

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	0.98%	1.05%	0.96%	0.75%	0.96%	1.13%	1.10%	1.73%	1.38%	1.37%	1.35%
Loan Yield	14.03%	8.80%	6.24%	5.65%	5.90%	5.62%	4.93%	5.08%	4.46%	4.19%	4.37%
Net Loan Yield After NCOs	14.03%	8.09%	6.13%	5.44%	4.96%	4.85%	4.23%	4.37%	3.80%	3.62%	3.77%
Asset Yield	3.73%	4.67%	3.22%	2.91%	3.25%	3.23%	3.13%	3.67%	3.32%	3.21%	3.26%
Cost of Funds	-0.23%	-0.32%	-0.37%	-0.15%	-0.26%	-0.27%	-0.25%	-0.30%	-0.37%	-0.50%	-0.44%
Gross Spread	3.49%	4.35%	2.84%	2.76%	2.98%	2.95%	2.88%	3.36%	2.94%	2.71%	2.81%
Provision Expense	0.00%	-0.40%	-0.16%	0.09%	-0.39%	-0.36%	-0.41%	-0.38%	-0.44%	-0.42%	-0.41%
Net Spread after Provision Expense	3.49%	3.95%	2.69%	2.84%	2.59%	2.59%	2.47%	2.98%	2.50%	2.29%	2.40%
Total Non-Interest Income	0.58%	0.61%	0.48%	0.80%	1.28%	1.45%	1.70%	1.97%	1.57%	1.65%	1.64%
Total Non-Interest Expense	-8.27%	-4.98%	-2.88%	-3.21%	-3.72%	-3.67%	-3.59%	-4.32%	-3.52%	-3.11%	-3.31%
Net Operating Expense	-7.68%	-4.37%	-2.40%	-2.41%	-2.45%	-2.21%	-1.90%	-2.35%	-1.95%	-1.46%	-1.67%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.04%	0.01%	-0.01%	-0.01%	-0.01%	0.00%	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%	-0.01%	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)	-4.19%	-0.42%	0.29%	0.47%	0.15%	0.37%	0.56%	0.62%	0.55%	0.85%	0.74%
Net Charge-Offs	0.00%	-0.33%	-0.04%	-0.09%	-0.45%	-0.37%	-0.38%	-0.44%	-0.43%	-0.39%	-0.40%
ROA (with Net Charge-offs)	-4.19%	-0.36%	0.40%	0.29%	0.10%	0.36%	0.58%	0.57%	0.56%	0.88%	0.76%
ROA with Provision for LL - W/O NCUSIF Expense	-4.19%	-0.42%	0.29%	0.47%	0.16%	0.37%	0.56%	0.62%	0.55%	0.85%	0.74%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-4.19%	-0.36%	0.40%	0.29%	0.10%	0.36%	0.59%	0.57%	0.56%	0.88%	0.76%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-4.77%	-2.84%	-1.60%	-1.52%	-1.70%	-1.77%	-1.77%	-2.08%	-1.74%	-1.57%	-1.65%
Travel and Conference Expense	0.00%	0.00%	-0.04%	-0.02%	-0.03%	-0.04%	-0.05%	-0.04%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	-0.09%	-0.10%	-0.24%	-0.20%	-0.21%	-0.24%	-0.29%	-0.24%	-0.24%	-0.24%
Office Operations Expense	-1.40%	-1.18%	-0.52%	-0.47%	-0.58%	-0.51%	-0.61%	-0.95%	-0.60%	-0.62%	-0.63%
Educational and Promotional Expense	-0.12%	-0.06%	-0.02%	-0.04%	-0.08%	-0.07%	-0.10%	-0.18%	-0.13%	-0.15%	-0.14%
Loan Servicing Expense	-0.12%	-0.12%	-0.08%	-0.26%	-0.30%	-0.29%	-0.28%	-0.32%	-0.23%	-0.19%	-0.22%
Professional and Outside Services	-1.16%	-0.52%	-0.41%	-0.56%	-0.70%	-0.68%	-0.45%	-0.38%	-0.41%	-0.23%	-0.31%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.12%	-0.07%	-0.05%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.58%	-0.11%	-0.07%	-0.07%	-0.09%	-0.07%	-0.07%	-0.05%	-0.10%	-0.07%	-0.08%
Total Non-Interest Expense	-8.27%	-4.98%	-2.88%	-3.21%	-3.72%	-3.67%	-3.59%	-4.32%	-3.52%	-3.11%	-3.31%
Other Performance Ratios											
Earning Asset Yield	5.68%	4.10%	3.42%	3.24%	3.41%	3.32%	3.66%	3.69%	3.53%	3.32%	3.40%
