

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	0.93%	0.88%	1.06%	0.91%	1.00%	1.08%	1.39%	1.20%	1.73%	1.94%	1.71%
Loan Yield	9.48%	6.77%	5.93%	5.34%	5.27%	4.98%	5.48%	3.93%	5.02%	4.20%	4.35%
Net Loan Yield After NCOs	8.61%	6.22%	5.48%	4.95%	4.91%	4.62%	4.24%	3.33%	2.48%	3.86%	3.78%
Asset Yield	3.29%	3.50%	3.13%	2.61%	2.73%	2.80%	3.54%	2.95%	3.99%	3.31%	3.28%
Cost of Funds	-0.28%	-0.19%	-0.34%	-0.19%	-0.18%	-0.31%	-0.49%	-0.34%	-0.64%	-0.59%	-0.54%
Gross Spread	3.02%	3.31%	2.79%	2.42%	2.55%	2.49%	3.05%	2.62%	3.35%	2.71%	2.74%
Provision Expense	-0.24%	-0.24%	-0.20%	-0.15%	-0.20%	-0.19%	-1.68%	-0.41%	-2.16%	-0.77%	-0.82%
Net Spread after Provision Expense	2.78%	3.07%	2.60%	2.28%	2.35%	2.30%	1.37%	2.20%	1.19%	1.94%	1.92%
Total Non-Interest Income	0.26%	0.36%	0.50%	0.54%	0.73%	0.67%	0.85%	1.16%	1.22%	1.00%	0.99%
Total Non-Interest Expense	-4.01%	-3.89%	-2.93%	-2.67%	-2.79%	-2.53%	-3.22%	-3.03%	-3.56%	-2.61%	-2.74%
Net Operating Expense	-3.75%	-3.53%	-2.43%	-2.13%	-2.06%	-1.86%	-2.36%	-1.87%	-2.33%	-1.61%	-1.75%
Non-Operating Gains (Losses)	-0.07%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.01%	-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%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	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)	-1.08%	-0.46%	0.16%	0.15%	0.29%	0.46%	-0.99%	0.35%	-1.15%	0.34%	0.18%
Net Charge-Offs	-0.24%	-0.25%	-0.19%	-0.15%	-0.15%	-0.16%	-0.67%	-0.40%	-1.80%	-0.22%	-0.35%
ROA (with Net Charge-offs)	-1.08%	-0.47%	0.16%	0.14%	0.34%	0.49%	0.02%	0.36%	-0.79%	0.90%	0.65%
ROA with Provision for LL - W/O NCUSIF Expense	-1.04%	-0.46%	0.16%	0.15%	0.29%	0.47%	-0.99%	0.35%	-1.15%	0.35%	0.18%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.04%	-0.47%	0.17%	0.15%	0.34%	0.50%	0.02%	0.36%	-0.79%	0.90%	0.65%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.64%	-2.25%	-1.56%	-1.38%	-1.30%	-1.24%	-1.63%	-1.58%	-1.78%	-1.33%	-1.39%
Travel and Conference Expense	-0.03%	-0.06%	-0.03%	-0.02%	-0.03%	-0.03%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.25%	-0.12%	-0.15%	-0.15%	-0.19%	-0.18%	-0.24%	-0.21%	-0.24%	-0.18%	-0.19%
Office Operations Expense	-1.09%	-0.84%	-0.67%	-0.66%	-0.60%	-0.47%	-0.55%	-0.50%	-0.59%	-0.46%	-0.49%
Educational and Promotional Expense	-0.02%	-0.01%	-0.04%	-0.04%	-0.06%	-0.07%	-0.08%	-0.11%	-0.10%	-0.09%	-0.09%
Loan Servicing Expense	-0.08%	-0.09%	-0.10%	-0.13%	-0.24%	-0.18%	-0.23%	-0.19%	-0.32%	-0.23%	-0.23%
Professional and Outside Services	-0.58%	-0.39%	-0.27%	-0.21%	-0.30%	-0.28%	-0.35%	-0.28%	-0.21%	-0.20%	-0.23%
Member Insurance	-0.08%	-0.01%	-0.02%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.20%	-0.09%	-0.08%	-0.06%	-0.06%	-0.05%	-0.06%	-0.11%	-0.25%	-0.07%	-0.09%
Total Non-Interest Expense	-4.01%	-3.89%	-2.93%	-2.67%	-2.79%	-2.53%	-3.22%	-3.03%	-3.56%	-2.61%	-2.74%
Other Performance Ratios											
