

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	0.90%	1.11%	1.04%	1.06%	1.06%	1.10%	1.22%	1.54%	1.49%	1.81%	1.68%
Loan Yield	4.72%	6.61%	6.91%	5.47%	5.33%	4.82%	4.59%	4.47%	4.50%	3.90%	4.06%
Net Loan Yield After NCOs	4.56%	6.09%	5.66%	5.05%	4.87%	4.49%	4.16%	4.09%	4.00%	3.61%	3.73%
Asset Yield	1.96%	3.61%	3.19%	2.72%	2.65%	2.78%	2.97%	3.11%	3.41%	3.12%	3.14%
Cost of Funds	-0.24%	-0.21%	-0.17%	-0.14%	-0.17%	-0.24%	-0.27%	-0.30%	-0.35%	-0.54%	-0.48%
Gross Spread	1.72%	3.40%	3.01%	2.58%	2.48%	2.54%	2.70%	2.81%	3.06%	2.58%	2.66%
Provision Expense	0.22%	-0.44%	-0.14%	-0.11%	-0.15%	-0.09%	-0.24%	-0.25%	-0.31%	-0.20%	-0.22%
Net Spread after Provision Expense	1.94%	2.96%	2.87%	2.47%	2.32%	2.44%	2.46%	2.56%	2.75%	2.38%	2.44%
Total Non-Interest Income	0.04%	0.39%	0.74%	0.70%	0.66%	0.70%	1.02%	1.02%	1.11%	0.98%	0.99%
Total Non-Interest Expense	-2.32%	-3.85%	-3.76%	-3.34%	-2.92%	-2.78%	-3.06%	-3.06%	-3.41%	-2.50%	-2.69%
Net Operating Expense	-2.28%	-3.47%	-3.02%	-2.64%	-2.26%	-2.08%	-2.04%	-2.04%	-2.30%	-1.53%	-1.70%
Non-Operating Gains (Losses)	-0.01%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.06%	0.01%	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%	-0.01%	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)	-0.36%	-0.50%	-0.16%	-0.17%	0.07%	0.36%	0.49%	0.53%	0.45%	0.86%	0.75%
Net Charge-Offs	-0.04%	-0.24%	-0.46%	-0.16%	-0.18%	-0.15%	-0.23%	-0.22%	-0.33%	-0.20%	-0.21%
ROA (with Net Charge-offs)	-0.61%	-0.30%	-0.48%	-0.23%	0.04%	0.30%	0.50%	0.56%	0.43%	0.86%	0.75%
ROA with Provision for LL - W/O NCUSIF Expense	-0.36%	-0.50%	-0.16%	-0.17%	0.07%	0.36%	0.49%	0.53%	0.46%	0.86%	0.75%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.61%	-0.30%	-0.48%	-0.22%	0.04%	0.30%	0.50%	0.56%	0.44%	0.86%	0.75%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-0.56%	-2.03%	-2.06%	-1.71%	-1.40%	-1.36%	-1.52%	-1.61%	-1.80%	-1.34%	-1.42%
Travel and Conference Expense	-0.04%	-0.01%	-0.02%	-0.03%	-0.04%	-0.03%	-0.04%	-0.04%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	-0.15%	-0.26%	-0.21%	-0.20%	-0.21%	-0.20%	-0.21%	-0.21%	-0.23%	-0.17%	-0.19%
Office Operations Expense	-0.54%	-0.63%	-0.86%	-0.72%	-0.64%	-0.55%	-0.69%	-0.62%	-0.70%	-0.46%	-0.52%
Educational and Promotional Expense	0.00%	-0.05%	-0.03%	-0.04%	-0.06%	-0.06%	-0.09%	-0.10%	-0.12%	-0.09%	-0.09%
Loan Servicing Expense	-0.04%	-0.09%	-0.09%	-0.15%	-0.15%	-0.16%	-0.18%	-0.17%	-0.21%	-0.16%	-0.17%
Professional and Outside Services	-0.75%	-0.61%	-0.35%	-0.39%	-0.33%	-0.34%	-0.24%	-0.23%	-0.21%	-0.16%	-0.18%
Member Insurance	0.00%	0.00%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.01%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.17%	-0.17%	-0.10%	-0.08%	-0.06%	-0.06%	-0.07%	-0.08%	-0.08%	-0.08%	-0.08%
Total Non-Interest Expense	-2.32%	-3.85%	-3.76%	-3.34%	-2.92%	-2.78%	-3.06%	-3.06%	-3.41%	-2.50%	-2.69%
Other Performance Ratios											
Earning Asset Yield	2.12%	3.76%	3.28%	2.77%	2.78%	2.84%	3.21%	3.27%	3.47%	3.17%	3.21%
