

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	0.38%	1.18%	0.84%	0.94%	0.92%	0.95%	1.21%	1.33%	1.76%	1.42%	1.33%
Loan Yield	8.75%	5.91%	5.42%	5.45%	5.60%	4.98%	5.00%	4.96%	5.13%	4.35%	4.75%
Net Loan Yield After NCOs	7.82%	5.47%	4.96%	4.23%	5.20%	4.50%	4.51%	4.46%	4.59%	3.97%	4.29%
Asset Yield	3.20%	3.14%	2.63%	2.82%	2.93%	2.71%	3.24%	3.45%	3.98%	3.22%	3.33%
Cost of Funds	-0.24%	-0.19%	-0.17%	-0.21%	-0.22%	-0.22%	-0.30%	-0.32%	-0.41%	-0.59%	-0.43%
Gross Spread	2.96%	2.95%	2.45%	2.62%	2.71%	2.49%	2.93%	3.13%	3.57%	2.63%	2.90%
Provision Expense	-0.70%	0.13%	-0.21%	-0.66%	-0.18%	-0.27%	-0.30%	-0.33%	-0.35%	-0.26%	-0.29%
Net Spread after Provision Expense	2.26%	3.08%	2.24%	1.96%	2.53%	2.21%	2.64%	2.80%	3.22%	2.37%	2.61%
Total Non-Interest Income	0.49%	0.69%	0.77%	0.96%	1.23%	1.13%	1.34%	1.71%	1.96%	1.49%	1.55%
Total Non-Interest Expense	-5.32%	-3.71%	-3.19%	-3.25%	-3.35%	-3.15%	-3.41%	-3.72%	-4.36%	-2.82%	-3.34%
Net Operating Expense	-4.83%	-3.02%	-2.42%	-2.28%	-2.13%	-2.03%	-2.06%	-2.01%	-2.40%	-1.33%	-1.80%
Non-Operating Gains (Losses)	-0.02%	0.04%	-0.01%	0.05%	0.00%	0.00%	0.01%	0.02%	0.02%	0.01%	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	-0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.02%	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)	-2.66%	0.10%	-0.19%	-0.27%	0.40%	0.19%	0.58%	0.81%	0.84%	1.05%	0.82%
Net Charge-Offs	-0.31%	-0.19%	-0.18%	-0.52%	-0.18%	-0.22%	-0.27%	-0.30%	-0.37%	-0.24%	-0.28%
ROA (with Net Charge-offs)	-2.27%	-0.22%	-0.16%	-0.13%	0.41%	0.24%	0.61%	0.84%	0.81%	1.07%	0.84%
ROA with Provision for LL - W/O NCUSIF Expense	-2.59%	0.10%	-0.18%	-0.27%	0.41%	0.19%	0.58%	0.81%	0.84%	1.05%	0.82%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-2.20%	-0.22%	-0.15%	-0.13%	0.41%	0.24%	0.61%	0.84%	0.81%	1.07%	0.84%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.73%	-1.99%	-1.55%	-1.48%	-1.55%	-1.48%	-1.63%	-1.85%	-2.23%	-1.47%	-1.68%
Travel and Conference Expense	-0.14%	-0.05%	-0.01%	-0.02%	-0.04%	-0.04%	-0.05%	-0.06%	-0.05%	-0.02%	-0.04%
Office Occupancy Expense	-0.28%	-0.25%	-0.17%	-0.19%	-0.24%	-0.22%	-0.23%	-0.26%	-0.30%	-0.19%	-0.23%
Office Operations Expense	-0.98%	-0.84%	-0.76%	-0.68%	-0.74%	-0.64%	-0.71%	-0.82%	-0.90%	-0.58%	-0.70%
Educational and Promotional Expense	-0.42%	-0.05%	-0.03%	-0.08%	-0.09%	-0.09%	-0.13%	-0.16%	-0.24%	-0.12%	-0.14%
Loan Servicing Expense	-0.21%	-0.09%	-0.14%	-0.19%	-0.22%	-0.23%	-0.28%	-0.27%	-0.40%	-0.27%	-0.29%
