

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	0.63%	1.01%	0.92%	0.91%	1.00%	1.06%	1.28%	1.42%	1.77%	1.58%	1.45%
Loan Yield	9.20%	4.87%	5.63%	4.94%	5.27%	5.19%	4.68%	4.57%	5.05%	4.48%	4.68%
Net Loan Yield After NCOs	6.75%	4.68%	5.41%	4.42%	4.86%	4.68%	4.27%	4.07%	4.52%	4.05%	4.22%
Asset Yield	3.50%	2.83%	2.73%	2.62%	2.77%	2.90%	3.10%	3.21%	3.97%	3.37%	3.37%
Cost of Funds	-0.27%	-0.15%	-0.16%	-0.19%	-0.21%	-0.23%	-0.28%	-0.26%	-0.42%	-0.51%	-0.39%
Gross Spread	3.22%	2.69%	2.57%	2.43%	2.56%	2.66%	2.82%	2.96%	3.56%	2.86%	2.97%
Provision Expense	-0.79%	-0.19%	-0.04%	-0.18%	-0.13%	-0.21%	-0.22%	-0.34%	-0.38%	-0.27%	-0.29%
Net Spread after Provision Expense	2.43%	2.50%	2.53%	2.25%	2.43%	2.46%	2.60%	2.61%	3.18%	2.59%	2.68%
Total Non-Interest Income	0.55%	0.67%	0.77%	0.84%	1.12%	1.16%	1.23%	1.48%	1.90%	1.44%	1.47%
Total Non-Interest Expense	-6.34%	-4.30%	-3.35%	-2.95%	-3.19%	-3.23%	-3.30%	-3.46%	-4.15%	-2.85%	-3.28%
Net Operating Expense	-5.79%	-3.64%	-2.58%	-2.11%	-2.07%	-2.06%	-2.07%	-1.97%	-2.24%	-1.42%	-1.80%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.01%	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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	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)	-3.36%	-1.14%	-0.05%	0.14%	0.36%	0.38%	0.53%	0.65%	0.95%	1.18%	0.89%
Net Charge-Offs	-0.82%	-0.09%	-0.08%	-0.22%	-0.17%	-0.23%	-0.23%	-0.30%	-0.37%	-0.28%	-0.29%
ROA (with Net Charge-offs)	-3.39%	-1.04%	-0.09%	0.10%	0.31%	0.36%	0.52%	0.69%	0.95%	1.18%	0.89%
ROA with Provision for LL - W/O NCUSIF Expense	-3.36%	-1.14%	-0.05%	0.14%	0.36%	0.38%	0.54%	0.65%	0.95%	1.18%	0.89%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-3.39%	-1.05%	-0.09%	0.10%	0.32%	0.36%	0.53%	0.69%	0.95%	1.18%	0.89%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-3.15%	-2.04%	-1.63%	-1.42%	-1.47%	-1.54%	-1.58%	-1.72%	-2.15%	-1.53%	-1.68%
Travel and Conference Expense	-0.14%	-0.02%	-0.02%	-0.02%	-0.04%	-0.04%	-0.05%	-0.06%	-0.06%	-0.02%	-0.04%
Office Occupancy Expense	-0.27%	-0.21%	-0.19%	-0.16%	-0.22%	-0.23%	-0.22%	-0.25%	-0.28%	-0.20%	-0.23%
Office Operations Expense	-1.30%	-0.82%	-0.77%	-0.66%	-0.68%	-0.65%	-0.65%	-0.77%	-0.85%	-0.58%	-0.68%
Educational and Promotional Expense	-0.10%	-0.08%	-0.04%	-0.07%	-0.09%	-0.09%	-0.12%	-0.15%	-0.21%	-0.11%	-0.14%
Loan Servicing Expense	-0.38%	-0.08%	-0.15%	-0.17%	-0.22%	-0.25%	-0.30%	-0.24%	-0.34%	-0.25%	-0.27%
Professional and Outside Services	-0.45%	-0.22%	-0.43%	-0.39%	-0.39%	-0.37%	-0.30%	-0.17%	-0.18%	-0.09%	-0.17%
Member Insurance	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.21%	-0.05%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.34%	-0.77%	-0.07%	-0.03%	-0.04%	-0.02%	-0.06%	-0.07%	-0.05%	-0.06%	-0.06%
Total Non-Interest Expense	-6.34%	-4.30%	-3.35%	-2.95%	-3.19%	-3.23%	-3.30%	-3.46%	-4.15%	-2.85%	-3.28%
Other Performance Ratios											
Earning Asset Yield	3.46%	2.97%	2.81%	2.88%	2.88%	3.05%	3.33%	3.54%	3.94%	3.45%	3.50%
