

March 31, 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	0.54%	0.83%	0.88%	1.04%	1.07%	1.20%	1.32%	1.42%	1.56%	1.56%	1.45%
Loan Yield	7.64%	7.98%	7.14%	7.07%	6.00%	5.93%	5.33%	4.82%	4.99%	4.50%	4.77%
Net Loan Yield After NCOs	7.13%	7.04%	6.22%	6.61%	5.40%	5.23%	4.81%	4.02%	4.29%	3.80%	4.07%
Asset Yield	3.77%	3.74%	3.48%	3.35%	3.27%	3.48%	3.57%	3.43%	3.71%	3.69%	3.63%
Cost of Funds	-0.31%	-0.31%	-0.32%	-0.35%	-0.30%	-0.28%	-0.48%	-0.42%	-0.54%	-0.77%	-0.62%
Gross Spread	3.46%	3.43%	3.16%	2.99%	2.97%	3.20%	3.09%	3.01%	3.18%	2.92%	3.01%
Provision Expense	0.04%	-0.31%	-0.51%	-0.19%	-0.30%	-0.30%	-0.32%	-0.45%	-0.46%	-0.55%	-0.48%
Net Spread after Provision Expense	3.50%	3.12%	2.65%	2.81%	2.67%	2.90%	2.77%	2.57%	2.72%	2.37%	2.52%
Total Non-Interest Income	0.50%	0.45%	0.52%	0.77%	1.10%	1.50%	1.56%	1.64%	1.68%	1.78%	1.68%
Total Non-Interest Expense	-5.86%	-3.72%	-3.27%	-3.26%	-3.48%	-3.98%	-3.75%	-3.61%	-3.50%	-3.25%	-3.41%
Net Operating Expense	-5.36%	-3.27%	-2.75%	-2.49%	-2.38%	-2.48%	-2.19%	-1.97%	-1.82%	-1.47%	-1.73%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	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)	-1.87%	-0.15%	-0.09%	0.32%	0.29%	0.41%	0.58%	0.59%	0.92%	0.90%	0.79%
Net Charge-Offs	-0.23%	-0.38%	-0.38%	-0.18%	-0.27%	-0.35%	-0.31%	-0.50%	-0.46%	-0.52%	-0.48%
ROA (with Net Charge-offs)	-2.14%	-0.22%	0.03%	0.33%	0.32%	0.37%	0.59%	0.54%	0.92%	0.92%	0.80%
ROA with Provision for LL - W/O NCUSIF Expense	-1.86%	-0.14%	-0.09%	0.32%	0.29%	0.41%	0.58%	0.59%	0.92%	0.90%	0.79%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-2.14%	-0.22%	0.03%	0.33%	0.32%	0.37%	0.59%	0.55%	0.92%	0.92%	0.80%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.78%	-1.92%	-1.71%	-1.70%	-1.68%	-1.97%	-1.88%	-1.81%	-1.77%	-1.65%	-1.72%
Travel and Conference Expense	0.00%	-0.01%	-0.03%	-0.03%	-0.03%	-0.05%	-0.03%	-0.03%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.26%	-0.19%	-0.19%	-0.22%	-0.26%	-0.27%	-0.26%	-0.26%	-0.28%	-0.22%	-0.24%
Office Operations Expense	-1.05%	-0.81%	-0.74%	-0.67%	-0.70%	-0.79%	-0.87%	-0.67%	-0.62%	-0.67%	-0.68%
Educational and Promotional Expense	0.00%	-0.02%	-0.02%	-0.06%	-0.08%	-0.12%	-0.12%	-0.13%	-0.14%	-0.13%	-0.13%
Loan Servicing Expense	-0.08%	-0.11%	-0.08%	-0.10%	-0.13%	-0.16%	-0.17%	-0.19%	-0.16%	-0.20%	-0.18%
Professional and Outside Services	-0.84%	-0.48%	-0.37%	-0.35%	-0.43%	-0.51%	-0.31%	-0.37%	-0.42%	-0.24%	-0.31%
Member Insurance	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-1.80%	-0.14%	-0.10%	-0.12%	-0.14%	-0.09%	-0.08%	-0.14%	-0.08%	-0.10%	-0.11%
Total Non-Interest Expense	-5.86%	-3.72%	-3.27%	-3.26%	-3.48%	-3.98%	-3.75%	-3.61%	-3.50%	-3.25%	-3.41%
Other Performance Ratios											
Earning Asset Yield	3.83%	3.79%	3.58%	3.42%	3.54%	3.60%	3.75%	3.87%	3.84%	3.79%	3.79%
