

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	0.70%	1.12%	0.87%	0.98%	0.88%	1.06%	0.74%	1.26%	1.51%	0.87%	1.02%
Loan Yield	7.34%	6.54%	6.97%	5.82%	5.29%	5.22%	3.83%	4.62%	3.90%	3.92%	4.39%
Net Loan Yield After NCOs	6.93%	5.63%	6.76%	5.33%	4.96%	4.87%	3.45%	4.15%	3.65%	3.65%	4.04%
Asset Yield	4.36%	2.37%	2.64%	2.66%	2.87%	3.04%	2.58%	3.54%	3.07%	2.18%	2.83%
Cost of Funds	-0.21%	-0.07%	-0.17%	-0.13%	-0.18%	-0.26%	-0.23%	-0.37%	-0.46%	-0.54%	-0.39%
Gross Spread	4.15%	2.29%	2.47%	2.53%	2.69%	2.78%	2.35%	3.17%	2.61%	1.64%	2.44%
Provision Expense	-0.02%	-0.25%	-0.07%	-0.11%	-0.18%	-0.15%	-0.15%	-0.37%	-0.17%	-0.16%	-0.21%
Net Spread after Provision Expense	4.13%	2.04%	2.40%	2.42%	2.51%	2.64%	2.20%	2.80%	2.44%	1.49%	2.23%
Total Non-Interest Income	0.25%	0.19%	0.44%	0.90%	0.86%	1.21%	0.97%	1.33%	1.03%	0.60%	0.95%
Total Non-Interest Expense	-4.43%	-3.03%	-2.74%	-3.37%	-3.19%	-3.68%	-3.00%	-3.79%	-2.99%	-1.71%	-2.86%
Net Operating Expense	-4.18%	-2.84%	-2.30%	-2.47%	-2.33%	-2.47%	-2.04%	-2.47%	-1.96%	-1.11%	-1.92%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	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	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	0.00%	-0.01%	-0.01%
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)	-0.07%	-0.80%	0.10%	-0.04%	0.18%	0.17%	0.16%	0.33%	0.51%	0.36%	0.31%
Net Charge-Offs	-0.22%	-0.21%	-0.06%	-0.17%	-0.15%	-0.17%	-0.23%	-0.33%	-0.17%	-0.12%	-0.19%
ROA (with Net Charge-offs)	-0.27%	-0.76%	0.11%	-0.11%	0.21%	0.15%	0.08%	0.38%	0.51%	0.40%	0.33%
ROA with Provision for LL - W/O NCUSIF Expense	-0.05%	-0.80%	0.10%	-0.04%	0.18%	0.17%	0.16%	0.35%	0.51%	0.37%	0.32%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.25%	-0.76%	0.11%	-0.11%	0.21%	0.15%	0.08%	0.39%	0.51%	0.41%	0.34%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.45%	-1.75%	-1.59%	-1.69%	-1.70%	-1.94%	-1.39%	-1.88%	-1.60%	-0.97%	-1.50%
Travel and Conference Expense	-0.01%	0.00%	-0.01%	-0.02%	-0.03%	-0.04%	-0.02%	-0.04%	-0.02%	-0.01%	-0.02%
Office Occupancy Expense	-0.17%	-0.05%	-0.11%	-0.17%	-0.19%	-0.22%	-0.26%	-0.27%	-0.23%	-0.12%	-0.20%
Office Operations Expense	-1.23%	-0.86%	-0.54%	-0.87%	-0.53%	-0.74%	-0.82%	-0.72%	-0.44%	-0.38%	-0.56%
Educational and Promotional Expense	-0.02%	-0.01%	-0.01%	-0.03%	-0.05%	-0.10%	-0.07%	-0.13%	-0.10%	-0.03%	-0.07%
Loan Servicing Expense	-0.11%	-0.04%	-0.07%	-0.09%	-0.18%	-0.20%	-0.23%	-0.32%	-0.15%	-0.13%	-0.19%
Professional and Outside Services	-0.20%	-0.24%	-0.31%	-0.38%	-0.41%	-0.34%	-0.12%	-0.28%	-0.31%	-0.04%	-0.22%
