

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	0.00%	0.64%	0.87%	0.77%	0.76%	0.85%	0.95%	1.26%	1.60%	1.65%	1.44%
Loan Yield	5.53%	7.31%	7.17%	5.77%	6.68%	5.81%	5.59%	4.71%	4.01%	4.06%	4.31%
Net Loan Yield After NCOs	5.53%	6.14%	6.46%	5.48%	6.05%	4.79%	5.17%	4.14%	3.35%	3.70%	3.79%
Asset Yield	4.82%	4.38%	4.65%	3.51%	3.07%	2.95%	4.09%	3.46%	3.35%	3.13%	3.29%
Cost of Funds	0.00%	-0.41%	-0.48%	-0.58%	-0.36%	-0.26%	-0.29%	-0.47%	-0.49%	-0.43%	-0.44%
Gross Spread	4.82%	3.98%	4.17%	2.93%	2.71%	2.70%	3.80%	2.99%	2.86%	2.70%	2.85%
Provision Expense	0.00%	-0.78%	-0.39%	-0.10%	-0.21%	-0.65%	-0.31%	-0.43%	-0.53%	-0.27%	-0.39%
Net Spread after Provision Expense	4.82%	3.20%	3.78%	2.83%	2.50%	2.05%	3.48%	2.57%	2.33%	2.43%	2.46%
Total Non-Interest Income	0.69%	0.47%	0.75%	0.66%	1.15%	1.02%	2.38%	1.56%	1.20%	1.08%	1.24%
Total Non-Interest Expense	-5.50%	-3.82%	-3.87%	-2.81%	-3.11%	-2.97%	-4.58%	-3.28%	-2.95%	-2.52%	-2.90%
Net Operating Expense	-4.82%	-3.35%	-3.12%	-2.15%	-1.96%	-1.94%	-2.20%	-1.72%	-1.75%	-1.44%	-1.66%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	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	0.00%	-0.03%	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)	0.00%	-0.18%	0.66%	0.69%	0.53%	0.10%	1.28%	0.85%	0.59%	0.99%	0.80%
Net Charge-Offs	0.00%	-0.66%	-0.43%	-0.16%	-0.25%	-0.45%	-0.29%	-0.38%	-0.50%	-0.23%	-0.35%
ROA (with Net Charge-offs)	0.00%	-0.07%	0.61%	0.63%	0.50%	0.31%	1.30%	0.89%	0.62%	1.03%	0.84%
ROA with Provision for LL - W/O NCUSIF Expense	0.00%	-0.15%	0.66%	0.69%	0.54%	0.10%	1.28%	0.85%	0.59%	0.99%	0.80%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.00%	-0.04%	0.61%	0.63%	0.50%	0.31%	1.30%	0.89%	0.62%	1.03%	0.84%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.06%	-2.11%	-2.12%	-1.58%	-1.60%	-1.34%	-2.45%	-1.80%	-1.63%	-1.37%	-1.57%
Travel and Conference Expense	0.00%	-0.04%	-0.05%	-0.08%	-0.03%	-0.02%	-0.06%	-0.03%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	0.00%	-0.11%	-0.25%	-0.14%	-0.16%	-0.18%	-0.27%	-0.21%	-0.17%	-0.11%	-0.15%
Office Operations Expense	0.00%	-0.91%	-0.72%	-0.61%	-0.57%	-0.56%	-0.61%	-0.57%	-0.54%	-0.49%	-0.53%
Educational and Promotional Expense	0.00%	-0.04%	-0.08%	-0.01%	-0.07%	-0.07%	-0.11%	-0.09%	-0.10%	-0.11%	-0.10%
Loan Servicing Expense	0.00%	-0.10%	-0.16%	-0.06%	-0.07%	-0.20%	-0.15%	-0.13%	-0.21%	-0.13%	-0.16%
Professional and Outside Services	-0.69%	-0.20%	-0.23%	-0.15%	-0.51%	-0.55%	-0.76%	-0.37%	-0.15%	-0.20%	-0.26%
Member Insurance	0.00%	-0.06%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.03%	-0.02%	-0.03%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-2.75%	-0.22%	-0.24%	-0.14%	-0.06%	-0.04%	-0.14%	-0.07%	-0.10%	-0.06%	-0.08%
Total Non-Interest Expense	-5.50%	-3.82%	-3.87%	-2.81%	-3.11%	-2.97%	-4.58%	-3.28%	-2.95%	-2.52%	-2.90%
Other Performance Ratios											
