

December 31, 2016

<b>Earnings to Average Assets</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>
<b>YTD Annualized</b>	<b>&lt;2mm</b>	<b>2-5mm</b>	<b>5-10mm</b>	<b>10-20mm</b>	<b>20-50mm</b>	<b>50-100mm</b>	<b>100-200mm</b>	<b>200-500mm</b>	<b>500mm-1B</b>	<b>GT 1 Billion</b>	<b>ALL FICUs</b>
Investment Yield		0.28%	1.32%	1.05%	1.05%	0.93%	0.77%	1.39%	0.92%	1.21%	1.12%
Loan Yield		5.17%	13.57%	6.37%	4.78%	5.02%	4.16%	5.65%	3.43%	4.29%	4.29%
Net Loan Yield After NCOs		4.56%	13.57%	6.36%	4.58%	4.58%	3.92%	5.14%	3.17%	3.97%	3.97%
Asset Yield		3.28%	6.18%	3.95%	3.00%	3.13%	2.81%	3.82%	2.65%	3.41%	3.27%
Cost of Funds		-0.40%	-2.08%	-0.16%	-0.21%	-0.24%	-0.13%	-0.21%	-0.17%	-0.30%	-0.26%
Gross Spread		2.88%	4.10%	3.78%	2.79%	2.89%	2.68%	3.62%	2.49%	3.11%	3.01%
Provision Expense		-0.57%	-0.32%	-0.06%	-0.09%	-0.20%	-0.17%	-0.18%	-0.25%	-0.26%	-0.24%
Net Spread after Provision Expense		2.31%	3.78%	3.73%	2.69%	2.70%	2.51%	3.43%	2.24%	2.84%	2.77%
Total Non-Interest Income		0.55%	0.19%	0.76%	0.72%	0.93%	0.96%	1.56%	1.36%	1.52%	1.41%
Total Non-Interest Expense		-3.68%	-2.90%	-3.98%	-2.90%	-3.04%	-3.01%	-4.16%	-2.95%	-3.30%	-3.29%
Net Operating Expense		-3.13%	-2.71%	-3.22%	-2.17%	-2.11%	-2.05%	-2.61%	-1.59%	-1.78%	-1.88%
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	0.00%	0.30%	0.01%	-0.01%	-0.02%	0.03%	0.03%
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%
NCUSIF Stabilization Expense		-0.02%	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%
Return on Assets (ROA with Provision for LL)		-0.84%	1.07%	0.50%	0.52%	0.89%	0.47%	0.82%	0.63%	1.09%	0.92%
Net Charge-Offs		-0.37%	0.00%	-0.01%	-0.10%	-0.24%	-0.15%	-0.30%	-0.19%	-0.23%	-0.22%
ROA (with Net Charge-offs)		-0.65%	1.39%	0.55%	0.51%	0.85%	0.49%	0.70%	0.69%	1.12%	0.94%
ROA with Provision for LL - W/O NCUSIF Expense		-0.82%	1.07%	0.50%	0.52%	0.89%	0.47%	0.82%	0.63%	1.09%	0.92%
ROA with Net Charge-Offs - W/O NCUSIF Expense		-0.62%	1.39%	0.55%	0.52%	0.85%	0.49%	0.70%	0.69%	1.12%	0.94%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits		-2.01%	-2.11%	-1.95%	-1.46%	-1.43%	-1.50%	-2.32%	-1.56%	-1.74%	-1.73%
Travel and Conference Expense		-0.01%	0.00%	-0.02%	-0.03%	-0.04%	-0.04%	-0.05%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense		-0.19%	0.00%	-0.30%	-0.16%	-0.16%	-0.17%	-0.27%	-0.18%	-0.21%	-0.20%
Office Operations Expense		-1.00%	-0.47%	-1.05%	-0.62%	-0.57%	-0.62%	-0.79%	-0.50%	-0.47%	-0.52%
