

March 31, 2017

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	0.26%	0.59%	0.62%	0.64%	0.82%	0.78%	0.62%	1.07%	1.05%	1.64%	1.10%
Loan Yield	8.73%	5.96%	5.31%	6.07%	5.33%	5.37%	4.09%	4.88%	4.72%	4.64%	4.78%
Net Loan Yield After NCOs	8.73%	4.65%	4.49%	5.70%	5.00%	4.69%	3.69%	4.14%	4.13%	3.96%	4.13%
Asset Yield	4.03%	3.83%	2.92%	2.82%	2.72%	2.95%	1.99%	3.31%	3.91%	3.71%	3.41%
Cost of Funds	0.00%	-0.53%	-0.23%	-0.25%	-0.30%	-0.39%	-0.22%	-0.51%	-0.56%	-0.55%	-0.48%
Gross Spread	4.03%	3.29%	2.68%	2.57%	2.42%	2.56%	1.77%	2.80%	3.35%	3.16%	2.92%
Provision Expense	-0.29%	-2.39%	-0.69%	-0.11%	-0.04%	-0.38%	-0.15%	-0.49%	-0.21%	-0.62%	-0.43%
Net Spread after Provision Expense	3.74%	0.90%	1.99%	2.46%	2.38%	2.18%	1.61%	2.31%	3.14%	2.54%	2.49%
Total Non-Interest Income	0.14%	0.09%	0.84%	0.97%	0.75%	1.43%	1.29%	1.44%	1.57%	1.36%	1.36%
Total Non-Interest Expense	-3.59%	-3.29%	-2.85%	-3.74%	-2.55%	-3.37%	-2.32%	-3.19%	-3.53%	-2.93%	-3.07%
Net Operating Expense	-3.45%	-3.20%	-2.01%	-2.76%	-1.81%	-1.94%	-1.03%	-1.75%	-1.96%	-1.56%	-1.71%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	0.00%	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)	0.29%	-2.30%	-0.02%	-0.31%	0.57%	0.24%	0.58%	0.56%	1.18%	0.97%	0.78%
Net Charge-Offs	0.00%	-0.79%	-0.41%	-0.15%	-0.14%	-0.33%	-0.16%	-0.44%	-0.48%	-0.49%	-0.41%
ROA (with Net Charge-offs)	0.58%	-0.70%	0.27%	-0.34%	0.48%	0.29%	0.57%	0.61%	0.92%	1.11%	0.80%
ROA with Provision for LL - W/O NCUSIF Expense	0.29%	-2.30%	-0.02%	-0.31%	0.57%	0.24%	0.58%	0.56%	1.18%	0.97%	0.78%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.58%	-0.70%	0.27%	-0.34%	0.48%	0.29%	0.57%	0.61%	0.92%	1.10%	0.80%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.16%	-1.86%	-1.38%	-1.53%	-1.27%	-1.63%	-1.07%	-1.66%	-1.78%	-1.50%	-1.55%
Travel and Conference Expense	0.00%	-0.05%	0.00%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	-0.16%	-0.12%	-0.13%	-0.09%	-0.20%	-0.13%	-0.21%	-0.25%	-0.20%	-0.20%
Office Operations Expense	-0.86%	-0.44%	-0.80%	-0.78%	-0.45%	-0.73%	-0.35%	-0.56%	-0.67%	-0.56%	-0.58%
Educational and Promotional Expense	0.00%	-0.05%	-0.02%	-0.08%	-0.04%	-0.12%	-0.08%	-0.13%	-0.13%	-0.12%	-0.11%
Loan Servicing Expense	0.00%	-0.09%	-0.06%	-0.18%	-0.18%	-0.18%	-0.16%	-0.21%	-0.43%	-0.27%	-0.26%
Professional and Outside Services	-0.58%	-0.35%	-0.38%	-0.88%	-0.44%	-0.43%	-0.43%	-0.32%	-0.17%	-0.17%	-0.27%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	0.00%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	0.00%	-0.02%	-0.01%
Miscellaneous Operating Expenses	0.00%	-0.30%	-0.07%	-0.12%	-0.05%	-0.05%	-0.07%	-0.05%	-0.06%	-0.04%	-0.05%
Total Non-Interest Expense	-3.59%	-3.29%	-2.85%	-3.74%	-2.55%	-3.37%	-2.32%	-3.19%	-3.53%	-2.93%	-3.07%
Other Performance Ratios											
Earning Asset Yield	4.02%	4.21%	3.50%	2.78%	2.75%	3.05%	2.44%	3.25%	4.19%	3.86%	3.55%
