

March 31, 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	1.05%	0.70%	1.28%	1.12%	1.69%	1.35%	1.23%	1.57%	1.45%	1.67%	1.56%
Loan Yield	8.45%	8.85%	8.18%	6.12%	5.24%	5.80%	4.79%	5.52%	4.72%	4.74%	4.85%
Net Loan Yield After NCOs	6.84%	10.57%	7.94%	5.43%	4.93%	5.13%	4.17%	4.72%	3.97%	3.79%	4.01%
Asset Yield	3.99%	5.41%	4.56%	2.83%	3.38%	3.71%	3.71%	3.81%	3.52%	3.55%	3.57%
Cost of Funds	-0.80%	-0.57%	-0.58%	-0.36%	-0.39%	-0.23%	-0.53%	-0.40%	-0.52%	-0.70%	-0.60%
Gross Spread	3.19%	4.84%	3.98%	2.48%	2.99%	3.49%	3.18%	3.41%	3.00%	2.85%	2.98%
Provision Expense	0.96%	0.00%	-0.14%	-0.07%	-0.14%	-0.62%	-0.58%	-0.50%	-0.52%	-0.46%	-0.47%
Net Spread after Provision Expense	4.15%	4.84%	3.84%	2.41%	2.85%	2.86%	2.60%	2.91%	2.48%	2.39%	2.50%
Total Non-Interest Income	0.00%	0.28%	0.77%	0.82%	1.19%	1.81%	1.45%	1.66%	1.36%	1.40%	1.41%
Total Non-Interest Expense	-2.87%	-3.99%	-4.53%	-3.11%	-3.62%	-3.95%	-3.23%	-3.85%	-3.36%	-2.64%	-3.02%
Net Operating Expense	-2.87%	-3.70%	-3.76%	-2.29%	-2.43%	-2.14%	-1.78%	-2.19%	-2.00%	-1.24%	-1.60%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	-0.01%	-0.01%	0.00%	0.00%	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	0.00%	0.00%	0.00%	0.00%	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)	1.28%	1.14%	0.08%	0.12%	0.42%	0.70%	0.81%	0.71%	0.48%	1.16%	0.89%
Net Charge-Offs	-0.64%	1.00%	-0.12%	-0.24%	-0.16%	-0.37%	-0.44%	-0.47%	-0.49%	-0.61%	-0.53%
ROA (with Net Charge-offs)	-0.32%	2.14%	0.10%	-0.06%	0.40%	0.96%	0.95%	0.74%	0.50%	1.01%	0.84%
ROA with Provision for LL - W/O NCUSIF Expense	1.28%	1.14%	0.08%	0.12%	0.42%	0.70%	0.81%	0.71%	0.48%	1.16%	0.89%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.32%	2.14%	0.11%	-0.06%	0.40%	0.96%	0.95%	0.74%	0.50%	1.01%	0.84%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.12%	-2.71%	-2.39%	-1.59%	-1.69%	-1.97%	-1.58%	-1.94%	-1.74%	-1.45%	-1.59%
Travel and Conference Expense	0.00%	0.00%	-0.02%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	0.00%	-0.25%	-0.18%	-0.20%	-0.24%	-0.19%	-0.23%	-0.22%	-0.17%	-0.19%
Office Operations Expense	-0.64%	-0.71%	-1.00%	-0.61%	-0.85%	-0.83%	-0.59%	-0.91%	-0.62%	-0.53%	-0.60%
Educational and Promotional Expense	0.00%	0.00%	-0.09%	-0.05%	-0.07%	-0.13%	-0.12%	-0.08%	-0.10%	-0.11%	-0.10%
Loan Servicing Expense	-0.16%	0.00%	-0.17%	-0.09%	-0.22%	-0.32%	-0.24%	-0.18%	-0.29%	-0.19%	-0.22%
Professional and Outside Services	-0.48%	-0.43%	-0.25%	-0.51%	-0.43%	-0.36%	-0.40%	-0.32%	-0.26%	-0.13%	-0.22%
Member Insurance	0.00%	0.00%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	0.00%	0.00%	-0.01%	-0.02%	-0.01%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.48%	-0.14%	-0.34%	-0.06%	-0.10%	-0.05%	-0.07%	-0.13%	-0.07%	-0.02%	-0.05%
Total Non-Interest Expense	-2.87%	-3.99%	-4.53%	-3.11%	-3.62%	-3.95%	-3.23%	-3.85%	-3.36%	-2.64%	-3.02%
