

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	0.69%	1.25%	1.03%	1.46%	1.08%	1.24%	1.27%	1.59%	1.91%	2.30%	2.17%
Loan Yield	9.64%	9.06%	7.83%	6.00%	5.97%	6.39%	5.54%	4.92%	5.01%	6.06%	5.98%
Net Loan Yield After NCOs	-0.31%	7.86%	7.27%	5.95%	5.00%	5.45%	4.95%	4.41%	4.49%	4.62%	4.62%
Asset Yield	4.04%	5.01%	3.63%	3.72%	2.96%	3.46%	3.85%	3.56%	3.94%	5.11%	4.97%
Cost of Funds	-0.20%	-0.53%	-0.14%	-0.39%	-0.26%	-0.30%	-0.42%	-0.51%	-0.54%	-1.05%	-0.99%
Gross Spread	3.85%	4.48%	3.48%	3.34%	2.70%	3.17%	3.43%	3.04%	3.40%	4.06%	3.98%
Provision Expense	-2.51%	-0.29%	0.00%	0.00%	-0.49%	-0.52%	-0.40%	-0.30%	-0.42%	-1.36%	-1.26%
Net Spread after Provision Expense	1.33%	4.19%	3.49%	3.34%	2.21%	2.65%	3.03%	2.74%	2.99%	2.70%	2.72%
Total Non-Interest Income	0.12%	0.36%	0.79%	1.03%	0.65%	1.56%	1.33%	1.15%	1.48%	1.51%	1.49%
Total Non-Interest Expense	-2.55%	-4.52%	-4.16%	-4.03%	-3.17%	-3.85%	-3.91%	-3.27%	-3.57%	-2.88%	-2.95%
Net Operating Expense	-2.43%	-4.17%	-3.37%	-3.00%	-2.51%	-2.30%	-2.58%	-2.11%	-2.10%	-1.37%	-1.46%
Non-Operating Gains (Losses)	-0.02%	0.00%	0.00%	-0.01%	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%	0.00%	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)	-1.12%	0.02%	0.12%	0.33%	-0.30%	0.35%	0.45%	0.63%	0.89%	1.34%	1.26%
Net Charge-Offs	-3.73%	-0.58%	-0.22%	-0.02%	-0.38%	-0.42%	-0.37%	-0.32%	-0.36%	-1.11%	-1.03%
ROA (with Net Charge-offs)	-2.34%	-0.27%	-0.11%	0.30%	-0.19%	0.45%	0.48%	0.62%	0.95%	1.58%	1.49%
ROA with Provision for LL - W/O NCUSIF Expense	-1.12%	0.02%	0.12%	0.33%	-0.30%	0.35%	0.45%	0.63%	0.89%	1.34%	1.26%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-2.34%	-0.27%	-0.10%	0.30%	-0.19%	0.45%	0.48%	0.62%	0.95%	1.58%	1.49%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.06%	-2.91%	-1.92%	-1.97%	-1.51%	-1.79%	-2.05%	-1.66%	-1.94%	-1.50%	-1.54%
Travel and Conference Expense	0.00%	-0.01%	-0.04%	-0.02%	-0.02%	-0.03%	-0.05%	-0.05%	-0.04%	-0.01%	-0.01%
Office Occupancy Expense	-0.51%	-0.21%	-0.25%	-0.22%	-0.16%	-0.25%	-0.18%	-0.17%	-0.17%	-0.14%	-0.14%
Office Operations Expense	-0.67%	-0.82%	-0.55%	-0.94%	-0.58%	-0.63%	-0.63%	-0.63%	-0.64%	-0.45%	-0.47%
Educational and Promotional Expense	0.00%	-0.04%	-0.05%	-0.05%	-0.04%	-0.09%	-0.12%	-0.09%	-0.14%	-0.16%	-0.15%
Loan Servicing Expense	0.00%	-0.09%	-0.22%	-0.29%	-0.15%	-0.37%	-0.32%	-0.29%	-0.32%	-0.22%	-0.23%
Professional and Outside Services	-0.16%	-0.19%	-0.88%	-0.43%	-0.59%	-0.60%	-0.41%	-0.30%	-0.27%	-0.17%	-0.19%
Member Insurance	0.00%	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)	0.00%	-0.05%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.16%	-0.20%	-0.20%	-0.09%	-0.12%	-0.06%	-0.13%	-0.06%	-0.03%	-0.22%	-0.20%
Total Non-Interest Expense	-2.55%	-4.52%	-4.16%	-4.03%	-3.17%	-3.85%	-3.91%	-3.27%	-3.57%	-2.88%	-2.95%
