

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	0.51%	0.31%	0.82%	0.71%	0.75%	0.88%	0.90%	1.49%	1.09%	0.65%	0.71%
Loan Yield	10.16%	6.42%	6.45%	4.84%	5.66%	4.94%	5.72%	5.10%	6.60%	4.56%	4.74%
Net Loan Yield After NCOs	7.99%	5.12%	5.89%	4.51%	4.58%	4.46%	5.11%	4.58%	5.91%	4.21%	4.35%
Asset Yield	3.74%	3.83%	3.26%	2.59%	3.14%	2.95%	3.87%	3.62%	4.81%	3.03%	3.16%
Cost of Funds	-0.50%	-0.16%	-0.28%	-0.20%	-0.35%	-0.26%	-0.32%	-0.43%	-0.91%	-0.84%	-0.79%
Gross Spread	3.24%	3.67%	2.98%	2.39%	2.78%	2.69%	3.54%	3.18%	3.91%	2.19%	2.37%
Provision Expense	-1.28%	-0.85%	-0.19%	-0.12%	-0.49%	-0.24%	-0.40%	-0.37%	-0.63%	-0.27%	-0.30%
Net Spread after Provision Expense	1.95%	2.82%	2.79%	2.27%	2.29%	2.45%	3.15%	2.81%	3.28%	1.92%	2.07%
Total Non-Interest Income	0.06%	1.38%	0.98%	0.33%	1.08%	1.03%	2.09%	1.84%	1.00%	0.89%	0.97%
Total Non-Interest Expense	-4.30%	-4.39%	-3.53%	-2.44%	-3.37%	-3.39%	-4.73%	-3.96%	-3.43%	-2.32%	-2.55%
Net Operating Expense	-4.24%	-3.01%	-2.55%	-2.10%	-2.30%	-2.36%	-2.64%	-2.12%	-2.42%	-1.44%	-1.58%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.00%	0.01%	0.02%	0.18%	0.15%
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%	-0.01%	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)	-2.29%	-0.19%	0.24%	0.16%	-0.02%	0.10%	0.50%	0.70%	0.88%	0.66%	0.64%
Net Charge-Offs	-0.73%	-0.75%	-0.24%	-0.15%	-0.53%	-0.25%	-0.38%	-0.32%	-0.47%	-0.22%	-0.25%
ROA (with Net Charge-offs)	-1.73%	-0.09%	0.18%	0.13%	-0.05%	0.10%	0.52%	0.75%	1.03%	0.71%	0.70%
ROA with Provision for LL - W/O NCUSIF Expense	-2.29%	-0.19%	0.24%	0.17%	-0.02%	0.10%	0.51%	0.70%	0.88%	0.66%	0.64%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.73%	-0.09%	0.18%	0.14%	-0.05%	0.10%	0.52%	0.75%	1.04%	0.71%	0.70%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.29%	-2.80%	-1.67%	-1.16%	-1.65%	-1.61%	-2.18%	-1.94%	-1.78%	-1.35%	-1.43%
Travel and Conference Expense	0.00%	-0.02%	-0.03%	-0.01%	-0.04%	-0.03%	-0.06%	-0.05%	-0.04%	-0.01%	-0.02%
Office Occupancy Expense	0.00%	-0.08%	-0.06%	-0.20%	-0.18%	-0.21%	-0.33%	-0.27%	-0.30%	-0.18%	-0.20%
Office Operations Expense	-1.51%	-1.04%	-0.61%	-0.47%	-0.62%	-0.63%	-0.86%	-0.78%	-0.64%	-0.50%	-0.53%
Educational and Promotional Expense	0.00%	-0.01%	-0.02%	-0.01%	-0.06%	-0.09%	-0.14%	-0.15%	-0.05%	-0.03%	-0.04%
Loan Servicing Expense	-0.17%	-0.14%	-0.10%	-0.13%	-0.23%	-0.16%	-0.33%	-0.28%	-0.29%	-0.04%	-0.07%
Professional and Outside Services	-0.17%	-0.21%	-0.81%	-0.37%	-0.49%	-0.57%	-0.74%	-0.31%	-0.21%	-0.14%	-0.18%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.17%	-0.07%	-0.21%	-0.06%	-0.09%	-0.08%	-0.08%	-0.16%	-0.09%	-0.06%	-0.06%
Total Non-Interest Expense	-4.30%	-4.39%	-3.53%	-2.44%	-3.37%	-3.39%	-4.73%	-3.96%	-3.43%	-2.32%	-2.55%
Other Performance Ratios											
Earning Asset Yield	3.73%	4.01%	3.32%	2.85%	3.33%	3.25%	4.12%	3.78%	5.05%	3.12%	3.26%