Average Cost of Funds	-0.32%	-0.25%	-0.22%	-0.18%	-0.22%	-0.29%	-0.32%	-0.34%	-0.38%	-0.60%	-0.53%
FTE Employee / \$million of Loans & Share Drafts	1.74	0.90	0.93	0.51	0.39	0.30	0.30	0.27	0.24	0.19	0.21
Compensation & Benefits / FTE Emp.	\$14,857	\$46,609	\$54,087	\$69,140	\$73,570	\$74,265	\$73,145	\$83,694	\$87,332	\$93,541	\$89,927
Compensation & Benefits / \$million Lns. & S.D.s	\$22,024	\$41,582	\$49,922	\$34,844	\$28,702	\$22,518	\$21,989	\$22,379	\$21,556	\$17,809	\$18,977
Operating Expense / Loans & Share Drafts	-9.26%	-7.88%	-9.10%	-6.82%	-5.98%	-4.61%	-4.42%	-4.26%	-4.07%	-3.33%	-3.58%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.20%	0.79%	1.80%	1.43%	1.35%	1.16%	1.47%	1.42%	1.33%	1.30%	1.32%
Net Operating Expense / Loans & Share Drafts	-9.06%	-7.09%	-7.31%	-5.39%	-4.63%	-3.45%	-2.94%	-2.84%	-2.75%	-2.03%	-2.27%
Operating Expense / Operating Revenue	128.13%	101.70%	100.23%	101.33%	93.35%	86.90%	83.34%	81.55%	83.12%	74.39%	76.84%
Total Fixed Assets / Shares & Equity	0.01%	0.10%	1.09%	0.89%	1.91%	1.70%	2.09%	1.70%	1.94%	0.92%	1.17%
Net Loans to Total Shares and Deposits	29.5%	55.5%	47.4%	47.6%	49.3%	57.7%	63.7%	65.2%	76.3%	78.6%	76.0%
Members / FTE Employee	701.71	465.78	370.79	441.60	431.08	414.63	371.09	406.31	349.29	394.17	388.74

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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%	0.7%	0.5%	0.7%	0.8%	0.7%	0.9%	0.7%	0.7%	0.6%	0.6%
Total Investments	76.3%	51.5%	59.4%	60.3%	58.0%	49.8%	40.2%	38.6%	27.9%	30.2%	31.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.4%	2.0%	2.1%	1.9%	2.4%	2.7%	4.0%	2.9%	3.0%
All Other Unsecured Loans/Lines of Credit	5.7%	9.9%	11.1%	4.1%	2.6%	2.4%	2.5%	2.4%	2.4%	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	8.0%	11.9%	9.9%	7.1%	5.0%	5.7%	9.3%	8.3%	9.2%	9.4%	9.1%
Used Vehicle Loans	7.5%	17.9%	11.8%	11.6%	9.1%	9.1%	14.2%	11.2%	13.3%	10.1%	10.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.6%	1.5%	7.2%	12.7%	18.3%	20.2%	23.3%	29.1%	34.9%	32.2%
Total Other Real Estate Loans/Lines of Credit	0.1%	2.1%	0.7%	2.4%	3.5%	5.8%	3.5%	5.1%	5.4%	5.8%	5.6%
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	2.2%	2.7%	2.7%	2.3%	3.1%	2.8%	2.9%	2.9%	2.9%	1.3%	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	23.4%	47.1%	38.1%	36.7%	38.2%	46.2%	55.0%	56.2%	66.9%	66.3%	64.5%
Less: Allowance for Loan & Lease Losses	-0.8%	-0.9%	-0.7%	-0.3%	-0.4%	-0.4%	-0.5%	-0.5%	-0.6%	-0.4%	-0.5%
Net Loans and Leases	22.6%	46.2%	37.4%	36.3%	37.8%	45.8%	54.4%	55.8%	66.4%	65.9%	64.0%
Total Other Assets	1.0%	1.6%	2.7%	2.7%	3.5%	3.7%	4.5%	5.0%	5.1%	3.3%	3.7%
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%	3.4%	6.6%	12.8%	13.0%	10.5%	3.0%	3.3%	2.0%	4.7%	4.5%
Share Drafts	0.0%	4.4%	4.6%	10.4%	11.5%	14.4%	16.4%	16.9%	17.6%	9.6%	11.5%
Regular Shares	69.9%	65.0%	65.2%	52.2%	42.8%	38.1%	41.1%	37.3%	29.0%	30.4%	31.4%