Earning Asset Yield	4.48%	4.62%	4.77%	3.60%	3.22%	3.17%	4.30%	3.66%	3.46%	3.22%	3.41%
Average Cost of Funds	0.00%	-0.50%	-0.59%	-0.69%	-0.51%	-0.34%	-0.33%	-0.54%	-0.54%	-0.47%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	2.23	0.96	0.71	0.49	0.56	0.44	0.49	0.37	0.28	0.21	0.29
Compensation & Benefits / FTE Emp.	\$12,000	\$39,059	\$43,949	\$53,475	\$58,237	\$56,168	\$61,831	\$57,041	\$64,189	\$77,510	\$65,974
Compensation & Benefits / \$million Lns. & S.D.s	\$27,218	\$37,117	\$31,598	\$26,254	\$32,931	\$24,801	\$30,713	\$21,425	\$18,259	\$16,748	\$19,117
Operating Expense / Loans & Share Drafts	-7.25%	-6.73%	-5.76%	-4.65%	-6.40%	-5.51%	-5.74%	-3.91%	-3.31%	-3.07%	-3.52%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.89%	0.83%	1.12%	1.10%	2.36%	1.90%	2.99%	1.86%	1.35%	1.32%	1.50%
Net Operating Expense / Loans & Share Drafts	-6.36%	-5.90%	-4.64%	-3.56%	-4.04%	-3.61%	-2.75%	-2.05%	-1.97%	-1.75%	-2.02%
Operating Expense / Operating Revenue	100.00%	88.81%	80.58%	81.14%	82.21%	81.07%	76.87%	74.65%	75.75%	70.09%	73.80%
Total Fixed Assets / Shares & Equity	0.00%	3.27%	1.83%	1.47%	2.64%	3.13%	3.31%	3.25%	2.01%	1.55%	2.09%
Net Loans to Total Shares and Deposits	114.9%	69.3%	75.8%	67.9%	57.5%	60.1%	78.7%	77.9%	86.8%	72.4%	77.3%
Members / FTE Employee	338.00	342.94	308.97	375.54	322.44	338.72	266.22	292.96	376.56	340.97	338.59

June 30, 2017

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%	2.9%	1.2%	1.4%	1.4%	1.5%	1.1%	1.0%	0.7%	0.5%	0.7%
Total Investments	13.0%	39.4%	35.0%	40.6%	54.1%	47.7%	24.2%	26.7%	19.8%	30.7%	27.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	2.0%	1.1%	0.7%	1.7%	1.8%	1.0%	3.9%	3.3%	2.9%
All Other Unsecured Loans/Lines of Credit	11.6%	6.4%	4.5%	2.4%	3.3%	3.0%	4.6%	3.6%	2.4%	1.6%	2.4%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.2%	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%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
New Vehicle Loans	64.2%	11.0%	7.2%	7.5%	8.9%	11.0%	8.4%	15.4%	22.7%	19.1%	18.5%
Used Vehicle Loans	18.9%	29.7%	22.6%	17.5%	15.7%	17.8%	16.9%	25.3%	24.0%	6.7%	16.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	9.7%	18.0%	5.7%	5.2%	28.5%	17.4%	17.3%	28.4%	21.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.1%	0.0%	0.8%	0.3%	1.4%	2.6%	1.2%	3.7%	4.9%	3.6%
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	0.0%	6.5%	15.3%	8.4%	5.1%	5.1%	6.3%	2.5%	1.8%	0.6%	1.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%
Total Loans and Leases	94.7%	54.7%	61.2%	55.8%	39.7%	45.2%	69.1%	66.6%	75.9%	65.0%	67.3%
Less: Allowance for Loan & Lease Losses	-9.5%	-1.1%	-0.7%	-0.4%	-0.4%	-0.6%	-0.6%	-0.6%	-0.7%	-0.3%	-0.5%
Net Loans and Leases	85.3%	53.6%	60.5%	55.4%	39.4%	44.6%	68.5%	66.0%	75.2%	64.6%	66.8%
Total Other Assets	1.8%	4.1%	3.2%	2.6%	5.2%	6.3%	6.3%	6.3%	4.4%	4.1%	4.7%
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	0.0%	5.1%	0.4%	5.1%	20.3%	15.7%	2.9%	3.2%	1.8%	0.2%	2.5%
