

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	0.41%	0.49%	0.65%	0.93%	0.82%	0.59%	1.26%	1.46%	1.53%	2.29%	1.98%
Loan Yield	6.49%	4.59%	6.64%	6.51%	5.81%	5.10%	5.05%	4.95%	2.98%	5.01%	4.64%
Net Loan Yield After NCOs	6.49%	4.66%	5.18%	6.01%	5.26%	4.58%	4.42%	4.25%	2.73%	4.49%	4.12%
Asset Yield	4.06%	2.69%	3.86%	3.37%	3.81%	2.21%	3.64%	3.62%	2.63%	3.72%	3.52%
Cost of Funds	-0.49%	-0.18%	-0.09%	-0.18%	-0.13%	-0.08%	-0.22%	-0.20%	-0.22%	-0.46%	-0.35%
Gross Spread	3.57%	2.51%	3.77%	3.19%	3.69%	2.13%	3.42%	3.42%	2.41%	3.26%	3.17%
Provision Expense	-0.05%	0.00%	-0.86%	-0.26%	-0.40%	-0.21%	-0.54%	-0.48%	-0.21%	-0.29%	-0.33%
Net Spread after Provision Expense	3.52%	2.51%	2.91%	2.93%	3.28%	1.92%	2.88%	2.94%	2.20%	2.98%	2.84%
Total Non-Interest Income	0.16%	0.00%	2.14%	1.32%	1.61%	1.41%	1.91%	1.71%	0.96%	2.41%	2.01%
Total Non-Interest Expense	-2.87%	-2.49%	-5.17%	-3.89%	-4.48%	-2.97%	-4.72%	-4.28%	-2.88%	-4.08%	-3.98%
Net Operating Expense	-2.71%	-2.49%	-3.04%	-2.57%	-2.87%	-1.56%	-2.81%	-2.57%	-1.93%	-1.67%	-1.97%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.01%	0.43%	0.00%	0.03%	0.00%	0.05%	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%	-0.01%	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)	0.81%	0.02%	-0.13%	0.36%	0.84%	0.37%	0.10%	0.36%	0.33%	1.33%	0.89%
Net Charge-Offs	0.00%	0.04%	-0.79%	-0.22%	-0.34%	-0.19%	-0.41%	-0.46%	-0.21%	-0.30%	-0.32%
ROA (with Net Charge-offs)	0.87%	0.05%	-0.06%	0.39%	0.91%	0.39%	0.23%	0.39%	0.33%	1.31%	0.90%
ROA with Provision for LL - W/O NCUSIF Expense	0.81%	0.02%	-0.13%	0.37%	0.84%	0.37%	0.10%	0.36%	0.33%	1.33%	0.89%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.87%	0.05%	-0.06%	0.40%	0.91%	0.39%	0.23%	0.39%	0.33%	1.31%	0.90%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%	-1.52%	-2.33%	-1.84%	-2.02%	-1.32%	-2.36%	-2.06%	-1.49%	-2.23%	-2.09%
Travel and Conference Expense	-0.05%	0.00%	0.00%	-0.04%	-0.05%	-0.01%	-0.06%	-0.04%	-0.02%	-0.04%	-0.04%
Office Occupancy Expense	-0.43%	-0.20%	-0.22%	-0.24%	-0.31%	-0.16%	-0.34%	-0.45%	-0.17%	-0.25%	-0.28%
Office Operations Expense	-0.81%	-0.32%	-1.15%	-0.76%	-1.27%	-0.74%	-0.88%	-1.06%	-0.70%	-0.93%	-0.92%
Educational and Promotional Expense	-0.05%	-0.04%	-0.04%	-0.06%	-0.08%	-0.06%	-0.13%	-0.18%	-0.10%	-0.24%	-0.20%
Loan Servicing Expense	-0.27%	-0.09%	-0.36%	-0.21%	-0.29%	-0.16%	-0.24%	-0.18%	-0.32%	-0.16%	-0.19%
Professional and Outside Services	-1.19%	-0.25%	-0.89%	-0.62%	-0.34%	-0.47%	-0.59%	-0.19%	-0.04%	-0.12%	-0.16%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.01%	-0.03%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.05%	-0.05%	-0.18%	-0.08%	-0.08%	-0.03%	-0.10%	-0.10%	-0.04%	-0.09%	-0.08%
Total Non-Interest Expense	-2.87%	-2.49%	-5.17%	-3.89%	-4.48%	-2.97%	-4.72%	-4.28%	-2.88%	-4.08%	-3.98%
Other Performance Ratios											
Earning Asset Yield	4.07%	2.65%	4.01%	3.64%	4.04%	2.27%	3.87%	3.88%	2.80%	3.86%	3.69%