Other Performance Ratios											
Earning Asset Yield	4.48%	4.92%	3.81%	3.86%	3.11%	3.63%	4.19%	3.70%	4.13%	5.30%	5.15%
Average Cost of Funds	-0.27%	-0.62%	-0.18%	-0.45%	-0.33%	-0.36%	-0.49%	-0.57%	-0.59%	-1.18%	-1.11%
FTE Employee / \$million of Loans & Share Drafts	2.17	1.21	0.90	0.62	0.48	0.48	0.39	0.27	0.28	0.21	0.22
Compensation & Benefits / FTE Emp.	\$16,615	\$48,160	\$46,063	\$50,365	\$60,248	\$59,889	\$68,328	\$79,587	\$78,040	\$91,215	\$88,391
Compensation & Benefits / \$million Lns. & S.D.s	\$29,512	\$59,388	\$40,087	\$31,564	\$29,306	\$29,892	\$26,389	\$21,571	\$21,872	\$19,076	\$19,537
Operating Expense / Loans & Share Drafts	-7.10%	-9.23%	-8.68%	-6.46%	-6.17%	-6.44%	-5.04%	-4.24%	-4.03%	-3.65%	-3.74%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.33%	0.73%	1.66%	1.65%	1.27%	2.60%	1.71%	1.50%	1.67%	1.91%	1.89%
Net Operating Expense / Loans & Share Drafts	-6.78%	-8.50%	-7.02%	-4.81%	-4.89%	-3.84%	-3.33%	-2.74%	-2.37%	-1.74%	-1.85%
Operating Expense / Operating Revenue	66.04%	94.23%	97.37%	92.96%	94.77%	82.68%	83.54%	80.24%	75.84%	59.36%	61.04%
Total Fixed Assets / Shares & Equity	0.04%	0.40%	1.91%	0.98%	0.81%	2.27%	2.39%	2.28%	2.18%	2.13%	2.13%
Net Loans to Total Shares and Deposits	45.0%	56.9%	48.7%	60.5%	50.9%	55.8%	71.8%	70.9%	78.4%	100.2%	96.8%
Members / FTE Employee	516.62	400.68	477.24	379.11	424.48	362.49	313.64	380.50	335.92	507.62	484.01

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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	2.2%	0.5%	1.4%	1.6%	1.4%	1.1%	1.2%	0.6%	0.7%	0.3%	0.3%
Total Investments	63.7%	51.1%	58.6%	44.5%	56.6%	48.4%	31.4%	33.1%	25.0%	18.9%	20.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.2%	3.7%	2.6%	4.2%	3.9%	4.5%	4.9%	13.7%	12.7%
All Other Unsecured Loans/Lines of Credit	15.1%	15.6%	7.8%	8.1%	6.3%	3.9%	4.6%	3.2%	4.7%	4.3%	4.3%
Short-Term Small Amount Loans (STS)	0.5%	0.1%	0.1%	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%	0.5%	0.5%
New Vehicle Loans	4.8%	7.8%	8.0%	8.4%	8.1%	8.6%	8.4%	5.7%	8.3%	8.0%	7.9%
Used Vehicle Loans	15.0%	20.6%	13.2%	21.5%	14.4%	16.5%	18.6%	11.2%	17.3%	9.1%	9.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.6%	4.0%	3.1%	5.7%	7.6%	18.0%	22.1%	23.1%	36.5%	34.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.6%	3.1%	6.1%	2.8%	4.3%	7.4%	14.0%	10.2%	4.2%	4.8%
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%	1.2%	1.1%
Total Loans and Leases	35.5%	47.3%	37.3%	51.0%	39.9%	45.7%	61.5%	61.2%	68.9%	77.4%	75.8%
Less: Allowance for Loan & Lease Losses	-3.3%	-0.7%	-0.5%	-0.2%	-0.4%	-0.6%	-0.7%	-0.5%	-0.7%	-1.2%	-1.1%
Net Loans and Leases	32.2%	46.6%	36.8%	50.8%	39.5%	45.1%	60.8%	60.7%	68.2%	76.2%	74.6%
Total Other Assets	1.9%	1.7%	3.2%	3.0%	2.5%	5.3%	6.6%	5.6%	6.1%	4.6%	4.8%
