

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	0.58%	0.76%	0.77%	0.85%	0.84%	0.99%	1.19%	1.21%	1.61%	1.52%	1.29%
Loan Yield	7.84%	5.93%	5.07%	5.02%	5.18%	4.89%	5.20%	4.08%	4.47%	3.70%	4.12%
Net Loan Yield After NCOs	7.48%	5.87%	4.99%	4.51%	4.88%	4.40%	4.46%	3.36%	4.18%	3.48%	3.78%
Asset Yield	4.02%	3.83%	2.29%	2.66%	2.54%	2.85%	3.24%	3.14%	3.68%	3.12%	3.19%
Cost of Funds	-0.57%	-0.44%	-0.14%	-0.21%	-0.24%	-0.24%	-0.31%	-0.34%	-0.38%	-0.63%	-0.47%
Gross Spread	3.45%	3.39%	2.15%	2.45%	2.30%	2.61%	2.93%	2.79%	3.30%	2.49%	2.72%
Provision Expense	-0.31%	-0.44%	-0.03%	-0.22%	-0.14%	-0.25%	-0.36%	-0.51%	-0.27%	-0.15%	-0.24%
Net Spread after Provision Expense	3.14%	2.95%	2.12%	2.23%	2.16%	2.36%	2.57%	2.28%	3.04%	2.34%	2.49%
Total Non-Interest Income	0.20%	0.47%	0.85%	0.88%	1.05%	1.41%	1.42%	1.46%	1.68%	1.67%	1.57%
Total Non-Interest Expense	-3.65%	-3.44%	-2.75%	-2.82%	-2.79%	-3.54%	-3.67%	-3.20%	-3.83%	-3.16%	-3.34%
Net Operating Expense	-3.45%	-2.97%	-1.90%	-1.94%	-1.74%	-2.14%	-2.24%	-1.74%	-2.15%	-1.49%	-1.78%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.01%	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	0.00%	-0.01%	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)	-0.31%	-0.02%	0.20%	0.29%	0.42%	0.21%	0.32%	0.55%	0.89%	0.86%	0.71%
Net Charge-Offs	-0.17%	-0.03%	-0.03%	-0.23%	-0.12%	-0.24%	-0.39%	-0.50%	-0.22%	-0.17%	-0.23%
ROA (with Net Charge-offs)	-0.17%	0.38%	0.20%	0.28%	0.43%	0.22%	0.29%	0.56%	0.94%	0.84%	0.71%
ROA with Provision for LL - W/O NCUSIF Expense	-0.31%	-0.02%	0.21%	0.29%	0.42%	0.22%	0.32%	0.55%	0.89%	0.86%	0.71%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.17%	0.38%	0.21%	0.28%	0.43%	0.22%	0.29%	0.56%	0.94%	0.84%	0.71%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.17%	-1.98%	-1.35%	-1.38%	-1.35%	-1.75%	-1.90%	-1.60%	-2.03%	-1.60%	-1.71%
Travel and Conference Expense	-0.12%	-0.01%	-0.02%	-0.02%	-0.02%	-0.04%	-0.03%	-0.04%	-0.05%	-0.03%	-0.04%
Office Occupancy Expense	-0.08%	-0.16%	-0.19%	-0.19%	-0.18%	-0.26%	-0.25%	-0.27%	-0.25%	-0.19%	-0.22%
Office Operations Expense	-0.69%	-0.58%	-0.79%	-0.58%	-0.56%	-0.55%	-0.76%	-0.59%	-0.67%	-0.58%	-0.61%
Educational and Promotional Expense	-0.01%	-0.04%	-0.04%	-0.06%	-0.07%	-0.11%	-0.17%	-0.12%	-0.12%	-0.12%	-0.12%
Loan Servicing Expense	-0.06%	-0.16%	-0.09%	-0.19%	-0.17%	-0.19%	-0.22%	-0.16%	-0.21%	-0.32%	-0.25%
Professional and Outside Services	-0.24%	-0.36%	-0.18%	-0.31%	-0.36%	-0.56%	-0.27%	-0.36%	-0.34%	-0.24%	-0.31%
Member Insurance	0.00%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	-0.01%	0.00%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.22%	-0.13%	-0.07%	-0.08%	-0.07%	-0.06%	-0.04%	-0.03%	-0.12%	-0.07%	-0.08%
Total Non-Interest Expense	-3.65%	-3.44%	-2.75%	-2.82%	-2.79%	-3.54%	-3.67%	-3.20%	-3.83%	-3.16%	-3.34%
Other Performance Ratios											
Earning Asset Yield	4.10%	3.82%	2.32%	2.78%	2.59%	2.99%	3.40%	3.69%	3.64%	3.23%	3.32%
