

December 31, 2016

<b>Earnings to Average Assets</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>
<b>YTD Annualized</b>	<b>&lt;2mm</b>	<b>2-5mm</b>	<b>5-10mm</b>	<b>10-20mm</b>	<b>20-50mm</b>	<b>50-100mm</b>	<b>100-200mm</b>	<b>200-500mm</b>	<b>500mm-1B</b>	<b>GT 1 Billion</b>	<b>ALL FICUs</b>
Investment Yield	0.42%	0.52%	0.62%	0.92%	0.86%	1.26%	0.91%	1.13%		0.89%	1.00%
Loan Yield	7.65%	7.00%	5.99%	5.47%	4.86%	4.96%	4.46%	4.14%		4.04%	4.47%
Net Loan Yield After NCOs	6.56%	6.30%	5.53%	5.02%	4.56%	4.71%	4.11%	4.13%		3.48%	4.05%
Asset Yield	4.11%	3.59%	3.70%	3.50%	3.04%	3.22%	3.32%	1.95%		3.30%	3.12%
Cost of Funds	-0.23%	-0.23%	-0.27%	-0.44%	-0.29%	-0.32%	-0.34%	-0.59%		-0.70%	-0.50%
Gross Spread	3.87%	3.36%	3.44%	3.07%	2.75%	2.90%	2.98%	1.36%		2.60%	2.62%
Provision Expense	-1.04%	-0.30%	-0.30%	-0.34%	-0.14%	-0.19%	-0.38%	0.00%		-0.49%	-0.31%
Net Spread after Provision Expense	2.83%	3.06%	3.13%	2.72%	2.61%	2.70%	2.61%	1.36%		2.10%	2.31%
Total Non-Interest Income	0.32%	0.77%	0.96%	0.84%	1.09%	1.31%	1.13%	0.55%		1.80%	1.31%
Total Non-Interest Expense	-4.57%	-3.92%	-4.09%	-3.31%	-3.45%	-3.51%	-3.30%	-1.47%		-3.28%	-3.15%
Net Operating Expense	-4.25%	-3.15%	-3.14%	-2.47%	-2.37%	-2.20%	-2.17%	-0.93%		-1.48%	-1.85%
Non-Operating Gains (Losses)	0.00%	-0.02%	-0.01%	-0.01%	-0.01%	-0.03%	-0.01%	0.39%		-0.04%	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%
NCUSIF Stabilization Expense	0.00%	-0.02%	0.00%	0.00%	-0.03%	-0.03%	0.00%	0.00%		-0.01%	-0.01%
NCUSIF Recovery/Pass-back	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)	-1.42%	-0.13%	-0.02%	0.24%	0.20%	0.44%	0.43%	0.82%		0.58%	0.47%
Net Charge-Offs	-0.56%	-0.33%	-0.26%	-0.26%	-0.17%	-0.14%	-0.24%	0.00%		-0.44%	-0.27%
ROA (with Net Charge-offs)	-0.94%	-0.16%	0.02%	0.33%	0.17%	0.50%	0.56%	0.82%		0.63%	0.52%
ROA with Provision for LL - W/O NCUSIF Expense	-1.42%	-0.11%	-0.02%	0.24%	0.23%	0.48%	0.43%	0.82%		0.59%	0.48%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.94%	-0.14%	0.02%	0.33%	0.20%	0.53%	0.56%	0.82%		0.64%	0.53%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.32%	-2.05%	-2.13%	-1.57%	-1.52%	-1.61%	-1.75%	-0.71%		-1.37%	-1.43%
Travel and Conference Expense	0.00%	-0.02%	-0.05%	-0.03%	-0.03%	-0.04%	-0.03%	-0.02%		-0.03%	-0.03%
Office Occupancy Expense	-0.18%	-0.27%	-0.12%	-0.16%	-0.18%	-0.24%	-0.14%	-0.12%		-0.23%	-0.20%
Office Operations Expense	-1.21%	-0.88%	-0.90%	-0.81%	-0.82%	-0.51%	-0.61%	-0.19%		-0.44%	-0.53%
Educational and Promotional Expense	0.00%	-0.05%	-0.05%	-0.10%	-0.12%	-0.10%	-0.10%	-0.10%		-0.11%	-0.11%
Loan Servicing Expense	-0.34%	-0.16%	-0.24%	-0.18%	-0.18%	-0.11%	-0.20%	-0.05%		-0.39%	-0.24%
Professional and Outside Services	-0.38%	-0.31%	-0.46%	-0.29%	-0.47%	-0.80%	-0.27%	-0.24%		-0.63%	-0.52%
Member Insurance	0.00%	-0.02%	0.00%	0.00%	-0.03%	-0.03%	0.00%	0.00%		-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%		-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.14%	-0.14%	-0.12%	-0.13%	-0.08%	-0.05%	-0.18%	-0.03%		-0.05%	-0.08%
