

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	0.72%	0.75%	0.88%	0.88%	0.95%	0.91%	1.08%	1.20%	1.10%	1.16%	1.12%
Loan Yield	8.28%	6.08%	5.71%	5.62%	5.24%	5.49%	4.70%	4.79%	3.66%	4.21%	4.31%
Net Loan Yield After NCOs	7.17%	5.31%	4.64%	5.03%	4.70%	4.85%	4.10%	4.29%	3.32%	3.80%	3.88%
Asset Yield	3.83%	3.16%	3.11%	2.64%	2.61%	3.20%	3.11%	3.27%	2.79%	3.04%	3.02%
Cost of Funds	-0.33%	-0.35%	-0.30%	-0.18%	-0.20%	-0.27%	-0.24%	-0.27%	-0.34%	-0.92%	-0.63%
Gross Spread	3.51%	2.81%	2.81%	2.46%	2.40%	2.93%	2.87%	3.00%	2.44%	2.12%	2.39%
Provision Expense	-0.31%	-0.32%	-0.46%	-0.19%	-0.20%	-0.25%	-0.40%	-0.29%	-0.23%	-0.29%	-0.28%
Net Spread after Provision Expense	3.20%	2.49%	2.35%	2.27%	2.20%	2.67%	2.47%	2.71%	2.21%	1.83%	2.11%
Total Non-Interest Income	0.37%	0.38%	0.58%	0.76%	0.94%	1.27%	1.21%	1.42%	1.25%	0.88%	1.04%
Total Non-Interest Expense	-3.84%	-3.09%	-3.13%	-2.89%	-2.88%	-3.50%	-3.37%	-3.55%	-2.96%	-2.07%	-2.59%
Net Operating Expense	-3.47%	-2.71%	-2.55%	-2.13%	-1.93%	-2.23%	-2.16%	-2.13%	-1.71%	-1.18%	-1.55%
Non-Operating Gains (Losses)	0.01%	0.00%	0.01%	0.00%	-0.01%	0.00%	0.00%	0.02%	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%	0.00%
NCUSIF Stabilization Expense	-0.04%	-0.03%	-0.02%	-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)	-0.30%	-0.24%	-0.21%	0.13%	0.25%	0.44%	0.30%	0.60%	0.50%	0.65%	0.56%
Net Charge-Offs	-0.46%	-0.35%	-0.50%	-0.22%	-0.21%	-0.33%	-0.34%	-0.30%	-0.23%	-0.26%	-0.26%
ROA (with Net Charge-offs)	-0.45%	-0.28%	-0.25%	0.10%	0.24%	0.37%	0.36%	0.58%	0.51%	0.68%	0.57%
ROA with Provision for LL - W/O NCUSIF Expense	-0.26%	-0.22%	-0.19%	0.14%	0.26%	0.45%	0.30%	0.60%	0.50%	0.65%	0.56%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.41%	-0.25%	-0.23%	0.11%	0.24%	0.37%	0.36%	0.59%	0.51%	0.68%	0.58%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.67%	-1.49%	-1.59%	-1.38%	-1.31%	-1.73%	-1.62%	-1.80%	-1.51%	-1.02%	-1.29%
Travel and Conference Expense	-0.02%	-0.03%	-0.02%	-0.03%	-0.03%	-0.04%	-0.02%	-0.04%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.26%	-0.10%	-0.17%	-0.21%	-0.19%	-0.25%	-0.27%	-0.27%	-0.22%	-0.12%	-0.18%
Office Operations Expense	-1.06%	-0.72%	-0.71%	-0.65%	-0.62%	-0.66%	-0.56%	-0.72%	-0.49%	-0.32%	-0.45%
Educational and Promotional Expense	-0.02%	-0.05%	-0.03%	-0.04%	-0.07%	-0.13%	-0.13%	-0.12%	-0.10%	-0.07%	-0.08%
Loan Servicing Expense	-0.15%	-0.06%	-0.11%	-0.15%	-0.17%	-0.23%	-0.26%	-0.32%	-0.24%	-0.27%	-0.26%
Professional and Outside Services	-0.30%	-0.37%	-0.30%	-0.26%	-0.31%	-0.33%	-0.33%	-0.18%	-0.28%	-0.11%	-0.18%
Member Insurance	-0.05%	-0.03%	-0.02%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.14%	-0.06%	-0.05%	-0.04%	-0.04%	-0.03%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.18%	-0.18%	-0.12%	-0.13%	-0.15%	-0.11%	-0.15%	-0.08%	-0.08%	-0.12%	-0.11%
Total Non-Interest Expense	-3.84%	-3.09%	-3.13%	-2.89%	-2.88%	-3.50%	-3.37%	-3.55%	-2.96%	-2.07%	-2.59%
