

June 30, 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%	1.26%	1.14%	1.55%	1.09%	1.31%	1.36%	1.60%	1.98%	2.37%	2.24%
Loan Yield	11.52%	8.73%	7.22%	5.99%	5.89%	6.34%	5.63%	4.77%	5.04%	6.08%	6.00%
Net Loan Yield After NCOs	6.80%	7.65%	6.82%	5.84%	5.09%	5.29%	5.04%	4.33%	4.44%	4.61%	4.61%
Asset Yield	4.92%	4.90%	3.40%	3.79%	2.96%	3.51%	3.94%	3.47%	4.00%	5.16%	5.01%
Cost of Funds	-0.32%	-0.50%	-0.15%	-0.39%	-0.26%	-0.30%	-0.43%	-0.50%	-0.54%	-1.05%	-0.99%
Gross Spread	4.59%	4.40%	3.25%	3.40%	2.71%	3.21%	3.51%	2.98%	3.46%	4.11%	4.02%
Provision Expense	-0.82%	-0.48%	-0.11%	-0.09%	-0.34%	-0.59%	-0.39%	-0.28%	-0.51%	-1.41%	-1.30%
Net Spread after Provision Expense	3.78%	3.92%	3.14%	3.31%	2.37%	2.62%	3.13%	2.70%	2.95%	2.70%	2.72%
Total Non-Interest Income	0.40%	0.33%	0.81%	1.07%	0.65%	1.53%	1.33%	1.09%	1.39%	1.50%	1.48%
Total Non-Interest Expense	-4.71%	-3.89%	-3.87%	-4.02%	-2.92%	-3.90%	-4.01%	-3.17%	-3.55%	-2.92%	-2.98%
Net Operating Expense	-4.31%	-3.56%	-3.06%	-2.95%	-2.27%	-2.37%	-2.68%	-2.08%	-2.16%	-1.42%	-1.50%
Non-Operating Gains (Losses)	0.03%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.01%	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%	-0.01%	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)	-0.49%	0.36%	0.06%	0.35%	0.09%	0.25%	0.45%	0.63%	0.78%	1.29%	1.22%
Net Charge-Offs	-1.77%	-0.53%	-0.15%	-0.07%	-0.32%	-0.48%	-0.37%	-0.27%	-0.42%	-1.14%	-1.06%
ROA (with Net Charge-offs)	-1.44%	0.31%	0.02%	0.36%	0.11%	0.37%	0.47%	0.63%	0.87%	1.56%	1.46%
ROA with Provision for LL - W/O NCUSIF Expense	-0.50%	0.36%	0.06%	0.35%	0.09%	0.26%	0.45%	0.63%	0.78%	1.29%	1.22%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.45%	0.31%	0.03%	0.36%	0.11%	0.37%	0.47%	0.63%	0.87%	1.56%	1.46%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.22%	-2.36%	-1.73%	-1.96%	-1.43%	-1.77%	-2.08%	-1.61%	-1.92%	-1.49%	-1.52%
Travel and Conference Expense	-0.04%	-0.02%	-0.03%	-0.02%	-0.02%	-0.03%	-0.06%	-0.05%	-0.04%	-0.01%	-0.02%
Office Occupancy Expense	-0.47%	-0.23%	-0.25%	-0.22%	-0.11%	-0.25%	-0.18%	-0.17%	-0.17%	-0.14%	-0.14%
Office Operations Expense	-1.29%	-0.64%	-0.57%	-0.96%	-0.49%	-0.63%	-0.65%	-0.58%	-0.64%	-0.47%	-0.48%
Educational and Promotional Expense	-0.02%	-0.02%	-0.05%	-0.06%	-0.05%	-0.09%	-0.13%	-0.11%	-0.14%	-0.16%	-0.15%
Loan Servicing Expense	-0.13%	-0.08%	-0.19%	-0.28%	-0.14%	-0.42%	-0.33%	-0.29%	-0.33%	-0.21%	-0.22%
Professional and Outside Services	-0.25%	-0.32%	-0.84%	-0.42%	-0.53%	-0.61%	-0.41%	-0.30%	-0.26%	-0.18%	-0.20%
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)	-0.04%	-0.05%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.23%	-0.16%	-0.18%	-0.08%	-0.13%	-0.07%	-0.14%	-0.05%	-0.03%	-0.25%	-0.23%
Total Non-Interest Expense	-4.71%	-3.89%	-3.87%	-4.02%	-2.92%	-3.90%	-4.01%	-3.17%	-3.55%	-2.92%	-2.98%
