

June 30, 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	0.00%	1.01%	0.82%	0.95%	1.13%	1.35%	0.87%	0.66%	2.92%	1.24%	1.09%
Loan Yield	11.61%	5.21%	7.25%	7.25%	4.66%	4.62%	4.80%	3.90%	12.32%	4.02%	4.25%
Net Loan Yield After NCOs	11.61%	4.53%	6.71%	6.83%	4.52%	4.42%	4.79%	3.73%	12.11%	3.92%	4.13%
Asset Yield	3.54%	3.31%	2.74%	3.78%	2.72%	2.15%	2.31%	2.94%	9.85%	3.45%	3.42%
Cost of Funds	-1.18%	-0.25%	-0.16%	-0.20%	-0.34%	-0.27%	-0.19%	-0.29%	-3.54%	-0.89%	-0.77%
Gross Spread	2.36%	3.06%	2.58%	3.58%	2.38%	1.87%	2.12%	2.65%	6.31%	2.55%	2.66%
Provision Expense	0.00%	-0.23%	-0.44%	-0.28%	-0.18%	-0.06%	-0.04%	-0.14%	-0.19%	-0.10%	-0.12%
Net Spread after Provision Expense	2.36%	2.84%	2.14%	3.30%	2.20%	1.81%	2.07%	2.51%	6.12%	2.45%	2.54%
Total Non-Interest Income	0.00%	0.08%	0.05%	0.98%	0.78%	0.49%	0.42%	0.78%	1.61%	0.65%	0.70%
Total Non-Interest Expense	-2.36%	-3.16%	-2.29%	-3.81%	-2.89%	-2.03%	-2.21%	-2.78%	-6.29%	-2.14%	-2.44%
Net Operating Expense	-2.36%	-3.09%	-2.24%	-2.83%	-2.11%	-1.54%	-1.79%	-2.00%	-4.68%	-1.49%	-1.74%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.01%	0.00%	0.16%	-0.01%	0.00%	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)	0.00%	-0.25%	-0.10%	0.45%	0.08%	0.43%	0.27%	0.52%	1.43%	0.96%	0.81%
Net Charge-Offs	0.00%	-0.38%	-0.16%	-0.19%	-0.07%	-0.05%	0.00%	-0.12%	-0.16%	-0.08%	-0.09%
ROA (with Net Charge-offs)	0.00%	-0.40%	0.17%	0.54%	0.20%	0.44%	0.32%	0.53%	1.47%	0.98%	0.83%
ROA with Provision for LL - W/O NCUSIF Expense	0.00%	-0.25%	-0.10%	0.45%	0.08%	0.43%	0.27%	0.52%	1.43%	0.96%	0.81%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.00%	-0.40%	0.17%	0.54%	0.20%	0.44%	0.32%	0.53%	1.47%	0.98%	0.83%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.18%	-2.03%	-1.28%	-2.44%	-1.24%	-1.02%	-0.95%	-1.42%	-2.98%	-1.22%	-1.31%
Travel and Conference Expense	0.00%	-0.05%	-0.02%	-0.06%	-0.01%	0.00%	-0.02%	-0.04%	-0.08%	-0.02%	-0.03%
Office Occupancy Expense	0.00%	-0.05%	-0.12%	-0.17%	-0.25%	-0.11%	-0.20%	-0.24%	-0.39%	-0.21%	-0.22%
Office Operations Expense	0.00%	-0.78%	-0.52%	-0.84%	-0.57%	-0.52%	-0.61%	-0.55%	-1.79%	-0.13%	-0.31%
Educational and Promotional Expense	0.00%	0.00%	-0.01%	-0.03%	-0.08%	-0.03%	-0.11%	-0.09%	-0.11%	-0.13%	-0.12%
Loan Servicing Expense	0.00%	-0.08%	-0.04%	-0.13%	-0.09%	-0.05%	-0.13%	-0.13%	-0.04%	-0.07%	-0.08%
Professional and Outside Services	-1.18%	-0.05%	-0.25%	-0.05%	-0.48%	-0.23%	-0.10%	-0.15%	-0.68%	-0.26%	-0.24%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	0.00%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.04%	0.00%	-0.01%
Miscellaneous Operating Expenses	0.00%	-0.13%	-0.01%	-0.07%	-0.15%	-0.05%	-0.06%	-0.14%	-0.18%	-0.11%	-0.12%
Total Non-Interest Expense	-2.36%	-3.16%	-2.29%	-3.81%	-2.89%	-2.03%	-2.21%	-2.78%	-6.29%	-2.14%	-2.44%
Other Performance Ratios											
Earning Asset Yield	3.65%	3.33%	2.76%	3.91%	2.83%	2.17%	2.39%	3.26%	7.02%	3.50%	3.51%
Average Cost of Funds	-1.55%	-0.32%	-0.30%	-0.27%	-0.43%	-0.37%	-0.30%	-0.34%	-2.58%	-0.98%	-0.86%
FTE Employee / \$million of Loans & Share Drafts	20.44	0.75	0.80	0.67	0.31	0.48	0.27	0.25	0.00	0.16	0.19
Compensation & Benefits / FTE Emp.	\$2,000	\$46,286	\$51,500	\$65,231	\$66,933	\$62,381	\$65,897	\$64,798	\$0	\$87,109	\$80,240
Compensation & Benefits / \$million Lns. & S.D.s	\$38,095	\$35,079	\$41,460	\$43,730	\$20,621	\$30,016	\$17,876	\$15,197	\$0	\$14,317	\$15,687
