

December 31, 2016

<b>Earnings to Average Assets</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>
<b>YTD Annualized</b>	<b>&lt;2mm</b>	<b>2-5mm</b>	<b>5-10mm</b>	<b>10-20mm</b>	<b>20-50mm</b>	<b>50-100mm</b>	<b>100-200mm</b>	<b>200-500mm</b>	<b>500mm-1B</b>	<b>GT 1 Billion</b>	<b>ALL FICUs</b>
Investment Yield	0.52%	0.53%	1.38%	0.67%	0.80%	0.76%	0.98%	1.12%		1.23%	1.12%
Loan Yield	9.61%	7.55%	6.12%	6.68%	6.82%	5.02%	5.15%	5.56%		3.96%	4.35%
Net Loan Yield After NCOs	7.92%	7.06%	5.11%	6.09%	6.22%	4.42%	4.59%	4.74%		3.54%	3.86%
Asset Yield	4.82%	3.88%	3.38%	3.21%	3.71%	3.20%	3.17%	3.42%		3.07%	3.15%
Cost of Funds	-0.22%	-0.30%	-0.47%	-0.22%	-0.31%	-0.26%	-0.32%	-0.27%		-0.36%	-0.34%
Gross Spread	4.60%	3.59%	2.92%	2.99%	3.40%	2.94%	2.85%	3.16%		2.71%	2.81%
Provision Expense	-1.07%	-0.14%	-0.48%	-0.27%	-0.23%	-0.35%	-0.33%	-0.48%		-0.32%	-0.34%
Net Spread after Provision Expense	3.53%	3.45%	2.44%	2.72%	3.17%	2.60%	2.52%	2.68%		2.38%	2.47%
Total Non-Interest Income	0.97%	0.73%	0.86%	1.03%	1.55%	1.57%	1.92%	2.13%		1.37%	1.51%
Total Non-Interest Expense	-4.88%	-3.58%	-3.32%	-3.63%	-4.50%	-3.57%	-3.95%	-4.41%		-2.89%	-3.25%
Net Operating Expense	-3.91%	-2.86%	-2.46%	-2.60%	-2.95%	-2.01%	-2.03%	-2.27%		-1.52%	-1.74%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.01%	-0.01%		0.00%	0.00%
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%
NCUSIF Stabilization Expense	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		-0.01%	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%
Return on Assets (ROA with Provision for LL)	-0.39%	0.59%	-0.03%	0.11%	0.21%	0.58%	0.50%	0.40%		0.86%	0.73%
Net Charge-Offs	-0.80%	-0.24%	-0.44%	-0.25%	-0.30%	-0.35%	-0.30%	-0.44%		-0.29%	-0.31%
ROA (with Net Charge-offs)	-0.11%	0.49%	0.02%	0.14%	0.14%	0.57%	0.52%	0.43%		0.89%	0.76%
ROA with Provision for LL - W/O NCUSIF Expense	-0.38%	0.59%	-0.02%	0.11%	0.21%	0.58%	0.50%	0.40%		0.86%	0.73%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.10%	0.49%	0.02%	0.14%	0.14%	0.57%	0.52%	0.43%		0.90%	0.76%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.54%	-1.91%	-1.86%	-1.92%	-2.31%	-1.80%	-1.96%	-2.28%		-1.45%	-1.64%
Travel and Conference Expense	0.00%	-0.03%	-0.05%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%		-0.02%	-0.03%
Office Occupancy Expense	-0.02%	-0.06%	-0.13%	-0.23%	-0.27%	-0.22%	-0.23%	-0.29%		-0.18%	-0.20%
Office Operations Expense	-0.97%	-0.83%	-0.70%	-0.81%	-0.96%	-0.76%	-0.82%	-0.83%		-0.53%	-0.62%
Educational and Promotional Expense	-0.06%	-0.04%	-0.04%	-0.06%	-0.09%	-0.09%	-0.10%	-0.13%		-0.12%	-0.12%
Loan Servicing Expense	-0.16%	-0.07%	-0.06%	-0.07%	-0.16%	-0.16%	-0.22%	-0.28%		-0.31%	-0.28%
Professional and Outside Services	-0.92%	-0.46%	-0.35%	-0.31%	-0.52%	-0.35%	-0.47%	-0.44%		-0.12%	-0.21%
Member Insurance	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		-0.01%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.09%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%		-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.11%	-0.14%	-0.09%	-0.17%	-0.12%	-0.13%	-0.10%	-0.11%		-0.14%	-0.13%