Average Cost of Funds	0.00%	-0.73%	-0.38%	-0.31%	-0.41%	-0.51%	-0.36%	-0.55%	-0.62%	-0.63%	-0.57%
FTE Employee / \$million of Loans & Share Drafts	2.05	0.63	0.81	0.55	0.46	0.47	0.49	0.32	0.27	0.26	0.31
Compensation & Benefits / FTE Emp.	\$24,000	\$53,333	\$40,000	\$50,201	\$52,972	\$57,656	\$53,776	\$68,000	\$66,501	\$70,471	\$65,048
Compensation & Benefits / \$million Lns. & S.D.s	\$49,485	\$31,346	\$26,006	\$29,517	\$24,380	\$27,399	\$20,596	\$23,055	\$18,261	\$18,734	\$20,493
Operating Expense / Loans & Share Drafts	-8.25%	-5.56%	-5.36%	-7.23%	-4.92%	-5.66%	-4.47%	-4.42%	-3.63%	-3.66%	-4.07%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.33%	0.16%	1.58%	1.88%	1.44%	2.40%	2.48%	1.99%	1.62%	1.70%	1.80%
Net Operating Expense / Loans & Share Drafts	-7.92%	-5.41%	-3.78%	-5.35%	-3.48%	-3.27%	-1.99%	-2.43%	-2.01%	-1.95%	-2.27%
Operating Expense / Operating Revenue	86.21%	97.63%	82.03%	105.08%	82.24%	85.95%	77.56%	77.85%	74.60%	68.51%	74.56%
Total Fixed Assets / Shares & Equity	0.04%	0.20%	1.37%	1.39%	0.67%	1.99%	2.06%	2.15%	3.84%	1.95%	2.24%
Net Loans to Total Shares and Deposits	58.7%	76.8%	63.2%	54.9%	57.5%	63.1%	52.4%	69.2%	90.7%	83.0%	76.6%
Members / FTE Employee	450.00	426.33	388.93	465.96	394.08	447.11	373.98	452.81	387.73	351.34	395.21

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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	0.8%	0.0%	1.0%	1.5%	0.8%	1.1%	0.8%	0.7%	1.1%	0.6%	0.8%
Total Investments	54.8%	38.1%	51.8%	55.5%	55.2%	47.2%	57.4%	35.9%	11.5%	23.3%	30.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.3%	0.8%	1.9%	1.4%	1.0%	2.4%	2.7%	4.0%	2.8%
All Other Unsecured Loans/Lines of Credit	17.5%	15.5%	7.6%	4.4%	3.1%	2.6%	1.5%	2.9%	1.7%	3.4%	2.9%
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%	0.0%	0.0%	0.6%	0.0%	0.5%	0.2%	0.2%
New Vehicle Loans	3.8%	27.9%	8.0%	5.1%	5.8%	9.3%	4.1%	8.8%	11.0%	4.9%	7.1%
Used Vehicle Loans	22.8%	13.4%	20.4%	17.2%	15.0%	14.6%	10.5%	20.1%	16.8%	13.5%	15.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.3%	2.8%	5.5%	10.9%	11.5%	15.7%	16.1%	22.1%	33.6%	23.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	3.4%	4.2%	3.0%	6.1%	2.9%	5.1%	15.7%	7.6%	7.7%
Leases Receivable	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.1%	3.3%	3.4%	3.3%	2.3%	1.8%	1.1%	3.7%	8.6%	4.3%	4.4%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	0.2%
Total Loans and Leases	44.1%	61.4%	46.0%	40.9%	42.0%	47.3%	37.4%	59.1%	80.5%	71.5%	64.0%
Less: Allowance for Loan & Lease Losses	-0.9%	-1.5%	-0.9%	-0.3%	-0.2%	-0.4%	-0.3%	-0.5%	-0.8%	-0.7%	-0.6%
Net Loans and Leases	43.3%	59.9%	45.1%	40.6%	41.8%	46.9%	37.1%	58.6%	79.7%	70.7%	63.4%
Total Other Assets	1.1%	2.0%	2.2%	2.4%	2.2%	4.7%	4.7%	4.7%	7.7%	5.4%	5.2%
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	0.0%	0.0%	13.5%	16.6%	16.5%	15.5%	19.2%	3.1%	1.3%	0.3%	4.7%
Share Drafts	0.0%	0.1%	5.0%	11.7%	9.7%	12.0%	10.2%	13.4%	18.3%	9.2%	11.9%
