

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	0.00%	1.01%	1.43%	0.92%	1.03%	1.34%	1.49%	1.43%	1.45%	1.76%	1.57%
Loan Yield	4.81%	7.84%	7.03%	4.93%	5.04%	5.30%	4.65%	4.37%	4.47%	4.24%	4.40%
Net Loan Yield After NCOs	4.81%	7.32%	5.28%	4.46%	4.75%	3.75%	3.86%	3.64%	3.67%	3.31%	3.53%
Asset Yield	3.35%	4.09%	4.43%	2.68%	2.89%	3.45%	3.81%	3.16%	3.41%	3.38%	3.38%
Cost of Funds	-0.37%	-0.52%	-0.48%	-0.31%	-0.33%	-0.22%	-0.51%	-0.37%	-0.39%	-0.63%	-0.52%
Gross Spread	2.98%	3.57%	3.95%	2.37%	2.56%	3.23%	3.30%	2.79%	3.01%	2.75%	2.86%
Provision Expense	0.00%	0.29%	-0.79%	-0.23%	-0.18%	-0.49%	-0.76%	-0.42%	-0.56%	-0.64%	-0.59%
Net Spread after Provision Expense	2.98%	3.86%	3.16%	2.14%	2.38%	2.74%	2.55%	2.37%	2.46%	2.11%	2.28%
Total Non-Interest Income	0.62%	0.19%	0.79%	0.77%	1.13%	1.74%	1.39%	1.28%	1.27%	1.24%	1.27%
Total Non-Interest Expense	-3.47%	-3.00%	-4.63%	-3.07%	-3.26%	-4.01%	-3.54%	-3.21%	-3.44%	-2.63%	-3.01%
Net Operating Expense	-2.85%	-2.81%	-3.83%	-2.30%	-2.13%	-2.27%	-2.15%	-1.93%	-2.18%	-1.39%	-1.74%
Non-Operating Gains (Losses)	0.00%	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	0.00%	0.00%	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%	0.00%
Return on Assets (ROA with Provision for LL)	0.12%	1.05%	-0.68%	-0.17%	0.25%	0.46%	0.39%	0.45%	0.27%	0.71%	0.53%
Net Charge-Offs	0.00%	-0.24%	-0.96%	-0.21%	-0.14%	-0.86%	-0.60%	-0.45%	-0.54%	-0.63%	-0.58%
ROA (with Net Charge-offs)	0.12%	0.52%	-0.84%	-0.15%	0.29%	0.10%	0.54%	0.41%	0.29%	0.72%	0.54%
ROA with Provision for LL - W/O NCUSIF Expense	0.12%	1.05%	-0.68%	-0.17%	0.25%	0.46%	0.39%	0.45%	0.27%	0.71%	0.54%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.12%	0.52%	-0.84%	-0.15%	0.29%	0.10%	0.54%	0.41%	0.29%	0.72%	0.54%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.61%	-1.67%	-2.47%	-1.68%	-1.60%	-2.03%	-1.81%	-1.66%	-1.81%	-1.41%	-1.58%
Travel and Conference Expense	0.00%	0.00%	-0.02%	-0.03%	-0.03%	-0.04%	-0.04%	-0.03%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.25%	-0.10%	-0.28%	-0.14%	-0.20%	-0.26%	-0.18%	-0.20%	-0.22%	-0.16%	-0.18%
Office Operations Expense	-0.87%	-0.62%	-1.02%	-0.49%	-0.76%	-0.90%	-0.65%	-0.77%	-0.61%	-0.52%	-0.59%
Educational and Promotional Expense	0.00%	0.00%	-0.03%	-0.01%	-0.07%	-0.16%	-0.10%	-0.09%	-0.10%	-0.12%	-0.11%
Loan Servicing Expense	-0.12%	-0.10%	-0.14%	-0.10%	-0.19%	-0.16%	-0.27%	-0.17%	-0.27%	-0.18%	-0.21%
Professional and Outside Services	-0.25%	-0.43%	-0.16%	-0.50%	-0.30%	-0.37%	-0.40%	-0.19%	-0.29%	-0.12%	-0.21%
Member Insurance	0.00%	0.00%	-0.01%	0.00%	-0.01%	0.00%	-0.01%	0.00%	-0.02%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	0.00%	0.00%	-0.01%	-0.02%	-0.01%	-0.02%	-0.03%	-0.01%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.37%	-0.10%	-0.49%	-0.12%	-0.08%	-0.09%	-0.06%	-0.08%	-0.07%	-0.07%	-0.07%
Total Non-Interest Expense	-3.47%	-3.00%	-4.63%	-3.07%	-3.26%	-4.01%	-3.54%	-3.21%	-3.44%	-2.63%	-3.01%
