

September 30, 2017

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.84%	0.99%	0.95%	0.92%	0.91%	0.94%	1.13%	1.32%	1.56%	1.49%	1.23%
Loan Yield	9.23%	7.38%	8.04%	7.33%	5.55%	6.44%	5.22%	4.55%	4.63%	3.79%	4.70%
Net Loan Yield After NCOs	8.49%	6.12%	7.00%	6.50%	4.66%	4.95%	4.38%	3.74%	2.84%	3.58%	3.98%
Asset Yield	3.56%	2.95%	3.12%	3.17%	2.62%	3.10%	3.16%	3.37%	3.69%	2.67%	3.02%
Cost of Funds	-0.34%	-0.23%	-0.34%	-0.43%	-0.32%	-0.20%	-0.29%	-0.35%	-0.38%	-0.69%	-0.44%
Gross Spread	3.22%	2.72%	2.78%	2.74%	2.30%	2.90%	2.87%	3.01%	3.31%	1.98%	2.58%
Provision Expense	0.00%	-0.47%	-0.25%	-0.32%	-0.32%	-0.83%	-0.74%	-0.80%	-1.34%	-0.06%	-0.50%
Net Spread after Provision Expense	3.22%	2.24%	2.53%	2.41%	1.98%	2.07%	2.13%	2.21%	1.97%	1.92%	2.07%
Total Non-Interest Income	0.17%	0.16%	0.27%	0.28%	0.47%	1.00%	1.15%	1.04%	0.80%	0.51%	0.78%
Total Non-Interest Expense	-3.39%	-3.41%	-2.59%	-2.47%	-2.37%	-3.36%	-3.43%	-3.50%	-3.32%	-1.89%	-2.80%
Net Operating Expense	-3.22%	-3.25%	-2.32%	-2.19%	-1.90%	-2.35%	-2.28%	-2.46%	-2.52%	-1.38%	-2.02%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.01%	-0.01%	-0.03%	0.01%	0.01%	0.01%	0.00%
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	-0.12%	0.00%	-0.02%	0.00%	-0.01%	0.00%	0.00%	0.00%	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)	-0.12%	-1.01%	0.19%	0.22%	0.08%	-0.30%	-0.20%	-0.25%	-0.54%	0.55%	0.05%
Net Charge-Offs	-0.24%	-0.39%	-0.32%	-0.29%	-0.33%	-0.60%	-0.43%	-0.53%	-1.25%	-0.11%	-0.38%
ROA (with Net Charge-offs)	-0.36%	-0.92%	0.12%	0.25%	0.07%	-0.06%	0.11%	0.02%	-0.46%	0.49%	0.18%
ROA with Provision for LL - W/O NCUSIF Expense	0.00%	-1.00%	0.21%	0.22%	0.09%	-0.30%	-0.19%	-0.25%	-0.54%	0.55%	0.06%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.24%	-0.92%	0.14%	0.25%	0.08%	-0.06%	0.12%	0.03%	-0.46%	0.49%	0.18%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.56%	-1.81%	-1.46%	-1.33%	-1.12%	-1.54%	-1.59%	-1.63%	-1.90%	-0.92%	-1.34%
Travel and Conference Expense	-0.04%	-0.04%	-0.03%	-0.07%	-0.02%	-0.03%	-0.02%	-0.05%	-0.05%	-0.01%	-0.03%
Office Occupancy Expense	-0.19%	-0.21%	-0.07%	-0.12%	-0.11%	-0.24%	-0.25%	-0.25%	-0.18%	-0.11%	-0.18%
Office Operations Expense	-0.96%	-0.75%	-0.41%	-0.41%	-0.50%	-0.64%	-0.61%	-0.61%	-0.57%	-0.20%	-0.46%
Educational and Promotional Expense	-0.01%	-0.03%	-0.01%	-0.03%	-0.05%	-0.08%	-0.08%	-0.13%	-0.16%	-0.11%	-0.10%
Loan Servicing Expense	-0.11%	-0.10%	-0.10%	-0.12%	-0.13%	-0.26%	-0.31%	-0.34%	-0.10%	-0.03%	-0.19%
Professional and Outside Services	-0.27%	-0.37%	-0.41%	-0.29%	-0.35%	-0.49%	-0.43%	-0.40%	-0.27%	-0.38%	-0.39%
Member Insurance	-0.15%	-0.01%	-0.03%	0.00%	-0.01%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.08%	-0.06%	-0.04%	-0.08%	-0.07%	-0.05%	-0.11%	-0.07%	-0.07%	-0.11%	-0.09%
Total Non-Interest Expense	-3.39%	-3.41%	-2.59%	-2.47%	-2.37%	-3.36%	-3.43%	-3.50%	-3.32%	-1.89%	-2.80%
Other Performance Ratios											