Regular Shares	75.1%	67.8%	55.7%	48.8%	38.6%	33.0%	24.2%	40.5%	20.7%	34.3%	33.5%
Money Market Shares	0.0%	0.0%	4.3%	1.3%	5.0%	6.7%	20.5%	6.9%	21.2%	11.1%	11.5%
Share Certificates	0.0%	11.3%	5.8%	7.1%	12.1%	15.8%	12.6%	17.4%	22.0%	23.9%	19.7%
IRA/KEOGH Accounts	0.0%	0.8%	1.9%	4.6%	6.6%	6.3%	3.9%	6.5%	6.4%	7.6%	6.7%
All Other Shares	0.0%	0.0%	0.1%	0.2%	0.7%	0.3%	0.0%	0.4%	0.0%	0.0%	0.2%
Non-Member Deposits	0.0%	0.0%	0.0%	0.7%	0.2%	0.7%	0.0%	0.3%	0.2%	0.0%	0.2%
Total Shares and Deposits	75.1%	79.9%	72.8%	74.5%	73.0%	74.9%	71.4%	85.4%	88.8%	86.1%	83.6%
Total Equity	24.9%	20.1%	13.7%	8.9%	10.5%	9.6%	9.4%	11.5%	9.9%	13.5%	11.7%
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	24.9%	20.1%	13.7%	8.9%	10.6%	10.0%	9.3%	11.9%	10.4%	14.2%	12.1%
Total Equity + Allow. for Loan Loss	25.7%	21.6%	14.6%	9.2%	10.7%	9.9%	9.7%	12.0%	10.7%	14.3%	12.3%
Balance Sheet Growth YTD Annualized											
Total Investments	11.2%	-78.2%	-67.8%	37.7%	25.3%	38.3%	-54.9%	79.4%	-25.4%	29.2%	24.3%
Total Loans and Leases	3.9%	-51.8%	-135.5%	53.8%	0.7%	2.0%	-137.2%	44.6%	14.5%	7.4%	7.0%
TOTAL ASSETS	9.7%	-63.0%	-102.7%	44.6%	13.9%	18.5%	-99.0%	59.2%	11.3%	11.7%	12.1%
Total Liabilities	-400.0%	-200.0%	-58.7%	-13.2%	12.6%	23.6%	-19.2%	41.7%	-170.8%	-286.6%	-34.7%
Total Shares and Deposits	14.1%	-56.9%	-112.8%	61.5%	15.6%	19.5%	-115.3%	62.5%	16.0%	16.7%	15.8%
Equity Capital	-2.3%	-85.0%	-84.1%	33.3%	5.1%	2.7%	-97.3%	40.9%	12.7%	8.1%	7.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	9.7%	-63.0%	-102.7%	44.6%	13.9%	18.5%	-99.0%	59.2%	11.3%	11.7%	12.1%

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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	0.56%	2.98%	2.12%	0.83%	0.56%	0.60%	0.68%	0.66%	0.49%	0.53%	0.57%
Delinquent Loans / Total Capital	1.0%	8.5%	6.7%	3.7%	2.2%	2.8%	2.6%	3.2%	3.7%	2.6%	3.0%
Delinquent Loans + OREO / Net Loans + OREO	0.6%	4.2%	2.3%	1.0%	0.6%	0.8%	0.7%	0.7%	0.6%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	71.4%	49.5%	27.7%	30.3%	26.7%	21.2%	51.0%	35.1%	19.1%	30.4%	29.7%
Allowance for Loan Losses/Net Loans	2.05%	2.47%	2.03%	0.62%	0.42%	0.79%	0.71%	0.85%	1.00%	1.06%	0.95%
Loans 2 to less than 6 months Delinquent (\$000s)	\$1	\$37	\$49	\$41	\$66	\$173	\$217	\$677	\$2,436	\$3,173	\$342
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$13	\$13	\$11	\$19	\$38	\$213	\$290	\$555	\$827	\$105
Loans 12 months and over Delinquent (\$000s)	\$0	\$23	\$6	\$7	\$5	\$9	\$13	\$76	\$21	\$561	\$39
Total Delinquent Loans (\$000s)	\$2	\$72	\$68	\$59	\$91	\$219	\$442	\$1,043	\$3,012	\$4,561	\$486
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.06%	0.31%	0.20%	0.45%	0.36%	0.64%	0.24%	0.31%
STS Loans	0.00%	0.00%	0.00%	3.57%	0.00%	0.00%	0.00%	0.00%	8.46%	0.00%	6.92%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.02%	0.03%	1.28%
New Vehicle Loans	0.00%	2.31%	1.66%	0.26%	0.25%	0.81%	0.26%	0.35%	0.20%	0.35%	0.36%
