

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	0.97%	0.72%	0.73%	1.05%	0.93%	0.97%	1.01%	1.64%	1.14%	1.22%	1.21%
Loan Yield	5.38%	5.92%	6.01%	7.51%	5.40%	5.63%	4.56%	5.53%	4.69%	4.88%	4.92%
Net Loan Yield After NCOs	1.47%	4.98%	6.10%	7.08%	5.15%	5.35%	4.41%	5.15%	4.24%	4.28%	4.36%
Asset Yield	3.04%	3.05%	3.97%	4.76%	3.21%	3.61%	2.97%	4.24%	3.54%	3.87%	3.81%
Cost of Funds	-0.29%	-1.45%	-0.31%	-0.53%	-0.40%	-0.55%	-0.33%	-0.50%	-0.60%	-0.55%	-0.54%
Gross Spread	2.75%	1.59%	3.66%	4.24%	2.82%	3.06%	2.64%	3.74%	2.94%	3.33%	3.27%
Provision Expense	-2.12%	0.17%	-0.05%	-0.36%	-0.21%	-0.17%	-0.09%	-0.29%	-0.36%	-0.65%	-0.55%
Net Spread after Provision Expense	0.63%	1.76%	3.60%	3.88%	2.60%	2.89%	2.55%	3.45%	2.59%	2.68%	2.72%
Total Non-Interest Income	0.06%	0.45%	0.59%	1.63%	0.73%	1.08%	1.07%	1.44%	1.56%	2.28%	2.04%
Total Non-Interest Expense	-2.81%	-5.59%	-3.54%	-4.45%	-2.71%	-3.08%	-2.88%	-3.70%	-3.08%	-3.67%	-3.55%
Net Operating Expense	-2.75%	-5.14%	-2.95%	-2.83%	-1.98%	-2.00%	-1.81%	-2.26%	-1.52%	-1.39%	-1.51%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	0.00%	0.00%	0.00%	0.00%	-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)	-2.12%	-3.37%	0.66%	1.05%	0.62%	0.89%	0.74%	1.19%	1.07%	1.29%	1.21%
Net Charge-Offs	-1.83%	-0.42%	0.05%	-0.25%	-0.13%	-0.16%	-0.09%	-0.26%	-0.31%	-0.45%	-0.40%
ROA (with Net Charge-offs)	-1.83%	-3.97%	0.76%	1.16%	0.70%	0.89%	0.74%	1.22%	1.11%	1.49%	1.37%
ROA with Provision for LL - W/O NCUSIF Expense	-2.12%	-3.37%	0.66%	1.05%	0.62%	0.89%	0.74%	1.19%	1.07%	1.29%	1.21%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.83%	-3.97%	0.76%	1.16%	0.71%	0.90%	0.74%	1.22%	1.11%	1.49%	1.37%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.66%	-3.03%	-2.12%	-2.43%	-1.36%	-1.55%	-1.54%	-1.91%	-1.63%	-1.93%	-1.87%
Travel and Conference Expense	0.00%	-0.02%	-0.04%	-0.05%	-0.02%	0.00%	-0.03%	-0.04%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.06%	-0.16%	-0.12%	-0.24%	-0.12%	-0.21%	-0.22%	-0.26%	-0.19%	-0.23%	-0.22%
Office Operations Expense	-0.63%	-0.83%	-0.41%	-0.98%	-0.52%	-0.63%	-0.54%	-0.69%	-0.68%	-0.60%	-0.61%
Educational and Promotional Expense	0.00%	0.00%	-0.03%	-0.14%	-0.06%	-0.06%	-0.09%	-0.16%	-0.16%	-0.17%	-0.16%
Loan Servicing Expense	-0.11%	-0.09%	-0.15%	-0.21%	-0.26%	-0.18%	-0.26%	-0.44%	-0.26%	-0.39%	-0.37%
Professional and Outside Services	-0.17%	-0.27%	-0.26%	-0.22%	-0.22%	-0.11%	-0.11%	-0.11%	-0.07%	-0.14%	-0.13%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	-0.02%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.03%	-0.07%	-0.04%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.17%	-1.17%	-0.34%	-0.13%	-0.10%	-0.31%	-0.07%	-0.04%	-0.05%	-0.17%	-0.14%
Total Non-Interest Expense	-2.81%	-5.59%	-3.54%	-4.45%	-2.71%	-3.08%	-2.88%	-3.70%	-3.08%	-3.67%	-3.55%