Earning Asset Yield	3.55%	3.11%	3.18%	3.21%	2.70%	3.31%	3.25%	3.51%	3.75%	2.77%	3.13%
Average Cost of Funds	-0.43%	-0.34%	-0.47%	-0.61%	-0.46%	-0.27%	-0.35%	-0.40%	-0.43%	-0.76%	-0.52%
FTE Employee / \$million of Loans & Share Drafts	3.00	1.46	0.81	0.53	0.36	0.43	0.33	0.28	0.21	0.14	0.27
Compensation & Benefits / FTE Emp.	\$16,853	\$40,553	\$55,755	\$63,782	\$70,761	\$69,914	\$76,422	\$70,863	\$106,956	\$100,921	\$77,072
Compensation & Benefits / \$million Lns. & S.D.s	\$49,786	\$57,282	\$44,318	\$33,660	\$25,553	\$30,370	\$25,099	\$19,896	\$22,580	\$13,999	\$20,514
Operating Expense / Loans & Share Drafts	-10.83%	-10.79%	-7.84%	-6.26%	-5.43%	-6.62%	-5.42%	-4.26%	-3.94%	-2.87%	-4.28%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.55%	0.52%	0.83%	0.71%	1.09%	1.98%	1.81%	1.26%	0.94%	0.77%	1.20%
Net Operating Expense / Loans & Share Drafts	-10.28%	-10.27%	-7.01%	-5.55%	-4.34%	-4.64%	-3.61%	-3.00%	-2.99%	-2.09%	-3.09%
Operating Expense / Operating Revenue	101.34%	117.05%	86.31%	84.21%	87.10%	86.85%	86.61%	87.41%	82.59%	81.25%	85.28%
Total Fixed Assets / Shares & Equity	0.13%	0.57%	0.32%	0.92%	0.76%	1.97%	1.80%	1.82%	1.44%	1.03%	1.42%
Net Loans to Total Shares and Deposits	38.1%	44.1%	42.4%	49.5%	52.0%	53.1%	58.6%	76.3%	77.3%	64.6%	64.2%
Members / FTE Employee	270.85	520.93	527.36	455.09	515.90	500.83	437.04	345.63	291.01	395.47	413.04

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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	0.0%	0.1%	0.3%	0.6%	0.4%	0.8%	0.6%	0.6%	0.3%	0.2%	0.4%
Total Investments	69.1%	67.8%	67.6%	63.0%	61.5%	54.9%	46.8%	30.0%	29.6%	42.3%	43.7%
Unsecured Credit Card Loans/Lines of Credit	0.6%	0.2%	0.5%	1.1%	1.5%	3.3%	2.3%	2.1%	4.7%	2.7%	2.4%
All Other Unsecured Loans/Lines of Credit	20.2%	14.3%	15.5%	13.0%	4.9%	5.0%	5.2%	3.4%	3.2%	0.9%	3.7%
Short-Term Small Amount Loans (STS)	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	1.2%	0.0%	0.1%	0.5%	0.6%	1.5%	2.8%	1.2%	0.5%	1.2%	1.4%
New Vehicle Loans	4.3%	5.2%	4.8%	3.6%	3.2%	2.3%	2.3%	4.8%	1.5%	0.8%	2.5%
Used Vehicle Loans	3.5%	4.5%	5.6%	6.0%	6.4%	7.0%	7.7%	12.2%	4.7%	2.9%	6.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.1%	4.8%	1.5%	6.3%	11.4%	12.0%	14.3%	27.1%	41.9%	35.8%	24.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.0%	2.7%	4.2%	8.8%	9.4%	12.4%	14.7%	12.0%	3.8%	8.9%
Leases Receivable	0.0%	0.3%	0.1%	0.0%	0.0%	0.0%	1.3%	0.0%	0.0%	5.3%	2.0%
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%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Total Loans and Leases	30.1%	31.3%	30.9%	34.9%	36.8%	40.6%	48.2%	65.7%	68.5%	53.4%	52.3%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.6%	-0.5%	-0.6%	-1.1%	-0.9%	-0.9%	-1.1%	-0.6%	-0.8%
Net Loans and Leases	28.8%	30.5%	30.3%	34.3%	36.2%	39.5%	47.3%	64.8%	67.4%	52.9%	51.6%
Total Other Assets	2.1%	1.6%	1.8%	2.0%	1.9%	4.7%	5.3%	4.7%	2.7%	4.6%	4.3%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	4.5%	13.5%	13.9%	17.3%	20.4%	15.8%	9.7%	4.6%	0.0%	7.9%	9.3%
