

December 31, 2017

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	0.62%	0.93%	0.75%	0.77%	0.87%	0.88%	0.99%	1.85%	1.66%	1.47%	1.47%
Loan Yield	7.55%	8.31%	5.95%	7.11%	6.09%	5.86%	3.71%	4.45%	4.10%	4.40%	4.40%
Net Loan Yield After NCOs	6.79%	7.42%	5.51%	6.48%	5.26%	5.31%	3.14%	3.75%	3.72%	3.84%	3.84%
Asset Yield	4.33%	5.03%	3.43%	3.14%	3.09%	4.16%	2.66%	3.73%	3.16%	3.35%	3.35%
Cost of Funds	-0.46%	-0.50%	-0.56%	-0.35%	-0.27%	-0.29%	-0.29%	-0.57%	-0.53%	-0.49%	-0.49%
Gross Spread	3.86%	4.53%	2.88%	2.79%	2.82%	3.87%	2.37%	3.17%	2.63%	2.86%	2.86%
Provision Expense	-0.47%	-0.61%	-0.12%	-0.24%	-0.44%	-0.44%	-0.41%	-0.53%	-0.30%	-0.40%	-0.40%
Net Spread after Provision Expense	3.40%	3.92%	2.75%	2.55%	2.38%	3.44%	1.96%	2.63%	2.33%	2.46%	2.46%
Total Non-Interest Income	0.48%	0.97%	0.65%	1.19%	1.08%	2.03%	1.10%	1.42%	1.13%	1.26%	1.26%
Total Non-Interest Expense	-3.83%	-4.17%	-2.76%	-3.16%	-3.09%	-5.02%	-2.50%	-3.28%	-2.47%	-2.92%	-2.92%
Net Operating Expense	-3.35%	-3.20%	-2.12%	-1.96%	-2.00%	-2.99%	-1.41%	-1.87%	-1.35%	-1.66%	-1.66%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.03%	-0.01%	0.01%	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	-0.05%	0.00%	-0.01%	-0.01%	0.00%	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)	0.00%	0.72%	0.62%	0.58%	0.37%	0.44%	0.55%	0.80%	0.98%	0.80%	0.80%
Net Charge-Offs	-0.41%	-0.50%	-0.23%	-0.24%	-0.36%	-0.37%	-0.37%	-0.53%	-0.25%	-0.37%	-0.37%
ROA (with Net Charge-offs)	0.06%	0.84%	0.52%	0.58%	0.45%	0.51%	0.59%	0.80%	1.03%	0.83%	0.83%
ROA with Provision for LL - W/O NCUSIF Expense	0.05%	0.72%	0.63%	0.59%	0.37%	0.44%	0.55%	0.80%	0.98%	0.80%	0.80%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.11%	0.84%	0.53%	0.58%	0.45%	0.51%	0.59%	0.80%	1.03%	0.83%	0.83%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.04%	-2.28%	-1.55%	-1.61%	-1.39%	-2.46%	-1.27%	-1.83%	-1.33%	-1.56%	-1.56%
Travel and Conference Expense	-0.04%	-0.07%	-0.08%	-0.04%	-0.02%	-0.06%	-0.03%	-0.04%	-0.02%	-0.03%	-0.03%
Office Occupancy Expense	-0.11%	-0.25%	-0.15%	-0.16%	-0.18%	-0.29%	-0.17%	-0.18%	-0.11%	-0.15%	-0.15%
Office Operations Expense	-1.01%	-0.72%	-0.57%	-0.59%	-0.57%	-0.62%	-0.52%	-0.56%	-0.49%	-0.53%	-0.53%
Educational and Promotional Expense	-0.03%	-0.10%	-0.03%	-0.08%	-0.06%	-0.12%	-0.07%	-0.12%	-0.12%	-0.11%	-0.11%
Loan Servicing Expense	-0.09%	-0.19%	-0.07%	-0.08%	-0.22%	-0.15%	-0.11%	-0.22%	-0.13%	-0.16%	-0.16%
Professional and Outside Services	-0.21%	-0.29%	-0.16%	-0.52%	-0.58%	-0.77%	-0.28%	-0.21%	-0.20%	-0.26%	-0.26%
Member Insurance	-0.05%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.03%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.21%	-0.25%	-0.13%	-0.05%	-0.04%	-0.53%	-0.05%	-0.11%	-0.06%	-0.09%	-0.09%
