

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	0.90%	1.05%	0.92%	0.82%	0.89%	1.04%	1.26%	1.40%	1.15%	1.57%	1.37%
Loan Yield	5.42%	8.58%	5.85%	4.90%	4.80%	4.76%	4.98%	4.62%	3.34%	4.39%	4.38%
Net Loan Yield After NCOs	5.42%	6.91%	4.30%	4.87%	4.12%	4.18%	4.33%	4.09%	2.94%	3.73%	3.78%
Asset Yield	2.21%	3.14%	2.41%	2.41%	2.31%	2.58%	3.41%	3.36%	2.29%	3.58%	3.30%
Cost of Funds	-0.27%	-0.24%	-0.38%	-0.39%	-0.18%	-0.26%	-0.30%	-0.37%	-0.25%	-0.55%	-0.44%
Gross Spread	1.94%	2.90%	2.03%	2.03%	2.13%	2.32%	3.11%	2.99%	2.04%	3.03%	2.86%
Provision Expense	0.11%	-0.43%	-0.38%	-0.08%	-0.27%	-0.26%	-0.36%	-0.28%	-0.14%	-0.64%	-0.46%
Net Spread after Provision Expense	2.06%	2.47%	1.65%	1.95%	1.86%	2.06%	2.74%	2.71%	1.90%	2.39%	2.40%
Total Non-Interest Income	0.02%	0.11%	0.20%	0.26%	0.63%	0.96%	1.81%	1.13%	1.02%	1.21%	1.17%
Total Non-Interest Expense	-2.01%	-2.91%	-1.82%	-1.75%	-2.71%	-2.91%	-4.23%	-3.44%	-2.64%	-3.06%	-3.13%
Net Operating Expense	-1.99%	-2.80%	-1.63%	-1.48%	-2.07%	-1.95%	-2.42%	-2.32%	-1.62%	-1.85%	-1.96%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	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%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%
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)	0.03%	-0.36%	0.01%	0.46%	-0.22%	0.12%	0.32%	0.39%	0.28%	0.53%	0.43%
Net Charge-Offs	0.00%	-0.46%	-0.47%	-0.01%	-0.25%	-0.25%	-0.39%	-0.33%	-0.22%	-0.49%	-0.40%
ROA (with Net Charge-offs)	-0.08%	-0.39%	-0.08%	0.53%	-0.21%	0.13%	0.30%	0.34%	0.20%	0.68%	0.49%
ROA with Provision for LL - W/O NCUSIF Expense	0.07%	-0.34%	0.02%	0.46%	-0.22%	0.12%	0.32%	0.39%	0.28%	0.54%	0.43%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.05%	-0.37%	-0.07%	0.53%	-0.20%	0.13%	0.30%	0.34%	0.21%	0.69%	0.49%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-0.29%	-1.36%	-0.96%	-0.74%	-1.25%	-1.36%	-1.95%	-1.79%	-1.28%	-1.52%	-1.56%
Travel and Conference Expense	0.00%	-0.01%	0.00%	-0.02%	-0.02%	-0.02%	-0.04%	-0.03%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.02%	-0.12%	-0.12%	-0.11%	-0.15%	-0.13%	-0.33%	-0.24%	-0.24%	-0.18%	-0.21%
Office Operations Expense	-0.90%	-0.71%	-0.43%	-0.37%	-0.52%	-0.61%	-1.02%	-0.71%	-0.48%	-0.46%	-0.55%
Educational and Promotional Expense	0.00%	0.00%	-0.01%	-0.02%	-0.05%	-0.09%	-0.13%	-0.10%	-0.12%	-0.10%	-0.10%
Loan Servicing Expense	-0.09%	-0.04%	-0.12%	-0.05%	-0.17%	-0.25%	-0.25%	-0.19%	-0.11%	-0.21%	-0.19%
Professional and Outside Services	-0.45%	-0.50%	-0.09%	-0.38%	-0.46%	-0.32%	-0.37%	-0.26%	-0.26%	-0.43%	-0.37%
Member Insurance	-0.07%	-0.04%	-0.02%	-0.02%	-0.02%	0.00%	-0.01%	0.00%	-0.01%	-0.03%	-0.02%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.18%	-0.11%	-0.06%	-0.04%	-0.06%	-0.09%	-0.09%	-0.10%	-0.11%	-0.09%	-0.09%
Total Non-Interest Expense	-2.01%	-2.91%	-1.82%	-1.75%	-2.71%	-2.91%	-4.23%	-3.44%	-2.64%	-3.06%	-3.13%
Other Performance Ratios											
Earning Asset Yield	2.20%	3.13%	2.53%	2.37%	2.47%	2.73%	3.59%	3.54%	2.60%	3.62%	3.43%