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%	4.3%	7.6%	6.2%	12.4%	9.4%	4.4%	3.6%	2.4%	11.6%	10.8%
Share Drafts	0.0%	1.9%	9.9%	11.6%	13.4%	16.2%	16.2%	15.9%	20.0%	3.0%	4.5%
Regular Shares	77.1%	64.4%	54.4%	46.4%	45.0%	41.0%	35.5%	32.7%	26.2%	27.0%	27.6%
Money Market Shares	0.2%	0.0%	2.1%	5.2%	3.2%	6.9%	12.1%	16.9%	20.2%	17.2%	17.0%
Share Certificates	0.0%	15.3%	5.6%	17.2%	11.2%	12.2%	15.4%	15.8%	16.1%	22.6%	21.9%
IRA/KEOGH Accounts	0.0%	0.0%	3.7%	3.8%	5.0%	4.7%	5.8%	4.7%	4.9%	6.9%	6.7%
All Other Shares	1.5%	0.7%	0.8%	0.3%	0.4%	0.6%	0.2%	0.1%	0.1%	0.5%	0.5%
Non-Member Deposits	0.0%	0.9%	0.3%	0.0%	0.2%	0.2%	0.4%	0.2%	0.2%	0.1%	0.1%
Total Shares and Deposits	78.8%	83.1%	76.7%	84.4%	78.4%	81.9%	85.6%	86.3%	87.8%	77.3%	78.2%
Total Equity	21.2%	12.6%	15.7%	9.4%	9.2%	8.7%	10.0%	10.1%	9.8%	11.1%	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%	15.7%	9.5%	9.4%	9.4%	10.6%	10.6%	10.1%	11.7%	11.5%
Total Equity + Allow. for Loan Loss	24.4%	13.2%	16.2%	9.6%	9.6%	9.3%	10.7%	10.6%	10.5%	12.3%	12.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-53.7%	46.2%	12.0%	9.7%	-24.2%	-4.2%	20.2%	36.7%	48.1%	-10.6%	-4.9%
Total Loans and Leases	-96.8%	8.9%	-34.0%	3.7%	4.7%	32.9%	-19.8%	6.7%	7.2%	4.7%	4.7%
TOTAL ASSETS	-65.6%	27.8%	-6.1%	6.8%	-11.1%	11.9%	-6.8%	15.9%	14.2%	1.5%	2.4%
Total Liabilities	0.0%	35.4%	62.9%	-16.6%	-108.1%	-41.1%	-2.0%	31.7%	-34.1%	-86.4%	-84.3%
Total Shares and Deposits	-65.8%	27.5%	-12.4%	9.3%	9.7%	18.6%	-6.0%	17.1%	16.9%	18.9%	18.2%
Equity Capital	-65.4%	27.6%	-3.4%	1.2%	-3.8%	16.4%	-15.3%	0.8%	3.7%	2.9%	2.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-65.6%	27.8%	-6.1%	6.8%	-11.1%	11.9%	-6.8%	15.9%	14.2%	1.5%	2.4%

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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	4.74%	2.69%	2.94%	1.09%	1.26%	1.21%	0.98%	0.60%	0.64%	0.83%	0.83%
Delinquent Loans / Total Capital	6.9%	9.6%	6.8%	5.8%	5.3%	6.0%	5.6%	3.4%	4.2%	5.2%	5.2%
Delinquent Loans + OREO / Net Loans + OREO	5.2%	2.7%	3.3%	1.1%	1.4%	1.5%	1.1%	0.6%	0.7%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	48.7%	36.0%	22.9%	65.5%	40.7%	23.0%	43.0%	29.7%	25.3%	15.8%	17.0%
Allowance for Loan Losses/Net Loans	10.13%	1.40%	1.37%	0.47%	1.00%	1.23%	1.21%	0.78%	0.98%	1.59%	1.54%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$27	\$64	\$32	\$100	\$352	\$532	\$849	\$2,503	\$70,708	\$5,778
Loans 6 to less than 12 months Delinquent (\$000s)	\$6	\$9	\$19	\$35	\$59	\$92	\$244	\$190	\$648	\$9,486	\$838
Loans 12 months and over Delinquent (\$000s)	\$1	\$6	\$0	\$25	\$10	\$14	\$157	\$168	\$201	\$3,788	\$342
Total Delinquent Loans (\$000s)	\$14	\$42	\$83	\$92	\$169	\$457	\$934	\$1,207	\$3,352	\$83,981	\$6,957
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.04%	1.02%	0.30%	0.65%	0.50%	0.64%	0.47%	1.45%	1.40%
