

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	0.40%	1.13%	0.59%	0.93%	1.25%	1.14%	1.38%	1.17%	1.43%	1.51%	1.34%
Loan Yield	9.27%	4.94%	7.61%	5.23%	5.54%	5.14%	5.28%	4.08%	4.73%	4.83%	4.72%
Net Loan Yield After NCOs	5.34%	4.94%	5.85%	3.93%	5.25%	4.67%	4.74%	3.64%	4.42%	4.31%	4.28%
Asset Yield	6.40%	1.54%	4.34%	2.32%	2.42%	2.39%	3.12%	2.48%	2.72%	2.98%	2.71%
Cost of Funds	0.00%	-0.20%	-0.44%	-0.41%	-0.24%	-0.25%	-0.36%	-0.26%	-0.31%	-0.15%	-0.25%
Gross Spread	6.40%	1.34%	3.90%	1.90%	2.17%	2.14%	2.77%	2.23%	2.41%	2.83%	2.46%
Provision Expense	-9.82%	0.00%	-1.15%	-0.70%	-0.07%	-0.15%	-0.19%	-0.24%	-0.10%	-0.36%	-0.22%
Net Spread after Provision Expense	-3.41%	1.34%	2.74%	1.20%	2.10%	1.99%	2.58%	1.98%	2.30%	2.46%	2.24%
Total Non-Interest Income	1.17%	0.00%	0.51%	0.42%	0.52%	0.49%	0.63%	0.49%	0.82%	1.03%	0.74%
Total Non-Interest Expense	-7.89%	-1.05%	-3.29%	-2.70%	-2.32%	-2.16%	-2.59%	-2.07%	-2.51%	-3.05%	-2.53%
Net Operating Expense	-6.72%	-1.05%	-2.78%	-2.28%	-1.80%	-1.67%	-1.97%	-1.59%	-1.69%	-2.02%	-1.78%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%	0.05%	0.00%	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	0.00%	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)	-10.14%	0.29%	-0.03%	-1.08%	0.31%	0.32%	0.62%	0.40%	0.67%	0.45%	0.47%
Net Charge-Offs	-2.67%	0.00%	-0.94%	-0.42%	-0.08%	-0.15%	-0.25%	-0.21%	-0.13%	-0.24%	-0.18%
ROA (with Net Charge-offs)	-2.99%	0.29%	0.18%	-0.80%	0.30%	0.31%	0.56%	0.43%	0.65%	0.57%	0.51%
ROA with Provision for LL - W/O NCUSIF Expense	-10.14%	0.29%	-0.03%	-1.08%	0.31%	0.32%	0.62%	0.40%	0.67%	0.45%	0.47%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-2.99%	0.29%	0.18%	-0.80%	0.30%	0.32%	0.56%	0.43%	0.65%	0.57%	0.51%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.77%	-0.03%	-1.66%	-1.05%	-1.12%	-0.98%	-1.11%	-1.06%	-1.26%	-1.57%	-1.26%
Travel and Conference Expense	0.00%	0.00%	-0.07%	-0.05%	-0.04%	-0.04%	-0.06%	-0.03%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.85%	-0.03%	-0.27%	-0.08%	-0.18%	-0.16%	-0.18%	-0.14%	-0.23%	-0.29%	-0.21%
Office Operations Expense	-1.92%	-0.32%	-0.43%	-0.39%	-0.41%	-0.28%	-0.31%	-0.32%	-0.47%	-0.57%	-0.43%
Educational and Promotional Expense	0.00%	0.00%	-0.03%	-0.01%	-0.04%	-0.05%	-0.09%	-0.05%	-0.07%	-0.12%	-0.08%
Loan Servicing Expense	-0.11%	-0.03%	-0.05%	-0.08%	-0.05%	-0.14%	-0.14%	-0.11%	-0.16%	-0.17%	-0.14%
Professional and Outside Services	-2.13%	-0.49%	-0.64%	-0.90%	-0.38%	-0.44%	-0.60%	-0.19%	-0.20%	-0.22%	-0.26%
Member Insurance	0.00%	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%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%
Miscellaneous Operating Expenses	-0.11%	-0.12%	-0.11%	-0.11%	-0.09%	-0.06%	-0.07%	-0.16%	-0.08%	-0.05%	-0.08%
Total Non-Interest Expense	-7.89%	-1.05%	-3.29%	-2.70%	-2.32%	-2.16%	-2.59%	-2.07%	-2.51%	-3.05%	-2.53%
Other Performance Ratios											
