

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	0.00%	0.80%	0.63%	0.88%	0.71%	0.99%	0.67%	1.05%		1.24%	1.07%
Loan Yield	13.51%	5.58%	7.37%	7.80%	4.65%	2.56%	4.97%	4.08%		3.63%	3.79%
Net Loan Yield After NCOs	13.51%	5.52%	5.76%	7.04%	3.99%	2.47%	4.50%	3.89%		3.51%	3.64%
Asset Yield	3.12%	3.03%	2.64%	4.02%	2.77%	1.52%	2.29%	3.35%		3.22%	3.18%
Cost of Funds	-1.34%	-0.21%	-0.17%	-0.25%	-0.37%	-0.19%	-0.20%	-0.61%		-0.79%	-0.69%
Gross Spread	1.78%	2.82%	2.46%	3.77%	2.40%	1.33%	2.09%	2.74%		2.44%	2.49%
Provision Expense	0.89%	-0.04%	-0.31%	-0.39%	-0.21%	-0.07%	-0.06%	-0.15%		-0.09%	-0.11%
Net Spread after Provision Expense	2.67%	2.78%	2.16%	3.38%	2.18%	1.26%	2.03%	2.59%		2.35%	2.38%
Total Non-Interest Income	0.00%	0.07%	0.08%	0.92%	0.95%	0.37%	0.48%	0.88%		0.60%	0.68%
Total Non-Interest Expense	-1.78%	-3.06%	-2.04%	-4.38%	-3.06%	-1.57%	-2.25%	-3.10%		-2.14%	-2.44%
Net Operating Expense	-1.78%	-2.99%	-1.96%	-3.47%	-2.11%	-1.20%	-1.77%	-2.23%		-1.54%	-1.76%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	-0.22%	0.00%	0.06%	-0.01%	0.02%		0.00%	0.01%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.89%	-0.21%	0.20%	-0.31%	0.07%	0.13%	0.25%	0.39%		0.81%	0.63%
Net Charge-Offs	0.00%	-0.03%	-0.48%	-0.35%	-0.35%	-0.03%	-0.18%	-0.15%		-0.10%	-0.12%
ROA (with Net Charge-offs)	0.00%	-0.20%	0.02%	-0.26%	-0.06%	0.17%	0.13%	0.39%		0.80%	0.62%
ROA with Provision for LL - W/O NCUSIF Expense	0.89%	-0.22%	0.20%	-0.31%	0.07%	0.13%	0.25%	0.39%		0.81%	0.63%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.00%	-0.21%	0.02%	-0.26%	-0.06%	0.17%	0.13%	0.39%		0.80%	0.62%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-0.89%	-1.94%	-1.18%	-2.76%	-1.34%	-0.75%	-1.00%	-1.57%		-1.19%	-1.30%
Travel and Conference Expense	0.00%	-0.04%	-0.02%	-0.05%	-0.01%	0.00%	-0.02%	-0.03%		-0.02%	-0.03%
Office Occupancy Expense	0.00%	-0.07%	-0.11%	-0.17%	-0.24%	-0.08%	-0.20%	-0.26%		-0.20%	-0.22%
Office Operations Expense	-0.45%	-0.70%	-0.46%	-0.98%	-0.73%	-0.42%	-0.59%	-0.67%		-0.15%	-0.34%
Educational and Promotional Expense	0.00%	0.00%	-0.01%	-0.04%	-0.07%	-0.02%	-0.09%	-0.08%		-0.11%	-0.10%
Loan Servicing Expense	0.00%	-0.07%	-0.03%	-0.21%	-0.17%	-0.03%	-0.18%	-0.11%		-0.07%	-0.08%
Professional and Outside Services	-0.45%	-0.10%	-0.22%	-0.05%	-0.34%	-0.19%	-0.10%	-0.21%		-0.26%	-0.24%
Member Insurance	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.01%	-0.02%	-0.01%	-0.01%	-0.02%	-0.01%	-0.02%		0.00%	-0.01%
Miscellaneous Operating Expenses	0.00%	-0.12%	-0.01%	-0.12%	-0.16%	-0.04%	-0.05%	-0.15%		-0.15%	-0.14%
Total Non-Interest Expense	-1.78%	-3.06%	-2.04%	-4.38%	-3.06%	-1.57%	-2.25%	-3.10%		-2.14%	-2.44%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.09%	3.09%	2.66%	4.17%	2.94%	1.73%	2.36%	3.51%		3.27%	3.27%
