

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	1.17%	0.80%	0.91%	0.93%	0.93%	1.03%	1.11%	1.17%	1.50%	1.07%	1.10%
Loan Yield	7.36%	5.84%	6.04%	5.73%	5.25%	5.24%	4.71%	4.55%	3.92%	4.05%	4.30%
Net Loan Yield After NCOs	7.42%	5.70%	5.18%	5.30%	4.79%	4.55%	4.42%	4.13%	3.18%	3.69%	3.88%
Asset Yield	4.87%	3.48%	3.70%	3.19%	3.09%	3.20%	3.21%	3.08%	3.28%	3.36%	3.26%
Cost of Funds	-0.26%	-0.27%	-0.22%	-0.25%	-0.23%	-0.33%	-0.35%	-0.33%	-0.32%	-0.47%	-0.39%
Gross Spread	4.62%	3.21%	3.48%	2.94%	2.86%	2.87%	2.87%	2.74%	2.96%	2.89%	2.87%
Provision Expense	0.07%	-0.18%	-0.47%	-0.13%	-0.10%	-0.26%	-0.21%	-0.18%	-0.46%	-0.34%	-0.29%
Net Spread after Provision Expense	4.69%	3.02%	3.01%	2.81%	2.76%	2.60%	2.65%	2.56%	2.50%	2.56%	2.58%
Total Non-Interest Income	0.33%	0.21%	0.76%	1.03%	1.09%	1.28%	1.30%	1.38%	2.31%	1.46%	1.45%
Total Non-Interest Expense	-4.32%	-2.86%	-3.75%	-3.58%	-3.50%	-3.42%	-3.42%	-3.45%	-3.58%	-2.94%	-3.20%
Net Operating Expense	-3.99%	-2.65%	-2.99%	-2.55%	-2.41%	-2.14%	-2.12%	-2.08%	-1.27%	-1.47%	-1.74%
Non-Operating Gains (Losses)	0.00%	-0.01%	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%	0.01%	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)	0.69%	0.37%	0.01%	0.26%	0.35%	0.46%	0.53%	0.50%	1.22%	1.08%	0.84%
Net Charge-Offs	0.04%	-0.07%	-0.47%	-0.21%	-0.23%	-0.37%	-0.18%	-0.25%	-0.57%	-0.29%	-0.29%
ROA (with Net Charge-offs)	0.65%	0.49%	0.01%	0.18%	0.22%	0.35%	0.56%	0.43%	1.12%	1.13%	0.83%
ROA with Provision for LL - W/O NCUSIF Expense	0.70%	0.37%	0.01%	0.26%	0.35%	0.46%	0.53%	0.49%	1.22%	1.08%	0.84%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.66%	0.48%	0.01%	0.18%	0.22%	0.35%	0.56%	0.43%	1.12%	1.13%	0.83%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.27%	-1.65%	-1.97%	-1.68%	-1.71%	-1.67%	-1.91%	-1.79%	-1.95%	-1.55%	-1.67%
Travel and Conference Expense	-0.07%	0.01%	-0.03%	-0.04%	-0.03%	-0.04%	-0.03%	-0.03%	-0.04%	-0.02%	-0.02%
Office Occupancy Expense	-0.07%	-0.10%	-0.15%	-0.22%	-0.20%	-0.25%	-0.20%	-0.24%	-0.23%	-0.18%	-0.20%
Office Operations Expense	-0.99%	-0.53%	-0.64%	-0.69%	-0.61%	-0.53%	-0.57%	-0.59%	-0.67%	-0.62%	-0.61%
Educational and Promotional Expense	0.00%	-0.01%	-0.03%	-0.04%	-0.05%	-0.08%	-0.08%	-0.09%	-0.17%	-0.14%	-0.12%
Loan Servicing Expense	-0.15%	-0.12%	-0.17%	-0.20%	-0.17%	-0.23%	-0.26%	-0.17%	-0.19%	-0.09%	-0.14%
Professional and Outside Services	-0.15%	-0.22%	-0.66%	-0.59%	-0.62%	-0.54%	-0.29%	-0.43%	-0.25%	-0.25%	-0.33%
Member Insurance	-0.04%	-0.02%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.18%	-0.06%	-0.05%	-0.04%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.40%	-0.14%	-0.06%	-0.08%	-0.09%	-0.07%	-0.06%	-0.07%	-0.07%	-0.07%	-0.07%
Total Non-Interest Expense	-4.32%	-2.86%	-3.75%	-3.58%	-3.50%	-3.42%	-3.42%	-3.45%	-3.58%	-2.94%	-3.20%
Other Performance Ratios											
Earning Asset Yield	4.80%	3.67%	3.98%	3.33%	3.24%	3.34%	3.62%	3.16%	3.42%	3.49%	3.41%
