

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	0.56%	0.88%	0.82%	0.97%	1.02%	1.08%	1.19%	1.42%	1.52%	1.43%	1.36%
Loan Yield	7.29%	7.54%	6.28%	6.42%	6.02%	5.26%	5.02%	5.04%	4.75%	4.30%	4.60%
Net Loan Yield After NCOs	5.93%	6.70%	5.78%	5.85%	5.34%	4.62%	4.45%	4.18%	4.01%	3.58%	3.87%
Asset Yield	3.86%	3.88%	3.31%	3.22%	3.40%	3.21%	3.37%	3.72%	3.61%	3.56%	3.55%
Cost of Funds	-0.36%	-0.31%	-0.30%	-0.35%	-0.31%	-0.27%	-0.43%	-0.43%	-0.52%	-0.71%	-0.58%
Gross Spread	3.50%	3.57%	3.01%	2.87%	3.09%	2.94%	2.95%	3.29%	3.09%	2.85%	2.97%
Provision Expense	-0.65%	-0.41%	-0.22%	-0.26%	-0.39%	-0.34%	-0.35%	-0.62%	-0.63%	-0.59%	-0.57%
Net Spread after Provision Expense	2.85%	3.16%	2.79%	2.61%	2.70%	2.60%	2.60%	2.67%	2.46%	2.25%	2.40%
Total Non-Interest Income	0.51%	0.51%	0.52%	0.74%	1.22%	1.35%	1.47%	1.79%	1.59%	1.56%	1.55%
Total Non-Interest Expense	-3.78%	-3.92%	-3.21%	-3.18%	-3.68%	-3.57%	-3.63%	-4.04%	-3.42%	-3.12%	-3.36%
Net Operating Expense	-3.27%	-3.42%	-2.68%	-2.44%	-2.46%	-2.21%	-2.16%	-2.25%	-1.83%	-1.57%	-1.81%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.01%	0.03%	0.05%	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	-0.02%	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%	0.00%	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)	-0.44%	-0.26%	0.09%	0.17%	0.23%	0.38%	0.45%	0.45%	0.68%	0.69%	0.60%
Net Charge-Offs	-0.67%	-0.38%	-0.23%	-0.24%	-0.33%	-0.33%	-0.34%	-0.57%	-0.49%	-0.55%	-0.51%
ROA (with Net Charge-offs)	-0.45%	-0.23%	0.09%	0.19%	0.29%	0.39%	0.46%	0.50%	0.81%	0.73%	0.66%
ROA with Provision for LL - W/O NCUSIF Expense	-0.42%	-0.26%	0.10%	0.17%	0.23%	0.38%	0.45%	0.46%	0.68%	0.69%	0.60%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.44%	-0.23%	0.09%	0.19%	0.29%	0.39%	0.46%	0.51%	0.81%	0.73%	0.66%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.80%	-2.07%	-1.71%	-1.65%	-1.79%	-1.73%	-1.79%	-2.01%	-1.74%	-1.54%	-1.67%
Travel and Conference Expense	-0.01%	-0.03%	-0.02%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.27%	-0.20%	-0.18%	-0.22%	-0.27%	-0.26%	-0.25%	-0.29%	-0.27%	-0.22%	-0.24%
Office Operations Expense	-0.94%	-0.78%	-0.73%	-0.64%	-0.78%	-0.71%	-0.87%	-0.81%	-0.58%	-0.64%	-0.67%
Educational and Promotional Expense	-0.01%	-0.02%	-0.03%	-0.06%	-0.08%	-0.12%	-0.12%	-0.16%	-0.13%	-0.12%	-0.13%
Loan Servicing Expense	-0.14%	-0.13%	-0.08%	-0.10%	-0.13%	-0.15%	-0.16%	-0.21%	-0.16%	-0.20%	-0.18%
Professional and Outside Services	-0.41%	-0.50%	-0.32%	-0.33%	-0.44%	-0.46%	-0.32%	-0.38%	-0.38%	-0.24%	-0.30%
Member Insurance	-0.02%	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)	-0.03%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.15%	-0.16%	-0.10%	-0.13%	-0.13%	-0.08%	-0.07%	-0.13%	-0.10%	-0.12%	-0.12%
Total Non-Interest Expense	-3.78%	-3.92%	-3.21%	-3.18%	-3.68%	-3.57%	-3.63%	-4.04%	-3.42%	-3.12%	-3.36%