Average Cost of Funds	-0.39%	-0.41%	-0.43%	-0.46%	-0.39%	-0.33%	-0.55%	-0.50%	-0.59%	-0.84%	-0.70%
FTE Employee / \$million of Loans & Share Drafts	2.68	1.10	0.77	0.64	0.52	0.46	0.39	0.37	0.29	0.22	0.28
Compensation & Benefits / FTE Emp.	\$14,971	\$41,783	\$48,991	\$56,637	\$57,251	\$62,972	\$61,997	\$64,939	\$72,631	\$80,694	\$72,893
Compensation & Benefits / \$million Lns. & S.D.s	\$39,966	\$45,847	\$37,289	\$36,741	\$28,752	\$29,739	\$24,654	\$22,597	\$21,822	\$18,478	\$20,680
Operating Expense / Loans & Share Drafts	-13.15%	-8.88%	-7.11%	-7.05%	-5.95%	-6.02%	-4.92%	-4.50%	-4.32%	-3.65%	-4.10%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.13%	1.08%	1.13%	1.66%	1.88%	2.26%	2.04%	2.05%	2.08%	2.00%	2.02%
Net Operating Expense / Loans & Share Drafts	-12.02%	-7.80%	-5.98%	-5.39%	-4.07%	-3.76%	-2.87%	-2.46%	-2.24%	-1.65%	-2.08%
Operating Expense / Operating Revenue	144.59%	96.09%	89.61%	87.72%	86.46%	85.65%	82.48%	79.47%	74.79%	73.60%	76.00%
Total Fixed Assets / Shares & Equity	0.51%	0.58%	1.01%	1.60%	2.99%	2.89%	2.72%	2.96%	2.81%	2.34%	2.55%
Net Loans to Total Shares and Deposits	57.2%	55.5%	55.5%	51.1%	56.4%	60.0%	67.4%	69.3%	74.4%	86.9%	78.8%
Members / FTE Employee	280.97	386.65	416.81	382.29	353.40	346.53	310.18	310.34	359.42	402.58	368.94

March 31, 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	0.4%	0.7%	0.7%	1.0%	1.2%	1.5%	1.2%	1.2%	0.9%	0.6%	0.8%
Total Investments	53.2%	57.4%	56.3%	57.9%	49.6%	44.2%	36.3%	32.4%	29.6%	20.9%	27.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.7%	0.9%	1.1%	1.5%	2.0%	1.4%	2.2%	2.3%	3.4%	2.8%
All Other Unsecured Loans/Lines of Credit	11.3%	5.6%	7.1%	5.6%	4.4%	4.8%	4.8%	3.7%	4.5%	3.6%	4.0%
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%	0.1%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%
New Vehicle Loans	14.5%	14.9%	16.0%	12.6%	12.0%	12.0%	12.3%	12.7%	16.2%	17.3%	15.8%
Used Vehicle Loans	19.8%	19.0%	15.9%	16.2%	17.3%	19.8%	18.5%	21.4%	20.3%	20.8%	20.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.6%	1.0%	2.7%	8.8%	8.1%	16.2%	17.2%	17.6%	26.1%	21.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.6%	0.5%	1.0%	1.7%	3.9%	3.6%	3.5%	2.0%	2.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.4%	0.0%	0.3%	1.0%	0.7%
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%	0.1%	0.0%	0.0%	0.4%	0.2%
Total Loans and Leases	45.6%	40.8%	41.4%	38.9%	45.0%	49.6%	57.7%	60.8%	64.8%	74.6%	67.6%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.7%	-0.5%	-0.4%	-0.4%	-0.4%	-0.4%	-0.5%	-0.5%	-0.6%	-0.6%
Net Loans and Leases	44.6%	40.1%	40.9%	38.5%	44.6%	49.2%	57.3%	60.2%	64.3%	74.0%	67.1%
Total Other Assets	1.8%	1.8%	2.0%	2.6%	4.6%	5.1%	5.2%	6.2%	5.3%	4.5%	4.9%
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	1.7%	11.0%	11.4%	11.1%	8.6%	6.9%	4.6%	2.1%	2.4%	4.3%	4.0%
