

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	0.52%	0.55%	0.51%	1.10%	0.96%	1.13%	1.48%	2.15%	1.09%	1.18%	1.32%
Loan Yield	8.18%	7.65%	9.76%	5.52%	6.37%	5.19%	5.44%	4.37%	3.22%	3.40%	3.87%
Net Loan Yield After NCOs	-0.85%	5.04%	8.61%	3.25%	5.76%	4.62%	4.69%	4.06%	3.22%	3.25%	3.61%
Asset Yield	2.85%	3.10%	3.11%	2.67%	2.85%	2.83%	3.63%	3.31%	2.51%	2.43%	2.71%
Cost of Funds	-0.36%	-0.07%	-0.44%	-0.08%	-0.30%	-0.19%	-0.41%	-0.49%	-0.42%	-0.41%	-0.40%
Gross Spread	2.49%	3.04%	2.68%	2.59%	2.55%	2.64%	3.22%	2.82%	2.09%	2.02%	2.31%
Provision Expense	-0.93%	-0.83%	-0.31%	0.36%	-0.24%	-0.18%	-0.30%	-0.20%	-0.01%	-0.12%	-0.15%
Net Spread after Provision Expense	1.55%	2.20%	2.37%	2.95%	2.30%	2.45%	2.92%	2.62%	2.08%	1.90%	2.16%
Total Non-Interest Income	0.05%	0.13%	0.02%	0.52%	1.25%	1.11%	1.61%	0.61%	0.30%	0.35%	0.57%
Total Non-Interest Expense	-1.86%	-3.87%	-2.07%	-3.97%	-3.61%	-3.08%	-4.33%	-2.45%	-1.95%	-1.42%	-2.05%
Net Operating Expense	-1.81%	-3.74%	-2.05%	-3.45%	-2.36%	-1.97%	-2.72%	-1.84%	-1.65%	-1.06%	-1.48%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.15%	0.01%	0.00%	0.00%	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%	-0.09%	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)	-0.26%	-1.53%	0.22%	-0.50%	-0.06%	0.49%	0.34%	0.79%	0.43%	0.83%	0.69%
Net Charge-Offs	-2.75%	-0.93%	-0.32%	-0.82%	-0.22%	-0.24%	-0.42%	-0.17%	0.00%	-0.09%	-0.14%
ROA (with Net Charge-offs)	-2.07%	-1.63%	0.21%	-1.68%	-0.04%	0.43%	0.23%	0.82%	0.44%	0.87%	0.70%
ROA with Provision for LL - W/O NCUSIF Expense	-0.26%	-1.53%	0.31%	-0.50%	-0.06%	0.49%	0.34%	0.79%	0.43%	0.83%	0.69%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-2.07%	-1.63%	0.30%	-1.68%	-0.03%	0.43%	0.23%	0.82%	0.44%	0.87%	0.70%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-0.05%	-2.00%	-1.27%	-1.20%	-1.77%	-1.48%	-1.98%	-1.26%	-0.76%	-0.68%	-0.97%
Travel and Conference Expense	0.00%	0.00%	0.00%	-0.04%	-0.03%	-0.04%	-0.05%	-0.04%	-0.01%	-0.01%	-0.02%
Office Occupancy Expense	0.00%	-0.10%	-0.11%	-0.12%	-0.06%	-0.06%	-0.24%	-0.08%	-0.01%	-0.17%	-0.14%
Office Operations Expense	-1.45%	-0.90%	-0.13%	-1.15%	-0.82%	-0.82%	-1.07%	-0.62%	-0.94%	-0.28%	-0.50%
Educational and Promotional Expense	0.00%	0.00%	-0.02%	-0.07%	-0.04%	-0.06%	-0.08%	-0.05%	-0.04%	-0.01%	-0.03%
Loan Servicing Expense	-0.10%	-0.27%	-0.01%	-0.31%	-0.23%	-0.19%	-0.32%	-0.11%	-0.03%	-0.17%	-0.17%
Professional and Outside Services	-0.16%	-0.57%	-0.25%	-0.74%	-0.54%	-0.33%	-0.48%	-0.19%	-0.14%	-0.06%	-0.16%
Member Insurance	0.00%	0.00%	-0.18%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	0.00%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.10%	-0.03%	-0.07%	-0.31%	-0.07%	-0.07%	-0.09%	-0.08%	-0.02%	-0.04%	-0.05%
Total Non-Interest Expense	-1.86%	-3.87%	-2.07%	-3.97%	-3.61%	-3.08%	-4.33%	-2.45%	-1.95%	-1.42%	-2.05%