Average Cost of Funds	-0.44%	-0.35%	-0.48%	-0.23%	-0.33%	-0.33%	-0.31%	-0.32%	-0.42%	-0.55%	-0.49%
FTE Employee / \$million of Loans & Share Drafts	20.41	1.13	0.63	0.55	0.50	0.46	0.44	0.37	0.33	0.27	0.30
Compensation & Benefits / FTE Emp.	\$41,000	\$41,338	\$59,027	\$58,933	\$56,672	\$60,040	\$59,020	\$64,582	\$64,236	\$72,838	\$68,782
Compensation & Benefits / \$million Lns. & S.D.s	\$1,197,080	\$53,816	\$35,699	\$29,537	\$28,006	\$28,014	\$24,708	\$25,326	\$20,894	\$19,777	\$20,899
Operating Expense / Loans & Share Drafts	-202.09%	-9.44%	-6.43%	-6.27%	-6.11%	-5.80%	-5.02%	-5.25%	-4.23%	-3.92%	-4.19%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	14.60%	1.14%	1.07%	1.59%	2.10%	2.30%	2.37%	2.39%	1.89%	2.08%	2.08%
Net Operating Expense / Loans & Share Drafts	-187.49%	-8.30%	-5.35%	-4.68%	-4.02%	-3.50%	-2.65%	-2.86%	-2.34%	-1.84%	-2.11%
Operating Expense / Operating Revenue	137.75%	99.86%	88.01%	90.54%	88.11%	84.21%	79.69%	82.04%	79.72%	74.29%	76.61%
Total Fixed Assets / Shares & Equity	0.00%	0.21%	0.62%	1.84%	1.99%	2.41%	2.98%	3.28%	2.72%	2.67%	2.70%
Net Loans to Total Shares and Deposits	5.3%	60.9%	52.2%	57.7%	60.1%	58.3%	64.1%	70.7%	77.8%	79.7%	77.1%
Members / FTE Employee	289.00	315.74	436.11	394.73	330.06	332.46	302.28	321.85	345.92	409.05	379.07

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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	4.1%	0.6%	0.2%	1.4%	1.1%	1.1%	1.2%	0.8%	0.8%	0.9%	0.9%
Total Investments	90.7%	50.6%	55.9%	55.1%	47.9%	47.7%	37.5%	30.9%	27.1%	26.1%	28.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.7%	1.7%	2.7%	3.4%	2.8%	4.6%	3.0%	4.8%	4.3%
All Other Unsecured Loans/Lines of Credit	1.4%	17.3%	9.0%	5.0%	4.5%	3.1%	3.4%	2.8%	2.8%	1.7%	2.1%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	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%	0.4%	0.0%	0.3%	0.1%	0.1%	0.1%
New Vehicle Loans	0.9%	11.2%	11.1%	6.9%	8.2%	8.3%	7.9%	10.8%	11.9%	14.3%	13.1%
Used Vehicle Loans	1.3%	14.6%	13.3%	12.6%	16.4%	12.9%	18.8%	17.1%	16.8%	16.2%	16.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.9%	2.9%	9.7%	8.2%	9.9%	14.3%	17.1%	21.8%	24.4%	22.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.5%	0.1%	1.7%	2.7%	4.4%	3.8%	5.5%	4.5%	5.0%	4.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.6%	2.7%	4.9%	3.6%	4.2%	4.9%	4.3%	3.5%	5.7%	2.0%	2.9%
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%	0.1%	0.1%
Total Loans and Leases	4.2%	48.1%	42.1%	41.4%	47.1%	47.3%	55.4%	61.9%	66.9%	68.6%	66.2%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.9%	-0.4%	-0.7%	-0.6%	-0.5%	-0.6%	-0.6%	-0.7%	-0.7%	-0.7%
Net Loans and Leases	2.9%	47.2%	41.7%	40.7%	46.5%	46.8%	54.9%	61.3%	66.2%	67.9%	65.5%
Total Other Assets	2.3%	1.6%	2.1%	2.8%	4.5%	4.5%	6.4%	7.0%	5.9%	5.1%	5.4%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.0%	5.5%	2.2%	15.8%	10.4%	9.1%	2.7%	2.8%	3.0%	3.9%	3.9%
Share Drafts	0.5%	3.8%	3.0%	10.2%	13.7%	15.7%	19.2%	20.3%	17.5%	12.3%	14.1%
Regular Shares	62.9%	50.8%	57.5%	42.0%	40.2%	35.7%	39.0%	34.8%	36.9%	32.4%	33.9%