Share Drafts	0.0%	1.5%	4.7%	7.8%	13.2%	16.9%	18.9%	19.2%	16.7%	15.4%	16.1%
Regular Shares	69.8%	57.8%	51.8%	50.2%	43.6%	42.1%	35.7%	34.6%	37.7%	27.9%	32.5%
Money Market Shares	0.0%	1.2%	2.4%	2.8%	5.5%	7.9%	10.1%	13.2%	12.9%	15.2%	13.4%
Share Certificates	4.7%	9.5%	11.8%	11.3%	11.7%	10.4%	14.2%	14.7%	14.2%	19.7%	16.9%
IRA/KEOGH Accounts	0.0%	2.5%	2.8%	3.0%	4.5%	4.6%	5.3%	5.2%	4.7%	5.3%	5.1%
All Other Shares	2.0%	0.5%	0.6%	0.6%	0.8%	0.4%	0.9%	0.6%	0.4%	2.0%	1.4%
Non-Member Deposits	3.3%	0.5%	0.6%	0.4%	0.5%	0.3%	0.6%	0.2%	0.4%	0.4%	0.4%
Total Shares and Deposits	79.8%	73.5%	74.6%	76.1%	79.8%	82.6%	85.6%	87.7%	87.1%	85.9%	85.8%
Total Equity	18.5%	15.4%	14.0%	12.8%	11.6%	10.5%	9.8%	10.2%	10.5%	9.8%	10.2%
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	18.6%	15.6%	14.0%	12.9%	11.7%	10.7%	10.2%	10.8%	10.9%	10.1%	10.5%
Total Equity + Allow. for Loan Loss	19.5%	16.1%	14.5%	13.2%	12.0%	10.9%	10.2%	10.8%	11.0%	10.5%	10.7%
Balance Sheet Growth YTD Annualized											
Total Investments	-2.0%	2.6%	2.4%	8.3%	-1.8%	30.8%	22.1%	-1.0%	34.8%	20.0%	19.2%
Total Loans and Leases	-3.3%	3.8%	-11.6%	8.9%	-32.4%	22.3%	4.5%	-50.8%	14.2%	12.9%	4.4%
TOTAL ASSETS	-3.6%	4.3%	-3.2%	8.6%	-17.2%	25.8%	10.4%	-36.0%	21.0%	14.6%	8.4%
Total Liabilities	2.4%	9.4%	8.0%	25.9%	-8.7%	34.1%	-13.2%	-20.0%	-35.8%	-75.6%	-50.6%
Total Shares and Deposits	-3.1%	4.5%	-4.2%	7.0%	-17.1%	25.7%	12.6%	-36.4%	23.8%	20.5%	12.0%
Equity Capital	-6.0%	0.0%	-6.3%	3.7%	-23.5%	21.1%	2.9%	-35.3%	13.3%	14.2%	5.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-3.6%	4.3%	-3.2%	8.6%	-17.2%	25.8%	10.4%	-36.0%	21.0%	14.6%	8.4%

March 31, 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	3.25%	1.53%	1.40%	1.18%	0.84%	0.75%	0.47%	0.57%	0.51%	0.73%	0.67%
Delinquent Loans / Total Capital	7.6%	3.9%	4.0%	3.5%	3.2%	3.4%	2.7%	3.2%	3.0%	5.2%	4.2%
Delinquent Loans + OREO / Net Loans + OREO	3.5%	1.7%	1.4%	1.2%	1.0%	0.9%	0.6%	0.7%	0.6%	0.8%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	28.6%	25.0%	28.9%	24.4%	27.0%	29.0%	25.9%	28.3%	27.5%	24.5%	25.6%
Allowance for Loan Losses/Net Loans	2.23%	1.71%	1.24%	1.02%	0.87%	0.90%	0.70%	0.90%	0.84%	0.82%	0.83%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$20	\$33	\$57	\$98	\$202	\$292	\$773	\$1,723	\$11,574	\$750
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$4	\$8	\$13	\$28	\$56	\$77	\$254	\$536	\$2,957	\$203
Loans 12 months and over Delinquent (\$000s)	\$1	\$3	\$5	\$5	\$8	\$27	\$25	\$51	\$117	\$802	\$54
Total Delinquent Loans (\$000s)	\$16	\$26	\$47	\$75	\$134	\$285	\$394	\$1,077	\$2,376	\$15,333	\$1,007
Delinquency by Category											
Unsecured Credit Card	0.00%	0.18%	0.29%	0.32%	0.40%	0.35%	0.21%	0.32%	0.31%	0.67%	0.51%
STS Loans	0.00%	4.92%	5.43%	1.84%	1.31%	6.49%	0.00%	0.00%	0.00%	2.80%	2.73%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	2.19%	0.12%	1.53%	0.96%	1.98%	1.26%
