

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	0.99%	1.15%	0.35%	1.09%	2.83%	1.17%	1.39%	1.20%	1.74%	2.01%	1.83%
Loan Yield	7.97%	6.51%	1.87%	5.58%	9.57%	4.42%	4.88%	4.52%	4.88%	4.39%	4.64%
Net Loan Yield After NCOs	7.60%	5.83%	1.82%	5.04%	9.38%	3.72%	3.93%	3.75%	4.04%	3.94%	4.13%
Asset Yield	2.89%	3.50%	1.22%	2.77%	6.12%	2.63%	3.08%	3.23%	3.88%	3.43%	3.47%
Cost of Funds	-0.25%	-0.19%	-0.40%	-0.18%	-1.37%	-0.30%	-0.39%	-0.40%	-0.73%	-0.68%	-0.65%
Gross Spread	2.64%	3.31%	0.82%	2.59%	4.75%	2.33%	2.69%	2.82%	3.15%	2.74%	2.81%
Provision Expense	-0.14%	-0.45%	-3.26%	-0.20%	-0.26%	-0.20%	-0.48%	-0.37%	-0.73%	-0.37%	-0.45%
Net Spread after Provision Expense	2.50%	2.86%	-2.44%	2.39%	4.49%	2.14%	2.22%	2.45%	2.42%	2.37%	2.37%
Total Non-Interest Income	0.25%	0.50%	0.15%	0.60%	1.65%	0.67%	0.81%	1.23%	1.28%	1.08%	1.08%
Total Non-Interest Expense	-2.81%	-3.66%	-1.97%	-2.74%	-4.88%	-2.29%	-2.81%	-3.13%	-3.16%	-2.60%	-2.79%
Net Operating Expense	-2.56%	-3.16%	-1.82%	-2.14%	-3.24%	-1.62%	-2.00%	-1.90%	-1.88%	-1.52%	-1.71%
Non-Operating Gains (Losses)	1.58%	0.20%	0.50%	0.08%	0.02%	0.02%	0.03%	0.03%	0.01%	0.02%	0.04%
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	-0.03%	0.00%	0.00%	0.00%	0.00%	-0.01%	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)	1.49%	-0.10%	-3.77%	0.32%	1.28%	0.53%	0.24%	0.57%	0.55%	0.87%	0.69%
Net Charge-Offs	-0.10%	-0.30%	-0.03%	-0.20%	-0.10%	-0.32%	-0.48%	-0.48%	-0.59%	-0.28%	-0.31%
ROA (with Net Charge-offs)	1.53%	0.05%	-0.53%	0.32%	1.44%	0.40%	0.24%	0.47%	0.69%	0.97%	0.83%
ROA with Provision for LL - W/O NCUSIF Expense	1.52%	-0.10%	-3.77%	0.33%	1.28%	0.53%	0.24%	0.58%	0.55%	0.88%	0.69%
ROA with Net Charge-Offs - W/O NCUSIF Expense	1.56%	0.05%	-0.53%	0.32%	1.44%	0.41%	0.24%	0.47%	0.69%	0.97%	0.83%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.04%	-2.10%	-0.60%	-1.40%	-2.35%	-1.10%	-1.34%	-1.61%	-1.64%	-1.32%	-1.39%
Travel and Conference Expense	-0.02%	-0.06%	-0.01%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.04%	-0.02%	-0.02%
Office Occupancy Expense	-0.16%	-0.13%	-0.06%	-0.16%	-0.38%	-0.16%	-0.20%	-0.23%	-0.17%	-0.18%	-0.19%
Office Operations Expense	-0.84%	-0.88%	-0.14%	-0.66%	-0.71%	-0.44%	-0.49%	-0.52%	-0.61%	-0.48%	-0.49%
Educational and Promotional Expense	-0.01%	-0.02%	-0.01%	-0.04%	-0.14%	-0.06%	-0.08%	-0.10%	-0.12%	-0.10%	-0.10%
Loan Servicing Expense	-0.08%	-0.04%	-0.12%	-0.13%	-0.74%	-0.17%	-0.20%	-0.22%	-0.33%	-0.22%	-0.24%
Professional and Outside Services	-0.36%	-0.34%	-0.09%	-0.24%	-0.42%	-0.26%	-0.34%	-0.29%	-0.15%	-0.20%	-0.23%
Member Insurance	-0.06%	0.00%	0.00%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.08%	-0.03%	-0.01%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.18%	-0.06%	-0.92%	-0.07%	-0.09%	-0.04%	-0.12%	-0.11%	-0.06%	-0.08%	-0.10%
Total Non-Interest Expense	-2.81%	-3.66%	-1.97%	-2.74%	-4.88%	-2.29%	-2.81%	-3.13%	-3.16%	-2.60%	-2.79%
