

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	0.42%	0.75%	0.81%	0.97%	0.97%	1.00%	1.19%	1.32%	1.44%	1.32%	1.28%
Loan Yield	6.77%	6.84%	6.11%	6.10%	5.62%	5.33%	4.79%	4.82%	4.54%	4.17%	4.45%
Net Loan Yield After NCOs	5.92%	5.93%	5.75%	5.64%	5.04%	4.62%	4.22%	3.96%	3.75%	3.48%	3.73%
Asset Yield	3.70%	3.70%	3.36%	3.21%	3.23%	3.30%	3.28%	3.60%	3.47%	3.46%	3.45%
Cost of Funds	-0.27%	-0.31%	-0.32%	-0.36%	-0.30%	-0.28%	-0.39%	-0.43%	-0.45%	-0.66%	-0.54%
Gross Spread	3.43%	3.40%	3.04%	2.85%	2.94%	3.02%	2.89%	3.16%	3.03%	2.80%	2.91%
Provision Expense	-0.21%	-0.67%	-0.15%	-0.25%	-0.26%	-0.32%	-0.36%	-0.66%	-0.71%	-0.60%	-0.59%
Net Spread after Provision Expense	3.22%	2.73%	2.89%	2.60%	2.68%	2.70%	2.52%	2.51%	2.32%	2.20%	2.33%
Total Non-Interest Income	0.38%	0.43%	0.54%	0.72%	1.12%	1.44%	1.41%	1.69%	1.53%	1.46%	1.47%
Total Non-Interest Expense	-3.78%	-3.56%	-3.36%	-3.13%	-3.55%	-3.81%	-3.61%	-3.94%	-3.40%	-3.14%	-3.36%
Net Operating Expense	-3.41%	-3.13%	-2.82%	-2.41%	-2.43%	-2.36%	-2.20%	-2.24%	-1.87%	-1.68%	-1.89%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	-0.01%	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%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.19%	-0.41%	0.07%	0.19%	0.26%	0.34%	0.32%	0.26%	0.47%	0.51%	0.44%
Net Charge-Offs	-0.44%	-0.44%	-0.18%	-0.20%	-0.29%	-0.39%	-0.34%	-0.58%	-0.54%	-0.53%	-0.51%
ROA (with Net Charge-offs)	-0.42%	-0.18%	0.04%	0.24%	0.22%	0.26%	0.34%	0.34%	0.64%	0.58%	0.51%
ROA with Provision for LL - W/O NCUSIF Expense	-0.19%	-0.40%	0.07%	0.19%	0.26%	0.34%	0.32%	0.26%	0.47%	0.51%	0.43%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.42%	-0.18%	0.04%	0.24%	0.22%	0.27%	0.34%	0.34%	0.63%	0.58%	0.51%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.64%	-1.96%	-1.81%	-1.64%	-1.72%	-1.83%	-1.80%	-2.03%	-1.77%	-1.57%	-1.70%
Travel and Conference Expense	0.00%	-0.01%	-0.02%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.46%	-0.18%	-0.18%	-0.20%	-0.26%	-0.28%	-0.26%	-0.29%	-0.27%	-0.22%	-0.24%
Office Operations Expense	-0.87%	-0.65%	-0.78%	-0.64%	-0.74%	-0.76%	-0.82%	-0.75%	-0.58%	-0.65%	-0.67%
Educational and Promotional Expense	0.00%	0.00%	-0.03%	-0.06%	-0.09%	-0.12%	-0.11%	-0.14%	-0.14%	-0.11%	-0.12%
Loan Servicing Expense	-0.13%	-0.09%	-0.10%	-0.09%	-0.13%	-0.16%	-0.16%	-0.18%	-0.15%	-0.21%	-0.19%
Professional and Outside Services	-0.52%	-0.46%	-0.32%	-0.32%	-0.42%	-0.50%	-0.34%	-0.38%	-0.35%	-0.24%	-0.30%
Member Insurance	-0.03%	-0.01%	-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)	-0.04%	-0.04%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.09%	-0.16%	-0.09%	-0.13%	-0.13%	-0.10%	-0.07%	-0.11%	-0.09%	-0.11%	-0.11%
Total Non-Interest Expense	-3.78%	-3.56%	-3.36%	-3.13%	-3.55%	-3.81%	-3.61%	-3.94%	-3.40%	-3.14%	-3.36%
Other Performance Ratios											
Earning Asset Yield	3.82%	3.81%	3.44%	3.33%	3.43%	3.49%	3.51%	3.82%	3.66%	3.55%	3.59%
Average Cost of Funds	-0.35%	-0.42%	-0.42%	-0.47%	-0.37%	-0.34%	-0.46%	-0.48%	-0.50%	-0.72%	-0.60%
