

September 30, 2018

Earnings to Average Assets YTD Annualized	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Investment Yield	1.42%	0.55%	1.15%	0.67%	1.42%	1.42%	1.17%	1.69%	3.39%	0.54%	1.45%
Loan Yield	7.43%	4.64%	5.93%	5.36%	4.92%	7.15%	4.50%	5.07%	5.60%	0.59%	5.12%
Net Loan Yield After NCOs	6.91%	4.09%	5.56%	4.94%	4.64%	6.35%	4.38%	4.77%	4.79%	-1.72%	4.46%
Asset Yield	4.11%	2.80%	3.04%	2.58%	2.75%	4.61%	2.78%	4.16%	5.05%	0.54%	3.80%
Cost of Funds	-0.19%	-0.23%	-0.19%	-0.21%	-0.29%	-0.63%	-0.31%	-0.79%	-1.01%	-0.10%	-0.62%
Gross Spread	3.92%	2.57%	2.84%	2.37%	2.46%	3.98%	2.47%	3.36%	4.04%	0.44%	3.18%
Provision Expense	-0.57%	-0.27%	-0.21%	-0.17%	-0.10%	-0.56%	-0.07%	-0.35%	-0.79%	-0.12%	-0.41%
Net Spread after Provision Expense	3.35%	2.29%	2.64%	2.19%	2.36%	3.42%	2.40%	3.01%	3.25%	0.32%	2.77%
Total Non-Interest Income	0.53%	0.76%	0.82%	0.79%	0.69%	1.81%	1.05%	2.68%	2.47%	0.12%	1.75%
Total Non-Interest Expense	-11.38%	-2.82%	-3.19%	-2.54%	-2.62%	-4.77%	-2.94%	-4.55%	-4.70%	-0.27%	-3.80%
Net Operating Expense	-10.86%	-2.06%	-2.37%	-1.75%	-1.93%	-2.96%	-1.90%	-1.87%	-2.23%	-0.14%	-2.05%
Non-Operating Gains (Losses)	0.04%	0.07%	0.05%	0.04%	0.05%	0.03%	0.00%	0.06%	-0.03%	0.00%	0.01%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	-0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-7.58%	0.30%	0.31%	0.48%	0.49%	0.49%	0.51%	1.19%	0.99%	0.18%	0.73%
Net Charge-Offs	-0.24%	-0.30%	-0.15%	-0.17%	-0.11%	-0.45%	-0.06%	-0.22%	-0.71%	-1.93%	-0.44%
ROA (with Net Charge-offs)	-7.25%	0.26%	0.37%	0.48%	0.48%	0.60%	0.52%	1.32%	1.07%	-1.63%	0.70%
ROA with Provision for LL - W/O NCUSIF Expense	-7.47%	0.30%	0.31%	0.48%	0.49%	0.49%	0.51%	1.20%	0.99%	0.18%	0.74%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-7.14%	0.26%	0.37%	0.49%	0.48%	0.60%	0.52%	1.33%	1.07%	-1.63%	0.70%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-5.83%	-1.67%	-1.65%	-1.25%	-1.27%	-2.37%	-1.58%	-2.58%	-2.57%	-0.13%	-2.03%
Travel and Conference Expense	-0.14%	-0.01%	-0.01%	-0.02%	-0.03%	-0.06%	-0.03%	-0.04%	-0.04%	0.00%	-0.04%
Office Occupancy Expense	-1.87%	-0.12%	-0.17%	-0.08%	-0.14%	-0.28%	-0.22%	-0.29%	-0.37%	-0.01%	-0.26%
Office Operations Expense	-2.30%	-0.53%	-0.77%	-0.65%	-0.50%	-0.83%	-0.35%	-0.68%	-0.64%	-0.09%	-0.58%
Educational and Promotional Expense	-0.10%	-0.02%	-0.05%	-0.07%	-0.07%	-0.17%	-0.12%	-0.26%	-0.21%	-0.01%	-0.16%
Loan Servicing Expense	-0.05%	-0.07%	-0.17%	-0.09%	-0.13%	-0.43%	-0.13%	-0.26%	-0.17%	-0.01%	-0.20%
Professional and Outside Services	-0.77%	-0.28%	-0.25%	-0.26%	-0.39%	-0.47%	-0.35%	-0.35%	-0.59%	0.00%	-0.42%
Member Insurance	-0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.14%	-0.02%	-0.03%	-0.01%	-0.03%	-0.03%	-0.02%	-0.02%	-0.03%	0.00%	-0.02%
