

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	0.99%	0.77%	1.06%	0.89%	0.97%	1.08%	1.43%	1.23%	1.88%	1.93%	1.71%
Loan Yield	9.90%	5.89%	5.98%	5.17%	5.07%	5.05%	4.65%	4.40%	4.38%	4.09%	4.23%
Net Loan Yield After NCOs	8.81%	5.23%	5.57%	4.70%	4.79%	4.61%	4.40%	3.30%	1.59%	3.76%	3.64%
Asset Yield	3.40%	3.05%	3.19%	2.55%	2.65%	2.87%	3.14%	3.31%	3.62%	3.24%	3.23%
Cost of Funds	-0.29%	-0.19%	-0.33%	-0.17%	-0.19%	-0.31%	-0.35%	-0.41%	-0.61%	-0.57%	-0.52%
Gross Spread	3.11%	2.86%	2.86%	2.38%	2.47%	2.56%	2.79%	2.90%	3.01%	2.67%	2.71%
Provision Expense	-0.30%	-0.30%	-0.20%	-0.19%	-0.18%	-0.25%	-0.20%	-0.80%	-1.99%	-0.53%	-0.61%
Net Spread after Provision Expense	2.82%	2.56%	2.66%	2.18%	2.29%	2.31%	2.59%	2.10%	1.02%	2.14%	2.10%
Total Non-Interest Income	0.24%	0.29%	0.53%	0.53%	0.72%	0.71%	0.85%	1.20%	1.03%	0.99%	0.98%
Total Non-Interest Expense	-3.84%	-3.34%	-3.27%	-2.66%	-2.72%	-2.74%	-3.04%	-3.32%	-3.29%	-2.60%	-2.75%
Net Operating Expense	-3.60%	-3.04%	-2.74%	-2.13%	-2.00%	-2.03%	-2.19%	-2.12%	-2.25%	-1.61%	-1.77%
Non-Operating Gains (Losses)	-0.07%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	-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	-0.04%	-0.01%	-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)	-0.88%	-0.49%	-0.09%	0.05%	0.29%	0.29%	0.40%	0.00%	-1.24%	0.54%	0.34%
Net Charge-Offs	-0.30%	-0.30%	-0.18%	-0.18%	-0.12%	-0.20%	-0.14%	-0.75%	-2.03%	-0.21%	-0.37%
ROA (with Net Charge-offs)	-0.88%	-0.48%	-0.06%	0.06%	0.34%	0.34%	0.46%	0.05%	-1.28%	0.86%	0.57%
ROA with Provision for LL - W/O NCUSIF Expense	-0.85%	-0.49%	-0.08%	0.06%	0.29%	0.29%	0.40%	0.00%	-1.24%	0.54%	0.34%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.85%	-0.48%	-0.06%	0.06%	0.35%	0.34%	0.47%	0.05%	-1.28%	0.86%	0.57%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.48%	-2.03%	-1.78%	-1.37%	-1.29%	-1.33%	-1.55%	-1.74%	-1.60%	-1.33%	-1.40%
Travel and Conference Expense	-0.04%	-0.05%	-0.04%	-0.02%	-0.03%	-0.03%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.24%	-0.07%	-0.17%	-0.15%	-0.18%	-0.20%	-0.22%	-0.24%	-0.22%	-0.18%	-0.19%
Office Operations Expense	-1.10%	-0.75%	-0.74%	-0.65%	-0.56%	-0.51%	-0.53%	-0.55%	-0.53%	-0.46%	-0.49%
Educational and Promotional Expense	0.00%	-0.01%	-0.04%	-0.04%	-0.05%	-0.08%	-0.08%	-0.12%	-0.09%	-0.09%	-0.09%
Loan Servicing Expense	-0.08%	-0.08%	-0.09%	-0.13%	-0.23%	-0.22%	-0.23%	-0.20%	-0.28%	-0.23%	-0.22%
Professional and Outside Services	-0.56%	-0.26%	-0.28%	-0.21%	-0.29%	-0.29%	-0.31%	-0.29%	-0.21%	-0.20%	-0.22%