Average Cost of Funds	-0.62%	-0.20%	-0.11%	-0.22%	-0.15%	-0.12%	-0.25%	-0.23%	-0.25%	-0.51%	-0.39%
FTE Employee / \$million of Loans & Share Drafts	0.34	0.93	0.85	0.77	0.54	0.45	0.48	0.42	0.27	0.40	0.39
Compensation & Benefits / FTE Emp.	\$0	\$833	\$42,307	\$44,956	\$48,062	\$62,688	\$58,762	\$60,333	\$56,077	\$84,173	\$72,612
Compensation & Benefits / \$million Lns. & S.D.s	\$0	\$30,837	\$35,560	\$34,415	\$26,096	\$28,493	\$28,239	\$25,846	\$15,557	\$34,444	\$28,757
Operating Expense / Loans & Share Drafts	-4.89%	-5.02%	-7.92%	-7.26%	-5.77%	-6.40%	-5.63%	-5.37%	-2.97%	-6.28%	-5.48%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.27%	0.01%	3.23%	2.48%	2.07%	3.04%	2.28%	2.14%	0.96%	3.71%	2.76%
Net Operating Expense / Loans & Share Drafts	-4.61%	-5.01%	-4.69%	-4.78%	-3.70%	-3.36%	-3.35%	-3.23%	-2.01%	-2.57%	-2.72%
Operating Expense / Operating Revenue	79.61%	98.08%	87.95%	86.63%	84.95%	84.15%	89.06%	84.18%	67.40%	74.53%	78.34%
Total Fixed Assets / Shares & Equity	0.11%	1.20%	1.78%	1.91%	2.63%	1.59%	3.25%	3.95%	2.47%	2.38%	2.74%
Net Loans to Total Shares and Deposits	77.2%	60.2%	70.2%	50.0%	74.2%	57.6%	75.3%	74.9%	94.2%	70.0%	73.6%
Members / FTE Employee	764.00	263.50	406.17	404.83	397.10	490.79	281.22	331.85	357.79	323.49	327.88

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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	0.0%	0.2%	3.4%	2.6%	2.2%	1.1%	1.4%	0.8%	0.5%	0.7%	0.8%
Total Investments	38.6%	46.9%	37.2%	52.3%	31.4%	59.2%	27.2%	26.9%	11.2%	34.5%	30.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.7%	3.4%	2.1%	0.6%	2.7%	2.7%	4.0%	2.9%	2.9%
All Other Unsecured Loans/Lines of Credit	10.1%	5.5%	7.4%	4.7%	5.6%	4.2%	2.9%	2.9%	1.8%	1.2%	1.8%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	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%	0.0%	0.0%	0.0%
New Vehicle Loans	14.5%	27.8%	16.8%	9.4%	11.7%	8.9%	12.3%	16.0%	19.6%	11.5%	13.2%
Used Vehicle Loans	30.6%	10.5%	27.3%	16.8%	28.9%	18.1%	22.3%	25.7%	19.9%	17.9%	20.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	2.3%	4.3%	5.0%	0.0%	12.7%	11.3%	21.3%	18.5%	16.6%
Total Other Real Estate Loans/Lines of Credit	0.1%	0.0%	0.1%	2.0%	2.7%	2.4%	7.1%	4.4%	11.5%	5.8%	6.1%
Leases Receivable	0.0%	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	5.6%	7.6%	1.1%	2.0%	6.2%	3.4%	6.0%	2.5%	4.3%	2.7%	3.1%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.2%	0.2%
Total Loans and Leases	60.9%	51.4%	56.7%	42.6%	62.1%	37.8%	66.0%	65.8%	82.6%	60.7%	63.9%
Less: Allowance for Loan & Lease Losses	-0.7%	-1.0%	-0.9%	-0.6%	-0.5%	-0.4%	-0.6%	-0.7%	-0.3%	-0.7%	-0.7%
Net Loans and Leases	60.2%	50.4%	55.8%	42.0%	61.6%	37.4%	65.3%	65.1%	82.2%	59.9%	63.2%
Total Other Assets	1.3%	2.5%	3.6%	3.1%	4.7%	2.4%	6.1%	7.2%	6.1%	4.9%	5.5%
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	0.0%	0.0%	8.2%	4.6%	5.6%	27.2%	4.4%	3.2%	2.3%	1.8%	2.6%