Member Insurance	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	0.00%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.01%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.19%	-0.05%	-0.07%	-0.12%	-0.08%	-0.08%	-0.09%	-0.14%	-0.13%	-0.01%	-0.08%
Total Non-Interest Expense	-4.43%	-3.03%	-2.74%	-3.37%	-3.19%	-3.68%	-3.00%	-3.79%	-2.99%	-1.71%	-2.86%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.40%	2.48%	2.72%	2.81%	2.99%	3.16%	3.03%	3.58%	3.21%	2.21%	2.92%
Average Cost of Funds	-0.25%	-0.10%	-0.25%	-0.18%	-0.23%	-0.32%	-0.29%	-0.41%	-0.51%	-0.59%	-0.45%
FTE Employee / \$million of Loans & Share Drafts	1.44	1.86	0.84	0.57	0.45	0.42	0.38	0.29	0.26	0.19	0.30
Compensation & Benefits / FTE Emp.	\$31,678	\$36,008	\$54,911	\$67,262	\$66,420	\$75,419	\$41,484	\$77,036	\$81,387	\$93,170	\$75,977
Compensation & Benefits / \$million Lns. & S.D.s	\$44,845	\$66,082	\$45,991	\$37,952	\$29,765	\$31,810	\$18,030	\$22,929	\$21,086	\$18,347	\$22,936
Operating Expense / Loans & Share Drafts	-8.10%	-11.52%	-7.91%	-7.59%	-5.57%	-6.04%	-3.93%	-4.63%	-3.93%	-3.23%	-4.39%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.46%	0.75%	1.28%	2.04%	1.50%	1.99%	1.27%	1.62%	1.36%	1.13%	1.45%
Net Operating Expense / Loans & Share Drafts	-7.65%	-10.77%	-6.63%	-5.56%	-4.07%	-4.05%	-2.66%	-3.01%	-2.58%	-2.10%	-2.94%
Operating Expense / Operating Revenue	100.87%	118.69%	94.63%	98.08%	90.32%	92.59%	91.28%	85.38%	84.10%	80.74%	86.20%
Total Fixed Assets / Shares & Equity	0.14%	0.07%	0.16%	1.03%	1.45%	1.34%	1.80%	1.54%	2.29%	0.51%	1.28%
Net Loans to Total Shares and Deposits	65.3%	34.1%	44.0%	47.2%	59.7%	61.1%	75.7%	83.8%	83.4%	50.8%	66.8%
Members / FTE Employee	605.27	309.23	458.92	521.06	495.26	394.00	406.63	395.62	336.34	566.39	431.15

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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	0.0%	0.2%	0.8%	1.2%	0.8%	1.1%	1.9%	0.6%	0.5%	0.2%	0.6%
Total Investments	45.1%	74.0%	68.8%	61.7%	49.1%	45.9%	29.1%	24.0%	23.0%	52.3%	39.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.8%	1.9%	3.1%	2.2%	4.0%	4.3%	2.9%	2.2%	2.9%
All Other Unsecured Loans/Lines of Credit	17.5%	11.2%	10.7%	6.7%	5.8%	4.8%	4.7%	4.2%	1.7%	2.2%	3.5%
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%	0.4%	0.1%	0.4%	0.9%	0.0%	0.2%	0.4%
New Vehicle Loans	7.8%	3.0%	5.0%	3.1%	4.7%	3.2%	6.2%	7.2%	4.5%	4.0%	4.9%
Used Vehicle Loans	25.1%	8.4%	7.7%	10.2%	11.2%	9.5%	17.0%	17.0%	8.0%	5.2%	10.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.7%	0.0%	1.8%	5.2%	10.1%	14.2%	13.0%	22.8%	45.8%	24.1%	23.8%
