

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	0.68%	0.91%	0.91%	0.97%	0.90%	0.98%	1.19%	1.28%	1.52%	1.49%	1.27%
Loan Yield	7.97%	6.05%	5.52%	5.41%	5.06%	4.89%	4.89%	3.96%	4.60%	4.64%	4.64%
Net Loan Yield After NCOs	6.93%	5.24%	4.92%	4.90%	4.59%	4.53%	4.28%	3.63%	4.15%	4.11%	4.15%
Asset Yield	3.76%	3.14%	2.36%	2.33%	2.22%	2.54%	2.93%	2.81%	3.45%	3.60%	3.24%
Cost of Funds	-0.30%	-0.30%	-0.17%	-0.18%	-0.26%	-0.23%	-0.27%	-0.44%	-0.50%	-0.61%	-0.48%
Gross Spread	3.46%	2.84%	2.19%	2.15%	1.96%	2.31%	2.66%	2.37%	2.95%	2.99%	2.76%
Provision Expense	-0.42%	-0.43%	-0.21%	-0.17%	-0.15%	-0.16%	-0.22%	-0.33%	-0.34%	-0.40%	-0.32%
Net Spread after Provision Expense	3.04%	2.41%	1.99%	1.98%	1.80%	2.15%	2.45%	2.04%	2.60%	2.60%	2.44%
Total Non-Interest Income	0.64%	0.29%	0.41%	0.51%	0.49%	0.79%	0.94%	1.00%	1.35%	1.30%	1.12%
Total Non-Interest Expense	-4.20%	-2.84%	-2.37%	-2.38%	-2.05%	-2.68%	-2.98%	-2.70%	-3.34%	-2.89%	-2.86%
Net Operating Expense	-3.56%	-2.55%	-1.96%	-1.87%	-1.56%	-1.88%	-2.04%	-1.70%	-1.99%	-1.59%	-1.74%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.01%	0.00%	0.05%	0.00%	0.00%	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	0.00%	0.00%	0.00%	0.00%	0.00%	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)	-0.53%	-0.14%	0.02%	0.11%	0.23%	0.32%	0.40%	0.33%	0.62%	1.02%	0.71%
Net Charge-Offs	-0.44%	-0.35%	-0.19%	-0.16%	-0.15%	-0.15%	-0.21%	-0.19%	-0.29%	-0.37%	-0.29%
ROA (with Net Charge-offs)	-0.55%	-0.06%	0.04%	0.12%	0.23%	0.33%	0.41%	0.46%	0.67%	1.04%	0.74%
ROA with Provision for LL - W/O NCUSIF Expense	-0.53%	-0.14%	0.03%	0.11%	0.24%	0.32%	0.41%	0.33%	0.62%	1.02%	0.71%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.54%	-0.06%	0.05%	0.12%	0.24%	0.33%	0.41%	0.47%	0.67%	1.05%	0.74%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.01%	-1.55%	-1.18%	-1.15%	-0.94%	-1.24%	-1.44%	-1.36%	-1.67%	-1.48%	-1.43%
Travel and Conference Expense	-0.01%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.23%	-0.19%	-0.11%	-0.13%	-0.12%	-0.18%	-0.20%	-0.18%	-0.21%	-0.17%	-0.18%
Office Operations Expense	-1.29%	-0.66%	-0.56%	-0.53%	-0.44%	-0.51%	-0.52%	-0.45%	-0.63%	-0.53%	-0.53%
Educational and Promotional Expense	-0.01%	-0.02%	-0.02%	-0.03%	-0.04%	-0.07%	-0.10%	-0.11%	-0.13%	-0.14%	-0.11%
Loan Servicing Expense	-0.14%	-0.13%	-0.14%	-0.16%	-0.16%	-0.21%	-0.27%	-0.25%	-0.29%	-0.24%	-0.24%
Professional and Outside Services	-0.28%	-0.15%	-0.24%	-0.28%	-0.26%	-0.37%	-0.34%	-0.26%	-0.32%	-0.22%	-0.26%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.16%	-0.07%	-0.07%	-0.05%	-0.05%	-0.06%	-0.07%	-0.04%	-0.06%	-0.09%	-0.07%
Total Non-Interest Expense	-4.20%	-2.84%	-2.37%	-2.38%	-2.05%	-2.68%	-2.98%	-2.70%	-3.34%	-2.89%	-2.86%
Other Performance Ratios											
Earning Asset Yield	3.83%	3.18%	2.44%	2.40%	2.27%	2.65%	3.08%	3.04%	3.70%	3.68%	3.36%
