

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	0.63%	0.82%	0.95%	0.82%	1.10%	1.15%	1.48%	1.34%	1.42%	1.38%	1.38%
Loan Yield	4.63%	5.12%	6.22%	5.57%	5.06%	5.38%	4.01%	5.02%	4.51%	4.60%	4.60%
Net Loan Yield After NCOs	4.26%	4.99%	5.66%	5.03%	4.69%	4.81%	3.55%	4.57%	4.05%	4.14%	4.14%
Asset Yield	2.22%	2.46%	3.67%	3.26%	3.06%	3.80%	2.88%	3.93%	3.55%	3.54%	3.54%
Cost of Funds	-0.12%	-0.11%	-0.24%	-0.18%	-0.26%	-0.24%	-0.27%	-0.39%	-0.37%	-0.36%	-0.36%
Gross Spread	2.10%	2.35%	3.43%	3.09%	2.81%	3.57%	2.61%	3.54%	3.18%	3.19%	3.19%
Provision Expense	-0.13%	-0.09%	-0.29%	-0.29%	-0.23%	-0.47%	-0.31%	-0.43%	-0.40%	-0.39%	-0.39%
Net Spread after Provision Expense	1.97%	2.27%	3.14%	2.80%	2.58%	3.10%	2.29%	3.10%	2.78%	2.80%	2.80%
Total Non-Interest Income	0.43%	0.21%	0.97%	0.87%	0.76%	1.41%	1.06%	1.58%	1.29%	1.29%	1.29%
Total Non-Interest Expense	-2.67%	-2.37%	-4.24%	-3.23%	-2.90%	-3.94%	-2.82%	-4.00%	-3.07%	-3.19%	-3.19%
Net Operating Expense	-2.25%	-2.16%	-3.27%	-2.37%	-2.14%	-2.53%	-1.77%	-2.42%	-1.77%	-1.89%	-1.89%
Non-Operating Gains (Losses)	-0.02%	0.00%	0.31%	0.10%	0.00%	-0.01%	0.01%	0.13%	0.00%	0.02%	0.02%
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	0.02%	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)	-0.28%	0.11%	0.17%	0.53%	0.43%	0.55%	0.54%	0.82%	1.01%	0.93%	0.93%
Net Charge-Offs	-0.15%	-0.05%	-0.29%	-0.28%	-0.19%	-0.37%	-0.27%	-0.32%	-0.33%	-0.32%	-0.32%
ROA (with Net Charge-offs)	-0.29%	0.15%	0.17%	0.54%	0.48%	0.66%	0.58%	0.92%	1.08%	1.00%	1.00%
ROA with Provision for LL - W/O NCUSIF Expense	-0.30%	0.11%	0.17%	0.53%	0.43%	0.55%	0.54%	0.82%	1.01%	0.93%	0.93%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.32%	0.15%	0.17%	0.54%	0.48%	0.66%	0.58%	0.92%	1.08%	1.00%	1.00%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.61%	-1.56%	-2.13%	-1.57%	-1.41%	-2.03%	-1.46%	-2.04%	-1.55%	-1.61%	-1.61%
Travel and Conference Expense	-0.01%	-0.01%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.05%	-0.04%	-0.04%	-0.04%
Office Occupancy Expense	-0.03%	-0.11%	-0.29%	-0.19%	-0.17%	-0.28%	-0.18%	-0.33%	-0.18%	-0.20%	-0.20%
Office Operations Expense	-0.37%	-0.48%	-0.80%	-0.49%	-0.54%	-0.79%	-0.62%	-0.64%	-0.55%	-0.57%	-0.57%
Educational and Promotional Expense	-0.01%	-0.04%	-0.07%	-0.07%	-0.08%	-0.12%	-0.09%	-0.18%	-0.13%	-0.13%	-0.13%
Loan Servicing Expense	-0.04%	-0.07%	-0.24%	-0.32%	-0.20%	-0.27%	-0.19%	-0.26%	-0.22%	-0.22%	-0.22%
Professional and Outside Services	-0.48%	-0.04%	-0.44%	-0.44%	-0.37%	-0.27%	-0.12%	-0.39%	-0.30%	-0.30%	-0.30%
Member Insurance	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.02%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.05%	-0.05%	-0.19%	-0.09%	-0.07%	-0.12%	-0.12%	-0.09%	-0.11%	-0.10%	-0.10%
Total Non-Interest Expense	-2.67%	-2.37%	-4.24%	-3.23%	-2.90%	-3.94%	-2.82%	-4.00%	-3.07%	-3.19%	-3.19%
