

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	0.69%	1.08%	0.84%	1.30%	1.15%	1.32%	1.32%	1.37%	1.32%	1.17%	1.26%
Loan Yield	5.70%	6.81%	4.92%	6.78%	5.61%	5.65%	4.54%	5.02%	4.62%	4.40%	4.66%
Net Loan Yield After NCOs	2.45%	6.62%	4.67%	6.21%	5.12%	4.91%	4.10%	4.61%	3.90%	4.06%	4.25%
Asset Yield	3.55%	3.82%	2.69%	4.19%	3.31%	3.50%	3.08%	3.50%	3.56%	3.65%	3.56%
Cost of Funds	-0.20%	-0.31%	-0.16%	-0.42%	-0.26%	-0.39%	-0.36%	-0.45%	-0.36%	-0.61%	-0.51%
Gross Spread	3.35%	3.51%	2.53%	3.76%	3.05%	3.11%	2.71%	3.05%	3.21%	3.04%	3.05%
Provision Expense	-0.89%	-0.13%	-0.04%	-0.37%	-0.23%	-0.39%	-0.19%	-0.27%	-0.64%	-0.33%	-0.33%
Net Spread after Provision Expense	2.47%	3.38%	2.49%	3.40%	2.82%	2.72%	2.52%	2.79%	2.57%	2.71%	2.72%
Total Non-Interest Income	0.34%	0.28%	0.52%	1.15%	1.07%	1.39%	1.27%	1.56%	2.47%	1.61%	1.59%
Total Non-Interest Expense	-3.65%	-3.30%	-2.73%	-3.84%	-3.42%	-3.58%	-3.35%	-3.60%	-3.69%	-2.91%	-3.22%
Net Operating Expense	-3.31%	-3.02%	-2.22%	-2.69%	-2.36%	-2.19%	-2.08%	-2.04%	-1.22%	-1.31%	-1.63%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	-0.01%	0.00%	-0.01%	0.00%	0.01%	0.02%	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%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.01%	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)	-0.85%	0.35%	0.27%	0.69%	0.46%	0.52%	0.44%	0.75%	1.37%	1.40%	1.09%
Net Charge-Offs	-1.85%	-0.09%	-0.11%	-0.31%	-0.24%	-0.39%	-0.25%	-0.25%	-0.50%	-0.26%	-0.29%
ROA (with Net Charge-offs)	-1.81%	0.39%	0.20%	0.75%	0.44%	0.52%	0.38%	0.76%	1.50%	1.47%	1.14%
ROA with Provision for LL - W/O NCUSIF Expense	-0.85%	0.36%	0.27%	0.69%	0.46%	0.53%	0.44%	0.75%	1.37%	1.40%	1.09%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.81%	0.39%	0.20%	0.75%	0.45%	0.53%	0.38%	0.76%	1.50%	1.47%	1.14%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.81%	-1.79%	-1.41%	-2.00%	-1.62%	-1.76%	-1.72%	-1.86%	-1.97%	-1.52%	-1.66%
Travel and Conference Expense	-0.02%	-0.01%	-0.01%	-0.03%	-0.04%	-0.04%	-0.05%	-0.03%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.12%	-0.11%	-0.12%	-0.23%	-0.20%	-0.25%	-0.21%	-0.24%	-0.24%	-0.18%	-0.20%
Office Operations Expense	-0.75%	-0.66%	-0.47%	-0.62%	-0.62%	-0.53%	-0.57%	-0.64%	-0.70%	-0.68%	-0.66%
Educational and Promotional Expense	-0.06%	-0.03%	-0.01%	-0.07%	-0.06%	-0.09%	-0.10%	-0.11%	-0.23%	-0.11%	-0.11%
Loan Servicing Expense	-0.10%	-0.10%	-0.10%	-0.23%	-0.16%	-0.24%	-0.26%	-0.20%	-0.21%	-0.15%	-0.18%
Professional and Outside Services	-0.51%	-0.32%	-0.52%	-0.56%	-0.59%	-0.56%	-0.35%	-0.43%	-0.20%	-0.18%	-0.29%
Member Insurance	0.00%	-0.03%	0.00%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.14%	-0.09%	-0.05%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.14%	-0.16%	-0.05%	-0.06%	-0.09%	-0.07%	-0.06%	-0.07%	-0.07%	-0.06%	-0.06%