Educational and Promotional Expense		-0.04%	0.00%	-0.05%	-0.08%	-0.08%	-0.10%	-0.13%	-0.09%	-0.14%	-0.13%
Loan Servicing Expense		-0.14%	-0.06%	-0.26%	-0.17%	-0.28%	-0.27%	-0.26%	-0.22%	-0.22%	-0.23%
Professional and Outside Services		-0.14%	-0.16%	-0.26%	-0.30%	-0.41%	-0.24%	-0.26%	-0.28%	-0.38%	-0.34%
Member Insurance		-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)		-0.01%	0.00%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses		-0.12%	-0.09%	-0.06%	-0.06%	-0.05%	-0.05%	-0.07%	-0.08%	-0.11%	-0.09%
Total Non-Interest Expense		-3.68%	-2.90%	-3.98%	-2.90%	-3.04%	-3.01%	-4.16%	-2.95%	-3.30%	-3.29%
<b>Other Performance Ratios</b>											
Earning Asset Yield		3.66%	4.96%	3.85%	3.09%	3.29%	3.15%	3.78%	3.47%	3.35%	3.39%
Average Cost of Funds		-0.49%	-1.98%	-0.17%	-0.25%	-0.28%	-0.16%	-0.22%	-0.24%	-0.32%	-0.29%
FTE Employee / \$million of Loans & Share Drafts		0.69	0.00	0.39	0.32	0.33	0.35	0.36	0.32	0.24	0.27
Compensation & Benefits / FTE Emp.		\$47,176	\$0	\$69,663	\$70,203	\$59,985	\$54,714	\$78,634	\$65,027	\$82,105	\$75,580
Compensation & Benefits / \$million Lns. & S.D.s		\$31,327	\$0	\$29,014	\$22,623	\$20,795	\$18,161	\$30,336	\$18,855	\$20,715	\$20,958
Operating Expense / Loans & Share Drafts		-5.75%	0.00%	-5.93%	-4.49%	-4.42%	-3.65%	-5.44%	-3.58%	-3.93%	-3.99%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.86%	0.00%	1.13%	1.12%	1.35%	1.17%	2.03%	1.65%	1.80%	1.70%
Net Operating Expense / Loans & Share Drafts		-4.89%	0.00%	-4.79%	-3.37%	-3.07%	-2.48%	-3.41%	-1.92%	-2.14%	-2.28%
Operating Expense / Operating Revenue		120.40%	0.00%	88.24%	83.48%	71.97%	83.25%	81.67%	77.80%	73.23%	75.82%
Total Fixed Assets / Shares & Equity		0.39%	0.00%	1.81%	1.00%	1.91%	2.00%	2.73%	2.71%	1.58%	1.85%
Net Loans to Total Shares and Deposits		71.2%	46.0%	63.4%	61.4%	68.1%	70.1%	70.1%	83.0%	83.8%	80.3%
Members / FTE Employee		373.08	330.00	475.45	458.80	443.36	306.57	307.88	302.92	403.68	370.75

December 31, 2016

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
<b>ASSETS</b>											
Cash and Cash Equivalents		1.3%	0.2%	1.1%	0.9%	1.0%	1.1%	1.0%	1.1%	0.7%	0.8%
Total Investments		33.3%	60.9%	41.7%	45.1%	40.1%	31.6%	32.9%	21.6%	21.1%	24.4%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	2.8%	1.7%	3.1%	3.4%	2.3%	3.5%	3.4%	3.2%
All Other Unsecured Loans/Lines of Credit		5.9%	0.1%	3.1%	3.3%	2.7%	2.0%	2.2%	0.9%	1.1%	1.4%
Short-Term Small Amount Loans (STS)		0.1%	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%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%
