

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	0.37%	0.72%	0.82%	0.88%	1.10%	0.90%	1.83%	1.83%	0.99%	-13.03%	1.56%
Loan Yield	6.70%	6.06%	5.80%	7.26%	5.12%	4.29%	4.29%	4.50%	4.46%	4.71%	4.67%
Net Loan Yield After NCOs	6.11%	5.16%	5.04%	6.14%	4.41%	3.91%	5.24%	3.96%	3.96%	3.55%	3.99%
Asset Yield	4.45%	4.04%	3.16%	3.98%	3.19%	2.80%	4.35%	3.54%	3.96%	4.78%	3.75%
Cost of Funds	-0.48%	-0.49%	-0.33%	-0.55%	-0.28%	-0.34%	-0.52%	-0.48%	-0.75%	-1.11%	-0.61%
Gross Spread	3.97%	3.56%	2.83%	3.44%	2.91%	2.46%	3.83%	3.06%	3.21%	3.67%	3.14%
Provision Expense	-0.28%	-0.32%	-0.62%	-0.33%	-0.49%	-0.30%	-0.14%	-0.43%	-0.57%	-1.38%	-0.60%
Net Spread after Provision Expense	3.69%	3.24%	2.21%	3.11%	2.41%	2.16%	3.69%	2.63%	2.65%	2.28%	2.55%
Total Non-Interest Income	0.56%	0.80%	0.57%	0.72%	0.92%	0.90%	1.60%	1.59%	1.71%	1.72%	1.44%
Total Non-Interest Expense	-4.28%	-4.00%	-2.95%	-3.53%	-3.10%	-2.65%	-4.54%	-3.70%	-3.50%	-3.78%	-3.50%
Net Operating Expense	-3.72%	-3.19%	-2.38%	-2.80%	-2.18%	-1.75%	-2.94%	-2.10%	-1.79%	-2.07%	-2.06%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.01%	0.04%	-0.02%	0.00%	0.01%
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%	-0.03%	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%	0.01%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.03%	0.05%	-0.21%	0.30%	0.23%	0.41%	0.76%	0.57%	0.84%	0.21%	0.50%
Net Charge-Offs	-0.38%	-0.56%	-0.36%	-0.55%	-0.38%	-0.22%	-0.43%	-0.37%	-0.44%	-1.11%	-0.50%
ROA (with Net Charge-offs)	-0.13%	-0.20%	0.05%	0.08%	0.34%	0.50%	0.47%	0.63%	0.97%	0.49%	0.60%
ROA with Provision for LL - W/O NCUSIF Expense	-0.03%	0.05%	-0.18%	0.30%	0.23%	0.41%	0.76%	0.57%	0.84%	0.21%	0.50%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.13%	-0.20%	0.08%	0.08%	0.34%	0.50%	0.47%	0.63%	0.96%	0.49%	0.60%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.28%	-1.97%	-1.50%	-1.53%	-1.44%	-1.35%	-2.19%	-1.90%	-1.79%	-1.95%	-1.78%
Travel and Conference Expense	-0.01%	-0.02%	-0.01%	-0.01%	-0.02%	-0.03%	-0.10%	-0.06%	-0.05%	-0.04%	-0.05%
Office Occupancy Expense	-0.34%	-0.32%	-0.14%	-0.23%	-0.14%	-0.14%	-0.28%	-0.23%	-0.24%	-0.20%	-0.21%
Office Operations Expense	-1.11%	-1.10%	-0.70%	-0.62%	-0.72%	-0.49%	-0.99%	-0.85%	-0.42%	-0.70%	-0.68%
Educational and Promotional Expense	-0.01%	-0.05%	-0.04%	-0.04%	-0.06%	-0.07%	-0.23%	-0.16%	-0.12%	-0.18%	-0.13%
Loan Servicing Expense	-0.15%	-0.20%	-0.08%	-0.50%	-0.15%	-0.24%	-0.32%	-0.20%	-0.40%	-0.28%	-0.26%
Professional and Outside Services	-0.11%	-0.18%	-0.26%	-0.50%	-0.44%	-0.23%	-0.22%	-0.16%	-0.24%	-0.48%	-0.28%
Member Insurance	0.00%	0.00%	-0.06%	0.00%	0.00%	-0.01%	0.00%	0.00%	-0.02%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	0.00%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.21%	-0.16%	-0.14%	-0.09%	-0.11%	-0.08%	-0.19%	-0.10%	-0.21%	0.07%	-0.10%
Total Non-Interest Expense	-4.28%	-4.00%	-2.95%	-3.53%	-3.10%	-2.65%	-4.54%	-3.70%	-3.50%	-3.78%	-3.50%
