

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	1.53%	0.18%	1.45%	1.03%	1.15%	1.36%	1.55%	1.16%	1.68%	1.75%	1.60%
Loan Yield	5.27%	4.18%	7.42%	4.58%	5.23%	5.47%	4.89%	3.32%	5.05%	4.48%	4.62%
Net Loan Yield After NCOs	3.74%	3.73%	5.89%	4.19%	4.68%	4.32%	4.04%	2.69%	4.27%	3.49%	3.72%
Asset Yield	4.03%	2.08%	4.51%	2.47%	3.07%	3.52%	3.96%	2.41%	3.87%	3.49%	3.50%
Cost of Funds	-0.76%	-0.27%	-0.52%	-0.30%	-0.37%	-0.22%	-0.54%	-0.18%	-0.51%	-0.66%	-0.55%
Gross Spread	3.27%	1.81%	3.99%	2.17%	2.71%	3.30%	3.42%	2.23%	3.36%	2.83%	2.96%
Provision Expense	-0.27%	-0.15%	-0.70%	-0.18%	-0.27%	-0.50%	-0.74%	-0.43%	-0.57%	-0.68%	-0.61%
Net Spread after Provision Expense	3.00%	1.66%	3.30%	1.98%	2.44%	2.81%	2.68%	1.80%	2.79%	2.16%	2.34%
Total Non-Interest Income	0.04%	0.18%	0.84%	0.75%	1.18%	1.77%	1.46%	1.02%	1.44%	1.32%	1.34%
Total Non-Interest Expense	-2.39%	-1.51%	-4.75%	-2.84%	-3.37%	-4.05%	-3.56%	-2.52%	-3.76%	-2.68%	-3.05%
Net Operating Expense	-2.36%	-1.33%	-3.91%	-2.09%	-2.19%	-2.28%	-2.10%	-1.50%	-2.32%	-1.36%	-1.71%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.03%	-0.04%	0.01%	0.01%	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%	-0.01%	0.00%	-0.01%	0.00%	-0.01%	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)	0.65%	0.33%	-0.62%	-0.11%	0.24%	0.52%	0.54%	0.26%	0.48%	0.81%	0.63%
Net Charge-Offs	-1.03%	-0.21%	-0.80%	-0.16%	-0.27%	-0.63%	-0.63%	-0.38%	-0.53%	-0.66%	-0.59%
ROA (with Net Charge-offs)	-0.11%	0.27%	-0.72%	-0.09%	0.24%	0.39%	0.65%	0.30%	0.52%	0.83%	0.66%
ROA with Provision for LL - W/O NCUSIF Expense	0.65%	0.33%	-0.61%	-0.11%	0.25%	0.52%	0.55%	0.26%	0.48%	0.81%	0.63%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.11%	0.27%	-0.72%	-0.09%	0.25%	0.39%	0.66%	0.30%	0.52%	0.83%	0.66%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-0.99%	-1.04%	-2.51%	-1.50%	-1.63%	-1.99%	-1.76%	-1.21%	-1.97%	-1.40%	-1.57%
Travel and Conference Expense	0.00%	0.00%	-0.05%	-0.01%	-0.03%	-0.04%	-0.04%	-0.03%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	-0.27%	-0.27%	-0.15%	-0.21%	-0.25%	-0.19%	-0.18%	-0.24%	-0.16%	-0.19%
Office Operations Expense	-0.61%	0.00%	-1.01%	-0.54%	-0.82%	-0.91%	-0.65%	-0.67%	-0.68%	-0.53%	-0.61%
Educational and Promotional Expense	0.00%	0.00%	-0.05%	-0.02%	-0.08%	-0.16%	-0.11%	-0.06%	-0.13%	-0.14%	-0.12%
Loan Servicing Expense	-0.11%	-0.02%	-0.17%	-0.06%	-0.22%	-0.20%	-0.29%	-0.08%	-0.33%	-0.20%	-0.22%
Professional and Outside Services	-0.27%	-0.12%	-0.24%	-0.45%	-0.28%	-0.38%	-0.41%	-0.20%	-0.29%	-0.13%	-0.21%
Member Insurance	0.00%	0.00%	-0.01%	0.00%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.42%	-0.05%	-0.43%	-0.08%	-0.08%	-0.11%	-0.08%	-0.07%	-0.07%	-0.07%	-0.07%
Total Non-Interest Expense	-2.39%	-1.51%	-4.75%	-2.84%	-3.37%	-4.05%	-3.56%	-2.52%	-3.76%	-2.68%	-3.05%