Average Cost of Funds	-1.56%	-0.27%	-0.32%	-0.30%	-0.46%	-0.26%	-0.30%	-0.67%		-0.87%	-0.77%
FTE Employee / \$million of Loans & Share Drafts	20.78	0.98	0.73	0.79	0.32	0.44	0.30	0.24		0.16	0.20
Compensation & Benefits / FTE Emp.	\$2,000	\$40,222	\$52,750	\$62,000	\$65,767	\$32,224	\$63,127	\$70,122		\$81,694	\$74,957
Compensation & Benefits / \$million Lns. & S.D.s	\$40,694	\$39,421	\$38,591	\$49,004	\$20,852	\$17,381	\$18,778	\$16,700		\$13,323	\$14,793
Operating Expense / Loans & Share Drafts	-8.16%	-6.22%	-6.69%	-7.78%	-4.78%	-3.45%	-4.21%	-3.30%		-2.40%	-2.78%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	0.13%	0.27%	1.63%	1.49%	0.92%	0.89%	0.93%		0.67%	0.77%
Net Operating Expense / Loans & Share Drafts	-8.16%	-6.09%	-6.42%	-6.15%	-3.29%	-2.53%	-3.32%	-2.36%		-1.73%	-2.01%
Operating Expense / Operating Revenue	100.00%	105.37%	81.54%	93.92%	92.33%	178.30%	88.43%	87.78%		76.59%	81.08%
Total Fixed Assets / Shares & Equity	0.00%	0.35%	0.03%	2.11%	2.65%	1.40%	3.63%	2.09%		1.63%	1.84%
Net Loans to Total Shares and Deposits	25.0%	67.5%	51.0%	53.9%	66.1%	35.5%	57.7%	93.5%		107.1%	99.2%
Members / FTE Employee	60.00	480.57	478.50	351.33	348.21	384.20	304.13	446.03		335.63	378.03

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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
<b>ASSETS</b>											
Cash and Cash Equivalents	0.0%	1.9%	0.1%	1.8%	1.1%	1.0%	0.4%	0.4%		0.3%	0.4%
Total Investments	78.4%	47.0%	70.7%	56.2%	39.9%	71.6%	59.2%	15.0%		13.0%	17.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	1.2%		0.0%	0.4%
All Other Unsecured Loans/Lines of Credit	21.2%	18.5%	11.5%	11.9%	2.7%	3.4%	1.2%	1.7%		0.5%	1.1%
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%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%
New Vehicle Loans	0.0%	10.2%	3.0%	3.7%	4.2%	4.7%	2.1%	6.0%		4.7%	5.0%
Used Vehicle Loans	0.0%	21.4%	10.4%	11.5%	9.2%	6.0%	3.8%	19.0%		6.6%	10.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	9.1%	26.5%	3.7%	19.7%	35.4%		59.9%	49.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	3.0%	2.0%	7.8%	8.0%	8.8%	7.9%		8.2%	8.0%
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	0.0%	0.3%	0.7%	0.3%	3.8%	0.5%	0.3%	8.6%		4.4%	5.4%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.2%	0.1%
Total Loans and Leases	21.2%	50.4%	28.6%	39.4%	54.2%	26.2%	37.1%	79.8%		84.3%	79.5%
Less: Allowance for Loan & Lease Losses	-0.4%	-0.4%	-0.2%	-0.4%	-1.6%	-0.2%	-0.2%	-0.4%		-0.4%	-0.4%
Net Loans and Leases	20.8%	50.0%	28.4%	38.9%	52.6%	26.1%	36.9%	79.4%		83.9%	79.1%
Total Other Assets	0.8%	1.1%	0.8%	3.0%	6.4%	1.4%	3.4%	5.2%		2.8%	3.5%
<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	0.8%	8.7%	21.7%	20.9%	9.2%	12.5%	26.8%	5.6%		11.1%	10.0%
Share Drafts	0.0%	2.3%	1.1%	10.1%	12.9%	8.6%	15.3%	17.3%		4.9%	9.0%