Member Insurance	-0.09%	-0.02%	-0.02%	-0.01%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.01%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.21%	-0.05%	-0.09%	-0.06%	-0.06%	-0.05%	-0.06%	-0.12%	-0.30%	-0.07%	-0.09%
Total Non-Interest Expense	-3.84%	-3.34%	-3.27%	-2.66%	-2.72%	-2.74%	-3.04%	-3.32%	-3.29%	-2.60%	-2.75%
Other Performance Ratios											
Earning Asset Yield	3.38%	3.21%	3.31%	2.59%	2.79%	2.95%	3.20%	3.44%	3.77%	3.31%	3.31%
Average Cost of Funds	-0.37%	-0.24%	-0.41%	-0.23%	-0.25%	-0.38%	-0.40%	-0.47%	-0.69%	-0.63%	-0.58%
FTE Employee / \$million of Loans & Share Drafts	3.02	1.01	0.72	0.54	0.44	0.37	0.32	0.31	0.22	0.20	0.23
Compensation & Benefits / FTE Emp.	\$17,502	\$41,684	\$50,841	\$52,511	\$56,362	\$61,560	\$67,924	\$69,161	\$87,306	\$90,886	\$81,739
Compensation & Benefits / \$million Lns. & S.D.s	\$54,755	\$40,495	\$35,668	\$28,223	\$24,241	\$22,955	\$22,534	\$21,380	\$19,272	\$18,316	\$19,356
Operating Expense / Loans & Share Drafts	-14.25%	-6.64%	-6.55%	-5.48%	-5.11%	-4.71%	-4.42%	-4.09%	-3.97%	-3.57%	-3.79%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.90%	0.58%	1.06%	1.09%	1.35%	1.22%	1.24%	1.48%	1.25%	1.36%	1.35%
Net Operating Expense / Loans & Share Drafts	-13.34%	-6.06%	-5.49%	-4.39%	-3.76%	-3.49%	-3.18%	-2.61%	-2.72%	-2.21%	-2.44%
Operating Expense / Operating Revenue	110.19%	104.48%	96.65%	91.93%	86.17%	85.06%	84.71%	82.62%	83.64%	74.92%	77.69%
Total Fixed Assets / Shares & Equity	0.20%	0.24%	0.54%	1.10%	1.50%	1.89%	1.77%	2.10%	1.77%	1.46%	1.56%
Net Loans to Total Shares and Deposits	36.2%	56.4%	53.8%	51.9%	54.2%	58.4%	66.4%	78.6%	85.3%	75.9%	74.7%
Members / FTE Employee	467.47	389.62	403.49	462.26	438.77	428.35	380.65	334.57	390.15	423.14	406.93

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	0.6%	0.7%	0.9%	0.8%	0.9%	0.9%	0.9%	1.2%	0.7%	0.6%	0.7%
Total Investments	70.8%	52.5%	54.8%	58.5%	55.3%	50.3%	40.9%	27.1%	22.8%	32.6%	33.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.4%	1.0%	2.2%	2.0%	2.1%	3.0%	3.1%	2.2%	2.3%
All Other Unsecured Loans/Lines of Credit	16.2%	19.5%	12.6%	6.6%	5.4%	3.9%	3.2%	3.7%	2.8%	3.5%	3.6%
Short-Term Small Amount Loans (STS)	0.0%	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%	0.1%	0.0%	0.2%	0.4%	0.5%	0.8%	0.2%	1.8%	0.4%	0.5%
New Vehicle Loans	3.3%	8.8%	7.4%	6.2%	3.9%	3.5%	4.3%	5.2%	7.6%	6.8%	6.3%