Total Other Real Estate Loans/Lines of Credit	1.7%	2.6%	2.9%	7.3%	11.2%	13.4%	16.3%	13.3%	7.5%	7.4%	10.0%
Leases Receivable	0.0%	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	2.2%	0.7%	0.7%	0.4%	0.5%	1.2%	1.7%	2.3%	1.3%	0.2%	1.1%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	54.9%	26.1%	29.7%	34.8%	47.2%	48.7%	63.4%	71.9%	71.7%	45.5%	56.9%
Less: Allowance for Loan & Lease Losses	-1.6%	-0.3%	-0.3%	-0.3%	-0.3%	-0.4%	-0.4%	-0.5%	-0.4%	-0.2%	-0.4%
Net Loans and Leases	53.4%	25.8%	29.4%	34.5%	46.8%	48.4%	63.0%	71.4%	71.2%	45.3%	56.6%
Total Other Assets	1.6%	0.0%	1.0%	2.7%	3.3%	4.6%	6.1%	4.0%	5.3%	2.2%	3.6%
<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	0.1%	3.9%	19.1%	15.5%	12.2%	10.2%	8.8%	3.9%	3.8%	2.0%	5.3%
Share Drafts	0.9%	2.7%	6.0%	10.0%	11.7%	12.5%	15.4%	13.2%	8.2%	10.0%	11.1%
Regular Shares	69.3%	69.4%	54.3%	50.7%	40.5%	40.7%	33.7%	30.4%	31.2%	52.2%	40.6%
Money Market Shares	0.0%	0.2%	1.0%	3.0%	11.2%	11.0%	15.3%	21.8%	29.3%	13.2%	17.1%
Share Certificates	11.3%	2.1%	5.2%	5.4%	9.5%	8.9%	12.3%	13.5%	11.2%	10.8%	11.1%
IRA/KEOGH Accounts	0.6%	1.6%	0.7%	3.2%	4.2%	4.8%	5.7%	5.6%	5.1%	3.4%	4.5%
All Other Shares	2.0%	0.4%	0.3%	0.8%	1.7%	1.1%	1.4%	0.8%	0.7%	0.0%	0.6%
Non-Member Deposits	0.0%	0.0%	0.0%	0.6%	0.0%	0.7%	0.0%	0.5%	0.2%	0.0%	0.2%
Total Shares and Deposits	84.2%	76.4%	67.5%	73.7%	78.9%	79.7%	83.8%	85.8%	85.9%	89.6%	85.2%
Total Equity	15.7%	19.7%	13.4%	10.7%	8.9%	10.0%	7.4%	10.2%	10.3%	8.4%	9.5%
<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	15.8%	19.7%	13.4%	10.8%	9.1%	10.0%	7.9%	10.5%	10.5%	8.9%	9.8%
Total Equity + Allow. for Loan Loss	17.3%	20.0%	13.7%	11.0%	9.2%	10.4%	7.8%	10.7%	10.7%	8.6%	9.8%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-2.3%	-30.1%	-2.5%	-1.9%	-9.9%	18.5%	-60.7%	15.6%	-14.4%	-1.0%	-4.2%
Total Loans and Leases	-11.0%	-19.6%	-7.2%	-9.0%	-3.5%	5.7%	-42.7%	27.7%	11.3%	13.9%	9.4%
<b>TOTAL ASSETS</b>	<b>-7.8%</b>	<b>-28.4%</b>	<b>-4.2%</b>	<b>-4.4%</b>	<b>-6.9%</b>	<b>11.7%</b>	<b>-48.7%</b>	<b>24.4%</b>	<b>3.9%</b>	<b>5.7%</b>	<b>3.6%</b>
Total Liabilities	-70.4%	-72.0%	-0.7%	16.7%	-10.7%	20.4%	-32.3%	2.8%	-19.3%	14.3%	-2.1%
Total Shares and Deposits	-8.8%	-25.2%	-5.4%	-7.2%	-6.5%	10.9%	-50.1%	26.5%	5.2%	5.6%	4.0%
Equity Capital	-0.5%	-16.9%	-2.8%	-9.0%	-4.6%	9.9%	-47.9%	17.5%	4.4%	3.9%	3.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-7.8%</b>	<b>-28.4%</b>	<b>-4.2%</b>	<b>-4.4%</b>	<b>-6.9%</b>	<b>11.7%</b>	<b>-48.7%</b>	<b>24.4%</b>	<b>3.9%</b>	<b>5.7%</b>	<b>3.6%</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	3.03%	1.68%	1.07%	1.39%	1.09%	1.35%	1.39%	0.73%	0.42%	0.62%	0.76%
