

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	0.63%	0.73%	0.84%	0.84%	0.87%	0.95%	1.06%	1.26%	1.27%	1.46%	1.28%
Loan Yield	7.23%	6.33%	6.17%	5.66%	5.25%	5.18%	4.85%	4.69%	4.45%	4.47%	4.54%
Net Loan Yield After NCOs	6.57%	5.60%	5.55%	5.16%	4.74%	4.67%	4.39%	4.18%	3.96%	3.89%	4.00%
Asset Yield	3.67%	3.32%	3.10%	2.83%	2.78%	3.03%	3.20%	3.37%	3.37%	3.48%	3.36%
Cost of Funds	-0.38%	-0.28%	-0.27%	-0.25%	-0.24%	-0.28%	-0.33%	-0.39%	-0.41%	-0.64%	-0.52%
Gross Spread	3.28%	3.03%	2.83%	2.59%	2.54%	2.75%	2.87%	2.98%	2.95%	2.85%	2.84%
Provision Expense	-0.31%	-0.35%	-0.27%	-0.23%	-0.24%	-0.27%	-0.30%	-0.37%	-0.40%	-0.44%	-0.40%
Net Spread after Provision Expense	2.98%	2.69%	2.57%	2.36%	2.30%	2.48%	2.58%	2.60%	2.55%	2.41%	2.45%
Total Non-Interest Income	0.58%	0.47%	0.61%	0.74%	0.90%	1.13%	1.30%	1.45%	1.46%	1.35%	1.33%
Total Non-Interest Expense	-3.82%	-3.39%	-3.11%	-2.98%	-2.98%	-3.29%	-3.45%	-3.56%	-3.43%	-2.85%	-3.06%
Net Operating Expense	-3.25%	-2.92%	-2.49%	-2.24%	-2.08%	-2.16%	-2.16%	-2.11%	-1.98%	-1.50%	-1.73%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.04%	0.03%
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	-0.03%	-0.01%	-0.01%	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)	-0.30%	-0.25%	0.06%	0.12%	0.22%	0.33%	0.43%	0.51%	0.60%	0.94%	0.74%
Net Charge-Offs	-0.30%	-0.34%	-0.26%	-0.21%	-0.23%	-0.26%	-0.27%	-0.32%	-0.33%	-0.40%	-0.36%
ROA (with Net Charge-offs)	-0.30%	-0.24%	0.07%	0.14%	0.23%	0.34%	0.46%	0.56%	0.66%	0.98%	0.78%
ROA with Provision for LL - W/O NCUSIF Expense	-0.27%	-0.24%	0.07%	0.13%	0.23%	0.33%	0.43%	0.51%	0.60%	0.94%	0.74%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.27%	-0.23%	0.08%	0.14%	0.24%	0.35%	0.46%	0.56%	0.66%	0.98%	0.78%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.88%	-1.87%	-1.64%	-1.46%	-1.42%	-1.57%	-1.71%	-1.80%	-1.78%	-1.46%	-1.55%
Travel and Conference Expense	-0.03%	-0.03%	-0.02%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.20%	-0.15%	-0.15%	-0.18%	-0.19%	-0.22%	-0.24%	-0.25%	-0.24%	-0.19%	-0.20%
Office Operations Expense	-1.00%	-0.73%	-0.69%	-0.65%	-0.62%	-0.62%	-0.65%	-0.69%	-0.63%	-0.52%	-0.57%
Educational and Promotional Expense	-0.03%	-0.03%	-0.03%	-0.05%	-0.07%	-0.10%	-0.11%	-0.13%	-0.13%	-0.12%	-0.12%
Loan Servicing Expense	-0.12%	-0.09%	-0.11%	-0.14%	-0.18%	-0.21%	-0.24%	-0.23%	-0.23%	-0.21%	-0.21%
Professional and Outside Services	-0.32%	-0.31%	-0.32%	-0.35%	-0.37%	-0.42%	-0.36%	-0.30%	-0.27%	-0.19%	-0.25%