Used Vehicle Loans	4.0%	11.5%	7.9%	8.6%	7.2%	7.7%	6.5%	11.0%	9.2%	5.2%	6.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.3%	7.5%	7.3%	12.3%	16.0%	23.0%	23.9%	24.4%	30.2%	27.3%
Total Other Real Estate Loans/Lines of Credit	0.1%	1.6%	2.5%	5.9%	7.1%	7.4%	10.8%	12.2%	9.4%	10.6%	10.4%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	1.1%	0.0%	0.3%	0.3%
Total All Other Loans/Lines of Credit to Members	4.6%	1.8%	4.3%	2.9%	2.9%	4.8%	3.9%	7.4%	14.2%	4.5%	5.3%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%
Total Loans and Leases	28.3%	46.0%	42.8%	38.7%	41.4%	45.9%	55.0%	67.8%	72.9%	63.9%	62.6%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.5%	-0.3%	-0.3%	-0.5%	-0.4%	-1.0%	-2.2%	-0.9%	-0.9%
Net Loans and Leases	27.0%	45.2%	42.3%	38.4%	41.1%	45.4%	54.6%	66.7%	70.7%	63.0%	61.7%
Total Other Assets	1.6%	1.6%	2.0%	2.2%	2.7%	3.4%	3.6%	5.0%	5.8%	3.8%	4.0%
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	4.5%	5.2%	9.5%	15.8%	14.5%	12.5%	7.2%	4.6%	2.9%	5.9%	6.3%
Share Drafts	0.8%	5.1%	6.5%	9.7%	12.1%	12.7%	14.1%	14.6%	12.6%	9.8%	10.8%
Regular Shares	73.2%	72.1%	57.1%	51.9%	47.5%	40.2%	37.6%	30.5%	34.2%	30.7%	32.5%
Money Market Shares	0.0%	0.0%	2.3%	3.9%	6.9%	10.6%	11.8%	19.6%	14.1%	19.3%	17.6%
Share Certificates	2.1%	2.9%	7.7%	6.6%	6.5%	9.7%	11.7%	14.9%	17.8%	18.2%	16.6%
IRA/KEOGH Accounts	0.3%	0.9%	2.2%	1.2%	2.4%	4.4%	4.9%	5.3%	5.3%	5.4%	5.1%
All Other Shares	0.3%	0.5%	1.5%	0.9%	0.7%	0.6%	1.5%	0.7%	0.2%	0.4%	0.5%
Non-Member Deposits	1.4%	0.0%	2.2%	0.4%	0.3%	0.4%	1.1%	0.5%	1.4%	0.5%	0.6%
Total Shares and Deposits	78.0%	81.5%	79.5%	74.7%	76.4%	78.7%	82.8%	86.2%	85.4%	84.2%	83.8%
Total Equity	17.5%	13.3%	11.0%	9.6%	9.2%	8.8%	10.0%	9.2%	11.7%	9.9%	9.9%
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%	13.2%	11.1%	9.6%	9.4%	9.0%	10.3%	9.4%	12.3%	10.3%	10.2%
Total Equity + Allow. for Loan Loss	18.8%	14.0%	11.5%	9.9%	9.5%	9.3%	10.4%	10.2%	13.9%	10.8%	10.8%
Balance Sheet Growth YTD Annualized											
Total Investments	17.6%	-33.6%	0.7%	15.0%	-0.1%	13.4%	28.6%	12.2%	6.0%	19.0%	16.7%
Total Loans and Leases	27.6%	-32.7%	-18.1%	-3.3%	-16.7%	2.3%	17.7%	6.0%	-1.0%	10.3%	8.2%
TOTAL ASSETS	19.6%	-33.9%	-8.1%	7.2%	-8.7%	7.4%	22.4%	7.8%	1.6%	12.2%	10.5%
Total Liabilities	36.0%	-54.5%	-7.7%	10.2%	1.4%	16.6%	36.4%	-3.0%	-21.6%	47.4%	32.1%
Total Shares and Deposits	17.8%	-32.0%	-8.2%	6.4%	-9.5%	7.1%	21.8%	9.1%	4.0%	10.5%	9.5%
Equity Capital	23.7%	-36.2%	-8.3%	8.7%	-16.5%	-2.1%	18.4%	1.2%	-8.7%	9.0%	5.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	19.6%	-33.9%	-8.1%	7.2%	-8.7%	7.4%	22.4%	7.8%	1.6%	12.2%	10.5%