Other Performance Ratios											
Earning Asset Yield	3.97%	5.48%	4.70%	3.01%	3.70%	3.94%	4.18%	3.56%	3.66%	3.65%	3.70%
Average Cost of Funds	-0.93%	-0.63%	-0.68%	-0.46%	-0.47%	-0.25%	-0.64%	-0.39%	-0.57%	-0.79%	-0.67%
FTE Employee / \$million of Loans & Share Drafts	1.55	0.96	0.75	0.63	0.45	0.50	0.35	0.31	0.30	0.27	0.31
Compensation & Benefits / FTE Emp.	\$18,667	\$50,667	\$60,800	\$57,625	\$60,811	\$51,642	\$55,513	\$65,817	\$68,938	\$73,431	\$67,782
Compensation & Benefits / \$million Lns. & S.D.s	\$29,243	\$47,308	\$45,848	\$36,702	\$26,772	\$26,278	\$17,877	\$23,288	\$20,795	\$20,214	\$20,880
Operating Expense / Loans & Share Drafts	-7.52%	-6.97%	-8.67%	-7.17%	-5.73%	-5.26%	-3.66%	-4.62%	-4.01%	-3.69%	-3.97%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	0.50%	1.47%	1.89%	1.88%	2.41%	1.64%	1.99%	1.62%	1.96%	1.86%
Net Operating Expense / Loans & Share Drafts	-7.52%	-6.47%	-7.20%	-5.28%	-3.85%	-2.85%	-2.02%	-2.63%	-2.39%	-1.73%	-2.11%
Operating Expense / Operating Revenue	92.00%	80.00%	95.86%	94.98%	87.76%	75.56%	72.83%	77.78%	79.53%	67.45%	72.52%
Total Fixed Assets / Shares & Equity	0.00%	0.71%	2.33%	2.04%	2.16%	3.05%	2.35%	1.88%	2.69%	2.57%	2.53%
Net Loans to Total Shares and Deposits	46.2%	63.2%	57.0%	45.5%	58.9%	61.7%	80.6%	65.9%	73.3%	76.3%	73.7%
Members / FTE Employee	512.67	440.00	464.60	442.72	446.68	323.36	341.69	369.39	329.79	416.07	380.12

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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%	1.1%	1.1%	1.2%	1.8%	0.9%	1.0%	0.5%	0.4%	0.6%
Total Investments	60.4%	42.0%	48.3%	59.3%	44.7%	38.4%	24.9%	34.9%	29.6%	33.1%	32.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	0.1%	1.1%	1.5%	2.7%	1.3%	2.6%	2.8%	2.5%
All Other Unsecured Loans/Lines of Credit	3.5%	4.6%	7.6%	3.1%	3.1%	3.7%	1.7%	2.0%	2.5%	2.6%	2.5%
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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
New Vehicle Loans	12.3%	23.1%	14.5%	11.0%	14.7%	14.3%	17.2%	15.2%	14.6%	19.3%	17.4%
Used Vehicle Loans	19.8%	28.9%	24.7%	18.4%	22.9%	25.6%	33.0%	23.5%	24.3%	25.5%	25.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	3.0%	6.1%	8.4%	13.5%	13.0%	18.0%	10.4%	12.2%
Total Other Real Estate Loans/Lines of Credit	4.1%	0.0%	0.9%	0.1%	2.5%	1.6%	2.6%	4.3%	2.6%	2.3%	2.5%
Leases Receivable	0.0%	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%	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%	0.1%	0.0%	0.1%
Total Loans and Leases	39.7%	56.6%	47.7%	35.8%	50.4%	55.1%	70.6%	59.5%	64.9%	62.9%	62.7%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.9%	-0.7%	-0.3%	-0.3%	-0.5%	-0.8%	-0.5%	-0.6%	-0.6%	-0.6%
Net Loans and Leases	38.5%	55.7%	46.9%	35.4%	50.1%	54.6%	69.8%	59.0%	64.3%	62.3%	62.1%
Total Other Assets	1.2%	2.2%	3.6%	4.2%	4.0%	5.2%	4.4%	5.1%	5.6%	4.2%	4.6%
