

September 30, 2017

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	0.68%	0.85%	0.50%	0.98%	1.06%	1.27%	1.15%	1.10%	1.53%	1.35%	1.28%
Loan Yield	5.47%	4.60%	4.92%	4.48%	4.46%	4.42%	4.21%	4.21%	5.87%	4.08%	4.25%
Net Loan Yield After NCOs	4.91%	4.27%	4.79%	4.37%	4.16%	4.27%	4.04%	3.94%	5.35%	3.82%	3.98%
Asset Yield	3.53%	3.08%	2.28%	2.72%	2.98%	3.24%	3.20%	3.36%	4.84%	3.51%	3.53%
Cost of Funds	-0.90%	-0.24%	-0.17%	-0.16%	-0.20%	-0.26%	-0.27%	-0.38%	-0.43%	-0.56%	-0.48%
Gross Spread	2.63%	2.85%	2.10%	2.56%	2.77%	2.99%	2.93%	2.98%	4.42%	2.95%	3.04%
Provision Expense	-0.27%	-0.11%	-0.24%	-0.03%	-0.20%	-0.10%	-0.14%	-0.17%	-0.53%	-0.20%	-0.21%
Net Spread after Provision Expense	2.36%	2.73%	1.86%	2.53%	2.57%	2.88%	2.79%	2.80%	3.88%	2.74%	2.83%
Total Non-Interest Income	0.44%	0.23%	0.29%	0.48%	0.89%	0.91%	1.11%	1.20%	1.65%	1.43%	1.34%
Total Non-Interest Expense	-3.80%	-2.66%	-2.17%	-2.97%	-3.10%	-3.30%	-3.22%	-3.24%	-4.80%	-2.91%	-3.12%
Net Operating Expense	-3.36%	-2.43%	-1.88%	-2.49%	-2.22%	-2.39%	-2.11%	-2.04%	-3.15%	-1.48%	-1.77%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	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%	0.00%	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)	-1.00%	0.31%	-0.02%	0.04%	0.36%	0.49%	0.68%	0.75%	0.73%	1.27%	1.06%
Net Charge-Offs	-0.34%	-0.20%	-0.06%	-0.06%	-0.17%	-0.10%	-0.12%	-0.20%	-0.41%	-0.21%	-0.21%
ROA (with Net Charge-offs)	-1.07%	0.22%	0.17%	0.02%	0.38%	0.49%	0.70%	0.72%	0.85%	1.26%	1.06%
ROA with Provision for LL - W/O NCUSIF Expense	-1.00%	0.31%	-0.02%	0.04%	0.36%	0.49%	0.68%	0.75%	0.73%	1.27%	1.06%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.07%	0.22%	0.17%	0.02%	0.38%	0.50%	0.70%	0.73%	0.85%	1.26%	1.06%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.98%	-1.65%	-1.05%	-1.42%	-1.53%	-1.68%	-1.70%	-1.74%	-2.92%	-1.49%	-1.64%
Travel and Conference Expense	-0.02%	-0.02%	-0.01%	-0.02%	-0.03%	-0.04%	-0.04%	-0.04%	-0.07%	-0.03%	-0.03%
Office Occupancy Expense	-0.12%	-0.14%	-0.12%	-0.16%	-0.23%	-0.22%	-0.22%	-0.22%	-0.28%	-0.18%	-0.20%
Office Operations Expense	-1.06%	-0.37%	-0.49%	-0.68%	-0.53%	-0.67%	-0.48%	-0.67%	-0.58%	-0.51%	-0.54%
Educational and Promotional Expense	-0.04%	-0.02%	-0.02%	-0.04%	-0.09%	-0.10%	-0.08%	-0.13%	-0.18%	-0.13%	-0.13%
Loan Servicing Expense	-0.13%	-0.04%	-0.11%	-0.11%	-0.20%	-0.16%	-0.22%	-0.22%	-0.24%	-0.31%	-0.28%
Professional and Outside Services	-0.24%	-0.24%	-0.24%	-0.41%	-0.38%	-0.33%	-0.38%	-0.14%	-0.43%	-0.16%	-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%	-0.04%	-0.03%	-0.03%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.14%	-0.14%	-0.10%	-0.10%	-0.10%	-0.08%	-0.09%	-0.05%	-0.09%	-0.08%	-0.08%
Total Non-Interest Expense	-3.80%	-2.66%	-2.17%	-2.97%	-3.10%	-3.30%	-3.22%	-3.24%	-4.80%	-2.91%	-3.12%
Other Performance Ratios											
