

June 30, 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	0.26%	0.73%	0.85%	1.11%	0.80%	1.03%	1.28%	1.41%	1.83%	2.63%	2.26%
Loan Yield	6.56%	5.94%	4.71%	7.83%	5.67%	7.83%	4.61%	4.62%	2.96%	4.75%	4.55%
Net Loan Yield After NCOs	6.56%	5.61%	4.04%	7.21%	5.30%	5.85%	4.04%	3.95%	2.65%	4.23%	4.01%
Asset Yield	4.00%	3.55%	2.72%	4.16%	3.74%	3.79%	3.36%	3.44%	2.58%	3.79%	3.58%
Cost of Funds	-0.74%	-0.18%	-0.10%	-0.19%	-0.12%	-0.30%	-0.19%	-0.21%	-0.24%	-0.55%	-0.43%
Gross Spread	3.26%	3.37%	2.62%	3.97%	3.62%	3.49%	3.17%	3.23%	2.34%	3.24%	3.16%
Provision Expense	0.00%	0.00%	-0.41%	-0.32%	-0.29%	-1.08%	-0.46%	-0.52%	-0.27%	-0.28%	-0.34%
Net Spread after Provision Expense	3.26%	3.37%	2.20%	3.65%	3.33%	2.40%	2.70%	2.72%	2.07%	2.96%	2.81%
Total Non-Interest Income	0.11%	0.00%	1.66%	1.65%	1.52%	2.75%	1.57%	1.58%	1.07%	2.22%	1.95%
Total Non-Interest Expense	-2.95%	-3.10%	-3.77%	-5.06%	-4.37%	-5.59%	-4.26%	-4.04%	-2.73%	-3.98%	-3.91%
Net Operating Expense	-2.84%	-3.10%	-2.11%	-3.41%	-2.85%	-2.84%	-2.69%	-2.46%	-1.67%	-1.75%	-1.96%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.02%	0.00%	-0.06%	0.00%	0.00%	0.01%	0.01%	0.01%
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%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.42%	0.27%	0.10%	0.23%	0.47%	-0.49%	0.01%	0.25%	0.40%	1.22%	0.87%
Net Charge-Offs	0.00%	-0.18%	-0.33%	-0.29%	-0.23%	-0.81%	-0.37%	-0.44%	-0.24%	-0.31%	-0.34%
ROA (with Net Charge-offs)	0.42%	0.09%	0.18%	0.26%	0.53%	-0.22%	0.10%	0.33%	0.44%	1.19%	0.87%
ROA with Provision for LL - W/O NCUSIF Expense	0.42%	0.27%	0.10%	0.23%	0.47%	-0.50%	0.01%	0.25%	0.40%	1.22%	0.86%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.42%	0.09%	0.18%	0.26%	0.54%	-0.22%	0.10%	0.33%	0.44%	1.19%	0.87%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%	-1.84%	-1.77%	-2.37%	-2.01%	-2.32%	-2.17%	-1.96%	-1.50%	-2.22%	-2.10%
Travel and Conference Expense	-0.11%	0.00%	-0.01%	-0.04%	-0.04%	-0.05%	-0.03%	-0.04%	-0.02%	-0.03%	-0.03%
Office Occupancy Expense	-0.32%	-0.22%	-0.06%	-0.31%	-0.26%	-0.34%	-0.30%	-0.42%	-0.17%	-0.24%	-0.27%
Office Operations Expense	-1.05%	-0.45%	-0.88%	-1.05%	-1.24%	-1.62%	-0.66%	-1.02%	-0.56%	-0.91%	-0.89%
Educational and Promotional Expense	0.00%	-0.04%	-0.01%	-0.05%	-0.08%	-0.07%	-0.12%	-0.16%	-0.07%	-0.17%	-0.15%
Loan Servicing Expense	-0.21%	-0.13%	-0.17%	-0.33%	-0.31%	-0.46%	-0.23%	-0.19%	-0.24%	-0.22%	-0.22%
Professional and Outside Services	-1.16%	-0.31%	-0.75%	-0.76%	-0.33%	-0.67%	-0.63%	-0.17%	-0.14%	-0.10%	-0.16%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	0.00%	-0.01%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.11%	-0.09%	-0.12%	-0.12%	-0.09%	-0.03%	-0.10%	-0.05%	-0.01%	-0.07%	-0.06%
Total Non-Interest Expense	-2.95%	-3.10%	-3.77%	-5.06%	-4.37%	-5.59%	-4.26%	-4.04%	-2.73%	-3.98%	-3.91%
Other Performance Ratios											
Earning Asset Yield	4.01%	3.61%	3.25%	4.06%	3.92%	3.58%	3.60%	3.87%	2.72%	3.84%	3.72%