Other Performance Ratios											
Earning Asset Yield	5.09%	4.87%	3.62%	3.95%	3.12%	3.70%	4.26%	3.68%	4.22%	5.34%	5.20%
Average Cost of Funds	-0.42%	-0.61%	-0.20%	-0.46%	-0.34%	-0.36%	-0.50%	-0.56%	-0.59%	-1.18%	-1.11%
FTE Employee / \$million of Loans & Share Drafts	2.03	1.13	0.91	0.62	0.48	0.48	0.39	0.27	0.27	0.21	0.22
Compensation & Benefits / FTE Emp.	\$30,808	\$41,058	\$42,174	\$49,764	\$57,604	\$59,368	\$68,813	\$77,562	\$77,249	\$89,969	\$87,220
Compensation & Benefits / \$million Lns. & S.D.s	\$64,418	\$47,804	\$36,332	\$31,155	\$27,430	\$29,089	\$26,942	\$20,694	\$21,481	\$18,791	\$19,228
Operating Expense / Loans & Share Drafts	-13.65%	-7.87%	-8.17%	-6.38%	-5.59%	-6.39%	-5.18%	-4.08%	-3.99%	-3.68%	-3.76%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.16%	0.67%	1.72%	1.70%	1.25%	2.51%	1.72%	1.41%	1.56%	1.89%	1.87%
Net Operating Expense / Loans & Share Drafts	-12.49%	-7.20%	-6.45%	-4.68%	-4.35%	-3.88%	-3.47%	-2.67%	-2.43%	-1.78%	-1.90%
Operating Expense / Operating Revenue	89.05%	83.68%	95.43%	90.86%	87.86%	83.27%	84.18%	80.32%	75.95%	59.59%	61.22%
Total Fixed Assets / Shares & Equity	0.04%	0.35%	1.91%	0.97%	0.83%	2.28%	2.39%	2.43%	2.23%	2.14%	2.16%
Net Loans to Total Shares and Deposits	46.9%	65.4%	46.4%	62.5%	54.3%	57.1%	74.1%	72.3%	82.3%	102.1%	99.0%
Members / FTE Employee	474.13	414.53	503.57	372.51	420.48	357.49	312.35	368.28	335.09	506.20	482.58

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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	1.2%	0.4%	1.4%	1.4%	1.1%	1.1%	1.3%	0.5%	0.8%	0.3%	0.3%
Total Investments	62.1%	48.3%	60.0%	42.3%	55.5%	47.6%	29.9%	32.0%	21.5%	17.6%	18.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.1%	4.0%	2.4%	4.2%	4.0%	4.6%	4.9%	13.9%	12.9%
All Other Unsecured Loans/Lines of Credit	15.0%	14.9%	7.9%	8.3%	6.4%	4.1%	4.6%	3.2%	5.7%	4.4%	4.4%
Short-Term Small Amount Loans (STS)	0.4%	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%	0.0%	0.0%	0.6%	0.5%	0.4%	0.3%	0.6%	0.5%
New Vehicle Loans	5.4%	10.7%	6.7%	9.1%	8.5%	8.9%	8.7%	5.8%	8.7%	8.0%	8.0%
Used Vehicle Loans	15.8%	21.5%	12.9%	22.2%	15.2%	16.8%	19.2%	11.6%	17.6%	9.1%	9.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.4%	6.1%	3.5%	5.7%	7.6%	18.4%	22.2%	23.8%	36.9%	35.2%
Total Other Real Estate Loans/Lines of Credit	0.7%	2.7%	1.0%	6.2%	2.9%	4.3%	7.5%	14.1%	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%	1.5%	1.3%
Total Loans and Leases	37.2%	50.2%	36.1%	53.2%	41.2%	46.6%	63.0%	62.0%	71.5%	78.7%	77.1%
Less: Allowance for Loan & Lease Losses	-2.7%	-0.7%	-0.6%	-0.2%	-0.4%	-0.6%	-0.7%	-0.5%	-0.7%	-1.3%	-1.2%
Net Loans and Leases	34.6%	49.5%	35.5%	53.0%	40.9%	46.0%	62.3%	61.5%	70.8%	77.4%	75.9%
Total Other Assets	2.2%	1.8%	3.1%	3.3%	2.4%	5.2%	6.5%	6.0%	6.9%	4.8%	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	0.0%	4.3%	8.5%	5.2%	14.9%	9.7%	4.8%	4.1%	3.2%	11.8%	11.1%