Average Cost of Funds	-0.35%	-0.31%	-0.55%	-0.54%	-0.24%	-0.33%	-0.35%	-0.41%	-0.31%	-0.60%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	1.71	1.28	0.86	0.34	0.51	0.39	0.37	0.29	0.25	0.19	0.24
Compensation & Benefits / FTE Emp.	\$5,889	\$38,576	\$32,692	\$52,511	\$56,080	\$65,835	\$69,258	\$77,845	\$74,033	\$88,495	\$80,734
Compensation & Benefits / \$million Lns. & S.D.s	\$8,622	\$50,223	\$26,695	\$18,253	\$27,591	\$24,843	\$25,885	\$22,957	\$17,659	\$17,404	\$19,351
Operating Expense / Loans & Share Drafts	-6.17%	-10.79%	-5.05%	-4.29%	-5.97%	-5.30%	-5.60%	-4.42%	-3.65%	-3.50%	-3.90%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.04%	0.40%	0.51%	0.63%	1.39%	1.75%	2.40%	1.45%	1.42%	1.38%	1.46%
Net Operating Expense / Loans & Share Drafts	-6.13%	-10.39%	-4.54%	-3.66%	-4.58%	-3.55%	-3.20%	-2.98%	-2.23%	-2.12%	-2.44%
Operating Expense / Operating Revenue	102.12%	97.23%	83.76%	80.00%	98.15%	89.54%	86.81%	85.10%	87.29%	75.38%	79.96%
Total Fixed Assets / Shares & Equity	0.01%	0.05%	0.69%	0.47%	0.71%	1.55%	3.40%	1.73%	1.73%	1.15%	1.46%
Net Loans to Total Shares and Deposits	33.5%	36.4%	42.4%	54.5%	47.5%	52.0%	69.6%	71.9%	65.3%	84.7%	77.3%
Members / FTE Employee	480.00	637.08	402.94	596.88	464.18	427.66	414.51	345.83	408.47	442.41	411.89

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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%	0.6%	0.5%	0.7%	0.7%	0.9%	0.7%	0.7%	0.8%	0.8%
Total Investments	74.0%	71.9%	67.7%	61.2%	59.8%	54.7%	33.7%	32.1%	39.4%	21.5%	28.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.3%	0.8%	1.8%	3.2%	3.4%	3.4%	2.9%	6.2%	4.9%
All Other Unsecured Loans/Lines of Credit	7.5%	13.1%	8.5%	5.1%	5.3%	3.9%	5.4%	2.6%	2.0%	3.9%	3.6%
Short-Term Small Amount Loans (STS)	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.1%	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%	0.1%	0.3%	0.1%	0.4%	0.3%
New Vehicle Loans	5.9%	4.8%	7.5%	5.9%	8.4%	5.9%	6.8%	7.4%	8.0%	11.4%	9.6%
Used Vehicle Loans	8.3%	7.3%	10.4%	5.8%	11.8%	10.1%	16.4%	9.6%	10.9%	14.0%	12.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	1.7%	0.5%	0.2%	11.8%	4.2%	11.9%	17.4%	27.9%	25.5%	25.4%	24.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	1.0%	7.3%	4.4%	5.7%	7.5%	9.2%	4.5%	11.4%	9.7%
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	2.0%	1.4%	2.6%	1.1%	1.3%	0.9%	3.0%	2.7%	1.6%	1.2%	1.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Total Loans and Leases	25.4%	27.7%	30.4%	37.8%	37.3%	41.7%	60.0%	63.3%	55.6%	74.0%	67.0%
Less: Allowance for Loan & Lease Losses	-0.6%	-0.8%	-0.3%	-0.8%	-0.3%	-0.3%	-0.6%	-0.6%	-0.3%	-0.6%	-0.6%
Net Loans and Leases	24.8%	26.9%	30.1%	37.0%	36.9%	41.3%	59.4%	62.7%	55.3%	73.4%	66.4%
Total Other Assets	1.2%	1.1%	1.6%	1.3%	2.6%	3.3%	6.0%	4.5%	4.7%	4.4%	4.4%
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	11.3%	9.1%	14.2%	21.9%	11.9%	10.5%	3.1%	2.6%	5.0%	1.7%	2.9%