Average Cost of Funds	-0.93%	-0.21%	-0.16%	-0.20%	-0.14%	-0.38%	-0.21%	-0.25%	-0.27%	-0.60%	-0.48%
FTE Employee / \$million of Loans & Share Drafts	0.45	0.81	0.90	0.84	0.50	0.47	0.45	0.38	0.35	0.34	0.36
Compensation & Benefits / FTE Emp.	\$0	\$41,000	\$43,226	\$42,327	\$50,193	\$76,285	\$57,057	\$64,815	\$45,299	\$88,710	\$76,776
Compensation & Benefits / \$million Lns. & S.D.s	\$0	\$34,132	\$32,438	\$39,205	\$25,359	\$44,128	\$25,293	\$24,284	\$15,533	\$31,794	\$28,234
Operating Expense / Loans & Share Drafts	-5.05%	-5.75%	-6.95%	-8.38%	-5.53%	-10.61%	-4.97%	-5.00%	-2.81%	-5.68%	-5.25%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.18%	0.00%	3.09%	2.73%	1.92%	5.18%	1.83%	1.96%	1.12%	3.18%	2.62%
Net Operating Expense / Loans & Share Drafts	-4.87%	-5.75%	-3.86%	-5.65%	-3.61%	-5.43%	-3.14%	-3.04%	-1.70%	-2.50%	-2.63%
Operating Expense / Operating Revenue	90.00%	92.47%	88.42%	90.24%	85.45%	88.43%	90.10%	84.64%	70.36%	75.26%	78.40%
Total Fixed Assets / Shares & Equity	0.05%	1.32%	0.11%	2.35%	3.10%	1.63%	3.13%	3.71%	3.13%	2.23%	2.60%
Net Loans to Total Shares and Deposits	74.5%	66.9%	57.7%	55.3%	74.3%	62.1%	74.3%	76.5%	78.5%	72.3%	73.3%
Members / FTE Employee	766.00	262.50	542.00	304.70	391.31	430.39	271.65	347.08	347.50	331.76	334.02

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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%	0.8%	1.7%	3.2%	1.7%	1.8%	1.1%	0.8%	0.6%	0.6%	0.7%
Total Investments	40.2%	40.4%	54.4%	45.3%	31.4%	50.0%	28.3%	24.9%	26.0%	32.8%	31.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.9%	2.7%	1.9%	1.0%	2.6%	2.8%	2.4%	2.8%	2.7%
All Other Unsecured Loans/Lines of Credit	9.3%	4.6%	5.6%	4.5%	5.1%	3.1%	2.8%	2.7%	3.4%	1.0%	1.7%
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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	11.6%	32.6%	8.8%	13.4%	12.0%	10.8%	12.2%	16.8%	14.0%	12.8%	13.5%
Used Vehicle Loans	32.0%	11.0%	24.1%	19.2%	29.3%	21.2%	21.9%	26.8%	22.4%	17.6%	19.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	4.3%	5.3%	4.0%	12.0%	11.8%	10.9%	19.3%	16.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.1%	1.3%	2.4%	1.8%	8.0%	4.3%	7.2%	6.2%	5.9%
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	5.9%	8.9%	2.9%	3.0%	6.1%	4.6%	5.7%	2.6%	6.9%	2.6%	3.2%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Total Loans and Leases	58.8%	57.1%	43.4%	48.4%	62.1%	46.5%	65.1%	67.9%	67.4%	62.5%	63.5%
Less: Allowance for Loan & Lease Losses	-0.7%	-0.9%	-0.9%	-0.7%	-0.5%	-0.7%	-0.6%	-0.7%	-0.4%	-0.6%	-0.6%
Net Loans and Leases	58.2%	56.2%	42.5%	47.7%	61.6%	45.8%	64.5%	67.2%	67.0%	61.9%	62.9%
Total Other Assets	1.6%	2.6%	1.3%	3.9%	5.3%	2.5%	6.1%	7.1%	6.4%	4.7%	5.2%
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	0.0%	0.0%	13.3%	2.9%	6.0%	18.1%	4.6%	2.6%	4.5%	2.0%	2.8%
Share Drafts	0.0%	0.0%	10.2%	13.7%	18.3%	12.3%	21.3%	16.4%	10.4%	9.7%	11.6%