Other Performance Ratios											
Earning Asset Yield	2.83%	3.12%	3.13%	2.74%	2.94%	3.16%	3.58%	3.37%	2.54%	2.48%	2.77%
Average Cost of Funds	-0.43%	-0.09%	-0.61%	-0.09%	-0.41%	-0.26%	-0.43%	-0.55%	-0.48%	-0.46%	-0.46%
FTE Employee / \$million of Loans & Share Drafts	1.40	2.02	1.21	0.28	0.48	0.34	0.38	0.16	0.08	0.08	0.14
Compensation & Benefits / FTE Emp.	\$1,333	\$32,071	\$37,538	\$72,308	\$77,691	\$77,123	\$70,693	\$114,785	\$115,722	\$99,787	\$90,729
Compensation & Benefits / \$million Lns. & S.D.s	\$1,745	\$61,969	\$45,529	\$20,029	\$37,133	\$25,380	\$28,154	\$18,323	\$9,278	\$8,508	\$13,020
Operating Expense / Loans & Share Drafts	-6.49%	-11.91%	-7.46%	-6.62%	-7.56%	-5.28%	-6.15%	-3.55%	-2.39%	-1.78%	-2.74%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.17%	0.41%	0.07%	0.87%	2.61%	1.91%	2.29%	0.89%	0.37%	0.44%	0.77%
Net Operating Expense / Loans & Share Drafts	-6.32%	-11.49%	-7.39%	-5.75%	-4.94%	-3.37%	-3.87%	-2.66%	-2.02%	-1.34%	-1.98%
Operating Expense / Operating Revenue	77.87%	121.83%	80.26%	126.79%	95.42%	83.12%	90.51%	74.89%	84.14%	65.66%	74.79%
Total Fixed Assets / Shares & Equity	0.17%	0.50%	0.00%	0.14%	1.42%	0.27%	2.05%	0.42%	0.03%	0.19%	0.42%
Net Loans to Total Shares and Deposits	33.4%	45.3%	39.3%	40.8%	48.7%	55.5%	63.0%	64.6%	85.5%	65.6%	65.3%
Members / FTE Employee	1922.00	302.75	307.38	1024.77	426.50	408.94	422.96	351.04	311.17	279.63	358.29

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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%	0.0%	0.0%	1.7%	1.0%	1.1%	1.3%	0.3%	0.1%	0.1%	0.3%
Total Investments	72.4%	67.0%	71.4%	61.3%	61.5%	52.1%	40.2%	41.7%	29.7%	39.5%	40.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	0.0%	4.7%	1.9%	3.8%	2.8%	0.2%	2.0%	2.2%
All Other Unsecured Loans/Lines of Credit	24.3%	15.4%	15.3%	8.3%	6.4%	6.9%	5.8%	4.6%	1.6%	1.3%	2.8%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	0.0%	0.1%	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%	1.1%	0.4%	0.4%	1.0%	0.0%	0.0%	0.1%	0.2%
New Vehicle Loans	0.5%	7.6%	0.3%	4.4%	4.6%	4.4%	5.1%	1.7%	0.1%	0.6%	1.5%
Used Vehicle Loans	1.9%	11.4%	0.1%	4.8%	9.6%	8.1%	8.1%	3.6%	0.2%	0.6%	2.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	12.3%	1.6%	5.6%	17.5%	24.6%	37.3%	62.8%	49.1%	42.4%
Total Other Real Estate Loans/Lines of Credit	0.4%	0.0%	0.0%	6.1%	2.7%	4.4%	6.5%	4.1%	2.8%	4.4%	4.4%
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	1.4%	0.3%	0.3%	9.4%	0.7%	0.3%	0.6%	1.2%	0.7%	0.1%	0.4%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	28.4%	34.8%	28.3%	35.9%	34.8%	43.9%	55.4%	55.5%	68.5%	58.2%	56.4%
Less: Allowance for Loan & Lease Losses	-2.3%	-3.3%	-0.5%	-0.7%	-0.6%	-0.5%	-0.4%	-0.4%	-0.1%	-0.6%	-0.5%
Net Loans and Leases	26.1%	31.5%	27.8%	35.2%	34.2%	43.4%	55.0%	55.1%	68.3%	57.6%	55.9%
Total Other Assets	1.5%	1.5%	0.8%	1.8%	3.3%	3.4%	3.6%	2.9%	1.9%	2.8%	2.9%