Average Cost of Funds	-0.77%	-0.20%	-0.35%	-0.26%	-0.45%	-0.33%	-0.39%	-0.48%	-1.03%	-0.90%	-0.86%
FTE Employee / \$million of Loans & Share Drafts	2.52	1.13	0.67	0.53	0.50	0.49	0.45	0.38	0.39	0.25	0.28
Compensation & Benefits / FTE Emp.	\$27,333	\$38,083	\$47,009	\$43,245	\$56,644	\$52,252	\$62,721	\$63,786	\$56,282	\$73,840	\$70,320
Compensation & Benefits / \$million Lns. & S.D.s	\$70,219	\$42,857	\$31,614	\$22,310	\$27,636	\$25,809	\$28,602	\$24,778	\$22,370	\$18,919	\$19,905
Operating Expense / Loans & Share Drafts	-13.14%	-6.66%	-6.68%	-4.72%	-5.67%	-5.41%	-6.20%	-5.07%	-4.31%	-3.25%	-3.55%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.18%	2.11%	1.86%	0.61%	1.81%	1.66%	2.73%	2.35%	1.26%	1.24%	1.36%
Net Operating Expense / Loans & Share Drafts	-12.96%	-4.55%	-4.82%	-4.11%	-3.86%	-3.75%	-3.47%	-2.72%	-3.05%	-2.01%	-2.20%
Operating Expense / Operating Revenue	126.75%	49.57%	89.88%	91.22%	88.12%	96.89%	84.60%	80.62%	74.53%	80.71%	80.81%
Total Fixed Assets / Shares & Equity	0.04%	1.06%	0.28%	1.31%	2.30%	3.10%	3.04%	2.95%	2.27%	2.51%	2.54%
Net Loans to Total Shares and Deposits	57.0%	81.5%	54.6%	55.9%	62.1%	65.8%	76.1%	74.6%	84.2%	67.9%	68.9%
Members / FTE Employee	496.00	415.67	437.63	576.72	469.88	353.36	360.33	461.37	332.91	398.72	397.81

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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%	0.8%	1.7%	1.2%	1.1%	1.6%	1.6%	1.3%	1.0%	1.0%	1.0%
Total Investments	62.6%	36.4%	54.5%	52.8%	46.6%	39.7%	30.5%	28.8%	22.6%	33.7%	33.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.5%	1.0%	1.5%	2.6%	1.8%	3.3%	3.9%	3.5%	2.2%	2.4%
All Other Unsecured Loans/Lines of Credit	20.2%	17.6%	6.7%	8.8%	5.1%	5.7%	5.2%	3.8%	1.9%	2.9%	3.1%
Short-Term Small Amount Loans (STS)	0.0%	0.7%	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%	0.0%	0.1%	0.0%	0.0%	0.0%	0.2%	0.1%
New Vehicle Loans	0.1%	7.1%	7.3%	7.0%	5.0%	6.8%	7.5%	7.0%	4.7%	3.5%	3.9%
Used Vehicle Loans	16.6%	31.1%	16.2%	12.0%	18.4%	13.5%	22.8%	18.6%	12.3%	8.2%	9.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.5%	3.6%	12.9%	10.2%	15.8%	14.2%	25.9%	42.4%	40.4%	38.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.3%	6.2%	0.2%	6.3%	6.4%	6.6%	3.9%	1.3%	3.9%	4.0%
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	0.2%	4.0%	1.8%	1.7%	1.6%	3.4%	3.5%	1.1%	5.7%	0.5%	0.9%
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%	0.1%	0.1%
Total Loans and Leases	37.1%	62.8%	42.9%	44.1%	49.1%	53.6%	63.1%	64.2%	71.9%	62.0%	62.2%
Less: Allowance for Loan & Lease Losses	-0.8%	-1.1%	-0.5%	-0.4%	-0.7%	-0.4%	-0.5%	-0.4%	-1.2%	-0.6%	-0.7%
Net Loans and Leases	36.2%	61.6%	42.4%	43.7%	48.5%	53.2%	62.6%	63.7%	70.6%	61.3%	61.5%
Total Other Assets	1.1%	1.2%	1.5%	2.4%	3.8%	5.5%	5.4%	6.1%	5.7%	4.0%	4.2%
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	0.0%	6.5%	5.5%	9.1%	10.2%	6.8%	6.1%	2.5%	6.3%	0.6%	1.4%
Share Drafts	0.0%	4.5%	9.9%	5.0%	10.5%	12.5%	17.4%	16.7%	11.6%	10.5%	11.1%