Earning Asset Yield	3.28%	3.65%	3.25%	2.67%	2.86%	2.90%	3.59%	3.11%	4.13%	3.38%	3.37%
Average Cost of Funds	-0.34%	-0.24%	-0.43%	-0.25%	-0.24%	-0.39%	-0.56%	-0.39%	-0.72%	-0.65%	-0.60%
FTE Employee / \$million of Loans & Share Drafts	3.07	1.01	0.72	0.54	0.44	0.38	0.33	0.31	0.23	0.20	0.24
Compensation & Benefits / FTE Emp.	\$18,813	\$46,317	\$44,796	\$52,497	\$57,182	\$57,864	\$71,703	\$62,936	\$93,650	\$90,775	\$81,549
Compensation & Benefits / \$million Lns. & S.D.s	\$58,998	\$46,128	\$31,321	\$28,451	\$24,670	\$21,450	\$24,172	\$19,275	\$21,939	\$18,298	\$19,344
Operating Expense / Loans & Share Drafts	-14.45%	-8.01%	-5.91%	-5.52%	-5.28%	-4.37%	-4.76%	-3.69%	-4.39%	-3.59%	-3.81%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.94%	0.75%	1.00%	1.12%	1.38%	1.16%	1.27%	1.42%	1.51%	1.38%	1.38%
Net Operating Expense / Loans & Share Drafts	-13.51%	-7.26%	-4.90%	-4.40%	-3.90%	-3.20%	-3.50%	-2.27%	-2.88%	-2.21%	-2.43%
Operating Expense / Operating Revenue	118.97%	105.01%	89.49%	90.65%	85.92%	81.47%	84.36%	81.48%	81.13%	74.38%	76.83%
Total Fixed Assets / Shares & Equity	0.18%	0.23%	0.54%	1.08%	1.50%	1.87%	1.91%	2.05%	1.76%	1.46%	1.56%
Net Loans to Total Shares and Deposits	35.7%	55.1%	51.1%	51.2%	52.8%	54.4%	60.9%	73.2%	76.7%	73.2%	71.2%
Members / FTE Employee	436.49	412.21	413.86	459.63	452.93	426.71	370.33	346.05	382.95	424.58	409.33

September 30, 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	0.7%	0.7%	0.9%	0.9%	0.9%	0.9%	0.8%	1.3%	0.6%	0.6%	0.7%
Total Investments	70.0%	54.3%	56.9%	59.2%	56.8%	54.0%	45.3%	32.4%	30.3%	35.1%	36.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.5%	1.1%	2.5%	1.9%	2.0%	3.1%	3.3%	2.3%	2.4%
All Other Unsecured Loans/Lines of Credit	21.3%	20.5%	12.2%	6.7%	5.6%	4.0%	3.6%	3.7%	5.8%	3.7%	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%	0.4%	0.6%	0.8%	0.3%	1.7%	0.4%	0.5%
New Vehicle Loans	3.6%	8.7%	7.5%	6.3%	4.0%	3.8%	4.2%	5.3%	8.3%	5.3%	5.4%
Used Vehicle Loans	4.2%	11.0%	8.4%	8.7%	7.7%	8.0%	6.1%	11.9%	9.9%	5.4%	6.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.1%	8.3%	9.2%	12.2%	15.5%	24.4%	23.1%	27.0%	31.5%	28.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.5%	3.4%	5.7%	7.3%	8.2%	9.4%	13.7%	9.3%	10.7%	10.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	1.1%	0.0%	2.1%	1.6%
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%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.2%
Total Loans and Leases	29.1%	44.3%	40.5%	38.0%	39.8%	42.1%	50.9%	62.3%	65.5%	61.6%	59.6%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.5%	-0.3%	-0.3%	-0.5%	-1.4%	-0.7%	-2.4%	-1.2%	-1.2%
Net Loans and Leases	27.8%	43.4%	40.1%	37.7%	39.5%	41.7%	49.5%	61.7%	63.2%	60.4%	58.4%
Total Other Assets	1.4%	1.5%	2.1%	2.3%	2.8%	3.5%	4.4%	4.7%	5.9%	3.9%	4.1%
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	0.3%	6.3%	9.5%	15.9%	15.2%	13.5%	7.5%	5.1%	3.1%	5.9%	6.4%