Earning Asset Yield	7.02%	1.58%	4.29%	2.49%	2.47%	2.51%	2.93%	2.69%	2.76%	3.05%	2.80%
Average Cost of Funds	0.00%	-0.24%	-0.52%	-0.62%	-0.33%	-0.35%	-0.42%	-0.31%	-0.36%	-0.17%	-0.30%
FTE Employee / \$million of Loans & Share Drafts	0.97	2.77	0.47	0.59	0.49	0.43	0.32	0.33	0.30	0.33	0.34
Compensation & Benefits / FTE Emp.	\$34,667	\$1,000	\$65,250	\$52,594	\$67,746	\$58,042	\$63,504	\$56,356	\$75,106	\$76,301	\$69,097
Compensation & Benefits / \$million Lns. & S.D.s	\$32,468	\$2,761	\$30,512	\$28,715	\$33,607	\$24,764	\$21,044	\$17,730	\$24,123	\$25,973	\$23,659
Operating Expense / Loans & Share Drafts	-9.25%	-9.57%	-6.03%	-7.37%	-6.99%	-5.47%	-4.90%	-3.47%	-4.81%	-5.05%	-4.76%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.38%	0.00%	0.94%	1.16%	1.56%	1.24%	1.18%	0.81%	1.58%	1.71%	1.40%
Net Operating Expense / Loans & Share Drafts	-7.87%	-9.57%	-5.10%	-6.21%	-5.43%	-4.23%	-3.72%	-2.66%	-3.24%	-3.35%	-3.36%
Operating Expense / Operating Revenue	104.33%	81.07%	76.86%	113.78%	87.45%	83.83%	78.67%	77.63%	79.59%	79.86%	80.47%
Total Fixed Assets / Shares & Equity	0.00%	0.00%	0.08%	0.33%	1.30%	1.20%	1.92%	2.89%	2.99%	2.27%	2.43%
Net Loans to Total Shares and Deposits	66.6%	12.0%	62.0%	43.6%	39.8%	44.3%	56.3%	55.8%	50.8%	53.0%	51.4%
Members / FTE Employee	302.67	496.50	571.88	468.14	470.76	417.48	459.00	365.97	417.36	348.21	393.14

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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	21.7%	0.1%	0.3%	0.6%	0.4%	0.3%	0.4%	0.5%	0.4%	0.3%	0.4%
Total Investments	17.6%	88.5%	49.0%	67.4%	68.7%	65.5%	53.5%	48.0%	53.2%	49.7%	53.6%
Unsecured Credit Card Loans/Lines of Credit	3.8%	0.0%	0.0%	1.6%	0.3%	1.2%	1.9%	1.6%	1.6%	2.2%	1.7%
All Other Unsecured Loans/Lines of Credit	35.2%	3.6%	21.3%	11.3%	5.4%	6.3%	7.1%	4.8%	4.2%	10.3%	6.5%
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%	0.6%	0.0%	0.2%	0.3%	0.0%	0.3%	0.2%
New Vehicle Loans	5.0%	3.5%	15.4%	9.1%	3.9%	4.6%	4.7%	6.8%	2.9%	3.4%	4.1%
Used Vehicle Loans	21.2%	2.0%	13.7%	5.1%	3.1%	3.6%	4.8%	4.6%	2.4%	3.4%	3.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	1.9%	8.7%	8.7%	12.9%	19.8%	23.4%	17.0%	17.9%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	1.2%	5.5%	6.8%	10.3%	8.0%	6.9%	9.4%	7.8%
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	0.2%	1.1%	1.4%	1.6%	1.3%	0.9%	1.6%	0.7%	0.9%	0.8%	0.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Total Loans and Leases	65.4%	10.3%	51.8%	31.7%	28.7%	32.1%	43.6%	46.7%	42.4%	46.9%	42.5%
Less: Allowance for Loan & Lease Losses	-6.5%	-0.3%	-2.4%	-1.0%	-0.3%	-0.5%	-1.0%	-0.5%	-0.4%	-0.6%	-0.5%
Net Loans and Leases	58.9%	10.0%	49.4%	30.7%	28.4%	31.7%	42.6%	46.3%	42.0%	46.3%	42.0%
Total Other Assets	1.8%	1.5%	1.3%	1.4%	2.6%	2.5%	3.5%	5.3%	4.4%	3.8%	4.0%
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%	0.0%	5.6%	14.7%	16.8%	16.4%	12.9%	6.2%	6.6%	0.5%	6.8%