Average Cost of Funds	-0.34%	-0.20%	-0.21%	-0.25%	-0.28%	-0.30%	-0.34%	-0.31%	-0.44%	-0.57%	-0.45%
FTE Employee / \$million of Loans & Share Drafts	5.58	1.15	0.86	0.55	0.54	0.48	0.42	0.41	0.32	0.26	0.33
Compensation & Benefits / FTE Emp.	\$18,019	\$34,955	\$37,435	\$50,234	\$49,649	\$55,325	\$55,528	\$60,407	\$73,543	\$78,521	\$67,737
Compensation & Benefits / \$million Lns. & S.D.s	\$98,523	\$40,286	\$32,232	\$26,069	\$26,670	\$26,755	\$22,890	\$23,473	\$24,631	\$20,688	\$22,707
Operating Expense / Loans & Share Drafts	-19.79%	-8.48%	-6.63%	-5.41%	-5.77%	-5.60%	-4.79%	-4.73%	-4.73%	-3.85%	-4.43%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.73%	1.31%	1.53%	1.54%	2.03%	2.02%	1.79%	2.03%	2.17%	1.94%	1.99%
Net Operating Expense / Loans & Share Drafts	-18.06%	-7.17%	-5.10%	-3.87%	-3.74%	-3.58%	-3.00%	-2.69%	-2.57%	-1.91%	-2.44%
Operating Expense / Operating Revenue	164.36%	127.31%	100.27%	90.21%	87.19%	85.35%	82.45%	79.04%	77.66%	70.04%	75.90%
Total Fixed Assets / Shares & Equity	0.31%	1.18%	0.58%	1.20%	1.81%	2.48%	2.44%	2.72%	3.35%	2.18%	2.52%
Net Loans to Total Shares and Deposits	41.5%	64.4%	49.8%	56.6%	54.9%	59.4%	67.3%	70.4%	84.3%	77.3%	74.6%
Members / FTE Employee	249.70	268.97	316.04	396.02	352.55	350.07	346.12	335.66	338.73	355.51	346.43

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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	0.6%	1.0%	1.4%	1.4%	1.2%	1.2%	1.2%	1.1%	1.1%	0.6%	0.9%
Total Investments	67.1%	49.1%	57.6%	51.6%	54.7%	49.3%	38.9%	35.1%	22.6%	30.0%	32.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.7%	2.4%	2.5%	2.2%	2.8%	3.5%	4.2%	2.9%	3.2%
All Other Unsecured Loans/Lines of Credit	11.1%	6.5%	4.8%	4.5%	3.1%	2.7%	2.5%	3.4%	3.0%	2.5%	2.8%
Short-Term Small Amount Loans (STS)	0.1%	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%	0.3%	0.3%	0.4%	0.3%	0.3%
New Vehicle Loans	4.4%	8.1%	5.1%	5.4%	3.5%	3.7%	4.1%	4.4%	5.7%	4.6%	4.7%
Used Vehicle Loans	15.2%	19.6%	16.9%	15.6%	11.3%	12.8%	16.3%	16.0%	18.1%	13.3%	14.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	7.7%	4.5%	8.3%	15.1%	16.9%	19.6%	22.1%	28.1%	31.1%	26.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.6%	2.0%	4.0%	2.1%	3.1%	3.8%	3.6%	6.3%	4.6%	4.5%
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	1.3%	4.3%	4.4%	4.5%	3.3%	3.8%	6.0%	5.4%	5.2%	4.7%	5.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.1%	0.5%	0.3%
Total Loans and Leases	32.1%	48.9%	39.3%	44.8%	41.2%	46.0%	55.5%	59.0%	71.2%	65.3%	62.2%
Less: Allowance for Loan & Lease Losses	-1.4%	-1.0%	-0.4%	-0.5%	-0.3%	-0.3%	-0.4%	-0.5%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	30.7%	47.9%	38.9%	44.4%	40.9%	45.6%	55.1%	58.5%	70.7%	64.8%	61.7%
Total Other Assets	1.6%	2.1%	2.1%	2.6%	3.2%	3.9%	4.9%	5.3%	5.7%	4.6%	4.9%
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%	4.0%	11.7%	12.0%	12.9%	12.9%	13.3%	14.4%	16.2%	10.7%	12.8%
Regular Shares	67.4%	60.3%	58.6%	37.2%	32.6%	33.4%	31.6%	31.5%	26.7%	19.7%	25.6%
