

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	0.84%	0.65%	0.68%	0.75%	0.81%	1.01%	1.12%	1.13%	1.28%	1.22%	1.19%
Loan Yield	5.42%	5.40%	5.13%	6.31%	4.80%	4.81%	4.91%	4.62%	4.08%	4.30%	4.34%
Net Loan Yield After NCOs	4.97%	5.29%	4.83%	5.78%	4.72%	4.52%	4.67%	4.33%	3.64%	3.77%	3.86%
Asset Yield	3.18%	3.30%	3.51%	3.84%	3.03%	3.20%	3.41%	3.58%	3.21%	3.53%	3.47%
Cost of Funds	-0.29%	-0.30%	-0.18%	-0.41%	-0.34%	-0.49%	-0.39%	-0.36%	-0.51%	-0.46%	-0.45%
Gross Spread	2.89%	3.00%	3.33%	3.43%	2.69%	2.72%	3.03%	3.22%	2.70%	3.07%	3.02%
Provision Expense	0.00%	-0.04%	-0.09%	-0.07%	-0.06%	-0.18%	-0.11%	-0.25%	-0.36%	-0.43%	-0.38%
Net Spread after Provision Expense	2.89%	2.96%	3.25%	3.35%	2.62%	2.53%	2.92%	2.97%	2.34%	2.64%	2.64%
Total Non-Interest Income	0.12%	0.80%	0.28%	1.13%	0.71%	0.79%	1.19%	1.37%	1.44%	2.15%	1.91%
Total Non-Interest Expense	-2.83%	-3.85%	-3.02%	-3.81%	-2.68%	-2.64%	-3.31%	-3.53%	-2.99%	-3.62%	-3.49%
Net Operating Expense	-2.72%	-3.05%	-2.74%	-2.68%	-1.97%	-1.85%	-2.12%	-2.16%	-1.56%	-1.47%	-1.58%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	-0.01%	-0.01%	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)	0.17%	-0.09%	0.50%	0.67%	0.65%	0.68%	0.80%	0.81%	0.78%	1.17%	1.06%
Net Charge-Offs	-0.23%	-0.07%	-0.19%	-0.30%	-0.04%	-0.17%	-0.15%	-0.21%	-0.31%	-0.40%	-0.36%
ROA (with Net Charge-offs)	-0.06%	-0.12%	0.40%	0.44%	0.67%	0.69%	0.75%	0.84%	0.84%	1.19%	1.08%
ROA with Provision for LL - W/O NCUSIF Expense	0.17%	-0.09%	0.50%	0.67%	0.65%	0.68%	0.80%	0.81%	0.78%	1.17%	1.06%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.06%	-0.12%	0.40%	0.44%	0.67%	0.69%	0.75%	0.84%	0.84%	1.19%	1.08%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.73%	-1.87%	-1.90%	-2.00%	-1.35%	-1.40%	-1.75%	-1.74%	-1.59%	-1.91%	-1.83%
Travel and Conference Expense	0.00%	-0.01%	-0.03%	-0.04%	-0.03%	-0.02%	-0.04%	-0.04%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.06%	-0.18%	-0.10%	-0.26%	-0.14%	-0.18%	-0.21%	-0.33%	-0.21%	-0.26%	-0.25%
Office Operations Expense	-0.46%	-0.83%	-0.43%	-0.81%	-0.56%	-0.50%	-0.65%	-0.72%	-0.68%	-0.58%	-0.60%
Educational and Promotional Expense	0.00%	-0.03%	-0.03%	-0.09%	-0.07%	-0.06%	-0.10%	-0.13%	-0.14%	-0.16%	-0.14%
Loan Servicing Expense	-0.17%	-0.09%	-0.14%	-0.14%	-0.25%	-0.11%	-0.34%	-0.43%	-0.23%	-0.37%	-0.35%
Professional and Outside Services	-0.17%	-0.26%	-0.23%	-0.25%	-0.21%	-0.09%	-0.15%	-0.09%	-0.06%	-0.16%	-0.14%
Member Insurance	0.00%	0.00%	0.00%	-0.03%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.04%	-0.06%	-0.05%	-0.02%	-0.01%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.17%	-0.54%	-0.11%	-0.14%	-0.04%	-0.27%	-0.06%	-0.03%	-0.04%	-0.14%	-0.12%
Total Non-Interest Expense	-2.83%	-3.85%	-3.02%	-3.81%	-2.68%	-2.64%	-3.31%	-3.53%	-2.99%	-3.62%	-3.49%
Other Performance Ratios											
Earning Asset Yield	3.18%	3.47%	3.54%	3.85%	3.09%	3.68%	3.56%	3.77%	3.28%	3.59%	3.55%