Regular Shares	79.0%	85.3%	59.1%	55.0%	44.0%	27.7%	37.0%	29.1%	37.0%	25.1%	27.7%
Money Market Shares	0.0%	0.0%	1.9%	6.2%	9.2%	19.4%	16.7%	28.0%	21.8%	38.0%	33.2%
Share Certificates	0.0%	0.0%	1.5%	3.3%	6.8%	9.4%	7.7%	9.6%	9.2%	8.3%	8.5%
IRA/KEOGH Accounts	0.0%	0.0%	0.6%	6.3%	3.3%	3.5%	4.9%	5.5%	7.5%	5.1%	5.3%
All Other Shares	0.0%	0.0%	0.6%	2.2%	1.2%	0.0%	0.0%	0.2%	0.2%	0.4%	0.3%
Non-Member Deposits	0.0%	0.0%	1.2%	0.8%	0.7%	2.5%	0.0%	0.0%	0.0%	0.0%	0.1%
Total Shares and Deposits	79.0%	85.3%	75.3%	87.4%	83.5%	74.8%	87.7%	88.8%	86.0%	86.5%	86.7%
Total Equity	21.0%	14.7%	11.4%	9.6%	10.4%	7.1%	7.7%	8.5%	9.5%	11.5%	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	20.9%	14.6%	11.4%	9.6%	10.4%	7.2%	7.9%	9.4%	10.4%	11.7%	10.9%
Total Equity + Allow. for Loan Loss	21.7%	15.6%	12.3%	10.3%	10.9%	7.8%	8.3%	9.2%	9.9%	12.1%	11.2%
Balance Sheet Growth YTD Annualized											
Total Investments	13.0%	-24.1%	-6.5%	32.2%	10.7%	74.6%	-2.7%	-37.3%	142.7%	22.4%	16.2%
Total Loans and Leases	-2.6%	27.3%	-98.9%	104.5%	10.7%	200.0%	-12.9%	-18.6%	-79.7%	41.0%	10.5%
TOTAL ASSETS	4.1%	4.5%	-67.9%	68.4%	10.9%	125.1%	-10.5%	-24.2%	-52.7%	33.8%	11.8%
Total Liabilities	0.0%	0.0%	14.8%	-30.0%	27.1%	16.4%	-2.9%	-52.6%	93.8%	69.0%	27.1%
Total Shares and Deposits	4.7%	4.6%	-77.0%	75.4%	10.4%	170.8%	-10.3%	-22.5%	-55.5%	33.4%	11.5%
Equity Capital	2.0%	4.4%	-62.5%	55.0%	6.3%	119.9%	-17.3%	-31.3%	-61.1%	31.3%	10.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	4.1%	4.5%	-67.9%	68.4%	10.9%	125.1%	-10.5%	-24.2%	-52.7%	33.8%	11.8%

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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	0.09%	0.31%	0.97%	1.44%	0.80%	0.82%	0.55%	0.54%	0.15%	0.47%	0.48%
Delinquent Loans / Total Capital	0.2%	1.2%	3.4%	6.7%	4.5%	4.9%	4.3%	4.0%	1.0%	2.4%	2.7%
Delinquent Loans + OREO / Net Loans + OREO	0.1%	0.3%	1.0%	1.6%	0.9%	0.9%	0.9%	1.0%	0.2%	0.7%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	100.0%	62.5%	42.6%	9.8%	24.6%	18.1%	12.2%	21.1%	6.3%	28.5%	25.0%
Allowance for Loan Losses/Net Loans	1.16%	1.60%	2.03%	1.49%	0.79%	1.51%	0.97%	1.04%	0.65%	1.02%	1.00%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$3	\$20	\$91	\$130	\$291	\$525	\$975	\$570	\$4,100	\$903
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$5	\$15	\$9	\$42	\$57	\$61	\$89	\$28	\$1,053	\$185
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$0	\$1	\$0	\$7	\$12	\$172	\$11	\$582	\$116
Total Delinquent Loans (\$000s)	\$1	\$8	\$34	\$101	\$172	\$355	\$598	\$1,235	\$608	\$5,735	\$1,204
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.41%	0.76%	0.29%	0.11%	0.40%	0.33%	0.14%	0.53%	0.44%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%	0.00%	0.00%	0.00%	0.00%	0.68%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.94%	2.27%
New Vehicle Loans	0.00%	0.00%	0.88%	1.45%	0.70%	0.85%	0.69%	0.44%	0.16%	0.32%	0.36%
