

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	0.57%	0.82%	0.91%	0.96%	0.93%	0.93%	1.14%	1.24%	1.49%	1.47%	1.25%
Loan Yield	6.28%	6.32%	5.57%	5.40%	5.44%	4.76%	4.62%	3.81%	4.59%	4.62%	4.61%
Net Loan Yield After NCOs	5.59%	5.47%	5.08%	4.88%	4.97%	4.45%	4.21%	3.53%	4.14%	4.08%	4.13%
Asset Yield	2.96%	3.23%	2.38%	2.33%	2.35%	2.46%	2.88%	2.70%	3.41%	3.58%	3.20%
Cost of Funds	-0.14%	-0.83%	-0.16%	-0.18%	-0.28%	-0.21%	-0.27%	-0.39%	-0.49%	-0.60%	-0.47%
Gross Spread	2.82%	2.40%	2.21%	2.15%	2.07%	2.25%	2.61%	2.31%	2.91%	2.98%	2.73%
Provision Expense	-0.19%	-0.45%	-0.18%	-0.16%	-0.16%	-0.13%	-0.20%	-0.19%	-0.33%	-0.39%	-0.30%
Net Spread after Provision Expense	2.63%	1.95%	2.04%	1.99%	1.91%	2.11%	2.41%	2.13%	2.59%	2.59%	2.43%
Total Non-Interest Income	0.14%	0.41%	0.39%	0.49%	0.52%	0.76%	0.92%	0.93%	1.32%	1.28%	1.10%
Total Non-Interest Expense	-3.00%	-3.01%	-2.39%	-2.43%	-2.28%	-2.60%	-2.95%	-2.63%	-3.33%	-2.85%	-2.83%
Net Operating Expense	-2.86%	-2.60%	-2.00%	-1.94%	-1.76%	-1.83%	-2.03%	-1.70%	-2.01%	-1.57%	-1.73%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	-0.01%	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)	-0.23%	-0.66%	0.04%	0.05%	0.15%	0.28%	0.38%	0.42%	0.58%	1.03%	0.70%
Net Charge-Offs	-0.29%	-0.37%	-0.16%	-0.16%	-0.15%	-0.12%	-0.22%	-0.16%	-0.29%	-0.37%	-0.29%
ROA (with Net Charge-offs)	-0.33%	-0.58%	0.06%	0.05%	0.16%	0.29%	0.36%	0.45%	0.62%	1.05%	0.72%
ROA with Provision for LL - W/O NCUSIF Expense	-0.22%	-0.65%	0.04%	0.05%	0.16%	0.28%	0.38%	0.43%	0.58%	1.03%	0.70%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.32%	-0.58%	0.06%	0.05%	0.16%	0.29%	0.36%	0.45%	0.62%	1.05%	0.72%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.56%	-1.58%	-1.20%	-1.15%	-1.03%	-1.20%	-1.43%	-1.33%	-1.67%	-1.46%	-1.42%
Travel and Conference Expense	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%
Office Occupancy Expense	-0.20%	-0.20%	-0.10%	-0.14%	-0.13%	-0.18%	-0.19%	-0.18%	-0.21%	-0.17%	-0.18%
Office Operations Expense	-0.73%	-0.77%	-0.56%	-0.53%	-0.48%	-0.49%	-0.51%	-0.44%	-0.63%	-0.53%	-0.53%
Educational and Promotional Expense	-0.01%	-0.02%	-0.02%	-0.03%	-0.05%	-0.07%	-0.10%	-0.11%	-0.12%	-0.13%	-0.11%
Loan Servicing Expense	-0.08%	-0.15%	-0.15%	-0.17%	-0.18%	-0.20%	-0.26%	-0.23%	-0.28%	-0.25%	-0.24%
Professional and Outside Services	-0.21%	-0.16%	-0.24%	-0.30%	-0.31%	-0.36%	-0.34%	-0.25%	-0.32%	-0.22%	-0.27%
Member Insurance	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	-0.01%	0.00%	-0.01%	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	-0.12%	-0.07%	-0.07%	-0.08%	-0.05%	-0.06%	-0.06%	-0.03%	-0.06%	-0.06%	-0.06%
Total Non-Interest Expense	-3.00%	-3.01%	-2.39%	-2.43%	-2.28%	-2.60%	-2.95%	-2.63%	-3.33%	-2.85%	-2.83%
Other Performance Ratios											
Earning Asset Yield	3.05%	3.28%	2.45%	2.40%	2.40%	2.56%	3.01%	2.93%	3.68%	3.63%	3.31%
