

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	0.56%	0.76%	0.86%	0.91%	0.89%	0.92%	1.15%	1.30%	1.39%	1.41%	1.21%
Loan Yield	6.68%	5.86%	5.57%	5.13%	5.19%	4.82%	4.63%	4.37%	4.10%	4.58%	4.56%
Net Loan Yield After NCOs	6.11%	5.16%	5.05%	4.59%	4.77%	4.50%	4.18%	4.01%	3.72%	4.02%	4.07%
Asset Yield	3.15%	3.01%	2.35%	2.23%	2.25%	2.47%	2.89%	3.07%	3.05%	3.52%	3.15%
Cost of Funds	-0.18%	-1.13%	-0.16%	-0.17%	-0.25%	-0.21%	-0.27%	-0.41%	-0.46%	-0.58%	-0.45%
Gross Spread	2.98%	1.88%	2.19%	2.06%	1.99%	2.26%	2.62%	2.65%	2.59%	2.94%	2.69%
Provision Expense	-0.24%	-0.35%	-0.21%	-0.18%	-0.13%	-0.11%	-0.20%	-0.24%	-0.27%	-0.37%	-0.29%
Net Spread after Provision Expense	2.73%	1.53%	1.98%	1.88%	1.86%	2.15%	2.42%	2.41%	2.32%	2.58%	2.41%
Total Non-Interest Income	0.49%	0.22%	0.39%	0.45%	0.49%	0.76%	0.92%	1.09%	1.17%	1.26%	1.08%
Total Non-Interest Expense	-3.54%	-2.66%	-2.43%	-2.29%	-2.12%	-2.65%	-3.01%	-3.07%	-2.98%	-2.87%	-2.83%
Net Operating Expense	-3.04%	-2.44%	-2.03%	-1.84%	-1.63%	-1.89%	-2.08%	-1.97%	-1.81%	-1.61%	-1.75%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	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	-0.01%	0.00%	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%	0.01%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.32%	-0.91%	-0.05%	0.04%	0.23%	0.25%	0.33%	0.43%	0.51%	0.97%	0.66%
Net Charge-Offs	-0.24%	-0.31%	-0.17%	-0.17%	-0.13%	-0.13%	-0.23%	-0.22%	-0.24%	-0.38%	-0.29%
ROA (with Net Charge-offs)	-0.32%	-0.87%	-0.01%	0.05%	0.23%	0.24%	0.31%	0.46%	0.54%	0.96%	0.65%
ROA with Provision for LL - W/O NCUSIF Expense	-0.31%	-0.91%	-0.05%	0.04%	0.23%	0.25%	0.33%	0.43%	0.50%	0.97%	0.65%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.31%	-0.87%	0.00%	0.05%	0.23%	0.24%	0.31%	0.46%	0.53%	0.95%	0.65%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.64%	-1.45%	-1.23%	-1.10%	-0.97%	-1.23%	-1.47%	-1.53%	-1.52%	-1.48%	-1.42%
Travel and Conference Expense	-0.03%	-0.01%	-0.01%	-0.01%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%
Office Occupancy Expense	-0.20%	-0.18%	-0.11%	-0.14%	-0.12%	-0.19%	-0.20%	-0.22%	-0.18%	-0.17%	-0.18%
Office Operations Expense	-1.16%	-0.63%	-0.55%	-0.51%	-0.44%	-0.50%	-0.52%	-0.49%	-0.58%	-0.53%	-0.53%
Educational and Promotional Expense	0.00%	-0.01%	-0.02%	-0.03%	-0.04%	-0.07%	-0.10%	-0.13%	-0.10%	-0.13%	-0.11%
Loan Servicing Expense	-0.08%	-0.11%	-0.15%	-0.17%	-0.17%	-0.21%	-0.26%	-0.27%	-0.24%	-0.25%	-0.24%
Professional and Outside Services	-0.21%	-0.15%	-0.25%	-0.25%	-0.29%	-0.36%	-0.35%	-0.32%	-0.27%	-0.21%	-0.26%
Member Insurance	-0.01%	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.15%	-0.06%	-0.08%	-0.05%	-0.05%	-0.05%	-0.06%	-0.05%	-0.04%	-0.06%	-0.05%
Total Non-Interest Expense	-3.54%	-2.66%	-2.43%	-2.29%	-2.12%	-2.65%	-3.01%	-3.07%	-2.98%	-2.87%	-2.83%
Other Performance Ratios											
Earning Asset Yield	3.23%	3.06%	2.44%	2.29%	2.28%	2.57%	3.00%	3.29%	3.35%	3.56%	3.24%
