

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	0.68%	0.53%	0.84%	0.86%	0.85%	0.86%	1.17%	1.15%	1.21%	1.20%	1.03%
Loan Yield	9.96%	7.08%	6.55%	6.33%	5.36%	5.77%	5.67%	5.15%	3.96%	4.82%	5.16%
Net Loan Yield After NCOs	9.28%	6.08%	6.13%	5.98%	4.83%	5.20%	4.96%	4.52%	3.52%	4.05%	4.56%
Asset Yield	4.98%	3.77%	3.43%	3.11%	2.96%	3.52%	3.90%	4.15%	3.32%	3.05%	3.63%
Cost of Funds	-0.42%	-0.37%	-0.30%	-0.51%	-0.28%	-0.32%	-0.37%	-0.60%	-0.47%	-0.49%	-0.46%
Gross Spread	4.56%	3.40%	3.13%	2.60%	2.68%	3.21%	3.53%	3.55%	2.85%	2.56%	3.17%
Provision Expense	-0.28%	-0.51%	-0.23%	-0.18%	-0.29%	-0.29%	-0.47%	-0.62%	-0.45%	-0.41%	-0.45%
Net Spread after Provision Expense	4.29%	2.90%	2.90%	2.42%	2.39%	2.91%	3.07%	2.93%	2.40%	2.14%	2.72%
Total Non-Interest Income	0.45%	0.74%	0.61%	0.66%	1.01%	1.76%	1.77%	2.26%	2.05%	1.77%	1.79%
Total Non-Interest Expense	-4.78%	-4.00%	-3.49%	-2.76%	-3.20%	-4.18%	-4.33%	-4.74%	-4.10%	-3.55%	-4.12%
Net Operating Expense	-4.33%	-3.27%	-2.88%	-2.10%	-2.19%	-2.43%	-2.57%	-2.48%	-2.05%	-1.78%	-2.33%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.01%	0.00%	-0.01%	0.00%	0.01%	-0.02%	0.02%	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	-0.03%	-0.02%	-0.01%	-0.02%	-0.01%	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)	-0.08%	-0.40%	0.02%	0.29%	0.19%	0.49%	0.51%	0.43%	0.36%	0.37%	0.38%
Net Charge-Offs	-0.32%	-0.50%	-0.19%	-0.15%	-0.25%	-0.31%	-0.45%	-0.48%	-0.35%	-0.41%	-0.39%
ROA (with Net Charge-offs)	-0.12%	-0.39%	0.06%	0.33%	0.22%	0.47%	0.53%	0.56%	0.46%	0.37%	0.45%
ROA with Provision for LL - W/O NCUSIF Expense	-0.04%	-0.38%	0.02%	0.32%	0.19%	0.49%	0.51%	0.43%	0.36%	0.37%	0.38%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.08%	-0.37%	0.07%	0.36%	0.23%	0.47%	0.53%	0.56%	0.46%	0.37%	0.45%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.51%	-2.14%	-1.98%	-1.35%	-1.47%	-2.02%	-2.15%	-2.41%	-2.14%	-1.71%	-2.06%
Travel and Conference Expense	-0.05%	-0.04%	-0.02%	-0.03%	-0.04%	-0.05%	-0.07%	-0.06%	-0.04%	-0.03%	-0.05%
Office Occupancy Expense	-0.27%	-0.23%	-0.17%	-0.15%	-0.21%	-0.19%	-0.25%	-0.32%	-0.23%	-0.26%	-0.26%
Office Operations Expense	-1.11%	-0.87%	-0.83%	-0.67%	-0.78%	-1.03%	-0.95%	-1.07%	-0.87%	-0.88%	-0.95%
Educational and Promotional Expense	-0.02%	-0.01%	-0.02%	-0.03%	-0.06%	-0.12%	-0.13%	-0.17%	-0.13%	-0.11%	-0.12%
Loan Servicing Expense	-0.18%	-0.07%	-0.11%	-0.09%	-0.16%	-0.25%	-0.26%	-0.31%	-0.17%	-0.08%	-0.22%
Professional and Outside Services	-0.49%	-0.42%	-0.20%	-0.32%	-0.38%	-0.33%	-0.44%	-0.28%	-0.39%	-0.37%	-0.35%
Member Insurance	-0.03%	-0.02%	-0.01%	-0.02%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.02%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.09%	-0.19%	-0.13%	-0.08%	-0.08%	-0.17%	-0.07%	-0.10%	-0.12%	-0.10%	-0.10%
Total Non-Interest Expense	-4.78%	-4.00%	-3.49%	-2.76%	-3.20%	-4.18%	-4.33%	-4.74%	-4.10%	-3.55%	-4.12%
Other Performance Ratios											