STS Loans	0.00%	10.00%	2.72%	6.82%	0.50%	5.34%	0.00%	3.85%	0.00%	17.86%	4.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	2.11%	0.29%	0.92%	1.44%	0.27%	0.35%
New Vehicle Loans	10.27%	1.07%	1.73%	0.12%	0.32%	0.75%	0.77%	0.75%	0.40%	0.52%	0.53%
Used Vehicle Loans	2.30%	3.13%	2.63%	1.00%	0.65%	1.55%	0.85%	1.06%	0.67%	1.01%	0.99%
1st Mortgage Fixed	0.00%	0.00%	1.13%	1.12%	4.05%	0.63%	1.22%	0.27%	0.47%	0.32%	0.34%
1st Mortgage Adj	0.00%	0.00%	4.89%	0.00%	0.00%	0.59%	1.04%	0.57%	1.22%	0.24%	0.27%
Other RE Fixed	0.00%	0.00%	6.90%	0.95%	2.64%	2.34%	0.95%	0.37%	0.74%	0.60%	0.62%
Other RE Adj	0.00%	0.00%	46.48%	0.44%	3.19%	0.90%	0.40%	0.14%	0.41%	0.30%	0.31%
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%	0.73%	1.67%	1.05%	1.36%	0.73%	1.14%	1.10%
Total 1st Mortgage Loans	0.00%	0.00%	2.50%	1.10%	3.08%	0.63%	1.15%	0.37%	0.61%	0.30%	0.32%
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)	9.95%	1.20%	0.56%	0.04%	0.98%	0.93%	0.59%	0.51%	0.52%	1.44%	1.36%
Recoveries / Charge-Offs	4.04%	10.45%	34.74%	82.22%	16.82%	25.84%	27.01%	30.14%	26.93%	11.14%	11.85%
Expected Charge-Offs / Net Loans	1.47%	1.64%	0.80%	0.55%	0.47%	0.61%	0.71%	0.25%	0.28%	0.26%	0.27%
Provision for Loan Losses/Net Charge-Offs	67.4%	50.0%	-1.6%	-12.5%	128.7%	124.6%	108.5%	94.9%	116.1%	122.2%	121.8%
Prov. for Loan Losses/Expected Charge-Offs	500.0%	37.0%	-1.1%	-1.0%	267.6%	191.1%	92.0%	194.1%	219.6%	680.2%	620.2%
Bankruptcies / Net Loans	0.00%	3.23%	0.78%	0.12%	0.36%	1.20%	1.46%	0.32%	0.44%	0.40%	0.41%
Total Amount of Loans Charged-Off (\$000s)	\$36	\$21	\$25	\$20	\$157	\$457	\$798	\$1,470	\$3,682	\$162,526	\$12,973
Total Amount of Recoveries (\$000s)	\$1	\$2	\$9	\$16	\$26	\$118	\$215	\$443	\$992	\$18,113	\$1,538
Net Charge Offs (\$000s)	\$35	\$18	\$17	\$4	\$130	\$339	\$582	\$1,027	\$2,691	\$144,413	\$11,436
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.00%	0.39%	1.04%	0.80%	1.18%	0.77%	3.43%	3.29%
STS Loans	21.62%	0.00%	2.04%	0.00%	1.80%	4.92%	0.00%	12.03%	0.00%	0.00%	4.06%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.31%	0.05%	0.17%	0.12%	0.12%
New Vehicle Loans	0.00%	1.45%	0.00%	0.32%	0.26%	0.70%	0.10%	0.23%	0.63%	0.54%	0.53%
Used Vehicle Loans	4.76%	0.00%	1.21%	0.05%	1.07%	1.10%	0.78%	1.14%	0.70%	1.34%	1.26%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.02%	0.02%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.02%	0.28%	0.03%	0.02%	0.19%	0.03%	0.04%
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%	-23.48%	0.00%	-10.18%	-0.42%	-0.89%	-1.02%	-0.29%	-13.45%	-8.83%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.20%	0.38%	0.17%	0.23%	0.21%	0.19%	0.20%
Number of Credit Unions in Each Peer Group:	11	13	15	9	17	20	14	14	8	10	131

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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	0.00%	30.00%	13.49%	66.70%	44.30%	24.49%	4.83%	1.40%	0.23%	0.00%	0.56%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	2.88%	4.56%	5.76%	1.93%	1.07%	0.51%	0.00%	0.00%	0.07%
