

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	0.90%	0.99%	0.97%	1.07%	0.99%	1.11%	1.28%	1.43%	1.72%	2.29%	2.13%
Loan Yield	9.21%	7.90%	7.62%	5.40%	6.03%	5.53%	6.00%	4.47%	5.30%	5.89%	5.83%
Net Loan Yield After NCOs	8.93%	7.20%	6.65%	5.14%	5.35%	4.70%	5.23%	4.04%	4.63%	4.57%	4.57%
Asset Yield	3.98%	4.24%	3.67%	3.06%	2.91%	3.06%	4.18%	3.26%	4.06%	5.01%	4.86%
Cost of Funds	-0.21%	-0.46%	-0.18%	-0.30%	-0.26%	-0.24%	-0.47%	-0.45%	-0.50%	-1.00%	-0.94%
Gross Spread	3.77%	3.77%	3.49%	2.76%	2.65%	2.81%	3.72%	2.81%	3.56%	4.02%	3.93%
Provision Expense	-1.53%	-0.45%	-0.36%	-0.07%	-0.27%	-0.46%	-0.54%	-0.35%	-0.55%	-1.21%	-1.13%
Net Spread after Provision Expense	2.25%	3.32%	3.13%	2.68%	2.38%	2.35%	3.18%	2.46%	3.01%	2.81%	2.80%
Total Non-Interest Income	0.34%	0.34%	0.84%	0.94%	0.68%	1.33%	1.45%	1.05%	1.46%	1.44%	1.42%
Total Non-Interest Expense	-3.97%	-3.65%	-4.11%	-3.45%	-2.99%	-3.51%	-4.25%	-3.01%	-3.77%	-2.93%	-2.99%
Net Operating Expense	-3.63%	-3.31%	-3.26%	-2.51%	-2.30%	-2.19%	-2.80%	-1.96%	-2.31%	-1.49%	-1.57%
Non-Operating Gains (Losses)	-0.10%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.02%	0.00%	0.00%	0.04%	0.04%
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%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.02%	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)	-1.48%	0.01%	-0.15%	0.17%	0.07%	0.15%	0.39%	0.49%	0.70%	1.36%	1.27%
Net Charge-Offs	-0.10%	-0.33%	-0.40%	-0.12%	-0.26%	-0.38%	-0.49%	-0.27%	-0.46%	-1.03%	-0.96%
ROA (with Net Charge-offs)	-0.06%	0.13%	-0.19%	0.12%	0.07%	0.23%	0.44%	0.58%	0.79%	1.54%	1.44%
ROA with Provision for LL - W/O NCUSIF Expense	-1.49%	0.01%	-0.14%	0.17%	0.07%	0.15%	0.39%	0.50%	0.70%	1.36%	1.27%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.06%	0.13%	-0.17%	0.12%	0.07%	0.24%	0.44%	0.58%	0.79%	1.54%	1.44%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.74%	-2.40%	-1.92%	-1.67%	-1.41%	-1.55%	-2.19%	-1.49%	-2.01%	-1.47%	-1.51%
Travel and Conference Expense	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.03%	-0.05%	-0.04%	-0.05%	-0.01%	-0.02%
Office Occupancy Expense	-0.41%	-0.12%	-0.24%	-0.20%	-0.12%	-0.25%	-0.20%	-0.16%	-0.18%	-0.14%	-0.14%
Office Operations Expense	-1.14%	-0.65%	-0.70%	-0.80%	-0.53%	-0.64%	-0.69%	-0.61%	-0.71%	-0.43%	-0.46%
Educational and Promotional Expense	-0.05%	-0.03%	-0.04%	-0.05%	-0.05%	-0.09%	-0.13%	-0.09%	-0.15%	-0.17%	-0.16%
Loan Servicing Expense	-0.10%	-0.07%	-0.21%	-0.24%	-0.19%	-0.32%	-0.35%	-0.29%	-0.34%	-0.22%	-0.23%
Professional and Outside Services	-0.25%	-0.18%	-0.76%	-0.38%	-0.53%	-0.54%	-0.44%	-0.27%	-0.28%	-0.18%	-0.19%
Member Insurance	-0.02%	0.00%	-0.02%	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%	-0.03%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.21%	-0.12%	-0.17%	-0.09%	-0.11%	-0.07%	-0.17%	-0.05%	-0.03%	-0.31%	-0.28%
