

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	0.49%	1.00%	0.62%	0.72%	0.84%	1.42%	0.69%	2.08%	0.88%	1.07%	1.16%
Loan Yield	7.76%	6.43%	13.49%	5.35%	6.60%	8.87%	3.59%	4.93%	3.27%	3.39%	3.92%
Net Loan Yield After NCOs	6.08%	2.38%	13.49%	4.18%	5.07%	6.65%	3.26%	4.54%	3.26%	3.22%	3.59%
Asset Yield	2.91%	3.16%	4.67%	2.28%	2.89%	4.35%	2.27%	3.56%	2.45%	2.36%	2.65%
Cost of Funds	-0.38%	-0.53%	-0.65%	-0.06%	-0.31%	-0.37%	-0.27%	-0.54%	-0.56%	-0.33%	-0.37%
Gross Spread	2.53%	2.63%	4.02%	2.22%	2.58%	3.98%	2.00%	3.02%	1.89%	2.03%	2.28%
Provision Expense	-0.61%	-3.88%	-0.44%	-0.76%	-0.58%	-0.82%	-0.15%	-0.23%	-0.01%	-0.15%	-0.21%
Net Spread after Provision Expense	1.93%	-1.25%	3.58%	1.46%	2.00%	3.13%	1.85%	2.79%	1.88%	1.88%	2.07%
Total Non-Interest Income	0.18%	0.19%	0.07%	0.53%	1.31%	1.82%	0.87%	0.68%	0.32%	0.36%	0.57%
Total Non-Interest Expense	-1.98%	-3.16%	-3.32%	-3.16%	-3.70%	-5.11%	-2.60%	-2.83%	-1.32%	-1.45%	-2.05%
Net Operating Expense	-1.80%	-2.96%	-3.25%	-2.63%	-2.39%	-3.29%	-1.73%	-2.15%	-1.00%	-1.10%	-1.48%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.03%	0.00%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	-0.17%	0.00%	0.00%	-0.01%	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)	0.13%	-4.22%	0.16%	-1.14%	-0.39%	-0.13%	0.12%	0.65%	0.88%	0.79%	0.59%
Net Charge-Offs	-0.56%	-1.61%	0.00%	-0.40%	-0.55%	-0.89%	-0.18%	-0.21%	-0.01%	-0.10%	-0.18%
ROA (with Net Charge-offs)	0.18%	-1.95%	0.60%	-0.78%	-0.37%	-0.17%	0.10%	0.67%	0.88%	0.84%	0.62%
ROA with Provision for LL - W/O NCUSIF Expense	0.13%	-4.22%	0.33%	-1.14%	-0.39%	-0.13%	0.12%	0.65%	0.88%	0.79%	0.59%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.18%	-1.95%	0.77%	-0.78%	-0.37%	-0.17%	0.10%	0.67%	0.88%	0.84%	0.62%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-0.13%	-1.70%	-2.05%	-0.99%	-1.82%	-2.38%	-1.19%	-1.43%	-0.64%	-0.69%	-0.98%
Travel and Conference Expense	0.00%	0.00%	-0.03%	-0.02%	-0.04%	-0.07%	-0.02%	-0.04%	0.00%	-0.01%	-0.02%
Office Occupancy Expense	-0.08%	-0.06%	-0.21%	0.00%	-0.07%	-0.24%	-0.11%	-0.09%	-0.01%	-0.18%	-0.14%
Office Operations Expense	-1.24%	-0.68%	-0.17%	-0.83%	-0.89%	-1.18%	-0.75%	-0.73%	-0.46%	-0.28%	-0.48%
Educational and Promotional Expense	0.00%	-0.03%	-0.02%	-0.07%	-0.05%	-0.10%	-0.06%	-0.06%	-0.03%	-0.01%	-0.03%
Loan Servicing Expense	-0.10%	-0.10%	-0.01%	-0.21%	-0.21%	-0.24%	-0.25%	-0.14%	-0.02%	-0.17%	-0.17%
Professional and Outside Services	-0.33%	-0.51%	-0.42%	-0.85%	-0.47%	-0.70%	-0.17%	-0.20%	-0.13%	-0.07%	-0.16%
Member Insurance	0.00%	0.00%	-0.17%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.01%	-0.02%	-0.04%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.10%	-0.07%	-0.21%	-0.14%	-0.12%	-0.16%	-0.04%	-0.12%	-0.01%	-0.04%	-0.06%
Total Non-Interest Expense	-1.98%	-3.16%	-3.32%	-3.16%	-3.70%	-5.11%	-2.60%	-2.83%	-1.32%	-1.45%	-2.05%
<b>Other Performance Ratios</b>											