Share Drafts	3.4%	1.0%	9.4%	11.5%	12.4%	16.1%	15.7%	15.6%	19.7%	3.0%	4.4%
Regular Shares	71.2%	59.9%	56.1%	46.6%	44.3%	41.2%	35.7%	32.5%	26.1%	26.8%	27.4%
Money Market Shares	0.2%	0.0%	2.4%	5.1%	2.5%	6.7%	12.0%	17.3%	19.9%	17.1%	16.9%
Share Certificates	3.9%	13.0%	5.1%	17.5%	11.0%	11.9%	15.1%	15.4%	16.0%	22.6%	21.8%
IRA/KEOGH Accounts	0.0%	0.0%	3.7%	4.0%	4.9%	4.7%	5.8%	4.6%	4.9%	6.9%	6.7%
All Other Shares	0.7%	1.0%	0.8%	0.5%	0.6%	0.7%	0.2%	0.1%	0.2%	0.6%	0.6%
Non-Member Deposits	0.0%	1.8%	0.2%	0.0%	0.2%	0.3%	0.5%	0.2%	0.2%	0.1%	0.1%
Total Shares and Deposits	79.3%	76.7%	77.6%	85.2%	75.9%	81.6%	85.1%	85.7%	86.9%	77.0%	77.9%
Total Equity	20.7%	19.0%	13.9%	9.6%	9.2%	8.8%	10.1%	10.2%	9.9%	11.1%	11.0%
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	20.7%	19.0%	13.9%	9.7%	9.4%	9.5%	10.8%	10.8%	10.2%	11.8%	11.6%
Total Equity + Allow. for Loan Loss	23.4%	19.7%	14.4%	9.8%	9.5%	9.3%	10.9%	10.7%	10.6%	12.4%	12.2%
Balance Sheet Growth YTD Annualized											
Total Investments	4.2%	9.0%	-8.6%	-7.9%	-22.5%	-6.2%	1.6%	-3.7%	-5.7%	-15.3%	-13.8%
Total Loans and Leases	-7.5%	15.2%	-39.8%	8.0%	1.2%	19.7%	-4.0%	-8.3%	12.7%	9.1%	8.6%
TOTAL ASSETS	2.3%	12.2%	-21.4%	1.0%	-12.9%	5.1%	-2.2%	-6.5%	8.3%	4.2%	3.9%
Total Liabilities	0.0%	16.6%	34.1%	-40.4%	-31.3%	-16.5%	15.9%	31.8%	48.0%	-37.4%	-35.7%
Total Shares and Deposits	3.5%	-4.4%	-22.1%	4.0%	-9.2%	7.6%	-3.0%	-7.4%	7.5%	12.3%	10.9%
Equity Capital	-2.4%	120.3%	-41.0%	2.5%	-9.7%	8.3%	-3.3%	-11.7%	4.5%	6.1%	5.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	2.3%	12.2%	-21.4%	1.0%	-12.9%	5.1%	-2.2%	-6.5%	8.3%	4.2%	3.9%

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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	3.16%	4.95%	2.36%	0.97%	1.25%	1.07%	1.02%	0.67%	0.55%	0.83%	0.82%
Delinquent Loans / Total Capital	5.0%	12.6%	5.9%	5.3%	5.4%	5.3%	5.9%	3.9%	3.8%	5.3%	5.2%
Delinquent Loans + OREO / Net Loans + OREO	3.4%	5.3%	2.4%	1.0%	1.3%	1.3%	1.2%	0.7%	0.7%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	28.0%	37.5%	21.4%	56.0%	39.6%	23.9%	30.7%	25.8%	22.4%	14.1%	15.0%
Allowance for Loan Losses/Net Loans	7.76%	1.39%	1.57%	0.47%	0.90%	1.24%	1.17%	0.77%	0.98%	1.62%	1.57%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$55	\$53	\$37	\$107	\$312	\$698	\$1,025	\$2,356	\$74,345	\$6,261
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$27	\$14	\$28	\$60	\$83	\$172	\$188	\$488	\$8,370	\$755
Loans 12 months and over Delinquent (\$000s)	\$2	\$6	\$0	\$19	\$11	\$15	\$137	\$169	\$193	\$3,785	\$348
Total Delinquent Loans (\$000s)	\$11	\$88	\$67	\$84	\$178	\$410	\$1,007	\$1,381	\$3,037	\$86,500	\$7,364
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.09%	0.94%	0.31%	0.69%	0.40%	0.54%	0.44%	1.29%	1.24%
