

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	0.80%	0.88%	0.92%	0.99%	0.85%	1.08%	1.12%	1.21%	1.60%	1.29%	1.27%
Loan Yield	7.11%	6.88%	5.72%	5.17%	4.58%	4.45%	4.60%	3.56%	4.15%	3.72%	3.89%
Net Loan Yield After NCOs	6.52%	6.37%	5.47%	4.99%	4.36%	4.24%	4.29%	3.43%	4.03%	3.39%	3.66%
Asset Yield	3.69%	3.18%	2.45%	2.84%	2.17%	2.83%	3.13%	2.82%	3.35%	3.30%	3.15%
Cost of Funds	-0.24%	-0.20%	-0.22%	-0.19%	-0.26%	-0.31%	-0.40%	-0.44%	-0.50%	-0.63%	-0.52%
Gross Spread	3.45%	2.98%	2.23%	2.65%	1.92%	2.52%	2.73%	2.38%	2.85%	2.67%	2.63%
Provision Expense	-0.40%	-0.23%	-0.05%	-0.06%	-0.06%	-0.10%	-0.19%	-0.07%	-0.07%	-0.31%	-0.18%
Net Spread after Provision Expense	3.05%	2.75%	2.18%	2.59%	1.86%	2.42%	2.54%	2.30%	2.78%	2.35%	2.45%
Total Non-Interest Income	0.23%	0.07%	0.10%	0.42%	0.34%	0.77%	0.79%	0.70%	0.72%	0.98%	0.81%
Total Non-Interest Expense	-3.88%	-2.86%	-2.29%	-2.82%	-2.11%	-3.15%	-3.06%	-2.59%	-2.98%	-2.42%	-2.65%
Net Operating Expense	-3.65%	-2.79%	-2.19%	-2.40%	-1.76%	-2.37%	-2.28%	-1.89%	-2.25%	-1.44%	-1.83%
Non-Operating Gains (Losses)	0.00%	0.08%	-0.04%	0.00%	0.00%	0.04%	0.05%	0.02%	0.03%	0.02%	0.03%
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%	-0.02%	-0.02%	0.00%	0.00%	-0.01%	-0.01%	-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)	-0.63%	0.02%	-0.07%	0.19%	0.09%	0.08%	0.31%	0.43%	0.55%	0.93%	0.64%
Net Charge-Offs	-0.27%	-0.20%	-0.08%	-0.08%	-0.08%	-0.11%	-0.18%	-0.09%	-0.08%	-0.27%	-0.17%
ROA (with Net Charge-offs)	-0.50%	0.05%	-0.10%	0.17%	0.07%	0.07%	0.32%	0.41%	0.54%	0.97%	0.65%
ROA with Provision for LL - W/O NCUSIF Expense	-0.60%	0.04%	-0.05%	0.19%	0.10%	0.08%	0.32%	0.43%	0.55%	0.94%	0.64%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.48%	0.07%	-0.08%	0.17%	0.07%	0.07%	0.32%	0.42%	0.54%	0.98%	0.65%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.25%	-1.84%	-1.38%	-1.49%	-1.10%	-1.45%	-1.49%	-1.33%	-1.53%	-1.22%	-1.34%
Travel and Conference Expense	-0.01%	-0.05%	-0.01%	-0.02%	-0.02%	-0.04%	-0.02%	-0.03%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.24%	-0.13%	-0.07%	-0.18%	-0.15%	-0.21%	-0.23%	-0.21%	-0.26%	-0.16%	-0.20%
Office Operations Expense	-0.85%	-0.56%	-0.45%	-0.58%	-0.39%	-0.56%	-0.54%	-0.39%	-0.46%	-0.43%	-0.44%
Educational and Promotional Expense	0.00%	-0.01%	-0.01%	-0.04%	-0.03%	-0.10%	-0.09%	-0.12%	-0.11%	-0.12%	-0.11%
Loan Servicing Expense	-0.10%	-0.04%	-0.04%	-0.11%	-0.12%	-0.16%	-0.15%	-0.11%	-0.15%	-0.10%	-0.12%
Professional and Outside Services	-0.35%	-0.15%	-0.25%	-0.31%	-0.23%	-0.53%	-0.46%	-0.32%	-0.23%	-0.23%	-0.27%
Member Insurance	-0.02%	-0.02%	-0.02%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.05%	-0.03%	-0.04%	-0.06%	-0.04%	-0.08%	-0.05%	-0.04%	-0.18%	-0.12%	-0.11%
Total Non-Interest Expense	-3.88%	-2.86%	-2.29%	-2.82%	-2.11%	-3.15%	-3.06%	-2.59%	-2.98%	-2.42%	-2.65%
Other Performance Ratios											
Earning Asset Yield	3.95%	3.36%	2.45%	2.92%	2.23%	2.97%	3.25%	2.99%	3.40%	3.34%	3.23%