Share Drafts	0.0%	0.0%	14.1%	10.6%	17.1%	9.6%	19.2%	15.4%	5.8%	9.8%	11.2%
Regular Shares	78.8%	85.3%	54.2%	55.9%	44.0%	27.8%	35.4%	27.3%	42.6%	23.4%	27.3%
Money Market Shares	0.0%	0.0%	7.6%	2.8%	9.6%	18.1%	16.9%	29.1%	24.8%	38.8%	33.3%
Share Certificates	0.0%	0.0%	1.1%	4.8%	7.8%	6.2%	9.8%	9.9%	7.1%	8.9%	8.9%
IRA/KEOGH Accounts	0.0%	0.0%	0.4%	7.9%	3.4%	3.8%	5.2%	6.0%	6.0%	5.5%	5.6%
All Other Shares	0.0%	0.0%	1.1%	3.1%	1.1%	0.0%	0.0%	0.2%	1.4%	0.2%	0.3%
Non-Member Deposits	0.0%	0.0%	2.3%	0.1%	0.7%	0.0%	1.1%	0.0%	0.0%	0.0%	0.1%
Total Shares and Deposits	78.8%	85.3%	80.8%	85.2%	83.7%	65.6%	87.6%	87.9%	87.6%	86.7%	86.8%
Total Equity	21.2%	14.7%	11.0%	10.1%	10.7%	7.3%	8.0%	8.9%	10.1%	11.6%	10.6%
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	21.1%	14.7%	11.0%	10.1%	10.7%	7.3%	8.3%	9.8%	10.5%	12.0%	11.1%
Total Equity + Allow. for Loan Loss	21.9%	15.7%	11.9%	10.8%	11.2%	7.6%	8.6%	9.6%	10.4%	12.3%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	10.5%	-17.7%	4.6%	-14.1%	2.3%	-2.2%	-2.7%	-0.3%	-37.2%	-0.1%	-2.5%
Total Loans and Leases	-0.3%	8.5%	0.3%	-17.1%	6.2%	7.7%	6.0%	7.7%	-31.3%	29.6%	10.2%
TOTAL ASSETS	3.5%	-6.5%	2.2%	-15.2%	5.8%	1.8%	3.4%	5.0%	-31.4%	17.0%	5.9%
Total Liabilities	0.0%	0.0%	-1.1%	-62.7%	-0.8%	-2.0%	17.6%	1.2%	49.5%	-45.1%	-23.7%
Total Shares and Deposits	3.3%	-8.0%	3.0%	-9.6%	5.7%	3.0%	2.9%	5.4%	-32.1%	19.3%	6.8%
Equity Capital	4.2%	2.9%	-1.3%	-9.2%	10.6%	6.1%	1.6%	2.6%	-33.1%	20.6%	7.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	3.5%	-6.5%	2.2%	-15.2%	5.8%	1.8%	3.4%	5.0%	-31.4%	17.0%	5.9%

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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	1.75%	2.10%	1.88%	1.14%	0.66%	0.68%	1.03%	0.55%	0.21%	0.69%	0.63%
Delinquent Loans / Total Capital	4.9%	6.9%	9.0%	4.5%	3.7%	3.4%	7.9%	3.8%	1.7%	3.4%	3.6%
Delinquent Loans + OREO / Net Loans + OREO	1.8%	2.1%	2.0%	1.2%	0.7%	0.9%	1.3%	1.0%	0.3%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	19.1%	17.7%	1.3%	4.6%	0.0%	29.1%	22.8%	25.5%	22.9%	23.2%
Allowance for Loan Losses/Net Loans	1.15%	2.01%	1.63%	1.54%	0.78%	1.01%	0.96%	1.04%	0.41%	1.20%	1.05%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$38	\$71	\$77	\$129	\$222	\$722	\$957	\$1,047	\$6,413	\$1,156
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$9	\$15	\$0	\$4	\$0	\$280	\$262	\$320	\$1,748	\$322
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$0	\$1	\$2	\$0	\$16	\$20	\$38	\$157	\$27
Total Delinquent Loans (\$000s)	\$10	\$47	\$87	\$78	\$135	\$222	\$1,018	\$1,240	\$1,405	\$8,317	\$1,505
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.02%	1.18%	0.23%	0.04%	0.57%	0.24%	0.27%	0.63%	0.48%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.86%	0.00%	0.00%	0.00%	0.00%	0.53%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.66%	1.34%
New Vehicle Loans	0.00%	1.98%	1.96%	1.19%	0.77%	1.08%	0.88%	0.47%	0.25%	0.48%	0.48%