Share Drafts	1.1%	4.9%	6.7%	10.0%	11.9%	12.5%	12.8%	14.9%	12.8%	9.5%	10.6%
Regular Shares	76.7%	71.4%	56.3%	51.5%	46.9%	38.9%	34.2%	32.0%	33.2%	30.7%	32.4%
Money Market Shares	0.0%	0.1%	2.9%	3.8%	6.8%	10.5%	13.0%	18.4%	15.4%	19.0%	17.4%
Share Certificates	1.7%	2.6%	7.6%	6.9%	6.4%	9.8%	15.2%	13.7%	17.2%	18.8%	17.2%
IRA/KEOGH Accounts	0.3%	0.8%	2.4%	1.0%	2.4%	4.6%	5.3%	5.2%	5.2%	5.4%	5.2%
All Other Shares	0.4%	0.5%	1.2%	0.8%	0.7%	0.7%	1.4%	0.7%	0.2%	0.3%	0.4%
Non-Member Deposits	1.5%	0.0%	2.3%	0.2%	0.3%	0.4%	1.7%	0.3%	1.5%	0.4%	0.5%
Total Shares and Deposits	81.6%	80.4%	79.4%	74.3%	75.4%	77.5%	83.5%	85.2%	85.5%	84.2%	83.7%
Total Equity	18.1%	13.3%	11.1%	9.8%	9.3%	9.1%	9.1%	9.7%	11.4%	9.9%	9.9%
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	18.1%	13.3%	11.3%	9.9%	9.5%	9.4%	9.5%	9.9%	11.9%	10.3%	10.3%
Total Equity + Allow. for Loan Loss	19.4%	14.1%	11.6%	10.2%	9.7%	9.5%	10.5%	10.3%	13.8%	11.1%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	1.5%	-8.1%	0.4%	10.2%	3.3%	11.8%	50.1%	15.1%	65.1%	23.1%	23.5%
Total Loans and Leases	13.7%	-16.1%	-22.6%	-5.8%	-16.2%	-15.8%	12.4%	-22.3%	-3.4%	1.1%	-2.3%
TOTAL ASSETS	4.3%	-12.4%	-10.1%	3.5%	-6.1%	-2.0%	27.6%	-11.6%	13.0%	7.5%	5.9%
Total Liabilities	-122.7%	-4.4%	-9.9%	6.6%	8.0%	14.0%	42.8%	-3.8%	8.4%	29.9%	22.8%
Total Shares and Deposits	9.5%	-12.7%	-10.4%	2.3%	-8.2%	-4.2%	28.5%	-12.3%	14.8%	6.3%	5.0%
Equity Capital	11.4%	-13.8%	-8.1%	8.2%	-9.3%	-3.6%	10.3%	-9.5%	1.8%	6.3%	3.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	4.3%	-12.4%	-10.1%	3.5%	-6.1%	-2.0%	27.6%	-11.6%	13.0%	7.5%	5.9%

September 30, 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	4.60%	1.93%	1.51%	1.25%	1.31%	1.92%	3.25%	1.65%	4.24%	2.85%	2.79%
Delinquent Loans / Total Capital	6.9%	6.0%	5.3%	4.7%	5.4%	8.5%	15.8%	10.0%	20.1%	15.8%	15.0%
Delinquent Loans + OREO / Net Loans + OREO	4.8%	2.0%	1.5%	1.3%	1.5%	2.0%	4.1%	1.8%	5.3%	3.0%	3.0%
Delinquent Loans > 6mo / Delinquent Loans	39.9%	36.4%	35.9%	52.0%	45.9%	59.6%	48.0%	64.2%	53.2%	76.3%	70.8%
Allowance for Loan Losses/Net Loans	4.63%	1.94%	1.13%	0.86%	0.82%	1.12%	2.82%	1.07%	3.77%	1.94%	1.98%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$21	\$33	\$40	\$108	\$259	\$1,279	\$1,220	\$8,866	\$11,819	\$1,092
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$8	\$13	\$20	\$34	\$146	\$637	\$1,189	\$4,997	\$11,450	\$901
Loans 12 months and over Delinquent (\$000s)	\$1	\$4	\$6	\$23	\$58	\$236	\$542	\$1,001	\$5,083	\$26,545	\$1,743
Total Delinquent Loans (\$000s)	\$10	\$32	\$51	\$83	\$200	\$640	\$2,459	\$3,410	\$18,946	\$49,814	\$3,737
Delinquency by Category											
Unsecured Credit Card	0.00%	0.05%	0.25%	0.18%	0.44%	0.33%	0.39%	0.40%	0.60%	0.44%	0.44%
STS Loans	0.00%	0.00%	5.06%	4.02%	1.33%	0.00%	8.00%	0.00%	0.00%	10.56%	9.37%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	4.57%	0.37%	1.50%	1.01%	1.65%	1.03%	0.98%	1.06%