Other Performance Ratios											
Earning Asset Yield	4.60%	4.13%	3.28%	4.20%	3.26%	2.99%	4.15%	3.70%	4.19%	5.07%	3.93%
Average Cost of Funds	-0.58%	-0.59%	-0.44%	-0.74%	-0.34%	-0.45%	-0.55%	-0.54%	-0.83%	-1.23%	-0.70%
FTE Employee / \$million of Loans & Share Drafts	1.53	0.88	0.64	0.54	0.44	0.36	0.44	0.36	0.29	0.27	0.34
Compensation & Benefits / FTE Emp.	\$23,934	\$33,587	\$45,116	\$51,164	\$49,760	\$55,680	\$58,591	\$62,047	\$57,721	\$67,094	\$58,976
Compensation & Benefits / \$million Lns. & S.D.s	\$34,893	\$29,878	\$28,644	\$28,228	\$22,012	\$19,420	\$28,556	\$22,708	\$16,932	\$18,014	\$20,273
Operating Expense / Loans & Share Drafts	-6.57%	-6.07%	-5.63%	-6.52%	-4.73%	-3.81%	-5.91%	-4.41%	-3.30%	-3.49%	-4.00%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.87%	1.22%	1.09%	1.34%	1.40%	1.29%	2.07%	1.90%	1.61%	1.58%	1.65%
Net Operating Expense / Loans & Share Drafts	-5.70%	-4.85%	-4.55%	-5.18%	-3.33%	-2.52%	-3.84%	-2.51%	-1.69%	-1.91%	-2.35%
Operating Expense / Operating Revenue	91.58%	92.49%	88.05%	86.29%	82.29%	80.75%	85.21%	81.39%	74.95%	75.39%	79.12%
Total Fixed Assets / Shares & Equity	0.40%	1.17%	1.05%	2.00%	1.84%	1.78%	3.58%	2.48%	2.17%	2.94%	2.37%
Net Loans to Total Shares and Deposits	74.1%	77.3%	63.0%	67.3%	64.5%	73.3%	78.8%	79.6%	103.7%	113.2%	87.9%
Members / FTE Employee	316.32	327.32	430.69	387.01	408.83	352.22	318.47	352.97	340.19	276.60	341.47

June 30, 2017

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%	0.8%	0.5%	1.1%	1.2%	1.1%	1.1%	0.8%	1.1%	0.4%	0.9%
Total Investments	37.1%	34.3%	49.7%	46.0%	43.3%	39.1%	26.3%	25.8%	6.6%	-1.5%	21.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.7%	0.7%	1.1%	1.5%	1.5%	3.0%	2.8%	2.4%	2.3%
All Other Unsecured Loans/Lines of Credit	5.3%	8.2%	3.7%	4.0%	3.1%	1.0%	3.7%	1.5%	1.5%	1.4%	1.8%
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%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%
New Vehicle Loans	8.3%	10.3%	7.2%	8.2%	5.8%	5.1%	5.9%	9.9%	13.2%	15.7%	10.3%
Used Vehicle Loans	40.0%	37.3%	25.9%	29.2%	25.3%	21.1%	29.5%	29.2%	47.8%	50.3%	35.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	4.2%	3.6%	11.1%	20.1%	11.5%	17.3%	11.6%	20.5%	15.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	1.4%	0.6%	3.0%	4.5%	7.1%	4.6%	6.7%	4.1%	4.8%
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	8.6%	6.9%	5.3%	4.9%	3.1%	3.2%	7.0%	2.9%	2.9%	1.1%	3.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.5%	0.3%	0.4%	0.0%	0.3%
Total Loans and Leases	62.1%	63.1%	48.5%	51.1%	52.6%	57.2%	66.6%	68.7%	87.0%	95.6%	73.4%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.5%	-0.8%	-1.1%	-0.5%	-0.4%	-0.6%	-0.5%	-0.8%	-0.9%	-0.6%
Net Loans and Leases	61.1%	62.6%	47.7%	50.0%	52.1%	56.8%	66.0%	68.2%	86.2%	94.7%	72.8%
Total Other Assets	1.6%	2.3%	2.1%	2.9%	3.3%	3.0%	6.7%	5.1%	6.2%	6.4%	5.1%
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	1.7%	4.0%	9.6%	10.6%	7.5%	11.1%	2.5%	3.2%	4.8%	5.7%	5.6%