Other Performance Ratios											
Earning Asset Yield	4.94%	3.73%	4.65%	2.97%	3.10%	3.42%	3.95%	3.28%	3.56%	3.45%	3.49%
Average Cost of Funds	-0.58%	-0.52%	-0.59%	-0.42%	-0.41%	-0.22%	-0.57%	-0.40%	-0.43%	-0.70%	-0.58%
FTE Employee / \$million of Loans & Share Drafts	1.41	0.85	0.73	0.60	0.47	0.52	0.33	0.30	0.30	0.26	0.30
Compensation & Benefits / FTE Emp.	\$20,800	\$40,000	\$59,355	\$59,500	\$56,494	\$49,843	\$58,253	\$64,907	\$71,203	\$70,519	\$66,458
Compensation & Benefits / \$million Lns. & S.D.s	\$23,690	\$37,150	\$42,661	\$32,413	\$26,224	\$27,358	\$19,600	\$19,690	\$21,265	\$18,629	\$20,041
Operating Expense / Loans & Share Drafts	-5.10%	-6.69%	-7.99%	-5.91%	-5.35%	-5.40%	-3.85%	-3.80%	-4.04%	-3.48%	-3.81%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.91%	0.42%	1.37%	1.48%	1.86%	2.34%	1.51%	1.51%	1.49%	1.64%	1.61%
Net Operating Expense / Loans & Share Drafts	-4.19%	-6.26%	-6.62%	-4.43%	-3.49%	-3.05%	-2.34%	-2.28%	-2.56%	-1.84%	-2.20%
Operating Expense / Operating Revenue	96.88%	82.22%	97.74%	98.11%	89.29%	81.53%	77.91%	80.54%	82.11%	70.67%	75.81%
Total Fixed Assets / Shares & Equity	0.37%	0.20%	2.56%	0.76%	2.20%	3.10%	2.41%	2.20%	2.50%	2.53%	2.47%
Net Loans to Total Shares and Deposits	89.4%	49.5%	66.0%	55.2%	56.9%	59.6%	86.1%	69.3%	74.2%	81.6%	77.4%
Members / FTE Employee	435.20	480.29	457.42	416.93	432.89	326.84	351.89	341.70	326.59	403.25	372.82

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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	0.8%	1.9%	0.8%	1.0%	1.3%	1.9%	0.9%	0.8%	0.6%	0.5%	0.6%
Total Investments	17.2%	53.2%	41.6%	53.5%	47.8%	40.1%	20.0%	34.4%	27.4%	28.7%	29.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	1.8%	1.1%	1.6%	2.6%	1.6%	2.6%	2.7%	2.4%
All Other Unsecured Loans/Lines of Credit	0.9%	5.5%	7.6%	3.4%	2.9%	2.0%	1.8%	1.5%	2.7%	2.5%	2.4%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.1%	0.0%	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%	0.1%	0.1%	0.0%	0.0%
New Vehicle Loans	15.3%	13.0%	14.7%	10.0%	12.2%	12.0%	16.2%	13.3%	13.4%	19.2%	16.6%
Used Vehicle Loans	52.2%	16.6%	25.1%	19.4%	20.6%	23.9%	33.6%	23.0%	21.2%	25.7%	25.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.4%	0.0%	3.2%	5.4%	7.9%	13.4%	13.8%	18.8%	10.3%	12.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.0%	0.1%	2.3%	1.8%	2.3%	3.8%	2.4%	2.0%	2.2%
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	12.9%	8.9%	6.1%	5.1%	3.0%	4.1%	5.4%	3.4%	5.7%	4.9%	4.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.1%	0.1%
Total Loans and Leases	81.2%	44.5%	54.5%	43.0%	47.6%	53.3%	75.5%	60.5%	67.1%	67.4%	65.9%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.8%	-0.8%	-0.4%	-0.3%	-0.5%	-0.7%	-0.6%	-0.5%	-0.6%	-0.6%
Net Loans and Leases	80.1%	43.6%	53.7%	42.7%	47.3%	52.8%	74.8%	59.9%	66.6%	66.8%	65.3%
Total Other Assets	1.9%	1.3%	4.0%	2.8%	3.6%	5.2%	4.3%	4.9%	5.4%	4.1%	4.4%
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	1.6%	0.0%	0.0%	8.7%	5.6%	2.4%	2.7%	2.9%	0.2%	5.9%	4.1%