Total Non-Interest Expense	-3.83%	-4.17%	-2.76%	-3.16%	-3.09%	-5.02%	-2.50%	-3.28%	-2.47%	-2.92%	-2.92%
Other Performance Ratios											
Earning Asset Yield	4.56%	5.26%	3.50%	3.32%	3.36%	4.41%	2.93%	3.84%	3.27%	3.49%	3.49%
Average Cost of Funds	-0.57%	-0.62%	-0.66%	-0.51%	-0.36%	-0.33%	-0.36%	-0.62%	-0.59%	-0.56%	-0.56%
FTE Employee / \$million of Loans & Share Drafts	1.01	0.82	0.54	0.60	0.45	0.51	0.42	0.28	0.21	0.29	0.29
Compensation & Benefits / FTE Emp.	\$38,057	\$42,974	\$47,636	\$57,430	\$56,778	\$62,109	\$37,580	\$70,503	\$75,376	\$65,666	\$65,666
Compensation & Benefits / \$million Lns. & S.D.s	\$37,888	\$38,211	\$26,443	\$34,177	\$25,666	\$31,439	\$15,514	\$20,351	\$16,155	\$18,993	\$18,993
Operating Expense / Loans & Share Drafts	-7.10%	-6.98%	-4.72%	-6.72%	-5.69%	-6.42%	-3.09%	-3.64%	-3.01%	-3.55%	-3.55%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.89%	1.66%	1.11%	2.54%	2.00%	2.59%	1.33%	1.57%	1.37%	1.53%	1.53%
Net Operating Expense / Loans & Share Drafts	-6.21%	-5.32%	-3.62%	-4.18%	-3.69%	-3.84%	-1.75%	-2.08%	-1.64%	-2.02%	-2.02%
Operating Expense / Operating Revenue	90.08%	72.71%	79.19%	81.08%	80.43%	87.13%	73.15%	74.94%	70.05%	73.96%	73.96%
Total Fixed Assets / Shares & Equity	3.25%	2.05%	1.39%	2.80%	3.20%	3.43%	3.18%	2.12%	1.59%	2.12%	2.12%
Net Loans to Total Shares and Deposits	64.5%	62.2%	57.7%	52.0%	59.1%	74.3%	70.0%	87.4%	72.4%	76.8%	76.8%
Members / FTE Employee	344.22	270.86	382.97	302.45	328.14	275.76	304.82	363.38	347.58	340.81	340.81

December 31, 2017

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		2.1%	1.1%	1.4%	1.3%	1.5%	1.0%	1.0%	0.8%	0.5%	0.7%
Total Investments		44.5%	46.9%	48.6%	57.7%	46.5%	28.5%	35.2%	18.6%	30.5%	28.0%
Unsecured Credit Card Loans/Lines of Credit		0.0%	1.9%	1.2%	0.7%	1.8%	1.9%	1.1%	3.7%	3.4%	3.1%
All Other Unsecured Loans/Lines of Credit		7.9%	4.6%	2.4%	3.8%	3.5%	4.8%	4.0%	2.6%	1.7%	2.5%
Short-Term Small Amount Loans (STS)		0.0%	0.1%	0.0%	0.2%	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%	0.2%	0.1%
New Vehicle Loans		12.0%	7.5%	7.9%	9.1%	13.1%	8.8%	17.6%	22.2%	19.9%	19.4%
Used Vehicle Loans		29.7%	23.3%	17.5%	16.1%	19.6%	17.1%	23.2%	24.7%	7.2%	16.4%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%	12.1%	17.9%	5.8%	5.9%	29.8%	11.2%	19.8%	27.4%	21.6%
Total Other Real Estate Loans/Lines of Credit		0.9%	0.0%	0.7%	0.3%	1.4%	2.7%	1.4%	3.3%	4.9%	3.6%
Leases Receivable		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%
Other Loans (Purchased or to non-members)		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
Total Loans and Leases		50.4%	49.5%	47.7%	35.8%	45.4%	65.0%	58.7%	76.4%	64.8%	66.8%
Less: Allowance for Loan & Lease Losses		-1.1%	-0.8%	-0.4%	-0.4%	-0.6%	-0.7%	-0.5%	-0.7%	-0.4%	-0.5%