Money Market Shares	0.0%	1.5%	0.3%	4.0%	8.6%	9.7%	11.7%	14.6%	19.6%	24.5%	22.2%
Share Certificates	6.9%	7.5%	8.0%	5.5%	9.9%	11.6%	12.0%	12.1%	15.0%	14.1%	13.9%
IRA/KEOGH Accounts	0.0%	0.3%	1.4%	3.0%	4.0%	4.9%	4.6%	4.7%	4.9%	4.9%	4.8%
All Other Shares	2.5%	1.7%	0.8%	1.7%	0.6%	1.1%	0.4%	0.5%	1.6%	0.2%	0.4%
Non-Member Deposits	0.0%	4.5%	0.0%	0.3%	0.0%	0.2%	0.1%	0.1%	0.0%	0.7%	0.6%
Total Shares and Deposits	79.3%	84.7%	80.4%	77.0%	77.4%	80.1%	86.3%	86.3%	87.7%	84.4%	84.8%
Total Equity	20.7%	11.9%	13.0%	10.1%	9.6%	9.4%	10.7%	10.5%	10.2%	10.9%	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	20.5%	12.3%	13.1%	10.3%	9.6%	9.6%	10.8%	10.6%	10.3%	11.0%	10.9%
Total Equity + Allow. for Loan Loss	21.4%	12.8%	13.7%	10.5%	9.9%	9.8%	11.2%	10.9%	10.8%	11.3%	11.2%
Balance Sheet Growth YTD Annualized											
Total Investments	-9.6%	-23.2%	-13.8%	16.2%	-3.7%	14.6%	-27.2%	9.9%	18.6%	14.1%	12.0%
Total Loans and Leases	-88.1%	-8.9%	-4.9%	-8.2%	-6.9%	3.8%	-8.8%	2.9%	21.4%	15.4%	14.2%
TOTAL ASSETS	-37.9%	-16.2%	-11.5%	6.7%	-4.5%	8.9%	-17.4%	5.3%	20.2%	14.0%	12.7%
Total Liabilities	-133.3%	-55.0%	45.9%	56.8%	-11.2%	18.5%	-55.8%	0.5%	33.5%	56.4%	42.8%
Total Shares and Deposits	-41.5%	-13.6%	-15.8%	2.9%	-3.0%	7.9%	-15.6%	6.1%	19.9%	12.4%	11.7%
Equity Capital	-21.5%	-20.3%	-6.2%	-13.2%	-7.4%	7.3%	-17.6%	0.8%	19.7%	11.0%	10.0%
TOTAL LIABILITIES, SHARES, AND EQUITY	-37.9%	-16.2%	-11.5%	6.7%	-4.5%	8.9%	-17.4%	5.3%	20.2%	14.0%	12.7%

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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	2.28%	1.92%	1.02%	1.15%	0.67%	0.74%	0.62%	0.51%	0.50%	0.37%	0.41%
Delinquent Loans / Total Capital	2.5%	7.1%	2.8%	4.0%	2.6%	3.5%	3.0%	2.6%	3.1%	2.2%	2.4%
Delinquent Loans + OREO / Net Loans + OREO	2.4%	2.0%	1.1%	1.2%	0.8%	0.8%	0.7%	0.6%	0.6%	0.4%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	50.0%	71.5%	19.7%	15.5%	27.7%	17.9%	15.4%	27.7%	19.1%	26.3%	24.7%
Allowance for Loan Losses/Net Loans	3.38%	1.91%	1.78%	0.91%	1.00%	0.86%	0.99%	0.81%	0.88%	0.67%	0.72%
Loans 2 to less than 6 months Delinquent (\$000s)	\$2	\$9	\$24	\$61	\$71	\$229	\$418	\$713	\$2,063	\$5,441	\$1,156
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$19	\$5	\$11	\$20	\$40	\$40	\$155	\$347	\$1,246	\$246
Loans 12 months and over Delinquent (\$000s)	\$1	\$2	\$1	\$0	\$7	\$10	\$36	\$118	\$140	\$694	\$134
Total Delinquent Loans (\$000s)	\$4	\$31	\$30	\$72	\$98	\$279	\$494	\$986	\$2,549	\$7,381	\$1,536
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.07%	0.33%	0.38%	0.26%	0.38%	0.45%	0.56%	0.61%	0.57%
STS Loans	0.00%	0.00%	0.00%	0.00%	1.81%	0.75%	3.85%	3.24%	0.00%	9.97%	5.18%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.89%	1.99%	1.61%	0.67%	1.75%	0.72%	1.08%
New Vehicle Loans	0.00%	1.37%	0.74%	0.05%	0.34%	0.22%	0.31%	0.23%	0.23%	0.21%	0.22%
Used Vehicle Loans	2.95%	0.80%	0.63%	1.10%	1.46%	0.82%	0.79%	0.48%	0.46%	0.31%	0.39%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.25%	1.48%	0.21%	0.39%	0.42%	0.25%	0.29%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.67%	0.34%	0.27%	0.06%	0.40%	0.87%	0.54%	0.55%
