

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	0.76%	1.08%	1.08%	0.89%	1.00%	1.12%	1.21%	1.23%	1.36%	1.14%	1.16%
Loan Yield	7.61%	6.39%	5.31%	6.10%	5.28%	5.52%	5.15%	4.68%	4.19%	4.12%	4.42%
Net Loan Yield After NCOs	6.21%	6.09%	5.00%	5.44%	4.84%	4.91%	4.77%	4.33%	3.52%	3.75%	4.01%
Asset Yield	5.00%	3.76%	3.16%	3.45%	3.12%	3.36%	3.50%	3.21%	3.43%	3.42%	3.37%
Cost of Funds	-0.35%	-0.33%	-0.13%	-0.31%	-0.25%	-0.36%	-0.38%	-0.37%	-0.33%	-0.53%	-0.44%
Gross Spread	4.65%	3.43%	3.02%	3.13%	2.87%	3.00%	3.12%	2.84%	3.10%	2.89%	2.93%
Provision Expense	-1.48%	-0.20%	-0.14%	-0.32%	-0.15%	-0.34%	-0.27%	-0.22%	-0.52%	-0.37%	-0.33%
Net Spread after Provision Expense	3.17%	3.23%	2.88%	2.82%	2.71%	2.66%	2.84%	2.62%	2.58%	2.52%	2.59%
Total Non-Interest Income	0.40%	0.29%	0.79%	1.10%	1.03%	1.33%	1.44%	1.42%	2.49%	1.53%	1.53%
Total Non-Interest Expense	-4.25%	-3.45%	-3.50%	-3.56%	-3.35%	-3.58%	-3.67%	-3.46%	-3.64%	-2.93%	-3.21%
Net Operating Expense	-3.85%	-3.16%	-2.71%	-2.46%	-2.32%	-2.25%	-2.22%	-2.04%	-1.15%	-1.39%	-1.69%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	0.01%	0.00%	0.00%	0.01%	0.01%	0.03%	0.00%	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	-0.05%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.02%	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)	-0.73%	0.08%	0.17%	0.36%	0.40%	0.40%	0.62%	0.59%	1.46%	1.13%	0.91%
Net Charge-Offs	-0.87%	-0.15%	-0.15%	-0.33%	-0.23%	-0.32%	-0.23%	-0.21%	-0.51%	-0.29%	-0.28%
ROA (with Net Charge-offs)	-0.12%	0.13%	0.16%	0.35%	0.32%	0.42%	0.67%	0.60%	1.47%	1.22%	0.96%
ROA with Provision for LL - W/O NCUSIF Expense	-0.68%	0.06%	0.17%	0.36%	0.40%	0.41%	0.63%	0.59%	1.46%	1.13%	0.91%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.07%	0.11%	0.16%	0.35%	0.32%	0.42%	0.67%	0.60%	1.47%	1.22%	0.96%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.46%	-1.94%	-1.84%	-1.69%	-1.62%	-1.74%	-1.98%	-1.81%	-1.92%	-1.50%	-1.65%
Travel and Conference Expense	-0.03%	-0.01%	-0.03%	-0.03%	-0.03%	-0.04%	-0.06%	-0.03%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.09%	-0.12%	-0.13%	-0.19%	-0.20%	-0.25%	-0.21%	-0.23%	-0.23%	-0.18%	-0.20%
Office Operations Expense	-0.73%	-0.57%	-0.62%	-0.76%	-0.60%	-0.54%	-0.61%	-0.59%	-0.70%	-0.66%	-0.64%
Educational and Promotional Expense	-0.07%	-0.03%	-0.04%	-0.06%	-0.05%	-0.10%	-0.12%	-0.10%	-0.21%	-0.12%	-0.12%
Loan Servicing Expense	-0.17%	-0.12%	-0.12%	-0.22%	-0.16%	-0.23%	-0.28%	-0.17%	-0.19%	-0.10%	-0.15%
Professional and Outside Services	-0.30%	-0.41%	-0.61%	-0.49%	-0.58%	-0.58%	-0.32%	-0.44%	-0.24%	-0.26%	-0.34%
Member Insurance	-0.05%	-0.02%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.11%	-0.10%	-0.05%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.23%	-0.13%	-0.06%	-0.08%	-0.08%	-0.07%	-0.07%	-0.06%	-0.08%	-0.06%	-0.07%