Average Cost of Funds	-0.38%	-0.38%	-0.23%	-0.51%	-0.44%	-0.66%	-0.47%	-0.40%	-0.57%	-0.50%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	2.00	1.01	0.56	0.55	0.32	0.36	0.38	0.30	0.30	0.33	0.33
Compensation & Benefits / FTE Emp.	\$17,143	\$32,457	\$52,522	\$56,395	\$62,737	\$60,663	\$60,034	\$64,668	\$58,331	\$62,960	\$62,146
Compensation & Benefits / \$million Lns. & S.D.s	\$34,637	\$31,447	\$29,196	\$31,596	\$20,166	\$20,372	\$23,189	\$19,508	\$18,143	\$21,185	\$20,829
Operating Expense / Loans & Share Drafts	-5.66%	-6.49%	-4.64%	-6.02%	-4.01%	-3.85%	-4.39%	-3.95%	-3.42%	-4.02%	-3.97%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.23%	1.35%	0.43%	1.78%	1.06%	1.15%	1.58%	1.53%	1.64%	2.38%	2.17%
Net Operating Expense / Loans & Share Drafts	-5.43%	-5.14%	-4.22%	-4.24%	-2.94%	-2.70%	-2.82%	-2.42%	-1.78%	-1.64%	-1.80%
Operating Expense / Operating Revenue	94.74%	101.28%	84.39%	85.05%	80.85%	78.33%	80.35%	78.56%	75.38%	71.93%	73.30%
Total Fixed Assets / Shares & Equity	0.04%	0.10%	0.02%	1.56%	1.60%	2.21%	3.06%	2.97%	2.07%	3.09%	2.90%
Net Loans to Total Shares and Deposits	67.8%	66.6%	83.1%	70.2%	71.8%	74.7%	76.5%	82.2%	80.9%	87.2%	85.1%
Members / FTE Employee	313.86	397.31	462.35	359.14	500.81	392.03	325.78	319.05	345.46	342.79	344.04

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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%	1.0%	0.7%	1.1%	0.7%	1.0%	0.9%	0.5%	0.5%	0.8%	0.7%
Total Investments	48.1%	43.4%	35.3%	42.0%	41.1%	34.9%	32.2%	20.8%	25.1%	19.1%	21.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.3%	0.0%	0.9%	1.5%	1.5%	3.3%	3.3%	2.6%	4.9%	4.3%
All Other Unsecured Loans/Lines of Credit	5.9%	4.8%	3.9%	2.7%	1.7%	1.5%	3.1%	0.9%	1.0%	2.0%	1.9%
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%	0.1%	0.0%	1.3%	0.3%	0.4%
New Vehicle Loans	8.9%	10.7%	11.3%	4.9%	5.0%	3.9%	4.4%	5.6%	7.5%	10.4%	9.3%
Used Vehicle Loans	32.4%	27.9%	31.0%	26.2%	22.4%	24.2%	22.0%	18.2%	27.5%	26.1%	25.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.3%	6.4%	10.2%	14.5%	15.9%	19.6%	31.7%	19.3%	20.4%	20.6%
Total Other Real Estate Loans/Lines of Credit	0.3%	0.0%	4.7%	2.6%	3.3%	5.8%	5.0%	6.8%	6.1%	5.6%	5.6%
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	3.8%	10.3%	6.3%	7.3%	7.3%	7.6%	4.2%	5.5%	5.2%	5.5%	5.5%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%
Total Loans and Leases	51.2%	55.3%	63.5%	54.8%	55.7%	60.4%	61.7%	72.1%	70.6%	75.5%	73.3%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.9%	-0.5%	-0.7%	-0.6%	-0.4%	-0.4%	-0.5%	-0.5%	-0.8%	-0.7%
Net Loans and Leases	50.2%	54.4%	63.0%	54.1%	55.1%	60.1%	61.3%	71.6%	70.2%	74.7%	72.6%
Total Other Assets	1.6%	1.1%	1.1%	2.8%	3.1%	4.0%	5.7%	7.1%	4.2%	5.4%	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%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%	0.9%	6.2%	12.3%	10.6%	7.3%	8.7%	2.8%	2.8%	3.4%	3.8%
Share Drafts	0.0%	4.5%	1.9%	8.3%	11.6%	9.5%	13.6%	17.6%	17.1%	13.8%	14.2%
