

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	0.47%	0.57%	0.59%	0.63%	0.74%	0.79%	0.57%	1.05%	0.74%	1.65%	1.03%
Loan Yield	4.68%	6.04%	6.01%	6.13%	5.32%	5.63%	4.46%	5.06%	4.40%	4.99%	4.90%
Net Loan Yield After NCOs	3.56%	5.75%	5.00%	5.68%	5.02%	5.02%	3.99%	4.28%	3.69%	4.45%	4.29%
Asset Yield	2.49%	3.76%	3.20%	2.72%	2.61%	3.17%	2.27%	3.43%	3.52%	3.90%	3.43%
Cost of Funds	-0.07%	-0.72%	-0.26%	-0.13%	-0.29%	-0.40%	-0.24%	-0.53%	-0.53%	-0.60%	-0.49%
Gross Spread	2.41%	3.04%	2.94%	2.59%	2.32%	2.77%	2.02%	2.90%	2.98%	3.30%	2.93%
Provision Expense	-0.56%	-0.10%	-0.63%	-0.10%	-0.12%	-0.42%	-0.32%	-0.53%	-0.61%	-0.48%	-0.46%
Net Spread after Provision Expense	1.85%	2.94%	2.31%	2.49%	2.20%	2.35%	1.70%	2.36%	2.37%	2.82%	2.47%
Total Non-Interest Income	0.17%	0.22%	0.88%	1.03%	0.74%	1.51%	1.39%	1.42%	1.51%	1.50%	1.41%
Total Non-Interest Expense	-2.46%	-3.73%	-3.08%	-3.19%	-2.55%	-3.61%	-2.72%	-3.11%	-3.13%	-3.13%	-3.09%
Net Operating Expense	-2.29%	-3.51%	-2.20%	-2.15%	-1.81%	-2.10%	-1.32%	-1.69%	-1.62%	-1.63%	-1.68%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.03%	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%	-0.01%	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)	-0.44%	-0.57%	0.10%	0.35%	0.39%	0.25%	0.38%	0.67%	0.78%	1.19%	0.80%
Net Charge-Offs	-0.54%	-0.17%	-0.49%	-0.17%	-0.12%	-0.30%	-0.21%	-0.47%	-0.55%	-0.38%	-0.39%
ROA (with Net Charge-offs)	-0.41%	-0.64%	0.24%	0.28%	0.39%	0.37%	0.49%	0.73%	0.84%	1.29%	0.87%
ROA with Provision for LL - W/O NCUSIF Expense	-0.44%	-0.57%	0.11%	0.35%	0.39%	0.25%	0.38%	0.67%	0.79%	1.19%	0.80%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.41%	-0.64%	0.25%	0.28%	0.38%	0.37%	0.49%	0.73%	0.85%	1.29%	0.88%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.36%	-2.36%	-1.54%	-1.43%	-1.25%	-1.74%	-1.27%	-1.55%	-1.53%	-1.61%	-1.54%
Travel and Conference Expense	-0.02%	-0.10%	-0.01%	-0.03%	-0.02%	-0.04%	-0.04%	-0.03%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	-0.13%	-0.10%	-0.14%	-0.09%	-0.21%	-0.18%	-0.21%	-0.22%	-0.23%	-0.20%
Office Operations Expense	-0.58%	-0.52%	-0.88%	-0.82%	-0.44%	-0.79%	-0.38%	-0.61%	-0.62%	-0.59%	-0.59%
Educational and Promotional Expense	-0.02%	-0.05%	-0.04%	-0.08%	-0.06%	-0.12%	-0.17%	-0.10%	-0.13%	-0.16%	-0.13%
Loan Servicing Expense	-0.02%	-0.16%	-0.06%	-0.17%	-0.18%	-0.21%	-0.16%	-0.20%	-0.34%	-0.28%	-0.25%
Professional and Outside Services	-0.22%	-0.21%	-0.28%	-0.41%	-0.43%	-0.43%	-0.48%	-0.32%	-0.16%	-0.17%	-0.27%
Member Insurance	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.03%	-0.04%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.17%	-0.17%	-0.12%	-0.09%	-0.07%	-0.05%	-0.04%	-0.06%	-0.07%	-0.04%	-0.06%
Total Non-Interest Expense	-2.46%	-3.73%	-3.08%	-3.19%	-2.55%	-3.61%	-2.72%	-3.11%	-3.13%	-3.13%	-3.09%
Other Performance Ratios											
Earning Asset Yield	2.65%	4.07%	3.50%	2.84%	2.70%	3.25%	2.47%	3.52%	4.24%	3.85%	3.59%
