

March 31, 2017

<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	0.60%	0.83%	0.85%	0.89%	0.92%	1.00%	1.15%	1.33%	1.44%	1.61%	1.42%
Loan Yield	7.24%	6.56%	6.17%	5.59%	5.29%	5.05%	4.84%	4.56%	4.48%	4.36%	4.48%
Net Loan Yield After NCOs	6.41%	5.84%	5.60%	5.13%	4.83%	4.56%	4.37%	4.02%	3.85%	3.78%	3.91%
Asset Yield	3.65%	3.50%	3.10%	2.82%	2.83%	2.99%	3.25%	3.31%	3.47%	3.48%	3.40%
Cost of Funds	-0.36%	-0.26%	-0.28%	-0.24%	-0.24%	-0.27%	-0.33%	-0.37%	-0.42%	-0.62%	-0.51%
Gross Spread	3.29%	3.23%	2.83%	2.58%	2.58%	2.72%	2.92%	2.94%	3.05%	2.86%	2.88%
Provision Expense	-0.37%	-0.37%	-0.24%	-0.16%	-0.18%	-0.23%	-0.28%	-0.34%	-0.46%	-0.48%	-0.42%
Net Spread after Provision Expense	2.92%	2.86%	2.58%	2.42%	2.40%	2.49%	2.65%	2.60%	2.59%	2.38%	2.46%
Total Non-Interest Income	0.33%	0.49%	0.59%	0.70%	0.88%	1.08%	1.26%	1.35%	1.41%	1.24%	1.25%
Total Non-Interest Expense	-3.70%	-3.53%	-3.15%	-3.01%	-3.03%	-3.25%	-3.50%	-3.49%	-3.49%	-2.77%	-3.03%
Net Operating Expense	-3.37%	-3.04%	-2.56%	-2.31%	-2.15%	-2.17%	-2.23%	-2.13%	-2.08%	-1.54%	-1.78%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	-0.01%	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)	-0.46%	-0.18%	0.02%	0.11%	0.25%	0.33%	0.42%	0.46%	0.52%	0.85%	0.68%
Net Charge-Offs	-0.38%	-0.34%	-0.24%	-0.19%	-0.21%	-0.25%	-0.27%	-0.35%	-0.44%	-0.41%	-0.38%
ROA (with Net Charge-offs)	-0.48%	-0.15%	0.02%	0.08%	0.23%	0.31%	0.42%	0.46%	0.53%	0.92%	0.72%
ROA with Provision for LL - W/O NCUSIF Expense	-0.45%	-0.18%	0.02%	0.11%	0.25%	0.33%	0.42%	0.46%	0.52%	0.85%	0.68%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.46%	-0.15%	0.03%	0.08%	0.23%	0.31%	0.42%	0.46%	0.53%	0.92%	0.72%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.78%	-1.95%	-1.66%	-1.48%	-1.45%	-1.57%	-1.74%	-1.80%	-1.84%	-1.47%	-1.58%
Travel and Conference Expense	-0.03%	-0.02%	-0.02%	-0.02%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.22%	-0.18%	-0.15%	-0.18%	-0.19%	-0.22%	-0.24%	-0.25%	-0.25%	-0.18%	-0.20%
Office Operations Expense	-0.95%	-0.77%	-0.70%	-0.64%	-0.62%	-0.60%	-0.67%	-0.67%	-0.63%	-0.50%	-0.56%
Educational and Promotional Expense	-0.02%	-0.02%	-0.03%	-0.04%	-0.07%	-0.09%	-0.11%	-0.12%	-0.13%	-0.11%	-0.11%
Loan Servicing Expense	-0.10%	-0.09%	-0.12%	-0.16%	-0.18%	-0.21%	-0.24%	-0.22%	-0.23%	-0.20%	-0.20%
Professional and Outside Services	-0.34%	-0.32%	-0.33%	-0.36%	-0.38%	-0.42%	-0.37%	-0.29%	-0.27%	-0.18%	-0.24%
Member Insurance	-0.05%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.16%	-0.14%	-0.11%	-0.09%	-0.08%	-0.07%	-0.08%	-0.08%	-0.09%	-0.11%	-0.10%