Total Non-Interest Expense	-3.65%	-3.30%	-2.73%	-3.84%	-3.42%	-3.58%	-3.35%	-3.60%	-3.69%	-2.91%	-3.22%
Other Performance Ratios											
Earning Asset Yield	3.98%	3.80%	3.03%	4.43%	3.38%	3.77%	3.40%	3.65%	3.68%	3.79%	3.71%
Average Cost of Funds	-0.27%	-0.40%	-0.22%	-0.51%	-0.31%	-0.48%	-0.45%	-0.50%	-0.44%	-0.69%	-0.58%
FTE Employee / \$million of Loans & Share Drafts	1.56	0.97	0.69	0.52	0.48	0.49	0.42	0.36	0.29	0.22	0.29
Compensation & Benefits / FTE Emp.	\$25,410	\$38,548	\$38,829	\$56,742	\$52,638	\$55,974	\$60,373	\$66,951	\$77,824	\$70,435	\$66,772
Compensation & Benefits / \$million Lns. & S.D.s	\$34,815	\$37,932	\$25,239	\$31,473	\$25,552	\$27,922	\$24,279	\$24,501	\$22,680	\$16,096	\$19,652
Operating Expense / Loans & Share Drafts	-7.07%	-6.99%	-4.79%	-6.08%	-5.39%	-5.66%	-4.74%	-4.73%	-4.23%	-3.09%	-3.81%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.67%	0.59%	0.91%	1.81%	1.68%	2.20%	1.80%	2.04%	2.83%	1.71%	1.88%
Net Operating Expense / Loans & Share Drafts	-6.40%	-6.40%	-3.88%	-4.26%	-3.71%	-3.46%	-2.95%	-2.69%	-1.40%	-1.39%	-1.92%
Operating Expense / Operating Revenue	98.95%	88.11%	76.09%	80.92%	84.08%	81.17%	85.54%	80.04%	67.06%	67.07%	72.35%
Total Fixed Assets / Shares & Equity	0.13%	0.61%	1.15%	1.96%	2.22%	3.31%	2.97%	2.67%	2.64%	2.35%	2.51%
Net Loans to Total Shares and Deposits	65.6%	64.6%	61.1%	69.1%	61.8%	64.7%	66.2%	72.5%	89.2%	95.5%	84.6%
Members / FTE Employee	561.29	434.30	447.45	330.37	368.57	332.34	349.39	371.74	406.25	362.05	364.84

June 30, 2018

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%	0.1%	0.6%	1.9%	1.4%	1.4%	1.2%	1.0%	0.7%	0.9%	1.0%
Total Investments	47.1%	50.1%	49.7%	36.7%	44.4%	40.8%	37.5%	31.5%	25.1%	15.2%	24.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.6%	0.5%	2.2%	1.7%	1.8%	2.3%	2.1%	2.4%	2.4%	2.2%
All Other Unsecured Loans/Lines of Credit	10.7%	9.1%	6.7%	2.8%	5.9%	3.7%	3.3%	2.6%	2.1%	2.3%	2.7%
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%	0.4%	0.3%
New Vehicle Loans	13.8%	13.1%	12.1%	8.3%	8.0%	9.1%	10.7%	8.5%	11.1%	17.3%	13.6%
Used Vehicle Loans	28.5%	26.0%	26.3%	20.4%	16.8%	20.8%	20.7%	18.3%	20.7%	15.0%	17.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	2.5%	23.1%	15.4%	12.9%	14.4%	26.9%	23.6%	38.8%	30.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.2%	1.1%	3.0%	4.1%	4.5%	3.6%	9.6%	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%	0.2%	0.0%	0.0%	0.0%
Total Loans and Leases	53.0%	49.0%	48.3%	57.9%	50.8%	52.4%	56.2%	62.3%	69.5%	79.6%	70.5%
Less: Allowance for Loan & Lease Losses	-1.4%	-1.1%	-0.4%	-0.5%	-0.4%	-0.5%	-0.4%	-0.6%	-1.2%	-0.4%	-0.5%
Net Loans and Leases	51.6%	47.9%	47.9%	57.4%	50.3%	51.9%	55.8%	61.7%	68.3%	79.2%	70.0%