Regular Shares	63.2%	58.4%	46.6%	29.9%	39.8%	35.1%	25.8%	26.7%	35.4%	21.8%	24.6%
Money Market Shares	0.0%	0.0%	5.7%	15.0%	9.1%	5.8%	20.2%	24.8%	17.6%	24.6%	22.8%
Share Certificates	1.4%	16.5%	13.2%	16.4%	11.5%	21.3%	16.1%	14.9%	11.4%	15.8%	15.2%
IRA/KEOGH Accounts	1.7%	3.5%	3.1%	5.5%	4.1%	7.8%	3.7%	3.6%	4.9%	4.7%	4.7%
All Other Shares	1.8%	0.1%	2.5%	2.0%	1.0%	1.5%	1.2%	0.0%	0.9%	5.9%	4.5%
Non-Member Deposits	7.4%	0.0%	3.4%	1.0%	0.5%	0.0%	0.2%	0.0%	0.0%	0.1%	0.1%
Total Shares and Deposits	75.5%	83.0%	76.4%	78.1%	77.6%	80.9%	80.6%	87.6%	87.3%	86.6%	86.1%
Total Equity	24.5%	16.2%	17.4%	9.6%	11.8%	11.8%	10.6%	9.6%	9.9%	10.0%	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	24.5%	16.2%	17.4%	9.6%	12.2%	12.1%	11.0%	9.8%	10.2%	10.5%	10.5%
Total Equity + Allow. for Loan Loss	25.5%	17.0%	17.9%	10.3%	12.4%	12.1%	11.0%	10.1%	10.4%	10.8%	10.8%
Balance Sheet Growth YTD Annualized											
Total Investments	1.8%	-17.1%	6.6%	52.3%	24.0%	-92.5%	31.4%	41.5%	29.1%	128.3%	84.8%
Total Loans and Leases	6.8%	-37.3%	0.4%	7.6%	3.2%	-48.1%	9.5%	11.9%	14.7%	13.5%	12.3%
TOTAL ASSETS	5.6%	-29.0%	3.8%	25.1%	11.4%	-64.5%	16.4%	16.7%	17.8%	32.1%	26.3%
Total Liabilities	-387.1%	3.2%	-48.6%	19.1%	-30.3%	1.7%	43.1%	9.5%	-8.6%	94.0%	61.2%
Total Shares and Deposits	9.9%	-30.9%	9.0%	28.3%	18.7%	-69.0%	14.8%	17.7%	19.6%	32.1%	26.8%
Equity Capital	-0.2%	-20.2%	2.8%	7.7%	5.6%	-67.6%	7.9%	9.5%	9.6%	14.2%	11.0%
TOTAL LIABILITIES, SHARES, AND EQUITY	5.6%	-29.0%	3.8%	25.1%	11.4%	-64.5%	16.4%	16.7%	17.8%	32.1%	26.3%

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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	1.06%	1.36%	1.57%	0.60%	0.78%	0.58%	0.47%	0.35%	0.31%	0.55%	0.51%
Delinquent Loans / Total Capital	2.1%	4.4%	5.6%	3.2%	3.5%	2.9%	2.6%	2.5%	2.1%	3.9%	3.5%
Delinquent Loans + OREO / Net Loans + OREO	1.1%	1.4%	1.6%	0.7%	0.9%	0.7%	0.5%	0.4%	0.4%	0.9%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	50.0%	30.5%	12.3%	2.1%	24.3%	4.2%	17.2%	11.3%	26.3%	38.9%	35.1%
Allowance for Loan Losses/Net Loans	2.12%	1.57%	0.85%	1.33%	1.14%	0.60%	0.65%	0.73%	0.64%	1.11%	1.01%
Loans 2 to less than 6 months Delinquent (\$000s)	\$2	\$19	\$56	\$54	\$110	\$234	\$363	\$729	\$1,234	\$11,214	\$893
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$8	\$4	\$1	\$13	\$10	\$61	\$90	\$410	\$5,403	\$370
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$4	\$0	\$22	\$0	\$14	\$4	\$31	\$1,725	\$113
Total Delinquent Loans (\$000s)	\$4	\$28	\$64	\$55	\$146	\$244	\$438	\$822	\$1,676	\$18,341	\$1,376
Delinquency by Category											
Unsecured Credit Card	0.00%	0.20%	0.00%	0.00%	0.17%	0.29%	0.42%	0.35%	0.31%	0.44%	0.42%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.28%	1.28%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.97%	0.00%	1.02%	1.20%	1.12%
New Vehicle Loans	2.59%	1.53%	0.00%	0.00%	0.30%	0.10%	0.25%	0.11%	0.09%	0.25%	0.23%