Average Cost of Funds	-0.21%	-1.46%	-0.23%	-0.24%	-0.35%	-0.29%	-0.32%	-0.48%	-0.53%	-0.64%	-0.53%
FTE Employee / \$million of Loans & Share Drafts	2.03	1.01	1.02	0.60	0.44	0.43	0.36	0.32	0.26	0.24	0.29
Compensation & Benefits / FTE Emp.	\$20,035	\$30,369	\$33,668	\$47,436	\$53,858	\$53,816	\$61,035	\$64,026	\$77,497	\$77,139	\$68,396
Compensation & Benefits / \$million Lns. & S.D.s	\$39,772	\$30,317	\$33,762	\$28,576	\$24,069	\$23,036	\$22,399	\$20,689	\$19,795	\$18,817	\$20,152
Operating Expense / Loans & Share Drafts	-8.60%	-5.56%	-6.67%	-5.92%	-5.26%	-4.98%	-4.58%	-4.16%	-3.89%	-3.64%	-4.01%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.21%	0.45%	1.09%	1.17%	1.22%	1.42%	1.41%	1.48%	1.53%	1.60%	1.52%
Net Operating Expense / Loans & Share Drafts	-7.39%	-5.11%	-5.58%	-4.75%	-4.04%	-3.55%	-3.18%	-2.68%	-2.37%	-2.05%	-2.48%
Operating Expense / Operating Revenue	101.07%	121.78%	94.15%	91.70%	86.59%	88.64%	85.90%	83.70%	81.57%	72.10%	77.72%
Total Fixed Assets / Shares & Equity	0.26%	0.24%	0.47%	1.21%	1.20%	2.21%	2.45%	2.77%	1.56%	1.91%	1.94%
Net Loans to Total Shares and Deposits	49.2%	57.0%	45.6%	45.2%	45.0%	55.7%	64.7%	71.2%	71.1%	80.9%	72.4%
Members / FTE Employee	430.38	396.55	391.23	477.53	496.94	422.14	401.09	367.72	380.00	405.60	406.73

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	0.4%	0.3%	0.6%	0.8%	0.7%	0.9%	0.7%	0.9%	0.5%	0.6%	0.7%
Total Investments	57.8%	54.9%	66.4%	64.8%	65.3%	54.7%	42.3%	33.0%	31.2%	27.4%	35.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.5%	2.0%	2.0%	1.8%	2.3%	2.3%	3.3%	4.0%	5.8%	4.4%
All Other Unsecured Loans/Lines of Credit	16.4%	12.1%	6.0%	4.5%	3.7%	3.4%	2.7%	2.4%	3.0%	3.8%	3.5%
Short-Term Small Amount Loans (STS)	0.0%	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	0.5%	0.0%	0.0%	0.1%	0.5%	0.7%	1.7%	1.3%	0.5%	0.5%	0.7%
New Vehicle Loans	9.7%	10.9%	6.8%	5.3%	4.6%	5.5%	6.3%	7.3%	7.0%	7.6%	7.0%
Used Vehicle Loans	9.9%	14.0%	8.7%	7.4%	6.2%	9.6%	10.7%	12.2%	14.0%	12.6%	11.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.6%	3.0%	6.5%	7.6%	11.2%	17.5%	22.2%	24.6%	26.9%	21.9%
Total Other Real Estate Loans/Lines of Credit	0.9%	2.1%	3.6%	4.4%	6.0%	6.7%	8.4%	10.2%	8.8%	9.8%	8.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%
Total All Other Loans/Lines of Credit to Members	3.5%	2.9%	1.8%	1.9%	1.4%	1.6%	2.8%	1.5%	1.9%	1.0%	1.4%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
Total Loans and Leases	41.0%	44.2%	31.9%	32.2%	31.9%	41.1%	52.3%	60.4%	63.8%	68.7%	59.8%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.6%	-0.3%	-0.3%	-0.2%	-0.2%	-0.4%	-0.4%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	40.0%	43.6%	31.6%	31.9%	31.6%	40.8%	51.9%	60.1%	63.3%	68.2%	59.4%
Total Other Assets	1.8%	1.2%	1.4%	2.5%	2.4%	3.6%	5.0%	6.0%	5.0%	3.8%	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%
Total Liabilities	2.4%	9.4%	18.4%	18.6%	19.6%	17.0%	9.0%	4.3%	0.7%	3.7%	6.6%
Share Drafts	0.7%	5.7%	5.4%	7.1%	8.3%	12.8%	14.1%	14.5%	15.3%	10.6%	11.7%