Share Drafts	0.0%	0.0%	3.9%	7.8%	13.6%	20.0%	17.3%	24.3%	18.2%	8.3%	13.1%
Regular Shares	44.1%	78.8%	61.9%	51.4%	43.1%	49.0%	31.6%	34.1%	25.0%	24.1%	27.9%
Money Market Shares	0.0%	0.0%	4.5%	0.9%	3.2%	1.7%	9.6%	7.9%	23.4%	26.6%	20.5%
Share Certificates	10.8%	9.7%	8.9%	9.4%	16.9%	13.8%	22.8%	17.1%	16.6%	17.0%	17.2%
IRA/KEOGH Accounts	8.7%	1.5%	3.4%	8.0%	5.2%	4.2%	5.0%	3.7%	7.1%	6.2%	5.9%
All Other Shares	0.2%	0.0%	0.0%	0.5%	1.5%	0.0%	0.6%	0.0%	0.2%	0.1%	0.2%
Non-Member Deposits	27.0%	0.0%	0.0%	0.0%	0.3%	0.9%	0.7%	0.1%	0.0%	0.3%	0.3%
Total Shares and Deposits	90.8%	89.9%	82.6%	77.9%	83.8%	89.6%	87.6%	87.3%	90.4%	82.5%	85.2%
Total Equity	7.6%	10.0%	17.4%	13.4%	10.7%	8.0%	9.7%	9.8%	9.4%	11.6%	10.7%
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	7.6%	10.0%	17.4%	13.7%	10.8%	8.6%	10.1%	10.1%	9.6%	11.7%	10.9%
Total Equity + Allow. for Loan Loss	8.7%	10.9%	18.2%	13.8%	11.0%	8.5%	10.4%	10.4%	9.9%	12.2%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	-301.0%	141.5%	-1.7%	-29.1%	-18.7%	130.4%	31.6%	26.9%	30.4%	34.7%	31.7%
Total Loans and Leases	-131.5%	87.0%	-8.1%	-72.0%	-15.2%	31.5%	5.1%	3.2%	4.8%	7.0%	5.5%
TOTAL ASSETS	-189.8%	114.0%	-5.2%	-49.7%	-16.7%	68.8%	8.4%	11.0%	11.0%	14.4%	12.6%
Total Liabilities	-147.4%	0.0%	-386.3%	-3.6%	-89.5%	1436.7%	-31.8%	-77.9%	-1.2%	31.4%	15.2%
Total Shares and Deposits	-183.9%	107.7%	-2.2%	-55.9%	-11.2%	61.6%	10.2%	15.4%	11.6%	14.2%	13.3%
Equity Capital	-245.3%	179.5%	-3.9%	-39.5%	-11.6%	46.4%	5.0%	6.2%	4.7%	7.2%	6.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-189.8%	114.0%	-5.2%	-49.7%	-16.7%	68.8%	8.4%	11.0%	11.0%	14.4%	12.6%

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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	2.83%	3.19%	1.01%	0.87%	1.11%	1.22%	0.78%	0.72%	0.57%	0.66%	0.69%
Delinquent Loans / Total Capital	26.4%	13.0%	3.0%	2.7%	4.8%	7.7%	5.7%	4.2%	3.8%	3.6%	4.0%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	3.2%	1.2%	0.9%	1.3%	1.6%	1.0%	1.7%	0.7%	0.8%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	17.6%	32.1%	2.9%	20.0%	46.7%	32.3%	26.0%	34.1%	24.1%	20.9%	24.9%
Allowance for Loan Losses/Net Loans	1.35%	1.92%	1.56%	0.84%	0.64%	0.96%	0.89%	1.03%	0.75%	0.93%	0.90%
Loans 2 to less than 6 months Delinquent (\$000s)	\$21	\$30	\$40	\$44	\$94	\$329	\$629	\$926	\$1,910	\$6,631	\$763
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$8	\$1	\$11	\$70	\$99	\$206	\$314	\$571	\$1,627	\$220
Loans 12 months and over Delinquent (\$000s)	\$0	\$7	\$0	\$0	\$12	\$58	\$15	\$164	\$35	\$130	\$33
Total Delinquent Loans (\$000s)	\$26	\$45	\$41	\$55	\$176	\$486	\$850	\$1,404	\$2,516	\$8,388	\$1,016
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.22%	0.37%	0.52%	0.64%	0.22%	0.41%	0.58%	0.51%
STS Loans	0.00%	0.00%	0.00%	5.88%	7.14%	0.00%	0.00%	0.00%	0.00%	0.00%	5.88%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.39%	11.74%	4.26%	0.56%	5.22%