Earning Asset Yield	3.96%	3.33%	2.53%	2.86%	3.15%	3.35%	3.36%	3.63%	4.92%	3.60%	3.65%
Average Cost of Funds	-1.23%	-0.30%	-0.25%	-0.22%	-0.26%	-0.30%	-0.32%	-0.44%	-0.46%	-0.62%	-0.54%
FTE Employee / \$million of Loans & Share Drafts	2.47	0.81	0.62	0.48	0.41	0.37	0.36	0.32	0.40	0.23	0.27
Compensation & Benefits / FTE Emp.	\$14,762	\$35,597	\$36,879	\$51,367	\$53,235	\$56,641	\$55,489	\$59,868	\$76,191	\$69,502	\$66,223
Compensation & Benefits / \$million Lns. & S.D.s	\$34,153	\$26,771	\$22,648	\$24,061	\$21,434	\$20,817	\$19,767	\$18,818	\$31,311	\$15,935	\$17,942
Operating Expense / Loans & Share Drafts	-6.56%	-4.31%	-4.69%	-5.04%	-4.35%	-4.08%	-3.75%	-3.50%	-5.15%	-3.10%	-3.41%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.77%	0.39%	0.63%	0.82%	1.24%	1.12%	1.29%	1.30%	1.77%	1.52%	1.47%
Net Operating Expense / Loans & Share Drafts	-5.79%	-3.92%	-4.07%	-4.22%	-3.11%	-2.96%	-2.46%	-2.21%	-3.39%	-1.58%	-1.94%
Operating Expense / Operating Revenue	114.59%	86.99%	90.43%	97.93%	85.59%	85.77%	80.97%	79.27%	80.45%	70.32%	74.00%
Total Fixed Assets / Shares & Equity	0.09%	0.69%	0.56%	1.17%	1.71%	2.54%	2.21%	3.10%	2.69%	2.02%	2.21%
Net Loans to Total Shares and Deposits	73.3%	66.6%	56.7%	64.4%	70.7%	74.5%	79.2%	84.1%	93.7%	91.5%	88.6%
Members / FTE Employee	289.06	466.21	399.36	378.15	359.78	328.96	326.78	291.41	247.97	395.71	355.62

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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	0.7%	0.3%	1.2%	1.3%	1.1%	1.1%	1.2%	0.9%	0.7%	0.5%	0.6%
Total Investments	39.3%	43.3%	49.3%	48.5%	39.7%	32.5%	28.6%	21.6%	18.3%	17.5%	20.2%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.0%	1.4%	0.8%	1.8%	1.4%	1.6%	1.3%	1.7%	3.4%	2.8%
All Other Unsecured Loans/Lines of Credit	9.8%	7.3%	5.1%	2.3%	2.0%	1.4%	1.2%	1.6%	1.5%	2.6%	2.2%
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%	1.2%	1.3%	1.0%
New Vehicle Loans	14.4%	12.4%	8.3%	6.9%	5.7%	3.5%	6.3%	4.6%	3.1%	5.6%	5.3%
Used Vehicle Loans	29.5%	29.5%	24.2%	12.9%	19.4%	14.0%	20.5%	15.6%	15.4%	15.8%	16.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	5.2%	2.3%	3.3%	23.7%	22.6%	37.4%	30.2%	42.8%	45.4%	41.0%	40.1%
Total Other Real Estate Loans/Lines of Credit	0.8%	2.9%	5.8%	1.7%	4.8%	4.3%	6.0%	5.4%	6.9%	7.0%	6.5%
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%	0.0%	0.1%	0.0%	0.1%	0.3%	0.3%	0.2%	1.4%	1.0%
Total Loans and Leases	59.9%	54.5%	48.1%	48.5%	56.7%	62.3%	66.4%	71.5%	75.3%	78.2%	75.0%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.8%	-0.3%	-0.5%	-0.4%	-0.4%	-0.5%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	58.7%	53.8%	47.3%	48.2%	56.1%	61.9%	66.0%	71.1%	74.7%	77.7%	74.5%
Total Other Assets	1.3%	2.5%	2.2%	2.0%	3.0%	4.5%	4.2%	6.4%	6.3%	4.3%	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%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	1.8%	3.4%	4.4%	11.1%	8.0%	5.2%	4.7%	3.6%	9.1%	3.5%	4.2%
