

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	0.30%	0.67%	0.98%	0.90%	0.81%	0.98%	0.94%	1.09%	1.06%	1.01%	1.00%
Loan Yield	7.78%	5.68%	6.23%	6.33%	4.64%	6.12%	5.01%	4.58%	3.48%	4.12%	4.35%
Net Loan Yield After NCOs	7.00%	5.19%	5.43%	5.89%	4.14%	5.52%	4.56%	4.21%	2.92%	3.81%	3.97%
Asset Yield	4.70%	3.33%	3.87%	3.40%	2.76%	3.46%	3.32%	3.03%	2.81%	3.36%	3.22%
Cost of Funds	-0.37%	-0.28%	-0.23%	-0.25%	-0.22%	-0.35%	-0.43%	-0.31%	-0.27%	-0.49%	-0.40%
Gross Spread	4.33%	3.04%	3.64%	3.16%	2.54%	3.11%	2.90%	2.72%	2.54%	2.88%	2.82%
Provision Expense	-0.07%	-0.18%	-0.55%	-0.18%	-0.26%	-0.38%	-0.27%	-0.15%	-0.52%	-0.26%	-0.27%
Net Spread after Provision Expense	4.25%	2.86%	3.09%	2.97%	2.28%	2.73%	2.63%	2.57%	2.02%	2.62%	2.55%
Total Non-Interest Income	0.47%	0.29%	0.81%	1.20%	1.00%	1.38%	1.33%	1.45%	2.20%	1.56%	1.52%
Total Non-Interest Expense	-4.47%	-3.00%	-3.88%	-3.90%	-3.16%	-3.68%	-3.45%	-3.55%	-3.19%	-3.04%	-3.25%
Net Operating Expense	-4.00%	-2.72%	-3.06%	-2.70%	-2.16%	-2.30%	-2.11%	-2.10%	-1.00%	-1.48%	-1.73%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	0.01%	0.00%	-0.01%	0.01%	0.00%	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	0.00%	-0.01%	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)	0.25%	0.14%	0.02%	0.28%	0.11%	0.41%	0.52%	0.47%	1.02%	1.14%	0.82%
Net Charge-Offs	-0.46%	-0.26%	-0.45%	-0.20%	-0.26%	-0.30%	-0.28%	-0.21%	-0.42%	-0.24%	-0.26%
ROA (with Net Charge-offs)	-0.14%	0.06%	0.13%	0.26%	0.11%	0.50%	0.51%	0.41%	1.12%	1.16%	0.83%
ROA with Provision for LL - W/O NCUSIF Expense	0.25%	0.14%	0.03%	0.28%	0.12%	0.41%	0.52%	0.47%	1.02%	1.14%	0.82%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.14%	0.06%	0.13%	0.26%	0.11%	0.50%	0.52%	0.41%	1.12%	1.16%	0.84%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.58%	-1.69%	-2.22%	-1.80%	-1.55%	-1.75%	-1.88%	-1.83%	-1.69%	-1.56%	-1.67%
Travel and Conference Expense	-0.03%	-0.02%	-0.02%	-0.04%	-0.02%	-0.05%	-0.05%	-0.03%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.08%	-0.10%	-0.16%	-0.23%	-0.19%	-0.24%	-0.21%	-0.25%	-0.21%	-0.19%	-0.21%
Office Operations Expense	-0.95%	-0.60%	-0.66%	-0.83%	-0.54%	-0.62%	-0.61%	-0.59%	-0.62%	-0.69%	-0.65%
Educational and Promotional Expense	-0.07%	-0.02%	-0.05%	-0.06%	-0.06%	-0.09%	-0.10%	-0.10%	-0.17%	-0.12%	-0.11%
Loan Servicing Expense	-0.11%	-0.11%	-0.15%	-0.22%	-0.14%	-0.25%	-0.23%	-0.18%	-0.17%	-0.11%	-0.15%
Professional and Outside Services	-0.24%	-0.24%	-0.62%	-0.61%	-0.55%	-0.57%	-0.29%	-0.45%	-0.22%	-0.27%	-0.35%
Member Insurance	0.00%	-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)	-0.17%	-0.08%	-0.06%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.24%	-0.13%	0.06%	-0.07%	-0.08%	-0.08%	-0.06%	-0.08%	-0.06%	-0.06%	-0.07%
Total Non-Interest Expense	-4.47%	-3.00%	-3.88%	-3.90%	-3.16%	-3.68%	-3.45%	-3.55%	-3.19%	-3.04%	-3.25%
Other Performance Ratios											