Earning Asset Yield	2.93%	3.43%	4.25%	2.40%	3.01%	4.47%	2.40%	3.79%	2.47%	2.41%	2.73%
Average Cost of Funds	-0.45%	-0.75%	-0.79%	-0.08%	-0.43%	-0.47%	-0.30%	-0.63%	-0.63%	-0.37%	-0.42%
FTE Employee / \$million of Loans & Share Drafts	1.41	1.85	1.52	0.32	0.49	0.37	0.37	0.17	0.08	0.09	0.15
Compensation & Benefits / FTE Emp.	\$2,833	\$28,639	\$42,643	\$59,968	\$78,139	\$99,622	\$40,840	\$130,319	\$101,066	\$98,993	\$88,540
Compensation & Benefits / \$million Lns. & S.D.s	\$4,012	\$47,858	\$70,382	\$18,766	\$38,372	\$40,831	\$15,475	\$22,276	\$7,996	\$8,879	\$13,465
Operating Expense / Loans & Share Drafts	-6.26%	-8.90%	-11.26%	-5.97%	-7.79%	-8.76%	-3.39%	-4.42%	-1.66%	-1.87%	-2.83%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.56%	0.57%	0.23%	1.00%	2.76%	3.13%	1.15%	1.07%	0.40%	0.46%	0.79%
Net Operating Expense / Loans & Share Drafts	-5.70%	-8.33%	-11.03%	-4.97%	-5.03%	-5.63%	-2.24%	-3.35%	-1.26%	-1.41%	-2.04%
Operating Expense / Operating Revenue	76.38%	110.56%	81.65%	114.69%	95.44%	85.06%	92.92%	79.25%	67.98%	65.71%	75.23%
Total Fixed Assets / Shares & Equity	0.17%	0.42%	0.00%	0.20%	1.44%	0.48%	1.78%	0.52%	0.04%	0.18%	0.44%
Net Loans to Total Shares and Deposits	38.8%	46.5%	39.5%	42.1%	50.1%	53.8%	66.0%	64.2%	85.7%	64.8%	64.8%
Members / FTE Employee	2034.67	275.11	288.29	1043.38	432.75	417.64	400.97	386.38	313.83	276.92	360.17

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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%	0.0%	0.0%	1.2%	1.0%	1.4%	1.1%	0.3%	0.1%	0.1%	0.4%
Total Investments	66.6%	65.3%	71.6%	61.0%	60.2%	52.6%	37.2%	41.7%	30.5%	40.1%	41.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	0.0%	4.8%	1.7%	4.5%	3.0%	0.3%	2.1%	2.3%
All Other Unsecured Loans/Lines of Credit	22.2%	16.8%	15.5%	8.3%	7.0%	6.6%	6.2%	4.7%	1.7%	1.5%	3.0%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	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%	0.6%	0.5%	0.4%	1.0%	0.0%	0.0%	0.1%	0.2%
New Vehicle Loans	1.0%	8.2%	0.4%	4.8%	4.7%	4.5%	4.9%	1.8%	0.1%	0.6%	1.5%
Used Vehicle Loans	2.2%	11.4%	0.1%	5.3%	9.8%	10.6%	6.5%	3.6%	0.3%	0.6%	2.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	11.8%	1.6%	5.9%	14.7%	27.1%	36.5%	61.7%	47.7%	41.3%
Total Other Real Estate Loans/Lines of Credit	1.4%	0.0%	0.0%	7.0%	3.1%	3.7%	7.6%	4.3%	3.0%	4.7%	4.6%
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	5.5%	0.1%	0.3%	9.5%	0.6%	0.4%	0.6%	1.3%	0.7%	0.1%	0.4%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	32.3%	36.5%	28.0%	37.2%	36.3%	42.6%	58.4%	55.2%	67.7%	57.5%	55.9%
Less: Allowance for Loan & Lease Losses	-1.7%	-3.1%	-0.5%	-1.3%	-0.6%	-0.6%	-0.4%	-0.4%	-0.1%	-0.6%	-0.5%
Net Loans and Leases	30.6%	33.4%	27.5%	35.9%	35.7%	42.0%	58.0%	54.8%	67.6%	56.9%	55.4%
Total Other Assets	2.8%	1.4%	0.9%	1.9%	3.2%	4.0%	3.8%	3.2%	1.7%	2.9%	3.0%
<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>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities	0.1%	0.1%	12.5%	0.0%	19.3%	10.3%	2.2%	2.4%	9.2%	0.2%	2.8%
