

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	0.53%	0.87%	0.81%	0.97%	0.97%	1.07%	1.28%	1.34%	1.56%	1.41%	1.35%
Loan Yield	6.79%	7.65%	6.01%	6.33%	5.74%	5.39%	4.98%	4.79%	4.80%	4.25%	4.55%
Net Loan Yield After NCOs	6.11%	6.66%	5.61%	5.78%	5.11%	4.73%	4.45%	3.99%	4.00%	3.55%	3.83%
Asset Yield	3.66%	4.00%	3.23%	3.22%	3.27%	3.31%	3.38%	3.56%	3.66%	3.53%	3.53%
Cost of Funds	-0.35%	-0.32%	-0.30%	-0.35%	-0.29%	-0.27%	-0.39%	-0.41%	-0.50%	-0.69%	-0.57%
Gross Spread	3.30%	3.67%	2.93%	2.87%	2.97%	3.04%	2.99%	3.15%	3.16%	2.84%	2.96%
Provision Expense	-0.27%	-0.39%	-0.22%	-0.26%	-0.34%	-0.36%	-0.32%	-0.60%	-0.69%	-0.60%	-0.58%
Net Spread after Provision Expense	3.04%	3.28%	2.72%	2.61%	2.64%	2.68%	2.67%	2.55%	2.47%	2.24%	2.39%
Total Non-Interest Income	0.44%	0.45%	0.54%	0.72%	1.14%	1.44%	1.50%	1.71%	1.60%	1.54%	1.54%
Total Non-Interest Expense	-3.70%	-3.94%	-3.22%	-3.13%	-3.53%	-3.74%	-3.82%	-3.86%	-3.49%	-3.12%	-3.37%
Net Operating Expense	-3.26%	-3.50%	-2.67%	-2.40%	-2.39%	-2.31%	-2.33%	-2.16%	-1.89%	-1.58%	-1.83%
Non-Operating Gains (Losses)	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.03%	0.04%	-0.01%	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	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.01%	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)	-0.23%	-0.21%	0.04%	0.20%	0.25%	0.36%	0.35%	0.42%	0.61%	0.65%	0.56%
Net Charge-Offs	-0.34%	-0.46%	-0.19%	-0.23%	-0.31%	-0.35%	-0.31%	-0.54%	-0.54%	-0.54%	-0.51%
ROA (with Net Charge-offs)	-0.31%	-0.28%	0.07%	0.23%	0.27%	0.37%	0.36%	0.48%	0.76%	0.71%	0.63%
ROA with Provision for LL - W/O NCUSIF Expense	-0.23%	-0.22%	0.04%	0.21%	0.25%	0.36%	0.35%	0.42%	0.61%	0.65%	0.56%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.31%	-0.29%	0.07%	0.23%	0.27%	0.37%	0.36%	0.48%	0.76%	0.71%	0.63%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.65%	-2.07%	-1.71%	-1.62%	-1.71%	-1.80%	-1.92%	-1.93%	-1.79%	-1.54%	-1.68%
Travel and Conference Expense	0.00%	-0.03%	-0.02%	-0.03%	-0.04%	-0.05%	-0.04%	-0.04%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.29%	-0.20%	-0.19%	-0.21%	-0.26%	-0.27%	-0.27%	-0.28%	-0.28%	-0.22%	-0.24%
Office Operations Expense	-0.93%	-0.78%	-0.73%	-0.63%	-0.73%	-0.76%	-0.86%	-0.76%	-0.59%	-0.65%	-0.67%
Educational and Promotional Expense	-0.01%	-0.02%	-0.03%	-0.06%	-0.08%	-0.12%	-0.11%	-0.16%	-0.14%	-0.12%	-0.13%
Loan Servicing Expense	-0.12%	-0.10%	-0.09%	-0.10%	-0.13%	-0.16%	-0.14%	-0.20%	-0.17%	-0.20%	-0.18%
Professional and Outside Services	-0.48%	-0.54%	-0.32%	-0.31%	-0.42%	-0.48%	-0.38%	-0.35%	-0.39%	-0.24%	-0.31%
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	-0.16%	-0.16%	-0.10%	-0.14%	-0.13%	-0.09%	-0.08%	-0.12%	-0.09%	-0.12%	-0.11%
Total Non-Interest Expense	-3.70%	-3.94%	-3.22%	-3.13%	-3.53%	-3.74%	-3.82%	-3.86%	-3.49%	-3.12%	-3.37%
Other Performance Ratios											