Other Performance Ratios											
Earning Asset Yield	3.04%	3.41%	4.03%	4.87%	3.30%	3.74%	3.54%	4.18%	3.64%	3.98%	3.93%
Average Cost of Funds	-0.38%	-1.91%	-0.38%	-0.62%	-0.51%	-0.67%	-0.45%	-0.54%	-0.67%	-0.59%	-0.59%
FTE Employee / \$million of Loans & Share Drafts	2.04	1.22	0.65	0.56	0.31	0.36	0.39	0.30	0.30	0.33	0.33
Compensation & Benefits / FTE Emp.	\$17,846	\$57,481	\$51,667	\$63,816	\$69,363	\$62,828	\$64,288	\$69,136	\$61,411	\$65,533	\$65,187
Compensation & Benefits / \$million Lns. & S.D.s	\$36,205	\$63,918	\$32,908	\$36,566	\$21,712	\$22,733	\$21,818	\$22,197	\$18,943	\$22,144	\$21,825
Operating Expense / Loans & Share Drafts	-6.12%	-11.80%	-5.50%	-6.69%	-4.32%	-4.52%	-4.07%	-4.29%	-3.58%	-4.21%	-4.15%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.12%	0.96%	0.91%	2.44%	1.16%	1.59%	1.51%	1.67%	1.81%	2.61%	2.39%
Net Operating Expense / Loans & Share Drafts	-5.99%	-10.84%	-4.59%	-4.25%	-3.16%	-2.94%	-2.56%	-2.63%	-1.77%	-1.59%	-1.76%
Operating Expense / Operating Revenue	100.00%	201.34%	84.43%	77.94%	78.77%	77.41%	79.44%	73.96%	72.13%	68.50%	69.86%
Total Fixed Assets / Shares & Equity	0.01%	0.07%	0.01%	1.63%	1.83%	2.21%	3.12%	2.73%	2.51%	3.22%	3.04%
Net Loans to Total Shares and Deposits	61.2%	53.4%	73.3%	70.7%	67.2%	71.6%	67.2%	80.3%	78.2%	84.0%	82.0%
Members / FTE Employee	329.23	455.85	424.83	319.59	492.09	409.24	327.48	319.86	345.67	350.13	349.48

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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	0.1%	0.8%	0.5%	1.1%	0.7%	0.9%	0.9%	0.5%	0.5%	0.8%	0.7%
Total Investments	53.2%	53.8%	38.3%	37.8%	44.5%	37.8%	38.8%	24.7%	26.8%	20.7%	23.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.3%	0.0%	1.0%	1.5%	1.4%	3.0%	3.1%	2.8%	5.0%	4.4%
All Other Unsecured Loans/Lines of Credit	5.6%	4.3%	4.5%	3.8%	1.6%	1.6%	1.3%	2.2%	1.0%	2.0%	1.8%
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%	0.3%	0.0%	1.2%	0.3%	0.3%
New Vehicle Loans	7.5%	10.2%	13.6%	6.3%	5.2%	4.2%	3.9%	5.9%	7.9%	11.0%	9.8%
Used Vehicle Loans	33.4%	29.1%	36.1%	33.3%	21.9%	29.9%	22.7%	19.2%	28.2%	28.2%	27.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.1%	2.2%	10.6%	17.5%	14.0%	20.0%	31.5%	20.4%	20.4%	20.9%
Total Other Real Estate Loans/Lines of Credit	0.3%	0.0%	4.3%	3.4%	4.5%	6.0%	4.2%	6.6%	6.9%	6.9%	6.7%
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%	0.0%	0.2%	0.3%	0.2%
Total Loans and Leases	46.7%	45.0%	60.7%	58.4%	52.2%	57.1%	55.3%	68.6%	68.5%	73.9%	71.6%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.8%	-0.7%	-0.7%	-0.6%	-0.3%	-0.3%	-0.5%	-0.4%	-0.9%	-0.8%
Net Loans and Leases	45.7%	44.2%	60.0%	57.7%	51.6%	56.8%	55.0%	68.1%	68.0%	72.9%	70.8%
Total Other Assets	1.1%	1.1%	1.2%	3.4%	3.2%	4.5%	5.3%	6.7%	4.7%	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%	1.1%	0.0%	6.7%	9.6%	9.5%	6.6%	4.4%	2.4%	2.2%	2.8%
