

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	0.35%	0.62%	0.83%	0.93%	0.92%	0.90%	1.19%	1.12%	1.47%	1.27%	1.10%
Loan Yield	9.24%	7.76%	6.14%	6.40%	5.44%	5.58%	5.61%	4.46%	5.27%	4.64%	5.06%
Net Loan Yield After NCOs	8.56%	7.48%	5.75%	5.92%	5.03%	5.02%	4.87%	3.81%	4.51%	3.91%	4.41%
Asset Yield	4.46%	4.11%	3.29%	3.20%	3.02%	3.38%	3.86%	3.64%	4.21%	3.07%	3.60%
Cost of Funds	-0.35%	-0.36%	-0.28%	-0.44%	-0.29%	-0.27%	-0.35%	-0.54%	-0.55%	-0.48%	-0.45%
Gross Spread	4.10%	3.75%	3.01%	2.76%	2.73%	3.12%	3.51%	3.10%	3.65%	2.60%	3.15%
Provision Expense	-0.24%	-0.50%	-0.07%	-0.06%	-0.19%	-0.26%	-0.69%	-0.49%	-0.60%	-0.47%	-0.46%
Net Spread after Provision Expense	3.86%	3.24%	2.94%	2.70%	2.55%	2.86%	2.82%	2.61%	3.05%	2.13%	2.70%
Total Non-Interest Income	0.32%	0.69%	0.55%	0.65%	1.00%	1.71%	1.62%	2.22%	2.61%	1.74%	1.86%
Total Non-Interest Expense	-4.38%	-4.89%	-3.33%	-2.94%	-3.26%	-4.06%	-4.31%	-4.03%	-5.13%	-3.61%	-4.08%
Net Operating Expense	-4.07%	-4.20%	-2.78%	-2.29%	-2.26%	-2.35%	-2.69%	-1.81%	-2.52%	-1.86%	-2.23%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	-0.01%	0.00%	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	-0.02%	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)	-0.22%	-0.95%	0.15%	0.40%	0.29%	0.51%	0.12%	0.80%	0.54%	0.26%	0.47%
Net Charge-Offs	-0.32%	-0.14%	-0.18%	-0.20%	-0.19%	-0.30%	-0.46%	-0.50%	-0.57%	-0.41%	-0.43%
ROA (with Net Charge-offs)	-0.30%	-0.59%	0.04%	0.26%	0.28%	0.46%	0.35%	0.78%	0.57%	0.33%	0.50%
ROA with Provision for LL - W/O NCUSIF Expense	-0.21%	-0.95%	0.15%	0.40%	0.29%	0.51%	0.12%	0.80%	0.54%	0.26%	0.47%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.28%	-0.59%	0.04%	0.26%	0.29%	0.46%	0.35%	0.79%	0.57%	0.33%	0.50%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.25%	-2.41%	-1.90%	-1.42%	-1.50%	-1.96%	-2.10%	-2.06%	-2.65%	-1.77%	-2.04%
Travel and Conference Expense	-0.04%	-0.03%	-0.01%	-0.02%	-0.04%	-0.05%	-0.05%	-0.05%	-0.05%	-0.03%	-0.04%
Office Occupancy Expense	-0.43%	-0.61%	-0.15%	-0.16%	-0.23%	-0.20%	-0.24%	-0.22%	-0.38%	-0.25%	-0.25%
Office Operations Expense	-1.00%	-1.03%	-0.74%	-0.77%	-0.79%	-1.03%	-0.97%	-0.90%	-1.11%	-0.90%	-0.94%
Educational and Promotional Expense	0.00%	-0.01%	-0.01%	-0.03%	-0.07%	-0.10%	-0.13%	-0.16%	-0.22%	-0.11%	-0.13%
Loan Servicing Expense	-0.16%	-0.11%	-0.13%	-0.10%	-0.15%	-0.23%	-0.25%	-0.22%	-0.30%	-0.08%	-0.21%
Professional and Outside Services	-0.32%	-0.50%	-0.24%	-0.32%	-0.39%	-0.31%	-0.46%	-0.31%	-0.30%	-0.32%	-0.34%
Member Insurance	-0.07%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	-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%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.07%	-0.17%	-0.13%	-0.10%	-0.08%	-0.16%	-0.08%	-0.08%	-0.10%	-0.14%	-0.10%
Total Non-Interest Expense	-4.38%	-4.89%	-3.33%	-2.94%	-3.26%	-4.06%	-4.31%	-4.03%	-5.13%	-3.61%	-4.08%
Other Performance Ratios											