Average Cost of Funds	-0.32%	-0.27%	-0.30%	-0.25%	-0.35%	-0.38%	-0.49%	-0.52%	-0.55%	-0.69%	-0.59%
FTE Employee / \$million of Loans & Share Drafts	1.77	1.55	0.65	0.47	0.41	0.35	0.31	0.23	0.22	0.17	0.21
Compensation & Benefits / FTE Emp.	\$29,618	\$33,810	\$61,196	\$59,183	\$60,212	\$63,855	\$68,293	\$69,384	\$79,748	\$77,723	\$74,162
Compensation & Benefits / \$million Lns. & S.D.s	\$48,781	\$49,414	\$40,652	\$27,953	\$24,854	\$22,598	\$21,169	\$15,727	\$18,224	\$13,273	\$16,023
Operating Expense / Loans & Share Drafts	-8.46%	-7.55%	-6.75%	-5.30%	-4.78%	-4.91%	-4.36%	-3.06%	-3.54%	-2.62%	-3.15%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.49%	0.19%	0.29%	0.78%	0.78%	1.21%	1.12%	0.83%	0.87%	1.06%	0.97%
Net Operating Expense / Loans & Share Drafts	-7.97%	-7.36%	-6.47%	-4.51%	-4.00%	-3.71%	-3.24%	-2.23%	-2.68%	-1.56%	-2.19%
Operating Expense / Operating Revenue	103.99%	88.47%	98.32%	92.38%	92.26%	95.43%	88.28%	86.07%	85.34%	71.39%	79.90%
Total Fixed Assets / Shares & Equity	0.35%	0.37%	0.14%	1.28%	1.50%	1.76%	1.87%	1.88%	1.45%	1.13%	1.42%
Net Loans to Total Shares and Deposits	54.1%	48.0%	47.2%	59.5%	51.7%	65.7%	80.5%	86.5%	92.2%	106.4%	94.1%
Members / FTE Employee	435.87	333.88	507.74	431.33	387.85	389.90	348.65	343.30	373.91	546.75	433.39

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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	0.3%	0.3%	0.0%	0.8%	0.7%	1.0%	0.8%	0.6%	0.4%	0.3%	0.5%
Total Investments	55.0%	61.6%	65.7%	50.6%	60.5%	41.8%	36.5%	25.4%	22.2%	11.2%	21.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.5%	2.0%	1.4%	2.4%	0.5%	1.3%	1.2%	3.8%	2.3%
All Other Unsecured Loans/Lines of Credit	19.3%	17.4%	7.9%	7.2%	2.8%	4.1%	2.1%	3.1%	1.4%	1.7%	2.1%
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%	0.4%	0.9%	0.2%	1.0%	2.3%	1.2%	1.3%
New Vehicle Loans	6.1%	4.7%	6.3%	7.1%	2.3%	2.9%	3.3%	3.1%	5.0%	10.4%	6.8%
Used Vehicle Loans	13.6%	6.9%	8.6%	9.4%	3.3%	6.8%	7.9%	8.3%	9.0%	17.9%	12.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	3.6%	1.5%	4.4%	13.3%	17.5%	24.6%	34.8%	41.4%	42.6%	34.9%	36.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.7%	3.3%	6.1%	8.1%	11.3%	9.3%	9.9%	9.8%	13.3%	11.2%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%
Total All Other Loans/Lines of Credit to Members	1.6%	2.7%	2.1%	1.2%	1.0%	0.6%	1.5%	1.8%	2.2%	2.4%	2.1%
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%	0.5%	0.2%
Total Loans and Leases	44.2%	36.1%	33.2%	46.4%	36.9%	53.7%	59.7%	70.0%	73.8%	86.2%	75.2%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.6%	-0.2%	-0.3%	-0.3%	-0.4%	-0.5%	-0.3%	-0.3%	-0.7%	-0.5%
Net Loans and Leases	43.1%	35.5%	33.0%	46.1%	36.6%	53.3%	59.2%	69.7%	73.5%	85.6%	74.7%
Total Other Assets	1.6%	2.6%	1.3%	2.5%	2.2%	3.9%	3.5%	4.4%	3.9%	2.9%	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%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.2%	8.7%	15.5%	9.9%	18.9%	7.5%	14.7%	8.0%	8.6%	9.2%	9.6%