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	0.1%	0.1%	11.1%	0.6%	20.3%	11.0%	1.8%	2.3%	8.1%	0.1%	2.5%
Share Drafts	0.0%	0.0%	0.0%	24.9%	12.7%	17.4%	14.0%	14.7%	13.3%	22.3%	19.2%
Regular Shares	77.9%	69.7%	67.1%	54.7%	37.1%	35.6%	31.3%	32.0%	51.4%	18.3%	25.8%
Money Market Shares	0.0%	0.0%	0.0%	3.9%	5.9%	14.6%	20.4%	10.0%	0.0%	37.6%	26.6%
Share Certificates	4.8%	3.5%	0.0%	1.8%	11.8%	8.2%	16.1%	25.0%	15.4%	9.7%	12.8%
IRA/KEOGH Accounts	0.0%	0.0%	4.8%	1.1%	3.0%	2.7%	5.4%	4.2%	0.0%	0.7%	1.7%
All Other Shares	0.0%	3.6%	0.0%	1.6%	0.6%	0.7%	0.9%	0.2%	0.0%	0.1%	0.3%
Non-Member Deposits	2.2%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Shares and Deposits	84.9%	76.8%	72.0%	88.0%	71.5%	79.2%	88.0%	85.9%	80.0%	88.7%	86.4%
Total Equity	15.0%	23.1%	16.9%	11.4%	8.2%	9.9%	10.2%	11.8%	11.9%	11.1%	11.1%
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	15.0%	23.1%	16.9%	12.0%	8.3%	10.0%	10.5%	11.7%	11.9%	11.2%	11.1%
Total Equity + Allow. for Loan Loss	17.3%	26.3%	17.4%	12.0%	8.8%	10.4%	10.7%	12.2%	12.0%	11.7%	11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	21.8%	-15.4%	-3.5%	3.8%	6.5%	-39.3%	60.8%	5.9%	-2.8%	2.6%	3.1%
Total Loans and Leases	-20.7%	-28.4%	-1.0%	-4.3%	-6.2%	-32.5%	28.8%	6.9%	5.1%	8.2%	6.7%
TOTAL ASSETS	4.1%	-20.1%	-2.9%	2.8%	1.9%	-37.7%	41.2%	5.9%	2.9%	5.7%	4.9%
Total Liabilities	-66.7%	-44.4%	-24.9%	0.0%	12.7%	-26.6%	-7.9%	-1.9%	-22.8%	-74.9%	-13.9%
Total Shares and Deposits	8.0%	-23.7%	-0.2%	2.0%	-0.7%	-37.6%	39.7%	5.8%	5.5%	5.6%	5.2%
Equity Capital	-15.1%	-6.8%	1.8%	-2.3%	-0.5%	-49.4%	67.6%	9.0%	5.2%	8.0%	7.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	4.1%	-20.1%	-2.9%	2.8%	1.9%	-37.7%	41.2%	5.9%	2.9%	5.7%	4.9%

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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	8.10%	9.71%	1.60%	0.23%	1.97%	1.36%	0.97%	0.76%	0.00%	0.61%	0.68%
Delinquent Loans / Total Capital	13.3%	12.8%	2.6%	0.7%	7.8%	5.8%	5.1%	3.5%	0.0%	3.0%	3.3%
Delinquent Loans + OREO / Net Loans + OREO	8.8%	10.7%	1.6%	0.2%	2.0%	1.5%	1.0%	0.8%	0.0%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	23.3%	27.7%	11.6%	51.5%	48.8%	35.6%	36.6%	26.5%	30.8%	35.4%	34.9%
Allowance for Loan Losses/Net Loans	8.71%	10.31%	1.87%	1.93%	1.76%	1.24%	0.81%	0.68%	0.17%	1.00%	0.90%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$69	\$38	\$5	\$158	\$286	\$477	\$855	\$9	\$10,590	\$484
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$27	\$3	\$0	\$82	\$93	\$109	\$249	\$4	\$3,171	\$146
Loans 12 months and over Delinquent (\$000s)	\$1	\$0	\$3	\$6	\$69	\$65	\$167	\$60	\$0	\$2,635	\$114
Total Delinquent Loans (\$000s)	\$9	\$96	\$43	\$11	\$310	\$445	\$753	\$1,163	\$13	\$16,396	\$744
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.00%	1.27%	0.44%	0.47%	0.38%	0.00%	1.09%	0.73%
