

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	0.34%	0.77%	0.78%	0.53%	0.61%	0.95%	1.06%	1.13%	1.14%	1.28%	1.15%
Loan Yield	5.56%	5.02%	6.85%	1.63%	4.77%	5.16%	4.95%	4.43%	4.43%	4.15%	4.31%
Net Loan Yield After NCOs	4.91%	5.12%	6.59%	1.46%	4.50%	4.88%	4.53%	3.84%	3.93%	3.59%	3.78%
Asset Yield	2.45%	2.97%	3.79%	1.07%	2.39%	3.05%	3.08%	3.37%	3.45%	3.39%	3.32%
Cost of Funds	-0.40%	-0.23%	-0.23%	-0.08%	-0.20%	-0.26%	-0.30%	-0.36%	-0.33%	-0.49%	-0.42%
Gross Spread	2.06%	2.74%	3.55%	0.99%	2.19%	2.80%	2.79%	3.01%	3.12%	2.91%	2.90%
Provision Expense	-0.30%	0.10%	-0.12%	-0.10%	-0.08%	-0.17%	-0.20%	-0.47%	-0.50%	-0.35%	-0.34%
Net Spread after Provision Expense	1.76%	2.84%	3.43%	0.89%	2.11%	2.63%	2.59%	2.54%	2.62%	2.56%	2.56%
Total Non-Interest Income	0.23%	0.40%	0.65%	0.31%	0.49%	1.03%	1.17%	1.61%	1.17%	1.54%	1.41%
Total Non-Interest Expense	-2.12%	-3.13%	-3.82%	-1.50%	-2.39%	-3.16%	-3.37%	-3.73%	-3.06%	-2.99%	-3.07%
Net Operating Expense	-1.89%	-2.73%	-3.17%	-1.18%	-1.89%	-2.14%	-2.19%	-2.12%	-1.89%	-1.45%	-1.66%
Non-Operating Gains (Losses)	0.00%	-0.04%	0.01%	0.00%	0.00%	0.10%	0.03%	0.01%	0.01%	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	-0.07%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.20%	0.07%	0.27%	-0.29%	0.22%	0.59%	0.42%	0.43%	0.74%	1.13%	0.92%
Net Charge-Offs	-0.27%	0.05%	-0.13%	-0.09%	-0.12%	-0.14%	-0.22%	-0.42%	-0.36%	-0.42%	-0.37%
ROA (with Net Charge-offs)	-0.17%	0.02%	0.26%	-0.28%	0.19%	0.62%	0.40%	0.48%	0.88%	1.06%	0.89%
ROA with Provision for LL - W/O NCUSIF Expense	-0.13%	0.07%	0.27%	-0.29%	0.22%	0.59%	0.42%	0.43%	0.74%	1.13%	0.92%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.10%	0.02%	0.26%	-0.28%	0.19%	0.62%	0.40%	0.48%	0.88%	1.06%	0.89%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.19%	-1.64%	-1.82%	-0.72%	-1.18%	-1.49%	-1.67%	-1.85%	-1.63%	-1.49%	-1.53%
Travel and Conference Expense	0.00%	-0.02%	-0.04%	0.00%	-0.02%	-0.04%	-0.04%	-0.04%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	-0.17%	-0.16%	-0.21%	-0.04%	-0.16%	-0.21%	-0.22%	-0.26%	-0.18%	-0.18%	-0.19%
Office Operations Expense	-0.60%	-0.64%	-0.85%	-0.22%	-0.45%	-0.54%	-0.64%	-0.67%	-0.42%	-0.53%	-0.54%
Educational and Promotional Expense	0.00%	-0.04%	-0.07%	-0.05%	-0.04%	-0.09%	-0.10%	-0.13%	-0.10%	-0.15%	-0.13%
Loan Servicing Expense	0.00%	-0.21%	-0.25%	-0.04%	-0.12%	-0.26%	-0.31%	-0.27%	-0.24%	-0.21%	-0.22%
Professional and Outside Services	-0.03%	-0.28%	-0.48%	-0.36%	-0.30%	-0.36%	-0.30%	-0.39%	-0.40%	-0.34%	-0.34%
Member Insurance	-0.07%	0.00%	0.00%	0.00%	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%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.07%	-0.11%	-0.08%	-0.06%	-0.10%	-0.15%	-0.07%	-0.10%	-0.04%	-0.05%	-0.07%
Total Non-Interest Expense	-2.12%	-3.13%	-3.82%	-1.50%	-2.39%	-3.16%	-3.37%	-3.73%	-3.06%	-2.99%	-3.07%
Other Performance Ratios											
Earning Asset Yield	2.44%	3.12%	3.85%	1.16%	2.59%	3.19%	3.24%	3.68%	3.60%	3.48%	3.44%