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	4.14%	1.48%	1.47%	1.42%	1.30%	2.07%	0.96%	2.27%	3.56%	2.62%	2.53%
Delinquent Loans / Total Capital	6.2%	4.8%	5.5%	5.6%	5.7%	10.2%	5.1%	15.0%	18.6%	15.5%	14.6%
Delinquent Loans + OREO / Net Loans + OREO	4.3%	1.5%	1.5%	1.4%	1.4%	2.2%	1.0%	2.8%	4.4%	2.7%	2.7%
Delinquent Loans > 6mo / Delinquent Loans	58.6%	30.9%	30.9%	46.9%	49.2%	65.7%	38.3%	58.8%	51.6%	71.6%	67.2%
Allowance for Loan Losses/Net Loans	4.68%	1.73%	1.18%	0.89%	0.76%	1.15%	0.69%	1.57%	3.12%	1.45%	1.52%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$17	\$36	\$52	\$103	\$258	\$478	\$2,088	\$8,984	\$13,563	\$1,160
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$6	\$12	\$20	\$33	\$183	\$102	\$1,846	\$4,685	\$13,386	\$995
Loans 12 months and over Delinquent (\$000s)	\$1	\$2	\$4	\$25	\$67	\$312	\$195	\$1,140	\$4,909	\$20,735	\$1,386
Total Delinquent Loans (\$000s)	\$9	\$25	\$51	\$97	\$202	\$753	\$775	\$5,074	\$18,578	\$47,684	\$3,541
Delinquency by Category											
Unsecured Credit Card	0.00%	0.06%	0.11%	0.19%	0.38%	0.44%	0.37%	0.38%	0.89%	0.42%	0.44%
STS Loans	0.00%	0.00%	5.48%	2.84%	1.12%	0.00%	7.41%	0.00%	0.00%	6.25%	5.75%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	3.57%	1.13%	1.34%	0.87%	0.45%	0.46%	0.67%	0.68%
New Vehicle Loans	0.07%	0.19%	0.89%	0.48%	0.37%	0.38%	0.37%	0.21%	0.24%	0.26%	0.27%
Used Vehicle Loans	1.48%	1.85%	1.47%	1.50%	1.00%	1.00%	0.67%	0.49%	0.41%	0.82%	0.75%
1st Mortgage Fixed	0.00%	0.00%	0.60%	1.48%	0.84%	1.35%	0.82%	1.13%	0.95%	0.56%	0.67%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	3.00%	3.22%	0.75%	1.25%	3.59%	0.94%	1.13%
Other RE Fixed	0.00%	8.17%	1.34%	0.91%	0.61%	1.13%	0.82%	0.95%	0.93%	1.21%	1.09%
Other RE Adj	0.00%	1.66%	0.00%	3.12%	0.83%	0.96%	0.47%	1.14%	0.68%	0.68%	0.73%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.00%	0.33%	0.28%
All Other Loans	23.82%	21.43%	8.44%	5.06%	7.28%	9.74%	4.84%	14.02%	14.55%	29.02%	22.43%
Indirect Loans	0.00%	0.00%	0.00%	1.49%	5.99%	0.63%	0.64%	0.56%	1.03%	0.68%	0.71%
Total 1st Mortgage Loans	0.00%	0.00%	0.59%	1.44%	1.27%	1.78%	0.81%	1.16%	1.41%	0.66%	0.79%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.85%	0.00%	1.08%	0.24%	1.00%	0.39%	0.45%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.09%	0.05%	0.43%	0.11%	0.11%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.09%	0.66%	0.41%	0.47%	0.28%	0.44%	0.26%	1.11%	2.79%	0.33%	0.60%
