

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	0.47%	0.71%	0.80%	0.84%	0.76%	0.82%	1.00%	1.12%	1.18%	1.26%	1.06%
Loan Yield	6.28%	5.95%	5.46%	5.35%	4.93%	4.86%	4.73%	4.25%	4.45%	4.71%	4.67%
Net Loan Yield After NCOs	5.66%	5.25%	4.99%	4.83%	4.53%	4.50%	4.34%	3.88%	4.01%	4.16%	4.18%
Asset Yield	3.05%	3.04%	2.32%	2.28%	2.10%	2.44%	2.85%	2.94%	3.19%	3.55%	3.13%
Cost of Funds	-0.25%	-0.21%	-0.16%	-0.18%	-0.25%	-0.23%	-0.25%	-0.43%	-0.48%	-0.56%	-0.44%
Gross Spread	2.79%	2.82%	2.16%	2.10%	1.85%	2.21%	2.59%	2.51%	2.71%	2.99%	2.69%
Provision Expense	-0.39%	-0.13%	-0.16%	-0.18%	-0.13%	-0.14%	-0.23%	-0.29%	-0.31%	-0.37%	-0.29%
Net Spread after Provision Expense	2.40%	2.69%	2.00%	1.92%	1.71%	2.07%	2.37%	2.22%	2.40%	2.62%	2.40%
Total Non-Interest Income	0.51%	0.32%	0.38%	0.48%	0.48%	0.77%	0.93%	1.08%	1.37%	1.28%	1.10%
Total Non-Interest Expense	-3.20%	-2.88%	-2.41%	-2.37%	-2.02%	-2.62%	-3.04%	-2.97%	-3.27%	-2.90%	-2.87%
Net Operating Expense	-2.69%	-2.55%	-2.03%	-1.89%	-1.54%	-1.85%	-2.10%	-1.89%	-1.90%	-1.62%	-1.77%
Non-Operating Gains (Losses)	0.00%	-0.04%	0.00%	0.01%	0.01%	0.00%	0.01%	0.01%	0.04%	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	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	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%	0.00%
Return on Assets (ROA with Provision for LL)	-0.29%	0.10%	-0.03%	0.04%	0.18%	0.22%	0.27%	0.33%	0.54%	1.02%	0.65%
Net Charge-Offs	-0.27%	-0.31%	-0.15%	-0.17%	-0.13%	-0.14%	-0.20%	-0.22%	-0.28%	-0.37%	-0.28%
ROA (with Net Charge-offs)	-0.18%	-0.08%	-0.03%	0.05%	0.18%	0.22%	0.29%	0.40%	0.57%	1.02%	0.66%
ROA with Provision for LL - W/O NCUSIF Expense	-0.29%	0.10%	-0.03%	0.05%	0.18%	0.22%	0.28%	0.34%	0.54%	1.02%	0.65%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.17%	-0.08%	-0.03%	0.05%	0.18%	0.22%	0.30%	0.40%	0.57%	1.02%	0.66%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.42%	-1.52%	-1.25%	-1.15%	-0.92%	-1.22%	-1.47%	-1.43%	-1.72%	-1.46%	-1.42%
Travel and Conference Expense	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.04%	-0.02%	-0.02%	-0.02%
Office Occupancy Expense	-0.17%	-0.19%	-0.10%	-0.13%	-0.12%	-0.19%	-0.21%	-0.20%	-0.20%	-0.17%	-0.18%
Office Operations Expense	-1.12%	-0.69%	-0.54%	-0.52%	-0.43%	-0.50%	-0.51%	-0.46%	-0.58%	-0.56%	-0.54%
Educational and Promotional Expense	-0.01%	-0.02%	-0.02%	-0.03%	-0.04%	-0.08%	-0.09%	-0.14%	-0.11%	-0.12%	-0.11%
Loan Servicing Expense	-0.08%	-0.12%	-0.13%	-0.16%	-0.16%	-0.21%	-0.27%	-0.32%	-0.26%	-0.25%	-0.25%
