

December 31, 2016

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	0.84%	0.58%	0.90%	0.93%	0.98%	1.07%	1.39%	1.41%	1.46%	1.49%	1.42%
Loan Yield	9.26%	6.50%	8.43%	6.72%	6.07%	6.31%	4.93%	5.31%	4.97%	4.32%	4.89%
Net Loan Yield After NCOs	7.72%	5.67%	7.66%	6.30%	5.52%	5.50%	4.44%	4.40%	4.45%	3.84%	4.29%
Asset Yield	5.46%	3.60%	4.41%	3.46%	3.27%	3.23%	3.15%	3.56%	3.37%	2.54%	2.96%
Cost of Funds	-0.26%	-0.42%	-0.50%	-0.34%	-0.36%	-0.45%	-0.52%	-0.44%	-0.54%	-0.48%	-0.48%
Gross Spread	5.20%	3.17%	3.91%	3.12%	2.91%	2.78%	2.63%	3.12%	2.83%	2.06%	2.48%
Provision Expense	-0.99%	-0.50%	-0.22%	-0.21%	-0.26%	-0.44%	-0.27%	-0.76%	-0.34%	-0.19%	-0.33%
Net Spread after Provision Expense	4.21%	2.68%	3.69%	2.91%	2.65%	2.34%	2.37%	2.35%	2.49%	1.87%	2.15%
Total Non-Interest Income	1.53%	0.46%	1.06%	1.48%	1.45%	1.20%	1.33%	2.04%	1.82%	1.23%	1.47%
Total Non-Interest Expense	-5.84%	-3.41%	-4.21%	-3.87%	-3.84%	-3.05%	-3.33%	-3.93%	-3.74%	-2.44%	-3.05%
Net Operating Expense	-4.30%	-2.95%	-3.15%	-2.39%	-2.39%	-1.85%	-2.00%	-1.88%	-1.92%	-1.21%	-1.58%
Non-Operating Gains (Losses)	0.00%	-0.02%	-0.02%	-0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	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	-0.12%	-0.01%	-0.01%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	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)	-0.21%	-0.30%	0.52%	0.47%	0.26%	0.49%	0.36%	0.46%	0.56%	0.71%	0.59%
Net Charge-Offs	-0.85%	-0.42%	-0.36%	-0.19%	-0.25%	-0.34%	-0.26%	-0.53%	-0.30%	-0.19%	-0.28%
ROA (with Net Charge-offs)	-0.07%	-0.22%	0.37%	0.49%	0.26%	0.58%	0.37%	0.70%	0.60%	0.71%	0.64%
ROA with Provision for LL - W/O NCUSIF Expense	-0.09%	-0.30%	0.52%	0.47%	0.26%	0.48%	0.37%	0.47%	0.57%	0.71%	0.60%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.05%	-0.22%	0.38%	0.49%	0.26%	0.58%	0.38%	0.70%	0.60%	0.71%	0.65%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.45%	-1.96%	-2.32%	-1.79%	-1.80%	-1.40%	-1.62%	-1.89%	-1.84%	-1.23%	-1.50%
Travel and Conference Expense	-0.05%	-0.02%	-0.03%	-0.03%	-0.05%	-0.05%	-0.04%	-0.06%	-0.04%	-0.01%	-0.03%
Office Occupancy Expense	-0.35%	-0.13%	-0.12%	-0.23%	-0.22%	-0.27%	-0.21%	-0.25%	-0.21%	-0.14%	-0.18%
Office Operations Expense	-1.99%	-0.79%	-0.87%	-0.73%	-0.87%	-0.46%	-0.64%	-0.73%	-0.79%	-0.54%	-0.63%
Educational and Promotional Expense	-0.07%	-0.03%	-0.03%	-0.06%	-0.08%	-0.07%	-0.13%	-0.15%	-0.12%	-0.09%	-0.11%
Loan Servicing Expense	-0.18%	-0.07%	-0.14%	-0.25%	-0.20%	-0.14%	-0.13%	-0.25%	-0.31%	-0.22%	-0.23%
Professional and Outside Services	-0.09%	-0.23%	-0.49%	-0.61%	-0.50%	-0.57%	-0.45%	-0.52%	-0.22%	-0.12%	-0.26%
Member Insurance	-0.12%	-0.01%	-0.01%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.12%	-0.05%	-0.06%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.41%	-0.14%	-0.14%	-0.14%	-0.10%	-0.08%	-0.08%	-0.05%	-0.18%	-0.07%	-0.09%
Total Non-Interest Expense	-5.84%	-3.41%	-4.21%	-3.87%	-3.84%	-3.05%	-3.33%	-3.93%	-3.74%	-2.44%	-3.05%
Other Performance Ratios											
