

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	0.67%	0.68%	1.09%	0.81%	1.16%	1.21%	1.17%	1.11%	1.60%	1.37%	1.29%
Loan Yield	5.12%	4.29%	5.47%	3.97%	4.77%	4.16%	4.28%	4.33%	5.87%	4.19%	4.34%
Net Loan Yield After NCOs	4.83%	3.95%	5.13%	3.85%	4.41%	4.03%	4.10%	4.07%	5.33%	3.93%	4.07%
Asset Yield	3.31%	2.84%	2.84%	2.40%	3.19%	3.05%	3.25%	3.43%	4.83%	3.59%	3.59%
Cost of Funds	-0.19%	-0.25%	-0.23%	-0.14%	-0.21%	-0.28%	-0.28%	-0.41%	-0.44%	-0.58%	-0.50%
Gross Spread	3.12%	2.59%	2.61%	2.26%	2.98%	2.78%	2.97%	3.03%	4.39%	3.02%	3.09%
Provision Expense	-0.37%	-0.07%	-0.18%	-0.05%	-0.23%	-0.10%	-0.17%	-0.18%	-0.56%	-0.21%	-0.22%
Net Spread after Provision Expense	2.75%	2.51%	2.43%	2.21%	2.75%	2.68%	2.80%	2.85%	3.83%	2.80%	2.87%
Total Non-Interest Income	0.45%	0.06%	0.30%	0.48%	0.97%	0.83%	1.11%	1.22%	1.62%	1.45%	1.36%
Total Non-Interest Expense	-3.48%	-2.29%	-2.44%	-2.40%	-3.33%	-3.05%	-3.19%	-3.27%	-4.82%	-2.97%	-3.15%
Net Operating Expense	-3.04%	-2.23%	-2.14%	-1.92%	-2.36%	-2.22%	-2.08%	-2.05%	-3.20%	-1.52%	-1.79%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.03%	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%	-0.01%	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)	-0.29%	0.28%	0.28%	0.29%	0.39%	0.45%	0.71%	0.77%	0.62%	1.31%	1.09%
Net Charge-Offs	-0.17%	-0.21%	-0.14%	-0.06%	-0.20%	-0.09%	-0.13%	-0.19%	-0.42%	-0.21%	-0.21%
ROA (with Net Charge-offs)	-0.09%	0.15%	0.33%	0.28%	0.41%	0.46%	0.75%	0.77%	0.76%	1.31%	1.10%
ROA with Provision for LL - W/O NCUSIF Expense	-0.29%	0.28%	0.28%	0.30%	0.39%	0.45%	0.71%	0.78%	0.62%	1.31%	1.09%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.09%	0.15%	0.33%	0.28%	0.41%	0.46%	0.75%	0.77%	0.76%	1.31%	1.10%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.79%	-1.38%	-1.24%	-1.22%	-1.62%	-1.57%	-1.71%	-1.75%	-2.85%	-1.50%	-1.64%
Travel and Conference Expense	-0.01%	-0.05%	-0.02%	-0.02%	-0.04%	-0.03%	-0.04%	-0.04%	-0.07%	-0.03%	-0.03%
Office Occupancy Expense	-0.11%	-0.13%	-0.11%	-0.13%	-0.24%	-0.21%	-0.21%	-0.22%	-0.28%	-0.18%	-0.19%
Office Operations Expense	-1.07%	-0.35%	-0.54%	-0.35%	-0.55%	-0.60%	-0.46%	-0.66%	-0.58%	-0.52%	-0.54%
Educational and Promotional Expense	-0.03%	-0.03%	-0.02%	-0.04%	-0.11%	-0.10%	-0.09%	-0.15%	-0.20%	-0.13%	-0.13%
Loan Servicing Expense	-0.13%	-0.05%	-0.11%	-0.11%	-0.22%	-0.15%	-0.21%	-0.22%	-0.25%	-0.33%	-0.29%
Professional and Outside Services	-0.13%	-0.13%	-0.24%	-0.42%	-0.43%	-0.31%	-0.36%	-0.15%	-0.46%	-0.17%	-0.21%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.04%	-0.05%	-0.02%	-0.03%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.13%	-0.12%	-0.10%	-0.09%	-0.10%	-0.07%	-0.09%	-0.05%	-0.11%	-0.10%	-0.09%
Total Non-Interest Expense	-3.48%	-2.29%	-2.44%	-2.40%	-3.33%	-3.05%	-3.19%	-3.27%	-4.82%	-2.97%	-3.15%
Other Performance Ratios											