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	0.0%	0.0%	0.0%	7.5%	3.0%	2.5%	1.9%	1.3%	1.4%	5.7%	3.9%
Share Drafts	0.0%	0.0%	4.8%	8.9%	13.7%	20.9%	18.2%	24.6%	18.7%	8.8%	13.4%
Regular Shares	78.8%	72.2%	63.5%	52.6%	43.7%	49.3%	30.8%	36.7%	26.2%	24.5%	28.1%
Money Market Shares	0.0%	0.0%	4.0%	0.9%	3.4%	1.8%	8.9%	11.5%	18.3%	25.5%	19.7%
Share Certificates	3.1%	17.3%	8.1%	8.8%	18.1%	12.9%	23.3%	12.4%	18.4%	17.4%	17.5%
IRA/KEOGH Accounts	0.0%	0.0%	3.0%	6.9%	5.4%	4.0%	4.8%	5.0%	6.6%	5.9%	5.8%
All Other Shares	0.0%	0.0%	0.3%	0.6%	1.2%	0.1%	0.7%	0.0%	0.2%	0.1%	0.2%
Non-Member Deposits	4.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.9%	0.0%	0.2%	0.3%	0.3%
Total Shares and Deposits	85.9%	89.6%	83.6%	78.7%	85.7%	89.2%	87.5%	90.3%	88.6%	82.4%	85.1%
Total Equity	14.1%	10.4%	16.3%	13.8%	11.3%	8.2%	10.5%	8.4%	10.0%	12.0%	11.0%
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	14.1%	10.4%	16.3%	14.1%	11.5%	9.3%	11.0%	8.8%	10.4%	12.2%	11.4%
Total Equity + Allow. for Loan Loss	15.3%	11.3%	17.1%	14.1%	11.7%	8.8%	11.4%	8.9%	10.6%	12.6%	11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	-1.1%	25.2%	18.5%	-12.3%	-39.8%	8.0%	-27.3%	104.8%	47.6%	34.4%	31.0%
Total Loans and Leases	4.5%	-16.8%	-2.0%	3.1%	-22.7%	7.4%	-59.1%	134.8%	1.5%	2.5%	1.7%
TOTAL ASSETS	3.2%	1.6%	7.8%	-6.8%	-30.5%	7.0%	-52.9%	122.7%	14.1%	12.2%	10.5%
Total Liabilities	0.0%	0.0%	-391.3%	-67.3%	-166.5%	-27.4%	-145.0%	7640.4%	-26.9%	26.0%	7.5%
Total Shares and Deposits	2.2%	0.5%	15.2%	-1.2%	-24.3%	8.6%	-51.6%	119.2%	16.9%	12.3%	11.9%
Equity Capital	9.2%	11.2%	0.4%	0.9%	-20.0%	1.7%	-40.9%	85.3%	-2.8%	4.7%	1.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	3.2%	1.6%	7.8%	-6.8%	-30.5%	7.0%	-52.9%	122.7%	14.1%	12.2%	10.5%

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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	3.20%	6.91%	1.59%	0.64%	0.94%	1.02%	0.61%	1.23%	0.73%	0.53%	0.66%
Delinquent Loans / Total Capital	8.3%	34.5%	4.4%	1.6%	4.1%	6.4%	3.8%	8.3%	4.5%	2.6%	3.6%
Delinquent Loans + OREO / Net Loans + OREO	3.3%	7.5%	1.6%	0.7%	1.3%	1.3%	0.8%	1.9%	0.9%	0.7%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	18.8%	0.9%	8.2%	15.6%	23.6%	11.7%	28.2%	33.4%	25.3%	17.0%	22.0%
Allowance for Loan Losses/Net Loans	3.20%	1.59%	1.58%	0.95%	0.62%	0.94%	1.17%	0.81%	0.92%	0.98%	0.96%
Loans 2 to less than 6 months Delinquent (\$000s)	\$13	\$109	\$53	\$28	\$118	\$377	\$436	\$1,208	\$2,272	\$5,388	\$784
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$1	\$5	\$3	\$31	\$48	\$138	\$472	\$652	\$940	\$184
Loans 12 months and over Delinquent (\$000s)	\$3	\$0	\$0	\$3	\$5	\$2	\$33	\$134	\$119	\$165	\$37
Total Delinquent Loans (\$000s)	\$16	\$110	\$58	\$33	\$154	\$426	\$608	\$1,813	\$3,043	\$6,492	\$1,005