Other Performance Ratios											
Earning Asset Yield	4.79%	2.17%	4.70%	2.67%	3.25%	3.66%	4.14%	2.66%	4.01%	3.61%	3.65%
Average Cost of Funds	-0.99%	-0.30%	-0.63%	-0.40%	-0.44%	-0.24%	-0.60%	-0.21%	-0.55%	-0.74%	-0.62%
FTE Employee / \$million of Loans & Share Drafts	1.43	0.87	0.74	0.62	0.47	0.52	0.34	0.31	0.30	0.27	0.30
Compensation & Benefits / FTE Emp.	\$9,167	\$20,595	\$61,943	\$52,142	\$56,372	\$50,929	\$57,936	\$42,464	\$75,419	\$70,879	\$66,379
Compensation & Benefits / \$million Lns. & S.D.s	\$11,017	\$18,396	\$44,952	\$30,058	\$26,530	\$26,684	\$19,387	\$13,782	\$23,114	\$18,892	\$20,096
Operating Expense / Loans & Share Drafts	-3.11%	1.64%	-8.53%	-5.70%	-5.48%	-5.42%	-3.91%	-2.91%	-4.42%	-3.61%	-3.91%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	-0.26%	0.36%	1.52%	1.52%	1.91%	2.37%	1.60%	1.17%	1.69%	1.78%	1.71%
Net Operating Expense / Loans & Share Drafts	-3.37%	2.00%	-7.02%	-4.18%	-3.57%	-3.05%	-2.31%	-1.74%	-2.73%	-1.83%	-2.19%
Operating Expense / Operating Revenue	71.85%	2975.09%	98.40%	98.46%	87.94%	80.65%	75.76%	81.29%	80.52%	69.36%	74.31%
Total Fixed Assets / Shares & Equity	0.27%	0.34%	2.46%	1.28%	2.18%	3.09%	2.45%	1.91%	2.65%	2.56%	2.52%
Net Loans to Total Shares and Deposits	46.0%	66.0%	59.5%	45.0%	58.6%	61.9%	82.4%	64.0%	76.1%	78.2%	75.6%
Members / FTE Employee	516.67	437.33	480.21	426.15	431.49	329.17	356.19	344.13	328.33	418.34	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%	0.0%	1.2%	1.3%	1.3%	1.8%	0.8%	1.1%	0.6%	0.5%	0.7%
Total Investments	61.0%	39.7%	47.1%	60.1%	45.8%	38.3%	23.2%	36.1%	27.3%	31.4%	31.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	0.1%	1.2%	1.6%	2.8%	1.2%	2.8%	3.0%	2.7%
All Other Unsecured Loans/Lines of Credit	4.4%	4.9%	8.0%	3.1%	3.1%	3.9%	1.8%	2.2%	2.7%	2.7%	2.7%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.1%	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	13.7%	22.6%	15.5%	10.0%	14.2%	14.0%	16.6%	16.6%	14.9%	19.9%	17.8%
Used Vehicle Loans	21.4%	31.8%	24.5%	18.2%	22.7%	25.7%	34.3%	20.3%	24.8%	26.0%	26.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	3.2%	5.5%	8.2%	13.9%	12.3%	18.8%	10.5%	12.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.9%	0.1%	2.6%	1.7%	2.4%	5.4%	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%	0.2%	0.2%	0.0%	0.1%
Total Loans and Leases	39.6%	59.3%	48.9%	34.9%	49.4%	55.0%	71.9%	58.2%	66.9%	64.4%	64.1%
Less: Allowance for Loan & Lease Losses	-1.6%	-0.6%	-0.8%	-0.4%	-0.3%	-0.5%	-0.7%	-0.5%	-0.6%	-0.6%	-0.6%
Net Loans and Leases	37.9%	58.7%	48.1%	34.5%	49.1%	54.6%	71.1%	57.6%	66.3%	63.7%	63.5%
Total Other Assets	1.0%	1.6%	3.6%	4.2%	3.8%	5.3%	4.8%	5.1%	5.7%	4.3%	4.7%
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	0.0%	0.0%	1.2%	8.9%	4.7%	2.8%	2.6%	0.1%	1.6%	5.5%	3.9%