Used Vehicle Loans	0.80%	0.91%	1.62%	0.88%	0.83%	0.66%	0.41%	0.70%	0.52%	0.68%	0.65%
1st Mortgage Fixed	0.00%	0.00%	7.28%	0.50%	1.11%	0.61%	0.21%	0.13%	0.13%	0.60%	0.51%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.83%	0.02%	0.07%	0.26%	0.28%
Other RE Fixed	0.00%	0.00%	0.00%	0.85%	0.00%	0.16%	0.06%	0.39%	0.41%	0.50%	0.44%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.22%	0.82%	0.06%	0.59%	0.10%	0.30%	0.29%
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	1.52%	3.14%	0.85%	0.86%	1.24%	0.70%	0.77%	0.51%	0.34%	0.94%	0.84%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.53%	0.49%	0.41%	0.66%	0.50%	0.50%	0.51%
Total 1st Mortgage Loans	0.00%	0.00%	6.88%	0.23%	0.91%	0.58%	0.62%	0.11%	0.11%	0.53%	0.46%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.89%	0.00%	0.08%	0.77%	0.64%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.00%	0.02%	0.22%	0.18%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.45%	0.12%	0.30%	0.53%	0.08%	0.29%	0.25%	0.29%	0.44%	0.52%	0.48%
Recoveries / Charge-Offs	0.00%	44.44%	11.76%	57.29%	56.86%	29.91%	29.58%	26.37%	14.82%	22.49%	22.48%
Expected Charge-Offs / Net Loans	0.33%	0.43%	0.43%	0.52%	0.27%	0.17%	0.22%	0.10%	0.16%	0.31%	0.28%
Provision for Loan Losses/Net Charge-Offs	0.0%	60.0%	46.7%	23.5%	140.9%	106.1%	71.6%	116.4%	117.0%	105.8%	106.3%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	16.6%	32.2%	24.3%	42.3%	187.5%	81.0%	329.2%	315.7%	179.7%	185.8%
Bankruptcies / Net Loans	0.00%	0.52%	0.64%	1.76%	0.16%	0.29%	0.50%	0.19%	0.33%	0.34%	0.34%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$5	\$14	\$114	\$34	\$187	\$325	\$933	\$2,678	\$22,143	\$1,634
Total Amount of Recoveries (\$000s)	\$0	\$2	\$2	\$65	\$19	\$56	\$96	\$246	\$397	\$4,980	\$367
Net Charge Offs (\$000s)	\$2	\$3	\$12	\$49	\$15	\$131	\$229	\$687	\$2,281	\$17,163	\$1,267
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	-0.09%	0.42%	0.27%	0.46%	1.05%	1.24%	1.09%	1.05%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.66%	14.66%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.97%	1.13%
New Vehicle Loans	0.00%	0.00%	-0.11%	0.82%	0.02%	-0.25%	0.02%	0.41%	0.18%	0.22%	0.21%
Used Vehicle Loans	0.00%	0.14%	0.32%	0.73%	0.13%	0.61%	0.31%	0.54%	0.69%	0.62%	0.60%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.50%	0.00%	-0.14%	0.00%	0.00%	-0.01%	-0.01%	0.06%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.06%	-0.06%	-0.07%	-0.08%	0.05%	0.04%	0.02%
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	5.86%	0.24%	0.98%	0.98%	0.38%	0.93%	-2.51%	-0.41%	-0.09%	-0.48%	-0.45%
Indirect Loans	0.00%	0.00%	0.00%	-0.13%	0.15%	0.29%	0.02%	0.12%	0.16%	0.09%	0.10%
Number of Credit Unions in Each Peer Group:	9	8	5	7	12	5	8	4	4	4	66

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	20.49%	3.17%	0.00%	0.88%	15.41%	8.92%	12.31%	3.23%	0.40%	0.18%	1.46%
Credit Unions - Deposits in and Loans to	0.00%	3.44%	0.00%	0.00%	5.38%	4.69%	3.03%	2.10%	0.00%	0.00%	0.46%