Total Non-Interest Expense	-4.88%	-3.58%	-3.32%	-3.63%	-4.50%	-3.57%	-3.95%	-4.41%		-2.89%	-3.25%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.92%	4.06%	3.49%	3.34%	3.96%	3.50%	3.35%	3.66%		3.19%	3.30%
Average Cost of Funds	-0.27%	-0.37%	-0.59%	-0.30%	-0.39%	-0.32%	-0.37%	-0.30%		-0.41%	-0.39%
FTE Employee / \$million of Loans & Share Drafts	2.09	1.01	0.89	0.69	0.58	0.50	0.46	0.44		0.21	0.28
Compensation & Benefits / FTE Emp.	\$27,103	\$38,872	\$45,001	\$54,530	\$65,704	\$49,396	\$61,750	\$70,897		\$80,672	\$72,232
Compensation & Benefits / \$million Lns. & S.D.s	\$56,009	\$39,321	\$39,629	\$37,851	\$38,354	\$24,248	\$28,578	\$31,865		\$16,975	\$20,390
Operating Expense / Loans & Share Drafts	-10.77%	-7.39%	-7.07%	-7.17%	-7.46%	-4.80%	-5.77%	-6.16%		-3.38%	-4.04%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.18%	1.49%	1.84%	2.03%	2.55%	2.11%	2.81%	2.98%		1.60%	1.88%
Net Operating Expense / Loans & Share Drafts	-8.60%	-5.90%	-5.23%	-5.14%	-4.90%	-2.70%	-2.96%	-3.18%		-1.78%	-2.16%
Operating Expense / Operating Revenue	88.48%	84.54%	89.28%	90.82%	91.37%	79.46%	83.83%	84.01%		73.25%	76.95%
Total Fixed Assets / Shares & Equity	0.02%	0.46%	1.08%	2.55%	2.47%	2.90%	2.09%	3.26%		1.35%	1.76%
Net Loans to Total Shares and Deposits	59.9%	63.1%	56.8%	59.7%	62.8%	71.0%	65.9%	64.5%		83.2%	78.0%
Members / FTE Employee	480.55	459.44	470.92	435.29	435.42	353.60	398.53	386.48		449.00	423.85

December 31, 2016

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
<b>ASSETS</b>											
Cash and Cash Equivalents	0.1%	0.6%	0.8%	1.1%	1.4%	2.1%	1.3%	1.4%		0.8%	1.0%
Total Investments	51.2%	47.1%	52.2%	51.8%	43.2%	34.9%	39.5%	35.1%		23.3%	27.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.7%	0.5%	2.7%	3.1%	2.9%	2.9%		3.7%	3.4%
All Other Unsecured Loans/Lines of Credit	17.1%	12.3%	5.9%	6.2%	4.7%	4.4%	3.8%	3.4%		1.9%	2.5%
Short-Term Small Amount Loans (STS)	0.2%	0.1%	0.0%	0.1%	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%	0.1%	0.9%	0.0%		0.2%	0.2%
New Vehicle Loans	7.5%	11.5%	10.4%	6.8%	5.9%	6.9%	7.0%	8.3%		15.8%	13.3%
Used Vehicle Loans	18.0%	22.6%	19.6%	18.4%	18.5%	22.2%	18.8%	21.5%		18.1%	18.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	2.0%	0.6%	1.2%	4.5%	13.6%	14.9%	14.4%	12.7%		25.0%	21.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.2%	2.4%	2.7%	2.6%	3.7%	3.0%	4.4%		5.2%	4.7%
Leases Receivable	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	4.0%	3.1%	4.5%	4.5%	2.9%	3.3%	4.5%	2.7%		1.9%	2.4%
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%
Total Loans and Leases	48.8%	51.4%	44.7%	43.6%	51.1%	58.5%	55.4%	56.2%		71.8%	66.8%
Less: Allowance for Loan & Lease Losses	-1.6%	-1.0%	-0.5%	-0.4%	-0.5%	-0.5%	-0.5%	-0.5%		-0.5%	-0.5%
Net Loans and Leases	47.2%	50.4%	44.2%	43.2%	50.6%	58.0%	55.0%	55.7%		71.3%	66.3%