Average Cost of Funds	-0.37%	-0.39%	-0.25%	-0.26%	-0.36%	-0.31%	-0.33%	-0.53%	-0.56%	-0.68%	-0.56%
FTE Employee / \$million of Loans & Share Drafts	2.07	1.04	1.02	0.61	0.45	0.43	0.36	0.32	0.26	0.24	0.29
Compensation & Benefits / FTE Emp.	\$23,676	\$32,296	\$32,047	\$49,230	\$51,714	\$53,932	\$60,183	\$57,834	\$80,270	\$77,310	\$68,453
Compensation & Benefits / \$million Lns. & S.D.s	\$49,106	\$33,370	\$32,234	\$30,194	\$23,078	\$23,161	\$21,987	\$18,420	\$21,332	\$18,625	\$20,025
Operating Expense / Loans & Share Drafts	-10.22%	-6.11%	-6.46%	-6.25%	-5.04%	-5.01%	-4.56%	-3.65%	-4.26%	-3.65%	-4.01%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.53%	0.62%	1.11%	1.34%	1.20%	1.49%	1.43%	1.36%	1.72%	1.64%	1.58%
Net Operating Expense / Loans & Share Drafts	-8.69%	-5.49%	-5.35%	-4.91%	-3.84%	-3.52%	-3.12%	-2.30%	-2.54%	-2.01%	-2.44%
Operating Expense / Operating Revenue	100.94%	92.58%	91.66%	90.10%	84.27%	87.15%	84.05%	82.26%	80.19%	71.42%	76.56%
Total Fixed Assets / Shares & Equity	0.25%	0.25%	0.45%	1.15%	1.31%	2.19%	2.54%	2.60%	1.73%	1.93%	1.97%
Net Loans to Total Shares and Deposits	53.2%	54.8%	46.4%	43.9%	45.8%	55.7%	65.0%	71.0%	76.3%	83.2%	74.5%
Members / FTE Employee	455.24	412.52	373.18	486.40	487.30	419.92	403.82	368.94	388.43	405.80	407.77

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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	0.1%	0.9%	0.6%	0.8%	0.8%	0.9%	0.8%	0.8%	0.6%	0.6%	0.7%
Total Investments	55.5%	57.0%	66.3%	66.4%	64.3%	54.3%	42.6%	34.4%	26.3%	25.5%	34.0%
Unsecured Credit Card Loans/Lines of Credit	0.6%	1.4%	2.3%	2.0%	1.9%	2.5%	2.5%	2.8%	4.6%	6.1%	4.6%
All Other Unsecured Loans/Lines of Credit	21.1%	12.4%	6.5%	4.9%	3.9%	3.7%	2.8%	2.5%	3.3%	3.9%	3.7%
Short-Term Small Amount Loans (STS)	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.4%	0.0%	0.0%	0.1%	0.6%	0.8%	1.8%	1.2%	0.7%	0.5%	0.7%
New Vehicle Loans	9.3%	11.0%	7.2%	5.5%	4.9%	6.1%	6.7%	7.5%	8.7%	8.4%	7.7%
Used Vehicle Loans	11.5%	14.1%	9.1%	7.1%	6.6%	9.9%	11.1%	12.7%	15.7%	13.3%	12.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.9%	3.3%	6.2%	8.1%	11.8%	18.4%	24.6%	24.7%	27.4%	22.7%
Total Other Real Estate Loans/Lines of Credit	0.8%	1.6%	3.6%	4.8%	6.4%	6.4%	8.5%	8.7%	10.1%	10.1%	9.1%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.4%
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%	0.0%	0.1%	0.1%
Total Loans and Leases	43.9%	41.5%	32.1%	30.7%	32.4%	41.2%	51.9%	60.0%	67.9%	70.5%	61.5%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.6%	-0.3%	-0.3%	-0.3%	-0.2%	-0.4%	-0.5%	-0.5%	-0.6%	-0.5%
Net Loans and Leases	42.8%	40.8%	31.8%	30.4%	32.2%	40.9%	51.5%	59.5%	67.4%	70.0%	61.0%
Total Other Assets	1.6%	1.3%	1.3%	2.3%	2.7%	3.9%	5.1%	5.3%	5.8%	4.0%	4.3%
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	2.7%	11.9%	18.8%	19.4%	19.5%	16.2%	9.6%	4.2%	1.2%	3.7%	6.5%
