

December 31, 2016

<b>Earnings to Average Assets</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>
<b>YTD Annualized</b>	<b>&lt;2mm</b>	<b>2-5mm</b>	<b>5-10mm</b>	<b>10-20mm</b>	<b>20-50mm</b>	<b>50-100mm</b>	<b>100-200mm</b>	<b>200-500mm</b>	<b>500mm-1B</b>	<b>GT 1 Billion</b>	<b>ALL FICUs</b>
Investment Yield	0.48%	0.59%	0.91%	0.92%	1.09%	1.08%	1.13%	1.02%	4.05%		1.14%
Loan Yield	6.57%	5.44%	4.99%	6.30%	5.01%	5.33%	4.92%	4.65%	4.29%		4.51%
Net Loan Yield After NCOs	6.54%	5.37%	4.74%	5.75%	4.73%	4.92%	4.67%	4.19%	3.67%		4.05%
Asset Yield	4.08%	3.37%	2.58%	3.97%	2.63%	3.76%	3.07%	3.73%	3.96%		3.29%
Cost of Funds	-0.19%	-0.30%	-0.14%	-0.32%	-0.26%	-0.41%	-0.36%	-0.56%	-0.70%		-0.46%
Gross Spread	3.89%	3.06%	2.44%	3.64%	2.38%	3.35%	2.72%	3.17%	3.26%		2.83%
Provision Expense	-0.04%	-0.18%	-0.13%	-0.36%	-0.09%	-0.34%	-0.14%	-0.30%	-0.61%		-0.32%
Net Spread after Provision Expense	3.85%	2.89%	2.32%	3.28%	2.29%	3.01%	2.58%	2.88%	2.65%		2.51%
Total Non-Interest Income	0.60%	0.86%	0.74%	0.94%	0.69%	1.34%	1.09%	2.62%	1.93%		1.49%
Total Non-Interest Expense	-4.32%	-3.36%	-2.92%	-3.88%	-2.60%	-4.13%	-3.35%	-4.49%	-4.02%		-3.53%
Net Operating Expense	-3.72%	-2.50%	-2.18%	-2.94%	-1.91%	-2.79%	-2.26%	-1.86%	-2.08%		-2.03%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%	-0.03%		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%
NCUSIF Stabilization Expense	-0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	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%
Return on Assets (ROA with Provision for LL)	0.04%	0.39%	0.13%	0.33%	0.38%	0.23%	0.34%	1.00%	0.54%		0.47%
Net Charge-Offs	-0.02%	-0.04%	-0.11%	-0.31%	-0.11%	-0.26%	-0.13%	-0.35%	-0.56%		-0.31%
ROA (with Net Charge-offs)	0.06%	0.53%	0.16%	0.38%	0.36%	0.31%	0.34%	0.94%	0.59%		0.49%
ROA with Provision for LL - W/O NCUSIF Expense	0.12%	0.39%	0.14%	0.33%	0.38%	0.23%	0.34%	1.01%	0.54%		0.47%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.14%	0.53%	0.16%	0.38%	0.36%	0.31%	0.34%	0.95%	0.59%		0.49%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.38%	-1.85%	-1.48%	-1.99%	-1.29%	-2.11%	-1.81%	-2.41%	-2.22%		-1.89%
Travel and Conference Expense	0.00%	-0.02%	-0.02%	-0.06%	-0.02%	-0.09%	-0.02%	-0.05%	-0.03%		-0.04%
Office Occupancy Expense	-0.46%	-0.16%	-0.17%	-0.16%	-0.14%	-0.27%	-0.24%	-0.32%	-0.35%		-0.26%
Office Operations Expense	-1.08%	-0.76%	-0.70%	-0.80%	-0.56%	-0.62%	-0.49%	-0.74%	-0.51%		-0.54%
Educational and Promotional Expense	-0.02%	-0.04%	-0.05%	-0.10%	-0.06%	-0.14%	-0.13%	-0.27%	-0.16%		-0.14%
Loan Servicing Expense	-0.06%	-0.05%	-0.17%	-0.09%	-0.10%	-0.30%	-0.20%	-0.25%	-0.14%		-0.17%
Professional and Outside Services	-0.06%	-0.36%	-0.21%	-0.59%	-0.32%	-0.47%	-0.30%	-0.32%	-0.52%		-0.38%
Member Insurance	-0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%		0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.08%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%		-0.02%