Share Drafts	0.0%	1.1%	4.2%	2.8%	8.6%	13.3%	15.7%	17.6%	15.9%	13.9%	14.8%
Regular Shares	63.7%	65.6%	61.9%	45.7%	54.9%	35.5%	42.4%	33.8%	45.3%	31.8%	35.0%
Money Market Shares	9.4%	3.3%	0.0%	5.7%	2.8%	9.3%	12.0%	15.2%	5.9%	15.5%	13.7%
Share Certificates	2.5%	2.9%	3.6%	14.3%	8.0%	13.1%	11.4%	12.3%	12.2%	17.4%	15.0%
IRA/KEOGH Accounts	0.0%	2.2%	2.0%	0.6%	3.8%	6.1%	4.0%	6.1%	5.6%	6.2%	5.9%
All Other Shares	0.2%	0.9%	0.0%	0.1%	0.1%	2.8%	0.6%	2.9%	0.3%	2.3%	2.1%
Non-Member Deposits	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%
Total Shares and Deposits	75.8%	76.0%	71.7%	69.3%	78.4%	80.1%	86.2%	88.0%	85.1%	87.4%	86.7%
Total Equity	12.9%	14.9%	14.0%	8.7%	9.7%	9.5%	10.6%	9.3%	9.9%	11.0%	10.4%
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	12.9%	14.9%	14.0%	8.7%	10.2%	9.6%	10.8%	9.6%	10.3%	11.3%	10.7%
Total Equity + Allow. for Loan Loss	13.5%	15.7%	14.4%	9.5%	10.1%	9.8%	11.2%	9.9%	10.2%	11.6%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	2.9%	15.3%	-34.2%	41.3%	-24.2%	4.5%	19.9%	12.6%	-74.5%	43.8%	2.4%
Total Loans and Leases	-54.8%	4.9%	-39.0%	16.8%	-29.5%	-24.4%	4.2%	4.1%	-36.8%	20.5%	8.4%
TOTAL ASSETS	-16.7%	12.8%	-36.1%	32.1%	-26.7%	-10.1%	9.3%	6.4%	-53.6%	24.6%	6.3%
Total Liabilities	29666.7%	-38.1%	-67.8%	53.1%	-13.7%	25.0%	18.7%	-17.3%	43.2%	-98.2%	-45.4%
Total Shares and Deposits	-40.2%	23.5%	-31.4%	27.9%	-27.9%	-9.8%	6.9%	7.3%	-51.3%	28.2%	8.9%
Equity Capital	-17.4%	2.4%	-18.2%	18.4%	-31.4%	-39.8%	27.9%	5.6%	-90.6%	38.5%	4.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	-16.7%	12.8%	-36.1%	32.1%	-26.7%	-10.1%	9.3%	6.4%	-53.6%	24.6%	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	4.16%	2.52%	1.70%	1.66%	0.66%	0.91%	0.96%	0.97%	0.73%	0.85%	0.87%
Delinquent Loans / Total Capital	7.8%	4.4%	3.6%	6.6%	2.4%	3.9%	5.1%	6.2%	4.0%	5.4%	5.3%
Delinquent Loans + OREO / Net Loans + OREO	4.3%	2.6%	1.7%	1.7%	0.7%	1.0%	1.1%	1.1%	0.8%	1.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	48.8%	40.2%	21.5%	62.0%	29.1%	29.7%	17.6%	33.9%	41.2%	30.3%	31.4%
Allowance for Loan Losses/Net Loans	2.28%	3.01%	1.14%	2.13%	0.93%	0.76%	0.94%	0.94%	0.60%	0.84%	0.85%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$14	\$37	\$43	\$57	\$208	\$699	\$1,450	\$1,879	\$8,360	\$1,108
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$5	\$10	\$37	\$14	\$71	\$94	\$439	\$556	\$2,306	\$307
Loans 12 months and over Delinquent (\$000s)	\$3	\$5	\$1	\$34	\$9	\$17	\$55	\$305	\$760	\$1,337	\$201
Total Delinquent Loans (\$000s)	\$14	\$24	\$47	\$114	\$80	\$295	\$849	\$2,195	\$3,195	\$12,002	\$1,616
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.04%	0.77%	0.43%	0.52%	0.72%	0.73%	0.43%	0.77%	0.73%
STS Loans	50.00%	2.56%	0.00%	20.00%	0.00%	0.00%	2.26%	2.81%	0.00%	0.00%	2.69%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	1.37%	1.65%	1.33%	1.33%
New Vehicle Loans	0.00%	1.03%	2.13%	1.08%	0.38%	0.24%	0.68%	0.37%	0.53%	0.63%	0.57%