Average Cost of Funds	-0.10%	-0.99%	-0.37%	-0.18%	-0.40%	-0.51%	-0.32%	-0.60%	-0.68%	-0.65%	-0.59%
FTE Employee / \$million of Loans & Share Drafts	2.12	0.86	0.83	0.58	0.47	0.49	0.48	0.31	0.27	0.27	0.32
Compensation & Benefits / FTE Emp.	\$9,222	\$51,667	\$36,657	\$50,897	\$52,446	\$56,646	\$47,269	\$68,245	\$65,788	\$70,451	\$63,402
Compensation & Benefits / \$million Lns. & S.D.s	\$25,308	\$43,070	\$29,468	\$29,824	\$24,868	\$28,184	\$22,001	\$21,540	\$17,142	\$20,414	\$20,730
Operating Expense / Loans & Share Drafts	-4.62%	-6.82%	-5.82%	-6.63%	-5.09%	-5.86%	-4.73%	-4.31%	-3.50%	-3.96%	-4.16%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.37%	0.42%	1.64%	2.14%	1.48%	2.45%	2.47%	1.97%	1.69%	1.89%	1.90%
Net Operating Expense / Loans & Share Drafts	-4.25%	-6.40%	-4.18%	-4.48%	-3.61%	-3.41%	-2.27%	-2.34%	-1.81%	-2.07%	-2.26%
Operating Expense / Operating Revenue	93.54%	115.14%	82.21%	87.67%	84.65%	85.71%	81.85%	75.03%	72.89%	69.09%	74.04%
Total Fixed Assets / Shares & Equity	0.06%	0.19%	1.54%	1.37%	0.73%	2.09%	2.62%	2.10%	3.62%	2.06%	2.29%
Net Loans to Total Shares and Deposits	60.2%	75.7%	68.6%	55.8%	59.7%	65.8%	56.8%	71.9%	91.0%	84.9%	78.2%
Members / FTE Employee	567.00	346.00	389.67	457.80	402.03	442.46	336.23	482.35	394.88	353.82	396.37

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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%	0.2%	0.7%	1.5%	0.9%	1.2%	1.0%	0.8%	1.4%	0.6%	0.9%
Total Investments	54.6%	39.9%	46.3%	56.3%	53.8%	45.1%	50.1%	34.4%	12.6%	22.3%	29.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.3%	0.9%	2.1%	1.5%	1.7%	2.5%	2.9%	4.1%	3.0%
All Other Unsecured Loans/Lines of Credit	19.3%	13.7%	8.9%	4.3%	3.4%	2.8%	3.4%	2.5%	1.8%	3.6%	3.1%
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%	0.4%	0.0%	0.5%	0.1%	0.2%
New Vehicle Loans	3.7%	26.6%	10.0%	4.3%	5.9%	9.6%	4.2%	9.3%	11.3%	4.8%	7.2%
Used Vehicle Loans	19.8%	15.5%	21.2%	17.1%	15.3%	15.1%	12.9%	20.7%	17.1%	13.4%	15.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.1%	2.0%	6.4%	11.1%	11.9%	14.9%	16.8%	21.4%	33.5%	23.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.7%	3.8%	4.4%	3.1%	6.3%	4.1%	5.0%	15.8%	7.9%	7.9%
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	1.9%	1.7%	5.5%	2.7%	2.5%	1.9%	1.1%	4.2%	8.9%	4.7%	4.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Total Loans and Leases	44.8%	59.4%	51.7%	40.1%	43.4%	49.2%	42.9%	61.0%	79.9%	72.2%	64.8%
Less: Allowance for Loan & Lease Losses	-0.9%	-0.9%	-0.8%	-0.2%	-0.2%	-0.4%	-0.4%	-0.5%	-0.9%	-0.7%	-0.6%
Net Loans and Leases	43.9%	58.5%	50.9%	39.8%	43.2%	48.8%	42.5%	60.6%	79.0%	71.5%	64.2%
Total Other Assets	1.5%	1.4%	2.1%	2.4%	2.2%	4.9%	6.4%	4.2%	6.9%	5.6%	5.3%
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%	11.8%	19.1%	16.5%	15.3%	15.1%	3.2%	2.3%	1.2%	5.3%
Share Drafts	0.0%	0.0%	4.5%	11.1%	9.1%	11.2%	12.9%	11.6%	17.6%	8.7%	11.3%
