

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	0.73%	0.91%	0.94%	0.82%	0.88%	1.03%	1.26%	1.04%	1.53%	1.81%	1.58%
Loan Yield	6.94%	6.74%	5.75%	5.37%	5.11%	5.30%	4.44%	4.42%	4.19%	4.16%	4.28%
Net Loan Yield After NCOs	6.48%	5.47%	5.25%	4.94%	4.78%	4.73%	4.21%	3.83%	2.94%	3.24%	3.43%
Asset Yield	2.43%	3.46%	3.06%	2.65%	2.62%	2.97%	2.99%	3.26%	3.40%	3.22%	3.19%
Cost of Funds	-0.27%	-0.18%	-0.30%	-0.18%	-0.18%	-0.31%	-0.36%	-0.43%	-0.55%	-0.58%	-0.52%
Gross Spread	2.16%	3.28%	2.76%	2.47%	2.44%	2.66%	2.63%	2.84%	2.85%	2.64%	2.67%
Provision Expense	-0.21%	-0.93%	-0.19%	-0.18%	-0.16%	-0.37%	-0.24%	-0.66%	-1.86%	-0.48%	-0.56%
Net Spread after Provision Expense	1.95%	2.35%	2.56%	2.29%	2.28%	2.29%	2.39%	2.18%	0.99%	2.16%	2.10%
Total Non-Interest Income	0.25%	0.42%	0.55%	0.57%	0.73%	0.80%	0.81%	1.24%	1.01%	1.02%	1.00%
Total Non-Interest Expense	-2.44%	-4.27%	-2.86%	-2.78%	-2.77%	-2.88%	-2.84%	-3.27%	-2.83%	-2.65%	-2.75%
Net Operating Expense	-2.19%	-3.85%	-2.31%	-2.21%	-2.04%	-2.08%	-2.04%	-2.03%	-1.82%	-1.63%	-1.75%
Non-Operating Gains (Losses)	-0.01%	0.00%	0.00%	0.03%	0.00%	0.01%	0.00%	0.00%	0.02%	0.03%	0.02%
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	-0.05%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	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)	-0.28%	-1.51%	0.24%	0.12%	0.24%	0.21%	0.36%	0.15%	-0.81%	0.56%	0.38%
Net Charge-Offs	-0.13%	-0.56%	-0.22%	-0.17%	-0.14%	-0.27%	-0.13%	-0.40%	-0.91%	-0.58%	-0.53%
ROA (with Net Charge-offs)	-0.20%	-1.14%	0.21%	0.12%	0.26%	0.32%	0.47%	0.41%	0.14%	0.46%	0.41%
ROA with Provision for LL - W/O NCUSIF Expense	-0.24%	-1.50%	0.25%	0.12%	0.24%	0.22%	0.36%	0.15%	-0.81%	0.56%	0.38%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.16%	-1.13%	0.22%	0.13%	0.27%	0.32%	0.47%	0.41%	0.15%	0.46%	0.42%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-0.85%	-2.56%	-1.53%	-1.43%	-1.31%	-1.40%	-1.42%	-1.67%	-1.44%	-1.34%	-1.39%
Travel and Conference Expense	-0.02%	-0.05%	-0.03%	-0.02%	-0.03%	-0.04%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.07%	-0.14%	-0.15%	-0.16%	-0.19%	-0.21%	-0.21%	-0.23%	-0.19%	-0.19%	-0.19%
Office Operations Expense	-0.87%	-1.03%	-0.68%	-0.67%	-0.62%	-0.49%	-0.55%	-0.54%	-0.52%	-0.48%	-0.50%
Educational and Promotional Expense	-0.01%	-0.03%	-0.04%	-0.04%	-0.06%	-0.08%	-0.08%	-0.11%	-0.09%	-0.11%	-0.10%
Loan Servicing Expense	-0.05%	-0.07%	-0.08%	-0.14%	-0.21%	-0.22%	-0.21%	-0.20%	-0.28%	-0.23%	-0.23%
