

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	0.81%	0.81%	1.04%	0.85%	0.94%	0.98%	1.17%	1.39%	1.22%	1.59%	1.47%
Loan Yield	6.83%	6.71%	5.98%	5.06%	5.17%	4.88%	4.41%	4.58%	4.30%	4.02%	4.14%
Net Loan Yield After NCOs	6.29%	6.35%	5.34%	4.87%	4.71%	4.47%	4.06%	4.25%	3.92%	3.77%	3.86%
Asset Yield	2.67%	3.11%	2.87%	2.51%	2.51%	2.76%	2.79%	3.08%	3.17%	3.08%	3.07%
Cost of Funds	-0.80%	-0.21%	-0.15%	-0.16%	-0.15%	-0.23%	-0.25%	-0.29%	-0.32%	-0.50%	-0.44%
Gross Spread	1.87%	2.90%	2.73%	2.35%	2.36%	2.53%	2.54%	2.79%	2.85%	2.58%	2.63%
Provision Expense	0.38%	0.08%	-0.24%	-0.03%	-0.16%	-0.16%	-0.19%	-0.21%	-0.26%	-0.18%	-0.19%
Net Spread after Provision Expense	2.25%	2.97%	2.49%	2.31%	2.20%	2.36%	2.34%	2.58%	2.58%	2.40%	2.44%
Total Non-Interest Income	0.16%	0.34%	0.70%	0.63%	0.61%	0.75%	0.97%	1.08%	1.09%	1.09%	1.07%
Total Non-Interest Expense	-3.00%	-3.44%	-3.43%	-2.81%	-2.71%	-2.79%	-2.99%	-3.13%	-3.21%	-2.59%	-2.73%
Net Operating Expense	-2.84%	-3.10%	-2.73%	-2.18%	-2.10%	-2.04%	-2.02%	-2.05%	-2.12%	-1.50%	-1.66%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.03%	0.00%	0.03%	0.01%	0.02%	0.04%	0.03%	0.03%
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%	-0.01%	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)	-0.59%	-0.13%	-0.26%	0.16%	0.11%	0.36%	0.33%	0.55%	0.50%	0.94%	0.80%
Net Charge-Offs	-0.17%	-0.14%	-0.24%	-0.08%	-0.17%	-0.19%	-0.18%	-0.18%	-0.25%	-0.16%	-0.18%
ROA (with Net Charge-offs)	-1.14%	-0.35%	-0.26%	0.12%	0.09%	0.33%	0.35%	0.57%	0.51%	0.96%	0.82%
ROA with Provision for LL - W/O NCUSIF Expense	-0.59%	-0.13%	-0.26%	0.16%	0.11%	0.36%	0.33%	0.55%	0.50%	0.94%	0.80%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.14%	-0.35%	-0.26%	0.12%	0.09%	0.33%	0.35%	0.57%	0.52%	0.96%	0.82%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.08%	-1.91%	-1.83%	-1.37%	-1.28%	-1.36%	-1.48%	-1.63%	-1.67%	-1.36%	-1.42%
Travel and Conference Expense	-0.03%	-0.02%	-0.01%	-0.03%	-0.03%	-0.04%	-0.03%	-0.04%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	-0.22%	-0.23%	-0.19%	-0.20%	-0.21%	-0.19%	-0.21%	-0.22%	-0.22%	-0.19%	-0.20%
Office Operations Expense	-0.64%	-0.54%	-0.86%	-0.62%	-0.62%	-0.56%	-0.65%	-0.63%	-0.71%	-0.48%	-0.53%
Educational and Promotional Expense	0.00%	-0.02%	-0.04%	-0.05%	-0.06%	-0.07%	-0.10%	-0.09%	-0.12%	-0.09%	-0.10%
Loan Servicing Expense	-0.07%	-0.06%	-0.06%	-0.13%	-0.15%	-0.15%	-0.17%	-0.17%	-0.18%	-0.18%	-0.18%
Professional and Outside Services	-0.77%	-0.54%	-0.30%	-0.32%	-0.29%	-0.33%	-0.24%	-0.25%	-0.19%	-0.18%	-0.19%
Member Insurance	0.00%	0.00%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.09%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.08%	-0.09%	-0.10%	-0.08%	-0.06%	-0.07%	-0.08%	-0.09%	-0.07%	-0.08%	-0.08%
Total Non-Interest Expense	-3.00%	-3.44%	-3.43%	-2.81%	-2.71%	-2.79%	-2.99%	-3.13%	-3.21%	-2.59%	-2.73%
Other Performance Ratios											
Earning Asset Yield	2.62%	3.28%	2.97%	2.63%	2.66%	2.92%	2.95%	3.21%	3.38%	3.15%	3.16%