Other Performance Ratios											
Earning Asset Yield	2.93%	3.74%	0.96%	2.84%	5.47%	2.65%	3.26%	3.43%	4.24%	3.60%	3.58%
Average Cost of Funds	-0.31%	-0.25%	-0.35%	-0.25%	-1.40%	-0.36%	-0.46%	-0.47%	-0.86%	-0.77%	-0.74%
FTE Employee / \$million of Loans & Share Drafts	3.42	1.02	0.66	0.55	0.35	0.36	0.34	0.33	0.24	0.20	0.24
Compensation & Benefits / FTE Emp.	\$11,737	\$45,391	-\$208,365	\$52,809	\$97,493	\$36,167	\$63,572	\$64,366	\$86,669	\$89,855	\$82,061
Compensation & Benefits / \$million Lns. & S.D.s	\$39,161	\$44,596	\$16,004	\$29,127	\$38,205	\$18,123	\$21,519	\$20,915	\$20,262	\$18,373	\$19,716
Operating Expense / Loans & Share Drafts	-10.60%	-7.83%	-3.76%	-5.70%	-7.97%	-3.75%	-4.53%	-4.06%	-3.90%	-3.63%	-3.94%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.95%	1.09%	0.45%	1.24%	2.54%	1.08%	1.30%	1.60%	1.58%	1.51%	1.52%
Net Operating Expense / Loans & Share Drafts	-9.65%	-6.74%	-3.30%	-4.46%	-5.43%	-2.67%	-3.22%	-2.47%	-2.32%	-2.12%	-2.42%
Operating Expense / Operating Revenue	97.74%	96.37%	83.10%	86.39%	82.50%	77.63%	82.36%	78.88%	75.38%	72.98%	75.73%
Total Fixed Assets / Shares & Equity	0.18%	0.20%	0.82%	1.10%	1.44%	1.86%	2.01%	2.07%	1.62%	1.48%	1.56%
Net Loans to Total Shares and Deposits	35.7%	56.1%	52.8%	53.6%	64.6%	57.3%	63.1%	77.9%	82.7%	77.2%	74.2%
Members / FTE Employee	343.39	402.27	311.81	466.36	444.16	430.51	381.47	326.66	403.42	435.98	417.32

September 30, 2018

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	0.8%	0.7%	0.3%	0.9%	0.5%	0.9%	0.9%	1.2%	0.4%	0.6%	0.6%
Total Investments	71.1%	54.5%	72.7%	58.0%	40.3%	52.0%	43.4%	28.5%	24.6%	31.7%	34.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.5%	0.2%	1.1%	1.4%	2.0%	2.0%	2.8%	3.6%	2.5%	2.4%
All Other Unsecured Loans/Lines of Credit	18.3%	21.9%	5.9%	7.5%	2.3%	4.1%	3.9%	3.9%	7.1%	4.0%	4.0%
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%	0.1%	0.0%	0.2%	0.1%	0.5%	0.4%	0.6%	1.9%	0.5%	0.5%
New Vehicle Loans	4.5%	8.6%	4.5%	7.2%	5.8%	4.5%	4.7%	5.8%	10.0%	6.0%	6.1%
Used Vehicle Loans	5.2%	10.0%	4.3%	9.3%	6.4%	8.4%	6.6%	12.2%	11.5%	6.3%	7.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.0%	19.4%	8.1%	22.0%	15.4%	26.2%	24.6%	26.6%	32.8%	29.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.3%	1.6%	5.8%	8.6%	8.7%	8.5%	14.7%	10.4%	11.0%	10.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	9.4%	0.2%	0.0%	1.3%	0.0%	1.0%	1.9%
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%	0.2%	0.2%	0.1%
Total Loans and Leases	28.0%	44.3%	36.0%	39.1%	56.1%	43.8%	52.4%	66.0%	71.2%	64.3%	62.0%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.8%	-19.5%	-0.4%	-0.4%	-0.4%	-0.5%	-0.7%	-1.3%	-0.7%	-0.8%
Net Loans and Leases	26.8%	43.5%	16.5%	38.7%	55.7%	43.4%	51.8%	65.3%	70.0%	63.6%	61.1%
Total Other Assets	1.3%	1.3%	10.5%	2.4%	3.5%	3.6%	3.9%	4.9%	5.0%	4.2%	4.2%
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											