Average Cost of Funds	-0.17%	-1.07%	-0.24%	-0.25%	-0.40%	-0.28%	-0.32%	-0.46%	-0.56%	-0.66%	-0.55%
FTE Employee / \$million of Loans & Share Drafts	2.12	1.03	1.01	0.61	0.45	0.43	0.36	0.32	0.27	0.24	0.29
Compensation & Benefits / FTE Emp.	\$18,572	\$32,660	\$32,865	\$49,345	\$56,938	\$52,338	\$59,693	\$56,159	\$81,285	\$76,468	\$68,023
Compensation & Benefits / \$million Lns. & S.D.s	\$37,757	\$33,438	\$32,838	\$30,102	\$25,595	\$22,340	\$21,748	\$17,734	\$21,648	\$18,522	\$19,969
Operating Expense / Loans & Share Drafts	-7.22%	-6.37%	-6.54%	-6.37%	-5.64%	-4.85%	-4.49%	-3.49%	-4.33%	-3.60%	-3.99%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.32%	0.86%	1.07%	1.28%	1.29%	1.42%	1.40%	1.24%	1.72%	1.61%	1.55%
Net Operating Expense / Loans & Share Drafts	-6.91%	-5.51%	-5.47%	-5.09%	-4.35%	-3.42%	-3.09%	-2.25%	-2.61%	-1.99%	-2.45%
Operating Expense / Operating Revenue	99.99%	110.70%	92.21%	92.44%	88.82%	87.20%	84.71%	82.65%	81.02%	71.02%	76.77%
Total Fixed Assets / Shares & Equity	0.25%	0.25%	0.46%	1.20%	1.26%	2.20%	2.51%	2.66%	1.68%	1.92%	1.96%
Net Loans to Total Shares and Deposits	49.2%	54.9%	45.5%	43.1%	45.6%	55.8%	64.2%	70.6%	74.1%	82.1%	73.4%
Members / FTE Employee	406.74	412.84	395.13	480.52	489.83	418.27	406.34	371.83	384.14	405.62	407.97

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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	0.2%	0.4%	0.6%	0.8%	0.7%	0.9%	0.7%	0.7%	0.5%	0.5%	0.6%
Total Investments	58.7%	56.0%	67.0%	66.7%	64.3%	54.6%	43.4%	35.0%	28.5%	26.6%	35.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.5%	2.2%	2.0%	1.8%	2.4%	2.4%	2.6%	4.4%	5.9%	4.4%
All Other Unsecured Loans/Lines of Credit	19.5%	13.4%	6.4%	4.6%	4.0%	3.7%	2.8%	2.4%	3.3%	3.8%	3.7%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.5%	0.0%	0.0%	0.1%	0.6%	0.8%	1.8%	1.1%	0.7%	0.5%	0.7%
New Vehicle Loans	9.4%	10.8%	7.3%	5.4%	4.8%	6.0%	6.6%	7.4%	7.9%	8.1%	7.4%
Used Vehicle Loans	10.2%	14.6%	8.8%	7.2%	6.7%	9.9%	10.8%	12.7%	14.9%	13.1%	12.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.7%	3.2%	6.2%	8.3%	11.6%	18.2%	24.5%	24.6%	27.3%	22.5%
Total Other Real Estate Loans/Lines of Credit	0.9%	1.9%	3.5%	4.8%	6.4%	6.5%	8.4%	8.6%	10.0%	10.0%	9.0%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	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	40.5%	43.0%	31.5%	30.3%	32.6%	41.0%	51.0%	59.3%	65.8%	69.5%	60.4%
Less: Allowance for Loan & Lease Losses	-0.9%	-0.7%	-0.3%	-0.3%	-0.3%	-0.2%	-0.4%	-0.3%	-0.5%	-0.6%	-0.5%
Net Loans and Leases	39.6%	42.3%	31.1%	30.0%	32.3%	40.8%	50.7%	59.0%	65.4%	69.0%	59.9%
Total Other Assets	1.5%	1.3%	1.3%	2.6%	2.6%	3.7%	5.2%	5.2%	5.7%	3.9%	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%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	2.5%	8.9%	19.1%	19.5%	18.8%	16.9%	10.0%	4.5%	1.3%	3.8%	6.7%