Total Non-Interest Expense	-3.97%	-3.65%	-4.11%	-3.45%	-2.99%	-3.51%	-4.25%	-3.01%	-3.77%	-2.93%	-2.99%
Other Performance Ratios											
Earning Asset Yield	4.10%	4.34%	3.89%	3.20%	2.99%	3.30%	4.40%	3.47%	4.27%	5.15%	5.01%
Average Cost of Funds	-0.26%	-0.58%	-0.24%	-0.37%	-0.34%	-0.30%	-0.53%	-0.51%	-0.55%	-1.11%	-1.04%
FTE Employee / \$million of Loans & Share Drafts	2.80	1.09	0.89	0.64	0.49	0.51	0.40	0.27	0.29	0.20	0.22
Compensation & Benefits / FTE Emp.	\$17,152	\$46,358	\$45,168	\$44,652	\$57,119	\$51,416	\$69,266	\$69,113	\$78,128	\$89,744	\$86,371
Compensation & Benefits / \$million Lns. & S.D.s	\$48,215	\$49,866	\$39,226	\$28,688	\$28,229	\$25,658	\$28,066	\$18,939	\$23,251	\$18,468	\$18,960
Operating Expense / Loans & Share Drafts	-10.73%	-7.55%	-8.40%	-5.93%	-5.96%	-5.82%	-5.44%	-3.84%	-4.36%	-3.67%	-3.76%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.96%	0.70%	1.72%	1.62%	1.36%	2.20%	1.85%	1.34%	1.68%	1.80%	1.79%
Net Operating Expense / Loans & Share Drafts	-9.77%	-6.85%	-6.68%	-4.32%	-4.60%	-3.62%	-3.59%	-2.50%	-2.67%	-1.87%	-1.98%
Operating Expense / Operating Revenue	64.46%	90.46%	94.97%	94.60%	90.48%	85.83%	83.73%	80.21%	77.61%	60.80%	62.50%
Total Fixed Assets / Shares & Equity	0.07%	0.44%	1.48%	1.05%	0.88%	2.47%	2.40%	2.32%	2.32%	2.04%	2.07%
Net Loans to Total Shares and Deposits	49.6%	59.5%	51.6%	61.3%	51.5%	54.0%	74.4%	72.7%	80.3%	103.7%	100.1%
Members / FTE Employee	426.89	438.79	464.73	381.46	424.08	374.84	306.95	375.87	333.15	507.73	483.26

December 31, 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	1.3%	0.4%	1.3%	1.6%	1.1%	1.2%	1.1%	0.5%	0.7%	0.3%	0.3%
Total Investments	61.5%	49.0%	56.0%	44.2%	58.5%	50.4%	29.4%	31.5%	23.1%	19.4%	20.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.7%	3.9%	2.6%	4.3%	4.2%	4.8%	5.3%	13.6%	12.6%
All Other Unsecured Loans/Lines of Credit	17.1%	16.6%	8.3%	8.2%	6.4%	4.3%	4.8%	3.3%	4.2%	4.5%	4.5%
Short-Term Small Amount Loans (STS)	0.6%	0.1%	0.2%	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%	0.6%	0.4%	0.6%	0.3%	0.4%	0.4%
New Vehicle Loans	5.9%	8.1%	8.2%	8.7%	7.8%	6.8%	9.7%	5.7%	8.5%	7.9%	7.9%
Used Vehicle Loans	14.7%	21.3%	13.5%	21.2%	13.1%	15.3%	19.9%	11.2%	17.8%	8.9%	9.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.1%	0.6%	5.2%	3.2%	5.5%	7.6%	17.4%	22.5%	23.5%	35.9%	34.2%
Total Other Real Estate Loans/Lines of Credit	0.7%	2.7%	3.2%	6.0%	2.9%	4.6%	7.1%	14.4%	10.5%	4.3%	4.9%
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%	1.3%	1.1%
Total Loans and Leases	39.1%	49.5%	40.2%	51.4%	38.3%	43.5%	63.6%	62.6%	70.1%	76.8%	75.3%
Less: Allowance for Loan & Lease Losses	-3.1%	-0.7%	-0.6%	-0.2%	-0.4%	-0.5%	-0.8%	-0.4%	-0.7%	-1.2%	-1.1%
Net Loans and Leases	36.0%	48.7%	39.6%	51.2%	38.0%	43.0%	62.8%	62.1%	69.4%	75.7%	74.2%
Total Other Assets	1.2%	1.9%	3.1%	3.0%	2.4%	5.4%	6.6%	5.8%	6.8%	4.6%	4.7%