Share Drafts	0.7%	4.3%	3.4%	9.9%	9.9%	12.5%	13.7%	14.8%	12.9%	10.1%	10.8%
Regular Shares	74.0%	71.1%	29.0%	51.4%	24.0%	40.4%	38.1%	31.5%	33.5%	33.2%	32.7%
Money Market Shares	0.0%	0.3%	1.5%	3.6%	22.3%	9.7%	9.4%	17.7%	17.0%	16.8%	16.7%
Share Certificates	2.0%	1.9%	25.1%	6.3%	23.7%	8.8%	14.4%	14.4%	16.7%	17.7%	17.5%
IRA/KEOGH Accounts	0.3%	0.8%	5.9%	0.8%	6.3%	4.1%	4.9%	5.1%	4.7%	4.8%	4.9%
All Other Shares	0.6%	0.5%	0.5%	0.5%	0.2%	0.6%	1.5%	0.7%	0.3%	0.3%	0.4%
Non-Member Deposits	1.0%	0.0%	2.7%	0.5%	0.6%	0.4%	0.9%	0.5%	1.2%	0.4%	0.5%
Total Shares and Deposits	78.5%	78.9%	68.2%	73.0%	86.9%	76.5%	83.0%	84.7%	86.2%	83.2%	83.5%
Total Equity	20.4%	13.6%	12.2%	9.9%	8.5%	9.1%	10.3%	9.7%	10.0%	10.0%	9.8%
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	20.4%	13.6%	13.1%	10.0%	9.0%	9.5%	10.9%	10.1%	10.9%	10.9%	10.6%
Total Equity + Allow. for Loan Loss	21.6%	14.4%	31.8%	10.3%	8.9%	9.5%	10.8%	10.3%	11.3%	10.7%	10.6%
Balance Sheet Growth YTD Annualized											
Total Investments	-2.0%	-26.7%	229.5%	-5.3%	304.1%	-4.9%	-15.9%	-31.7%	-20.7%	-16.9%	-1.8%
Total Loans and Leases	-6.9%	-27.6%	109.5%	6.7%	686.1%	2.2%	-10.3%	-4.0%	-18.4%	-3.7%	9.0%
TOTAL ASSETS	-4.2%	-27.3%	146.5%	-0.6%	466.1%	-1.2%	-12.8%	-13.1%	-19.7%	-7.9%	5.2%
Total Liabilities	230.8%	-5.7%	443.2%	2.7%	53.2%	7.6%	-35.7%	-23.7%	100.2%	3.3%	5.9%
Total Shares and Deposits	-8.2%	-29.6%	107.3%	-1.4%	552.1%	-2.6%	-12.7%	-11.4%	-22.3%	-9.3%	4.9%
Equity Capital	7.9%	-23.5%	171.7%	0.1%	409.6%	-3.1%	7.2%	-21.0%	-18.7%	-3.0%	6.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	-4.2%	-27.3%	146.5%	-0.6%	466.1%	-1.2%	-12.8%	-13.1%	-19.7%	-7.9%	5.2%

September 30, 2018

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	5.02%	1.96%	1.02%	1.87%	0.21%	1.33%	1.52%	0.96%	2.04%	0.90%	0.94%
Delinquent Loans / Total Capital	6.5%	6.0%	1.2%	7.1%	1.3%	6.1%	7.4%	6.1%	12.8%	5.4%	5.5%
Delinquent Loans + OREO / Net Loans + OREO	5.2%	2.0%	17.3%	1.9%	0.2%	1.4%	1.8%	1.2%	2.2%	1.0%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	63.6%	16.5%	27.3%	47.3%	48.1%	48.9%	35.6%	49.1%	65.7%	48.4%	49.8%
Allowance for Loan Losses/Net Loans	4.51%	1.82%	118.73%	1.00%	0.72%	0.87%	1.05%	1.03%	1.84%	1.13%	1.32%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$26	\$49	\$66	\$96	\$241	\$742	\$1,048	\$3,056	\$8,514	\$715
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$3	\$12	\$17	\$28	\$89	\$245	\$258	\$1,740	\$2,191	\$211
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$6	\$42	\$61	\$142	\$165	\$754	\$4,107	\$5,808	\$500
Total Delinquent Loans (\$000s)	\$10	\$32	\$67	\$125	\$186	\$472	\$1,152	\$2,059	\$8,904	\$16,514	\$1,425
Delinquency by Category											
Unsecured Credit Card	0.00%	0.02%	0.24%	0.35%	0.28%	0.38%	0.27%	0.38%	0.62%	0.50%	0.46%
STS Loans	0.00%	0.00%	4.65%	2.93%	1.67%	1.02%	1.94%	0.00%	0.00%	7.62%	6.59%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	1.28%	0.42%	1.38%	1.37%	0.86%	2.40%	0.75%	1.11%