Net Loans and Leases		49.4%	48.7%	47.3%	35.5%	44.8%	64.4%	58.2%	75.7%	64.5%	66.3%
Total Other Assets		4.1%	3.3%	2.7%	5.6%	7.3%	6.2%	5.6%	4.9%	4.4%	4.9%
TOTAL ASSETS		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities		5.5%	1.1%	4.9%	20.2%	13.6%	3.2%	4.2%	1.5%	0.2%	2.3%
Share Drafts		1.2%	8.2%	5.7%	9.3%	11.3%	11.7%	13.2%	16.2%	18.0%	16.0%
Regular Shares		67.5%	36.1%	52.2%	36.4%	37.0%	42.6%	31.6%	27.1%	36.5%	33.0%
Money Market Shares		0.0%	3.2%	0.0%	0.9%	5.3%	5.8%	15.9%	19.3%	14.7%	15.3%
Share Certificates		8.4%	24.2%	18.2%	16.1%	18.8%	20.7%	18.0%	18.0%	14.8%	16.7%
IRA/KEOGH Accounts		0.9%	5.1%	5.1%	4.7%	3.9%	5.3%	4.7%	5.7%	5.6%	5.4%
All Other Shares		0.3%	0.4%	1.3%	0.8%	0.0%	1.3%	0.2%	1.1%	0.0%	0.5%
Non-Member Deposits		0.0%	2.4%	0.0%	0.6%	0.4%	0.2%	0.1%	0.0%	0.0%	0.1%
Total Shares and Deposits		78.2%	79.6%	82.6%	68.9%	76.7%	87.5%	83.8%	87.4%	89.6%	87.0%
Total Equity		16.3%	19.3%	12.5%	11.0%	9.7%	9.2%	12.0%	11.0%	10.2%	10.7%
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%
Net Worth		16.3%	19.3%	12.5%	11.2%	9.8%	9.8%	12.2%	11.3%	11.1%	11.2%
Total Equity + Allow. for Loan Loss		17.4%	20.1%	12.9%	11.3%	10.3%	9.9%	12.5%	11.7%	10.5%	11.2%
Balance Sheet Growth YTD Annualized											
Total Investments		25.2%	37.9%	32.3%	13.1%	-10.9%	22.3%	-6.9%	18.1%	4.1%	6.4%
Total Loans and Leases		-11.7%	-16.8%	-8.0%	-8.8%	0.4%	-4.1%	-40.3%	19.0%	8.2%	4.4%
TOTAL ASSETS		2.4%	3.1%	8.8%	3.8%	-4.6%	3.2%	-31.6%	19.1%	7.2%	5.1%
Total Liabilities		14.6%	-25.3%	39.2%	3.7%	-24.3%	0.0%	-24.3%	-4.4%	-13.8%	-11.0%
Total Shares and Deposits		2.0%	3.5%	7.8%	3.6%	-1.1%	3.1%	-32.3%	19.4%	7.0%	5.3%
Equity Capital		0.2%	3.9%	6.0%	5.1%	3.9%	5.4%	-28.6%	21.1%	9.6%	7.2%
TOTAL LIABILITIES, SHARES, AND EQUITY		2.4%	3.1%	8.8%	3.8%	-4.6%	3.2%	-31.6%	19.1%	7.2%	5.1%

December 31, 2017

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		2.49%	1.16%	0.81%	1.20%	0.94%	1.12%	0.43%	0.66%	0.53%	0.62%
Delinquent Loans / Total Capital		7.2%	2.8%	3.0%	3.8%	4.1%	7.3%	2.0%	4.3%	3.2%	3.7%
Delinquent Loans + OREO / Net Loans + OREO		2.5%	1.2%	0.8%	1.3%	1.2%	1.3%	0.6%	0.8%	0.6%	0.8%
Delinquent Loans > 6mo / Delinquent Loans		4.0%	22.1%	33.1%	24.6%	16.3%	42.7%	34.2%	29.1%	18.4%	25.9%
Allowance for Loan Losses/Net Loans		2.20%	1.61%	0.77%	1.05%	1.32%	1.04%	0.87%	0.95%	0.57%	0.80%
Loans 2 to less than 6 months Delinquent (\$000s)		\$48	\$34	\$40	\$121	\$272	\$606	\$521	\$2,371	\$6,229	\$806
Loans 6 to less than 12 months Delinquent (\$000s)		\$2	\$6	\$15	\$23	\$53	\$142	\$129	\$367	\$919	\$132
Loans 12 months and over Delinquent (\$000s)		\$0	\$3	\$4	\$17	\$0	\$309	\$142	\$604	\$485	\$150
Total Delinquent Loans (\$000s)		\$50	\$43	\$59	\$161	\$325	\$1,057	\$792	\$3,342	\$7,633	\$1,088
Delinquency by Category											
Unsecured Credit Card		0.00%	0.93%	0.00%	0.28%	0.29%	0.30%	0.19%	0.51%	0.76%	0.56%