Miscellaneous Operating Expenses	-0.10%	-0.11%	-0.10%	-0.08%	-0.08%	-0.11%	-0.13%	-0.10%	-0.05%		-0.08%
Total Non-Interest Expense	-4.32%	-3.36%	-2.92%	-3.88%	-2.60%	-4.13%	-3.35%	-4.49%	-4.02%		-3.53%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.10%	3.64%	2.59%	4.01%	2.75%	3.90%	3.22%	3.93%	4.24%		3.70%
Average Cost of Funds	-0.21%	-0.36%	-0.19%	-0.41%	-0.33%	-0.46%	-0.44%	-0.63%	-0.75%		-0.57%
FTE Employee / \$million of Loans & Share Drafts	1.31	0.88	0.71	0.45	0.47	0.44	0.47	0.35	0.29		0.37
Compensation & Benefits / FTE Emp.	\$24,333	\$32,600	\$39,984	\$62,858	\$55,821	\$59,380	\$59,526	\$76,497	\$69,059		\$64,513
Compensation & Benefits / \$million Lns. & S.D.s	\$31,888	\$28,506	\$29,227	\$29,776	\$25,925	\$26,593	\$27,836	\$26,755	\$20,224		\$23,629
Operating Expense / Loans & Share Drafts	-5.79%	-5.01%	-5.76%	-5.82%	-5.24%	-5.21%	-5.15%	-4.98%	-3.65%		-4.42%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.80%	1.32%	1.45%	1.43%	1.39%	1.69%	1.67%	2.91%	1.75%		1.87%
Net Operating Expense / Loans & Share Drafts	-4.99%	-3.69%	-4.31%	-4.39%	-3.85%	-3.52%	-3.48%	-2.08%	-1.90%		-2.54%
Operating Expense / Operating Revenue	96.72%	87.11%	93.38%	85.18%	86.04%	89.02%	89.11%	79.45%	80.15%		83.36%
Total Fixed Assets / Shares & Equity	0.56%	0.44%	0.68%	1.56%	1.42%	2.95%	2.94%	2.99%	4.55%		3.19%
Net Loans to Total Shares and Deposits	64.6%	67.7%	57.2%	72.4%	51.5%	74.9%	68.8%	91.6%	109.9%		85.2%
Members / FTE Employee	394.89	410.40	436.41	433.24	441.22	324.84	330.66	308.10	416.81		372.12

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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
<b>ASSETS</b>											
Cash and Cash Equivalents	1.0%	0.6%	0.9%	1.2%	0.7%	1.5%	0.8%	0.9%	0.8%		0.9%
Total Investments	42.0%	39.1%	57.4%	40.3%	57.2%	29.6%	40.4%	15.6%	1.0%		24.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.5%	0.3%	1.1%	2.7%	1.4%	2.2%	2.1%		1.9%
All Other Unsecured Loans/Lines of Credit	2.5%	6.5%	4.5%	3.9%	3.0%	2.9%	1.7%	3.9%	4.3%		3.4%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%		0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%
New Vehicle Loans	10.4%	5.2%	8.6%	5.0%	5.9%	4.7%	3.4%	4.1%	20.0%		9.7%
Used Vehicle Loans	26.7%	26.3%	17.4%	21.9%	14.1%	19.2%	18.1%	23.8%	31.1%		23.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	3.0%	14.1%	2.9%	8.6%	8.3%	20.3%	19.9%	31.7%	26.7%		22.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	4.4%	4.1%	3.0%	5.0%	5.5%	6.9%	9.1%	3.9%		5.7%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%		0.0%
Total All Other Loans/Lines of Credit to Members	13.3%	3.5%	1.6%	13.2%	2.6%	9.0%	2.8%	3.3%	3.2%		4.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.6%	0.1%		0.1%
Total Loans and Leases	55.8%	60.0%	40.6%	55.8%	39.9%	64.4%	54.3%	78.8%	91.5%		70.0%
Less: Allowance for Loan & Lease Losses	-0.9%	-1.2%	-0.4%	-0.4%	-0.2%	-0.5%	-0.3%	-0.5%	-0.7%		-0.5%
Net Loans and Leases	54.9%	58.8%	40.2%	55.5%	39.7%	64.0%	54.0%	78.2%	90.8%		69.5%
Total Other Assets	2.1%	1.5%	1.5%	3.0%	2.4%	5.0%	4.8%	5.3%	7.4%		5.4%