Share Drafts	0.9%	3.0%	5.6%	7.1%	8.5%	12.8%	13.8%	13.4%	15.9%	10.6%	11.7%
Regular Shares	78.8%	63.7%	54.8%	51.4%	45.7%	42.9%	35.2%	33.6%	28.7%	23.3%	30.0%
Money Market Shares	0.0%	0.8%	0.1%	2.4%	4.0%	5.8%	13.0%	12.9%	18.4%	22.0%	16.9%
Share Certificates	1.3%	5.1%	5.1%	4.8%	6.9%	7.3%	10.2%	15.7%	18.9%	18.9%	15.6%
IRA/KEOGH Accounts	0.9%	1.3%	2.7%	2.7%	5.3%	4.7%	6.4%	7.4%	6.8%	8.9%	7.5%
All Other Shares	0.1%	0.1%	0.8%	1.6%	0.3%	0.2%	0.9%	1.4%	0.1%	1.1%	0.9%
Non-Member Deposits	0.4%	1.6%	0.0%	0.0%	0.1%	0.3%	0.3%	0.0%	0.2%	0.0%	0.1%
Total Shares and Deposits	82.5%	75.6%	69.2%	70.0%	70.9%	74.0%	79.8%	84.4%	89.0%	84.7%	82.5%
Total Equity	14.9%	12.5%	12.0%	10.6%	9.7%	9.8%	10.5%	11.4%	9.8%	11.6%	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	15.0%	12.6%	12.0%	10.6%	9.8%	10.1%	10.8%	11.6%	10.3%	11.8%	11.2%
Total Equity + Allow. for Loan Loss	15.9%	13.1%	12.3%	10.9%	9.9%	10.1%	10.9%	11.8%	10.3%	12.2%	11.5%
Balance Sheet Growth YTD Annualized											
Total Investments	0.9%	8.2%	-8.3%	2.6%	-1.3%	-0.5%	2.0%	-13.9%	-14.3%	4.9%	-0.7%
Total Loans and Leases	-0.5%	-8.8%	-10.0%	-4.6%	-3.1%	-2.9%	2.2%	-16.3%	0.0%	15.8%	7.3%
TOTAL ASSETS	0.2%	0.7%	-8.9%	0.1%	-1.6%	-1.3%	2.5%	-15.7%	-3.2%	12.7%	4.5%
Total Liabilities	14.4%	50.6%	-11.3%	4.0%	0.1%	-5.6%	9.5%	-4.0%	58.5%	13.8%	4.7%
Total Shares and Deposits	-0.3%	-3.2%	-8.3%	-1.2%	-1.8%	-1.0%	1.5%	-16.8%	-4.2%	12.6%	4.2%
Equity Capital	1.0%	-6.2%	-9.1%	1.8%	-3.8%	3.6%	4.1%	-10.6%	2.0%	12.7%	6.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.2%	0.7%	-8.9%	0.1%	-1.6%	-1.3%	2.5%	-15.7%	-3.2%	12.7%	4.5%

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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	2.63%	2.66%	1.96%	1.99%	1.57%	1.20%	1.05%	0.75%	0.69%	0.62%	0.76%
Delinquent Loans / Total Capital	7.3%	8.4%	5.1%	5.6%	5.1%	4.9%	5.0%	3.8%	4.5%	3.6%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	2.7%	2.7%	2.0%	2.1%	1.7%	1.3%	1.2%	0.8%	0.8%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	39.3%	33.0%	32.7%	34.7%	26.8%	34.2%	24.3%	22.0%	33.9%	31.7%	30.6%
Allowance for Loan Losses/Net Loans	2.45%	1.58%	1.05%	0.99%	0.79%	0.60%	0.77%	0.78%	0.75%	0.82%	0.79%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$28	\$38	\$70	\$154	\$272	\$624	\$1,070	\$1,869	\$7,511	\$404
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$11	\$11	\$25	\$31	\$87	\$103	\$239	\$502	\$1,705	\$95
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$8	\$13	\$25	\$54	\$97	\$63	\$455	\$1,783	\$83
Total Delinquent Loans (\$000s)	\$10	\$43	\$57	\$108	\$211	\$413	\$823	\$1,372	\$2,826	\$11,000	\$582
Delinquency by Category											
Unsecured Credit Card	0.03%	0.49%	0.83%	0.61%	0.48%	0.61%	0.35%	0.48%	0.58%	0.56%	0.55%
STS Loans	10.26%	3.40%	1.85%	14.11%	2.15%	2.17%	0.36%	4.17%	6.82%	0.00%	5.44%
Non-Federally Guaranteed Student Loans	8.33%	0.00%	0.00%	3.27%	0.67%	0.77%	0.94%	1.48%	1.51%	1.12%	1.12%