Other RE Fixed	0.00%	0.00%	0.00%	4.98%	0.32%	0.68%	0.96%	0.73%	0.56%	0.70%	0.69%
Other RE Adj	0.00%	0.00%	0.00%	4.02%	0.29%	0.04%	1.01%	0.20%	0.31%	0.39%	0.37%
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	14.14%	22.27%	8.78%	3.24%	1.25%	1.02%	3.91%	2.86%	1.37%	2.21%	2.15%
Indirect Loans	9.30%	0.00%	0.00%	0.05%	0.37%	0.63%	0.66%	0.48%	0.44%	0.30%	0.34%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.32%	0.28%	1.12%	0.16%	0.40%	0.53%	0.32%	0.36%
MBL Delinquency Rate	0.00%	27.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.11%	0.15%
MBL Delinquency as % of Total RE Loans	0.00%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.02%	0.02%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.15%	0.51%	1.26%	0.41%	0.47%	0.33%	0.43%	0.39%	0.50%	0.30%	0.34%
Recoveries / Charge-Offs	66.67%	45.61%	10.06%	14.57%	16.82%	23.47%	18.19%	23.95%	20.05%	23.87%	22.93%
Expected Charge-Offs / Net Loans	0.94%	0.88%	0.42%	0.22%	0.23%	0.23%	0.27%	0.23%	0.21%	0.17%	0.19%
Provision for Loan Losses/Net Charge-Offs	-500.0%	187.1%	31.1%	67.9%	86.4%	62.3%	102.2%	113.2%	94.4%	102.1%	100.7%
Prov. for Loan Losses/Expected Charge-Offs	-84.9%	111.2%	94.6%	126.7%	173.7%	90.8%	166.3%	193.2%	231.7%	175.3%	182.6%
Bankruptcies / Net Loans	0.08%	0.14%	0.72%	0.28%	0.25%	0.33%	0.53%	0.31%	0.34%	0.32%	0.33%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$15	\$42	\$31	\$82	\$162	\$428	\$952	\$3,089	\$7,498	\$1,569
Total Amount of Recoveries (\$000s)	\$1	\$7	\$4	\$5	\$14	\$38	\$78	\$228	\$619	\$1,790	\$360
Net Charge Offs (\$000s)	\$0	\$8	\$38	\$27	\$68	\$124	\$350	\$724	\$2,470	\$5,708	\$1,209
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.15%	0.31%	0.58%	0.65%	0.64%	1.04%	1.55%	1.43%	1.37%
STS Loans	0.00%	6.45%	0.00%	0.00%	3.44%	3.55%	6.19%	15.59%	0.00%	20.40%	13.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.19%	0.00%	0.41%	0.24%
New Vehicle Loans	0.00%	0.30%	0.77%	0.02%	0.23%	0.19%	0.38%	0.26%	0.39%	0.38%	0.37%
Used Vehicle Loans	-0.92%	0.31%	0.41%	0.35%	1.01%	0.67%	0.82%	0.59%	0.78%	0.55%	0.60%
Total 1st Mortgage RE Loans/LOC	0.00%	4.03%	0.00%	0.00%	0.00%	0.02%	0.01%	0.06%	0.06%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.11%	-0.06%	-0.13%	-0.09%	-0.23%	-0.12%	-0.13%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.04%
All Other Loans	97.96%	1.38%	12.80%	22.93%	4.07%	-4.30%	-0.21%	-0.65%	-0.58%	-0.14%	-0.23%
Indirect Loans	-2.52%	0.00%	0.00%	0.05%	0.15%	0.46%	0.41%	0.29%	0.37%	0.26%	0.28%
Number of Credit Unions in Each Peer Group:	12	15	15	23	59	47	33	43	30	46	323

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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%	16.76%	45.26%	42.11%	42.77%	22.17%	10.50%	4.92%	0.77%	0.21%	1.88%
Credit Unions - Deposits in and Loans to	0.00%	3.96%	11.35%	16.59%	6.84%	5.68%	1.96%	1.46%	0.41%	0.01%	0.44%