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.27%	0.32%	0.40%	0.50%	0.20%	0.54%	0.53%	0.50%
STS Loans	0.00%	0.00%	0.00%	1.75%	0.00%	0.00%	0.00%	40.00%	0.00%	0.00%	4.11%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.21%	1.74%	0.00%	4.02%
New Vehicle Loans	0.00%	2.00%	1.52%	0.06%	0.50%	0.57%	0.28%	1.12%	0.80%	0.31%	0.46%
Used Vehicle Loans	5.02%	11.07%	1.48%	0.85%	0.95%	1.14%	0.79%	1.67%	0.77%	0.41%	0.66%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.09%	1.41%	1.09%	0.20%	0.59%	0.21%	0.41%	0.36%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.64%	0.00%	0.00%	0.00%	0.63%	0.18%	0.36%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.17%	0.00%	0.49%	0.67%	0.46%	0.39%	0.42%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.51%	0.45%	0.57%	0.50%
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%	0.78%	0.89%	0.39%	1.56%	0.94%	0.39%	0.59%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.09%	1.88%	0.75%	0.18%	0.54%	0.30%	0.34%	0.36%
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)	1.61%	-1.72%	0.24%	0.69%	0.31%	0.67%	0.62%	0.80%	0.74%	0.95%	0.83%
Recoveries / Charge-Offs	0.00%	333.33%	80.36%	12.50%	17.65%	30.47%	15.21%	13.94%	10.53%	32.04%	26.37%
Expected Charge-Offs / Net Loans	3.03%	0.81%	0.25%	0.19%	0.36%	0.27%	0.40%	0.74%	0.38%	0.31%	0.36%
Provision for Loan Losses/Net Charge-Offs	-150.0%	0.0%	118.2%	27.1%	89.3%	169.1%	132.2%	106.4%	105.4%	75.4%	89.8%
Prov. for Loan Losses/Expected Charge-Offs	-82.8%	0.0%	113.8%	97.1%	78.3%	420.2%	206.5%	117.1%	206.0%	235.9%	210.5%
Bankruptcies / Net Loans	8.77%	0.00%	0.13%	0.23%	0.42%	0.28%	0.91%	0.79%	0.74%	0.72%	0.72%
Total Amount of Loans Charged-Off (\$000s)	\$8	\$12	\$45	\$40	\$63	\$399	\$792	\$1,198	\$3,450	\$17,183	\$1,719
Total Amount of Recoveries (\$000s)	\$0	\$40	\$36	\$5	\$11	\$122	\$121	\$167	\$363	\$5,506	\$453
Net Charge Offs (\$000s)	\$8	-\$28	\$9	\$35	\$52	\$278	\$672	\$1,031	\$3,087	\$11,677	\$1,266
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.00%	0.13%	0.13%	1.06%	2.04%	1.82%	1.65%	1.54%
STS Loans	0.00%	0.00%	0.00%	9.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.66%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	0.00%	0.00%	-0.07%	0.37%	0.36%	0.44%	1.12%	0.81%	0.79%	0.75%
Used Vehicle Loans	0.00%	-2.82%	-0.13%	0.28%	0.20%	1.01%	0.68%	0.56%	0.76%	0.89%	0.80%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.12%	0.00%	0.00%	-0.01%	0.02%	0.25%	0.13%
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%	-0.31%	-0.34%	-0.28%	-0.14%	-0.07%	-0.13%	-0.14%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.20%	0.19%	0.16%	0.24%	0.23%	0.21%	0.21%
Number of Credit Unions in Each Peer Group:	2	1	5	8	15	7	8	4	5	4	59

March 31, 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	0.00%	0.00%	20.57%	21.22%	10.83%	1.01%	0.00%	3.74%	0.00%	0.00%	0.89%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	1.25%	1.01%	0.00%	2.53%	0.00%	0.00%	0.21%