Share Drafts	2.4%	1.4%	8.3%	9.1%	14.2%	15.9%	15.8%	17.0%	14.3%	12.3%	13.4%
Regular Shares	68.5%	63.6%	63.1%	50.5%	38.0%	34.7%	32.7%	31.2%	29.2%	26.9%	28.8%
Money Market Shares	2.3%	0.0%	0.0%	3.2%	13.0%	14.9%	18.8%	14.7%	17.5%	23.1%	20.6%
Share Certificates	7.8%	14.7%	12.7%	8.9%	9.9%	11.3%	11.2%	15.1%	11.5%	17.0%	15.6%
IRA/KEOGH Accounts	0.0%	1.9%	0.8%	2.4%	4.2%	6.0%	4.8%	6.0%	4.0%	5.1%	5.1%
All Other Shares	0.0%	0.2%	0.0%	0.8%	0.0%	0.3%	0.2%	0.6%	0.7%	0.5%	0.5%
Non-Member Deposits	0.7%	0.0%	0.0%	0.5%	0.9%	0.3%	0.3%	0.6%	3.2%	0.5%	0.7%
Total Shares and Deposits	81.7%	81.8%	84.9%	75.4%	80.2%	83.6%	83.7%	85.1%	80.4%	85.5%	84.7%
Total Equity	16.6%	14.8%	10.7%	13.5%	11.9%	11.2%	11.5%	11.3%	10.5%	11.1%	11.1%
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	17.5%	14.8%	10.7%	13.5%	11.9%	11.2%	11.5%	11.6%	10.4%	11.0%	11.1%
Total Equity + Allow. for Loan Loss	17.8%	15.4%	11.5%	13.8%	12.4%	11.6%	11.9%	11.8%	11.1%	11.5%	11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	-52.8%	-10.7%	-74.2%	6.3%	-7.4%	36.4%	21.2%	28.7%	118.4%	75.4%	53.3%
Total Loans and Leases	-46.1%	-43.4%	-16.2%	-15.6%	-15.0%	3.2%	-10.9%	-16.4%	31.4%	5.0%	2.4%
TOTAL ASSETS	-48.7%	-31.2%	-54.2%	-5.9%	-12.2%	13.0%	-2.6%	-7.8%	43.4%	13.9%	10.7%
Total Liabilities	-96.9%	-57.9%	-114.6%	-31.6%	-14.2%	17.7%	-4.4%	35.2%	-0.6%	47.9%	23.9%
Total Shares and Deposits	-47.7%	-31.3%	-34.6%	-3.2%	-11.9%	12.7%	-2.8%	-9.7%	51.9%	12.8%	10.1%
Equity Capital	-41.0%	-21.1%	-69.4%	6.6%	-12.5%	12.8%	0.0%	-3.4%	32.6%	13.7%	10.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-48.7%	-31.2%	-54.2%	-5.9%	-12.2%	13.0%	-2.6%	-7.8%	43.4%	13.9%	10.7%

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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	1.96%	1.64%	3.11%	0.44%	0.95%	0.82%	0.85%	0.78%	1.28%	0.61%	0.71%
Delinquent Loans / Total Capital	6.6%	5.8%	13.0%	1.6%	4.3%	4.4%	4.7%	4.7%	8.7%	4.2%	4.6%
Delinquent Loans + OREO / Net Loans + OREO	2.1%	1.7%	3.6%	0.4%	1.0%	0.9%	0.9%	0.9%	1.4%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	15.1%	21.3%	44.8%	31.6%	33.4%	40.1%	30.1%	37.3%	34.8%	24.3%	28.7%
Allowance for Loan Losses/Net Loans	2.03%	1.24%	1.68%	0.61%	0.92%	0.66%	0.55%	0.64%	0.82%	0.62%	0.64%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$23	\$56	\$23	\$117	\$234	\$564	\$995	\$4,169	\$7,255	\$985
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$1	\$23	\$6	\$37	\$119	\$156	\$311	\$1,649	\$1,720	\$276
Loans 12 months and over Delinquent (\$000s)	\$1	\$5	\$22	\$4	\$21	\$38	\$87	\$280	\$576	\$608	\$120
Total Delinquent Loans (\$000s)	\$12	\$29	\$102	\$34	\$176	\$391	\$807	\$1,586	\$6,394	\$9,583	\$1,381
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.13%	0.22%	0.77%	0.64%	0.58%	0.50%	0.42%	0.46%	0.47%