Money Market Shares	0.0%	4.0%	0.0%	8.1%	7.1%	13.0%	11.1%	17.5%	12.7%	19.3%	17.3%
Share Certificates	16.5%	14.4%	14.9%	8.2%	10.6%	10.7%	11.8%	9.3%	12.7%	13.8%	13.1%
IRA/KEOGH Accounts	0.0%	0.8%	4.6%	2.9%	5.4%	4.5%	4.7%	5.2%	5.9%	6.9%	6.4%
All Other Shares	0.0%	0.3%	0.5%	0.3%	0.4%	1.3%	0.4%	0.3%	0.1%	1.3%	1.0%
Non-Member Deposits	0.0%	4.8%	0.1%	0.0%	0.8%	0.1%	0.2%	0.2%	0.1%	0.0%	0.1%
Total Shares and Deposits	79.9%	79.0%	80.5%	71.7%	78.4%	81.1%	86.4%	87.6%	86.0%	86.0%	85.8%
Total Equity	20.1%	15.4%	17.3%	12.4%	11.3%	9.8%	10.9%	9.6%	10.9%	10.1%	10.3%
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	20.2%	15.4%	17.3%	12.6%	11.4%	9.9%	11.2%	10.0%	11.3%	10.4%	10.6%
Total Equity + Allow. for Loan Loss	21.4%	16.3%	17.7%	13.1%	11.8%	10.3%	11.5%	10.2%	11.6%	10.8%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-6.7%	87.3%	-14.5%	-10.6%	5.8%	22.9%	-45.0%	57.8%	-17.3%	19.8%	10.1%
Total Loans and Leases	-185.1%	165.0%	-34.6%	-61.7%	-6.3%	8.5%	-39.4%	45.7%	-8.9%	17.1%	10.6%
TOTAL ASSETS	-78.9%	120.1%	-23.1%	-36.7%	-1.2%	16.1%	-41.5%	49.4%	-11.8%	16.8%	9.7%
Total Liabilities	-200.0%	0.7%	0.3%	-18.7%	26.6%	30.5%	-102.2%	329.4%	-52.2%	-7.0%	-10.5%
Total Shares and Deposits	-66.8%	132.1%	-24.3%	-37.8%	-4.4%	15.1%	-39.8%	46.2%	-10.3%	18.3%	10.9%
Equity Capital	36.5%	128.8%	-20.1%	-49.5%	-1.3%	11.6%	-30.0%	41.1%	-8.7%	15.0%	8.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-78.9%	120.1%	-23.1%	-36.7%	-1.2%	16.1%	-41.5%	49.4%	-11.8%	16.8%	9.7%

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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	0.00%	2.26%	1.41%	1.86%	0.73%	0.69%	0.65%	0.51%	0.61%	0.54%	0.57%
Delinquent Loans / Total Capital	0.0%	6.7%	3.4%	5.9%	2.9%	3.1%	3.1%	3.1%	3.5%	3.4%	3.4%
Delinquent Loans + OREO / Net Loans + OREO	0.0%	2.3%	1.4%	1.9%	0.9%	0.8%	0.9%	0.6%	0.7%	0.7%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	40.7%	9.6%	36.7%	27.2%	21.8%	21.4%	27.8%	35.4%	36.7%	34.8%
Allowance for Loan Losses/Net Loans	44.90%	1.88%	0.87%	1.67%	1.22%	1.11%	1.01%	1.00%	1.02%	1.00%	1.01%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$26	\$44	\$92	\$93	\$204	\$417	\$765	\$1,761	\$6,119	\$1,090
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$9	\$3	\$36	\$23	\$43	\$61	\$241	\$405	\$1,648	\$280
Loans 12 months and over Delinquent (\$000s)	\$0	\$9	\$2	\$17	\$12	\$14	\$52	\$54	\$560	\$1,899	\$301
Total Delinquent Loans (\$000s)	\$0	\$43	\$48	\$145	\$128	\$261	\$531	\$1,060	\$2,727	\$9,666	\$1,671
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.03%	0.35%	0.38%	0.37%	0.35%	0.40%	0.30%	0.51%	0.46%
STS Loans	0.00%	0.00%	0.00%	0.00%	1.64%	0.82%	2.07%	0.00%	0.00%	0.25%	1.06%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	4.85%	3.50%	0.00%	2.71%	1.10%	2.45%	2.35%
New Vehicle Loans	0.00%	1.49%	1.72%	0.21%	0.35%	0.22%	0.24%	0.33%	0.31%	0.24%	0.25%
Used Vehicle Loans	0.00%	0.97%	1.69%	2.20%	0.85%	0.71%	0.85%	0.73%	0.51%	0.45%	0.52%