Average Cost of Funds	-0.96%	-0.27%	-0.18%	-0.21%	-0.20%	-0.29%	-0.30%	-0.33%	-0.36%	-0.56%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	1.75	1.05	0.88	0.51	0.41	0.32	0.32	0.28	0.25	0.20	0.22
Compensation & Benefits / FTE Emp.	\$17,208	\$44,537	\$48,666	\$53,367	\$66,543	\$71,488	\$68,793	\$78,870	\$83,782	\$92,319	\$87,384
Compensation & Benefits / \$million Lns. & S.D.s	\$37,077	\$47,481	\$42,032	\$26,721	\$26,525	\$22,701	\$21,934	\$22,821	\$20,547	\$18,565	\$19,478
Operating Expense / Loans & Share Drafts	-10.41%	-8.53%	-7.84%	-5.48%	-5.60%	-4.65%	-4.42%	-4.39%	-3.96%	-3.54%	-3.74%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.58%	0.82%	1.60%	1.24%	1.27%	1.25%	1.43%	1.51%	1.35%	1.49%	1.47%
Net Operating Expense / Loans & Share Drafts	-9.84%	-7.70%	-6.24%	-4.25%	-4.34%	-3.40%	-2.99%	-2.88%	-2.61%	-2.05%	-2.28%
Operating Expense / Operating Revenue	131.49%	104.15%	101.44%	94.24%	91.64%	85.98%	86.28%	82.19%	82.91%	74.07%	76.75%
Total Fixed Assets / Shares & Equity	0.02%	0.14%	1.64%	1.10%	1.81%	1.79%	2.30%	1.65%	2.07%	0.98%	1.24%
Net Loans to Total Shares and Deposits	41.7%	54.2%	44.7%	50.3%	50.4%	58.8%	61.4%	66.2%	75.8%	77.5%	75.1%
Members / FTE Employee	486.17	451.71	390.58	446.55	425.12	439.62	371.90	399.36	353.37	395.38	390.46

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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	1.1%	0.5%	1.2%	0.8%	0.8%	0.7%	0.8%	0.8%	0.7%	0.6%	0.6%
Total Investments	65.0%	53.5%	60.2%	57.6%	57.7%	48.5%	42.4%	37.7%	28.1%	30.2%	31.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.4%	1.9%	2.2%	2.1%	2.4%	2.8%	4.1%	3.1%	3.1%
All Other Unsecured Loans/Lines of Credit	9.4%	9.7%	10.7%	4.1%	2.9%	2.7%	2.2%	2.4%	2.6%	1.6%	1.8%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	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%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%
New Vehicle Loans	11.6%	10.7%	9.8%	6.5%	5.0%	5.5%	8.3%	8.4%	8.5%	8.9%	8.7%
Used Vehicle Loans	11.2%	16.6%	10.8%	11.6%	9.1%	9.5%	13.0%	12.0%	12.7%	9.8%	10.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.8%	1.7%	9.8%	12.6%	18.8%	20.6%	23.0%	29.6%	34.9%	32.2%
Total Other Real Estate Loans/Lines of Credit	0.1%	2.4%	0.9%	3.1%	3.9%	5.5%	3.4%	5.0%	5.4%	5.9%	5.7%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	1.6%	3.0%	2.4%	2.5%	2.7%	2.9%	2.5%	2.9%	3.0%	1.2%	1.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	0.3%
Total Loans and Leases	33.9%	45.3%	36.8%	39.5%	38.7%	47.4%	52.5%	56.9%	66.6%	65.9%	64.0%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.9%	-0.7%	-0.4%	-0.4%	-0.4%	-0.5%	-0.4%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	32.8%	44.4%	36.1%	39.1%	38.3%	46.9%	52.0%	56.5%	66.0%	65.4%	63.5%
Total Other Assets	1.0%	1.6%	2.5%	2.4%	3.2%	3.9%	4.8%	5.1%	5.2%	3.8%	4.1%
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%	4.3%	5.0%	10.3%	13.5%	10.0%	3.8%	3.3%	1.9%	3.9%	3.9%
Share Drafts	0.0%	4.2%	4.8%	10.4%	11.4%	14.0%	15.6%	16.3%	17.1%	9.8%	11.5%