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%	0.62%	0.30%	1.70%	0.00%	0.00%	0.79%	0.73%
New Vehicle Loans	0.00%	0.00%	2.27%	0.07%	0.33%	0.23%	0.41%	0.25%	0.46%	0.52%	0.47%
Used Vehicle Loans	2.12%	1.38%	2.59%	0.70%	1.02%	0.72%	1.18%	0.88%	2.23%	0.79%	0.94%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.27%	0.45%	1.07%	0.56%	0.46%	0.26%	0.26%	0.33%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.18%	1.13%	0.61%	0.78%	0.94%	1.57%	0.36%	0.61%
Other RE Fixed	0.00%	8.15%	0.00%	0.00%	1.75%	0.19%	0.07%	0.32%	0.92%	0.56%	0.56%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.31%	0.47%	0.17%	0.56%	0.58%	0.50%	0.49%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
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%	2.81%	0.46%	0.60%	1.27%	0.55%	0.95%	0.87%	0.86%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.23%	0.83%	0.80%	0.65%	0.72%	1.04%	0.30%	0.46%
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)	0.57%	0.33%	0.14%	0.12%	0.30%	0.15%	0.17%	0.27%	0.52%	0.25%	0.27%
Recoveries / Charge-Offs	21.74%	18.03%	62.00%	21.80%	21.56%	27.08%	23.16%	14.48%	18.19%	18.32%	18.41%
Expected Charge-Offs / Net Loans	0.44%	1.03%	1.34%	0.19%	0.47%	0.51%	0.51%	0.46%	0.60%	0.27%	0.34%
Provision for Loan Losses/Net Charge-Offs	80.6%	56.0%	436.8%	58.7%	116.1%	107.6%	115.4%	86.9%	130.6%	98.2%	102.4%
Prov. for Loan Losses/Expected Charge-Offs	106.0%	18.3%	45.1%	35.5%	75.9%	31.9%	39.8%	50.6%	113.2%	93.2%	80.2%
Bankruptcies / Net Loans	0.45%	1.87%	1.22%	0.31%	0.73%	0.93%	1.12%	0.81%	0.83%	0.51%	0.62%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$9	\$13	\$12	\$75	\$99	\$232	\$690	\$2,905	\$4,850	\$638
Total Amount of Recoveries (\$000s)	\$1	\$2	\$8	\$3	\$16	\$27	\$54	\$100	\$528	\$889	\$118
Net Charge Offs (\$000s)	\$4	\$7	\$5	\$9	\$59	\$72	\$178	\$590	\$2,376	\$3,962	\$521
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.31%	0.16%	0.61%	0.49%	0.66%	0.48%	1.09%	0.91%	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%	0.09%	0.00%	0.22%	0.00%	0.00%	0.11%	0.10%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.12%	0.15%	0.10%	0.41%	0.18%	0.29%	0.27%
Used Vehicle Loans	0.37%	-0.05%	0.28%	0.04%	0.39%	0.22%	0.26%	0.68%	1.57%	0.44%	0.51%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.12%	0.03%	0.06%	0.05%	0.05%	0.03%	0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	4.99%	0.00%	0.06%	0.33%	0.18%	0.05%	0.03%	0.25%	0.08%	0.10%
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	5.32%	1.95%	-0.12%	0.83%	-1.44%	-0.58%	0.12%	0.43%	-2.00%	-0.02%	-0.05%
Indirect Loans	0.00%	0.00%	0.00%	0.29%	0.27%	0.18%	0.28%	0.63%	0.66%	0.32%	0.35%
Number of Credit Unions in Each Peer Group:	12	9	5	15	29	24	13	14	4	12	137

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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 Credit Unions - Deposits in and Loans to	4.84%	2.30%	0.00%	13.76%	3.80%	6.06%	2.20%	1.12%	0.13%	0.05%	0.83%