Earning Asset Yield	4.63%	4.09%	3.44%	3.22%	3.26%	3.65%	4.19%	4.30%	3.63%	3.18%	3.79%
Average Cost of Funds	-0.48%	-0.45%	-0.36%	-0.58%	-0.37%	-0.33%	-0.41%	-0.68%	-0.48%	-0.52%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	2.53	1.09	0.76	0.59	0.52	0.54	0.47	0.40	0.32	0.41	0.42
Compensation & Benefits / FTE Emp.	\$20,556	\$42,747	\$51,743	\$50,299	\$52,438	\$56,382	\$59,935	\$62,987	\$69,684	\$63,966	\$61,004
Compensation & Benefits / \$million Lns. & S.D.s	\$49,864	\$46,744	\$37,911	\$30,090	\$26,560	\$29,563	\$27,760	\$22,453	\$27,302	\$26,578	\$26,034
Operating Expense / Loans & Share Drafts	-9.73%	-9.46%	-6.64%	-6.24%	-5.77%	-6.14%	-5.68%	-4.39%	-5.29%	-5.43%	-5.21%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.70%	1.33%	1.10%	1.37%	1.78%	2.58%	2.14%	2.42%	2.69%	2.62%	2.37%
Net Operating Expense / Loans & Share Drafts	-9.03%	-8.13%	-5.54%	-4.87%	-4.00%	-3.56%	-3.54%	-1.98%	-2.60%	-2.80%	-2.84%
Operating Expense / Operating Revenue	99.24%	109.42%	94.05%	87.90%	88.12%	84.97%	84.99%	78.05%	83.36%	84.76%	83.01%
Total Fixed Assets / Shares & Equity	1.44%	0.61%	1.22%	1.18%	3.40%	2.70%	3.08%	3.03%	3.97%	2.36%	3.04%
Net Loans to Total Shares and Deposits	60.5%	61.4%	58.7%	55.7%	59.3%	65.9%	71.0%	90.3%	84.3%	61.3%	75.7%
Members / FTE Employee	334.19	404.57	461.52	456.94	395.07	339.98	315.68	311.20	283.66	346.65	329.73

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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%	0.8%	0.7%	0.7%	1.4%	1.9%	1.6%	1.1%	0.8%	1.4%	1.2%
Total Investments	53.3%	50.4%	51.0%	55.9%	47.0%	40.7%	31.9%	16.1%	17.7%	40.0%	29.4%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	0.5%	1.3%	2.1%	2.5%	3.6%	3.8%	2.8%	3.1%	3.0%
All Other Unsecured Loans/Lines of Credit	19.5%	14.6%	8.4%	8.2%	5.7%	5.6%	4.8%	5.8%	5.5%	5.2%	5.7%
Short-Term Small Amount Loans (STS)	0.1%	0.0%	0.1%	0.1%	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%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	12.1%	14.2%	14.8%	10.5%	10.8%	10.9%	10.1%	14.8%	21.3%	9.6%	14.0%
Used Vehicle Loans	8.3%	12.9%	12.8%	9.2%	12.4%	15.5%	16.9%	18.5%	15.2%	14.3%	15.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.0%	2.8%	6.2%	9.2%	11.9%	16.8%	20.9%	20.7%	15.0%	16.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.2%	1.6%	1.8%	2.0%	2.7%	3.0%	4.1%	2.4%	2.8%
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	5.1%	4.8%	6.5%	4.3%	4.9%	4.4%	6.8%	11.1%	3.8%	5.4%	6.6%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	45.6%	48.0%	46.0%	41.4%	47.1%	52.8%	61.8%	78.0%	73.4%	55.2%	64.4%
Less: Allowance for Loan & Lease Losses	-1.4%	-1.0%	-0.4%	-0.4%	-0.4%	-0.5%	-0.7%	-0.6%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	44.2%	47.0%	45.6%	41.1%	46.7%	52.3%	61.1%	77.5%	72.9%	54.7%	63.8%
Total Other Assets	2.5%	1.8%	2.7%	2.3%	5.0%	5.0%	5.4%	5.3%	8.6%	3.9%	5.6%
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	2.9%	7.8%	6.2%	10.8%	8.9%	7.3%	2.2%	3.6%	3.8%	0.0%	4.3%