Professional and Outside Services	-0.31%	-0.27%	-0.25%	-0.23%	-0.26%	-0.37%	-0.26%	-0.28%	-0.20%	-0.20%	-0.22%
Member Insurance	-0.05%	-0.02%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.16%	-0.07%	-0.08%	-0.07%	-0.06%	-0.05%	-0.05%	-0.17%	-0.05%	-0.07%	-0.08%
Total Non-Interest Expense	-2.44%	-4.27%	-2.86%	-2.78%	-2.77%	-2.88%	-2.84%	-3.27%	-2.83%	-2.65%	-2.75%
Other Performance Ratios											
Earning Asset Yield	2.47%	3.54%	3.20%	2.70%	2.77%	3.04%	3.16%	3.49%	3.60%	3.29%	3.29%
Average Cost of Funds	-0.33%	-0.23%	-0.39%	-0.24%	-0.24%	-0.38%	-0.43%	-0.50%	-0.65%	-0.64%	-0.59%
FTE Employee / \$million of Loans & Share Drafts	3.04	1.06	0.68	0.55	0.46	0.39	0.33	0.32	0.22	0.21	0.25
Compensation & Benefits / FTE Emp.	\$8,036	\$50,547	\$44,809	\$51,460	\$55,330	\$61,125	\$64,667	\$66,779	\$80,732	\$88,238	\$78,835
Compensation & Benefits / \$million Lns. & S.D.s	\$29,724	\$53,929	\$30,047	\$28,574	\$24,981	\$23,887	\$21,124	\$21,027	\$17,398	\$18,900	\$19,593
Operating Expense / Loans & Share Drafts	-8.57%	-9.02%	-5.61%	-5.56%	-5.26%	-4.92%	-4.23%	-4.11%	-3.43%	-3.73%	-3.88%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.88%	0.89%	1.08%	1.14%	1.38%	1.36%	1.20%	1.56%	1.23%	1.43%	1.41%
Net Operating Expense / Loans & Share Drafts	-7.69%	-8.13%	-4.53%	-4.42%	-3.88%	-3.56%	-3.03%	-2.55%	-2.20%	-2.30%	-2.47%
Operating Expense / Operating Revenue	65.91%	114.12%	86.59%	91.61%	87.85%	84.64%	84.24%	82.08%	76.61%	76.21%	78.12%
Total Fixed Assets / Shares & Equity	0.33%	0.31%	0.68%	1.11%	1.75%	1.84%	1.79%	2.18%	1.69%	1.50%	1.61%
Net Loans to Total Shares and Deposits	34.7%	56.7%	56.7%	54.4%	56.4%	59.7%	67.7%	79.8%	87.5%	76.0%	75.2%
Members / FTE Employee	491.97	404.92	423.72	448.67	452.05	418.55	395.83	336.02	391.70	415.93	404.23

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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	1.2%	1.0%	1.1%	0.9%	1.0%	1.0%	0.9%	1.3%	0.6%	0.7%	0.8%
Total Investments	71.4%	52.5%	52.4%	56.4%	52.9%	48.9%	39.8%	26.5%	22.3%	31.6%	32.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.5%	1.3%	2.6%	2.1%	2.1%	3.2%	3.2%	2.4%	2.5%
All Other Unsecured Loans/Lines of Credit	17.4%	21.1%	11.9%	6.9%	5.9%	4.2%	3.4%	3.7%	2.7%	3.6%	3.7%
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%	0.3%	0.3%	0.5%	0.8%	0.2%	1.9%	0.3%	0.5%
New Vehicle Loans	3.6%	8.2%	7.6%	6.1%	3.7%	3.4%	4.3%	5.0%	7.2%	6.8%	6.3%