<b>TOTAL ASSETS</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>
<b>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities	0.0%	0.3%	17.1%	10.0%	9.5%	4.6%	9.9%	1.8%	8.6%		7.4%
Share Drafts	17.7%	9.9%	9.0%	10.1%	10.7%	14.7%	12.5%	15.4%	21.2%		15.8%
Regular Shares	55.0%	55.0%	52.2%	40.3%	42.5%	32.0%	39.2%	40.4%	20.1%		32.9%
Money Market Shares	0.0%	0.0%	0.0%	3.6%	6.4%	12.4%	7.0%	6.8%	15.4%		10.2%
Share Certificates	13.8%	22.1%	6.7%	15.6%	11.2%	20.0%	13.9%	15.1%	20.6%		16.7%
IRA/KEOGH Accounts	0.0%	1.5%	3.0%	3.0%	3.8%	5.7%	5.9%	6.5%	5.8%		5.5%
All Other Shares	0.0%	0.3%	0.0%	3.1%	2.9%	0.2%	0.4%	0.0%	0.1%		0.6%
Non-Member Deposits	0.0%	0.0%	0.0%	1.5%	0.0%	1.1%	0.0%	1.8%	0.0%		0.5%
Total Shares and Deposits	86.5%	88.7%	70.9%	77.2%	77.5%	86.1%	79.0%	86.0%	83.2%		82.2%
Total Equity	13.5%	11.1%	11.9%	12.8%	13.0%	9.3%	11.1%	12.3%	8.1%		10.4%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>
Net Worth	13.6%	11.3%	12.0%	12.8%	13.1%	9.4%	11.3%	12.3%	8.7%		10.6%
Total Equity + Allow. for Loan Loss	14.4%	12.3%	12.3%	13.2%	13.3%	9.8%	11.4%	12.8%	8.8%		10.9%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	17.7%	-39.3%	9.8%	23.6%	2.2%	19.1%	-1.0%	-11.1%	-17.3%		-1.3%
Total Loans and Leases	-1.1%	-30.6%	9.8%	30.9%	-6.7%	15.1%	5.4%	11.2%	8.2%		-9.6%
<b>TOTAL ASSETS</b>	<b>6.9%</b>	<b>-35.2%</b>	<b>9.5%</b>	<b>27.4%</b>	<b>-2.3%</b>	<b>16.1%</b>	<b>2.7%</b>	<b>6.7%</b>	<b>7.6%</b>		<b>-21.8%</b>
Total Liabilities	0.0%	-22.2%	32.4%	21.7%	-3.8%	65.6%	18.7%	-32.5%	9.6%		-45.2%
Total Shares and Deposits	8.0%	-35.5%	5.3%	29.0%	-2.8%	14.7%	1.1%	7.7%	7.9%		4.6%
Equity Capital	0.8%	-33.4%	8.3%	22.6%	1.6%	12.7%	2.2%	8.8%	3.0%		-71.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>6.9%</b>	<b>-35.2%</b>	<b>9.5%</b>	<b>27.4%</b>	<b>-2.3%</b>	<b>16.1%</b>	<b>2.7%</b>	<b>6.7%</b>	<b>7.6%</b>		<b>-21.8%</b>

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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	1.73%	1.90%	1.57%	1.11%	0.79%	0.94%	0.71%	0.73%	0.95%		0.88%
Delinquent Loans / Total Capital	6.7%	9.3%	5.2%	4.7%	2.4%	6.2%	3.4%	4.5%	9.9%		5.6%
Delinquent Loans + OREO / Net Loans + OREO	1.8%	1.9%	1.6%	1.2%	0.8%	1.1%	0.7%	0.7%	1.0%		0.9%
Delinquent Loans > 6mo / Delinquent Loans	68.8%	7.6%	11.9%	2.5%	17.0%	22.4%	26.2%	11.3%	28.1%		22.8%
Allowance for Loan Losses/Net Loans	1.62%	2.08%	0.91%	0.68%	0.60%	0.78%	0.64%	0.70%	0.73%		0.72%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$34	\$50	\$94	\$92	\$326	\$381	\$1,292	\$4,617		\$340
Loans 6 to less than 12 months Delinquent (\$000s)	\$7	\$1	\$7	\$2	\$11	\$86	\$69	\$82	\$1,322		\$71
Loans 12 months and over Delinquent (\$000s)	\$1	\$2	\$0	\$0	\$8	\$8	\$66	\$83	\$486		\$30
Total Delinquent Loans (\$000s)	\$12	\$37	\$57	\$97	\$110	\$420	\$516	\$1,457	\$6,425		\$441
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.30%	0.00%	0.21%	0.91%	0.70%	0.25%	0.86%		0.64%
STS Loans	0.00%	50.00%	0.00%	0.00%	1.96%	4.70%	2.99%	0.00%	4.81%		4.63%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