Share Drafts	0.7%	4.2%	6.3%	9.5%	12.4%	14.1%	11.3%	16.6%	19.0%	13.4%	15.2%
Regular Shares	55.8%	51.2%	36.9%	40.7%	42.3%	38.4%	33.6%	27.5%	15.3%	16.3%	26.7%
Money Market Shares	0.1%	2.5%	8.1%	3.7%	8.8%	5.7%	8.0%	13.8%	13.7%	17.5%	12.2%
Share Certificates	18.9%	20.1%	14.9%	15.8%	11.8%	13.4%	20.8%	17.5%	26.9%	27.9%	20.3%
IRA/KEOGH Accounts	0.0%	2.3%	2.5%	5.7%	5.3%	4.7%	8.1%	6.6%	7.3%	9.4%	6.8%
All Other Shares	0.6%	1.0%	8.2%	0.3%	0.9%	0.8%	2.8%	4.2%	0.5%	0.0%	1.9%
Non-Member Deposits	7.8%	0.4%	0.0%	0.3%	0.1%	0.8%	0.0%	0.2%	1.2%	0.0%	0.5%
Total Shares and Deposits	83.8%	81.6%	76.9%	76.0%	81.6%	77.9%	84.5%	86.4%	83.9%	84.4%	83.5%
Total Equity	14.4%	14.4%	13.4%	13.4%	10.9%	11.0%	12.9%	10.4%	11.3%	9.9%	10.9%
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	14.4%	14.4%	13.4%	13.4%	10.9%	11.0%	12.9%	10.6%	11.3%	10.3%	11.0%
Total Equity + Allow. for Loan Loss	15.5%	14.9%	14.2%	14.5%	11.4%	11.4%	13.5%	10.9%	12.1%	10.8%	11.5%
Balance Sheet Growth YTD Annualized											
Total Investments	-5.9%	4.8%	-19.1%	1.0%	12.7%	-9.9%	90.7%	-2.1%	70.6%	-83.2%	7.0%
Total Loans and Leases	-36.1%	3.5%	-3.0%	8.3%	0.5%	-20.7%	108.2%	10.8%	7.5%	-1.0%	5.6%
TOTAL ASSETS	-25.9%	3.9%	-11.2%	4.8%	6.5%	-16.9%	102.2%	7.4%	10.6%	1.5%	6.1%
Total Liabilities	572.4%	0.2%	-32.4%	12.1%	13.7%	-17.3%	253.5%	-15.8%	-17.4%	-61.7%	-21.4%
Total Shares and Deposits	-26.7%	4.7%	-8.4%	4.3%	6.4%	-16.8%	102.4%	8.3%	12.8%	8.6%	8.4%
Equity Capital	-36.7%	0.5%	-10.0%	2.2%	2.1%	-17.4%	82.6%	8.2%	7.9%	-4.8%	4.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	-25.9%	3.9%	-11.2%	4.8%	6.5%	-16.9%	102.2%	7.4%	10.6%	1.5%	6.1%

June 30, 2017

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	4.01%	1.35%	2.03%	1.71%	1.42%	0.76%	0.49%	0.74%	0.75%	0.69%	0.80%
Delinquent Loans / Total Capital	16.1%	5.7%	6.9%	6.0%	6.6%	3.8%	2.4%	4.6%	5.4%	6.1%	5.1%
Delinquent Loans + OREO / Net Loans + OREO	4.1%	1.4%	2.1%	1.8%	1.6%	0.8%	0.7%	0.9%	1.1%	0.8%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	43.3%	23.2%	35.5%	24.6%	24.8%	29.8%	14.3%	19.0%	20.0%	13.8%	20.6%
Allowance for Loan Losses/Net Loans	1.69%	0.81%	1.58%	2.25%	0.95%	0.69%	0.84%	0.73%	0.91%	0.93%	0.86%
Loans 2 to less than 6 months Delinquent (\$000s)	\$14	\$25	\$55	\$104	\$190	\$251	\$322	\$1,430	\$3,588	\$6,508	\$369
Loans 6 to less than 12 months Delinquent (\$000s)	\$8	\$7	\$15	\$27	\$52	\$94	\$54	\$255	\$607	\$978	\$76
Loans 12 months and over Delinquent (\$000s)	\$2	\$0	\$16	\$7	\$10	\$12	\$0	\$79	\$291	\$63	\$20
Total Delinquent Loans (\$000s)	\$25	\$32	\$86	\$138	\$253	\$357	\$376	\$1,765	\$4,485	\$7,549	\$465
Delinquency by Category											
Unsecured Credit Card	0.00%	0.06%	0.20%	0.33%	0.44%	0.65%	0.40%	0.34%	0.78%	0.42%	0.48%
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%	3.48%	0.00%	0.00%	3.11%	0.00%	0.00%	5.41%	0.00%	3.20%