Total Non-Interest Expense	-4.25%	-3.45%	-3.50%	-3.56%	-3.35%	-3.58%	-3.67%	-3.46%	-3.64%	-2.93%	-3.21%
Other Performance Ratios											
Earning Asset Yield	4.88%	3.83%	3.43%	3.68%	3.29%	3.54%	3.83%	3.36%	3.60%	3.58%	3.54%
Average Cost of Funds	-0.43%	-0.44%	-0.17%	-0.39%	-0.30%	-0.43%	-0.46%	-0.41%	-0.40%	-0.60%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	1.42	0.88	0.76	0.57	0.49	0.50	0.43	0.36	0.28	0.23	0.30
Compensation & Benefits / FTE Emp.	\$28,359	\$44,535	\$47,063	\$49,472	\$52,735	\$53,942	\$65,045	\$65,794	\$74,876	\$68,000	\$65,051
Compensation & Benefits / \$million Lns. & S.D.s	\$40,520	\$39,188	\$34,461	\$28,005	\$25,397	\$27,100	\$27,543	\$24,051	\$20,810	\$15,968	\$19,564
Operating Expense / Loans & Share Drafts	-7.01%	-6.98%	-6.52%	-5.91%	-5.27%	-5.58%	-5.10%	-4.60%	-3.94%	-3.11%	-3.80%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.66%	0.58%	1.49%	1.83%	1.62%	2.08%	2.01%	1.89%	2.69%	1.63%	1.81%
Net Operating Expense / Loans & Share Drafts	-6.36%	-6.39%	-5.04%	-4.08%	-3.64%	-3.51%	-3.09%	-2.72%	-1.25%	-1.48%	-2.00%
Operating Expense / Operating Revenue	85.36%	92.48%	99.23%	84.04%	86.68%	83.96%	81.90%	82.76%	67.16%	69.73%	74.68%
Total Fixed Assets / Shares & Equity	0.11%	0.28%	1.29%	1.97%	2.22%	3.32%	3.42%	2.51%	2.63%	2.52%	2.60%
Net Loans to Total Shares and Deposits	81.1%	62.5%	55.7%	62.8%	60.5%	64.1%	71.8%	69.3%	91.6%	93.7%	83.1%
Members / FTE Employee	494.74	417.87	481.55	361.13	364.99	334.44	351.28	369.06	411.42	355.51	362.21

December 31, 2017

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	0.9%	0.3%	1.1%	1.5%	1.5%	1.6%	1.4%	1.0%	1.2%	1.1%	1.2%
Total Investments	35.9%	51.8%	51.8%	43.0%	45.3%	40.9%	32.9%	33.8%	21.7%	16.2%	24.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.9%	0.9%	3.4%	1.8%	1.9%	2.2%	2.2%	2.4%	2.5%	2.4%
All Other Unsecured Loans/Lines of Credit	13.3%	8.7%	7.0%	6.6%	5.5%	4.0%	3.5%	2.6%	2.1%	2.4%	2.8%
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%	0.2%	0.2%	0.0%	0.5%	0.3%
New Vehicle Loans	19.3%	12.6%	12.2%	11.2%	7.4%	9.0%	8.8%	8.2%	10.9%	16.1%	12.7%
Used Vehicle Loans	31.0%	24.9%	22.8%	21.3%	16.2%	20.7%	20.3%	17.0%	21.1%	14.6%	16.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.7%	1.9%	7.9%	15.5%	12.9%	18.7%	26.7%	26.1%	38.8%	30.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.3%	1.6%	3.5%	3.7%	6.3%	2.9%	10.1%	3.4%	4.0%
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%	0.0%	0.0%	0.0%
Total Loans and Leases	63.6%	47.8%	45.1%	52.0%	50.0%	52.2%	60.0%	60.0%	72.8%	78.3%	69.5%
Less: Allowance for Loan & Lease Losses	-1.7%	-1.0%	-0.5%	-0.5%	-0.5%	-0.4%	-0.6%	-0.5%	-1.2%	-0.4%	-0.5%
Net Loans and Leases	61.9%	46.9%	44.6%	51.5%	49.5%	51.7%	59.4%	59.4%	71.6%	77.9%	69.0%
Total Other Assets	1.3%	1.0%	2.4%	4.0%	3.7%	5.9%	6.3%	5.8%	5.5%	4.7%	5.1%