Earning Asset Yield	5.01%	3.89%	3.53%	3.20%	3.14%	3.83%	4.41%	4.29%	3.52%	3.21%	3.85%
Average Cost of Funds	-0.55%	-0.47%	-0.39%	-0.67%	-0.35%	-0.40%	-0.45%	-0.64%	-0.51%	-0.55%	-0.53%
FTE Employee / \$million of Loans & Share Drafts	2.37	1.14	0.75	0.59	0.53	0.55	0.49	0.41	0.29	0.44	0.44
Compensation & Benefits / FTE Emp.	\$23,370	\$36,849	\$53,697	\$49,148	\$49,936	\$56,311	\$61,363	\$62,056	\$71,507	\$61,490	\$59,910
Compensation & Benefits / \$million Lns. & S.D.s	\$56,063	\$41,156	\$40,590	\$28,550	\$26,178	\$30,786	\$29,571	\$26,192	\$21,058	\$27,234	\$26,662
Operating Expense / Loans & Share Drafts	-10.66%	-7.72%	-7.15%	-5.86%	-5.71%	-6.38%	-5.95%	-5.15%	-4.04%	-5.64%	-5.34%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.00%	1.42%	1.25%	1.40%	1.80%	2.68%	2.43%	2.45%	2.01%	2.81%	2.32%
Net Operating Expense / Loans & Share Drafts	-9.66%	-6.30%	-5.90%	-4.45%	-3.90%	-3.70%	-3.52%	-2.69%	-2.02%	-2.83%	-3.01%
Operating Expense / Operating Revenue	95.73%	97.47%	93.66%	85.63%	87.69%	85.25%	82.98%	83.33%	85.23%	83.89%	84.48%
Total Fixed Assets / Shares & Equity	1.49%	0.79%	1.17%	1.27%	3.16%	2.74%	3.17%	3.52%	3.74%	2.44%	3.09%
Net Loans to Total Shares and Deposits	61.4%	64.5%	60.2%	57.0%	60.7%	70.1%	71.9%	92.0%	85.9%	61.8%	77.2%
Members / FTE Employee	339.03	412.65	469.76	444.94	391.59	325.13	327.96	301.99	298.37	346.69	331.04

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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%	0.6%	0.8%	1.3%	2.1%	1.5%	1.2%	0.6%	1.6%	1.3%
Total Investments	52.1%	48.3%	49.9%	54.8%	45.9%	37.6%	31.3%	15.5%	15.5%	39.1%	28.4%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	0.5%	1.4%	2.3%	2.8%	3.8%	4.2%	1.9%	3.3%	3.2%
All Other Unsecured Loans/Lines of Credit	21.4%	15.5%	8.9%	8.7%	6.0%	5.8%	4.8%	5.8%	6.5%	5.5%	6.0%
Short-Term Small Amount Loans (STS)	0.1%	0.1%	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	11.9%	14.8%	15.6%	10.4%	11.0%	10.6%	10.2%	16.1%	24.9%	9.2%	14.2%
Used Vehicle Loans	8.2%	13.4%	12.8%	9.2%	12.7%	14.7%	17.1%	17.1%	16.6%	14.4%	15.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.0%	2.7%	6.5%	9.2%	12.7%	18.6%	21.5%	18.6%	15.0%	16.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.3%	1.6%	2.1%	3.0%	1.9%	2.8%	5.6%	2.5%	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	4.7%	4.8%	6.6%	4.4%	5.0%	5.9%	5.9%	9.7%	4.0%	5.6%	6.8%
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	46.9%	50.0%	47.5%	42.4%	48.3%	55.7%	62.4%	77.3%	78.1%	55.6%	65.3%
Less: Allowance for Loan & Lease Losses	-1.4%	-1.0%	-0.5%	-0.4%	-0.4%	-0.5%	-0.6%	-0.6%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	45.5%	49.0%	47.0%	42.0%	47.9%	55.1%	61.8%	76.7%	77.6%	55.1%	64.8%
Total Other Assets	2.4%	1.9%	2.5%	2.5%	4.9%	5.2%	5.4%	6.6%	6.3%	4.2%	5.5%
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	2.3%	7.8%	6.0%	10.6%	8.7%	7.0%	2.0%	5.9%	0.8%	0.0%	4.6%
Share Drafts	0.3%	3.6%	4.1%	5.2%	8.9%	11.8%	13.9%	14.7%	24.0%	11.2%	13.8%