New Vehicle Loans	3.01%	0.71%	0.71%	0.63%	0.49%	0.42%	0.28%	0.41%	0.37%	0.56%	0.50%
Used Vehicle Loans	3.37%	1.60%	1.62%	1.19%	1.09%	0.74%	0.54%	0.55%	0.56%	0.62%	0.62%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.29%	0.37%	0.47%	0.36%	0.40%	0.30%	0.45%	0.42%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.07%	0.15%	0.67%	0.06%	0.51%	0.47%	0.31%	0.33%
Other RE Fixed	0.00%	0.00%	2.40%	3.42%	0.21%	0.28%	0.23%	0.16%	0.21%	0.37%	0.28%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	0.73%	0.57%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.35%	0.00%	0.29%	0.46%	0.41%
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%	0.53%	0.81%	0.30%	0.44%	0.61%	0.48%	0.72%	0.66%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.03%	0.28%	0.49%	0.30%	0.41%	0.33%	0.44%	0.41%
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)	0.51%	0.94%	0.91%	0.46%	0.60%	0.70%	0.53%	0.80%	0.70%	0.70%	0.70%
Recoveries / Charge-Offs	58.54%	11.35%	15.33%	24.02%	15.94%	14.95%	18.28%	14.99%	16.89%	15.67%	15.93%
Expected Charge-Offs / Net Loans	0.83%	0.59%	0.46%	0.38%	0.32%	0.30%	0.27%	0.23%	0.24%	0.40%	0.34%
Provision for Loan Losses/Net Charge-Offs	-17.6%	79.9%	133.7%	105.0%	108.8%	86.2%	103.6%	90.1%	100.5%	104.6%	101.5%
Prov. for Loan Losses/Expected Charge-Offs	-11.0%	130.3%	268.4%	126.8%	205.7%	203.6%	206.9%	313.1%	301.8%	186.8%	212.5%
Bankruptcies / Net Loans	0.09%	0.72%	0.38%	0.40%	0.44%	0.30%	0.54%	0.31%	0.38%	0.88%	0.67%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$18	\$37	\$38	\$118	\$305	\$535	\$1,916	\$3,860	\$17,101	\$1,245
Total Amount of Recoveries (\$000s)	\$4	\$2	\$6	\$9	\$19	\$46	\$98	\$287	\$652	\$2,679	\$198
Net Charge Offs (\$000s)	\$3	\$16	\$31	\$29	\$99	\$259	\$438	\$1,629	\$3,208	\$14,422	\$1,046
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.38%	0.26%	0.13%	0.29%	0.38%	0.45%	0.92%	0.87%	1.29%	1.04%
STS Loans	0.00%	6.15%	20.32%	3.95%	4.62%	38.83%	0.00%	0.00%	200.00%	15.43%	13.40%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	1.75%	-0.11%	0.21%
New Vehicle Loans	-0.65%	0.79%	0.47%	0.11%	0.24%	0.27%	0.41%	0.76%	0.60%	0.68%	0.63%
Used Vehicle Loans	1.19%	1.02%	0.42%	0.49%	0.70%	0.73%	0.65%	0.82%	0.76%	0.70%	0.72%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.04%	0.01%	0.00%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.03%	0.05%	-0.01%	0.01%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.00%	0.00%	0.36%	0.68%	0.59%
All Other Loans	0.00%	0.00%	0.00%	-26.28%	-7.91%	-2.96%	-0.95%	-0.80%	-0.60%	-0.42%	-0.55%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.21%	0.11%	0.18%	0.27%	0.20%	0.20%	0.21%
Number of Credit Unions in Each Peer Group:	27	41	57	78	77	59	38	38	28	20	463

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	0.96%	7.32%	9.20%	12.45%	13.21%	10.46%	11.59%	1.20%	1.16%	0.00%	2.12%