Share Drafts	0.0%	2.1%	3.0%	4.4%	7.2%	11.5%	13.3%	16.6%	14.1%	12.2%	12.6%
Regular Shares	73.1%	61.0%	64.7%	47.8%	41.9%	41.7%	41.1%	31.7%	21.8%	44.1%	40.2%
Money Market Shares	0.0%	1.5%	0.4%	3.4%	5.0%	9.3%	10.8%	17.1%	24.4%	4.5%	9.6%
Share Certificates	5.0%	4.7%	3.7%	10.4%	11.3%	9.0%	11.6%	14.5%	22.9%	8.7%	11.2%
IRA/KEOGH Accounts	0.0%	1.0%	0.7%	2.2%	4.1%	4.4%	4.6%	4.8%	5.4%	11.2%	6.7%
All Other Shares	0.7%	0.7%	0.4%	1.8%	1.0%	0.4%	0.2%	0.2%	0.0%	1.9%	0.9%
Non-Member Deposits	0.0%	0.0%	0.0%	0.4%	0.3%	0.0%	0.6%	1.1%	0.0%	0.0%	0.4%
Total Shares and Deposits	78.8%	70.9%	72.9%	70.4%	70.9%	76.4%	82.3%	86.2%	88.6%	82.7%	81.5%
Total Equity	16.6%	15.6%	13.2%	12.3%	8.7%	7.9%	8.0%	9.2%	11.4%	9.4%	9.2%
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	16.6%	15.7%	13.2%	12.6%	8.9%	8.1%	8.4%	9.4%	11.8%	9.5%	9.4%
Total Equity + Allow. for Loan Loss	17.9%	16.4%	13.8%	12.9%	9.4%	8.9%	9.0%	10.2%	12.5%	10.0%	10.0%
Balance Sheet Growth YTD Annualized											
Total Investments	13.4%	-18.0%	-5.4%	4.2%	-2.8%	-12.1%	44.8%	-7.0%	19.3%	2.6%	4.1%
Total Loans and Leases	-12.8%	-19.8%	-15.9%	-5.7%	-9.3%	0.6%	-2.7%	-6.2%	-6.4%	4.7%	-1.9%
TOTAL ASSETS	5.4%	-18.8%	-9.2%	0.4%	-5.6%	-6.8%	16.3%	-6.7%	0.0%	4.9%	1.0%
Total Liabilities	-2.7%	-23.1%	-26.7%	2.2%	-0.7%	-29.5%	72.8%	-1.6%	18.2%	-5.3%	-1.1%
Total Shares and Deposits	6.7%	-19.9%	-6.1%	-0.5%	-5.4%	-1.8%	12.4%	-6.9%	0.5%	5.7%	1.3%
Equity Capital	1.6%	-9.3%	-4.4%	3.4%	-16.8%	2.2%	8.7%	-7.5%	-3.3%	7.9%	0.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	5.4%	-18.8%	-9.2%	0.4%	-5.6%	-6.8%	16.3%	-6.7%	0.0%	4.9%	1.0%

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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	4.91%	2.73%	2.30%	2.93%	1.77%	3.08%	2.78%	1.76%	3.39%	0.88%	1.82%
Delinquent Loans / Total Capital	8.2%	5.2%	5.2%	7.9%	7.0%	14.0%	14.9%	11.4%	18.6%	4.7%	9.5%
Delinquent Loans + OREO / Net Loans + OREO	5.1%	2.8%	2.4%	3.2%	1.9%	3.9%	3.5%	2.1%	3.5%	1.0%	2.1%
Delinquent Loans > 6mo / Delinquent Loans	41.6%	30.3%	43.9%	57.4%	43.7%	43.1%	37.5%	38.3%	49.4%	61.8%	44.6%
Allowance for Loan Losses/Net Loans	4.52%	2.47%	2.02%	1.57%	1.74%	2.70%	1.99%	1.43%	1.64%	1.07%	1.53%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$22	\$35	\$71	\$149	\$621	\$1,316	\$2,366	\$5,861	\$4,375	\$456
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$7	\$19	\$56	\$62	\$279	\$358	\$807	\$4,271	\$4,129	\$208
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$9	\$39	\$54	\$192	\$432	\$663	\$1,444	\$2,950	\$159
Total Delinquent Loans (\$000s)	\$13	\$31	\$62	\$166	\$264	\$1,092	\$2,106	\$3,836	\$11,576	\$11,454	\$823
Delinquency by Category											
Unsecured Credit Card	0.24%	0.00%	0.03%	0.35%	0.51%	0.83%	0.45%	1.31%	0.93%	0.63%	0.71%
STS Loans	0.00%	0.00%	0.34%	1.09%	0.00%	1.03%	0.00%	0.00%	0.00%	0.00%	0.79%