Share Drafts	0.0%	0.0%	4.6%	8.1%	13.6%	19.9%	17.2%	25.7%	18.3%	8.4%	13.0%
Regular Shares	78.9%	72.4%	61.9%	51.8%	42.9%	48.7%	30.9%	37.7%	25.4%	23.9%	27.7%
Money Market Shares	0.0%	0.0%	4.2%	0.8%	3.2%	1.8%	9.3%	12.4%	18.5%	26.3%	20.2%
Share Certificates	3.0%	17.4%	8.1%	9.0%	17.5%	13.5%	23.4%	9.9%	18.6%	17.3%	17.5%
IRA/KEOGH Accounts	0.0%	0.0%	3.1%	7.3%	5.4%	4.1%	5.1%	5.2%	6.9%	6.1%	6.0%
All Other Shares	0.2%	0.0%	0.1%	0.6%	1.4%	0.1%	0.5%	0.0%	0.1%	0.1%	0.2%
Non-Member Deposits	4.0%	0.0%	0.0%	0.0%	0.2%	0.8%	0.7%	0.0%	0.1%	0.3%	0.3%
Total Shares and Deposits	86.1%	89.8%	82.1%	77.6%	84.2%	88.9%	87.2%	90.9%	88.0%	82.3%	84.8%
Total Equity	13.9%	10.2%	16.6%	13.5%	11.0%	8.3%	10.2%	9.0%	10.4%	12.2%	11.3%
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	13.9%	10.2%	16.6%	13.9%	11.2%	9.2%	10.6%	9.2%	10.6%	12.3%	11.5%
Total Equity + Allow. for Loan Loss	15.5%	10.8%	17.4%	13.9%	11.3%	8.8%	10.9%	9.5%	11.0%	12.8%	11.9%
Balance Sheet Growth YTD Annualized											
Total Investments	-1.6%	-70.1%	14.9%	-7.9%	-10.0%	26.7%	25.1%	-34.5%	25.6%	18.8%	12.3%
Total Loans and Leases	-63.2%	-51.8%	-10.4%	-41.2%	-1.8%	11.3%	-3.7%	-43.3%	18.3%	-2.9%	-2.2%
TOTAL ASSETS	-40.9%	-61.9%	0.6%	-22.6%	-5.6%	17.2%	2.0%	-39.9%	20.4%	3.5%	2.3%
Total Liabilities	-100.0%	-100.0%	74.9%	-9.6%	-34.9%	422.8%	-10.2%	-98.6%	1025.7%	0.8%	-0.8%
Total Shares and Deposits	-42.4%	-62.4%	0.8%	-24.3%	-3.7%	14.5%	1.9%	-36.7%	17.3%	3.2%	2.0%
Equity Capital	-20.8%	-56.3%	-3.3%	-19.7%	-1.2%	16.5%	6.2%	-45.3%	31.1%	6.7%	5.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	-40.9%	-61.9%	0.6%	-22.6%	-5.6%	17.2%	2.0%	-39.9%	20.4%	3.5%	2.3%

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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	4.05%	3.07%	1.15%	0.77%	1.05%	1.25%	0.78%	1.80%	0.87%	0.68%	0.82%
Delinquent Loans / Total Capital	10.3%	16.8%	3.2%	1.9%	4.6%	7.8%	5.1%	11.0%	5.3%	3.4%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	4.2%	3.1%	1.2%	0.9%	1.3%	1.7%	1.0%	2.9%	1.0%	0.8%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	17.5%	2.0%	9.0%	20.8%	20.1%	6.6%	19.8%	22.1%	14.3%	11.6%	14.3%
Allowance for Loan Losses/Net Loans	4.33%	1.09%	1.56%	1.08%	0.61%	0.84%	1.03%	0.90%	0.91%	1.00%	0.97%
Loans 2 to less than 6 months Delinquent (\$000s)	\$17	\$50	\$39	\$31	\$136	\$479	\$648	\$2,057	\$3,087	\$7,320	\$1,046
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$1	\$3	\$8	\$28	\$31	\$143	\$466	\$444	\$748	\$144
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$0	\$0	\$7	\$3	\$17	\$118	\$71	\$212	\$31
Total Delinquent Loans (\$000s)	\$20	\$51	\$42	\$39	\$171	\$513	\$808	\$2,642	\$3,603	\$8,280	\$1,221
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.05%	0.36%	0.35%	0.41%	0.20%	0.66%	0.69%	0.61%