Total Other Assets	1.5%	1.8%	2.8%	3.9%	4.8%	5.0%	4.2%	7.8%		4.7%	5.0%
<b>TOTAL ASSETS</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>
<b>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities	2.5%	2.2%	3.8%	12.6%	7.1%	6.2%	4.9%	3.5%		1.4%	2.5%
Share Drafts	0.4%	1.9%	3.6%	7.8%	12.6%	14.9%	15.0%	18.2%		17.1%	16.6%
Regular Shares	75.7%	56.4%	54.4%	45.7%	45.7%	33.0%	44.4%	35.2%		29.0%	32.0%
Money Market Shares	0.4%	3.0%	4.1%	1.4%	6.1%	12.2%	9.4%	14.5%		21.0%	18.0%
Share Certificates	3.0%	17.9%	11.3%	12.1%	11.2%	14.9%	9.7%	12.9%		12.1%	12.1%
IRA/KEOGH Accounts	0.0%	1.0%	1.1%	4.5%	5.0%	6.6%	5.1%	4.8%		7.0%	6.4%
All Other Shares	0.6%	1.3%	3.5%	1.4%	0.5%	0.5%	0.4%	1.4%		0.1%	0.3%
Non-Member Deposits	1.4%	0.0%	0.6%	0.1%	0.2%	0.2%	0.1%	0.2%		0.0%	0.1%
Total Shares and Deposits	81.5%	81.6%	78.6%	73.0%	81.3%	82.4%	84.1%	87.2%		86.3%	85.6%
Total Equity	16.1%	16.3%	17.6%	14.4%	11.6%	11.5%	11.0%	9.3%		12.3%	11.9%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>
Net Worth	16.0%	16.3%	17.6%	14.6%	11.6%	11.7%	11.0%	9.5%		12.7%	12.2%
Total Equity + Allow. for Loan Loss	17.6%	17.3%	18.1%	14.9%	12.1%	12.0%	11.4%	9.8%		12.8%	12.3%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-8.4%	-29.9%	-7.0%	3.0%	-0.3%	-18.5%	-0.8%	11.9%		-9.2%	-5.8%
Total Loans and Leases	-8.1%	-1.9%	-7.0%	1.8%	9.4%	-18.9%	2.0%	27.9%		12.9%	11.1%
<b>TOTAL ASSETS</b>	<b>-8.5%</b>	<b>-17.5%</b>	<b>-7.2%</b>	<b>2.3%</b>	<b>5.4%</b>	<b>-18.6%</b>	<b>0.2%</b>	<b>20.9%</b>		<b>6.9%</b>	<b>5.8%</b>
Total Liabilities	50.2%	-69.6%	0.4%	-0.7%	44.4%	-30.0%	6.5%	17.4%		17.8%	5.6%
Total Shares and Deposits	-9.2%	-13.9%	-8.3%	3.4%	3.6%	-18.0%	-0.2%	21.6%		6.7%	5.8%
Equity Capital	-10.0%	-15.5%	-3.5%	-0.1%	1.4%	-16.2%	1.1%	16.4%		7.8%	6.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-8.5%</b>	<b>-17.5%</b>	<b>-7.2%</b>	<b>2.3%</b>	<b>5.4%</b>	<b>-18.6%</b>	<b>0.2%</b>	<b>20.9%</b>		<b>6.9%</b>	<b>5.8%</b>

December 31, 2016

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	2.86%	0.86%	1.60%	1.25%	1.30%	0.99%	0.92%	0.90%		0.44%	0.57%
Delinquent Loans / Total Capital	7.9%	2.5%	4.0%	3.7%	5.5%	4.8%	4.5%	5.2%		2.5%	3.1%
Delinquent Loans + OREO / Net Loans + OREO	3.2%	0.9%	1.7%	1.3%	1.6%	1.2%	1.1%	1.2%		0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	24.6%	17.5%	11.1%	32.1%	29.7%	15.6%	29.2%	21.3%		20.3%	21.6%
Allowance for Loan Losses/Net Loans	3.33%	2.07%	1.20%	0.98%	0.92%	0.88%	0.83%	0.92%		0.70%	0.75%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$13	\$54	\$66	\$154	\$362	\$541	\$1,178		\$5,528	\$579
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$2	\$5	\$25	\$34	\$47	\$170	\$269		\$928	\$112
Loans 12 months and over Delinquent (\$000s)	\$1	\$0	\$2	\$6	\$31	\$20	\$53	\$49		\$478	\$47
Total Delinquent Loans (\$000s)	\$13	\$15	\$61	\$97	\$219	\$429	\$763	\$1,496		\$6,934	\$738
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.15%	0.37%	0.40%	0.42%	0.55%		0.36%	0.38%