Share Drafts	0.0%	0.0%	0.0%	25.1%	13.0%	15.5%	14.5%	14.1%	13.8%	22.7%	19.3%
Regular Shares	75.6%	71.1%	66.1%	55.2%	36.7%	34.7%	30.2%	31.4%	49.5%	18.0%	25.4%
Money Market Shares	0.0%	0.0%	0.0%	4.3%	5.8%	13.1%	22.7%	10.0%	0.0%	37.4%	26.5%
Share Certificates	4.0%	4.0%	0.0%	2.1%	12.5%	11.5%	15.3%	25.9%	15.7%	10.0%	13.2%
IRA/KEOGH Accounts	0.0%	0.0%	4.9%	1.1%	3.2%	3.5%	5.4%	4.3%	0.0%	0.7%	1.8%
All Other Shares	0.2%	3.3%	0.0%	0.6%	0.5%	0.9%	0.4%	0.1%	0.0%	0.0%	0.2%
Non-Member Deposits	3.5%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Shares and Deposits	83.3%	78.4%	71.0%	88.4%	72.4%	79.1%	88.5%	86.0%	79.0%	88.8%	86.3%
Total Equity	16.6%	21.5%	16.5%	11.6%	8.3%	10.6%	9.2%	11.6%	11.7%	11.0%	10.9%
<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	16.2%	21.5%	16.5%	11.7%	8.4%	11.0%	9.4%	11.6%	11.9%	11.1%	11.0%
Total Equity + Allow. for Loan Loss	18.3%	24.6%	17.0%	12.9%	8.9%	11.2%	9.6%	12.0%	11.9%	11.6%	11.4%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-4.1%	-13.3%	210.6%	-29.4%	-3.8%	26.9%	-36.2%	4.5%	7.3%	2.1%	0.0%
Total Loans and Leases	-7.7%	-50.8%	88.8%	-17.4%	-0.6%	54.8%	-30.6%	3.3%	6.1%	8.4%	4.2%
<b>TOTAL ASSETS</b>	<b>-3.6%</b>	<b>-34.1%</b>	<b>165.1%</b>	<b>-25.4%</b>	<b>-2.8%</b>	<b>39.4%</b>	<b>-32.6%</b>	<b>3.9%</b>	<b>6.5%</b>	<b>6.3%</b>	<b>2.7%</b>
Total Liabilities	-40.0%	-10.0%	0.0%	-100.0%	-11.2%	1.6%	4.1%	252.1%	-12.1%	0.0%	3.0%
Total Shares and Deposits	-4.3%	-35.9%	123.9%	-19.2%	0.1%	43.7%	-32.7%	3.5%	9.2%	6.4%	2.9%
Equity Capital	0.5%	-26.6%	174.5%	-35.9%	-5.5%	61.2%	-37.2%	-6.9%	6.9%	6.2%	1.5%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-3.6%</b>	<b>-34.1%</b>	<b>165.1%</b>	<b>-25.4%</b>	<b>-2.8%</b>	<b>39.4%</b>	<b>-32.6%</b>	<b>3.9%</b>	<b>6.5%</b>	<b>6.3%</b>	<b>2.7%</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	10.41%	7.89%	1.81%	2.33%	2.07%	1.67%	1.05%	0.58%	0.07%	0.56%	0.67%
Delinquent Loans / Total Capital	18.4%	11.7%	3.0%	6.7%	8.4%	6.3%	6.4%	2.7%	0.4%	2.8%	3.3%
Delinquent Loans + OREO / Net Loans + OREO	13.9%	8.6%	1.8%	2.6%	2.1%	1.9%	1.1%	0.8%	0.1%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	71.3%	4.4%	37.8%	7.4%	50.4%	25.2%	43.9%	38.6%	2.4%	44.0%	40.2%
Allowance for Loan Losses/Net Loans	5.54%	9.29%	1.81%	3.56%	1.69%	1.45%	0.74%	0.69%	0.17%	1.01%	0.92%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$87	\$31	\$104	\$166	\$417	\$498	\$528	\$247	\$8,086	\$423
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$4	\$15	\$2	\$110	\$90	\$105	\$270	\$2	\$2,660	\$138
Loans 12 months and over Delinquent (\$000s)	\$8	\$0	\$4	\$6	\$59	\$51	\$285	\$62	\$4	\$3,684	\$147
Total Delinquent Loans (\$000s)	\$13	\$91	\$49	\$113	\$335	\$558	\$887	\$860	\$253	\$14,430	\$708
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.00%	1.42%	0.56%	0.75%	0.52%	0.00%	1.28%	0.91%