Average Cost of Funds	-0.49%	-0.28%	-0.27%	-0.09%	-0.27%	-0.32%	-0.35%	-0.42%	-0.37%	-0.54%	-0.48%
FTE Employee / \$million of Loans & Share Drafts	1.68	0.99	0.68	0.78	0.46	0.38	0.37	0.29	0.25	0.19	0.23
Compensation & Benefits / FTE Emp.	\$18,000	\$31,029	\$45,457	-\$97,403	\$48,460	\$60,501	\$66,252	\$73,576	\$70,132	\$88,017	\$78,047
Compensation & Benefits / \$million Lns. & S.D.s	\$30,367	\$29,434	\$32,162	-\$547	\$22,133	\$23,380	\$24,569	\$21,105	\$17,732	\$17,096	\$18,386
Operating Expense / Loans & Share Drafts	-5.41%	-5.61%	-6.77%	-0.22%	-4.48%	-4.98%	-4.96%	-4.25%	-3.32%	-3.43%	-3.68%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.59%	0.72%	1.15%	0.25%	0.92%	1.61%	1.72%	1.84%	1.27%	1.76%	1.69%
Net Operating Expense / Loans & Share Drafts	-4.82%	-4.89%	-5.62%	0.03%	-3.56%	-3.36%	-3.24%	-2.41%	-2.05%	-1.67%	-2.00%
Operating Expense / Operating Revenue	95.82%	107.12%	91.79%	115.52%	89.54%	83.90%	86.13%	81.00%	73.36%	70.55%	74.00%
Total Fixed Assets / Shares & Equity	0.06%	0.85%	1.04%	1.70%	2.04%	2.50%	2.73%	3.39%	1.65%	1.33%	1.71%
Net Loans to Total Shares and Deposits	54.9%	56.8%	61.8%	47.7%	61.5%	63.0%	64.9%	83.0%	81.0%	91.2%	84.9%
Members / FTE Employee	407.00	333.31	408.61	391.25	325.38	347.57	351.55	345.61	343.45	456.23	408.52

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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%	1.1%	0.6%	1.1%	0.7%	0.6%	0.7%	0.4%	0.6%	0.6%
Total Investments	56.5%	52.5%	44.6%	56.1%	47.7%	44.9%	38.9%	20.8%	23.2%	18.8%	23.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.9%	2.9%	2.7%	0.9%	1.6%	2.3%	3.1%	2.7%	2.4%	2.4%
All Other Unsecured Loans/Lines of Credit	1.7%	4.8%	3.2%	3.7%	2.0%	1.3%	1.2%	1.2%	0.8%	1.5%	1.4%
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%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%	0.1%
New Vehicle Loans	4.7%	5.6%	6.4%	4.5%	3.1%	3.3%	5.9%	8.1%	6.1%	12.4%	10.1%
Used Vehicle Loans	19.2%	20.5%	22.3%	13.5%	11.0%	17.0%	15.1%	24.4%	22.0%	18.2%	18.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	6.2%	9.0%	14.9%	20.9%	16.5%	18.8%	19.5%	26.7%	30.5%	27.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.4%	4.1%	0.3%	4.2%	6.2%	7.9%	12.4%	13.2%	9.0%	9.2%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.1%	0.9%	0.1%	0.5%	0.5%
Total All Other Loans/Lines of Credit to Members	17.8%	7.0%	4.7%	2.3%	5.7%	3.4%	3.2%	1.9%	0.4%	1.5%	1.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.0%	0.9%	0.7%
Total Loans and Leases	43.4%	46.2%	52.8%	41.9%	47.9%	49.8%	54.7%	72.1%	72.1%	77.1%	71.8%
Less: Allowance for Loan & Lease Losses	-0.9%	-0.7%	-0.9%	-0.3%	-0.4%	-0.4%	-0.4%	-0.6%	-0.6%	-0.4%	-0.4%
Net Loans and Leases	42.4%	45.5%	51.9%	41.6%	47.5%	49.5%	54.3%	71.5%	71.5%	76.7%	71.4%
Total Other Assets	1.1%	1.9%	2.4%	1.7%	3.7%	4.9%	6.2%	7.0%	4.9%	3.8%	4.4%
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	11.8%	5.7%	2.2%	0.0%	10.9%	10.8%	4.9%	1.9%	0.3%	4.1%	4.2%