Total Non-Interest Expense	-3.70%	-3.53%	-3.15%	-3.01%	-3.03%	-3.25%	-3.50%	-3.49%	-3.49%	-2.77%	-3.03%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.77%	3.58%	3.22%	2.95%	2.95%	3.12%	3.43%	3.51%	3.59%	3.55%	3.50%
Average Cost of Funds	-0.46%	-0.34%	-0.37%	-0.32%	-0.32%	-0.33%	-0.38%	-0.43%	-0.47%	-0.68%	-0.58%
FTE Employee / \$million of Loans & Share Drafts	2.26	1.04	0.75	0.57	0.46	0.42	0.38	0.34	0.29	0.22	0.27
Compensation & Benefits / FTE Emp.	\$18,162	\$39,262	\$47,112	\$53,374	\$56,965	\$59,529	\$62,171	\$67,716	\$74,155	\$82,175	\$74,206
Compensation & Benefits / \$million Lns. & S.D.s	\$39,063	\$39,756	\$34,384	\$29,437	\$26,213	\$24,795	\$23,601	\$22,589	\$21,687	\$18,332	\$20,150
Operating Expense / Loans & Share Drafts	-8.09%	-7.20%	-6.50%	-5.98%	-5.47%	-5.12%	-4.75%	-4.38%	-4.11%	-3.47%	-3.87%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.72%	1.00%	1.21%	1.39%	1.58%	1.70%	1.72%	1.70%	1.66%	1.55%	1.60%
Net Operating Expense / Loans & Share Drafts	-7.37%	-6.19%	-5.29%	-4.59%	-3.89%	-3.42%	-3.03%	-2.68%	-2.45%	-1.92%	-2.28%
Operating Expense / Operating Revenue	102.01%	95.21%	92.68%	92.21%	88.35%	86.50%	84.69%	82.74%	80.15%	71.91%	76.30%
Total Fixed Assets / Shares & Equity	0.35%	0.48%	0.83%	1.44%	1.96%	2.32%	2.56%	2.60%	2.42%	1.78%	2.03%
Net Loans to Total Shares and Deposits	55.9%	58.8%	55.0%	53.9%	56.7%	61.9%	68.9%	73.3%	79.8%	82.6%	78.3%
Members / FTE Employee	352.00	400.02	425.91	436.43	408.34	375.05	346.62	345.81	341.67	413.30	385.04

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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
<b>ASSETS</b>											
Cash and Cash Equivalents	0.5%	0.7%	0.9%	1.0%	1.0%	1.1%	1.1%	0.9%	0.8%	0.6%	0.7%
Total Investments	54.1%	52.5%	55.6%	55.8%	52.2%	45.6%	36.1%	31.1%	25.6%	26.1%	29.3%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	1.0%	1.5%	1.9%	2.1%	2.3%	2.8%	3.1%	4.6%	3.8%
All Other Unsecured Loans/Lines of Credit	12.5%	10.1%	7.5%	5.4%	3.8%	3.3%	3.0%	3.0%	2.6%	2.5%	2.7%
Short-Term Small Amount Loans (STS)	0.1%	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	0.1%	0.0%	0.0%	0.1%	0.2%	0.2%	0.4%	0.3%	0.4%	0.3%	0.3%
New Vehicle Loans	9.2%	10.3%	9.1%	7.2%	6.0%	6.1%	6.7%	7.6%	9.0%	9.7%	8.9%
Used Vehicle Loans	16.6%	17.8%	15.4%	13.4%	13.0%	13.7%	15.9%	15.9%	16.5%	12.8%	13.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.5%	1.7%	2.9%	6.6%	11.1%	15.0%	19.1%	23.1%	26.4%	30.8%	26.9%
Total Other Real Estate Loans/Lines of Credit	0.3%	1.0%	2.1%	3.1%	4.3%	4.9%	5.8%	6.2%	6.1%	5.8%	5.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Total All Other Loans/Lines of Credit to Members	5.4%	4.5%	4.0%	3.6%	3.4%	3.9%	4.6%	4.1%	4.6%	2.7%	3.3%