Regular Shares	74.4%	65.5%	57.2%	46.7%	37.9%	32.6%	26.0%	41.0%	19.6%	33.3%	32.7%
Money Market Shares	0.0%	0.0%	3.1%	1.4%	5.2%	6.8%	18.1%	6.5%	20.9%	11.2%	11.5%
Share Certificates	0.0%	13.0%	6.8%	7.5%	12.6%	16.5%	13.8%	18.0%	22.9%	24.2%	20.2%
IRA/KEOGH Accounts	0.0%	0.0%	3.6%	4.4%	6.9%	6.6%	4.2%	7.0%	6.5%	7.7%	6.8%
All Other Shares	0.0%	0.0%	0.1%	0.4%	0.7%	0.2%	0.5%	0.2%	0.0%	0.0%	0.1%
Non-Member Deposits	0.0%	0.0%	0.0%	0.2%	0.2%	0.8%	0.0%	0.6%	0.2%	0.0%	0.2%
Total Shares and Deposits	74.4%	78.5%	75.3%	71.8%	72.7%	74.7%	75.5%	84.8%	87.8%	85.1%	82.9%
Total Equity	25.6%	21.5%	12.9%	9.1%	10.8%	9.9%	9.4%	12.0%	9.9%	13.7%	11.8%
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	25.6%	21.5%	12.9%	9.1%	10.8%	10.4%	9.6%	12.3%	10.5%	14.3%	12.3%
Total Equity + Allow. for Loan Loss	26.5%	22.4%	13.7%	9.4%	11.0%	10.3%	9.7%	12.5%	10.8%	14.4%	12.5%
Balance Sheet Growth YTD Annualized											
Total Investments	-33.3%	-21.0%	-35.0%	-4.6%	-11.4%	37.0%	-17.5%	18.6%	-63.4%	54.2%	-1.0%
Total Loans and Leases	-55.7%	-19.9%	-16.7%	6.4%	3.1%	9.9%	-23.6%	24.8%	-30.3%	55.5%	10.2%
TOTAL ASSETS	-45.6%	-20.6%	-27.1%	-0.1%	-5.6%	20.8%	-19.6%	22.0%	-36.8%	55.2%	6.7%
Total Liabilities	-95.0%	-99.8%	-41.7%	-9.7%	-17.9%	42.2%	-8.0%	50.7%	57.0%	353.9%	12.4%
Total Shares and Deposits	-50.7%	-16.2%	-26.0%	3.0%	-1.8%	17.0%	-20.8%	21.4%	-37.6%	57.2%	6.6%
Equity Capital	-20.5%	-22.7%	-15.3%	-1.6%	-8.2%	22.2%	-25.7%	20.4%	-38.1%	36.4%	5.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	-45.6%	-20.6%	-27.1%	-0.1%	-5.6%	20.8%	-19.6%	22.0%	-36.8%	55.2%	6.7%

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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	1.06%	2.83%	2.72%	1.17%	0.78%	0.86%	0.92%	0.81%	0.63%	0.79%	0.79%
Delinquent Loans / Total Capital	1.8%	7.5%	10.3%	5.0%	3.1%	4.1%	4.1%	4.0%	4.7%	3.9%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	1.1%	3.5%	2.9%	1.4%	0.8%	1.0%	0.9%	0.8%	0.8%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	15.4%	70.5%	24.6%	32.3%	14.9%	28.6%	14.5%	29.1%	17.5%	21.4%	22.5%
Allowance for Loan Losses/Net Loans	1.99%	1.58%	1.57%	0.61%	0.47%	0.78%	0.85%	0.82%	1.12%	1.03%	0.96%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$19	\$79	\$57	\$106	\$225	\$584	\$963	\$3,077	\$5,244	\$506
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$31	\$21	\$12	\$18	\$61	\$96	\$274	\$653	\$1,095	\$114
Loans 12 months and over Delinquent (\$000s)	\$0	\$13	\$5	\$15	\$1	\$29	\$3	\$120	\$1	\$329	\$33
Total Delinquent Loans (\$000s)	\$3	\$63	\$105	\$84	\$125	\$316	\$683	\$1,357	\$3,730	\$6,669	\$653
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.03%	0.09%	0.27%	0.31%	0.33%	0.50%	0.72%	0.30%	0.38%
STS Loans	0.00%	0.00%	0.00%	2.86%	0.00%	0.00%	0.00%	0.00%	8.44%	0.00%	6.77%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.29%	0.04%	1.66%
New Vehicle Loans	0.00%	2.81%	1.57%	0.19%	0.24%	0.92%	0.38%	0.45%	0.38%	0.39%	0.47%