Other Performance Ratios											
Earning Asset Yield	2.50%	2.47%	3.76%	3.59%	3.16%	4.04%	3.18%	4.22%	3.69%	3.71%	3.71%
Average Cost of Funds	-0.18%	-0.15%	-0.29%	-0.24%	-0.31%	-0.27%	-0.32%	-0.44%	-0.41%	-0.40%	-0.40%
FTE Employee / \$million of Loans & Share Drafts	0.95	0.68	0.59	0.40	0.32	0.39	0.32	0.28	0.21	0.23	0.23
Compensation & Benefits / FTE Emp.	\$35,067	\$47,165	\$57,241	\$63,724	\$65,209	\$61,603	\$61,064	\$78,886	\$88,772	\$82,919	\$82,919
Compensation & Benefits / \$million Lns. & S.D.s	\$42,420	\$39,075	\$33,892	\$24,906	\$21,023	\$24,083	\$19,022	\$22,188	\$18,534	\$19,335	\$19,335
Operating Expense / Loans & Share Drafts	-6.92%	-5.92%	-6.73%	-5.14%	-4.33%	-4.67%	-3.68%	-4.34%	-3.67%	-3.82%	-3.82%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.03%	0.55%	1.53%	1.38%	1.13%	1.67%	1.37%	1.71%	1.55%	1.55%	1.55%
Net Operating Expense / Loans & Share Drafts	-5.89%	-5.37%	-5.20%	-3.76%	-3.20%	-3.00%	-2.31%	-2.63%	-2.13%	-2.27%	-2.27%
Operating Expense / Operating Revenue	93.18%	107.83%	96.53%	82.64%	82.61%	80.16%	78.88%	79.99%	70.94%	73.23%	73.23%
Total Fixed Assets / Shares & Equity	0.10%	0.32%	1.13%	1.98%	2.48%	3.13%	2.30%	3.29%	2.07%	2.26%	2.26%
Net Loans to Total Shares and Deposits	50.5%	53.8%	61.1%	62.3%	57.2%	68.4%	64.4%	78.5%	80.5%	78.3%	78.3%
Members / FTE Employee	302.40	284.40	331.60	347.30	359.92	303.70	328.98	299.53	413.64	381.63	381.63

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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		0.5%	0.3%	1.0%	0.8%	0.7%	0.9%	0.9%	0.8%	0.8%	0.8%
Total Investments		57.5%	61.8%	47.9%	48.3%	47.8%	34.5%	38.3%	25.3%	24.2%	26.3%
Unsecured Credit Card Loans/Lines of Credit		0.0%	1.0%	2.2%	2.7%	2.6%	2.6%	3.5%	4.0%	5.6%	5.1%
All Other Unsecured Loans/Lines of Credit		5.4%	3.6%	4.0%	2.0%	2.6%	2.6%	1.2%	3.5%	1.7%	2.0%
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%
Non-Federally Guaranteed Student Loans		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
New Vehicle Loans		15.9%	10.1%	11.8%	5.7%	10.4%	10.6%	9.3%	9.8%	11.1%	10.8%
Used Vehicle Loans		16.9%	20.4%	23.7%	17.1%	14.7%	22.9%	14.6%	16.2%	14.1%	14.7%
Total 1st Mortgage Real Estate Lns/Line of Credit		2.3%	0.8%	3.8%	16.4%	14.4%	16.7%	24.4%	26.9%	28.7%	27.4%
Total Other Real Estate Loans/Lines of Credit		0.0%	1.0%	3.6%	4.2%	2.6%	3.2%	3.1%	6.5%	8.7%	7.8%
Leases Receivable		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%
Other Loans (Purchased or to non-members)		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.7%	0.2%	0.2%
Total Loans and Leases		40.6%	36.9%	49.1%	48.1%	47.3%	58.5%	56.1%	67.6%	70.2%	68.0%
Less: Allowance for Loan & Lease Losses		-0.3%	-0.3%	-0.6%	-0.4%	-0.3%	-0.5%	-0.4%	-0.6%	-0.6%	-0.6%
Net Loans and Leases		40.3%	36.6%	48.6%	47.7%	47.0%	58.0%	55.7%	67.0%	69.6%	67.4%