New Vehicle Loans		15.6%	0.0%	10.5%	6.2%	9.7%	9.5%	9.4%	10.0%	15.8%	13.6%
Used Vehicle Loans		32.1%	1.1%	12.7%	10.6%	14.9%	12.5%	14.6%	16.8%	14.9%	14.9%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%	0.0%	18.4%	21.1%	10.1%	20.5%	21.3%	27.8%	24.3%	23.5%
Total Other Real Estate Loans/Lines of Credit		0.2%	0.0%	3.6%	2.3%	6.1%	4.3%	5.8%	6.2%	6.9%	6.4%
Leases Receivable		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		10.9%	37.6%	4.3%	6.5%	9.6%	10.1%	5.7%	7.1%	7.2%	7.3%
Other Loans (Purchased or to non-members)		0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.4%	0.3%
Total Loans and Leases		64.8%	38.8%	55.5%	51.8%	56.2%	62.5%	61.3%	72.4%	74.1%	70.5%
Less: Allowance for Loan & Lease Losses		-1.0%	-0.6%	-1.3%	-0.3%	-0.5%	-0.5%	-0.4%	-0.3%	-0.4%	-0.4%
Net Loans and Leases		63.7%	38.2%	54.3%	51.5%	55.7%	62.0%	60.9%	72.1%	73.7%	70.1%
Total Other Assets		1.6%	0.7%	2.9%	2.6%	3.2%	5.3%	5.3%	5.2%	4.5%	4.6%
<b>TOTAL ASSETS</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities		0.3%	0.0%	0.3%	6.0%	7.5%	2.1%	2.2%	3.7%	1.4%	2.1%
Share Drafts		7.1%	0.0%	13.1%	11.6%	15.2%	21.6%	18.3%	22.8%	10.7%	13.8%
Regular Shares		52.9%	62.9%	42.6%	39.2%	26.0%	33.2%	34.3%	27.8%	29.9%	30.5%
Money Market Shares		24.9%	0.0%	13.8%	14.6%	25.1%	19.8%	20.4%	20.9%	32.2%	28.0%
Share Certificates		4.0%	0.0%	8.8%	10.5%	8.6%	8.3%	8.6%	9.5%	9.8%	9.5%
IRA/KEOGH Accounts		0.7%	21.3%	8.5%	7.4%	6.2%	5.9%	5.4%	5.7%	5.2%	5.4%
All Other Shares		1.0%	0.0%	0.4%	0.7%	1.0%	0.2%	0.4%	0.1%	0.6%	0.5%
Non-Member Deposits		0.3%	0.0%	0.3%	0.4%	0.4%	0.1%	0.0%	0.3%	0.1%	0.1%
Total Shares and Deposits		90.9%	84.2%	87.5%	84.4%	82.6%	89.1%	87.4%	87.3%	88.4%	87.9%
Total Equity		8.8%	15.8%	12.2%	9.6%	9.9%	8.8%	10.4%	9.0%	10.2%	10.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Net Worth		8.8%	15.8%	12.2%	9.6%	9.9%	8.9%	10.4%	9.1%	10.3%	10.1%
Total Equity + Allow. for Loan Loss		9.8%	16.4%	13.5%	9.9%	10.4%	9.3%	10.8%	9.3%	10.6%	10.4%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments		-52.9%	0.0%	50.4%	13.5%	-5.7%	-36.5%	39.2%	-57.3%	38.5%	1.8%
Total Loans and Leases		-37.8%	0.0%	60.2%	-0.5%	-4.8%	-34.0%	95.0%	-51.7%	51.6%	13.8%
<b>TOTAL ASSETS</b>		<b>-43.8%</b>	<b>0.0%</b>	<b>52.3%</b>	<b>5.2%</b>	<b>-6.1%</b>	<b>-34.8%</b>	<b>72.5%</b>	<b>-52.7%</b>	<b>49.4%</b>	<b>10.8%</b>
Total Liabilities		6.5%	0.0%	0.0%	191.6%	14.7%	-59.1%	66.0%	-0.5%	169.5%	41.7%
Total Shares and Deposits		-41.7%	0.0%	48.6%	1.3%	-8.1%	-33.4%	72.7%	-53.3%	48.8%	10.4%