Professional and Outside Services	-0.17%	-0.21%	-0.23%	-0.27%	-0.26%	-0.34%	-0.38%	-0.31%	-0.30%	-0.20%	-0.26%
Member Insurance	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.15%	-0.08%	-0.08%	-0.05%	-0.05%	-0.05%	-0.06%	-0.06%	-0.07%	-0.11%	-0.08%
Total Non-Interest Expense	-3.20%	-2.88%	-2.41%	-2.37%	-2.02%	-2.62%	-3.04%	-2.97%	-3.27%	-2.90%	-2.87%
Other Performance Ratios											
Earning Asset Yield	3.20%	3.11%	2.38%	2.34%	2.19%	2.54%	2.99%	3.31%	3.36%	3.59%	3.24%
Average Cost of Funds	-0.32%	-0.28%	-0.23%	-0.25%	-0.35%	-0.31%	-0.31%	-0.53%	-0.54%	-0.62%	-0.52%
FTE Employee / \$million of Loans & Share Drafts	1.88	1.04	0.98	0.62	0.46	0.45	0.38	0.34	0.31	0.24	0.31
Compensation & Benefits / FTE Emp.	\$17,803	\$31,284	\$34,119	\$47,807	\$50,351	\$51,200	\$60,854	\$62,278	\$74,320	\$76,624	\$66,716
Compensation & Benefits / \$million Lns. & S.D.s	\$32,296	\$32,082	\$33,284	\$29,640	\$22,894	\$23,055	\$23,089	\$20,177	\$22,814	\$18,733	\$20,637
Operating Expense / Loans & Share Drafts	-7.30%	-6.09%	-6.39%	-6.07%	-5.04%	-4.96%	-4.77%	-4.21%	-4.35%	-3.73%	-4.16%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.16%	0.68%	1.01%	1.22%	1.20%	1.47%	1.47%	1.53%	1.83%	1.64%	1.60%
Net Operating Expense / Loans & Share Drafts	-6.14%	-5.40%	-5.38%	-4.85%	-3.83%	-3.50%	-3.30%	-2.67%	-2.52%	-2.09%	-2.56%
Operating Expense / Operating Revenue	98.04%	92.39%	95.11%	92.30%	87.80%	88.76%	86.96%	84.62%	82.25%	71.67%	78.19%
Total Fixed Assets / Shares & Equity	0.19%	0.30%	0.51%	1.29%	1.36%	2.19%	2.41%	2.69%	1.40%	1.98%	1.94%
Net Loans to Total Shares and Deposits	53.3%	58.2%	47.3%	45.5%	46.4%	56.8%	64.5%	70.7%	73.0%	80.9%	72.4%
Members / FTE Employee	422.88	410.21	394.60	490.38	496.80	416.57	412.65	374.58	351.35	419.87	409.70

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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	0.2%	0.4%	0.6%	0.7%	0.7%	1.0%	0.8%	0.9%	0.6%	0.7%	0.7%
Total Investments	55.1%	53.1%	65.8%	64.8%	64.1%	53.9%	42.8%	33.7%	29.7%	27.3%	35.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.5%	2.2%	2.2%	2.0%	2.5%	2.7%	3.7%	3.5%	6.4%	4.6%
All Other Unsecured Loans/Lines of Credit	18.1%	12.8%	6.3%	4.7%	3.9%	3.5%	2.8%	2.6%	4.0%	3.7%	3.6%
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	0.6%	0.0%	0.0%	0.1%	0.5%	0.7%	1.7%	1.5%	0.4%	0.5%	0.7%
New Vehicle Loans	10.2%	10.4%	6.8%	5.2%	4.6%	5.2%	6.4%	7.1%	7.2%	7.2%	6.7%