Earning Asset Yield	5.49%	3.75%	4.60%	3.78%	3.41%	3.39%	3.40%	3.84%	3.60%	2.64%	3.11%
Average Cost of Funds	-0.32%	-0.54%	-0.61%	-0.46%	-0.45%	-0.57%	-0.59%	-0.50%	-0.60%	-0.54%	-0.54%
FTE Employee / \$million of Loans & Share Drafts	2.20	0.96	0.88	0.68	0.56	0.49	0.43	0.43	0.42	0.36	0.41
Compensation & Benefits / FTE Emp.	\$20,253	\$39,804	\$50,610	\$52,326	\$56,072	\$53,820	\$58,967	\$59,229	\$61,201	\$69,993	\$63,029
Compensation & Benefits / \$million Lns. & S.D.s	\$45,070	\$37,318	\$44,483	\$34,640	\$32,074	\$26,784	\$25,645	\$25,923	\$26,075	\$25,591	\$26,264
Operating Expense / Loans & Share Drafts	-10.71%	-6.48%	-8.05%	-7.49%	-6.87%	-5.86%	-5.28%	-5.38%	-5.30%	-5.08%	-5.34%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.80%	0.87%	2.03%	2.87%	2.59%	2.30%	2.11%	2.79%	2.57%	2.56%	2.57%
Net Operating Expense / Loans & Share Drafts	-7.91%	-5.61%	-6.03%	-4.62%	-4.28%	-3.56%	-3.18%	-2.58%	-2.73%	-2.52%	-2.76%
Operating Expense / Operating Revenue	87.39%	103.57%	85.90%	85.30%	88.54%	78.47%	86.20%	78.06%	82.55%	77.44%	79.70%
Total Fixed Assets / Shares & Equity	0.75%	0.25%	1.18%	2.77%	3.17%	2.47%	3.53%	3.35%	3.37%	1.90%	2.55%
Net Loans to Total Shares and Deposits	71.1%	64.3%	58.1%	58.1%	60.7%	55.2%	61.5%	68.4%	67.2%	48.3%	56.5%
Members / FTE Employee	388.86	433.56	354.33	423.98	364.47	354.92	401.97	364.85	370.79	416.82	389.56

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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%	0.4%	2.0%	1.9%	1.4%	1.3%	1.2%	1.5%	1.8%	0.9%	1.2%
Total Investments	41.5%	47.4%	49.0%	49.5%	46.3%	51.5%	38.7%	32.6%	33.3%	54.7%	46.2%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.1%	0.5%	0.5%	1.8%	1.1%	1.7%	2.3%	2.8%	3.1%	2.7%
All Other Unsecured Loans/Lines of Credit	13.1%	13.7%	8.2%	6.6%	4.5%	5.2%	3.1%	3.3%	2.8%	2.1%	2.8%
Short-Term Small Amount Loans (STS)	0.2%	0.4%	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%	0.0%	0.1%
New Vehicle Loans	12.2%	9.0%	8.5%	7.8%	6.4%	3.2%	5.5%	4.7%	4.5%	4.8%	4.9%
Used Vehicle Loans	26.2%	18.0%	18.7%	15.9%	16.9%	14.5%	13.3%	23.0%	17.1%	10.3%	14.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	6.8%	6.3%	8.8%	12.5%	13.2%	24.0%	20.0%	22.9%	14.4%	17.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.5%	1.5%	0.9%	1.9%	2.3%	3.4%	1.6%	3.9%	2.5%	2.6%
Leases Receivable	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%
Total All Other Loans/Lines of Credit to Members	5.7%	3.2%	3.0%	3.8%	3.7%	3.6%	2.6%	5.0%	4.9%	3.1%	3.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%
Total Loans and Leases	57.7%	51.8%	46.9%	44.9%	47.6%	43.1%	53.6%	59.9%	59.3%	40.8%	48.1%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.9%	-0.6%	-0.6%	-0.5%	-0.5%	-0.4%	-0.8%	-0.5%	-0.3%	-0.4%
Net Loans and Leases	56.1%	50.9%	46.3%	44.3%	47.1%	42.7%	53.2%	59.1%	58.8%	40.5%	47.6%
Total Other Assets	1.9%	1.3%	2.7%	4.3%	5.1%	4.5%	7.0%	6.8%	6.1%	3.9%	5.0%
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	0.1%	0.0%	4.4%	6.4%	10.2%	10.5%	2.7%	1.4%	1.6%	5.2%	4.2%