Average Cost of Funds	-0.32%	-0.38%	-0.27%	-0.31%	-0.27%	-0.39%	-0.43%	-0.37%	-0.38%	-0.52%	-0.45%
FTE Employee / \$million of Loans & Share Drafts	1.80	0.83	0.78	0.54	0.48	0.49	0.42	0.36	0.27	0.23	0.30
Compensation & Benefits / FTE Emp.	\$21,565	\$39,619	\$44,250	\$53,665	\$55,392	\$52,000	\$66,101	\$64,895	\$75,339	\$70,138	\$65,892
Compensation & Benefits / \$million Lns. & S.D.s	\$38,774	\$31,332	\$32,553	\$28,581	\$26,748	\$25,992	\$26,250	\$24,287	\$21,017	\$16,423	\$19,842
Operating Expense / Loans & Share Drafts	-7.38%	-5.42%	-6.21%	-6.08%	-5.48%	-5.32%	-4.70%	-4.69%	-3.87%	-3.12%	-3.80%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.56%	0.41%	1.26%	1.75%	1.71%	1.99%	1.78%	1.87%	2.50%	1.55%	1.73%
Net Operating Expense / Loans & Share Drafts	-6.82%	-5.02%	-4.95%	-4.33%	-3.77%	-3.33%	-2.92%	-2.82%	-1.37%	-1.57%	-2.07%
Operating Expense / Operating Revenue	88.03%	84.91%	89.11%	90.90%	89.13%	83.85%	83.51%	85.01%	69.80%	70.56%	76.09%
Total Fixed Assets / Shares & Equity	0.11%	0.26%	1.32%	1.90%	2.33%	3.30%	3.38%	2.46%	2.80%	2.54%	2.62%
Net Loans to Total Shares and Deposits	73.6%	71.8%	63.7%	57.4%	60.7%	64.8%	69.3%	67.9%	95.8%	92.5%	82.2%
Members / FTE Employee	373.39	434.76	407.90	376.86	360.54	338.67	358.22	378.75	401.68	364.89	368.48

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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	0.0%	0.6%	1.3%	1.3%	1.4%	1.6%	1.3%	0.9%	1.4%	1.0%	1.1%
Total Investments	41.6%	45.6%	43.3%	49.0%	44.8%	40.3%	34.4%	35.0%	17.4%	16.0%	24.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.8%	0.8%	3.2%	1.7%	1.8%	2.1%	2.2%	2.2%	2.3%	2.2%
All Other Unsecured Loans/Lines of Credit	13.2%	7.8%	6.3%	5.4%	5.0%	3.7%	3.5%	2.5%	1.8%	2.3%	2.7%
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%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.5%	0.3%
New Vehicle Loans	17.2%	15.2%	10.5%	8.8%	6.5%	8.3%	7.2%	7.0%	11.0%	14.7%	11.4%
Used Vehicle Loans	26.5%	25.5%	27.7%	16.9%	15.2%	19.8%	17.6%	15.5%	21.1%	14.2%	15.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	2.4%	8.1%	14.8%	12.4%	18.6%	25.3%	26.6%	36.9%	29.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.3%	1.5%	3.8%	3.6%	6.1%	2.6%	9.7%	3.3%	3.8%
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	2.6%	3.9%	5.6%	2.8%	3.5%	3.1%	3.3%	3.7%	4.4%	4.3%	4.0%
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%	0.0%	0.0%
Total Loans and Leases	59.4%	53.5%	53.6%	46.8%	50.4%	52.7%	58.6%	59.0%	76.9%	78.5%	69.4%
Less: Allowance for Loan & Lease Losses	-1.2%	-1.0%	-0.7%	-0.4%	-0.5%	-0.4%	-0.5%	-0.5%	-1.2%	-0.4%	-0.5%
Net Loans and Leases	58.3%	52.5%	52.9%	46.4%	49.9%	52.3%	58.1%	58.5%	75.7%	78.1%	68.9%
Total Other Assets	0.1%	1.3%	2.6%	3.3%	3.9%	5.8%	6.2%	5.6%	5.6%	4.9%	5.1%
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	0.0%	2.8%	1.2%	4.7%	5.5%	6.9%	2.6%	2.7%	2.5%	3.1%	3.3%
Share Drafts	0.0%	0.2%	6.7%	11.5%	13.6%	11.9%	13.2%	15.8%	17.3%	15.9%	15.3%