Total Investments in Corporate Credit Unions*	35.25%	63.98%	38.29%	116.86%	53.98%	68.62%	37.23%	45.60%	7.78%	3.98%	11.07%
Marketable Securities	3.16%	24.46%	35.89%	127.44%	94.09%	88.90%	98.71%	74.90%	103.22%	81.92%	85.33%
All Other Investments	87.00%	75.10%	121.86%	189.27%	156.69%	114.54%	136.78%	53.67%	82.73%	-2.16%	24.67%
Total Investments	196.14%	268.41%	203.19%	435.46%	338.38%	288.67%	293.37%	211.97%	246.00%	182.14%	203.43%
Unsecured Loans	24.06%	31.57%	22.34%	36.80%	26.38%	24.57%	58.16%	42.87%	35.89%	65.89%	58.90%
Vehicle Loans	168.33%	238.19%	243.72%	322.75%	225.46%	232.40%	240.55%	242.33%	342.53%	348.14%	331.42%
New Vehicle Loans	36.18%	66.11%	64.91%	51.00%	41.07%	32.56%	39.97%	57.37%	73.43%	99.25%	88.22%
Used Vehicle Loans	132.14%	172.08%	178.81%	271.75%	184.39%	199.84%	200.57%	184.96%	269.10%	248.89%	243.20%
Total Real Estate	1.23%	8.12%	63.59%	132.94%	146.11%	179.63%	223.76%	390.86%	248.97%	247.75%	249.31%
1st Mortgage	0.00%	8.12%	36.70%	105.64%	119.07%	131.33%	178.52%	322.18%	189.19%	194.43%	195.75%
1st Mortgage Fxd	0.00%	6.44%	34.66%	47.60%	97.28%	125.28%	132.49%	260.27%	108.83%	156.29%	151.78%
1st Mortgage Adj	0.00%	1.69%	2.04%	58.03%	21.79%	6.05%	46.02%	61.91%	80.36%	38.14%	43.97%
2nd Mortgage	1.23%	0.00%	26.91%	27.29%	27.04%	48.30%	45.25%	68.68%	59.78%	53.31%	53.56%
Closed-End Fxd	1.23%	0.00%	0.13%	11.39%	6.84%	15.12%	13.76%	7.57%	14.82%	11.16%	11.49%
Closed-End Adj	0.00%	0.00%	0.56%	0.00%	0.00%	0.00%	0.46%	0.52%	4.42%	1.38%	1.59%
Open-End Adj	0.00%	0.00%	25.77%	15.90%	19.56%	33.18%	30.65%	60.59%	40.54%	40.74%	40.42%
Open-End Fxd	0.00%	0.00%	0.45%	0.00%	0.64%	0.00%	0.38%	0.00%	0.00%	0.04%	0.06%
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	15.40%	63.75%	36.18%	75.80%	60.32%	62.85%	38.07%	56.14%	51.35%	52.57%	52.22%
Total Loans	209.02%	341.63%	365.83%	568.30%	458.26%	499.45%	562.68%	732.83%	692.14%	719.61%	697.46%
Indirect Loans	0.00%	0.00%	0.00%	6.72%	18.71%	45.65%	60.36%	143.72%	237.23%	241.70%	216.83%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.08%	8.30%	19.64%	25.09%	59.31%	69.26%	69.42%	65.42%
Business Loans	0.00%	0.00%	0.00%	6.16%	12.08%	16.96%	35.90%	133.69%	72.82%	71.47%	70.25%
Participation Loans	0.00%	0.00%	0.00%	0.00%	4.51%	0.00%	3.69%	0.00%	1.85%	0.89%	1.15%
Total Mortgage Exposure**	1.76%	8.12%	63.59%	132.94%	146.11%	201.50%	236.12%	420.26%	282.78%	253.79%	260.34%
Total Real Estate	1.23%	8.12%	63.59%	132.94%	146.11%	179.63%	223.76%	390.86%	248.97%	247.75%	249.31%
RE Business Loans	0.00%	0.00%	0.00%	4.39%	8.07%	12.23%	30.64%	98.39%	69.51%	68.33%	65.32%
Mortgage-Backed Investments	0.53%	0.00%	0.00%	0.00%	0.00%	21.87%	12.36%	29.40%	33.81%	6.05%	11.03%
Federal Agency Securities (Mtg Backed)	0.53%	0.00%	0.00%	0.00%	0.00%	15.86%	12.36%	29.40%	33.81%	6.05%	10.93%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	6.01%	0.00%	0.00%	0.00%	0.00%	0.10%



