

June 30, 2018

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	0.97%	1.16%	1.22%	1.22%	1.01%	1.18%	1.50%	1.63%	0.65%	1.47%	1.39%
Loan Yield	9.56%	8.19%	8.63%	7.59%	5.53%	6.26%	7.77%	5.32%	4.74%	0.37%	4.88%
Net Loan Yield After NCOs	8.18%	7.29%	7.31%	6.34%	4.82%	5.29%	7.14%	4.36%	2.34%	0.35%	4.20%
Asset Yield	3.43%	3.08%	3.37%	3.47%	2.62%	3.17%	5.18%	4.06%	3.35%	0.89%	3.20%
Cost of Funds	-0.80%	-0.21%	-0.41%	-0.50%	-0.32%	-0.20%	-0.78%	-0.44%	-0.13%	-0.59%	-0.52%
Gross Spread	2.62%	2.88%	2.96%	2.97%	2.30%	2.96%	4.40%	3.62%	3.22%	0.30%	2.68%
Provision Expense	-0.06%	-0.27%	-0.28%	-0.47%	-0.16%	-0.36%	-0.45%	-0.63%	-1.82%	-0.01%	-0.36%
Net Spread after Provision Expense	2.57%	2.61%	2.68%	2.50%	2.14%	2.60%	3.95%	2.99%	1.40%	0.29%	2.31%
Total Non-Interest Income	0.20%	0.23%	0.25%	0.29%	0.49%	1.11%	1.33%	1.36%	1.16%	0.01%	0.83%
Total Non-Interest Expense	-3.10%	-3.89%	-2.68%	-2.66%	-2.30%	-3.45%	-4.51%	-4.12%	-3.28%	-0.14%	-2.83%
Net Operating Expense	-2.90%	-3.67%	-2.43%	-2.36%	-1.81%	-2.34%	-3.17%	-2.76%	-2.12%	-0.13%	-1.99%
Non-Operating Gains (Losses)	-0.01%	-0.02%	0.00%	0.00%	-0.01%	0.00%	-0.02%	0.00%	0.00%	0.02%	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	-0.02%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.01%	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)	-0.36%	-1.08%	0.24%	0.14%	0.33%	0.25%	0.76%	0.22%	-0.72%	0.18%	0.32%
Net Charge-Offs	-0.40%	-0.25%	-0.39%	-0.45%	-0.26%	-0.39%	-0.37%	-0.65%	-1.60%	-0.01%	-0.36%
ROA (with Net Charge-offs)	-0.69%	-1.06%	0.13%	0.16%	0.22%	0.22%	0.83%	0.20%	-0.50%	0.18%	0.32%
ROA with Provision for LL - W/O NCUSIF Expense	-0.35%	-1.08%	0.25%	0.14%	0.33%	0.25%	0.76%	0.23%	-0.72%	0.18%	0.32%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.69%	-1.06%	0.14%	0.16%	0.23%	0.22%	0.84%	0.21%	-0.50%	0.18%	0.32%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.48%	-2.15%	-1.43%	-1.44%	-1.08%	-1.53%	-2.21%	-1.94%	-1.44%	-0.07%	-1.35%
Travel and Conference Expense	-0.03%	-0.08%	-0.04%	-0.06%	-0.02%	-0.03%	-0.03%	-0.04%	-0.01%	0.00%	-0.03%
Office Occupancy Expense	-0.19%	-0.22%	-0.07%	-0.12%	-0.11%	-0.24%	-0.31%	-0.31%	-0.22%	0.00%	-0.19%
Office Operations Expense	-0.72%	-0.82%	-0.47%	-0.48%	-0.49%	-0.68%	-0.60%	-0.69%	-0.87%	-0.02%	-0.46%
Educational and Promotional Expense	-0.01%	-0.02%	-0.03%	-0.03%	-0.04%	-0.09%	-0.18%	-0.13%	-0.07%	0.00%	-0.09%
Loan Servicing Expense	-0.09%	-0.09%	-0.10%	-0.11%	-0.12%	-0.28%	-0.16%	-0.31%	-0.53%	-0.01%	-0.17%
Professional and Outside Services	-0.30%	-0.28%	-0.42%	-0.31%	-0.36%	-0.51%	-0.82%	-0.55%	-0.11%	-0.01%	-0.43%
Member Insurance	-0.06%	-0.01%	-0.02%	0.00%	-0.01%	0.00%	0.01%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.01%	-0.02%	-0.04%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.01%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.20%	-0.22%	-0.06%	-0.09%	-0.05%	-0.05%	-0.19%	-0.11%	-0.01%	-0.01%	-0.09%