STS Loans	0.00%	0.00%	0.00%	0.00%	8.70%	0.00%	0.00%	0.00%	0.00%	0.00%	2.04%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.08%	3.02%	0.63%	0.00%	0.00%	0.40%	0.93%
New Vehicle Loans	0.00%	6.95%	0.00%	1.29%	1.19%	0.73%	0.84%	0.25%	0.00%	0.63%	0.74%
Used Vehicle Loans	48.19%	14.41%	0.00%	0.54%	1.01%	1.53%	0.68%	1.01%	0.00%	1.23%	1.19%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.14%	1.65%	0.84%	0.65%	0.00%	0.27%	0.35%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	1.57%	0.05%	0.60%	0.47%	0.46%
Other RE Fixed	66.04%	0.00%	0.00%	0.00%	4.33%	8.31%	0.40%	0.84%	0.00%	0.00%	2.82%
Other RE Adj	0.00%	0.00%	0.00%	11.83%	8.00%	0.34%	0.70%	0.48%	0.00%	1.68%	1.40%
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	25.59%	840.00%	66.22%	1.49%	39.77%	35.22%	19.33%	4.53%	0.10%	38.47%	12.69%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.14%	1.51%	1.01%	0.43%	0.07%	0.34%	0.38%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	1.67%	4.05%	0.00%	1.17%	1.54%	2.22%	0.33%	0.39%	0.02%	0.18%	0.33%
Recoveries / Charge-Offs	37.14%	15.94%	0.00%	18.61%	9.13%	14.06%	28.81%	19.86%	0.00%	5.67%	14.03%
Expected Charge-Offs / Net Loans	4.53%	1.08%	0.81%	0.28%	1.29%	0.76%	0.69%	0.36%	0.01%	0.31%	0.38%
Provision for Loan Losses/Net Charge-Offs	109.1%	240.5%	0.0%	190.4%	103.9%	95.3%	83.7%	109.7%	111.1%	147.4%	116.9%
Prov. for Loan Losses/Expected Charge-Offs	42.8%	934.7%	175.5%	823.5%	125.5%	281.1%	40.2%	119.3%	135.9%	83.4%	102.9%
Bankruptcies / Net Loans	3.55%	0.00%	0.00%	0.00%	0.96%	1.06%	0.71%	0.83%	0.01%	0.16%	0.35%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$69	\$0	\$77	\$276	\$628	\$519	\$611	\$54	\$4,584	\$390
Total Amount of Recoveries (\$000s)	\$1	\$11	\$0	\$14	\$25	\$88	\$150	\$121	\$0	\$260	\$55
Net Charge Offs (\$000s)	\$2	\$58	\$0	\$63	\$251	\$540	\$370	\$489	\$54	\$4,324	\$336
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.00%	0.78%	0.72%	0.54%	0.62%	0.05%	0.98%	0.75%
STS Loans	0.00%	0.00%	0.00%	0.00%	19.84%	0.00%	0.00%	0.00%	0.00%	0.00%	7.76%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.77%	0.00%	0.00%	0.00%	0.29%
New Vehicle Loans	0.00%	-0.15%	0.00%	0.00%	0.40%	1.48%	0.43%	-0.02%	0.00%	0.30%	0.46%
Used Vehicle Loans	0.00%	6.27%	0.00%	3.48%	0.40%	5.76%	0.23%	0.33%	0.00%	0.00%	1.35%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.22%	0.00%	0.04%	0.11%	0.00%	0.04%	0.04%
Total Other RE Loans/ LOC	18.25%	0.00%	0.00%	1.19%	3.24%	0.77%	-0.13%	0.06%	0.00%	0.07%	0.17%
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	6.25%	358.97%	0.00%	2.12%	45.35%	77.93%	5.14%	20.57%	1.17%	38.62%	15.56%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Number of Credit Unions in Each Peer Group:	10	2	2	3	6	7	4	4	1	1	40

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%	33.58%	0.00%	0.00%	28.21%	2.06%	2.27%	4.63%	0.00%	0.00%	1.80%
Credit Unions - Deposits in and Loans to	0.00%	11.12%	0.00%	5.41%	0.00%	0.41%	0.00%	0.00%	0.00%	0.00%	0.08%