Share Drafts	1.4%	1.9%	6.2%	8.7%	10.5%	10.0%	10.7%	16.3%	13.7%	9.0%	11.1%
Regular Shares	55.2%	69.1%	57.2%	42.8%	38.8%	33.0%	39.9%	35.9%	31.1%	43.9%	39.8%
Money Market Shares	0.8%	1.1%	2.5%	2.4%	6.9%	6.2%	8.4%	7.0%	15.0%	13.5%	11.6%
Share Certificates	8.0%	7.2%	8.8%	13.1%	14.1%	17.0%	18.6%	18.9%	18.4%	9.3%	13.4%
IRA/KEOGH Accounts	0.0%	1.1%	2.3%	7.1%	7.0%	9.0%	8.7%	7.4%	10.0%	8.6%	8.5%
All Other Shares	1.1%	0.1%	0.7%	3.2%	0.6%	3.0%	0.9%	2.0%	0.0%	0.1%	0.6%
Non-Member Deposits	14.8%	0.0%	3.1%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Total Shares and Deposits	81.2%	80.5%	80.7%	77.3%	78.4%	78.2%	87.2%	87.5%	88.2%	84.4%	85.1%
Total Equity	18.8%	19.5%	14.9%	16.3%	11.4%	11.3%	10.1%	11.1%	10.2%	10.4%	10.7%
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	18.8%	19.5%	15.6%	16.3%	11.6%	11.5%	11.3%	11.7%	10.9%	11.2%	11.4%
Total Equity + Allow. for Loan Loss	20.3%	20.4%	15.5%	16.9%	11.9%	11.8%	10.5%	11.8%	10.7%	10.7%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-0.5%	-19.6%	4.4%	-10.6%	5.5%	1.7%	-2.1%	-7.6%	-2.6%	2.4%	0.1%
Total Loans and Leases	9.2%	-25.4%	-1.2%	-14.8%	17.4%	5.8%	4.6%	10.7%	14.3%	12.5%	11.1%
TOTAL ASSETS	4.2%	-23.2%	1.6%	-12.9%	11.5%	3.3%	1.9%	3.8%	7.8%	6.6%	5.6%
Total Liabilities	0.0%	-16.7%	-35.2%	-25.7%	15.8%	8.9%	0.6%	-22.0%	37.2%	50.7%	29.2%
Total Shares and Deposits	5.1%	-23.6%	4.2%	-12.5%	10.7%	2.6%	2.3%	4.5%	7.9%	5.2%	5.1%
Equity Capital	0.6%	-21.6%	5.1%	-8.7%	13.6%	3.7%	-1.1%	2.9%	3.6%	1.8%	2.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	4.2%	-23.2%	1.6%	-12.9%	11.5%	3.3%	1.9%	3.8%	7.8%	6.6%	5.6%

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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	3.15%	2.44%	2.98%	1.57%	1.18%	1.48%	1.20%	1.30%	0.74%	0.55%	0.87%
Delinquent Loans / Total Capital	8.9%	6.2%	9.0%	4.2%	4.7%	5.4%	6.1%	6.6%	4.1%	2.1%	3.8%
Delinquent Loans + OREO / Net Loans + OREO	3.2%	2.5%	3.6%	2.0%	1.6%	2.0%	2.0%	1.7%	1.0%	0.7%	1.2%
Delinquent Loans > 6mo / Delinquent Loans	2.9%	20.3%	50.9%	31.4%	23.8%	31.8%	21.9%	20.1%	30.7%	17.1%	22.8%
Allowance for Loan Losses/Net Loans	2.74%	1.75%	1.21%	1.37%	1.06%	1.15%	0.82%	1.33%	0.81%	0.75%	0.92%
Loans 2 to less than 6 months Delinquent (\$000s)	\$20	\$32	\$51	\$79	\$149	\$334	\$696	\$1,875	\$2,054	\$4,207	\$603
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$8	\$48	\$30	\$42	\$124	\$176	\$402	\$524	\$734	\$142
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$5	\$6	\$5	\$32	\$20	\$69	\$385	\$132	\$37
Total Delinquent Loans (\$000s)	\$21	\$40	\$103	\$116	\$196	\$490	\$892	\$2,346	\$2,963	\$5,073	\$781
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.03%	0.04%	0.31%	0.13%	0.39%	0.37%	0.47%	0.19%	0.28%
STS Loans	7.14%	1.95%	11.11%	5.33%	0.00%	0.00%	0.00%	0.00%	0.00%	4.25%	4.09%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.13%	0.03%	2.20%
New Vehicle Loans	4.38%	2.02%	2.63%	1.16%	0.89%	0.37%	0.96%	0.85%	0.52%	0.64%	0.72%