Regular Shares	79.9%	62.9%	55.8%	51.1%	47.0%	42.2%	35.7%	33.6%	28.9%	23.8%	30.5%
Money Market Shares	0.0%	0.9%	0.1%	2.9%	4.0%	6.0%	13.2%	13.8%	19.0%	22.1%	16.9%
Share Certificates	0.7%	5.6%	5.0%	5.3%	6.2%	7.4%	10.0%	14.6%	19.3%	18.2%	15.0%
IRA/KEOGH Accounts	1.0%	1.4%	2.5%	3.0%	5.0%	4.8%	6.7%	7.0%	7.1%	9.0%	7.5%
All Other Shares	0.6%	0.2%	0.9%	1.8%	0.3%	0.2%	0.9%	1.3%	0.1%	1.1%	0.9%
Non-Member Deposits	0.4%	0.9%	0.4%	0.1%	0.1%	0.2%	0.2%	0.0%	0.1%	0.0%	0.1%
Total Shares and Deposits	83.3%	77.5%	70.0%	71.3%	70.8%	73.7%	80.8%	84.8%	89.8%	84.9%	82.7%
Total Equity	14.3%	13.1%	11.6%	10.2%	9.6%	9.3%	10.2%	10.9%	9.6%	11.4%	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	14.4%	13.1%	11.7%	10.2%	9.7%	9.5%	10.4%	11.0%	10.0%	11.5%	10.9%
Total Equity + Allow. for Loan Loss	15.3%	13.7%	11.9%	10.5%	9.8%	9.5%	10.6%	11.2%	10.0%	11.9%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	4.8%	-5.2%	-7.0%	-4.8%	13.0%	7.9%	9.2%	-7.0%	-15.3%	21.8%	9.0%
Total Loans and Leases	-19.1%	-18.0%	-11.9%	-5.3%	2.5%	1.1%	12.7%	-3.0%	-29.3%	21.6%	8.6%
TOTAL ASSETS	-4.9%	-11.5%	-8.7%	-4.9%	9.2%	4.9%	11.5%	-2.9%	-24.3%	21.2%	8.7%
Total Liabilities	4.3%	22.4%	-18.2%	-6.4%	13.6%	6.5%	11.1%	26.9%	-38.1%	28.7%	12.8%
Total Shares and Deposits	-4.1%	-14.2%	-4.8%	-3.9%	8.8%	4.8%	11.9%	-4.6%	-24.6%	21.4%	8.6%
Equity Capital	-10.6%	-15.8%	-15.2%	-8.6%	3.3%	3.0%	8.8%	-0.3%	-20.0%	16.9%	7.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	-4.9%	-11.5%	-8.7%	-4.9%	9.2%	4.9%	11.5%	-2.9%	-24.3%	21.2%	8.7%

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	2.84%	2.09%	1.85%	1.56%	1.46%	1.07%	0.83%	0.68%	0.56%	0.60%	0.70%
Delinquent Loans / Total Capital	7.6%	6.7%	5.0%	4.8%	4.7%	4.6%	4.1%	3.7%	3.5%	3.5%	3.8%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	2.1%	1.9%	1.8%	1.6%	1.2%	1.0%	0.7%	0.6%	0.6%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	38.1%	29.0%	45.1%	36.7%	32.7%	38.3%	34.0%	31.9%	31.1%	39.0%	36.7%
Allowance for Loan Losses/Net Loans	2.48%	1.45%	1.03%	0.94%	0.76%	0.56%	0.72%	0.62%	0.72%	0.80%	0.76%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$24	\$29	\$55	\$127	\$232	\$433	\$911	\$1,481	\$6,221	\$321
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$7	\$11	\$17	\$32	\$80	\$114	\$247	\$402	\$1,939	\$96
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$13	\$15	\$30	\$64	\$109	\$180	\$267	\$2,043	\$90
Total Delinquent Loans (\$000s)	\$9	\$33	\$53	\$88	\$189	\$375	\$656	\$1,338	\$2,150	\$10,203	\$507
Delinquency by Category											
Unsecured Credit Card	0.00%	0.38%	0.63%	0.64%	0.51%	0.46%	0.30%	0.32%	0.47%	0.44%	0.43%
STS Loans	0.00%	2.25%	1.62%	2.63%	1.81%	0.64%	0.51%	4.05%	0.00%	0.00%	1.63%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	4.18%	0.47%	0.93%	0.65%	0.88%	0.40%	0.57%	0.67%
New Vehicle Loans	0.87%	1.32%	0.88%	0.74%	0.67%	0.33%	0.36%	0.41%	0.17%	0.20%	0.28%
Used Vehicle Loans	1.00%	2.12%	1.52%	1.48%	1.20%	0.75%	0.57%	0.75%	0.49%	0.40%	0.54%