Earning Asset Yield	4.59%	3.40%	4.01%	3.52%	2.97%	3.63%	3.59%	3.19%	3.30%	3.47%	3.40%
Average Cost of Funds	-0.46%	-0.38%	-0.27%	-0.30%	-0.27%	-0.43%	-0.51%	-0.35%	-0.37%	-0.54%	-0.46%
FTE Employee / \$million of Loans & Share Drafts	1.61	0.90	0.76	0.58	0.52	0.48	0.44	0.38	0.28	0.24	0.31
Compensation & Benefits / FTE Emp.	\$26,829	\$35,562	\$48,002	\$53,080	\$46,933	\$57,893	\$60,232	\$66,298	\$69,038	\$68,619	\$64,644
Compensation & Benefits / \$million Lns. & S.D.s	\$45,038	\$31,797	\$36,475	\$31,384	\$23,718	\$29,083	\$26,196	\$25,323	\$20,626	\$16,966	\$20,396
Operating Expense / Loans & Share Drafts	-7.79%	-5.65%	-6.37%	-6.81%	-4.84%	-6.13%	-4.81%	-4.90%	-3.93%	-3.30%	-3.97%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.81%	0.54%	1.34%	2.09%	1.53%	2.29%	1.86%	2.00%	2.70%	1.69%	1.85%
Net Operating Expense / Loans & Share Drafts	-6.99%	-5.11%	-5.03%	-4.72%	-3.31%	-3.84%	-2.95%	-2.90%	-1.23%	-1.61%	-2.12%
Operating Expense / Operating Revenue	94.75%	91.75%	87.66%	90.02%	90.42%	83.24%	83.17%	86.15%	69.65%	71.80%	77.01%
Total Fixed Assets / Shares & Equity	0.09%	0.58%	1.15%	2.00%	2.54%	3.26%	3.34%	2.53%	2.66%	2.57%	2.65%
Net Loans to Total Shares and Deposits	77.2%	69.8%	66.2%	60.7%	62.3%	66.5%	73.7%	66.8%	96.3%	93.8%	83.2%
Members / FTE Employee	472.67	404.08	395.69	370.25	350.79	348.09	332.64	390.53	394.39	363.40	367.08

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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%	0.3%	1.0%	1.4%	1.4%	1.8%	1.2%	0.9%	1.4%	1.2%	1.2%
Total Investments	39.8%	45.7%	41.3%	46.6%	43.7%	39.3%	30.8%	36.0%	17.3%	14.8%	24.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.7%	0.8%	3.5%	1.8%	2.0%	2.3%	2.3%	2.3%	2.4%	2.3%
All Other Unsecured Loans/Lines of Credit	10.6%	9.0%	6.8%	6.4%	5.2%	3.9%	3.6%	2.6%	2.0%	2.4%	2.8%
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	19.9%	13.3%	11.8%	9.6%	7.0%	7.9%	6.6%	7.0%	10.9%	14.5%	11.3%
Used Vehicle Loans	26.0%	25.9%	25.9%	16.9%	15.0%	20.2%	17.8%	15.2%	21.5%	14.3%	15.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.3%	4.1%	8.3%	15.7%	12.8%	22.4%	24.3%	27.3%	37.2%	29.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.4%	1.1%	1.2%	3.4%	3.7%	5.9%	2.6%	8.9%	3.5%	3.9%
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	3.5%	3.5%	5.5%	3.0%	3.5%	3.1%	3.5%	3.7%	4.0%	4.4%	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	60.1%	53.1%	55.9%	48.9%	51.5%	53.6%	62.2%	58.0%	77.0%	79.2%	69.9%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.9%	-0.6%	-0.5%	-0.5%	-0.5%	-0.6%	-0.5%	-1.3%	-0.4%	-0.5%
Net Loans and Leases	58.9%	52.2%	55.3%	48.4%	51.0%	53.2%	61.6%	57.4%	75.7%	78.8%	69.4%
Total Other Assets	1.3%	1.8%	2.4%	3.6%	3.9%	5.8%	6.3%	5.7%	5.6%	5.1%	5.3%
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	0.1%	2.7%	0.1%	5.4%	5.5%	7.6%	3.1%	2.6%	2.6%	3.3%	3.5%
Share Drafts	0.0%	0.7%	5.9%	11.4%	13.1%	11.4%	12.5%	15.6%	16.5%	15.4%	14.8%
Regular Shares	69.8%	56.0%	54.3%	42.2%	42.3%	33.7%	29.3%	33.8%	24.3%	28.0%	30.5%