Used Vehicle Loans	0.00%	1.64%	1.07%	1.58%	0.85%	1.18%	0.65%	0.46%	0.19%	0.35%	0.41%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	1.22%	0.00%	0.35%	0.34%	0.06%	0.51%	0.45%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	3.77%	0.00%	2.06%	1.54%	0.00%	1.29%	1.34%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.36%	0.30%	0.00%	0.63%	0.40%
Other RE Adj	0.00%	0.00%	0.00%	5.18%	1.16%	0.00%	0.12%	0.40%	0.12%	0.29%	0.29%
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	0.11%	0.00%	1.95%	2.74%	1.00%	0.76%	0.41%	2.44%	0.29%	0.74%	0.88%
Indirect Loans	0.00%	0.00%	0.00%	0.56%	0.70%	1.04%	0.77%	0.55%	0.19%	0.38%	0.43%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	1.41%	0.00%	0.56%	0.62%	0.06%	0.68%	0.64%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.49%	0.00%	1.39%	1.44%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%	0.00%	0.32%	0.31%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	0.33%	0.66%	0.63%	0.37%	1.97%	0.57%	0.67%	0.31%	0.52%	0.53%
Recoveries / Charge-Offs	0.00%	20.00%	26.19%	31.14%	34.46%	16.11%	25.43%	20.51%	22.89%	33.30%	29.12%
Expected Charge-Offs / Net Loans	0.15%	0.16%	0.45%	0.55%	0.21%	0.31%	0.87%	0.37%	0.17%	0.31%	0.34%
Provision for Loan Losses/Net Charge-Offs	0.0%	0.0%	125.8%	110.4%	128.4%	133.7%	125.2%	116.5%	114.3%	88.9%	101.1%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	0.0%	188.1%	127.0%	223.9%	865.3%	82.4%	214.0%	207.1%	152.1%	161.6%
Bankruptcies / Net Loans	0.00%	0.00%	0.96%	1.11%	0.27%	0.62%	2.57%	0.65%	0.56%	0.55%	0.70%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$10	\$42	\$56	\$118	\$679	\$863	\$1,972	\$2,560	\$8,370	\$1,847
Total Amount of Recoveries (\$000s)	\$0	\$2	\$11	\$17	\$41	\$109	\$586	\$405	\$586	\$2,787	\$538
Net Charge Offs (\$000s)	\$0	\$8	\$31	\$38	\$78	\$569	\$643	\$1,567	\$1,974	\$5,583	\$1,309
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.13%	0.45%	0.92%	0.80%	0.86%	1.12%	0.67%	1.44%	1.20%
STS Loans	0.00%	0.00%	0.00%	22.22%	0.00%	1.88%	0.00%	0.00%	0.00%	0.00%	2.59%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.63%	0.00%	0.00%	0.35%
New Vehicle Loans	0.00%	0.00%	-0.04%	0.48%	0.23%	1.95%	0.76%	0.73%	0.23%	0.68%	0.64%
Used Vehicle Loans	0.00%	2.15%	-0.02%	0.74%	0.31%	2.39%	0.72%	0.67%	0.50%	0.59%	0.62%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	-0.04%	0.00%	0.00%	0.06%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-2.80%	-0.14%	-0.05%	-0.62%	0.12%	-0.02%	-0.09%	-0.09%
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%	-0.54%	-31.93%	-0.24%	-0.20%	1.11%	-0.13%	0.18%	0.00%	0.05%	0.07%
Indirect Loans	0.00%	0.00%	0.00%	0.76%	0.16%	1.56%	0.44%	0.47%	0.19%	0.36%	0.37%
Number of Credit Unions in Each Peer Group:	2	1	4	6	5	3	6	8	2	6	43

June 30, 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	0.00%	0.00%	0.00%	0.00%	2.76%	12.35%	4.98%	2.75%	4.42%	0.05%	1.08%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	10.74%	6.32%	0.00%	1.26%	0.93%	0.40%	0.46%	0.65%
