

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	1.11%	0.83%	0.95%	1.08%	0.92%	1.12%	1.34%	1.41%	1.64%	1.54%	1.42%
Loan Yield	8.15%	6.66%	5.44%	4.93%	4.05%	4.57%	4.51%	3.99%	3.82%	3.72%	3.86%
Net Loan Yield After NCOs	8.15%	6.39%	5.37%	4.80%	3.86%	4.39%	4.19%	3.84%	3.71%	3.38%	3.62%
Asset Yield	4.09%	2.87%	2.38%	2.83%	1.98%	3.00%	3.15%	3.15%	3.18%	3.36%	3.20%
Cost of Funds	-0.28%	-0.19%	-0.21%	-0.19%	-0.24%	-0.31%	-0.42%	-0.48%	-0.47%	-0.66%	-0.53%
Gross Spread	3.81%	2.68%	2.17%	2.64%	1.74%	2.69%	2.73%	2.66%	2.72%	2.70%	2.67%
Provision Expense	0.07%	-0.08%	-0.03%	-0.06%	-0.05%	-0.11%	-0.13%	-0.09%	-0.06%	-0.29%	-0.17%
Net Spread after Provision Expense	3.88%	2.60%	2.13%	2.57%	1.69%	2.58%	2.60%	2.58%	2.65%	2.41%	2.50%
Total Non-Interest Income	0.07%	0.08%	0.07%	0.38%	0.31%	0.80%	0.74%	0.73%	0.63%	0.85%	0.74%
Total Non-Interest Expense	-3.89%	-2.67%	-2.12%	-2.79%	-1.89%	-3.14%	-3.09%	-2.90%	-2.70%	-2.34%	-2.58%
Net Operating Expense	-3.82%	-2.59%	-2.05%	-2.42%	-1.58%	-2.34%	-2.35%	-2.17%	-2.07%	-1.49%	-1.85%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.02%	0.00%	0.00%	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%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	-0.01%	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)	0.05%	0.00%	0.07%	0.15%	0.11%	0.43%	0.27%	0.40%	0.58%	0.93%	0.65%
Net Charge-Offs	0.00%	-0.10%	-0.02%	-0.06%	-0.06%	-0.10%	-0.19%	-0.10%	-0.08%	-0.29%	-0.18%
ROA (with Net Charge-offs)	-0.02%	-0.02%	0.08%	0.15%	0.10%	0.44%	0.21%	0.39%	0.57%	0.93%	0.65%
ROA with Provision for LL - W/O NCUSIF Expense	0.05%	0.01%	0.08%	0.15%	0.11%	0.44%	0.27%	0.41%	0.58%	0.93%	0.66%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.02%	-0.01%	0.09%	0.15%	0.10%	0.44%	0.22%	0.39%	0.57%	0.93%	0.65%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.58%	-1.73%	-1.27%	-1.48%	-0.98%	-1.45%	-1.50%	-1.51%	-1.40%	-1.18%	-1.32%
Travel and Conference Expense	0.00%	0.00%	0.00%	-0.02%	-0.01%	-0.04%	-0.03%	-0.04%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.23%	-0.12%	-0.06%	-0.18%	-0.12%	-0.25%	-0.25%	-0.24%	-0.26%	-0.16%	-0.21%
Office Operations Expense	-0.68%	-0.57%	-0.41%	-0.56%	-0.36%	-0.54%	-0.56%	-0.44%	-0.43%	-0.42%	-0.44%
Educational and Promotional Expense	0.00%	0.00%	-0.01%	-0.04%	-0.03%	-0.10%	-0.12%	-0.10%	-0.10%	-0.11%	-0.10%
Loan Servicing Expense	-0.12%	-0.05%	-0.05%	-0.11%	-0.11%	-0.13%	-0.15%	-0.13%	-0.12%	-0.09%	-0.11%
Professional and Outside Services	-0.21%	-0.13%	-0.25%	-0.32%	-0.22%	-0.56%	-0.43%	-0.34%	-0.22%	-0.22%	-0.26%
Member Insurance	0.00%	-0.02%	-0.02%	0.00%	-0.01%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.03%	-0.01%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.03%	-0.02%	-0.04%	-0.06%	-0.04%	-0.04%	-0.04%	-0.05%	-0.12%	-0.12%	-0.10%
Total Non-Interest Expense	-3.89%	-2.67%	-2.12%	-2.79%	-1.89%	-3.14%	-3.09%	-2.90%	-2.70%	-2.34%	-2.58%
Other Performance Ratios											