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%	0.5%	0.3%
Total Loans and Leases	44.9%	45.9%	42.1%	40.9%	43.7%	49.4%	58.1%	63.1%	68.8%	69.8%	66.1%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.8%	-0.5%	-0.4%	-0.4%	-0.4%	-0.5%	-0.5%	-0.6%	-0.6%	-0.6%
Net Loans and Leases	43.7%	45.1%	41.6%	40.5%	43.3%	49.0%	57.6%	62.5%	68.2%	69.2%	65.5%
Total Other Assets	1.6%	1.7%	2.0%	2.7%	3.4%	4.3%	5.2%	5.5%	5.3%	4.1%	4.5%
<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>100.0%</b>
<b>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities	1.9%	7.3%	10.7%	12.7%	12.6%	10.2%	5.5%	3.7%	3.3%	5.0%	5.2%
Share Drafts	0.8%	3.1%	6.1%	9.0%	11.5%	13.8%	15.6%	16.4%	16.3%	10.5%	12.4%
Regular Shares	72.2%	63.1%	56.3%	49.2%	41.9%	37.6%	35.2%	32.8%	30.1%	29.0%	31.1%
Money Market Shares	0.2%	1.2%	1.8%	4.1%	7.6%	10.7%	13.2%	15.7%	18.6%	21.9%	19.1%
Share Certificates	4.6%	8.0%	8.6%	9.1%	10.2%	11.4%	13.5%	14.2%	14.8%	16.0%	15.0%
IRA/KEOGH Accounts	0.3%	1.4%	2.1%	3.1%	4.6%	5.3%	5.6%	5.6%	5.4%	6.1%	5.8%
All Other Shares	0.5%	0.8%	1.1%	1.0%	0.9%	0.8%	0.8%	1.0%	0.6%	0.7%	0.8%
Non-Member Deposits	1.7%	0.5%	0.5%	0.3%	0.3%	0.3%	0.4%	0.3%	0.4%	0.3%	0.3%
Total Shares and Deposits	80.4%	78.0%	76.5%	75.8%	77.1%	79.8%	84.4%	86.1%	86.3%	84.6%	84.4%
Total Equity	17.7%	14.7%	12.9%	11.5%	10.3%	10.0%	10.1%	10.2%	10.5%	10.4%	10.4%
<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>	<b>100.0%</b>
Net Worth	17.7%	14.8%	12.9%	11.6%	10.4%	10.2%	10.4%	10.5%	10.8%	10.7%	10.7%
Total Equity + Allow. for Loan Loss	18.9%	15.5%	13.3%	11.9%	10.7%	10.4%	10.6%	10.7%	11.1%	11.0%	11.0%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-3.5%	8.7%	-1.0%	3.6%	11.5%	24.0%	21.0%	29.0%	41.8%	42.4%	34.8%
Total Loans and Leases	-33.9%	-20.8%	-23.0%	-24.8%	-13.1%	-8.3%	-4.1%	-9.2%	12.5%	12.5%	7.4%
<b>TOTAL ASSETS</b>	<b>-18.1%</b>	<b>-5.5%</b>	<b>-11.0%</b>	<b>-9.2%</b>	<b>-0.5%</b>	<b>5.9%</b>	<b>4.6%</b>	<b>2.0%</b>	<b>19.2%</b>	<b>19.2%</b>	<b>14.5%</b>
Total Liabilities	-17.0%	-9.9%	-13.1%	-5.7%	2.2%	4.5%	-9.4%	-25.2%	13.5%	-10.2%	-7.5%
Total Shares and Deposits	-17.5%	-4.9%	-9.4%	-8.7%	0.3%	7.3%	6.4%	4.5%	20.4%	21.8%	16.8%
Equity Capital	-21.0%	-6.3%	-18.1%	-16.6%	-9.1%	-3.5%	-1.7%	-8.1%	11.6%	13.5%	7.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-18.1%</b>	<b>-5.5%</b>	<b>-11.0%</b>	<b>-9.2%</b>	<b>-0.5%</b>	<b>5.9%</b>	<b>4.6%</b>	<b>2.0%</b>	<b>19.2%</b>	<b>19.2%</b>	<b>14.5%</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	3.15%	1.90%	1.51%	1.21%	1.02%	0.91%	0.77%	0.76%	0.63%	0.64%	0.68%