Total Investments in Corporate Credit Unions*	15.42%	161.96%	79.15%	67.08%	64.65%	58.89%	56.11%	32.86%	15.48%	10.62%	17.39%
Marketable Securities	0.00%	0.00%	115.62%	61.07%	57.66%	324.57%	197.16%	164.48%	176.61%	206.63%	197.36%
All Other Investments	84.08%	113.80%	278.12%	281.07%	163.91%	261.80%	70.89%	25.52%	27.37%	1.07%	15.35%
Total Investments	192.04%	275.77%	475.52%	470.57%	300.85%	692.72%	357.10%	263.55%	250.60%	280.73%	285.46%
Unsecured Loans	44.53%	31.29%	66.00%	74.35%	67.18%	56.36%	67.81%	58.16%	56.12%	32.88%	40.19%
Vehicle Loans	207.96%	297.70%	287.45%	338.56%	395.02%	442.95%	430.29%	461.85%	350.60%	260.39%	304.76%
New Vehicle Loans	55.22%	222.70%	77.20%	138.92%	114.67%	149.27%	153.63%	178.16%	134.96%	109.68%	123.14%
Used Vehicle Loans	152.74%	75.00%	210.25%	199.64%	280.35%	293.68%	276.66%	283.70%	215.64%	150.71%	181.61%
Total Real Estate	0.00%	0.00%	0.65%	58.74%	73.74%	80.35%	251.37%	170.17%	174.73%	217.72%	205.66%
1st Mortgage	0.00%	0.00%	0.00%	44.92%	50.73%	55.56%	150.83%	124.78%	104.95%	165.06%	151.72%
1st Mortgage Fxd	0.00%	0.00%	0.00%	44.92%	47.06%	45.20%	132.71%	95.34%	103.07%	128.32%	119.94%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	3.67%	10.36%	18.12%	29.44%	1.88%	36.74%	31.79%
2nd Mortgage	0.00%	0.00%	0.65%	13.82%	23.01%	24.79%	100.54%	45.39%	69.78%	52.67%	53.93%
Closed-End Fxd	0.00%	0.00%	0.65%	1.05%	12.69%	3.85%	62.99%	23.06%	44.65%	10.06%	16.26%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.77%	3.20%	1.74%	0.50%	0.00%	0.28%	0.39%
Open-End Adj	0.00%	0.00%	0.00%	12.77%	6.39%	17.74%	35.81%	21.47%	25.12%	42.31%	37.20%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	3.16%	0.00%	0.00%	0.36%	0.00%	0.02%	0.10%
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	28.36%	61.04%	25.00%	31.20%	58.35%	64.02%	72.35%	27.74%	66.18%	22.49%	29.06%
Total Loans	280.85%	390.03%	379.34%	502.93%	594.29%	644.23%	821.85%	718.71%	649.06%	535.58%	581.40%
Indirect Loans	0.00%	0.00%	1.74%	125.56%	166.98%	325.20%	279.82%	291.86%	266.10%	202.31%	222.19%
Percent of Vehicle Loans	0.00%	0.00%	0.60%	37.09%	42.27%	73.42%	65.03%	63.19%	75.90%	77.70%	72.91%
Business Loans	0.00%	0.00%	1.63%	0.00%	0.00%	24.34%	36.73%	37.60%	11.38%	50.46%	44.41%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.56%	5.39%	6.95%	0.11%	1.51%
Total Mortgage Exposure**	0.00%	0.00%	0.65%	58.74%	73.74%	117.35%	393.59%	249.31%	285.92%	414.65%	373.48%
Total Real Estate	0.00%	0.00%	0.65%	58.74%	73.74%	80.35%	251.37%	170.17%	174.73%	217.72%	205.66%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.72%	33.59%	1.96%	41.89%	35.60%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	0.00%	37.00%	142.21%	79.14%	111.19%	196.92%	167.82%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.00%	37.00%	142.09%	74.89%	109.34%	196.92%	167.11%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	4.25%	1.85%	0.00%	0.71%



