

December 31, 2016

<b>Earnings to Average Assets</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>
<b>YTD Annualized</b>	<b>&lt;2mm</b>	<b>2-5mm</b>	<b>5-10mm</b>	<b>10-20mm</b>	<b>20-50mm</b>	<b>50-100mm</b>	<b>100-200mm</b>	<b>200-500mm</b>	<b>500mm-1B</b>	<b>GT 1 Billion</b>	<b>ALL FICUs</b>
Investment Yield		0.51%	0.76%	0.77%	0.83%	0.99%	0.81%	1.51%	1.35%	1.20%	1.21%
Loan Yield		4.68%	5.11%	5.70%	4.82%	4.99%	5.00%	4.42%	4.74%	4.34%	4.44%
Net Loan Yield After NCOs		4.14%	4.88%	4.98%	4.37%	4.65%	4.52%	4.02%	4.33%	3.92%	4.02%
Asset Yield		2.35%	2.51%	3.45%	2.94%	3.04%	3.30%	3.28%	3.77%	3.40%	3.42%
Cost of Funds		-0.06%	-0.16%	-0.21%	-0.16%	-0.25%	-0.21%	-0.32%	-0.34%	-0.36%	-0.34%
Gross Spread		2.28%	2.36%	3.24%	2.77%	2.78%	3.09%	2.96%	3.43%	3.05%	3.07%
Provision Expense		-0.13%	-0.11%	-0.38%	-0.24%	-0.16%	-0.34%	-0.26%	-0.29%	-0.37%	-0.34%
Net Spread after Provision Expense		2.16%	2.25%	2.86%	2.53%	2.63%	2.75%	2.69%	3.14%	2.68%	2.73%
Total Non-Interest Income		0.28%	0.25%	0.97%	0.79%	0.80%	1.28%	1.31%	1.69%	1.36%	1.36%
Total Non-Interest Expense		-4.71%	-2.64%	-4.08%	-2.97%	-2.98%	-3.53%	-3.38%	-4.06%	-2.94%	-3.13%
Net Operating Expense		-4.44%	-2.39%	-3.11%	-2.18%	-2.17%	-2.26%	-2.07%	-2.37%	-1.58%	-1.76%
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	0.01%	-0.04%	0.01%	0.04%	0.01%	0.01%	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%
NCUSIF Stabilization Expense		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%
Return on Assets (ROA with Provision for LL)		-2.28%	-0.14%	-0.25%	0.36%	0.42%	0.50%	0.66%	0.77%	1.10%	0.98%
Net Charge-Offs		-0.24%	-0.09%	-0.39%	-0.24%	-0.18%	-0.29%	-0.25%	-0.30%	-0.30%	-0.29%
ROA (with Net Charge-offs)		-2.39%	-0.13%	-0.26%	0.35%	0.40%	0.55%	0.67%	0.76%	1.17%	1.02%
ROA with Provision for LL - W/O NCUSIF Expense		-2.28%	-0.14%	-0.25%	0.36%	0.42%	0.50%	0.66%	0.77%	1.10%	0.98%
ROA with Net Charge-Offs - W/O NCUSIF Expense		-2.39%	-0.13%	-0.27%	0.35%	0.40%	0.55%	0.67%	0.76%	1.17%	1.02%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits		-1.66%	-1.54%	-2.18%	-1.45%	-1.46%	-1.80%	-1.79%	-2.13%	-1.45%	-1.57%
Travel and Conference Expense		-0.01%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.05%	-0.06%	-0.04%	-0.04%
Office Occupancy Expense		-0.12%	-0.07%	-0.26%	-0.17%	-0.18%	-0.25%	-0.21%	-0.34%	-0.17%	-0.19%
Office Operations Expense		-0.59%	-0.40%	-0.75%	-0.41%	-0.57%	-0.72%	-0.69%	-0.58%	-0.54%	-0.56%
Educational and Promotional Expense		-0.01%	-0.04%	-0.05%	-0.07%	-0.09%	-0.10%	-0.10%	-0.16%	-0.13%	-0.13%
Loan Servicing Expense		-0.04%	-0.09%	-0.25%	-0.29%	-0.18%	-0.24%	-0.22%	-0.28%	-0.21%	-0.22%
Professional and Outside Services		-0.39%	-0.39%	-0.41%	-0.47%	-0.36%	-0.21%	-0.20%	-0.39%	-0.27%	-0.28%
Member Insurance		0.00%	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)		-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses		-1.88%	-0.08%	-0.14%	-0.07%	-0.08%	-0.15%	-0.12%	-0.12%	-0.13%	-0.13%