Delinquent Loans / Total Capital	7.5%	5.6%	4.8%	4.1%	4.2%	4.3%	4.2%	4.5%	3.9%	4.1%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	3.3%	2.0%	1.6%	1.3%	1.2%	1.1%	0.9%	0.9%	0.8%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	38.1%	35.7%	36.9%	36.8%	36.5%	35.2%	34.6%	36.3%	34.3%	36.5%	36.0%
Allowance for Loan Losses/Net Loans	2.74%	1.68%	1.17%	0.99%	0.90%	0.84%	0.84%	0.87%	0.86%	0.92%	0.90%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$21	\$33	\$52	\$103	\$229	\$426	\$974	\$2,003	\$8,355	\$672
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$8	\$13	\$20	\$35	\$75	\$140	\$357	\$619	\$2,887	\$230
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$6	\$10	\$24	\$49	\$86	\$199	\$424	\$1,907	\$148
Total Delinquent Loans (\$000s)	\$13	\$32	\$52	\$82	\$162	\$353	\$651	\$1,530	\$3,047	\$13,148	\$1,050
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.05%	0.10%	0.23%	0.32%	0.44%	0.43%	0.36%	0.44%	0.47%	0.74%	0.63%
STS Loans	3.45%	5.18%	3.23%	2.39%	2.05%	2.34%	4.71%	1.99%	7.55%	5.38%	3.86%
Non-Federally Guaranteed Student Loans	2.38%	1.97%	1.03%	2.21%	0.99%	1.08%	1.07%	1.03%	1.82%	0.89%	1.09%
New Vehicle Loans	1.60%	1.13%	0.95%	0.69%	0.61%	0.47%	0.41%	0.39%	0.39%	0.35%	0.38%
Used Vehicle Loans	2.97%	1.87%	1.75%	1.37%	1.09%	0.96%	0.83%	0.76%	0.67%	0.61%	0.70%
1st Mortgage Fixed	0.00%	1.43%	0.80%	1.03%	0.84%	0.77%	0.63%	0.55%	0.39%	0.32%	0.38%
1st Mortgage Adj	0.00%	0.91%	0.36%	1.66%	1.03%	0.72%	0.79%	0.65%	0.60%	0.55%	0.59%
Other RE Fixed	2.23%	1.71%	1.73%	1.37%	1.31%	1.03%	0.81%	0.80%	0.61%	0.59%	0.70%
Other RE Adj	0.00%	3.32%	2.14%	1.22%	0.70%	0.63%	0.54%	0.55%	0.42%	0.45%	0.48%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.11%	0.09%	0.12%	0.19%	0.16%
All Other Loans	13.98%	8.15%	4.91%	3.31%	2.89%	2.87%	2.03%	3.14%	2.35%	5.00%	3.83%
Indirect Loans	7.64%	1.52%	5.21%	1.62%	1.29%	0.94%	0.81%	0.71%	0.64%	0.54%	0.60%
Total 1st Mortgage Loans	0.00%	1.23%	0.73%	1.19%	0.90%	0.75%	0.68%	0.58%	0.44%	0.38%	0.44%
MBL Delinquency Rate	0.00%	3.59%	0.00%	0.30%	0.48%	0.43%	0.42%	0.34%	0.39%	0.24%	0.29%
MBL Delinquency as % of Total RE Loans	0.00%	0.48%	0.00%	0.02%	0.03%	0.05%	0.06%	0.06%	0.08%	0.04%	0.05%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.83%	0.72%	0.56%	0.46%	0.46%	0.49%	0.47%	0.54%	0.64%	0.59%	0.58%
Recoveries / Charge-Offs	35.57%	27.97%	28.87%	29.25%	24.25%	21.60%	22.48%	20.41%	17.48%	17.69%	18.53%
Expected Charge-Offs / Net Loans	1.15%	0.76%	0.60%	0.58%	0.48%	0.42%	0.39%	0.36%	0.31%	0.30%	0.33%