Share Drafts	0.0%	3.7%	3.4%	9.3%	11.6%	11.1%	14.8%	17.0%	17.4%	14.3%	14.8%
Regular Shares	63.4%	67.2%	50.1%	33.6%	41.6%	30.5%	25.9%	26.5%	35.1%	21.6%	24.3%
Money Market Shares	0.0%	0.0%	6.0%	15.6%	8.0%	6.6%	21.0%	21.7%	15.8%	23.8%	22.0%
Share Certificates	1.1%	12.5%	15.6%	16.1%	10.5%	22.8%	15.3%	16.6%	13.7%	17.0%	16.5%
IRA/KEOGH Accounts	1.7%	0.9%	3.8%	5.5%	4.2%	7.1%	4.0%	3.3%	4.7%	4.5%	4.4%
All Other Shares	1.1%	0.1%	2.5%	1.8%	1.1%	1.7%	1.3%	0.3%	0.9%	6.3%	4.9%
Non-Member Deposits	8.9%	0.0%	1.4%	0.6%	0.7%	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%
Total Shares and Deposits	76.3%	84.4%	82.8%	82.6%	77.7%	79.8%	82.3%	85.4%	87.6%	87.9%	87.2%
Total Equity	23.7%	14.6%	17.2%	10.7%	12.7%	10.7%	11.1%	10.2%	10.0%	9.8%	10.0%
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	23.8%	14.6%	17.1%	10.8%	13.0%	11.1%	11.1%	10.7%	10.4%	10.5%	10.6%
Total Equity + Allow. for Loan Loss	24.7%	15.3%	17.8%	11.4%	13.3%	11.0%	11.4%	10.7%	10.4%	10.7%	10.8%
Balance Sheet Growth YTD Annualized											
Total Investments	2.8%	-71.6%	14.0%	3.1%	-2.8%	25.1%	-54.9%	152.6%	44.0%	43.4%	40.8%
Total Loans and Leases	-2.3%	-68.4%	-13.7%	18.3%	14.3%	6.2%	-93.4%	57.6%	7.5%	18.5%	15.7%
TOTAL ASSETS	0.3%	-71.0%	-2.8%	14.0%	6.3%	13.1%	-77.9%	76.2%	16.9%	22.9%	20.8%
Total Liabilities	0.0%	-344.3%	0.0%	-5.3%	-1.5%	-2.8%	-145.4%	130.2%	-125.2%	-170.5%	-134.6%
Total Shares and Deposits	3.2%	-48.8%	-4.1%	16.1%	7.2%	15.8%	-72.1%	76.1%	24.4%	33.2%	29.9%
Equity Capital	-8.5%	-72.2%	3.8%	10.3%	6.4%	7.4%	-68.3%	57.1%	5.7%	13.0%	11.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.3%	-71.0%	-2.8%	14.0%	6.3%	13.1%	-77.9%	76.2%	16.9%	22.9%	20.8%

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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	0.77%	2.43%	0.72%	1.45%	0.51%	0.67%	0.38%	0.43%	0.31%	0.69%	0.63%
Delinquent Loans / Total Capital	1.4%	7.1%	2.4%	7.4%	2.0%	3.5%	1.9%	2.7%	2.1%	4.8%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	0.8%	2.5%	0.7%	1.5%	0.6%	0.8%	0.4%	0.5%	0.4%	1.0%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	33.2%	15.7%	19.1%	27.5%	7.8%	12.4%	30.2%	19.9%	40.0%	37.2%
Allowance for Loan Losses/Net Loans	2.32%	1.72%	1.14%	1.17%	1.18%	0.55%	0.63%	0.73%	0.66%	1.24%	1.11%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$24	\$21	\$113	\$69	\$287	\$256	\$643	\$1,417	\$15,292	\$1,159
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$12	\$2	\$27	\$6	\$24	\$33	\$267	\$332	\$5,070	\$367
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$2	\$0	\$21	\$0	\$3	\$11	\$21	\$5,106	\$321
Total Delinquent Loans (\$000s)	\$3	\$36	\$25	\$140	\$95	\$311	\$292	\$921	\$1,770	\$25,467	\$1,848
Delinquency by Category											