1st Mortgage Fixed	0.00%	0.00%	0.00%	4.09%	0.84%	0.94%	0.64%	0.23%	0.67%	0.57%	0.58%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.32%	1.12%	0.69%	1.00%	0.66%	0.97%	0.91%
Other RE Fixed	0.00%	0.00%	1.09%	0.00%	1.84%	1.55%	0.60%	0.32%	0.68%	1.20%	1.02%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.17%	0.83%	0.09%	0.50%	0.38%	0.56%	0.53%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	0.00%	0.33%
All Other Loans	0.00%	29.19%	3.49%	1.58%	1.40%	0.75%	1.19%	0.82%	1.80%	1.43%	1.46%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.11%	1.74%	0.61%	0.80%	0.46%	0.40%	0.44%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	4.06%	0.72%	0.99%	0.67%	0.39%	0.67%	0.67%	0.67%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	1.11%	0.40%	0.51%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.23%	0.05%	0.08%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	0.71%	0.10%	0.21%	0.95%	0.78%	0.70%	0.71%	0.65%	0.57%	0.60%
Recoveries / Charge-Offs	0.00%	3.23%	40.00%	51.30%	14.84%	19.62%	19.93%	24.97%	24.46%	25.13%	24.46%
Expected Charge-Offs / Net Loans	0.00%	0.96%	0.33%	0.51%	0.39%	0.28%	0.30%	0.22%	0.32%	0.34%	0.33%
Provision for Loan Losses/Net Charge-Offs	0.0%	120.0%	353.3%	-94.7%	87.9%	96.6%	105.7%	88.0%	103.3%	107.9%	104.7%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	90.9%	111.6%	-39.3%	215.4%	272.9%	248.1%	289.8%	211.8%	182.2%	195.3%
Bankruptcies / Net Loans	0.00%	0.48%	0.43%	0.87%	0.53%	0.44%	0.45%	0.21%	0.44%	0.47%	0.45%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$12	\$6	\$39	\$199	\$361	\$766	\$1,813	\$3,994	\$12,882	\$2,303
Total Amount of Recoveries (\$000s)	\$0	\$0	\$3	\$20	\$30	\$71	\$153	\$453	\$977	\$3,237	\$563
Net Charge Offs (\$000s)	\$0	\$12	\$4	\$19	\$170	\$290	\$614	\$1,360	\$3,017	\$9,644	\$1,740
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	-0.05%	0.60%	0.89%	0.86%	1.00%	0.95%	1.60%	1.37%
STS Loans	0.00%	0.00%	0.00%	8.22%	7.36%	4.02%	5.25%	0.00%	0.00%	8.44%	5.75%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	4.15%	0.00%	-0.03%	0.00%	0.06%	0.61%
New Vehicle Loans	0.00%	0.00%	0.00%	0.01%	0.40%	0.37%	0.33%	0.56%	0.68%	0.42%	0.47%
Used Vehicle Loans	0.00%	0.00%	0.09%	0.50%	1.43%	1.11%	1.03%	1.22%	1.01%	0.89%	0.95%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.22%	0.04%	0.03%	0.06%	0.02%	0.01%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.30%	-0.07%	0.01%	-0.07%	-0.09%	-0.10%	-0.09%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.12%	0.00%	2.01%
All Other Loans	0.00%	14.67%	0.69%	0.81%	3.27%	2.82%	-5.03%	-0.15%	-0.80%	-0.10%	-0.24%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.71%	1.47%	0.37%	0.73%	0.70%	0.40%	0.46%
Number of Credit Unions in Each Peer Group:	3	5	8	8	30	23	17	12	15	16	137

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%	22.87%	24.26%	1.31%	17.27%	14.01%	7.89%	2.34%	0.38%	0.00%	1.34%
Credit Unions - Deposits in and Loans to	0.00%	3.27%	0.89%	4.96%	2.83%	3.53%	1.87%	1.67%	0.00%	0.00%	0.36%