New Vehicle Loans	0.00%	1.05%	0.41%	0.72%	0.04%	0.20%	0.56%	0.25%	0.37%	0.40%	0.35%
Used Vehicle Loans	1.26%	1.58%	1.76%	1.77%	0.29%	0.81%	0.99%	0.51%	0.42%	0.86%	0.73%
1st Mortgage Fixed	0.00%	2.32%	2.21%	1.37%	0.49%	1.11%	1.02%	0.86%	0.68%	0.40%	0.50%
1st Mortgage Adj	0.00%	0.00%	0.00%	16.49%	2.42%	3.74%	1.52%	1.18%	2.48%	0.80%	0.97%
Other RE Fixed	0.00%	0.00%	2.34%	0.65%	0.67%	0.91%	0.98%	0.84%	0.83%	1.08%	0.99%
Other RE Adj	0.00%	3.27%	0.00%	1.59%	0.66%	0.63%	0.73%	1.02%	0.80%	0.71%	0.75%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.25%	0.10%
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%	2.91%	1.28%	0.32%	1.60%	0.46%	0.78%	0.71%	0.72%
Total 1st Mortgage Loans	0.00%	1.25%	2.20%	2.54%	0.84%	1.65%	1.16%	0.95%	0.93%	0.52%	0.64%
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)	0.37%	0.68%	0.05%	0.54%	0.19%	0.70%	0.95%	0.76%	0.84%	0.45%	0.51%
Recoveries / Charge-Offs	31.71%	24.26%	35.56%	34.03%	23.68%	10.14%	7.17%	10.70%	9.27%	22.45%	18.46%
Expected Charge-Offs / Net Loans	2.07%	0.42%	0.30%	0.78%	0.28%	0.60%	1.54%	1.13%	1.19%	1.29%	1.18%
Provision for Loan Losses/Net Charge-Offs	139.3%	151.9%	11955.2%	97.9%	271.2%	61.1%	99.8%	77.4%	123.5%	132.8%	144.9%
Prov. for Loan Losses/Expected Charge-Offs	25.7%	251.5%	2013.5%	67.8%	187.6%	71.8%	63.0%	53.5%	88.4%	46.8%	63.4%
Bankruptcies / Net Loans	0.00%	0.16%	0.01%	0.24%	0.19%	0.35%	2.36%	0.98%	0.46%	0.88%	0.85%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$16	\$26	\$54	\$83	\$337	\$789	\$1,897	\$4,121	\$10,602	\$911
Total Amount of Recoveries (\$000s)	\$0	\$4	\$9	\$18	\$20	\$34	\$57	\$203	\$382	\$2,381	\$168
Net Charge Offs (\$000s)	\$1	\$12	\$17	\$36	\$64	\$303	\$733	\$1,694	\$3,739	\$8,221	\$743
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	-0.01%	0.03%	0.31%	0.40%	0.32%	0.45%	0.67%	1.24%	0.86%	0.79%
STS Loans	0.00%	0.00%	4.57%	3.86%	0.41%	2.12%	2.63%	0.00%	0.00%	10.55%	8.91%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.58%	0.38%	0.25%	0.40%	0.12%	1.29%	0.30%	0.49%
New Vehicle Loans	0.00%	-0.03%	0.00%	0.26%	0.05%	0.02%	0.21%	0.28%	0.32%	0.32%	0.28%
Used Vehicle Loans	0.00%	0.11%	0.16%	0.67%	0.22%	0.23%	0.50%	0.53%	0.56%	0.74%	0.61%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.11%	0.02%	0.03%	0.07%	0.14%	0.03%	0.03%	0.04%
Total Other RE Loans/ LOC	0.00%	-0.18%	0.01%	0.51%	0.01%	0.00%	0.10%	0.02%	0.02%	0.07%	0.06%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	0.13%	0.00%	0.02%	0.02%
All Other Loans	0.00%	0.00%	79.60%	-1.50%	-20.16%	-15.67%	-13.26%	-2.97%	-1.36%	-0.92%	-1.43%
Indirect Loans	0.00%	0.00%	0.00%	1.67%	1.04%	0.11%	0.60%	0.42%	0.55%	0.30%	0.34%
Number of Credit Unions in Each Peer Group:	51	26	31	57	67	40	24	21	7	19	343

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	13.78%	10.49%	15.68%	27.88%	4.66%	14.13%	18.04%	1.53%	0.00%	0.02%	2.35%