Unsecured Credit Card	0.00%	1.21%	0.00%	0.07%	0.83%	0.44%	0.45%	0.32%	0.42%	0.47%	0.46%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.71%	0.00%	1.44%	1.50%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.75%	0.00%	1.12%	1.29%	1.20%
New Vehicle Loans	0.00%	1.11%	0.35%	0.00%	0.00%	0.00%	0.33%	0.19%	0.20%	0.33%	0.30%
Used Vehicle Loans	0.56%	1.54%	0.54%	2.12%	0.63%	0.73%	0.42%	0.66%	0.39%	0.78%	0.72%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.36%	0.38%	0.61%	0.09%	0.09%	0.19%	0.65%	0.53%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.70%	0.06%	0.15%	0.19%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.88%	0.00%	0.27%	0.23%	0.24%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.32%	0.05%	0.25%	0.22%
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%	2.67%	0.08%	0.60%	0.63%	0.38%	0.62%	0.59%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.19%	0.33%	0.60%	0.07%	0.25%	0.13%	0.56%	0.45%
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)	3.91%	0.94%	-0.09%	0.42%	0.25%	0.28%	0.16%	0.38%	0.45%	0.61%	0.55%
Recoveries / Charge-Offs	5.88%	6.90%	200.00%	40.68%	24.24%	41.18%	49.64%	16.78%	25.04%	19.33%	20.44%
Expected Charge-Offs / Net Loans	0.08%	0.53%	0.16%	0.38%	0.29%	0.17%	0.34%	0.26%	0.14%	0.37%	0.33%
Provision for Loan Losses/Net Charge-Offs	115.6%	-40.7%	-100.0%	145.7%	165.3%	103.1%	105.3%	111.6%	114.3%	144.0%	139.1%
Prov. for Loan Losses/Expected Charge-Offs	5920.0%	-73.7%	55.0%	162.7%	146.6%	173.2%	49.4%	160.0%	382.6%	238.5%	234.3%
Bankruptcies / Net Loans	0.00%	0.00%	0.09%	0.45%	0.47%	0.19%	1.12%	0.62%	0.27%	0.29%	0.34%
Total Amount of Loans Charged-Off (\$000s)	\$15	\$17	\$3	\$67	\$61	\$221	\$274	\$914	\$3,351	\$27,040	\$2,017
Total Amount of Recoveries (\$000s)	\$1	\$1	\$6	\$27	\$15	\$91	\$136	\$153	\$839	\$5,228	\$412
Net Charge Offs (\$000s)	\$14	\$15	-\$3	\$40	\$46	\$130	\$138	\$761	\$2,512	\$21,812	\$1,605
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.15%	0.53%	0.90%	0.52%	0.97%	1.51%	1.45%	1.39%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.72%	14.53%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.00%	0.28%	0.56%	0.43%
New Vehicle Loans	0.00%	1.95%	0.00%	1.18%	-0.02%	-0.18%	-0.02%	0.21%	0.17%	0.19%	0.18%
Used Vehicle Loans	5.54%	0.06%	-0.22%	0.48%	0.39%	0.45%	0.13%	0.73%	0.62%	0.71%	0.67%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	-0.19%	0.00%	0.04%	-0.05%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.04%	0.00%	-0.46%	-0.03%	-0.01%	-0.05%	-0.05%
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%	-0.95%	-1.21%	-0.34%	-0.73%	-0.17%	-0.08%	-0.34%	-0.31%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.34%	0.02%	0.00%	0.20%	0.17%	0.11%	0.12%
Number of Credit Unions in Each Peer Group:	9	7	5	7	13	4	6	6	4	4	65