Total Investments in Corporate Credit Unions*	12.54%	46.45%	96.89%	41.99%	27.68%	28.88%	27.98%	24.96%	26.11%	18.13%	21.14%
Marketable Securities	0.00%	22.89%	41.45%	118.88%	80.52%	67.72%	63.41%	42.15%	77.37%	48.34%	52.90%
All Other Investments	96.32%	184.73%	290.97%	163.74%	201.34%	170.52%	134.04%	101.30%	51.41%	61.79%	80.42%
Total Investments	225.38%	293.19%	462.49%	359.46%	333.59%	289.09%	248.08%	186.86%	176.39%	158.29%	181.66%
Unsecured Loans	57.58%	49.62%	61.55%	23.12%	31.89%	24.47%	23.76%	25.04%	30.73%	54.30%	45.16%
Vehicle Loans	251.19%	284.13%	304.35%	147.13%	210.95%	156.26%	232.26%	174.58%	177.74%	194.21%	191.19%
New Vehicle Loans	82.37%	84.24%	77.61%	51.15%	48.08%	31.54%	54.84%	39.59%	29.51%	50.85%	47.27%
Used Vehicle Loans	168.81%	199.88%	226.74%	95.98%	162.87%	124.71%	177.41%	134.99%	148.24%	143.36%	143.92%
Total Real Estate	34.38%	35.08%	85.35%	188.95%	230.52%	371.28%	313.99%	417.10%	503.87%	434.49%	418.69%
1st Mortgage	29.59%	15.71%	30.76%	175.97%	190.13%	332.63%	261.56%	370.47%	437.43%	371.31%	360.22%
1st Mortgage Fxd	16.13%	6.23%	10.00%	97.89%	84.34%	136.01%	156.17%	168.89%	177.45%	210.44%	191.48%
1st Mortgage Adj	13.46%	9.45%	20.74%	78.07%	105.79%	196.62%	105.39%	201.57%	259.99%	160.87%	168.74%
2nd Mortgage	4.79%	19.37%	54.59%	12.98%	40.39%	38.65%	52.44%	46.64%	66.43%	63.18%	58.48%
Closed-End Fxd	4.79%	16.93%	1.13%	5.98%	17.64%	14.72%	12.61%	14.06%	14.93%	12.44%	13.02%
Closed-End Adj	0.00%	2.44%	0.33%	0.39%	3.07%	3.12%	4.66%	6.25%	5.10%	5.54%	5.29%
Open-End Adj	0.00%	0.00%	53.13%	6.61%	19.69%	19.42%	33.46%	25.63%	46.40%	45.13%	39.88%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	1.39%	1.70%	0.69%	0.00%	0.07%	0.29%
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%	1.38%	0.93%
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	343.15%	368.83%	451.25%	359.87%	476.20%	554.13%	575.45%	618.98%	725.63%	708.52%	673.78%
Indirect Loans	0.00%	0.00%	0.00%	6.32%	48.95%	42.07%	116.30%	86.53%	74.91%	147.40%	123.77%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	4.30%	23.20%	26.93%	50.07%	49.57%	42.15%	75.90%	64.74%
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%	2.51%	3.37%	10.68%	0.94%	4.67%	0.00%	1.26%
Total Mortgage Exposure**	34.38%	35.08%	85.35%	189.34%	236.70%	386.87%	336.09%	432.14%	558.14%	456.47%	441.10%
Total Real Estate	34.38%	35.08%	85.35%	188.95%	230.52%	371.28%	313.99%	417.10%	503.87%	434.49%	418.69%
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%	0.00%	0.40%	6.18%	15.59%	22.10%	15.04%	54.27%	21.97%	22.41%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.40%	6.18%	14.93%	22.10%	15.04%	54.19%	21.91%	22.32%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.66%	0.00%	0.00%	0.08%	0.07%	0.09%