Total Investments in Corporate Credit Unions*	54.19%	52.41%	66.75%	50.95%	64.90%	27.41%	14.37%	10.48%	0.00%	0.00%	6.91%
Marketable Securities	16.61%	0.00%	200.06%	116.85%	333.46%	283.27%	126.23%	238.75%	96.69%	316.45%	271.13%
All Other Investments	185.65%	146.85%	91.95%	255.53%	282.84%	105.86%	188.89%	84.52%	93.49%	-0.16%	49.58%
<b>Total Investments</b>	<b>412.10%</b>	<b>304.30%</b>	<b>433.38%</b>	<b>519.23%</b>	<b>715.34%</b>	<b>476.56%</b>	<b>394.28%</b>	<b>359.53%</b>	<b>257.30%</b>	<b>359.92%</b>	<b>373.33%</b>
Unsecured Loans	137.58%	78.28%	93.52%	70.90%	139.64%	74.44%	113.67%	66.80%	16.30%	32.36%	48.12%
Vehicle Loans	19.68%	91.40%	2.82%	85.51%	172.17%	136.76%	120.39%	46.23%	2.67%	11.23%	36.90%
New Vehicle Loans	6.29%	38.40%	2.35%	40.73%	56.08%	40.68%	51.51%	15.38%	0.54%	5.51%	13.76%
Used Vehicle Loans	13.39%	53.00%	0.47%	44.77%	116.09%	96.08%	68.88%	30.85%	2.13%	5.72%	23.15%
Total Real Estate	8.55%	0.00%	71.35%	73.11%	106.39%	167.04%	367.43%	350.99%	545.09%	471.13%	415.41%
1st Mortgage	0.00%	0.00%	71.35%	13.80%	69.62%	133.13%	287.20%	314.22%	520.13%	428.65%	373.61%
1st Mortgage Fxd	0.00%	0.00%	71.35%	13.80%	67.68%	118.00%	221.83%	198.17%	456.28%	287.78%	261.90%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.94%	15.13%	65.37%	116.05%	63.85%	140.87%	111.71%
2nd Mortgage	8.55%	0.00%	0.00%	59.31%	36.76%	33.92%	80.23%	36.77%	24.96%	42.48%	41.80%
Closed-End Fxd	8.55%	0.00%	0.00%	13.53%	26.05%	8.50%	20.93%	4.39%	0.00%	0.03%	3.44%
Closed-End Adj	0.00%	0.00%	0.00%	8.56%	1.29%	6.46%	0.29%	14.75%	4.28%	11.34%	9.87%
Open-End Adj	0.00%	0.00%	0.00%	37.22%	9.42%	18.96%	59.00%	17.63%	20.68%	31.11%	28.49%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.03%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	34.03%	0.37%	1.82%	80.75%	7.42%	3.82%	6.78%	11.63%	6.31%	0.57%	3.96%
<b>Total Loans</b>	<b>199.84%</b>	<b>170.05%</b>	<b>169.51%</b>	<b>316.59%</b>	<b>431.47%</b>	<b>385.61%</b>	<b>620.13%</b>	<b>475.86%</b>	<b>570.37%</b>	<b>516.29%</b>	<b>506.24%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.01%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	7.42%	23.18%	4.68%	14.90%	2.54%	5.42%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	7.66%	8.02%	0.00%	0.00%	0.00%	1.08%
<b>Total Mortgage Exposure**</b>	<b>8.55%</b>	<b>0.00%</b>	<b>71.35%</b>	<b>156.60%</b>	<b>126.79%</b>	<b>231.26%</b>	<b>443.22%</b>	<b>545.42%</b>	<b>569.46%</b>	<b>632.11%</b>	<b>552.93%</b>
Total Real Estate	8.55%	0.00%	71.35%	73.11%	106.39%	167.04%	367.43%	350.99%	545.09%	471.13%	415.41%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.27%	0.00%	4.68%	14.90%	2.54%	3.46%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	83.50%	20.40%	64.21%	75.79%	194.43%	24.38%	160.98%	137.52%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	83.50%	20.40%	64.21%	75.79%	99.48%	24.38%	160.98%	123.38%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	94.94%	0.00%	0.00%	14.15%