Total Other Assets		1.7%	1.3%	2.6%	3.2%	4.6%	6.5%	5.1%	6.9%	5.5%	5.6%
TOTAL ASSETS		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities		8.1%	20.1%	8.3%	12.0%	6.1%	4.2%	3.4%	3.3%	1.9%	2.4%
Share Drafts		6.2%	3.0%	11.2%	14.8%	15.7%	19.9%	19.1%	19.8%	13.2%	14.5%
Regular Shares		65.9%	54.9%	50.1%	36.7%	39.3%	37.7%	36.5%	24.3%	42.0%	39.3%
Money Market Shares		0.0%	0.0%	4.7%	12.3%	13.7%	12.8%	15.5%	23.4%	17.6%	17.9%
Share Certificates		4.4%	8.3%	9.2%	8.2%	9.4%	11.1%	10.6%	13.5%	10.2%	10.6%
IRA/KEOGH Accounts		3.7%	2.3%	4.2%	4.7%	3.8%	3.8%	5.3%	4.0%	4.2%	4.2%
All Other Shares		0.0%	0.0%	0.6%	0.3%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%
Non-Member Deposits		0.2%	0.0%	0.5%	0.1%	0.5%	0.2%	0.0%	1.1%	0.1%	0.2%
Total Shares and Deposits		80.4%	68.6%	80.5%	77.2%	82.6%	85.5%	87.1%	86.2%	87.2%	86.7%
Total Equity		11.5%	11.3%	11.3%	10.8%	11.3%	10.2%	9.6%	10.5%	11.0%	10.8%
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%
Net Worth		11.5%	11.3%	11.5%	10.8%	11.5%	10.4%	9.6%	10.8%	11.2%	11.0%
Total Equity + Allow. for Loan Loss		11.8%	11.5%	11.8%	11.2%	11.7%	10.8%	10.0%	11.2%	11.6%	11.4%
Balance Sheet Growth YTD Annualized											
Total Investments		-32.6%	6.2%	19.5%	-2.7%	22.1%	45.8%	-13.2%	66.8%	21.6%	22.2%
Total Loans and Leases		-34.7%	-7.2%	-3.9%	-23.2%	-8.0%	-9.7%	-31.2%	-3.4%	7.4%	2.6%
TOTAL ASSETS		-33.2%	0.6%	6.1%	-14.3%	4.9%	5.0%	-24.7%	8.3%	11.1%	7.6%
Total Liabilities		-57.0%	13.6%	34.6%	-9.1%	-8.3%	26.9%	-18.0%	68.7%	8.1%	10.9%
Total Shares and Deposits		-31.4%	-3.2%	3.8%	-14.3%	5.5%	4.0%	-24.7%	7.1%	10.8%	7.2%
Equity Capital		-14.7%	4.5%	6.2%	-19.8%	8.9%	6.2%	-26.9%	5.8%	14.5%	9.9%
TOTAL LIABILITIES, SHARES, AND EQUITY		-33.2%	0.6%	6.1%	-14.3%	4.9%	5.0%	-24.7%	8.3%	11.1%	7.6%

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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		1.43%	0.34%	0.69%	0.69%	0.83%	1.17%	0.45%	0.57%	0.37%	0.43%
Delinquent Loans / Total Capital		4.9%	1.1%	2.8%	3.0%	3.4%	6.4%	2.5%	3.4%	2.2%	2.5%
Delinquent Loans + OREO / Net Loans + OREO		1.5%	0.4%	0.7%	0.8%	0.9%	1.6%	0.6%	0.7%	0.4%	0.5%
Delinquent Loans > 6mo / Delinquent Loans		9.1%	0.0%	10.8%	13.1%	20.4%	10.8%	12.3%	20.6%	19.6%	18.9%
Allowance for Loan Losses/Net Loans		0.79%	0.68%	1.15%	0.88%	0.74%	0.88%	0.77%	0.91%	0.87%	0.87%
Loans 2 to less than 6 months Delinquent (\$000s)		\$20	\$11	\$44	\$113	\$221	\$890	\$672	\$2,174	\$5,730	\$1,336
Loans 6 to less than 12 months Delinquent (\$000s)		\$1	\$0	\$4	\$14	\$41	\$97	\$88	\$465	\$947	\$225
Loans 12 months and over Delinquent (\$000s)		\$1	\$0	\$2	\$2	\$15	\$11	\$7	\$99	\$450	\$87
Total Delinquent Loans (\$000s)		\$22	\$11	\$49	\$130	\$278	\$998	\$767	\$2,738	\$7,127	\$1,648
Delinquency by Category											
Unsecured Credit Card		0.00%	0.00%	0.31%	0.34%	0.47%	0.35%	0.31%	0.26%	0.30%	0.30%