Other Performance Ratios											
Earning Asset Yield	3.93%	3.94%	3.39%	3.33%	3.61%	3.43%	3.60%	3.98%	3.79%	3.68%	3.72%
Average Cost of Funds	-0.46%	-0.42%	-0.40%	-0.46%	-0.39%	-0.33%	-0.49%	-0.48%	-0.58%	-0.78%	-0.66%
FTE Employee / \$million of Loans & Share Drafts	2.16	1.05	0.73	0.63	0.53	0.46	0.39	0.37	0.30	0.22	0.28
Compensation & Benefits / FTE Emp.	\$17,961	\$43,729	\$47,442	\$55,176	\$56,488	\$55,526	\$59,045	\$65,140	\$70,645	\$75,598	\$69,265
Compensation & Benefits / \$million Lns. & S.D.s	\$38,151	\$45,559	\$33,830	\$34,034	\$29,532	\$25,220	\$23,230	\$24,015	\$21,198	\$17,090	\$19,772
Operating Expense / Loans & Share Drafts	-7.94%	-8.65%	-6.33%	-6.57%	-6.08%	-5.21%	-4.72%	-4.84%	-4.16%	-3.46%	-3.98%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.08%	1.12%	1.03%	1.53%	2.01%	1.98%	1.91%	2.15%	1.93%	1.72%	1.83%
Net Operating Expense / Loans & Share Drafts	-6.86%	-7.53%	-5.30%	-5.04%	-4.07%	-3.23%	-2.80%	-2.70%	-2.23%	-1.74%	-2.14%
Operating Expense / Operating Revenue	95.35%	96.58%	91.37%	89.29%	86.41%	84.01%	83.50%	81.17%	75.81%	74.98%	77.35%
Total Fixed Assets / Shares & Equity	0.52%	0.56%	1.01%	1.59%	2.96%	2.86%	2.82%	3.09%	2.80%	2.35%	2.58%
Net Loans to Total Shares and Deposits	57.2%	55.6%	56.5%	50.8%	58.7%	60.5%	68.7%	72.1%	76.2%	88.5%	80.3%
Members / FTE Employee	342.79	387.21	431.37	379.00	357.06	342.24	312.81	309.54	354.66	401.84	366.28

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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	0.5%	0.5%	0.6%	0.9%	1.3%	1.5%	1.3%	1.1%	0.9%	0.7%	0.9%
Total Investments	53.0%	57.6%	55.5%	57.9%	47.7%	43.7%	35.2%	29.5%	28.7%	20.6%	26.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.9%	0.9%	1.2%	1.7%	2.1%	1.5%	2.5%	2.5%	3.5%	2.9%
All Other Unsecured Loans/Lines of Credit	11.6%	6.2%	7.8%	5.9%	4.9%	5.1%	5.1%	4.1%	5.0%	3.6%	4.2%
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	14.7%	14.8%	15.8%	12.7%	12.5%	11.9%	12.4%	13.2%	16.3%	17.7%	16.1%
Used Vehicle Loans	19.2%	18.6%	16.1%	15.8%	17.8%	19.8%	18.4%	21.6%	20.7%	20.5%	20.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.4%	1.0%	2.6%	8.9%	8.3%	16.1%	18.1%	18.1%	26.2%	21.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.6%	0.6%	1.0%	1.8%	4.3%	3.5%	3.2%	2.0%	2.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.4%	0.3%	0.1%	1.1%	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%	0.3%	0.2%
Total Loans and Leases	45.6%	40.9%	42.3%	38.8%	46.8%	50.0%	58.5%	63.3%	65.9%	74.9%	68.3%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.7%	-0.4%	-0.4%	-0.4%	-0.5%	-0.4%	-0.6%	-0.5%	-0.6%	-0.6%
Net Loans and Leases	44.6%	40.1%	41.9%	38.5%	46.4%	49.6%	58.1%	62.8%	65.3%	74.3%	67.7%
Total Other Assets	2.0%	1.7%	2.0%	2.7%	4.7%	5.2%	5.3%	6.6%	5.1%	4.4%	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%
Total Liabilities	1.7%	10.9%	11.1%	10.6%	8.4%	6.7%	4.9%	2.0%	2.8%	5.5%	4.7%