Regular Shares	74.3%	61.9%	66.9%	51.6%	42.1%	36.5%	40.5%	36.6%	28.3%	30.0%	31.0%
Money Market Shares	0.0%	1.5%	2.0%	3.4%	8.5%	10.2%	12.5%	14.6%	20.8%	24.9%	22.6%
Share Certificates	5.5%	9.3%	6.3%	7.2%	9.9%	13.1%	11.5%	12.8%	15.5%	14.4%	14.2%
IRA/KEOGH Accounts	0.0%	0.2%	1.5%	3.6%	4.3%	5.3%	5.1%	5.0%	5.2%	5.1%	5.1%
All Other Shares	1.4%	1.6%	0.7%	1.6%	0.6%	1.2%	0.2%	0.5%	0.9%	0.2%	0.3%
Non-Member Deposits	0.0%	4.8%	0.0%	0.6%	0.0%	0.2%	0.1%	0.0%	0.0%	0.7%	0.5%
Total Shares and Deposits	81.1%	83.6%	82.3%	78.5%	76.8%	80.5%	85.5%	86.0%	87.8%	85.0%	85.2%
Total Equity	18.8%	12.2%	12.7%	11.2%	9.7%	9.5%	10.7%	10.7%	10.3%	11.0%	10.9%
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	18.9%	12.6%	12.7%	11.4%	9.8%	9.8%	11.0%	10.9%	10.4%	11.3%	11.1%
Total Equity + Allow. for Loan Loss	19.8%	13.1%	13.4%	11.6%	10.1%	10.0%	11.2%	11.1%	10.9%	11.5%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	17.6%	-36.5%	-6.5%	-17.0%	-13.2%	-9.7%	-9.1%	4.4%	-18.6%	3.7%	-0.7%
Total Loans and Leases	18.6%	-8.8%	-14.5%	-17.6%	-12.7%	-3.3%	-4.4%	15.4%	-5.2%	18.5%	13.4%
TOTAL ASSETS	11.6%	-26.8%	-10.3%	-18.0%	-12.7%	-6.5%	-6.3%	10.6%	-9.4%	13.4%	8.3%
Total Liabilities	-7.7%	-66.6%	-25.8%	-13.3%	-9.8%	-6.4%	-2.2%	16.5%	-32.6%	2.1%	-1.4%
Total Shares and Deposits	12.9%	-19.4%	-10.0%	-19.0%	-13.2%	-6.3%	-6.3%	10.5%	-8.3%	14.1%	8.9%
Equity Capital	6.1%	-39.8%	-4.1%	-15.0%	-13.1%	-8.0%	-7.6%	9.3%	-12.0%	12.4%	7.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	11.6%	-26.8%	-10.3%	-18.0%	-12.7%	-6.5%	-6.3%	10.6%	-9.4%	13.4%	8.3%

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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	3.86%	2.29%	1.23%	0.91%	0.80%	0.83%	0.53%	0.61%	0.60%	0.41%	0.46%
Delinquent Loans / Total Capital	6.6%	7.9%	3.4%	3.1%	3.1%	3.9%	2.5%	3.1%	3.6%	2.3%	2.6%
Delinquent Loans + OREO / Net Loans + OREO	4.0%	2.3%	1.3%	1.0%	0.9%	1.0%	0.6%	0.7%	0.7%	0.4%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	48.9%	15.5%	39.9%	6.9%	18.8%	23.5%	25.5%	27.1%	26.2%	22.5%	23.6%
Allowance for Loan Losses/Net Loans	3.12%	2.06%	2.04%	0.98%	1.11%	0.92%	1.04%	0.79%	0.93%	0.72%	0.76%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$32	\$21	\$55	\$96	\$239	\$292	\$840	\$2,167	\$5,811	\$1,201
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$5	\$5	\$3	\$18	\$46	\$56	\$192	\$497	\$1,063	\$234
Loans 12 months and over Delinquent (\$000s)	\$1	\$1	\$9	\$1	\$4	\$27	\$44	\$120	\$271	\$624	\$137
Total Delinquent Loans (\$000s)	\$11	\$38	\$35	\$59	\$118	\$313	\$392	\$1,152	\$2,936	\$7,498	\$1,571
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.09%	0.14%	0.40%	0.35%	0.38%	0.50%	0.64%	0.62%	0.59%
STS Loans	0.00%	3.33%	0.00%	0.00%	0.60%	1.83%	8.11%	5.13%	0.00%	22.37%	10.95%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.49%	2.79%	1.83%	0.42%	2.03%	0.60%	1.04%
New Vehicle Loans	3.01%	1.12%	0.38%	0.33%	0.40%	0.34%	0.28%	0.29%	0.24%	0.25%	0.26%