Total Non-Interest Expense		-4.71%	-2.64%	-4.08%	-2.97%	-2.98%	-3.53%	-3.38%	-4.06%	-2.94%	-3.13%
<b>Other Performance Ratios</b>											
Earning Asset Yield		2.48%	2.44%	3.67%	3.13%	3.17%	3.52%	3.45%	4.02%	3.54%	3.57%
Average Cost of Funds		-0.08%	-0.21%	-0.27%	-0.22%	-0.30%	-0.25%	-0.36%	-0.38%	-0.40%	-0.38%
FTE Employee / \$million of Loans & Share Drafts		0.91	0.56	0.61	0.35	0.35	0.38	0.33	0.28	0.21	0.24
Compensation & Benefits / FTE Emp.		\$35,308	\$55,738	\$57,131	\$64,465	\$60,764	\$57,541	\$65,681	\$80,802	\$83,472	\$78,975
Compensation & Benefits / \$million Lns. & S.D.s		\$33,234	\$33,762	\$34,241	\$22,542	\$21,775	\$22,341	\$22,031	\$22,895	\$17,537	\$18,914
Operating Expense / Loans & Share Drafts		-9.32%	-5.81%	-6.42%	-4.61%	-4.45%	-4.37%	-4.15%	-4.37%	-3.54%	-3.76%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.53%	0.55%	1.52%	1.23%	1.20%	1.58%	1.61%	1.81%	1.64%	1.64%
Net Operating Expense / Loans & Share Drafts		-8.79%	-5.27%	-4.90%	-3.38%	-3.25%	-2.79%	-2.54%	-2.56%	-1.91%	-2.12%
Operating Expense / Operating Revenue		136.07%	96.08%	97.16%	84.35%	84.52%	81.89%	79.45%	80.61%	69.24%	72.57%
Total Fixed Assets / Shares & Equity		0.14%	0.32%	0.99%	1.81%	2.67%	2.97%	2.22%	3.51%	1.93%	2.19%
Net Loans to Total Shares and Deposits		53.0%	56.1%	66.0%	69.4%	65.6%	78.8%	70.5%	87.0%	83.0%	81.9%
Members / FTE Employee		321.71	349.38	349.04	356.74	358.49	302.18	344.84	305.59	421.88	386.86

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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
<b>ASSETS</b>											
Cash and Cash Equivalents		0.7%	0.2%	0.9%	0.7%	0.7%	1.2%	0.8%	0.9%	0.8%	0.8%
Total Investments		57.0%	58.5%	42.5%	42.5%	41.1%	24.9%	33.2%	16.4%	22.1%	23.1%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.9%	2.3%	2.8%	2.7%	2.7%	3.9%	3.6%	5.6%	5.0%
All Other Unsecured Loans/Lines of Credit		9.6%	1.0%	4.4%	2.0%	2.5%	2.7%	5.4%	1.5%	1.8%	2.0%
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%
Non-Federally Guaranteed Student Loans		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
New Vehicle Loans		13.6%	7.8%	10.1%	7.0%	8.4%	10.0%	8.3%	9.7%	10.5%	10.1%
Used Vehicle Loans		16.7%	19.6%	22.8%	14.9%	16.1%	21.0%	12.7%	17.3%	14.0%	14.6%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%	2.0%	4.9%	13.6%	14.3%	17.4%	24.3%	25.2%	26.6%	25.4%
Total Other Real Estate Loans/Lines of Credit		0.0%	0.9%	3.6%	3.5%	3.1%	3.5%	3.3%	5.6%	8.6%	7.5%
Leases Receivable		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		1.7%	7.8%	6.2%	9.7%	6.9%	10.7%	3.3%	12.6%	5.1%	6.2%
Other Loans (Purchased or to non-members)		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.2%	0.2%
Total Loans and Leases		41.6%	40.0%	54.3%	53.6%	54.0%	68.1%	61.4%	75.8%	72.6%	71.2%
Less: Allowance for Loan & Lease Losses		-0.3%	-0.2%	-0.6%	-0.4%	-0.3%	-0.4%	-0.5%	-0.5%	-0.6%	-0.6%
Net Loans and Leases		41.2%	39.8%	53.6%	53.2%	53.6%	67.7%	60.8%	75.3%	72.0%	70.7%
Total Other Assets		1.0%	1.4%	3.0%	3.6%	4.6%	6.3%	5.1%	7.3%	5.1%	5.3%