Delinquent Loans / Total Capital	9.6%	2.2%	2.3%	4.4%	5.6%	6.3%	11.3%	4.9%	2.8%	3.3%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	3.1%	1.7%	1.1%	1.5%	1.3%	1.5%	1.7%	0.8%	0.4%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	31.0%	27.7%	37.6%	31.7%	47.0%	32.7%	46.8%	41.6%	19.9%	44.5%	38.9%
Allowance for Loan Losses/Net Loans	2.95%	1.11%	0.93%	0.91%	0.68%	0.73%	0.67%	0.71%	0.60%	0.45%	0.63%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$12	\$18	\$60	\$93	\$347	\$666	\$870	\$2,033	\$2,595	\$265
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$4	\$8	\$17	\$46	\$117	\$378	\$380	\$258	\$534	\$90
Loans 12 months and over Delinquent (\$000s)	\$1	\$0	\$3	\$11	\$36	\$52	\$209	\$239	\$246	\$1,544	\$79
Total Delinquent Loans (\$000s)	\$11	\$16	\$29	\$88	\$175	\$516	\$1,253	\$1,489	\$2,536	\$4,673	\$434
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.14%	0.31%	0.72%	0.37%	0.77%	0.53%	0.53%	0.57%	0.53%
STS Loans	0.00%	0.00%	0.00%	0.00%	6.40%	0.00%	0.00%	1.01%	0.00%	0.00%	3.50%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	1.88%	0.07%	0.00%	0.31%	0.19%
New Vehicle Loans	1.52%	0.00%	0.35%	0.74%	0.66%	0.78%	0.42%	0.29%	0.20%	0.08%	0.30%
Used Vehicle Loans	3.11%	0.42%	1.41%	1.32%	0.87%	1.30%	1.51%	0.74%	0.40%	0.21%	0.75%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.52%	0.63%	1.11%	1.34%	0.51%	0.40%	0.24%	0.44%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.08%	5.75%	1.19%	0.57%	0.00%	10.46%	1.60%
Other RE Fixed	0.00%	0.99%	0.00%	1.28%	1.05%	1.03%	2.48%	0.80%	1.45%	0.60%	0.90%
Other RE Adj	0.00%	0.00%	0.00%	0.83%	2.00%	0.77%	1.17%	0.67%	0.93%	0.80%	0.89%
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	34.94%	52.72%	23.57%	46.72%	15.55%	10.26%	6.67%	5.06%	1.30%	11.44%	6.58%
Indirect Loans	0.00%	0.00%	0.00%	5.98%	0.43%	0.32%	0.73%	0.83%	0.20%	0.08%	0.56%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.48%	0.71%	1.72%	1.31%	0.52%	0.31%	0.68%	0.60%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.57%	0.00%	35.40%	1.43%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.25%	0.08%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.41%	0.91%	0.21%	0.49%	0.33%	0.35%	0.37%	0.47%	0.25%	0.27%	0.35%
Recoveries / Charge-Offs	14.29%	36.54%	40.16%	28.35%	24.58%	23.18%	26.01%	17.32%	30.56%	10.50%	20.61%