Used Vehicle Loans	4.4%	10.0%	9.0%	8.6%	7.4%	7.7%	6.2%	10.6%	8.7%	5.3%	6.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.2%	7.5%	8.4%	13.6%	16.0%	23.9%	24.1%	24.6%	30.2%	27.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.5%	3.7%	6.1%	7.0%	8.1%	11.2%	12.2%	9.4%	10.7%	10.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	1.1%	0.0%	0.2%	0.2%
Total All Other Loans/Lines of Credit to Members	1.8%	2.1%	4.9%	3.1%	2.7%	4.9%	3.7%	8.1%	15.9%	4.7%	5.6%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.3%
Total Loans and Leases	27.3%	45.7%	45.1%	40.8%	43.2%	47.1%	56.2%	68.3%	73.8%	64.5%	63.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.9%	-0.4%	-0.4%	-0.3%	-0.5%	-0.4%	-1.0%	-2.2%	-0.8%	-0.9%
Net Loans and Leases	26.1%	44.8%	44.7%	40.4%	42.9%	46.6%	55.8%	67.3%	71.6%	63.7%	62.4%
Total Other Assets	1.3%	1.7%	1.8%	2.2%	3.2%	3.5%	3.6%	4.9%	5.4%	4.0%	4.1%
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	4.2%	6.0%	9.5%	15.5%	13.7%	12.0%	6.8%	4.8%	3.2%	5.1%	5.7%
Share Drafts	2.3%	5.3%	7.2%	10.0%	11.8%	12.3%	13.1%	14.0%	11.8%	9.5%	10.4%
Regular Shares	71.7%	68.5%	57.9%	51.4%	47.3%	38.6%	38.1%	29.4%	33.8%	30.3%	32.1%
Money Market Shares	0.0%	0.7%	2.6%	4.2%	7.1%	11.8%	11.6%	20.2%	13.9%	20.2%	18.3%
Share Certificates	2.7%	2.5%	7.5%	7.1%	7.0%	10.2%	12.7%	15.5%	18.1%	18.4%	16.9%
IRA/KEOGH Accounts	0.3%	0.9%	2.2%	1.2%	2.5%	5.0%	5.2%	5.6%	5.4%	5.6%	5.4%
All Other Shares	0.5%	0.3%	1.3%	0.6%	0.7%	0.6%	1.4%	0.7%	0.2%	0.3%	0.4%
Non-Member Deposits	1.1%	2.3%	0.8%	0.4%	0.4%	0.3%	1.0%	0.4%	1.2%	0.7%	0.7%
Total Shares and Deposits	78.6%	80.6%	79.6%	75.0%	76.7%	78.8%	83.0%	85.7%	84.4%	84.9%	84.2%
Total Equity	17.2%	13.4%	11.0%	9.5%	9.6%	9.2%	10.2%	9.5%	12.4%	10.0%	10.1%
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	17.2%	13.4%	11.1%	9.6%	9.7%	9.5%	10.7%	9.8%	13.0%	10.6%	10.6%
Total Equity + Allow. for Loan Loss	18.4%	14.3%	11.4%	9.9%	9.9%	9.7%	10.6%	10.5%	14.6%	10.8%	10.9%
Balance Sheet Growth YTD Annualized											
Total Investments	-5.1%	-5.5%	-13.1%	9.1%	-12.3%	12.0%	2.1%	-7.0%	-26.3%	3.1%	0.0%
Total Loans and Leases	-10.7%	1.4%	-15.9%	4.5%	-10.1%	10.2%	-7.7%	-4.4%	-8.4%	15.2%	8.6%
TOTAL ASSETS	-7.5%	-2.3%	-14.2%	6.7%	-11.4%	11.2%	-3.4%	-5.6%	-13.4%	11.4%	5.8%
Total Liabilities	783.6%	67.5%	-16.3%	9.3%	-16.1%	14.7%	7.5%	-1.4%	-21.7%	19.0%	10.1%
Total Shares and Deposits	-10.0%	-2.3%	-13.9%	6.7%	-10.4%	10.9%	-4.3%	-5.2%	-11.6%	11.2%	5.9%
Equity Capital	-15.1%	-17.4%	-14.9%	3.0%	-12.5%	8.9%	-2.7%	-10.6%	-22.0%	9.4%	2.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-7.5%	-2.3%	-14.2%	6.7%	-11.4%	11.2%	-3.4%	-5.6%	-13.4%	11.4%	5.8%