Equity Capital		-59.1%	0.0%	80.7%	-0.9%	-1.7%	-39.6%	72.2%	-56.8%	46.0%	9.1%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>-43.8%</b>	<b>0.0%</b>	<b>52.3%</b>	<b>5.2%</b>	<b>-6.1%</b>	<b>-34.8%</b>	<b>72.5%</b>	<b>-52.7%</b>	<b>49.4%</b>	<b>10.8%</b>

December 31, 2016

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		1.68%	0.00%	0.38%	0.42%	0.75%	0.86%	0.35%	0.47%	0.34%	0.40%
Delinquent Loans / Total Capital		11.1%	0.0%	1.6%	2.2%	4.1%	5.8%	2.0%	3.7%	2.4%	2.7%
Delinquent Loans + OREO / Net Loans + OREO		1.7%	0.0%	0.4%	0.6%	1.0%	1.6%	0.5%	0.6%	0.4%	0.5%
Delinquent Loans > 6mo / Delinquent Loans		0.7%	0.0%	77.4%	35.3%	29.9%	27.6%	24.2%	14.8%	20.7%	21.8%
Allowance for Loan Losses/Net Loans		1.62%	1.47%	2.31%	0.55%	0.83%	0.73%	0.62%	0.46%	0.54%	0.56%
Loans 2 to less than 6 months Delinquent (\$000s)		\$34	\$0	\$8	\$52	\$241	\$512	\$409	\$2,350	\$3,275	\$731
Loans 6 to less than 12 months Delinquent (\$000s)		\$0	\$0	\$25	\$15	\$64	\$112	\$78	\$407	\$525	\$131
Loans 12 months and over Delinquent (\$000s)		\$0	\$0	\$2	\$14	\$39	\$83	\$53	\$0	\$331	\$73
Total Delinquent Loans (\$000s)		\$34	\$0	\$34	\$81	\$343	\$707	\$539	\$2,758	\$4,131	\$935
<b>Delinquency by Category</b>											
Unsecured Credit Card		0.00%	0.00%	0.16%	0.13%	0.35%	0.35%	0.21%	0.10%	0.63%	0.48%
STS Loans		0.00%	0.00%	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%	0.00%	1.00%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.76%	0.00%	0.00%	0.00%	0.00%	0.57%	0.39%
New Vehicle Loans		0.00%	0.00%	0.00%	0.51%	0.17%	0.35%	0.15%	0.39%	0.18%	0.20%
Used Vehicle Loans		2.42%	0.00%	0.52%	0.56%	1.95%	1.22%	0.44%	0.73%	0.47%	0.60%
1st Mortgage Fixed		0.00%	0.00%	0.00%	0.47%	0.00%	0.99%	0.40%	0.46%	0.17%	0.27%
1st Mortgage Adj		0.00%	0.00%	1.08%	0.00%	0.00%	0.88%	0.00%	0.67%	0.43%	0.45%
Other RE Fixed		0.00%	0.00%	0.00%	0.46%	0.17%	0.30%	1.43%	0.44%	0.70%	0.69%
Other RE Adj		0.00%	0.00%	0.00%	0.00%	1.71%	0.19%	0.27%	0.16%	0.23%	0.26%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		2.87%	0.00%	0.78%	0.45%	0.40%	1.29%	0.60%	0.20%	0.56%	0.57%
Indirect Loans		0.00%	0.00%	0.00%	0.00%	1.47%	1.22%	0.46%	0.88%	0.35%	0.45%
Total 1st Mortgage Loans		0.00%	0.00%	0.55%	0.40%	0.00%	0.96%	0.28%	0.53%	0.22%	0.31%
MBL Delinquency Rate		0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.00%	0.00%	0.02%	0.09%
MBL Delinquency as % of Total RE Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.00%	0.02%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)		0.61%	0.00%	0.01%	0.19%	0.44%	0.25%	0.51%	0.26%	0.31%	0.32%