Average Cost of Funds	-0.75%	-0.54%	-0.20%	-0.29%	-0.34%	-0.30%	-0.37%	-0.44%	-0.41%	-0.69%	-0.54%
FTE Employee / \$million of Loans & Share Drafts	2.22	0.85	0.70	0.57	0.50	0.47	0.50	0.37	0.30	0.23	0.30
Compensation & Benefits / FTE Emp.	\$21,324	\$36,653	\$42,555	\$44,237	\$53,782	\$58,144	\$57,301	\$57,886	\$69,671	\$73,109	\$66,035
Compensation & Benefits / \$million Lns. & S.D.s	\$46,446	\$31,607	\$29,934	\$25,079	\$27,077	\$27,766	\$28,695	\$19,744	\$22,345	\$17,343	\$20,288
Operating Expense / Loans & Share Drafts	-7.81%	-5.49%	-6.10%	-5.14%	-5.59%	-5.63%	-5.53%	-3.94%	-4.22%	-3.42%	-3.97%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.43%	0.74%	1.88%	1.60%	2.09%	2.23%	2.15%	1.80%	1.85%	1.81%	1.86%
Net Operating Expense / Loans & Share Drafts	-7.38%	-4.75%	-4.22%	-3.54%	-3.49%	-3.40%	-3.38%	-2.14%	-2.37%	-1.61%	-2.11%
Operating Expense / Operating Revenue	99.13%	90.09%	92.05%	85.69%	84.58%	88.92%	85.28%	77.02%	78.52%	79.25%	80.23%
Total Fixed Assets / Shares & Equity	0.03%	0.37%	1.14%	1.83%	2.17%	2.44%	2.00%	2.39%	2.19%	1.85%	2.04%
Net Loans to Total Shares and Deposits	61.4%	76.5%	52.8%	60.2%	59.3%	63.7%	63.6%	79.3%	92.6%	93.0%	85.6%
Members / FTE Employee	269.42	355.23	436.02	380.85	414.30	357.50	333.58	347.39	308.56	384.95	356.94

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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	0.1%	1.1%	1.2%	1.3%	1.2%	1.1%	1.1%	1.0%	0.8%	0.9%	0.9%
Total Investments	52.1%	38.6%	63.3%	51.5%	55.7%	44.8%	41.5%	26.1%	17.1%	18.0%	24.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.9%	0.4%	1.9%	1.7%	2.1%	2.2%	2.2%	2.4%	2.0%	2.1%
All Other Unsecured Loans/Lines of Credit	14.0%	9.8%	5.1%	3.8%	2.8%	2.8%	2.6%	2.1%	1.7%	1.0%	1.7%
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%	0.1%	0.1%	0.0%	0.0%	0.7%	0.6%	0.5%
New Vehicle Loans	6.9%	11.4%	6.0%	5.5%	4.9%	6.4%	5.1%	6.9%	6.3%	9.0%	7.5%
Used Vehicle Loans	19.8%	30.4%	17.2%	18.5%	14.5%	17.2%	18.1%	32.0%	17.8%	19.9%	20.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	2.4%	8.9%	7.9%	13.4%	18.0%	18.3%	36.1%	35.0%	29.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.9%	0.4%	2.1%	4.5%	4.3%	3.4%	3.9%	6.7%	5.0%	5.0%
Leases Receivable	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.3%
Total All Other Loans/Lines of Credit to Members	7.2%	5.1%	2.4%	3.9%	3.7%	3.1%	3.1%	3.0%	5.2%	3.2%	3.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	1.1%	0.6%
Total Loans and Leases	47.9%	59.5%	34.0%	44.6%	40.1%	49.4%	52.5%	68.5%	77.5%	77.1%	70.2%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.6%	-0.2%	-0.5%	-0.3%	-0.3%	-0.6%	-1.0%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	46.6%	59.0%	33.8%	44.2%	39.8%	49.1%	51.9%	67.5%	77.0%	76.6%	69.7%
Total Other Assets	1.3%	1.3%	1.8%	3.1%	3.3%	5.0%	5.5%	5.3%	5.2%	4.6%	4.8%
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	0.2%	7.2%	26.2%	16.0%	22.0%	13.1%	8.6%	3.0%	4.6%	6.9%	7.6%
Share Drafts	0.0%	3.4%	9.0%	11.0%	10.5%	14.0%	14.0%	15.8%	14.6%	16.2%	15.1%