Professional and Outside Services	-0.23%	-0.25%	-0.38%	-0.53%	-0.38%	-0.37%	-0.29%	-0.19%	-0.17%	-0.09%	-0.18%
Member Insurance	-0.10%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.17%	-0.05%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.05%	-0.12%	-0.09%	-0.05%	-0.06%	-0.06%	-0.07%	-0.08%	-0.06%	-0.07%	-0.07%
Total Non-Interest Expense	-5.32%	-3.71%	-3.19%	-3.25%	-3.35%	-3.15%	-3.41%	-3.72%	-4.36%	-2.82%	-3.34%
Other Performance Ratios											
Earning Asset Yield	3.25%	3.21%	2.74%	2.98%	3.05%	2.96%	3.37%	3.67%	4.14%	3.34%	3.49%
Average Cost of Funds	-0.31%	-0.25%	-0.22%	-0.26%	-0.29%	-0.29%	-0.36%	-0.37%	-0.46%	-0.66%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	5.80	1.28	0.92	0.55	0.54	0.50	0.43	0.40	0.32	0.27	0.35
Compensation & Benefits / FTE Emp.	\$14,473	\$32,838	\$33,938	\$50,267	\$50,975	\$53,470	\$54,708	\$61,276	\$79,427	\$74,461	\$66,342
Compensation & Benefits / \$million Lns. & S.D.s	\$83,374	\$44,340	\$31,029	\$27,672	\$27,805	\$26,178	\$23,987	\$24,792	\$26,488	\$20,057	\$23,180
Operating Expense / Loans & Share Drafts	-16.27%	-8.26%	-6.39%	-6.04%	-6.02%	-5.59%	-5.01%	-4.98%	-5.18%	-3.85%	-4.61%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.50%	1.54%	1.54%	1.79%	2.20%	2.00%	1.97%	2.29%	2.32%	2.04%	2.13%
Net Operating Expense / Loans & Share Drafts	-14.77%	-6.72%	-4.85%	-4.25%	-3.82%	-3.59%	-3.03%	-2.69%	-2.86%	-1.82%	-2.48%
Operating Expense / Operating Revenue	153.48%	111.05%	98.92%	93.01%	85.95%	88.06%	80.97%	78.25%	80.41%	72.31%	77.40%
Total Fixed Assets / Shares & Equity	0.16%	1.22%	0.75%	1.28%	1.97%	2.63%	2.52%	2.82%	3.35%	2.25%	2.57%
Net Loans to Total Shares and Deposits	46.6%	59.9%	50.9%	55.4%	58.8%	59.5%	68.4%	74.5%	84.8%	76.8%	74.9%
Members / FTE Employee	256.40	245.42	317.20	439.49	366.73	354.58	352.72	328.22	354.49	364.35	352.22

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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	0.5%	0.8%	1.6%	1.5%	1.2%	1.4%	1.2%	1.2%	1.1%	0.6%	0.9%
Total Investments	62.2%	52.1%	57.2%	52.3%	51.3%	48.3%	37.9%	31.5%	22.3%	30.5%	32.3%
Unsecured Credit Card Loans/Lines of Credit	0.7%	0.0%	1.8%	2.6%	2.7%	2.4%	2.9%	4.2%	4.1%	3.0%	3.3%
All Other Unsecured Loans/Lines of Credit	12.0%	6.4%	5.1%	4.3%	3.2%	2.8%	2.9%	3.5%	3.0%	2.6%	2.9%
Short-Term Small Amount Loans (STS)	0.2%	0.0%	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%	0.0%	0.0%	0.0%	0.2%	0.3%	0.2%	0.3%	0.5%	0.3%	0.3%
New Vehicle Loans	5.2%	7.9%	5.2%	5.1%	3.7%	3.7%	4.1%	4.4%	6.1%	4.3%	4.6%
