

March 31, 2017

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	0.73%	0.85%	0.93%	0.84%	0.86%	0.82%	1.03%	1.35%	1.20%	1.47%	1.17%
Loan Yield	9.31%	7.12%	8.19%	7.38%	5.42%	5.76%	4.99%	4.63%	4.47%	3.72%	4.61%
Net Loan Yield After NCOs	8.28%	6.42%	7.08%	6.84%	4.58%	4.99%	4.14%	3.79%	4.15%	3.58%	4.03%
Asset Yield	3.63%	2.77%	3.18%	3.16%	2.55%	2.72%	3.07%	3.40%	3.51%	2.62%	2.95%
Cost of Funds	-0.33%	-0.22%	-0.30%	-0.42%	-0.31%	-0.16%	-0.31%	-0.35%	-0.30%	-0.67%	-0.43%
Gross Spread	3.30%	2.55%	2.87%	2.74%	2.24%	2.56%	2.76%	3.05%	3.21%	1.95%	2.52%
Provision Expense	-0.43%	-0.09%	-0.34%	-0.26%	-0.10%	-0.26%	-0.49%	-0.44%	-3.08%	-0.08%	-0.37%
Net Spread after Provision Expense	2.87%	2.46%	2.54%	2.48%	2.14%	2.30%	2.27%	2.61%	0.13%	1.87%	2.15%
Total Non-Interest Income	0.09%	0.16%	0.27%	0.28%	0.44%	0.91%	0.91%	1.16%	0.76%	0.49%	0.75%
Total Non-Interest Expense	-3.78%	-3.32%	-2.70%	-2.56%	-2.39%	-3.04%	-3.23%	-3.70%	-3.29%	-1.87%	-2.79%
Net Operating Expense	-3.69%	-3.17%	-2.44%	-2.28%	-1.95%	-2.13%	-2.32%	-2.53%	-2.53%	-1.38%	-2.03%
Non-Operating Gains (Losses)	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.01%	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	-0.10%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.01%	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)	-0.93%	-0.71%	0.09%	0.20%	0.18%	0.17%	-0.05%	0.08%	-2.39%	0.48%	0.12%
Net Charge-Offs	-0.35%	-0.22%	-0.35%	-0.19%	-0.31%	-0.30%	-0.45%	-0.54%	-0.23%	-0.08%	-0.30%
ROA (with Net Charge-offs)	-0.84%	-0.83%	0.08%	0.26%	-0.03%	0.13%	-0.01%	-0.02%	0.47%	0.49%	0.19%
ROA with Provision for LL - W/O NCUSIF Expense	-0.83%	-0.71%	0.10%	0.20%	0.19%	0.17%	-0.05%	0.08%	-2.39%	0.48%	0.12%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.74%	-0.83%	0.09%	0.26%	-0.02%	0.13%	-0.01%	-0.02%	0.47%	0.49%	0.19%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.71%	-1.73%	-1.49%	-1.37%	-1.13%	-1.44%	-1.50%	-1.77%	-1.94%	-0.93%	-1.36%
Travel and Conference Expense	-0.07%	-0.08%	-0.02%	-0.06%	-0.02%	-0.04%	-0.03%	-0.05%	-0.05%	-0.01%	-0.03%
Office Occupancy Expense	-0.17%	-0.28%	-0.07%	-0.12%	-0.11%	-0.22%	-0.20%	-0.30%	-0.20%	-0.11%	-0.19%
Office Operations Expense	-0.80%	-0.70%	-0.45%	-0.43%	-0.52%	-0.60%	-0.57%	-0.64%	-0.57%	-0.19%	-0.46%
Educational and Promotional Expense	0.00%	-0.02%	-0.02%	-0.02%	-0.06%	-0.08%	-0.09%	-0.12%	-0.14%	-0.08%	-0.09%
Loan Servicing Expense	-0.11%	-0.09%	-0.12%	-0.11%	-0.14%	-0.20%	-0.33%	-0.28%	-0.08%	-0.03%	-0.17%
Professional and Outside Services	-0.39%	-0.38%	-0.45%	-0.31%	-0.34%	-0.41%	-0.37%	-0.43%	-0.25%	-0.35%	-0.38%
Member Insurance	-0.43%	-0.01%	-0.04%	0.00%	-0.01%	0.00%	-0.01%	-0.01%	0.00%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.01%	0.00%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.09%	-0.03%	-0.05%	-0.11%	-0.05%	-0.04%	-0.11%	-0.08%	-0.06%	-0.15%	-0.10%
Total Non-Interest Expense	-3.78%	-3.32%	-2.70%	-2.56%	-2.39%	-3.04%	-3.23%	-3.70%	-3.29%	-1.87%	-2.79%
Other Performance Ratios											