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)	-0.05%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.17%	-0.14%	-0.10%	-0.09%	-0.08%	-0.08%	-0.08%	-0.09%	-0.10%	-0.13%	-0.11%
Total Non-Interest Expense	-3.82%	-3.39%	-3.11%	-2.98%	-2.98%	-3.29%	-3.45%	-3.56%	-3.43%	-2.85%	-3.06%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.80%	3.46%	3.22%	2.98%	2.93%	3.22%	3.41%	3.57%	3.56%	3.57%	3.52%
Average Cost of Funds	-0.49%	-0.37%	-0.35%	-0.33%	-0.32%	-0.35%	-0.39%	-0.45%	-0.47%	-0.70%	-0.59%
FTE Employee / \$million of Loans & Share Drafts	2.31	1.05	0.76	0.57	0.48	0.43	0.39	0.34	0.30	0.22	0.28
Compensation & Benefits / FTE Emp.	\$18,217	\$37,531	\$45,109	\$51,316	\$54,662	\$57,862	\$59,943	\$66,236	\$71,107	\$80,465	\$71,890
Compensation & Benefits / \$million Lns. & S.D.s	\$41,333	\$38,709	\$34,125	\$29,264	\$25,967	\$25,157	\$23,614	\$22,939	\$21,508	\$18,432	\$20,188
Operating Expense / Loans & Share Drafts	-8.40%	-7.03%	-6.48%	-5.97%	-5.45%	-5.25%	-4.78%	-4.53%	-4.15%	-3.60%	-3.97%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.26%	0.98%	1.28%	1.49%	1.65%	1.81%	1.79%	1.85%	1.76%	1.70%	1.72%
Net Operating Expense / Loans & Share Drafts	-7.14%	-6.05%	-5.20%	-4.48%	-3.80%	-3.44%	-2.99%	-2.68%	-2.39%	-1.90%	-2.25%
Operating Expense / Operating Revenue	99.51%	97.32%	90.74%	90.21%	87.52%	85.68%	84.08%	81.98%	79.76%	72.14%	76.34%
Total Fixed Assets / Shares & Equity	0.38%	0.53%	0.92%	1.53%	2.02%	2.41%	2.62%	2.64%	2.46%	1.80%	2.07%
Net Loans to Total Shares and Deposits	58.4%	61.2%	57.0%	56.3%	58.6%	64.3%	70.7%	75.8%	81.3%	84.4%	80.1%
Members / FTE Employee	339.89	400.17	422.77	436.93	410.66	373.12	345.80	346.51	339.82	413.62	384.54

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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	0.4%	0.7%	0.9%	1.1%	1.1%	1.2%	1.1%	1.0%	0.8%	0.6%	0.8%
Total Investments	52.2%	50.7%	54.2%	54.0%	50.7%	43.6%	34.7%	29.1%	24.3%	24.7%	27.9%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.5%	1.1%	1.7%	2.0%	2.3%	2.5%	3.0%	3.2%	4.9%	4.0%
All Other Unsecured Loans/Lines of Credit	14.0%	11.2%	8.0%	5.7%	4.0%	3.5%	3.2%	3.2%	2.7%	2.6%	2.9%
Short-Term Small Amount Loans (STS)	0.1%	0.1%	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	9.7%	10.4%	9.3%	7.3%	6.1%	6.2%	6.7%	7.8%	9.1%	9.8%	9.0%
Used Vehicle Loans	16.7%	18.4%	15.6%	13.7%	13.2%	14.2%	15.9%	16.1%	16.7%	12.8%	14.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.5%	1.7%	3.0%	7.1%	11.5%	15.4%	19.8%	23.9%	26.7%	31.2%	27.3%
Total Other Real Estate Loans/Lines of Credit	0.4%	1.0%	2.4%	3.3%	4.5%	5.1%	5.9%	6.3%	6.3%	6.0%	5.9%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