Share Drafts	0.0%	2.3%	7.5%	17.4%	10.6%	13.4%	14.9%	19.3%	21.1%	12.5%	13.9%
Regular Shares	79.1%	52.8%	49.9%	45.4%	35.9%	26.1%	30.8%	31.3%	22.1%	26.7%	27.2%
Money Market Shares	0.0%	0.0%	7.2%	3.2%	8.9%	19.8%	18.3%	15.7%	23.7%	24.3%	22.5%
Share Certificates	0.0%	20.3%	14.7%	15.9%	16.2%	14.5%	15.0%	15.6%	16.4%	15.8%	15.7%
IRA/KEOGH Accounts	0.0%	6.0%	3.9%	2.6%	5.7%	4.5%	4.9%	4.9%	5.0%	4.2%	4.4%
All Other Shares	0.0%	0.0%	1.2%	3.0%	0.4%	0.6%	0.5%	0.1%	0.7%	0.7%	0.6%
Non-Member Deposits	0.0%	0.0%	0.8%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%	0.3%	0.2%
Total Shares and Deposits	79.1%	81.3%	85.4%	87.7%	77.8%	79.1%	84.4%	86.8%	89.0%	84.6%	84.6%
Total Equity	9.2%	12.9%	12.5%	12.3%	11.3%	10.1%	10.7%	11.3%	10.7%	11.4%	11.2%
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	9.2%	12.9%	12.5%	12.3%	11.3%	10.1%	11.0%	11.3%	10.4%	11.5%	11.2%
Total Equity + Allow. for Loan Loss	10.1%	13.6%	13.3%	12.6%	11.6%	10.5%	11.2%	11.8%	11.3%	11.8%	11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	0.7%	-7.4%	-2.0%	-52.0%	-33.0%	18.2%	6.3%	-19.2%	-0.1%	-3.6%	-3.0%
Total Loans and Leases	3.5%	-30.3%	25.7%	-71.8%	-16.8%	9.2%	12.6%	-6.7%	9.7%	16.5%	12.5%
TOTAL ASSETS	1.7%	-20.2%	11.2%	-64.0%	-25.7%	13.4%	10.5%	-9.7%	7.3%	12.1%	8.4%
Total Liabilities	59.1%	373.9%	-13.1%	-100.0%	-36.0%	22.7%	11.9%	-30.2%	-22.0%	22.2%	12.2%
Total Shares and Deposits	-3.1%	-25.1%	12.4%	-62.2%	-24.0%	12.0%	10.5%	-8.9%	7.4%	11.9%	8.4%
Equity Capital	-1.8%	-16.3%	9.0%	-64.4%	-25.7%	16.0%	10.2%	-11.5%	7.4%	10.5%	7.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	1.7%	-20.2%	11.2%	-64.0%	-25.7%	13.4%	10.5%	-9.7%	7.3%	12.1%	8.4%

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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	1.94%	1.43%	1.91%	1.02%	0.96%	0.48%	0.49%	0.58%	0.51%	0.42%	0.46%
Delinquent Loans / Total Capital	8.3%	4.8%	7.6%	3.4%	4.0%	2.3%	2.4%	3.5%	3.3%	2.7%	2.8%
Delinquent Loans + OREO / Net Loans + OREO	2.1%	1.5%	2.0%	1.0%	1.1%	0.5%	0.6%	0.7%	0.7%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	44.0%	45.2%	21.5%	22.8%	6.3%	26.2%	14.1%	18.9%	5.9%	14.8%	14.6%
Allowance for Loan Losses/Net Loans	2.22%	1.60%	1.67%	0.63%	0.78%	0.74%	0.76%	0.79%	0.77%	0.54%	0.61%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$15	\$60	\$44	\$140	\$140	\$349	\$994	\$2,495	\$6,835	\$771
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$12	\$3	\$13	\$8	\$42	\$52	\$231	\$107	\$895	\$104
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$14	\$0	\$1	\$8	\$5	\$1	\$51	\$289	\$27
Total Delinquent Loans (\$000s)	\$6	\$27	\$76	\$57	\$149	\$190	\$406	\$1,227	\$2,652	\$8,019	\$902
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.43%	0.00%	0.39%	0.46%	0.33%	0.29%	0.33%	0.27%	0.29%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.90%	0.81%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.87%	0.40%	0.52%	0.62%	0.28%	0.42%	0.43%
Used Vehicle Loans	4.04%	1.65%	2.43%	2.94%	1.34%	0.51%	0.99%	1.09%	1.23%	0.82%	0.90%
