

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	0.00%	0.00%	0.48%	0.50%	1.01%	0.42%	1.04%	1.70%	1.30%	1.51%	1.40%
Loan Yield	5.34%	7.82%	5.26%	5.53%	5.52%	5.38%	5.28%	4.34%	4.94%	3.67%	4.50%
Net Loan Yield After NCOs	4.80%	6.70%	5.10%	5.08%	5.04%	4.79%	4.90%	4.02%	4.55%	3.53%	4.19%
Asset Yield	4.04%	5.47%	3.35%	3.97%	3.97%	4.75%	3.45%	3.48%	4.16%	2.97%	3.59%
Cost of Funds	0.00%	-0.34%	-0.23%	-0.45%	-0.55%	-0.18%	-0.29%	-0.57%	-0.61%	-0.46%	-0.52%
Gross Spread	4.04%	5.14%	3.12%	3.52%	3.42%	4.57%	3.17%	2.91%	3.55%	2.51%	3.07%
Provision Expense	0.00%	-0.36%	-0.09%	-0.19%	-0.23%	-0.65%	-0.20%	-0.30%	-0.34%	-0.12%	-0.25%
Net Spread after Provision Expense	4.04%	4.78%	3.04%	3.33%	3.19%	3.92%	2.96%	2.61%	3.21%	2.40%	2.82%
Total Non-Interest Income	0.00%	1.39%	0.69%	0.88%	1.27%	2.43%	1.33%	1.75%	1.36%	1.43%	1.49%
Total Non-Interest Expense	-2.42%	-5.05%	-3.86%	-3.21%	-4.45%	-5.90%	-3.78%	-3.68%	-3.84%	-2.95%	-3.62%
Net Operating Expense	-2.42%	-3.66%	-3.17%	-2.34%	-3.19%	-3.47%	-2.44%	-1.94%	-2.48%	-1.52%	-2.12%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.02%	0.11%	0.00%	-0.01%	0.01%	0.00%	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%	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%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	1.61%	1.12%	-0.13%	0.97%	0.12%	0.45%	0.52%	0.68%	0.72%	0.87%	0.70%
Net Charge-Offs	-0.40%	-0.78%	-0.09%	-0.31%	-0.32%	-0.52%	-0.22%	-0.23%	-0.31%	-0.10%	-0.23%
ROA (with Net Charge-offs)	1.21%	0.70%	-0.14%	0.85%	0.02%	0.57%	0.50%	0.75%	0.75%	0.89%	0.73%
ROA with Provision for LL - W/O NCUSIF Expense	1.61%	1.12%	-0.13%	0.97%	0.12%	0.45%	0.51%	0.68%	0.72%	0.87%	0.70%
ROA with Net Charge-Offs - W/O NCUSIF Expense	1.21%	0.70%	-0.14%	0.85%	0.02%	0.57%	0.49%	0.75%	0.75%	0.89%	0.73%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-0.40%	-2.87%	-2.15%	-1.67%	-2.27%	-3.28%	-1.98%	-1.88%	-1.99%	-1.71%	-1.92%
Travel and Conference Expense	0.00%	-0.02%	-0.03%	-0.03%	-0.04%	-0.10%	-0.04%	-0.04%	-0.06%	-0.03%	-0.04%
Office Occupancy Expense	-0.40%	-0.31%	-0.27%	-0.18%	-0.30%	-0.43%	-0.26%	-0.20%	-0.25%	-0.17%	-0.22%
Office Operations Expense	0.00%	-1.23%	-0.91%	-0.50%	-0.95%	-1.45%	-0.81%	-0.81%	-0.73%	-0.62%	-0.75%
Educational and Promotional Expense	0.00%	-0.13%	-0.04%	-0.10%	-0.13%	-0.16%	-0.11%	-0.08%	-0.17%	-0.14%	-0.13%
Loan Servicing Expense	0.00%	-0.13%	-0.04%	-0.22%	-0.30%	-0.26%	-0.33%	-0.46%	-0.31%	-0.17%	-0.30%
Professional and Outside Services	-0.81%	-0.02%	-0.26%	-0.44%	-0.30%	-0.18%	-0.14%	-0.16%	-0.29%	-0.05%	-0.18%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.40%	-0.18%	-0.12%	-0.01%	-0.13%	-0.01%	-0.04%	-0.02%	-0.01%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.40%	-0.13%	-0.06%	-0.07%	-0.04%	-0.02%	-0.06%	-0.03%	-0.03%	-0.05%	-0.04%
Total Non-Interest Expense	-2.42%	-5.05%	-3.86%	-3.21%	-4.45%	-5.90%	-3.78%	-3.68%	-3.84%	-2.95%	-3.62%
Other Performance Ratios											