Used Vehicle Loans	3.57%	3.39%	2.41%	1.17%	1.48%	1.99%	1.32%	1.80%	0.87%	0.93%	1.26%
1st Mortgage Fixed	0.00%	0.88%	14.88%	1.09%	1.75%	1.85%	1.43%	0.58%	0.72%	0.23%	0.54%
1st Mortgage Adj	0.00%	0.00%	0.99%	0.00%	0.47%	0.74%	0.97%	1.74%	0.65%	0.30%	0.85%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.91%	0.00%	1.54%	1.02%	1.81%	0.46%	0.84%
Other RE Adj	0.00%	0.00%	0.00%	3.05%	1.55%	0.41%	0.41%	0.12%	0.58%	0.29%	0.39%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%	0.86%
All Other Loans	5.78%	13.58%	5.49%	8.56%	1.98%	4.29%	3.22%	1.98%	1.01%	1.43%	1.80%
Indirect Loans	0.00%	0.00%	0.00%	3.23%	0.97%	4.63%	2.13%	1.09%	0.73%	1.04%	1.04%
Total 1st Mortgage Loans	0.00%	0.39%	8.70%	0.93%	1.12%	1.26%	1.19%	1.00%	0.69%	0.24%	0.64%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.03%	0.22%	0.86%	0.56%	0.84%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.51%	0.04%	0.20%	0.07%	0.12%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.54%	0.82%	0.77%	0.42%	0.55%	0.81%	0.49%	0.91%	0.53%	0.49%	0.60%
Recoveries / Charge-Offs	7.69%	36.52%	38.38%	53.58%	31.29%	18.76%	23.31%	13.59%	23.26%	23.36%	21.28%
Expected Charge-Offs / Net Loans	0.93%	1.15%	1.64%	1.05%	0.71%	1.12%	0.76%	0.89%	0.62%	0.40%	0.62%
Provision for Loan Losses/Net Charge-Offs	116.7%	118.3%	60.0%	111.9%	103.2%	127.9%	102.8%	144.6%	111.4%	100.8%	117.9%
Prov. for Loan Losses/Expected Charge-Offs	198.8%	86.2%	28.7%	45.1%	81.3%	93.9%	67.3%	149.4%	95.2%	122.0%	113.9%
Bankruptcies / Net Loans	2.57%	2.63%	3.25%	2.58%	1.68%	2.62%	1.52%	2.30%	1.25%	1.16%	1.55%
Total Amount of Loans Charged-Off (\$000s)	\$10	\$24	\$43	\$68	\$125	\$326	\$469	\$1,805	\$2,580	\$5,454	\$645
Total Amount of Recoveries (\$000s)	\$1	\$9	\$17	\$36	\$39	\$61	\$109	\$245	\$600	\$1,274	\$137
Net Charge Offs (\$000s)	\$10	\$16	\$27	\$31	\$86	\$265	\$359	\$1,560	\$1,980	\$4,179	\$508
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.31%	0.01%	0.35%	0.19%	0.63%	0.76%	0.86%	0.75%	0.70%
STS Loans	0.00%	3.35%	-33.33%	3.40%	17.54%	0.00%	0.00%	0.00%	0.00%	23.52%	13.50%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.85%	0.08%	0.04%	0.12%	0.41%	0.05%	0.37%	0.51%	0.48%	0.31%	0.36%
Used Vehicle Loans	1.20%	0.20%	1.00%	0.19%	0.76%	1.30%	0.81%	1.43%	0.66%	0.63%	0.89%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.46%	0.13%	0.05%	0.10%	0.04%	0.09%	0.05%	0.06%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.60%	0.62%	0.01%	0.19%	0.69%	0.16%	0.18%	0.23%	0.24%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.36%
All Other Loans	6.86%	13.48%	4.15%	5.48%	4.20%	4.79%	-33.54%	-0.90%	-0.99%	-0.21%	-0.79%
Indirect Loans	0.00%	0.00%	0.00%	0.57%	0.65%	2.14%	1.62%	0.77%	0.54%	0.64%	0.68%
Number of Credit Unions in Each Peer Group:	5	12	18	19	20	10	9	12	5	5	115

December 31, 2016

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%	0.00%	11.55%	8.55%	14.69%	34.40%	4.08%	4.13%	1.08%	1.52%	3.90%
Credit Unions - Deposits in and Loans to	0.00%	1.35%	3.50%	5.20%	3.60%	10.29%	0.00%	0.24%	0.00%	0.00%	0.67%