New Vehicle Loans	3.92%	0.55%	3.09%	0.18%	0.99%	0.61%	0.31%	0.54%	0.32%	0.64%	0.56%
Used Vehicle Loans	2.97%	1.68%	1.86%	2.61%	1.70%	1.04%	0.46%	0.72%	0.58%	0.96%	0.86%
1st Mortgage Fixed	0.00%	0.00%	2.72%	0.00%	1.06%	0.28%	0.75%	0.36%	0.63%	0.05%	0.38%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.63%	0.88%	0.00%	2.32%	1.98%	0.00%	1.56%
Other RE Fixed	0.00%	29.41%	0.00%	0.00%	0.28%	0.00%	1.13%	0.53%	1.81%	0.37%	0.56%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.72%	0.58%	0.00%	0.10%	0.36%	0.47%	0.32%
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	11.40%	1.84%	3.20%	1.61%	3.69%	1.40%	0.75%	1.83%	6.48%	2.45%	2.87%
Indirect Loans	0.00%	0.00%	0.00%	4.96%	2.78%	1.49%	0.82%	0.63%	0.46%	0.99%	0.79%
Total 1st Mortgage Loans	0.00%	0.00%	2.30%	0.00%	1.01%	0.50%	0.63%	0.96%	0.68%	0.05%	0.62%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.00%	0.51%	2.02%	0.00%	0.57%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	0.12%	0.23%	0.00%	0.10%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.59%	0.90%	0.76%	1.12%	0.71%	0.38%	0.66%	0.54%	0.50%	1.15%	0.68%
Recoveries / Charge-Offs	20.59%	22.88%	22.41%	28.21%	12.48%	19.42%	28.89%	20.09%	10.99%	11.69%	15.59%
Expected Charge-Offs / Net Loans	1.40%	0.40%	0.82%	0.47%	0.57%	0.35%	0.53%	0.40%	0.42%	0.52%	0.45%
Provision for Loan Losses/Net Charge-Offs	74.1%	55.9%	172.4%	59.3%	131.6%	138.0%	32.2%	116.8%	128.9%	124.7%	120.1%
Prov. for Loan Losses/Expected Charge-Offs	31.5%	125.8%	162.1%	143.9%	165.2%	150.0%	41.1%	157.9%	154.8%	280.5%	182.6%
Bankruptcies / Net Loans	0.91%	0.65%	0.75%	0.42%	0.82%	0.67%	1.59%	0.95%	0.83%	1.52%	1.03%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$28	\$41	\$113	\$145	\$227	\$621	\$1,574	\$3,294	\$14,372	\$462
Total Amount of Recoveries (\$000s)	\$1	\$6	\$9	\$32	\$18	\$44	\$179	\$316	\$362	\$1,680	\$72
Net Charge Offs (\$000s)	\$4	\$21	\$32	\$81	\$127	\$183	\$441	\$1,258	\$2,932	\$12,692	\$390
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.06%	0.47%	0.04%	0.33%	1.14%	0.39%	1.22%	1.42%	2.34%	1.26%
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%	13.58%	0.00%	26.62%	5.89%	0.00%	0.00%	0.00%	0.00%	2.89%
New Vehicle Loans	0.00%	0.00%	-0.17%	-0.37%	0.76%	0.27%	0.38%	0.54%	0.21%	1.56%	0.70%
Used Vehicle Loans	0.38%	0.86%	0.88%	1.77%	0.81%	0.67%	0.84%	0.67%	0.60%	1.31%	0.84%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.01%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.05%	0.16%	0.00%	0.02%	0.02%	0.13%	0.06%
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	2.67%	3.48%	2.04%	-8.43%	-2.61%	0.53%	-2.53%	0.14%	0.14%	0.60%	0.27%
Indirect Loans	0.00%	0.00%	0.00%	0.96%	0.73%	0.48%	0.82%	0.36%	0.26%	0.75%	0.48%
Number of Credit Unions in Each Peer Group:	13	11	14	7	16	11	3	6	2	1	84

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%	12.06%	16.76%	18.84%	32.02%	11.09%	1.12%	1.80%	0.00%	0.00%	5.50%