Total All Other Loans/Lines of Credit to Members	5.1%	4.4%	4.0%	3.8%	3.5%	4.1%	4.7%	4.2%	4.6%	2.7%	3.4%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%	0.3%
Total Loans and Leases	46.9%	47.7%	43.4%	42.6%	45.1%	51.2%	59.4%	64.8%	70.0%	71.0%	67.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.8%	-0.5%	-0.4%	-0.4%	-0.4%	-0.5%	-0.6%	-0.6%	-0.6%	-0.6%
Net Loans and Leases	45.7%	46.9%	42.9%	42.1%	44.7%	50.8%	58.9%	64.3%	69.4%	70.3%	66.7%
Total Other Assets	1.7%	1.7%	2.0%	2.8%	3.5%	4.4%	5.3%	5.7%	5.5%	4.3%	4.7%
<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%	7.4%	10.7%	12.6%	12.5%	10.2%	5.7%	4.0%	3.3%	5.4%	5.5%
Share Drafts	1.1%	3.0%	6.1%	8.8%	11.1%	13.2%	15.1%	15.9%	15.7%	10.0%	11.9%
Regular Shares	71.8%	62.3%	55.6%	48.5%	41.4%	36.6%	34.4%	31.8%	29.6%	28.2%	30.4%
Money Market Shares	0.1%	1.2%	2.0%	4.3%	7.9%	11.0%	13.6%	16.0%	18.9%	22.1%	19.2%
Share Certificates	4.8%	8.4%	8.8%	9.5%	10.6%	12.1%	14.0%	14.7%	15.3%	16.3%	15.4%
IRA/KEOGH Accounts	0.4%	1.4%	2.3%	3.3%	4.7%	5.5%	5.7%	5.8%	5.7%	6.3%	6.0%
All Other Shares	0.6%	0.8%	1.0%	1.0%	0.9%	0.8%	0.8%	1.1%	0.5%	0.7%	0.7%
Non-Member Deposits	1.5%	0.8%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%
Total Shares and Deposits	80.3%	77.9%	76.2%	75.7%	77.0%	79.6%	84.0%	85.5%	86.0%	84.1%	83.9%
Total Equity	17.8%	14.7%	13.1%	11.7%	10.5%	10.3%	10.3%	10.5%	10.7%	10.5%	10.5%
<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	17.8%	14.8%	13.2%	11.8%	10.7%	10.5%	10.6%	10.8%	11.0%	10.9%	10.9%
Total Equity + Allow. for Loan Loss	19.0%	15.5%	13.6%	12.2%	11.0%	10.7%	10.8%	11.0%	11.3%	11.2%	11.1%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-12.5%	-18.0%	-7.3%	-9.9%	-6.9%	-4.4%	-6.3%	-2.8%	-12.9%	1.7%	-5.8%
Total Loans and Leases	-12.4%	-13.2%	-7.2%	-6.7%	-5.9%	-0.8%	0.1%	5.8%	7.0%	19.4%	8.9%
<b>TOTAL ASSETS</b>	<b>-12.9%</b>	<b>-15.9%</b>	<b>-7.5%</b>	<b>-8.6%</b>	<b>-6.6%</b>	<b>-2.5%</b>	<b>-2.3%</b>	<b>3.1%</b>	<b>1.2%</b>	<b>14.2%</b>	<b>4.0%</b>
Total Liabilities	8.0%	-16.6%	-6.6%	-13.8%	-8.1%	-7.1%	-14.0%	-10.7%	-23.4%	-13.0%	4.6%
Total Shares and Deposits	-13.5%	-16.0%	-7.8%	-7.9%	-6.3%	-1.9%	-1.4%	4.1%	2.7%	16.6%	4.0%
Equity Capital	-11.7%	-15.1%	-6.2%	-7.3%	-7.0%	-2.7%	-2.3%	0.6%	-0.4%	13.6%	3.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-12.9%</b>	<b>-15.9%</b>	<b>-7.5%</b>	<b>-8.6%</b>	<b>-6.6%</b>	<b>-2.5%</b>	<b>-2.3%</b>	<b>3.1%</b>	<b>1.2%</b>	<b>14.2%</b>	<b>4.0%</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	3.24%	2.15%	1.78%	1.40%	1.18%	1.08%	0.95%	0.89%	0.78%	0.77%	0.83%