Total Investments in Corporate Credit Unions*	109.04%	119.73%	31.30%	37.84%	42.26%	52.11%	32.91%	0.91%	10.26%	3.94%	10.54%
Marketable Securities	0.00%	0.00%	0.00%	63.37%	75.99%	185.82%	105.82%	143.17%	160.72%	139.33%	139.24%
All Other Investments	268.36%	214.63%	227.54%	281.59%	226.88%	141.36%	64.46%	52.56%	39.65%	56.32%	64.75%
Total Investments	429.10%	402.04%	295.86%	418.89%	388.47%	412.79%	226.71%	398.50%	285.28%	270.77%	287.14%
Unsecured Loans	24.58%	43.88%	46.59%	22.78%	36.76%	55.06%	39.30%	37.90%	48.87%	44.19%	44.30%
Vehicle Loans	228.25%	497.96%	240.04%	207.33%	326.77%	428.85%	456.70%	440.95%	376.32%	366.25%	377.64%
New Vehicle Loans	87.57%	221.43%	89.03%	77.58%	127.86%	154.08%	156.56%	173.02%	141.35%	157.64%	152.86%
Used Vehicle Loans	140.68%	276.53%	151.00%	129.75%	198.91%	274.77%	300.15%	267.93%	234.97%	208.62%	224.79%
Total Real Estate	29.38%	0.00%	5.30%	22.35%	75.32%	108.15%	146.13%	198.42%	198.69%	103.33%	129.06%
1st Mortgage	0.00%	0.00%	0.00%	21.54%	53.42%	90.70%	122.82%	148.95%	173.72%	84.72%	107.30%
1st Mortgage Fxd	0.00%	0.00%	0.00%	21.54%	33.26%	62.69%	109.46%	134.62%	136.27%	59.90%	81.76%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	20.16%	28.01%	13.36%	14.34%	37.44%	24.82%	25.55%
2nd Mortgage	29.38%	0.00%	5.30%	0.81%	21.91%	17.45%	23.31%	49.47%	24.97%	18.61%	21.75%
Closed-End Fxd	29.38%	0.00%	0.00%	0.77%	15.11%	13.17%	13.98%	17.86%	16.19%	6.70%	10.19%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.28%	0.45%	0.01%	5.32%	1.89%	1.05%	1.31%
Open-End Adj	0.00%	0.00%	5.30%	0.00%	6.47%	3.80%	6.88%	26.29%	6.90%	7.32%	7.99%
Open-End Fxd	0.00%	0.00%	0.00%	0.04%	0.04%	0.04%	2.45%	0.00%	0.00%	3.53%	2.27%
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%	0.00%	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%	0.00%
Total Loans	282.20%	541.84%	291.93%	252.81%	438.87%	592.05%	642.36%	679.37%	626.28%	513.97%	551.75%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	77.90%	109.64%	179.65%	314.56%	273.69%	290.59%	263.04%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	23.84%	25.57%	39.34%	71.34%	72.73%	79.34%	69.65%
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%	0.00%	0.00%	2.94%	5.44%	3.60%	5.16%	12.41%	0.00%	3.35%
Total Mortgage Exposure**	29.38%	0.00%	5.30%	32.61%	119.62%	254.51%	233.87%	334.04%	326.88%	214.86%	240.73%
Total Real Estate	29.38%	0.00%	5.30%	22.35%	75.32%	108.15%	146.13%	198.42%	198.69%	103.33%	129.06%
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%	0.00%	10.26%	44.29%	146.37%	87.74%	135.62%	128.19%	111.54%	111.67%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	10.26%	44.29%	146.37%	87.74%	135.62%	128.19%	110.35%	110.97%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.19%	0.70%