Used Vehicle Loans	4.02%	1.91%	1.29%	0.57%	1.44%	1.00%	0.73%	0.60%	0.56%	0.39%	0.47%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.47%	1.20%	0.43%	0.43%	0.51%	0.28%	0.32%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.66%	0.31%	0.69%	0.05%	0.85%	0.80%	0.55%	0.59%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	2.75%	1.19%	0.80%	0.88%	0.65%	0.69%	0.73%
Other RE Adj	0.00%	0.00%	0.00%	2.91%	0.62%	0.10%	0.93%	0.23%	0.33%	0.43%	0.41%
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	31.40%	19.55%	10.92%	1.92%	1.59%	1.68%	1.76%	2.82%	2.03%	2.34%	2.29%
Indirect Loans	6.32%	0.00%	0.00%	0.38%	0.07%	0.97%	0.62%	0.56%	0.50%	0.39%	0.42%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.51%	0.42%	1.04%	0.31%	0.52%	0.58%	0.35%	0.39%
MBL Delinquency Rate	0.00%	25.78%	0.00%	0.00%	0.00%	0.14%	0.00%	0.07%	0.42%	0.08%	0.14%
MBL Delinquency as % of Total RE Loans	0.00%	9.16%	0.00%	0.00%	0.00%	0.02%	0.00%	0.01%	0.11%	0.01%	0.02%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.54%	0.36%	0.64%	0.19%	0.46%	0.41%	0.34%	0.33%	0.38%	0.25%	0.28%
Recoveries / Charge-Offs	43.75%	41.03%	14.68%	27.49%	19.50%	21.07%	22.24%	27.32%	23.31%	27.02%	26.01%
Expected Charge-Offs / Net Loans	0.94%	0.38%	0.82%	0.24%	0.35%	0.26%	0.36%	0.29%	0.36%	0.22%	0.25%
Provision for Loan Losses/Net Charge-Offs	-227.8%	-55.4%	99.7%	43.9%	90.9%	85.5%	109.7%	113.3%	106.0%	110.4%	108.8%
Prov. for Loan Losses/Expected Charge-Offs	-136.8%	-53.9%	79.1%	35.1%	120.4%	134.4%	104.0%	130.7%	114.5%	127.9%	124.3%
Bankruptcies / Net Loans	0.69%	0.03%	1.45%	0.42%	0.64%	0.31%	0.89%	0.54%	0.75%	0.46%	0.52%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$10	\$25	\$20	\$87	\$198	\$343	\$812	\$2,522	\$5,867	\$1,230
Total Amount of Recoveries (\$000s)	\$1	\$4	\$4	\$6	\$17	\$42	\$76	\$222	\$588	\$1,585	\$320
Net Charge Offs (\$000s)	\$1	\$6	\$21	\$15	\$70	\$156	\$266	\$591	\$1,934	\$4,282	\$910
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.03%	0.34%	0.52%	0.48%	0.64%	0.73%	1.02%	1.27%	1.13%
STS Loans	0.00%	2.81%	6.17%	0.00%	2.54%	5.49%	2.80%	12.36%	0.00%	15.13%	11.70%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.18%	-0.15%	0.06%	0.22%	0.12%
New Vehicle Loans	-0.20%	0.38%	0.02%	0.14%	0.13%	0.34%	0.25%	0.22%	0.34%	0.31%	0.30%
Used Vehicle Loans	0.87%	0.25%	0.37%	0.18%	0.98%	0.65%	0.62%	0.54%	0.64%	0.47%	0.52%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.03%	0.11%	0.03%	0.05%	0.04%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.09%	0.11%	-0.12%	-0.07%	-0.01%	-0.11%	-0.09%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.05%
All Other Loans	4.12%	1.53%	7.51%	0.72%	6.07%	-3.91%	0.23%	-0.19%	0.05%	0.10%	0.06%
Indirect Loans	1.59%	0.00%	0.00%	0.58%	0.27%	0.90%	0.70%	0.56%	0.64%	0.45%	0.50%
Number of Credit Unions in Each Peer Group:	13	15	16	23	61	46	37	43	28	46	328

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%	7.88%	52.03%	29.08%	42.75%	20.93%	11.73%	3.97%	1.33%	0.29%	2.02%
Credit Unions - Deposits in and Loans to	0.00%	3.55%	17.91%	10.25%	7.86%	5.90%	2.45%	1.08%	0.47%	0.01%	0.46%