Share Drafts	21.7%	0.0%	3.6%	5.9%	6.0%	8.1%	7.4%	11.4%	12.3%	15.4%	11.9%
Regular Shares	70.2%	75.9%	59.6%	57.3%	50.1%	43.7%	46.8%	37.6%	33.1%	36.9%	38.0%
Money Market Shares	0.0%	0.0%	0.0%	0.0%	2.5%	8.1%	1.0%	13.2%	17.7%	23.3%	15.5%
Share Certificates	0.6%	0.0%	17.4%	3.8%	9.8%	9.4%	18.5%	12.2%	13.9%	9.5%	11.8%
IRA/KEOGH Accounts	0.0%	0.0%	0.1%	4.5%	3.2%	2.6%	2.7%	5.6%	5.3%	3.2%	4.3%
All Other Shares	5.6%	10.1%	0.5%	0.0%	0.2%	0.3%	0.3%	3.8%	1.1%	0.0%	1.1%
Non-Member Deposits	0.0%	0.0%	2.4%	1.0%	0.3%	0.3%	0.7%	0.0%	0.0%	0.0%	0.1%
Total Shares and Deposits	98.1%	85.9%	83.6%	72.6%	72.1%	72.5%	77.4%	83.8%	83.4%	88.4%	82.7%
Total Equity	1.9%	14.1%	10.8%	12.7%	11.1%	11.1%	9.7%	10.0%	10.0%	11.1%	10.5%
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	1.9%	14.1%	10.8%	12.7%	11.3%	11.0%	9.8%	10.5%	10.1%	11.2%	10.6%
Total Equity + Allow. for Loan Loss	8.4%	14.3%	13.2%	13.7%	11.4%	11.5%	10.6%	10.4%	10.4%	11.8%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-92.0%	-5.6%	16.8%	-26.4%	5.9%	-21.0%	121.1%	-36.7%	20.9%	-2.0%	0.0%
Total Loans and Leases	-21.6%	-31.8%	-7.6%	-51.0%	19.3%	-16.0%	34.6%	-41.8%	48.1%	15.6%	8.0%
TOTAL ASSETS	-11.4%	-8.1%	2.8%	-36.0%	10.2%	-19.4%	74.9%	-38.6%	32.9%	5.9%	3.7%
Total Liabilities	0.0%	0.0%	6.6%	-50.6%	17.5%	-35.1%	265.1%	-45.9%	-16.6%	-54.9%	-13.6%
Total Shares and Deposits	-1.5%	-9.7%	3.0%	-28.9%	7.9%	-15.7%	55.5%	-38.8%	37.5%	6.5%	4.9%
Equity Capital	-146.6%	2.1%	-0.2%	-54.1%	14.9%	-17.4%	93.0%	-31.9%	36.8%	4.5%	6.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	-11.4%	-8.1%	2.8%	-36.0%	10.2%	-19.4%	74.9%	-38.6%	32.9%	5.9%	3.7%

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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	7.95%	0.00%	8.32%	3.62%	1.02%	1.09%	0.60%	1.03%	0.64%	0.26%	0.69%
Delinquent Loans / Total Capital	61.8%	0.0%	32.6%	8.4%	2.6%	3.0%	2.5%	4.6%	2.6%	1.0%	2.7%
Delinquent Loans + OREO / Net Loans + OREO	8.9%	0.0%	8.9%	3.7%	1.0%	1.2%	0.6%	1.2%	0.8%	0.3%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	31.9%	0.0%	57.7%	43.3%	16.2%	29.4%	23.8%	36.8%	35.1%	13.3%	32.0%
Allowance for Loan Losses/Net Loans	10.98%	2.67%	4.87%	3.22%	1.11%	1.48%	2.25%	1.04%	1.00%	1.36%	1.25%
Loans 2 to less than 6 months Delinquent (\$000s)	\$64	\$0	\$145	\$117	\$100	\$223	\$286	\$1,013	\$1,143	\$1,630	\$379
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$0	\$109	\$75	\$14	\$70	\$19	\$200	\$339	\$240	\$94
Loans 12 months and over Delinquent (\$000s)	\$30	\$0	\$88	\$15	\$6	\$23	\$70	\$389	\$281	\$9	\$85
Total Delinquent Loans (\$000s)	\$94	\$0	\$341	\$206	\$119	\$316	\$375	\$1,602	\$1,762	\$1,879	\$558
Delinquency by Category											
Unsecured Credit Card	0.42%	0.00%	0.00%	0.62%	0.05%	0.18%	0.25%	0.21%	0.28%	0.06%	0.16%
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%	0.69%	0.00%	3.44%	1.33%	1.62%	0.18%	0.89%
New Vehicle Loans	0.00%	0.00%	6.74%	3.80%	0.45%	0.90%	1.55%	0.81%	0.24%	0.22%	0.69%