FTE Employee / \$million of Loans & Share Drafts	2.17	1.01	0.68	0.59	0.52	0.45	0.39	0.36	0.30	0.22	0.28
Compensation & Benefits / FTE Emp.	\$15,742	\$40,465	\$51,234	\$54,489	\$54,584	\$58,143	\$60,047	\$65,581	\$71,479	\$75,558	\$69,546
Compensation & Benefits / \$million Lns. & S.D.s	\$32,330	\$39,635	\$34,199	\$32,010	\$27,937	\$26,267	\$23,092	\$23,947	\$21,242	\$17,294	\$19,924
Operating Expense / Loans & Share Drafts	-7.47%	-7.20%	-6.35%	-6.11%	-5.75%	-5.45%	-4.63%	-4.64%	-4.09%	-3.47%	-3.95%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.74%	0.87%	1.03%	1.40%	1.82%	2.07%	1.81%	1.99%	1.84%	1.61%	1.73%
Net Operating Expense / Loans & Share Drafts	-6.73%	-6.32%	-5.32%	-4.71%	-3.93%	-3.38%	-2.83%	-2.64%	-2.25%	-1.86%	-2.22%
Operating Expense / Operating Revenue	99.34%	93.59%	94.36%	88.73%	88.22%	86.12%	85.46%	82.61%	76.90%	77.28%	79.27%
Total Fixed Assets / Shares & Equity	0.52%	0.54%	0.95%	1.60%	2.84%	2.82%	2.81%	3.05%	2.81%	2.33%	2.56%
Net Loans to Total Shares and Deposits	63.2%	64.4%	62.3%	57.1%	61.1%	64.7%	69.9%	76.1%	77.0%	90.4%	82.3%
Members / FTE Employee	333.26	386.09	430.39	386.84	347.56	346.68	320.98	315.27	347.66	393.34	362.48

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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	0.1%	0.6%	0.7%	1.0%	1.3%	1.5%	1.4%	1.1%	0.8%	0.6%	0.8%
Total Investments	49.1%	50.4%	49.9%	53.0%	45.6%	40.4%	34.0%	26.1%	27.6%	18.9%	24.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.7%	1.0%	1.1%	1.6%	2.0%	1.6%	2.3%	2.5%	3.2%	2.7%
All Other Unsecured Loans/Lines of Credit	9.1%	6.1%	6.7%	5.7%	4.3%	4.8%	5.1%	4.3%	4.6%	3.3%	4.0%
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%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	14.1%	15.4%	14.9%	11.8%	11.2%	11.3%	11.0%	12.4%	15.4%	17.1%	15.3%
Used Vehicle Loans	18.0%	18.5%	16.6%	16.0%	17.1%	19.2%	17.9%	21.2%	20.2%	19.9%	19.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.1%	1.0%	2.7%	8.7%	8.9%	15.1%	18.2%	16.8%	24.6%	20.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.8%	0.4%	1.0%	1.6%	3.7%	3.4%	3.6%	2.7%	2.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.4%	0.0%	0.3%	1.1%	0.7%
Total All Other Loans/Lines of Credit to Members	8.8%	7.4%	6.8%	5.8%	5.2%	4.4%	4.6%	5.2%	3.4%	4.7%	4.5%
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%	0.1%	0.1%
Total Loans and Leases	50.1%	48.1%	47.8%	43.6%	49.1%	53.5%	59.7%	67.0%	67.0%	76.7%	70.2%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.9%	-0.4%	-0.3%	-0.4%	-0.5%	-0.4%	-0.6%	-0.5%	-0.6%	-0.6%
Net Loans and Leases	49.0%	47.3%	47.3%	43.3%	48.7%	53.0%	59.3%	66.5%	66.5%	76.0%	69.7%
Total Other Assets	1.8%	1.7%	2.1%	2.7%	4.4%	5.1%	5.3%	6.3%	5.1%	4.4%	4.8%
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	1.2%	9.8%	9.5%	10.3%	8.0%	7.0%	4.7%	1.8%	2.5%	5.6%	4.7%
Share Drafts	0.0%	1.4%	4.5%	7.5%	12.4%	16.2%	18.3%	18.1%	15.7%	14.8%	15.4%