New Vehicle Loans	0.00%	0.49%	0.45%	0.38%	0.37%	0.40%	0.41%	0.26%	0.17%	0.32%	0.31%
Used Vehicle Loans	2.64%	2.14%	2.27%	1.20%	1.12%	1.16%	0.79%	0.59%	0.47%	0.95%	0.87%
1st Mortgage Fixed	0.00%	0.00%	0.41%	0.84%	0.68%	1.30%	0.97%	1.20%	0.95%	0.57%	0.68%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.50%	2.66%	2.62%	1.15%	1.33%	3.00%	0.94%	1.11%
Other RE Fixed	0.00%	3.65%	0.88%	0.93%	0.84%	1.37%	0.78%	1.16%	0.95%	1.15%	1.11%
Other RE Adj	0.00%	2.81%	0.49%	3.02%	0.81%	0.67%	0.50%	1.18%	0.56%	0.67%	0.72%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	1.25%	0.00%	0.00%	0.31%	0.00%	0.15%	0.16%
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%	1.07%	2.51%	0.80%	0.84%	0.59%	1.00%	0.69%	0.72%
Total 1st Mortgage Loans	0.00%	0.00%	0.41%	0.78%	0.98%	1.55%	1.02%	1.23%	1.31%	0.67%	0.79%
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)	0.87%	0.55%	0.45%	0.39%	0.36%	0.36%	1.25%	0.60%	2.54%	0.34%	0.57%
Recoveries / Charge-Offs	43.80%	30.31%	34.73%	36.55%	27.95%	25.09%	5.98%	12.81%	4.95%	23.31%	15.67%
Expected Charge-Offs / Net Loans	1.38%	0.59%	0.42%	0.59%	0.64%	1.14%	0.87%	1.12%	2.01%	1.73%	1.60%
Provision for Loan Losses/Net Charge-Offs	97.4%	96.9%	101.2%	95.8%	133.6%	119.6%	250.1%	103.8%	119.8%	359.0%	232.8%
Prov. for Loan Losses/Expected Charge-Offs	64.4%	91.5%	110.0%	63.7%	75.5%	37.9%	364.6%	56.2%	155.9%	71.8%	84.3%
Bankruptcies / Net Loans	0.00%	0.44%	0.13%	0.25%	0.32%	0.43%	0.47%	0.71%	1.20%	0.89%	0.84%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$14	\$26	\$42	\$80	\$176	\$962	\$1,655	\$12,116	\$7,833	\$927
Total Amount of Recoveries (\$000s)	\$1	\$4	\$9	\$15	\$22	\$44	\$58	\$212	\$599	\$1,825	\$145
Net Charge Offs (\$000s)	\$2	\$10	\$17	\$27	\$58	\$132	\$905	\$1,443	\$11,516	\$6,007	\$782
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.06%	0.00%	0.22%	0.32%	0.34%	0.45%	0.71%	1.71%	0.84%	0.81%
STS Loans	0.00%	0.00%	3.56%	4.37%	2.53%	0.00%	9.95%	0.00%	0.00%	21.94%	19.45%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.19%	-0.05%	0.11%	0.01%	0.00%	0.75%	0.25%	0.33%
New Vehicle Loans	0.00%	-0.09%	0.06%	0.30%	0.31%	0.15%	0.32%	0.32%	0.35%	0.24%	0.25%
Used Vehicle Loans	-0.22%	0.28%	0.56%	0.54%	0.42%	0.31%	0.41%	0.59%	0.89%	0.85%	0.74%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	-0.04%	0.16%	0.00%	0.01%	0.01%	0.04%	0.11%	0.04%	0.04%
Total Other RE Loans/ LOC	0.00%	5.93%	0.34%	-0.10%	0.07%	0.10%	0.04%	0.06%	0.02%	0.08%	0.08%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.16%	0.13%
All Other Loans	9.08%	8.39%	3.73%	7.66%	3.53%	4.53%	-87.67%	-12.32%	-35.55%	-0.60%	-3.13%
Indirect Loans	0.00%	0.00%	0.00%	0.93%	3.58%	0.11%	0.49%	0.51%	0.74%	0.31%	0.37%
Number of Credit Unions in Each Peer Group:	58	31	32	59	60	40	28	21	8	20	357

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	34.56%	17.74%	37.03%	35.39%	28.60%	21.38%	14.02%	2.94%	0.00%	0.00%	3.07%