Earning Asset Yield	4.09%	3.03%	2.39%	2.94%	2.05%	3.12%	3.23%	3.36%	3.23%	3.39%	3.27%
Average Cost of Funds	-0.34%	-0.27%	-0.30%	-0.25%	-0.34%	-0.37%	-0.51%	-0.57%	-0.52%	-0.72%	-0.60%
FTE Employee / \$million of Loans & Share Drafts	1.50	1.23	0.64	0.46	0.38	0.32	0.30	0.24	0.20	0.16	0.20
Compensation & Benefits / FTE Emp.	\$40,819	\$39,241	\$59,512	\$58,730	\$61,597	\$65,610	\$70,617	\$76,171	\$78,389	\$75,719	\$74,855
Compensation & Benefits / \$million Lns. & S.D.s	\$60,162	\$47,991	\$37,681	\$27,108	\$22,664	\$21,142	\$21,198	\$18,185	\$15,947	\$12,590	\$15,348
Operating Expense / Loans & Share Drafts	-9.05%	-7.39%	-6.31%	-5.12%	-4.39%	-4.58%	-4.35%	-3.48%	-3.08%	-2.48%	-3.01%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.16%	0.22%	0.21%	0.69%	0.73%	1.17%	1.04%	0.88%	0.72%	0.90%	0.86%
Net Operating Expense / Loans & Share Drafts	-8.89%	-7.17%	-6.10%	-4.43%	-3.65%	-3.42%	-3.31%	-2.60%	-2.36%	-1.58%	-2.15%
Operating Expense / Operating Revenue	100.42%	97.06%	95.43%	93.23%	92.88%	90.60%	90.15%	87.24%	83.03%	71.15%	79.20%
Total Fixed Assets / Shares & Equity	0.22%	0.39%	0.14%	1.29%	1.24%	1.72%	1.88%	1.92%	1.48%	1.05%	1.37%
Net Loans to Total Shares and Deposits	49.9%	48.9%	45.2%	59.7%	46.6%	73.0%	78.3%	87.2%	93.3%	103.7%	93.6%
Members / FTE Employee	448.00	361.03	499.62	415.83	427.87	370.13	339.35	331.26	374.61	531.54	428.08

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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%	0.4%	0.0%	0.7%	0.7%	1.1%	0.7%	0.6%	0.4%	0.3%	0.4%
Total Investments	59.2%	62.8%	67.6%	50.6%	65.1%	35.2%	38.3%	25.5%	21.8%	13.1%	22.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.5%	1.7%	1.3%	2.0%	0.7%	1.1%	1.3%	3.7%	2.3%
All Other Unsecured Loans/Lines of Credit	20.8%	12.9%	8.2%	6.9%	2.7%	4.2%	2.1%	3.0%	1.4%	1.7%	2.0%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	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%	0.3%	0.0%	0.0%	0.3%	1.0%	0.3%	1.1%	2.2%	1.2%	1.3%
New Vehicle Loans	6.0%	5.3%	6.2%	6.8%	2.4%	2.5%	3.6%	3.2%	4.9%	9.9%	6.6%
Used Vehicle Loans	11.7%	7.6%	7.9%	9.7%	3.2%	7.0%	7.4%	8.6%	9.2%	17.1%	12.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.4%	4.0%	13.7%	15.0%	31.6%	32.5%	41.0%	42.9%	34.5%	36.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.9%	3.2%	6.1%	6.9%	11.1%	9.9%	9.9%	9.8%	13.4%	11.2%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	1.4%	4.4%	1.6%	1.3%	0.8%	0.8%	1.4%	2.0%	2.2%	2.7%	2.2%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.3%	0.2%
Total Loans and Leases	39.9%	34.8%	31.5%	46.3%	32.5%	60.2%	57.9%	69.9%	74.2%	84.4%	74.6%
Less: Allowance for Loan & Lease Losses	-0.8%	-0.6%	-0.2%	-0.3%	-0.2%	-0.4%	-0.5%	-0.3%	-0.3%	-0.6%	-0.5%
Net Loans and Leases	39.1%	34.2%	31.3%	46.1%	32.2%	59.9%	57.4%	69.6%	73.9%	83.8%	74.2%
Total Other Assets	1.7%	2.6%	1.1%	2.6%	2.0%	3.8%	3.5%	4.3%	3.9%	2.8%	3.4%
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											