Used Vehicle Loans	1.28%	2.10%	3.68%	1.18%	1.13%	0.93%	1.27%	1.06%	1.14%	1.02%	1.10%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.78%	0.37%	0.68%	0.34%	0.51%	0.44%	0.41%	0.45%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.41%	0.43%	1.18%	2.25%	1.07%	0.05%	0.60%	0.70%
Other RE Fixed	0.00%	0.00%	4.68%	2.51%	2.10%	1.91%	0.43%	0.82%	0.80%	0.43%	0.85%
Other RE Adj	0.00%	0.00%	0.00%	1.63%	1.15%	0.78%	0.13%	0.37%	0.10%	0.47%	0.35%
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	11.32%	34.97%	6.46%	2.35%	1.79%	1.20%	4.40%	1.57%	1.11%	3.91%	2.51%
Indirect Loans	0.00%	0.00%	4.45%	0.00%	0.17%	1.36%	1.09%	0.74%	0.89%	1.07%	0.93%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.66%	0.38%	0.73%	0.91%	0.74%	0.37%	0.50%	0.55%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	3.07%	0.00%	0.00%	0.04%	0.13%	0.12%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.02%	0.01%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.12%	0.29%	1.01%	0.45%	0.30%	0.61%	0.48%	0.78%	0.71%	0.54%	0.61%
Recoveries / Charge-Offs	8.33%	26.19%	25.64%	16.23%	29.69%	19.28%	16.63%	12.96%	25.07%	21.14%	20.58%
Expected Charge-Offs / Net Loans	0.49%	1.31%	0.92%	0.59%	0.26%	0.56%	0.42%	0.74%	0.59%	0.58%	0.59%
Provision for Loan Losses/Net Charge-Offs	104.5%	58.1%	129.6%	61.0%	96.8%	137.7%	151.9%	112.6%	110.8%	127.8%	120.3%
Prov. for Loan Losses/Expected Charge-Offs	241.5%	12.9%	144.6%	46.6%	110.9%	150.2%	172.2%	120.4%	136.0%	119.3%	126.0%
Bankruptcies / Net Loans	0.21%	0.51%	1.47%	0.98%	0.57%	1.36%	1.17%	1.97%	1.88%	1.67%	1.66%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$8	\$55	\$36	\$67	\$266	\$511	\$1,338	\$6,040	\$5,141	\$605
Total Amount of Recoveries (\$000s)	\$1	\$2	\$14	\$6	\$20	\$51	\$85	\$173	\$1,514	\$1,087	\$124
Net Charge Offs (\$000s)	\$6	\$6	\$41	\$30	\$47	\$215	\$426	\$1,164	\$4,526	\$4,054	\$480
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.07%	0.04%	0.31%	0.37%	0.48%	1.02%	0.95%	0.99%	0.84%
STS Loans	0.00%	0.00%	12.50%	6.06%	16.48%	0.00%	0.00%	0.00%	10.43%	0.00%	9.31%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	2.33%	0.00%	1.52%
New Vehicle Loans	0.00%	0.00%	0.38%	-0.03%	0.11%	0.33%	0.05%	0.49%	0.89%	0.34%	0.50%
Used Vehicle Loans	1.30%	0.28%	0.77%	0.48%	0.41%	1.16%	0.49%	1.01%	1.94%	0.97%	1.09%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.49%	-0.01%	-0.01%	0.05%	0.19%	0.02%	0.03%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.02%	-0.04%	0.13%	0.39%	0.39%	0.03%	0.25%	0.18%
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	10.61%	4.58%	6.56%	3.66%	6.24%	1.01%	-7.18%	0.05%	1.08%	-0.48%	0.29%
Indirect Loans	0.00%	0.00%	1.72%	0.00%	0.10%	1.57%	0.52%	0.79%	1.09%	0.96%	0.99%
Number of Credit Unions in Each Peer Group:	4	5	10	13	14	8	4	6	2	3	69

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	8.38%	0.00%	5.18%	8.93%	22.48%	1.62%	2.26%	2.13%	0.00%	0.96%	2.46%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.47%	1.64%	7.32%	0.00%	0.00%	0.10%	0.00%	0.37%	0.61%