Other Performance Ratios											
Earning Asset Yield	3.91%	3.23%	3.25%	2.71%	2.76%	3.34%	3.21%	3.46%	3.02%	3.06%	3.11%
Average Cost of Funds	-0.41%	-0.44%	-0.39%	-0.24%	-0.26%	-0.34%	-0.27%	-0.31%	-0.40%	-1.01%	-0.72%
FTE Employee / \$million of Loans & Share Drafts	2.21	0.96	0.72	0.60	0.53	0.45	0.38	0.37	0.30	0.15	0.25
Compensation & Benefits / FTE Emp.	\$19,286	\$33,208	\$43,820	\$49,521	\$51,568	\$61,828	\$56,881	\$65,507	\$61,808	\$92,461	\$71,364
Compensation & Benefits / \$million Lns. & S.D.s	\$42,030	\$31,773	\$31,130	\$29,653	\$27,238	\$28,057	\$22,193	\$24,564	\$18,458	\$14,642	\$18,351
Operating Expense / Loans & Share Drafts	-9.68%	-6.59%	-6.13%	-6.22%	-5.98%	-5.67%	-4.63%	-4.84%	-3.63%	-2.97%	-3.70%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.94%	0.81%	1.14%	1.64%	1.96%	2.06%	1.66%	1.93%	1.53%	1.27%	1.49%
Net Operating Expense / Loans & Share Drafts	-8.75%	-5.78%	-4.99%	-4.58%	-4.02%	-3.61%	-2.97%	-2.91%	-2.10%	-1.71%	-2.21%
Operating Expense / Operating Revenue	96.54%	97.07%	93.65%	90.16%	86.74%	84.53%	83.67%	81.55%	80.58%	75.34%	79.37%
Total Fixed Assets / Shares & Equity	0.47%	0.54%	1.02%	1.48%	1.64%	2.33%	2.30%	2.46%	1.98%	0.74%	1.35%
Net Loans to Total Shares and Deposits	51.7%	58.6%	61.5%	51.6%	51.0%	66.1%	69.5%	71.4%	81.7%	74.3%	73.2%
Members / FTE Employee	461.55	433.74	399.77	477.27	430.62	361.16	348.78	360.10	317.54	478.20	402.45

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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	0.3%	0.4%	0.5%	1.0%	1.2%	1.1%	1.0%	0.9%	0.6%	0.4%	0.6%
Total Investments	56.7%	52.6%	50.1%	58.7%	56.0%	42.9%	34.7%	33.0%	24.6%	31.9%	33.1%
Unsecured Credit Card Loans/Lines of Credit	1.5%	0.6%	2.1%	2.3%	3.1%	2.7%	2.9%	5.1%	4.3%	2.5%	3.2%
All Other Unsecured Loans/Lines of Credit	11.4%	12.7%	9.6%	6.3%	4.6%	5.0%	2.7%	2.9%	1.5%	2.0%	2.4%
Short-Term Small Amount Loans (STS)	0.1%	0.1%	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%	0.0%	0.3%	0.2%	0.3%	0.1%	0.5%	0.4%
New Vehicle Loans	9.2%	11.1%	11.0%	7.5%	5.9%	7.5%	8.2%	8.4%	7.5%	10.7%	9.5%
Used Vehicle Loans	14.1%	18.7%	17.9%	14.3%	10.9%	15.8%	21.7%	18.1%	16.7%	11.9%	14.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	1.4%	3.8%	11.0%	15.0%	15.9%	17.4%	30.3%	29.2%	25.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.8%	1.5%	3.0%	4.0%	5.0%	6.0%	7.8%	4.2%	4.9%
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	5.9%	2.6%	4.2%	2.5%	1.3%	2.1%	3.2%	2.7%	2.3%	3.7%	3.2%
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%	0.2%	0.1%
Total Loans and Leases	42.2%	46.0%	48.1%	38.2%	39.9%	52.3%	59.9%	61.1%	70.6%	64.9%	63.0%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.7%	-0.7%	-0.5%	-0.5%	-0.6%	-0.6%	-0.6%	-0.6%	-0.4%	-0.5%
Net Loans and Leases	40.9%	45.2%	47.3%	37.7%	39.5%	51.7%	59.3%	60.5%	70.0%	64.5%	62.5%
Total Other Assets	2.1%	1.7%	2.1%	2.6%	3.4%	4.3%	5.0%	5.7%	4.7%	3.2%	3.9%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	1.8%	7.9%	8.3%	15.0%	10.8%	11.1%	4.8%	3.3%	3.1%	2.0%	3.4%