Total Other Assets	1.3%	1.9%	1.8%	3.9%	3.8%	5.9%	5.5%	5.9%	5.8%	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	1.7%	2.7%	6.2%	0.7%	5.5%	7.3%	2.6%	3.3%	4.7%	4.4%	4.3%
Share Drafts	0.0%	0.2%	5.4%	13.6%	13.8%	12.3%	13.5%	15.7%	18.0%	15.9%	15.5%
Regular Shares	72.9%	57.7%	56.9%	41.0%	44.3%	37.2%	35.3%	32.9%	23.9%	28.5%	31.0%
Money Market Shares	0.0%	1.3%	4.6%	8.4%	5.0%	6.4%	10.1%	15.8%	20.1%	12.0%	12.5%
Share Certificates	8.0%	13.9%	8.2%	14.4%	11.7%	15.2%	16.0%	15.3%	11.5%	20.1%	17.4%
IRA/KEOGH Accounts	0.0%	0.2%	2.2%	3.8%	5.6%	8.3%	9.4%	5.4%	4.2%	6.2%	6.1%
All Other Shares	0.0%	2.1%	1.8%	1.4%	1.7%	1.3%	0.6%	0.3%	0.1%	0.5%	0.5%
Non-Member Deposits	0.0%	0.4%	0.0%	1.1%	0.1%	0.3%	0.0%	0.5%	0.2%	0.2%	0.3%
Total Shares and Deposits	80.8%	75.8%	79.2%	83.8%	82.2%	81.0%	85.0%	85.9%	77.9%	83.4%	83.3%
Total Equity	17.5%	21.5%	14.7%	15.5%	12.3%	11.7%	12.5%	10.8%	17.4%	12.2%	12.4%
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	17.5%	21.5%	15.4%	15.5%	12.3%	11.8%	12.7%	11.3%	17.4%	12.5%	12.7%
Total Equity + Allow. for Loan Loss	18.9%	22.6%	15.1%	16.0%	12.7%	12.2%	12.9%	11.4%	18.6%	12.6%	12.9%
Balance Sheet Growth YTD Annualized											
Total Investments	-9.0%	-2.2%	-76.2%	-8.3%	3.2%	10.9%	-7.4%	2.0%	49.9%	0.4%	4.1%
Total Loans and Leases	-78.9%	9.9%	-61.5%	50.3%	10.2%	12.1%	-41.4%	25.2%	6.0%	16.8%	13.7%
TOTAL ASSETS	-54.6%	4.9%	-70.7%	24.6%	7.0%	11.1%	-30.8%	16.8%	15.8%	13.4%	10.7%
Total Liabilities	7450.0%	31.6%	-19.9%	-140.0%	12.8%	29.8%	-62.3%	63.5%	183.7%	34.1%	37.2%
Total Shares and Deposits	-50.2%	2.9%	-73.5%	27.5%	6.0%	10.2%	-28.1%	15.1%	11.6%	12.7%	9.8%
Equity Capital	-82.0%	9.1%	-70.4%	38.6%	11.0%	6.7%	-40.2%	18.6%	10.1%	10.9%	8.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	-54.6%	4.9%	-70.7%	24.6%	7.0%	11.1%	-30.8%	16.8%	15.8%	13.4%	10.7%

June 30, 2018

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	2.04%	2.37%	1.64%	0.70%	0.85%	0.98%	0.70%	0.54%	0.39%	0.36%	0.47%
Delinquent Loans / Total Capital	5.7%	5.2%	5.3%	2.5%	3.4%	4.2%	3.0%	3.0%	1.5%	2.3%	2.5%
Delinquent Loans + OREO / Net Loans + OREO	2.1%	2.5%	1.7%	0.9%	1.0%	1.2%	0.8%	0.6%	0.5%	0.5%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	30.9%	23.3%	16.2%	18.8%	31.4%	13.5%	12.6%	20.8%	17.4%	15.9%	17.6%
Allowance for Loan Losses/Net Loans	2.72%	2.26%	0.88%	0.83%	0.89%	0.95%	0.69%	0.90%	1.73%	0.53%	0.73%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$29	\$48	\$67	\$92	\$308	\$476	\$870	\$1,440	\$5,278	\$467
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$7	\$6	\$15	\$29	\$44	\$64	\$185	\$210	\$635	\$73
Loans 12 months and over Delinquent (\$000s)	\$1	\$2	\$4	\$0	\$13	\$4	\$4	\$43	\$92	\$363	\$27
Total Delinquent Loans (\$000s)	\$12	\$38	\$57	\$82	\$135	\$356	\$544	\$1,099	\$1,743	\$6,276	\$567
Delinquency by Category											
