

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	0.30%	0.49%	1.04%	0.57%	0.84%	1.15%	1.06%	1.37%	1.19%	1.19%	1.17%
Loan Yield	5.23%	5.91%	6.87%	5.26%	6.24%	5.87%	5.31%	4.78%	4.96%	4.20%	4.49%
Net Loan Yield After NCOs	2.71%	5.28%	6.13%	4.93%	5.44%	5.16%	4.53%	4.01%	4.25%	3.60%	3.85%
Asset Yield	2.14%	2.51%	3.72%	2.81%	3.30%	3.40%	3.28%	3.38%	3.47%	3.15%	3.24%
Cost of Funds	-0.10%	-0.13%	-0.40%	-0.16%	-0.26%	-0.30%	-0.28%	-0.27%	-0.37%	-0.51%	-0.45%
Gross Spread	2.04%	2.38%	3.31%	2.65%	3.04%	3.11%	3.00%	3.11%	3.10%	2.64%	2.79%
Provision Expense	-1.70%	-0.33%	-0.29%	-0.14%	-0.39%	-0.38%	-0.42%	-0.46%	-0.45%	-0.34%	-0.37%
Net Spread after Provision Expense	0.34%	2.05%	3.03%	2.52%	2.66%	2.73%	2.59%	2.65%	2.65%	2.30%	2.42%
Total Non-Interest Income	2.55%	0.36%	0.51%	0.82%	1.38%	1.39%	1.73%	1.97%	1.71%	1.69%	1.69%
Total Non-Interest Expense	-3.16%	-2.68%	-3.31%	-3.05%	-3.80%	-3.84%	-3.83%	-4.23%	-3.79%	-3.22%	-3.44%
Net Operating Expense	-0.61%	-2.31%	-2.81%	-2.23%	-2.42%	-2.44%	-2.09%	-2.26%	-2.08%	-1.52%	-1.75%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.01%	-0.01%	-0.01%	0.01%	0.02%	0.01%	0.01%	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	0.00%	0.00%	0.00%	-0.01%	-0.01%	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)	-0.27%	-0.26%	0.22%	0.29%	0.22%	0.28%	0.50%	0.41%	0.58%	0.79%	0.68%
Net Charge-Offs	-0.95%	-0.24%	-0.34%	-0.16%	-0.37%	-0.35%	-0.42%	-0.48%	-0.44%	-0.41%	-0.41%
ROA (with Net Charge-offs)	0.49%	-0.17%	0.16%	0.27%	0.23%	0.31%	0.49%	0.39%	0.58%	0.72%	0.64%
ROA with Provision for LL - W/O NCUSIF Expense	-0.27%	-0.26%	0.22%	0.30%	0.23%	0.28%	0.50%	0.41%	0.58%	0.79%	0.68%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.49%	-0.17%	0.16%	0.28%	0.24%	0.31%	0.49%	0.39%	0.59%	0.72%	0.64%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-0.05%	-1.76%	-1.84%	-1.46%	-1.74%	-1.85%	-1.88%	-1.98%	-1.88%	-1.63%	-1.72%
Travel and Conference Expense	0.00%	0.00%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%	-0.05%	-0.05%	-0.03%	-0.03%
Office Occupancy Expense	-0.15%	-0.04%	-0.11%	-0.22%	-0.21%	-0.21%	-0.27%	-0.28%	-0.26%	-0.25%	-0.25%
Office Operations Expense	-0.71%	-0.44%	-0.64%	-0.49%	-0.62%	-0.53%	-0.62%	-1.00%	-0.63%	-0.65%	-0.66%
Educational and Promotional Expense	0.00%	-0.02%	-0.03%	-0.04%	-0.10%	-0.08%	-0.11%	-0.16%	-0.14%	-0.14%	-0.14%
Loan Servicing Expense	-1.02%	-0.03%	-0.08%	-0.20%	-0.29%	-0.31%	-0.28%	-0.31%	-0.26%	-0.20%	-0.23%
Professional and Outside Services	-1.12%	-0.20%	-0.47%	-0.50%	-0.68%	-0.73%	-0.53%	-0.29%	-0.44%	-0.24%	-0.32%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.02%	-0.03%	-0.05%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.10%	-0.15%	-0.07%	-0.08%	-0.09%	-0.07%	-0.08%	-0.15%	-0.11%	-0.07%	-0.08%
Total Non-Interest Expense	-3.16%	-2.68%	-3.31%	-3.05%	-3.80%	-3.84%	-3.83%	-4.23%	-3.79%	-3.22%	-3.44%
<b>Other Performance Ratios</b>											
Earning Asset Yield	2.41%	2.71%	3.88%	3.04%	3.50%	3.52%	3.61%	3.63%	3.70%	3.28%	3.40%
Average Cost of Funds	-0.13%	-0.19%	-0.51%	-0.23%	-0.33%	-0.35%	-0.33%	-0.30%	-0.42%	-0.56%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	1.85	1.35	0.67	0.53	0.53	0.48	0.46	0.39	0.35	0.29	0.32
Compensation & Benefits / FTE Emp.	-\$8,817	\$31,606	\$57,652	\$45,357	\$55,609	\$59,642	\$59,205	\$61,739	\$67,414	\$71,809	\$68,289
Compensation & Benefits / \$million Lns. & S.D.s	-\$3,287	\$41,275	\$38,123	\$24,323	\$29,474	\$29,186	\$26,701	\$24,219	\$23,869	\$20,919	\$22,325
Operating Expense / Loans & Share Drafts	-5.64%	-6.17%	-6.86%	-5.08%	-6.45%	-6.05%	-5.43%	-5.18%	-4.81%	-4.13%	-4.48%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	5.92%	0.82%	1.05%	1.36%	2.34%	2.20%	2.46%	2.41%	2.17%	2.18%	2.20%
Net Operating Expense / Loans & Share Drafts	0.28%	-5.35%	-5.81%	-3.72%	-4.11%	-3.86%	-2.97%	-2.77%	-2.65%	-1.96%	-2.28%
Operating Expense / Operating Revenue	188.83%	19.98%	88.03%	125.02%	90.29%	86.18%	81.93%	84.19%	80.42%	76.93%	78.84%
Total Fixed Assets / Shares & Equity	2.26%	0.65%	0.58%	2.16%	2.25%	2.39%	3.21%	3.44%	2.63%	2.71%	2.74%
Net Loans to Total Shares and Deposits	47.5%	55.4%	55.5%	67.6%	60.6%	60.2%	64.0%	70.8%	77.2%	80.2%	77.2%
Members / FTE Employee	483.50	323.07	403.04	397.80	334.06	332.27	306.37	320.03	344.30	404.21	374.54