Money Market Shares	0.0%	1.6%	3.5%	8.8%	5.1%	7.7%	11.7%	17.0%	21.3%	14.1%	14.0%
Share Certificates	8.0%	15.6%	15.9%	12.8%	13.9%	16.1%	20.9%	13.7%	12.9%	19.1%	17.2%
IRA/KEOGH Accounts	0.0%	0.5%	3.8%	4.4%	6.3%	9.5%	9.4%	6.0%	4.6%	6.9%	6.8%
All Other Shares	0.0%	1.5%	1.0%	0.5%	1.8%	2.1%	0.5%	0.2%	0.0%	0.4%	0.6%
Non-Member Deposits	0.0%	0.2%	0.1%	0.4%	0.2%	0.2%	0.1%	0.4%	0.3%	0.3%	0.3%
Total Shares and Deposits	77.8%	76.1%	84.5%	80.6%	82.7%	80.7%	84.3%	86.8%	79.9%	84.4%	84.1%
Total Equity	22.1%	21.2%	15.4%	14.0%	11.7%	11.8%	12.6%	10.7%	17.5%	12.3%	12.4%
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	22.1%	21.1%	15.8%	13.9%	11.7%	11.9%	12.8%	11.1%	17.5%	12.6%	12.7%
Total Equity + Allow. for Loan Loss	23.2%	22.1%	16.0%	14.5%	12.3%	12.2%	13.1%	11.2%	18.7%	12.7%	12.9%
Balance Sheet Growth YTD Annualized											
Total Investments	21.1%	-10.9%	-1.8%	5.6%	-11.2%	0.5%	-18.1%	9.6%	-39.6%	-3.6%	-5.2%
Total Loans and Leases	27.1%	-12.2%	0.4%	11.3%	-20.0%	41.4%	-3.1%	9.9%	-31.4%	25.8%	11.1%
TOTAL ASSETS	24.8%	-11.9%	-0.9%	8.5%	-16.6%	21.3%	-7.9%	10.0%	-33.1%	20.5%	6.7%
Total Liabilities	700.0%	-42.0%	-16.6%	81.0%	4.3%	-24.0%	20.1%	28.2%	-66.2%	61.1%	8.9%
Total Shares and Deposits	21.0%	-10.9%	0.1%	6.6%	-17.7%	28.5%	-9.1%	9.7%	-34.1%	19.9%	6.6%
Equity Capital	40.0%	-9.5%	-5.7%	3.1%	-16.5%	21.0%	-5.5%	8.8%	-14.8%	16.0%	6.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	24.8%	-11.9%	-0.9%	8.5%	-16.6%	21.3%	-7.9%	10.0%	-33.1%	20.5%	6.7%

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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	2.12%	2.28%	1.56%	0.79%	1.09%	1.06%	0.98%	0.44%	0.55%	0.40%	0.53%
Delinquent Loans / Total Capital	5.5%	5.5%	5.5%	2.7%	4.6%	4.6%	4.6%	2.3%	2.2%	2.5%	2.9%
Delinquent Loans + OREO / Net Loans + OREO	2.4%	2.5%	1.8%	0.9%	1.4%	1.3%	1.2%	0.7%	0.6%	0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	56.5%	20.9%	20.9%	25.0%	29.9%	14.4%	14.1%	19.4%	13.7%	18.9%	18.6%
Allowance for Loan Losses/Net Loans	1.92%	1.69%	1.17%	0.97%	1.01%	0.88%	0.92%	0.90%	1.68%	0.46%	0.72%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$32	\$52	\$46	\$136	\$352	\$768	\$654	\$2,017	\$4,809	\$445
Loans 6 to less than 12 months Delinquent (\$000s)	\$9	\$6	\$13	\$10	\$39	\$51	\$95	\$121	\$216	\$938	\$80
Loans 12 months and over Delinquent (\$000s)	\$0	\$3	\$0	\$5	\$19	\$9	\$32	\$36	\$103	\$184	\$22
Total Delinquent Loans (\$000s)	\$15	\$40	\$66	\$61	\$194	\$412	\$894	\$812	\$2,336	\$5,931	\$546
Delinquency by Category											
Unsecured Credit Card	0.00%	0.68%	0.13%	0.41%	0.32%	0.71%	0.46%	0.43%	0.61%	0.36%	0.42%
STS Loans	0.00%	0.00%	0.00%	3.90%	2.11%	1.09%	0.00%	4.35%	0.00%	0.00%	2.64%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.41%	0.60%	0.00%	0.08%	0.22%
New Vehicle Loans	0.97%	2.89%	0.48%	0.66%	0.23%	0.65%	0.28%	0.19%	0.38%	0.23%	0.28%