Earning Asset Yield	3.50%	3.08%	3.22%	3.13%	2.65%	3.00%	3.08%	3.49%	3.52%	2.72%	3.05%
Average Cost of Funds	-0.39%	-0.34%	-0.42%	-0.58%	-0.45%	-0.22%	-0.35%	-0.39%	-0.34%	-0.74%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	3.03	1.42	0.79	0.51	0.36	0.43	0.32	0.28	0.21	0.13	0.26
Compensation & Benefits / FTE Emp.	\$17,081	\$42,182	\$58,286	\$66,190	\$72,309	\$68,149	\$71,844	\$77,289	\$107,801	\$103,735	\$78,640
Compensation & Benefits / \$million Lns. & S.D.s	\$52,989	\$53,050	\$44,654	\$34,298	\$25,704	\$28,554	\$23,196	\$21,841	\$22,764	\$14,059	\$20,768
Operating Expense / Loans & Share Drafts	-11.67%	-10.17%	-8.08%	-6.42%	-5.45%	-6.03%	-4.97%	-4.57%	-3.87%	-2.84%	-4.27%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.27%	0.48%	0.80%	0.70%	1.00%	1.80%	1.40%	1.44%	0.90%	0.74%	1.16%
Net Operating Expense / Loans & Share Drafts	-11.40%	-9.70%	-7.28%	-5.72%	-4.44%	-4.23%	-3.57%	-3.14%	-2.97%	-2.10%	-3.11%
Operating Expense / Operating Revenue	110.53%	121.02%	87.29%	86.73%	90.26%	88.12%	88.83%	88.64%	84.06%	81.78%	86.70%
Total Fixed Assets / Shares & Equity	0.17%	0.61%	0.32%	0.93%	0.74%	1.84%	1.82%	1.80%	1.45%	1.02%	1.40%
Net Loans to Total Shares and Deposits	41.7%	42.7%	41.5%	49.5%	51.8%	53.2%	60.4%	73.3%	79.6%	63.1%	63.6%
Members / FTE Employee	250.22	496.95	555.73	476.38	498.94	495.06	419.64	367.87	285.28	390.63	413.04

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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	1.1%	0.3%	0.3%	0.3%	0.4%	0.8%	0.6%	0.7%	0.3%	0.1%	0.4%
Total Investments	65.7%	68.5%	68.8%	63.2%	61.2%	55.4%	44.5%	31.9%	27.8%	42.0%	43.4%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.2%	0.5%	1.0%	1.5%	3.2%	1.8%	2.3%	4.4%	2.7%	2.3%
All Other Unsecured Loans/Lines of Credit	17.6%	10.3%	13.9%	10.8%	4.7%	5.0%	5.0%	3.0%	3.1%	0.7%	3.4%
Short-Term Small Amount Loans (STS)	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	1.2%	0.0%	0.1%	0.5%	0.6%	1.4%	3.0%	1.2%	0.4%	1.3%	1.4%
New Vehicle Loans	4.2%	4.7%	4.8%	3.4%	2.9%	2.1%	2.2%	4.9%	1.4%	0.8%	2.5%
Used Vehicle Loans	3.7%	4.6%	5.4%	5.9%	6.2%	6.4%	7.7%	10.8%	4.2%	2.7%	6.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.1%	5.0%	1.3%	6.2%	10.6%	12.2%	14.0%	23.7%	41.0%	35.5%	23.5%
Total Other Real Estate Loans/Lines of Credit	1.7%	2.2%	2.5%	4.3%	8.8%	8.1%	11.7%	13.8%	11.2%	3.4%	8.4%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	5.3%	2.0%
Total All Other Loans/Lines of Credit to Members	4.3%	3.0%	1.1%	2.8%	1.7%	2.0%	3.4%	3.8%	5.3%	1.7%	2.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Total Loans and Leases	33.1%	30.1%	29.7%	35.0%	37.0%	40.4%	50.5%	63.6%	70.9%	54.0%	52.7%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.7%	-0.6%	-0.5%	-0.5%	-0.6%	-0.9%	-0.7%	-1.7%	-0.6%	-0.7%
Net Loans and Leases	31.6%	29.4%	29.1%	34.5%	36.5%	39.8%	49.6%	62.9%	69.2%	53.4%	52.0%
Total Other Assets	1.6%	1.7%	1.8%	2.0%	1.8%	4.0%	5.3%	4.5%	2.7%	4.4%	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	4.4%	13.9%	16.1%	17.6%	19.9%	16.1%	8.5%	4.4%	0.0%	5.0%	8.0%
