

June 30, 2017

<b>Earnings to Average Assets YTD Annualized</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
Investment Yield	0.81%	0.83%	0.96%	1.07%	0.98%	1.21%	1.52%	1.54%	1.61%	1.70%	1.60%
Loan Yield	8.96%	8.89%	7.47%	7.07%	5.53%	6.32%	5.12%	5.18%	4.81%	4.28%	4.80%
Net Loan Yield After NCOs	8.01%	7.65%	6.67%	6.32%	4.93%	1.73%	4.49%	4.22%	4.25%	3.80%	4.04%
Asset Yield	5.44%	4.89%	3.91%	3.74%	3.09%	3.29%	3.32%	3.59%	3.37%	2.68%	3.04%
Cost of Funds	-0.20%	-0.32%	-0.44%	-0.41%	-0.34%	-0.45%	-0.46%	-0.44%	-0.52%	-0.53%	-0.50%
Gross Spread	5.24%	4.56%	3.47%	3.34%	2.75%	2.84%	2.86%	3.16%	2.84%	2.16%	2.55%
Provision Expense	-0.41%	-0.69%	-0.35%	-0.20%	-0.27%	-2.99%	-0.35%	-0.49%	-0.27%	-0.21%	-0.38%
Net Spread after Provision Expense	4.84%	3.88%	3.11%	3.14%	2.48%	-0.14%	2.51%	2.67%	2.57%	1.95%	2.17%
Total Non-Interest Income	1.89%	0.71%	0.86%	1.61%	1.26%	1.32%	1.32%	2.04%	1.79%	1.23%	1.46%
Total Non-Interest Expense	-5.28%	-5.00%	-3.53%	-4.42%	-3.40%	-3.34%	-3.33%	-3.99%	-3.73%	-2.46%	-3.07%
Net Operating Expense	-3.38%	-4.28%	-2.67%	-2.81%	-2.14%	-2.02%	-2.01%	-1.95%	-1.94%	-1.24%	-1.61%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	-0.01%	0.01%	-0.01%	-0.01%	-0.01%	0.00%	0.05%	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	-0.05%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	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)	1.40%	-0.42%	0.44%	0.32%	0.35%	-2.17%	0.49%	0.71%	0.62%	0.76%	0.58%
Net Charge-Offs	-0.54%	-0.63%	-0.37%	-0.34%	-0.29%	-1.93%	-0.34%	-0.57%	-0.33%	-0.20%	-0.36%
ROA (with Net Charge-offs)	1.27%	-0.36%	0.42%	0.18%	0.33%	-1.11%	0.50%	0.62%	0.57%	0.78%	0.60%
ROA with Provision for LL - W/O NCUSIF Expense	1.45%	-0.42%	0.44%	0.32%	0.35%	-2.17%	0.49%	0.71%	0.63%	0.76%	0.58%
ROA with Net Charge-Offs - W/O NCUSIF Expense	1.32%	-0.35%	0.43%	0.18%	0.33%	-1.11%	0.51%	0.62%	0.57%	0.78%	0.61%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.30%	-2.88%	-1.92%	-1.92%	-1.59%	-1.54%	-1.60%	-1.95%	-1.86%	-1.28%	-1.54%
Travel and Conference Expense	-0.03%	-0.01%	-0.02%	-0.03%	-0.04%	-0.04%	-0.04%	-0.06%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.30%	-0.14%	-0.07%	-0.29%	-0.20%	-0.26%	-0.21%	-0.25%	-0.20%	-0.14%	-0.18%
Office Operations Expense	-2.00%	-1.06%	-0.73%	-0.90%	-0.71%	-0.57%	-0.69%	-0.80%	-0.80%	-0.54%	-0.64%
Educational and Promotional Expense	0.00%	-0.02%	-0.03%	-0.07%	-0.07%	-0.06%	-0.13%	-0.17%	-0.11%	-0.08%	-0.10%
Loan Servicing Expense	-0.14%	-0.17%	-0.12%	-0.45%	-0.19%	-0.16%	-0.12%	-0.25%	-0.30%	-0.23%	-0.23%