1st Mortgage Fixed	0.00%	0.00%	1.36%	0.00%	2.19%	0.19%	0.27%	0.24%	0.08%	0.23%	0.23%
1st Mortgage Adj	0.00%	5.07%	0.00%	0.00%	0.45%	1.37%	0.00%	0.00%	0.51%	0.55%	0.54%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.06%	0.21%	0.21%	0.43%	0.25%	0.17%	0.21%
Other RE Adj	0.00%	0.00%	10.72%	0.00%	0.00%	0.08%	0.12%	0.12%	0.16%	0.14%	0.15%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.33%	0.00%	0.00%	0.00%	0.05%	0.06%
All Other Loans	0.38%	2.45%	1.05%	1.31%	1.16%	1.28%	0.67%	0.84%	2.89%	1.53%	1.34%
Indirect Loans	0.00%	0.00%	1.08%	0.00%	1.20%	0.60%	0.89%	1.01%	1.15%	0.73%	0.80%
Total 1st Mortgage Loans	0.00%	2.47%	1.26%	0.00%	0.99%	0.43%	0.23%	0.22%	0.12%	0.25%	0.25%
MBL Delinquency Rate	0.00%	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%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.65%	-0.10%	0.26%	0.17%	0.27%	0.28%	0.41%	0.59%	0.50%	0.55%	0.52%
Recoveries / Charge-Offs	20.00%	200.00%	56.29%	3.23%	22.25%	26.78%	23.46%	19.00%	23.24%	23.85%	23.54%
Expected Charge-Offs / Net Loans	0.41%	0.60%	0.52%	0.37%	0.26%	0.36%	0.25%	0.35%	0.32%	0.21%	0.24%
Provision for Loan Losses/Net Charge-Offs	112.5%	194.7%	95.9%	113.3%	69.3%	119.1%	89.5%	111.8%	139.8%	83.2%	91.9%
Prov. for Loan Losses/Expected Charge-Offs	183.7%	-32.9%	47.6%	53.9%	72.1%	92.3%	151.2%	189.9%	219.4%	222.7%	200.6%
Bankruptcies / Net Loans	0.00%	0.45%	0.70%	0.22%	0.61%	0.94%	0.67%	0.90%	0.86%	0.51%	0.60%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$2	\$21	\$31	\$58	\$140	\$429	\$1,582	\$3,260	\$12,878	\$1,267
Total Amount of Recoveries (\$000s)	\$1	\$5	\$12	\$1	\$13	\$38	\$101	\$301	\$758	\$3,071	\$298
Net Charge Offs (\$000s)	\$2	-\$2	\$9	\$30	\$45	\$103	\$329	\$1,282	\$2,502	\$9,807	\$969
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.40%	0.08%	0.26%	1.09%	1.08%	0.80%	1.45%	1.28%	0.98%	1.03%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	6.49%	13.51%	0.00%	0.00%	0.00%	10.05%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	375.00%	0.00%	0.06%	0.00%	50.13%	45.81%
New Vehicle Loans	0.00%	0.00%	0.79%	0.00%	0.17%	0.06%	0.29%	0.52%	0.41%	0.38%	0.37%
Used Vehicle Loans	0.58%	-0.19%	0.47%	0.32%	0.40%	0.36%	0.77%	1.20%	1.26%	0.77%	0.83%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	-0.66%	0.00%	-0.02%	0.05%	0.03%	0.00%	0.00%	0.03%	0.02%
Total Other RE Loans/ LOC	0.00%	-2.02%	0.00%	0.00%	0.29%	-0.03%	0.00%	-0.04%	-0.03%	-0.04%	-0.03%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	-0.06%	0.05%	0.04%
All Other Loans	0.99%	0.38%	1.20%	0.46%	1.11%	-0.04%	0.50%	0.96%	1.20%	0.49%	0.59%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.09%	0.36%	0.72%	1.02%	1.25%	0.70%	0.77%
Number of Credit Unions in Each Peer Group:	4	8	8	1	16	19	12	5	3	6	82

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%	10.58%	6.60%	0.00%	14.38%	11.88%	3.47%	0.15%	0.00%	0.00%	1.38%
Credit Unions - Deposits in and Loans to	0.00%	8.58%	0.00%	0.00%	3.38%	2.79%	0.62%	0.00%	0.00%	0.00%	0.31%