Share Drafts	0.0%	2.4%	3.2%	4.7%	7.3%	12.1%	13.1%	17.2%	15.2%	13.3%	13.2%
Regular Shares	72.6%	60.4%	62.8%	47.8%	41.9%	43.2%	40.5%	32.8%	21.4%	46.1%	40.9%
Money Market Shares	0.0%	2.0%	0.4%	3.7%	5.1%	7.7%	10.4%	17.9%	24.5%	4.7%	9.8%
Share Certificates	6.3%	4.7%	3.5%	10.2%	11.6%	8.3%	13.1%	13.6%	22.7%	7.9%	11.0%
IRA/KEOGH Accounts	0.0%	0.6%	0.6%	2.1%	4.3%	4.2%	4.9%	4.1%	5.2%	11.5%	6.6%
All Other Shares	0.4%	0.4%	1.2%	1.9%	1.1%	0.4%	0.2%	0.2%	0.0%	2.2%	1.0%
Non-Member Deposits	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	1.3%	0.8%	0.0%	0.0%	0.4%
Total Shares and Deposits	79.3%	70.5%	71.6%	70.6%	71.4%	75.9%	83.5%	86.7%	89.1%	85.7%	82.9%
Total Equity	16.3%	15.6%	12.3%	11.8%	8.7%	8.0%	8.0%	9.0%	10.9%	9.3%	9.1%
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	16.3%	15.7%	12.3%	12.1%	8.9%	8.3%	8.4%	9.2%	11.3%	9.4%	9.3%
Total Equity + Allow. for Loan Loss	17.8%	16.2%	12.9%	12.3%	9.2%	8.6%	8.8%	9.6%	12.6%	9.9%	9.8%
Balance Sheet Growth YTD Annualized											
Total Investments	44.2%	-58.7%	20.1%	36.3%	-8.2%	-52.2%	96.9%	43.1%	40.0%	-7.6%	12.6%
Total Loans and Leases	22.6%	-80.6%	-36.2%	5.2%	-23.8%	-20.5%	1.5%	4.1%	3.4%	6.2%	0.3%
TOTAL ASSETS	41.5%	-65.1%	0.1%	23.5%	-14.6%	-39.8%	39.4%	16.2%	9.4%	2.3%	6.1%
Total Liabilities	2.4%	-66.8%	-1.6%	35.6%	-10.9%	-98.7%	130.5%	12.0%	-66.7%	-163.7%	-54.8%
Total Shares and Deposits	48.6%	-70.0%	2.6%	22.0%	-10.9%	-27.8%	34.5%	18.0%	13.2%	19.0%	13.9%
Equity Capital	19.9%	-38.9%	-11.9%	15.1%	-49.5%	-6.5%	13.7%	1.5%	-19.5%	7.1%	-0.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	41.5%	-65.1%	0.1%	23.5%	-14.6%	-39.8%	39.4%	16.2%	9.4%	2.3%	6.1%

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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	4.12%	3.01%	2.07%	2.51%	1.86%	2.12%	2.12%	1.57%	5.07%	0.63%	1.59%
Delinquent Loans / Total Capital	7.7%	5.6%	4.8%	7.1%	7.4%	10.0%	12.1%	10.4%	28.6%	3.4%	8.6%
Delinquent Loans + OREO / Net Loans + OREO	4.3%	3.1%	2.1%	2.8%	2.0%	2.5%	2.8%	1.8%	5.2%	0.8%	1.9%
Delinquent Loans > 6mo / Delinquent Loans	34.1%	36.8%	39.6%	38.7%	42.5%	42.0%	45.6%	40.8%	42.5%	56.9%	44.3%
Allowance for Loan Losses/Net Loans	4.73%	2.28%	2.10%	1.46%	1.45%	1.47%	1.74%	1.07%	2.50%	1.17%	1.35%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$22	\$33	\$89	\$161	\$439	\$894	\$1,951	\$10,535	\$3,477	\$398
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$11	\$16	\$34	\$67	\$161	\$336	\$463	\$2,010	\$1,533	\$125
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$5	\$22	\$52	\$157	\$414	\$883	\$5,774	\$3,057	\$191
Total Delinquent Loans (\$000s)	\$12	\$35	\$54	\$145	\$280	\$757	\$1,644	\$3,297	\$18,319	\$8,067	\$714
Delinquency by Category											
Unsecured Credit Card	0.03%	0.00%	0.09%	0.28%	0.47%	0.84%	0.31%	1.03%	0.71%	0.66%	0.63%
STS Loans	0.00%	0.00%	1.56%	0.59%	0.00%	6.67%	0.00%	0.00%	0.00%	0.00%	1.92%
Non-Federally Guaranteed Student Loans	0.42%	0.00%	0.00%	1.72%	2.16%	2.07%	2.14%	1.47%	0.00%	0.75%	1.54%
New Vehicle Loans	3.34%	5.08%	0.87%	1.56%	0.98%	0.42%	0.16%	0.49%	1.96%	0.14%	0.58%