Share Drafts	0.8%	2.6%	5.2%	9.0%	9.7%	12.1%	16.6%	14.7%	12.8%	7.9%	10.1%
Regular Shares	75.5%	69.3%	59.1%	53.1%	49.6%	40.2%	41.4%	34.7%	31.7%	51.5%	45.6%
Money Market Shares	0.0%	0.6%	0.3%	2.5%	7.8%	9.8%	12.7%	18.4%	22.2%	8.4%	11.7%
Share Certificates	4.2%	4.6%	10.5%	6.4%	7.2%	10.9%	10.7%	12.1%	14.7%	12.4%	12.2%
IRA/KEOGH Accounts	0.7%	0.8%	2.2%	2.6%	3.2%	4.7%	4.1%	4.7%	4.4%	6.5%	5.6%
All Other Shares	0.1%	0.2%	0.4%	0.3%	0.6%	0.8%	0.5%	1.0%	0.5%	0.5%	0.6%
Non-Member Deposits	0.3%	0.3%	0.5%	0.0%	0.1%	0.6%	0.2%	0.1%	0.2%	0.2%	0.2%
Total Shares and Deposits	81.7%	78.4%	78.2%	74.1%	78.2%	79.2%	86.2%	85.6%	86.4%	87.4%	86.0%
Total Equity	16.5%	13.7%	13.5%	10.9%	11.0%	9.7%	9.0%	11.1%	10.5%	10.5%	10.6%
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	16.5%	13.8%	13.8%	11.0%	11.2%	9.9%	9.3%	11.3%	10.5%	10.8%	10.8%
Total Equity + Allow. for Loan Loss	17.8%	14.4%	14.3%	11.4%	11.5%	10.3%	9.7%	11.7%	11.0%	11.0%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	1.0%	-6.2%	-20.8%	-0.3%	-10.2%	4.1%	3.7%	-1.5%	-31.1%	3.8%	-3.2%
Total Loans and Leases	-0.5%	-5.7%	-11.0%	0.2%	-7.9%	7.0%	17.2%	7.0%	-18.1%	24.1%	10.7%
TOTAL ASSETS	1.3%	-5.8%	-16.5%	-0.1%	-9.4%	5.4%	12.2%	3.8%	-22.3%	17.5%	5.7%
Total Liabilities	23.3%	16.0%	-23.7%	2.8%	-24.2%	19.3%	6.2%	-5.8%	-13.2%	4.7%	-2.1%
Total Shares and Deposits	2.4%	-8.1%	-16.3%	-0.7%	-6.9%	3.4%	12.4%	4.0%	-23.0%	18.3%	6.1%
Equity Capital	-5.6%	-2.3%	-12.6%	0.6%	-9.3%	8.2%	12.9%	5.2%	-17.9%	14.2%	5.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	1.3%	-5.8%	-16.5%	-0.1%	-9.4%	5.4%	12.2%	3.8%	-22.3%	17.5%	5.7%

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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	3.09%	1.94%	1.37%	1.09%	1.11%	0.83%	0.99%	0.86%	0.79%	0.56%	0.69%
Delinquent Loans / Total Capital	7.3%	6.2%	4.6%	3.7%	3.8%	4.2%	6.1%	4.5%	5.0%	3.3%	3.9%
Delinquent Loans + OREO / Net Loans + OREO	3.2%	2.0%	1.4%	1.1%	1.2%	0.9%	1.1%	1.0%	0.9%	0.6%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	36.6%	45.5%	24.8%	24.7%	34.2%	24.7%	30.7%	27.5%	37.4%	26.1%	28.9%
Allowance for Loan Losses/Net Loans	3.18%	1.61%	1.58%	1.32%	1.16%	1.17%	1.04%	1.00%	0.82%	0.66%	0.79%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$18	\$39	\$54	\$105	\$249	\$587	\$1,137	\$2,544	\$9,504	\$474
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$10	\$11	\$12	\$42	\$58	\$123	\$194	\$692	\$1,647	\$97
Loans 12 months and over Delinquent (\$000s)	\$1	\$5	\$2	\$6	\$13	\$23	\$137	\$237	\$826	\$1,704	\$96
Total Delinquent Loans (\$000s)	\$11	\$34	\$52	\$72	\$159	\$330	\$847	\$1,567	\$4,062	\$12,855	\$667
Delinquency by Category											
Unsecured Credit Card	0.10%	0.04%	0.33%	0.30%	0.52%	0.33%	0.49%	0.64%	0.66%	0.48%	0.52%
STS Loans	0.00%	5.38%	0.00%	3.14%	0.00%	3.51%	0.00%	0.00%	0.00%	0.00%	3.84%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.35%	0.59%	1.80%	0.23%	0.31%	0.49%