Unsecured Credit Card	0.00%	0.53%	0.60%	0.63%	0.21%	0.46%	0.30%	0.41%	0.43%	0.28%	0.33%
STS Loans	0.00%	0.00%	0.00%	2.63%	2.61%	10.53%	0.00%	0.00%	33.33%	0.00%	4.47%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.86%	2.57%	1.88%	0.11%	0.50%
New Vehicle Loans	0.00%	1.09%	1.75%	0.30%	0.50%	0.40%	0.38%	0.22%	0.20%	0.21%	0.24%
Used Vehicle Loans	1.68%	2.85%	1.70%	0.63%	1.01%	1.04%	0.80%	0.67%	0.54%	0.48%	0.63%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.36%	0.71%	0.68%	0.37%	0.42%	0.35%	0.19%	0.26%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	1.96%	0.60%	0.38%	0.06%	0.99%	0.69%
Other RE Fixed	0.00%	0.00%	0.00%	2.94%	0.42%	0.28%	0.05%	0.24%	0.14%	0.17%	0.20%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.30%	0.42%	0.73%	0.28%	0.13%	0.57%	0.48%
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%	1.73%	2.31%	0.56%	0.36%	0.55%	0.25%	0.35%	0.38%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.03%	0.57%	0.91%	0.40%	0.40%	0.27%	0.31%	0.36%
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)	3.25%	0.19%	0.25%	0.57%	0.49%	0.74%	0.44%	0.42%	0.72%	0.34%	0.41%
Recoveries / Charge-Offs	10.48%	57.14%	23.21%	25.21%	30.03%	18.22%	19.41%	26.58%	19.08%	27.12%	24.99%
Expected Charge-Offs / Net Loans	0.42%	1.20%	0.55%	0.32%	0.50%	0.52%	0.40%	0.29%	0.38%	0.25%	0.30%
Provision for Loan Losses/Net Charge-Offs	47.9%	137.5%	37.2%	119.5%	93.2%	99.7%	75.9%	105.1%	126.8%	125.4%	115.5%
Prov. for Loan Losses/Expected Charge-Offs	377.4%	22.2%	17.0%	216.4%	93.4%	144.4%	82.9%	152.3%	241.4%	167.8%	160.0%
Bankruptcies / Net Loans	0.00%	2.74%	0.76%	0.54%	0.90%	1.28%	1.02%	0.59%	1.16%	0.66%	0.75%
Total Amount of Loans Charged-Off (\$000s)	\$26	\$7	\$14	\$74	\$112	\$310	\$477	\$1,089	\$3,865	\$7,706	\$647
Total Amount of Recoveries (\$000s)	\$3	\$4	\$3	\$19	\$34	\$57	\$93	\$289	\$737	\$2,090	\$162
Net Charge Offs (\$000s)	\$24	\$3	\$11	\$55	\$78	\$254	\$385	\$799	\$3,127	\$5,617	\$485
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.07%	0.69%	0.41%	0.69%	0.82%	0.71%	1.13%	0.69%	0.71%
STS Loans	0.00%	0.00%	0.00%	2.96%	8.92%	11.29%	0.00%	2.76%	35.29%	0.00%	7.96%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.19%	-0.03%	-0.02%
New Vehicle Loans	0.00%	0.27%	0.00%	0.22%	0.13%	0.43%	0.44%	0.17%	0.36%	0.28%	0.28%
Used Vehicle Loans	4.24%	0.04%	0.28%	0.21%	0.57%	0.93%	0.44%	0.63%	1.06%	0.62%	0.67%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%	0.01%	0.01%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.07%	0.00%	0.10%	-0.01%	0.00%	0.13%	0.06%
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%	-19.94%	-11.03%	-0.98%	-0.74%	-0.50%	-0.44%	-0.22%	-0.37%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.53%	0.45%	0.20%	0.33%	0.21%	0.23%	0.25%
Number of Credit Unions in Each Peer Group:	8	16	8	16	36	25	9	15	3	6	142

