

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	0.66%	0.91%	0.91%	0.95%	0.84%	1.13%	1.01%	1.77%	0.74%	2.56%	1.58%
Loan Yield	5.99%	5.11%	5.77%	4.79%	4.31%	5.84%	4.92%	4.57%	2.93%	4.52%	4.42%
Net Loan Yield After NCOs	5.08%	4.60%	5.60%	4.56%	4.10%	5.46%	4.57%	4.15%	2.78%	4.16%	4.09%
Asset Yield	3.49%	2.79%	3.09%	2.84%	2.47%	3.78%	3.50%	3.77%	2.37%	4.08%	3.66%
Cost of Funds	-0.69%	-0.46%	-0.34%	-0.22%	-0.28%	-0.41%	-0.52%	-0.49%	-0.37%	-1.04%	-0.76%
Gross Spread	2.80%	2.33%	2.76%	2.62%	2.19%	3.36%	2.98%	3.28%	2.00%	3.04%	2.90%
Provision Expense	-0.17%	-0.21%	-0.07%	-0.15%	-0.10%	-0.24%	-0.18%	-0.40%	-0.15%	-0.36%	-0.30%
Net Spread after Provision Expense	2.63%	2.11%	2.69%	2.47%	2.09%	3.12%	2.80%	2.87%	1.85%	2.69%	2.61%
Total Non-Interest Income	0.02%	0.04%	0.94%	0.97%	0.74%	1.47%	1.13%	1.88%	0.79%	1.42%	1.32%
Total Non-Interest Expense	-2.39%	-2.06%	-3.19%	-3.17%	-2.46%	-3.74%	-3.07%	-4.16%	-2.32%	-2.84%	-2.98%
Net Operating Expense	-2.37%	-2.03%	-2.24%	-2.20%	-1.72%	-2.27%	-1.94%	-2.28%	-1.53%	-1.42%	-1.65%
Non-Operating Gains (Losses)	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.04%	0.01%	0.02%	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%	-0.01%	0.00%
NCUSIF Stabilization Expense	-0.03%	-0.01%	0.00%	0.00%	0.00%	-0.01%	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)	0.22%	0.09%	0.45%	0.27%	0.37%	0.84%	0.90%	0.60%	0.34%	1.28%	0.96%
Net Charge-Offs	-0.48%	-0.23%	-0.08%	-0.11%	-0.10%	-0.22%	-0.23%	-0.33%	-0.12%	-0.30%	-0.26%
ROA (with Net Charge-offs)	-0.09%	0.07%	0.44%	0.31%	0.37%	0.86%	0.85%	0.68%	0.37%	1.33%	1.00%
ROA with Provision for LL - W/O NCUSIF Expense	0.25%	0.09%	0.45%	0.27%	0.37%	0.85%	0.90%	0.60%	0.34%	1.28%	0.97%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.06%	0.08%	0.44%	0.31%	0.37%	0.87%	0.85%	0.68%	0.37%	1.33%	1.00%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.44%	-1.16%	-1.62%	-1.41%	-1.12%	-1.73%	-1.45%	-2.15%	-1.21%	-1.56%	-1.56%
Travel and Conference Expense	0.00%	-0.01%	-0.02%	-0.01%	-0.03%	-0.05%	-0.03%	-0.04%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.02%	-0.09%	-0.13%	-0.23%	-0.19%	-0.24%	-0.22%	-0.30%	-0.18%	-0.16%	-0.19%
Office Operations Expense	-0.53%	-0.40%	-0.55%	-0.49%	-0.40%	-0.56%	-0.43%	-0.43%	-0.38%	-0.44%	-0.44%
Educational and Promotional Expense	0.00%	-0.03%	-0.05%	-0.09%	-0.11%	-0.13%	-0.10%	-0.23%	-0.15%	-0.20%	-0.18%
Loan Servicing Expense	-0.04%	-0.03%	-0.08%	-0.14%	-0.09%	-0.26%	-0.39%	-0.44%	-0.16%	-0.23%	-0.25%
Professional and Outside Services	-0.22%	-0.20%	-0.58%	-0.64%	-0.41%	-0.63%	-0.37%	-0.46%	-0.15%	-0.17%	-0.26%
Member Insurance	-0.03%	-0.01%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.10%	-0.05%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.01%	-0.09%	-0.12%	-0.12%	-0.08%	-0.11%	-0.05%	-0.09%	-0.05%	-0.04%	-0.06%
Total Non-Interest Expense	-2.39%	-2.06%	-3.19%	-3.17%	-2.46%	-3.74%	-3.07%	-4.16%	-2.32%	-2.84%	-2.98%