Share Drafts	0.0%	3.4%	5.2%	7.0%	8.5%	12.7%	13.5%	13.2%	15.5%	10.4%	11.4%
Regular Shares	80.1%	65.3%	55.1%	51.2%	46.0%	42.6%	35.2%	33.8%	28.7%	23.3%	30.1%
Money Market Shares	0.0%	0.8%	0.1%	2.6%	4.5%	5.7%	13.0%	12.7%	18.9%	22.0%	16.9%
Share Certificates	0.5%	5.4%	5.2%	4.8%	6.8%	7.1%	10.2%	15.5%	18.6%	18.9%	15.5%
IRA/KEOGH Accounts	1.0%	1.4%	2.5%	2.8%	5.3%	4.8%	6.5%	7.4%	7.0%	9.0%	7.6%
All Other Shares	0.4%	0.2%	0.9%	1.7%	0.3%	0.2%	1.0%	1.4%	0.1%	1.0%	0.8%
Non-Member Deposits	0.4%	1.8%	0.0%	0.1%	0.1%	0.4%	0.3%	0.0%	0.1%	0.0%	0.1%
Total Shares and Deposits	82.4%	78.3%	69.1%	70.4%	71.4%	73.5%	79.6%	84.1%	88.9%	84.7%	82.3%
Total Equity	15.1%	12.8%	11.8%	10.2%	9.8%	9.6%	10.5%	11.4%	9.8%	11.6%	10.9%
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	15.1%	13.0%	11.8%	10.2%	9.9%	9.8%	10.6%	11.5%	10.2%	11.7%	11.1%
Total Equity + Allow. for Loan Loss	16.0%	13.5%	12.2%	10.5%	10.1%	9.8%	10.8%	11.8%	10.3%	12.2%	11.4%
Balance Sheet Growth YTD Annualized											
Total Investments	-8.0%	3.7%	-4.7%	6.9%	6.1%	-0.9%	5.6%	-16.2%	-10.3%	11.0%	3.2%
Total Loans and Leases	-25.4%	-11.3%	-10.7%	-5.2%	4.2%	-5.2%	1.0%	-22.6%	-4.7%	16.6%	6.5%
TOTAL ASSETS	-15.7%	-3.4%	-6.8%	2.9%	5.6%	-2.6%	3.6%	-20.6%	-5.1%	14.6%	5.3%
Total Liabilities	-7.1%	11.7%	-8.6%	8.5%	3.0%	-2.4%	18.1%	2.0%	92.0%	20.0%	9.9%
Total Shares and Deposits	-16.4%	-4.0%	-5.9%	1.9%	6.5%	-3.0%	1.8%	-22.5%	-6.6%	14.4%	4.6%
Equity Capital	-13.0%	-8.7%	-8.9%	0.2%	4.4%	-0.1%	4.9%	-13.2%	1.7%	14.7%	7.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-15.7%	-3.4%	-6.8%	2.9%	5.6%	-2.6%	3.6%	-20.6%	-5.1%	14.6%	5.3%

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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	3.39%	2.34%	1.83%	1.94%	1.51%	1.12%	0.89%	0.62%	0.65%	0.58%	0.71%
Delinquent Loans / Total Capital	8.6%	7.4%	4.7%	5.6%	4.9%	4.7%	4.2%	3.2%	4.1%	3.3%	3.8%
Delinquent Loans + OREO / Net Loans + OREO	3.5%	2.4%	1.8%	2.1%	1.7%	1.2%	1.0%	0.6%	0.7%	0.6%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	43.4%	33.9%	39.2%	33.2%	34.4%	34.9%	30.7%	28.3%	34.2%	38.5%	35.8%
Allowance for Loan Losses/Net Loans	2.40%	1.62%	1.05%	1.00%	0.81%	0.58%	0.75%	0.56%	0.75%	0.82%	0.78%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$24	\$32	\$70	\$133	\$254	\$475	\$815	\$1,668	\$6,202	\$334
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$9	\$8	\$20	\$36	\$82	\$112	\$274	\$419	\$1,759	\$94
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$12	\$14	\$34	\$54	\$98	\$47	\$450	\$2,126	\$92
Total Delinquent Loans (\$000s)	\$10	\$36	\$52	\$104	\$203	\$390	\$684	\$1,137	\$2,536	\$10,087	\$521
Delinquency by Category											
Unsecured Credit Card	0.00%	0.42%	0.76%	0.61%	0.46%	0.53%	0.32%	0.38%	0.52%	0.50%	0.49%
STS Loans	60.00%	3.68%	3.83%	1.64%	2.94%	0.96%	0.90%	2.86%	6.52%	0.00%	2.50%
Non-Federally Guaranteed Student Loans	7.29%	0.00%	0.00%	3.56%	0.85%	1.00%	0.71%	0.98%	1.37%	1.01%	0.98%