Regular Shares	73.5%	62.9%	43.7%	42.5%	39.6%	35.6%	28.2%	29.3%	25.3%	29.2%	29.6%
Money Market Shares	0.0%	0.0%	2.9%	7.4%	3.2%	13.4%	18.9%	20.6%	25.1%	15.2%	17.3%
Share Certificates	3.4%	7.8%	4.7%	7.9%	8.3%	8.9%	14.3%	12.6%	10.9%	14.5%	12.6%
IRA/KEOGH Accounts	0.0%	2.3%	1.9%	3.3%	3.8%	4.7%	6.5%	6.4%	4.6%	5.6%	5.3%
All Other Shares	0.2%	1.6%	1.9%	1.4%	1.8%	0.8%	0.5%	1.2%	0.5%	1.0%	0.9%
Non-Member Deposits	0.9%	0.0%	0.3%	0.6%	0.3%	0.1%	0.2%	0.6%	2.7%	1.2%	1.3%
Total Shares and Deposits	78.0%	77.9%	64.4%	74.2%	67.6%	77.5%	82.5%	86.4%	83.6%	82.9%	82.0%
Total Equity	21.8%	15.0%	9.4%	9.8%	10.4%	9.4%	8.9%	10.6%	11.8%	10.1%	10.4%
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	21.8%	15.0%	9.4%	9.8%	10.5%	9.5%	9.4%	10.7%	11.7%	10.2%	10.5%
Total Equity + Allow. for Loan Loss	23.1%	15.5%	9.6%	10.3%	10.7%	9.7%	9.4%	11.5%	12.3%	10.7%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-23.7%	29.0%	31.9%	-8.5%	18.5%	9.0%	14.4%	-23.2%	15.1%	17.6%	9.9%
Total Loans and Leases	-22.1%	15.2%	-1.9%	-12.5%	11.0%	3.7%	-0.6%	-60.0%	62.3%	7.5%	8.1%
TOTAL ASSETS	-23.1%	20.7%	18.6%	-10.5%	15.3%	5.6%	5.5%	-51.4%	51.2%	9.3%	8.4%
Total Liabilities	-69.6%	48.4%	70.9%	-9.0%	26.4%	6.7%	1.3%	-106.7%	129.0%	0.8%	7.2%
Total Shares and Deposits	-19.3%	17.0%	3.6%	-9.8%	13.0%	5.8%	6.5%	-49.2%	49.9%	10.0%	8.5%
Equity Capital	-34.9%	28.8%	11.7%	-18.0%	8.6%	3.0%	1.2%	-43.3%	38.6%	9.9%	7.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	-23.1%	20.7%	18.6%	-10.5%	15.3%	5.6%	5.5%	-51.4%	51.2%	9.3%	8.4%

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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	3.37%	2.31%	1.25%	1.70%	1.07%	0.80%	1.23%	0.90%	0.48%	0.20%	0.46%
Delinquent Loans / Total Capital	7.0%	8.8%	4.4%	7.4%	4.0%	4.1%	6.9%	5.3%	3.0%	1.5%	2.9%
Delinquent Loans + OREO / Net Loans + OREO	3.5%	2.3%	1.3%	1.8%	1.1%	0.8%	1.3%	1.1%	0.5%	0.3%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	56.5%	34.2%	14.9%	28.0%	29.1%	26.1%	32.7%	28.7%	14.7%	31.4%	25.9%
Allowance for Loan Losses/Net Loans	2.92%	0.95%	0.62%	1.08%	0.69%	0.61%	1.10%	1.42%	0.68%	0.68%	0.77%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$33	\$39	\$93	\$120	\$236	\$686	\$1,405	\$2,098	\$1,665	\$406
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$13	\$7	\$18	\$36	\$60	\$213	\$403	\$301	\$527	\$100
Loans 12 months and over Delinquent (\$000s)	\$4	\$4	\$0	\$18	\$13	\$23	\$120	\$163	\$61	\$237	\$42
Total Delinquent Loans (\$000s)	\$16	\$50	\$46	\$128	\$169	\$320	\$1,019	\$1,971	\$2,460	\$2,429	\$548
Delinquency by Category											
Unsecured Credit Card	0.00%	0.36%	0.07%	0.64%	0.81%	0.30%	0.45%	0.32%	0.51%	0.32%	0.40%
STS Loans	0.00%	0.00%	0.00%	1.39%	0.00%	2.41%	0.00%	0.00%	12.50%	0.00%	3.08%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.96%	0.06%	0.00%	0.00%	0.51%	1.54%	1.17%
New Vehicle Loans	1.83%	0.00%	1.14%	0.53%	0.76%	0.53%	0.68%	0.32%	0.36%	0.12%	0.26%
Used Vehicle Loans	2.21%	3.47%	1.71%	1.81%	1.17%	0.99%	1.75%	1.23%	0.59%	0.18%	0.64%