Earning Asset Yield	3.98%	5.42%	3.45%	4.52%	4.13%	5.05%	3.67%	4.12%	3.96%	3.07%	3.75%
Average Cost of Funds	0.00%	-0.37%	-0.25%	-0.57%	-0.63%	-0.19%	-0.32%	-0.69%	-0.62%	-0.52%	-0.57%
FTE Employee / \$million of Loans & Share Drafts	1.34	0.92	0.55	0.59	0.45	0.51	0.45	0.34	0.28	0.21	0.31
Compensation & Benefits / FTE Emp.	\$4,000	\$42,667	\$55,091	\$35,973	\$63,007	\$60,006	\$61,013	\$65,380	\$71,536	\$94,803	\$71,726
Compensation & Benefits / \$million Lns. & S.D.s	\$5,541	\$39,459	\$30,428	\$21,868	\$28,839	\$30,684	\$27,473	\$21,623	\$21,823	\$20,261	\$22,206
Operating Expense / Loans & Share Drafts	-3.33%	-6.94%	-5.47%	-4.18%	-5.65%	-5.51%	-5.24%	-4.24%	-4.21%	-3.51%	-4.18%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	1.91%	0.98%	1.15%	1.60%	2.27%	1.85%	2.02%	1.50%	1.70%	1.72%
Net Operating Expense / Loans & Share Drafts	-3.33%	-5.02%	-4.50%	-3.03%	-4.05%	-3.25%	-3.39%	-2.22%	-2.72%	-1.81%	-2.45%
Operating Expense / Operating Revenue	64.17%	78.51%	101.64%	87.70%	96.10%	84.85%	84.94%	81.42%	80.71%	77.56%	81.41%
Total Fixed Assets / Shares & Equity	0.00%	0.04%	0.70%	1.84%	2.91%	3.89%	2.45%	3.45%	2.24%	1.51%	2.38%
Net Loans to Total Shares and Deposits	90.3%	83.8%	72.7%	74.2%	79.5%	98.1%	65.7%	83.0%	94.7%	83.0%	85.5%
Members / FTE Employee	612.00	416.33	443.45	299.68	342.16	333.76	352.59	288.94	319.78	433.00	339.43

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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%	0.9%	1.0%	1.4%	1.0%	1.5%	1.0%	0.8%	0.5%	0.7%	0.7%
Total Investments	21.2%	25.7%	32.4%	33.4%	27.3%	6.5%	34.6%	19.5%	13.0%	23.1%	19.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	4.6%	1.7%	2.3%	2.9%	3.4%	4.1%	3.1%	3.3%
All Other Unsecured Loans/Lines of Credit	0.0%	42.4%	12.8%	10.3%	2.7%	0.2%	3.5%	2.0%	3.1%	1.9%	2.5%
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%	0.0%	0.5%	0.4%	0.0%	0.2%
New Vehicle Loans	0.0%	14.4%	6.8%	5.9%	4.5%	2.8%	4.8%	1.5%	1.8%	2.7%	2.5%
Used Vehicle Loans	33.6%	15.1%	17.6%	14.0%	10.4%	13.4%	13.9%	14.5%	12.1%	5.1%	10.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	20.9%	11.4%	32.6%	36.0%	21.5%	35.7%	44.5%	50.7%	41.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	8.4%	8.7%	24.9%	7.9%	7.2%	9.9%	5.9%	8.2%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.1%
Total All Other Loans/Lines of Credit to Members	46.2%	2.1%	6.8%	8.9%	5.7%	7.6%	4.8%	7.8%	6.5%	2.3%	5.4%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.6%	0.2%	1.2%	0.6%
Total Loans and Leases	79.8%	74.0%	64.9%	63.4%	66.6%	87.2%	59.3%	73.5%	82.6%	72.9%	75.0%
Less: Allowance for Loan & Lease Losses	-2.0%	-1.5%	-0.1%	-0.6%	-0.3%	-0.7%	-0.3%	-0.6%	-0.5%	-0.2%	-0.4%
Net Loans and Leases	77.8%	72.5%	64.8%	62.8%	66.2%	86.6%	59.0%	72.9%	82.0%	72.6%	74.6%
Total Other Assets	1.0%	0.9%	1.8%	2.4%	5.5%	5.5%	5.4%	6.8%	4.4%	3.6%	4.9%
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%	0.1%	0.0%	0.0%	6.0%	3.6%	0.0%	2.8%	3.8%	0.0%	2.3%