Recoveries / Charge-Offs	31.52%	17.05%	35.52%	34.03%	33.59%	21.71%	20.10%	7.51%	4.14%	23.83%	14.96%
Expected Charge-Offs / Net Loans	1.38%	0.53%	0.41%	0.59%	0.64%	1.18%	0.48%	1.19%	1.83%	1.49%	1.41%
Provision for Loan Losses/Net Charge-Offs	100.0%	102.8%	112.5%	104.7%	147.5%	124.4%	144.7%	106.6%	98.0%	250.1%	162.4%
Prov. for Loan Losses/Expected Charge-Offs	82.6%	128.9%	115.1%	83.9%	65.9%	47.0%	78.0%	100.6%	153.8%	56.5%	70.0%
Bankruptcies / Net Loans	0.00%	0.38%	0.16%	0.23%	0.29%	0.37%	0.36%	0.69%	1.06%	0.55%	0.58%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$15	\$23	\$49	\$69	\$203	\$247	\$2,645	\$15,146	\$7,756	\$964
Total Amount of Recoveries (\$000s)	\$1	\$3	\$8	\$17	\$23	\$44	\$50	\$199	\$628	\$1,848	\$144
Net Charge Offs (\$000s)	\$2	\$12	\$15	\$32	\$46	\$159	\$197	\$2,447	\$14,518	\$5,908	\$820
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.10%	0.00%	0.23%	0.28%	0.38%	0.49%	0.71%	1.97%	0.86%	0.83%
STS Loans	0.00%	0.00%	0.00%	2.25%	2.17%	0.00%	10.94%	0.00%	0.00%	21.22%	18.83%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.18%	-0.05%	0.17%	0.11%	0.00%	1.14%	0.18%	0.40%
New Vehicle Loans	0.00%	-0.10%	0.25%	0.20%	0.17%	0.10%	0.29%	0.37%	0.28%	0.24%	0.25%
Used Vehicle Loans	0.00%	0.53%	0.19%	0.85%	0.42%	0.34%	0.50%	0.71%	0.67%	0.86%	0.76%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.24%	-0.02%	0.03%	0.03%	0.06%	0.11%	0.03%	0.04%
Total Other RE Loans/ LOC	0.00%	8.86%	0.52%	-0.15%	0.03%	0.13%	0.05%	0.11%	0.01%	0.08%	0.08%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.14%	0.08%
All Other Loans	8.04%	4.89%	2.83%	4.08%	2.07%	3.87%	14.94%	133.75%	-1101.22%	-0.91%	-5.09%
Indirect Loans	0.00%	0.00%	0.00%	0.80%	3.44%	0.13%	0.35%	0.38%	0.53%	0.22%	0.26%
Number of Credit Unions in Each Peer Group:	59	29	34	59	61	42	26	24	7	20	361

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	23.86%	16.63%	35.43%	37.31%	30.50%	21.52%	14.01%	3.79%	0.00%	0.00%	3.21%
Credit Unions - Deposits in and Loans to	5.24%	0.00%	10.77%	7.28%	8.81%	7.52%	4.62%	0.36%	0.00%	0.01%	0.89%
Total Investments in Corporate Credit Unions*	60.01%	51.96%	62.36%	79.60%	71.25%	59.56%	31.18%	25.92%	5.07%	1.53%	10.63%
Marketable Securities	32.43%	54.30%	100.88%	180.50%	174.81%	204.40%	155.46%	167.20%	155.21%	242.63%	220.23%
All Other Investments	161.34%	192.78%	229.46%	271.87%	284.74%	225.69%	136.07%	50.63%	-11.39%	5.53%	34.30%
Total Investments	404.55%	396.62%	495.56%	608.67%	590.22%	556.70%	395.90%	288.06%	185.42%	316.88%	328.47%