STS Loans	0.00%	0.00%	0.00%	0.00%	10.53%	0.00%	0.00%	0.00%	0.00%	0.00%	1.68%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.17%	0.05%	1.35%	0.00%	0.00%	0.99%	0.93%
New Vehicle Loans	0.00%	12.04%	0.00%	0.34%	1.36%	0.57%	0.57%	0.50%	0.00%	0.55%	0.67%
Used Vehicle Loans	0.00%	12.40%	0.00%	0.58%	1.27%	0.85%	1.06%	0.59%	0.00%	1.71%	1.07%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.24%	1.07%	1.24%	0.29%	0.00%	0.24%	0.30%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	1.05%	0.00%	1.35%	0.00%	0.73%	0.78%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	4.43%	10.17%	0.38%	0.74%	0.00%	0.00%	2.77%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	5.67%	0.70%	0.96%	0.46%	0.00%	2.01%	1.55%
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	61.64%	393.33%	63.70%	0.43%	29.09%	42.42%	10.65%	6.56%	0.24%	51.24%	13.03%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.24%	1.07%	1.01%	0.70%	0.00%	0.39%	0.43%
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)	9.03%	2.61%	1.14%	2.27%	0.62%	0.57%	0.74%	0.31%	0.00%	0.15%	0.25%
Recoveries / Charge-Offs	53.10%	22.22%	6.06%	42.91%	29.26%	34.96%	20.15%	33.40%	157.14%	6.22%	22.60%
Expected Charge-Offs / Net Loans	1.83%	3.29%	0.26%	0.19%	0.79%	0.52%	0.50%	0.24%	0.00%	0.24%	0.27%
Provision for Loan Losses/Net Charge-Offs	34.0%	89.3%	96.8%	-43.5%	111.5%	74.4%	72.4%	117.4%	-750.0%	140.3%	104.2%
Prov. for Loan Losses/Expected Charge-Offs	177.8%	78.4%	430.1%	-533.3%	88.5%	81.4%	109.1%	154.0%	3157.9%	88.2%	98.7%
Bankruptcies / Net Loans	0.91%	3.30%	0.00%	0.25%	0.19%	0.46%	0.47%	0.27%	0.00%	0.17%	0.21%
Total Amount of Loans Charged-Off (\$000s)	\$23	\$36	\$33	\$188	\$139	\$300	\$687	\$705	\$14	\$4,212	\$351
Total Amount of Recoveries (\$000s)	\$12	\$8	\$2	\$81	\$41	\$105	\$138	\$236	\$22	\$262	\$79
Net Charge Offs (\$000s)	\$11	\$28	\$31	\$107	\$98	\$195	\$548	\$470	-\$8	\$3,950	\$272
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.00%	0.95%	0.88%	0.86%	0.78%	0.06%	1.13%	0.92%
STS Loans	0.00%	0.00%	0.00%	0.00%	20.69%	0.00%	0.00%	0.00%	0.00%	0.00%	3.80%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.33%	0.00%	0.00%	0.00%	0.13%
New Vehicle Loans	88.89%	-1.26%	0.00%	0.11%	0.30%	0.10%	-0.16%	0.18%	0.00%	0.44%	0.16%
Used Vehicle Loans	77.70%	-1.16%	0.00%	3.81%	0.01%	0.51%	1.22%	0.15%	0.00%	0.00%	0.55%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.07%	0.00%	0.01%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	4.35%	-0.49%	-0.58%	0.45%	0.00%	-0.13%	0.46%	0.31%
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	8.96%	875.00%	100.54%	3.66%	16.66%	36.14%	28.44%	6.19%	0.15%	29.72%	12.99%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Number of Credit Unions in Each Peer Group:	10	2	2	3	6	6	5	4	1	1	40

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%	19.71%	0.00%	0.00%	27.12%	0.56%	2.71%	7.38%	0.00%	0.00%	2.10%