Share Drafts	0.0%	2.0%	4.3%	7.6%	12.7%	16.7%	18.3%	18.2%	15.8%	14.7%	15.4%
Regular Shares	69.0%	57.2%	52.3%	49.6%	43.7%	41.4%	35.1%	35.1%	37.3%	26.8%	31.9%
Money Market Shares	0.0%	1.2%	2.2%	2.8%	5.5%	8.2%	10.4%	13.6%	12.9%	15.5%	13.6%
Share Certificates	5.5%	9.4%	12.1%	12.3%	11.8%	10.8%	14.4%	14.8%	14.8%	19.9%	17.2%
IRA/KEOGH Accounts	0.0%	2.6%	2.8%	3.2%	4.8%	4.8%	5.6%	5.3%	4.9%	5.4%	5.2%
All Other Shares	1.9%	0.4%	0.9%	0.4%	0.8%	0.5%	0.8%	0.5%	0.4%	2.1%	1.4%
Non-Member Deposits	3.3%	0.6%	0.3%	0.6%	0.5%	0.4%	0.6%	0.2%	0.5%	0.3%	0.4%
Total Shares and Deposits	79.7%	73.5%	74.8%	76.4%	79.8%	82.6%	85.1%	87.8%	86.5%	84.7%	85.0%
Total Equity	18.6%	15.6%	14.1%	13.0%	11.8%	10.6%	10.0%	10.2%	10.7%	9.9%	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	18.7%	15.8%	14.1%	13.0%	11.9%	10.8%	10.4%	10.7%	11.0%	10.0%	10.5%
Total Equity + Allow. for Loan Loss	19.6%	16.3%	14.6%	13.3%	12.2%	11.1%	10.4%	10.8%	11.2%	10.5%	10.8%
Balance Sheet Growth YTD Annualized											
Total Investments	11.3%	23.4%	11.4%	10.3%	8.3%	9.4%	4.5%	28.8%	18.8%	22.5%	18.9%
Total Loans and Leases	-17.1%	-13.0%	-15.2%	-15.0%	-7.5%	-14.0%	-4.5%	-1.1%	-0.3%	3.9%	1.0%
TOTAL ASSETS	-3.2%	4.9%	-1.9%	-1.7%	0.0%	-4.2%	-1.5%	6.9%	4.6%	7.5%	5.4%
Total Liabilities	43.3%	1.7%	18.3%	0.2%	-3.6%	-0.4%	14.0%	18.3%	19.0%	6.3%	7.5%
Total Shares and Deposits	-3.3%	5.4%	-4.6%	-1.3%	0.1%	-4.5%	-2.4%	7.1%	3.9%	7.3%	5.2%
Equity Capital	-5.6%	4.7%	-0.1%	-5.3%	1.7%	-4.7%	-0.1%	3.4%	6.8%	9.8%	6.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-3.2%	4.9%	-1.9%	-1.7%	0.0%	-4.2%	-1.5%	6.9%	4.6%	7.5%	5.4%

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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	2.77%	1.65%	1.56%	1.31%	1.13%	0.98%	0.56%	0.83%	0.68%	0.94%	0.87%
Delinquent Loans / Total Capital	6.4%	4.1%	4.5%	3.8%	4.3%	4.4%	3.1%	4.9%	4.0%	6.7%	5.5%
Delinquent Loans + OREO / Net Loans + OREO	3.5%	1.7%	1.6%	1.4%	1.3%	1.1%	0.6%	1.0%	0.8%	1.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	35.4%	23.6%	32.5%	20.0%	20.4%	21.7%	21.5%	22.5%	19.7%	19.0%	19.8%
Allowance for Loan Losses/Net Loans	2.25%	1.79%	1.06%	0.94%	0.91%	0.91%	0.70%	0.94%	0.83%	0.83%	0.84%
Loans 2 to less than 6 months Delinquent (\$000s)	\$9	\$21	\$36	\$65	\$149	\$292	\$361	\$1,297	\$2,637	\$16,278	\$1,035
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$5	\$10	\$11	\$30	\$53	\$79	\$304	\$519	\$3,071	\$203
Loans 12 months and over Delinquent (\$000s)	\$1	\$1	\$7	\$5	\$8	\$29	\$21	\$73	\$126	\$736	\$52
Total Delinquent Loans (\$000s)	\$14	\$28	\$53	\$81	\$187	\$374	\$460	\$1,674	\$3,282	\$20,085	\$1,290
Delinquency by Category											
Unsecured Credit Card	0.00%	0.24%	0.24%	0.27%	0.44%	0.40%	0.22%	0.44%	0.35%	0.70%	0.54%
STS Loans	0.00%	4.35%	6.45%	0.83%	2.07%	14.73%	1.32%	0.00%	0.00%	4.34%	4.17%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	1.37%	0.00%	1.02%	0.14%	1.83%	0.41%	0.69%	0.73%