STS Loans	2.04%	12.12%	1.96%	1.92%	0.80%	2.10%	0.00%	1.64%	0.00%	10.94%	2.67%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	3.05%	0.45%	1.07%	1.38%	0.16%	0.25%
New Vehicle Loans	3.48%	3.48%	1.33%	0.11%	0.38%	0.49%	0.63%	0.66%	0.35%	0.53%	0.52%
Used Vehicle Loans	2.32%	6.18%	1.84%	0.98%	0.90%	1.24%	0.85%	1.20%	0.54%	0.96%	0.94%
1st Mortgage Fixed	0.00%	0.00%	5.77%	0.00%	3.01%	0.78%	1.28%	0.46%	0.49%	0.46%	0.47%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%	1.73%	0.68%	0.84%	0.27%	0.31%
Other RE Fixed	0.00%	0.00%	2.89%	0.86%	2.56%	1.01%	0.77%	0.39%	0.76%	0.69%	0.68%
Other RE Adj	0.00%	0.00%	0.00%	0.45%	3.42%	0.65%	0.47%	0.18%	0.36%	0.33%	0.33%
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%	0.63%	1.07%	0.98%	1.53%	0.57%	1.15%	1.06%
Total 1st Mortgage Loans	0.00%	0.00%	4.28%	0.00%	2.31%	0.76%	1.45%	0.52%	0.55%	0.41%	0.43%
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)	4.72%	1.08%	0.39%	0.14%	0.80%	1.05%	0.59%	0.44%	0.60%	1.47%	1.39%
Recoveries / Charge-Offs	16.22%	19.71%	39.26%	64.05%	19.23%	28.58%	27.66%	31.33%	22.13%	11.46%	12.09%
Expected Charge-Offs / Net Loans	1.27%	1.92%	0.76%	0.50%	0.58%	0.68%	0.74%	0.27%	0.32%	0.29%	0.30%
Provision for Loan Losses/Net Charge-Offs	46.2%	90.9%	74.4%	114.5%	105.7%	123.5%	104.9%	101.5%	121.3%	123.5%	123.1%
Prov. for Loan Losses/Expected Charge-Offs	186.6%	51.6%	39.0%	33.1%	146.7%	193.1%	84.2%	164.1%	227.4%	643.1%	586.3%
Bankruptcies / Net Loans	0.28%	3.06%	0.98%	0.15%	0.82%	1.54%	1.66%	0.41%	0.67%	0.50%	0.53%
Total Amount of Loans Charged-Off (\$000s)	\$19	\$23	\$21	\$34	\$140	\$545	\$799	\$1,362	\$4,093	\$168,355	\$13,854
Total Amount of Recoveries (\$000s)	\$3	\$5	\$8	\$22	\$27	\$156	\$221	\$427	\$906	\$19,292	\$1,675
Net Charge Offs (\$000s)	\$16	\$18	\$13	\$12	\$113	\$389	\$578	\$935	\$3,188	\$149,062	\$12,178
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.02%	-0.02%	0.33%	0.92%	0.83%	1.03%	0.81%	3.57%	3.43%
STS Loans	0.00%	13.85%	3.02%	4.03%	3.45%	6.41%	0.00%	6.19%	0.00%	0.00%	4.10%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.11%	-0.04%	0.23%	0.14%	0.13%
New Vehicle Loans	0.00%	0.00%	0.02%	0.14%	0.15%	0.84%	0.04%	0.40%	0.61%	0.51%	0.50%
Used Vehicle Loans	1.63%	0.64%	0.54%	0.01%	0.72%	1.55%	0.77%	0.89%	0.78%	1.28%	1.21%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.87%	0.00%	0.06%	0.03%	0.01%	0.03%	0.04%	0.04%
Total Other RE Loans/ LOC	0.00%	0.18%	0.00%	0.00%	0.11%	0.17%	0.03%	0.03%	0.23%	0.03%	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%	-23.58%	0.00%	-8.92%	0.44%	-0.73%	-0.39%	-0.28%	-13.08%	-8.47%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.03%	1.06%	0.32%	0.61%	0.45%	0.34%	0.39%
Number of Credit Unions in Each Peer Group:	12	12	13	9	16	20	14	13	8	10	127

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%	21.65%	13.13%	67.02%	48.27%	23.30%	4.83%	1.24%	0.21%	0.00%	0.54%