Earning Asset Yield	3.69%	3.08%	3.08%	2.55%	3.36%	3.18%	3.42%	3.71%	4.95%	3.69%	3.72%
Average Cost of Funds	-0.26%	-0.33%	-0.33%	-0.19%	-0.27%	-0.32%	-0.33%	-0.47%	-0.48%	-0.64%	-0.56%
FTE Employee / \$million of Loans & Share Drafts	2.52	0.80	0.63	0.48	0.41	0.37	0.37	0.32	0.39	0.23	0.27
Compensation & Benefits / FTE Emp.	\$12,890	\$28,425	\$41,993	\$42,578	\$56,035	\$53,030	\$55,420	\$60,311	\$76,122	\$70,129	\$66,492
Compensation & Benefits / \$million Lns. & S.D.s	\$30,093	\$21,332	\$27,460	\$19,870	\$22,943	\$19,357	\$20,179	\$19,235	\$30,782	\$16,104	\$18,048
Operating Expense / Loans & Share Drafts	-5.84%	-3.57%	-5.37%	-3.90%	-4.70%	-3.76%	-3.76%	-3.59%	-5.18%	-3.19%	-3.47%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.77%	0.03%	0.65%	0.80%	1.37%	1.02%	1.31%	1.34%	1.74%	1.56%	1.50%
Net Operating Expense / Loans & Share Drafts	-5.07%	-3.54%	-4.72%	-3.10%	-3.34%	-2.74%	-2.45%	-2.25%	-3.44%	-1.63%	-1.97%
Operating Expense / Operating Revenue	83.47%	87.71%	86.66%	78.78%	85.26%	85.88%	79.65%	78.94%	81.43%	70.30%	73.83%
Total Fixed Assets / Shares & Equity	0.08%	0.67%	0.59%	1.19%	1.73%	2.54%	2.24%	3.13%	2.76%	2.03%	2.23%
Net Loans to Total Shares and Deposits	73.5%	74.0%	56.6%	69.3%	72.1%	76.4%	80.3%	85.3%	96.2%	93.9%	90.8%
Members / FTE Employee	279.39	463.27	399.20	356.00	359.84	327.31	311.69	282.90	255.26	402.44	358.05

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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	0.8%	0.2%	0.9%	1.3%	1.2%	1.0%	1.2%	0.9%	0.7%	0.5%	0.7%
Total Investments	40.6%	37.4%	56.7%	42.2%	39.1%	31.1%	27.9%	20.4%	17.0%	16.0%	18.8%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.0%	1.1%	1.1%	2.0%	1.4%	1.6%	1.4%	1.8%	3.6%	2.9%
All Other Unsecured Loans/Lines of Credit	10.1%	8.1%	4.1%	2.6%	2.2%	1.3%	1.3%	1.6%	1.6%	2.2%	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%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.4%	0.0%	0.0%	1.4%	0.9%
New Vehicle Loans	12.8%	12.9%	8.9%	6.7%	5.9%	3.8%	6.3%	4.9%	3.1%	5.9%	5.5%
Used Vehicle Loans	28.7%	34.0%	20.0%	14.9%	19.6%	13.9%	20.7%	15.9%	15.5%	15.1%	15.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	5.9%	2.8%	2.4%	26.9%	22.5%	38.6%	30.5%	43.3%	46.3%	42.0%	41.0%
Total Other Real Estate Loans/Lines of Credit	0.9%	3.5%	4.1%	2.2%	4.6%	4.4%	5.9%	5.4%	6.9%	7.1%	6.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
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%	0.5%	0.0%	0.1%	0.2%	0.2%	0.2%	1.4%	2.1%	1.6%
Total Loans and Leases	58.8%	61.2%	41.1%	54.3%	57.1%	63.7%	66.9%	72.6%	76.6%	79.6%	76.3%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.7%	-0.5%	-0.3%	-0.5%	-0.4%	-0.4%	-0.5%	-0.7%	-0.5%	-0.5%
Net Loans and Leases	57.3%	60.4%	40.6%	54.0%	56.6%	63.3%	66.6%	72.2%	76.0%	79.1%	75.8%