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											
Share Drafts	3.0%	0.8%	9.6%	11.2%	11.9%	15.3%	15.2%	15.4%	19.6%	2.8%	4.3%
Regular Shares	71.2%	66.1%	55.8%	44.9%	42.6%	40.5%	34.3%	32.6%	25.8%	25.1%	25.8%
Money Market Shares	0.2%	0.0%	1.9%	5.4%	3.2%	7.5%	11.8%	17.2%	20.2%	16.8%	16.7%
Share Certificates	3.9%	15.0%	6.0%	18.1%	11.2%	11.7%	17.4%	15.8%	16.2%	22.1%	21.4%
IRA/KEOGH Accounts	0.0%	0.0%	3.9%	4.0%	4.9%	6.0%	4.8%	4.8%	5.1%	6.8%	6.6%
All Other Shares	0.5%	0.5%	0.6%	0.4%	0.1%	0.5%	0.1%	0.1%	0.1%	0.4%	0.4%
Non-Member Deposits	0.0%	0.8%	0.1%	0.0%	0.4%	0.1%	0.6%	0.1%	0.3%	0.1%	0.1%
Total Shares and Deposits	78.8%	83.2%	77.9%	83.9%	74.4%	80.6%	85.4%	86.1%	87.2%	74.1%	75.3%
Total Equity	21.2%	12.6%	15.6%	9.5%	9.0%	8.6%	10.2%	10.5%	10.0%	11.0%	10.9%
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	21.2%	12.6%	15.6%	9.6%	9.2%	9.2%	10.8%	10.8%	10.2%	11.4%	11.3%
Total Equity + Allow. for Loan Loss	24.3%	13.3%	16.2%	9.7%	9.4%	9.1%	10.9%	10.9%	10.7%	12.2%	12.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-17.7%	-16.0%	-7.3%	-25.6%	5.2%	-1.2%	19.3%	-2.5%	-0.3%	19.0%	15.7%
Total Loans and Leases	-10.7%	-11.3%	-19.2%	2.3%	-0.8%	-17.3%	11.7%	-6.4%	23.5%	9.5%	9.3%
TOTAL ASSETS	-17.5%	-14.1%	-12.2%	-12.8%	2.5%	-9.2%	13.9%	-5.2%	17.1%	11.3%	10.6%
Total Liabilities	0.0%	-48.9%	-2.4%	-48.2%	15.9%	15.2%	16.3%	-21.9%	106.2%	13.2%	13.1%
Total Shares and Deposits	-19.7%	-10.7%	-13.8%	-8.4%	0.9%	-11.2%	13.1%	-4.6%	15.7%	10.4%	9.7%
Equity Capital	-8.2%	-15.8%	-7.1%	-7.8%	-5.0%	-14.5%	20.1%	-3.5%	15.7%	14.7%	13.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-17.5%	-14.1%	-12.2%	-12.8%	2.5%	-9.2%	13.9%	-5.2%	17.1%	11.3%	10.6%

December 31, 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	7.04%	4.40%	3.24%	1.04%	1.55%	1.56%	1.30%	0.70%	0.79%	0.98%	0.98%
Delinquent Loans / Total Capital	11.3%	16.3%	8.0%	5.5%	6.3%	7.4%	7.5%	4.0%	5.2%	6.2%	6.1%
Delinquent Loans + OREO / Net Loans + OREO	7.7%	4.5%	3.5%	1.0%	1.6%	1.8%	1.4%	0.7%	0.9%	1.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	62.1%	29.3%	11.3%	49.9%	24.0%	20.8%	26.7%	23.3%	19.7%	13.0%	13.8%
Allowance for Loan Losses/Net Loans	8.71%	1.52%	1.50%	0.48%	0.93%	1.22%	1.20%	0.71%	0.98%	1.53%	1.48%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$51	\$83	\$43	\$156	\$433	\$893	\$1,066	\$3,284	\$85,022	\$6,907
Loans 6 to less than 12 months Delinquent (\$000s)	\$8	\$17	\$10	\$27	\$39	\$100	\$229	\$164	\$640	\$8,528	\$748
Loans 12 months and over Delinquent (\$000s)	\$8	\$5	\$0	\$16	\$10	\$13	\$96	\$160	\$165	\$4,231	\$361
Total Delinquent Loans (\$000s)	\$26	\$73	\$93	\$87	\$206	\$547	\$1,219	\$1,390	\$4,089	\$97,781	\$8,016
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.20%	0.79%	0.43%	0.65%	0.53%	0.64%	0.52%	1.43%	1.39%