Used Vehicle Loans	2.48%	2.53%	2.69%	1.05%	1.04%	1.22%	0.90%	0.59%	0.79%	0.56%	0.73%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.13%	1.33%	1.02%	0.79%	0.41%	0.48%	0.17%	0.31%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.16%	1.38%	1.70%	0.12%	0.17%	1.16%	0.79%
Other RE Fixed	0.00%	0.00%	0.00%	1.93%	1.25%	0.44%	1.21%	0.38%	0.16%	0.48%	0.48%
Other RE Adj	0.00%	0.00%	0.00%	0.31%	0.65%	0.59%	0.97%	0.27%	0.16%	0.92%	0.73%
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	12.37%	3.08%	2.05%	2.72%	3.96%	2.25%	2.43%	1.48%	1.63%	0.74%	1.32%
Indirect Loans	0.00%	0.00%	7.32%	0.00%	7.35%	1.10%	0.37%	0.80%	0.44%	0.48%	0.56%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.13%	1.30%	1.09%	1.14%	0.28%	0.38%	0.33%	0.42%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.89%	3.61%	0.55%	0.00%	0.02%	0.03%	0.07%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.03%	0.12%	0.05%	0.00%	0.00%	0.01%	0.01%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.78%	0.49%	0.80%	0.44%	0.50%	0.60%	0.46%	0.37%	0.55%	0.31%	0.38%
Recoveries / Charge-Offs	24.14%	34.51%	27.78%	41.99%	19.91%	21.43%	14.77%	25.49%	20.84%	24.34%	23.17%
Expected Charge-Offs / Net Loans	0.93%	0.81%	0.70%	0.51%	0.72%	0.78%	0.65%	0.30%	0.34%	0.32%	0.39%
Provision for Loan Losses/Net Charge-Offs	15.9%	68.9%	123.7%	89.2%	99.2%	128.4%	98.0%	71.2%	124.0%	109.4%	105.0%
Prov. for Loan Losses/Expected Charge-Offs	13.6%	42.3%	144.5%	77.8%	70.4%	100.8%	69.2%	87.1%	206.6%	103.6%	102.3%
Bankruptcies / Net Loans	1.59%	1.46%	1.58%	1.40%	1.41%	2.21%	1.70%	0.59%	0.97%	0.93%	1.03%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$14	\$46	\$54	\$126	\$253	\$501	\$852	\$3,159	\$5,462	\$475
Total Amount of Recoveries (\$000s)	\$2	\$5	\$13	\$23	\$25	\$54	\$74	\$217	\$658	\$1,330	\$110
Net Charge Offs (\$000s)	\$5	\$9	\$33	\$31	\$101	\$199	\$427	\$635	\$2,500	\$4,132	\$365
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	-0.02%	0.16%	0.38%	0.17%	0.57%	0.78%	0.46%	0.83%	0.77%	0.63%
STS Loans	0.00%	0.00%	0.00%	4.61%	6.38%	5.03%	0.00%	6.94%	0.00%	0.00%	4.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.33%	0.00%	0.11%	0.13%
New Vehicle Loans	0.43%	0.06%	-0.07%	0.20%	0.12%	0.23%	0.25%	0.10%	0.34%	0.22%	0.21%
Used Vehicle Loans	1.27%	0.09%	0.38%	0.38%	0.39%	0.93%	0.70%	0.35%	0.72%	0.47%	0.52%
Total 1st Mortgage RE Loans/LOC	0.00%	5.81%	1.86%	0.01%	0.07%	0.03%	0.07%	0.03%	0.05%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	3.01%	-1.24%	0.06%	0.01%	0.08%	0.05%	-0.01%	0.15%	0.09%
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	1.31%	6.75%	6.85%	3.74%	4.74%	-35.76%	4.05%	-0.19%	-0.46%	-0.26%	-0.53%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.02%	1.22%	0.80%	1.31%	0.40%	0.43%	0.60%
Number of Credit Unions in Each Peer Group:	9	16	15	21	34	20	11	13	3	6	148

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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%	4.04%	17.06%	10.79%	11.39%	16.83%	6.76%	1.93%	0.00%	0.18%	2.84%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	1.40%	3.30%	2.22%	0.00%	0.00%	1.12%	0.00%	0.05%	0.39%