Share Drafts	1.9%	0.3%	2.3%	8.7%	8.4%	12.0%	12.5%	13.8%	13.9%	9.3%	11.4%
Regular Shares	77.7%	60.9%	57.3%	50.9%	32.2%	35.0%	27.2%	26.1%	27.0%	30.6%	29.3%
Money Market Shares	0.0%	6.1%	2.6%	5.6%	10.2%	9.6%	10.9%	13.5%	13.9%	20.3%	15.9%
Share Certificates	1.6%	6.6%	4.6%	10.1%	14.5%	18.5%	16.6%	19.0%	17.1%	13.4%	15.5%
IRA/KEOGH Accounts	0.0%	1.3%	1.5%	1.6%	5.1%	6.1%	4.6%	6.9%	7.2%	4.8%	5.7%
All Other Shares	0.4%	0.1%	1.8%	0.5%	0.7%	0.2%	1.2%	1.2%	0.2%	2.3%	1.3%
Non-Member Deposits	0.0%	0.0%	0.2%	0.5%	0.1%	0.1%	1.3%	0.5%	0.8%	0.4%	0.6%
Total Shares and Deposits	81.7%	75.3%	70.3%	77.9%	71.3%	81.7%	74.2%	80.9%	80.1%	81.0%	79.9%
Total Equity	18.1%	16.0%	14.2%	12.2%	9.8%	10.8%	11.1%	11.1%	11.3%	9.7%	10.6%
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	17.8%	16.0%	14.2%	12.3%	9.9%	11.0%	11.0%	11.2%	11.6%	9.8%	10.7%
Total Equity + Allow. for Loan Loss	19.2%	16.6%	14.4%	12.5%	10.0%	11.2%	11.6%	11.4%	11.6%	10.4%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-23.3%	-5.0%	2.8%	-0.3%	-3.5%	-5.5%	0.0%	-12.9%	7.2%	-15.8%	-5.4%
Total Loans and Leases	-31.8%	-25.1%	12.9%	4.6%	0.6%	-6.7%	2.9%	-15.9%	31.9%	12.9%	10.3%
TOTAL ASSETS	-27.5%	-13.6%	6.0%	2.0%	-2.3%	-6.1%	1.6%	-14.5%	24.6%	8.6%	6.3%
Total Liabilities	316.7%	11.6%	1.9%	-6.9%	0.3%	-29.9%	5.0%	11.7%	21.2%	-2.0%	4.6%
Total Shares and Deposits	-26.9%	-15.7%	7.2%	3.4%	-2.6%	-2.9%	1.8%	-16.2%	25.2%	9.8%	6.6%
Equity Capital	-30.8%	-14.3%	4.5%	1.6%	-4.3%	-7.3%	-3.5%	-15.9%	23.1%	10.1%	5.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-27.5%	-13.6%	6.0%	2.0%	-2.3%	-6.1%	1.6%	-14.5%	24.6%	8.6%	6.3%

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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	0.89%	0.94%	0.71%	0.70%	1.24%	0.75%	1.02%	0.75%	0.59%	0.52%	0.62%
Delinquent Loans / Total Capital	2.0%	2.0%	1.6%	2.6%	4.6%	3.6%	5.2%	4.6%	3.7%	4.3%	4.2%
Delinquent Loans + OREO / Net Loans + OREO	0.9%	1.0%	0.7%	0.7%	1.3%	0.8%	1.1%	0.9%	0.6%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	47.7%	13.0%	33.6%	23.1%	29.8%	31.6%	31.6%	36.7%	34.0%	37.1%	35.2%
Allowance for Loan Losses/Net Loans	2.41%	1.73%	0.59%	0.55%	0.71%	0.66%	0.91%	0.48%	0.46%	0.77%	0.65%
Loans 2 to less than 6 months Delinquent (\$000s)	\$2	\$10	\$14	\$39	\$127	\$212	\$620	\$1,112	\$1,872	\$6,278	\$637
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$1	\$3	\$10	\$40	\$26	\$114	\$382	\$472	\$2,351	\$197
Loans 12 months and over Delinquent (\$000s)	\$1	\$1	\$4	\$2	\$14	\$71	\$172	\$261	\$492	\$1,357	\$149
Total Delinquent Loans (\$000s)	\$4	\$12	\$21	\$51	\$181	\$310	\$906	\$1,755	\$2,836	\$9,986	\$984
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.32%	0.31%	0.31%	0.35%	0.38%	0.36%	0.80%	0.59%
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%	0.13%	0.99%	0.00%	1.12%	2.56%	1.89%	2.04%
New Vehicle Loans	0.00%	1.21%	0.31%	0.50%	0.48%	0.22%	0.20%	0.18%	0.19%	0.12%	0.16%