Credit Unions - Deposits in and Loans to	2.68%	0.00%	1.89%	5.69%	1.70%	5.30%	6.00%	0.23%	0.00%	0.00%	0.72%
Total Investments in Corporate Credit Unions*	49.87%	49.25%	40.76%	49.70%	13.50%	33.75%	30.35%	14.75%	1.89%	2.34%	7.69%
Marketable Securities	11.70%	74.93%	38.19%	177.95%	42.82%	208.91%	131.99%	139.17%	144.17%	203.42%	173.39%
All Other Investments	149.30%	208.28%	437.36%	299.35%	334.02%	255.71%	171.78%	95.82%	47.15%	40.63%	95.98%
Total Investments	348.42%	401.71%	552.89%	579.29%	447.58%	546.05%	399.21%	282.42%	225.24%	289.72%	321.68%
Unsecured Loans	89.81%	164.51%	46.71%	85.58%	41.43%	63.49%	54.34%	66.94%	97.97%	60.00%	60.79%
Vehicle Loans	47.56%	137.23%	67.08%	164.06%	134.77%	135.07%	103.78%	178.40%	196.67%	112.95%	125.29%
New Vehicle Loans	22.08%	63.67%	34.28%	71.61%	64.11%	47.32%	42.76%	57.32%	91.51%	55.05%	57.32%
Used Vehicle Loans	25.48%	73.56%	32.80%	92.45%	70.66%	87.75%	61.03%	121.08%	105.16%	57.89%	67.98%
Total Real Estate	0.00%	23.62%	159.93%	139.18%	340.48%	253.12%	318.79%	389.86%	338.49%	399.97%	375.33%
1st Mortgage	0.00%	14.38%	147.76%	81.37%	244.72%	162.15%	240.88%	243.94%	243.46%	299.50%	274.83%
1st Mortgage Fxd	0.00%	10.71%	21.72%	77.08%	31.62%	127.89%	176.14%	174.14%	229.67%	207.11%	179.58%
1st Mortgage Adj	0.00%	9.22%	0.08%	6.45%	7.06%	32.85%	64.74%	69.80%	37.76%	92.39%	73.53%
2nd Mortgage	0.00%	12.67%	10.80%	57.74%	18.43%	89.44%	77.90%	145.91%	96.56%	100.47%	92.29%
Closed-End Fxd	0.00%	0.33%	7.28%	27.13%	7.03%	35.34%	29.33%	55.33%	21.52%	19.66%	22.07%
Closed-End Adj	0.00%	1.34%	0.00%	3.22%	0.31%	13.65%	1.35%	5.32%	4.66%	3.29%	3.45%
Open-End Adj	0.00%	11.00%	3.53%	24.27%	9.36%	38.96%	45.88%	85.23%	70.38%	75.91%	65.38%
Open-End Fxd	0.00%	0.00%	0.00%	3.12%	1.73%	1.50%	1.34%	0.03%	0.00%	1.61%	1.40%
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%	0.09%	0.09%	104.41%	2.37%	0.11%	12.99%	0.00%	8.76%	18.03%
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	137.39%	326.21%	273.98%	390.92%	622.99%	459.98%	481.19%	654.26%	652.13%	587.86%	585.63%
Indirect Loans	0.00%	0.00%	0.00%	23.29%	1.96%	25.95%	28.50%	98.36%	177.34%	113.74%	95.14%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	14.20%	1.46%	19.21%	27.46%	55.13%	90.17%	100.70%	75.94%
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	0.16%	0.84%	1.12%	5.28%	1.87%	9.20%	19.46%	17.65%	27.50%	27.78%	22.70%
Total Mortgage Exposure**	5.66%	24.86%	159.93%	141.31%	342.73%	276.73%	381.99%	446.67%	458.36%	532.31%	477.78%
Total Real Estate	0.00%	23.62%	159.93%	139.18%	340.48%	253.12%	318.79%	389.86%	338.49%	399.97%	375.33%
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	5.66%	1.24%	0.00%	2.13%	2.25%	23.61%	63.21%	56.82%	119.87%	132.34%	102.45%
Federal Agency Securities (Mtg Backed)	5.66%	1.24%	0.00%	2.13%	2.25%	23.61%	63.21%	56.81%	119.77%	120.39%	94.50%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	11.95%	7.95%