New Vehicle Loans	0.00%	1.30%	0.48%	0.49%	0.37%	0.61%	0.56%	0.66%	0.56%	0.49%	0.52%
Used Vehicle Loans	1.47%	3.37%	1.36%	1.29%	0.93%	1.44%	1.05%	0.79%	0.83%	0.73%	0.83%
1st Mortgage Fixed	0.00%	40.00%	0.00%	0.47%	1.30%	1.44%	0.22%	0.49%	0.13%	0.25%	0.28%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	5.29%	0.03%	0.00%	0.00%	0.22%	0.08%	0.26%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	1.25%	1.04%	0.46%	2.75%	0.44%	0.70%	0.89%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.67%	0.16%	0.27%	0.29%	0.28%
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	11.89%	5.83%	2.31%	0.92%	3.06%	2.69%	1.45%	1.35%	1.15%	2.04%	1.78%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.10%	0.73%	0.84%	0.92%	0.81%	0.68%	0.73%
Total 1st Mortgage Loans	0.00%	40.00%	0.00%	0.47%	2.98%	1.09%	0.19%	0.44%	0.15%	0.20%	0.28%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.24%	0.45%	0.00%	0.00%	0.14%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.10%	0.00%	0.00%	0.02%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	0.52%	1.75%	0.47%	0.29%	1.55%	0.79%	0.74%	0.79%	0.93%	0.87%
Recoveries / Charge-Offs	0.00%	16.67%	20.54%	11.90%	25.00%	22.16%	10.24%	6.50%	11.28%	26.67%	21.36%
Expected Charge-Offs / Net Loans	0.85%	1.02%	0.26%	0.32%	0.65%	0.58%	0.40%	0.55%	0.34%	0.39%	0.41%
Provision for Loan Losses/Net Charge-Offs	0.0%	-120.0%	83.1%	109.5%	131.7%	57.5%	125.7%	92.4%	103.7%	101.0%	101.2%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	-62.2%	564.9%	161.5%	59.9%	154.8%	253.9%	125.0%	243.8%	244.9%	219.4%
Bankruptcies / Net Loans	1.82%	0.00%	0.42%	0.68%	1.04%	0.61%	0.75%	0.58%	0.80%	0.91%	0.84%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$8	\$90	\$37	\$63	\$763	\$959	\$1,539	\$3,935	\$16,107	\$1,621
Total Amount of Recoveries (\$000s)	\$0	\$1	\$18	\$4	\$16	\$169	\$98	\$100	\$444	\$4,296	\$346
Net Charge Offs (\$000s)	\$0	\$7	\$71	\$33	\$47	\$594	\$861	\$1,439	\$3,491	\$11,811	\$1,275
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.43%	0.34%	0.30%	1.60%	0.91%	1.14%	1.63%	1.38%
STS Loans	0.00%	0.00%	0.00%	4.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.32%
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%	0.00%
New Vehicle Loans	0.00%	0.00%	0.15%	0.40%	0.19%	0.61%	0.69%	1.13%	0.82%	0.85%	0.82%
Used Vehicle Loans	0.00%	0.00%	2.58%	0.51%	0.33%	2.94%	0.90%	0.76%	1.17%	0.97%	1.02%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.09%	0.08%	0.04%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.02%	0.04%
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%	2.52%	4.52%	0.79%	-0.95%	1.62%	-0.40%	-0.07%	-0.13%	-0.12%	-0.13%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.11%	1.25%	0.26%	0.34%	0.28%	0.27%	0.28%
Number of Credit Unions in Each Peer Group:	2	3	5	9	16	7	9	4	4	4	63

March 31, 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%	34.08%	9.36%	18.51%	0.55%	0.00%	5.95%	0.00%	0.00%	1.48%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	2.16%	0.00%	0.19%	3.84%	0.00%	0.00%	0.43%