Operating Expense / Loans & Share Drafts	-7.89%	-5.45%	-7.41%	-6.83%	-4.80%	-5.98%	-4.16%	-2.96%	0.00%	-2.52%	-2.91%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	0.13%	0.16%	1.76%	1.29%	1.45%	0.79%	0.83%	0.00%	0.77%	0.84%
Net Operating Expense / Loans & Share Drafts	-7.89%	-5.32%	-7.25%	-5.07%	-3.51%	-4.54%	-3.37%	-2.13%	0.00%	-1.76%	-2.07%
Operating Expense / Operating Revenue	100.00%	100.82%	87.95%	84.34%	92.45%	87.43%	88.13%	81.92%	0.00%	74.11%	77.69%
Total Fixed Assets / Shares & Equity	0.00%	0.15%	0.02%	2.04%	2.46%	0.27%	3.29%	2.58%	0.00%	1.44%	1.73%
Net Loans to Total Shares and Deposits	36.6%	71.6%	56.7%	63.7%	58.7%	33.2%	58.8%	81.5%	89.2%	100.6%	92.6%
Members / FTE Employee	50.00	500.00	451.00	388.00	353.69	367.76	328.37	342.31	1073.12	339.89	384.43

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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%	1.5%	0.1%	2.2%	1.0%	0.8%	0.5%	0.5%	0.2%	0.2%	0.3%
Total Investments	71.3%	42.5%	69.0%	48.5%	49.0%	73.8%	58.5%	23.6%	17.9%	16.7%	21.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.3%	0.5%	0.0%	0.3%
All Other Unsecured Loans/Lines of Credit	28.7%	15.8%	11.4%	12.4%	2.2%	2.9%	0.9%	1.7%	1.7%	0.3%	0.9%
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%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	0.0%	13.0%	3.2%	4.6%	3.3%	5.2%	2.1%	3.8%	11.0%	4.9%	5.1%
Used Vehicle Loans	0.0%	26.5%	12.6%	16.7%	6.8%	6.0%	4.0%	12.4%	41.5%	8.5%	11.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	11.7%	26.3%	3.1%	21.4%	41.6%	17.7%	59.8%	49.8%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	3.2%	1.3%	7.0%	7.1%	8.5%	10.1%	3.2%	7.1%	7.3%
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%	0.0%	0.0%	0.1%	0.1%
Total Loans and Leases	28.7%	55.3%	30.5%	46.9%	45.6%	24.4%	38.1%	70.9%	75.7%	80.7%	75.2%
Less: Allowance for Loan & Lease Losses	-0.6%	-0.3%	-0.4%	-0.5%	-0.3%	-0.2%	-0.2%	-0.4%	-0.2%	-0.4%	-0.4%
Net Loans and Leases	28.1%	55.0%	30.1%	46.3%	45.2%	24.2%	37.9%	70.4%	75.5%	80.3%	74.9%
Total Other Assets	0.6%	1.0%	0.9%	3.0%	4.8%	1.3%	3.2%	5.5%	6.5%	2.8%	3.6%
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	1.2%	7.9%	20.5%	19.7%	15.2%	12.9%	26.4%	3.5%	6.4%	9.7%	8.9%
Share Drafts	0.0%	3.0%	1.4%	10.2%	13.6%	9.5%	16.2%	23.4%	7.8%	5.0%	9.3%
Regular Shares	78.4%	72.7%	18.8%	54.8%	32.2%	30.0%	32.3%	33.4%	22.7%	20.5%	24.1%
Money Market Shares	0.0%	0.0%	8.5%	0.0%	13.4%	19.0%	4.0%	7.5%	0.2%	15.7%	12.5%
Share Certificates	0.0%	0.0%	25.0%	8.5%	10.6%	14.2%	8.1%	14.2%	41.8%	32.8%	28.3%
IRA/KEOGH Accounts	0.0%	0.0%	0.0%	0.0%	3.2%	0.7%	4.1%	4.4%	12.1%	6.1%	6.0%
All Other Shares	0.0%	1.5%	0.0%	0.1%	4.6%	0.0%	0.0%	4.2%	0.1%	0.1%	1.0%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Shares and Deposits	78.4%	77.3%	53.8%	73.6%	77.6%	73.3%	64.7%	87.0%	84.8%	80.2%	81.2%
Total Equity	20.4%	14.8%	25.7%	6.6%	7.2%	13.7%	8.9%	9.5%	8.8%	10.1%	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	20.4%	14.8%	25.7%	6.6%	7.4%	13.0%	8.9%	10.4%	8.8%	10.4%	10.2%
Total Equity + Allow. for Loan Loss	21.0%	15.1%	26.1%	7.1%	7.5%	13.9%	9.1%	10.0%	9.0%	10.5%	10.3%
Balance Sheet Growth YTD Annualized											
Total Investments	-6.5%	20.9%	-4.1%	-0.2%	31.7%	11.2%	-2.3%	-39.6%	0.0%	9.6%	9.3%
Total Loans and Leases	-25.5%	6.4%	6.0%	6.7%	-4.7%	-5.0%	2.7%	-56.7%	0.0%	10.2%	8.2%