Regular Shares	71.7%	54.0%	54.7%	43.3%	43.2%	34.6%	31.6%	33.7%	24.6%	28.8%	31.2%
Money Market Shares	0.0%	1.7%	3.8%	9.1%	5.0%	7.5%	11.8%	16.3%	21.2%	13.8%	13.7%
Share Certificates	8.4%	16.1%	16.1%	12.5%	13.0%	15.7%	18.2%	14.5%	12.5%	18.9%	16.9%
IRA/KEOGH Accounts	0.0%	0.7%	1.6%	3.9%	6.2%	9.1%	9.4%	5.9%	4.4%	6.7%	6.6%
All Other Shares	0.7%	1.6%	1.2%	0.6%	1.8%	2.1%	0.5%	0.2%	0.1%	0.5%	0.6%
Non-Member Deposits	0.0%	0.2%	0.1%	0.5%	0.3%	0.3%	0.0%	0.4%	0.3%	0.2%	0.3%
Total Shares and Deposits	80.7%	74.5%	84.2%	81.5%	83.1%	81.3%	84.6%	86.8%	80.3%	84.8%	84.4%
Total Equity	19.2%	22.8%	14.6%	13.8%	11.4%	11.8%	12.8%	10.5%	17.2%	12.1%	12.2%
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	19.2%	22.7%	15.1%	13.8%	11.4%	11.9%	13.0%	10.9%	17.2%	12.4%	12.5%
Total Equity + Allow. for Loan Loss	20.4%	23.7%	15.3%	14.2%	11.9%	12.2%	13.3%	11.0%	18.4%	12.5%	12.7%
Balance Sheet Growth YTD Annualized											
Total Investments	23.2%	-34.2%	-14.7%	19.4%	12.0%	34.5%	7.9%	17.4%	16.8%	46.9%	26.8%
Total Loans and Leases	0.1%	-31.3%	-47.3%	-18.4%	-7.1%	16.5%	-55.7%	36.8%	13.6%	12.0%	10.4%
TOTAL ASSETS	4.3%	-33.7%	-32.0%	-1.4%	1.2%	24.1%	-34.9%	29.2%	14.0%	15.8%	13.6%
Total Liabilities	-150.0%	-27.3%	3650.8%	-51.6%	1.8%	-11.0%	-91.9%	50.2%	-6.0%	-16.4%	-9.5%
Total Shares and Deposits	19.3%	-41.6%	-33.7%	3.1%	2.9%	27.3%	-33.9%	29.6%	16.2%	18.0%	15.5%
Equity Capital	-48.0%	-6.2%	-49.9%	-7.7%	-11.2%	24.8%	-27.5%	20.7%	7.3%	9.8%	7.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	4.3%	-33.7%	-32.0%	-1.4%	1.2%	24.1%	-34.9%	29.2%	14.0%	15.8%	13.6%

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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	2.13%	2.04%	1.35%	0.40%	0.81%	0.66%	0.76%	0.37%	0.40%	0.29%	0.39%
Delinquent Loans / Total Capital	6.2%	4.6%	4.7%	1.3%	3.4%	2.9%	3.3%	2.0%	1.7%	1.8%	2.1%
Delinquent Loans + OREO / Net Loans + OREO	2.2%	2.2%	1.7%	0.5%	1.1%	0.9%	0.9%	0.7%	0.5%	0.4%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	46.8%	29.0%	17.8%	25.6%	40.3%	16.2%	26.5%	22.5%	18.2%	24.9%	24.6%
Allowance for Loan Losses/Net Loans	2.05%	1.86%	1.33%	0.87%	0.99%	0.81%	0.91%	0.85%	1.59%	0.47%	0.70%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$25	\$44	\$22	\$84	\$214	\$482	\$531	\$1,438	\$3,373	\$311
Loans 6 to less than 12 months Delinquent (\$000s)	\$6	\$8	\$9	\$6	\$37	\$39	\$126	\$123	\$197	\$899	\$78
Loans 12 months and over Delinquent (\$000s)	\$1	\$2	\$0	\$2	\$19	\$3	\$48	\$31	\$123	\$217	\$23
Total Delinquent Loans (\$000s)	\$15	\$35	\$53	\$30	\$141	\$256	\$656	\$685	\$1,759	\$4,488	\$412
Delinquency by Category											
Unsecured Credit Card	0.00%	0.58%	0.24%	0.37%	0.33%	0.56%	0.33%	0.32%	0.36%	0.29%	0.33%
STS Loans	0.00%	0.00%	0.00%	2.04%	1.25%	3.57%	0.00%	1.41%	0.00%	0.00%	2.03%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.69%	2.39%	0.00%	0.04%	0.34%
New Vehicle Loans	2.81%	2.94%	0.38%	0.12%	0.36%	0.34%	0.37%	0.16%	0.36%	0.19%	0.23%