New Vehicle Loans	1.98%	1.19%	0.72%	0.84%	0.69%	0.37%	0.40%	0.54%	0.18%	0.16%	0.26%
Used Vehicle Loans	0.47%	2.08%	2.14%	1.71%	1.14%	0.83%	0.72%	0.95%	0.50%	0.40%	0.58%
1st Mortgage Fixed	0.00%	0.00%	0.26%	2.45%	1.51%	1.31%	0.96%	0.25%	0.62%	0.54%	0.64%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.21%	0.46%	0.33%	0.92%	0.49%	0.55%	0.78%	0.72%
Other RE Fixed	9.66%	2.54%	3.06%	1.82%	2.55%	1.75%	0.84%	0.57%	0.81%	0.66%	0.96%
Other RE Adj	0.00%	0.00%	0.39%	3.00%	2.19%	1.29%	0.87%	0.17%	0.70%	0.32%	0.48%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.19%	0.19%
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%	0.89%	0.56%	0.68%	0.44%	0.36%	0.34%	0.39%
Total 1st Mortgage Loans	0.00%	0.00%	0.24%	2.37%	1.37%	1.09%	0.95%	0.32%	0.60%	0.59%	0.65%
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)	0.69%	0.85%	0.49%	0.52%	0.47%	0.31%	0.42%	0.27%	0.45%	0.54%	0.48%
Recoveries / Charge-Offs	25.64%	12.87%	34.39%	22.47%	20.51%	19.84%	21.10%	23.18%	17.93%	14.99%	16.87%
Expected Charge-Offs / Net Loans	1.01%	1.52%	0.89%	0.81%	0.72%	0.51%	0.49%	0.24%	0.28%	0.34%	0.37%
Provision for Loan Losses/Net Charge-Offs	65.5%	120.3%	112.6%	101.0%	103.3%	107.6%	91.5%	114.6%	113.8%	104.7%	105.3%
Prov. for Loan Losses/Expected Charge-Offs	45.9%	68.3%	62.9%	65.3%	67.6%	64.8%	78.8%	128.7%	184.3%	165.7%	135.7%
Bankruptcies / Net Loans	0.28%	3.87%	0.67%	0.96%	1.02%	0.62%	0.77%	0.29%	0.39%	0.52%	0.54%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$15	\$22	\$37	\$78	\$136	\$417	\$733	\$2,021	\$10,452	\$413
Total Amount of Recoveries (\$000s)	\$1	\$2	\$7	\$8	\$16	\$27	\$88	\$170	\$362	\$1,567	\$70
Net Charge Offs (\$000s)	\$2	\$13	\$14	\$28	\$62	\$109	\$329	\$563	\$1,659	\$8,885	\$343
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.31%	0.29%	0.49%	0.64%	0.58%	0.60%	0.46%	1.06%	1.20%	1.01%
STS Loans	0.00%	7.47%	4.28%	6.26%	3.80%	5.37%	4.93%	13.81%	4.64%	6.46%	5.19%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.46%	0.17%
New Vehicle Loans	0.00%	0.00%	0.01%	0.09%	0.19%	0.05%	0.32%	0.26%	0.21%	0.39%	0.30%
Used Vehicle Loans	0.29%	0.73%	0.39%	0.37%	0.53%	0.39%	0.50%	0.47%	0.62%	0.64%	0.58%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.82%	0.00%	0.10%	0.02%	0.17%	0.02%	0.03%	0.03%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.01%	0.13%	-0.05%	-0.02%	0.11%	0.07%	0.11%	0.13%	0.10%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.47%	0.04%	0.09%
All Other Loans	9.88%	9.25%	6.53%	7.39%	-37.51%	-0.83%	-0.55%	-0.31%	-0.37%	-0.43%	-0.52%
Indirect Loans	0.00%	0.00%	0.00%	-0.08%	0.58%	0.13%	0.46%	0.25%	0.43%	0.49%	0.44%
Number of Credit Unions in Each Peer Group:	49	41	54	72	65	49	32	10	10	10	392

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	10.90%	7.46%	15.80%	32.18%	36.03%	15.14%	6.05%	3.67%	0.20%	0.01%	4.85%