Recoveries / Charge-Offs		7.46%	100.00%	95.88%	36.36%	21.43%	26.58%	13.45%	22.63%	22.62%	22.10%
Expected Charge-Offs / Net Loans		0.27%	0.00%	0.53%	0.43%	0.45%	0.51%	0.30%	0.32%	0.28%	0.31%
Provision for Loan Losses/Net Charge-Offs		153.2%	0.0%	800.0%	91.4%	82.2%	113.8%	60.8%	134.1%	114.9%	108.9%
Prov. for Loan Losses/Expected Charge-Offs		356.1%	0.0%	19.9%	41.7%	80.1%	55.6%	105.6%	111.9%	129.1%	111.8%
Bankruptcies / Net Loans		0.64%	0.00%	1.44%	0.80%	0.91%	0.75%	0.65%	0.87%	0.72%	0.75%
Total Amount of Loans Charged-Off (\$000s)		\$17	\$31	\$24	\$59	\$252	\$340	\$702	\$2,332	\$4,453	\$907
Total Amount of Recoveries (\$000s)		\$1	\$31	\$23	\$21	\$54	\$90	\$94	\$528	\$1,008	\$200
Net Charge Offs (\$000s)		\$16	\$0	\$1	\$38	\$198	\$250	\$608	\$1,804	\$3,446	\$706
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans		0.00%	0.00%	0.65%	0.42%	0.54%	0.42%	0.72%	0.99%	1.40%	1.11%
STS Loans		0.00%	0.00%	0.00%	0.00%	2.63%	9.21%	0.00%	0.00%	0.00%	7.52%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.00%	0.00%	-2.96%	0.00%	0.00%	0.00%	-0.03%
New Vehicle Loans		0.00%	0.00%	0.13%	0.36%	0.15%	0.11%	0.22%	0.24%	0.21%	0.21%
Used Vehicle Loans		0.02%	0.00%	0.08%	0.32%	0.75%	0.72%	0.49%	0.47%	0.62%	0.59%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	-0.03%	-0.02%	0.00%	0.01%	0.07%	0.06%	0.00%	0.01%
Total Other RE Loans/ LOC		0.00%	0.00%	-0.56%	-0.41%	0.20%	-0.05%	0.00%	-0.01%	-0.07%	-0.05%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		2.79%	0.00%	-0.78%	0.70%	1.24%	-4.61%	-1.75%	0.46%	0.33%	0.30%
Indirect Loans		0.00%	0.00%	0.00%	0.11%	1.04%	0.80%	0.55%	0.43%	0.41%	0.45%
Number of Credit Unions in Each Peer Group:		4	1	4	14	9	9	9	3	8	61

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 Credit Unions - Deposits in and Loans to		0.00%	0.00%	21.89%	24.40%	2.95%	3.08%	14.62%	2.85%	0.22%	3.06%
Total Investments in Corporate Credit Unions*		135.27%	70.21%	79.55%	82.42%	69.24%	57.94%	35.26%	0.01%	20.13%	25.17%
Marketable Securities		0.00%	0.00%	0.00%	74.53%	117.24%	100.49%	148.77%	95.91%	116.28%	115.42%
All Other Investments		174.18%	315.01%	215.61%	264.08%	187.64%	143.56%	93.40%	58.97%	-5.29%	34.86%
<b>Total Investments</b>		<b>378.09%</b>	<b>385.22%</b>	<b>341.20%</b>	<b>467.05%</b>	<b>406.70%</b>	<b>354.81%</b>	<b>315.79%</b>	<b>236.53%</b>	<b>205.04%</b>	<b>242.82%</b>
Unsecured Loans		66.82%	0.83%	48.09%	51.66%	58.85%	61.04%	44.07%	48.21%	43.39%	45.64%