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											
Share Drafts	0.0%	0.4%	6.9%	10.8%	13.5%	11.9%	13.0%	15.7%	17.8%	15.7%	15.2%
Regular Shares	71.6%	53.7%	61.4%	42.0%	43.5%	36.5%	31.6%	33.4%	23.9%	28.3%	30.9%
Money Market Shares	0.0%	2.7%	3.7%	9.2%	5.1%	6.9%	11.5%	16.2%	21.2%	12.9%	13.2%
Share Certificates	6.4%	16.3%	6.1%	16.0%	12.4%	15.8%	17.9%	15.0%	12.0%	19.7%	17.4%
IRA/KEOGH Accounts	0.0%	0.2%	1.7%	3.6%	6.2%	8.7%	9.2%	5.6%	4.3%	6.5%	6.4%
All Other Shares	0.4%	2.0%	1.2%	0.6%	1.6%	1.3%	0.5%	0.2%	0.0%	0.4%	0.5%
Non-Member Deposits	0.0%	1.2%	0.0%	0.5%	0.2%	0.4%	0.0%	0.4%	0.2%	0.1%	0.2%
Total Shares and Deposits	78.4%	76.6%	80.9%	82.7%	82.6%	81.4%	83.6%	86.5%	79.5%	83.6%	83.6%
Total Equity	21.5%	21.1%	14.6%	14.6%	12.1%	11.9%	13.2%	10.7%	17.9%	12.4%	12.5%
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	21.5%	21.8%	14.6%	14.6%	12.1%	12.0%	13.4%	11.2%	17.9%	12.6%	12.8%
Total Equity + Allow. for Loan Loss	23.2%	22.0%	15.2%	15.1%	12.5%	12.4%	13.8%	11.2%	19.1%	12.8%	13.1%
Balance Sheet Growth YTD Annualized											
Total Investments	2.5%	11.4%	-0.3%	-19.7%	-3.7%	18.1%	-1.7%	2.6%	33.7%	19.3%	9.7%
Total Loans and Leases	20.3%	-11.6%	-35.9%	-7.7%	-9.9%	10.4%	-11.3%	13.0%	0.7%	8.0%	5.9%
TOTAL ASSETS	13.5%	-1.8%	-20.6%	-13.1%	-7.2%	13.6%	-8.1%	9.3%	6.4%	9.2%	6.6%
Total Liabilities	-50.0%	-13.4%	3031.0%	-56.0%	-10.3%	0.7%	-6.6%	16.1%	5.8%	32.1%	16.2%
Total Shares and Deposits	14.4%	-1.3%	-24.0%	-10.8%	-7.3%	14.5%	-8.9%	9.0%	5.9%	8.2%	6.0%
Equity Capital	10.7%	-2.3%	-24.3%	-9.6%	-4.6%	15.2%	-3.3%	9.9%	8.8%	9.9%	7.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	13.5%	-1.8%	-20.6%	-13.1%	-7.2%	13.6%	-8.1%	9.3%	6.4%	9.2%	6.6%

December 31, 2017

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	2.88%	1.84%	1.57%	1.35%	1.31%	1.17%	1.06%	0.63%	0.56%	0.40%	0.57%
Delinquent Loans / Total Capital	7.9%	4.0%	4.7%	4.6%	5.2%	4.9%	4.6%	3.4%	2.2%	2.4%	3.0%
Delinquent Loans + OREO / Net Loans + OREO	3.3%	2.0%	1.7%	1.5%	1.5%	1.4%	1.2%	0.8%	0.6%	0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	38.9%	20.7%	23.5%	14.7%	21.1%	13.5%	20.4%	15.5%	16.7%	17.9%	17.4%
Allowance for Loan Losses/Net Loans	2.76%	2.05%	1.16%	0.96%	0.96%	0.87%	0.96%	0.87%	1.68%	0.53%	0.74%
Loans 2 to less than 6 months Delinquent (\$000s)	\$14	\$24	\$40	\$91	\$170	\$377	\$749	\$1,035	\$2,029	\$5,245	\$528
Loans 6 to less than 12 months Delinquent (\$000s)	\$8	\$5	\$11	\$12	\$30	\$50	\$159	\$172	\$383	\$834	\$88
Loans 12 months and over Delinquent (\$000s)	\$1	\$2	\$1	\$4	\$16	\$9	\$33	\$17	\$23	\$310	\$23
Total Delinquent Loans (\$000s)	\$23	\$30	\$53	\$107	\$216	\$436	\$940	\$1,224	\$2,435	\$6,389	\$639
Delinquency by Category											
Unsecured Credit Card	0.00%	0.65%	0.52%	0.33%	0.26%	0.60%	0.35%	0.46%	0.63%	0.26%	0.36%