Regular Shares	84.7%	72.3%	17.3%	49.1%	32.0%	27.7%	30.8%	30.2%		14.1%	20.1%
Money Market Shares	0.0%	0.0%	7.4%	0.0%	14.7%	21.5%	4.0%	6.0%		23.2%	17.3%
Share Certificates	0.0%	0.0%	30.2%	13.6%	13.0%	15.4%	9.4%	21.5%		29.7%	26.1%
IRA/KEOGH Accounts	0.0%	0.0%	0.0%	0.0%	4.0%	0.8%	4.8%	7.2%		6.6%	6.5%
All Other Shares	0.0%	0.0%	0.0%	0.1%	5.3%	0.0%	0.0%	3.2%		0.1%	1.1%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%
Total Shares and Deposits	84.7%	74.7%	56.0%	73.0%	82.1%	73.9%	64.4%	85.4%		78.6%	80.1%
Total Equity	14.4%	16.6%	22.3%	6.1%	8.8%	13.5%	8.8%	9.0%		10.2%	9.9%
<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	14.4%	16.6%	22.3%	6.1%	9.0%	12.8%	8.8%	9.7%		10.4%	10.2%
Total Equity + Allow. for Loan Loss	14.8%	17.0%	22.5%	6.5%	10.4%	13.7%	9.0%	9.4%		10.6%	10.3%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	13.5%	-5.0%	2.2%	60.6%	-10.1%	-13.4%	13.7%	-12.0%		13.8%	2.4%
Total Loans and Leases	-10.7%	7.4%	-1.9%	-5.6%	0.1%	-67.0%	-3.7%	10.2%		10.3%	8.1%
<b>TOTAL ASSETS</b>	<b>8.3%</b>	<b>0.4%</b>	<b>1.2%</b>	<b>22.8%</b>	<b>-3.6%</b>	<b>-42.8%</b>	<b>5.8%</b>	<b>5.8%</b>		<b>10.6%</b>	<b>6.7%</b>
Total Liabilities	0.0%	0.3%	-2.9%	376.5%	-28.8%	0.3%	14.1%	-3.5%		5.9%	4.7%
Total Shares and Deposits	9.3%	0.8%	3.0%	3.2%	0.2%	-48.9%	3.1%	6.8%		11.7%	7.2%
Equity Capital	3.0%	-1.2%	0.8%	-4.2%	-2.3%	-23.5%	2.7%	3.1%		7.7%	4.8%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>8.3%</b>	<b>0.4%</b>	<b>1.2%</b>	<b>22.8%</b>	<b>-3.6%</b>	<b>-42.8%</b>	<b>5.8%</b>	<b>5.8%</b>		<b>10.6%</b>	<b>6.7%</b>

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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	0.00%	0.61%	2.04%	1.31%	5.80%	0.49%	0.19%	0.66%		0.29%	0.47%
Delinquent Loans / Total Capital	0.0%	1.8%	2.6%	7.9%	30.2%	0.9%	0.8%	5.6%		2.3%	3.6%
Delinquent Loans + OREO / Net Loans + OREO	0.0%	0.6%	2.0%	2.0%	6.0%	0.5%	0.2%	0.8%		0.3%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	0.0%	18.7%	10.7%	84.0%	3.8%	0.0%	30.8%		27.1%	37.3%
Allowance for Loan Losses/Net Loans	2.04%	0.78%	0.65%	1.11%	3.14%	0.64%	0.56%	0.52%		0.46%	0.52%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$12	\$44	\$79	\$189	\$77	\$106	\$1,232		\$3,251	\$688
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$0	\$9	\$10	\$629	\$3	\$0	\$428		\$829	\$286
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$2	\$0	\$364	\$0	\$0	\$121		\$377	\$123
Total Delinquent Loans (\$000s)	\$0	\$12	\$54	\$89	\$1,182	\$80	\$106	\$1,781		\$4,457	\$1,097
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%	0.22%		0.00%	0.17%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	10.61%	0.00%	0.00%	0.00%	0.00%		0.00%	9.94%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.51%	0.00%	0.00%	0.15%		0.18%	0.17%