Total Non-Interest Expense	-3.10%	-3.89%	-2.68%	-2.66%	-2.30%	-3.45%	-4.51%	-4.12%	-3.28%	-0.14%	-2.83%
Other Performance Ratios											
Earning Asset Yield	3.46%	3.17%	3.31%	3.53%	2.66%	3.30%	4.80%	4.21%	2.30%	1.05%	3.30%
Average Cost of Funds	-1.03%	-0.30%	-0.56%	-0.69%	-0.45%	-0.26%	-0.79%	-0.50%	-0.10%	-0.75%	-0.61%
FTE Employee / \$million of Loans & Share Drafts	2.82	1.66	0.81	0.53	0.35	0.43	0.26	0.27	0.27	0.11	0.25
Compensation & Benefits / FTE Emp.	\$20,093	\$46,202	\$56,766	\$67,068	\$72,837	\$67,850	\$105,171	\$86,798	\$29,037	-\$889,722	\$79,840
Compensation & Benefits / \$million Lns. & S.D.s	\$54,429	\$75,493	\$45,551	\$36,084	\$25,098	\$29,884	\$30,750	\$23,585	\$18,112	-\$4,353	\$20,487
Operating Expense / Loans & Share Drafts	-11.38%	-13.65%	-8.55%	-6.65%	-5.33%	-6.73%	-6.33%	-5.00%	-3.81%	0.88%	-4.29%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.73%	0.80%	0.81%	0.74%	1.14%	2.16%	1.90%	1.65%	1.31%	-0.31%	1.26%
Net Operating Expense / Loans & Share Drafts	-10.65%	-12.85%	-7.74%	-5.91%	-4.19%	-4.57%	-4.43%	-3.35%	-2.50%	0.57%	-3.02%
Operating Expense / Operating Revenue	107.97%	123.64%	85.39%	83.89%	84.17%	85.54%	81.25%	84.31%	77.27%	80.96%	83.06%
Total Fixed Assets / Shares & Equity	0.13%	0.52%	0.32%	0.81%	0.76%	1.69%	1.63%	1.88%	3.58%	0.55%	1.40%
Net Loans to Total Shares and Deposits	36.4%	39.4%	39.4%	49.0%	50.3%	53.0%	94.2%	77.9%	64.6%	9.2%	67.3%
Members / FTE Employee	288.00	494.53	525.47	466.31	533.70	513.17	391.57	374.07	392.67	1097.52	424.49

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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	0.1%	0.2%	0.1%	0.6%	0.4%	0.7%	0.3%	0.5%	0.9%	0.1%	0.4%
Total Investments	71.0%	71.2%	70.7%	62.6%	62.9%	54.6%	23.9%	28.3%	30.6%	89.1%	42.0%
Unsecured Credit Card Loans/Lines of Credit	0.5%	0.2%	0.4%	0.9%	1.5%	2.9%	2.7%	2.6%	7.2%	0.6%	2.3%
All Other Unsecured Loans/Lines of Credit	17.5%	14.8%	13.8%	12.2%	4.4%	4.6%	3.0%	3.7%	1.2%	0.1%	3.6%
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	1.3%	0.1%	0.0%	0.6%	0.7%	1.5%	1.8%	1.1%	6.8%	0.0%	1.2%
New Vehicle Loans	4.2%	4.3%	4.4%	5.4%	2.6%	2.2%	2.3%	3.6%	1.5%	0.1%	2.5%
Used Vehicle Loans	4.8%	4.3%	5.6%	6.4%	5.9%	6.9%	6.8%	12.9%	13.1%	0.1%	7.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.6%	1.3%	5.7%	11.4%	12.3%	40.9%	29.0%	16.0%	5.4%	25.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.4%	2.1%	4.3%	8.9%	9.0%	6.8%	15.1%	15.8%	1.8%	8.7%
Leases Receivable	0.0%	0.0%	0.1%	0.0%	0.0%	1.4%	6.9%	0.0%	0.0%	0.0%	2.5%
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%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	28.5%	27.7%	27.9%	35.5%	35.5%	40.9%	71.2%	68.0%	61.5%	8.1%	54.1%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.8%	-0.5%	-0.5%	-0.7%	-0.6%	-0.8%	-1.4%	-2.6%	0.0%	-0.8%
Net Loans and Leases	27.4%	26.9%	27.3%	35.0%	34.8%	40.3%	70.4%	66.6%	59.0%	8.1%	53.2%