Earning Asset Yield	3.73%	4.08%	3.30%	3.34%	3.47%	3.53%	3.61%	3.81%	3.85%	3.65%	3.69%
Average Cost of Funds	-0.45%	-0.44%	-0.39%	-0.46%	-0.37%	-0.33%	-0.46%	-0.46%	-0.57%	-0.76%	-0.64%
FTE Employee / \$million of Loans & Share Drafts	2.15	1.04	0.72	0.62	0.52	0.46	0.39	0.37	0.30	0.22	0.28
Compensation & Benefits / FTE Emp.	\$16,270	\$43,570	\$46,905	\$54,139	\$54,350	\$57,414	\$63,387	\$62,362	\$72,183	\$75,122	\$69,179
Compensation & Benefits / \$million Lns. & S.D.s	\$33,530	\$44,535	\$32,696	\$32,688	\$27,825	\$26,069	\$24,914	\$22,663	\$21,656	\$16,929	\$19,676
Operating Expense / Loans & Share Drafts	-7.52%	-8.47%	-6.14%	-6.31%	-5.74%	-5.43%	-4.97%	-4.53%	-4.24%	-3.43%	-3.95%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.90%	0.95%	1.04%	1.46%	1.85%	2.09%	1.94%	2.00%	1.94%	1.70%	1.81%
Net Operating Expense / Loans & Share Drafts	-6.62%	-7.52%	-5.10%	-4.85%	-3.88%	-3.34%	-3.02%	-2.53%	-2.30%	-1.73%	-2.15%
Operating Expense / Operating Revenue	98.94%	96.06%	92.91%	88.27%	86.75%	84.59%	86.22%	81.14%	76.03%	75.21%	77.66%
Total Fixed Assets / Shares & Equity	0.52%	0.55%	1.02%	1.59%	2.94%	2.87%	2.83%	3.07%	2.82%	2.34%	2.58%
Net Loans to Total Shares and Deposits	56.4%	54.7%	55.9%	50.3%	57.4%	60.6%	65.1%	73.2%	76.0%	87.5%	79.6%
Members / FTE Employee	344.63	391.88	421.04	370.65	352.06	338.51	313.68	310.60	351.47	396.56	363.00

September 30, 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	0.2%	0.6%	0.8%	1.0%	1.3%	1.5%	1.2%	1.1%	0.8%	0.6%	0.8%
Total Investments	54.0%	58.0%	55.1%	58.7%	48.4%	43.7%	38.1%	28.9%	28.9%	21.5%	27.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.0%	0.9%	1.1%	1.6%	2.1%	1.5%	2.3%	2.6%	3.3%	2.8%
All Other Unsecured Loans/Lines of Credit	11.3%	6.2%	7.7%	5.9%	4.6%	5.2%	4.8%	4.1%	5.0%	3.5%	4.1%
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%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	14.7%	15.1%	15.3%	12.2%	12.3%	11.9%	10.9%	13.6%	15.8%	17.6%	15.9%
Used Vehicle Loans	19.0%	17.7%	16.7%	15.9%	17.7%	19.8%	17.9%	21.9%	20.6%	20.4%	20.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.4%	1.0%	2.4%	8.8%	8.2%	15.6%	18.5%	18.2%	25.9%	21.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.7%	0.5%	1.1%	1.8%	4.2%	3.6%	3.1%	2.0%	2.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.4%	0.0%	0.3%	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	45.0%	40.4%	42.4%	38.1%	46.1%	50.1%	55.7%	64.2%	65.6%	74.1%	67.7%
Less: Allowance for Loan & Lease Losses	-0.9%	-0.7%	-0.4%	-0.4%	-0.4%	-0.5%	-0.4%	-0.6%	-0.5%	-0.6%	-0.6%
Net Loans and Leases	44.1%	39.7%	42.0%	37.8%	45.7%	49.6%	55.3%	63.5%	65.1%	73.5%	67.1%
Total Other Assets	1.7%	1.7%	2.1%	2.6%	4.6%	5.2%	5.4%	6.4%	5.3%	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%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	1.5%	10.1%	10.3%	11.2%	7.9%	6.8%	4.7%	1.9%	2.9%	5.6%	4.8%