December 31, 2016

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	1.9%	0.7%	0.3%	1.3%	1.2%	1.1%	1.2%	1.0%	0.8%	1.1%	1.0%
Total Investments	56.8%	56.4%	53.3%	47.5%	46.3%	46.2%	38.4%	29.9%	27.9%	25.8%	28.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.1%	2.2%	3.4%	3.6%	3.1%	5.0%	3.7%	5.0%	4.6%
All Other Unsecured Loans/Lines of Credit	5.9%	12.3%	11.1%	6.3%	4.8%	3.3%	3.1%	3.0%	2.7%	1.8%	2.2%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	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%	0.6%	0.0%	0.4%	0.1%	0.1%	0.1%
New Vehicle Loans	2.4%	12.3%	10.9%	9.7%	7.8%	8.5%	7.5%	11.7%	11.4%	14.0%	12.7%
Used Vehicle Loans	10.8%	15.8%	14.4%	14.9%	16.9%	13.0%	18.6%	16.3%	16.3%	15.7%	15.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.3%	2.6%	10.3%	8.4%	10.4%	14.3%	17.5%	21.7%	24.9%	22.5%
Total Other Real Estate Loans/Lines of Credit	9.9%	0.0%	0.3%	1.7%	2.8%	4.7%	4.2%	5.6%	5.0%	5.1%	5.0%
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	5.5%	1.5%	4.5%	3.6%	4.2%	4.9%	3.8%	3.2%	4.8%	1.9%	2.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Total Loans and Leases	34.5%	42.2%	45.0%	48.8%	48.3%	49.0%	54.7%	62.8%	65.9%	68.5%	65.9%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.6%	-0.4%	-0.7%	-0.6%	-0.6%	-0.6%	-0.7%	-0.7%	-0.7%	-0.7%
Net Loans and Leases	33.4%	41.6%	44.6%	48.1%	47.7%	48.5%	54.1%	62.2%	65.2%	67.8%	65.2%
Total Other Assets	7.9%	1.4%	1.8%	3.1%	4.8%	4.2%	6.4%	7.0%	6.0%	5.4%	5.6%
<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	17.1%	8.8%	1.9%	14.3%	9.1%	8.5%	4.3%	1.3%	3.9%	4.4%	4.3%
Share Drafts	9.5%	4.9%	3.1%	9.4%	13.8%	15.0%	18.5%	20.6%	16.8%	11.9%	13.7%
Regular Shares	47.1%	60.6%	55.0%	39.5%	40.8%	35.1%	38.5%	32.7%	34.5%	31.4%	32.8%
Money Market Shares	0.0%	6.5%	0.0%	9.8%	7.6%	13.5%	11.7%	19.3%	14.5%	19.2%	17.5%
Share Certificates	12.0%	2.9%	18.5%	9.9%	10.9%	11.4%	11.3%	9.9%	13.1%	14.2%	13.5%
IRA/KEOGH Accounts	1.8%	0.8%	4.1%	3.3%	5.6%	4.8%	5.1%	5.4%	6.2%	7.3%	6.7%
All Other Shares	2.2%	0.5%	0.4%	0.3%	0.3%	1.3%	0.3%	0.4%	0.1%	1.4%	1.0%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	0.7%	0.2%	0.1%	0.3%	0.2%	0.0%	0.1%
Total Shares and Deposits	72.6%	76.2%	81.1%	72.2%	79.6%	81.4%	85.5%	88.7%	85.3%	85.4%	85.3%