Non-Federally Guaranteed Student Loans	3.08%	0.00%	3.95%	3.48%	4.94%	2.92%	3.31%	2.50%	0.00%	0.60%	2.32%
New Vehicle Loans	0.00%	2.56%	0.50%	0.51%	1.07%	0.47%	0.42%	0.37%	0.65%	0.31%	0.48%
Used Vehicle Loans	2.94%	1.57%	1.95%	2.41%	1.80%	1.55%	1.49%	1.89%	3.47%	0.99%	1.69%
1st Mortgage Fixed	0.00%	0.00%	1.07%	0.02%	0.80%	2.64%	2.85%	0.76%	0.85%	0.44%	0.91%
1st Mortgage Adj	0.00%	0.00%	0.00%	13.34%	2.50%	3.37%	1.82%	0.85%	0.14%	1.32%	1.34%
Other RE Fixed	0.00%	0.00%	2.45%	0.60%	1.88%	2.57%	1.95%	1.72%	0.67%	4.65%	1.96%
Other RE Adj	0.00%	0.00%	3.44%	2.70%	1.26%	2.33%	1.63%	1.43%	0.47%	0.73%	1.36%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.00%	0.00%	0.11%	0.14%
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%	0.00%	0.00%	0.43%	1.57%	1.80%	1.39%	0.00%	0.40%	0.90%
Total 1st Mortgage Loans	0.00%	0.00%	0.93%	3.43%	1.21%	2.79%	2.62%	0.79%	0.67%	0.67%	1.03%
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)	0.75%	1.25%	1.04%	0.83%	0.89%	1.49%	0.84%	0.81%	1.78%	0.21%	0.72%
Recoveries / Charge-Offs	35.29%	27.69%	30.03%	27.48%	20.17%	18.81%	22.10%	30.16%	3.80%	29.18%	23.91%
Expected Charge-Offs / Net Loans	1.73%	0.82%	0.78%	1.27%	0.86%	1.45%	1.27%	0.80%	1.47%	0.42%	0.83%
Provision for Loan Losses/Net Charge-Offs	0.0%	122.3%	78.2%	110.3%	96.7%	139.6%	172.8%	152.2%	106.5%	53.6%	132.6%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	191.1%	105.6%	73.4%	101.4%	146.0%	116.8%	156.5%	131.6%	27.7%	115.7%
Bankruptcies / Net Loans	1.33%	0.43%	0.44%	0.58%	0.82%	2.04%	0.93%	0.64%	0.28%	0.22%	0.63%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$20	\$42	\$67	\$170	\$634	\$831	\$2,653	\$6,568	\$3,863	\$433
Total Amount of Recoveries (\$000s)	\$1	\$6	\$13	\$18	\$34	\$119	\$184	\$800	\$249	\$1,127	\$103
Net Charge Offs (\$000s)	\$2	\$15	\$29	\$49	\$136	\$515	\$647	\$1,852	\$6,319	\$2,736	\$329
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.18%	0.13%	0.49%	1.02%	0.51%	1.35%	1.37%	0.94%	0.84%
STS Loans	0.00%	0.00%	1.86%	2.89%	0.00%	2.89%	533.33%	0.00%	0.00%	0.00%	2.55%
Non-Federally Guaranteed Student Loans	0.58%	0.00%	0.00%	0.00%	0.14%	0.05%	0.12%	0.26%	0.00%	0.66%	0.30%
New Vehicle Loans	0.00%	0.43%	0.94%	0.61%	0.60%	0.67%	0.05%	0.25%	0.00%	0.00%	0.30%
Used Vehicle Loans	0.56%	1.83%	-0.02%	1.05%	1.82%	1.24%	0.95%	1.45%	1.22%	0.37%	1.16%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.13%	0.13%	0.00%	0.09%	0.09%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.13%	0.21%	0.13%	0.34%	0.08%	0.17%	0.22%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.03%	0.04%
All Other Loans	5.79%	12.44%	29.04%	8.66%	-93.01%	123.84%	-22.84%	-6.07%	29.96%	-0.34%	-8.10%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.22%	2.17%	0.48%	1.00%	0.00%	0.10%	0.55%
Number of Credit Unions in Each Peer Group:	20	17	32	26	26	16	15	10	1	2	165

September 30, 2017

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	24.92%	20.76%	58.28%	27.47%	42.00%	18.02%	11.31%	6.44%	0.00%	0.00%	10.53%