1st Mortgage Fixed	0.00%	4.63%	0.00%	1.69%	1.29%	1.65%	1.03%	0.61%	0.52%	0.55%	0.67%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.21%	0.47%	1.03%	0.43%	0.58%	0.78%	0.73%
Other RE Fixed	9.69%	1.78%	2.85%	1.43%	2.63%	1.24%	0.73%	0.62%	0.84%	1.01%	1.06%
Other RE Adj	0.00%	0.00%	5.61%	4.30%	2.74%	1.32%	0.66%	0.53%	0.34%	0.33%	0.47%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.79%	0.04%	0.05%
All Other Loans	25.46%	12.66%	12.82%	6.79%	6.00%	4.81%	3.09%	5.01%	2.99%	7.54%	5.53%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.17%	0.42%	0.53%	0.38%	0.36%	0.36%	0.38%
Total 1st Mortgage Loans	0.00%	3.98%	0.00%	1.58%	1.13%	1.38%	1.03%	0.56%	0.53%	0.60%	0.68%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	3.28%	0.36%	0.60%	1.18%	0.37%	0.69%	0.70%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.10%	0.19%	0.03%	0.10%	0.09%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.58%	0.70%	0.52%	0.55%	0.42%	0.31%	0.44%	0.36%	0.38%	0.56%	0.49%
Recoveries / Charge-Offs	20.63%	14.44%	32.84%	21.27%	20.41%	21.38%	18.87%	20.62%	19.53%	14.58%	16.53%
Expected Charge-Offs / Net Loans	0.91%	1.79%	0.91%	0.81%	0.68%	0.50%	0.48%	0.25%	0.23%	0.32%	0.35%
Provision for Loan Losses/Net Charge-Offs	100.0%	112.1%	126.0%	103.5%	97.1%	89.8%	87.4%	112.3%	112.3%	96.4%	98.3%
Prov. for Loan Losses/Expected Charge-Offs	64.6%	44.7%	72.9%	70.7%	60.4%	56.9%	81.9%	163.3%	187.0%	172.4%	138.6%
Bankruptcies / Net Loans	0.26%	5.17%	0.58%	1.00%	0.89%	0.55%	0.67%	0.25%	0.28%	0.41%	0.45%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$14	\$22	\$39	\$68	\$137	\$419	\$882	\$1,924	\$10,683	\$415
Total Amount of Recoveries (\$000s)	\$1	\$2	\$7	\$8	\$14	\$29	\$79	\$182	\$376	\$1,558	\$69
Net Charge Offs (\$000s)	\$2	\$12	\$15	\$31	\$54	\$108	\$340	\$700	\$1,549	\$9,125	\$346
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.23%	0.19%	0.57%	0.57%	0.60%	0.69%	0.90%	0.93%	1.25%	1.05%
STS Loans	0.00%	7.35%	3.19%	5.40%	2.74%	5.52%	1.12%	12.55%	8.70%	2.45%	4.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.69%	0.26%
New Vehicle Loans	0.00%	0.00%	0.06%	0.19%	0.16%	0.07%	0.30%	0.35%	0.18%	0.41%	0.32%
Used Vehicle Loans	0.42%	0.74%	0.51%	0.40%	0.48%	0.36%	0.51%	0.58%	0.53%	0.66%	0.59%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	1.27%	0.00%	0.14%	0.02%	0.18%	0.03%	0.02%	0.04%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.02%	0.18%	-0.06%	0.01%	0.11%	0.07%	0.11%	0.16%	0.12%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	15.28%	0.00%	0.00%	0.55%	0.03%	0.11%
All Other Loans	5.84%	5.41%	4.17%	5.33%	21.31%	-1.05%	-1.04%	-0.38%	-0.50%	-0.64%	-0.73%
Indirect Loans	0.00%	0.00%	0.00%	-0.07%	0.35%	0.09%	0.30%	0.28%	0.28%	0.35%	0.31%
Number of Credit Unions in Each Peer Group:	51	39	55	70	66	51	33	11	9	10	395

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	9.88%	7.13%	16.19%	36.37%	36.42%	15.76%	6.08%	3.47%	0.23%	0.01%	5.08%
Credit Unions - Deposits in and Loans to	0.00%	5.70%	7.34%	8.05%	8.44%	4.42%	3.13%	0.86%	0.00%	0.01%	1.46%