Total Investments in Corporate Credit Unions*	16.57%	40.04%	20.01%	42.90%	50.14%	58.40%	31.52%	7.61%	19.43%	3.94%	13.09%
Marketable Securities	0.00%	0.00%	0.00%	68.89%	95.58%	233.49%	109.13%	181.40%	206.59%	160.85%	163.53%
All Other Investments	54.44%	393.36%	168.78%	244.84%	232.26%	104.14%	24.68%	77.74%	-4.59%	2.33%	25.06%
Total Investments	226.63%	529.82%	239.58%	389.07%	441.40%	463.64%	198.15%	339.50%	286.34%	246.22%	272.33%
Unsecured Loans	11.24%	54.79%	43.92%	37.89%	37.68%	41.35%	43.05%	30.59%	55.36%	44.55%	44.58%
Vehicle Loans	886.39%	295.26%	229.47%	213.54%	303.56%	415.97%	494.50%	357.66%	360.89%	384.47%	382.93%
New Vehicle Loans	200.59%	129.61%	84.84%	72.53%	112.89%	139.05%	160.96%	130.61%	139.93%	164.23%	152.94%
Used Vehicle Loans	685.80%	165.65%	144.64%	141.02%	190.67%	276.91%	333.53%	227.04%	220.96%	220.24%	229.99%
Total Real Estate	0.00%	4.21%	5.48%	24.15%	71.40%	112.07%	156.18%	173.74%	221.17%	105.43%	132.24%
1st Mortgage	0.00%	4.21%	0.00%	23.48%	49.72%	91.70%	133.33%	136.23%	196.33%	88.67%	111.80%
1st Mortgage Fxd	0.00%	4.21%	0.00%	23.49%	28.77%	69.16%	119.27%	122.25%	151.05%	61.10%	84.48%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	20.95%	22.53%	14.06%	13.98%	45.28%	27.57%	27.32%
2nd Mortgage	0.00%	0.00%	5.48%	0.67%	21.67%	20.38%	22.85%	37.51%	24.84%	16.76%	20.44%
Closed-End Fxd	0.00%	0.00%	0.00%	0.43%	14.65%	17.86%	12.88%	15.18%	17.42%	5.07%	9.31%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.42%	0.08%	0.01%	2.47%	2.57%	0.91%	1.18%
Open-End Adj	0.00%	0.00%	5.48%	0.00%	4.23%	2.35%	8.02%	19.86%	4.85%	7.71%	7.91%
Open-End Fxd	0.00%	0.00%	0.00%	0.24%	2.38%	0.10%	1.94%	0.00%	0.00%	3.06%	2.03%
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	169.23%	88.62%	35.09%	37.17%	27.64%	47.77%	53.40%	33.52%	59.61%	42.22%	44.88%
Total Loans	1066.86%	442.89%	313.97%	313.13%	440.30%	617.15%	748.01%	596.31%	700.01%	577.63%	605.82%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	52.86%	96.42%	198.18%	215.72%	266.62%	293.11%	254.17%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	17.41%	23.18%	40.08%	60.32%	73.88%	76.24%	66.38%
Business Loans	0.00%	0.00%	4.30%	0.00%	3.12%	23.25%	11.41%	37.11%	40.47%	12.01%	18.63%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.71%	4.71%	0.00%	5.68%	17.80%	0.00%	3.60%
Total Mortgage Exposure**	0.00%	4.21%	5.48%	24.15%	111.14%	299.36%	239.73%	336.94%	376.49%	230.53%	258.55%
Total Real Estate	0.00%	4.21%	5.48%	24.15%	71.40%	112.07%	156.18%	173.74%	221.17%	105.43%	132.24%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	2.39%	16.54%	8.52%	36.81%	25.55%	11.98%	15.63%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	39.74%	187.29%	83.55%	163.20%	155.32%	125.10%	126.31%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	39.74%	187.29%	83.55%	163.20%	155.32%	113.93%	119.85%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.17%	6.47%