Used Vehicle Loans	11.0%	14.2%	8.4%	7.3%	6.2%	9.3%	10.7%	11.6%	13.1%	12.3%	11.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.7%	3.0%	6.0%	7.7%	11.7%	16.8%	21.9%	25.0%	26.8%	21.7%
Total Other Real Estate Loans/Lines of Credit	1.0%	2.5%	4.2%	4.9%	6.6%	7.2%	8.2%	10.1%	11.0%	10.2%	9.4%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.2%
Total All Other Loans/Lines of Credit to Members	3.3%	3.5%	1.6%	1.9%	1.5%	1.8%	2.7%	2.1%	1.4%	1.0%	1.5%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.1%
Total Loans and Leases	44.2%	45.8%	32.5%	32.2%	32.9%	41.9%	52.0%	60.5%	65.7%	68.6%	59.9%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.6%	-0.3%	-0.3%	-0.2%	-0.2%	-0.4%	-0.5%	-0.5%	-0.6%	-0.5%
Net Loans and Leases	43.1%	45.2%	32.2%	31.9%	32.7%	41.6%	51.6%	60.0%	65.2%	68.0%	59.4%
Total Other Assets	1.6%	1.3%	1.4%	2.5%	2.5%	3.6%	4.8%	5.4%	4.6%	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	2.3%	8.0%	19.3%	18.7%	19.1%	16.9%	9.0%	3.7%	0.7%	3.6%	6.5%
Share Drafts	0.6%	3.4%	5.4%	6.7%	7.9%	12.4%	13.7%	13.8%	13.1%	10.4%	11.2%
Regular Shares	78.4%	65.6%	54.5%	51.4%	45.8%	41.2%	35.3%	33.1%	31.0%	22.2%	30.1%
Money Market Shares	0.0%	0.8%	0.1%	2.6%	4.6%	6.2%	12.9%	13.8%	17.8%	23.3%	17.2%
Share Certificates	0.7%	5.7%	5.1%	5.3%	7.0%	8.2%	10.7%	15.9%	20.3%	18.2%	15.4%
IRA/KEOGH Accounts	1.0%	1.3%	2.6%	3.2%	5.4%	5.1%	6.7%	7.6%	7.4%	9.5%	7.9%
All Other Shares	1.7%	0.3%	0.8%	1.6%	0.2%	0.2%	1.1%	1.3%	0.1%	1.2%	0.9%
Non-Member Deposits	0.6%	1.6%	0.2%	0.1%	0.1%	0.4%	0.1%	0.0%	0.2%	0.0%	0.1%
Total Shares and Deposits	82.9%	78.7%	68.6%	70.9%	71.0%	73.7%	80.6%	85.6%	89.9%	84.8%	82.7%
Total Equity	14.7%	13.4%	12.0%	10.4%	9.9%	9.4%	10.4%	10.7%	9.3%	11.6%	10.8%
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	14.8%	13.5%	12.1%	10.4%	10.0%	9.6%	10.6%	11.0%	9.8%	11.8%	11.0%
Total Equity + Allow. for Loan Loss	15.8%	14.0%	12.3%	10.7%	10.1%	9.6%	10.8%	11.2%	9.8%	12.2%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	-20.5%	-11.5%	-1.1%	3.6%	-9.8%	-2.3%	2.3%	-16.6%	-17.3%	19.5%	1.2%
Total Loans and Leases	-22.0%	-10.0%	-8.2%	-2.6%	-10.6%	2.7%	6.5%	-26.6%	7.3%	20.4%	8.5%
TOTAL ASSETS	-21.2%	-11.0%	-3.6%	1.4%	-10.2%	0.0%	4.7%	-23.5%	-1.5%	20.7%	5.8%
Total Liabilities	-21.7%	-6.7%	8.3%	9.7%	1.7%	-3.5%	6.2%	2.0%	-53.4%	35.7%	7.1%
Total Shares and Deposits	-20.7%	-11.5%	-5.9%	-0.9%	-12.9%	0.9%	4.7%	-24.8%	0.3%	20.5%	5.9%