Expected Charge-Offs / Net Loans	1.64%	0.77%	0.29%	0.64%	0.59%	0.44%	0.65%	0.58%	0.13%	0.36%	0.43%
Provision for Loan Losses/Net Charge-Offs	11.1%	119.7%	113.2%	62.4%	118.2%	87.2%	64.9%	112.8%	98.3%	131.8%	107.6%
Prov. for Loan Losses/Expected Charge-Offs	2.8%	142.9%	81.7%	47.7%	66.9%	68.4%	37.7%	92.7%	188.3%	100.6%	88.7%
Bankruptcies / Net Loans	0.00%	0.54%	0.13%	1.12%	0.55%	0.24%	0.69%	1.17%	0.13%	0.19%	0.54%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$15	\$9	\$43	\$72	\$165	\$622	\$1,040	\$2,076	\$2,129	\$238
Total Amount of Recoveries (\$000s)	\$0	\$5	\$4	\$12	\$18	\$38	\$162	\$180	\$635	\$224	\$49
Net Charge Offs (\$000s)	\$2	\$9	\$5	\$31	\$54	\$127	\$460	\$860	\$1,442	\$1,906	\$189
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	-0.01%	0.31%	0.33%	0.43%	0.43%	0.76%	1.08%	0.75%	0.65%
STS Loans	0.00%	0.00%	0.00%	0.00%	3.06%	0.00%	0.00%	5.81%	0.00%	0.00%	2.63%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.34%	0.00%	0.62%	0.02%	0.00%	0.00%	0.13%
New Vehicle Loans	-0.16%	0.00%	0.00%	0.04%	0.14%	0.04%	0.09%	0.31%	-0.05%	0.06%	0.14%
Used Vehicle Loans	0.00%	-0.08%	0.02%	0.22%	0.22%	0.37%	0.47%	0.68%	0.21%	0.30%	0.44%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.66%	0.12%	0.07%	0.05%	0.05%	0.06%	0.05%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.17%	0.24%	0.17%	0.18%	0.25%	0.43%	0.09%	0.21%
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	9.88%	42.82%	8.82%	-91.57%	-1.71%	-4.46%	-0.57%	0.20%	-9.12%	-1.20%	-0.67%
Indirect Loans	0.00%	0.00%	0.00%	1.98%	0.25%	0.40%	0.22%	0.81%	-0.08%	0.06%	0.50%
Number of Credit Unions in Each Peer Group:	11	7	14	18	24	13	3	9	2	2	103



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	0.00%	46.00%	41.44%	37.61%	35.09%	31.23%	0.00%	7.29%	0.00%	0.00%	9.91%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	2.64%	4.48%	8.05%	8.66%	6.69%	1.48%	0.00%	0.00%	2.28%
Total Investments in Corporate Credit Unions*	56.50%	16.17%	29.45%	37.21%	32.54%	32.19%	26.49%	16.03%	2.98%	2.28%	13.92%
Marketable Securities	0.00%	27.53%	142.00%	165.29%	145.10%	124.49%	192.23%	116.18%	169.06%	429.88%	224.62%
All Other Investments	121.88%	254.80%	269.85%	287.05%	298.02%	231.28%	89.49%	61.35%	12.55%	9.11%	85.38%
<b>Total Investments</b>	<b>285.67%</b>	<b>374.76%</b>	<b>511.76%</b>	<b>572.12%</b>	<b>541.91%</b>	<b>457.70%</b>	<b>368.38%</b>	<b>228.50%</b>	<b>219.66%</b>	<b>584.77%</b>	<b>399.99%</b>
Unsecured Loans	110.73%	57.70%	85.88%	79.65%	98.34%	69.08%	109.68%	80.16%	43.88%	49.59%	66.04%