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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	21.93%	0.00%	5.41%	1.68%	12.56%	14.73%	6.82%	3.71%	0.65%	0.13%	1.14%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	1.60%	3.60%	2.66%	2.35%	1.61%	0.00%	0.00%	0.31%
Total Investments in Corporate Credit Unions*	35.84%	75.27%	42.80%	66.53%	44.55%	56.65%	45.52%	39.22%	4.89%	5.03%	10.68%
Marketable Securities	1.69%	40.96%	0.00%	58.10%	79.61%	120.44%	87.68%	66.20%	78.15%	69.63%	71.60%
All Other Investments	111.33%	122.53%	169.30%	221.31%	194.65%	145.24%	198.23%	95.40%	129.58%	43.15%	67.94%
Total Investments	223.80%	369.95%	223.23%	351.32%	342.38%	340.43%	350.80%	231.82%	258.28%	198.09%	218.48%
Unsecured Loans	23.61%	31.93%	26.04%	44.23%	23.42%	26.74%	38.75%	49.69%	36.52%	66.09%	58.84%
Vehicle Loans	171.87%	270.01%	290.15%	368.75%	208.63%	307.20%	239.88%	235.97%	347.37%	373.38%	351.42%
New Vehicle Loans	31.51%	69.80%	79.37%	58.69%	40.33%	37.84%	34.83%	55.71%	75.81%	104.58%	92.85%
Used Vehicle Loans	140.36%	200.21%	210.78%	310.06%	168.30%	269.36%	205.05%	180.27%	271.56%	268.80%	258.58%
Total Real Estate	1.14%	7.37%	37.89%	129.67%	169.45%	180.70%	218.38%	357.57%	263.01%	260.47%	261.92%
1st Mortgage	0.00%	7.37%	12.76%	98.16%	134.92%	126.39%	180.27%	295.40%	196.86%	194.62%	198.34%
1st Mortgage Fxd	0.00%	5.23%	10.98%	51.77%	116.16%	125.58%	145.26%	218.22%	98.76%	157.18%	151.81%
1st Mortgage Adj	0.00%	2.14%	1.78%	46.39%	18.77%	0.80%	35.01%	77.19%	98.11%	37.44%	46.53%
2nd Mortgage	1.14%	0.00%	25.12%	31.51%	34.53%	54.31%	38.11%	62.16%	66.14%	65.85%	63.58%
Closed-End Fxd	1.14%	0.00%	0.08%	11.20%	6.26%	22.89%	11.74%	10.96%	15.73%	15.70%	15.05%
Closed-End Adj	0.00%	0.00%	0.54%	0.00%	0.00%	0.00%	0.00%	0.76%	5.23%	1.51%	1.80%
Open-End Adj	0.00%	0.00%	24.51%	20.31%	26.55%	31.28%	25.87%	50.44%	45.18%	48.62%	46.65%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	1.72%	0.14%	0.50%	0.00%	0.00%	0.03%	0.08%
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	196.63%	309.30%	354.08%	542.65%	401.50%	514.63%	499.65%	643.25%	660.25%	705.04%	677.62%
Indirect Loans	0.00%	0.00%	0.00%	6.71%	14.39%	85.41%	48.21%	123.55%	252.92%	280.06%	247.87%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	1.82%	6.90%	27.80%	20.10%	52.36%	72.81%	75.01%	70.53%
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%	4.23%	0.00%	4.11%	0.76%	0.00%	0.38%	0.56%
Total Mortgage Exposure**	1.63%	7.37%	37.89%	129.67%	169.45%	209.30%	232.28%	374.40%	286.22%	265.60%	270.48%
Total Real Estate	1.14%	7.37%	37.89%	129.67%	169.45%	180.70%	218.38%	357.57%	263.01%	260.47%	261.92%
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	0.48%	0.00%	0.00%	0.00%	0.00%	28.60%	13.90%	16.84%	23.21%	5.13%	8.57%
Federal Agency Securities (Mtg Backed)	0.48%	0.00%	0.00%	0.00%	0.00%	23.57%	13.90%	16.84%	23.21%	5.13%	8.50%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	5.04%	0.00%	0.00%	0.00%	0.00%	0.06%