Used Vehicle Loans	0.62%	2.84%	2.02%	0.96%	0.80%	0.75%	0.62%	0.93%	0.96%	0.81%	0.88%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.38%	0.11%	0.39%	0.52%	0.36%	0.22%	0.28%	0.30%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.53%	0.06%	0.00%	1.51%	0.44%	0.17%	0.39%	0.42%
Other RE Fixed	0.00%	0.00%	7.81%	2.35%	1.82%	0.95%	0.62%	0.16%	0.47%	0.25%	0.60%
Other RE Adj	0.00%	0.00%	0.00%	0.46%	1.16%	0.21%	0.37%	0.64%	0.10%	0.35%	0.31%
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	150.00%	24.38%	6.97%	1.07%	1.36%	1.16%	0.65%	1.59%	1.12%	2.21%	1.69%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.33%	1.12%	0.50%	0.59%	0.78%	0.86%	0.77%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.43%	0.10%	0.36%	0.92%	0.39%	0.21%	0.33%	0.35%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.84%	0.07%	0.10%	0.17%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.01%	0.01%	0.02%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	1.31%	0.82%	0.37%	0.33%	0.68%	0.40%	0.74%	0.59%	0.68%	0.64%
Recoveries / Charge-Offs	0.00%	5.56%	41.07%	25.60%	38.87%	12.52%	25.53%	16.31%	29.11%	16.94%	20.36%
Expected Charge-Offs / Net Loans	0.22%	1.49%	0.84%	0.55%	0.31%	0.30%	0.33%	0.36%	0.54%	0.33%	0.39%
Provision for Loan Losses/Net Charge-Offs	0.0%	302.9%	171.2%	74.2%	29.9%	115.3%	95.5%	110.2%	44.5%	127.8%	104.8%
Prov. for Loan Losses/Expected Charge-Offs	296.3%	270.5%	171.6%	50.5%	31.5%	263.1%	115.2%	224.6%	49.2%	269.0%	176.3%
Bankruptcies / Net Loans	0.00%	0.24%	1.60%	1.15%	0.71%	0.54%	0.65%	0.68%	1.70%	0.65%	0.88%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$36	\$56	\$33	\$86	\$284	\$439	\$1,328	\$5,070	\$7,021	\$682
Total Amount of Recoveries (\$000s)	\$0	\$2	\$23	\$9	\$33	\$36	\$112	\$217	\$1,476	\$1,189	\$139
Net Charge Offs (\$000s)	\$0	\$34	\$33	\$25	\$53	\$248	\$327	\$1,111	\$3,594	\$5,832	\$543
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.09%	0.17%	0.54%	1.15%	1.30%	1.43%	1.27%	1.15%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.61%	0.00%	11.23%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.65%	0.00%	2.58%
New Vehicle Loans	0.00%	2.13%	-0.13%	-0.03%	0.12%	1.14%	0.30%	0.46%	0.57%	0.33%	0.49%
Used Vehicle Loans	0.00%	0.00%	0.71%	0.56%	0.45%	0.68%	0.47%	0.96%	1.06%	1.24%	0.99%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.28%	0.01%	-0.03%	0.02%	0.07%	0.03%	0.06%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.05%	0.97%	0.15%	0.26%	0.13%	0.31%	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	0.00%	8.50%	6.49%	2.13%	12.29%	-0.02%	-1.60%	-0.81%	-0.34%	-2.09%	-1.05%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.14%	0.45%	0.13%	0.17%	0.13%	0.36%	0.23%
Number of Credit Unions in Each Peer Group:	4	4	8	15	14	8	3	7	2	3	68

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%	0.00%	3.28%	10.18%	22.04%	2.81%	3.07%	1.99%	0.00%	0.83%	2.46%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.59%	0.00%	7.94%	0.00%	0.00%	0.42%	0.00%	0.27%	0.63%