Regular Shares	65.0%	61.8%	49.1%	44.4%	34.8%	36.5%	27.8%	34.8%	22.0%	14.0%	16.5%
Money Market Shares	0.0%	0.0%	6.6%	6.8%	12.0%	12.9%	17.0%	12.2%	25.7%	44.5%	40.3%
Share Certificates	0.0%	10.7%	8.2%	17.0%	12.7%	11.2%	12.6%	15.5%	21.0%	11.4%	12.1%
IRA/KEOGH Accounts	0.0%	0.0%	4.8%	5.7%	7.1%	8.0%	7.4%	6.1%	4.8%	10.0%	9.5%
All Other Shares	0.0%	0.0%	0.0%	0.0%	0.5%	0.1%	0.2%	0.1%	0.1%	0.7%	0.6%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	1.5%	0.2%	0.5%	0.4%	0.0%	0.2%	0.2%
Total Shares and Deposits	65.0%	77.0%	78.6%	78.9%	79.1%	81.4%	82.9%	86.0%	85.4%	91.3%	90.2%
Total Equity	35.0%	16.5%	15.9%	12.0%	10.6%	11.8%	10.9%	11.5%	8.3%	8.1%	8.4%
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	34.9%	16.5%	15.8%	12.0%	10.8%	12.0%	11.1%	11.9%	13.5%	8.2%	8.8%
Total Equity + Allow. for Loan Loss	35.8%	17.6%	16.4%	12.4%	11.3%	12.2%	11.4%	11.9%	9.6%	8.7%	9.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-5.2%	-29.4%	13.2%	-32.2%	-6.4%	-18.7%	12.8%	-1.1%	-8.2%	9.0%	6.9%
Total Loans and Leases	18.5%	-22.3%	2.8%	-38.5%	-11.8%	-16.5%	2.8%	27.6%	13.4%	9.8%	9.6%
TOTAL ASSETS	2.3%	-27.5%	8.7%	-35.3%	-9.9%	-16.6%	6.7%	17.4%	7.3%	9.7%	8.8%
Total Liabilities	0.0%	-20.0%	131.9%	-9.8%	1.1%	-34.7%	19.3%	35.2%	10.0%	-17.1%	-4.9%
Total Shares and Deposits	7.0%	-28.8%	6.3%	-37.9%	-10.8%	-14.5%	5.6%	16.9%	6.1%	10.0%	9.1%
Equity Capital	-5.5%	-23.6%	1.4%	-31.1%	-12.8%	-17.3%	9.4%	17.5%	19.2%	8.5%	8.0%
TOTAL LIABILITIES, SHARES, AND EQUITY	2.3%	-27.5%	8.7%	-35.3%	-9.9%	-16.6%	6.7%	17.4%	7.3%	9.7%	8.8%

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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	2.87%	3.00%	1.41%	1.81%	2.07%	1.89%	1.17%	0.96%	1.79%	1.50%	1.50%
Delinquent Loans / Total Capital	3.0%	10.7%	3.7%	6.4%	9.0%	8.3%	6.5%	5.2%	13.5%	10.7%	10.2%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	3.1%	1.6%	1.9%	2.4%	2.1%	1.4%	1.2%	2.0%	1.6%	1.6%
Delinquent Loans > 6mo / Delinquent Loans	52.6%	7.8%	32.0%	7.0%	24.9%	27.0%	22.6%	16.8%	26.6%	23.4%	23.4%
Allowance for Loan Losses/Net Loans	2.32%	1.84%	1.13%	0.91%	1.38%	0.78%	0.80%	0.70%	1.76%	1.04%	1.06%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$71	\$35	\$109	\$287	\$513	\$905	\$1,679	\$6,826	\$60,770	\$4,821
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$5	\$3	\$8	\$45	\$147	\$163	\$286	\$1,564	\$13,902	\$1,084
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$14	\$0	\$50	\$42	\$101	\$52	\$905	\$4,650	\$390
Total Delinquent Loans (\$000s)	\$6	\$77	\$52	\$117	\$383	\$703	\$1,170	\$2,017	\$9,296	\$79,322	\$6,295
Delinquency by Category											
Unsecured Credit Card	0.00%	0.51%	0.05%	0.99%	0.52%	0.40%	0.40%	0.58%	0.91%	0.54%	0.55%
STS Loans	0.00%	9.41%	0.00%	0.00%	1.19%	1.90%	0.00%	0.00%	0.00%	1.63%	1.75%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.99%	0.00%	0.00%	0.00%	1.91%	1.90%
New Vehicle Loans	0.00%	4.63%	1.61%	2.33%	0.93%	1.18%	0.38%	0.69%	0.81%	0.50%	0.56%