Regular Shares	69.2%	56.7%	53.9%	49.2%	43.2%	40.6%	35.8%	34.2%	36.7%	26.2%	31.3%
Money Market Shares	0.0%	1.4%	2.1%	2.8%	6.0%	8.2%	10.1%	13.9%	13.7%	16.0%	14.1%
Share Certificates	5.9%	11.3%	11.6%	13.0%	12.5%	11.6%	14.2%	15.3%	15.0%	19.6%	17.2%
IRA/KEOGH Accounts	0.0%	2.9%	3.3%	3.3%	5.0%	5.2%	5.7%	5.7%	5.1%	5.6%	5.4%
All Other Shares	1.3%	0.5%	0.9%	0.3%	0.8%	0.5%	0.8%	0.5%	0.4%	2.3%	1.5%
Non-Member Deposits	2.8%	0.5%	0.4%	0.3%	0.5%	0.3%	0.5%	0.4%	0.3%	0.3%	0.3%
Total Shares and Deposits	79.2%	74.8%	76.7%	76.5%	80.4%	82.7%	85.5%	88.1%	87.0%	84.8%	85.3%
Total Equity	19.5%	15.5%	13.7%	13.2%	11.6%	10.3%	9.8%	10.1%	10.5%	9.6%	10.0%
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	19.7%	15.7%	13.7%	13.3%	11.7%	10.5%	10.2%	10.6%	10.9%	9.7%	10.3%
Total Equity + Allow. for Loan Loss	20.6%	16.3%	14.2%	13.6%	12.0%	10.8%	10.2%	10.7%	11.0%	10.2%	10.6%
Balance Sheet Growth YTD Annualized											
Total Investments	6.8%	1.0%	8.3%	6.7%	12.3%	27.9%	7.1%	36.3%	38.1%	36.2%	31.0%
Total Loans and Leases	-40.5%	-19.1%	-9.4%	-15.2%	-13.7%	-11.1%	-6.3%	0.9%	-10.9%	12.8%	4.3%
TOTAL ASSETS	-17.8%	-10.4%	0.1%	-3.7%	-2.1%	5.1%	-2.0%	9.5%	1.4%	17.3%	10.6%
Total Liabilities	18.7%	-60.3%	16.5%	-8.7%	-33.6%	39.6%	45.2%	12.5%	9.6%	21.3%	17.7%
Total Shares and Deposits	-20.4%	-1.8%	-1.3%	-1.8%	1.5%	4.3%	-4.2%	11.4%	1.0%	17.5%	10.9%
Equity Capital	-9.4%	-14.7%	-3.0%	-10.9%	-2.9%	-9.1%	-3.4%	-6.4%	2.6%	13.3%	5.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-17.8%	-10.4%	0.1%	-3.7%	-2.1%	5.1%	-2.0%	9.5%	1.4%	17.3%	10.6%

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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	2.90%	2.09%	1.36%	1.21%	0.90%	0.87%	0.48%	0.67%	0.52%	0.74%	0.70%
Delinquent Loans / Total Capital	7.0%	6.1%	4.6%	3.9%	3.7%	4.3%	2.8%	4.2%	3.2%	5.6%	4.6%
Delinquent Loans + OREO / Net Loans + OREO	3.1%	2.2%	1.5%	1.3%	1.1%	1.0%	0.6%	0.8%	0.6%	0.9%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	28.8%	44.9%	36.9%	29.1%	23.3%	29.1%	30.7%	28.2%	26.0%	29.6%	28.9%
Allowance for Loan Losses/Net Loans	2.13%	1.84%	0.91%	0.80%	0.77%	0.90%	0.68%	0.86%	0.73%	0.81%	0.80%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$22	\$32	\$60	\$119	\$251	\$283	\$1,015	\$1,815	\$11,114	\$726
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$11	\$13	\$17	\$28	\$69	\$94	\$337	\$541	\$3,926	\$244
Loans 12 months and over Delinquent (\$000s)	\$2	\$7	\$5	\$7	\$8	\$34	\$32	\$61	\$97	\$741	\$51
Total Delinquent Loans (\$000s)	\$15	\$40	\$51	\$84	\$155	\$355	\$408	\$1,413	\$2,453	\$15,781	\$1,021
Delinquency by Category											
Unsecured Credit Card	0.00%	0.12%	0.27%	0.14%	0.46%	0.46%	0.24%	0.35%	0.40%	0.65%	0.52%
STS Loans	0.00%	3.28%	5.10%	1.19%	1.21%	8.33%	0.00%	0.00%	13.85%	3.84%	4.02%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	4.35%	0.96%	0.00%	1.61%	2.32%	1.78%	1.39%
New Vehicle Loans	1.70%	0.66%	0.76%	0.91%	0.70%	0.63%	0.29%	0.57%	0.54%	0.81%	0.70%
