

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	0.93%	0.71%	0.73%	0.87%	0.99%	0.87%	1.05%	1.41%	1.31%	1.25%	1.23%
Loan Yield	5.12%	5.09%	5.74%	6.62%	5.40%	4.63%	3.91%	5.65%	4.24%	4.44%	4.48%
Net Loan Yield After NCOs	4.74%	4.98%	5.60%	6.17%	5.16%	4.44%	3.72%	5.29%	3.84%	3.89%	3.99%
Asset Yield	3.05%	2.92%	3.99%	4.13%	3.37%	3.04%	2.74%	4.38%	3.32%	3.61%	3.57%
Cost of Funds	-0.36%	-0.27%	-0.28%	-0.45%	-0.39%	-0.45%	-0.28%	-0.48%	-0.53%	-0.49%	-0.48%
Gross Spread	2.68%	2.66%	3.71%	3.67%	2.98%	2.59%	2.46%	3.91%	2.79%	3.12%	3.08%
Provision Expense	-0.02%	-0.09%	-0.15%	-0.13%	-0.18%	-0.12%	-0.16%	-0.19%	-0.30%	-0.51%	-0.43%
Net Spread after Provision Expense	2.67%	2.57%	3.56%	3.54%	2.80%	2.47%	2.30%	3.72%	2.49%	2.61%	2.65%
Total Non-Interest Income	0.25%	0.48%	0.60%	1.43%	0.75%	0.88%	1.05%	1.70%	1.50%	2.28%	2.04%
Total Non-Interest Expense	-2.86%	-3.60%	-3.48%	-4.02%	-2.80%	-2.66%	-2.69%	-4.03%	-3.01%	-3.65%	-3.52%
Net Operating Expense	-2.61%	-3.12%	-2.87%	-2.60%	-2.05%	-1.77%	-1.64%	-2.33%	-1.51%	-1.37%	-1.48%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%	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	-0.01%	-0.01%	0.00%	-0.01%	-0.01%	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)	0.04%	-0.56%	0.69%	0.94%	0.74%	0.70%	0.67%	1.40%	0.98%	1.24%	1.17%
Net Charge-Offs	-0.19%	-0.06%	-0.09%	-0.26%	-0.13%	-0.11%	-0.11%	-0.26%	-0.28%	-0.41%	-0.36%
ROA (with Net Charge-offs)	-0.13%	-0.53%	0.75%	0.81%	0.78%	0.70%	0.71%	1.33%	1.00%	1.33%	1.24%
ROA with Provision for LL - W/O NCUSIF Expense	0.06%	-0.55%	0.69%	0.95%	0.75%	0.70%	0.67%	1.40%	0.98%	1.24%	1.17%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.11%	-0.52%	0.75%	0.82%	0.80%	0.70%	0.71%	1.33%	1.00%	1.33%	1.24%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.68%	-1.94%	-2.16%	-2.13%	-1.42%	-1.36%	-1.39%	-2.10%	-1.57%	-1.91%	-1.84%
Travel and Conference Expense	-0.02%	-0.01%	-0.02%	-0.06%	-0.03%	-0.02%	-0.03%	-0.05%	-0.04%	-0.04%	-0.04%
Office Occupancy Expense	-0.04%	-0.17%	-0.11%	-0.31%	-0.14%	-0.18%	-0.18%	-0.30%	-0.19%	-0.25%	-0.24%
Office Operations Expense	-0.48%	-0.83%	-0.44%	-0.98%	-0.56%	-0.51%	-0.58%	-0.74%	-0.69%	-0.59%	-0.61%
Educational and Promotional Expense	-0.04%	0.00%	-0.03%	-0.09%	-0.08%	-0.06%	-0.08%	-0.17%	-0.14%	-0.17%	-0.15%
Loan Servicing Expense	-0.25%	-0.07%	-0.14%	-0.16%	-0.26%	-0.11%	-0.27%	-0.48%	-0.26%	-0.38%	-0.36%
Professional and Outside Services	-0.32%	-0.21%	-0.23%	-0.13%	-0.21%	-0.08%	-0.10%	-0.13%	-0.06%	-0.17%	-0.15%
Member Insurance	-0.02%	-0.01%	0.00%	-0.01%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.08%	-0.06%	-0.04%	-0.03%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	0.02%	-0.27%	-0.28%	-0.12%	-0.06%	-0.31%	-0.05%	-0.04%	-0.04%	-0.14%	-0.12%
Total Non-Interest Expense	-2.86%	-3.60%	-3.48%	-4.02%	-2.80%	-2.66%	-2.69%	-4.03%	-3.01%	-3.65%	-3.52%