Regular Shares	73.1%	68.4%	64.5%	56.6%	49.8%	41.5%	44.3%	36.7%	30.5%	36.8%	40.7%
Money Market Shares	0.0%	0.3%	0.5%	2.7%	4.0%	8.1%	5.1%	7.8%	12.7%	13.2%	7.8%
Share Certificates	1.2%	4.2%	7.5%	6.4%	11.7%	11.6%	15.4%	16.4%	17.0%	21.8%	15.3%
IRA/KEOGH Accounts	1.0%	0.7%	1.7%	2.4%	4.3%	5.1%	5.8%	6.6%	5.0%	6.9%	5.6%
All Other Shares	0.0%	0.4%	0.3%	0.9%	0.5%	0.5%	1.3%	1.1%	0.0%	0.0%	0.7%
Non-Member Deposits	0.7%	0.0%	0.3%	0.0%	0.3%	0.8%	1.0%	0.8%	1.8%	0.0%	0.7%
Total Shares and Deposits	76.3%	77.5%	79.0%	74.3%	79.6%	79.4%	86.8%	84.1%	91.0%	89.9%	84.5%
Total Equity	21.5%	14.7%	15.1%	15.2%	11.8%	13.6%	11.2%	10.1%	8.2%	10.1%	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	21.4%	14.7%	15.0%	15.3%	12.0%	14.2%	11.6%	10.5%	8.5%	10.1%	11.2%
Total Equity + Allow. for Loan Loss	22.8%	15.6%	15.6%	15.6%	12.2%	14.1%	11.8%	10.7%	8.7%	10.6%	11.4%
Balance Sheet Growth YTD Annualized											
Total Investments	10.0%	-10.4%	-2.1%	-3.9%	-6.7%	0.9%	-6.7%	36.8%	25.7%	-8.8%	2.1%
Total Loans and Leases	8.0%	-13.1%	8.5%	-3.5%	-3.8%	-7.5%	-21.9%	30.3%	7.0%	10.1%	6.5%
TOTAL ASSETS	9.3%	-12.2%	2.9%	-4.0%	-4.4%	-4.2%	-17.3%	30.1%	9.4%	2.1%	5.1%
Total Liabilities	-12.3%	46.7%	-16.4%	-6.1%	-9.9%	8.0%	-50.2%	41.9%	-29.9%	0.0%	3.3%
Total Shares and Deposits	10.7%	-13.2%	4.0%	-4.2%	-3.3%	-5.3%	-16.6%	29.6%	10.5%	1.8%	5.4%
Equity Capital	7.2%	-23.7%	6.1%	-1.2%	-7.5%	-3.7%	-12.9%	28.1%	2.9%	4.2%	3.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	9.3%	-12.2%	2.9%	-4.0%	-4.4%	-4.2%	-17.3%	30.1%	9.4%	2.1%	5.1%

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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	3.94%	3.99%	1.80%	1.99%	1.47%	1.04%	1.29%	1.00%	0.56%	1.40%	1.12%
Delinquent Loans / Total Capital	8.1%	12.8%	5.5%	5.4%	5.8%	4.1%	6.9%	7.2%	5.1%	7.3%	6.4%
Delinquent Loans + OREO / Net Loans + OREO	4.1%	4.2%	1.9%	2.4%	1.7%	1.3%	1.5%	1.1%	0.6%	1.5%	1.3%
Delinquent Loans > 6mo / Delinquent Loans	46.5%	22.6%	45.3%	31.6%	29.9%	32.9%	27.9%	22.2%	32.1%	14.6%	25.8%
Allowance for Loan Losses/Net Loans	2.99%	1.96%	1.01%	0.95%	0.80%	0.95%	0.93%	0.76%	0.64%	0.91%	0.82%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$58	\$36	\$91	\$170	\$300	\$756	\$1,875	\$2,088	\$8,319	\$312
Loans 6 to less than 12 months Delinquent (\$000s)	\$6	\$11	\$18	\$27	\$50	\$112	\$250	\$382	\$541	\$1,255	\$79
Loans 12 months and over Delinquent (\$000s)	\$3	\$5	\$11	\$15	\$23	\$35	\$43	\$152	\$445	\$169	\$30
Total Delinquent Loans (\$000s)	\$18	\$74	\$65	\$133	\$243	\$447	\$1,049	\$2,409	\$3,074	\$9,743	\$420
Delinquency by Category											
Unsecured Credit Card	0.00%	0.02%	0.06%	0.23%	0.53%	0.57%	0.61%	0.51%	0.31%	0.46%	0.47%
STS Loans	0.00%	2.13%	8.56%	1.95%	2.96%	5.00%	6.06%	2.52%	2.38%	0.00%	3.49%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	2.66%	0.00%	0.11%	0.16%	0.00%	0.00%	0.61%
New Vehicle Loans	1.22%	2.30%	1.33%	1.30%	1.14%	0.47%	0.94%	0.62%	0.52%	1.72%	0.80%