<b>TOTAL ASSETS</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities		12.6%	17.8%	6.5%	11.3%	6.9%	3.5%	3.1%	2.1%	1.9%	2.4%
Share Drafts		3.3%	5.5%	10.9%	13.3%	15.2%	19.3%	19.7%	19.6%	11.9%	13.7%
Regular Shares		71.8%	52.3%	50.3%	40.6%	36.9%	36.3%	30.8%	25.7%	41.8%	38.8%
Money Market Shares		0.0%	0.0%	5.1%	10.3%	15.3%	13.9%	19.9%	21.5%	17.6%	18.0%
Share Certificates		1.3%	10.2%	10.2%	8.1%	10.1%	12.1%	10.8%	14.7%	11.4%	11.7%
IRA/KEOGH Accounts		2.0%	3.3%	4.2%	4.5%	4.3%	4.1%	5.3%	4.7%	4.5%	4.6%
All Other Shares		0.0%	0.0%	0.6%	0.3%	0.1%	0.0%	0.4%	0.1%	0.0%	0.1%
Non-Member Deposits		0.0%	0.0%	0.9%	0.2%	0.3%	0.6%	0.1%	0.9%	0.1%	0.2%
Total Shares and Deposits		78.4%	71.3%	82.2%	77.2%	82.2%	86.4%	87.1%	87.1%	87.4%	87.0%
Total Equity		9.0%	10.9%	11.2%	11.5%	10.9%	10.1%	9.9%	10.8%	10.6%	10.6%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Net Worth		9.0%	10.9%	11.5%	11.5%	11.1%	10.3%	9.9%	11.0%	10.9%	10.9%
Total Equity + Allow. for Loan Loss		9.4%	11.1%	11.9%	11.9%	11.2%	10.6%	10.4%	11.3%	11.2%	11.2%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments		-8.5%	36.5%	-11.0%	-15.9%	1.8%	-34.0%	1.4%	-0.3%	6.1%	2.5%
Total Loans and Leases		-37.4%	34.6%	-17.0%	-11.8%	8.1%	11.3%	-2.4%	23.2%	12.4%	12.2%
<b>TOTAL ASSETS</b>		<b>-24.9%</b>	<b>34.3%</b>	<b>-14.7%</b>	<b>-13.5%</b>	<b>5.0%</b>	<b>-5.6%</b>	<b>-0.3%</b>	<b>18.3%</b>	<b>11.1%</b>	<b>10.0%</b>
Total Liabilities		5.6%	17.9%	-32.5%	-27.7%	11.5%	-29.6%	16.2%	-6.0%	12.6%	4.2%
Total Shares and Deposits		-27.7%	42.7%	-13.1%	-11.6%	4.8%	-4.4%	-0.9%	19.6%	11.1%	10.2%
Equity Capital		-29.2%	16.1%	-13.8%	-9.4%	3.1%	-4.7%	0.9%	14.3%	10.8%	9.4%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>-24.9%</b>	<b>34.3%</b>	<b>-14.7%</b>	<b>-13.5%</b>	<b>5.0%</b>	<b>-5.6%</b>	<b>-0.3%</b>	<b>18.3%</b>	<b>11.1%</b>	<b>10.0%</b>

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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		1.16%	0.58%	1.13%	0.71%	0.72%	0.64%	0.58%	0.41%	0.36%	0.40%
Delinquent Loans / Total Capital		5.2%	2.1%	5.2%	3.2%	3.4%	4.1%	3.4%	2.8%	2.3%	2.5%
Delinquent Loans + OREO / Net Loans + OREO		1.2%	0.8%	1.2%	0.9%	0.8%	0.9%	0.7%	0.5%	0.4%	0.5%
Delinquent Loans > 6mo / Delinquent Loans		1.2%	11.5%	8.2%	20.9%	21.4%	12.4%	8.8%	24.8%	23.6%	21.8%
Allowance for Loan Losses/Net Loans		0.83%	0.51%	1.14%	0.81%	0.61%	0.63%	0.90%	0.65%	0.82%	0.79%
Loans 2 to less than 6 months Delinquent (\$000s)		\$20	\$18	\$78	\$119	\$215	\$530	\$1,050	\$1,734	\$5,320	\$1,151
Loans 6 to less than 12 months Delinquent (\$000s)		\$0	\$1	\$5	\$19	\$42	\$67	\$81	\$345	\$1,118	\$218
Loans 12 months and over Delinquent (\$000s)		\$0	\$1	\$2	\$12	\$16	\$8	\$21	\$226	\$522	\$103
Total Delinquent Loans (\$000s)		\$21	\$20	\$85	\$151	\$274	\$605	\$1,151	\$2,306	\$6,961	\$1,473
<b>Delinquency by Category</b>											
Unsecured Credit Card		0.00%	0.00%	0.16%	0.67%	0.30%	0.35%	0.19%	0.24%	0.25%	0.25%