Total Investments in Corporate Credit Unions*	224.26%	41.49%	38.07%	72.54%	77.18%	67.68%	66.54%	36.33%	18.96%	11.11%	19.56%
Marketable Securities	0.00%	42.08%	65.90%	123.78%	128.08%	211.84%	114.64%	182.94%	163.35%	164.42%	163.50%
All Other Investments	218.93%	183.50%	162.32%	228.14%	167.59%	165.39%	113.65%	39.42%	1.96%	7.81%	21.92%
Total Investments	450.00%	327.41%	323.47%	435.96%	418.88%	480.48%	336.44%	309.40%	240.67%	250.44%	266.63%
Unsecured Loans	7.10%	111.76%	55.99%	53.77%	63.16%	65.14%	55.83%	74.02%	52.30%	61.88%	60.82%
Vehicle Loans	10.95%	166.71%	141.48%	154.10%	215.00%	214.56%	239.51%	280.33%	255.08%	292.64%	278.61%
New Vehicle Loans	4.44%	72.26%	64.32%	54.35%	71.45%	84.16%	70.65%	108.67%	105.54%	137.25%	123.93%
Used Vehicle Loans	6.51%	94.45%	77.16%	99.75%	143.55%	130.40%	168.86%	171.66%	149.54%	155.39%	154.68%
Total Real Estate	0.00%	15.78%	17.47%	90.35%	95.70%	143.57%	162.75%	226.65%	233.91%	281.63%	256.13%
1st Mortgage	0.00%	12.25%	16.65%	77.05%	72.08%	99.41%	128.34%	171.47%	193.66%	233.85%	210.56%
1st Mortgage Fxd	0.00%	12.25%	16.65%	76.53%	55.07%	70.89%	70.32%	134.89%	146.03%	174.96%	157.02%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.52%	17.00%	28.52%	58.02%	36.58%	47.62%	58.90%	53.54%
2nd Mortgage	0.00%	3.53%	0.82%	13.30%	23.62%	44.17%	34.41%	55.17%	40.25%	47.78%	45.57%
Closed-End Fxd	0.00%	3.53%	0.82%	13.30%	11.46%	7.83%	16.24%	17.72%	13.98%	13.32%	13.62%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.04%	2.31%	0.26%	0.21%	2.37%	3.77%	3.02%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	11.69%	31.72%	14.78%	35.24%	22.55%	29.61%	27.65%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.43%	2.30%	3.13%	2.01%	1.35%	1.08%	1.29%
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%	0.20%	0.00%	0.00%	0.00%	0.47%	0.00%	0.08%
All Other Loans/Lines of Credit to Members	2.96%	17.35%	28.19%	28.69%	36.86%	49.32%	38.20%	34.93%	50.20%	19.02%	27.48%
Total Loans	21.01%	311.60%	243.23%	327.18%	411.43%	476.96%	496.55%	620.33%	593.94%	656.66%	624.87%
Indirect Loans	0.00%	0.00%	0.00%	4.15%	9.46%	18.60%	49.05%	112.25%	106.20%	171.76%	143.05%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.69%	4.40%	8.67%	20.48%	40.04%	41.63%	58.69%	51.34%
Business Loans	0.00%	8.30%	0.00%	1.86%	3.70%	14.49%	30.38%	48.06%	49.16%	36.57%	37.74%
Participation Loans	0.00%	0.00%	0.00%	6.42%	8.77%	11.03%	0.00%	8.37%	19.21%	5.20%	7.82%
Total Mortgage Exposure**	0.00%	15.78%	17.47%	90.35%	112.22%	227.47%	214.82%	350.14%	332.37%	346.43%	329.08%
Total Real Estate	0.00%	15.78%	17.47%	90.35%	95.70%	143.57%	162.75%	226.65%	233.91%	281.63%	256.13%
RE Business Loans	0.00%	0.00%	0.00%	1.86%	2.74%	9.35%	24.26%	27.74%	34.04%	33.27%	31.23%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	16.53%	83.89%	52.07%	123.49%	98.46%	64.79%	72.95%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	16.53%	83.89%	52.07%	121.60%	98.35%	64.66%	72.72%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.89%	0.10%	0.13%	0.22%