Used Vehicle Loans	0.00%	2.46%	0.85%	1.26%	0.58%	0.84%	1.18%	0.63%	0.79%	0.98%	0.91%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	1.30%	0.93%	0.85%	0.64%	0.86%	0.84%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.65%	19.79%	0.00%	0.50%	1.57%	1.35%	0.54%	1.09%
Other RE Fixed	0.00%	0.00%	0.00%	12.33%	2.19%	0.53%	1.48%	1.49%	1.55%	1.19%	1.34%
Other RE Adj	0.00%	0.00%	0.00%	2.29%	0.00%	0.63%	0.48%	0.48%	0.53%	0.45%	0.47%
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	6.46%	31.72%	10.40%	11.24%	5.16%	6.46%	2.20%	2.76%	1.17%	5.88%	4.01%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.14%	0.00%	2.75%	0.76%	1.37%	1.06%	1.07%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.21%	0.46%	1.25%	0.87%	1.17%	0.77%	0.80%	0.90%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	28.26%	0.13%	0.85%	0.00%	0.85%	0.81%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.60%	0.02%	0.17%	0.00%	0.09%	0.10%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	1.67%	1.55%	0.03%	0.68%	0.58%	0.64%	0.53%	0.40%	0.66%	0.61%
Recoveries / Charge-Offs	0.00%	38.71%	5.66%	77.78%	21.76%	24.06%	24.08%	21.36%	32.95%	18.08%	20.36%
Expected Charge-Offs / Net Loans	1.60%	0.74%	0.64%	0.91%	0.47%	0.48%	0.39%	0.41%	0.42%	0.42%	0.42%
Provision for Loan Losses/Net Charge-Offs	0.0%	93.4%	80.7%	637.5%	105.6%	106.1%	94.1%	83.6%	65.0%	130.8%	115.0%
Prov. for Loan Losses/Expected Charge-Offs	-24.8%	218.0%	197.2%	22.0%	153.9%	129.2%	156.3%	108.8%	61.7%	205.7%	166.0%
Bankruptcies / Net Loans	0.00%	0.00%	0.79%	0.35%	0.91%	1.02%	0.67%	0.44%	0.45%	0.65%	0.60%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$25	\$53	\$9	\$113	\$258	\$740	\$1,460	\$3,059	\$10,940	\$1,377
Total Amount of Recoveries (\$000s)	\$0	\$10	\$3	\$7	\$25	\$62	\$178	\$312	\$1,008	\$1,978	\$281
Net Charge Offs (\$000s)	\$0	\$15	\$50	\$2	\$89	\$196	\$562	\$1,148	\$2,051	\$8,962	\$1,097
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.04%	0.00%	0.60%	0.91%	0.85%	1.20%	0.81%	1.61%	1.39%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.49%	4.37%	0.00%	0.00%	5.56%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	-0.83%	0.00%	0.00%	0.09%	0.00%	0.01%	0.02%
New Vehicle Loans	0.00%	0.26%	0.26%	0.00%	0.33%	0.09%	0.38%	0.53%	0.20%	0.69%	0.59%
Used Vehicle Loans	0.00%	-0.27%	2.05%	0.26%	0.87%	0.48%	0.96%	0.83%	0.64%	0.80%	0.79%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.14%	0.17%	-0.01%	0.11%	0.01%	0.01%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.07%	0.21%	-0.09%	-0.06%	0.01%	-0.06%	0.08%	0.05%
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	0.00%	35.13%	9.55%	0.19%	9.48%	13.17%	24.20%	-1.25%	-1.60%	-0.43%	-0.72%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.93%	0.00%	1.65%	0.56%	0.47%	0.44%	0.48%
Number of Credit Unions in Each Peer Group:	6	10	6	8	15	7	9	15	3	7	86

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	19.44%	16.16%	49.31%	18.80%	31.48%	28.16%	1.94%	1.02%	1.74%	0.00%	1.97%