Used Vehicle Loans	16.4%	17.4%	16.6%	15.3%	11.7%	13.1%	15.9%	15.9%	18.8%	12.9%	14.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	6.9%	4.6%	8.8%	17.1%	16.6%	20.5%	24.3%	27.0%	31.2%	26.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.7%	2.0%	3.8%	2.3%	3.2%	3.9%	4.0%	6.8%	4.6%	4.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.8%	0.4%
Total All Other Loans/Lines of Credit to Members	1.7%	4.5%	4.1%	3.8%	3.6%	4.0%	5.9%	5.4%	4.9%	4.4%	4.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.6%	0.3%
Total Loans and Leases	36.3%	45.9%	39.5%	43.7%	44.4%	46.5%	56.4%	62.2%	71.3%	64.7%	62.2%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.8%	-0.4%	-0.5%	-0.4%	-0.4%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	34.8%	45.0%	39.1%	43.2%	44.1%	46.1%	56.0%	61.7%	70.7%	64.2%	61.7%
Total Other Assets	2.4%	2.1%	2.1%	3.0%	3.4%	4.2%	4.9%	5.7%	5.9%	4.7%	5.0%
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	0.1%	11.3%	11.4%	11.6%	14.8%	12.1%	6.6%	5.2%	3.7%	4.7%	5.7%
Share Drafts	0.0%	3.7%	11.8%	11.8%	12.6%	12.6%	13.0%	14.8%	15.6%	10.3%	12.5%
Regular Shares	69.6%	61.3%	57.0%	37.9%	30.7%	33.7%	29.7%	28.7%	26.3%	19.1%	24.9%
Money Market Shares	0.0%	5.6%	1.6%	15.4%	15.9%	15.9%	19.4%	21.5%	23.2%	36.7%	27.3%
Share Certificates	2.9%	2.5%	4.8%	7.7%	9.8%	9.4%	12.8%	11.2%	14.1%	13.2%	12.5%
IRA/KEOGH Accounts	2.7%	2.3%	1.6%	3.7%	4.7%	5.3%	5.7%	5.2%	4.2%	4.6%	4.8%
All Other Shares	0.8%	1.1%	0.8%	1.5%	1.4%	1.3%	1.5%	1.9%	0.5%	0.1%	0.8%
Non-Member Deposits	1.8%	0.0%	0.2%	0.8%	0.3%	0.0%	0.5%	0.2%	0.1%	0.1%	0.2%
Total Shares and Deposits	77.7%	76.5%	77.7%	78.9%	75.6%	78.2%	82.5%	83.5%	84.1%	84.1%	83.1%
Total Equity	22.2%	12.2%	10.9%	9.5%	9.6%	9.7%	10.9%	11.2%	12.3%	11.1%	11.2%
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	22.2%	12.2%	10.9%	9.5%	9.7%	9.9%	11.0%	11.5%	12.4%	11.4%	11.4%
Total Equity + Allow. for Loan Loss	23.6%	13.0%	11.3%	10.1%	10.0%	10.1%	11.4%	11.8%	12.8%	11.6%	11.7%
Balance Sheet Growth YTD Annualized											
Total Investments	-4.8%	-1.8%	-7.2%	-11.5%	4.6%	-19.5%	8.0%	-6.8%	5.4%	8.0%	1.1%
Total Loans and Leases	6.9%	30.2%	-8.7%	-7.2%	4.8%	-12.0%	10.3%	6.1%	27.4%	12.2%	11.5%
TOTAL ASSETS	-0.7%	8.9%	-7.4%	-9.4%	4.2%	-16.2%	9.3%	1.7%	21.8%	10.7%	7.7%
Total Liabilities	0.0%	-8.5%	-3.7%	-13.2%	21.2%	-9.6%	-0.9%	21.6%	11.5%	2.7%	5.2%
Total Shares and Deposits	-1.4%	14.0%	-8.1%	-8.1%	1.8%	-16.7%	9.8%	1.0%	22.2%	11.4%	8.0%
Equity Capital	2.1%	-1.6%	-6.5%	-14.6%	1.3%	-19.5%	11.9%	-1.0%	22.4%	8.8%	6.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.7%	8.9%	-7.4%	-9.4%	4.2%	-16.2%	9.3%	1.7%	21.8%	10.7%	7.7%

