

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	0.75%	0.92%	1.13%	0.83%	0.97%	1.11%	1.20%	1.21%	1.39%	1.13%	1.15%
Loan Yield	7.82%	6.17%	5.16%	5.68%	5.23%	5.52%	5.03%	4.63%	4.10%	4.17%	4.42%
Net Loan Yield After NCOs	7.22%	5.90%	4.84%	5.20%	4.76%	4.94%	4.66%	4.29%	3.45%	3.81%	4.03%
Asset Yield	5.09%	3.61%	3.16%	3.19%	3.08%	3.36%	3.43%	3.17%	3.38%	3.46%	3.37%
Cost of Funds	-0.37%	-0.30%	-0.13%	-0.28%	-0.22%	-0.34%	-0.37%	-0.35%	-0.32%	-0.49%	-0.41%
Gross Spread	4.72%	3.31%	3.03%	2.91%	2.86%	3.02%	3.06%	2.81%	3.06%	2.97%	2.95%
Provision Expense	-1.60%	-0.20%	-0.18%	-0.25%	-0.15%	-0.30%	-0.27%	-0.20%	-0.52%	-0.36%	-0.32%
Net Spread after Provision Expense	3.13%	3.11%	2.85%	2.66%	2.70%	2.71%	2.79%	2.61%	2.54%	2.61%	2.63%
Total Non-Interest Income	0.36%	0.25%	0.79%	0.98%	1.04%	1.34%	1.40%	1.40%	2.46%	1.52%	1.51%
Total Non-Interest Expense	-4.44%	-3.17%	-3.54%	-3.24%	-3.35%	-3.58%	-3.56%	-3.43%	-3.63%	-2.91%	-3.19%
Net Operating Expense	-4.09%	-2.92%	-2.75%	-2.26%	-2.31%	-2.25%	-2.16%	-2.03%	-1.18%	-1.39%	-1.68%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	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	-0.02%	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%	0.01%	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)	-0.98%	0.19%	0.10%	0.40%	0.39%	0.46%	0.64%	0.60%	1.38%	1.22%	0.96%
Net Charge-Offs	-0.37%	-0.14%	-0.16%	-0.24%	-0.24%	-0.31%	-0.22%	-0.20%	-0.50%	-0.28%	-0.28%
ROA (with Net Charge-offs)	0.25%	0.25%	0.12%	0.41%	0.31%	0.45%	0.68%	0.60%	1.41%	1.30%	1.00%
ROA with Provision for LL - W/O NCUSIF Expense	-0.96%	0.18%	0.10%	0.40%	0.39%	0.47%	0.64%	0.60%	1.38%	1.22%	0.96%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.27%	0.24%	0.12%	0.41%	0.31%	0.46%	0.69%	0.60%	1.41%	1.30%	1.00%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.55%	-1.78%	-1.84%	-1.58%	-1.60%	-1.74%	-1.92%	-1.79%	-1.94%	-1.51%	-1.65%
Travel and Conference Expense	-0.02%	-0.01%	-0.03%	-0.04%	-0.04%	-0.04%	-0.05%	-0.03%	-0.05%	-0.02%	-0.03%
Office Occupancy Expense	-0.09%	-0.08%	-0.16%	-0.20%	-0.20%	-0.25%	-0.21%	-0.24%	-0.23%	-0.19%	-0.21%
Office Operations Expense	-0.95%	-0.60%	-0.60%	-0.58%	-0.63%	-0.54%	-0.60%	-0.59%	-0.68%	-0.65%	-0.63%
Educational and Promotional Expense	-0.06%	-0.02%	-0.04%	-0.04%	-0.05%	-0.09%	-0.10%	-0.10%	-0.20%	-0.12%	-0.11%
Loan Servicing Expense	-0.18%	-0.13%	-0.11%	-0.18%	-0.17%	-0.24%	-0.28%	-0.17%	-0.19%	-0.10%	-0.15%
Professional and Outside Services	-0.23%	-0.30%	-0.65%	-0.51%	-0.56%	-0.58%	-0.31%	-0.43%	-0.25%	-0.26%	-0.34%
Member Insurance	-0.02%	-0.02%	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)	-0.11%	-0.10%	-0.06%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.23%	-0.14%	-0.05%	-0.07%	-0.08%	-0.07%	-0.06%	-0.06%	-0.07%	-0.07%	-0.07%