Used Vehicle Loans	0.00%	2.79%	1.60%	0.54%	1.99%	1.65%	1.12%	1.02%	1.84%	1.16%	1.22%
1st Mortgage Fixed	0.00%	0.00%	1.43%	3.92%	3.62%	1.45%	0.83%	0.74%	2.36%	1.11%	1.32%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.49%	4.18%	4.72%	2.59%	1.19%	1.35%	1.97%	1.96%
Other RE Fixed	0.00%	0.00%	6.30%	0.00%	2.59%	6.73%	1.37%	0.86%	2.93%	0.99%	1.62%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.89%	0.52%	1.94%	0.76%	1.93%	0.56%	0.63%
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	6.33%	12.96%	7.52%	12.04%	6.64%	4.61%	3.17%	4.82%	0.73%	5.75%	4.05%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.92%	0.83%	0.57%	1.86%	1.62%	0.31%	0.66%
Total 1st Mortgage Loans	0.00%	0.00%	0.64%	2.02%	3.89%	2.39%	1.39%	0.98%	2.12%	1.82%	1.82%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	1.14%	0.00%	0.00%	0.36%	0.51%	0.46%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.09%	0.03%	0.03%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	2.16%	1.30%	0.56%	0.33%	1.07%	0.48%	0.61%	0.52%	0.68%	0.36%	0.40%
Recoveries / Charge-Offs	18.75%	9.70%	22.58%	31.22%	17.04%	20.91%	22.44%	14.89%	18.71%	18.57%	18.55%
Expected Charge-Offs / Net Loans	0.74%	0.92%	1.07%	0.45%	0.94%	0.66%	0.43%	0.32%	0.91%	0.52%	0.54%
Provision for Loan Losses/Net Charge-Offs	176.9%	113.2%	76.7%	81.0%	93.2%	97.3%	103.6%	116.9%	133.5%	125.7%	123.0%
Prov. for Loan Losses/Expected Charge-Offs	528.7%	161.2%	40.3%	59.4%	108.1%	70.9%	147.7%	188.7%	101.9%	87.0%	92.7%
Bankruptcies / Net Loans	0.00%	2.21%	2.45%	0.85%	1.25%	0.88%	0.61%	0.37%	1.61%	0.71%	0.74%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$45	\$26	\$40	\$253	\$237	\$741	\$1,167	\$4,145	\$21,986	\$1,969
Total Amount of Recoveries (\$000s)	\$1	\$4	\$6	\$12	\$43	\$50	\$166	\$174	\$776	\$4,084	\$365
Net Charge Offs (\$000s)	\$4	\$40	\$20	\$27	\$210	\$188	\$575	\$993	\$3,369	\$17,903	\$1,603
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.28%	0.24%	-0.10%	0.44%	0.35%	0.48%	1.02%	1.98%	0.73%	0.77%
STS Loans	0.00%	14.74%	29.41%	0.00%	6.72%	11.36%	0.00%	0.00%	0.00%	3.96%	4.56%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%
New Vehicle Loans	0.00%	0.57%	0.00%	0.00%	0.57%	0.04%	0.27%	0.40%	0.82%	0.31%	0.33%
Used Vehicle Loans	0.00%	0.24%	0.45%	0.25%	1.95%	0.73%	0.64%	0.63%	1.99%	0.76%	0.85%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.13%	0.13%	0.06%	0.05%	0.11%	0.08%	0.08%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.06%	0.00%	0.09%	0.07%	0.22%	0.02%	0.00%	0.16%	0.15%
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	325.00%	17.63%	8.04%	9.83%	7.71%	-4.80%	-3.50%	-0.55%	1.83%	-2.46%	-2.01%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.46%	0.41%	0.58%	0.97%	1.50%	0.27%	0.53%
Number of Credit Unions in Each Peer Group:	3	3	6	6	22	10	9	7	3	5	74

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%	0.00%	0.00%	4.71%	8.45%	7.27%	5.61%	0.90%	0.03%	0.00%	0.58%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	1.85%	1.67%	1.20%	0.18%	0.34%	0.00%	0.15%