Delinquent Loans / Total Capital	8.0%	6.6%	5.7%	4.9%	4.9%	5.2%	5.2%	5.2%	4.9%	4.9%	5.0%
Delinquent Loans + OREO / Net Loans + OREO	3.4%	2.2%	1.9%	1.5%	1.4%	1.2%	1.1%	1.1%	0.9%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	37.7%	30.4%	31.9%	29.4%	30.4%	28.7%	28.5%	28.5%	28.2%	28.7%	28.7%
Allowance for Loan Losses/Net Loans	2.66%	1.63%	1.14%	1.05%	0.90%	0.85%	0.84%	0.88%	0.86%	0.92%	0.90%
Loans 2 to less than 6 months Delinquent (\$000s)	\$9	\$26	\$43	\$69	\$135	\$308	\$585	\$1,321	\$2,769	\$11,204	\$882
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$8	\$13	\$19	\$37	\$77	\$144	\$320	\$659	\$2,764	\$218
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$7	\$10	\$22	\$46	\$89	\$206	\$428	\$1,739	\$137
Total Delinquent Loans (\$000s)	\$14	\$38	\$63	\$98	\$194	\$432	\$818	\$1,846	\$3,856	\$15,707	\$1,237
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.03%	0.11%	0.21%	0.36%	0.44%	0.46%	0.42%	0.48%	0.52%	0.77%	0.67%
STS Loans	3.01%	4.27%	2.67%	2.29%	1.85%	2.37%	3.64%	3.25%	5.99%	5.47%	3.83%
Non-Federally Guaranteed Student Loans	4.90%	0.00%	1.05%	2.03%	1.35%	1.93%	1.44%	1.31%	1.97%	0.94%	1.25%
New Vehicle Loans	1.58%	1.13%	1.08%	0.80%	0.73%	0.59%	0.48%	0.50%	0.45%	0.43%	0.46%
Used Vehicle Loans	3.34%	2.47%	2.07%	1.62%	1.31%	1.18%	1.04%	0.96%	0.83%	0.78%	0.88%
1st Mortgage Fixed	0.00%	1.34%	2.01%	1.30%	1.10%	1.01%	0.80%	0.75%	0.56%	0.45%	0.54%
1st Mortgage Adj	0.00%	1.83%	0.29%	1.77%	1.23%	0.99%	1.16%	0.88%	0.85%	0.82%	0.85%
Other RE Fixed	4.43%	2.12%	2.18%	1.39%	1.53%	1.08%	1.01%	0.90%	0.67%	0.79%	0.86%
Other RE Adj	0.00%	0.54%	1.87%	1.26%	0.84%	0.76%	0.63%	0.59%	0.51%	0.51%	0.54%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.12%	0.14%	0.14%	0.26%	0.22%
All Other Loans	15.29%	9.06%	5.63%	3.83%	2.97%	2.82%	2.37%	2.91%	2.74%	4.99%	3.88%
Indirect Loans	6.32%	1.68%	4.14%	2.22%	1.59%	1.20%	1.02%	0.93%	0.78%	0.69%	0.77%
Total 1st Mortgage Loans	0.00%	1.52%	1.73%	1.41%	1.14%	1.01%	0.90%	0.78%	0.64%	0.56%	0.63%
MBL Delinquency Rate	0.00%	3.92%	0.00%	0.37%	0.46%	0.34%	0.54%	0.35%	0.46%	0.31%	0.36%
MBL Delinquency as % of Total RE Loans	0.00%	0.50%	0.00%	0.02%	0.03%	0.04%	0.08%	0.06%	0.10%	0.05%	0.06%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.66%	0.73%	0.62%	0.50%	0.51%	0.52%	0.46%	0.51%	0.49%	0.58%	0.55%
Recoveries / Charge-Offs	35.73%	28.85%	25.88%	26.37%	21.39%	20.52%	21.94%	20.35%	19.69%	17.01%	18.30%
Expected Charge-Offs / Net Loans	1.16%	0.80%	0.72%	0.61%	0.58%	0.52%	0.50%	0.48%	0.41%	0.38%	0.41%