1st Mortgage Fixed	0.00%	0.00%	0.30%	0.63%	1.21%	0.50%	0.85%	0.84%	0.35%	0.16%	0.32%
1st Mortgage Adj	0.00%	0.00%	0.00%	3.45%	0.00%	0.85%	1.98%	0.29%	0.41%	0.13%	0.28%
Other RE Fixed	0.00%	4.00%	0.00%	2.60%	1.76%	2.98%	0.76%	0.40%	0.43%	0.65%	0.91%
Other RE Adj	0.00%	0.00%	0.23%	1.30%	0.52%	0.33%	1.25%	0.16%	0.35%	0.09%	0.26%
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	14.55%	4.26%	2.38%	3.88%	1.74%	1.81%	2.39%	1.41%	1.15%	0.71%	1.19%
Indirect Loans	0.00%	0.00%	0.00%	2.34%	0.89%	0.98%	1.86%	1.40%	0.61%	0.17%	0.49%
Total 1st Mortgage Loans	0.00%	0.00%	0.14%	1.90%	0.94%	0.53%	0.89%	0.72%	0.37%	0.15%	0.31%
MBL Delinquency Rate	0.00%	0.00%	0.00%	2.33%	0.00%	0.00%	0.89%	0.00%	0.03%	0.17%	0.13%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.62%	0.00%	0.00%	0.06%	0.00%	0.01%	0.06%	0.04%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.37%	0.06%	0.09%	0.52%	0.31%	0.49%	0.75%	0.71%	0.28%	0.23%	0.34%
Recoveries / Charge-Offs	54.55%	91.18%	73.49%	27.59%	30.75%	24.38%	21.43%	25.74%	21.23%	22.04%	23.47%
Expected Charge-Offs / Net Loans	1.93%	0.86%	0.46%	0.85%	0.47%	0.43%	0.58%	0.40%	0.19%	0.20%	0.27%
Provision for Loan Losses/Net Charge-Offs	180.0%	1250.0%	104.5%	95.6%	110.0%	103.2%	92.0%	102.9%	123.4%	87.6%	100.8%
Prov. for Loan Losses/Expected Charge-Offs	35.3%	86.0%	19.9%	58.4%	73.0%	118.8%	120.0%	184.6%	182.0%	101.7%	129.0%
Bankruptcies / Net Loans	1.71%	1.22%	1.10%	1.31%	0.81%	0.92%	0.86%	0.63%	0.41%	0.49%	0.55%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$14	\$12	\$56	\$68	\$257	\$783	\$2,393	\$1,694	\$3,449	\$514
Total Amount of Recoveries (\$000s)	\$2	\$12	\$9	\$15	\$21	\$63	\$168	\$616	\$360	\$760	\$121
Net Charge Offs (\$000s)	\$2	\$1	\$3	\$40	\$47	\$194	\$615	\$1,777	\$1,334	\$2,689	\$393
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.55%	-0.08%	0.28%	0.37%	0.47%	0.88%	1.02%	1.16%	1.02%	0.91%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.78%	0.00%	2.72%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	2.37%	1.59%
New Vehicle Loans	0.00%	-1.95%	0.30%	0.30%	0.10%	0.29%	0.47%	0.28%	0.24%	0.22%	0.24%
Used Vehicle Loans	0.25%	0.39%	-0.04%	0.55%	0.33%	0.65%	1.29%	1.15%	0.53%	0.36%	0.59%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.23%	-0.01%	0.07%	0.08%	0.08%	0.04%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.28%	0.00%	0.12%	0.11%	0.22%	0.21%	-0.02%	0.09%	0.07%
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	1.88%	1.98%	0.89%	6.57%	3.87%	-0.59%	0.11%	0.52%	-0.12%	0.08%	0.05%
Indirect Loans	0.00%	0.00%	0.00%	1.27%	0.20%	0.41%	0.78%	0.78%	0.20%	0.17%	0.28%
Number of Credit Unions in Each Peer Group:	16	10	14	25	29	28	10	8	9	8	157

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	32.30%	6.46%	32.72%	32.90%	22.59%	16.86%	9.17%	5.11%	0.53%	0.08%	4.11%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	4.59%	12.63%	11.56%	7.28%	2.00%	2.08%	0.46%	0.01%	1.69%