Credit Unions - Deposits in and Loans to	0.92%	0.37%	2.27%	3.81%	2.90%	1.56%	4.17%	0.23%	0.43%	0.00%	0.56%
Total Investments in Corporate Credit Unions*	76.80%	47.81%	48.01%	42.94%	57.93%	48.80%	45.88%	36.87%	20.10%	2.87%	17.44%
Marketable Securities	6.70%	70.66%	82.45%	91.20%	85.66%	127.48%	140.49%	113.90%	132.70%	99.06%	110.40%
All Other Investments	120.44%	212.38%	237.36%	286.81%	253.75%	199.30%	111.33%	90.37%	57.00%	51.55%	78.27%
Total Investments	286.04%	367.38%	402.74%	449.43%	421.97%	412.47%	353.81%	299.93%	271.55%	207.16%	260.02%
Unsecured Loans	60.73%	40.44%	56.96%	52.41%	50.07%	63.94%	60.81%	54.28%	62.68%	69.30%	64.49%
Vehicle Loans	184.40%	216.93%	227.69%	223.61%	249.11%	297.27%	300.27%	315.46%	334.62%	378.33%	346.57%
New Vehicle Loans	78.16%	95.13%	114.17%	98.04%	101.77%	112.15%	119.88%	117.34%	148.42%	171.94%	151.40%
Used Vehicle Loans	106.25%	121.80%	113.52%	125.58%	147.34%	185.12%	180.38%	198.12%	186.20%	206.39%	195.16%
Total Real Estate	0.00%	3.62%	11.26%	25.30%	83.42%	91.60%	195.70%	192.37%	193.66%	278.96%	226.31%
1st Mortgage	0.00%	3.62%	6.87%	21.13%	74.60%	75.72%	157.72%	159.42%	161.30%	258.86%	202.16%
1st Mortgage Fxd	0.00%	3.62%	4.65%	16.59%	43.08%	69.37%	127.71%	149.17%	133.59%	229.21%	176.84%
1st Mortgage Adj	0.00%	0.00%	2.22%	4.54%	31.52%	6.35%	30.01%	10.25%	27.71%	29.65%	25.32%
2nd Mortgage	0.00%	0.00%	4.39%	4.17%	8.82%	15.88%	37.98%	32.95%	32.36%	20.10%	24.14%
Closed-End Fxd	0.00%	0.00%	4.39%	4.11%	8.05%	15.87%	35.79%	32.58%	28.22%	16.54%	21.25%
Closed-End Adj	0.00%	0.00%	0.00%	0.06%	0.49%	0.00%	0.46%	0.11%	0.25%	0.16%	0.19%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	0.29%	0.01%	1.73%	0.25%	3.88%	2.42%	2.19%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.97%	0.51%
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%	9.54%	3.59%	0.01%	2.44%	10.18%	6.47%
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	245.21%	261.22%	296.12%	301.88%	382.72%	462.66%	562.85%	562.96%	593.69%	740.56%	646.14%
Indirect Loans	0.00%	0.00%	0.00%	2.31%	11.12%	40.94%	98.52%	140.37%	166.83%	249.65%	189.27%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	1.03%	4.46%	13.77%	32.81%	44.50%	49.86%	65.99%	54.61%
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%	7.60%	13.78%	14.85%	6.89%	10.50%	21.70%	15.99%
Total Mortgage Exposure**	0.00%	3.62%	11.26%	27.63%	94.10%	125.81%	269.39%	280.70%	261.66%	342.94%	290.07%
Total Real Estate	0.00%	3.62%	11.26%	25.30%	83.42%	91.60%	195.70%	192.37%	193.66%	278.96%	226.31%
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%	2.32%	10.68%	34.21%	73.69%	88.33%	68.00%	63.98%	63.76%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	2.32%	10.68%	34.21%	73.61%	88.33%	67.01%	63.87%	63.50%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.08%	0.00%	1.00%	0.11%	0.27%