Share Drafts	0.1%	3.7%	3.5%	6.0%	9.3%	13.0%	14.8%	14.6%	21.2%	11.9%	14.4%
Regular Shares	72.5%	69.2%	65.5%	56.0%	49.8%	44.8%	43.5%	35.6%	36.7%	38.0%	41.3%
Money Market Shares	0.0%	0.2%	0.4%	2.6%	4.1%	6.5%	5.5%	9.9%	7.4%	12.7%	7.6%
Share Certificates	1.3%	3.8%	6.6%	6.4%	11.1%	10.8%	14.3%	17.7%	14.8%	20.8%	14.8%
IRA/KEOGH Accounts	0.3%	0.6%	1.7%	2.2%	4.2%	4.6%	5.7%	6.8%	4.8%	6.6%	5.4%
All Other Shares	0.1%	0.5%	0.3%	1.1%	0.6%	0.2%	1.5%	1.3%	0.1%	0.0%	0.7%
Non-Member Deposits	1.0%	0.0%	0.3%	0.0%	0.3%	0.2%	1.7%	0.6%	2.0%	0.0%	0.9%
Total Shares and Deposits	75.3%	78.1%	78.5%	74.4%	79.3%	80.2%	87.0%	86.4%	87.1%	90.1%	85.1%
Total Equity	21.7%	14.1%	15.3%	14.8%	11.7%	12.6%	10.8%	9.9%	9.1%	9.9%	10.7%
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	21.7%	14.1%	15.1%	14.9%	12.0%	13.2%	11.1%	10.3%	9.5%	9.8%	11.0%
Total Equity + Allow. for Loan Loss	23.2%	15.1%	15.8%	15.2%	12.1%	13.1%	11.5%	10.5%	9.6%	10.4%	11.2%
Balance Sheet Growth YTD Annualized											
Total Investments	-11.1%	34.5%	-1.7%	25.6%	-1.1%	24.8%	-5.3%	-60.5%	396.6%	22.5%	23.8%
Total Loans and Leases	-30.3%	-0.1%	-22.8%	8.3%	-20.6%	-27.9%	-16.5%	-70.7%	254.9%	10.3%	4.6%
TOTAL ASSETS	-19.8%	16.5%	-10.7%	17.5%	-10.4%	-7.9%	-12.9%	-73.8%	297.2%	13.1%	10.6%
Total Liabilities	93.7%	15.3%	6.0%	24.5%	2.0%	8.1%	16.1%	-197.3%	2955.5%	1129.4%	-15.5%
Total Shares and Deposits	-24.6%	19.6%	-13.2%	18.3%	-11.6%	-4.2%	-11.8%	-64.6%	267.0%	14.0%	13.2%
Equity Capital	-14.5%	1.1%	-4.6%	8.3%	-12.0%	-37.8%	-26.3%	-78.4%	373.2%	5.3%	1.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	-19.8%	16.5%	-10.7%	17.5%	-10.4%	-7.9%	-12.9%	-73.8%	297.2%	13.1%	10.6%

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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	3.61%	4.02%	1.53%	1.76%	1.20%	0.98%	1.02%	0.86%	0.51%	0.97%	0.90%
Delinquent Loans / Total Capital	7.1%	12.8%	4.5%	4.8%	4.7%	4.0%	5.5%	6.4%	3.9%	5.2%	5.2%
Delinquent Loans + OREO / Net Loans + OREO	3.7%	4.2%	1.6%	2.1%	1.4%	1.2%	1.2%	1.0%	0.6%	1.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	53.8%	23.9%	51.0%	39.9%	43.4%	30.3%	38.3%	34.1%	31.0%	21.8%	34.2%
Allowance for Loan Losses/Net Loans	3.18%	2.16%	0.98%	0.87%	0.76%	0.97%	1.08%	0.75%	0.66%	0.91%	0.82%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$55	\$26	\$70	\$110	\$273	\$488	\$1,233	\$1,573	\$5,448	\$225
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$11	\$19	\$33	\$60	\$100	\$252	\$468	\$586	\$1,417	\$91
Loans 12 months and over Delinquent (\$000s)	\$3	\$7	\$8	\$13	\$24	\$19	\$50	\$170	\$123	\$101	\$26
Total Delinquent Loans (\$000s)	\$16	\$72	\$54	\$116	\$194	\$392	\$791	\$1,871	\$2,281	\$6,966	\$342
Delinquency by Category											
Unsecured Credit Card	0.00%	0.04%	0.01%	0.26%	0.46%	0.49%	0.37%	0.41%	0.40%	0.46%	0.40%
STS Loans	0.00%	5.71%	13.04%	4.56%	3.53%	6.84%	8.70%	0.88%	11.25%	0.00%	5.45%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	8.44%	0.00%	1.63%