Total Investments in Corporate Credit Unions*	82.74%	71.54%	69.92%	69.04%	63.57%	61.90%	64.69%	51.06%	17.93%	9.78%	28.52%
Marketable Securities	18.48%	70.40%	164.19%	202.25%	231.69%	244.07%	174.75%	171.28%	227.40%	154.65%	177.35%
All Other Investments	148.69%	208.80%	289.37%	293.98%	299.71%	229.56%	142.05%	62.30%	4.76%	-2.56%	62.61%
Total Investments	401.48%	419.86%	568.85%	635.57%	672.36%	574.33%	405.83%	299.12%	312.76%	238.24%	330.13%
Unsecured Loans	113.97%	103.92%	68.67%	64.35%	57.06%	60.60%	48.18%	51.43%	69.99%	83.43%	72.40%
Vehicle Loans	136.41%	189.94%	132.36%	124.63%	112.04%	158.23%	162.39%	176.55%	211.23%	175.85%	171.94%
New Vehicle Loans	67.51%	83.18%	58.07%	52.31%	47.67%	57.83%	60.28%	65.78%	70.61%	66.12%	64.03%
Used Vehicle Loans	68.91%	106.75%	74.29%	72.32%	64.37%	100.39%	102.11%	110.76%	140.62%	109.73%	107.91%
Total Real Estate	5.91%	21.17%	56.58%	107.23%	140.14%	187.89%	248.02%	293.41%	335.16%	319.31%	282.95%
1st Mortgage	0.00%	4.91%	25.35%	63.92%	77.82%	117.99%	167.76%	201.30%	246.70%	233.93%	201.59%
1st Mortgage Fxd	0.00%	4.22%	24.10%	59.81%	66.48%	90.68%	126.34%	148.53%	196.93%	183.14%	157.46%
1st Mortgage Adj	0.00%	0.69%	1.25%	4.12%	11.34%	27.31%	41.42%	52.77%	49.78%	50.79%	44.13%
2nd Mortgage	5.91%	16.26%	31.23%	43.31%	62.32%	69.89%	80.27%	92.11%	88.46%	85.38%	81.36%
Closed-End Fxd	5.91%	15.54%	23.91%	35.53%	50.54%	48.61%	53.51%	40.51%	46.98%	38.40%	42.05%
Closed-End Adj	0.00%	0.72%	0.07%	0.01%	0.20%	0.09%	3.66%	6.73%	1.93%	2.29%	2.36%
Open-End Adj	0.00%	0.00%	5.15%	5.36%	11.48%	19.64%	22.58%	42.93%	39.55%	44.03%	36.18%
Open-End Fxd	0.00%	0.00%	2.10%	2.41%	0.10%	1.55%	0.52%	1.95%	0.00%	0.66%	0.77%
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%	0.10%	0.00%	0.00%	0.30%	4.54%	2.53%
All Other Loans/Lines of Credit to Members	24.46%	22.17%	15.21%	18.24%	13.91%	17.11%	26.40%	14.02%	18.57%	8.79%	13.26%
Total Loans	284.34%	338.17%	273.47%	315.33%	328.53%	431.68%	501.44%	547.69%	640.16%	597.65%	550.25%
Indirect Loans	0.00%	0.00%	0.00%	2.79%	12.25%	68.39%	79.74%	90.94%	129.59%	115.34%	97.96%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.24%	10.93%	43.22%	49.10%	51.51%	61.35%	65.59%	56.98%
Business Loans	0.00%	0.20%	0.43%	2.44%	1.46%	14.59%	40.81%	47.22%	24.60%	48.26%	38.06%
Participation Loans	0.00%	0.00%	0.00%	0.99%	2.47%	4.25%	7.85%	8.93%	12.96%	0.06%	3.34%
Total Mortgage Exposure**	8.27%	21.17%	56.59%	111.04%	146.93%	215.39%	298.68%	382.78%	457.35%	396.10%	352.43%
Total Real Estate	5.91%	21.17%	56.58%	107.23%	140.14%	187.89%	248.02%	293.41%	335.16%	319.31%	282.95%
RE Business Loans	0.00%	0.20%	0.28%	2.30%	1.10%	9.02%	31.89%	37.50%	20.94%	42.52%	32.43%
Mortgage-Backed Investments	2.36%	0.00%	0.01%	3.81%	6.79%	27.50%	50.65%	89.36%	122.19%	76.79%	69.47%
Federal Agency Securities (Mtg Backed)	2.36%	0.00%	0.01%	3.81%	6.79%	27.48%	50.60%	81.77%	122.19%	75.44%	68.15%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.06%	7.59%	0.00%	1.35%	1.33%