Other Performance Ratios											
Earning Asset Yield	3.37%	2.92%	3.12%	3.07%	2.62%	3.97%	3.72%	4.16%	2.64%	4.17%	3.84%
Average Cost of Funds	-0.84%	-0.65%	-0.41%	-0.26%	-0.36%	-0.50%	-0.60%	-0.54%	-0.44%	-1.13%	-0.86%
FTE Employee / \$million of Loans & Share Drafts	1.70	0.77	0.61	0.54	0.44	0.38	0.31	0.29	0.31	0.21	0.26
Compensation & Benefits / FTE Emp.	\$16,137	\$36,937	\$48,901	\$38,986	\$42,216	\$61,442	\$56,549	\$74,316	\$37,762	\$78,272	\$66,870
Compensation & Benefits / \$million Lns. & S.D.s	\$27,955	\$27,281	\$30,660	\$21,604	\$18,557	\$24,377	\$17,712	\$21,749	\$12,594	\$16,995	\$17,698
Operating Expense / Loans & Share Drafts	-4.66%	-4.87%	-6.04%	-4.84%	-4.06%	-5.26%	-3.74%	-4.21%	-2.44%	-3.10%	-3.38%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.04%	0.08%	1.79%	1.49%	1.21%	2.06%	1.37%	1.90%	0.82%	1.55%	1.50%
Net Operating Expense / Loans & Share Drafts	-4.62%	-4.79%	-4.25%	-3.35%	-2.85%	-3.20%	-2.37%	-2.30%	-1.62%	-1.55%	-1.88%
Operating Expense / Operating Revenue	87.77%	90.51%	87.32%	84.93%	86.15%	78.53%	77.53%	82.45%	84.55%	70.26%	75.01%
Total Fixed Assets / Shares & Equity	0.01%	0.21%	0.35%	1.53%	1.87%	2.02%	1.91%	4.18%	2.38%	2.10%	2.29%
Net Loans to Total Shares and Deposits	69.2%	58.2%	57.7%	64.6%	64.0%	72.0%	79.3%	95.0%	90.4%	102.9%	94.6%
Members / FTE Employee	312.35	428.00	490.10	449.23	402.80	406.36	355.79	291.73	282.52	292.19	316.01

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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%	0.1%	1.7%	1.6%	0.9%	1.5%	0.9%	1.1%	1.0%	0.5%	0.8%
Total Investments	45.4%	57.5%	49.7%	43.3%	44.5%	35.6%	27.1%	10.6%	14.7%	10.4%	16.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.1%	0.5%	1.1%	0.7%	1.5%	1.7%	4.2%	1.4%	3.6%	3.0%
All Other Unsecured Loans/Lines of Credit	7.4%	4.3%	3.3%	3.5%	2.4%	2.5%	1.8%	2.0%	1.8%	0.8%	1.3%
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%	0.2%	0.2%	0.0%	0.7%	0.7%	0.2%	0.4%	0.4%
New Vehicle Loans	21.9%	10.1%	14.2%	6.7%	6.4%	6.3%	8.7%	15.3%	6.7%	7.3%	8.2%
Used Vehicle Loans	22.8%	20.7%	23.3%	20.5%	17.2%	21.6%	21.0%	19.3%	18.2%	18.7%	19.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.0%	1.4%	10.2%	12.5%	14.9%	22.1%	23.5%	40.2%	38.5%	32.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.4%	2.0%	6.0%	7.4%	5.3%	7.4%	9.6%	4.7%	11.9%	9.9%
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	2.9%	5.2%	2.8%	3.3%	3.6%	5.9%	2.9%	4.0%	5.8%	3.4%	3.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.1%	0.6%	0.4%
Total Loans and Leases	55.0%	42.8%	47.4%	51.5%	50.4%	58.0%	66.2%	79.3%	79.2%	85.0%	78.4%
Less: Allowance for Loan & Lease Losses	-1.5%	-1.5%	-0.5%	-0.4%	-0.4%	-0.4%	-0.7%	-0.6%	-0.4%	-0.5%	-0.5%
Net Loans and Leases	53.5%	41.3%	46.8%	51.1%	50.0%	57.6%	65.6%	78.8%	78.7%	84.5%	77.9%
Total Other Assets	1.0%	1.1%	1.8%	3.9%	4.6%	5.3%	6.5%	9.5%	5.6%	4.7%	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%	10.6%	3.1%	9.0%	9.5%	7.6%	5.1%	6.9%	2.0%	7.2%	6.7%