Share Drafts	0.0%	1.0%	7.5%	5.6%	9.1%	10.9%	11.8%	18.5%	14.4%	18.0%	16.0%
Regular Shares	82.5%	68.2%	35.4%	51.3%	36.5%	36.1%	42.9%	29.1%	27.1%	36.4%	32.7%
Money Market Shares	0.0%	0.0%	3.8%	0.0%	0.9%	5.7%	5.7%	12.2%	21.8%	14.8%	15.4%
Share Certificates	0.0%	8.5%	24.1%	18.3%	16.6%	18.4%	20.4%	18.3%	17.9%	15.0%	16.8%
IRA/KEOGH Accounts	0.0%	0.9%	5.4%	5.2%	4.7%	3.8%	5.5%	4.1%	6.2%	5.7%	5.5%
All Other Shares	0.0%	0.4%	0.8%	1.4%	0.8%	0.0%	1.2%	3.1%	0.0%	0.0%	0.5%
Non-Member Deposits	0.0%	0.0%	3.8%	0.4%	0.6%	0.4%	0.2%	0.0%	0.0%	0.0%	0.1%
Total Shares and Deposits	82.5%	78.9%	80.8%	82.2%	69.2%	75.2%	87.7%	85.4%	87.4%	89.8%	87.0%
Total Equity	17.5%	16.0%	18.8%	12.7%	10.6%	9.1%	9.3%	11.4%	10.8%	10.0%	10.5%
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	17.5%	16.0%	18.8%	12.7%	10.8%	9.1%	9.9%	11.7%	10.9%	10.8%	10.9%
Total Equity + Allow. for Loan Loss	27.0%	17.1%	19.5%	13.1%	11.0%	9.7%	9.9%	12.0%	11.5%	10.3%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-63.0%	24.2%	6.9%	11.5%	14.6%	-10.0%	9.8%	16.3%	17.2%	5.5%	9.2%
Total Loans and Leases	11.8%	-6.6%	7.2%	6.3%	4.5%	7.8%	5.6%	7.2%	5.0%	12.5%	8.3%
TOTAL ASSETS	-3.4%	6.8%	7.4%	8.4%	9.9%	-1.7%	8.3%	9.4%	6.7%	10.2%	8.4%
Total Liabilities	0.0%	14.4%	-140.8%	78.5%	11.0%	-17.9%	-17.3%	-25.1%	-11.8%	-23.0%	-10.7%
Total Shares and Deposits	-4.2%	8.0%	11.1%	5.6%	10.4%	1.6%	8.5%	11.2%	7.2%	10.2%	9.0%
Equity Capital	0.0%	-1.1%	3.5%	5.5%	4.8%	1.4%	15.1%	7.1%	6.2%	11.2%	8.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	-3.4%	6.8%	7.4%	8.4%	9.9%	-1.7%	8.3%	9.4%	6.7%	10.2%	8.4%

June 30, 2017

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	0.74%	2.33%	2.67%	1.04%	0.91%	0.89%	1.28%	0.39%	0.66%	0.48%	0.60%
Delinquent Loans / Total Capital	2.6%	7.5%	8.4%	4.4%	3.3%	4.2%	8.9%	2.2%	4.4%	3.0%	3.7%
Delinquent Loans + OREO / Net Loans + OREO	0.8%	2.4%	2.8%	1.1%	1.0%	1.1%	1.5%	0.6%	0.8%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	5.4%	61.6%	37.0%	17.6%	21.3%	41.6%	37.4%	28.4%	33.5%	31.9%
Allowance for Loan Losses/Net Loans	11.11%	2.00%	1.16%	0.74%	0.97%	1.32%	0.91%	0.93%	0.95%	0.53%	0.79%
Loans 2 to less than 6 months Delinquent (\$000s)	\$2	\$48	\$48	\$53	\$113	\$250	\$760	\$596	\$2,488	\$4,535	\$693
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$3	\$52	\$5	\$18	\$68	\$360	\$291	\$286	\$768	\$143
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$24	\$26	\$6	\$0	\$181	\$65	\$701	\$1,520	\$182
Total Delinquent Loans (\$000s)	\$2	\$51	\$125	\$85	\$137	\$318	\$1,301	\$952	\$3,475	\$6,822	\$1,017
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.98%	0.00%	0.46%	0.82%	0.20%	0.12%	0.61%	0.66%	0.55%
STS Loans	0.00%	0.00%	0.00%	0.00%	1.32%	0.00%	0.00%	2.70%	7.14%	0.00%	1.53%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%	0.91%
New Vehicle Loans	1.09%	4.31%	0.00%	0.55%	1.02%	0.86%	0.36%	0.23%	0.47%	0.28%	0.38%