STS Loans		0.00%	0.00%	0.00%	6.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.00%	8.02%	0.00%	0.00%	10.00%	0.04%	0.08%
New Vehicle Loans		0.00%	0.00%	0.32%	0.23%	0.37%	0.62%	0.21%	0.42%	0.31%	0.32%
Used Vehicle Loans		3.37%	0.49%	0.87%	1.27%	1.05%	1.49%	0.75%	0.65%	0.54%	0.63%
1st Mortgage Fixed		0.00%	0.00%	0.00%	0.04%	0.61%	0.59%	0.08%	0.41%	0.26%	0.28%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.53%	1.23%	1.83%	0.56%	0.79%	0.22%	0.36%
Other RE Fixed		0.00%	0.00%	0.00%	1.39%	0.35%	0.86%	0.19%	0.77%	0.29%	0.35%
Other RE Adj		0.00%	0.00%	0.00%	0.00%	0.27%	0.13%	0.18%	0.43%	0.29%	0.30%
Leases Receivable		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%
Indirect Loans		0.00%	0.00%	0.77%	1.91%	0.95%	1.24%	0.57%	0.46%	0.43%	0.47%
Total 1st Mortgage Loans		0.00%	0.00%	0.00%	0.13%	0.72%	0.94%	0.25%	0.49%	0.25%	0.30%
MBL Delinquency Rate		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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.37%	0.13%	0.56%	0.53%	0.37%	0.57%	0.46%	0.44%	0.46%	0.46%
Recoveries / Charge-Offs		25.00%	48.15%	29.80%	17.07%	21.65%	13.33%	14.71%	20.91%	21.13%	20.64%
Expected Charge-Offs / Net Loans		0.54%	0.09%	0.47%	0.35%	0.43%	0.32%	0.21%	0.29%	0.26%	0.26%
Provision for Loan Losses/Net Charge-Offs		88.9%	171.4%	98.3%	102.6%	122.0%	127.7%	117.0%	133.7%	120.4%	121.9%
Prov. for Loan Losses/Expected Charge-Offs		60.9%	256.0%	118.2%	160.1%	104.6%	227.3%	254.5%	208.3%	218.6%	213.6%
Bankruptcies / Net Loans		1.44%	0.00%	1.26%	0.82%	0.95%	0.51%	0.44%	0.71%	0.69%	0.69%
Total Amount of Loans Charged-Off (\$000s)		\$8	\$9	\$59	\$125	\$172	\$617	\$1,085	\$2,725	\$11,082	\$2,238
Total Amount of Recoveries (\$000s)		\$2	\$4	\$18	\$21	\$37	\$82	\$160	\$570	\$2,342	\$462
Net Charge Offs (\$000s)		\$6	\$5	\$42	\$104	\$135	\$535	\$926	\$2,155	\$8,740	\$1,776
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%	0.00%	0.21%	0.76%	0.67%	0.72%	0.68%	0.95%	1.29%	1.19%
STS Loans		0.00%	0.00%	0.00%	20.83%	3.89%	0.00%	0.00%	0.00%	0.00%	5.63%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.52%	0.52%
New Vehicle Loans		0.00%	0.00%	0.09%	0.15%	0.26%	0.40%	0.39%	0.41%	0.49%	0.46%
Used Vehicle Loans		0.53%	0.09%	0.50%	1.06%	0.46%	0.80%	1.14%	0.73%	0.87%	0.85%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.01%	0.02%	0.00%	0.01%
Total Other RE Loans/ LOC		0.00%	0.00%	-0.08%	0.02%	-0.13%	0.41%	0.03%	-0.09%	-0.22%	-0.19%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		6.06%	0.77%	-2.83%	-3.11%	0.13%	0.02%	0.86%	0.32%	0.42%	0.42%
Indirect Loans		0.00%	0.00%	0.74%	1.31%	0.56%	0.60%	0.91%	0.60%	0.72%	0.71%
Number of Credit Unions in Each Peer Group:		3	3	10	13	21	8	8	9	14	89

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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		16.21%	0.00%	21.20%	1.28%	19.60%	9.09%	4.33%	0.03%	0.09%	1.13%