Total Other Assets	1.5%	1.7%	1.8%	1.8%	1.9%	4.3%	5.4%	4.6%	9.5%	2.8%	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	5.8%	13.7%	15.9%	15.5%	20.9%	15.0%	16.4%	3.9%	0.0%	0.3%	10.7%
Share Drafts	0.0%	2.1%	2.1%	5.5%	7.9%	13.1%	15.3%	17.3%	20.3%	5.1%	13.2%
Regular Shares	73.2%	60.1%	62.8%	46.3%	43.2%	43.3%	34.5%	32.4%	44.2%	61.4%	40.2%
Money Market Shares	0.0%	0.7%	0.4%	4.6%	4.5%	7.4%	7.4%	16.7%	22.4%	0.0%	8.7%
Share Certificates	4.5%	5.8%	3.2%	12.1%	9.9%	8.2%	12.0%	15.3%	5.6%	0.0%	10.5%
IRA/KEOGH Accounts	0.0%	0.5%	0.9%	1.8%	3.7%	4.5%	3.6%	4.8%	2.7%	22.0%	6.3%
All Other Shares	0.6%	0.4%	1.4%	2.0%	1.1%	0.4%	1.7%	0.2%	0.0%	0.0%	0.9%
Non-Member Deposits	0.0%	0.8%	0.0%	0.3%	0.3%	0.3%	1.0%	0.6%	0.0%	0.0%	0.6%
Total Shares and Deposits	78.3%	70.4%	70.8%	72.5%	70.5%	77.1%	75.6%	87.3%	95.2%	88.5%	80.4%
Total Equity	15.9%	15.8%	13.3%	12.1%	8.5%	7.9%	8.0%	8.7%	4.8%	11.2%	8.9%
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	15.9%	16.0%	13.3%	12.3%	8.8%	8.3%	8.2%	9.2%	5.1%	11.8%	9.2%
Total Equity + Allow. for Loan Loss	17.0%	16.7%	13.9%	12.6%	9.2%	8.5%	8.8%	10.1%	7.4%	11.2%	9.7%
Balance Sheet Growth YTD Annualized											
Total Investments	-2.8%	-9.9%	35.2%	6.5%	1.4%	13.7%	24.2%	11.2%	0.0%	-31.2%	0.9%
Total Loans and Leases	-23.3%	-12.2%	-7.0%	7.0%	-10.8%	12.3%	443.6%	14.6%	0.0%	-188.3%	8.5%
TOTAL ASSETS	-8.5%	-10.3%	21.4%	6.5%	-3.1%	13.0%	237.1%	13.3%	0.0%	-121.4%	4.9%
Total Liabilities	12.4%	-1.7%	77.5%	-14.7%	2.4%	11.9%	542.0%	7.1%	0.0%	-197.1%	33.2%
Total Shares and Deposits	-9.2%	-12.0%	12.6%	12.0%	-4.3%	12.8%	201.5%	14.9%	0.0%	-115.1%	2.3%
Equity Capital	-12.1%	-9.5%	16.7%	4.3%	-6.1%	17.2%	234.7%	1.4%	0.0%	-106.4%	-0.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-8.5%	-10.3%	21.4%	6.5%	-3.1%	13.0%	237.1%	13.3%	0.0%	-121.4%	4.9%

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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	3.86%	3.32%	1.92%	1.65%	1.40%	2.23%	0.44%	2.00%	3.20%	1.45%	1.27%
Delinquent Loans / Total Capital	6.4%	5.5%	3.9%	4.6%	5.4%	10.8%	3.5%	13.4%	26.7%	1.0%	7.1%
Delinquent Loans + OREO / Net Loans + OREO	4.0%	3.4%	2.0%	1.7%	1.5%	2.6%	0.6%	2.3%	4.2%	1.4%	1.5%
Delinquent Loans > 6mo / Delinquent Loans	51.1%	34.3%	36.5%	37.0%	42.7%	49.1%	45.4%	48.7%	13.4%	26.6%	45.5%
Allowance for Loan Losses/Net Loans	3.99%	3.12%	1.98%	1.46%	1.98%	1.39%	1.15%	2.10%	4.35%	0.24%	1.58%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$23	\$32	\$65	\$118	\$427	\$672	\$2,361	\$3,256	\$1,662	\$343
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$10	\$11	\$22	\$56	\$227	\$281	\$800	\$337	\$272	\$125
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$8	\$16	\$32	\$185	\$277	\$1,440	\$167	\$329	\$162
Total Delinquent Loans (\$000s)	\$10	\$35	\$50	\$103	\$207	\$839	\$1,231	\$4,600	\$3,760	\$2,263	\$629
Delinquency by Category											