New Vehicle Loans	0.00%	0.00%	1.29%	0.00%	0.37%	0.25%	0.28%	0.20%	0.87%		0.70%
Used Vehicle Loans	3.18%	3.28%	1.08%	2.33%	1.26%	1.34%	0.81%	1.07%	1.41%		1.27%
1st Mortgage Fixed	0.00%	1.27%	14.72%	0.00%	0.19%	0.40%	0.27%	0.55%	0.36%		0.40%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.38%	0.45%	1.63%	0.72%	0.00%		0.78%
Other RE Fixed	0.00%	0.14%	0.00%	0.94%	0.16%	0.24%	0.09%	0.67%	0.97%		0.50%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	3.87%	0.58%	0.42%	0.53%	0.76%		0.69%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
All Other Loans	0.91%	3.74%	4.31%	0.67%	1.75%	1.99%	0.78%	1.14%	2.45%		1.76%
Indirect Loans	0.00%	0.00%	14.77%	9.23%	2.98%	3.56%	1.70%	2.31%	1.31%		1.46%
Total 1st Mortgage Loans	0.00%	0.96%	8.80%	0.00%	0.21%	0.41%	0.84%	0.64%	0.32%		0.51%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.54%	0.84%	0.04%		0.21%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%	0.08%	0.01%		0.04%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.03%	0.06%	0.25%	0.55%	0.28%	0.41%	0.25%	0.46%	0.62%		0.46%
Recoveries / Charge-Offs	0.00%	50.00%	22.39%	15.50%	18.42%	18.06%	24.72%	21.81%	19.80%		20.30%
Expected Charge-Offs / Net Loans	1.50%	0.32%	0.40%	0.47%	0.35%	0.31%	0.43%	0.29%	0.53%		0.41%
Provision for Loan Losses/Net Charge-Offs	200.0%	500.0%	120.2%	116.1%	80.5%	130.4%	102.3%	83.8%	108.1%		104.8%
Prov. for Loan Losses/Expected Charge-Offs	4.7%	96.8%	76.2%	136.6%	64.2%	170.1%	60.3%	133.7%	128.9%		118.4%
Bankruptcies / Net Loans	3.65%	0.48%	0.85%	0.89%	0.77%	0.54%	1.08%	0.61%	1.21%		0.91%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$3	\$12	\$52	\$47	\$214	\$235	\$1,117	\$5,018		\$289
Total Amount of Recoveries (\$000s)	\$0	\$1	\$3	\$8	\$9	\$39	\$58	\$244	\$994		\$59
Net Charge Offs (\$000s)	\$0	\$1	\$9	\$44	\$38	\$175	\$177	\$873	\$4,024		\$231
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.30%	0.33%	0.33%	0.57%	0.23%	0.82%	0.80%		0.62%
STS Loans	0.00%	0.00%	0.00%	0.00%	5.92%	7.97%	25.39%	0.00%	15.21%		9.36%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
New Vehicle Loans	0.00%	0.00%	0.00%	1.50%	0.03%	0.13%	0.00%	0.04%	0.69%		0.50%
Used Vehicle Loans	0.00%	-0.06%	0.35%	0.53%	0.28%	0.78%	0.48%	0.71%	0.77%		0.66%
Total 1st Mortgage RE Loans/LOC	0.00%	-0.12%	0.00%	0.00%	-0.01%	-0.02%	0.02%	0.04%	0.00%		0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.44%	0.00%	0.08%	0.02%	0.01%	0.01%	0.14%		0.04%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
All Other Loans	0.14%	1.78%	1.64%	0.77%	2.89%	0.80%	0.73%	4.85%	0.59%		0.47%
Indirect Loans	0.00%	0.00%	2.78%	0.89%	0.00%	0.75%	0.99%	0.56%	0.83%		0.83%
Number of Credit Unions in Each Peer Group:	4	5	11	5	17	9	6	3	2		62

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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%	0.00%	42.57%	16.53%	43.76%	18.37%	9.00%	0.00%	0.00%		12.62%
Credit Unions - Deposits in and Loans to	4.46%	13.57%	5.05%	16.10%	11.44%	4.39%	1.60%	0.00%	0.00%		3.26%