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%	9.01%	2.96%	16.99%	7.60%	12.01%	1.11%	0.00%	0.05%	2.17%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	1.79%	0.45%	0.81%	1.01%	0.00%	0.03%	0.35%
Total Investments in Corporate Credit Unions*	24.54%	37.99%	45.82%	70.89%	60.36%	57.08%	31.70%	42.81%	2.76%	16.91%	26.40%
Marketable Securities	9.58%	14.94%	39.87%	4.58%	57.84%	115.94%	113.16%	172.14%	37.61%	40.58%	72.46%
All Other Investments	150.61%	154.40%	207.90%	144.37%	211.13%	159.72%	134.82%	45.92%	74.95%	24.66%	59.76%
Total Investments	269.97%	233.22%	322.75%	236.32%	360.85%	344.48%	295.09%	277.86%	144.19%	122.00%	189.30%
Unsecured Loans	61.34%	45.27%	46.83%	32.28%	61.96%	46.63%	44.48%	41.63%	25.49%	37.22%	38.83%
Vehicle Loans	242.17%	182.25%	249.67%	184.82%	200.96%	252.38%	247.41%	236.10%	182.84%	258.63%	241.41%
New Vehicle Loans	79.04%	60.96%	78.48%	53.71%	64.82%	76.64%	84.16%	74.80%	63.87%	138.70%	107.22%
Used Vehicle Loans	163.13%	121.29%	171.19%	131.11%	136.14%	175.74%	163.26%	161.30%	118.97%	119.93%	134.18%
Total Real Estate	0.00%	0.72%	17.75%	155.34%	149.15%	143.12%	148.81%	269.24%	190.18%	337.81%	273.48%
1st Mortgage	0.00%	0.72%	16.20%	148.58%	124.72%	108.83%	113.43%	237.22%	135.30%	310.68%	242.23%
1st Mortgage Fxd	0.00%	0.72%	16.20%	23.82%	104.92%	88.89%	115.38%	133.52%	98.96%	262.61%	190.29%
1st Mortgage Adj	0.00%	0.00%	0.00%	7.72%	24.39%	19.40%	17.96%	103.70%	36.34%	48.07%	51.22%
2nd Mortgage	0.00%	0.00%	1.55%	6.11%	24.41%	32.04%	43.58%	32.02%	54.88%	27.14%	31.50%
Closed-End Fxd	0.00%	0.00%	1.55%	2.02%	6.88%	10.62%	4.62%	12.37%	36.17%	5.12%	10.08%
Closed-End Adj	0.00%	0.00%	0.00%	2.35%	0.56%	1.78%	0.35%	2.44%	0.49%	2.33%	1.92%
Open-End Adj	0.00%	0.00%	0.00%	1.74%	16.24%	18.37%	38.49%	15.91%	18.21%	18.73%	18.64%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.74%	1.27%	0.12%	1.31%	0.00%	0.96%	0.86%
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	303.51%	228.25%	314.25%	372.58%	412.19%	442.18%	442.50%	550.16%	398.74%	637.27%	556.32%
Indirect Loans	0.00%	0.00%	0.00%	5.14%	8.28%	67.86%	74.37%	102.86%	175.42%	161.60%	131.43%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.78%	4.12%	26.89%	30.06%	43.57%	95.94%	62.48%	54.45%
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%	5.84%	1.95%	0.00%	2.95%	1.05%	0.00%	1.03%
Total Mortgage Exposure**	0.00%	0.72%	17.75%	155.34%	149.26%	166.72%	169.12%	289.84%	199.49%	345.87%	285.01%
Total Real Estate	0.00%	0.72%	17.75%	155.34%	149.15%	143.12%	148.81%	269.24%	190.18%	337.81%	273.48%
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%	0.11%	23.60%	20.31%	20.59%	9.32%	8.05%	11.54%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.11%	23.60%	20.31%	20.59%	9.32%	8.05%	11.54%
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%