STS Loans	7.25%	7.02%	4.08%	1.89%	1.23%	2.06%	0.00%	3.70%	0.00%	9.17%	3.80%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	3.29%	0.48%	0.67%	0.28%	0.23%	0.30%
New Vehicle Loans	15.65%	4.53%	1.92%	0.27%	0.52%	1.03%	0.65%	0.62%	0.46%	0.52%	0.53%
Used Vehicle Loans	4.78%	5.64%	3.80%	1.02%	1.09%	1.90%	1.04%	1.27%	0.92%	1.10%	1.11%
1st Mortgage Fixed	16.67%	0.00%	1.43%	1.09%	4.22%	1.49%	2.01%	0.26%	0.71%	0.60%	0.61%
1st Mortgage Adj	0.00%	0.00%	4.11%	0.00%	1.55%	0.00%	2.33%	0.83%	1.35%	0.36%	0.41%
Other RE Fixed	0.00%	0.00%	7.52%	1.05%	1.52%	2.06%	0.84%	0.53%	1.12%	0.82%	0.84%
Other RE Adj	0.00%	0.00%	35.11%	0.46%	2.91%	0.83%	0.47%	0.22%	0.30%	0.45%	0.42%
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%	0.36%	2.05%	1.15%	1.69%	0.95%	1.13%	1.15%
Total 1st Mortgage Loans	16.67%	0.00%	2.30%	1.08%	3.56%	1.40%	2.14%	0.44%	0.82%	0.53%	0.55%
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)	0.28%	0.70%	0.97%	0.26%	0.68%	0.83%	0.77%	0.43%	0.67%	1.32%	1.25%
Recoveries / Charge-Offs	69.05%	30.52%	23.43%	28.16%	23.81%	21.79%	23.37%	25.26%	24.26%	11.03%	11.69%
Expected Charge-Offs / Net Loans	2.82%	1.37%	0.99%	0.54%	0.65%	0.79%	0.94%	0.34%	0.49%	0.35%	0.36%
Provision for Loan Losses/Net Charge-Offs	1476.9%	137.8%	91.6%	59.3%	100.7%	123.0%	110.8%	130.6%	120.2%	117.6%	117.7%
Prov. for Loan Losses/Expected Charge-Offs	154.7%	70.6%	90.6%	28.0%	107.2%	129.9%	92.6%	163.0%	165.4%	452.9%	411.5%
Bankruptcies / Net Loans	0.14%	1.70%	2.28%	0.58%	1.18%	1.90%	2.41%	0.71%	1.27%	0.73%	0.78%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$18	\$39	\$31	\$119	\$407	\$901	\$1,196	\$4,097	\$140,840	\$11,148
Total Amount of Recoveries (\$000s)	\$2	\$5	\$9	\$9	\$28	\$89	\$211	\$302	\$994	\$15,540	\$1,303
Net Charge Offs (\$000s)	\$1	\$12	\$30	\$22	\$91	\$318	\$690	\$894	\$3,103	\$125,300	\$9,845
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.40%	0.36%	0.39%	0.70%	0.86%	0.83%	1.03%	3.10%	2.97%
STS Loans	0.00%	19.07%	4.58%	0.00%	4.16%	0.00%	0.00%	6.72%	0.00%	0.00%	3.54%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.21%	0.22%	0.14%	0.18%	0.18%
New Vehicle Loans	0.00%	0.14%	0.17%	0.01%	0.10%	0.40%	0.07%	0.56%	0.69%	0.52%	0.51%
Used Vehicle Loans	-0.29%	0.42%	0.43%	0.13%	0.76%	1.13%	1.10%	0.88%	1.01%	1.44%	1.36%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.94%	0.00%	-0.01%	-0.02%	0.09%	0.01%	0.02%	0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.03%	0.00%	-0.02%	-0.05%	0.23%	0.05%	0.14%	0.07%	0.08%
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	4.85%	17.40%	31.81%	4.44%	-6.10%	0.05%	-0.28%	0.63%	0.55%	-24.08%	-11.64%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.04%	1.16%	1.13%	1.54%	1.19%	0.74%	0.89%
Number of Credit Unions in Each Peer Group:	12	12	16	9	17	20	15	14	8	10	133

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	8.51%	30.12%	10.02%	59.77%	40.41%	24.87%	4.35%	1.27%	0.00%	0.00%	0.53%