Used Vehicle Loans	0.00%	0.25%	4.14%	2.51%	0.57%	0.11%	0.32%	0.44%		0.27%	0.39%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	2.08%	0.00%	0.17%	0.57%		0.21%	0.30%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.03%		0.42%	0.61%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	3.89%	1.52%	0.00%	0.87%		1.39%	1.22%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.63%	0.00%	0.02%	1.71%		0.49%	0.72%
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	0.00%	82.61%	20.74%	39.09%	61.85%	10.72%	2.37%	0.84%		0.16%	1.37%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.88%	1.04%	0.45%		0.15%	0.29%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	1.85%	0.00%	0.14%	0.73%		0.25%	0.37%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%		0.23%	0.25%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%		0.03%	0.03%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.00%	0.06%	1.61%	0.75%	0.66%	0.09%	0.46%	0.19%		0.12%	0.15%
Recoveries / Charge-Offs	0.00%	33.33%	6.52%	16.67%	13.92%	39.53%	5.17%	40.29%		26.77%	30.89%
Expected Charge-Offs / Net Loans	0.00%	0.06%	1.07%	0.43%	2.40%	0.20%	0.56%	0.33%		0.16%	0.24%
Provision for Loan Losses/Net Charge-Offs	0.0%	150.0%	64.0%	112.4%	60.9%	207.7%	35.0%	102.6%		88.1%	90.6%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	144.6%	97.2%	200.9%	17.3%	91.4%	29.3%	59.3%		66.4%	57.3%
Bankruptcies / Net Loans	0.00%	0.00%	1.21%	0.03%	0.25%	0.33%	1.93%	0.60%		0.23%	0.36%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$2	\$46	\$63	\$156	\$43	\$271	\$805		\$2,382	\$492
Total Amount of Recoveries (\$000s)	\$0	\$1	\$3	\$11	\$22	\$17	\$14	\$324		\$638	\$152
Net Charge Offs (\$000s)	\$0	\$1	\$43	\$53	\$134	\$26	\$257	\$480		\$1,744	\$340
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.81%	0.78%		0.00%	0.47%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
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%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	0.31%	0.29%		0.50%	0.40%
Used Vehicle Loans	0.00%	0.00%	0.47%	1.41%	0.98%	0.01%	0.83%	0.28%		0.46%	0.37%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.16%	0.00%	0.41%	-0.01%		0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.68%	0.00%	0.25%	0.16%		0.13%	0.15%
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	0.00%	4.98%	73.47%	38.26%	2.63%	-0.52%	1.12%	0.09%		0.41%	0.21%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	7.38%	0.00%	1.93%	0.24%		0.42%	0.34%
Number of Credit Unions in Each Peer Group:	1	2	2	2	3	2	1	5		2	20

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	0.00%	0.00%	0.00%	16.79%	0.00%	24.96%	9.18%	3.97%		0.00%	2.01%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	16.60%	0.00%	0.00%	9.95%	2.84%		0.00%	1.05%
Total Investments in Corporate Credit Unions*	0.00%	4.03%	6.95%	146.61%	47.50%	52.27%	41.76%	8.96%		0.25%	6.30%