Miscellaneous Operating Expenses	-0.05%	-0.08%	-0.08%	-0.09%	-0.08%	-0.12%	-0.15%	-0.06%	-0.08%	-0.01%	-0.09%
Total Non-Interest Expense	-11.38%	-2.82%	-3.19%	-2.54%	-2.62%	-4.77%	-2.94%	-4.55%	-4.70%	-0.27%	-3.80%
Other Performance Ratios											
Earning Asset Yield	4.66%	2.93%	3.07%	2.68%	2.82%	4.86%	2.94%	4.37%	5.68%	0.44%	4.00%
Average Cost of Funds	-0.25%	-0.27%	-0.28%	-0.30%	-0.37%	-0.74%	-0.38%	-0.92%	-1.17%	-0.08%	-0.73%
FTE Employee / \$million of Loans & Share Drafts	4.57	0.91	0.66	0.52	0.43	0.46	0.44	0.32	0.33	0.00	0.36
Compensation & Benefits / FTE Emp.	\$31,333	\$22,394	\$49,788	\$42,920	\$57,839	\$71,675	\$56,202	\$86,713	\$70,178	\$0	\$68,152
Compensation & Benefits / \$million Lns. & S.D.s	\$135,814	\$22,109	\$34,757	\$23,009	\$25,073	\$33,674	\$24,485	\$28,141	\$26,105	\$0	\$24,729
Operating Expense / Loans & Share Drafts	-26.06%	-3.69%	-6.69%	-4.66%	-5.18%	-6.74%	-4.57%	-4.98%	-4.78%	0.00%	-4.63%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.17%	1.01%	1.71%	1.45%	1.37%	2.55%	1.64%	2.93%	2.51%	0.00%	2.13%
Net Operating Expense / Loans & Share Drafts	-24.89%	-2.69%	-4.98%	-3.21%	-3.82%	-4.19%	-2.94%	-2.04%	-2.27%	0.00%	-2.50%
Operating Expense / Operating Revenue	77.38%	83.14%	87.60%	61.40%	84.55%	84.41%	84.65%	78.22%	-412.93%	0.00%	79.69%
Total Fixed Assets / Shares & Equity	2.15%	0.61%	0.64%	1.12%	1.30%	2.86%	3.08%	2.70%	3.82%	0.00%	3.03%
Net Loans to Total Shares and Deposits	33.5%	73.0%	61.6%	59.4%	51.5%	67.3%	69.4%	91.6%	111.1%	75.3%	85.1%
Members / FTE Employee	174.40	494.47	386.96	506.34	460.16	336.36	333.40	315.44	388.46	395.69	367.24

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	1.6%	0.3%	1.0%	1.5%	0.7%	1.2%	0.7%	0.9%	0.8%	0.5%	0.9%
Total Investments	70.6%	34.0%	55.6%	53.2%	57.7%	38.4%	40.4%	17.0%	6.3%	55.1%	26.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.7%	0.4%	1.0%	2.5%	1.5%	2.1%	2.5%	0.0%	2.0%
All Other Unsecured Loans/Lines of Credit	4.2%	6.7%	3.6%	4.8%	2.6%	2.8%	1.5%	4.4%	5.1%	5.0%	3.7%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	6.4%	9.3%	11.4%	6.9%	6.5%	5.4%	6.7%	4.5%	17.3%	5.1%	9.9%
Used Vehicle Loans	16.2%	42.1%	17.2%	20.5%	14.6%	20.4%	17.6%	24.1%	29.2%	29.6%	23.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	4.6%	4.8%	7.8%	8.9%	17.7%	20.3%	33.7%	27.2%	3.5%	22.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.1%	3.4%	2.9%	5.6%	6.9%	6.1%	8.3%	4.4%	0.8%	5.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.4%	0.6%	0.0%	0.3%
Total Loans and Leases	26.8%	64.8%	42.1%	43.4%	39.3%	55.9%	53.7%	77.5%	86.3%	43.9%	67.4%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.7%	-0.4%	-0.4%	-0.2%	-0.7%	-0.2%	-0.7%	-0.7%	-0.5%	-0.6%
Net Loans and Leases	25.3%	64.1%	41.7%	43.0%	39.1%	55.1%	53.5%	76.9%	85.6%	43.4%	66.8%