Credit Unions - Deposits in and Loans to		0.00%	0.00%	11.55%	0.91%	5.52%	2.66%	4.14%	0.00%	0.02%	0.46%
Total Investments in Corporate Credit Unions*		41.67%	28.20%	54.36%	39.41%	40.05%	6.85%	31.02%	14.39%	0.27%	5.24%
Marketable Securities		70.41%	178.64%	66.48%	144.47%	86.88%	101.85%	219.23%	65.11%	129.34%	123.22%
All Other Investments		239.83%	307.82%	192.12%	239.87%	245.40%	156.47%	101.10%	123.30%	40.69%	64.83%
Total Investments		499.16%	547.91%	414.87%	448.72%	415.16%	330.87%	396.83%	233.99%	216.65%	238.01%
Unsecured Loans		46.94%	40.90%	54.07%	43.42%	45.07%	50.19%	48.95%	69.42%	65.25%	63.88%
Vehicle Loans		285.78%	270.49%	307.49%	211.71%	218.04%	320.71%	247.21%	240.04%	225.46%	230.17%
New Vehicle Loans		138.53%	89.89%	102.47%	53.06%	90.67%	101.27%	95.95%	90.55%	99.23%	97.36%
Used Vehicle Loans		147.25%	180.59%	205.02%	158.65%	127.37%	219.44%	151.26%	149.49%	126.23%	132.81%
Total Real Estate		19.80%	15.77%	63.98%	191.49%	147.45%	189.96%	284.70%	309.63%	334.74%	318.21%
1st Mortgage		19.80%	6.70%	32.80%	152.58%	125.11%	159.61%	252.79%	249.12%	256.95%	247.78%
1st Mortgage Fxd		19.80%	6.70%	32.06%	126.40%	104.44%	113.95%	164.20%	196.22%	203.93%	194.89%
1st Mortgage Adj		0.00%	0.00%	0.73%	26.18%	20.67%	45.66%	88.58%	52.90%	53.03%	52.89%
2nd Mortgage		0.00%	9.06%	31.18%	38.91%	22.35%	30.35%	31.91%	60.51%	77.79%	70.43%
Closed-End Fxd		0.00%	0.64%	4.33%	21.45%	7.38%	6.40%	10.07%	14.58%	23.21%	20.65%
Closed-End Adj		0.00%	0.00%	0.00%	0.19%	0.28%	0.41%	0.62%	0.05%	0.34%	0.31%
Open-End Adj		0.00%	8.42%	25.65%	17.26%	14.15%	18.30%	20.11%	44.29%	53.66%	48.64%
Open-End Fxd		0.00%	0.00%	1.19%	0.02%	0.54%	5.23%	1.11%	1.59%	0.59%	0.83%
Other RE Loans		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%
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%
Total Loans		352.83%	327.16%	425.63%	446.64%	410.78%	560.87%	581.46%	625.12%	628.45%	615.34%
Indirect Loans		0.00%	0.00%	65.74%	49.64%	94.37%	161.32%	212.88%	254.61%	204.48%	204.67%
Percent of Vehicle Loans		0.00%	0.00%	21.38%	23.45%	43.28%	50.30%	86.11%	106.07%	90.69%	88.92%
Business Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans		22.02%	0.00%	6.05%	36.17%	4.44%	17.99%	4.39%	4.14%	5.29%	5.66%
Total Mortgage Exposure**		19.80%	15.77%	63.98%	213.85%	172.96%	230.23%	416.63%	352.99%	424.28%	399.78%
Total Real Estate		19.80%	15.77%	63.98%	191.49%	147.45%	189.96%	284.70%	309.63%	334.74%	318.21%
RE Business Loans		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%	22.36%	25.51%	40.27%	131.93%	43.36%	89.54%	81.57%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	22.36%	25.24%	40.27%	84.16%	43.36%	89.53%	79.55%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%	0.27%	0.00%	47.77%	0.00%	0.01%	2.02%