Vehicle Loans	208.55%	57.72%	94.02%	123.18%	176.23%	126.54%	294.92%	229.95%	119.02%	102.84%	154.10%
New Vehicle Loans	49.62%	15.07%	37.03%	28.74%	52.31%	32.05%	78.97%	68.58%	42.68%	45.15%	50.42%
Used Vehicle Loans	158.93%	42.64%	56.99%	94.44%	123.92%	94.49%	215.96%	161.37%	76.33%	57.69%	103.68%
Total Real Estate	15.09%	13.01%	35.29%	116.03%	234.78%	274.98%	371.34%	342.48%	508.97%	351.70%	345.32%
1st Mortgage	4.27%	0.00%	13.60%	48.38%	111.76%	141.10%	165.16%	216.46%	437.70%	269.28%	242.93%
1st Mortgage Fxd	4.27%	0.00%	13.60%	44.90%	93.88%	122.42%	128.41%	184.15%	336.45%	257.57%	208.70%
1st Mortgage Adj	0.00%	0.00%	0.00%	3.48%	17.87%	18.68%	36.75%	32.31%	101.25%	11.71%	34.23%
2nd Mortgage	10.81%	13.01%	21.69%	67.66%	123.02%	133.88%	206.18%	126.02%	71.27%	82.43%	102.39%
Closed-End Fxd	10.81%	12.02%	13.67%	36.24%	67.16%	44.43%	51.51%	54.59%	15.67%	47.54%	43.92%
Closed-End Adj	0.00%	0.99%	1.51%	0.73%	14.22%	5.24%	12.96%	6.21%	0.02%	0.00%	3.71%
Open-End Adj	0.00%	0.00%	6.52%	29.67%	41.57%	83.12%	141.71%	65.00%	55.58%	34.89%	54.55%
Open-End Fxd	0.00%	0.00%	0.00%	1.02%	0.07%	1.09%	0.00%	0.21%	0.00%	0.00%	0.21%
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%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	13.91%	3.65%	5.55%	3.85%	5.95%	11.96%	21.42%	21.80%	12.43%	2.50%	11.32%
<b>Total Loans</b>	<b>348.28%</b>	<b>132.08%</b>	<b>220.76%</b>	<b>322.85%</b>	<b>520.15%</b>	<b>485.52%</b>	<b>804.40%</b>	<b>683.45%</b>	<b>684.44%</b>	<b>508.72%</b>	<b>580.72%</b>
Indirect Loans	0.00%	0.00%	0.00%	3.76%	34.66%	33.00%	168.16%	147.02%	24.48%	67.47%	74.81%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	3.05%	19.67%	26.08%	57.02%	63.93%	20.57%	65.60%	48.55%
Business Loans	0.00%	0.00%	0.00%	0.00%	8.75%	6.22%	6.83%	16.96%	76.78%	2.52%	20.14%
Participation Loans	0.00%	0.00%	0.00%	21.91%	0.00%	4.85%	0.00%	3.99%	60.62%	0.00%	12.89%
<b>Total Mortgage Exposure**</b>	<b>15.09%</b>	<b>23.00%</b>	<b>35.29%</b>	<b>118.28%</b>	<b>234.89%</b>	<b>288.79%</b>	<b>420.00%</b>	<b>393.73%</b>	<b>659.99%</b>	<b>353.38%</b>	<b>388.94%</b>
Total Real Estate	15.09%	13.01%	35.29%	116.03%	234.78%	274.98%	371.34%	342.48%	508.97%	351.70%	345.32%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	3.46%	3.29%	0.20%	6.65%	69.28%	1.99%	15.03%
Mortgage-Backed Investments	0.00%	9.99%	0.00%	2.25%	0.11%	13.81%	48.66%	51.26%	151.02%	1.67%	43.62%
Federal Agency Securities (Mtg Backed)	0.00%	9.99%	0.00%	2.25%	0.11%	13.81%	48.66%	51.25%	151.02%	1.28%	43.50%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.39%	0.12%