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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	3.88%	1.87%	1.58%	1.41%	1.37%	2.19%	0.93%	2.00%	3.41%	2.29%	2.26%
Delinquent Loans / Total Capital	5.8%	6.0%	6.2%	5.8%	6.0%	10.7%	5.0%	13.0%	17.2%	13.6%	13.0%
Delinquent Loans + OREO / Net Loans + OREO	4.1%	1.9%	1.6%	1.4%	1.5%	2.5%	1.0%	2.3%	3.8%	2.4%	2.4%
Delinquent Loans > 6mo / Delinquent Loans	37.6%	35.3%	27.9%	41.8%	46.0%	49.7%	51.8%	40.9%	44.2%	56.6%	53.1%
Allowance for Loan Losses/Net Loans	4.56%	1.92%	0.98%	0.94%	0.73%	1.00%	0.77%	1.53%	3.14%	1.26%	1.39%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$21	\$43	\$58	\$119	\$416	\$364	\$2,566	\$9,982	\$17,188	\$1,416
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$8	\$12	\$25	\$39	\$189	\$208	\$844	\$4,796	\$12,202	\$868
Loans 12 months and over Delinquent (\$000s)	\$1	\$3	\$5	\$17	\$63	\$223	\$183	\$933	\$3,107	\$10,222	\$736
Total Delinquent Loans (\$000s)	\$8	\$32	\$59	\$99	\$221	\$829	\$755	\$4,342	\$17,885	\$39,612	\$3,020
Delinquency by Category											
Unsecured Credit Card	0.00%	0.08%	0.14%	0.33%	0.39%	0.55%	0.46%	0.42%	0.95%	0.48%	0.49%
STS Loans	0.00%	0.00%	3.66%	3.03%	1.48%	3.00%	1.75%	0.00%	0.00%	7.24%	6.61%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	1.99%	0.03%	0.97%	1.06%	0.65%	1.28%	0.89%	0.99%
New Vehicle Loans	0.13%	0.58%	0.31%	0.90%	0.53%	0.52%	0.56%	0.30%	0.25%	0.31%	0.33%
Used Vehicle Loans	1.27%	1.99%	1.46%	1.93%	1.15%	1.13%	0.85%	0.50%	0.56%	1.00%	0.90%
1st Mortgage Fixed	0.00%	0.00%	1.30%	1.04%	1.29%	1.95%	0.77%	1.33%	0.99%	0.59%	0.74%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.20%	2.13%	1.96%	0.95%	1.28%	2.99%	0.67%	0.89%
Other RE Fixed	0.00%	5.32%	1.39%	1.39%	0.93%	1.16%	0.60%	1.08%	1.23%	1.46%	1.28%
Other RE Adj	0.00%	1.84%	0.69%	2.20%	0.66%	1.62%	0.35%	1.34%	1.37%	1.09%	1.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	0.52%	0.31%
All Other Loans	56.26%	26.10%	8.08%	3.89%	7.11%	9.35%	4.58%	9.87%	11.92%	22.63%	17.41%
Indirect Loans	0.00%	0.00%	0.00%	0.59%	7.32%	0.82%	0.88%	0.65%	1.30%	0.54%	0.63%
Total 1st Mortgage Loans	0.00%	0.00%	1.28%	1.04%	1.51%	1.95%	0.81%	1.32%	1.40%	0.61%	0.78%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	1.08%	0.55%	1.02%	0.27%	1.01%	0.46%	0.52%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.07%	0.03%	0.10%	0.06%	0.50%	0.12%	0.13%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.46%	1.27%	0.50%	0.43%	0.33%	0.58%	0.22%	0.59%	1.25%	0.92%	0.86%