Total Non-Interest Expense	-4.57%	-3.92%	-4.09%	-3.31%	-3.45%	-3.51%	-3.30%	-1.47%		-3.28%	-3.15%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.20%	3.76%	3.90%	3.64%	3.22%	3.50%	3.47%	2.05%		3.54%	3.32%
Average Cost of Funds	-0.29%	-0.31%	-0.34%	-0.52%	-0.36%	-0.38%	-0.39%	-0.76%		-0.76%	-0.58%
FTE Employee / \$million of Loans & Share Drafts	2.68	1.03	0.74	0.54	0.46	0.52	0.36	0.31		0.31	0.40
Compensation & Benefits / FTE Emp.	\$17,936	\$40,588	\$46,495	\$45,134	\$51,719	\$47,605	\$60,402	\$71,306		\$53,829	\$52,451
Compensation & Benefits / \$million Lns. & S.D.s	\$46,784	\$41,725	\$34,875	\$24,462	\$24,255	\$24,625	\$22,126	\$22,240		\$16,746	\$20,971
Operating Expense / Loans & Share Drafts	-9.21%	-7.99%	-6.68%	-5.15%	-5.52%	-5.36%	-4.18%	-4.58%		-4.02%	-4.62%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.65%	1.57%	1.56%	1.30%	1.74%	2.00%	1.43%	1.70%		2.20%	1.91%
Net Operating Expense / Loans & Share Drafts	-8.55%	-6.42%	-5.12%	-3.85%	-3.78%	-3.36%	-2.74%	-2.89%		-1.82%	-2.71%
Operating Expense / Operating Revenue	108.53%	93.85%	95.21%	87.62%	90.76%	84.62%	81.69%	82.72%		78.21%	82.61%
Total Fixed Assets / Shares & Equity	0.22%	0.29%	1.47%	2.93%	2.82%	3.94%	1.20%	1.41%		3.13%	2.65%
Net Loans to Total Shares and Deposits	65.6%	64.8%	74.7%	71.6%	72.9%	69.1%	83.0%	38.4%		106.3%	81.8%
Members / FTE Employee	205.26	392.95	458.47	447.38	490.16	399.86	521.41	699.46		329.40	418.37

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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
<b>ASSETS</b>											
Cash and Cash Equivalents	0.0%	0.7%	1.1%	1.2%	1.5%	1.7%	1.3%	0.3%		1.0%	1.1%
Total Investments	45.9%	48.3%	35.4%	35.4%	35.5%	33.6%	23.1%	65.6%		11.5%	28.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.9%	2.4%	0.7%	1.7%	0.9%	3.8%	0.3%		6.4%	3.4%
All Other Unsecured Loans/Lines of Credit	16.9%	9.1%	6.8%	8.1%	3.4%	3.1%	5.4%	0.4%		0.2%	2.4%
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%		0.7%	0.3%
New Vehicle Loans	14.4%	16.0%	16.7%	14.7%	16.9%	12.3%	12.6%	6.0%		21.2%	15.9%
Used Vehicle Loans	17.5%	17.1%	28.9%	25.0%	22.4%	17.4%	27.9%	5.9%		25.7%	21.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	0.4%	7.1%	17.4%	10.9%	13.6%		20.7%	14.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.4%	1.9%	1.5%	0.6%	1.1%	2.5%		2.3%	1.7%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%		0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	4.3%	6.7%	5.3%	8.9%	5.6%	5.9%	10.2%	0.7%		3.2%	4.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%		0.1%	0.1%
Total Loans and Leases	53.1%	49.8%	60.5%	59.8%	58.6%	57.6%	72.1%	29.8%		80.5%	65.1%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.3%	-0.4%	-0.4%	-0.3%	-0.3%	-0.3%	-0.1%		-0.5%	-0.3%
Net Loans and Leases	51.7%	49.5%	60.2%	59.4%	58.3%	57.3%	71.8%	29.7%		80.0%	64.7%