Used Vehicle Loans	4.50%	2.46%	1.89%	1.59%	1.25%	0.92%	0.56%	0.75%	0.60%	0.85%	0.80%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.77%	0.43%	0.49%	0.47%	0.45%	0.24%	0.23%	0.27%
1st Mortgage Adj	0.00%	0.00%	0.00%	3.00%	0.36%	0.92%	0.22%	0.00%	0.09%	0.26%	0.23%
Other RE Fixed	0.00%	0.00%	1.15%	1.35%	0.27%	0.87%	0.33%	0.32%	0.31%	0.37%	0.36%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.62%	0.40%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.31%	0.21%	0.20%
All Other Loans	4.56%	5.95%	2.87%	2.05%	1.66%	2.69%	1.33%	2.15%	1.99%	3.24%	2.71%
Indirect Loans	0.00%	0.00%	0.00%	0.82%	0.37%	0.46%	0.37%	0.80%	0.67%	1.02%	0.92%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.23%	0.41%	0.54%	0.43%	0.42%	0.21%	0.23%	0.27%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.26%	0.25%	0.06%	0.11%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%	0.01%	0.02%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.86%	0.90%	0.36%	0.46%	0.58%	0.72%	0.57%	0.85%	0.79%	0.69%	0.72%
Recoveries / Charge-Offs	57.69%	8.81%	22.39%	20.77%	23.73%	18.17%	15.41%	14.77%	12.08%	15.24%	14.90%
Expected Charge-Offs / Net Loans	0.93%	0.86%	0.53%	0.43%	0.35%	0.32%	0.24%	0.27%	0.22%	0.27%	0.26%
Provision for Loan Losses/Net Charge-Offs	48.5%	151.7%	83.2%	123.4%	88.0%	81.0%	106.8%	113.8%	131.6%	113.3%	115.2%
Prov. for Loan Losses/Expected Charge-Offs	45.6%	162.3%	57.8%	131.2%	149.2%	183.7%	256.7%	358.1%	484.6%	292.3%	314.6%
Bankruptcies / Net Loans	0.50%	0.46%	0.43%	0.50%	0.48%	0.28%	0.39%	0.37%	0.35%	0.27%	0.31%
Total Amount of Loans Charged-Off (\$000s)	\$11	\$19	\$18	\$41	\$134	\$363	\$577	\$2,098	\$4,287	\$16,972	\$1,226
Total Amount of Recoveries (\$000s)	\$6	\$2	\$4	\$8	\$32	\$66	\$89	\$310	\$518	\$2,587	\$183
Net Charge Offs (\$000s)	\$5	\$18	\$14	\$32	\$102	\$297	\$488	\$1,788	\$3,769	\$14,385	\$1,043
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.17%	0.34%	0.28%	0.39%	0.38%	0.46%	0.84%	1.05%	1.35%	1.08%
STS Loans	47.06%	5.93%	-2.07%	5.66%	4.27%	4.98%	5.84%	0.00%	36.04%	10.66%	9.64%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.06%	-0.03%
New Vehicle Loans	0.00%	1.00%	0.06%	0.07%	0.19%	0.29%	0.44%	0.84%	0.81%	0.79%	0.75%
Used Vehicle Loans	1.72%	0.57%	0.19%	0.43%	0.83%	0.74%	0.93%	1.12%	0.81%	0.76%	0.82%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.01%	0.00%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.35%	0.00%	0.23%	0.02%	0.01%	-0.01%	0.01%	0.01%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	0.43%	0.00%	0.52%	0.58%	0.56%
All Other Loans	1.28%	2.27%	1.59%	1.82%	2.33%	41.48%	-1.48%	-1.68%	-0.85%	-0.39%	-0.67%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.31%	0.09%	0.20%	0.31%	0.22%	0.24%	0.24%
Number of Credit Unions in Each Peer Group:	28	40	61	79	81	59	38	40	26	19	471

March 31, 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	0.91%	11.58%	8.96%	19.96%	12.55%	11.49%	11.04%	0.80%	0.81%	0.00%	2.25%
Credit Unions - Deposits in and Loans to	0.87%	1.86%	2.59%	4.60%	2.98%	1.99%	3.34%	0.32%	0.41%	0.00%	0.60%