Share Drafts	0.0%	5.3%	1.9%	8.8%	8.3%	12.3%	12.8%	14.7%	14.0%	9.8%	11.8%
Regular Shares	77.5%	50.6%	59.7%	51.6%	33.9%	36.5%	27.8%	26.3%	27.5%	31.2%	29.8%
Money Market Shares	0.0%	6.8%	2.3%	5.2%	9.3%	9.8%	10.8%	12.7%	14.0%	20.4%	15.9%
Share Certificates	1.7%	7.1%	4.2%	9.5%	13.0%	17.6%	15.9%	18.3%	16.4%	13.1%	15.0%
IRA/KEOGH Accounts	0.0%	1.3%	1.3%	1.5%	4.6%	6.1%	4.2%	6.6%	6.8%	4.5%	5.4%
All Other Shares	0.7%	0.1%	0.3%	0.3%	0.5%	0.1%	1.3%	1.3%	0.2%	2.3%	1.3%
Non-Member Deposits	0.0%	0.0%	0.1%	0.7%	0.0%	0.2%	1.1%	0.5%	0.7%	0.2%	0.5%
Total Shares and Deposits	80.0%	71.2%	69.8%	77.5%	69.6%	82.6%	74.0%	80.2%	79.6%	81.4%	79.7%
Total Equity	20.0%	14.8%	13.9%	12.1%	9.6%	11.2%	10.8%	10.8%	11.3%	9.7%	10.5%
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	19.7%	14.8%	13.9%	12.2%	9.6%	11.3%	10.7%	10.9%	11.5%	9.8%	10.6%
Total Equity + Allow. for Loan Loss	20.8%	15.4%	14.1%	12.4%	9.8%	11.6%	11.3%	11.1%	11.7%	10.3%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	28.4%	-12.6%	9.6%	-3.2%	1.7%	-40.5%	26.8%	-9.9%	14.9%	45.7%	13.9%
Total Loans and Leases	-8.4%	-22.7%	-6.3%	-3.5%	-35.0%	12.4%	9.6%	-10.7%	19.6%	6.5%	6.9%
TOTAL ASSETS	12.1%	-16.0%	3.8%	-3.3%	-12.5%	-10.7%	16.1%	-10.6%	18.5%	11.0%	8.4%
Total Liabilities	-184.0%	93.9%	15.0%	4.9%	5.7%	-44.1%	22.4%	13.3%	30.3%	2.3%	12.2%
Total Shares and Deposits	7.7%	-26.0%	2.5%	-4.2%	-16.8%	-8.6%	15.5%	-12.2%	17.1%	12.0%	8.1%
Equity Capital	34.2%	-28.8%	-1.7%	-4.4%	-16.6%	-3.3%	11.2%	-15.9%	19.1%	10.8%	7.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	12.1%	-16.0%	3.8%	-3.3%	-12.5%	-10.7%	16.1%	-10.6%	18.5%	11.0%	8.4%

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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	0.90%	0.80%	0.78%	0.67%	0.94%	0.78%	0.82%	0.76%	0.51%	0.53%	0.58%
Delinquent Loans / Total Capital	1.7%	1.8%	1.8%	2.5%	3.1%	4.0%	4.2%	4.7%	3.2%	4.3%	4.0%
Delinquent Loans + OREO / Net Loans + OREO	0.9%	0.8%	0.8%	0.7%	1.1%	0.8%	0.9%	0.9%	0.5%	0.6%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	23.3%	27.6%	61.2%	28.9%	36.8%	23.2%	31.2%	38.5%	35.5%	28.1%	32.1%
Allowance for Loan Losses/Net Loans	2.04%	1.65%	0.66%	0.55%	0.74%	0.62%	0.84%	0.49%	0.42%	0.74%	0.62%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$7	\$9	\$35	\$78	\$264	\$500	\$1,092	\$1,622	\$7,564	\$671
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$3	\$10	\$11	\$31	\$40	\$128	\$394	\$492	\$1,910	\$190
Loans 12 months and over Delinquent (\$000s)	\$1	\$0	\$4	\$3	\$15	\$40	\$99	\$289	\$401	\$1,044	\$127
Total Delinquent Loans (\$000s)	\$4	\$10	\$23	\$50	\$124	\$344	\$727	\$1,775	\$2,514	\$10,518	\$988
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.08%	0.30%	0.28%	0.27%	0.38%	0.44%	0.37%	1.08%	0.75%
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%	0.00%	0.00%	2.79%	1.21%	0.00%	0.96%	2.16%	1.87%	1.86%
New Vehicle Loans	0.00%	0.77%	0.05%	0.43%	0.52%	0.08%	0.12%	0.31%	0.16%	0.13%	0.16%