Used Vehicle Loans	0.00%	2.36%	4.56%	1.71%	0.79%	1.24%	0.90%	0.31%	0.45%	0.30%	0.49%
1st Mortgage Fixed	0.00%	0.00%	0.24%	0.00%	0.00%	0.00%	1.74%	0.45%	0.62%	0.54%	0.62%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.77%	3.03%	0.00%	1.18%	0.00%	2.29%	0.52%	0.77%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.95%	0.68%	1.01%	0.65%	0.87%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.22%	0.03%	0.72%	0.66%	0.67%
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	0.00%	1.55%	3.39%	0.41%	0.92%	0.97%	3.26%	3.21%	1.86%	3.67%	2.37%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	2.45%	0.46%	0.34%	0.46%	0.34%	0.43%
Total 1st Mortgage Loans	0.00%	0.00%	0.24%	1.14%	1.42%	0.00%	1.49%	0.32%	1.07%	0.53%	0.70%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.94%	0.00%	1.79%	0.07%	0.41%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.45%	0.03%	0.14%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	1.17%	0.72%	0.29%	0.63%	1.02%	0.42%	0.57%	0.66%	0.36%	0.52%
Recoveries / Charge-Offs	0.00%	16.13%	65.40%	50.00%	34.74%	29.26%	20.85%	15.55%	14.19%	12.24%	16.32%
Expected Charge-Offs / Net Loans	0.11%	0.29%	1.23%	0.55%	0.76%	0.38%	0.59%	0.28%	0.35%	0.29%	0.34%
Provision for Loan Losses/Net Charge-Offs	0.0%	117.3%	89.0%	60.9%	85.9%	146.0%	107.7%	112.8%	106.1%	115.8%	111.1%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	472.0%	52.7%	32.3%	71.6%	395.0%	77.7%	228.5%	204.2%	143.2%	173.5%
Bankruptcies / Net Loans	0.00%	0.23%	0.37%	0.55%	2.34%	0.66%	0.65%	0.59%	0.45%	0.46%	0.52%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$31	\$95	\$46	\$143	\$504	\$534	\$1,595	\$3,971	\$5,622	\$1,040
Total Amount of Recoveries (\$000s)	\$0	\$5	\$62	\$23	\$50	\$148	\$111	\$248	\$564	\$688	\$170
Net Charge Offs (\$000s)	\$0	\$26	\$33	\$23	\$93	\$357	\$423	\$1,347	\$3,407	\$4,934	\$870
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.72%	0.00%	-0.01%	0.40%	0.42%	0.62%	0.94%	1.50%	1.04%
STS Loans	0.00%	0.00%	16.22%	15.79%	1.87%	4.76%	0.00%	10.91%	0.00%	0.00%	3.09%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.59%	0.59%
New Vehicle Loans	0.00%	0.00%	-0.07%	0.41%	0.56%	0.37%	0.32%	0.66%	0.81%	0.28%	0.54%
Used Vehicle Loans	0.00%	2.27%	1.27%	0.00%	0.84%	1.55%	0.27%	0.59%	0.77%	0.89%	0.77%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.29%	0.36%	0.00%	0.33%	0.03%	-0.01%	0.00%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.85%	0.43%	0.27%	0.07%	0.18%
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	0.00%	-0.39%	0.65%	0.90%	0.91%	-0.21%	-5.00%	0.02%	0.28%	-0.03%	0.11%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.45%	0.11%	0.40%	0.44%	0.18%	0.36%
Number of Credit Unions in Each Peer Group:	1	4	5	4	9	5	3	4	5	2	42

June 30, 2017

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%	2.79%	0.00%	31.86%	10.64%	0.00%	0.06%	0.46%	0.42%	1.69%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	7.64%	0.00%	6.65%	1.37%	0.57%	0.15%	0.00%	0.37%	0.49%