Unsecured Credit Card	0.13%	0.00%	0.05%	0.15%	0.50%	0.67%	0.18%	1.04%	0.20%	0.17%	0.51%
STS Loans	0.00%	0.00%	1.87%	1.67%	0.00%	4.58%	0.00%	0.00%	0.00%	0.00%	3.03%
Non-Federally Guaranteed Student Loans	2.78%	9.52%	3.33%	1.08%	3.06%	1.93%	1.17%	1.65%	0.00%	0.00%	1.37%
New Vehicle Loans	0.00%	3.17%	1.09%	0.93%	0.67%	0.41%	0.22%	0.58%	40.71%	0.51%	0.83%
Used Vehicle Loans	2.25%	0.68%	1.82%	3.12%	2.11%	1.25%	0.46%	1.84%	4.36%	2.74%	1.46%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.23%	2.00%	1.69%	1.04%	2.01%	1.73%	1.24%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.15%	4.15%	1.65%	0.58%	0.74%	0.00%	0.99%
Other RE Fixed	0.00%	0.00%	2.24%	1.04%	1.33%	2.52%	1.40%	1.61%	0.00%	0.00%	1.60%
Other RE Adj	0.00%	0.00%	0.00%	0.68%	1.30%	3.20%	0.96%	1.23%	0.31%	0.83%	1.27%
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%	0.00%	0.00%	0.71%	0.87%	1.42%	1.45%	0.93%	0.00%	1.19%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.63%	2.46%	1.68%	0.87%	1.52%	1.73%	1.17%
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)	1.38%	0.90%	1.32%	1.25%	0.71%	0.98%	0.63%	0.96%	2.41%	0.02%	0.67%
Recoveries / Charge-Offs	12.82%	49.67%	21.64%	18.56%	26.01%	19.45%	10.87%	30.44%	29.84%	10.77%	24.63%
Expected Charge-Offs / Net Loans	1.85%	0.92%	0.83%	1.25%	0.65%	1.22%	0.54%	0.92%	2.69%	0.39%	0.74%
Provision for Loan Losses/Net Charge-Offs	14.7%	110.4%	71.5%	104.8%	60.6%	92.5%	119.8%	97.0%	113.6%	105.7%	100.8%
Prov. for Loan Losses/Expected Charge-Offs	11.5%	111.7%	116.8%	106.4%	67.2%	75.2%	140.9%	102.5%	105.5%	5.1%	92.7%
Bankruptcies / Net Loans	0.85%	0.30%	0.47%	1.00%	0.71%	1.10%	0.31%	0.48%	0.90%	0.16%	0.43%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$19	\$44	\$94	\$147	\$426	\$1,039	\$2,946	\$5,248	\$390	\$432
Total Amount of Recoveries (\$000s)	\$1	\$10	\$10	\$17	\$38	\$83	\$113	\$897	\$1,566	\$42	\$106
Net Charge Offs (\$000s)	\$4	\$10	\$35	\$76	\$109	\$343	\$926	\$2,049	\$3,682	\$348	\$325
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.04%	0.12%	0.10%	0.50%	0.88%	0.43%	1.69%	1.22%	0.14%	0.76%
STS Loans	0.00%	0.00%	0.72%	3.02%	0.00%	0.53%	0.00%	0.00%	0.00%	0.00%	1.14%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	-0.03%	0.03%	0.16%	0.15%	0.00%	0.00%	0.10%
New Vehicle Loans	0.00%	-2.85%	0.29%	-0.04%	0.16%	0.04%	0.45%	0.28%	48.61%	0.07%	0.71%
Used Vehicle Loans	0.00%	-0.39%	0.55%	0.50%	1.19%	1.01%	0.76%	1.23%	4.07%	0.02%	0.98%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.16%	0.05%	0.18%	0.00%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.42%	0.39%	0.31%	0.23%	-0.08%	0.00%	0.24%
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%	-8.48%	-11.91%	-12.43%	-5.35%	0.14%	-0.05%	-3.90%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.22%	0.31%	0.39%	0.25%	1.43%	0.00%	0.29%
Number of Credit Unions in Each Peer Group:	19	16	33	24	25	16	13	12	1	1	160

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	43.47%	26.74%	50.46%	36.11%	34.54%	21.72%	3.55%	4.91%	0.00%	0.00%	9.96%