Total Other Assets	1.2%	2.0%	1.7%	2.5%	3.1%	4.7%	4.3%	6.5%	6.3%	4.4%	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	3.3%	1.1%	12.7%	8.5%	8.8%	5.2%	4.6%	3.4%	9.8%	3.9%	4.6%
Share Drafts	3.0%	0.0%	5.9%	10.5%	14.7%	16.4%	15.9%	17.4%	14.4%	12.6%	13.7%
Regular Shares	62.7%	63.0%	52.7%	52.5%	37.7%	33.5%	32.4%	30.2%	28.8%	26.4%	28.2%
Money Market Shares	2.6%	0.0%	0.0%	4.4%	12.8%	15.0%	18.1%	14.5%	17.4%	22.8%	20.5%
Share Certificates	9.8%	17.2%	13.4%	7.5%	9.4%	11.8%	11.4%	15.7%	11.4%	16.9%	15.6%
IRA/KEOGH Accounts	0.0%	2.2%	0.6%	2.1%	4.0%	6.1%	5.1%	5.9%	3.9%	5.1%	5.1%
All Other Shares	0.0%	0.2%	0.0%	1.0%	0.1%	0.4%	0.2%	0.7%	0.7%	0.5%	0.5%
Non-Member Deposits	1.7%	0.0%	0.0%	0.5%	0.6%	0.3%	0.3%	0.6%	2.9%	0.4%	0.6%
Total Shares and Deposits	79.9%	82.6%	72.6%	78.4%	79.3%	83.4%	83.3%	85.1%	79.7%	84.7%	84.1%
Total Equity	16.8%	16.3%	14.6%	13.1%	11.9%	11.4%	12.1%	11.5%	10.5%	11.3%	11.3%
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	17.8%	16.3%	14.6%	13.1%	11.9%	11.5%	12.0%	11.7%	10.5%	11.3%	11.4%
Total Equity + Allow. for Loan Loss	18.2%	17.0%	15.1%	13.4%	12.4%	11.8%	12.5%	11.9%	11.2%	11.8%	11.8%
Balance Sheet Growth YTD Annualized											
Total Investments	-46.0%	-37.2%	-28.7%	-30.8%	-1.9%	11.5%	11.1%	15.8%	75.2%	45.2%	30.3%
Total Loans and Leases	-44.4%	-40.1%	4.7%	-24.9%	-5.6%	-4.0%	-9.0%	-10.2%	25.8%	6.6%	4.0%
TOTAL ASSETS	-45.1%	-39.4%	-17.1%	-27.4%	-4.1%	0.6%	-3.7%	-5.0%	32.7%	11.6%	8.3%
Total Liabilities	-55.1%	-85.6%	-43.4%	-55.7%	4.2%	4.4%	-7.5%	23.3%	6.8%	56.8%	28.5%
Total Shares and Deposits	-45.6%	-38.9%	-11.6%	-22.8%	-5.0%	0.2%	-4.3%	-6.4%	37.8%	9.8%	7.1%
Equity Capital	-39.4%	-26.7%	-8.1%	-22.6%	-4.3%	2.1%	3.0%	-0.8%	25.6%	14.0%	10.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-45.1%	-39.4%	-17.1%	-27.4%	-4.1%	0.6%	-3.7%	-5.0%	32.7%	11.6%	8.3%

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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	2.59%	1.39%	2.01%	0.55%	0.99%	0.74%	0.89%	0.79%	1.39%	0.63%	0.73%
Delinquent Loans / Total Capital	8.4%	5.0%	5.5%	2.2%	4.6%	4.0%	4.8%	4.8%	9.5%	4.3%	4.7%
Delinquent Loans + OREO / Net Loans + OREO	2.8%	1.4%	2.4%	0.5%	1.1%	0.9%	0.9%	0.9%	1.5%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	19.9%	64.1%	51.7%	48.8%	27.6%	45.3%	24.6%	38.9%	32.8%	23.4%	27.8%
Allowance for Loan Losses/Net Loans	2.52%	1.20%	1.23%	0.61%	0.93%	0.65%	0.56%	0.64%	0.86%	0.61%	0.64%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$9	\$32	\$23	\$137	\$197	\$631	\$1,003	\$4,755	\$7,771	\$1,088
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$12	\$11	\$18	\$36	\$86	\$144	\$387	\$1,659	\$1,771	\$292
Loans 12 months and over Delinquent (\$000s)	\$1	\$4	\$23	\$4	\$16	\$77	\$62	\$252	\$665	\$604	\$126
Total Delinquent Loans (\$000s)	\$14	\$25	\$66	\$45	\$189	\$360	\$838	\$1,642	\$7,079	\$10,147	\$1,506