Total Investments in Corporate Credit Unions*	57.34%	55.59%	56.70%	43.04%	61.13%	48.05%	47.90%	22.46%	15.85%	3.21%	9.13%
Marketable Securities	0.00%	40.26%	39.26%	92.29%	182.76%	172.48%	166.36%	175.59%	169.57%	195.99%	189.52%
All Other Investments	192.96%	258.55%	285.82%	275.63%	272.48%	210.24%	130.77%	78.78%	19.06%	14.68%	31.26%
Total Investments	343.15%	424.79%	472.32%	504.89%	589.55%	497.16%	387.28%	344.51%	269.39%	268.52%	286.94%
Unsecured Loans	49.50%	76.58%	87.12%	52.73%	53.03%	49.35%	41.83%	48.02%	64.24%	41.44%	44.87%
Vehicle Loans	120.34%	216.79%	162.04%	158.72%	144.09%	154.64%	193.94%	186.98%	203.51%	166.65%	172.69%
New Vehicle Loans	61.06%	84.73%	77.29%	56.82%	51.47%	56.73%	75.53%	77.02%	81.51%	79.52%	78.62%
Used Vehicle Loans	59.28%	132.05%	84.75%	101.90%	92.62%	97.91%	118.41%	109.96%	121.99%	87.13%	94.07%
Total Real Estate	0.35%	41.13%	20.52%	113.13%	168.53%	249.20%	218.96%	255.89%	335.74%	363.08%	341.82%
1st Mortgage	0.00%	22.49%	13.47%	86.17%	128.65%	192.38%	187.67%	210.31%	283.64%	310.59%	290.73%
1st Mortgage Fxd	0.00%	0.00%	6.24%	37.05%	86.47%	130.41%	128.01%	161.38%	212.06%	231.12%	216.09%
1st Mortgage Adj	0.00%	22.49%	7.24%	49.12%	42.17%	61.97%	59.66%	48.93%	71.58%	79.47%	74.64%
2nd Mortgage	0.35%	18.65%	7.05%	26.96%	39.88%	56.81%	31.29%	45.58%	52.10%	52.49%	51.09%
Closed-End Fxd	0.35%	0.00%	3.00%	6.26%	8.13%	8.48%	5.65%	8.30%	11.58%	8.01%	8.36%
Closed-End Adj	0.00%	18.65%	0.25%	1.74%	1.16%	1.32%	1.80%	0.85%	0.29%	3.29%	2.65%
Open-End Adj	0.00%	0.00%	3.55%	18.24%	30.12%	46.57%	23.56%	35.74%	40.01%	40.94%	39.79%
Open-End Fxd	0.00%	0.00%	0.25%	0.72%	0.47%	0.44%	0.28%	0.68%	0.21%	0.26%	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%	1.87%	0.00%	0.00%	0.00%	0.02%	0.05%
All Other Loans/Lines of Credit to Members	8.53%	24.18%	19.14%	21.60%	27.78%	29.80%	23.19%	26.51%	28.92%	10.74%	14.98%
Total Loans	178.72%	359.11%	289.05%	346.19%	395.10%	485.58%	479.31%	519.93%	638.10%	585.47%	577.95%
Indirect Loans	9.42%	0.53%	0.00%	16.95%	16.98%	38.26%	91.63%	86.11%	105.29%	106.91%	101.96%
Percent of Vehicle Loans	7.83%	0.24%	0.00%	10.68%	11.78%	24.74%	47.25%	46.05%	51.74%	64.15%	59.04%
Business Loans	0.00%	14.61%	2.06%	19.94%	13.49%	32.86%	51.63%	41.88%	85.75%	52.94%	54.69%
Participation Loans	0.00%	0.00%	0.00%	1.75%	9.44%	1.91%	14.52%	9.88%	6.46%	6.97%	7.29%
Total Mortgage Exposure**	0.35%	49.73%	20.52%	114.85%	190.29%	279.76%	297.95%	358.31%	419.83%	466.82%	439.89%
Total Real Estate	0.35%	41.13%	20.52%	113.13%	168.53%	249.20%	218.96%	255.89%	335.74%	363.08%	341.82%
RE Business Loans	0.00%	10.14%	2.06%	18.61%	5.87%	16.37%	20.29%	26.07%	64.52%	42.12%	41.67%
Mortgage-Backed Investments	0.00%	8.59%	0.00%	1.71%	21.76%	30.56%	78.99%	102.43%	84.08%	103.74%	98.07%
Federal Agency Securities (Mtg Backed)	0.00%	8.59%	0.00%	1.71%	21.76%	29.78%	77.64%	101.93%	83.16%	100.36%	95.35%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.79%	1.35%	0.50%	0.93%	3.38%	2.72%