Other Performance Ratios											
Earning Asset Yield	3.04%	2.95%	4.14%	4.25%	3.42%	3.38%	2.92%	4.60%	3.43%	3.72%	3.69%
Average Cost of Funds	-0.47%	-0.34%	-0.35%	-0.56%	-0.49%	-0.60%	-0.35%	-0.53%	-0.60%	-0.54%	-0.54%
FTE Employee / \$million of Loans & Share Drafts	2.02	1.08	0.57	0.55	0.32	0.38	0.38	0.30	0.30	0.33	0.33
Compensation & Benefits / FTE Emp.	\$16,762	\$33,737	\$54,341	\$58,893	\$66,930	\$55,285	\$47,602	\$75,863	\$58,304	\$64,017	\$63,150
Compensation & Benefits / \$million Lns. & S.D.s	\$33,469	\$34,534	\$32,740	\$32,467	\$21,678	\$19,862	\$17,915	\$23,501	\$17,911	\$21,351	\$20,977
Operating Expense / Loans & Share Drafts	-5.69%	-6.44%	-5.26%	-6.13%	-4.27%	-3.87%	-3.47%	-4.53%	-3.42%	-4.08%	-4.02%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.50%	0.84%	0.92%	2.17%	1.15%	1.29%	1.35%	1.90%	1.70%	2.55%	2.32%
Net Operating Expense / Loans & Share Drafts	-5.19%	-5.60%	-4.34%	-3.96%	-3.12%	-2.58%	-2.12%	-2.62%	-1.72%	-1.53%	-1.69%
Operating Expense / Operating Revenue	98.58%	117.19%	76.95%	80.85%	77.77%	79.74%	78.44%	74.76%	73.53%	70.45%	71.56%
Total Fixed Assets / Shares & Equity	0.02%	0.09%	0.01%	1.53%	1.63%	2.31%	3.09%	2.97%	2.05%	3.14%	2.94%
Net Loans to Total Shares and Deposits	61.1%	53.4%	73.7%	66.5%	64.4%	70.5%	70.6%	82.7%	78.6%	85.1%	82.9%
Members / FTE Employee	311.86	390.97	412.08	339.28	496.96	400.13	348.28	310.12	355.04	346.21	347.82

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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%	0.9%	0.5%	1.3%	0.7%	0.9%	0.8%	0.5%	0.5%	0.8%	0.7%
Total Investments	53.2%	58.3%	37.5%	41.1%	46.5%	38.9%	37.8%	21.7%	27.2%	21.5%	23.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.3%	0.0%	1.0%	1.5%	1.5%	3.0%	3.5%	2.8%	5.1%	4.5%
All Other Unsecured Loans/Lines of Credit	5.5%	3.9%	4.5%	3.3%	1.5%	1.7%	1.2%	2.5%	1.1%	2.0%	1.9%
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%	0.0%	1.3%	0.3%	0.4%
New Vehicle Loans	8.5%	8.1%	13.5%	6.0%	5.2%	3.9%	4.2%	6.2%	8.0%	11.1%	9.9%
Used Vehicle Loans	32.2%	21.9%	37.0%	30.8%	21.7%	29.6%	24.7%	18.5%	28.7%	27.2%	26.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	6.3%	2.0%	10.8%	16.4%	13.6%	18.8%	33.1%	19.6%	20.4%	20.8%
Total Other Real Estate Loans/Lines of Credit	0.3%	0.1%	4.4%	3.5%	3.9%	5.9%	4.5%	7.2%	6.6%	6.6%	6.4%
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%	0.1%	0.0%	0.1%	0.4%	0.3%
Total Loans and Leases	46.6%	40.6%	61.5%	55.3%	50.2%	56.1%	56.7%	71.0%	68.2%	73.1%	70.9%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.8%	-0.6%	-0.7%	-0.6%	-0.3%	-0.3%	-0.6%	-0.4%	-0.9%	-0.7%
Net Loans and Leases	45.5%	39.8%	60.9%	54.6%	49.6%	55.8%	56.4%	70.4%	67.8%	72.2%	70.2%
Total Other Assets	1.2%	1.1%	1.1%	3.1%	3.2%	4.4%	5.0%	7.4%	4.5%	5.5%	5.4%