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.33%	0.35%	0.73%	0.45%	0.60%	0.48%	0.41%	0.55%	0.54%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.13%	0.47%	1.76%	0.00%	0.00%	0.63%	0.65%
New Vehicle Loans	0.00%	0.00%	0.99%	0.00%	0.57%	0.11%	0.47%	0.23%	0.48%	0.62%	0.54%
Used Vehicle Loans	3.40%	0.83%	2.38%	0.80%	1.05%	0.68%	1.37%	0.95%	2.42%	0.94%	1.07%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.28%	0.60%	1.12%	0.40%	0.40%	0.46%	0.28%	0.34%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.01%	0.48%	0.89%	0.84%	1.57%	0.33%	0.57%
Other RE Fixed	0.00%	8.50%	0.00%	0.00%	1.54%	0.06%	0.13%	0.15%	0.55%	0.55%	0.49%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.77%	0.42%	0.09%	0.75%	0.42%	0.46%	0.47%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.07%
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%	2.96%	0.57%	0.57%	1.62%	0.62%	1.01%	1.08%	1.05%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.17%	0.82%	0.76%	0.62%	0.64%	1.12%	0.30%	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)	0.29%	0.35%	0.34%	0.12%	0.35%	0.13%	0.19%	0.26%	0.54%	0.26%	0.27%
Recoveries / Charge-Offs	25.81%	15.58%	44.74%	14.02%	19.51%	26.09%	19.72%	15.41%	17.51%	17.99%	17.97%
Expected Charge-Offs / Net Loans	0.47%	1.00%	1.37%	0.24%	0.50%	0.55%	0.50%	0.68%	0.64%	0.30%	0.39%
Provision for Loan Losses/Net Charge-Offs	217.4%	35.4%	134.9%	79.4%	113.7%	111.7%	127.6%	95.5%	133.3%	99.5%	105.3%
Prov. for Loan Losses/Expected Charge-Offs	136.8%	12.4%	33.7%	39.9%	81.4%	27.5%	48.4%	36.6%	113.7%	87.6%	74.0%
Bankruptcies / Net Loans	0.42%	1.75%	1.36%	0.46%	0.89%	1.06%	1.10%	1.68%	0.96%	0.63%	0.82%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$10	\$19	\$14	\$83	\$94	\$236	\$669	\$3,060	\$5,026	\$681
Total Amount of Recoveries (\$000s)	\$1	\$2	\$9	\$2	\$16	\$24	\$47	\$103	\$536	\$904	\$122
Net Charge Offs (\$000s)	\$2	\$8	\$11	\$12	\$67	\$69	\$190	\$566	\$2,524	\$4,122	\$559
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.22%	0.11%	0.72%	0.46%	0.57%	0.53%	1.06%	0.92%	0.86%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.21%	0.00%	0.00%	0.13%	0.12%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.09%	0.13%	0.11%	0.36%	0.19%	0.28%	0.26%
Used Vehicle Loans	-0.11%	-0.04%	0.17%	0.04%	0.44%	0.19%	0.30%	0.60%	1.53%	0.45%	0.51%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.12%	0.05%	0.06%	0.05%	0.04%	0.07%	0.03%	0.04%
Total Other RE Loans/ LOC	0.00%	3.60%	0.00%	0.04%	0.27%	0.12%	0.00%	0.07%	0.32%	0.09%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.13%
All Other Loans	5.38%	3.38%	2.42%	1.23%	-1.24%	-0.21%	0.17%	0.47%	-1.04%	0.11%	0.08%
Indirect Loans	0.00%	0.00%	0.00%	0.28%	0.42%	0.23%	0.35%	0.75%	0.82%	0.43%	0.47%
Number of Credit Unions in Each Peer Group:	11	8	6	12	30	22	13	14	4	12	132

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	5.49%	2.64%	2.88%	12.36%	4.95%	4.07%	1.91%	1.10%	0.13%	0.05%	0.69%