Equity Capital	-24.1%	-10.7%	-6.9%	3.2%	-10.4%	0.0%	3.2%	-19.5%	-9.2%	18.4%	4.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	-21.2%	-11.0%	-3.6%	1.4%	-10.2%	0.0%	4.7%	-23.5%	-1.5%	20.7%	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	2.94%	2.11%	2.33%	1.77%	1.56%	1.21%	1.10%	0.90%	0.69%	0.69%	0.83%
Delinquent Loans / Total Capital	8.2%	6.9%	6.1%	5.3%	5.1%	5.2%	5.3%	4.9%	4.6%	3.9%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	3.0%	2.1%	2.4%	1.9%	1.7%	1.3%	1.2%	1.0%	0.8%	0.7%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	44.3%	26.0%	45.6%	37.1%	28.6%	34.0%	32.8%	31.1%	30.9%	36.1%	34.2%
Allowance for Loan Losses/Net Loans	2.47%	1.35%	0.97%	0.92%	0.76%	0.60%	0.78%	0.78%	0.78%	0.85%	0.81%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$25	\$37	\$62	\$147	\$278	\$567	\$1,131	\$1,943	\$7,492	\$373
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$6	\$13	\$19	\$30	\$77	\$125	\$357	\$585	\$2,196	\$105
Loans 12 months and over Delinquent (\$000s)	\$1	\$3	\$18	\$17	\$29	\$66	\$152	\$154	\$285	\$2,033	\$88
Total Delinquent Loans (\$000s)	\$10	\$34	\$68	\$99	\$206	\$420	\$844	\$1,643	\$2,813	\$11,722	\$566
Delinquency by Category											
Unsecured Credit Card	0.00%	0.36%	0.50%	0.48%	0.47%	0.53%	0.33%	0.45%	0.46%	0.54%	0.50%
STS Loans	100.00%	3.70%	1.95%	2.19%	1.48%	2.06%	1.04%	2.00%	0.00%	0.00%	1.76%
Non-Federally Guaranteed Student Loans	9.39%	0.00%	0.00%	1.66%	1.34%	1.32%	0.54%	1.18%	1.95%	0.97%	1.03%
New Vehicle Loans	0.70%	0.66%	1.09%	0.56%	0.83%	0.39%	0.59%	0.47%	0.19%	0.29%	0.37%
Used Vehicle Loans	1.38%	2.39%	2.66%	2.08%	1.42%	0.84%	0.88%	1.10%	0.74%	0.50%	0.73%
1st Mortgage Fixed	0.00%	0.00%	0.86%	2.23%	1.64%	1.79%	1.16%	0.79%	0.54%	0.64%	0.77%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.96%	0.53%	1.75%	0.75%	0.70%	0.93%	0.92%
Other RE Fixed	9.24%	1.65%	3.24%	2.27%	2.15%	1.04%	1.28%	0.81%	0.84%	0.96%	1.10%
Other RE Adj	0.00%	0.00%	7.32%	1.22%	2.48%	1.59%	0.69%	0.58%	0.52%	0.36%	0.53%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.79%	0.48%	0.53%
All Other Loans	28.19%	13.14%	13.88%	6.54%	5.96%	5.63%	3.90%	4.75%	5.53%	7.20%	5.99%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.59%	0.51%	0.96%	0.48%	0.55%	0.55%	0.58%
Total 1st Mortgage Loans	0.00%	0.00%	0.84%	2.12%	1.56%	1.51%	1.30%	0.78%	0.58%	0.69%	0.80%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	9.17%	0.13%	0.53%	1.32%	0.16%	0.44%	0.51%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.10%	0.01%	0.08%	0.19%	0.01%	0.06%	0.06%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.62%	0.70%	0.47%	0.52%	0.41%	0.35%	0.40%	0.37%	0.44%	0.55%	0.49%