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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	9.25%	2.71%	0.67%	1.54%	1.06%	1.10%	0.87%	0.93%	0.87%	0.56%	0.76%
Delinquent Loans / Total Capital	14.2%	9.5%	2.3%	6.7%	4.7%	5.0%	4.3%	4.9%	4.8%	3.1%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	9.6%	2.8%	0.7%	1.7%	1.2%	1.3%	1.0%	1.0%	1.0%	0.6%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	20.2%	39.8%	18.1%	17.9%	29.3%	27.0%	19.4%	21.6%	24.3%	19.2%	21.7%
Allowance for Loan Losses/Net Loans	4.15%	1.87%	1.10%	1.27%	0.85%	0.87%	0.82%	0.85%	0.76%	0.77%	0.80%
Loans 2 to less than 6 months Delinquent (\$000s)	\$17	\$29	\$19	\$96	\$128	\$309	\$586	\$1,680	\$3,241	\$7,071	\$868
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$10	\$2	\$17	\$37	\$83	\$133	\$385	\$828	\$1,320	\$194
Loans 12 months and over Delinquent (\$000s)	\$0	\$9	\$2	\$4	\$16	\$31	\$8	\$77	\$215	\$356	\$46
Total Delinquent Loans (\$000s)	\$21	\$49	\$23	\$118	\$181	\$423	\$727	\$2,143	\$4,284	\$8,747	\$1,108
Delinquency by Category											
Unsecured Credit Card	0.84%	0.00%	0.08%	0.71%	0.43%	0.43%	0.42%	0.59%	0.59%	0.34%	0.46%
STS Loans	0.00%	9.09%	7.14%	33.33%	2.91%	0.00%	1.67%	0.00%	0.00%	5.48%	2.91%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.53%	2.06%	0.55%	0.77%	2.66%	0.81%	1.27%
New Vehicle Loans	0.00%	2.15%	0.00%	0.68%	0.49%	0.65%	0.51%	0.55%	0.64%	0.48%	0.54%
Used Vehicle Loans	12.31%	1.67%	1.02%	2.13%	1.14%	1.23%	1.07%	1.28%	1.21%	1.05%	1.15%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.24%	0.73%	0.83%	0.63%	0.82%	0.59%	0.33%	0.51%
1st Mortgage Adj	0.00%	5.64%	0.00%	2.43%	1.80%	1.59%	1.55%	0.62%	0.86%	0.27%	0.70%
Other RE Fixed	0.00%	7.68%	0.00%	0.23%	2.19%	0.74%	1.13%	0.75%	0.68%	0.27%	0.60%
Other RE Adj	0.00%	0.00%	0.00%	1.54%	0.74%	0.64%	0.49%	0.37%	0.41%	0.30%	0.38%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.00%	0.00%	0.00%	0.27%	0.28%
All Other Loans	71.13%	4.05%	2.12%	2.98%	2.19%	2.45%	1.13%	1.73%	1.83%	1.59%	1.66%
Indirect Loans	0.00%	0.00%	0.00%	4.20%	1.85%	1.61%	1.11%	1.05%	1.07%	1.07%	1.10%
Total 1st Mortgage Loans	0.00%	5.64%	0.00%	1.44%	1.10%	1.06%	0.89%	0.77%	0.64%	0.31%	0.55%
MBL Delinquency Rate	0.00%	0.00%	0.00%	29.11%	0.45%	1.07%	0.59%	0.26%	0.48%	0.24%	0.34%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.18%	0.03%	0.08%	0.08%	0.05%	0.09%	0.04%	0.05%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.93%	0.44%	0.46%	1.22%	0.40%	0.48%	0.48%	0.50%	0.54%	0.38%	0.45%