Money Market Shares	0.0%	5.8%	1.4%	16.6%	14.9%	15.9%	18.6%	20.7%	22.0%	36.4%	27.1%
Share Certificates	2.7%	2.4%	4.6%	7.2%	8.5%	9.0%	11.7%	10.8%	13.4%	13.1%	12.2%
IRA/KEOGH Accounts	2.5%	2.5%	1.6%	3.5%	4.5%	4.7%	5.5%	5.1%	4.1%	4.3%	4.6%
All Other Shares	1.1%	0.9%	0.9%	2.2%	1.4%	1.4%	1.5%	1.1%	1.8%	0.2%	0.9%
Non-Member Deposits	3.4%	0.0%	0.2%	0.5%	0.3%	0.1%	0.4%	0.1%	0.1%	0.1%	0.1%
Total Shares and Deposits	77.2%	75.9%	78.9%	79.2%	75.0%	77.4%	82.5%	83.8%	84.4%	84.4%	83.3%
Total Equity	20.2%	11.8%	10.8%	9.2%	9.6%	9.6%	11.0%	11.0%	12.3%	11.1%	11.1%
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	22.8%	11.8%	10.8%	9.2%	9.7%	9.6%	11.1%	11.2%	12.3%	11.3%	11.3%
Total Equity + Allow. for Loan Loss	21.6%	12.7%	11.2%	9.7%	9.9%	9.9%	11.4%	11.5%	12.8%	11.5%	11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	27.1%	-25.6%	3.5%	-44.9%	14.7%	10.9%	-10.0%	-2.2%	52.6%	16.4%	11.6%
Total Loans and Leases	-13.8%	-2.8%	1.0%	-38.9%	-13.3%	4.1%	-17.9%	-31.6%	48.8%	22.8%	10.3%
TOTAL ASSETS	10.5%	-14.9%	2.1%	-42.9%	1.4%	6.6%	-14.8%	-22.5%	49.0%	20.6%	10.3%
Total Liabilities	5920.0%	2.9%	-17.4%	-42.3%	10.1%	22.5%	-17.3%	-24.5%	25.0%	12.1%	2.9%
Total Shares and Deposits	9.0%	-16.5%	5.4%	-42.4%	-0.2%	4.5%	-14.8%	-22.0%	50.0%	21.3%	10.9%
Equity Capital	-8.0%	-21.2%	-0.6%	-48.2%	-0.1%	3.8%	-13.2%	-25.7%	49.3%	18.9%	9.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	10.5%	-14.9%	2.1%	-42.9%	1.4%	6.6%	-14.8%	-22.5%	49.0%	20.6%	10.3%

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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	9.88%	2.40%	0.62%	0.86%	1.12%	0.86%	0.82%	0.84%	0.80%	0.44%	0.65%
Delinquent Loans / Total Capital	14.7%	9.2%	2.2%	4.0%	4.7%	4.0%	4.0%	4.3%	4.4%	2.5%	3.5%
Delinquent Loans + OREO / Net Loans + OREO	10.3%	2.5%	0.6%	0.9%	1.3%	1.0%	0.9%	0.9%	0.9%	0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	33.7%	48.5%	20.1%	28.7%	32.1%	26.2%	21.8%	21.9%	27.6%	23.1%	24.5%
Allowance for Loan Losses/Net Loans	4.47%	2.01%	1.02%	1.03%	0.82%	0.76%	0.80%	0.85%	0.75%	0.71%	0.76%
Loans 2 to less than 6 months Delinquent (\$000s)	\$14	\$26	\$17	\$47	\$121	\$245	\$519	\$1,312	\$2,707	\$5,312	\$759
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$15	\$4	\$13	\$43	\$64	\$128	\$301	\$781	\$1,187	\$191
Loans 12 months and over Delinquent (\$000s)	\$2	\$10	\$1	\$6	\$14	\$23	\$17	\$68	\$250	\$408	\$55
Total Delinquent Loans (\$000s)	\$21	\$50	\$22	\$66	\$178	\$332	\$664	\$1,681	\$3,739	\$6,907	\$1,005
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.25%	0.32%	0.47%	0.36%	0.42%	0.59%	0.61%	0.29%	0.44%
STS Loans	0.00%	0.00%	0.00%	0.00%	2.82%	4.00%	4.84%	0.00%	0.00%	2.04%	2.95%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.34%	1.99%	0.17%	1.11%	3.33%	0.40%	1.32%
New Vehicle Loans	0.00%	1.40%	0.02%	0.05%	0.30%	0.49%	0.45%	0.37%	0.61%	0.34%	0.42%
Used Vehicle Loans	13.57%	1.08%	0.52%	0.88%	1.01%	1.17%	1.06%	1.08%	1.17%	0.61%	0.91%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.78%	0.92%	0.71%	0.68%	0.80%	0.58%	0.33%	0.49%