STS Loans	3.70%	5.26%	6.25%	1.84%	3.30%	25.00%	0.00%	1.99%		0.00%	2.90%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.31%	1.20%	1.60%		0.09%	0.53%
New Vehicle Loans	0.65%	0.05%	0.69%	0.95%	1.19%	0.61%	0.43%	0.48%		0.34%	0.38%
Used Vehicle Loans	4.21%	1.09%	2.09%	0.95%	1.31%	1.35%	1.16%	1.28%		0.53%	0.77%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.29%	0.37%	0.96%	0.69%	0.51%		0.39%	0.42%
1st Mortgage Adj	0.00%	0.00%	0.00%	5.62%	3.13%	0.12%	0.49%	0.12%		0.14%	0.35%
Other RE Fixed	0.00%	0.00%	4.43%	1.00%	0.58%	1.39%	0.81%	1.85%		0.45%	0.68%
Other RE Adj	0.00%	1.28%	5.57%	1.58%	0.67%	0.60%	0.46%	0.33%		0.13%	0.21%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
All Other Loans	14.61%	5.44%	2.47%	3.18%	3.33%	2.63%	2.64%	2.89%		2.33%	2.55%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.06%	1.26%	2.03%		0.25%	0.74%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	2.56%	1.53%	0.60%	0.62%	0.37%		0.36%	0.41%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	0.17%		0.26%	0.23%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.06%		0.04%	0.04%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	1.69%	0.49%	1.01%	0.59%	0.60%	0.61%	0.56%	0.82%		0.42%	0.49%
Recoveries / Charge-Offs	20.16%	51.66%	13.81%	22.99%	23.96%	20.73%	23.14%	20.36%		26.01%	24.51%
Expected Charge-Offs / Net Loans	1.82%	0.73%	0.75%	0.68%	0.65%	0.56%	0.51%	0.69%		0.23%	0.32%
Provision for Loan Losses/Net Charge-Offs	134.3%	58.0%	110.5%	108.9%	77.6%	97.7%	108.3%	108.6%		110.8%	108.5%
Prov. for Loan Losses/Expected Charge-Offs	128.4%	40.1%	149.1%	94.5%	72.3%	106.9%	120.7%	130.4%		208.8%	165.0%
Bankruptcies / Net Loans	5.07%	2.05%	1.74%	1.44%	1.03%	1.32%	1.00%	1.82%		0.47%	0.71%
Total Amount of Loans Charged-Off (\$000s)	\$10	\$18	\$47	\$59	\$118	\$378	\$586	\$1,532		\$8,503	\$790
Total Amount of Recoveries (\$000s)	\$2	\$9	\$6	\$14	\$28	\$78	\$136	\$312		\$2,212	\$194
Net Charge Offs (\$000s)	\$8	\$9	\$40	\$46	\$89	\$299	\$450	\$1,220		\$6,291	\$596
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.10%	0.05%	0.56%	0.68%	0.59%	0.69%		0.97%	0.84%
STS Loans	50.39%	4.95%	3.53%	9.82%	2.70%	50.00%	0.00%	2.64%		0.00%	4.87%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
New Vehicle Loans	-0.62%	-0.04%	0.83%	0.08%	0.20%	0.43%	0.24%	0.58%		0.41%	0.41%
Used Vehicle Loans	1.65%	-0.14%	0.86%	0.46%	0.61%	0.65%	0.66%	1.21%		0.56%	0.66%
Total 1st Mortgage RE Loans/LOC	-0.35%	0.00%	0.00%	0.03%	0.01%	0.11%	0.02%	0.00%		0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	-0.62%	0.00%	0.53%	0.20%	0.31%	0.19%	0.03%		0.07%	0.09%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
All Other Loans	7.75%	8.83%	4.67%	3.06%	4.61%	11.39%	-3.22%	0.09%		-1.69%	-1.84%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.74%	1.16%		0.42%	0.62%
Number of Credit Unions in Each Peer Group:	13	15	9	17	16	16	12	9		7	114



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%	1.19%	7.38%	9.99%	8.90%	10.73%	2.48%	1.80%		0.00%	1.32%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	2.36%	0.57%	1.24%	1.00%	0.27%		0.00%	0.22%