Total Other Assets	2.4%	1.5%	3.3%	4.0%	4.6%	7.4%	3.8%	4.4%		7.5%	5.9%
<b>TOTAL ASSETS</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>
Total Liabilities	0.1%	7.5%	4.9%	1.9%	7.1%	0.9%	2.1%	0.0%		15.3%	7.6%
Share Drafts	0.0%	3.2%	6.0%	5.5%	7.5%	9.8%	9.3%	3.5%		3.2%	5.7%
Regular Shares	65.0%	64.9%	55.7%	48.4%	35.6%	41.4%	30.9%	7.2%		44.6%	37.6%
Money Market Shares	0.0%	0.0%	1.7%	2.4%	15.8%	4.8%	12.4%	43.9%		4.1%	11.3%
Share Certificates	15.9%	6.2%	8.2%	19.2%	10.9%	13.2%	17.4%	16.4%		13.8%	14.1%
IRA/KEOGH Accounts	0.0%	2.3%	3.7%	5.8%	10.0%	14.1%	10.6%	6.4%		5.5%	8.0%
All Other Shares	0.0%	0.3%	5.7%	2.1%	0.6%	0.2%	6.2%	0.2%		0.3%	1.3%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		4.2%	1.6%
Total Shares and Deposits	80.9%	76.9%	81.1%	83.4%	80.3%	83.4%	86.8%	77.6%		75.7%	79.6%
Total Equity	19.1%	15.6%	14.0%	14.7%	12.6%	15.7%	11.1%	22.3%		9.1%	12.9%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>
Net Worth	19.0%	15.6%	14.0%	14.7%	12.6%	16.0%	11.4%	21.7%		9.5%	13.0%
Total Equity + Allow. for Loan Loss	20.4%	15.9%	14.4%	15.1%	12.9%	16.0%	11.4%	22.4%		9.5%	13.2%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-7.1%	-7.1%	-5.0%	-10.1%	-13.3%	-7.3%	-8.9%	-2.5%		-3.5%	-6.8%
Total Loans and Leases	-2.3%	-10.3%	0.7%	7.7%	8.8%	4.2%	9.7%	5.2%		16.0%	10.8%
<b>TOTAL ASSETS</b>	<b>-6.0%</b>	<b>-8.6%</b>	<b>-1.8%</b>	<b>0.2%</b>	<b>-0.1%</b>	<b>0.8%</b>	<b>4.4%</b>	<b>-0.2%</b>		<b>11.8%</b>	<b>4.7%</b>
Total Liabilities	-40.0%	-13.0%	-23.3%	-31.7%	-1.7%	-6.0%	100.6%	16.2%		30.8%	22.7%
Total Shares and Deposits	-5.6%	-8.6%	-0.3%	1.0%	-0.3%	0.6%	3.4%	-1.2%		9.4%	3.5%
Equity Capital	-7.4%	-6.8%	-0.4%	1.8%	2.1%	2.3%	3.0%	3.6%		5.5%	3.2%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-6.0%</b>	<b>-8.6%</b>	<b>-1.8%</b>	<b>0.2%</b>	<b>-0.1%</b>	<b>0.8%</b>	<b>4.4%</b>	<b>-0.2%</b>		<b>11.8%</b>	<b>4.7%</b>

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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	4.75%	1.69%	1.32%	1.61%	0.87%	2.08%	0.61%	0.16%		0.60%	0.89%
Delinquent Loans / Total Capital	12.3%	5.3%	5.6%	6.4%	4.0%	7.5%	3.9%	0.2%		5.1%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	4.9%	1.7%	1.5%	1.7%	1.0%	2.2%	0.7%	0.2%		0.7%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	78.7%	19.4%	25.0%	42.0%	29.4%	32.6%	16.4%	71.5%		24.5%	29.1%
Allowance for Loan Losses/Net Loans	2.61%	0.66%	0.60%	0.63%	0.47%	0.53%	0.41%	0.20%		0.61%	0.53%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$27	\$46	\$73	\$127	\$575	\$432	\$47		\$4,054	\$203
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$6	\$9	\$27	\$22	\$181	\$74	\$106		\$1,196	\$57
Loans 12 months and over Delinquent (\$000s)	\$13	\$1	\$6	\$26	\$31	\$97	\$11	\$12		\$117	\$26
Total Delinquent Loans (\$000s)	\$23	\$34	\$61	\$125	\$180	\$853	\$517	\$165		\$5,367	\$286