Total Investments in Corporate Credit Unions*	15.56%	40.82%	40.52%	40.81%	43.45%	36.69%	38.15%	14.26%	6.10%	1.55%	11.20%
Marketable Securities	0.00%	47.50%	279.40%	166.46%	240.08%	202.95%	198.93%	78.89%	78.09%	105.20%	115.54%
All Other Investments	90.61%	114.60%	300.28%	247.18%	205.80%	195.36%	181.83%	101.77%	12.45%	-11.29%	46.70%
Total Investments	238.56%	257.35%	674.27%	523.96%	529.41%	469.22%	440.67%	243.59%	145.47%	175.77%	234.17%
Unsecured Loans	64.17%	71.19%	58.62%	58.34%	42.84%	51.05%	50.82%	39.94%	34.43%	29.48%	35.78%
Vehicle Loans	122.28%	278.78%	246.77%	244.37%	184.34%	247.25%	246.00%	362.43%	205.39%	282.02%	261.05%
New Vehicle Loans	31.69%	75.94%	63.91%	56.46%	46.14%	67.21%	54.05%	64.53%	53.92%	87.77%	71.23%
Used Vehicle Loans	90.59%	202.84%	182.86%	187.92%	138.20%	180.04%	191.95%	297.91%	151.46%	194.25%	189.82%
Total Real Estate	0.00%	13.08%	29.71%	111.80%	118.12%	185.41%	227.30%	206.87%	364.14%	391.04%	323.15%
1st Mortgage	0.00%	0.17%	25.66%	90.08%	75.25%	140.25%	190.91%	170.49%	307.42%	342.35%	275.57%
1st Mortgage Fxd	0.00%	0.17%	11.76%	49.46%	58.13%	129.64%	183.69%	135.90%	220.16%	258.88%	209.60%
1st Mortgage Adj	0.00%	0.00%	13.91%	40.62%	17.12%	10.62%	7.21%	34.59%	87.26%	83.47%	65.97%
2nd Mortgage	0.00%	12.94%	4.04%	21.72%	42.87%	45.16%	36.39%	36.38%	56.72%	48.69%	47.58%
Closed-End Fxd	0.00%	10.61%	0.90%	6.11%	15.86%	14.72%	8.35%	14.72%	9.59%	10.26%	10.89%
Closed-End Adj	0.00%	0.00%	0.00%	1.67%	1.30%	1.07%	0.88%	0.37%	1.67%	1.55%	1.37%
Open-End Adj	0.00%	2.33%	3.14%	11.81%	22.66%	29.38%	27.15%	21.30%	44.89%	36.79%	34.98%
Open-End Fxd	0.00%	0.00%	0.00%	2.14%	3.04%	0.00%	0.00%	0.00%	0.57%	0.08%	0.34%
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%	1.67%	0.00%	0.00%	0.00%	0.00%	0.00%	3.95%	3.17%	2.45%
All Other Loans/Lines of Credit to Members	33.05%	34.25%	25.39%	39.50%	34.95%	32.34%	32.72%	28.11%	44.42%	31.78%	34.90%
Total Loans	219.50%	397.38%	362.25%	454.19%	381.40%	517.08%	557.14%	637.92%	660.31%	754.48%	667.30%
Indirect Loans	0.00%	0.00%	0.00%	31.78%	23.87%	103.00%	118.59%	201.55%	143.17%	240.56%	181.13%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	13.00%	12.95%	41.66%	48.21%	55.61%	69.71%	85.30%	69.38%
Business Loans	0.00%	0.00%	0.31%	29.61%	29.46%	6.57%	14.61%	39.14%	133.61%	134.58%	101.75%
Participation Loans	0.00%	0.00%	0.00%	7.48%	0.00%	6.16%	20.99%	0.00%	0.61%	0.00%	1.84%
Total Mortgage Exposure**	0.00%	13.08%	29.71%	111.95%	127.57%	213.22%	283.08%	255.57%	421.25%	462.76%	380.47%
Total Real Estate	0.00%	13.08%	29.71%	111.80%	118.12%	185.41%	227.30%	206.87%	364.14%	391.04%	323.15%
RE Business Loans	0.00%	0.00%	0.00%	22.19%	13.70%	3.23%	8.78%	31.50%	98.50%	107.90%	78.68%
Mortgage-Backed Investments	0.00%	0.00%	0.01%	0.15%	9.45%	27.81%	55.78%	48.70%	57.11%	71.71%	57.31%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.01%	0.15%	9.45%	27.69%	55.78%	48.70%	56.14%	71.71%	57.06%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.00%	0.00%	0.97%	0.00%	0.25%