STS Loans		0.00%	0.00%	7.69%	1.00%	1.98%	0.00%	3.39%	2.50%	0.00%	1.44%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.66%	0.66%
New Vehicle Loans		3.36%	0.00%	0.29%	1.19%	0.53%	0.68%	0.16%	0.45%	0.41%	0.43%
Used Vehicle Loans		2.30%	1.01%	1.68%	0.97%	1.00%	0.76%	0.22%	0.55%	0.33%	0.52%
1st Mortgage Fixed		0.00%	0.17%	0.33%	1.44%	1.79%	1.52%	0.52%	0.65%	0.66%	0.73%
1st Mortgage Adj		0.00%	0.00%	0.00%	1.42%	0.00%	0.15%	0.00%	1.25%	0.44%	0.60%
Other RE Fixed		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.30%	0.74%	0.90%
Other RE Adj		0.00%	0.00%	0.00%	0.00%	0.42%	1.95%	0.14%	0.66%	0.69%	0.71%
Leases Receivable		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%
Indirect Loans		0.00%	0.00%	0.00%	0.00%	2.05%	0.33%	0.23%	0.54%	0.43%	0.49%
Total 1st Mortgage Loans		0.00%	0.17%	0.29%	1.43%	1.78%	0.95%	0.50%	0.85%	0.49%	0.66%
MBL Delinquency Rate		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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.76%	0.89%	0.44%	0.63%	0.82%	0.55%	0.57%	0.70%	0.38%	0.55%
Recoveries / Charge-Offs		14.47%	63.34%	25.81%	36.26%	31.12%	16.43%	14.06%	13.31%	11.75%	15.14%
Expected Charge-Offs / Net Loans		0.33%	0.96%	0.51%	0.85%	0.43%	0.60%	0.40%	0.41%	0.30%	0.39%
Provision for Loan Losses/Net Charge-Offs		113.8%	122.8%	54.3%	98.0%	122.0%	118.7%	110.6%	100.4%	120.4%	108.6%
Prov. for Loan Losses/Expected Charge-Offs		265.7%	115.1%	47.3%	74.1%	235.9%	108.3%	160.2%	172.3%	152.2%	157.1%
Bankruptcies / Net Loans		0.18%	0.69%	0.71%	2.52%	0.89%	0.60%	1.05%	0.73%	0.60%	0.74%
Total Amount of Loans Charged-Off (\$000s)		\$19	\$98	\$47	\$142	\$413	\$639	\$1,759	\$3,715	\$6,124	\$1,118
Total Amount of Recoveries (\$000s)		\$3	\$62	\$12	\$51	\$128	\$105	\$247	\$495	\$720	\$169
Net Charge Offs (\$000s)		\$16	\$36	\$35	\$90	\$284	\$534	\$1,512	\$3,220	\$5,405	\$948
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%	0.75%	0.00%	0.17%	0.58%	0.46%	0.56%	1.10%	1.60%	1.16%
STS Loans		0.00%	7.46%	7.81%	3.44%	2.29%	0.00%	9.30%	14.88%	0.00%	4.31%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.33%	0.33%
New Vehicle Loans		0.00%	-0.12%	0.47%	0.46%	0.42%	0.40%	0.68%	0.82%	0.28%	0.55%
Used Vehicle Loans		1.18%	1.28%	0.08%	0.85%	1.01%	0.60%	0.52%	0.79%	0.79%	0.74%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.65%	0.18%	0.00%	0.29%	0.03%	0.01%	0.04%	0.05%
Total Other RE Loans/ LOC		0.00%	0.00%	0.00%	0.97%	0.00%	0.32%	0.57%	0.19%	0.07%	0.14%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		1.47%	1.68%	1.28%	1.31%	1.44%	-1.81%	0.36%	0.65%	0.18%	0.43%
Indirect Loans		0.00%	0.00%	0.00%	0.00%	2.17%	0.48%	0.73%	0.85%	0.40%	0.69%
Number of Credit Unions in Each Peer Group:		4	5	4	9	5	3	3	6	2	41