Recoveries / Charge-Offs	43.00%	16.06%	26.79%	36.64%	33.44%	18.56%	32.42%	11.21%	5.89%	10.07%	10.69%
Expected Charge-Offs / Net Loans	1.32%	0.75%	0.42%	1.07%	0.66%	0.93%	0.55%	0.85%	1.15%	1.02%	0.98%
Provision for Loan Losses/Net Charge-Offs	164.9%	166.5%	86.8%	102.7%	117.0%	140.3%	188.2%	165.9%	204.8%	82.7%	106.8%
Prov. for Loan Losses/Expected Charge-Offs	60.0%	287.1%	103.6%	41.6%	58.7%	87.2%	77.6%	117.3%	228.2%	76.2%	94.9%
Bankruptcies / Net Loans	0.13%	0.31%	0.27%	2.23%	0.63%	0.45%	0.65%	0.61%	0.79%	0.60%	0.63%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$25	\$27	\$47	\$82	\$254	\$263	\$1,426	\$7,330	\$16,654	\$1,226
Total Amount of Recoveries (\$000s)	\$1	\$4	\$7	\$17	\$28	\$47	\$85	\$160	\$432	\$1,678	\$131
Net Charge Offs (\$000s)	\$1	\$21	\$20	\$30	\$55	\$207	\$178	\$1,266	\$6,898	\$14,976	\$1,095
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.08%	0.24%	0.28%	0.47%	0.47%	0.62%	1.57%	0.78%	0.74%
STS Loans	0.00%	0.00%	1.10%	4.42%	0.56%	0.66%	57.02%	0.00%	0.00%	20.44%	17.85%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	-3.38%	0.03%	-0.04%	0.05%	0.20%	0.00%	0.27%	0.31%	0.25%
New Vehicle Loans	-0.52%	0.16%	0.28%	0.11%	0.10%	0.17%	0.22%	0.21%	0.15%	0.25%	0.23%
Used Vehicle Loans	0.19%	0.93%	0.65%	0.66%	0.31%	0.50%	0.40%	0.54%	0.49%	0.93%	0.75%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.10%	0.05%	0.03%	0.05%	0.06%	0.04%	0.04%
Total Other RE Loans/ LOC	0.00%	0.69%	-0.02%	0.13%	0.04%	0.32%	0.08%	0.08%	0.09%	0.14%	0.13%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.04%
All Other Loans	4.59%	25.02%	2.90%	3.99%	2.66%	4.11%	2.93%	17.53%	24.10%	-8.16%	-13.39%
Indirect Loans	0.00%	0.00%	0.00%	0.78%	1.34%	0.59%	0.35%	0.63%	0.73%	0.50%	0.54%
Number of Credit Unions in Each Peer Group:	56	35	35	58	64	40	24	24	7	20	363

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	16.11%	15.25%	29.40%	34.68%	29.39%	18.00%	15.79%	3.60%	0.00%	0.00%	3.13%
Credit Unions - Deposits in and Loans to	1.42%	0.73%	8.94%	6.98%	8.77%	9.68%	6.52%	0.43%	0.00%	0.00%	1.07%
Total Investments in Corporate Credit Unions*	50.55%	37.67%	56.14%	69.58%	66.11%	43.87%	29.19%	20.79%	7.40%	2.07%	9.96%
Marketable Securities	35.70%	46.81%	101.80%	175.73%	160.47%	203.12%	143.18%	158.99%	143.63%	240.98%	215.71%
All Other Investments	190.19%	211.52%	228.86%	262.23%	264.22%	204.49%	122.45%	48.17%	-11.60%	4.70%	32.15%
Total Investments	415.56%	390.38%	474.20%	588.46%	542.88%	513.63%	372.37%	271.73%	171.46%	297.58%	308.14%