Total Non-Interest Expense	-4.44%	-3.17%	-3.54%	-3.24%	-3.35%	-3.58%	-3.56%	-3.43%	-3.63%	-2.91%	-3.19%
Other Performance Ratios											
Earning Asset Yield	4.93%	3.70%	3.48%	3.39%	3.25%	3.53%	3.77%	3.31%	3.55%	3.62%	3.53%
Average Cost of Funds	-0.45%	-0.40%	-0.16%	-0.34%	-0.27%	-0.41%	-0.44%	-0.40%	-0.39%	-0.55%	-0.48%
FTE Employee / \$million of Loans & Share Drafts	1.48	0.86	0.77	0.57	0.49	0.49	0.43	0.36	0.28	0.23	0.30
Compensation & Benefits / FTE Emp.	\$28,268	\$41,962	\$45,983	\$46,648	\$52,174	\$53,884	\$63,819	\$65,252	\$74,910	\$68,178	\$64,802
Compensation & Benefits / \$million Lns. & S.D.s	\$42,287	\$35,534	\$33,775	\$25,640	\$25,005	\$27,107	\$26,693	\$23,776	\$20,742	\$15,930	\$19,415
Operating Expense / Loans & Share Drafts	-7.40%	-6.34%	-6.46%	-5.27%	-5.24%	-5.58%	-4.95%	-4.57%	-3.89%	-3.08%	-3.76%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.60%	0.51%	1.47%	1.60%	1.63%	2.08%	1.95%	1.87%	2.63%	1.61%	1.78%
Net Operating Expense / Loans & Share Drafts	-6.80%	-5.84%	-5.00%	-3.66%	-3.61%	-3.50%	-3.00%	-2.70%	-1.26%	-1.47%	-1.98%
Operating Expense / Operating Revenue	88.55%	89.46%	102.39%	82.94%	86.63%	83.63%	81.38%	82.91%	67.79%	68.34%	73.94%
Total Fixed Assets / Shares & Equity	0.11%	0.26%	1.31%	1.93%	2.24%	3.31%	3.41%	2.48%	2.66%	2.53%	2.61%
Net Loans to Total Shares and Deposits	78.4%	63.5%	53.9%	60.3%	59.2%	63.5%	70.2%	68.3%	92.3%	92.3%	81.9%
Members / FTE Employee	447.05	423.27	484.65	342.91	370.50	325.56	349.58	373.81	404.87	358.81	363.25

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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%	0.5%	1.2%	1.5%	1.5%	1.5%	1.3%	0.9%	1.2%	0.9%	1.0%
Total Investments	38.5%	51.8%	52.5%	45.8%	46.4%	41.4%	33.9%	35.2%	20.4%	17.4%	25.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.0%	0.8%	3.1%	1.8%	1.8%	2.1%	2.1%	2.4%	2.4%	2.2%
All Other Unsecured Loans/Lines of Credit	12.4%	6.9%	7.3%	5.9%	5.5%	3.9%	3.5%	2.6%	2.0%	2.3%	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	19.6%	13.5%	11.2%	10.1%	7.2%	8.8%	8.5%	8.0%	11.0%	15.7%	12.4%
Used Vehicle Loans	30.3%	25.7%	22.8%	21.5%	15.9%	20.4%	19.8%	16.8%	21.4%	14.7%	16.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	2.2%	7.4%	15.1%	13.1%	18.7%	26.2%	26.9%	38.3%	30.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.3%	1.7%	3.3%	3.7%	6.4%	2.8%	10.0%	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	62.2%	47.3%	44.6%	49.7%	48.8%	51.7%	59.1%	58.7%	73.7%	77.3%	68.5%
Less: Allowance for Loan & Lease Losses	-1.9%	-1.0%	-0.6%	-0.5%	-0.5%	-0.4%	-0.6%	-0.5%	-1.2%	-0.4%	-0.5%
Net Loans and Leases	60.2%	46.4%	44.0%	49.2%	48.3%	51.2%	58.6%	58.2%	72.5%	76.9%	68.0%
Total Other Assets	1.3%	1.3%	2.3%	3.5%	3.8%	5.9%	6.2%	5.7%	5.9%	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%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%	4.1%	3.0%	3.4%	5.6%	6.8%	2.7%	3.4%	2.4%	3.9%	3.9%