Total Other Assets	2.5%	1.6%	1.6%	2.4%	2.5%	5.3%	5.4%	5.2%	7.3%	1.0%	5.5%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.3%	0.6%	19.3%	14.9%	10.9%	7.9%	11.3%	2.2%	13.8%	26.3%	10.3%
Share Drafts	13.0%	4.2%	9.5%	10.4%	11.5%	14.7%	12.5%	16.2%	19.3%	4.7%	15.6%
Regular Shares	43.6%	64.7%	49.5%	43.5%	43.5%	31.9%	39.2%	38.5%	19.4%	22.9%	31.8%
Money Market Shares	0.0%	0.0%	0.0%	0.0%	6.4%	9.6%	7.7%	6.8%	13.1%	0.0%	9.2%
Share Certificates	21.0%	18.1%	6.6%	13.2%	8.7%	19.8%	13.5%	15.9%	19.9%	26.5%	16.5%
IRA/KEOGH Accounts	0.0%	1.7%	2.5%	1.5%	3.4%	5.7%	4.4%	6.0%	4.8%	4.3%	4.8%
All Other Shares	2.5%	0.1%	0.2%	4.0%	2.4%	0.7%	0.2%	0.0%	0.0%	0.0%	0.5%
Non-Member Deposits	0.0%	0.0%	0.0%	0.3%	0.2%	0.5%	0.0%	1.3%	1.0%	0.0%	0.7%
Total Shares and Deposits	80.1%	88.8%	68.4%	73.0%	76.3%	83.0%	77.4%	84.7%	77.7%	58.4%	79.1%
Total Equity	19.6%	10.6%	12.3%	12.1%	12.8%	9.1%	11.3%	13.2%	8.5%	15.4%	10.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	19.6%	10.8%	12.4%	12.1%	13.0%	9.4%	11.6%	13.2%	8.9%	15.4%	10.8%
Total Equity + Allow. for Loan Loss	21.1%	11.3%	12.8%	12.5%	13.0%	9.8%	11.6%	13.8%	9.2%	15.9%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	38.0%	-72.0%	15.9%	-39.7%	2.3%	47.4%	-24.3%	-17.5%	94.4%	0.0%	4.4%
Total Loans and Leases	-75.7%	-37.3%	26.7%	-26.2%	-1.0%	17.2%	-2.5%	7.5%	8.7%	0.0%	7.5%
TOTAL ASSETS	-23.8%	-53.7%	20.7%	-33.7%	0.9%	27.8%	-12.9%	2.6%	11.5%	0.0%	6.3%
Total Liabilities	-103.3%	541.7%	28.8%	-51.3%	30.2%	99.4%	-3.4%	46.5%	74.5%	0.0%	46.8%
Total Shares and Deposits	-27.7%	-51.5%	18.2%	-30.1%	-2.0%	24.0%	-14.8%	0.7%	4.2%	0.0%	2.3%
Equity Capital	2.4%	-70.9%	22.9%	-27.9%	-1.3%	20.9%	-8.4%	9.7%	10.3%	0.0%	6.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-23.8%	-53.7%	20.7%	-33.7%	0.9%	27.8%	-12.9%	2.6%	11.5%	0.0%	6.3%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.31%	1.30%	0.86%	0.56%	0.77%	0.85%	0.56%	0.59%	0.87%	31.52%	0.92%
Delinquent Loans / Total Capital	1.7%	7.4%	2.8%	1.9%	2.3%	4.8%	2.6%	3.3%	8.2%	87.1%	5.6%
Delinquent Loans + OREO / Net Loans + OREO	1.4%	1.4%	0.9%	0.6%	0.9%	0.9%	0.6%	0.6%	0.9%	32.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	60.0%	11.2%	40.1%	0.0%	29.1%	22.5%	11.7%	6.4%	31.4%	37.0%	26.4%
Allowance for Loan Losses/Net Loans	5.97%	1.10%	1.06%	0.96%	0.59%	1.34%	0.44%	0.86%	0.79%	1.21%	0.83%
Loans 2 to less than 6 months Delinquent (\$000s)	\$1	\$21	\$19	\$36	\$77	\$277	\$400	\$1,188	\$4,372	\$3,288	\$362
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$3	\$10	\$0	\$23	\$58	\$52	\$77	\$1,265	\$1,234	\$87
Loans 12 months and over Delinquent (\$000s)	\$1	\$0	\$2	\$0	\$9	\$22	\$1	\$4	\$735	\$696	\$42
Total Delinquent Loans (\$000s)	\$3	\$23	\$32	\$36	\$108	\$357	\$453	\$1,270	\$6,371	\$5,218	\$492