Total Investments in Corporate Credit Unions*	0.00%	34.70%	63.23%	87.37%	58.70%	37.60%	45.17%	11.67%	0.27%	0.00%	7.57%
Marketable Securities	0.00%	21.39%	2.06%	41.33%	193.01%	193.65%	73.71%	144.84%	130.72%	208.38%	164.93%
All Other Investments	0.00%	138.80%	73.91%	172.04%	199.39%	253.55%	64.35%	26.32%	-1.03%	31.02%	34.82%
Total Investments	74.00%	246.53%	186.04%	319.61%	502.15%	523.43%	243.27%	227.59%	181.41%	283.54%	254.45%
Unsecured Loans	66.00%	40.20%	34.25%	27.63%	36.49%	50.57%	63.93%	39.72%	58.28%	44.85%	48.92%
Vehicle Loans	474.00%	254.45%	158.12%	197.27%	227.82%	316.63%	254.70%	347.14%	428.12%	237.36%	317.75%
New Vehicle Loans	366.00%	68.85%	38.21%	59.41%	82.26%	120.83%	84.58%	131.43%	207.95%	175.71%	169.74%
Used Vehicle Loans	108.00%	185.60%	119.91%	137.86%	145.56%	195.80%	170.12%	215.71%	220.17%	61.65%	148.00%
Total Real Estate	0.00%	6.79%	51.50%	148.49%	55.40%	72.32%	313.23%	158.95%	192.13%	306.74%	229.40%
1st Mortgage	0.00%	0.00%	51.50%	142.19%	52.86%	57.22%	287.00%	148.58%	158.42%	261.86%	196.82%
1st Mortgage Fxd	0.00%	0.00%	51.50%	83.62%	28.10%	57.00%	160.33%	106.33%	115.74%	59.52%	87.43%
1st Mortgage Adj	0.00%	0.00%	0.00%	58.58%	24.76%	0.21%	126.67%	42.25%	42.68%	202.34%	109.39%
2nd Mortgage	0.00%	6.79%	0.00%	6.30%	2.54%	15.10%	26.22%	10.38%	33.71%	44.88%	32.58%
Closed-End Fxd	0.00%	6.79%	0.00%	6.30%	0.76%	5.32%	4.86%	6.38%	12.30%	13.41%	10.89%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.00%	8.63%	0.00%	0.00%	0.82%	12.02%	5.48%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	1.78%	0.63%	21.37%	4.00%	20.59%	19.40%	16.16%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.52%	0.00%	0.00%	0.00%	0.06%	0.04%
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	0.00%	40.40%	81.54%	66.26%	47.79%	55.89%	63.15%	21.64%	16.76%	5.69%	17.65%
Total Loans	540.00%	341.84%	325.58%	439.81%	368.94%	495.64%	695.02%	567.47%	696.46%	598.98%	615.93%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	90.68%	78.38%	195.54%	324.14%	180.88%	214.58%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	28.64%	30.77%	56.33%	75.71%	76.21%	67.53%
Business Loans	0.00%	0.00%	7.92%	17.78%	8.72%	0.89%	25.55%	28.72%	48.05%	142.23%	79.86%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.63%	0.00%	0.00%	0.24%
Total Mortgage Exposure**	0.00%	6.79%	51.50%	148.49%	57.03%	75.42%	338.23%	184.81%	242.15%	374.21%	278.36%
Total Real Estate	0.00%	6.79%	51.50%	148.49%	55.40%	72.32%	313.23%	158.95%	192.13%	306.74%	229.40%
RE Business Loans	0.00%	0.00%	3.33%	17.59%	4.97%	0.87%	14.07%	28.18%	36.95%	138.47%	74.04%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	1.64%	3.10%	25.00%	25.86%	50.02%	67.46%	48.96%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	1.64%	3.10%	25.00%	25.86%	50.02%	67.46%	48.96%
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%	0.00%