Total Investments in Corporate Credit Unions*	31.10%	37.28%	26.51%	37.80%	70.74%	49.04%	46.61%	45.54%		7.30%	18.16%
Marketable Securities	15.24%	13.17%	20.60%	92.87%	67.01%	87.23%	188.65%	230.49%		149.79%	153.09%
All Other Investments	163.57%	187.15%	230.65%	188.15%	198.59%	124.52%	90.25%	56.42%		-5.86%	23.70%
<b>Total Investments</b>	<b>318.85%</b>	<b>289.35%</b>	<b>297.26%</b>	<b>353.88%</b>	<b>373.27%</b>	<b>298.80%</b>	<b>358.30%</b>	<b>367.83%</b>		<b>183.42%</b>	<b>227.99%</b>
Unsecured Loans	106.55%	75.61%	37.56%	45.94%	63.47%	63.82%	61.24%	65.91%		43.74%	48.78%
Vehicle Loans	159.10%	209.22%	171.28%	171.65%	211.23%	248.90%	234.56%	313.05%		266.91%	264.39%
New Vehicle Loans	46.85%	70.73%	59.43%	46.15%	51.31%	59.24%	63.78%	87.49%		124.30%	109.46%
Used Vehicle Loans	112.25%	138.49%	111.85%	125.50%	159.92%	189.66%	170.78%	225.56%		142.61%	154.94%
Total Real Estate	12.25%	11.30%	20.09%	48.85%	140.49%	158.91%	158.28%	179.96%		237.27%	214.64%
1st Mortgage	12.25%	3.88%	6.58%	30.43%	117.60%	127.34%	131.02%	133.54%		196.48%	175.84%
1st Mortgage Fxd	12.20%	3.87%	4.75%	21.51%	68.14%	73.25%	81.66%	86.44%		178.34%	150.38%
1st Mortgage Adj	0.00%	0.00%	1.83%	8.91%	49.47%	54.09%	49.36%	47.09%		18.13%	25.46%
2nd Mortgage	0.00%	7.42%	13.51%	18.42%	22.88%	31.57%	27.26%	46.42%		40.79%	38.80%
Closed-End Fxd	0.00%	0.00%	3.32%	5.88%	7.33%	6.03%	5.37%	8.27%		8.07%	7.67%
Closed-End Adj	0.00%	0.00%	0.08%	0.01%	0.41%	0.00%	0.05%	0.00%		0.00%	0.01%
Open-End Adj	0.00%	7.42%	8.57%	12.54%	13.46%	22.92%	21.31%	37.62%		31.87%	30.22%
Open-End Fxd	0.00%	0.00%	1.53%	0.00%	1.68%	2.61%	0.53%	0.53%		0.85%	0.90%
Other RE Loans	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%	0.00%		0.00%	0.00%
All Other Loans/Lines of Credit to Members	24.70%	19.19%	25.47%	31.01%	24.80%	28.33%	40.58%	28.53%		15.03%	19.45%
<b>Total Loans</b>	<b>303.96%</b>	<b>315.76%</b>	<b>254.51%</b>	<b>297.81%</b>	<b>441.20%</b>	<b>500.72%</b>	<b>503.05%</b>	<b>589.18%</b>		<b>564.89%</b>	<b>549.54%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	25.47%	62.19%	98.15%		41.49%	45.58%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	10.23%	26.51%	31.35%		15.55%	17.24%
Business Loans	0.00%	0.00%	0.00%	1.94%	7.97%	38.68%	27.02%	59.17%		32.86%	33.87%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.85%	0.00%		27.70%	20.68%
<b>Total Mortgage Exposure**</b>	<b>12.25%</b>	<b>11.30%</b>	<b>20.09%</b>	<b>48.85%</b>	<b>145.05%</b>	<b>173.21%</b>	<b>210.22%</b>	<b>265.22%</b>		<b>291.83%</b>	<b>267.32%</b>
Total Real Estate	12.25%	11.30%	20.09%	48.85%	140.49%	158.91%	158.28%	179.96%		237.27%	214.64%
RE Business Loans	0.00%	0.00%	0.00%	1.61%	7.11%	36.69%	9.10%	48.33%		27.46%	27.43%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	4.56%	14.30%	51.93%	85.26%		54.56%	52.68%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	4.56%	14.30%	51.93%	85.26%		54.56%	52.68%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%