Used Vehicle Loans	5.74%	0.00%	14.81%	0.80%	1.41%	1.60%	0.74%	1.26%	0.46%	0.55%	1.03%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	1.36%	0.68%	0.00%	0.40%	0.49%	0.00%	0.33%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	3.11%	0.17%	0.00%	0.82%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.76%	0.46%	0.00%	0.49%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	1.05%	0.51%	0.29%	0.25%	0.35%	0.28%	0.35%
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	1725.00%	0.00%	90.76%	43.43%	7.78%	17.38%	6.14%	8.78%	14.05%	7.86%	11.78%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.25%	1.60%	3.01%	1.29%	0.42%	0.47%	1.01%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.78%	0.54%	0.00%	1.30%	0.38%	0.00%	0.46%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.02%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	3.93%	0.00%	1.76%	1.30%	0.28%	0.47%	0.54%	0.44%	0.31%	0.52%	0.44%
Recoveries / Charge-Offs	0.00%	0.00%	10.91%	8.18%	33.09%	34.80%	25.00%	22.34%	24.12%	26.49%	25.38%
Expected Charge-Offs / Net Loans	3.49%	0.00%	3.84%	1.48%	0.18%	0.31%	0.30%	0.42%	0.23%	0.08%	0.26%
Provision for Loan Losses/Net Charge-Offs	368.0%	0.0%	123.1%	166.4%	91.0%	98.4%	76.9%	117.8%	81.3%	153.9%	119.6%
Prov. for Loan Losses/Expected Charge-Offs	442.8%	0.0%	59.0%	151.0%	143.0%	150.2%	141.4%	124.7%	111.8%	972.2%	203.4%
Bankruptcies / Net Loans	0.00%	0.00%	0.26%	2.02%	0.03%	0.19%	0.44%	0.16%	0.09%	0.12%	0.15%
Total Amount of Loans Charged-Off (\$000s)	\$50	\$0	\$83	\$90	\$46	\$219	\$424	\$1,034	\$985	\$4,960	\$461
Total Amount of Recoveries (\$000s)	\$0	\$0	\$9	\$7	\$15	\$76	\$106	\$231	\$238	\$1,314	\$117
Net Charge Offs (\$000s)	\$50	\$0	\$74	\$82	\$31	\$143	\$318	\$803	\$748	\$3,646	\$344
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	-0.01%	0.03%	0.13%	-0.03%	0.24%	0.40%	0.27%	0.25%
STS Loans	0.00%	0.00%	0.00%	0.00%	10.91%	0.00%	0.00%	14.46%	0.00%	0.00%	10.23%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.46%	0.00%	0.00%	0.00%	0.13%
New Vehicle Loans	0.00%	0.00%	0.85%	0.76%	0.11%	0.18%	0.75%	0.37%	0.13%	0.45%	0.33%
Used Vehicle Loans	2.11%	0.00%	1.82%	0.00%	0.82%	0.96%	0.66%	0.44%	0.53%	0.82%	0.67%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.04%	-0.43%	-0.03%	0.43%	0.00%	-0.02%	0.04%
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	900.00%	0.00%	39.50%	22.64%	9.29%	-10.74%	-2.32%	-1.53%	-10.37%	-6.90%	-4.88%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.52%	0.45%	0.35%	0.46%	0.43%
Number of Credit Unions in Each Peer Group:	1	2	4	6	18	12	4	6	6	2	61

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%	31.61%	0.00%	26.64%	83.92%	26.40%	27.30%	9.51%	5.10%	0.00%	13.05%
Credit Unions - Deposits in and Loans to	0.00%	52.69%	7.25%	8.02%	11.28%	7.27%	7.60%	1.04%	1.59%	0.00%	2.65%
Total Investments in Corporate Credit Unions*	580.00%	18.44%	151.86%	21.12%	21.93%	28.82%	31.53%	45.39%	12.51%	8.26%	20.56%