TOTAL ASSETS	-13.4%	11.9%	-1.6%	3.0%	11.2%	6.8%	-0.6%	-52.7%	0.0%	10.0%	8.5%
Total Liabilities	0.0%	9.7%	-0.1%	-4.5%	66.6%	6.1%	-4.1%	-101.5%	0.0%	-19.0%	-16.7%
Total Shares and Deposits	-16.8%	14.8%	-2.7%	4.6%	3.9%	7.8%	0.4%	-50.2%	0.0%	14.4%	11.8%
Equity Capital	0.0%	-1.3%	-0.3%	8.5%	0.8%	2.1%	3.0%	-48.6%	0.0%	8.6%	7.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-13.4%	11.9%	-1.6%	3.0%	11.2%	6.8%	-0.6%	-52.7%	0.0%	10.0%	8.5%

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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	2.08%	0.33%	1.37%	1.15%	1.38%	0.09%	0.62%	0.56%	0.35%	0.27%	0.35%
Delinquent Loans / Total Capital	2.9%	1.2%	1.6%	7.5%	8.4%	0.2%	2.6%	3.9%	2.9%	2.1%	2.6%
Delinquent Loans + OREO / Net Loans + OREO	2.1%	0.3%	1.4%	1.2%	1.4%	0.1%	0.6%	0.7%	0.4%	0.3%	0.4%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	0.0%	14.9%	23.0%	59.7%	20.7%	4.7%	21.8%	34.9%	30.5%	28.9%
Allowance for Loan Losses/Net Loans	2.13%	0.47%	1.29%	1.11%	0.71%	0.66%	0.52%	0.63%	0.25%	0.48%	0.50%
Loans 2 to less than 6 months Delinquent (\$000s)	\$1	\$8	\$29	\$69	\$104	\$12	\$345	\$987	\$867	\$3,243	\$609
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$0	\$5	\$21	\$154	\$3	\$17	\$116	\$413	\$1,014	\$172
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$159	\$51	\$410	\$76
Total Delinquent Loans (\$000s)	\$1	\$8	\$34	\$89	\$259	\$15	\$362	\$1,262	\$1,331	\$4,666	\$857
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.92%	0.13%	0.21%	0.00%	0.13%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	58.73%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	50.68%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.40%	0.00%	1.00%	0.25%	0.27%	0.08%	0.15%
Used Vehicle Loans	0.00%	0.32%	1.19%	1.82%	0.89%	0.18%	0.96%	0.65%	0.25%	0.40%	0.43%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	1.67%	0.00%	0.81%	0.29%	0.92%	0.23%	0.27%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.00%	0.19%	0.32%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	2.14%	0.10%	0.00%	0.16%	2.14%	0.53%	0.50%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.00%	0.49%	0.63%
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%	0.55%	0.90%	1.94%	0.49%	0.24%	0.23%	0.30%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	1.54%	0.00%	0.73%	0.45%	0.30%	0.22%	0.28%
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)	0.00%	0.68%	0.54%	0.42%	0.14%	0.19%	0.00%	0.17%	0.21%	0.10%	0.12%
Recoveries / Charge-Offs	0.00%	6.25%	23.53%	23.81%	13.04%	32.61%	95.00%	33.92%	73.39%	33.60%	37.85%
Expected Charge-Offs / Net Loans	0.10%	0.02%	0.53%	0.28%	0.53%	0.04%	0.37%	0.16%	0.43%	0.11%	0.14%
Provision for Loan Losses/Net Charge-Offs	0.0%	60.0%	269.2%	146.9%	280.0%	125.8%	3300.0%	110.8%	121.3%	128.6%	125.9%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	1714.3%	277.2%	226.8%	75.0%	595.4%	30.8%	120.9%	59.4%	121.1%	113.2%
Bankruptcies / Net Loans	0.00%	0.00%	0.59%	0.17%	0.17%	0.06%	1.26%	0.11%	1.16%	0.17%	0.20%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$16	\$17	\$42	\$31	\$46	\$40	\$745	\$1,022	\$2,524	\$471
Total Amount of Recoveries (\$000s)	\$0	\$1	\$4	\$10	\$4	\$15	\$38	\$253	\$750	\$848	\$178
Net Charge Offs (\$000s)	\$0	\$15	\$13	\$32	\$27	\$31	\$2	\$492	\$272	\$1,676	\$293