Share Drafts	0.0%	0.5%	8.7%	13.9%	12.0%	14.0%	17.4%	21.9%	15.2%	9.4%	12.3%
Regular Shares	78.1%	65.2%	59.4%	46.7%	40.8%	33.4%	29.5%	28.3%	32.1%	18.5%	24.2%
Money Market Shares	0.0%	0.0%	3.7%	4.2%	8.6%	16.0%	14.7%	15.7%	11.3%	17.5%	15.8%
Share Certificates	1.3%	5.3%	6.5%	10.2%	11.3%	10.6%	18.2%	12.9%	22.8%	29.8%	24.0%
IRA/KEOGH Accounts	0.0%	2.0%	2.6%	4.5%	4.8%	5.1%	3.6%	3.6%	5.7%	5.2%	4.9%
All Other Shares	0.0%	0.0%	0.0%	0.1%	0.3%	0.8%	0.0%	0.8%	0.1%	0.5%	0.5%
Non-Member Deposits	0.0%	0.4%	1.2%	0.2%	1.0%	0.5%	0.1%	0.3%	0.3%	1.7%	1.2%
Total Shares and Deposits	79.5%	73.4%	82.0%	79.8%	78.8%	80.5%	83.5%	83.5%	87.6%	82.6%	82.8%
Total Equity	20.5%	15.9%	14.9%	11.2%	11.7%	11.9%	11.4%	9.6%	10.5%	10.2%	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	20.5%	15.9%	14.9%	11.2%	11.7%	12.0%	11.5%	9.6%	10.6%	10.3%	10.6%
Total Equity + Allow. for Loan Loss	21.9%	17.4%	15.4%	11.6%	12.1%	12.3%	12.1%	10.1%	10.9%	10.7%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	10.8%	-8.8%	-0.8%	-17.9%	-21.2%	19.7%	-2.4%	-10.2%	-59.3%	-8.2%	-14.4%
Total Loans and Leases	28.3%	-31.2%	23.0%	-8.4%	-12.5%	27.8%	7.8%	11.2%	-37.8%	33.4%	15.8%
TOTAL ASSETS	20.5%	-20.4%	9.1%	-14.7%	-16.9%	24.9%	5.2%	7.8%	-41.7%	27.3%	9.4%
Total Liabilities	-16.7%	10.5%	-56.8%	77.1%	-34.8%	27.0%	6.2%	21.4%	-78.3%	47.2%	15.0%
Total Shares and Deposits	22.0%	-24.2%	14.8%	-19.4%	-14.2%	23.8%	4.7%	6.9%	-39.9%	26.3%	9.0%
Equity Capital	15.1%	-16.4%	14.5%	-14.2%	-16.2%	31.1%	8.6%	7.4%	-37.6%	23.8%	9.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	20.5%	-20.4%	9.1%	-14.7%	-16.9%	24.9%	5.2%	7.8%	-41.7%	27.3%	9.4%

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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	3.95%	2.28%	0.55%	1.10%	1.00%	1.19%	0.81%	0.65%	0.73%	0.73%	0.76%
Delinquent Loans / Total Capital	9.9%	5.6%	1.7%	4.9%	4.1%	5.6%	4.4%	5.1%	5.3%	5.8%	5.4%
Delinquent Loans + OREO / Net Loans + OREO	4.1%	2.4%	0.6%	1.1%	1.2%	1.3%	1.1%	0.8%	0.9%	0.8%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	42.1%	12.5%	26.3%	27.2%	21.9%	30.3%	25.3%	30.9%	30.5%	26.7%	27.3%
Allowance for Loan Losses/Net Loans	2.73%	3.59%	1.17%	0.77%	0.74%	0.68%	1.03%	0.72%	0.55%	0.65%	0.69%
Loans 2 to less than 6 months Delinquent (\$000s)	\$15	\$32	\$14	\$72	\$129	\$342	\$594	\$1,460	\$2,467	\$10,577	\$713
Loans 6 to less than 12 months Delinquent (\$000s)	\$8	\$3	\$4	\$25	\$21	\$99	\$116	\$199	\$516	\$2,813	\$173
Loans 12 months and over Delinquent (\$000s)	\$3	\$1	\$1	\$2	\$16	\$50	\$85	\$453	\$569	\$1,040	\$95
Total Delinquent Loans (\$000s)	\$25	\$37	\$19	\$99	\$166	\$491	\$795	\$2,111	\$3,551	\$14,429	\$982
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.19%	0.31%	0.59%	0.54%	0.90%	0.52%	0.81%	0.75%
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%	5.00%	3.13%	0.00%	1.59%	2.75%	1.64%	1.58%	1.87%