Credit Unions - Deposits in and Loans to	0.00%	8.74%	2.70%	8.48%	6.19%	2.60%	0.82%	0.60%	0.00%	0.00%	0.09%
Total Investments in Corporate Credit Unions*	67.53%	61.96%	72.92%	47.37%	65.80%	75.57%	38.41%	17.79%	4.60%	0.26%	2.54%
Marketable Securities	16.17%	40.13%	41.92%	95.28%	211.59%	223.21%	92.37%	182.97%	154.16%	112.31%	116.84%
All Other Investments	121.36%	206.60%	207.77%	224.18%	295.47%	176.30%	103.73%	50.86%	9.52%	19.69%	24.24%
Total Investments	290.51%	389.47%	359.12%	460.48%	638.34%	548.91%	272.72%	291.48%	225.98%	170.78%	183.35%
Unsecured Loans	80.81%	131.68%	63.56%	126.08%	98.22%	93.88%	83.16%	75.42%	93.04%	158.98%	152.04%
Vehicle Loans	97.40%	233.93%	138.97%	311.64%	228.42%	239.88%	274.58%	156.30%	257.12%	148.19%	155.53%
New Vehicle Loans	28.00%	64.52%	52.35%	90.96%	85.19%	73.58%	89.66%	52.97%	83.14%	69.65%	70.02%
Used Vehicle Loans	69.40%	169.41%	86.62%	220.68%	143.24%	166.30%	184.92%	103.33%	173.97%	78.54%	85.50%
Total Real Estate	3.74%	26.32%	53.92%	96.37%	90.92%	132.83%	227.87%	341.02%	332.69%	353.19%	346.69%
1st Mortgage	0.26%	5.09%	33.54%	33.59%	59.55%	83.22%	161.81%	207.74%	230.07%	315.16%	302.99%
1st Mortgage Fxd	0.26%	5.01%	22.65%	33.24%	44.94%	77.76%	98.38%	141.68%	190.20%	226.70%	218.54%
1st Mortgage Adj	0.00%	0.08%	10.89%	0.35%	14.60%	5.46%	63.42%	66.06%	39.87%	88.46%	84.46%
2nd Mortgage	3.49%	21.24%	20.38%	62.78%	31.37%	49.61%	66.06%	133.28%	102.62%	38.03%	43.70%
Closed-End Fxd	3.49%	21.24%	18.52%	22.19%	12.35%	13.48%	21.57%	43.68%	30.47%	15.42%	16.88%
Closed-End Adj	0.00%	0.00%	0.17%	2.84%	3.40%	3.23%	2.82%	6.49%	20.54%	0.97%	1.91%
Open-End Adj	0.00%	0.00%	0.35%	37.45%	14.32%	31.44%	41.14%	80.51%	51.41%	21.56%	24.72%
Open-End Fxd	0.00%	0.00%	1.34%	0.30%	1.30%	1.47%	0.52%	2.60%	0.20%	0.09%	0.19%
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%	0.10%	0.08%	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	184.89%	393.07%	257.82%	535.57%	418.01%	473.43%	590.56%	578.71%	686.22%	675.10%	668.03%
Indirect Loans	0.00%	0.00%	1.49%	0.00%	17.59%	87.00%	133.26%	51.75%	162.42%	30.77%	38.12%
Percent of Vehicle Loans	0.00%	0.00%	1.07%	0.00%	7.70%	36.27%	48.53%	33.11%	63.17%	20.76%	24.51%
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%	24.23%	20.57%	1.55%	6.32%	0.46%	5.51%	3.75%	3.80%
Total Mortgage Exposure**	3.74%	26.32%	54.48%	96.37%	92.54%	154.98%	242.95%	404.61%	440.66%	417.11%	410.77%
Total Real Estate	3.74%	26.32%	53.92%	96.37%	90.92%	132.83%	227.87%	341.02%	332.69%	353.19%	346.69%
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%	0.56%	0.00%	1.63%	22.16%	15.08%	63.59%	107.98%	63.92%	64.08%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.56%	0.00%	1.63%	22.12%	15.08%	61.24%	95.80%	60.35%	60.34%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	2.35%	12.17%	3.57%	3.74%