New Vehicle Loans	1.55%	1.82%	1.16%	0.64%	0.68%	0.42%	0.53%	0.62%	0.25%	0.24%	0.34%
Used Vehicle Loans	1.03%	2.74%	2.07%	1.97%	1.32%	0.93%	0.79%	1.19%	0.63%	0.46%	0.66%
1st Mortgage Fixed	0.00%	4.67%	0.24%	2.43%	1.77%	1.60%	1.27%	0.32%	0.65%	0.54%	0.69%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.35%	0.71%	0.20%	0.94%	0.57%	0.67%	0.89%	0.80%
Other RE Fixed	9.86%	2.64%	4.13%	2.02%	2.25%	1.57%	1.11%	1.03%	0.85%	0.76%	1.04%
Other RE Adj	0.00%	0.00%	0.39%	3.41%	1.84%	1.06%	0.71%	0.17%	0.49%	0.30%	0.41%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.98%	0.18%	0.18%
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%	1.24%	0.67%	0.84%	0.43%	0.47%	0.41%	0.47%
Total 1st Mortgage Loans	0.00%	3.77%	0.23%	2.37%	1.63%	1.28%	1.18%	0.38%	0.65%	0.62%	0.72%
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)	1.04%	0.80%	0.59%	0.51%	0.48%	0.36%	0.41%	0.32%	0.45%	0.53%	0.48%
Recoveries / Charge-Offs	11.44%	12.94%	29.35%	19.74%	18.28%	16.90%	21.50%	20.31%	17.75%	14.62%	16.25%
Expected Charge-Offs / Net Loans	0.99%	1.40%	0.87%	0.81%	0.73%	0.53%	0.50%	0.25%	0.31%	0.36%	0.39%
Provision for Loan Losses/Net Charge-Offs	96.1%	122.8%	110.2%	106.3%	98.4%	106.8%	101.6%	171.4%	117.6%	107.5%	111.1%
Prov. for Loan Losses/Expected Charge-Offs	103.4%	71.8%	75.8%	67.3%	65.1%	73.5%	84.4%	221.9%	170.6%	159.4%	138.2%
Bankruptcies / Net Loans	0.25%	3.23%	0.73%	0.93%	1.07%	0.70%	0.82%	0.33%	0.48%	0.62%	0.63%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$15	\$25	\$35	\$81	\$152	\$411	\$819	\$2,071	\$10,483	\$425
Total Amount of Recoveries (\$000s)	\$0	\$2	\$7	\$7	\$15	\$26	\$88	\$166	\$368	\$1,533	\$69
Net Charge Offs (\$000s)	\$3	\$13	\$18	\$28	\$66	\$126	\$323	\$653	\$1,703	\$8,951	\$356
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.13%	0.18%	0.39%	0.46%	0.59%	0.67%	0.65%	0.50%	1.03%	1.21%	1.02%
STS Loans	20.83%	5.57%	3.63%	6.81%	3.33%	5.58%	4.84%	14.44%	3.14%	8.20%	5.15%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.02%	0.37%	0.14%
New Vehicle Loans	0.00%	0.12%	0.01%	0.02%	0.20%	0.06%	0.32%	0.34%	0.38%	0.37%	0.33%
Used Vehicle Loans	0.30%	0.58%	0.45%	0.54%	0.42%	0.42%	0.51%	0.55%	0.53%	0.62%	0.57%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.61%	0.00%	0.14%	0.05%	0.16%	0.02%	0.04%	0.03%	0.05%
Total Other RE Loans/ LOC	1.69%	0.00%	0.04%	0.10%	0.14%	0.00%	0.13%	0.07%	0.09%	0.13%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.47%	0.09%	0.10%
All Other Loans	17.46%	11.83%	11.46%	8.86%	-15.99%	-0.87%	-0.16%	-0.26%	-0.20%	-0.26%	-0.35%
Indirect Loans	0.00%	0.00%	0.00%	-0.12%	0.40%	0.19%	0.64%	0.41%	0.56%	0.62%	0.57%
Number of Credit Unions in Each Peer Group:	51	39	52	71	61	50	32	10	10	10	386

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	11.25%	6.80%	12.99%	29.87%	34.78%	14.41%	5.88%	3.17%	0.20%	0.01%	4.46%