New Vehicle Loans	1.59%	0.91%	0.70%	0.71%	0.73%	0.48%	0.32%	0.51%	0.51%	0.69%	0.62%
Used Vehicle Loans	3.55%	1.79%	1.98%	1.46%	1.43%	0.96%	0.65%	0.75%	0.65%	0.83%	0.81%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.21%	0.89%	0.54%	0.46%	0.97%	0.69%	0.79%	0.78%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.10%	7.73%	0.12%	0.13%	0.31%	0.35%	0.38%
Other RE Fixed	0.00%	0.00%	2.53%	2.15%	0.33%	0.33%	0.28%	0.26%	0.28%	0.69%	0.46%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.18%	0.68%	0.46%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.27%	0.45%	0.00%	0.43%	0.40%
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%	0.82%	0.40%	0.45%	0.70%	0.64%	0.93%	0.84%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.99%	0.56%	1.12%	0.39%	0.92%	0.63%	0.74%	0.73%
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)	1.36%	0.84%	0.49%	0.57%	0.69%	0.63%	0.58%	0.86%	0.74%	0.72%	0.73%
Recoveries / Charge-Offs	26.49%	17.50%	20.07%	15.76%	15.56%	14.17%	16.25%	13.19%	14.29%	14.48%	14.37%
Expected Charge-Offs / Net Loans	1.09%	0.68%	0.63%	0.45%	0.38%	0.39%	0.29%	0.36%	0.32%	0.35%	0.35%
Provision for Loan Losses/Net Charge-Offs	97.5%	108.3%	98.0%	108.3%	118.0%	102.9%	102.2%	108.9%	126.4%	108.3%	111.5%
Prov. for Loan Losses/Expected Charge-Offs	124.7%	136.3%	77.3%	137.3%	215.0%	168.5%	205.6%	263.0%	296.8%	225.0%	236.6%
Bankruptcies / Net Loans	0.41%	0.86%	0.73%	0.60%	0.59%	0.60%	0.60%	0.69%	0.73%	0.64%	0.66%
Total Amount of Loans Charged-Off (\$000s)	\$10	\$18	\$23	\$45	\$137	\$305	\$579	\$1,999	\$4,135	\$17,807	\$1,256
Total Amount of Recoveries (\$000s)	\$3	\$3	\$5	\$7	\$21	\$43	\$94	\$264	\$591	\$2,579	\$181
Net Charge Offs (\$000s)	\$7	\$15	\$19	\$38	\$116	\$262	\$485	\$1,735	\$3,544	\$15,228	\$1,075
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.11%	0.14%	0.13%	0.40%	0.43%	0.49%	0.92%	0.91%	1.32%	1.05%
STS Loans	51.28%	4.36%	5.52%	6.67%	4.22%	19.18%	5.95%	0.00%	54.08%	11.74%	11.38%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	0.11%	0.07%
New Vehicle Loans	0.21%	0.22%	0.07%	0.29%	0.30%	0.24%	0.48%	0.76%	0.74%	0.79%	0.73%
Used Vehicle Loans	1.53%	0.89%	0.51%	0.46%	0.85%	0.65%	0.76%	1.01%	0.73%	0.80%	0.80%
Total 1st Mortgage RE Loans/LOC	0.00%	4.28%	-0.02%	0.06%	0.14%	0.01%	0.01%	0.01%	0.00%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.08%	0.01%	0.02%	0.01%	0.01%	0.02%	0.01%	0.01%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.31%	5.04%	0.00%	0.60%	0.58%
All Other Loans	6.60%	3.91%	2.84%	3.50%	5.08%	-7.36%	-0.45%	-0.25%	-0.01%	0.42%	0.21%
Indirect Loans	0.00%	0.00%	0.00%	0.35%	0.80%	0.46%	0.88%	1.10%	0.88%	0.96%	0.95%
Number of Credit Unions in Each Peer Group:	27	41	58	78	81	56	38	41	26	19	465

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	0.94%	12.93%	7.99%	17.24%	13.82%	9.41%	11.92%	0.89%	1.14%	0.00%	2.18%