Share Drafts	0.0%	0.1%	6.8%	11.3%	13.2%	11.6%	13.0%	15.4%	17.6%	15.5%	15.0%
Regular Shares	71.4%	53.5%	62.3%	42.5%	43.1%	36.4%	31.7%	33.5%	24.2%	28.5%	31.0%
Money Market Shares	0.0%	1.3%	4.6%	8.8%	5.2%	7.0%	11.7%	16.1%	21.3%	13.2%	13.3%
Share Certificates	6.8%	16.6%	5.9%	15.4%	12.7%	15.8%	17.9%	14.8%	12.1%	19.3%	17.1%
IRA/KEOGH Accounts	0.0%	0.2%	1.8%	3.0%	6.3%	8.8%	9.3%	5.6%	4.4%	6.6%	6.5%
All Other Shares	1.2%	2.2%	1.3%	0.9%	1.7%	1.3%	0.5%	0.3%	0.1%	0.5%	0.6%
Non-Member Deposits	0.0%	0.6%	0.0%	0.5%	0.2%	0.3%	0.0%	0.3%	0.2%	0.1%	0.2%
Total Shares and Deposits	79.3%	74.6%	82.7%	82.4%	82.5%	81.3%	84.2%	86.0%	79.9%	83.7%	83.6%
Total Equity	20.7%	21.3%	14.4%	14.2%	11.9%	11.9%	13.1%	10.7%	17.7%	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	20.6%	21.3%	14.8%	14.3%	11.9%	11.9%	13.3%	11.0%	17.7%	12.6%	12.7%
Total Equity + Allow. for Loan Loss	22.6%	22.3%	14.9%	14.7%	12.4%	12.4%	13.7%	11.2%	18.9%	12.8%	13.0%
Balance Sheet Growth YTD Annualized											
Total Investments	20.7%	19.1%	-0.4%	-25.6%	2.1%	25.7%	1.2%	9.5%	32.0%	34.5%	17.9%
Total Loans and Leases	31.5%	-13.6%	-49.9%	-22.1%	-12.6%	12.2%	-17.4%	14.6%	1.1%	6.2%	4.6%
TOTAL ASSETS	25.9%	1.0%	-28.7%	-23.8%	-6.0%	17.8%	-11.3%	12.6%	7.0%	9.6%	7.4%
Total Liabilities	-66.7%	70.6%	2630.7%	-64.4%	-3.8%	2.2%	-27.4%	58.0%	-3.7%	31.9%	20.6%
Total Shares and Deposits	28.9%	-1.7%	-31.0%	-21.4%	-6.4%	18.9%	-11.6%	11.3%	7.0%	8.5%	6.7%
Equity Capital	15.5%	2.0%	-35.6%	-22.1%	-4.3%	20.0%	-5.6%	12.5%	8.5%	10.9%	8.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	25.9%	1.0%	-28.7%	-23.8%	-6.0%	17.8%	-11.3%	12.6%	7.0%	9.6%	7.4%

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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	3.57%	2.55%	1.24%	1.13%	1.01%	1.18%	1.02%	0.55%	0.51%	0.37%	0.53%
Delinquent Loans / Total Capital	9.8%	5.4%	3.7%	3.8%	4.0%	4.9%	4.4%	2.9%	2.0%	2.3%	2.8%
Delinquent Loans + OREO / Net Loans + OREO	3.7%	2.6%	1.4%	1.3%	1.2%	1.4%	1.1%	0.9%	0.6%	0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	47.6%	19.6%	14.7%	18.1%	33.0%	14.2%	21.4%	17.8%	15.4%	22.3%	20.6%
Allowance for Loan Losses/Net Loans	3.20%	2.09%	1.26%	0.94%	1.01%	0.84%	0.94%	0.87%	1.68%	0.52%	0.74%
Loans 2 to less than 6 months Delinquent (\$000s)	\$15	\$34	\$35	\$70	\$109	\$374	\$702	\$851	\$1,845	\$4,540	\$458
Loans 6 to less than 12 months Delinquent (\$000s)	\$8	\$6	\$6	\$11	\$32	\$52	\$157	\$161	\$305	\$929	\$90
Loans 12 months and over Delinquent (\$000s)	\$6	\$2	\$0	\$5	\$22	\$10	\$34	\$23	\$32	\$374	\$29
Total Delinquent Loans (\$000s)	\$29	\$43	\$41	\$85	\$163	\$436	\$893	\$1,035	\$2,181	\$5,842	\$576
Delinquency by Category											
Unsecured Credit Card	0.00%	0.83%	0.17%	0.50%	0.30%	0.65%	0.50%	0.37%	0.51%	0.26%	0.36%