Credit Unions - Deposits in and Loans to	7.30%	0.00%	0.00%	3.60%	2.75%	1.27%	1.13%	0.48%	0.00%	0.02%	0.29%
Total Investments in Corporate Credit Unions*	3.40%	26.01%	27.02%	32.89%	27.56%	23.64%	19.91%	16.86%	4.90%	17.24%	17.21%
Marketable Securities	9.61%	2.64%	88.74%	88.31%	85.21%	66.14%	60.17%	40.03%	73.79%	46.41%	50.64%
All Other Investments	116.31%	174.28%	240.83%	168.46%	192.69%	153.01%	141.35%	95.66%	47.19%	54.29%	73.19%
Total Investments	228.50%	229.65%	388.03%	322.41%	327.85%	271.03%	231.94%	174.73%	161.71%	141.76%	165.05%
Unsecured Loans	58.59%	49.70%	35.21%	27.81%	34.73%	23.33%	24.08%	25.58%	31.94%	50.90%	43.27%
Vehicle Loans	233.33%	287.80%	197.91%	165.07%	214.04%	154.21%	224.35%	177.88%	177.79%	186.40%	186.17%
New Vehicle Loans	71.94%	79.01%	60.94%	51.05%	49.26%	32.83%	52.54%	41.96%	29.98%	52.48%	48.73%
Used Vehicle Loans	161.39%	208.79%	136.98%	114.02%	164.78%	121.39%	171.81%	135.93%	147.81%	133.92%	137.44%
Total Real Estate	38.55%	38.55%	44.21%	222.66%	227.16%	376.02%	302.35%	416.79%	506.26%	434.13%	418.64%
1st Mortgage	33.33%	17.22%	16.12%	205.83%	188.91%	337.25%	252.98%	370.71%	440.64%	371.73%	360.83%
1st Mortgage Fxd	20.37%	7.05%	5.11%	127.85%	85.96%	144.67%	142.47%	166.80%	177.91%	210.10%	191.35%
1st Mortgage Adj	12.96%	10.17%	11.00%	77.95%	102.95%	192.59%	110.50%	203.91%	262.73%	161.63%	169.48%
2nd Mortgage	5.22%	21.34%	28.10%	16.83%	38.25%	38.76%	49.37%	46.08%	65.62%	62.40%	57.80%
Closed-End Fxd	5.22%	18.64%	0.59%	7.42%	16.82%	14.65%	11.70%	14.38%	14.50%	11.66%	12.43%
Closed-End Adj	0.00%	2.69%	0.13%	0.37%	2.90%	3.14%	4.25%	5.95%	5.54%	5.52%	5.27%
Open-End Adj	0.00%	0.00%	27.38%	9.04%	18.53%	19.71%	31.44%	25.02%	45.58%	45.13%	39.80%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	1.27%	1.98%	0.73%	0.00%	0.08%	0.31%
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%	1.40%	0.94%
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	330.48%	376.05%	281.06%	415.53%	479.45%	556.04%	555.69%	621.81%	729.64%	703.25%	671.19%
Indirect Loans	0.00%	0.00%	0.00%	8.85%	50.02%	42.24%	106.31%	87.44%	75.06%	135.92%	116.39%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	5.36%	23.37%	27.39%	47.39%	49.16%	42.22%	72.92%	62.52%
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%	2.26%	3.96%	11.79%	0.84%	4.10%	0.00%	1.27%
Total Mortgage Exposure**	38.55%	38.55%	45.79%	222.66%	232.79%	391.96%	323.83%	432.17%	558.26%	455.27%	440.37%
Total Real Estate	38.55%	38.55%	44.21%	222.66%	227.16%	376.02%	302.35%	416.79%	506.26%	434.13%	418.64%
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%	1.58%	0.00%	5.63%	15.94%	21.48%	15.38%	51.99%	21.15%	21.73%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	1.58%	0.00%	5.63%	15.31%	21.48%	15.38%	51.92%	21.09%	21.65%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%	0.00%	0.00%	0.07%	0.06%	0.08%