Share Drafts	0.0%	1.4%	4.8%	7.1%	12.5%	16.3%	18.6%	17.8%	15.6%	14.4%	15.1%
Regular Shares	69.0%	57.8%	52.7%	49.9%	43.6%	41.3%	36.0%	33.7%	37.0%	26.6%	31.6%
Money Market Shares	0.0%	1.2%	2.3%	2.6%	5.6%	8.2%	10.5%	13.6%	13.4%	15.7%	13.8%
Share Certificates	6.1%	9.6%	11.6%	12.3%	12.1%	11.2%	13.4%	15.9%	14.8%	19.6%	17.1%
IRA/KEOGH Accounts	0.0%	2.9%	3.0%	3.2%	4.9%	4.8%	5.5%	5.7%	4.9%	5.5%	5.3%
All Other Shares	1.6%	0.4%	1.1%	0.4%	0.9%	0.5%	0.9%	0.6%	0.4%	2.6%	1.6%
Non-Member Deposits	3.2%	0.6%	0.4%	0.4%	0.6%	0.3%	0.6%	0.3%	0.4%	0.3%	0.3%
Total Shares and Deposits	79.9%	73.9%	75.9%	75.8%	80.2%	82.6%	85.5%	87.6%	86.4%	84.6%	85.0%
Total Equity	18.6%	16.0%	13.9%	13.0%	11.9%	10.5%	9.8%	10.4%	10.7%	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	18.7%	16.2%	13.8%	13.0%	12.0%	10.7%	10.2%	10.8%	11.0%	9.9%	10.4%
Total Equity + Allow. for Loan Loss	19.6%	16.7%	14.3%	13.3%	12.2%	11.0%	10.2%	11.0%	11.3%	10.4%	10.8%
Balance Sheet Growth YTD Annualized											
Total Investments	12.0%	33.0%	12.7%	16.4%	9.0%	17.1%	24.7%	23.0%	27.1%	35.3%	27.5%
Total Loans and Leases	-28.3%	-18.0%	-21.0%	-21.5%	-15.5%	-15.0%	-6.3%	-9.3%	-0.3%	2.3%	-1.3%
TOTAL ASSETS	-9.3%	7.3%	-3.8%	-1.6%	-4.0%	-1.7%	4.5%	-0.9%	6.8%	8.6%	5.7%
Total Liabilities	32.4%	-7.0%	11.7%	7.9%	-16.1%	5.2%	19.1%	10.5%	30.1%	9.8%	10.5%
Total Shares and Deposits	-9.1%	8.7%	-5.6%	-2.1%	-3.1%	-2.0%	3.8%	-0.9%	5.8%	8.3%	5.4%
Equity Capital	-12.5%	10.8%	-3.7%	-6.5%	-1.4%	-3.3%	4.7%	-2.7%	9.9%	10.2%	6.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-9.3%	7.3%	-3.8%	-1.6%	-4.0%	-1.7%	4.5%	-0.9%	6.8%	8.6%	5.7%

September 30, 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	3.83%	1.82%	1.65%	1.31%	0.98%	0.90%	0.60%	0.80%	0.61%	0.82%	0.78%
Delinquent Loans / Total Capital	8.8%	4.4%	4.9%	3.7%	3.7%	4.1%	3.3%	4.6%	3.5%	5.8%	4.9%
Delinquent Loans + OREO / Net Loans + OREO	3.9%	1.9%	1.8%	1.4%	1.1%	1.0%	0.7%	0.9%	0.7%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	42.4%	23.6%	36.2%	23.8%	22.1%	25.5%	26.8%	20.5%	17.9%	21.0%	21.0%
Allowance for Loan Losses/Net Loans	2.13%	1.81%	1.02%	0.97%	0.84%	0.91%	0.66%	0.97%	0.84%	0.84%	0.85%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$23	\$35	\$61	\$122	\$254	\$351	\$1,268	\$2,325	\$13,492	\$888
Loans 6 to less than 12 months Delinquent (\$000s)	\$6	\$5	\$11	\$12	\$28	\$54	\$88	\$275	\$398	\$2,798	\$183
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$9	\$7	\$7	\$33	\$41	\$51	\$108	\$781	\$54
Total Delinquent Loans (\$000s)	\$18	\$30	\$56	\$80	\$156	\$341	\$479	\$1,594	\$2,830	\$17,071	\$1,124
Delinquency by Category											
Unsecured Credit Card	0.00%	0.35%	0.17%	0.30%	0.43%	0.42%	0.31%	0.44%	0.39%	0.68%	0.55%
STS Loans	12.50%	4.00%	2.35%	1.08%	1.07%	16.23%	0.00%	0.00%	19.23%	4.16%	4.06%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.98%	0.00%	1.45%	0.60%	2.45%	1.02%	1.24%	1.15%