December 31, 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		0.00%	10.23%	0.00%	31.51%	9.61%	0.00%	2.46%	0.00%	0.39%	1.75%
Credit Unions - Deposits in and Loans to		0.00%	5.46%	0.00%	10.05%	1.99%	0.00%	1.07%	0.00%	0.60%	0.76%
Total Investments in Corporate Credit Unions*		18.89%	38.22%	78.88%	57.18%	34.46%	37.39%	10.71%	2.82%	0.00%	7.06%
Marketable Securities		25.09%	5.46%	40.06%	184.44%	151.28%	67.15%	178.19%	104.27%	199.87%	152.51%
All Other Investments		180.10%	149.71%	252.71%	221.59%	254.27%	129.53%	64.58%	14.44%	31.36%	47.02%
Total Investments		273.09%	242.75%	387.48%	516.40%	474.74%	290.60%	289.18%	164.67%	274.98%	249.68%
Unsecured Loans		48.39%	33.71%	28.85%	39.80%	53.67%	68.62%	42.58%	55.69%	46.10%	50.03%
Vehicle Loans		255.83%	159.38%	202.96%	225.49%	334.51%	264.20%	335.24%	414.13%	243.38%	318.73%
New Vehicle Loans		73.71%	39.01%	63.25%	81.29%	134.01%	89.56%	144.63%	196.35%	178.70%	172.63%
Used Vehicle Loans		182.11%	120.37%	139.72%	144.21%	200.50%	174.64%	190.62%	217.79%	64.68%	146.09%
Total Real Estate		5.50%	62.81%	148.37%	54.12%	74.64%	331.21%	104.04%	204.44%	290.40%	224.58%
1st Mortgage		0.00%	62.81%	142.42%	51.61%	60.51%	303.97%	92.31%	174.91%	246.60%	192.63%
1st Mortgage Fxd		0.00%	62.79%	127.89%	28.19%	60.31%	176.53%	88.73%	117.99%	52.86%	85.10%
1st Mortgage Adj		0.00%	0.00%	14.52%	23.42%	0.19%	127.44%	3.58%	56.92%	193.75%	107.53%
2nd Mortgage		5.50%	0.00%	5.95%	2.52%	14.13%	27.24%	11.73%	29.53%	43.80%	31.95%
Closed-End Fxd		5.50%	0.00%	5.95%	0.69%	3.64%	4.35%	6.07%	11.58%	13.24%	10.77%
Closed-End Adj		0.00%	0.00%	0.00%	0.00%	1.59%	0.00%	0.00%	0.64%	11.44%	5.04%
Open-End Adj		0.00%	0.00%	0.00%	1.82%	7.91%	22.89%	5.66%	17.16%	19.00%	16.00%
Open-End Fxd		0.00%	0.00%	0.00%	0.00%	0.99%	0.00%	0.00%	0.14%	0.12%	0.14%
Other RE Loans		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%
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%
Total Loans		309.72%	256.16%	380.35%	321.01%	463.09%	664.04%	481.92%	674.66%	583.77%	595.17%
Indirect Loans		0.00%	0.00%	0.00%	0.00%	93.94%	77.49%	188.51%	307.37%	189.00%	217.88%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	0.00%	28.08%	29.33%	56.23%	74.22%	77.66%	68.36%
Business Loans		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%	0.52%	9.37%	0.08%	4.24%	0.00%	0.00%	0.72%
Total Mortgage Exposure**		5.50%	62.81%	148.37%	55.59%	77.24%	348.51%	123.70%	245.15%	351.08%	267.71%
Total Real Estate		5.50%	62.81%	148.37%	54.12%	74.64%	331.21%	104.04%	204.44%	290.40%	224.58%
RE Business Loans		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%	1.46%	2.60%	17.30%	19.66%	40.70%	60.67%	43.12%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	1.46%	2.60%	17.30%	19.66%	40.70%	60.67%	43.12%
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%