Credit Unions - Deposits in and Loans to	0.00%	7.12%	7.55%	8.91%	8.69%	4.65%	1.63%	0.89%	0.90%	0.01%	1.45%
Total Investments in Corporate Credit Unions*	78.15%	66.34%	62.74%	67.49%	51.86%	50.00%	50.46%	45.63%	17.75%	9.38%	24.33%
Marketable Securities	18.73%	66.05%	162.29%	205.04%	216.27%	234.08%	173.94%	167.49%	198.37%	140.83%	164.88%
All Other Investments	149.68%	226.72%	300.88%	317.89%	303.97%	235.69%	162.72%	77.60%	24.12%	5.35%	72.33%
Total Investments	389.00%	430.53%	565.57%	653.87%	647.73%	558.44%	408.20%	303.76%	278.27%	226.95%	317.50%
Unsecured Loans	129.33%	114.48%	72.37%	64.66%	59.20%	62.76%	49.07%	43.53%	74.96%	82.95%	72.94%
Vehicle Loans	129.54%	195.29%	136.35%	123.08%	115.37%	163.46%	163.64%	173.94%	223.01%	180.26%	176.71%
New Vehicle Loans	61.96%	83.27%	61.67%	52.61%	48.06%	61.76%	61.98%	64.10%	77.73%	68.75%	66.81%
Used Vehicle Loans	67.58%	112.03%	74.68%	70.47%	67.32%	101.70%	101.66%	109.84%	145.28%	111.51%	109.90%
Total Real Estate	6.26%	20.08%	56.42%	108.28%	147.78%	185.46%	250.07%	287.16%	338.21%	317.70%	283.28%
1st Mortgage	0.00%	5.71%	27.06%	60.87%	83.44%	118.90%	170.92%	212.25%	240.17%	232.57%	202.28%
1st Mortgage Fxd	0.00%	5.07%	25.65%	57.06%	72.07%	91.27%	127.53%	156.80%	188.13%	181.19%	157.13%
1st Mortgage Adj	0.00%	0.64%	1.40%	3.81%	11.36%	27.63%	43.39%	55.44%	52.04%	51.38%	45.15%
2nd Mortgage	6.26%	14.36%	29.37%	47.41%	64.35%	66.55%	79.15%	74.91%	98.03%	85.13%	81.00%
Closed-End Fxd	6.26%	13.71%	22.79%	40.25%	51.68%	45.23%	52.27%	33.50%	49.59%	38.15%	41.52%
Closed-End Adj	0.00%	0.65%	0.07%	0.41%	0.93%	0.08%	4.01%	7.56%	1.62%	1.79%	2.14%
Open-End Adj	0.00%	0.00%	4.43%	4.26%	11.59%	19.63%	22.38%	31.67%	46.82%	44.32%	36.45%
Open-End Fxd	0.00%	0.00%	2.08%	2.49%	0.15%	1.62%	0.49%	2.18%	0.00%	0.86%	0.89%
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%	0.10%	0.00%	0.00%	0.08%	5.81%	3.23%
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	268.63%	330.72%	265.83%	297.16%	328.43%	419.73%	479.87%	514.84%	643.91%	592.30%	543.43%
Indirect Loans	0.00%	0.00%	2.96%	1.54%	13.88%	73.83%	82.38%	90.12%	140.97%	121.49%	103.93%
Percent of Vehicle Loans	0.00%	0.00%	2.17%	1.25%	12.03%	45.17%	50.34%	51.81%	63.21%	67.40%	58.81%
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%	0.99%	2.19%	3.90%	7.25%	10.26%	13.28%	0.05%	3.39%
Total Mortgage Exposure**	8.50%	20.08%	58.32%	110.78%	156.90%	212.52%	299.88%	378.40%	442.90%	389.62%	348.70%
Total Real Estate	6.26%	20.08%	56.42%	108.28%	147.78%	185.46%	250.07%	287.16%	338.21%	317.70%	283.28%
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	2.24%	0.00%	1.89%	2.50%	9.11%	27.06%	49.81%	91.24%	104.69%	71.92%	65.42%
Federal Agency Securities (Mtg Backed)	2.24%	0.00%	1.89%	2.50%	9.11%	27.04%	49.76%	84.39%	104.69%	70.73%	64.30%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	6.86%	0.00%	1.19%	1.12%