Credit Unions - Deposits in and Loans to	0.00%	3.91%	1.31%	8.84%	7.55%	12.43%	0.35%	0.57%	0.31%	0.00%	0.63%
Total Investments in Corporate Credit Unions*	0.78%	29.26%	18.55%	54.97%	43.85%	50.54%	33.19%	21.40%	0.57%	0.03%	8.62%
Marketable Securities	86.78%	69.25%	104.13%	288.50%	188.10%	146.75%	168.14%	194.19%	291.56%	93.01%	140.92%
All Other Investments	327.11%	272.79%	288.27%	282.31%	276.37%	303.69%	65.13%	55.62%	24.70%	-6.69%	28.13%
Total Investments	572.59%	481.68%	484.44%	703.75%	588.26%	568.93%	311.07%	333.56%	382.43%	190.25%	264.65%
Unsecured Loans	57.73%	87.92%	63.27%	67.78%	70.54%	74.51%	81.32%	62.38%	47.96%	89.80%	78.81%
Vehicle Loans	109.62%	81.37%	127.99%	134.52%	198.67%	166.56%	214.50%	176.58%	183.32%	224.46%	207.39%
New Vehicle Loans	45.38%	32.11%	53.89%	67.46%	82.75%	61.26%	62.73%	77.32%	77.42%	100.66%	89.88%
Used Vehicle Loans	64.24%	49.26%	74.10%	67.06%	115.91%	105.31%	151.77%	99.26%	105.90%	123.80%	117.51%
Total Real Estate	13.41%	4.18%	8.25%	219.35%	84.19%	183.22%	229.48%	385.24%	290.85%	326.56%	319.63%
1st Mortgage	13.41%	3.50%	1.14%	135.55%	40.93%	123.59%	160.19%	289.55%	247.62%	225.15%	229.42%
1st Mortgage Fxd	13.02%	3.50%	1.14%	36.30%	39.98%	119.35%	137.57%	161.03%	200.38%	183.41%	172.01%
1st Mortgage Adj	0.49%	0.00%	0.00%	99.26%	0.95%	4.24%	22.62%	128.52%	47.24%	41.75%	57.40%
2nd Mortgage	0.00%	0.68%	7.11%	83.79%	43.26%	59.63%	69.29%	95.69%	43.23%	101.41%	90.22%
Closed-End Fxd	0.00%	0.47%	7.11%	1.15%	11.98%	14.07%	13.83%	28.66%	14.44%	14.43%	17.13%
Closed-End Adj	0.00%	0.00%	0.00%	1.37%	0.32%	0.00%	23.93%	0.88%	0.00%	0.11%	1.61%
Open-End Adj	0.00%	0.22%	0.00%	81.28%	30.38%	45.56%	29.47%	66.15%	28.78%	86.86%	71.35%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.58%	0.00%	2.06%	0.00%	0.00%	0.01%	0.13%
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	15.26%	9.68%	18.35%	12.60%	12.76%	9.37%	27.42%	28.24%	15.56%	10.77%	15.78%
Total Loans	196.21%	185.44%	217.85%	434.29%	366.65%	433.67%	553.83%	656.75%	539.88%	655.87%	625.31%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	5.90%	0.94%	37.91%	82.07%	74.79%	131.19%	103.94%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	2.97%	0.56%	17.67%	46.48%	40.80%	58.45%	50.12%
Business Loans	0.00%	0.00%	0.00%	12.87%	1.81%	3.89%	32.62%	76.00%	31.73%	33.17%	40.25%
Participation Loans	0.00%	0.00%	0.00%	0.00%	15.93%	0.00%	3.39%	3.03%	6.33%	10.10%	7.72%
Total Mortgage Exposure**	13.41%	4.18%	10.86%	221.74%	94.07%	202.89%	299.52%	457.86%	436.38%	371.38%	379.57%
Total Real Estate	13.41%	4.18%	8.25%	219.35%	84.19%	183.22%	229.48%	385.24%	290.85%	326.56%	319.63%
RE Business Loans	0.00%	0.00%	0.00%	12.87%	1.72%	3.35%	6.34%	51.17%	15.76%	19.76%	24.20%
Mortgage-Backed Investments	0.00%	0.00%	2.61%	2.38%	9.89%	19.67%	70.04%	72.62%	145.53%	44.82%	59.93%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	2.61%	2.38%	9.89%	19.67%	70.04%	59.18%	125.13%	44.53%	55.06%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.44%	20.40%	0.29%	4.87%