Used Vehicle Loans	3.30%	4.17%	2.32%	1.61%	0.85%	0.57%	0.96%	0.50%	0.21%	0.50%	0.52%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.54%	0.03%	0.67%	0.56%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.82%	0.00%	1.17%	2.03%	1.74%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	2.82%	0.20%	0.65%	0.00%	1.52%	0.85%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	1.44%	0.46%	0.35%	0.53%	0.08%	0.54%	0.45%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.94%	1.20%	8.83%	0.38%	0.68%	0.97%	3.18%	2.74%	0.21%	0.85%	1.35%
Indirect Loans	0.00%	0.00%	3.47%	2.46%	0.79%	0.67%	1.06%	0.66%	0.28%	0.56%	0.58%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.45%	0.24%	0.97%	0.80%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.39%	0.00%	2.03%	1.62%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.00%	0.49%	0.36%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	-0.07%	1.46%	0.50%	0.55%	0.52%	0.63%	0.70%	0.25%	0.52%	0.52%
Recoveries / Charge-Offs	0.00%	0.00%	16.98%	29.28%	19.01%	39.33%	20.96%	22.03%	25.11%	40.86%	33.42%
Expected Charge-Offs / Net Loans	0.14%	1.61%	0.97%	0.33%	0.21%	0.12%	0.77%	0.44%	0.35%	0.37%	0.41%
Provision for Loan Losses/Net Charge-Offs	0.0%	0.0%	109.0%	114.6%	120.1%	109.9%	131.6%	105.0%	99.2%	96.1%	102.3%
Prov. for Loan Losses/Expected Charge-Offs	65.6%	0.0%	166.9%	176.9%	318.7%	485.2%	108.1%	167.8%	73.1%	136.7%	131.1%
Bankruptcies / Net Loans	0.00%	5.17%	2.54%	0.37%	0.48%	0.11%	2.26%	1.04%	1.05%	0.84%	1.01%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$0	\$81	\$56	\$134	\$267	\$772	\$1,955	\$3,160	\$9,031	\$1,776
Total Amount of Recoveries (\$000s)	\$0	\$2	\$14	\$16	\$25	\$105	\$162	\$431	\$794	\$3,690	\$594
Net Charge Offs (\$000s)	\$0	-\$2	\$67	\$39	\$108	\$162	\$610	\$1,524	\$2,367	\$5,342	\$1,183
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.16%	0.00%	0.52%	0.78%	0.78%	1.05%	0.57%	1.51%	1.13%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	6.59%	1.99%	0.00%	0.00%	0.00%	4.58%
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	0.00%	0.00%	0.09%	0.84%	0.41%	0.18%	0.60%	0.85%	0.41%	0.74%	0.68%
Used Vehicle Loans	0.00%	0.00%	1.52%	0.29%	0.38%	0.09%	0.81%	0.75%	0.23%	0.75%	0.64%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.04%	0.03%	0.06%	-0.15%	-0.09%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.37%	-0.26%	-0.14%	-0.26%	0.01%	-0.18%	-0.15%
Leases Receivable	0.00%	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%	-0.70%	-8.52%	-1.20%	-0.45%	-0.79%	0.59%	0.88%	0.33%	0.55%	0.55%
Indirect Loans	0.00%	0.00%	0.32%	0.20%	0.58%	0.32%	1.04%	1.12%	0.33%	0.95%	0.83%
Number of Credit Unions in Each Peer Group:	2	1	6	4	5	2	7	9	2	5	43

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%	23.27%	0.00%	0.00%	0.00%	6.53%	2.44%	1.14%	0.00%	0.91%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	9.89%	8.78%	0.00%	2.00%	1.09%	0.15%	0.29%	0.61%