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.12%	0.76%	3.55%	0.00%	0.60%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.34%	0.00%	0.00%	0.15%	-0.06%	0.36%	0.26%
Used Vehicle Loans	0.00%	0.00%	0.00%	0.99%	0.09%	0.08%	0.07%	0.27%	0.14%	0.47%	0.35%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.06%	0.05%
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%	-1.00%	-4.80%	-0.14%	-0.05%	-0.02%	0.11%	0.02%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.20%	0.37%	0.00%	0.09%	0.04%	0.17%	0.13%
Number of Credit Unions in Each Peer Group:	1	2	2	2	3	2	1	4	1	2	20

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%	0.00%	20.24%	19.01%	4.13%	0.00%	0.56%	0.00%	0.00%	0.54%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	3.63%	9.10%	5.40%	0.00%	5.28%	0.94%	0.00%	0.00%	0.42%
Total Investments in Corporate Credit Unions*	0.00%	14.45%	5.38%	63.94%	58.43%	68.90%	40.13%	6.85%	7.16%	0.39%	5.76%
Marketable Securities	0.00%	53.51%	79.53%	297.27%	268.85%	199.85%	300.12%	46.13%	98.57%	48.35%	64.35%
All Other Investments	0.00%	176.88%	163.74%	306.87%	274.96%	239.46%	311.05%	135.23%	91.26%	85.84%	108.59%
Total Investments	350.00%	286.87%	267.96%	730.65%	662.23%	569.47%	656.57%	226.42%	202.74%	161.35%	207.35%
Unsecured Loans	141.18%	106.52%	44.32%	186.72%	29.34%	22.43%	23.18%	28.91%	25.26%	3.01%	12.02%
Vehicle Loans	0.00%	266.64%	61.64%	320.92%	135.46%	86.52%	68.92%	155.71%	596.24%	129.39%	164.35%
New Vehicle Loans	0.00%	88.03%	12.59%	68.89%	43.98%	40.34%	24.09%	36.48%	124.44%	47.71%	49.83%
Used Vehicle Loans	0.00%	178.61%	49.04%	252.02%	91.48%	46.18%	44.83%	119.23%	471.79%	81.68%	114.52%
Total Real Estate	0.00%	0.00%	12.33%	195.32%	450.72%	79.28%	335.33%	496.58%	237.61%	644.60%	557.53%
1st Mortgage	0.00%	0.00%	0.00%	175.99%	355.50%	24.28%	239.87%	399.55%	201.07%	576.58%	485.85%
1st Mortgage Fxd	0.00%	0.00%	0.00%	174.22%	328.77%	23.71%	214.34%	295.13%	65.96%	470.39%	384.69%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.77%	26.73%	0.56%	25.53%	104.42%	135.11%	106.19%	101.16%
2nd Mortgage	0.00%	0.00%	12.33%	19.33%	95.23%	55.01%	95.46%	97.03%	36.54%	68.02%	71.68%
Closed-End Fxd	0.00%	0.00%	12.33%	19.33%	71.57%	34.95%	23.20%	52.01%	20.19%	16.39%	25.10%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.33%	0.00%	0.00%	12.09%	0.00%	0.10%	2.49%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	23.32%	20.06%	72.25%	32.93%	16.35%	51.53%	44.08%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	141.18%	373.16%	118.29%	706.14%	615.52%	188.24%	427.50%	681.20%	859.11%	778.01%	734.58%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	49.75%	6.57%	13.99%	219.00%	603.91%	165.86%	195.40%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	36.73%	7.59%	20.30%	140.65%	101.29%	128.19%	118.89%
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%	0.81%	13.92%	0.00%	3.85%	0.00%	0.00%	1.14%
Total Mortgage Exposure**	0.00%	0.00%	12.33%	195.32%	497.83%	99.33%	335.33%	511.09%	237.61%	644.60%	561.59%
Total Real Estate	0.00%	0.00%	12.33%	195.32%	450.72%	79.28%	335.33%	496.58%	237.61%	644.60%	557.53%
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%	0.00%	47.11%	20.04%	0.00%	14.51%	0.00%	0.00%	4.06%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	47.11%	20.04%	0.00%	14.51%	0.00%	0.00%	4.06%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