New Vehicle Loans	2.77%	1.08%	1.04%	0.71%	0.61%	0.49%	0.38%	0.61%	0.49%	0.71%	0.64%
Used Vehicle Loans	4.15%	1.49%	2.03%	1.50%	1.35%	0.93%	0.65%	0.82%	0.59%	0.83%	0.81%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.62%	0.24%	0.69%	0.47%	0.56%	0.51%	0.44%	0.47%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.10%	0.98%	0.04%	0.43%	0.23%	0.47%	0.38%
Other RE Fixed	0.00%	0.00%	0.00%	1.58%	0.49%	0.22%	0.12%	0.42%	0.21%	0.44%	0.35%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.63%	0.08%	0.68%	0.43%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.58%	0.35%	0.35%
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%	1.39%	0.47%	0.46%	0.61%	0.76%	0.60%	0.93%	0.85%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.48%	0.18%	0.72%	0.39%	0.55%	0.46%	0.44%	0.46%
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)	0.68%	1.00%	0.40%	0.54%	0.63%	0.66%	0.53%	0.81%	0.79%	0.70%	0.72%
Recoveries / Charge-Offs	47.18%	13.34%	20.93%	17.50%	16.87%	14.55%	16.07%	13.80%	13.85%	15.07%	14.74%
Expected Charge-Offs / Net Loans	1.13%	0.67%	0.63%	0.46%	0.36%	0.37%	0.27%	0.32%	0.28%	0.32%	0.32%
Provision for Loan Losses/Net Charge-Offs	78.7%	84.2%	114.4%	111.5%	108.2%	103.3%	102.6%	110.9%	128.7%	110.9%	113.8%
Prov. for Loan Losses/Expected Charge-Offs	48.3%	127.0%	74.0%	134.2%	190.4%	182.6%	200.9%	278.9%	365.0%	247.3%	261.7%
Bankruptcies / Net Loans	0.50%	0.70%	0.70%	0.59%	0.55%	0.53%	0.53%	0.58%	0.61%	0.52%	0.54%
Total Amount of Loans Charged-Off (\$000s)	\$7	\$20	\$20	\$45	\$131	\$313	\$522	\$2,001	\$4,258	\$17,481	\$1,242
Total Amount of Recoveries (\$000s)	\$3	\$3	\$4	\$8	\$22	\$46	\$84	\$276	\$590	\$2,634	\$183
Net Charge Offs (\$000s)	\$4	\$18	\$16	\$37	\$109	\$267	\$438	\$1,725	\$3,668	\$14,847	\$1,059
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.12%	0.17%	0.11%	0.36%	0.47%	0.40%	0.76%	0.98%	1.33%	1.05%
STS Loans	83.33%	3.88%	6.67%	7.92%	4.21%	16.33%	4.10%	22.22%	52.15%	10.28%	10.91%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.04%
New Vehicle Loans	0.09%	0.46%	0.07%	0.21%	0.29%	0.28%	0.30%	0.78%	0.84%	0.78%	0.73%
Used Vehicle Loans	1.23%	1.18%	0.44%	0.50%	0.86%	0.65%	0.67%	1.06%	0.78%	0.78%	0.80%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	-0.03%	0.08%	0.00%	0.01%	0.01%	0.01%	0.00%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.12%	0.01%	0.02%	0.02%	0.04%	0.02%	0.01%	0.02%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.32%	0.00%	0.92%	0.55%	0.56%
All Other Loans	1.14%	3.11%	1.71%	2.76%	3.43%	-14.51%	-1.25%	-0.47%	-0.26%	0.15%	-0.06%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.53%	0.34%	0.64%	0.81%	0.71%	0.70%	0.71%
Number of Credit Unions in Each Peer Group:	27	42	58	78	80	58	39	39	27	19	467

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	0.98%	8.44%	10.92%	19.38%	12.29%	10.86%	11.32%	0.66%	0.84%	0.00%	2.16%