Recoveries / Charge-Offs	23.81%	47.40%	26.47%	21.06%	16.68%	23.25%	16.58%	23.26%	17.32%	16.36%	17.72%
Expected Charge-Offs / Net Loans	1.07%	0.75%	1.05%	0.80%	0.68%	0.60%	0.52%	0.34%	0.32%	0.41%	0.43%
Provision for Loan Losses/Net Charge-Offs	142.2%	42.9%	101.3%	104.7%	100.1%	96.5%	111.8%	128.7%	110.6%	98.3%	102.9%
Prov. for Loan Losses/Expected Charge-Offs	84.3%	40.7%	45.8%	68.6%	59.8%	57.1%	86.0%	140.6%	152.3%	134.4%	116.6%
Bankruptcies / Net Loans	0.75%	0.85%	0.82%	0.69%	0.91%	0.79%	0.68%	0.52%	0.55%	0.67%	0.66%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$23	\$19	\$37	\$67	\$158	\$348	\$931	\$2,069	\$10,502	\$384
Total Amount of Recoveries (\$000s)	\$1	\$11	\$5	\$8	\$11	\$37	\$58	\$216	\$358	\$1,719	\$68
Net Charge Offs (\$000s)	\$2	\$12	\$14	\$30	\$56	\$121	\$290	\$714	\$1,711	\$8,784	\$316
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.10%	0.28%	0.50%	0.37%	0.57%	0.73%	0.81%	0.78%	1.15%	0.94%
STS Loans	0.00%	1.83%	5.55%	4.92%	6.81%	11.66%	7.91%	15.86%	6.17%	4.78%	7.47%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.01%	0.02%	0.33%	0.13%
New Vehicle Loans	0.17%	0.11%	0.26%	0.21%	0.14%	0.09%	0.31%	0.18%	0.21%	0.41%	0.31%
Used Vehicle Loans	0.21%	0.57%	0.31%	0.49%	0.37%	0.40%	0.55%	0.65%	0.52%	0.73%	0.63%
Total 1st Mortgage RE Loans/LOC	0.00%	2.07%	0.08%	0.05%	0.23%	0.07%	0.11%	0.07%	0.09%	0.07%	0.08%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.03%	0.15%	0.15%	0.11%	0.16%	0.10%	0.09%	0.17%	0.14%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.01%	0.03%
All Other Loans	6.14%	5.88%	5.52%	4.49%	8.63%	-1.68%	-0.14%	-0.22%	-0.96%	-0.06%	-0.35%
Indirect Loans	0.00%	0.00%	0.00%	0.24%	0.39%	0.20%	0.59%	0.45%	0.55%	0.79%	0.68%
Number of Credit Unions in Each Peer Group:	54	42	57	72	64	51	32	12	10	9	403

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	10.64%	4.30%	15.09%	25.79%	33.01%	15.11%	4.38%	2.25%	0.20%	0.03%	4.44%
Credit Unions - Deposits in and Loans to	0.00%	4.19%	6.88%	7.07%	8.79%	4.58%	3.33%	0.72%	0.00%	0.01%	1.49%
Total Investments in Corporate Credit Unions*	62.43%	71.86%	58.57%	60.11%	52.07%	54.03%	60.51%	54.54%	19.32%	9.14%	27.12%
Marketable Securities	16.96%	74.40%	170.13%	200.25%	221.79%	233.94%	165.79%	161.04%	219.81%	155.37%	175.23%
All Other Investments	158.99%	181.55%	272.29%	296.86%	293.87%	230.78%	147.07%	74.38%	0.54%	-3.19%	64.46%
Total Investments	371.45%	392.49%	546.20%	621.37%	641.61%	559.35%	402.79%	305.92%	301.99%	230.89%	324.77%