Total Investments in Corporate Credit Unions*	5.68%	55.74%	35.76%	101.62%	45.25%	28.52%	71.33%	23.07%	38.77%	19.65%	29.91%
Marketable Securities	0.00%	0.00%	118.13%	209.01%	163.34%	167.36%	207.13%	99.23%	74.85%	109.99%	116.40%
All Other Investments	145.31%	106.01%	173.73%	283.15%	234.31%	196.36%	200.92%	89.11%	-4.59%	-2.37%	58.00%
Total Investments	213.21%	185.61%	359.04%	616.67%	495.45%	434.45%	523.78%	279.25%	120.14%	155.75%	240.55%
Unsecured Loans	75.28%	63.92%	70.71%	56.78%	51.09%	42.25%	53.52%	41.06%	44.88%	54.08%	49.71%
Vehicle Loans	92.05%	196.12%	242.36%	233.93%	194.92%	237.87%	179.70%	243.28%	270.53%	127.50%	186.03%
New Vehicle Loans	14.63%	123.81%	77.84%	47.19%	53.96%	92.69%	44.39%	75.47%	107.78%	33.62%	58.18%
Used Vehicle Loans	77.41%	72.32%	164.51%	186.74%	140.96%	145.18%	135.31%	167.81%	162.76%	93.87%	127.85%
Total Real Estate	0.00%	8.25%	44.67%	118.10%	130.90%	175.49%	198.69%	176.48%	353.90%	288.74%	250.35%
1st Mortgage	0.00%	5.14%	15.22%	69.62%	102.22%	114.44%	156.31%	135.98%	203.43%	233.56%	186.56%
1st Mortgage Fxd	0.00%	5.14%	15.22%	46.51%	85.78%	103.05%	109.66%	78.26%	166.39%	123.20%	114.15%
1st Mortgage Adj	0.00%	0.00%	0.00%	23.10%	16.44%	11.40%	46.65%	57.71%	37.04%	110.36%	72.41%
2nd Mortgage	0.00%	3.11%	29.44%	48.49%	28.68%	61.05%	42.39%	40.51%	150.47%	55.18%	63.78%
Closed-End Fxd	0.00%	3.11%	17.93%	15.41%	12.75%	16.11%	20.85%	3.45%	21.19%	2.32%	8.10%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.89%	0.56%	0.07%	0.00%	0.29%
Open-End Adj	0.00%	0.00%	11.51%	32.36%	15.11%	40.56%	18.65%	36.50%	129.19%	42.43%	50.21%
Open-End Fxd	0.00%	0.00%	0.00%	0.72%	0.82%	4.38%	0.00%	0.00%	0.02%	10.44%	5.18%
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	7.53%	8.10%	42.65%	29.69%	22.90%	18.52%	11.91%	34.29%	85.03%	32.90%	37.98%
Total Loans	174.86%	276.39%	400.49%	438.67%	399.85%	474.13%	448.18%	495.11%	760.86%	504.22%	525.75%
Indirect Loans	0.00%	0.00%	3.03%	11.51%	17.93%	80.58%	33.04%	125.69%	299.24%	73.16%	108.54%
Percent of Vehicle Loans	0.00%	0.00%	1.25%	4.92%	9.20%	33.87%	18.39%	51.66%	110.61%	57.38%	58.35%
Business Loans	0.00%	0.00%	0.00%	0.41%	6.78%	3.44%	17.18%	17.71%	29.55%	41.19%	28.39%
Participation Loans	0.00%	0.00%	0.00%	6.95%	0.00%	0.00%	1.30%	0.00%	0.00%	17.32%	8.30%
Total Mortgage Exposure**	0.00%	8.25%	44.67%	118.10%	140.29%	187.02%	204.94%	193.79%	377.84%	316.07%	271.31%
Total Real Estate	0.00%	8.25%	44.67%	118.10%	130.90%	175.49%	198.69%	176.48%	353.90%	288.74%	250.35%
RE Business Loans	0.00%	0.00%	0.00%	0.41%	0.00%	2.43%	0.69%	11.01%	18.43%	25.35%	16.73%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	9.39%	11.53%	6.25%	17.31%	23.94%	27.33%	20.96%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	9.39%	11.53%	6.25%	17.31%	23.94%	27.33%	20.96%
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%