STS Loans	0.00%	0.00%	0.00%	1.85%	1.60%	2.78%	0.00%	2.70%	0.00%	0.00%	2.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.45%	0.87%	3.16%	0.12%	0.34%
New Vehicle Loans	3.66%	0.74%	0.91%	0.57%	0.45%	0.61%	0.61%	0.27%	0.43%	0.24%	0.31%
Used Vehicle Loans	1.39%	2.30%	1.56%	1.94%	1.34%	1.29%	0.71%	0.92%	0.99%	0.55%	0.81%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.63%	1.45%	1.17%	0.87%	0.59%	0.37%	0.16%	0.31%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.83%	0.74%	1.97%	0.25%	0.00%	1.05%	0.74%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.88%	0.30%	2.01%	0.11%	0.08%	0.85%	0.53%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	2.47%	0.68%	1.58%	0.50%	0.12%	1.09%	1.00%
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	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%	6.36%	3.37%	0.61%	0.66%	0.75%	0.43%	0.42%	0.49%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.61%	1.32%	1.10%	1.26%	0.44%	0.27%	0.29%	0.40%
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)	1.40%	0.30%	0.31%	0.66%	0.45%	0.62%	0.38%	0.35%	0.67%	0.37%	0.41%
Recoveries / Charge-Offs	38.46%	64.32%	41.46%	25.93%	25.80%	18.21%	19.07%	26.65%	18.91%	23.47%	23.06%
Expected Charge-Offs / Net Loans	1.51%	1.11%	0.46%	0.50%	0.54%	0.74%	0.53%	0.33%	0.44%	0.36%	0.40%
Provision for Loan Losses/Net Charge-Offs	171.2%	134.2%	91.0%	96.1%	67.8%	105.0%	118.8%	106.1%	102.5%	128.6%	116.6%
Prov. for Loan Losses/Expected Charge-Offs	162.4%	36.7%	62.3%	128.0%	56.3%	88.1%	87.1%	112.1%	159.0%	132.6%	120.0%
Bankruptcies / Net Loans	1.60%	2.63%	0.82%	1.20%	0.91%	2.13%	1.24%	0.73%	1.38%	1.04%	1.08%
Total Amount of Loans Charged-Off (\$000s)	\$17	\$14	\$21	\$73	\$105	\$271	\$426	\$889	\$3,618	\$7,473	\$580
Total Amount of Recoveries (\$000s)	\$7	\$9	\$9	\$19	\$27	\$49	\$81	\$237	\$684	\$1,754	\$134
Net Charge Offs (\$000s)	\$10	\$5	\$12	\$54	\$78	\$221	\$345	\$652	\$2,934	\$5,719	\$446
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.25%	0.20%	0.57%	0.37%	0.63%	0.66%	0.56%	1.19%	0.75%	0.69%
STS Loans	0.00%	0.00%	0.00%	6.20%	5.40%	6.74%	0.00%	6.90%	0.00%	0.00%	6.09%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.06%	0.00%	0.03%	0.02%
New Vehicle Loans	0.61%	0.29%	0.11%	0.35%	0.12%	0.28%	0.16%	0.21%	0.56%	0.33%	0.32%
Used Vehicle Loans	1.36%	0.20%	0.28%	0.49%	0.42%	0.86%	0.46%	0.49%	0.75%	0.68%	0.63%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.20%	0.03%	0.05%	0.04%	0.02%	0.02%	0.01%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.23%	0.00%	-0.05%	0.00%	0.05%	0.01%	0.09%	0.15%	0.09%
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	21.46%	1.63%	2.70%	8.15%	5.07%	-1.05%	-2.62%	-0.19%	-0.37%	0.10%	-0.14%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	6.77%	0.53%	0.29%	0.66%	0.52%	0.63%	0.63%
Number of Credit Unions in Each Peer Group:	10	15	12	19	33	23	10	14	3	6	145