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%	6.8%	0.0%	6.1%	9.4%	9.6%	9.1%	3.8%	3.1%	4.0%	4.3%
Share Drafts	0.0%	3.2%	3.2%	9.0%	11.1%	10.3%	13.7%	16.4%	17.0%	13.4%	13.9%
Regular Shares	60.1%	57.8%	48.0%	31.5%	42.3%	30.6%	26.9%	25.4%	35.0%	20.8%	23.7%
Money Market Shares	0.0%	0.0%	6.3%	17.8%	8.3%	6.6%	19.7%	24.3%	16.6%	23.8%	22.2%
Share Certificates	1.1%	13.0%	16.6%	16.1%	10.6%	23.0%	15.7%	15.5%	12.4%	16.8%	16.0%
IRA/KEOGH Accounts	1.7%	2.0%	4.1%	6.0%	4.4%	7.4%	3.3%	3.8%	4.9%	4.7%	4.6%
All Other Shares	4.6%	0.1%	3.0%	1.9%	1.0%	1.7%	1.0%	0.3%	0.9%	6.1%	4.7%
Non-Member Deposits	8.7%	0.0%	2.2%	0.8%	0.3%	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%
Total Shares and Deposits	76.3%	76.1%	83.4%	83.1%	78.0%	79.6%	80.4%	85.8%	86.8%	85.9%	85.5%
Total Equity	23.7%	17.1%	16.6%	10.7%	12.6%	10.8%	10.6%	10.4%	10.2%	10.1%	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	23.7%	17.1%	16.6%	10.8%	12.9%	11.2%	10.7%	10.8%	10.4%	10.6%	10.6%
Total Equity + Allow. for Loan Loss	24.8%	17.9%	17.2%	11.4%	13.3%	11.1%	10.9%	11.0%	10.6%	10.9%	10.9%
Balance Sheet Growth YTD Annualized											
Total Investments	18.4%	48.7%	1.3%	6.7%	47.8%	-31.1%	8.6%	48.4%	27.0%	76.0%	54.5%
Total Loans and Leases	-7.1%	-39.0%	-12.5%	-3.3%	4.1%	-35.8%	-27.8%	27.1%	4.8%	7.4%	5.9%
TOTAL ASSETS	5.0%	-1.8%	-7.6%	1.3%	22.2%	-33.2%	-16.6%	31.5%	10.8%	18.6%	15.5%
Total Liabilities	-133.3%	1005.6%	-133.0%	-66.8%	-9.5%	23.9%	-4.4%	85.5%	17.3%	69.5%	47.0%
Total Shares and Deposits	7.9%	-13.4%	5.8%	11.0%	25.8%	-36.2%	-17.4%	28.4%	10.5%	17.4%	14.6%
Equity Capital	-1.1%	8.8%	-13.6%	10.4%	30.9%	-42.2%	-20.0%	43.4%	11.5%	13.8%	12.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	5.0%	-1.8%	-7.6%	1.3%	22.2%	-33.2%	-16.6%	31.5%	10.8%	18.6%	15.5%

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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	1.51%	1.76%	0.74%	1.23%	0.66%	0.67%	0.41%	0.50%	0.37%	0.75%	0.68%
Delinquent Loans / Total Capital	2.8%	4.0%	2.6%	5.9%	2.5%	3.4%	2.1%	3.3%	2.4%	5.0%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	1.5%	1.8%	0.7%	1.3%	0.8%	0.8%	0.5%	0.5%	0.4%	1.0%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	56.0%	16.1%	45.9%	11.5%	23.2%	20.3%	10.8%	21.7%	18.9%	39.0%	35.8%
Allowance for Loan Losses/Net Loans	2.25%	2.08%	1.04%	1.26%	1.29%	0.56%	0.54%	0.80%	0.64%	1.18%	1.07%
Loans 2 to less than 6 months Delinquent (\$000s)	\$2	\$23	\$15	\$96	\$90	\$234	\$304	\$877	\$1,581	\$15,472	\$1,178
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$4	\$9	\$12	\$6	\$60	\$27	\$224	\$338	\$7,961	\$530
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$3	\$0	\$22	\$0	\$10	\$19	\$31	\$1,935	\$126
Total Delinquent Loans (\$000s)	\$6	\$28	\$27	\$108	\$117	\$294	\$340	\$1,120	\$1,950	\$25,367	\$1,835
Delinquency by Category											