Share Drafts	0.0%	3.8%	9.8%	10.4%	12.2%	19.5%	13.5%	22.2%	9.5%	14.4%	14.6%
Regular Shares	88.4%	60.8%	51.9%	31.9%	31.7%	53.8%	54.0%	27.7%	38.7%	19.6%	31.5%
Money Market Shares	0.0%	0.0%	1.8%	12.1%	11.7%	5.4%	4.4%	16.0%	12.1%	32.8%	18.3%
Share Certificates	0.0%	12.1%	25.7%	16.6%	17.4%	4.6%	9.1%	16.2%	17.8%	15.3%	15.8%
IRA/KEOGH Accounts	0.0%	0.0%	0.0%	11.8%	7.2%	5.5%	7.3%	6.2%	8.1%	5.7%	6.8%
All Other Shares	0.0%	11.5%	0.0%	2.7%	2.5%	0.0%	1.9%	0.2%	0.9%	0.0%	0.6%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total Shares and Deposits	88.4%	88.2%	89.3%	85.5%	83.7%	88.9%	90.3%	88.6%	87.2%	87.8%	87.7%
Total Equity	11.6%	11.7%	10.7%	14.4%	10.3%	7.5%	9.7%	8.7%	9.0%	12.2%	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	11.6%	11.7%	10.7%	14.4%	11.0%	7.5%	9.8%	9.3%	9.1%	12.7%	10.4%
Total Equity + Allow. for Loan Loss	13.6%	13.1%	10.8%	15.1%	10.6%	8.2%	10.0%	9.3%	9.6%	12.5%	10.5%
Balance Sheet Growth YTD Annualized											
Total Investments	-29.3%	-6.6%	-17.9%	1.3%	19.3%	18.6%	6.5%	-36.0%	40.3%	-1.2%	-5.0%
Total Loans and Leases	14.3%	4.4%	2.8%	-50.2%	21.2%	5.2%	4.8%	-31.7%	89.6%	8.6%	9.5%
TOTAL ASSETS	1.2%	2.0%	-4.7%	-41.4%	20.5%	5.8%	4.8%	-32.0%	80.5%	5.8%	5.9%
Total Liabilities	0.0%	0.0%	-50.0%	-95.1%	40.4%	13.3%	-100.0%	-19.6%	204.1%	0.0%	48.6%
Total Shares and Deposits	1.4%	0.9%	-5.1%	-42.8%	19.8%	5.5%	5.4%	-32.2%	76.4%	5.8%	5.1%
Equity Capital	0.0%	11.2%	-1.2%	-28.7%	17.2%	6.2%	-1.0%	-32.8%	91.4%	5.7%	6.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	1.2%	2.0%	-4.7%	-41.4%	20.5%	5.8%	4.8%	-32.0%	80.5%	5.8%	5.9%

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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	0.51%	1.28%	1.66%	1.39%	0.88%	0.90%	0.96%	0.80%	1.13%	0.53%	0.85%
Delinquent Loans / Total Capital	3.0%	7.2%	10.0%	5.8%	5.5%	9.6%	5.7%	6.3%	9.7%	3.1%	6.1%
Delinquent Loans + OREO / Net Loans + OREO	0.5%	1.3%	1.7%	1.5%	0.9%	1.5%	1.4%	0.9%	1.2%	0.5%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	100.0%	0.0%	1.4%	6.4%	19.7%	28.7%	21.3%	33.4%	25.4%	41.0%	29.0%
Allowance for Loan Losses/Net Loans	2.62%	2.00%	0.12%	1.01%	0.50%	0.77%	0.59%	0.78%	0.64%	0.34%	0.58%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$41	\$72	\$111	\$164	\$535	\$582	\$1,763	\$4,224	\$2,610	\$849
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$0	\$1	\$8	\$9	\$27	\$125	\$507	\$917	\$1,151	\$207
Loans 12 months and over Delinquent (\$000s)	\$1	\$0	\$1	\$0	\$32	\$188	\$33	\$378	\$518	\$662	\$140
Total Delinquent Loans (\$000s)	\$2	\$41	\$73	\$118	\$204	\$750	\$739	\$2,647	\$5,659	\$4,423	\$1,196
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.43%	0.35%	0.77%	0.34%	0.56%	0.59%	0.23%	0.46%
STS Loans	0.00%	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%	0.91%	2.85%	0.00%	1.89%
New Vehicle Loans	0.00%	1.76%	2.58%	1.59%	0.33%	0.00%	1.48%	0.84%	1.00%	0.33%	0.75%