Used Vehicle Loans	0.85%	0.82%	0.27%	0.97%	1.17%	0.34%	0.79%	0.48%	0.38%	0.62%	0.57%
1st Mortgage Fixed	0.00%	0.00%	2.04%	0.50%	1.36%	0.66%	0.80%	0.76%	0.46%	0.39%	0.54%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.25%	1.06%	2.49%	1.33%	0.98%	1.02%	1.14%
Other RE Fixed	0.00%	0.00%	0.34%	0.36%	0.39%	1.47%	2.24%	0.64%	0.55%	0.33%	0.53%
Other RE Adj	0.00%	0.00%	2.62%	0.00%	0.68%	0.43%	0.62%	0.64%	0.64%	0.24%	0.44%
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	17.61%	8.29%	3.77%	7.90%	7.15%	9.12%	2.56%	2.28%	0.69%	0.95%	1.39%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.60%	0.42%	0.72%	0.48%	0.55%
Total 1st Mortgage Loans	0.00%	0.00%	1.68%	0.48%	1.58%	0.74%	1.15%	0.84%	0.58%	0.57%	0.68%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	0.01%	0.37%	0.53%	0.45%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	0.03%	0.11%	0.06%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.60%	0.51%	0.25%	0.18%	0.23%	0.21%	0.31%	0.13%	0.12%	0.33%	0.24%
Recoveries / Charge-Offs	28.57%	11.71%	19.43%	36.12%	18.11%	26.57%	27.68%	20.96%	39.37%	19.63%	23.57%
Expected Charge-Offs / Net Loans	0.76%	0.23%	0.46%	0.19%	0.36%	0.51%	0.47%	0.33%	0.36%	0.26%	0.31%
Provision for Loan Losses/Net Charge-Offs	145.7%	114.3%	64.5%	77.4%	70.4%	90.0%	103.6%	82.8%	86.2%	114.6%	106.0%
Prov. for Loan Losses/Expected Charge-Offs	116.7%	256.1%	35.4%	72.1%	44.1%	37.7%	68.8%	32.7%	28.3%	146.9%	80.6%
Bankruptcies / Net Loans	0.68%	0.24%	0.13%	0.14%	0.35%	0.95%	0.63%	0.34%	0.57%	0.29%	0.40%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$8	\$9	\$19	\$40	\$125	\$369	\$422	\$811	\$7,295	\$467
Total Amount of Recoveries (\$000s)	\$1	\$1	\$2	\$7	\$7	\$33	\$102	\$88	\$319	\$1,432	\$110
Net Charge Offs (\$000s)	\$3	\$7	\$7	\$12	\$33	\$92	\$267	\$333	\$492	\$5,863	\$357
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.07%	0.22%	0.40%	0.59%	1.42%	0.38%	0.66%	1.24%	0.91%
STS Loans	0.00%	4.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.35%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.07%	0.22%	0.00%	0.09%
New Vehicle Loans	0.33%	0.24%	0.27%	0.15%	0.12%	-0.01%	0.37%	0.05%	0.10%	0.09%	0.10%
Used Vehicle Loans	0.00%	0.00%	0.05%	0.13%	0.29%	0.19%	0.96%	0.20%	0.22%	0.58%	0.47%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.08%	0.03%	0.03%	0.16%	0.09%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.01%	0.07%	-0.07%	0.03%	0.09%	0.07%	0.06%	0.06%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.03%
All Other Loans	9.25%	4.42%	3.78%	3.07%	4.67%	-40.24%	0.74%	-0.96%	-0.02%	-0.07%	-0.13%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.09%	0.18%	0.20%	0.22%	0.25%
Number of Credit Unions in Each Peer Group:	11	14	20	27	32	12	17	17	15	7	172

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	20.41%	24.92%	30.53%	32.04%	36.02%	5.26%	11.04%	1.34%	0.23%	0.00%	3.06%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	4.67%	12.05%	12.54%	3.88%	3.63%	0.70%	0.27%	0.06%	1.17%