Marketable Securities	0.00%	52.26%	97.03%	342.13%	145.52%	206.93%	307.65%	71.31%		50.31%	68.84%
All Other Investments	0.00%	185.24%	190.69%	327.39%	164.47%	221.19%	302.59%	39.25%		32.19%	49.79%
<b>Total Investments</b>	<b>544.12%</b>	<b>282.74%</b>	<b>317.14%</b>	<b>921.66%</b>	<b>443.19%</b>	<b>559.47%</b>	<b>671.34%</b>	<b>154.87%</b>		<b>124.64%</b>	<b>166.39%</b>
Unsecured Loans	147.06%	111.13%	51.51%	194.32%	29.96%	26.20%	28.02%	29.88%		4.54%	14.20%
Vehicle Loans	0.00%	190.48%	59.97%	248.38%	149.07%	83.78%	66.72%	258.65%		107.58%	148.33%
New Vehicle Loans	0.00%	61.61%	13.43%	59.97%	46.55%	36.95%	23.94%	62.24%		44.56%	48.64%
Used Vehicle Loans	0.00%	128.87%	46.54%	188.41%	102.52%	46.83%	42.78%	196.41%		63.02%	99.69%
Total Real Estate	0.00%	0.00%	13.31%	181.49%	381.01%	91.51%	322.30%	446.84%		651.87%	561.63%
1st Mortgage	0.00%	0.00%	0.00%	149.05%	294.16%	29.30%	222.90%	365.04%		573.70%	483.06%
1st Mortgage Fxd	0.00%	0.00%	0.00%	67.84%	261.52%	28.43%	183.28%	242.69%		467.10%	378.77%
1st Mortgage Adj	0.00%	0.00%	0.00%	81.25%	32.64%	0.88%	39.63%	122.35%		106.60%	104.30%
2nd Mortgage	0.00%	0.00%	13.31%	32.44%	86.86%	62.21%	99.40%	81.80%		78.17%	78.57%
Closed-End Fxd	0.00%	0.00%	13.31%	32.44%	63.26%	37.46%	29.05%	42.22%		16.60%	25.22%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.64%	0.00%	0.00%	9.28%		0.00%	2.54%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	22.96%	24.75%	70.34%	30.30%		61.57%	50.81%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
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	0.00%	1.85%	3.29%	5.25%	42.18%	3.56%	3.87%	88.67%		41.94%	52.36%
<b>Total Loans</b>	<b>147.06%</b>	<b>303.47%</b>	<b>128.08%</b>	<b>645.18%</b>	<b>602.22%</b>	<b>205.05%</b>	<b>421.09%</b>	<b>824.03%</b>		<b>807.39%</b>	<b>777.53%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	63.82%	5.71%	13.26%	296.05%		134.34%	169.51%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	42.81%	6.82%	19.88%	114.46%		124.87%	114.28%
Business Loans	0.00%	0.00%	0.00%	69.90%	19.41%	0.00%	6.03%	80.25%		81.92%	75.76%
Participation Loans	0.00%	0.00%	0.00%	0.00%	4.26%	22.30%	0.00%	2.80%		0.00%	1.43%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>0.00%</b>	<b>13.31%</b>	<b>181.49%</b>	<b>415.32%</b>	<b>122.53%</b>	<b>322.31%</b>	<b>459.76%</b>		<b>651.88%</b>	<b>566.58%</b>
Total Real Estate	0.00%	0.00%	13.31%	181.49%	381.01%	91.51%	322.30%	446.84%		651.87%	561.63%
RE Business Loans	0.00%	0.00%	0.00%	69.90%	18.24%	0.00%	6.03%	75.56%		73.65%	69.10%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	34.31%	31.02%	0.01%	12.92%		0.01%	4.95%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	34.31%	31.02%	0.01%	12.92%		0.01%	4.95%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%