Used Vehicle Loans	1.21%	2.14%	1.84%	1.87%	0.40%	0.96%	1.71%	1.39%	1.81%	0.77%	1.41%
1st Mortgage Fixed	0.00%	0.00%	1.83%	1.31%	0.76%	0.00%	0.66%	0.39%	0.59%	0.26%	0.44%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.47%	1.39%	0.02%	0.81%	2.40%	1.01%	1.40%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	1.17%	0.00%	1.79%	0.93%	1.45%	1.50%	1.37%
Other RE Adj	0.00%	0.00%	0.00%	0.13%	0.20%	0.36%	0.00%	0.53%	0.20%	0.41%	0.33%
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	0.00%	17.58%	2.82%	3.40%	1.46%	1.00%	2.29%	1.37%	1.26%	1.79%	1.46%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	6.32%	1.53%	1.59%	1.61%	2.71%	1.04%	1.85%
Total 1st Mortgage Loans	0.00%	0.00%	1.83%	1.31%	1.15%	1.31%	0.40%	0.52%	1.09%	0.48%	0.74%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.05%	1.33%	0.52%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.01%	0.22%	0.09%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.53%	1.12%	0.15%	0.45%	0.48%	0.60%	0.38%	0.32%	0.39%	0.14%	0.31%
Recoveries / Charge-Offs	0.00%	35.19%	0.00%	23.02%	16.01%	5.27%	19.09%	17.66%	9.96%	17.92%	14.26%
Expected Charge-Offs / Net Loans	1.52%	0.10%	0.14%	0.20%	0.75%	0.70%	0.39%	0.35%	0.40%	0.24%	0.37%
Provision for Loan Losses/Net Charge-Offs	0.0%	45.7%	92.3%	60.7%	71.0%	123.9%	90.7%	131.2%	107.8%	122.1%	111.4%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	551.7%	103.9%	138.9%	45.3%	106.4%	90.0%	119.5%	107.0%	70.5%	95.6%
Bankruptcies / Net Loans	0.00%	0.00%	0.01%	0.00%	1.55%	0.14%	0.24%	0.57%	0.24%	0.35%	0.42%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$54	\$7	\$70	\$123	\$512	\$354	\$1,362	\$1,918	\$1,317	\$484
Total Amount of Recoveries (\$000s)	\$0	\$19	\$0	\$16	\$20	\$27	\$68	\$241	\$191	\$236	\$69
Net Charge Offs (\$000s)	\$2	\$35	\$7	\$54	\$103	\$485	\$286	\$1,122	\$1,727	\$1,081	\$415
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.54%	0.83%	2.83%	0.37%	0.64%	0.80%	0.59%	0.68%
STS Loans	0.00%	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%	0.00%
New Vehicle Loans	0.00%	0.00%	0.00%	0.07%	0.06%	0.04%	0.32%	0.49%	0.89%	0.17%	0.40%
Used Vehicle Loans	1.10%	0.30%	0.00%	0.67%	0.54%	0.98%	0.75%	0.73%	1.01%	0.62%	0.80%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.17%	0.33%	0.02%	0.02%	0.04%	0.00%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	1.04%	0.25%	0.44%	0.12%	0.30%	0.16%	0.27%
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	0.00%	37.50%	1.50%	1.02%	1.48%	6.60%	-0.13%	0.28%	-2.86%	1.25%	0.60%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	-4.93%	1.54%	1.30%	0.89%	1.59%	0.73%	1.14%
Number of Credit Unions in Each Peer Group:	1	1	2	2	7	1	2	2	2	1	21

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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%	0.00%	0.00%	0.00%	9.47%	0.00%	9.81%	5.49%	0.00%	0.00%	2.38%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.69%	1.47%	0.00%	0.00%	0.66%