Recoveries / Charge-Offs	41.94%	26.56%	25.28%	13.47%	30.13%	23.17%	23.72%	22.27%	25.37%	23.48%	23.65%
Expected Charge-Offs / Net Loans	1.24%	0.95%	0.36%	0.39%	0.62%	0.43%	0.43%	0.44%	0.38%	0.29%	0.37%
Provision for Loan Losses/Net Charge-Offs	222.2%	-72.3%	116.2%	127.0%	101.1%	126.3%	111.8%	110.1%	92.9%	108.0%	106.9%
Prov. for Loan Losses/Expected Charge-Offs	172.8%	-34.3%	152.2%	398.5%	66.2%	143.5%	127.2%	125.1%	132.8%	146.0%	134.0%
Bankruptcies / Net Loans	0.05%	0.92%	0.17%	0.68%	1.04%	0.60%	0.92%	0.90%	0.72%	0.66%	0.75%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$9	\$22	\$108	\$94	\$244	\$513	\$1,442	\$3,155	\$7,420	\$817
Total Amount of Recoveries (\$000s)	\$1	\$2	\$6	\$15	\$28	\$57	\$122	\$321	\$800	\$1,742	\$193
Net Charge Offs (\$000s)	\$2	\$7	\$17	\$93	\$66	\$188	\$391	\$1,121	\$2,354	\$5,678	\$624
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.28%	0.00%	0.27%	0.71%	0.48%	0.47%	0.60%	0.87%	0.97%	0.79%	0.79%
STS Loans	0.00%	0.00%	26.32%	0.00%	5.49%	0.00%	20.78%	0.00%	0.00%	8.65%	12.20%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.12%	0.02%	-0.01%	0.10%	0.18%	0.35%	0.20%
New Vehicle Loans	0.00%	1.17%	-0.05%	0.21%	0.24%	0.17%	0.23%	0.22%	0.19%	0.35%	0.27%
Used Vehicle Loans	0.93%	0.06%	0.37%	2.76%	0.37%	0.92%	0.80%	0.77%	0.91%	0.85%	0.84%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.06%	0.15%	0.08%	0.11%	0.07%	0.04%	0.03%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	0.04%	0.15%	0.11%	0.12%	0.18%	0.15%	0.07%	0.03%	0.08%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.11%
All Other Loans	10.39%	1.64%	2.42%	-21.67%	3.18%	2.36%	0.55%	-0.15%	0.12%	0.58%	0.34%
Indirect Loans	0.00%	0.00%	0.00%	9.72%	0.78%	1.75%	0.87%	0.58%	0.79%	0.88%	0.84%
Number of Credit Unions in Each Peer Group:	9	7	12	25	51	41	48	30	13	10	246

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	0.00%	53.44%	6.99%	10.77%	9.48%	12.45%	6.51%	2.55%	0.17%	0.01%	2.33%
Credit Unions - Deposits in and Loans to	0.00%	15.73%	4.36%	8.16%	7.46%	8.48%	3.47%	1.00%	0.11%	0.00%	1.35%
Total Investments in Corporate Credit Unions*	103.46%	35.03%	51.82%	74.79%	56.52%	46.57%	41.69%	25.14%	14.53%	2.19%	17.96%
Marketable Securities	0.40%	88.35%	104.12%	118.26%	163.34%	199.72%	147.55%	145.00%	108.68%	197.45%	164.38%
All Other Investments	112.22%	216.50%	291.58%	320.10%	284.52%	186.90%	123.76%	73.53%	37.34%	14.04%	62.08%
Total Investments	280.39%	426.84%	523.64%	549.39%	528.64%	489.32%	343.86%	273.16%	179.30%	267.17%	283.79%