Credit Unions - Deposits in and Loans to	2.82%	0.64%	10.41%	7.73%	9.59%	8.30%	9.65%	0.40%	0.00%	0.01%	1.18%
Total Investments in Corporate Credit Unions*	68.29%	47.14%	44.49%	60.11%	55.02%	43.14%	33.91%	21.39%	4.46%	2.24%	9.39%
Marketable Securities	8.77%	61.40%	90.37%	174.48%	181.14%	210.26%	154.67%	169.35%	144.51%	240.51%	218.37%
All Other Investments	154.80%	206.27%	271.93%	294.82%	309.46%	261.10%	221.51%	102.34%	74.67%	45.21%	79.71%
Total Investments	387.77%	408.84%	505.79%	596.30%	599.12%	575.20%	479.76%	328.25%	253.84%	339.59%	357.82%
Unsecured Loans	118.24%	157.38%	113.23%	78.96%	85.33%	62.85%	59.24%	69.04%	76.88%	57.97%	62.04%
Vehicle Loans	43.06%	148.11%	141.29%	151.23%	124.14%	125.36%	109.21%	174.59%	152.78%	103.27%	115.48%
New Vehicle Loans	19.81%	65.12%	66.55%	63.68%	42.44%	40.46%	44.76%	54.07%	69.83%	50.96%	52.02%
Used Vehicle Loans	23.25%	82.99%	74.73%	87.56%	81.71%	84.89%	64.46%	120.52%	82.94%	52.31%	63.46%
Total Real Estate	0.00%	27.17%	104.25%	150.72%	205.59%	252.98%	357.66%	373.58%	303.88%	408.70%	378.74%
1st Mortgage	0.00%	16.16%	73.70%	93.11%	128.81%	165.44%	257.77%	234.23%	225.99%	304.76%	276.52%
1st Mortgage Fxd	0.00%	14.71%	73.35%	77.14%	109.20%	133.30%	183.18%	171.71%	186.87%	224.55%	205.92%
1st Mortgage Adj	0.00%	1.45%	0.35%	15.97%	19.62%	32.14%	74.59%	62.52%	39.12%	80.21%	70.60%
2nd Mortgage	0.00%	11.01%	30.54%	57.61%	76.77%	87.54%	99.89%	139.36%	77.88%	103.94%	102.22%
Closed-End Fxd	0.00%	2.41%	20.36%	25.92%	31.44%	36.28%	38.73%	53.05%	18.57%	18.88%	23.64%
Closed-End Adj	0.00%	0.00%	0.01%	6.48%	0.80%	13.59%	3.59%	2.80%	3.36%	4.75%	4.63%
Open-End Adj	0.00%	4.54%	10.18%	23.02%	38.34%	35.96%	56.49%	83.42%	55.77%	79.17%	72.81%
Open-End Fxd	0.00%	4.06%	0.00%	2.18%	6.19%	1.70%	1.09%	0.09%	0.19%	1.14%	1.14%
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%	0.11%	0.26%	1.24%	3.62%	11.62%	0.00%	20.08%	15.44%
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	161.31%	333.33%	359.97%	383.25%	419.80%	448.93%	538.21%	632.46%	549.11%	596.47%	578.59%
Indirect Loans	0.00%	0.00%	0.00%	18.09%	1.93%	18.28%	33.76%	91.13%	123.35%	116.24%	102.29%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	11.96%	1.55%	14.58%	30.91%	52.20%	80.74%	112.55%	88.58%
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	0.24%	0.88%	0.00%	0.18%	0.86%	1.45%	2.89%	4.88%	3.11%	1.15%	1.68%
Total Mortgage Exposure**	6.04%	28.27%	105.27%	152.74%	214.39%	279.59%	434.69%	438.22%	411.97%	544.52%	493.87%
Total Real Estate	0.00%	27.17%	104.25%	150.72%	205.59%	252.98%	357.66%	373.58%	303.88%	408.70%	378.74%
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	6.04%	1.10%	1.02%	2.02%	8.81%	26.61%	77.02%	64.64%	108.09%	135.82%	115.13%
Federal Agency Securities (Mtg Backed)	6.04%	1.10%	1.02%	2.02%	8.81%	26.61%	77.02%	64.63%	108.09%	127.02%	108.89%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.80%	6.24%