STS Loans		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%	9.65%	0.00%	0.00%	5.10%	0.35%	0.40%
New Vehicle Loans		0.00%	0.00%	0.29%	0.39%	0.65%	0.55%	0.26%	0.32%	0.28%	0.30%
Used Vehicle Loans		2.54%	0.60%	1.25%	1.33%	1.06%	0.99%	0.80%	0.48%	0.61%	0.64%
1st Mortgage Fixed		0.00%	0.00%	2.45%	0.18%	0.51%	0.27%	0.47%	0.54%	0.24%	0.30%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.38%	0.67%	0.84%	0.92%	0.59%	0.50%	0.56%
Other RE Fixed		0.00%	0.00%	0.00%	0.83%	0.42%	0.71%	1.47%	0.53%	0.40%	0.46%
Other RE Adj		0.00%	0.00%	3.04%	0.00%	1.02%	0.37%	0.27%	0.20%	0.29%	0.29%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		3.38%	1.48%	1.34%	0.83%	0.65%	0.57%	1.17%	0.23%	0.41%	0.42%
Indirect Loans		0.00%	0.00%	0.74%	2.12%	1.15%	0.89%	0.50%	0.36%	0.46%	0.47%
Total 1st Mortgage Loans		0.00%	0.00%	2.40%	0.22%	0.54%	0.44%	0.64%	0.55%	0.30%	0.36%
MBL Delinquency Rate		0.00%	0.00%	0.00%	0.00%	0.00%	1.06%	0.11%	0.00%	0.05%	0.05%
MBL Delinquency as % of Total RE Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.03%	0.00%	0.01%	0.01%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)		0.53%	0.23%	0.71%	0.45%	0.34%	0.48%	0.39%	0.40%	0.42%	0.42%
Recoveries / Charge-Offs		22.22%	15.38%	16.20%	19.25%	20.24%	14.16%	21.76%	17.65%	21.25%	20.62%
Expected Charge-Offs / Net Loans		0.41%	0.39%	0.45%	0.41%	0.40%	0.25%	0.23%	0.26%	0.28%	0.28%
Provision for Loan Losses/Net Charge-Offs		53.1%	113.6%	95.8%	97.5%	88.8%	116.2%	106.2%	96.4%	120.2%	115.4%
Prov. for Loan Losses/Expected Charge-Offs		69.4%	67.9%	154.5%	109.9%	75.4%	223.3%	183.9%	149.7%	183.3%	175.2%
Bankruptcies / Net Loans		0.93%	0.94%	1.10%	0.76%	0.87%	0.44%	0.46%	0.54%	0.76%	0.71%
Total Amount of Loans Charged-Off (\$000s)		\$16	\$9	\$69	\$123	\$156	\$514	\$1,019	\$2,469	\$9,797	\$1,837
Total Amount of Recoveries (\$000s)		\$4	\$1	\$11	\$24	\$32	\$73	\$222	\$436	\$2,082	\$379
Net Charge Offs (\$000s)		\$12	\$7	\$57	\$99	\$125	\$441	\$798	\$2,033	\$7,716	\$1,458
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans		0.00%	0.00%	0.54%	0.71%	0.41%	0.44%	0.55%	1.16%	1.12%	1.03%
STS Loans		0.00%	0.00%	0.00%	0.00%	3.58%	0.00%	0.00%	0.00%	0.00%	3.02%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.22%
New Vehicle Loans		0.00%	0.00%	0.15%	0.22%	0.22%	0.44%	0.25%	0.31%	0.41%	0.38%
Used Vehicle Loans		0.37%	0.43%	1.01%	0.92%	0.49%	0.87%	0.77%	0.70%	0.77%	0.76%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.00%	0.02%	0.02%	0.02%
Total Other RE Loans/ LOC		0.00%	0.00%	-0.10%	-0.05%	0.02%	-0.02%	0.14%	0.15%	-0.12%	-0.08%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		4.78%	0.10%	-12.55%	-0.18%	0.42%	1.17%	0.42%	0.42%	0.36%	0.38%
Indirect Loans		0.00%	0.00%	1.57%	1.59%	0.68%	0.95%	0.69%	0.54%	0.64%	0.64%
Number of Credit Unions in Each Peer Group:		4	3	10	15	20	8	10	8	13	91

December 31, 2016

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 Credit Unions - Deposits in and Loans to		3.26%	0.00%	29.36%	6.46%	19.78%	5.78%	3.30%	0.16%	0.09%	1.21%