STS Loans	0.00%	0.00%	0.00%	1.01%	2.76%	1.85%	0.00%	1.09%	0.00%	0.00%	1.84%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.14%	1.13%	1.46%	0.03%	0.26%
New Vehicle Loans	3.43%	2.03%	0.57%	0.24%	0.27%	0.80%	0.82%	0.31%	0.36%	0.24%	0.32%
Used Vehicle Loans	2.78%	2.77%	1.38%	1.45%	1.15%	1.04%	0.77%	0.79%	0.82%	0.42%	0.68%
1st Mortgage Fixed	0.00%	4.17%	0.00%	0.72%	1.01%	1.45%	0.55%	0.48%	0.40%	0.18%	0.30%
1st Mortgage Adj	0.00%	0.00%	0.00%	9.54%	0.82%	0.81%	1.94%	0.10%	0.00%	1.08%	0.70%
Other RE Fixed	0.00%	0.00%	0.00%	1.94%	1.42%	0.76%	1.83%	0.19%	0.12%	0.84%	0.61%
Other RE Adj	0.00%	0.00%	0.00%	0.59%	0.46%	0.66%	1.64%	0.21%	0.39%	0.95%	0.82%
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%	4.85%	3.68%	0.78%	0.64%	0.75%	0.16%	0.37%	0.42%
Total 1st Mortgage Loans	0.00%	4.17%	0.00%	1.09%	0.97%	1.33%	1.01%	0.31%	0.29%	0.31%	0.39%
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)	0.60%	0.27%	0.32%	0.49%	0.47%	0.59%	0.37%	0.33%	0.65%	0.36%	0.40%
Recoveries / Charge-Offs	49.23%	62.94%	40.82%	24.64%	27.44%	19.06%	19.62%	28.16%	19.84%	23.72%	23.68%
Expected Charge-Offs / Net Loans	1.68%	0.99%	0.40%	0.44%	0.49%	0.69%	0.46%	0.31%	0.41%	0.32%	0.36%
Provision for Loan Losses/Net Charge-Offs	433.3%	145.3%	110.3%	105.2%	64.5%	97.2%	119.1%	101.6%	104.1%	127.0%	114.8%
Prov. for Loan Losses/Expected Charge-Offs	158.3%	41.1%	89.3%	118.0%	62.9%	83.7%	95.6%	110.5%	166.7%	144.4%	127.1%
Bankruptcies / Net Loans	1.95%	2.08%	0.68%	1.03%	0.70%	1.98%	1.02%	0.62%	1.29%	0.89%	0.94%
Total Amount of Loans Charged-Off (\$000s)	\$9	\$13	\$22	\$56	\$112	\$259	\$418	\$862	\$3,575	\$7,301	\$566
Total Amount of Recoveries (\$000s)	\$4	\$8	\$9	\$14	\$31	\$49	\$82	\$243	\$709	\$1,732	\$134
Net Charge Offs (\$000s)	\$4	\$5	\$13	\$42	\$81	\$210	\$336	\$619	\$2,866	\$5,569	\$432
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.30%	0.07%	0.18%	0.27%	0.54%	0.62%	0.57%	1.21%	0.72%	0.65%
STS Loans	0.00%	0.00%	0.00%	6.11%	4.95%	7.79%	0.00%	7.39%	0.00%	0.00%	6.25%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.08%	0.00%	0.02%	0.00%
New Vehicle Loans	0.93%	0.38%	0.13%	0.20%	0.19%	0.28%	0.12%	0.15%	0.54%	0.32%	0.30%
Used Vehicle Loans	0.00%	0.22%	0.25%	0.44%	0.44%	0.88%	0.48%	0.49%	0.74%	0.67%	0.63%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.27%	0.03%	0.03%	0.06%	0.02%	0.02%	0.01%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.27%	0.00%	-0.06%	-0.02%	0.01%	0.02%	0.04%	0.12%	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	9.05%	0.18%	2.98%	4.48%	4.73%	-1.29%	-4.42%	-0.36%	-0.54%	-0.11%	-0.35%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	5.96%	0.41%	0.22%	0.52%	0.41%	0.48%	0.48%
Number of Credit Unions in Each Peer Group:	10	15	12	18	34	23	10	14	3	6	145