Used Vehicle Loans	2.56%	4.96%	2.35%	2.72%	1.88%	1.28%	2.17%	1.06%	0.71%	2.28%	1.51%
1st Mortgage Fixed	0.00%	5.72%	4.62%	3.69%	1.66%	1.08%	0.44%	1.02%	0.30%	0.60%	0.86%
1st Mortgage Adj	0.00%	0.00%	1.97%	2.57%	0.35%	0.00%	0.74%	1.30%	0.00%	0.00%	1.06%
Other RE Fixed	0.00%	0.00%	3.56%	0.79%	0.36%	0.73%	0.70%	0.79%	0.46%	0.95%	0.68%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.74%	0.09%	0.86%	0.42%	0.47%	0.06%	0.45%
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	31.48%	19.28%	3.16%	4.40%	2.96%	2.31%	3.07%	1.98%	2.19%	2.70%	2.56%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.28%	0.95%	1.10%	0.90%	0.60%	2.44%	1.02%
Total 1st Mortgage Loans	0.00%	5.72%	4.34%	3.52%	1.51%	1.07%	0.48%	1.07%	0.28%	0.60%	0.89%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.98%	0.02%	0.00%	0.53%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.01%	0.00%	0.09%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.68%	1.00%	0.41%	0.35%	0.53%	0.56%	0.72%	0.63%	0.44%	0.77%	0.61%
Recoveries / Charge-Offs	53.27%	29.94%	27.52%	43.72%	24.01%	31.54%	25.60%	23.75%	20.94%	26.51%	25.42%
Expected Charge-Offs / Net Loans	1.33%	1.26%	0.81%	0.93%	0.70%	0.81%	0.68%	0.64%	0.34%	0.85%	0.65%
Provision for Loan Losses/Net Charge-Offs	87.0%	101.3%	122.5%	126.2%	114.3%	93.9%	104.4%	127.5%	127.9%	101.2%	116.3%
Prov. for Loan Losses/Expected Charge-Offs	46.1%	82.4%	62.8%	47.8%	87.7%	66.4%	111.9%	126.7%	168.1%	93.4%	109.0%
Bankruptcies / Net Loans	0.34%	1.06%	0.77%	1.32%	1.20%	1.91%	1.58%	1.57%	0.71%	2.51%	1.50%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$29	\$19	\$43	\$119	\$352	\$782	\$1,871	\$2,950	\$6,921	\$295
Total Amount of Recoveries (\$000s)	\$3	\$9	\$5	\$19	\$28	\$111	\$200	\$444	\$618	\$1,835	\$75
Net Charge Offs (\$000s)	\$3	\$20	\$14	\$24	\$90	\$241	\$582	\$1,426	\$2,332	\$5,086	\$220
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.22%	0.11%	0.19%	0.40%	0.57%	0.54%	0.73%	0.58%	0.61%	0.57%
STS Loans	3.13%	3.62%	20.03%	5.97%	8.13%	7.49%	14.60%	1.85%	22.28%	0.00%	9.06%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.06%	0.00%	0.00%	-0.31%
New Vehicle Loans	0.16%	0.57%	0.07%	0.12%	0.20%	0.25%	0.37%	0.50%	0.39%	0.47%	0.39%
Used Vehicle Loans	-0.23%	0.53%	0.17%	0.31%	0.48%	0.76%	1.08%	0.68%	0.37%	0.84%	0.69%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	2.02%	-0.02%	0.05%	0.00%	0.02%	0.08%	0.01%	0.00%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.13%	0.13%	0.06%	-0.16%	0.12%	-0.02%	0.06%	0.04%
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	6.09%	6.40%	1.24%	2.01%	2.91%	13.48%	-34.53%	-1.06%	-0.01%	-0.73%	-1.30%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.18%	0.31%	0.90%	0.63%	0.37%	0.91%	0.58%
Number of Credit Unions in Each Peer Group:	35	23	31	28	34	13	13	12	2	1	192

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	17.78%	9.05%	5.35%	11.68%	13.16%	6.93%	9.08%	0.48%	0.00%	4.00%	5.26%