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.04%	0.00%	0.35%	0.56%	0.57%	0.30%	0.62%	35.33%	0.74%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	2.13%	0.00%	0.00%	100.00%	0.00%	1.81%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.45%
New Vehicle Loans	0.00%	1.40%	0.65%	0.29%	0.57%	0.31%	0.31%	0.12%	0.87%	19.44%	0.75%
Used Vehicle Loans	0.87%	1.00%	1.41%	0.89%	0.86%	0.98%	0.54%	0.73%	1.16%	20.47%	1.16%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.64%	0.58%	0.19%	0.49%	0.40%	0.54%	0.43%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	1.38%	0.22%	0.00%	0.11%	0.31%
Other RE Fixed	0.00%	10.14%	0.62%	0.00%	0.48%	0.67%	0.19%	0.48%	0.36%	2.93%	0.67%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.89%	0.24%	0.16%	1.39%	0.72%	0.21%	0.57%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	4.98%	0.00%	2.99%	1.98%	0.45%	1.20%	1.10%	0.46%	1.02%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.58%	0.49%	0.64%	0.34%	0.35%	0.27%	0.39%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.52%	0.55%	0.38%	0.42%	0.27%	0.79%	0.12%	0.30%	0.82%	2.31%	0.67%
Recoveries / Charge-Offs	0.00%	28.99%	22.40%	26.04%	32.81%	24.51%	41.78%	31.32%	19.26%	17.07%	22.01%
Expected Charge-Offs / Net Loans	0.24%	0.86%	0.75%	0.14%	0.50%	0.36%	0.35%	0.18%	0.55%	1.64%	0.50%
Provision for Loan Losses/Net Charge-Offs	240.0%	89.8%	136.1%	100.8%	94.5%	123.9%	118.5%	157.8%	111.4%	6.3%	91.8%
Prov. for Loan Losses/Expected Charge-Offs	533.3%	58.5%	69.7%	311.3%	52.3%	276.4%	40.4%	254.8%	167.6%	8.9%	124.5%
Bankruptcies / Net Loans	0.00%	2.22%	2.01%	0.29%	1.10%	0.74%	0.90%	0.42%	1.22%	4.36%	1.17%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$18	\$15	\$45	\$58	\$377	\$174	\$896	\$6,065	\$6,044	\$441
Total Amount of Recoveries (\$000s)	\$0	\$5	\$3	\$12	\$19	\$92	\$73	\$280	\$1,168	\$1,032	\$97
Net Charge Offs (\$000s)	\$2	\$13	\$12	\$33	\$39	\$285	\$101	\$615	\$4,897	\$5,012	\$344
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.33%	0.00%	0.52%	0.99%	0.32%	0.53%	1.17%	10.94%	1.38%
STS Loans	0.00%	0.00%	0.00%	0.00%	13.01%	8.83%	0.00%	0.00%	-8.74%	0.00%	7.25%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.09%	0.23%	0.14%	0.13%	0.80%	0.38%	0.50%
Used Vehicle Loans	0.00%	0.72%	0.27%	0.60%	0.33%	1.33%	0.10%	0.38%	0.99%	3.33%	0.88%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.06%	0.01%	0.07%	0.00%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.03%	-0.01%	0.13%	3.70%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	-30.66%	-6.91%	-1.03%	-1.13%	0.09%	-7.11%	0.28%	0.03%	0.01%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.38%	0.84%	0.21%	-0.02%	0.76%	0.37%	0.62%
Number of Credit Unions in Each Peer Group:	3	5	11	5	16	10	5	3	2	1	61

September 30, 2018