Unsecured Loans	101.36%	160.44%	111.96%	85.67%	86.82%	66.17%	51.61%	70.75%	45.25%	56.30%	58.60%
Vehicle Loans	46.80%	135.48%	150.15%	152.55%	114.58%	117.00%	98.43%	159.91%	122.09%	113.89%	118.77%
New Vehicle Loans	21.20%	61.32%	68.33%	63.37%	38.16%	35.79%	40.52%	51.36%	55.14%	64.33%	59.48%
Used Vehicle Loans	25.60%	74.16%	81.83%	89.18%	76.42%	81.20%	57.91%	108.55%	66.95%	49.56%	59.29%
Total Real Estate	0.06%	27.48%	100.55%	150.95%	211.22%	253.12%	329.02%	372.28%	261.22%	385.67%	357.03%
1st Mortgage	0.00%	16.06%	67.43%	87.34%	139.63%	167.85%	223.79%	246.83%	188.71%	284.39%	258.10%
1st Mortgage Fxd	0.00%	14.43%	66.61%	84.39%	103.36%	131.52%	173.64%	179.18%	149.75%	209.60%	191.83%
1st Mortgage Adj	0.00%	1.63%	0.82%	2.95%	36.28%	36.33%	50.14%	67.65%	38.97%	74.80%	66.27%
2nd Mortgage	0.06%	11.43%	33.12%	63.61%	71.59%	85.27%	105.23%	125.45%	72.51%	101.28%	98.93%
Closed-End Fxd	0.06%	3.98%	24.15%	28.44%	29.03%	32.88%	38.64%	48.59%	15.06%	18.89%	23.08%
Closed-End Adj	0.00%	0.00%	0.02%	4.07%	1.19%	6.20%	4.21%	2.75%	3.48%	4.47%	4.16%
Open-End Adj	0.00%	7.45%	8.96%	29.00%	35.57%	45.64%	61.21%	73.96%	53.55%	77.16%	70.84%
Open-End Fxd	0.00%	0.00%	0.00%	2.10%	5.81%	0.55%	1.17%	0.15%	0.42%	0.76%	0.85%
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%	0.14%	0.27%	0.92%	3.82%	10.91%	0.00%	1.42%	2.20%
All Other Loans/Lines of Credit to Members	10.30%	15.56%	44.47%	32.71%	27.58%	51.53%	34.99%	83.01%	122.24%	44.10%	53.03%
Total Loans	158.53%	339.88%	407.89%	425.63%	443.79%	494.76%	526.06%	699.96%	566.74%	607.85%	596.44%
Indirect Loans	0.00%	0.00%	0.00%	12.69%	1.78%	7.99%	35.63%	73.57%	114.20%	105.51%	91.67%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	8.32%	1.56%	6.83%	36.20%	46.01%	93.53%	92.64%	77.19%
Business Loans	1.02%	0.00%	11.83%	5.48%	12.67%	15.75%	33.61%	89.04%	127.74%	99.63%	90.52%
Participation Loans	0.33%	0.00%	0.00%	0.26%	1.10%	1.60%	2.20%	2.12%	2.34%	1.47%	1.60%
Total Mortgage Exposure**	6.97%	28.50%	101.65%	153.36%	219.40%	287.60%	404.53%	432.79%	364.72%	521.85%	470.98%
Total Real Estate	0.06%	27.48%	100.55%	150.95%	211.22%	253.12%	329.02%	372.28%	261.22%	385.67%	357.03%
RE Business Loans	0.00%	0.00%	1.48%	1.07%	9.25%	3.97%	14.91%	30.51%	40.65%	61.79%	50.32%
Mortgage-Backed Investments	6.92%	1.01%	1.10%	2.41%	8.18%	34.48%	75.51%	60.51%	103.50%	136.18%	113.95%
Federal Agency Securities (Mtg Backed)	6.92%	1.01%	1.10%	2.41%	8.18%	34.48%	75.51%	60.51%	103.50%	131.53%	110.70%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.65%	3.25%