New Vehicle Loans	2.05%	0.53%	0.00%	0.78%	0.36%	0.82%	0.24%	0.16%	0.46%	0.52%	0.43%
Used Vehicle Loans	5.87%	3.06%	0.96%	1.46%	1.29%	1.26%	0.96%	0.82%	0.92%	1.28%	1.18%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.89%	1.07%	0.58%	0.82%	0.69%	0.76%	0.75%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.62%	1.29%	1.76%	0.63%	0.31%	0.47%	0.53%
Other RE Fixed	0.00%	0.00%	0.00%	0.34%	0.94%	0.59%	0.29%	0.35%	0.94%	0.39%	0.41%
Other RE Adj	0.00%	0.00%	0.00%	1.31%	2.11%	1.47%	0.39%	0.31%	1.40%	0.45%	0.62%
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	13.53%	5.48%	1.25%	4.32%	1.43%	2.26%	2.00%	1.27%	1.10%	0.68%	1.14%
Indirect Loans	0.00%	0.00%	0.00%	0.64%	0.33%	1.70%	0.96%	0.52%	0.93%	1.16%	1.06%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.79%	1.11%	0.91%	0.74%	0.58%	0.61%	0.65%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.69%	0.48%	0.04%	0.12%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.13%	0.01%	0.03%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.91%	0.50%	0.17%	0.22%	0.21%	0.38%	0.35%	0.42%	0.15%	0.36%	0.34%
Recoveries / Charge-Offs	23.81%	22.30%	36.19%	32.45%	32.27%	22.01%	28.17%	17.27%	20.21%	16.18%	18.51%
Expected Charge-Offs / Net Loans	1.99%	0.83%	0.48%	0.39%	0.35%	0.47%	0.46%	0.40%	0.35%	0.31%	0.35%
Provision for Loan Losses/Net Charge-Offs	35.4%	94.4%	89.6%	134.1%	100.8%	108.8%	78.0%	122.4%	128.9%	116.6%	114.1%
Prov. for Loan Losses/Expected Charge-Offs	16.7%	59.5%	31.6%	76.6%	61.3%	88.4%	60.1%	132.3%	57.6%	137.3%	112.0%
Bankruptcies / Net Loans	1.00%	1.71%	1.25%	0.48%	0.38%	0.59%	0.77%	0.65%	0.44%	0.52%	0.55%
Total Amount of Loans Charged-Off (\$000s)	\$7	\$12	\$9	\$33	\$58	\$173	\$463	\$1,578	\$1,309	\$7,288	\$494
Total Amount of Recoveries (\$000s)	\$2	\$3	\$3	\$11	\$19	\$38	\$130	\$273	\$265	\$1,179	\$91
Net Charge Offs (\$000s)	\$5	\$9	\$6	\$22	\$39	\$135	\$333	\$1,306	\$1,044	\$6,109	\$402
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.03%	0.11%	0.14%	0.43%	0.41%	1.05%	0.34%	1.48%	1.11%
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%	0.11%	4.03%	5.11%	0.27%	1.23%
New Vehicle Loans	0.00%	0.43%	0.02%	0.29%	0.06%	0.32%	0.23%	0.24%	0.09%	0.32%	0.26%
Used Vehicle Loans	0.80%	0.50%	0.20%	0.28%	0.28%	0.53%	0.25%	0.62%	0.24%	0.84%	0.63%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.17%	0.00%	0.09%	0.05%	0.02%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.10%	0.00%	-0.03%	0.05%	0.09%	0.07%	0.05%	0.10%	0.09%
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	7.17%	1.28%	1.13%	1.19%	0.96%	-0.26%	-0.21%	0.22%	-0.39%	0.74%	0.50%
Indirect Loans	0.00%	0.00%	0.00%	0.89%	0.44%	0.66%	0.81%	0.50%	0.16%	0.80%	0.69%
Number of Credit Unions in Each Peer Group:	9	12	12	8	20	14	9	4	2	4	94

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%	24.11%	10.88%	15.06%	9.18%	8.27%	1.85%	0.00%	0.18%	0.52%	1.88%