Professional and Outside Services	-0.10%	-0.37%	-0.49%	-0.61%	-0.50%	-0.60%	-0.45%	-0.45%	-0.18%	-0.11%	-0.24%
Member Insurance	-0.10%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.02%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.05%	-0.06%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.24%	-0.28%	-0.09%	-0.13%	-0.09%	-0.09%	-0.06%	-0.06%	-0.20%	-0.06%	-0.08%
Total Non-Interest Expense	-5.28%	-5.00%	-3.53%	-4.42%	-3.40%	-3.34%	-3.33%	-3.99%	-3.73%	-2.46%	-3.07%
<b>Other Performance Ratios</b>											
Earning Asset Yield	5.46%	4.74%	4.15%	4.08%	3.28%	3.38%	3.56%	3.85%	3.58%	2.77%	3.19%
Average Cost of Funds	-0.25%	-0.38%	-0.55%	-0.53%	-0.44%	-0.55%	-0.52%	-0.49%	-0.58%	-0.59%	-0.56%
FTE Employee / \$million of Loans & Share Drafts	2.07	1.05	0.84	0.65	0.52	0.50	0.42	0.42	0.40	0.34	0.39
Compensation & Benefits / FTE Emp.	\$19,429	\$49,196	\$45,031	\$55,240	\$53,104	\$57,088	\$58,314	\$61,244	\$63,735	\$73,509	\$65,408
Compensation & Benefits / \$million Lns. & S.D.s	\$40,328	\$55,479	\$36,640	\$36,280	\$27,497	\$29,163	\$24,847	\$25,771	\$25,682	\$25,566	\$26,009
Operating Expense / Loans & Share Drafts	-9.25%	-9.63%	-6.74%	-8.35%	-5.87%	-6.33%	-5.18%	-5.28%	-5.15%	-4.93%	-5.20%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	3.32%	1.36%	1.64%	3.04%	2.18%	2.50%	2.05%	2.70%	2.46%	2.48%	2.48%
Net Operating Expense / Loans & Share Drafts	-5.93%	-8.27%	-5.09%	-5.31%	-3.69%	-3.83%	-3.14%	-2.58%	-2.69%	-2.48%	-2.72%
Operating Expense / Operating Revenue	74.68%	93.80%	82.22%	91.38%	85.99%	82.17%	81.72%	78.61%	82.56%	76.43%	79.13%
Total Fixed Assets / Shares & Equity	0.69%	0.45%	1.06%	2.35%	3.38%	2.39%	3.52%	3.28%	3.29%	1.88%	2.51%
Net Loans to Total Shares and Deposits	69.9%	60.7%	56.5%	57.6%	60.9%	53.1%	61.6%	69.0%	66.8%	49.4%	57.0%
Members / FTE Employee	395.71	363.93	346.39	420.96	372.14	349.71	403.75	361.45	370.90	411.67	386.77

June 30, 2017

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%	0.8%	1.7%	2.3%	1.4%	1.3%	1.3%	1.5%	1.7%	0.8%	1.2%
Total Investments	42.1%	48.4%	50.5%	48.1%	46.4%	53.1%	38.6%	31.6%	33.7%	53.6%	45.5%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.1%	0.6%	0.3%	1.5%	1.2%	1.6%	2.3%	2.7%	3.0%	2.5%
All Other Unsecured Loans/Lines of Credit	10.8%	11.5%	8.0%	6.6%	4.1%	4.9%	3.0%	3.3%	2.6%	2.0%	2.7%
Short-Term Small Amount Loans (STS)	0.3%	0.5%	0.0%	0.1%	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%	0.0%	0.1%
New Vehicle Loans	10.9%	8.1%	9.0%	7.9%	6.5%	3.2%	5.2%	4.9%	4.5%	5.2%	5.1%