Provision for Loan Losses/Net Charge-Offs	101.1%	102.4%	102.0%	109.2%	104.2%	105.1%	112.2%	114.9%	119.6%	109.3%	111.0%
Prov. for Loan Losses/Expected Charge-Offs	59.2%	93.9%	88.5%	89.9%	92.3%	105.3%	103.2%	123.2%	145.6%	169.7%	148.7%
Bankruptcies / Net Loans	0.97%	1.05%	0.96%	0.98%	0.90%	0.86%	0.89%	0.85%	0.74%	0.65%	0.71%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$19	\$30	\$49	\$108	\$257	\$500	\$1,276	\$2,899	\$13,189	\$951
Total Amount of Recoveries (\$000s)	\$2	\$5	\$8	\$13	\$23	\$53	\$110	\$260	\$571	\$2,244	\$174
Net Charge Offs (\$000s)	\$3	\$13	\$22	\$36	\$85	\$204	\$390	\$1,016	\$2,328	\$10,945	\$777
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.04%	0.06%	0.14%	0.29%	0.44%	0.58%	0.65%	0.77%	0.96%	1.65%	1.31%
STS Loans	6.70%	4.76%	6.52%	5.43%	5.18%	6.92%	9.16%	7.76%	15.00%	12.43%	9.01%
Non-Federally Guaranteed Student Loans	0.17%	3.02%	4.11%	0.30%	0.17%	0.60%	0.08%	0.15%	0.19%	1.17%	0.73%
New Vehicle Loans	0.05%	0.25%	0.17%	0.14%	0.24%	0.26%	0.31%	0.42%	0.44%	0.42%	0.40%
Used Vehicle Loans	0.40%	0.44%	0.54%	0.56%	0.63%	0.71%	0.72%	0.80%	0.72%	0.76%	0.74%
Total 1st Mortgage RE Loans/LOC	-0.03%	0.51%	0.25%	0.08%	0.10%	0.08%	0.06%	0.05%	0.04%	0.04%	0.05%
Total Other RE Loans/ LOC	0.43%	0.10%	-0.01%	0.18%	0.17%	0.14%	0.10%	0.11%	0.07%	0.08%	0.09%
Leases Receivable	0.00%	0.00%	1.32%	0.00%	0.00%	0.20%	0.18%	0.00%	0.10%	0.31%	0.21%
All Other Loans	4.10%	4.88%	3.75%	2.60%	4.81%	-4.31%	-0.37%	-0.04%	-0.04%	-0.52%	-0.45%
Indirect Loans	1.58%	0.44%	0.95%	1.97%	0.95%	0.73%	0.83%	0.84%	0.68%	0.61%	0.66%
Number of Credit Unions in Each Peer Group:	534	517	638	792	1,097	746	568	505	236	275	5,908



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	10.07%	11.88%	17.59%	22.65%	23.08%	14.17%	7.30%	3.20%	0.57%	0.12%	2.64%
Credit Unions - Deposits in and Loans to	2.11%	3.04%	4.25%	5.72%	5.68%	4.13%	2.32%	0.94%	0.20%	0.02%	0.73%
Total Investments in Corporate Credit Unions*	39.02%	42.84%	47.02%	50.05%	50.41%	44.02%	38.66%	25.50%	11.91%	4.61%	14.02%
Marketable Securities	12.39%	52.92%	88.04%	116.02%	142.22%	152.68%	140.44%	148.05%	137.72%	155.19%	149.65%
All Other Investments	134.21%	179.94%	221.90%	237.74%	233.47%	176.86%	109.54%	54.75%	16.76%	6.27%	37.87%
<b>Total Investments</b>	<b>292.54%</b>	<b>342.97%</b>	<b>411.85%</b>	<b>458.63%</b>	<b>475.62%</b>	<b>416.57%</b>	<b>328.07%</b>	<b>269.66%</b>	<b>220.79%</b>	<b>227.32%</b>	<b>256.96%</b>
Unsecured Loans	80.02%	79.06%	68.64%	62.22%	56.67%	55.47%	53.85%	57.42%	53.31%	69.20%	63.78%
Vehicle Loans	148.48%	194.86%	189.39%	178.04%	181.54%	194.83%	214.17%	220.86%	234.00%	208.22%	211.58%