STS Loans	0.00%	0.00%	0.00%	0.85%	0.00%	0.00%	0.00%	33.33%	0.00%	0.00%	1.47%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.99%	3.92%	0.31%	6.77%
New Vehicle Loans	0.00%	0.00%	0.41%	0.59%	0.62%	0.76%	0.49%	1.62%	0.99%	0.36%	0.57%
Used Vehicle Loans	5.99%	5.39%	1.23%	0.72%	0.90%	1.55%	1.03%	2.34%	0.95%	0.62%	0.86%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.08%	3.22%	0.35%	0.02%	1.21%	0.36%	0.54%	0.49%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.25%	0.00%	0.00%	0.00%	0.70%	0.18%	0.35%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.38%	0.77%	1.11%	0.97%	0.29%	0.69%	0.64%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	1.15%	0.46%	0.54%	0.57%
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%	1.25%	1.12%	0.59%	2.19%	1.14%	0.51%	0.75%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.08%	2.47%	0.25%	0.02%	1.09%	0.44%	0.43%	0.45%
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)	1.53%	0.44%	1.54%	0.38%	0.55%	1.15%	0.85%	0.63%	0.78%	0.99%	0.90%
Recoveries / Charge-Offs	10.00%	0.00%	24.05%	16.21%	15.71%	17.81%	12.22%	16.04%	10.78%	26.88%	21.98%
Expected Charge-Offs / Net Loans	1.41%	0.65%	0.30%	0.36%	0.56%	0.57%	0.56%	0.80%	0.51%	0.46%	0.51%
Provision for Loan Losses/Net Charge-Offs	25.9%	71.4%	86.7%	115.1%	100.1%	78.9%	117.7%	111.6%	107.4%	102.4%	104.3%
Prov. for Loan Losses/Expected Charge-Offs	28.7%	49.4%	449.4%	124.5%	99.4%	162.2%	181.0%	88.8%	165.7%	225.1%	186.0%
Bankruptcies / Net Loans	3.70%	0.00%	0.42%	0.78%	1.10%	1.01%	1.45%	1.52%	1.40%	1.25%	1.30%
Total Amount of Loans Charged-Off (\$000s)	\$15	\$14	\$79	\$32	\$105	\$557	\$1,033	\$1,625	\$3,315	\$17,037	\$1,753
Total Amount of Recoveries (\$000s)	\$2	\$0	\$19	\$5	\$17	\$99	\$126	\$261	\$357	\$4,579	\$385
Net Charge Offs (\$000s)	\$14	\$14	\$60	\$27	\$89	\$458	\$907	\$1,364	\$2,957	\$12,458	\$1,368
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.00%	0.69%	0.85%	1.85%	0.64%	1.33%	1.53%	1.40%
STS Loans	0.00%	0.00%	0.00%	7.95%	12.50%	0.00%	0.00%	-29.41%	0.00%	0.00%	7.41%
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%	-0.04%	0.26%	0.23%	0.52%	0.67%	0.88%	0.77%	0.85%	0.79%
Used Vehicle Loans	1.64%	0.68%	1.96%	0.48%	0.47%	1.68%	0.95%	0.72%	1.00%	1.01%	0.99%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.27%	0.07%	0.02%	-0.08%	0.02%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.04%	-0.05%	0.01%	0.06%	0.03%
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	4.70%	1.05%	8.59%	1.04%	-1.22%	1.72%	0.57%	1.06%	0.59%	0.69%	0.68%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.51%	2.33%	1.00%	1.30%	0.93%	1.05%	1.05%
Number of Credit Unions in Each Peer Group:	2	1	5	8	16	7	9	3	5	4	60