Used Vehicle Loans	27.9%	19.9%	18.7%	16.6%	17.4%	14.1%	13.1%	23.3%	17.6%	11.1%	14.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	5.7%	5.3%	9.2%	13.3%	12.8%	24.5%	19.8%	22.6%	14.4%	17.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.5%	1.5%	1.0%	1.5%	1.9%	3.3%	1.6%	3.8%	2.5%	2.5%
Leases Receivable	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
Total All Other Loans/Lines of Credit to Members	6.7%	3.5%	2.9%	3.7%	3.9%	3.5%	3.2%	5.3%	4.9%	3.3%	3.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%
Total Loans and Leases	56.7%	49.9%	46.0%	45.9%	48.1%	41.6%	53.9%	60.5%	59.0%	42.0%	48.8%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.8%	-0.6%	-0.6%	-0.5%	-1.0%	-0.4%	-0.7%	-0.4%	-0.3%	-0.4%
Net Loans and Leases	55.2%	49.0%	45.4%	45.4%	47.7%	40.6%	53.4%	59.8%	58.5%	41.7%	48.3%
Total Other Assets	2.0%	1.7%	2.3%	4.3%	4.5%	5.0%	6.7%	7.1%	6.0%	3.9%	5.0%
<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>Total Liabilities</b>	<b>0.1%</b>	<b>0.1%</b>	<b>2.6%</b>	<b>3.6%</b>	<b>9.6%</b>	<b>11.8%</b>	<b>2.3%</b>	<b>1.3%</b>	<b>1.5%</b>	<b>4.1%</b>	<b>3.5%</b>
Share Drafts	1.4%	3.4%	5.6%	9.4%	10.6%	11.0%	11.6%	16.7%	14.3%	9.3%	11.6%
Regular Shares	54.2%	68.1%	60.0%	44.7%	39.8%	33.5%	40.8%	37.1%	31.9%	44.7%	40.7%
Money Market Shares	0.8%	0.8%	2.3%	2.6%	6.9%	6.0%	8.2%	7.0%	14.9%	13.3%	11.5%
Share Certificates	7.3%	8.3%	6.4%	12.8%	14.2%	16.0%	17.5%	17.8%	17.6%	9.8%	13.2%
IRA/KEOGH Accounts	0.0%	0.8%	2.9%	6.7%	6.3%	8.9%	8.4%	7.0%	9.5%	7.8%	7.9%
All Other Shares	1.5%	0.6%	0.9%	3.4%	0.6%	2.9%	0.9%	2.1%	0.0%	0.1%	0.6%
Non-Member Deposits	16.0%	0.0%	3.5%	0.1%	0.7%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Total Shares and Deposits	81.1%	82.1%	81.5%	79.7%	79.0%	78.3%	87.5%	87.6%	88.3%	85.1%	85.6%
Total Equity	18.8%	17.8%	15.9%	16.7%	11.4%	9.9%	10.3%	11.2%	10.2%	10.8%	10.8%
<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	18.8%	17.8%	16.5%	16.8%	11.6%	10.0%	11.3%	11.6%	10.8%	11.3%	11.3%
Total Equity + Allow. for Loan Loss	20.3%	18.6%	16.5%	17.2%	11.9%	10.9%	10.7%	11.9%	10.7%	11.0%	11.3%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	9.9%	61.6%	-22.2%	-11.8%	-3.5%	25.2%	4.3%	0.9%	10.3%	2.7%	3.9%
Total Loans and Leases	3.2%	46.8%	-30.7%	-2.1%	-1.7%	10.7%	5.6%	9.4%	7.1%	13.6%	9.9%
<b>TOTAL ASSETS</b>	<b>6.6%</b>	<b>56.3%</b>	<b>-27.5%</b>	<b>-6.6%</b>	<b>-3.9%</b>	<b>18.5%</b>	<b>4.7%</b>	<b>7.4%</b>	<b>8.1%</b>	<b>7.1%</b>	<b>6.9%</b>
Total Liabilities	0.0%	720.0%	-98.3%	-90.9%	-14.7%	44.3%	-29.5%	-15.7%	-0.9%	-37.4%	-26.2%
Total Shares and Deposits	6.5%	61.6%	-25.7%	-0.6%	-2.5%	19.0%	5.4%	7.5%	8.2%	9.0%	8.1%