1st Mortgage Adj	0.00%	4.58%	0.00%	0.00%	2.95%	0.90%	1.02%	0.44%	0.36%	0.26%	0.48%
Other RE Fixed	0.00%	8.37%	4.15%	0.30%	1.81%	0.39%	1.16%	0.86%	0.75%	0.24%	0.57%
Other RE Adj	0.00%	0.00%	0.00%	1.26%	0.56%	0.28%	0.44%	0.24%	0.25%	0.29%	0.30%
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	85.53%	6.40%	1.38%	1.34%	1.93%	1.71%	1.05%	1.60%	1.57%	1.26%	1.39%
Indirect Loans	0.00%	0.00%	0.00%	1.27%	1.58%	1.29%	1.10%	1.04%	1.02%	0.61%	0.85%
Total 1st Mortgage Loans	0.00%	4.58%	0.00%	1.63%	1.48%	0.77%	0.78%	0.70%	0.54%	0.31%	0.49%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.44%	0.27%	0.29%	0.13%	0.10%	0.36%	0.25%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.03%	0.02%	0.04%	0.03%	0.02%	0.06%	0.04%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	2.45%	0.19%	0.21%	0.52%	0.41%	0.51%	0.42%	0.50%	0.53%	0.43%	0.47%
Recoveries / Charge-Offs	35.14%	33.33%	53.68%	30.23%	29.60%	22.02%	29.74%	22.44%	23.60%	22.59%	23.73%
Expected Charge-Offs / Net Loans	2.42%	0.91%	0.18%	0.34%	0.57%	0.40%	0.32%	0.33%	0.36%	0.23%	0.30%
Provision for Loan Losses/Net Charge-Offs	95.8%	208.3%	45.5%	80.4%	75.1%	89.0%	95.9%	113.8%	101.6%	97.6%	100.4%
Prov. for Loan Losses/Expected Charge-Offs	101.3%	44.9%	53.5%	123.9%	54.1%	114.6%	126.4%	174.0%	148.6%	184.6%	157.0%
Bankruptcies / Net Loans	0.00%	0.20%	0.28%	0.51%	0.97%	0.66%	0.58%	0.61%	0.60%	0.49%	0.56%
Total Amount of Loans Charged-Off (\$000s)	\$8	\$6	\$16	\$62	\$95	\$242	\$503	\$1,382	\$3,033	\$8,320	\$919
Total Amount of Recoveries (\$000s)	\$3	\$2	\$9	\$19	\$28	\$53	\$150	\$310	\$716	\$1,880	\$218
Net Charge Offs (\$000s)	\$5	\$4	\$7	\$43	\$67	\$189	\$353	\$1,072	\$2,317	\$6,440	\$701
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	-0.09%	0.84%	0.52%	0.45%	0.59%	0.86%	0.85%	0.84%	0.79%
STS Loans	26.09%	0.00%	0.00%	0.00%	5.81%	21.43%	0.00%	0.00%	0.00%	16.85%	6.05%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.47%	0.39%	0.19%	0.26%
New Vehicle Loans	0.00%	0.00%	-0.04%	-0.06%	0.07%	0.26%	0.33%	0.26%	0.29%	0.38%	0.32%
Used Vehicle Loans	0.88%	0.37%	0.33%	0.44%	0.50%	0.64%	0.72%	0.77%	0.89%	0.92%	0.83%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	-0.04%	-0.02%	0.11%	0.03%	0.08%	0.06%	0.05%	0.02%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.50%	0.04%	0.01%	0.08%	0.00%	0.10%	0.02%	0.05%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.42%
All Other Loans	43.68%	0.53%	0.88%	8.52%	3.62%	-3.20%	-0.13%	-0.54%	-0.35%	-0.33%	-0.44%
Indirect Loans	0.00%	0.00%	0.00%	0.31%	0.40%	0.41%	0.32%	0.28%	0.39%	0.43%	0.38%
Number of Credit Unions in Each Peer Group:	9	6	12	20	51	42	45	29	17	11	242

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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%	35.74%	17.91%	12.21%	11.60%	11.52%	6.11%	2.25%	1.36%	0.06%	2.32%
Credit Unions - Deposits in and Loans to	0.00%	14.26%	0.00%	9.16%	7.61%	8.57%	2.88%	1.52%	0.41%	0.04%	1.34%