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.46%	0.03%	0.35%	0.68%	0.12%	0.09%		0.33%	0.30%
STS Loans	0.00%	0.00%	0.00%	1.89%	0.00%	0.00%	0.00%	0.00%		0.00%	1.30%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.76%	0.76%
New Vehicle Loans	2.44%	1.23%	1.15%	0.95%	0.76%	1.07%	0.87%	0.04%		0.66%	0.75%
Used Vehicle Loans	8.89%	2.59%	1.59%	2.09%	1.05%	1.80%	0.76%	0.29%		0.76%	1.04%
1st Mortgage Fixed	0.00%	0.00%	0.00%	13.57%	0.80%	3.31%	0.27%	0.13%		0.51%	0.93%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.41%	3.49%	0.00%	0.00%		0.39%	1.00%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	1.69%	0.00%	0.00%	0.34%		0.11%	0.32%
Other RE Adj	0.00%	0.00%	0.00%	1.74%	0.27%	0.00%	0.00%	0.00%		0.88%	0.50%
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	14.29%	3.03%	1.99%	2.51%	1.02%	2.37%	0.86%	0.20%		0.60%	1.32%
Indirect Loans	0.00%	1.60%	2.69%	0.24%	0.75%	1.11%	1.06%	0.00%		0.82%	0.85%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	13.57%	0.74%	3.37%	0.21%	0.13%		0.46%	0.96%
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%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	1.09%	0.70%	0.45%	0.46%	0.31%	0.25%	0.35%	0.01%		0.56%	0.42%
Recoveries / Charge-Offs	35.42%	41.44%	38.62%	42.08%	37.77%	32.62%	17.69%	50.00%		24.76%	28.01%
Expected Charge-Offs / Net Loans	2.65%	0.99%	0.86%	0.84%	0.74%	0.95%	0.32%	0.28%		0.55%	0.61%
Provision for Loan Losses/Net Charge-Offs	187.1%	90.8%	115.7%	130.9%	82.8%	138.9%	155.7%	0.0%		111.6%	117.1%
Prov. for Loan Losses/Expected Charge-Offs	79.0%	64.6%	61.5%	71.3%	34.6%	36.8%	171.4%	0.0%		113.7%	81.6%
Bankruptcies / Net Loans	1.51%	2.69%	1.88%	1.59%	1.76%	1.70%	0.87%	0.89%		1.61%	1.52%
Total Amount of Loans Charged-Off (\$000s)	\$8	\$22	\$32	\$62	\$97	\$149	\$343	\$18		\$6,245	\$181
Total Amount of Recoveries (\$000s)	\$3	\$9	\$12	\$26	\$37	\$49	\$61	\$9		\$1,546	\$51
Net Charge Offs (\$000s)	\$5	\$13	\$20	\$36	\$60	\$100	\$282	\$9		\$4,699	\$130
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.10%	0.06%	0.61%	0.51%	0.74%	0.00%		1.46%	0.92%
STS Loans	0.00%	0.00%	13.39%	7.19%	41.67%	0.00%	0.00%	0.00%		0.00%	11.33%
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%
New Vehicle Loans	-0.58%	0.00%	0.00%	0.13%	0.20%	0.17%	0.22%	-0.01%		0.55%	0.35%
Used Vehicle Loans	0.66%	0.39%	0.60%	0.38%	0.28%	0.19%	0.14%	-0.01%		0.64%	0.41%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.00%	0.00%		0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	12.15%	0.00%	0.54%	0.00%	0.00%	0.00%		0.61%	0.38%
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	11.76%	5.41%	2.12%	3.28%	0.01%	-0.85%	6.70%	0.42%		0.64%	0.38%
Indirect Loans	0.00%	0.00%	1.04%	0.08%	0.28%	0.29%	0.32%	0.00%		0.71%	0.60%
Number of Credit Unions in Each Peer Group:	6	10	9	11	11	6	3	1		1	58



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%	0.00%	3.08%	2.93%	8.38%	3.07%	0.00%		4.48%	3.67%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	2.36%	0.00%	2.48%	1.23%	0.00%		0.24%	0.78%