Credit Unions - Deposits in and Loans to	0.00%	0.79%	0.70%	3.18%	1.35%	3.84%	2.15%	0.51%	0.00%	0.39%	1.34%
Total Investments in Corporate Credit Unions*	19.92%	43.47%	44.56%	28.82%	58.54%	32.37%	55.74%	40.04%	11.25%	0.81%	36.41%
Marketable Securities	9.56%	55.23%	38.01%	71.76%	89.35%	54.36%	88.25%	47.62%	79.95%	265.17%	85.69%
All Other Investments	121.95%	180.87%	218.87%	221.65%	202.32%	138.18%	99.56%	9.61%	-8.88%	40.69%	81.68%
Total Investments	243.01%	329.78%	331.40%	359.16%	382.11%	264.17%	269.61%	147.46%	181.82%	387.34%	253.60%
Unsecured Loans	100.94%	108.37%	62.76%	66.43%	69.23%	60.96%	73.92%	95.29%	98.03%	87.80%	82.18%
Vehicle Loans	93.91%	191.99%	188.68%	128.68%	196.82%	178.29%	235.04%	316.99%	487.43%	233.39%	265.80%
New Vehicle Loans	55.66%	100.72%	103.72%	68.20%	91.39%	74.88%	87.71%	154.02%	291.92%	90.87%	126.88%
Used Vehicle Loans	38.25%	91.26%	84.96%	60.47%	105.43%	103.41%	147.32%	162.97%	195.50%	142.52%	138.92%
Total Real Estate	1.30%	7.54%	20.20%	52.91%	94.21%	110.60%	176.96%	231.74%	284.70%	174.05%	173.41%
1st Mortgage	1.30%	7.09%	17.91%	42.47%	76.99%	89.65%	160.29%	204.95%	218.38%	149.18%	148.40%
1st Mortgage Fxd	1.30%	7.08%	16.04%	36.10%	68.52%	88.02%	137.83%	166.02%	205.73%	147.89%	129.61%
1st Mortgage Adj	0.00%	0.00%	1.86%	6.36%	8.47%	1.63%	22.45%	38.93%	12.65%	1.29%	18.79%
2nd Mortgage	0.00%	0.45%	2.29%	10.44%	17.22%	20.95%	16.67%	26.79%	66.33%	24.87%	25.01%
Closed-End Fxd	0.00%	0.00%	1.56%	6.41%	7.53%	16.34%	6.30%	5.83%	26.04%	8.47%	9.33%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	2.50%	0.01%	0.47%	0.47%	2.37%	0.00%	0.73%
Open-End Adj	0.00%	0.00%	0.00%	2.50%	6.82%	4.09%	9.85%	17.39%	37.07%	16.40%	13.67%
Open-End Fxd	0.00%	0.45%	0.74%	1.54%	0.36%	0.51%	0.05%	3.10%	0.84%	0.00%	1.28%
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	22.07%	32.81%	43.58%	28.96%	41.84%	41.42%	50.94%	92.82%	47.28%	55.83%	60.50%
Total Loans	218.66%	341.18%	315.85%	277.59%	402.62%	391.44%	537.81%	737.18%	917.79%	551.07%	582.31%
Indirect Loans	0.00%	0.00%	0.00%	0.65%	5.89%	40.06%	55.04%	172.02%	445.76%	161.20%	127.68%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.50%	2.99%	22.47%	23.42%	54.27%	91.45%	69.07%	48.03%
Business Loans	0.00%	0.00%	0.07%	0.00%	2.02%	14.76%	22.14%	52.37%	75.72%	16.34%	30.96%
Participation Loans	0.00%	0.00%	1.27%	0.00%	0.00%	0.00%	1.38%	5.87%	0.00%	0.00%	2.12%
Total Mortgage Exposure**	1.30%	7.54%	20.65%	55.45%	105.14%	113.60%	240.42%	267.58%	331.43%	417.53%	225.84%
Total Real Estate	1.30%	7.54%	20.20%	52.91%	94.21%	110.60%	176.96%	231.74%	284.70%	174.05%	173.41%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.55%	6.07%	9.18%	34.88%	58.61%	11.61%	20.07%
Mortgage-Backed Investments	0.00%	0.00%	0.44%	2.54%	10.93%	3.00%	63.46%	35.84%	46.73%	243.48%	52.43%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.44%	2.54%	10.93%	3.00%	63.46%	35.84%	46.73%	243.48%	52.43%
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%