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%	0.00%	5.54%	19.42%	20.42%	1.04%	0.00%	6.47%	0.00%	0.00%	1.28%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	2.28%	1.04%	0.00%	4.10%	0.00%	0.00%	0.29%
Total Investments in Corporate Credit Unions*	73.41%	87.41%	21.91%	30.18%	42.71%	32.04%	23.11%	6.08%	6.19%	3.85%	8.73%
Marketable Securities	0.00%	0.00%	0.00%	74.26%	88.87%	208.63%	96.57%	156.13%	146.12%	138.84%	136.46%
All Other Investments	340.75%	246.85%	244.89%	295.72%	225.90%	149.26%	66.75%	158.03%	40.06%	53.23%	68.77%
Total Investments	440.17%	388.81%	283.03%	432.99%	408.56%	416.47%	219.63%	394.51%	257.76%	255.27%	271.21%
Unsecured Loans	32.08%	47.90%	48.12%	23.67%	38.77%	59.81%	43.42%	36.90%	51.43%	46.27%	46.59%
Vehicle Loans	253.47%	533.57%	240.22%	203.35%	330.00%	430.88%	481.64%	402.54%	374.65%	372.27%	381.45%
New Vehicle Loans	99.13%	222.03%	93.10%	72.11%	127.09%	151.66%	156.94%	181.34%	140.41%	161.41%	154.85%
Used Vehicle Loans	154.34%	311.54%	147.12%	131.25%	202.91%	279.22%	324.70%	221.20%	234.23%	210.86%	226.60%
Total Real Estate	0.00%	0.00%	5.35%	23.59%	71.86%	107.52%	154.99%	192.65%	202.27%	104.21%	130.19%
1st Mortgage	0.00%	0.00%	0.00%	22.75%	48.99%	89.40%	131.80%	133.96%	177.44%	85.56%	108.25%
1st Mortgage Fxd	0.00%	0.00%	0.00%	22.75%	30.21%	64.49%	119.13%	121.35%	139.11%	59.73%	82.22%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	18.78%	24.90%	12.67%	12.61%	38.33%	25.83%	26.03%
2nd Mortgage	0.00%	0.00%	5.35%	0.84%	22.86%	18.12%	23.19%	58.69%	24.83%	18.66%	21.94%
Closed-End Fxd	0.00%	0.00%	0.00%	0.80%	14.52%	14.55%	12.65%	22.56%	16.01%	6.69%	10.24%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.01%	6.29%	1.95%	1.02%	1.28%
Open-End Adj	0.00%	0.00%	5.35%	0.00%	5.83%	3.52%	8.14%	29.85%	6.87%	7.51%	8.13%
Open-End Fxd	0.00%	0.00%	0.00%	0.04%	2.22%	0.05%	2.39%	0.00%	0.00%	3.43%	2.30%
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	285.55%	581.47%	293.69%	251.33%	440.66%	598.21%	680.34%	634.82%	630.93%	523.03%	559.07%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	68.56%	106.62%	198.07%	308.64%	270.26%	292.68%	262.57%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	20.78%	24.74%	41.12%	76.67%	72.14%	78.62%	68.84%
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%	3.03%	6.34%	3.55%	7.44%	11.18%	0.00%	3.22%
Total Mortgage Exposure**	0.00%	0.00%	5.35%	33.87%	113.71%	269.75%	237.87%	333.08%	325.98%	217.53%	241.51%
Total Real Estate	0.00%	0.00%	5.35%	23.59%	71.86%	107.52%	154.99%	192.65%	202.27%	104.21%	130.19%
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%	10.28%	41.85%	162.23%	82.88%	140.43%	123.72%	113.31%	111.31%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	10.28%	41.85%	162.23%	82.88%	140.43%	123.72%	112.01%	110.55%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.31%	0.76%