Credit Unions - Deposits in and Loans to	0.00%	1.02%	4.98%	5.01%	6.59%	2.86%	0.41%	0.27%	0.00%	0.00%	1.26%
Total Investments in Corporate Credit Unions*	20.30%	38.14%	31.28%	37.25%	52.12%	57.06%	25.93%	17.39%	158.61%	24.93%	29.61%
Marketable Securities	36.19%	122.36%	151.73%	155.46%	272.35%	260.31%	113.70%	174.46%	516.85%	728.26%	263.40%
All Other Investments	242.60%	202.01%	257.48%	244.10%	326.13%	288.84%	116.13%	64.10%	-105.31%	-0.40%	120.38%
Total Investments	446.47%	445.96%	530.05%	510.24%	716.45%	660.32%	290.71%	305.86%	598.57%	756.99%	454.80%
Unsecured Loans	113.43%	93.83%	106.77%	106.26%	67.51%	90.37%	70.34%	67.77%	164.29%	5.79%	63.80%
Vehicle Loans	56.83%	54.42%	74.90%	96.20%	96.79%	110.41%	110.25%	179.01%	285.77%	1.98%	109.34%
New Vehicle Loans	26.52%	27.18%	33.22%	43.80%	29.47%	27.16%	27.41%	39.37%	29.87%	0.95%	27.21%
Used Vehicle Loans	30.31%	27.24%	41.68%	52.40%	67.33%	83.25%	82.84%	139.64%	255.90%	1.03%	82.13%
Total Real Estate	0.00%	24.98%	25.97%	81.11%	232.21%	257.33%	579.15%	476.98%	621.31%	61.12%	370.52%
1st Mortgage	0.00%	16.12%	9.93%	46.37%	130.28%	148.69%	496.33%	313.59%	312.04%	46.07%	276.09%
1st Mortgage Fxd	0.00%	13.73%	8.43%	38.90%	102.74%	109.78%	51.95%	202.82%	440.62%	46.07%	102.01%
1st Mortgage Adj	0.00%	2.39%	1.50%	7.96%	27.54%	29.89%	14.39%	110.77%	279.84%	0.00%	42.11%
2nd Mortgage	0.00%	8.86%	16.03%	34.32%	101.93%	92.45%	48.17%	163.39%	324.44%	15.05%	82.25%
Closed-End Fxd	0.00%	2.39%	5.38%	25.42%	70.43%	47.64%	22.64%	82.85%	137.68%	0.27%	41.26%
Closed-End Adj	0.00%	0.00%	10.13%	4.14%	2.07%	0.25%	4.85%	1.75%	3.50%	0.75%	2.78%
Open-End Adj	0.00%	6.47%	0.46%	4.11%	28.82%	37.28%	20.65%	78.79%	183.25%	14.04%	37.48%
Open-End Fxd	0.00%	0.00%	0.07%	0.65%	0.61%	7.28%	0.03%	0.00%	0.00%	0.00%	0.73%
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%	0.40%	0.00%	0.36%	17.43%	83.22%	0.00%	0.00%	0.00%	27.57%
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	179.06%	173.73%	208.91%	289.08%	404.68%	494.15%	864.58%	736.29%	1203.42%	68.90%	584.87%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	13.24%	21.78%	8.70%	63.09%	2118.97%	0.00%	38.35%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	13.68%	19.73%	7.89%	35.25%	741.50%	0.00%	35.07%
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%	0.30%	4.57%	6.84%	7.59%	7.19%	3.89%	0.00%	0.00%	4.65%
Total Mortgage Exposure**	0.00%	25.02%	45.24%	81.80%	240.46%	289.94%	601.57%	568.95%	621.31%	61.12%	407.10%
Total Real Estate	0.00%	24.98%	25.97%	81.11%	232.21%	257.33%	579.15%	476.98%	621.31%	61.12%	370.52%
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%	0.04%	19.27%	0.69%	8.25%	32.61%	22.42%	91.97%	0.00%	0.00%	36.58%
Federal Agency Securities (Mtg Backed)	0.00%	0.04%	19.27%	0.69%	8.25%	32.61%	22.42%	91.96%	0.00%	0.00%	36.57%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.01%