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	5.47%	32.08%	25.73%	31.44%	11.75%	6.81%	0.23%	0.00%	0.00%	8.49%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	3.76%	1.12%	9.18%	3.03%	1.40%	0.00%	0.00%	0.00%	2.07%
Total Investments in Corporate Credit Unions*	192.29%	66.49%	32.84%	36.59%	30.63%	38.86%	12.21%	0.01%	7.44%	41.45%	16.10%
Marketable Securities	0.00%	0.00%	155.03%	121.23%	109.75%	159.70%	138.90%	11.80%	18.76%	2407.20%	101.01%
All Other Investments	165.95%	190.39%	214.18%	245.03%	254.36%	176.41%	177.28%	50.81%	36.01%	-2105.94%	97.63%
Total Investments	360.57%	313.95%	447.34%	440.30%	445.28%	409.02%	349.28%	129.28%	71.31%	358.14%	248.78%
Unsecured Loans	21.33%	61.75%	42.12%	42.98%	28.20%	55.76%	25.83%	49.13%	86.71%	32.23%	53.48%
Vehicle Loans	115.41%	473.70%	230.33%	226.51%	162.63%	274.43%	209.67%	217.17%	524.56%	225.50%	305.41%
New Vehicle Loans	32.80%	85.58%	91.97%	56.90%	49.86%	57.12%	57.72%	34.40%	194.93%	33.29%	91.60%
Used Vehicle Loans	82.62%	388.12%	138.35%	169.62%	112.77%	217.31%	151.96%	182.77%	329.63%	192.22%	213.81%
Total Real Estate	0.00%	62.02%	66.54%	89.10%	112.28%	262.00%	228.19%	319.02%	356.15%	27.96%	263.00%
1st Mortgage	0.00%	42.66%	38.95%	64.92%	68.77%	188.75%	175.58%	256.13%	306.74%	22.66%	209.39%
1st Mortgage Fxd	0.00%	4.34%	28.11%	62.78%	62.74%	137.56%	108.85%	110.55%	267.38%	1468.75%	164.13%
1st Mortgage Adj	0.00%	38.32%	10.84%	2.13%	6.03%	51.20%	66.73%	145.58%	39.36%	2435.08%	88.44%
2nd Mortgage	0.00%	19.43%	27.58%	24.19%	43.51%	73.24%	52.62%	62.89%	49.41%	1541.52%	70.70%
Closed-End Fxd	0.00%	3.94%	19.60%	19.68%	35.70%	37.73%	20.98%	10.66%	33.77%	253.51%	29.33%
Closed-End Adj	0.00%	4.94%	2.63%	0.00%	0.00%	0.73%	3.05%	2.83%	0.00%	0.00%	1.28%
Open-End Adj	0.00%	0.00%	3.21%	4.51%	6.95%	32.95%	24.24%	42.13%	15.14%	1277.64%	37.11%
Open-End Fxd	0.00%	10.55%	2.15%	0.00%	0.85%	1.83%	4.35%	7.27%	0.51%	10.37%	2.97%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	136.74%	597.73%	338.99%	358.92%	303.20%	595.04%	464.55%	588.61%	974.23%	285.69%	625.08%
Indirect Loans	0.00%	0.00%	2.18%	0.94%	14.23%	75.05%	77.59%	14.84%	458.02%	3086.70%	194.44%
Percent of Vehicle Loans	0.00%	0.00%	0.95%	0.41%	8.75%	27.35%	37.01%	6.83%	87.32%	1368.79%	63.66%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	0.00%	1.44%	3.70%	33.87%	7.86%	6.80%	4.29%	18.19%	9.34%
Total Mortgage Exposure**	0.00%	62.02%	66.54%	89.10%	119.69%	340.83%	262.74%	325.85%	360.37%	724.95%	290.96%
Total Real Estate	0.00%	62.02%	66.54%	89.10%	112.28%	262.00%	228.19%	319.02%	356.15%	27.96%	263.00%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	7.41%	78.83%	34.54%	6.83%	4.22%	697.00%	27.96%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	7.41%	78.83%	34.54%	6.83%	4.22%	697.00%	27.96%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