New Vehicle Loans	2.97%	0.83%	0.82%	0.82%	0.44%	0.53%	0.75%	0.36%	0.48%	0.22%	0.32%
Used Vehicle Loans	2.77%	1.94%	1.55%	0.98%	1.47%	0.95%	1.22%	0.88%	0.92%	0.85%	0.92%
1st Mortgage Fixed	0.00%	44.89%	0.00%	1.32%	0.73%	0.63%	0.58%	0.91%	0.90%	0.34%	0.50%
1st Mortgage Adj	0.00%	0.00%	0.00%	5.26%	2.36%	0.88%	0.26%	0.62%	0.66%	1.31%	1.08%
Other RE Fixed	0.00%	40.00%	0.00%	0.06%	0.10%	0.99%	0.68%	1.17%	1.18%	0.52%	0.83%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.71%	0.65%	1.69%	0.78%	0.58%	0.23%	0.46%
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	10.55%	12.77%	5.95%	3.88%	6.93%	3.79%	2.86%	2.84%	1.44%	0.85%	1.53%
Indirect Loans	0.00%	4.95%	4.99%	0.00%	2.03%	1.19%	1.24%	0.84%	1.00%	0.85%	0.91%
Total 1st Mortgage Loans	0.00%	44.89%	0.00%	2.45%	0.98%	0.70%	0.53%	0.85%	0.79%	0.59%	0.66%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.26%	1.04%	0.34%	1.30%	1.12%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.14%	0.03%	0.17%	0.13%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.11%	0.78%	1.07%	0.59%	0.54%	0.64%	0.60%	0.50%	0.34%	0.41%	0.43%
Recoveries / Charge-Offs	25.48%	19.61%	29.43%	27.52%	24.77%	20.54%	12.93%	20.52%	18.56%	17.91%	18.86%
Expected Charge-Offs / Net Loans	1.32%	0.79%	0.80%	0.51%	0.51%	0.53%	0.63%	0.52%	0.48%	0.28%	0.39%
Provision for Loan Losses/Net Charge-Offs	66.8%	90.2%	91.9%	85.5%	94.4%	77.5%	115.3%	96.3%	101.9%	112.2%	105.3%
Prov. for Loan Losses/Expected Charge-Offs	58.6%	90.4%	125.4%	99.7%	101.2%	95.9%	111.5%	94.1%	71.9%	163.8%	119.7%
Bankruptcies / Net Loans	1.91%	0.70%	1.73%	1.12%	0.75%	1.14%	1.07%	1.04%	0.83%	0.43%	0.66%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$17	\$61	\$54	\$107	\$305	\$556	\$1,104	\$2,352	\$10,290	\$491
Total Amount of Recoveries (\$000s)	\$1	\$3	\$18	\$15	\$27	\$63	\$72	\$227	\$436	\$1,843	\$93
Net Charge Offs (\$000s)	\$4	\$14	\$43	\$39	\$81	\$242	\$484	\$878	\$1,915	\$8,447	\$398
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.12%	0.04%	0.42%	0.29%	0.50%	0.79%	0.81%	0.92%	0.88%	1.17%	0.96%
STS Loans	0.00%	4.03%	14.04%	0.65%	0.00%	14.38%	0.00%	0.00%	0.00%	0.00%	4.99%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.11%	0.11%
New Vehicle Loans	0.46%	0.20%	0.36%	0.07%	0.05%	0.25%	0.20%	0.21%	0.32%	0.24%	0.24%
Used Vehicle Loans	0.67%	0.33%	0.71%	0.35%	0.48%	0.61%	0.71%	0.58%	0.51%	0.85%	0.69%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.20%	0.16%	0.15%	0.12%	0.12%	0.05%	0.05%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.42%	-0.02%	0.36%	0.49%	0.29%	0.29%	0.20%	0.16%	0.21%
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	4.53%	9.94%	7.18%	6.26%	10.42%	-1.96%	0.31%	0.04%	0.25%	0.12%	-0.03%
Indirect Loans	0.00%	0.00%	7.82%	-0.33%	0.88%	0.73%	0.91%	0.60%	0.65%	0.71%	0.70%
Number of Credit Unions in Each Peer Group:	53	42	30	45	39	22	13	21	8	7	280

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	10.77%	10.84%	20.93%	41.67%	38.18%	21.77%	21.58%	7.01%	0.23%	0.00%	4.93%