Used Vehicle Loans	1.82%	1.84%	2.08%	0.53%	0.92%	0.76%	0.49%	0.52%	0.62%	0.42%	0.54%
1st Mortgage Fixed	0.00%	4.59%	0.00%	0.12%	0.59%	0.54%	0.41%	0.33%	0.39%	0.13%	0.20%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.20%	0.24%	2.21%	0.05%	0.00%	0.70%	0.51%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.53%	0.00%	1.03%	0.40%	0.06%	0.41%	0.31%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.46%	0.61%	0.45%	0.17%	0.26%	0.80%	0.59%
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	11.62%	2.94%	1.60%	1.71%	2.80%	2.15%	2.54%	1.26%	0.86%	0.60%	1.06%
Indirect Loans	0.00%	0.00%	6.29%	0.00%	5.19%	0.64%	0.41%	0.56%	0.29%	0.39%	0.43%
Total 1st Mortgage Loans	0.00%	4.59%	0.00%	0.11%	0.72%	0.49%	1.03%	0.20%	0.27%	0.21%	0.27%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	1.65%	0.00%	0.72%	0.00%	0.01%	0.24%	0.20%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.06%	0.00%	0.00%	0.04%	0.03%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	-0.06%	0.13%	0.87%	0.44%	0.46%	0.69%	0.30%	0.43%	0.74%	0.36%	0.42%
Recoveries / Charge-Offs	104.76%	82.35%	23.35%	33.08%	27.85%	14.76%	23.30%	23.30%	19.09%	23.87%	22.90%
Expected Charge-Offs / Net Loans	1.31%	0.83%	0.41%	0.27%	0.42%	0.45%	0.33%	0.26%	0.32%	0.20%	0.25%
Provision for Loan Losses/Net Charge-Offs	200.0%	255.6%	99.2%	60.3%	43.4%	71.2%	118.5%	72.9%	81.5%	118.6%	97.8%
Prov. for Loan Losses/Expected Charge-Offs	-9.5%	42.3%	209.8%	99.6%	47.5%	109.9%	107.3%	120.0%	192.0%	217.9%	165.9%
Bankruptcies / Net Loans	2.50%	1.29%	0.53%	0.64%	0.43%	1.17%	0.56%	0.44%	0.89%	0.44%	0.53%
Total Amount of Loans Charged-Off (\$000s)	\$9	\$14	\$48	\$50	\$112	\$307	\$364	\$993	\$3,960	\$7,199	\$577
Total Amount of Recoveries (\$000s)	\$10	\$11	\$11	\$16	\$31	\$45	\$85	\$231	\$756	\$1,719	\$132
Net Charge Offs (\$000s)	\$0	\$2	\$37	\$33	\$81	\$262	\$279	\$762	\$3,204	\$5,481	\$445
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	-0.10%	0.36%	0.13%	0.50%	0.50%	0.80%	1.47%	0.82%	0.73%
STS Loans	0.00%	0.00%	0.00%	4.57%	10.60%	0.00%	0.00%	14.72%	0.00%	0.00%	7.44%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.25%	0.00%	0.29%	0.21%
New Vehicle Loans	0.00%	0.00%	-0.07%	0.33%	0.14%	0.42%	0.11%	0.18%	0.66%	0.32%	0.32%
Used Vehicle Loans	-0.42%	0.31%	0.43%	0.18%	0.34%	0.99%	0.32%	0.57%	0.77%	0.67%	0.63%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.01%	0.08%	0.05%	0.05%	0.01%	0.03%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.09%	-0.19%	-0.02%	0.08%	0.23%	0.07%	0.07%	0.07%
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	2.41%	-0.22%	11.07%	3.96%	5.44%	-3.45%	25.36%	-1.41%	-1.30%	-0.52%	-1.03%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.89%	0.18%	0.01%	0.21%	0.19%	0.17%	0.18%
Number of Credit Unions in Each Peer Group:	9	15	14	21	34	21	10	14	3	6	147

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%	2.84%	12.79%	7.83%	13.75%	14.95%	7.01%	1.26%	0.00%	0.14%	2.60%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	1.59%	3.56%	2.17%	0.14%	0.00%	1.08%	0.00%	0.05%	0.39%