Credit Unions - Deposits in and Loans to	0.00%	2.05%	6.84%	1.74%	4.74%	1.76%	1.00%	0.32%	0.00%	0.00%	0.06%
Total Investments in Corporate Credit Unions*	58.08%	44.63%	102.48%	58.21%	58.85%	65.28%	44.11%	19.10%	6.15%	0.23%	2.48%
Marketable Securities	15.47%	25.47%	61.22%	79.73%	189.85%	202.19%	95.11%	191.23%	150.53%	107.47%	112.11%
All Other Investments	155.15%	134.30%	227.38%	204.75%	270.07%	159.09%	103.62%	49.87%	7.27%	23.15%	26.76%
Total Investments	300.30%	254.02%	432.36%	434.48%	592.86%	503.47%	277.00%	297.25%	211.27%	149.06%	162.16%
Unsecured Loans	72.43%	78.16%	65.26%	125.62%	94.83%	87.96%	79.84%	72.83%	104.45%	154.77%	148.77%
Vehicle Loans	102.20%	169.17%	141.57%	321.42%	253.17%	271.67%	258.32%	161.89%	257.87%	145.71%	153.38%
New Vehicle Loans	25.98%	56.29%	48.64%	93.41%	90.42%	93.63%	80.48%	54.15%	84.96%	68.23%	68.92%
Used Vehicle Loans	76.22%	112.88%	92.92%	228.01%	162.75%	178.04%	177.84%	107.74%	172.91%	77.48%	84.47%
Total Real Estate	3.45%	16.26%	51.56%	99.78%	91.77%	125.84%	240.01%	337.85%	336.38%	349.33%	343.59%
1st Mortgage	0.13%	2.24%	44.26%	36.14%	61.01%	80.67%	170.34%	206.95%	233.29%	313.16%	301.93%
1st Mortgage Fxd	0.13%	2.22%	32.82%	35.79%	46.87%	75.86%	103.50%	146.66%	191.75%	231.50%	223.58%
1st Mortgage Adj	0.00%	0.02%	11.43%	0.34%	14.14%	4.81%	66.84%	60.29%	41.54%	81.66%	78.35%
2nd Mortgage	3.32%	14.01%	7.31%	63.63%	30.75%	45.18%	69.67%	130.91%	103.09%	36.17%	41.66%
Closed-End Fxd	3.32%	14.01%	5.27%	24.14%	11.95%	12.77%	22.74%	43.28%	31.83%	14.61%	16.09%
Closed-End Adj	0.00%	0.00%	0.05%	2.71%	2.67%	3.02%	7.16%	3.23%	18.31%	0.67%	1.50%
Open-End Adj	0.00%	0.00%	0.44%	36.58%	14.19%	28.97%	39.28%	81.62%	52.82%	20.76%	23.85%
Open-End Fxd	0.00%	0.00%	1.56%	0.20%	1.94%	0.42%	0.50%	2.77%	0.13%	0.14%	0.22%
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%	0.05%	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	180.18%	264.00%	259.83%	547.18%	440.25%	492.38%	583.11%	576.30%	702.09%	667.00%	661.73%
Indirect Loans	0.00%	0.00%	3.21%	0.00%	15.72%	129.86%	117.12%	56.95%	166.75%	32.02%	39.53%
Percent of Vehicle Loans	0.00%	0.00%	2.27%	0.00%	6.21%	47.80%	45.34%	35.18%	64.66%	21.98%	25.77%
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%	26.23%	32.04%	1.80%	9.43%	0.00%	4.01%	3.25%	3.36%
Total Mortgage Exposure**	3.45%	16.26%	51.56%	99.78%	93.13%	144.43%	253.79%	406.19%	444.66%	411.89%	406.57%
Total Real Estate	3.45%	16.26%	51.56%	99.78%	91.77%	125.84%	240.01%	337.85%	336.38%	349.33%	343.59%
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%	1.36%	18.59%	13.78%	68.33%	108.28%	62.56%	62.98%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	1.36%	18.56%	13.78%	66.25%	98.25%	59.54%	59.81%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	2.08%	10.04%	3.02%	3.17%