Total Investments in Corporate Credit Unions*	102.08%	44.00%	66.09%	64.99%	65.49%	56.17%	42.43%	29.48%	18.26%	4.68%	20.17%
Marketable Securities	0.37%	104.63%	95.36%	123.05%	176.84%	208.27%	153.19%	164.07%	97.50%	193.62%	164.69%
All Other Investments	95.31%	204.10%	306.90%	340.77%	296.85%	193.93%	125.15%	79.39%	40.23%	15.14%	61.24%
Total Investments	294.72%	416.26%	533.81%	560.02%	567.05%	512.66%	350.84%	311.87%	183.23%	265.41%	287.98%
Unsecured Loans	48.66%	54.93%	59.71%	74.93%	57.92%	50.51%	47.94%	62.00%	58.66%	47.30%	52.67%
Vehicle Loans	86.01%	234.94%	204.07%	228.12%	153.39%	171.83%	184.32%	181.50%	193.70%	158.90%	173.26%
New Vehicle Loans	19.12%	68.79%	47.69%	58.51%	36.09%	38.60%	37.35%	38.93%	46.40%	41.00%	41.21%
Used Vehicle Loans	66.89%	166.16%	156.38%	169.62%	117.29%	133.23%	146.97%	142.57%	147.30%	117.91%	132.04%
Total Real Estate	0.00%	87.77%	59.68%	134.23%	178.29%	208.24%	211.43%	228.46%	279.47%	316.31%	272.69%
1st Mortgage	0.00%	65.49%	41.55%	90.51%	156.77%	175.49%	177.12%	196.68%	228.11%	275.40%	232.84%
1st Mortgage Fxd	0.00%	0.00%	36.99%	82.82%	113.52%	119.57%	124.24%	145.92%	188.04%	216.65%	180.72%
1st Mortgage Adj	0.00%	65.49%	4.56%	7.68%	43.24%	55.93%	52.88%	50.77%	40.07%	58.75%	52.13%
2nd Mortgage	0.00%	22.29%	18.13%	43.71%	21.52%	32.74%	34.32%	31.78%	51.35%	40.91%	39.85%
Closed-End Fxd	0.00%	22.29%	17.50%	29.50%	7.03%	13.19%	10.59%	13.62%	21.49%	15.85%	15.76%
Closed-End Adj	0.00%	0.00%	0.00%	3.57%	0.46%	0.07%	3.66%	0.08%	0.34%	0.04%	0.52%
Open-End Adj	0.00%	0.00%	0.64%	10.48%	13.72%	17.65%	20.06%	17.62%	29.31%	24.94%	23.32%
Open-End Fxd	0.00%	0.00%	0.00%	0.16%	0.30%	1.83%	0.01%	0.45%	0.22%	0.08%	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%	4.27%	0.01%	0.00%	0.00%	7.48%	3.53%
All Other Loans/Lines of Credit to Members	5.65%	36.41%	41.10%	49.36%	34.68%	40.02%	54.29%	48.05%	41.87%	41.88%	43.94%
Total Loans	140.77%	414.36%	364.62%	486.66%	426.83%	478.32%	500.67%	524.70%	577.87%	578.32%	551.09%
Indirect Loans	0.00%	0.00%	0.00%	35.85%	18.79%	67.24%	117.98%	127.86%	124.65%	132.14%	121.28%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	15.72%	12.25%	39.13%	64.01%	70.45%	64.35%	83.15%	70.00%
Business Loans	0.00%	0.00%	10.95%	1.61%	13.25%	13.88%	27.71%	51.11%	52.46%	49.36%	44.89%
Participation Loans	0.00%	0.00%	3.13%	0.00%	0.00%	0.31%	1.48%	7.09%	6.45%	5.59%	5.12%
Total Mortgage Exposure**	0.00%	87.77%	59.68%	134.23%	181.57%	244.47%	259.80%	306.44%	331.05%	453.79%	363.84%
Total Real Estate	0.00%	87.77%	59.68%	134.23%	178.29%	208.24%	211.43%	228.46%	279.47%	316.31%	272.69%
RE Business Loans	0.00%	0.00%	0.00%	0.60%	10.04%	6.53%	13.13%	22.56%	35.17%	38.14%	29.72%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	3.28%	36.23%	48.37%	77.98%	51.58%	137.48%	91.15%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	3.28%	35.90%	48.37%	77.91%	51.58%	137.41%	91.09%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.33%	0.00%	0.08%	0.00%	0.07%	0.06%