Credit Unions - Deposits in and Loans to	0.00%	4.75%	7.97%	8.22%	8.37%	4.74%	1.58%	1.24%	1.07%	0.01%	1.43%
Total Investments in Corporate Credit Unions*	78.83%	58.47%	59.28%	59.30%	49.76%	53.13%	44.72%	48.01%	14.20%	9.85%	23.51%
Marketable Securities	16.83%	92.40%	161.88%	207.11%	227.21%	217.39%	171.24%	157.59%	187.93%	130.41%	156.11%
All Other Investments	150.15%	240.79%	289.95%	295.74%	305.97%	229.85%	153.75%	77.51%	12.76%	3.85%	67.28%
Total Investments	370.88%	452.55%	551.48%	626.66%	656.14%	538.77%	395.49%	297.03%	253.73%	215.47%	303.30%
Unsecured Loans	145.21%	109.58%	73.23%	65.32%	59.00%	62.06%	48.90%	45.13%	76.17%	84.64%	74.18%
Vehicle Loans	139.05%	198.79%	135.84%	118.96%	117.39%	157.99%	165.18%	174.30%	235.66%	183.35%	179.92%
New Vehicle Loans	62.19%	86.95%	60.10%	51.81%	50.17%	60.06%	62.09%	64.48%	84.30%	70.98%	68.87%
Used Vehicle Loans	76.86%	111.84%	75.74%	67.16%	67.21%	97.94%	103.09%	109.82%	151.37%	112.37%	111.05%
Total Real Estate	5.45%	19.71%	57.16%	104.00%	148.03%	180.67%	250.39%	288.05%	336.53%	317.47%	283.19%
1st Mortgage	0.00%	6.98%	27.44%	58.29%	82.81%	117.38%	171.05%	212.80%	239.18%	232.36%	202.41%
1st Mortgage Fxd	0.00%	5.64%	26.22%	54.99%	72.01%	90.43%	125.42%	156.52%	185.24%	181.14%	156.81%
1st Mortgage Adj	0.00%	1.34%	1.22%	3.30%	10.80%	26.95%	45.63%	56.27%	53.94%	51.22%	45.60%
2nd Mortgage	5.45%	12.74%	29.71%	45.71%	65.22%	63.29%	79.34%	75.25%	97.35%	85.11%	80.77%
Closed-End Fxd	5.45%	12.15%	23.11%	38.86%	52.66%	42.67%	51.15%	33.10%	49.31%	37.87%	40.97%
Closed-End Adj	0.00%	0.58%	0.07%	0.01%	1.07%	0.07%	3.97%	7.62%	1.50%	1.78%	2.11%
Open-End Adj	0.00%	0.00%	4.54%	4.62%	11.33%	18.96%	23.71%	32.31%	46.54%	44.42%	36.71%
Open-End Fxd	0.00%	0.00%	2.00%	2.22%	0.15%	1.58%	0.52%	2.22%	0.00%	1.04%	0.99%
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%	0.09%	0.00%	0.00%	0.03%	6.66%	3.71%
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	293.16%	328.86%	266.97%	289.81%	330.80%	408.51%	481.45%	517.68%	655.92%	597.09%	547.91%
Indirect Loans	0.00%	0.00%	3.08%	1.56%	12.70%	72.37%	81.21%	91.88%	148.61%	125.66%	107.41%
Percent of Vehicle Loans	0.00%	0.00%	2.27%	1.31%	10.82%	45.80%	49.16%	52.72%	63.06%	68.53%	59.70%
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%	0.91%	2.14%	3.40%	7.89%	9.30%	11.82%	0.04%	3.16%
Total Mortgage Exposure**	7.36%	19.71%	59.09%	106.07%	157.52%	206.12%	302.00%	375.43%	434.37%	385.01%	345.38%
Total Real Estate	5.45%	19.71%	57.16%	104.00%	148.03%	180.67%	250.39%	288.05%	336.53%	317.47%	283.19%
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	1.91%	0.00%	1.93%	2.07%	9.48%	25.45%	51.60%	87.38%	97.85%	67.54%	62.19%
Federal Agency Securities (Mtg Backed)	1.91%	0.00%	1.93%	2.07%	9.48%	25.44%	51.55%	83.92%	97.85%	66.43%	61.34%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	3.45%	0.00%	1.10%	0.85%