Used Vehicle Loans	1.00%	0.87%	0.50%	0.73%	0.78%	0.46%	0.76%	0.50%	0.33%	0.69%	0.59%
1st Mortgage Fixed	0.00%	0.00%	2.31%	0.41%	0.94%	0.83%	0.83%	0.75%	0.37%	0.34%	0.48%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.71%	0.69%	1.47%	1.41%	0.83%	0.89%	0.94%
Other RE Fixed	0.00%	0.00%	0.25%	1.41%	1.22%	1.05%	0.38%	0.72%	0.30%	0.47%	
Other RE Adj	0.00%	0.00%	2.83%	0.00%	1.86%	0.69%	0.28%	0.56%	0.48%	0.29%	0.40%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.00%	0.16%
All Other Loans	17.47%	3.95%	5.75%	7.10%	5.96%	7.52%	3.25%	2.51%	0.99%	0.97%	1.45%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.66%	0.49%	0.62%	0.43%	0.49%
Total 1st Mortgage Loans	0.00%	0.00%	1.83%	0.40%	0.91%	0.78%	0.97%	0.84%	0.47%	0.50%	0.59%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.89%	0.15%	0.33%	0.09%	0.19%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.01%	0.03%	0.02%	0.03%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	0.27%	0.07%	0.13%	0.18%	0.18%	0.32%	0.15%	0.10%	0.34%	0.24%
Recoveries / Charge-Offs	100.00%	26.67%	32.26%	45.80%	21.04%	24.18%	25.02%	15.53%	40.51%	20.89%	23.97%
Expected Charge-Offs / Net Loans	0.39%	0.20%	0.31%	0.21%	0.29%	0.30%	0.36%	0.32%	0.24%	0.18%	0.23%
Provision for Loan Losses/Net Charge-Offs	0.0%	77.3%	147.6%	100.8%	84.0%	104.3%	71.0%	84.3%	83.9%	100.8%	95.0%
Prov. for Loan Losses/Expected Charge-Offs	-42.7%	105.8%	34.4%	63.2%	52.9%	64.3%	63.0%	39.7%	36.0%	186.5%	98.2%
Bankruptcies / Net Loans	0.38%	0.30%	0.10%	0.26%	0.10%	0.24%	0.35%	0.26%	0.30%	0.17%	0.23%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$5	\$3	\$18	\$34	\$106	\$364	\$419	\$829	\$8,270	\$523
Total Amount of Recoveries (\$000s)	\$0	\$1	\$1	\$8	\$7	\$26	\$91	\$65	\$336	\$1,728	\$125
Net Charge Offs (\$000s)	\$0	\$4	\$2	\$10	\$27	\$81	\$273	\$354	\$493	\$6,542	\$397
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.01%	0.26%	0.28%	0.55%	0.80%	0.37%	0.58%	1.33%	0.94%
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%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.04%	4.36%	1.69%
New Vehicle Loans	0.00%	0.62%	0.00%	-0.01%	0.00%	-0.02%	0.31%	0.12%	0.10%	0.08%	0.09%
Used Vehicle Loans	0.00%	0.00%	0.00%	-0.02%	0.28%	0.10%	0.99%	0.20%	0.25%	0.60%	0.49%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.01%	0.01%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.01%	0.06%	0.04%	0.45%	0.16%	0.00%	-0.01%	0.05%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%
All Other Loans	0.00%	1.72%	1.20%	3.35%	4.48%	-26.15%	0.29%	-1.35%	-0.23%	-0.24%	-0.34%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.59%	0.09%	0.11%	0.14%	0.15%
Number of Credit Unions in Each Peer Group:	11	12	20	26	29	12	18	16	16	7	167

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	29.55%	22.53%	32.64%	41.96%	44.32%	6.73%	11.81%	1.36%	0.28%	0.08%	3.39%
Credit Unions - Deposits in and Loans to	0.00%	1.53%	6.48%	12.59%	12.33%	4.46%	5.13%	0.64%	0.22%	0.11%	1.24%