Total Investments in Corporate Credit Unions*	5.71%	48.19%	48.33%	142.21%	61.85%	42.18%	22.63%	49.43%	47.97%	24.44%	38.47%
Marketable Securities	0.00%	0.00%	135.73%	186.57%	165.62%	174.03%	280.01%	94.36%	63.37%	104.69%	112.94%
All Other Investments	149.29%	112.05%	165.29%	273.05%	231.37%	203.52%	232.81%	92.87%	-14.25%	-2.61%	56.57%
Total Investments	220.43%	189.62%	377.61%	623.01%	520.15%	473.29%	616.62%	302.09%	110.43%	164.10%	251.36%
Unsecured Loans	70.29%	77.09%	57.59%	58.15%	47.17%	39.44%	27.66%	43.87%	42.68%	51.64%	47.05%
Vehicle Loans	107.00%	205.65%	207.26%	250.28%	195.50%	239.77%	156.91%	243.55%	266.90%	129.77%	186.84%
New Vehicle Loans	15.14%	139.07%	58.61%	57.16%	54.53%	93.13%	43.66%	74.28%	105.81%	34.85%	58.76%
Used Vehicle Loans	91.86%	66.58%	148.65%	193.12%	140.98%	146.63%	113.25%	169.26%	161.10%	94.91%	128.08%
Total Real Estate	0.00%	6.34%	45.66%	109.49%	130.94%	176.48%	199.13%	177.99%	363.14%	290.73%	253.04%
1st Mortgage	0.00%	6.34%	20.67%	62.16%	102.35%	114.89%	168.33%	135.19%	211.97%	237.30%	189.96%
1st Mortgage Fxd	0.00%	6.34%	20.67%	43.41%	86.83%	103.76%	99.59%	83.75%	176.60%	124.72%	116.80%
1st Mortgage Adj	0.00%	0.00%	0.00%	18.75%	15.52%	11.13%	68.74%	51.44%	35.37%	112.58%	73.15%
2nd Mortgage	0.00%	0.00%	24.99%	47.33%	28.59%	61.59%	30.80%	42.80%	151.16%	53.43%	63.09%
Closed-End Fxd	0.00%	0.00%	18.14%	14.84%	12.64%	15.74%	19.60%	4.51%	17.41%	2.14%	7.28%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	1.62%	0.08%	0.00%	0.35%
Open-End Adj	0.00%	0.00%	6.85%	31.96%	14.74%	41.81%	11.00%	36.67%	133.62%	41.20%	50.42%
Open-End Fxd	0.00%	0.00%	0.00%	0.52%	1.20%	4.04%	0.00%	0.00%	0.05%	10.09%	5.03%
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%	4.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%
All Other Loans/Lines of Credit to Members	0.29%	16.44%	24.66%	37.11%	21.87%	18.05%	11.68%	31.31%	82.96%	30.63%	36.39%
Total Loans	177.57%	305.52%	335.28%	459.41%	395.52%	473.75%	401.77%	496.73%	773.74%	504.24%	527.00%
Indirect Loans	0.00%	0.00%	3.67%	17.85%	18.82%	83.46%	36.13%	119.50%	275.22%	77.32%	108.05%
Percent of Vehicle Loans	0.00%	0.00%	1.77%	7.13%	9.63%	34.81%	23.03%	49.07%	103.11%	59.58%	57.83%
Business Loans	0.00%	0.00%	0.00%	0.38%	6.40%	3.37%	28.20%	16.22%	34.07%	42.12%	29.73%
Participation Loans	0.00%	0.00%	0.00%	10.83%	0.00%	0.00%	3.58%	0.00%	0.00%	15.43%	7.61%
Total Mortgage Exposure**	0.00%	6.34%	45.66%	109.49%	139.63%	187.87%	207.08%	193.32%	390.56%	316.12%	273.46%
Total Real Estate	0.00%	6.34%	45.66%	109.49%	130.94%	176.48%	199.13%	177.99%	363.14%	290.73%	253.04%
RE Business Loans	0.00%	0.00%	0.00%	0.38%	0.00%	2.38%	0.74%	9.79%	16.92%	26.69%	17.11%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	8.69%	11.39%	7.95%	15.33%	27.43%	25.39%	20.42%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	8.69%	11.39%	7.95%	15.33%	27.43%	25.39%	20.42%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