Credit Unions - Deposits in and Loans to	0.00%	3.31%	3.04%	2.31%	15.25%	6.73%	0.56%	1.12%	0.00%	0.00%	2.63%
Total Investments in Corporate Credit Unions*	54.75%	45.11%	43.90%	41.67%	52.70%	42.14%	43.68%	24.10%	55.48%	26.07%	37.96%
Marketable Securities	10.67%	25.69%	72.13%	78.14%	93.44%	146.48%	41.26%	196.24%	4.35%	6.63%	93.91%
All Other Investments	87.99%	120.70%	209.19%	182.07%	188.10%	141.60%	113.57%	10.07%	-2.90%	-103.43%	36.10%
Total Investments	256.83%	238.85%	369.57%	343.39%	396.50%	356.04%	202.98%	243.36%	58.01%	-14.66%	192.33%
Unsecured Loans	36.45%	58.07%	33.03%	34.41%	38.74%	22.76%	39.72%	43.10%	37.23%	36.44%	37.22%
Vehicle Loans	333.94%	331.20%	246.50%	279.19%	284.93%	239.14%	273.53%	367.73%	537.91%	638.68%	412.97%
New Vehicle Loans	57.15%	71.80%	53.76%	61.02%	53.42%	46.83%	45.41%	92.82%	116.05%	152.02%	93.33%
Used Vehicle Loans	276.79%	259.41%	192.74%	218.17%	231.52%	192.31%	228.13%	274.91%	421.87%	486.66%	319.64%
Total Real Estate	0.00%	0.98%	41.41%	31.27%	128.44%	224.01%	144.15%	206.58%	161.90%	238.36%	185.19%
1st Mortgage	0.00%	0.00%	31.25%	26.66%	101.23%	183.29%	89.26%	163.03%	102.57%	198.60%	141.91%
1st Mortgage Fxd	0.00%	0.00%	26.43%	25.35%	87.35%	116.32%	74.44%	113.00%	98.90%	186.28%	113.02%
1st Mortgage Adj	0.00%	0.00%	4.81%	1.31%	13.87%	66.97%	14.81%	50.03%	3.67%	12.32%	28.89%
2nd Mortgage	0.00%	0.98%	10.17%	4.60%	27.22%	40.72%	54.89%	43.55%	59.34%	39.77%	43.28%
Closed-End Fxd	0.00%	0.00%	1.42%	2.87%	7.05%	5.30%	19.42%	12.24%	1.74%	15.98%	9.16%
Closed-End Adj	0.00%	0.13%	0.00%	0.00%	1.64%	3.13%	0.00%	0.00%	0.07%	0.00%	0.57%
Open-End Adj	0.00%	0.00%	8.75%	0.53%	15.77%	31.10%	35.47%	31.30%	57.52%	23.78%	33.14%
Open-End Fxd	0.00%	0.84%	0.00%	1.20%	2.75%	1.18%	0.00%	0.00%	0.00%	0.00%	0.41%
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	59.45%	47.78%	39.22%	36.66%	28.20%	29.40%	53.90%	26.91%	25.78%	10.95%	26.89%
Total Loans	430.04%	438.99%	360.87%	381.53%	481.96%	520.23%	514.88%	647.33%	767.17%	924.43%	665.12%
Indirect Loans	0.00%	0.00%	0.00%	65.27%	47.43%	94.79%	72.09%	257.71%	382.11%	525.49%	264.97%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	23.38%	16.64%	39.64%	26.35%	70.08%	71.04%	82.28%	64.16%
Business Loans	0.00%	7.73%	8.80%	17.34%	4.83%	53.99%	4.37%	46.57%	18.17%	32.97%	31.63%
Participation Loans	0.00%	0.00%	0.43%	0.00%	0.27%	0.03%	10.34%	1.83%	0.12%	0.00%	1.24%
Total Mortgage Exposure**	0.00%	0.98%	41.41%	32.71%	137.88%	247.59%	152.68%	322.28%	163.13%	244.99%	225.73%
Total Real Estate	0.00%	0.98%	41.41%	31.27%	128.44%	224.01%	144.15%	206.58%	161.90%	238.36%	185.19%
RE Business Loans	0.00%	0.00%	1.54%	4.16%	0.99%	31.70%	3.99%	39.73%	12.37%	32.39%	24.45%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.44%	9.44%	23.58%	8.53%	115.71%	1.23%	6.63%	40.53%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.44%	9.44%	23.58%	8.53%	113.08%	1.23%	5.65%	39.59%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.63%	0.00%	0.98%	0.95%