Total Investments in Corporate Credit Unions*	19.23%	35.57%	20.11%	38.81%	38.23%	28.35%	19.72%	12.79%	5.47%	2.48%	8.45%
Marketable Securities	1.28%	93.97%	121.42%	96.03%	245.11%	149.24%	199.28%	160.77%	133.29%	70.96%	120.09%
All Other Investments	159.49%	209.03%	252.27%	199.98%	310.22%	97.98%	83.17%	41.91%	14.07%	-5.71%	30.01%
Total Investments	301.02%	423.21%	487.91%	416.45%	674.50%	312.98%	358.75%	234.55%	189.01%	133.66%	207.98%
Unsecured Loans	105.84%	86.75%	62.86%	70.54%	40.90%	55.11%	26.19%	38.01%	23.33%	54.78%	40.52%
Vehicle Loans	90.06%	87.33%	101.50%	136.35%	57.54%	84.69%	103.45%	107.88%	121.87%	275.45%	177.07%
New Vehicle Loans	30.36%	36.00%	44.66%	56.24%	24.70%	22.52%	33.85%	29.12%	42.44%	100.86%	62.39%
Used Vehicle Loans	59.70%	51.33%	56.84%	80.11%	32.83%	62.17%	69.60%	78.76%	79.43%	174.59%	114.68%
Total Real Estate	0.00%	28.73%	51.87%	163.15%	226.65%	379.77%	396.22%	468.30%	457.19%	489.97%	451.74%
1st Mortgage	0.00%	9.25%	28.91%	113.06%	155.12%	280.75%	303.87%	377.41%	371.99%	352.74%	345.46%
1st Mortgage Fxd	0.00%	9.25%	22.89%	108.03%	133.15%	192.60%	239.24%	325.45%	288.42%	251.23%	264.01%
1st Mortgage Adj	0.00%	0.00%	6.02%	5.03%	21.97%	88.15%	64.63%	51.96%	83.57%	101.51%	81.45%
2nd Mortgage	0.00%	19.48%	22.95%	50.09%	71.53%	99.03%	92.35%	90.88%	85.20%	137.23%	106.28%
Closed-End Fxd	0.00%	15.95%	15.83%	19.65%	39.78%	39.97%	22.80%	22.49%	25.81%	52.25%	36.24%
Closed-End Adj	0.00%	0.00%	0.24%	0.74%	0.76%	5.95%	2.43%	0.41%	2.78%	3.42%	2.64%
Open-End Adj	0.00%	3.53%	6.88%	29.70%	29.72%	51.58%	65.44%	67.78%	56.52%	81.56%	67.15%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	1.26%	1.53%	1.68%	0.20%	0.09%	0.00%	0.25%
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%	1.52%	0.00%	0.47%
All Other Loans/Lines of Credit to Members	7.08%	29.49%	11.41%	10.96%	8.50%	6.73%	12.89%	18.41%	19.27%	27.60%	21.25%
Total Loans	202.99%	234.66%	227.67%	381.04%	336.48%	535.00%	542.44%	643.20%	643.55%	863.20%	705.58%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	8.65%	56.98%	50.53%	82.58%	142.46%	94.05%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	10.21%	55.08%	46.84%	67.76%	51.72%	53.11%
Business Loans	0.00%	2.21%	0.00%	0.14%	3.21%	33.63%	57.39%	41.59%	45.52%	111.71%	69.79%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.20%	0.35%	6.96%	11.24%	2.60%	1.82%	3.69%
Total Mortgage Exposure**	0.00%	28.73%	54.82%	163.16%	243.35%	451.15%	471.68%	559.72%	530.69%	519.96%	507.41%
Total Real Estate	0.00%	28.73%	51.87%	163.15%	226.65%	379.77%	396.22%	468.30%	457.19%	489.97%	451.74%
RE Business Loans	0.00%	1.35%	0.00%	0.14%	3.21%	21.30%	50.00%	37.98%	36.61%	96.86%	59.75%
Mortgage-Backed Investments	0.00%	0.00%	2.96%	0.01%	16.70%	71.38%	75.46%	91.42%	73.50%	29.99%	55.67%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	2.96%	0.01%	16.70%	71.38%	75.46%	91.18%	73.50%	29.99%	55.63%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.01%	0.00%	0.04%