Used Vehicle Loans	5.17%	2.13%	2.49%	2.33%	2.05%	1.39%	1.20%	1.69%	2.59%	0.92%	1.54%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.37%	1.79%	1.76%	1.12%	0.74%	0.39%	0.81%
1st Mortgage Adj	0.00%	0.00%	0.00%	13.03%	1.47%	2.28%	1.95%	0.73%	0.51%	1.06%	1.12%
Other RE Fixed	0.62%	0.00%	3.36%	0.20%	1.60%	1.83%	1.58%	1.85%	0.90%	2.95%	1.74%
Other RE Adj	0.00%	0.00%	4.63%	2.54%	1.74%	1.79%	1.30%	1.89%	0.35%	1.01%	1.50%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.00%	0.05%	0.07%
All Other Loans	23.59%	18.68%	29.42%	14.25%	15.99%	14.17%	13.71%	6.05%	57.88%	0.88%	11.67%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.50%	1.85%	0.85%	1.50%	0.00%	0.30%	0.86%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	3.32%	0.67%	1.90%	1.80%	0.98%	0.68%	0.61%	0.91%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%	0.00%	0.00%	0.09%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.01%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.03%	0.70%	1.11%	0.55%	0.84%	0.77%	0.84%	0.84%	0.32%	0.14%	0.57%
Recoveries / Charge-Offs	36.00%	33.33%	25.21%	37.76%	23.78%	25.27%	19.90%	28.49%	12.73%	40.41%	27.09%
Expected Charge-Offs / Net Loans	1.59%	0.81%	0.67%	0.96%	0.83%	1.14%	1.15%	0.75%	2.09%	0.36%	0.78%
Provision for Loan Losses/Net Charge-Offs	125.0%	41.7%	96.9%	134.6%	32.7%	86.6%	109.6%	82.0%	1346.9%	109.9%	121.9%
Prov. for Loan Losses/Expected Charge-Offs	84.4%	36.5%	163.4%	77.2%	33.5%	59.4%	81.7%	92.1%	210.6%	43.5%	90.6%
Bankruptcies / Net Loans	1.21%	0.32%	0.27%	0.41%	0.72%	1.36%	0.78%	0.44%	0.13%	0.10%	0.44%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$14	\$41	\$50	\$171	\$377	\$816	\$2,444	\$1,320	\$3,014	\$353
Total Amount of Recoveries (\$000s)	\$2	\$5	\$10	\$19	\$41	\$95	\$162	\$696	\$168	\$1,218	\$96
Net Charge Offs (\$000s)	\$3	\$9	\$31	\$31	\$130	\$282	\$654	\$1,748	\$1,152	\$1,796	\$257
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.09%	0.41%	0.98%	0.20%	1.44%	1.90%	1.01%	0.82%
STS Loans	0.00%	0.00%	1.40%	-2.23%	0.00%	10.39%	0.00%	0.00%	0.00%	0.00%	1.41%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.06%	0.00%	0.01%	0.02%	0.00%	0.40%	0.16%
New Vehicle Loans	0.00%	-0.13%	0.58%	0.21%	0.76%	0.21%	0.96%	0.40%	-0.11%	0.00%	0.44%
Used Vehicle Loans	0.00%	1.48%	0.02%	0.55%	1.20%	0.56%	1.20%	1.38%	0.75%	0.39%	1.05%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.20%	0.00%	0.05%	0.08%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.23%	0.41%	0.00%	-0.12%	0.23%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.17%	0.00%	0.00%	0.01%	-0.02%
All Other Loans	7.07%	5.09%	29.16%	4.98%	76.47%	15.71%	-37.95%	-12.95%	1.13%	-0.23%	-9.35%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.55%	0.31%	0.29%	0.35%	0.00%	0.04%	0.20%
Number of Credit Unions in Each Peer Group:	22	16	34	27	26	15	15	11	1	2	169

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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	21.22%	19.04%	59.61%	27.37%	49.65%	17.77%	4.61%	9.31%	0.00%	0.00%	10.88%