Credit Unions - Deposits in and Loans to	0.00%	7.45%	2.67%	1.92%	5.24%	2.96%	1.07%	0.00%	0.00%	0.18%	0.75%
Total Investments in Corporate Credit Unions*	0.00%	0.00%	6.18%	0.53%	4.44%	1.98%	0.10%	0.00%	0.00%	0.00%	0.42%
Marketable Securities	0.00%	66.19%	20.57%	75.28%	102.06%	74.19%	82.12%	51.35%	91.96%	66.84%	70.64%
All Other Investments	124.29%	181.23%	171.80%	227.24%	203.89%	154.08%	82.83%	14.80%	22.39%	-3.50%	34.56%
Total Investments	222.10%	360.87%	333.66%	387.50%	379.06%	297.72%	236.04%	110.08%	138.00%	100.70%	151.05%
Unsecured Loans	36.32%	27.11%	24.98%	40.94%	26.12%	34.08%	29.76%	65.40%	30.05%	42.12%	40.66%
Vehicle Loans	218.37%	193.23%	251.72%	242.94%	201.11%	233.20%	259.34%	360.76%	233.96%	252.37%	257.77%
New Vehicle Loans	107.13%	63.23%	95.44%	59.63%	54.33%	52.54%	76.16%	159.76%	62.99%	70.73%	77.21%
Used Vehicle Loans	111.24%	130.00%	156.28%	183.31%	146.78%	180.66%	183.18%	201.00%	170.97%	181.65%	180.56%
Total Real Estate	0.00%	15.03%	22.77%	145.57%	169.98%	168.61%	257.35%	344.53%	421.84%	490.49%	400.12%
1st Mortgage	0.00%	6.25%	9.08%	91.47%	106.48%	124.31%	192.82%	244.81%	377.42%	374.89%	306.36%
1st Mortgage Fxd	0.00%	6.25%	6.20%	28.50%	66.20%	97.97%	139.44%	139.15%	270.16%	183.87%	166.43%
1st Mortgage Adj	0.00%	0.00%	2.87%	62.96%	40.29%	26.34%	53.38%	105.66%	107.27%	191.02%	139.92%
2nd Mortgage	0.00%	8.79%	13.69%	54.10%	63.50%	44.30%	64.53%	99.72%	44.42%	115.60%	93.76%
Closed-End Fxd	0.00%	0.07%	9.67%	22.38%	47.17%	33.16%	34.80%	44.24%	6.70%	77.25%	58.19%
Closed-End Adj	0.00%	3.78%	0.16%	17.90%	0.35%	0.42%	14.12%	2.16%	0.00%	0.13%	1.85%
Open-End Adj	0.00%	0.00%	0.00%	13.82%	15.14%	10.49%	14.14%	53.31%	37.59%	21.40%	23.64%
Open-End Fxd	0.00%	4.94%	3.86%	0.00%	0.83%	0.22%	1.48%	0.00%	0.13%	16.81%	10.08%
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	14.13%	32.91%	18.87%	29.13%	31.00%	49.12%	25.17%	42.00%	54.61%	32.86%	35.70%
Total Loans	268.81%	268.28%	318.33%	460.62%	429.66%	485.01%	577.49%	825.84%	743.44%	826.89%	741.68%
Indirect Loans	0.00%	0.00%	0.00%	16.03%	7.89%	75.37%	103.55%	212.83%	118.52%	182.66%	152.62%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	6.60%	3.92%	32.32%	39.93%	58.99%	50.66%	72.38%	59.21%
Business Loans	0.00%	0.00%	0.90%	18.00%	28.18%	23.94%	33.06%	78.78%	114.65%	151.47%	111.70%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.67%	0.00%	0.94%
Total Mortgage Exposure**	0.00%	15.03%	22.77%	146.83%	174.30%	180.13%	284.42%	371.97%	505.35%	538.09%	440.91%
Total Real Estate	0.00%	15.03%	22.77%	145.57%	169.98%	168.61%	257.35%	344.53%	421.84%	490.49%	400.12%
RE Business Loans	0.00%	0.00%	0.00%	1.62%	3.82%	3.38%	8.27%	64.21%	66.33%	132.91%	90.40%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.27%	4.31%	11.52%	27.07%	27.44%	83.51%	47.61%	40.79%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.27%	4.29%	11.52%	27.07%	27.43%	83.43%	47.55%	40.75%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.01%	0.08%	0.06%	0.04%