Credit Unions - Deposits in and Loans to	0.90%	0.37%	2.69%	5.67%	3.18%	1.58%	3.89%	0.19%	0.50%	0.00%	0.61%
Total Investments in Corporate Credit Unions*	69.50%	49.42%	44.08%	40.09%	48.42%	44.50%	40.29%	30.65%	15.84%	3.21%	15.55%
Marketable Securities	5.52%	68.76%	79.46%	82.84%	85.30%	126.07%	144.30%	111.70%	137.29%	104.97%	114.03%
All Other Investments	125.69%	204.90%	239.93%	284.62%	239.42%	202.57%	108.83%	82.87%	52.49%	50.43%	76.16%
Total Investments	283.16%	365.01%	393.98%	444.39%	399.88%	403.74%	340.10%	276.68%	259.76%	205.36%	253.00%
Unsecured Loans	62.20%	44.81%	61.56%	54.36%	55.46%	66.43%	63.81%	61.46%	68.20%	70.57%	67.49%
Vehicle Loans	181.20%	211.33%	226.68%	218.45%	254.10%	292.53%	297.28%	325.14%	334.19%	380.73%	347.76%
New Vehicle Loans	78.69%	93.86%	112.23%	97.54%	105.07%	110.06%	119.36%	123.20%	147.13%	175.97%	153.22%
Used Vehicle Loans	102.51%	117.46%	114.45%	120.91%	149.03%	182.47%	177.92%	201.94%	187.06%	204.75%	194.54%
Total Real Estate	0.00%	2.38%	11.61%	24.58%	83.18%	92.57%	197.01%	202.61%	192.80%	281.43%	227.73%
1st Mortgage	0.00%	2.38%	7.44%	20.07%	74.70%	76.25%	155.74%	169.85%	163.53%	261.19%	203.88%
1st Mortgage Fxd	0.00%	2.38%	5.20%	16.40%	43.41%	70.13%	125.49%	160.08%	135.86%	230.91%	178.54%
1st Mortgage Adj	0.00%	0.00%	2.24%	3.67%	31.29%	6.11%	30.25%	9.77%	27.67%	30.27%	25.34%
2nd Mortgage	0.00%	0.00%	4.17%	4.50%	8.47%	16.32%	41.27%	32.76%	29.27%	20.24%	23.85%
Closed-End Fxd	0.00%	0.00%	4.17%	4.47%	7.83%	16.31%	38.99%	32.23%	25.07%	16.62%	20.94%
Closed-End Adj	0.00%	0.00%	0.00%	0.04%	0.40%	0.00%	0.46%	0.12%	0.27%	0.17%	0.19%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	0.25%	0.01%	1.82%	0.40%	3.93%	2.51%	2.23%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.94%	0.49%
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%	10.15%	3.75%	3.26%	0.46%	10.61%	6.63%
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	243.53%	258.77%	300.14%	298.03%	392.88%	462.02%	564.63%	593.35%	596.20%	746.67%	651.74%
Indirect Loans	0.00%	0.00%	0.00%	2.25%	10.70%	43.47%	97.68%	143.05%	157.55%	257.20%	190.21%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	1.03%	4.21%	14.86%	32.86%	44.00%	47.14%	67.56%	54.69%
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%	6.31%	14.73%	14.14%	4.33%	7.93%	21.55%	14.84%
Total Mortgage Exposure**	0.00%	2.38%	11.61%	25.43%	93.93%	128.71%	272.45%	288.74%	263.46%	350.82%	294.87%
Total Real Estate	0.00%	2.38%	11.61%	24.58%	83.18%	92.57%	197.01%	202.61%	192.80%	281.43%	227.73%
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%	0.85%	10.75%	36.14%	75.45%	86.13%	70.67%	69.40%	67.14%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.79%	10.75%	36.14%	75.36%	86.10%	69.58%	69.27%	66.85%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.09%	0.03%	1.09%	0.12%	0.29%