Provision for Loan Losses/Net Charge-Offs	95.3%	111.4%	101.2%	83.6%	89.5%	92.1%	101.2%	98.8%	103.3%	115.1%	109.7%
Prov. for Loan Losses/Expected Charge-Offs	70.9%	106.3%	95.7%	67.3%	87.0%	108.4%	123.3%	148.2%	215.8%	225.7%	196.0%
Bankruptcies / Net Loans	0.82%	0.83%	0.60%	0.82%	0.57%	0.48%	0.52%	0.43%	0.37%	0.35%	0.38%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$17	\$28	\$45	\$99	\$244	\$514	\$1,387	\$3,674	\$14,379	\$1,075
Total Amount of Recoveries (\$000s)	\$2	\$5	\$8	\$13	\$24	\$53	\$116	\$283	\$642	\$2,544	\$199
Net Charge Offs (\$000s)	\$4	\$12	\$20	\$32	\$75	\$191	\$398	\$1,104	\$3,032	\$11,834	\$876
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.06%	0.10%	0.14%	0.27%	0.45%	0.59%	0.64%	0.84%	1.15%	1.86%	1.50%
STS Loans	3.08%	8.14%	3.44%	5.25%	5.43%	3.58%	9.35%	8.06%	14.48%	17.48%	10.37%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	1.54%	0.09%	0.13%	0.88%	0.02%	0.14%	0.30%	0.98%	0.65%
New Vehicle Loans	0.19%	0.19%	0.21%	0.11%	0.21%	0.25%	0.32%	0.45%	0.53%	0.46%	0.44%
Used Vehicle Loans	0.63%	0.62%	0.48%	0.42%	0.61%	0.67%	0.74%	0.85%	0.81%	0.85%	0.82%
Total 1st Mortgage RE Loans/LOC	0.00%	0.35%	0.01%	0.14%	0.08%	0.03%	0.04%	0.05%	0.04%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	1.73%	-0.01%	0.03%	0.08%	0.07%	0.06%	0.12%	0.05%	0.02%	0.04%
Leases Receivable	0.00%	0.00%	0.00%	6.67%	-0.48%	0.46%	0.02%	0.00%	0.16%	0.27%	0.24%
All Other Loans	4.79%	3.70%	3.50%	3.44%	5.40%	-5.05%	-1.65%	-1.03%	-1.29%	-0.82%	-1.02%
Indirect Loans	-1.73%	0.00%	0.21%	0.19%	0.23%	0.20%	0.20%	0.22%	0.20%	0.17%	0.18%
Number of Credit Unions in Each Peer Group:	512	508	616	772	1,094	754	570	507	247	281	5,861

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	9.76%	11.13%	18.97%	23.84%	24.95%	14.85%	7.11%	3.31%	0.65%	0.13%	2.66%
Credit Unions - Deposits in and Loans to	2.05%	3.32%	4.93%	6.10%	6.03%	4.15%	2.16%	1.02%	0.24%	0.02%	0.73%
Total Investments in Corporate Credit Unions*	43.56%	48.05%	57.85%	62.92%	63.07%	59.15%	50.21%	33.59%	16.59%	5.44%	17.67%
Marketable Securities	14.17%	52.28%	89.28%	118.46%	145.99%	156.26%	143.86%	155.59%	137.66%	155.93%	151.58%
All Other Investments	133.24%	182.55%	222.34%	243.57%	236.31%	183.29%	108.24%	55.80%	17.82%	7.35%	38.08%
<b>Total Investments</b>	<b>306.32%</b>	<b>355.94%</b>	<b>430.54%</b>	<b>482.72%</b>	<b>500.78%</b>	<b>446.24%</b>	<b>347.49%</b>	<b>295.68%</b>	<b>237.61%</b>	<b>244.00%</b>	<b>274.73%</b>
Unsecured Loans	71.99%	71.28%	65.90%	59.40%	54.34%	52.62%	51.41%	54.61%	52.46%	66.96%	61.68%