Total Investments in Corporate Credit Unions*	55.95%	79.21%	81.93%	63.41%	73.74%	83.00%	53.25%	25.26%	5.41%	0.41%	3.22%
Marketable Securities	19.13%	32.86%	48.51%	91.46%	163.45%	200.80%	93.57%	190.55%	150.00%	110.07%	114.54%
All Other Investments	154.73%	214.37%	201.57%	215.22%	293.31%	156.76%	109.01%	52.66%	9.22%	22.06%	26.22%
Total Investments	300.66%	406.09%	373.09%	468.28%	603.95%	517.41%	295.42%	312.39%	247.67%	161.40%	176.08%
Unsecured Loans	71.46%	124.23%	57.42%	124.24%	94.54%	86.62%	79.83%	72.28%	95.20%	154.00%	147.49%
Vehicle Loans	93.69%	225.71%	134.73%	313.73%	239.73%	267.64%	254.16%	159.27%	253.99%	145.90%	153.31%
New Vehicle Loans	22.79%	62.24%	50.88%	87.79%	86.46%	91.55%	78.90%	53.34%	82.42%	68.37%	68.85%
Used Vehicle Loans	70.91%	163.48%	83.85%	225.94%	153.27%	176.09%	175.26%	105.93%	171.57%	77.53%	84.46%
Total Real Estate	0.20%	24.82%	44.92%	97.23%	91.19%	127.04%	239.66%	340.63%	330.91%	348.84%	342.90%
1st Mortgage	0.20%	4.55%	25.24%	32.75%	60.76%	81.60%	169.63%	208.45%	229.40%	312.53%	300.88%
1st Mortgage Fxd	0.20%	4.49%	16.01%	32.39%	46.21%	76.72%	104.24%	141.56%	187.87%	228.62%	220.41%
1st Mortgage Adj	0.00%	0.06%	9.23%	0.35%	14.55%	4.88%	65.39%	66.89%	41.52%	83.91%	80.47%
2nd Mortgage	0.00%	20.27%	19.69%	64.48%	30.43%	45.44%	70.03%	132.18%	101.51%	36.31%	42.02%
Closed-End Fxd	0.00%	20.27%	17.98%	23.58%	11.77%	13.01%	22.89%	44.41%	31.05%	14.85%	16.40%
Closed-End Adj	0.00%	0.00%	0.05%	2.78%	3.23%	3.07%	6.25%	6.35%	19.60%	0.31%	1.31%
Open-End Adj	0.00%	0.00%	0.36%	37.85%	14.14%	29.16%	40.30%	78.54%	50.69%	21.05%	24.11%
Open-End Fxd	0.00%	0.00%	1.30%	0.28%	1.29%	0.21%	0.59%	2.87%	0.17%	0.11%	0.20%
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%	0.09%	0.07%	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	167.50%	375.51%	237.90%	536.58%	425.90%	488.09%	578.74%	577.57%	683.34%	663.10%	657.11%
Indirect Loans	0.00%	0.00%	1.38%	0.00%	16.60%	127.53%	112.43%	62.13%	162.02%	31.10%	38.69%
Percent of Vehicle Loans	0.00%	0.00%	1.02%	0.00%	6.92%	47.65%	44.24%	39.01%	63.79%	21.32%	25.24%
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%	25.72%	26.86%	1.61%	10.32%	1.11%	4.69%	3.16%	3.33%
Total Mortgage Exposure**	0.20%	24.82%	44.92%	97.23%	93.19%	146.93%	254.57%	408.99%	437.23%	412.12%	406.49%
Total Real Estate	0.20%	24.82%	44.92%	97.23%	91.19%	127.04%	239.66%	340.63%	330.91%	348.84%	342.90%
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%	0.00%	2.01%	19.89%	14.91%	68.36%	106.32%	63.28%	63.59%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	2.01%	19.86%	14.91%	65.66%	95.26%	60.03%	60.16%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	2.70%	11.06%	3.25%	3.43%