Marketable Securities	0.00%	7.90%	50.86%	121.37%	189.11%	236.42%	304.66%	285.48%	380.15%	314.23%	310.63%
All Other Investments	328.57%	456.59%	190.73%	306.71%	269.30%	282.74%	137.41%	81.91%	78.79%	12.98%	99.05%
Total Investments	908.57%	628.87%	453.06%	531.56%	607.01%	595.59%	547.90%	455.07%	528.84%	445.86%	504.98%
Unsecured Loans	2017.14%	25.92%	197.40%	101.32%	50.03%	68.69%	92.79%	60.68%	57.54%	112.32%	76.79%
Vehicle Loans	1351.43%	39.52%	269.52%	111.78%	61.50%	74.68%	96.79%	108.12%	53.32%	61.55%	71.00%
New Vehicle Loans	257.14%	24.97%	142.32%	71.36%	34.14%	41.86%	48.10%	64.54%	29.15%	30.73%	38.93%
Used Vehicle Loans	1094.29%	14.54%	127.20%	40.42%	27.36%	32.82%	48.69%	43.58%	24.16%	30.82%	32.07%
Total Real Estate	0.00%	0.00%	0.00%	24.10%	125.49%	140.53%	238.00%	264.24%	300.95%	236.13%	241.68%
1st Mortgage	0.00%	0.00%	0.00%	14.90%	77.14%	78.84%	132.21%	188.02%	232.68%	152.07%	168.72%
1st Mortgage Fxd	0.00%	0.00%	0.00%	12.66%	44.50%	60.14%	112.02%	125.92%	156.36%	131.58%	122.97%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.25%	32.64%	18.70%	20.19%	62.11%	76.32%	20.49%	45.76%
2nd Mortgage	0.00%	0.00%	0.00%	9.20%	48.35%	61.69%	105.79%	76.22%	68.27%	84.06%	72.96%
Closed-End Fxd	0.00%	0.00%	0.00%	0.34%	1.05%	1.91%	10.21%	14.00%	6.00%	1.77%	5.55%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	1.53%	1.37%	3.76%	5.70%	2.87%	0.00%	2.30%
Open-End Adj	0.00%	0.00%	0.00%	8.85%	43.91%	58.40%	91.68%	55.26%	59.40%	82.29%	64.76%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	1.86%	0.00%	0.15%	1.26%	0.00%	0.00%	0.35%
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%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	11.43%	7.59%	12.66%	12.36%	11.67%	8.22%	16.51%	6.73%	8.80%	6.84%	8.42%
Total Loans	3380.00%	73.02%	479.58%	249.57%	253.60%	292.12%	446.23%	443.01%	421.56%	420.18%	400.13%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	10.02%	19.74%	40.52%	70.45%	17.17%	28.69%	30.22%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	16.29%	26.44%	41.87%	65.16%	32.20%	46.62%	42.57%
Business Loans	0.00%	0.00%	0.00%	0.37%	5.08%	13.54%	12.10%	18.40%	56.67%	42.06%	35.38%
Participation Loans	0.00%	0.00%	0.00%	19.07%	10.47%	4.92%	16.20%	14.55%	4.10%	15.56%	10.38%
Total Mortgage Exposure**	0.00%	0.00%	0.00%	24.80%	145.68%	210.17%	371.47%	405.94%	503.12%	372.69%	383.47%
Total Real Estate	0.00%	0.00%	0.00%	24.10%	125.49%	140.53%	238.00%	264.24%	300.95%	236.13%	241.68%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	5.08%	11.17%	9.59%	17.82%	45.26%	34.60%	29.18%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.70%	20.19%	69.64%	133.47%	141.70%	202.18%	136.56%	141.78%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.70%	20.19%	69.64%	133.47%	141.58%	202.18%	136.56%	141.76%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.00%	0.00%	0.02%