Total Investments in Corporate Credit Unions*	99.26%	68.16%	48.13%	65.50%	34.81%	41.62%	5.46%	0.06%	22.28%		20.99%
Marketable Securities	0.00%	0.00%	145.13%	78.41%	109.82%	86.11%	201.57%	10.55%	6.73%		76.37%
All Other Investments	53.57%	225.98%	221.46%	124.85%	224.72%	130.89%	110.86%	39.22%	-32.71%		82.35%
<b>Total Investments</b>	<b>309.97%</b>	<b>345.46%</b>	<b>476.06%</b>	<b>315.31%</b>	<b>435.84%</b>	<b>314.41%</b>	<b>357.82%</b>	<b>127.40%</b>	<b>11.17%</b>		<b>227.50%</b>
Unsecured Loans	18.15%	57.82%	49.72%	33.17%	30.76%	59.62%	27.86%	49.40%	73.76%		49.77%
Vehicle Loans	273.51%	277.84%	215.77%	209.77%	151.99%	253.85%	190.82%	227.85%	585.69%		308.38%
New Vehicle Loans	76.79%	46.01%	71.11%	38.89%	44.67%	49.59%	30.14%	33.54%	229.09%		91.05%
Used Vehicle Loans	196.73%	231.84%	144.66%	170.88%	107.32%	204.26%	160.68%	194.31%	356.60%		217.34%
Total Real Estate	22.02%	163.29%	57.79%	90.48%	101.39%	273.63%	237.28%	332.96%	350.06%		260.78%
1st Mortgage	22.02%	124.73%	23.73%	67.29%	63.41%	215.66%	176.58%	258.61%	305.54%		207.49%
1st Mortgage Fxd	12.35%	94.75%	14.19%	61.29%	58.04%	161.74%	102.08%	112.06%	272.59%		147.34%
1st Mortgage Adj	9.67%	29.98%	9.55%	5.99%	5.37%	53.92%	74.50%	146.55%	32.95%		60.16%
2nd Mortgage	0.00%	38.57%	34.05%	23.21%	37.98%	57.96%	60.70%	74.34%	44.53%		53.29%
Closed-End Fxd	0.00%	29.92%	20.33%	19.14%	29.20%	30.47%	23.75%	14.53%	33.80%		26.20%
Closed-End Adj	0.00%	0.00%	4.53%	0.00%	0.00%	0.06%	3.10%	3.82%	0.00%		1.47%
Open-End Adj	0.00%	0.00%	9.19%	4.07%	7.47%	25.22%	31.61%	52.16%	10.73%		23.91%
Open-End Fxd	0.00%	8.64%	0.00%	0.00%	1.32%	2.20%	2.24%	3.82%	0.00%		1.70%
Other RE Loans	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%	0.83%	0.00%	0.00%	0.00%		0.10%
All Other Loans/Lines of Credit to Members	97.92%	30.74%	13.29%	103.23%	20.05%	95.19%	24.86%	27.12%	36.31%		37.84%
<b>Total Loans</b>	<b>411.90%</b>	<b>529.81%</b>	<b>336.56%</b>	<b>436.65%</b>	<b>304.26%</b>	<b>684.43%</b>	<b>481.26%</b>	<b>642.14%</b>	<b>1047.08%</b>		<b>658.42%</b>
Indirect Loans	0.00%	0.00%	4.73%	5.87%	5.67%	44.58%	49.84%	13.18%	497.30%		154.01%
Percent of Vehicle Loans	0.00%	0.00%	2.19%	2.80%	3.73%	17.56%	26.12%	5.78%	84.91%		49.94%
Business Loans	0.00%	10.34%	0.27%	0.00%	0.84%	88.00%	23.41%	31.41%	89.35%		46.05%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	13.97%	5.58%	0.00%	0.00%		2.80%
<b>Total Mortgage Exposure**</b>	<b>22.02%</b>	<b>163.29%</b>	<b>57.79%</b>	<b>90.48%</b>	<b>112.03%</b>	<b>307.88%</b>	<b>335.95%</b>	<b>333.37%</b>	<b>356.79%</b>		<b>287.49%</b>
Total Real Estate	22.02%	163.29%	57.79%	90.48%	101.39%	273.63%	237.28%	332.96%	350.06%		260.78%
RE Business Loans	0.00%	10.34%	0.27%	0.00%	0.70%	45.74%	15.65%	25.70%	81.34%		36.01%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	10.64%	34.25%	98.68%	0.42%	6.73%		26.71%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	10.64%	34.25%	98.68%	0.42%	6.73%		26.71%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%