Equity Capital	7.2%	33.8%	-16.6%	-1.8%	-4.0%	-9.2%	8.6%	9.3%	8.7%	14.4%	10.2%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>6.6%</b>	<b>56.3%</b>	<b>-27.5%</b>	<b>-6.6%</b>	<b>-3.9%</b>	<b>18.5%</b>	<b>4.7%</b>	<b>7.4%</b>	<b>8.1%</b>	<b>7.1%</b>	<b>6.9%</b>

June 30, 2017

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	4.13%	2.50%	1.92%	1.91%	1.13%	3.16%	0.95%	0.92%	0.70%	0.48%	0.78%
Delinquent Loans / Total Capital	11.5%	6.7%	5.4%	5.1%	4.6%	12.1%	4.8%	4.7%	3.9%	1.8%	3.4%
Delinquent Loans + OREO / Net Loans + OREO	4.2%	2.5%	2.3%	2.3%	1.4%	3.7%	1.7%	1.3%	0.9%	0.6%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	2.1%	36.9%	26.1%	20.0%	28.3%	6.6%	25.6%	23.3%	31.4%	16.3%	21.0%
Allowance for Loan Losses/Net Loans	2.73%	1.69%	1.36%	1.23%	0.99%	2.44%	0.82%	1.19%	0.77%	0.71%	0.91%
Loans 2 to less than 6 months Delinquent (\$000s)	\$27	\$27	\$50	\$111	\$133	\$936	\$544	\$1,336	\$1,990	\$3,907	\$580
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$15	\$16	\$25	\$31	\$48	\$171	\$303	\$531	\$678	\$116
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$2	\$3	\$21	\$19	\$16	\$102	\$381	\$81	\$38
Total Delinquent Loans (\$000s)	\$28	\$43	\$68	\$139	\$185	\$1,003	\$732	\$1,740	\$2,903	\$4,666	\$734
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.01%	0.04%	0.22%	0.26%	0.21%	0.30%	0.43%	0.20%	0.25%
STS Loans	0.00%	2.02%	0.00%	4.24%	0.00%	0.00%	0.00%	0.00%	0.00%	3.07%	2.89%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.95%	0.00%	1.30%
New Vehicle Loans	8.31%	1.92%	2.08%	1.74%	0.30%	1.49%	0.42%	0.57%	0.44%	0.63%	0.63%
Used Vehicle Loans	3.54%	3.58%	1.76%	1.85%	1.40%	6.18%	0.96%	1.22%	0.63%	0.73%	1.11%
1st Mortgage Fixed	0.00%	0.00%	2.85%	1.44%	0.94%	1.77%	0.65%	0.47%	0.72%	0.12%	0.38%
1st Mortgage Adj	0.00%	0.00%	2.87%	3.07%	1.73%	1.53%	1.29%	1.18%	0.67%	1.01%	1.05%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	1.27%	2.12%	3.31%	0.76%	9.61%	0.35%	1.87%
Other RE Adj	0.00%	0.00%	0.98%	5.62%	2.00%	0.32%	1.52%	0.13%	0.28%	0.26%	0.38%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.01%	0.94%
All Other Loans	6.73%	10.34%	7.01%	6.48%	1.68%	4.30%	1.53%	1.48%	1.37%	0.88%	1.41%
Indirect Loans	0.00%	0.00%	0.00%	3.24%	1.20%	3.63%	0.89%	0.88%	0.61%	0.84%	0.83%
Total 1st Mortgage Loans	0.00%	0.00%	2.86%	1.62%	1.32%	1.64%	0.98%	0.74%	0.70%	0.27%	0.59%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.87%	0.28%	0.76%	0.12%	0.52%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.04%	0.18%	0.02%	0.08%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.95%	1.24%	0.80%	0.74%	0.60%	4.58%	0.63%	0.96%	0.55%	0.49%	0.75%