Total Investments in Corporate Credit Unions*	60.41%	59.89%	63.88%	26.95%	29.22%	12.47%	29.14%	7.58%		25.22%	22.10%
Marketable Securities	0.00%	47.85%	34.58%	11.38%	57.21%	34.03%	25.38%	292.84%		33.48%	86.20%
All Other Investments	102.33%	164.18%	116.97%	189.56%	187.13%	140.52%	127.40%	1.53%		6.76%	82.37%
<b>Total Investments</b>	<b>241.25%</b>	<b>309.20%</b>	<b>252.22%</b>	<b>240.84%</b>	<b>282.10%</b>	<b>209.70%</b>	<b>202.68%</b>	<b>302.21%</b>		<b>121.50%</b>	<b>216.46%</b>
Unsecured Loans	88.62%	63.76%	65.32%	59.49%	40.60%	25.36%	81.38%	2.83%		69.23%	44.94%
Vehicle Loans	167.70%	212.20%	324.70%	270.25%	311.93%	185.32%	355.78%	55.03%		493.03%	289.56%
New Vehicle Loans	75.78%	102.58%	118.88%	99.90%	134.44%	76.61%	110.66%	27.63%		222.89%	122.09%
Used Vehicle Loans	91.93%	109.62%	205.81%	170.35%	177.49%	108.71%	245.12%	27.40%		270.14%	167.46%
Total Real Estate	0.00%	0.00%	2.92%	15.96%	67.69%	112.24%	105.44%	74.56%		241.95%	124.43%
1st Mortgage	0.00%	0.00%	0.35%	2.85%	56.08%	108.60%	95.54%	62.83%		218.20%	111.38%
1st Mortgage Fxd	0.00%	0.00%	0.35%	2.85%	46.57%	70.26%	74.21%	62.83%		136.00%	77.72%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	9.52%	38.34%	21.33%	0.00%		82.20%	33.66%
2nd Mortgage	0.00%	0.00%	2.56%	13.11%	11.61%	3.65%	9.90%	11.73%		23.75%	13.05%
Closed-End Fxd	0.00%	0.00%	0.00%	5.38%	8.14%	2.41%	2.31%	11.64%		3.22%	5.26%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.67%	0.00%	0.00%		0.00%	0.12%
Open-End Adj	0.00%	0.00%	0.00%	6.56%	3.05%	0.57%	7.59%	0.00%		1.51%	2.10%
Open-End Fxd	0.00%	0.00%	2.56%	1.17%	0.43%	0.00%	0.00%	0.09%		19.02%	5.56%
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%	0.37%		0.00%	0.07%
All Other Loans/Lines of Credit to Members	22.47%	43.16%	38.04%	60.73%	44.41%	37.01%	89.63%	3.40%		33.83%	37.43%
<b>Total Loans</b>	<b>278.79%</b>	<b>319.19%</b>	<b>431.05%</b>	<b>406.68%</b>	<b>465.05%</b>	<b>359.93%</b>	<b>632.24%</b>	<b>137.36%</b>		<b>847.04%</b>	<b>499.27%</b>
Indirect Loans	0.00%	10.09%	22.40%	30.38%	138.13%	69.74%	65.86%	0.00%		430.69%	161.53%
Percent of Vehicle Loans	0.00%	4.75%	6.90%	11.24%	44.28%	37.63%	18.51%	0.00%		87.36%	55.78%
Business Loans	0.00%	0.00%	0.00%	0.00%	1.14%	6.36%	0.00%	1.73%		51.57%	16.18%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>0.00%</b>	<b>2.92%</b>	<b>15.96%</b>	<b>68.49%</b>	<b>134.98%</b>	<b>108.47%</b>	<b>366.52%</b>		<b>265.97%</b>	<b>193.67%</b>
Total Real Estate	0.00%	0.00%	2.92%	15.96%	67.69%	112.24%	105.44%	74.56%		241.95%	124.43%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	1.14%	0.74%	0.00%	1.35%		41.56%	12.26%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	0.80%	22.74%	3.02%	291.96%		24.02%	69.25%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.80%	22.74%	3.02%	291.96%		24.02%	69.25%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%