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	0.00%	4.56%	10.72%	6.86%	18.89%	12.84%	5.41%	1.50%	0.00%	0.03%	2.51%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	1.90%	4.33%	2.97%	0.43%	0.13%	1.10%	0.00%	0.05%	0.45%
Total Investments in Corporate Credit Unions*	25.49%	47.16%	56.32%	54.28%	61.43%	59.08%	29.46%	49.28%	2.00%	14.45%	26.05%
Marketable Securities	0.00%	21.57%	19.91%	28.97%	59.45%	104.89%	97.16%	196.63%	31.21%	52.57%	81.01%
All Other Investments	84.75%	143.28%	246.11%	215.34%	233.21%	164.71%	121.62%	46.85%	58.50%	27.94%	63.13%
Total Investments	186.32%	243.54%	355.37%	321.26%	389.79%	346.19%	255.40%	318.64%	115.14%	138.10%	203.51%
Unsecured Loans	59.94%	37.33%	54.52%	62.92%	61.46%	47.97%	42.01%	42.51%	25.02%	37.17%	39.39%
Vehicle Loans	241.29%	184.20%	230.11%	222.12%	193.50%	244.04%	212.38%	224.23%	183.30%	240.75%	227.51%
New Vehicle Loans	94.73%	63.47%	75.88%	71.10%	60.33%	73.67%	63.72%	72.40%	62.26%	124.17%	97.28%
Used Vehicle Loans	146.56%	120.73%	154.23%	151.01%	133.17%	170.37%	148.66%	151.83%	121.03%	116.58%	130.23%
Total Real Estate	0.00%	0.85%	17.04%	63.30%	154.83%	140.21%	188.82%	262.70%	208.58%	330.71%	269.41%
1st Mortgage	0.00%	0.85%	15.19%	51.66%	126.84%	109.34%	140.64%	237.60%	152.02%	303.51%	238.22%
1st Mortgage Fxd	0.00%	0.85%	14.73%	49.49%	101.00%	88.63%	94.20%	132.30%	110.33%	257.75%	186.29%
1st Mortgage Adj	0.00%	0.00%	0.47%	2.17%	25.84%	20.71%	46.44%	105.30%	41.68%	45.76%	51.93%
2nd Mortgage	0.00%	0.00%	1.86%	11.64%	27.99%	30.87%	48.18%	25.10%	56.56%	27.20%	31.19%
Closed-End Fxd	0.00%	0.00%	1.39%	4.18%	6.04%	11.53%	16.87%	7.09%	37.77%	5.20%	10.16%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.48%	0.30%	0.29%	2.65%	0.62%	2.10%	1.68%
Open-End Adj	0.00%	0.00%	0.20%	7.43%	20.39%	17.77%	31.01%	14.21%	18.17%	18.91%	18.51%
Open-End Fxd	0.00%	0.00%	0.27%	0.03%	1.09%	1.26%	0.00%	1.15%	0.00%	0.98%	0.84%
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	301.23%	222.38%	301.73%	348.59%	410.03%	432.28%	444.66%	531.75%	417.12%	612.74%	538.99%
Indirect Loans	0.00%	0.00%	0.00%	6.65%	6.43%	58.14%	43.39%	97.56%	165.18%	144.28%	116.59%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.99%	3.32%	23.82%	20.43%	43.51%	90.12%	59.93%	51.24%
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%	4.33%	1.06%	0.00%	2.52%	1.33%	0.00%	0.84%
Total Mortgage Exposure**	0.00%	0.85%	17.04%	63.30%	154.98%	159.04%	207.22%	289.03%	220.95%	339.75%	282.42%
Total Real Estate	0.00%	0.85%	17.04%	63.30%	154.83%	140.21%	188.82%	262.70%	208.58%	330.71%	269.41%
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%	0.15%	18.83%	18.40%	26.33%	12.37%	9.04%	13.01%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.15%	18.83%	18.40%	26.33%	12.37%	9.04%	13.01%
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%