Vehicle Loans		540.73%	6.86%	190.26%	174.32%	249.03%	247.23%	229.99%	292.26%	298.51%	282.25%
New Vehicle Loans		176.91%	0.00%	86.23%	64.64%	98.39%	106.98%	89.88%	108.96%	153.36%	134.59%
Used Vehicle Loans		363.82%	6.86%	104.03%	109.69%	150.64%	140.25%	140.12%	183.30%	145.15%	147.66%
Total Real Estate		2.27%	0.00%	180.26%	242.60%	164.88%	278.77%	259.40%	371.29%	302.79%	296.95%
1st Mortgage		0.00%	0.00%	150.69%	218.25%	102.75%	230.02%	204.01%	303.81%	236.04%	233.74%
1st Mortgage Fxd		0.00%	0.00%	73.77%	187.79%	88.92%	164.09%	144.97%	201.51%	186.92%	178.54%
1st Mortgage Adj		0.00%	0.00%	76.92%	30.47%	13.84%	65.94%	59.04%	102.30%	49.12%	55.20%
2nd Mortgage		2.27%	0.00%	29.57%	24.35%	62.13%	48.74%	55.39%	67.48%	66.75%	63.21%
Closed-End Fxd		2.27%	0.00%	7.99%	6.49%	17.94%	19.49%	9.19%	9.81%	17.69%	15.65%
Closed-End Adj		0.00%	0.00%	0.00%	1.53%	0.25%	13.29%	0.43%	0.10%	0.45%	1.08%
Open-End Adj		0.00%	0.00%	21.58%	12.82%	31.94%	14.49%	39.91%	51.80%	42.74%	40.72%
Open-End Fxd		0.00%	0.00%	0.00%	3.51%	12.01%	1.47%	5.86%	5.78%	5.87%	5.76%
Other RE Loans		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%
All Other Loans/Lines of Credit to Members		123.73%	237.59%	35.53%	67.10%	97.18%	112.92%	54.48%	77.35%	69.94%	72.02%
<b>Total Loans</b>		<b>734.55%</b>	<b>245.27%</b>	<b>454.14%</b>	<b>537.00%</b>	<b>569.97%</b>	<b>701.56%</b>	<b>587.95%</b>	<b>792.15%</b>	<b>719.52%</b>	<b>700.56%</b>
Indirect Loans		0.00%	0.00%	0.00%	11.49%	142.59%	110.82%	122.97%	200.52%	274.51%	228.60%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	6.59%	57.26%	44.83%	53.47%	68.61%	91.96%	80.99%
Business Loans		0.00%	0.00%	28.30%	10.03%	18.56%	109.12%	72.43%	87.28%	63.23%	66.14%
Participation Loans		0.00%	0.00%	4.92%	0.00%	26.12%	0.00%	14.36%	0.00%	1.37%	3.47%
<b>Total Mortgage Exposure**</b>		<b>2.27%</b>	<b>0.00%</b>	<b>180.26%</b>	<b>245.16%</b>	<b>194.81%</b>	<b>312.68%</b>	<b>373.57%</b>	<b>398.98%</b>	<b>361.74%</b>	<b>354.85%</b>
Total Real Estate		2.27%	0.00%	180.26%	242.60%	164.88%	278.77%	259.40%	371.29%	302.79%	296.95%
RE Business Loans		0.00%	0.00%	26.59%	6.38%	12.72%	69.06%	60.04%	77.75%	55.83%	56.46%
Mortgage-Backed Investments		0.00%	0.00%	0.00%	2.56%	29.93%	33.91%	114.17%	27.69%	58.95%	57.90%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	2.56%	11.16%	33.91%	114.17%	27.69%	57.75%	56.44%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%	18.77%	0.00%	0.00%	0.00%	1.21%	1.46%