Total Investments in Corporate Credit Unions*	0.00%	60.87%	62.23%	56.77%	50.99%	27.81%	70.61%	6.44%	14.16%	0.00%	14.31%
Marketable Securities	0.00%	0.00%	0.00%	0.00%	68.37%	3.70%	62.56%	146.60%	91.27%	133.05%	111.57%
All Other Investments	-1.75%	0.99%	126.81%	152.61%	85.25%	0.13%	197.12%	-1.67%	-1.09%	2.43%	20.09%
Total Investments	182.46%	220.16%	303.10%	231.59%	248.89%	86.21%	352.44%	209.92%	143.16%	182.51%	191.71%
Unsecured Loans	0.00%	363.04%	119.64%	103.05%	40.13%	34.48%	65.14%	58.85%	78.49%	39.15%	56.86%
Vehicle Loans	289.47%	252.77%	228.74%	137.42%	135.70%	215.77%	190.48%	172.00%	153.69%	61.69%	126.89%
New Vehicle Loans	0.00%	123.32%	64.02%	40.55%	40.65%	37.21%	48.73%	16.32%	20.27%	21.20%	23.69%
Used Vehicle Loans	289.47%	129.45%	164.71%	96.88%	95.05%	178.55%	141.75%	155.68%	133.43%	40.49%	103.20%
Total Real Estate	0.00%	0.00%	195.38%	137.19%	376.43%	811.19%	300.19%	461.52%	598.04%	446.35%	479.08%
1st Mortgage	0.00%	0.00%	195.38%	78.85%	296.93%	479.66%	219.36%	383.92%	489.51%	400.08%	400.07%
1st Mortgage Fxd	0.00%	0.00%	195.45%	78.85%	132.36%	29.22%	129.88%	266.92%	352.82%	281.57%	271.55%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	164.57%	450.44%	89.48%	117.00%	136.68%	118.51%	128.52%
2nd Mortgage	0.00%	0.00%	0.00%	58.34%	79.49%	331.53%	80.83%	77.59%	108.53%	46.27%	79.02%
Closed-End Fxd	0.00%	0.00%	0.00%	0.00%	23.90%	0.00%	25.58%	17.29%	43.78%	10.85%	22.60%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	3.97%	0.00%	0.10%	0.48%	0.00%	1.59%	0.94%
Open-End Adj	0.00%	0.00%	0.00%	58.34%	42.54%	331.34%	55.15%	59.82%	64.75%	33.83%	54.87%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	9.08%	0.20%	0.00%	0.00%	0.00%	0.00%	0.60%
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%	3.09%	0.00%	0.00%	0.64%
All Other Loans/Lines of Credit to Members	398.25%	17.98%	63.54%	61.57%	52.05%	100.67%	48.62%	83.91%	70.97%	17.79%	52.28%
Total Loans	687.72%	633.79%	607.31%	439.23%	606.40%	1162.10%	604.42%	790.87%	907.30%	574.52%	723.38%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.65%	92.94%	51.11%	86.62%	67.11%	36.12%	54.10%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.48%	43.07%	26.83%	50.36%	43.66%	58.54%	42.64%
Business Loans	0.00%	0.00%	0.00%	0.00%	22.63%	63.15%	12.50%	115.99%	109.90%	73.92%	83.96%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.65%	5.26%
Total Mortgage Exposure**	0.00%	0.00%	195.38%	137.19%	378.17%	811.19%	330.59%	595.22%	615.50%	527.93%	542.88%
Total Real Estate	0.00%	0.00%	195.38%	137.19%	376.43%	811.19%	300.19%	461.52%	598.04%	446.35%	479.08%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	16.40%	61.42%	10.10%	88.45%	89.05%	72.57%	71.49%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	1.75%	0.00%	30.40%	133.70%	17.47%	81.59%	63.79%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	1.75%	0.00%	30.40%	133.70%	17.47%	81.59%	63.79%
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%