Total Investments in Corporate Credit Unions*	22.70%	39.56%	69.77%	76.14%	76.41%	72.50%	43.93%	62.08%	1.31%	19.35%	33.90%
Marketable Securities	0.00%	14.48%	7.34%	39.35%	68.13%	106.11%	106.10%	207.01%	36.86%	61.96%	89.46%
All Other Investments	90.95%	117.39%	175.65%	212.46%	218.14%	138.34%	105.94%	17.58%	31.42%	-8.63%	33.39%
Total Investments	216.45%	200.81%	287.10%	354.93%	393.56%	337.94%	265.36%	320.35%	100.95%	129.06%	199.22%
Unsecured Loans	68.58%	37.91%	47.22%	62.68%	58.89%	46.22%	43.65%	42.56%	23.50%	36.78%	39.01%
Vehicle Loans	227.16%	179.23%	253.25%	186.37%	189.92%	235.59%	192.00%	206.52%	186.31%	233.53%	218.28%
New Vehicle Loans	89.38%	67.03%	69.48%	63.63%	56.88%	69.79%	55.90%	64.23%	63.83%	118.54%	91.71%
Used Vehicle Loans	137.77%	112.20%	183.77%	122.74%	133.04%	165.80%	136.10%	142.28%	122.48%	114.99%	126.57%
Total Real Estate	0.00%	1.00%	17.78%	69.62%	163.54%	134.32%	189.86%	255.38%	210.80%	325.50%	264.66%
1st Mortgage	0.00%	1.00%	15.78%	58.91%	130.35%	103.90%	143.09%	231.71%	154.67%	298.54%	233.84%
1st Mortgage Fxd	0.00%	1.00%	15.37%	58.35%	102.33%	84.46%	93.98%	125.71%	106.71%	252.81%	181.05%
1st Mortgage Adj	0.00%	0.00%	0.40%	0.56%	28.03%	19.44%	49.11%	106.00%	47.96%	45.72%	52.79%
2nd Mortgage	0.00%	0.00%	2.01%	10.71%	33.19%	30.42%	46.77%	23.67%	56.13%	26.97%	30.81%
Closed-End Fxd	0.00%	0.00%	1.55%	4.14%	9.72%	12.32%	15.74%	6.20%	37.76%	5.60%	10.35%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.65%	0.26%	0.29%	2.62%	0.73%	1.83%	1.54%
Open-End Adj	0.00%	0.00%	0.22%	6.54%	20.82%	16.94%	30.73%	13.62%	17.64%	18.46%	18.01%
Open-End Fxd	0.00%	0.00%	0.24%	0.02%	2.00%	0.91%	0.00%	1.22%	0.00%	1.07%	0.92%
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	13.46%	17.10%	37.39%	20.29%	30.42%	25.96%	25.28%	33.91%	25.75%	34.63%	31.87%
Total Loans	309.19%	235.27%	355.64%	339.18%	442.89%	442.15%	452.16%	540.40%	446.59%	634.74%	556.51%
Indirect Loans	0.00%	0.00%	14.58%	0.00%	5.84%	49.33%	27.04%	82.52%	124.44%	123.32%	96.33%
Percent of Vehicle Loans	0.00%	0.00%	5.76%	0.00%	3.07%	20.94%	14.08%	39.96%	66.79%	52.81%	44.13%
Business Loans	0.00%	0.00%	1.96%	4.96%	5.92%	4.15%	15.80%	44.93%	30.48%	54.97%	41.01%
Participation Loans	0.00%	0.00%	0.00%	0.00%	2.18%	1.39%	0.00%	1.89%	1.61%	0.00%	0.69%
Total Mortgage Exposure**	0.00%	1.00%	17.78%	69.62%	172.30%	153.49%	209.94%	286.16%	225.46%	335.90%	279.88%
Total Real Estate	0.00%	1.00%	17.78%	69.62%	163.54%	134.32%	189.86%	255.38%	210.80%	325.50%	264.66%
RE Business Loans	0.00%	0.00%	1.96%	1.73%	5.59%	3.82%	14.26%	28.58%	18.39%	52.34%	35.37%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	8.76%	19.17%	20.08%	30.78%	14.67%	10.40%	15.22%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	8.76%	19.17%	20.08%	30.78%	14.67%	10.40%	15.22%
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%	0.00%