Total Investments in Corporate Credit Unions*	14.72%	38.93%	56.34%	61.62%	60.12%	61.37%	35.97%	56.13%	1.56%	16.58%	29.07%
Marketable Securities	0.00%	15.13%	0.56%	44.37%	64.74%	112.50%	99.19%	207.89%	38.74%	61.78%	88.80%
All Other Investments	85.82%	133.76%	166.16%	201.84%	218.92%	134.29%	88.44%	24.04%	30.18%	-9.32%	33.31%
Total Investments	180.03%	216.18%	261.71%	333.81%	371.89%	331.09%	240.39%	322.65%	98.63%	118.15%	190.07%
Unsecured Loans	48.00%	46.16%	48.21%	70.63%	59.12%	49.75%	46.51%	44.38%	24.65%	38.32%	40.89%
Vehicle Loans	208.13%	185.20%	238.57%	189.90%	187.51%	236.96%	189.74%	199.36%	184.96%	229.06%	214.16%
New Vehicle Loans	90.33%	62.81%	74.61%	68.60%	59.79%	66.59%	51.17%	63.05%	62.08%	115.62%	89.30%
Used Vehicle Loans	117.81%	122.39%	163.96%	121.30%	127.72%	170.37%	138.57%	136.31%	122.88%	113.44%	124.86%
Total Real Estate	0.00%	3.18%	32.50%	68.29%	162.60%	139.24%	220.67%	241.65%	206.60%	323.55%	262.71%
1st Mortgage	0.00%	1.35%	25.75%	59.34%	133.80%	107.80%	174.44%	218.46%	155.75%	295.90%	232.25%
1st Mortgage Fxd	0.00%	1.35%	25.39%	57.96%	105.49%	87.18%	107.72%	117.64%	105.76%	249.26%	178.57%
1st Mortgage Adj	0.00%	0.00%	0.35%	1.38%	28.31%	20.62%	66.73%	100.83%	49.99%	46.64%	53.68%
2nd Mortgage	0.00%	1.83%	6.75%	8.95%	28.80%	31.44%	46.23%	23.18%	50.85%	27.65%	30.46%
Closed-End Fxd	0.00%	1.83%	0.26%	2.76%	6.72%	12.58%	17.10%	5.13%	33.78%	5.80%	9.85%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.64%	0.25%	0.23%	2.81%	0.75%	1.93%	1.60%
Open-End Adj	0.00%	0.00%	6.27%	6.16%	20.27%	17.65%	28.90%	13.91%	16.32%	18.77%	18.08%
Open-End Fxd	0.00%	0.00%	0.22%	0.03%	1.17%	0.96%	0.00%	1.32%	0.00%	1.15%	0.93%
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	15.85%	16.69%	34.92%	21.57%	29.40%	25.91%	27.03%	32.93%	23.04%	35.01%	31.64%
Total Loans	271.98%	251.33%	354.21%	350.62%	438.86%	451.91%	485.35%	520.12%	439.66%	630.26%	552.09%
Indirect Loans	0.00%	0.00%	13.84%	0.00%	5.46%	45.91%	21.31%	78.53%	118.85%	133.06%	98.73%
Percent of Vehicle Loans	0.00%	0.00%	5.80%	0.00%	2.91%	19.37%	11.23%	39.39%	64.26%	58.09%	46.10%
Business Loans	0.00%	0.00%	2.08%	3.86%	5.90%	4.62%	19.06%	42.84%	28.89%	53.69%	39.82%
Participation Loans	0.00%	0.00%	0.00%	0.00%	1.18%	1.30%	0.00%	0.93%	0.00%	0.00%	0.29%
Total Mortgage Exposure**	0.00%	3.18%	32.50%	68.29%	169.99%	161.23%	242.43%	273.01%	222.39%	334.17%	278.40%
Total Real Estate	0.00%	3.18%	32.50%	68.29%	162.60%	139.24%	220.67%	241.65%	206.60%	323.55%	262.71%
RE Business Loans	0.00%	0.00%	2.08%	0.67%	5.55%	4.43%	17.62%	26.97%	16.02%	50.79%	34.15%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	7.39%	21.99%	21.76%	31.36%	15.79%	10.62%	15.69%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	7.39%	21.99%	21.76%	31.36%	15.79%	10.62%	15.69%
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%