Credit Unions - Deposits in and Loans to	1.67%	3.22%	5.04%	10.86%	8.55%	4.28%	3.34%	2.20%	0.12%	0.00%	1.16%
Total Investments in Corporate Credit Unions*	42.93%	31.24%	30.62%	39.02%	41.09%	58.72%	28.24%	31.37%	3.61%	0.02%	10.90%
Marketable Securities	12.97%	57.74%	66.11%	143.70%	134.19%	152.23%	113.18%	164.70%	125.83%	219.40%	186.02%
All Other Investments	164.43%	215.49%	206.35%	280.02%	253.76%	183.54%	177.34%	53.11%	48.20%	31.50%	62.14%
Total Investments	343.92%	382.49%	363.99%	535.66%	502.12%	434.84%	371.77%	292.45%	234.58%	294.43%	306.50%
Unsecured Loans	78.38%	96.39%	84.93%	78.33%	69.09%	78.09%	60.67%	70.84%	55.36%	41.26%	51.87%
Vehicle Loans	141.60%	216.04%	210.42%	198.89%	150.55%	236.12%	321.08%	235.78%	230.99%	208.41%	218.53%
New Vehicle Loans	55.89%	80.32%	80.12%	68.53%	52.72%	76.10%	88.37%	74.74%	71.57%	99.04%	88.12%
Used Vehicle Loans	85.70%	135.71%	130.29%	130.36%	97.83%	160.02%	232.70%	161.04%	159.42%	109.37%	130.41%
Total Real Estate	0.00%	1.76%	23.42%	48.42%	125.89%	192.30%	224.15%	207.95%	363.71%	308.38%	278.36%
1st Mortgage	0.00%	1.48%	10.18%	34.30%	98.79%	151.62%	170.53%	154.60%	289.26%	269.60%	233.32%
1st Mortgage Fxd	0.00%	1.48%	3.31%	24.43%	83.47%	109.36%	144.75%	123.06%	158.03%	200.68%	168.16%
1st Mortgage Adj	0.00%	0.00%	6.87%	9.87%	15.32%	42.26%	25.78%	31.54%	131.22%	68.93%	65.16%
2nd Mortgage	0.00%	0.28%	13.23%	14.12%	27.10%	40.68%	53.61%	53.35%	74.45%	38.77%	45.04%
Closed-End Fxd	0.00%	0.09%	3.16%	7.52%	8.65%	16.06%	24.16%	15.55%	14.55%	7.35%	10.45%
Closed-End Adj	0.00%	0.00%	1.08%	0.71%	0.76%	0.29%	1.33%	5.02%	0.48%	0.28%	1.09%
Open-End Adj	0.00%	0.19%	7.16%	5.74%	15.92%	23.62%	28.12%	31.17%	56.01%	31.05%	32.65%
Open-End Fxd	0.00%	0.00%	1.83%	0.15%	1.77%	0.71%	0.00%	1.61%	3.41%	0.09%	0.85%
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	35.93%	18.77%	30.66%	22.94%	11.92%	20.97%	33.98%	24.11%	21.60%	34.27%	29.52%
Total Loans	256.22%	333.97%	349.52%	348.76%	357.78%	530.43%	641.68%	542.21%	673.58%	598.96%	583.11%
Indirect Loans	0.00%	0.46%	4.84%	1.10%	5.29%	59.11%	189.07%	115.81%	82.56%	107.10%	99.78%
Percent of Vehicle Loans	0.00%	0.21%	2.30%	0.55%	3.51%	25.04%	58.88%	49.12%	35.74%	51.39%	45.66%
Business Loans	0.00%	0.00%	20.38%	1.51%	1.65%	7.16%	11.67%	27.34%	34.60%	41.04%	33.37%
Participation Loans	0.00%	3.01%	0.00%	0.00%	4.69%	3.06%	19.39%	0.00%	1.04%	0.00%	1.14%
Total Mortgage Exposure**	0.00%	1.77%	23.55%	49.28%	139.90%	206.39%	258.78%	302.73%	424.59%	374.77%	341.44%
Total Real Estate	0.00%	1.76%	23.42%	48.42%	125.89%	192.30%	224.15%	207.95%	363.71%	308.38%	278.36%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.25%	2.96%	5.43%	20.32%	24.13%	35.86%	27.32%
Mortgage-Backed Investments	0.00%	0.01%	0.13%	0.86%	14.01%	14.10%	34.63%	94.78%	60.88%	66.40%	63.08%
Federal Agency Securities (Mtg Backed)	0.00%	0.01%	0.13%	0.86%	14.01%	14.10%	34.54%	94.78%	60.88%	66.40%	63.08%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%