Total Investments in Corporate Credit Unions*	15.37%	57.43%	59.29%	63.99%	67.20%	22.98%	63.08%	32.71%	4.02%	10.01%	16.85%
Marketable Securities	0.00%	0.00%	74.19%	91.69%	52.40%	404.13%	168.24%	159.10%	64.96%	212.04%	185.81%
All Other Investments	85.14%	262.44%	180.57%	319.37%	166.16%	370.84%	71.75%	31.12%	10.95%	0.20%	15.94%
Total Investments	182.62%	319.87%	337.71%	516.99%	294.58%	811.22%	329.24%	273.19%	106.25%	288.30%	275.11%
Unsecured Loans	47.86%	37.40%	83.08%	80.29%	71.75%	66.35%	67.91%	57.52%	55.49%	33.83%	42.46%
Vehicle Loans	213.35%	260.72%	400.93%	258.60%	380.17%	370.51%	418.86%	423.75%	374.95%	245.81%	299.20%
New Vehicle Loans	68.51%	189.36%	152.67%	92.70%	109.75%	122.50%	149.15%	162.58%	186.26%	96.28%	119.09%
Used Vehicle Loans	144.84%	71.36%	248.26%	165.90%	270.42%	248.01%	269.72%	261.17%	188.69%	149.53%	180.12%
Total Real Estate	0.25%	0.00%	21.35%	62.01%	71.74%	33.30%	238.94%	159.78%	311.19%	203.62%	204.50%
1st Mortgage	0.00%	0.00%	20.81%	42.45%	46.62%	0.00%	153.43%	114.83%	202.09%	154.82%	149.45%
1st Mortgage Fxd	0.00%	0.00%	20.81%	42.47%	43.27%	0.00%	133.10%	95.59%	164.51%	120.08%	118.56%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	3.35%	0.00%	20.33%	19.23%	37.58%	34.74%	30.89%
2nd Mortgage	0.25%	0.00%	0.54%	19.56%	25.12%	33.29%	85.51%	44.96%	109.10%	48.80%	55.04%
Closed-End Fxd	0.25%	0.00%	0.54%	1.67%	14.63%	7.06%	48.07%	20.54%	37.78%	11.82%	17.43%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	1.15%	5.44%	1.62%	3.30%	0.10%	0.39%	0.95%
Open-End Adj	0.00%	0.00%	0.00%	17.88%	9.14%	20.80%	35.82%	21.00%	71.23%	36.46%	36.55%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	0.00%	0.12%	0.00%	0.13%	0.11%
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%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	26.70%	52.11%	10.34%	20.14%	58.19%	46.76%	73.01%	25.37%	41.27%	22.55%	27.73%
Total Loans	288.16%	350.23%	515.76%	421.24%	581.84%	517.85%	798.80%	668.32%	783.67%	507.55%	575.45%
Indirect Loans	0.00%	0.00%	52.67%	88.57%	147.38%	201.69%	279.15%	265.34%	318.31%	179.44%	211.00%
Percent of Vehicle Loans	0.00%	0.00%	13.14%	34.25%	38.77%	54.44%	66.64%	62.62%	84.89%	73.00%	70.52%
Business Loans	0.00%	0.00%	1.36%	0.00%	0.00%	0.00%	39.87%	29.42%	59.25%	48.84%	44.95%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.88%	4.40%	0.00%	0.28%	1.21%
Total Mortgage Exposure**	0.25%	0.00%	21.35%	62.01%	71.75%	33.35%	355.47%	243.63%	340.92%	404.10%	360.17%
Total Real Estate	0.25%	0.00%	21.35%	62.01%	71.74%	33.30%	238.94%	159.78%	311.19%	203.62%	204.50%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.17%	26.50%	50.74%	39.42%	35.86%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	0.01%	0.05%	116.53%	83.85%	29.72%	200.48%	155.68%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.01%	0.05%	116.39%	78.74%	29.72%	200.48%	154.81%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	5.11%	0.00%	0.00%	0.87%