Total Investments in Corporate Credit Unions*		109.20%	40.04%	52.84%	46.18%	50.65%	6.71%	34.03%	21.00%	0.38%	7.64%
Marketable Securities		139.95%	164.33%	53.85%	141.32%	99.94%	97.28%	180.82%	94.95%	146.82%	139.42%
All Other Investments		303.66%	267.50%	156.49%	155.47%	181.09%	66.96%	78.92%	-15.97%	-2.02%	11.28%
<b>Total Investments</b>		<b>632.57%</b>	<b>538.98%</b>	<b>368.31%</b>	<b>369.25%</b>	<b>369.39%</b>	<b>240.79%</b>	<b>335.29%</b>	<b>149.22%</b>	<b>202.69%</b>	<b>213.20%</b>
Unsecured Loans		106.07%	17.99%	58.33%	42.03%	46.90%	52.72%	93.83%	45.66%	67.73%	65.18%
Vehicle Loans		335.77%	252.39%	284.99%	190.13%	220.22%	300.04%	212.07%	245.28%	224.39%	227.63%
New Vehicle Loans		150.46%	71.87%	87.90%	60.82%	75.45%	96.96%	84.11%	87.84%	96.42%	93.42%
Used Vehicle Loans		185.31%	180.53%	197.09%	129.30%	144.77%	203.07%	127.96%	157.43%	127.97%	134.21%
Total Real Estate		0.00%	26.62%	73.23%	149.01%	156.16%	202.76%	279.40%	279.97%	323.21%	303.74%
1st Mortgage		0.00%	18.70%	42.11%	118.36%	128.67%	168.65%	245.63%	229.08%	243.93%	234.41%
1st Mortgage Fxd		0.00%	18.70%	41.31%	93.11%	105.35%	118.63%	150.79%	178.68%	192.47%	181.82%
1st Mortgage Adj		0.00%	0.00%	0.80%	25.25%	23.32%	50.02%	94.84%	50.40%	51.46%	52.59%
2nd Mortgage		0.00%	7.89%	31.12%	30.65%	27.49%	34.11%	33.77%	50.89%	79.27%	69.33%
Closed-End Fxd		0.00%	0.74%	3.70%	14.89%	12.91%	12.12%	9.40%	12.19%	20.66%	18.30%
Closed-End Adj		0.00%	0.00%	0.00%	0.17%	0.41%	0.41%	0.49%	0.91%	0.32%	0.41%
Open-End Adj		0.00%	7.15%	26.02%	15.57%	13.66%	17.98%	23.41%	34.40%	58.21%	50.01%
Open-End Fxd		0.00%	0.00%	1.40%	0.02%	0.51%	3.60%	0.48%	3.39%	0.08%	0.63%
Other RE Loans		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%
All Other Loans/Lines of Credit to Members		19.32%	71.51%	53.31%	84.18%	61.68%	103.83%	33.11%	114.07%	46.70%	56.72%
<b>Total Loans</b>		<b>461.16%</b>	<b>368.59%</b>	<b>469.91%</b>	<b>465.36%</b>	<b>485.24%</b>	<b>659.35%</b>	<b>619.96%</b>	<b>688.15%</b>	<b>665.47%</b>	<b>656.33%</b>
Indirect Loans		0.00%	0.00%	57.57%	49.98%	99.06%	134.04%	207.03%	218.17%	195.97%	192.59%
Percent of Vehicle Loans		0.00%	0.00%	20.20%	26.29%	44.98%	44.67%	97.62%	88.95%	87.34%	84.61%
Business Loans		0.00%	0.00%	4.61%	3.54%	28.15%	21.76%	76.86%	74.85%	76.84%	72.59%
Participation Loans		0.00%	18.80%	6.67%	21.52%	3.91%	13.05%	12.24%	0.14%	5.08%	5.27%
<b>Total Mortgage Exposure**</b>		<b>0.00%</b>	<b>26.62%</b>	<b>73.23%</b>	<b>182.33%</b>	<b>177.84%</b>	<b>247.12%</b>	<b>388.08%</b>	<b>331.78%</b>	<b>411.31%</b>	<b>384.40%</b>
Total Real Estate		0.00%	26.62%	73.23%	149.01%	156.16%	202.76%	279.40%	279.97%	323.21%	303.74%
RE Business Loans		0.00%	0.00%	3.63%	3.36%	4.23%	16.89%	63.09%	64.18%	71.01%	65.20%
Mortgage-Backed Investments		0.00%	0.00%	0.00%	33.32%	21.68%	44.36%	108.68%	51.82%	88.10%	80.65%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	33.32%	21.30%	44.36%	74.68%	51.81%	88.09%	78.50%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%	0.38%	0.00%	34.00%	0.00%	0.01%	2.15%