Total Investments in Corporate Credit Unions*	39.42%	62.15%	103.73%	27.27%	42.50%	65.18%	45.13%	44.52%	0.06%	0.26%	12.11%
Marketable Securities	127.74%	44.38%	17.49%	0.00%	99.87%	139.52%	131.86%	99.70%	157.43%	74.90%	92.69%
All Other Investments	257.30%	241.26%	210.67%	412.48%	243.28%	204.26%	138.66%	8.17%	-4.99%	-12.65%	22.04%
Total Investments	613.14%	405.78%	358.09%	456.00%	420.82%	443.65%	355.12%	183.21%	223.07%	164.49%	210.33%
Unsecured Loans	18.98%	43.70%	49.28%	51.64%	26.36%	28.77%	32.21%	37.64%	33.92%	34.18%	33.79%
Vehicle Loans	258.76%	201.72%	230.83%	146.18%	124.22%	200.54%	191.80%	286.78%	271.03%	267.19%	255.14%
New Vehicle Loans	50.73%	43.44%	51.52%	36.79%	27.05%	32.48%	54.10%	71.74%	59.14%	108.31%	90.34%
Used Vehicle Loans	208.03%	158.27%	179.31%	109.39%	97.17%	168.06%	137.70%	215.04%	211.90%	158.89%	164.80%
Total Real Estate	0.00%	58.18%	105.72%	124.00%	221.20%	224.53%	243.71%	281.12%	384.51%	345.12%	324.73%
1st Mortgage	0.00%	47.63%	72.55%	121.21%	184.08%	162.79%	171.51%	171.80%	257.29%	266.27%	242.40%
1st Mortgage Fxd	0.00%	24.42%	67.29%	121.21%	57.10%	129.47%	144.91%	157.28%	235.59%	250.25%	221.51%
1st Mortgage Adj	0.00%	23.18%	5.27%	0.00%	126.98%	33.32%	26.60%	14.52%	21.70%	16.02%	20.89%
2nd Mortgage	0.00%	10.55%	33.17%	2.79%	37.11%	61.73%	72.20%	109.32%	127.22%	78.85%	82.33%
Closed-End Fxd	0.00%	0.00%	12.06%	2.79%	19.99%	22.57%	21.76%	41.08%	15.76%	9.25%	13.98%
Closed-End Adj	0.00%	8.82%	0.00%	0.00%	0.55%	2.35%	0.68%	0.26%	0.57%	0.66%	0.74%
Open-End Adj	0.00%	1.20%	20.51%	0.00%	13.84%	36.72%	49.76%	67.69%	109.00%	58.18%	60.08%
Open-End Fxd	0.00%	0.54%	0.60%	0.00%	2.73%	0.10%	0.00%	0.29%	1.89%	10.76%	7.53%
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%	4.75%	1.17%	7.69%	0.52%	4.73%	4.14%
All Other Loans/Lines of Credit to Members	193.07%	53.78%	37.69%	18.48%	50.33%	33.94%	28.88%	16.37%	4.25%	12.94%	15.98%
Total Loans	470.80%	357.38%	423.52%	340.30%	422.15%	492.85%	499.16%	636.44%	694.53%	673.34%	640.57%
Indirect Loans	0.00%	0.00%	19.68%	0.00%	19.01%	95.18%	147.28%	237.67%	193.76%	219.90%	199.53%
Percent of Vehicle Loans	0.00%	0.00%	8.53%	0.00%	15.30%	47.46%	76.79%	82.87%	71.49%	82.30%	78.20%
Business Loans	0.00%	0.00%	0.00%	0.00%	59.68%	32.75%	28.25%	34.69%	29.02%	53.24%	46.48%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.22%	0.00%	0.00%	0.00%	0.09%	0.14%
Total Mortgage Exposure**	0.00%	58.18%	105.72%	124.00%	222.03%	240.53%	313.89%	336.25%	461.48%	408.84%	384.84%
Total Real Estate	0.00%	58.18%	105.72%	124.00%	221.20%	224.53%	243.71%	281.12%	384.51%	345.12%	324.73%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	24.08%	11.59%	9.11%	19.60%	19.89%	48.62%	37.91%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	0.83%	16.01%	70.19%	55.13%	76.97%	63.72%	60.12%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.83%	16.01%	70.19%	55.13%	76.93%	63.62%	60.04%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.10%	0.07%