New Vehicle Loans	54.54%	70.62%	71.02%	61.84%	57.46%	59.57%	63.79%	71.82%	82.66%	90.24%	82.66%
Used Vehicle Loans	93.93%	124.24%	118.38%	116.20%	124.08%	135.26%	150.38%	149.04%	151.34%	117.98%	128.92%
Total Real Estate	4.81%	18.68%	40.81%	88.48%	150.38%	195.75%	243.12%	279.56%	299.13%	342.86%	306.38%
1st Mortgage	2.73%	11.74%	22.83%	60.25%	108.29%	146.69%	186.92%	221.20%	242.10%	287.56%	251.69%
1st Mortgage Fxd	2.29%	7.30%	19.09%	45.48%	75.74%	107.92%	134.68%	158.74%	180.48%	201.07%	178.44%
1st Mortgage Adj	0.43%	4.44%	3.74%	14.77%	32.55%	38.76%	52.25%	62.46%	61.62%	86.49%	73.25%
2nd Mortgage	2.08%	6.94%	17.98%	28.23%	42.09%	49.07%	56.20%	58.35%	57.03%	55.30%	54.69%
Closed-End Fxd	2.02%	4.59%	9.83%	13.12%	19.32%	19.19%	21.05%	20.17%	18.81%	15.37%	16.94%
Closed-End Adj	0.05%	1.11%	0.93%	1.01%	1.71%	1.57%	3.11%	1.84%	1.67%	1.80%	1.84%
Open-End Adj	0.00%	1.00%	6.29%	13.27%	19.61%	26.76%	30.96%	35.25%	35.53%	37.30%	34.96%
Open-End Fxd	0.00%	0.23%	0.93%	0.83%	1.45%	1.54%	1.08%	1.09%	1.02%	0.83%	0.95%
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%	0.12%	0.10%	1.26%	1.20%	0.63%	1.94%	1.49%	1.35%
All Other Loans/Lines of Credit to Members	28.57%	29.63%	30.78%	31.92%	32.46%	38.97%	44.27%	38.65%	41.80%	24.97%	30.91%
<b>Total Loans</b>	<b>262.93%</b>	<b>322.74%</b>	<b>330.17%</b>	<b>361.68%</b>	<b>422.95%</b>	<b>488.91%</b>	<b>561.44%</b>	<b>600.78%</b>	<b>635.13%</b>	<b>653.38%</b>	<b>619.51%</b>
Indirect Loans	0.22%	0.32%	2.17%	8.30%	20.42%	54.49%	83.17%	111.68%	144.39%	127.62%	116.56%
Percent of Vehicle Loans	0.15%	0.16%	1.15%	4.66%	11.25%	27.97%	38.83%	50.56%	61.70%	61.29%	55.09%
Business Loans	0.09%	2.39%	2.77%	5.12%	9.59%	22.25%	37.96%	50.59%	63.33%	50.48%	48.10%
Participation Loans	0.03%	0.29%	0.61%	1.53%	2.93%	2.90%	5.27%	4.53%	4.67%	5.14%	4.78%
<b>Total Mortgage Exposure**</b>	<b>5.99%</b>	<b>19.18%</b>	<b>42.66%</b>	<b>90.38%</b>	<b>161.52%</b>	<b>225.76%</b>	<b>297.81%</b>	<b>355.98%</b>	<b>374.36%</b>	<b>422.08%</b>	<b>377.70%</b>
Total Real Estate	4.81%	18.68%	40.81%	88.48%	150.38%	195.75%	243.12%	279.56%	299.13%	342.86%	306.38%
RE Business Loans	0.00%	1.81%	0.66%	2.80%	5.49%	11.99%	20.58%	33.66%	45.80%	41.63%	36.84%
Mortgage-Backed Investments	1.19%	0.49%	1.85%	1.90%	11.14%	30.00%	54.69%	76.43%	75.23%	79.22%	71.32%
Federal Agency Securities (Mtg Backed)	1.19%	0.49%	1.85%	1.88%	11.06%	29.54%	54.59%	74.11%	73.85%	77.17%	69.61%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.02%	0.08%	0.47%	0.10%	2.31%	1.38%	2.04%	1.71%