Total Investments in Corporate Credit Unions*	26.81%	23.24%	45.76%	47.64%	85.72%	56.35%	57.73%	43.67%	22.34%	3.16%	11.77%
Marketable Securities	0.00%	39.13%	34.32%	79.89%	124.23%	88.23%	92.12%	120.16%	49.56%	154.92%	141.16%
All Other Investments	128.09%	132.82%	231.05%	248.94%	185.04%	166.18%	88.09%	48.51%	-4.91%	-3.72%	10.88%
Total Investments	179.29%	221.20%	343.69%	438.49%	433.41%	330.61%	274.20%	242.31%	168.00%	412.16%	379.21%
Unsecured Loans	57.95%	115.84%	48.84%	85.64%	71.56%	62.55%	76.38%	64.67%	40.55%	63.34%	62.58%
Vehicle Loans	47.67%	231.68%	148.10%	157.58%	217.10%	169.32%	272.26%	214.81%	126.14%	143.11%	153.11%
New Vehicle Loans	0.16%	42.90%	45.89%	58.10%	46.17%	56.94%	67.40%	58.60%	35.03%	42.25%	44.08%
Used Vehicle Loans	47.51%	188.78%	102.20%	99.48%	170.93%	112.37%	204.85%	156.20%	91.11%	100.87%	109.03%
Total Real Estate	0.00%	4.87%	62.38%	108.16%	153.09%	184.80%	187.08%	251.17%	324.94%	542.58%	480.47%
1st Mortgage	0.00%	2.78%	23.00%	106.90%	94.37%	131.41%	127.88%	218.28%	315.13%	494.34%	435.18%
1st Mortgage Fxd	0.00%	2.78%	10.33%	47.70%	48.81%	93.69%	87.34%	102.37%	239.89%	84.11%	94.89%
1st Mortgage Adj	0.00%	0.00%	12.68%	59.21%	45.56%	37.73%	40.54%	115.91%	75.24%	410.23%	340.29%
2nd Mortgage	0.00%	2.09%	39.39%	1.26%	58.72%	53.39%	59.20%	32.89%	9.81%	48.25%	45.29%
Closed-End Fxd	0.00%	0.00%	6.45%	0.00%	6.99%	15.02%	17.94%	5.45%	3.91%	3.27%	4.27%
Closed-End Adj	0.00%	2.09%	0.15%	0.00%	0.35%	0.41%	9.35%	0.18%	0.56%	0.19%	0.55%
Open-End Adj	0.00%	0.00%	32.80%	1.26%	51.39%	37.96%	31.38%	27.26%	4.38%	44.72%	40.34%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	0.00%	0.97%	0.07%	0.14%
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	0.48%	24.53%	11.30%	14.29%	14.48%	28.40%	31.55%	9.39%	42.60%	6.23%	10.38%
Total Loans	106.10%	381.13%	270.65%	365.67%	456.63%	445.74%	567.52%	540.04%	534.25%	758.03%	708.76%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	10.78%	37.72%	68.41%	56.92%	84.87%	38.56%	43.08%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	4.97%	22.28%	25.13%	26.50%	67.28%	26.94%	28.13%
Business Loans	0.00%	0.00%	1.40%	0.78%	4.94%	13.59%	13.24%	20.11%	79.02%	31.79%	32.50%
Participation Loans	0.00%	0.00%	0.00%	0.00%	3.46%	4.67%	0.63%	6.39%	0.00%	0.00%	0.58%
Total Mortgage Exposure**	0.00%	4.87%	62.38%	108.16%	161.42%	194.36%	205.44%	290.22%	342.96%	547.48%	488.97%
Total Real Estate	0.00%	4.87%	62.38%	108.16%	153.09%	184.80%	187.08%	251.17%	324.94%	542.58%	480.47%
RE Business Loans	0.00%	0.00%	0.00%	0.78%	4.10%	12.56%	5.82%	18.33%	56.60%	29.34%	28.66%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	8.34%	9.56%	18.36%	39.05%	18.02%	4.90%	8.49%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	8.34%	9.47%	18.36%	39.05%	18.02%	4.90%	8.49%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%