Total Investments in Corporate Credit Unions*	25.99%	56.64%	76.01%	39.90%	47.81%	45.37%	34.96%	31.60%	30.05%	13.68%	23.96%
Marketable Securities	22.86%	0.00%	40.00%	54.93%	106.41%	202.27%	255.34%	176.91%	209.42%	365.84%	278.28%
All Other Investments	122.21%	134.89%	156.02%	163.78%	213.90%	145.86%	23.34%	39.53%	32.23%	11.57%	36.55%
Total Investments	220.92%	243.36%	313.24%	303.38%	399.45%	446.26%	342.25%	279.14%	305.78%	487.04%	404.95%
Unsecured Loans	71.06%	70.94%	55.75%	44.05%	54.01%	54.45%	42.50%	47.96%	51.11%	46.52%	47.87%
Vehicle Loans	204.70%	138.64%	174.39%	145.45%	200.78%	153.65%	166.37%	236.99%	197.90%	134.20%	166.92%
New Vehicle Loans	65.16%	46.30%	54.60%	47.89%	54.97%	27.77%	49.08%	40.37%	41.11%	42.90%	42.63%
Used Vehicle Loans	139.54%	92.33%	119.78%	97.56%	145.81%	125.88%	117.29%	196.62%	156.78%	91.30%	124.29%
Total Real Estate	0.00%	37.61%	50.09%	59.22%	124.13%	133.89%	242.90%	185.12%	246.24%	150.02%	171.37%
1st Mortgage	0.00%	35.04%	40.50%	53.90%	108.17%	114.27%	212.77%	171.37%	210.04%	127.87%	148.91%
1st Mortgage Fxd	0.00%	15.34%	22.48%	45.89%	54.70%	53.66%	99.36%	108.84%	113.30%	105.61%	101.13%
1st Mortgage Adj	0.00%	19.69%	18.02%	8.02%	53.47%	60.61%	113.40%	62.53%	96.74%	22.25%	47.78%
2nd Mortgage	0.00%	2.57%	9.60%	5.32%	15.97%	19.61%	30.13%	13.75%	36.20%	22.16%	22.46%
Closed-End Fxd	0.00%	1.18%	1.30%	0.46%	7.01%	4.75%	6.86%	3.13%	1.76%	2.83%	3.09%
Closed-End Adj	0.00%	0.34%	1.62%	0.38%	0.70%	5.80%	0.36%	1.39%	0.24%	0.16%	0.63%
Open-End Adj	0.00%	1.06%	4.76%	3.31%	7.12%	9.06%	20.23%	8.88%	34.20%	19.17%	18.44%
Open-End Fxd	0.00%	0.00%	1.91%	1.17%	1.14%	0.00%	2.69%	0.35%	0.00%	0.00%	0.30%
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%	3.34%	0.00%	0.00%	0.00%	0.00%	0.00%	2.35%	1.28%
All Other Loans/Lines of Credit to Members	30.32%	16.55%	19.37%	23.08%	31.50%	31.53%	22.85%	42.71%	45.25%	27.33%	32.53%
Total Loans	307.37%	265.82%	299.78%	275.44%	410.43%	373.75%	474.65%	512.82%	543.32%	362.61%	421.57%
Indirect Loans	0.00%	0.00%	0.00%	10.75%	15.75%	13.51%	23.38%	94.65%	96.68%	82.99%	76.38%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	7.39%	7.84%	8.80%	14.05%	39.94%	48.86%	61.84%	45.76%
Business Loans	0.00%	0.92%	0.48%	0.14%	6.52%	5.48%	17.54%	30.14%	56.92%	18.90%	24.98%
Participation Loans	0.00%	0.00%	0.00%	3.34%	0.00%	0.00%	0.00%	0.83%	0.50%	1.58%	1.11%
Total Mortgage Exposure**	0.00%	37.61%	50.09%	70.94%	138.71%	205.27%	409.56%	284.07%	399.10%	337.91%	321.55%
Total Real Estate	0.00%	37.61%	50.09%	59.22%	124.13%	133.89%	242.90%	185.12%	246.24%	150.02%	171.37%
RE Business Loans	0.00%	0.92%	0.48%	0.14%	3.91%	4.28%	15.81%	24.34%	54.23%	17.77%	22.77%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	11.72%	14.57%	71.39%	166.65%	98.95%	152.86%	187.89%	150.18%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	11.72%	10.86%	71.39%	166.65%	98.95%	152.86%	187.89%	150.05%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	3.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%