Unsecured Loans	122.27%	106.29%	69.79%	65.78%	59.09%	61.60%	51.26%	57.04%	75.84%	85.15%	74.65%
Vehicle Loans	142.77%	181.84%	125.81%	119.57%	108.43%	150.56%	160.91%	169.20%	206.13%	164.61%	164.03%
New Vehicle Loans	68.59%	76.94%	56.10%	49.75%	45.94%	53.52%	59.93%	64.12%	73.20%	60.43%	60.67%
Used Vehicle Loans	74.17%	104.90%	69.71%	69.82%	62.48%	97.04%	100.98%	105.09%	132.93%	104.18%	103.36%
Total Real Estate	6.73%	23.77%	59.64%	104.47%	142.47%	196.54%	235.51%	290.10%	365.94%	313.05%	281.77%
1st Mortgage	0.00%	5.06%	24.90%	57.77%	76.88%	121.24%	158.50%	198.56%	254.25%	226.56%	196.78%
1st Mortgage Fxd	0.00%	4.37%	24.29%	55.00%	67.78%	94.66%	119.90%	145.34%	193.88%	183.97%	156.36%
1st Mortgage Adj	0.00%	0.68%	0.61%	2.78%	9.10%	26.59%	38.60%	53.22%	60.36%	42.59%	40.42%
2nd Mortgage	6.73%	18.71%	34.73%	46.69%	65.60%	75.30%	77.02%	91.55%	111.69%	86.49%	84.99%
Closed-End Fxd	6.73%	17.93%	27.08%	38.77%	53.37%	52.63%	50.21%	39.24%	59.83%	40.75%	45.13%
Closed-End Adj	0.00%	0.78%	0.03%	0.81%	0.17%	0.53%	4.62%	9.75%	2.23%	2.45%	2.86%
Open-End Adj	0.00%	0.00%	5.79%	4.98%	11.92%	20.60%	21.69%	38.84%	49.63%	42.90%	36.24%
Open-End Fxd	0.00%	0.00%	1.84%	2.14%	0.14%	1.55%	0.49%	3.71%	0.00%	0.38%	0.75%
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%	1.91%	2.38%	1.48%
All Other Loans/Lines of Credit to Members	22.12%	26.10%	13.56%	18.06%	14.54%	18.78%	25.77%	18.61%	14.69%	8.86%	13.49%
Total Loans	297.81%	338.40%	269.43%	309.08%	329.76%	434.75%	489.60%	548.71%	668.64%	579.73%	542.49%
Indirect Loans	0.00%	0.00%	2.44%	1.20%	10.92%	57.31%	78.05%	84.75%	98.77%	108.08%	88.44%
Percent of Vehicle Loans	0.00%	0.00%	1.94%	1.01%	10.07%	38.06%	48.50%	50.09%	47.92%	65.65%	53.92%
Business Loans	0.00%	0.53%	0.99%	2.68%	1.54%	15.41%	36.08%	42.69%	30.51%	43.10%	34.71%
Participation Loans	0.00%	0.00%	0.00%	1.23%	1.09%	2.17%	6.66%	6.25%	10.00%	0.09%	2.67%
Total Mortgage Exposure**	9.20%	23.77%	60.91%	108.95%	150.08%	223.40%	281.85%	378.83%	481.96%	391.86%	351.52%
Total Real Estate	6.73%	23.77%	59.64%	104.47%	142.47%	196.54%	235.51%	290.10%	365.94%	313.05%	281.77%
RE Business Loans	0.00%	0.41%	0.84%	2.57%	1.09%	9.68%	28.43%	32.14%	26.16%	37.63%	29.22%
Mortgage-Backed Investments	2.47%	0.00%	1.27%	4.48%	7.60%	26.86%	46.34%	88.72%	116.02%	78.81%	69.75%
Federal Agency Securities (Mtg Backed)	2.47%	0.00%	1.27%	4.48%	7.60%	26.84%	46.28%	81.69%	116.02%	77.16%	68.32%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.06%	7.04%	0.00%	1.65%	1.43%