Unsecured Credit Card	0.00%	0.61%	0.00%	0.21%	0.29%	0.24%	0.41%	0.33%	0.42%	0.56%	0.53%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.36%	2.34%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.99%	0.00%	1.76%	1.59%	1.65%
New Vehicle Loans	0.00%	0.00%	0.40%	1.13%	0.64%	0.11%	0.59%	0.28%	0.16%	0.28%	0.28%
Used Vehicle Loans	1.57%	2.05%	0.99%	1.45%	0.76%	0.67%	0.47%	0.70%	0.44%	0.82%	0.75%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.69%	0.50%	0.24%	0.42%	0.31%	0.94%	0.79%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.01%	0.25%	0.21%
Other RE Fixed	0.00%	0.00%	0.00%	1.50%	0.00%	0.00%	0.17%	0.38%	0.45%	0.22%	0.25%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.19%	0.24%	0.05%	0.30%	0.26%
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%	0.00%	1.52%	0.23%	0.48%	0.79%	0.42%	0.60%	0.58%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.57%	0.50%	0.20%	0.43%	0.18%	0.80%	0.66%
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)	0.38%	0.11%	0.14%	0.45%	0.24%	0.19%	0.19%	0.36%	0.40%	0.54%	0.49%
Recoveries / Charge-Offs	0.00%	56.25%	35.48%	54.77%	30.65%	53.04%	32.07%	34.16%	23.10%	21.40%	22.87%
Expected Charge-Offs / Net Loans	0.78%	0.38%	0.38%	0.59%	0.33%	0.29%	0.23%	0.21%	0.23%	0.38%	0.35%
Provision for Loan Losses/Net Charge-Offs	10.0%	150.0%	165.0%	50.9%	133.1%	105.6%	135.7%	71.5%	105.0%	123.2%	119.2%
Prov. for Loan Losses/Expected Charge-Offs	5.0%	45.6%	60.0%	39.5%	98.0%	71.2%	110.8%	124.2%	182.8%	177.5%	171.1%
Bankruptcies / Net Loans	0.81%	0.32%	0.62%	1.78%	0.48%	0.69%	0.54%	0.55%	0.62%	0.53%	0.55%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$5	\$8	\$92	\$61	\$214	\$281	\$1,091	\$2,785	\$23,220	\$1,725
Total Amount of Recoveries (\$000s)	\$0	\$3	\$3	\$50	\$19	\$113	\$90	\$373	\$643	\$4,969	\$394
Net Charge Offs (\$000s)	\$1	\$2	\$5	\$42	\$42	\$100	\$191	\$718	\$2,141	\$18,251	\$1,330
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.09%	0.43%	0.44%	0.40%	1.29%	1.11%	1.22%	1.16%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.87%	13.83%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	1.71%	0.99%
New Vehicle Loans	0.00%	0.00%	0.00%	0.69%	0.03%	-0.12%	-0.01%	0.28%	0.13%	0.21%	0.19%
Used Vehicle Loans	0.06%	0.03%	0.03%	0.25%	0.25%	0.52%	0.27%	0.57%	0.60%	0.62%	0.59%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.24%	0.00%	-0.04%	0.00%	0.01%	-0.01%	-0.02%	0.02%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.03%	-0.45%	-0.14%	-0.03%	0.01%	0.03%	0.01%
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	5.52%	0.65%	1.34%	2.87%	1.80%	8.28%	-0.58%	-0.22%	0.16%	-0.27%	-0.22%
Indirect Loans	0.00%	0.00%	0.00%	-0.12%	0.58%	0.29%	0.15%	0.46%	0.39%	0.26%	0.28%
Number of Credit Unions in Each Peer Group:	9	8	5	7	13	4	7	5	4	4	66