Total Investments in Corporate Credit Unions*	65.61%	31.13%	64.17%	55.65%	70.06%	49.53%	54.09%	27.51%	17.16%	3.48%	9.93%
Marketable Securities	48.00%	34.34%	53.13%	124.94%	179.67%	180.59%	167.44%	189.91%	170.06%	199.00%	193.28%
All Other Investments	140.37%	274.98%	260.70%	304.08%	276.63%	219.89%	105.86%	80.34%	18.17%	13.40%	28.90%
Total Investments	371.94%	418.65%	453.50%	583.47%	602.50%	516.88%	371.00%	363.35%	270.15%	274.24%	291.83%
Unsecured Loans	27.56%	80.67%	87.50%	59.11%	49.01%	45.31%	44.53%	48.07%	61.88%	40.90%	44.23%
Vehicle Loans	75.16%	241.86%	165.83%	180.47%	145.91%	152.74%	217.15%	183.86%	218.04%	176.42%	182.11%
New Vehicle Loans	38.79%	96.70%	75.74%	68.65%	51.68%	58.82%	86.21%	78.39%	89.32%	85.15%	84.26%
Used Vehicle Loans	36.36%	145.16%	90.09%	111.83%	94.23%	93.93%	130.94%	105.47%	128.72%	91.27%	97.85%
Total Real Estate	0.34%	37.69%	17.02%	92.75%	168.27%	250.12%	218.37%	267.70%	334.40%	369.45%	348.42%
1st Mortgage	0.00%	20.85%	11.61%	69.54%	131.67%	189.63%	186.36%	219.27%	281.82%	317.11%	297.00%
1st Mortgage Fxd	0.00%	0.00%	4.90%	35.24%	88.76%	134.12%	123.85%	167.23%	217.35%	238.19%	223.22%
1st Mortgage Adj	0.00%	20.85%	6.71%	34.30%	42.91%	55.51%	62.51%	52.05%	64.47%	78.92%	73.78%
2nd Mortgage	0.34%	16.84%	5.41%	23.22%	36.60%	60.49%	32.01%	48.43%	52.58%	52.34%	51.42%
Closed-End Fxd	0.34%	0.00%	2.16%	2.59%	8.04%	9.45%	5.90%	8.74%	11.80%	8.06%	8.50%
Closed-End Adj	0.00%	16.84%	0.22%	1.70%	1.14%	1.52%	1.49%	1.17%	0.61%	2.96%	2.46%
Open-End Adj	0.00%	0.00%	3.03%	17.79%	25.62%	49.42%	24.27%	37.84%	40.01%	41.07%	40.16%
Open-End Fxd	0.00%	0.00%	0.00%	1.13%	1.79%	0.11%	0.36%	0.68%	0.16%	0.25%	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%	1.67%	0.00%	0.00%	0.00%	0.02%	0.05%
All Other Loans/Lines of Credit to Members	10.78%	21.79%	20.28%	22.50%	32.29%	28.75%	26.51%	27.23%	28.36%	11.55%	15.66%
Total Loans	113.83%	382.50%	290.84%	354.85%	397.05%	479.48%	507.97%	529.92%	647.98%	601.63%	593.85%
Indirect Loans	7.28%	0.43%	0.00%	19.44%	17.99%	38.31%	102.36%	83.03%	121.29%	115.63%	110.66%
Percent of Vehicle Loans	9.69%	0.18%	0.00%	10.77%	12.33%	25.08%	47.14%	45.16%	55.63%	65.54%	60.76%
Business Loans	0.00%	13.55%	2.11%	16.19%	13.58%	33.75%	55.00%	44.99%	82.15%	54.90%	56.34%
Participation Loans	0.00%	0.00%	0.00%	4.50%	8.36%	7.45%	17.87%	10.07%	5.99%	6.72%	7.20%
Total Mortgage Exposure**	1.98%	47.27%	17.02%	94.58%	192.14%	283.05%	298.51%	381.35%	418.28%	479.47%	452.26%
Total Real Estate	0.34%	37.69%	17.02%	92.75%	168.27%	250.12%	218.37%	267.70%	334.40%	369.45%	348.42%
RE Business Loans	0.00%	9.18%	2.11%	14.79%	5.89%	16.41%	23.03%	27.53%	61.31%	44.23%	43.36%
Mortgage-Backed Investments	1.64%	9.58%	0.00%	1.83%	23.87%	32.93%	80.14%	113.65%	83.89%	110.02%	103.84%
Federal Agency Securities (Mtg Backed)	1.64%	9.58%	0.00%	1.83%	23.87%	32.26%	78.81%	113.14%	83.20%	106.27%	100.86%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.68%	1.34%	0.50%	0.69%	3.75%	2.98%