Recoveries / Charge-Offs	15.79%	30.69%	31.88%	39.56%	26.63%	4.12%	20.13%	17.40%	23.66%	24.57%	19.26%
Expected Charge-Offs / Net Loans	1.88%	0.88%	1.39%	1.03%	0.61%	1.12%	0.60%	0.73%	0.56%	0.29%	0.51%
Provision for Loan Losses/Net Charge-Offs	75.0%	109.9%	96.2%	58.4%	93.5%	155.0%	104.0%	84.6%	83.5%	106.3%	105.8%
Prov. for Loan Losses/Expected Charge-Offs	38.9%	158.1%	56.3%	42.5%	93.4%	642.9%	109.5%	112.6%	83.3%	181.1%	158.3%
Bankruptcies / Net Loans	5.79%	1.04%	3.31%	2.53%	1.06%	2.46%	0.96%	1.76%	1.23%	0.73%	1.16%
Total Amount of Loans Charged-Off (\$000s)	\$8	\$27	\$46	\$87	\$135	\$1,497	\$596	\$2,141	\$2,953	\$6,070	\$853
Total Amount of Recoveries (\$000s)	\$1	\$8	\$15	\$34	\$36	\$62	\$120	\$373	\$699	\$1,492	\$164
Net Charge Offs (\$000s)	\$6	\$19	\$31	\$52	\$99	\$1,436	\$476	\$1,769	\$2,254	\$4,578	\$689
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.06%	0.73%	0.20%	0.71%	0.92%	1.01%	0.69%	0.74%
STS Loans	27.27%	2.28%	23.53%	1.36%	-20.69%	0.00%	0.00%	0.00%	0.00%	22.86%	14.68%
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%	-0.39%	0.46%	-0.04%	0.50%	1.71%	0.66%	0.50%	0.45%	0.47%	0.50%
Used Vehicle Loans	0.50%	1.83%	0.77%	-0.03%	0.71%	8.11%	1.05%	1.39%	0.56%	0.57%	1.10%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.19%	0.11%	0.19%	0.08%	0.07%	0.14%	0.02%	0.07%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.51%	0.34%	0.13%	0.29%	0.26%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.84%	0.79%
All Other Loans	5.30%	9.42%	6.08%	17.99%	4.17%	30.71%	19.12%	-1.87%	-1.50%	-0.45%	-1.66%
Indirect Loans	0.00%	0.00%	0.00%	-0.04%	0.13%	1.98%	0.74%	0.43%	0.29%	0.38%	0.39%
Number of Credit Unions in Each Peer Group:	5	14	15	19	20	11	9	12	5	5	115

June 30, 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	0.00%	0.58%	7.71%	9.95%	19.81%	32.11%	3.40%	5.46%	1.45%	1.59%	4.15%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	8.78%	8.09%	4.03%	12.19%	0.00%	0.29%	0.00%	0.00%	0.81%
Total Investments in Corporate Credit Unions*	60.80%	50.76%	61.76%	55.82%	48.59%	57.50%	30.26%	39.25%	28.33%	26.51%	31.89%
Marketable Securities	12.71%	0.00%	30.76%	39.37%	100.64%	238.22%	254.40%	168.65%	203.90%	355.40%	272.28%
All Other Investments	96.89%	150.19%	167.58%	144.15%	218.67%	179.91%	19.86%	34.27%	37.28%	17.37%	39.38%
<b>Total Investments</b>	<b>223.64%</b>	<b>272.38%</b>	<b>306.78%</b>	<b>286.76%</b>	<b>401.97%</b>	<b>529.25%</b>	<b>341.52%</b>	<b>272.11%</b>	<b>312.33%</b>	<b>475.84%</b>	<b>401.74%</b>
Unsecured Loans	58.04%	65.12%	52.63%	41.17%	48.75%	61.05%	40.31%	47.50%	48.91%	44.44%	46.17%