Vehicle Loans	146.18%	190.79%	189.97%	178.59%	182.26%	194.19%	217.58%	223.89%	235.85%	210.61%	213.86%
New Vehicle Loans	52.02%	69.96%	70.53%	62.66%	57.48%	60.16%	64.76%	72.53%	83.02%	91.00%	83.55%
Used Vehicle Loans	94.16%	120.83%	119.44%	115.94%	124.78%	134.03%	152.82%	151.36%	152.82%	119.61%	130.31%
Total Real Estate	4.50%	17.77%	38.70%	84.05%	148.02%	195.23%	239.62%	278.95%	300.59%	342.73%	307.11%
1st Mortgage	2.84%	11.27%	22.41%	57.10%	106.86%	147.07%	183.60%	220.07%	244.31%	287.98%	252.84%
1st Mortgage Fxd	2.39%	6.89%	18.93%	42.50%	75.19%	108.35%	132.34%	157.44%	183.47%	202.91%	180.30%
1st Mortgage Adj	0.45%	4.38%	3.48%	14.61%	31.67%	38.73%	51.26%	62.63%	60.84%	85.07%	72.54%
2nd Mortgage	1.66%	6.50%	16.29%	26.94%	41.16%	48.16%	56.02%	58.88%	56.28%	54.75%	54.27%
Closed-End Fxd	1.60%	4.32%	9.19%	12.66%	18.99%	18.78%	21.41%	20.41%	18.22%	15.25%	16.78%
Closed-End Adj	0.05%	0.67%	0.91%	1.03%	1.60%	1.50%	3.03%	1.82%	1.60%	1.74%	1.78%
Open-End Adj	0.00%	1.09%	5.25%	12.40%	19.06%	26.36%	30.45%	35.60%	35.49%	36.88%	34.74%
Open-End Fxd	0.00%	0.42%	0.94%	0.85%	1.51%	1.51%	1.13%	1.05%	0.97%	0.88%	0.97%
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%	0.06%	0.14%	0.06%	1.32%	1.15%	0.69%	1.92%	1.63%	1.45%
All Other Loans/Lines of Credit to Members	30.57%	30.46%	30.99%	30.89%	32.28%	37.77%	44.65%	38.63%	42.35%	25.08%	30.90%
<b>Total Loans</b>	<b>254.24%</b>	<b>310.78%</b>	<b>326.04%</b>	<b>353.90%</b>	<b>418.73%</b>	<b>483.81%</b>	<b>559.10%</b>	<b>600.21%</b>	<b>638.12%</b>	<b>654.01%</b>	<b>620.73%</b>
Indirect Loans	0.19%	0.19%	1.35%	7.99%	20.80%	53.98%	86.50%	112.41%	149.95%	130.42%	119.73%
Percent of Vehicle Loans	0.13%	0.10%	0.71%	4.48%	11.41%	27.80%	39.75%	50.21%	63.58%	61.92%	55.99%
Business Loans	0.10%	2.37%	2.58%	4.49%	9.93%	22.27%	37.43%	51.25%	63.28%	51.55%	48.95%
Participation Loans	0.03%	0.60%	0.81%	1.12%	3.55%	3.66%	5.55%	4.83%	4.49%	4.96%	4.76%
<b>Total Mortgage Exposure**</b>	<b>5.76%</b>	<b>18.55%</b>	<b>40.22%</b>	<b>85.73%</b>	<b>158.81%</b>	<b>225.59%</b>	<b>294.47%</b>	<b>358.77%</b>	<b>376.42%</b>	<b>422.53%</b>	<b>379.52%</b>
Total Real Estate	4.50%	17.77%	38.70%	84.05%	148.02%	195.23%	239.62%	278.95%	300.59%	342.73%	307.11%
RE Business Loans	0.00%	1.76%	0.46%	2.61%	5.42%	11.96%	20.21%	33.66%	45.54%	42.67%	37.60%
Mortgage-Backed Investments	1.27%	0.78%	1.52%	1.68%	10.79%	30.36%	54.86%	79.82%	75.83%	79.80%	72.42%
Federal Agency Securities (Mtg Backed)	1.27%	0.78%	1.52%	1.66%	10.71%	29.98%	54.76%	77.47%	74.55%	77.77%	70.73%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.02%	0.08%	0.38%	0.09%	2.35%	1.28%	2.02%	1.69%