Unsecured Loans	57.40%	52.28%	62.82%	73.45%	60.70%	53.06%	52.50%	67.28%	57.14%	48.26%	54.81%
Vehicle Loans	97.35%	207.72%	199.76%	214.29%	158.76%	169.79%	181.87%	176.27%	200.43%	150.81%	169.71%
New Vehicle Loans	23.55%	65.03%	47.62%	53.75%	37.74%	37.38%	37.62%	38.42%	48.93%	37.92%	39.96%
Used Vehicle Loans	73.79%	142.69%	152.14%	160.54%	121.02%	132.41%	144.25%	137.85%	151.50%	112.89%	129.75%
Total Real Estate	0.00%	78.61%	60.36%	132.17%	199.34%	200.56%	221.26%	245.61%	272.10%	313.41%	271.16%
1st Mortgage	0.00%	56.51%	41.73%	92.42%	175.72%	168.59%	185.77%	211.07%	217.50%	273.28%	231.16%
1st Mortgage Fxd	0.00%	0.00%	36.11%	77.41%	114.27%	117.17%	133.61%	161.19%	177.37%	216.92%	179.82%
1st Mortgage Adj	0.00%	56.51%	5.62%	15.01%	61.45%	51.42%	52.16%	49.88%	40.13%	56.36%	51.35%
2nd Mortgage	0.00%	22.10%	18.63%	39.75%	23.62%	31.97%	35.49%	34.53%	54.59%	40.13%	40.00%
Closed-End Fxd	0.00%	22.10%	17.85%	24.85%	7.05%	12.61%	10.76%	16.07%	22.43%	14.46%	15.46%
Closed-End Adj	0.00%	0.00%	0.00%	3.84%	0.38%	1.12%	3.68%	0.09%	0.32%	0.05%	0.63%
Open-End Adj	0.00%	0.00%	0.78%	10.94%	15.89%	16.52%	21.01%	17.75%	31.64%	25.60%	23.64%
Open-End Fxd	0.00%	0.00%	0.00%	0.13%	0.29%	1.72%	0.04%	0.62%	0.20%	0.03%	0.27%
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%	4.55%	0.01%	0.00%	0.00%	7.33%	3.34%
All Other Loans/Lines of Credit to Members	7.80%	36.82%	37.54%	39.48%	36.72%	40.04%	53.63%	46.63%	39.66%	38.19%	41.99%
Total Loans	163.34%	375.75%	362.09%	459.39%	457.73%	471.57%	511.94%	540.03%	574.13%	565.45%	546.41%
Indirect Loans	0.00%	0.00%	0.00%	34.10%	20.41%	68.74%	116.68%	118.72%	160.19%	112.88%	116.84%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	15.91%	12.86%	40.48%	64.16%	67.35%	79.92%	74.85%	68.85%
Business Loans	0.00%	0.00%	10.48%	0.84%	13.35%	14.47%	28.28%	49.87%	50.03%	45.51%	42.18%
Participation Loans	0.00%	0.00%	4.05%	0.00%	0.00%	0.40%	0.99%	4.23%	8.05%	6.05%	4.92%
Total Mortgage Exposure**	0.00%	78.61%	60.36%	132.17%	202.55%	240.67%	267.92%	318.40%	326.36%	460.24%	364.73%
Total Real Estate	0.00%	78.61%	60.36%	132.17%	199.34%	200.56%	221.26%	245.61%	272.10%	313.41%	271.16%
RE Business Loans	0.00%	0.00%	0.00%	0.64%	10.82%	7.47%	13.96%	26.15%	35.10%	34.45%	28.12%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	3.21%	40.11%	46.66%	72.79%	54.26%	146.83%	93.57%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	3.21%	38.23%	46.66%	72.72%	54.26%	146.74%	93.42%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	1.88%	0.00%	0.07%	0.00%	0.09%	0.15%