Vehicle Loans	206.04%	158.04%	167.87%	146.08%	206.84%	171.78%	162.07%	243.26%	204.87%	144.72%	174.98%
New Vehicle Loans	57.78%	45.83%	54.53%	46.98%	56.34%	31.57%	46.05%	42.64%	42.08%	46.50%	45.02%
Used Vehicle Loans	148.27%	112.20%	113.34%	99.11%	150.50%	140.21%	116.02%	200.62%	162.79%	98.23%	129.96%
Total Real Estate	0.00%	34.84%	41.31%	60.58%	127.70%	146.20%	245.95%	184.63%	244.16%	150.16%	171.92%
1st Mortgage	0.00%	32.10%	32.17%	54.84%	114.81%	127.55%	216.60%	170.68%	209.37%	128.10%	149.82%
1st Mortgage Fxd	0.00%	17.12%	14.10%	48.92%	58.88%	59.18%	104.34%	106.24%	116.60%	107.47%	103.07%
1st Mortgage Adj	0.00%	14.98%	18.07%	5.92%	55.94%	68.37%	112.26%	64.44%	92.77%	20.63%	46.75%
2nd Mortgage	0.00%	2.73%	9.15%	5.74%	12.89%	18.65%	29.35%	13.95%	34.80%	22.06%	22.10%
Closed-End Fxd	0.00%	1.60%	1.34%	1.40%	3.14%	8.47%	5.94%	3.35%	1.98%	2.81%	3.11%
Closed-End Adj	0.00%	0.00%	1.84%	0.41%	0.71%	0.72%	0.34%	0.14%	0.20%	0.15%	0.22%
Open-End Adj	0.00%	1.14%	5.71%	3.92%	7.58%	9.45%	20.39%	10.10%	32.62%	19.10%	18.50%
Open-End Fxd	0.00%	0.00%	0.25%	0.01%	1.46%	0.00%	2.68%	0.36%	0.00%	0.00%	0.27%
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%	3.86%	0.00%	0.00%	0.00%	0.00%	0.00%	2.03%	1.14%
All Other Loans/Lines of Credit to Members	35.64%	19.83%	17.74%	21.77%	33.35%	35.31%	28.29%	45.49%	45.37%	29.18%	34.47%
<b>Total Loans</b>	<b>301.16%</b>	<b>280.69%</b>	<b>279.61%</b>	<b>273.79%</b>	<b>416.64%</b>	<b>414.56%</b>	<b>476.64%</b>	<b>521.07%</b>	<b>546.66%</b>	<b>373.23%</b>	<b>430.65%</b>
Indirect Loans	0.00%	0.00%	0.00%	10.83%	17.94%	13.67%	23.00%	99.85%	101.66%	93.98%	84.24%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	7.41%	8.67%	7.96%	14.19%	41.04%	49.62%	64.94%	48.14%
Business Loans	0.00%	0.79%	0.51%	0.42%	4.64%	6.94%	18.75%	29.42%	58.28%	20.41%	26.01%
Participation Loans	0.00%	0.00%	0.00%	3.06%	0.00%	0.00%	1.56%	0.88%	0.44%	1.26%	1.03%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>34.84%</b>	<b>41.31%</b>	<b>73.77%</b>	<b>141.16%</b>	<b>220.57%</b>	<b>403.47%</b>	<b>278.66%</b>	<b>387.19%</b>	<b>337.70%</b>	<b>319.92%</b>
Total Real Estate	0.00%	34.84%	41.31%	60.58%	127.70%	146.20%	245.95%	184.63%	244.16%	150.16%	171.92%
RE Business Loans	0.00%	0.79%	0.51%	0.30%	2.33%	5.76%	17.69%	23.88%	55.67%	18.97%	23.74%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	13.19%	13.46%	74.37%	157.53%	94.02%	143.03%	187.54%	148.00%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	13.19%	9.66%	74.37%	157.53%	94.02%	143.03%	187.54%	147.88%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	3.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%