Credit Unions - Deposits in and Loans to	0.00%	4.17%	9.83%	2.40%	5.62%	3.36%	1.42%	1.41%	0.00%	0.00%	1.63%
Total Investments in Corporate Credit Unions*	27.27%	43.87%	40.59%	76.35%	46.45%	75.42%	60.95%	26.91%	0.02%	20.43%	36.38%
Marketable Securities	27.49%	112.35%	152.10%	167.52%	274.32%	275.02%	264.30%	205.25%	206.58%	415.68%	290.27%
All Other Investments	200.89%	182.99%	249.39%	224.40%	281.48%	255.02%	128.93%	46.21%	-2.87%	4.34%	89.99%
Total Investments	403.98%	437.91%	559.06%	523.50%	690.77%	664.68%	530.83%	345.81%	245.41%	447.46%	466.31%
Unsecured Loans	109.64%	67.14%	116.91%	97.59%	70.07%	98.84%	80.75%	57.02%	65.62%	36.05%	61.70%
Vehicle Loans	48.46%	59.44%	83.20%	76.96%	102.77%	102.35%	118.25%	170.12%	49.34%	37.03%	95.68%
New Vehicle Loans	25.71%	29.90%	39.37%	27.94%	33.26%	25.43%	26.22%	53.47%	12.52%	8.04%	27.30%
Used Vehicle Loans	22.75%	29.53%	43.83%	49.02%	69.51%	76.91%	92.03%	116.66%	36.82%	28.99%	68.38%
Total Real Estate	11.14%	46.26%	31.22%	86.94%	218.58%	243.17%	306.82%	406.11%	460.08%	414.31%	343.56%
1st Mortgage	0.80%	32.24%	10.55%	51.70%	119.12%	146.04%	167.03%	257.04%	361.29%	378.59%	252.81%
1st Mortgage Fxd	0.80%	25.37%	9.07%	38.54%	86.16%	113.93%	135.92%	167.73%	270.13%	251.27%	174.16%
1st Mortgage Adj	0.00%	6.88%	1.48%	13.16%	32.96%	32.11%	31.11%	89.31%	91.16%	127.33%	78.66%
2nd Mortgage	10.34%	14.02%	20.66%	35.24%	99.46%	97.13%	139.79%	149.08%	98.79%	35.72%	90.74%
Closed-End Fxd	10.34%	6.86%	8.12%	26.28%	68.74%	45.46%	63.08%	79.70%	42.70%	6.73%	43.07%
Closed-End Adj	0.00%	0.00%	11.89%	3.74%	2.14%	0.50%	17.66%	2.13%	0.00%	2.05%	4.43%
Open-End Adj	0.00%	7.16%	0.66%	4.60%	27.87%	42.69%	58.89%	67.24%	56.09%	26.94%	42.44%
Open-End Fxd	0.00%	0.00%	0.00%	0.62%	0.71%	8.48%	0.16%	0.00%	0.00%	0.00%	0.80%
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%	19.92%	0.00%	0.00%	55.99%	21.47%
All Other Loans/Lines of Credit to Members	26.44%	19.46%	8.82%	23.54%	19.27%	23.97%	40.44%	41.05%	46.62%	18.51%	29.00%
Total Loans	203.69%	192.31%	241.29%	289.68%	417.48%	484.79%	602.24%	687.90%	625.32%	575.70%	566.83%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	19.50%	11.06%	46.35%	56.85%	0.00%	65.69%	45.02%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	18.98%	10.81%	39.20%	33.42%	0.00%	177.40%	47.06%
Business Loans	0.00%	13.64%	0.35%	7.80%	7.01%	22.11%	62.34%	59.71%	68.82%	68.18%	52.30%
Participation Loans	0.00%	0.00%	0.20%	1.68%	6.92%	2.10%	15.20%	9.65%	0.00%	8.14%	8.04%
Total Mortgage Exposure**	11.14%	47.40%	52.63%	87.87%	228.35%	281.73%	362.33%	499.12%	666.66%	442.87%	397.76%
Total Real Estate	11.14%	46.26%	31.22%	86.94%	218.58%	243.17%	306.82%	406.11%	460.08%	414.31%	343.56%
RE Business Loans	0.00%	13.64%	0.35%	0.33%	0.81%	9.54%	14.87%	35.21%	20.87%	53.40%	30.56%
Mortgage-Backed Investments	0.00%	1.14%	21.41%	0.93%	9.77%	38.56%	55.51%	93.00%	206.58%	28.56%	54.20%
Federal Agency Securities (Mtg Backed)	0.00%	1.14%	21.41%	0.56%	9.74%	38.56%	55.46%	92.97%	206.58%	28.56%	54.17%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.37%	0.04%	0.00%	0.05%	0.03%	0.00%	0.00%	0.03%