Credit Unions - Deposits in and Loans to	0.94%	1.08%	2.41%	4.71%	2.93%	2.22%	3.48%	0.21%	0.39%	0.00%	0.58%
Total Investments in Corporate Credit Unions*	58.88%	48.25%	43.77%	40.71%	54.08%	46.18%	56.10%	29.93%	13.47%	3.28%	16.22%
Marketable Securities	4.33%	66.41%	73.51%	88.45%	81.88%	128.96%	155.96%	105.60%	139.71%	110.57%	117.55%
All Other Investments	130.78%	201.23%	245.51%	281.13%	244.36%	197.18%	117.15%	82.19%	51.33%	49.68%	76.08%
Total Investments	288.66%	357.53%	398.01%	450.16%	405.16%	408.05%	374.11%	267.11%	262.62%	216.97%	261.19%
Unsecured Loans	60.33%	43.92%	61.96%	53.52%	52.12%	67.71%	62.66%	58.96%	68.86%	69.27%	66.53%
Vehicle Loans	180.41%	202.71%	231.64%	216.08%	250.86%	295.65%	282.75%	327.69%	330.68%	383.56%	347.76%
New Vehicle Loans	78.81%	93.40%	110.84%	93.93%	102.73%	111.07%	106.85%	125.33%	143.55%	177.32%	152.57%
Used Vehicle Loans	101.60%	109.30%	120.80%	122.15%	148.14%	184.58%	175.90%	202.36%	187.13%	206.24%	195.19%
Total Real Estate	0.00%	2.36%	12.49%	22.32%	82.41%	93.18%	194.48%	204.78%	193.30%	281.25%	227.36%
1st Mortgage	0.00%	2.36%	7.50%	18.47%	73.56%	76.62%	153.45%	171.13%	164.85%	261.12%	203.60%
1st Mortgage Fxd	0.00%	2.36%	5.10%	14.42%	42.21%	70.57%	125.50%	161.49%	137.19%	230.84%	178.34%
1st Mortgage Adj	0.00%	0.00%	2.40%	4.05%	31.35%	6.05%	27.95%	9.65%	27.65%	30.28%	25.25%
2nd Mortgage	0.00%	0.00%	4.99%	3.85%	8.85%	16.56%	41.03%	33.65%	28.45%	20.14%	23.76%
Closed-End Fxd	0.00%	0.00%	4.99%	3.81%	8.16%	16.55%	38.73%	32.88%	24.29%	16.58%	20.85%
Closed-End Adj	0.00%	0.00%	0.00%	0.04%	0.42%	0.00%	0.48%	0.35%	0.25%	0.17%	0.22%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	0.26%	0.01%	1.80%	0.41%	3.92%	2.54%	2.26%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.00%	0.83%	0.43%
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%	10.01%	3.84%	0.03%	2.64%	10.79%	6.73%
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	240.89%	249.26%	306.36%	292.54%	385.54%	466.91%	546.57%	592.13%	596.03%	748.06%	650.40%
Indirect Loans	0.00%	0.00%	0.00%	2.11%	10.96%	44.12%	86.69%	140.78%	159.24%	262.76%	191.97%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.98%	4.37%	14.92%	30.66%	42.96%	48.16%	68.51%	55.20%
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%	5.60%	14.80%	10.91%	4.13%	6.48%	20.14%	13.61%
Total Mortgage Exposure**	0.00%	2.36%	12.49%	23.19%	93.77%	129.92%	273.98%	289.85%	265.46%	352.41%	295.70%
Total Real Estate	0.00%	2.36%	12.49%	22.32%	82.41%	93.18%	194.48%	204.78%	193.30%	281.25%	227.36%
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%	0.87%	11.36%	36.73%	79.50%	85.07%	72.17%	71.16%	68.35%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.81%	11.36%	36.73%	79.41%	85.04%	71.00%	71.03%	68.03%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.09%	0.03%	1.16%	0.13%	0.31%