Unsecured Loans	92.30%	150.27%	117.28%	79.31%	81.26%	64.65%	51.05%	70.97%	48.24%	55.61%	57.93%
Vehicle Loans	41.92%	152.84%	138.08%	153.90%	118.33%	123.99%	104.48%	172.62%	136.60%	116.60%	123.38%
New Vehicle Loans	18.78%	66.41%	66.44%	64.34%	41.12%	38.68%	41.91%	55.44%	61.93%	65.93%	61.85%
Used Vehicle Loans	23.14%	86.43%	71.64%	89.56%	77.21%	85.31%	62.56%	117.18%	74.67%	50.67%	61.53%
Total Real Estate	0.63%	29.72%	90.62%	137.29%	207.42%	259.65%	327.64%	384.09%	274.36%	396.46%	367.82%
1st Mortgage	0.00%	17.71%	67.73%	76.27%	131.50%	177.62%	223.12%	253.97%	197.90%	293.43%	266.79%
1st Mortgage Fxd	0.00%	16.10%	66.90%	73.86%	105.72%	137.35%	170.93%	186.65%	163.16%	215.47%	198.36%
1st Mortgage Adj	0.00%	1.60%	0.83%	2.41%	25.78%	40.28%	52.20%	67.32%	34.74%	77.97%	68.43%
2nd Mortgage	0.63%	12.01%	22.90%	61.01%	75.93%	82.02%	104.52%	130.11%	76.46%	103.03%	101.03%
Closed-End Fxd	0.63%	3.17%	13.51%	28.69%	30.36%	35.21%	38.19%	50.68%	15.67%	19.36%	23.70%
Closed-End Adj	0.00%	0.00%	0.01%	3.42%	0.84%	5.45%	4.60%	2.58%	3.66%	4.54%	4.19%
Open-End Adj	0.00%	8.85%	9.38%	26.75%	38.84%	39.78%	60.53%	76.73%	56.63%	78.20%	72.13%
Open-End Fxd	0.00%	0.00%	0.00%	2.16%	5.88%	1.59%	1.19%	0.14%	0.50%	0.93%	1.00%
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%	0.11%	0.26%	1.21%	3.71%	11.21%	0.00%	2.46%	2.97%
All Other Loans/Lines of Credit to Members	26.56%	13.60%	39.17%	30.27%	30.79%	52.94%	37.61%	78.63%	115.17%	43.65%	51.58%
Total Loans	161.43%	347.21%	386.43%	402.88%	442.31%	508.54%	532.55%	720.47%	592.03%	621.72%	610.93%
Indirect Loans	0.00%	0.00%	0.00%	22.60%	1.67%	18.33%	32.49%	80.48%	127.51%	110.98%	97.75%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	14.69%	1.41%	14.78%	31.10%	46.62%	93.34%	95.18%	79.22%
Business Loans	1.10%	0.00%	11.81%	3.50%	8.03%	23.66%	28.74%	86.76%	119.25%	105.75%	93.99%
Participation Loans	0.24%	0.99%	0.00%	0.22%	0.96%	2.34%	2.29%	2.92%	3.65%	1.32%	1.69%
Total Mortgage Exposure**	6.47%	30.93%	91.67%	139.43%	216.20%	284.28%	407.74%	446.07%	388.61%	534.39%	484.43%
Total Real Estate	0.63%	29.72%	90.62%	137.29%	207.42%	259.65%	327.64%	384.09%	274.36%	396.46%	367.82%
RE Business Loans	0.00%	0.00%	1.48%	0.59%	3.51%	10.59%	13.44%	32.60%	38.94%	66.97%	54.32%
Mortgage-Backed Investments	5.83%	1.21%	1.04%	2.14%	8.78%	24.63%	80.10%	61.99%	114.24%	137.92%	116.61%
Federal Agency Securities (Mtg Backed)	5.83%	1.21%	1.04%	2.14%	8.78%	24.63%	80.10%	61.98%	114.24%	130.31%	111.22%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.61%	5.38%