New Vehicle Loans	1.00%	3.46%	1.16%	1.17%	1.06%	0.53%	0.77%	0.43%	0.48%	1.12%	0.66%
Used Vehicle Loans	2.97%	3.66%	2.11%	2.13%	1.53%	1.30%	1.51%	0.94%	0.71%	1.35%	1.17%
1st Mortgage Fixed	0.00%	5.31%	1.25%	2.83%	1.15%	0.54%	0.67%	0.65%	0.13%	0.53%	0.55%
1st Mortgage Adj	0.00%	0.00%	2.01%	2.99%	0.00%	0.00%	0.43%	1.67%	0.00%	0.00%	1.10%
Other RE Fixed	0.00%	0.00%	6.13%	2.74%	0.04%	0.61%	0.17%	0.87%	0.56%	0.61%	0.63%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.62%	0.11%	0.06%	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	24.95%	18.76%	3.18%	3.99%	2.56%	3.30%	2.28%	1.70%	2.51%	2.10%	2.32%
Indirect Loans	0.00%	0.00%	0.00%	8.72%	0.82%	1.04%	0.98%	0.67%	0.55%	1.40%	0.76%
Total 1st Mortgage Loans	0.00%	5.31%	1.33%	2.86%	1.02%	0.52%	0.63%	0.88%	0.12%	0.52%	0.62%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.11%	0.07%	0.00%	0.41%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.02%	0.00%	0.08%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.68%	0.28%	0.39%	0.49%	0.40%	0.56%	0.75%	0.65%	0.76%	0.73%	0.66%
Recoveries / Charge-Offs	44.68%	55.22%	18.46%	33.04%	27.30%	36.74%	27.76%	21.51%	19.41%	26.10%	24.49%
Expected Charge-Offs / Net Loans	1.51%	1.75%	0.62%	0.72%	0.59%	0.35%	0.57%	0.43%	0.30%	0.33%	0.44%
Provision for Loan Losses/Net Charge-Offs	76.9%	366.7%	36.8%	27.5%	96.4%	85.2%	148.0%	97.8%	105.2%	115.8%	107.4%
Prov. for Loan Losses/Expected Charge-Offs	35.9%	59.9%	23.5%	18.8%	65.9%	138.0%	195.1%	149.0%	272.9%	261.8%	162.1%
Bankruptcies / Net Loans	0.24%	3.07%	0.23%	0.44%	0.68%	0.29%	1.02%	0.78%	0.51%	0.50%	0.68%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$11	\$17	\$47	\$92	\$368	\$820	\$1,978	\$3,396	\$6,988	\$329
Total Amount of Recoveries (\$000s)	\$2	\$6	\$3	\$16	\$25	\$135	\$228	\$425	\$659	\$1,824	\$81
Net Charge Offs (\$000s)	\$3	\$5	\$14	\$32	\$67	\$233	\$593	\$1,552	\$2,737	\$5,164	\$248
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.12%	0.06%	0.12%	0.42%	1.00%	0.70%	0.57%	0.67%	0.62%	0.59%
STS Loans	0.00%	0.00%	0.00%	8.32%	7.87%	5.78%	14.29%	19.12%	14.63%	0.00%	9.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	0.00%	0.32%	0.06%	0.09%	0.09%	0.36%	0.49%	0.74%	0.57%	0.47%
Used Vehicle Loans	1.62%	0.21%	0.31%	0.39%	0.40%	0.50%	1.21%	0.48%	0.85%	0.80%	0.68%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.06%	-0.03%	0.04%	0.07%	-0.01%	0.13%	0.12%	0.03%	0.08%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	-0.03%	0.07%	0.03%	0.41%	0.08%
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	3.70%	1.90%	1.34%	3.38%	2.19%	-24.16%	652.52%	-3.04%	-0.47%	-1.09%	-2.09%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.18%	0.14%	0.19%	0.28%	0.17%
Number of Credit Unions in Each Peer Group:	34	24	30	29	33	13	13	11	4	1	192

March 31, 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	15.18%	13.50%	5.54%	11.12%	15.09%	7.30%	7.40%	3.37%	0.00%	4.56%	5.80%
Credit Unions - Deposits in and Loans to	0.00%	0.79%	1.00%	2.61%	1.63%	4.14%	1.91%	0.55%	0.00%	0.39%	1.25%