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%	8.44%	1.90%	2.60%	16.49%	8.17%	6.73%	1.32%	0.00%	0.03%	2.04%
Credit Unions - Deposits in and Loans to	0.00%	1.78%	0.00%	0.00%	3.56%	0.52%	0.00%	1.10%	0.00%	0.03%	0.40%
Total Investments in Corporate Credit Unions*	22.52%	48.54%	52.81%	59.48%	56.67%	59.51%	26.52%	46.93%	1.34%	16.14%	26.05%
Marketable Securities	0.00%	13.21%	27.84%	21.72%	57.85%	108.75%	94.49%	184.42%	30.10%	49.99%	77.17%
All Other Investments	76.99%	144.61%	254.01%	200.94%	228.52%	159.03%	116.30%	45.59%	61.78%	25.64%	60.75%
Total Investments	166.59%	237.31%	354.07%	295.04%	374.88%	339.95%	246.21%	302.15%	121.27%	128.67%	193.82%
Unsecured Loans	61.81%	43.88%	54.14%	68.18%	60.73%	48.67%	42.59%	43.34%	25.15%	38.80%	40.52%
Vehicle Loans	233.71%	171.65%	238.96%	222.69%	195.13%	246.61%	217.37%	226.30%	178.96%	243.40%	229.38%
New Vehicle Loans	89.60%	57.63%	83.02%	76.85%	61.16%	74.82%	65.41%	73.73%	61.10%	127.73%	99.64%
Used Vehicle Loans	144.11%	114.02%	155.94%	145.85%	133.97%	171.79%	151.96%	152.57%	117.85%	115.67%	129.74%
Total Real Estate	0.00%	3.30%	14.98%	65.14%	157.96%	138.55%	187.02%	264.24%	202.40%	335.17%	271.40%
1st Mortgage	0.00%	3.30%	13.25%	54.09%	128.61%	107.69%	139.58%	238.69%	146.07%	307.99%	240.16%
1st Mortgage Fxd	0.00%	3.30%	13.25%	52.24%	101.72%	88.01%	90.57%	134.09%	107.49%	261.99%	188.47%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.84%	26.89%	19.68%	49.01%	104.60%	38.58%	46.01%	51.69%
2nd Mortgage	0.00%	0.00%	1.74%	11.05%	29.35%	30.87%	47.44%	25.55%	56.33%	27.17%	31.24%
Closed-End Fxd	0.00%	0.00%	1.29%	4.63%	6.00%	11.03%	15.98%	7.49%	37.32%	4.93%	9.97%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.47%	0.35%	0.28%	2.66%	0.57%	2.12%	1.68%
Open-End Adj	0.00%	0.00%	0.18%	6.42%	21.71%	18.19%	31.17%	14.27%	18.44%	19.13%	18.74%
Open-End Fxd	0.00%	0.00%	0.26%	0.01%	1.17%	1.29%	0.00%	1.14%	0.00%	0.99%	0.85%
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	295.52%	218.83%	308.09%	356.24%	413.97%	433.89%	448.45%	536.72%	406.81%	621.22%	543.93%
Indirect Loans	0.00%	0.00%	0.00%	6.42%	6.94%	61.44%	49.00%	99.28%	166.34%	147.48%	119.50%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.89%	3.55%	24.91%	22.54%	43.87%	92.95%	60.59%	52.10%
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%	3.90%	1.53%	0.00%	4.45%	1.24%	0.00%	1.16%
Total Mortgage Exposure**	0.00%	3.30%	14.98%	65.14%	158.11%	162.28%	204.07%	289.44%	213.60%	343.56%	283.97%
Total Real Estate	0.00%	3.30%	14.98%	65.14%	157.96%	138.55%	187.02%	264.24%	202.40%	335.17%	271.40%
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%	0.14%	23.72%	17.04%	25.20%	11.20%	8.39%	12.57%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.14%	23.72%	17.04%	25.20%	11.20%	8.39%	12.57%
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%