Credit Unions - Deposits in and Loans to	0.00%	8.58%	9.95%	3.56%	7.70%	4.15%	2.76%	0.16%	0.00%	0.00%	1.81%
Total Investments in Corporate Credit Unions*	26.17%	47.63%	37.49%	56.03%	37.44%	54.49%	46.31%	13.72%	0.01%	16.86%	26.73%
Marketable Securities	27.82%	123.31%	127.52%	164.30%	264.79%	272.11%	267.26%	191.14%	179.41%	393.74%	279.97%
All Other Investments	202.50%	162.20%	244.04%	226.00%	317.23%	300.25%	175.16%	68.26%	29.77%	23.65%	116.10%
Total Investments	414.86%	431.46%	512.33%	500.82%	692.44%	676.64%	557.10%	317.41%	251.39%	447.59%	465.05%
Unsecured Loans	124.82%	92.19%	121.67%	111.72%	71.37%	102.18%	88.72%	58.47%	66.72%	37.74%	65.00%
Vehicle Loans	47.20%	61.91%	79.33%	76.71%	107.88%	115.57%	119.32%	180.62%	52.83%	39.82%	98.82%
New Vehicle Loans	25.87%	33.39%	36.53%	28.65%	36.26%	28.85%	27.59%	51.25%	12.89%	8.63%	26.97%
Used Vehicle Loans	21.32%	28.51%	42.80%	48.06%	71.62%	86.72%	91.73%	129.37%	39.94%	31.19%	71.85%
Total Real Estate	0.56%	43.19%	31.58%	84.03%	227.58%	263.55%	317.56%	443.28%	457.23%	418.38%	356.99%
1st Mortgage	0.56%	30.56%	11.08%	50.45%	128.05%	147.78%	169.91%	287.03%	355.17%	378.65%	261.90%
1st Mortgage Fxd	0.56%	23.16%	9.59%	37.53%	97.02%	118.56%	131.93%	188.16%	264.28%	278.65%	189.59%
1st Mortgage Adj	0.00%	7.41%	1.48%	12.93%	31.03%	29.22%	37.98%	98.88%	90.89%	100.01%	72.31%
2nd Mortgage	0.00%	12.63%	20.50%	33.57%	99.53%	115.77%	147.65%	156.25%	102.06%	39.72%	95.09%
Closed-End Fxd	0.00%	6.17%	6.85%	25.22%	66.98%	58.05%	69.83%	81.41%	44.22%	5.98%	44.10%
Closed-End Adj	0.00%	0.00%	13.10%	3.88%	2.71%	0.40%	13.71%	1.97%	0.00%	1.67%	3.80%
Open-End Adj	0.00%	6.46%	0.55%	3.93%	29.19%	48.91%	63.13%	72.86%	57.84%	32.07%	46.27%
Open-End Fxd	0.00%	0.00%	0.00%	0.56%	0.64%	8.40%	0.98%	0.00%	0.00%	0.00%	0.92%
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%	1.91%	0.51%	0.00%	0.20%	0.00%	15.22%	0.00%	0.00%	56.55%	21.77%
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	180.62%	199.23%	234.30%	277.02%	414.20%	499.67%	573.73%	696.47%	580.95%	564.84%	557.45%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	17.10%	24.55%	33.18%	59.39%	0.00%	70.60%	46.32%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	15.86%	21.24%	27.81%	32.88%	0.00%	177.29%	46.88%
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%	0.14%	1.93%	9.28%	5.75%	14.50%	7.28%	0.00%	6.65%	7.34%
Total Mortgage Exposure**	0.56%	43.19%	54.10%	84.60%	236.64%	296.34%	378.16%	529.14%	636.64%	443.43%	406.47%
Total Real Estate	0.56%	43.19%	31.58%	84.03%	227.58%	263.55%	317.56%	443.28%	457.23%	418.38%	356.99%
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%	22.53%	0.57%	9.06%	32.79%	60.60%	85.86%	179.41%	25.05%	49.48%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	22.53%	0.57%	9.03%	32.79%	60.56%	85.84%	179.41%	25.05%	49.47%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.04%	0.02%	0.00%	0.00%	0.01%