Total Investments in Corporate Credit Unions*	14.45%	56.56%	51.01%	36.31%	68.05%	53.64%	64.96%	22.85%	24.63%	2.31%	37.23%
Marketable Securities	12.78%	57.06%	39.89%	75.32%	87.41%	64.75%	93.63%	43.78%	66.12%	268.81%	86.82%
All Other Investments	125.11%	182.12%	211.37%	224.86%	199.54%	144.05%	94.20%	13.04%	0.28%	40.76%	79.04%
Total Investments	245.19%	357.30%	337.72%	374.29%	391.54%	309.06%	286.66%	156.80%	185.67%	406.46%	267.90%
Unsecured Loans	90.73%	105.84%	58.91%	63.63%	65.35%	61.44%	75.88%	93.27%	86.55%	84.83%	79.75%
Vehicle Loans	93.82%	192.10%	182.59%	132.30%	194.00%	200.60%	242.35%	325.20%	383.08%	243.65%	270.85%
New Vehicle Loans	55.65%	100.48%	98.09%	70.63%	90.39%	83.10%	90.53%	144.63%	223.46%	97.93%	127.91%
Used Vehicle Loans	38.17%	91.61%	84.50%	61.67%	103.62%	117.50%	151.82%	180.58%	159.61%	145.73%	142.95%
Total Real Estate	1.19%	7.76%	19.87%	52.16%	91.21%	105.29%	174.91%	233.21%	260.68%	177.75%	175.68%
1st Mortgage	1.19%	7.31%	18.50%	41.41%	76.59%	90.33%	150.77%	203.54%	217.53%	152.91%	150.29%
1st Mortgage Fxd	1.19%	7.31%	16.63%	35.19%	68.07%	87.26%	129.89%	158.16%	199.66%	151.69%	130.67%
1st Mortgage Adj	0.00%	0.00%	1.86%	6.22%	8.52%	3.07%	20.88%	45.38%	17.87%	1.22%	19.62%
2nd Mortgage	0.00%	0.45%	1.36%	10.75%	14.62%	14.95%	24.14%	29.67%	43.15%	24.85%	25.39%
Closed-End Fxd	0.00%	0.00%	1.36%	6.41%	4.76%	10.02%	16.49%	5.61%	15.68%	8.34%	9.56%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	2.49%	0.07%	0.00%	1.17%	1.27%	0.00%	0.81%
Open-End Adj	0.00%	0.00%	0.00%	2.46%	6.43%	3.99%	7.59%	18.76%	25.42%	16.51%	13.52%
Open-End Fxd	0.00%	0.45%	0.00%	1.88%	0.94%	0.88%	0.05%	4.13%	0.78%	0.00%	1.50%
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%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	23.55%	34.18%	42.97%	29.05%	41.24%	33.59%	61.12%	108.25%	39.49%	55.23%	60.59%
Total Loans	209.72%	340.20%	304.81%	277.53%	392.39%	401.16%	555.54%	760.29%	770.40%	561.46%	587.39%
Indirect Loans	0.00%	0.00%	0.00%	0.68%	5.88%	43.05%	56.28%	172.74%	294.93%	173.26%	129.64%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.52%	3.03%	21.46%	23.22%	53.12%	76.99%	71.11%	47.86%
Business Loans	0.00%	0.00%	0.07%	0.00%	2.56%	1.10%	39.14%	44.07%	71.02%	17.47%	32.26%
Participation Loans	0.00%	0.00%	1.12%	0.00%	0.35%	0.00%	3.87%	5.52%	1.47%	0.00%	2.30%
Total Mortgage Exposure**	1.19%	7.76%	20.17%	54.47%	100.06%	108.84%	245.62%	264.21%	308.36%	424.59%	229.46%
Total Real Estate	1.19%	7.76%	19.87%	52.16%	91.21%	105.29%	174.91%	233.21%	260.68%	177.75%	175.68%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.59%	1.10%	17.15%	26.10%	53.84%	11.76%	20.50%
Mortgage-Backed Investments	0.00%	0.00%	0.30%	2.31%	8.85%	3.55%	70.71%	31.00%	47.69%	246.83%	53.78%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.30%	2.31%	8.85%	3.55%	70.71%	31.00%	47.69%	246.83%	53.78%
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%