Total Investments in Corporate Credit Unions*	38.27%	27.89%	21.17%	39.75%	36.90%	29.13%	13.40%	6.94%	5.98%	2.65%	7.57%
Marketable Securities	2.50%	54.69%	111.96%	93.80%	216.22%	178.97%	185.39%	158.90%	134.33%	69.83%	119.61%
All Other Investments	154.98%	198.85%	236.38%	211.00%	286.56%	139.52%	77.21%	35.81%	15.76%	-3.32%	32.37%
Total Investments	309.25%	386.29%	461.46%	412.70%	613.38%	381.28%	332.26%	225.86%	191.49%	114.44%	200.66%
Unsecured Loans	108.40%	108.85%	59.26%	74.80%	42.35%	59.42%	24.25%	39.61%	22.67%	55.83%	41.30%
Vehicle Loans	111.26%	72.28%	104.53%	134.71%	57.03%	88.80%	102.29%	100.54%	121.30%	289.22%	179.40%
New Vehicle Loans	34.47%	29.33%	43.96%	58.22%	23.83%	26.86%	30.44%	27.17%	43.49%	106.29%	63.59%
Used Vehicle Loans	76.79%	42.95%	60.57%	76.49%	33.20%	61.94%	71.84%	73.37%	77.81%	182.93%	115.81%
Total Real Estate	20.06%	26.21%	54.27%	158.60%	259.64%	327.40%	401.16%	456.43%	452.99%	492.08%	448.06%
1st Mortgage	20.06%	9.27%	31.20%	108.54%	177.21%	224.43%	316.37%	368.04%	368.02%	356.08%	343.21%
1st Mortgage Fxd	20.06%	9.27%	25.73%	103.33%	133.97%	178.99%	251.45%	318.86%	281.94%	254.92%	263.04%
1st Mortgage Adj	0.00%	0.00%	5.47%	5.22%	43.24%	45.44%	64.92%	49.19%	86.08%	101.16%	80.16%
2nd Mortgage	0.00%	16.94%	23.06%	50.06%	82.43%	102.97%	84.79%	88.39%	84.97%	136.00%	104.85%
Closed-End Fxd	0.00%	13.80%	15.14%	18.17%	36.48%	46.40%	17.23%	21.97%	25.19%	48.75%	34.05%
Closed-End Adj	0.00%	0.00%	0.65%	1.07%	1.47%	4.60%	3.05%	0.37%	3.19%	2.39%	2.34%
Open-End Adj	0.00%	3.14%	7.27%	30.82%	43.23%	49.97%	63.03%	65.85%	56.48%	84.85%	68.21%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	1.26%	2.00%	1.48%	0.20%	0.11%	0.00%	0.26%
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%	2.53%	0.00%	0.74%
All Other Loans/Lines of Credit to Members	8.80%	17.08%	14.96%	10.05%	10.50%	5.55%	13.42%	16.06%	18.74%	24.35%	19.36%
Total Loans	248.52%	226.43%	233.04%	378.20%	373.99%	489.60%	543.47%	622.22%	638.10%	879.26%	703.73%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.90%	6.51%	59.54%	41.48%	84.82%	137.52%	89.94%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	3.33%	7.33%	58.21%	41.25%	69.92%	47.55%	50.14%
Business Loans	0.00%	2.68%	0.00%	0.00%	8.69%	12.50%	58.47%	37.83%	41.90%	103.79%	63.90%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.26%	0.49%	8.62%	9.31%	3.47%	1.56%	3.79%
Total Mortgage Exposure**	20.06%	26.21%	56.82%	158.62%	273.09%	398.04%	474.99%	539.52%	532.34%	522.74%	504.44%
Total Real Estate	20.06%	26.21%	54.27%	158.60%	259.64%	327.40%	401.16%	456.43%	452.99%	492.08%	448.06%
RE Business Loans	0.00%	1.19%	0.00%	0.00%	8.69%	11.49%	50.91%	34.55%	34.61%	90.74%	55.55%
Mortgage-Backed Investments	0.00%	0.00%	2.54%	0.02%	13.45%	70.64%	73.83%	83.09%	79.35%	30.66%	56.38%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	2.54%	0.02%	13.45%	70.64%	73.83%	83.09%	79.34%	30.66%	56.38%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%