Total Investments in Corporate Credit Unions*	62.83%	48.46%	49.71%	44.52%	65.25%	58.11%	47.81%	33.47%	17.76%	3.45%	18.44%
Marketable Securities	5.40%	62.25%	70.59%	82.48%	85.37%	134.78%	162.78%	115.06%	151.41%	123.51%	128.10%
All Other Investments	89.03%	155.54%	205.49%	230.38%	212.90%	149.58%	72.11%	43.50%	21.70%	4.36%	35.90%
Total Investments	249.34%	322.04%	363.32%	398.32%	389.36%	384.83%	333.58%	245.35%	253.46%	194.25%	240.64%
Unsecured Loans	46.39%	43.27%	56.37%	51.21%	51.00%	65.48%	65.61%	62.03%	65.77%	67.42%	65.23%
Vehicle Loans	163.16%	216.46%	228.80%	208.55%	241.64%	291.33%	283.92%	316.28%	327.89%	380.04%	342.90%
New Vehicle Loans	71.77%	98.58%	108.20%	88.63%	95.61%	108.03%	108.14%	117.00%	141.97%	175.86%	149.66%
Used Vehicle Loans	91.39%	117.88%	120.60%	119.92%	146.04%	183.30%	175.78%	199.28%	185.92%	204.18%	193.24%
Total Real Estate	0.07%	0.46%	13.13%	23.69%	82.73%	99.99%	185.10%	202.51%	187.56%	279.63%	224.22%
1st Mortgage	0.00%	0.46%	7.63%	20.45%	74.35%	84.46%	148.32%	170.82%	154.62%	252.37%	196.53%
1st Mortgage Fxd	0.00%	0.46%	5.52%	16.20%	44.59%	74.35%	125.95%	160.44%	128.12%	221.03%	171.20%
1st Mortgage Adj	0.00%	0.00%	2.11%	4.25%	29.75%	10.11%	22.36%	10.38%	26.50%	31.34%	25.33%
2nd Mortgage	0.07%	0.00%	5.51%	3.23%	8.39%	15.53%	36.78%	31.69%	32.94%	27.26%	27.69%
Closed-End Fxd	0.07%	0.00%	5.50%	3.15%	7.49%	15.32%	34.71%	30.88%	28.83%	23.65%	24.78%
Closed-End Adj	0.00%	0.00%	0.00%	0.08%	0.54%	0.19%	0.21%	0.15%	0.34%	0.19%	0.22%
Open-End Adj	0.00%	0.00%	0.01%	0.00%	0.26%	0.02%	1.86%	0.60%	3.73%	2.76%	2.33%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.00%	0.05%	0.04%	0.66%	0.35%
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%	9.75%	3.92%	0.05%	3.06%	10.96%	6.86%
All Other Loans/Lines of Credit to Members	44.68%	47.05%	49.26%	43.95%	44.05%	42.27%	45.22%	48.55%	31.38%	47.97%	44.16%
Total Loans	254.45%	307.49%	347.80%	328.00%	419.53%	509.13%	586.18%	629.96%	616.11%	787.69%	684.54%
Indirect Loans	0.00%	0.00%	0.00%	1.68%	9.72%	39.74%	93.19%	124.90%	162.27%	267.42%	191.98%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.81%	4.02%	13.64%	32.82%	39.49%	49.49%	70.37%	55.99%
Business Loans	0.00%	0.21%	1.33%	0.50%	11.15%	5.65%	14.57%	22.71%	34.44%	42.16%	32.71%
Participation Loans	0.00%	0.00%	0.00%	0.00%	2.40%	10.71%	9.58%	4.22%	4.29%	14.56%	9.92%
Total Mortgage Exposure**	0.07%	0.46%	13.13%	25.04%	94.19%	136.64%	267.66%	292.28%	271.32%	357.91%	299.15%
Total Real Estate	0.07%	0.46%	13.13%	23.69%	82.73%	99.99%	185.10%	202.51%	187.56%	279.63%	224.22%
RE Business Loans	0.00%	0.00%	0.27%	0.26%	8.15%	2.66%	8.43%	16.96%	27.17%	39.23%	28.44%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.35%	11.46%	36.65%	82.55%	89.77%	83.76%	78.28%	74.93%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.29%	11.46%	36.64%	82.55%	89.70%	80.01%	78.13%	74.10%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.06%	0.00%	0.01%	0.00%	0.07%	3.75%	0.16%	0.83%