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	6.80%	0.00%	5.28%	3.84%	14.70%	13.71%	11.53%	3.03%	0.92%	0.28%	1.51%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	3.34%	0.00%	7.48%	3.48%	3.36%	1.91%	0.00%	0.00%	0.47%
Total Investments in Corporate Credit Unions*	48.20%	61.05%	47.40%	78.77%	40.00%	53.80%	23.04%	23.51%	2.15%	4.38%	8.05%
Marketable Securities	1.71%	60.32%	0.00%	56.67%	77.11%	119.55%	104.17%	63.85%	90.56%	78.72%	80.42%
All Other Investments	102.19%	130.27%	161.10%	241.62%	209.99%	157.32%	204.21%	93.41%	134.56%	46.97%	73.21%
Total Investments	224.48%	340.83%	226.36%	382.07%	359.13%	348.20%	352.83%	200.85%	261.82%	203.89%	223.20%
Unsecured Loans	23.36%	24.48%	27.23%	39.41%	23.51%	28.27%	39.28%	55.69%	37.42%	67.21%	59.97%
Vehicle Loans	171.91%	175.76%	305.24%	342.25%	207.58%	300.03%	270.40%	228.78%	353.16%	363.04%	344.69%
New Vehicle Loans	36.01%	47.48%	81.59%	56.15%	39.89%	35.16%	39.34%	57.08%	76.63%	105.27%	93.31%
Used Vehicle Loans	135.90%	128.28%	223.65%	286.10%	167.68%	264.87%	231.05%	171.71%	276.53%	257.78%	251.38%
Total Real Estate	1.18%	37.24%	39.09%	132.45%	156.94%	173.79%	217.14%	372.82%	252.62%	254.91%	255.75%
1st Mortgage	0.00%	36.79%	12.22%	100.20%	126.54%	121.42%	175.31%	306.38%	188.88%	192.82%	195.20%
1st Mortgage Fxd	0.00%	35.36%	10.18%	42.86%	103.67%	120.44%	141.93%	234.42%	107.76%	153.43%	149.92%
1st Mortgage Adj	0.00%	1.43%	2.04%	57.33%	22.87%	0.98%	33.38%	71.96%	81.12%	39.39%	45.28%
2nd Mortgage	1.18%	0.45%	26.87%	32.25%	30.40%	52.37%	41.83%	66.44%	63.74%	62.09%	60.55%
Closed-End Fxd	1.18%	0.00%	0.10%	15.51%	6.01%	20.38%	15.46%	7.72%	15.27%	14.57%	14.09%
Closed-End Adj	0.00%	0.00%	0.59%	0.00%	0.52%	0.00%	0.34%	0.60%	5.32%	2.42%	2.48%
Open-End Adj	0.00%	0.00%	26.18%	16.74%	23.88%	31.99%	25.64%	58.12%	43.14%	45.07%	43.94%
Open-End Fxd	0.00%	0.45%	0.00%	0.00%	0.00%	0.00%	0.38%	0.00%	0.00%	0.04%	0.05%
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	196.45%	237.49%	371.56%	514.11%	388.03%	502.09%	530.04%	657.30%	656.68%	691.87%	667.08%
Indirect Loans	0.00%	0.00%	0.00%	7.51%	15.37%	77.33%	89.01%	111.69%	254.11%	261.62%	234.12%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.19%	7.40%	25.77%	32.92%	48.82%	71.95%	72.06%	67.92%
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%	5.52%	0.00%	3.74%	0.00%	1.34%	0.58%	0.86%
Total Mortgage Exposure**	1.71%	37.24%	39.09%	132.45%	156.94%	202.32%	229.39%	393.27%	280.84%	260.64%	265.50%
Total Real Estate	1.18%	37.24%	39.09%	132.45%	156.94%	173.79%	217.14%	372.82%	252.62%	254.91%	255.75%
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	0.53%	0.00%	0.00%	0.00%	0.00%	28.53%	12.26%	20.45%	28.21%	5.72%	9.75%
Federal Agency Securities (Mtg Backed)	0.53%	0.00%	0.00%	0.00%	0.00%	22.74%	12.26%	20.45%	28.21%	5.72%	9.68%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	5.79%	0.00%	0.00%	0.00%	0.00%	0.07%