Credit Unions - Deposits in and Loans to	0.00%	7.67%	0.00%	10.52%	0.00%	1.67%	0.34%	0.00%	0.00%	0.00%	0.18%
Total Investments in Corporate Credit Unions*	83.02%	24.92%	65.89%	41.95%	60.74%	26.70%	25.86%	7.60%	0.00%	0.00%	6.87%
Marketable Securities	17.49%	0.00%	188.62%	122.53%	348.61%	314.54%	141.52%	239.47%	91.55%	300.63%	261.92%
All Other Investments	182.17%	171.40%	95.07%	246.45%	296.53%	133.53%	148.99%	82.68%	101.64%	-8.89%	44.22%
Total Investments	481.15%	290.49%	421.80%	512.30%	740.03%	518.74%	384.14%	357.59%	249.04%	351.17%	367.11%
Unsecured Loans	161.29%	66.87%	90.48%	69.74%	133.46%	87.06%	91.21%	63.85%	15.62%	29.64%	45.19%
Vehicle Loans	15.62%	82.59%	2.33%	77.18%	170.70%	124.31%	125.78%	45.65%	2.32%	10.37%	35.37%
New Vehicle Loans	3.23%	33.13%	1.92%	36.96%	55.43%	43.92%	48.72%	14.90%	0.55%	5.36%	13.60%
Used Vehicle Loans	12.39%	49.46%	0.40%	40.22%	115.27%	80.39%	77.06%	30.75%	1.77%	5.01%	21.76%
Total Real Estate	2.55%	0.00%	72.37%	64.31%	100.34%	218.44%	297.06%	355.13%	550.63%	476.17%	420.58%
1st Mortgage	0.00%	0.00%	72.37%	13.12%	67.75%	174.38%	235.03%	320.02%	527.18%	436.64%	381.15%
1st Mortgage Fxd	0.00%	0.00%	72.37%	13.12%	65.98%	151.77%	191.81%	196.99%	462.38%	305.35%	274.19%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.77%	22.61%	43.22%	123.03%	64.80%	131.29%	106.96%
2nd Mortgage	2.55%	0.00%	0.00%	51.18%	32.59%	44.06%	62.02%	35.11%	23.45%	39.53%	39.43%
Closed-End Fxd	2.55%	0.00%	0.00%	12.19%	23.81%	10.68%	17.44%	4.51%	0.00%	0.03%	3.42%
Closed-End Adj	0.00%	0.00%	0.00%	5.16%	0.08%	7.06%	0.23%	14.01%	4.11%	10.07%	8.86%
Open-End Adj	0.00%	0.00%	0.00%	33.83%	8.70%	26.32%	44.36%	16.58%	19.34%	29.43%	27.15%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.03%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	9.17%	1.15%	1.86%	78.51%	9.00%	3.43%	6.04%	10.65%	5.85%	0.48%	3.70%
Total Loans	188.62%	150.92%	167.04%	299.96%	418.87%	437.48%	529.90%	475.50%	574.42%	517.64%	506.70%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.01%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	9.43%	22.23%	6.33%	15.08%	3.50%	6.58%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	8.29%	5.09%	0.00%	0.00%	0.00%	0.86%
Total Mortgage Exposure**	2.55%	0.00%	72.37%	158.81%	119.61%	294.77%	355.83%	548.77%	570.90%	646.99%	563.47%
Total Real Estate	2.55%	0.00%	72.37%	64.31%	100.34%	218.44%	297.06%	355.13%	550.63%	476.17%	420.58%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.17%	0.54%	6.33%	15.08%	3.50%	4.31%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	94.51%	19.26%	76.34%	58.77%	193.64%	20.27%	170.82%	142.89%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	94.51%	19.26%	76.34%	58.77%	107.26%	20.27%	170.82%	129.99%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	86.38%	0.00%	0.00%	12.90%