Total Equity	10.3%	15.0%	17.0%	13.5%	11.3%	10.0%	10.2%	10.0%	10.8%	10.2%	10.3%
<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	10.3%	15.0%	17.0%	13.7%	11.5%	10.3%	10.5%	10.4%	11.3%	10.6%	10.7%
Total Equity + Allow. for Loan Loss	11.4%	15.6%	17.4%	14.2%	11.9%	10.6%	10.8%	10.6%	11.5%	10.9%	11.0%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-43.9%	-46.5%	-5.1%	-30.1%	-10.1%	14.9%	-9.6%	1.7%	-19.0%	10.4%	0.7%
Total Loans and Leases	-48.7%	-37.0%	-15.1%	-29.6%	1.0%	12.5%	-9.6%	1.4%	17.1%	13.0%	11.4%
<b>TOTAL ASSETS</b>	<b>-44.2%</b>	<b>-43.0%</b>	<b>-9.6%</b>	<b>-29.8%</b>	<b>-4.5%</b>	<b>13.3%</b>	<b>-9.7%</b>	<b>1.1%</b>	<b>3.6%</b>	<b>12.7%</b>	<b>8.2%</b>
Total Liabilities	86.2%	-54.5%	97.8%	-25.9%	-14.9%	27.7%	-16.7%	-59.2%	93.8%	29.2%	24.1%
Total Shares and Deposits	-50.0%	-39.6%	-12.6%	-30.9%	-2.5%	12.3%	-9.3%	4.2%	2.8%	11.9%	7.8%
Equity Capital	-58.4%	-50.1%	0.4%	-27.4%	-8.6%	11.2%	-9.1%	-5.2%	-6.6%	13.9%	6.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-44.2%</b>	<b>-43.0%</b>	<b>-9.6%</b>	<b>-29.8%</b>	<b>-4.5%</b>	<b>13.3%</b>	<b>-9.7%</b>	<b>1.1%</b>	<b>3.6%</b>	<b>12.7%</b>	<b>8.2%</b>

December 31, 2016

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	1.36%	2.47%	1.11%	1.32%	1.18%	0.87%	0.87%	0.71%	0.68%	0.74%	0.74%
Delinquent Loans / Total Capital	4.1%	6.7%	2.9%	4.5%	4.8%	4.0%	4.4%	4.2%	3.9%	4.6%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	1.4%	2.5%	1.1%	1.4%	1.6%	1.0%	1.1%	0.9%	0.8%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	39.5%	19.8%	13.8%	24.8%	18.2%	20.3%	22.6%	26.2%	34.2%	30.8%
Allowance for Loan Losses/Net Loans	3.35%	1.46%	0.95%	1.48%	1.32%	1.16%	1.13%	1.08%	1.05%	1.04%	1.05%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$20	\$30	\$103	\$161	\$271	\$571	\$1,237	\$2,195	\$8,474	\$1,411
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$7	\$4	\$6	\$36	\$40	\$58	\$187	\$253	\$1,753	\$252
Loans 12 months and over Delinquent (\$000s)	\$0	\$6	\$3	\$11	\$17	\$20	\$88	\$174	\$525	\$2,642	\$376
Total Delinquent Loans (\$000s)	\$4	\$32	\$37	\$119	\$215	\$332	\$717	\$1,598	\$2,973	\$12,869	\$2,039
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.03%	0.45%	0.48%	0.40%	0.41%	0.32%	0.37%	0.62%	0.53%
STS Loans	0.00%	0.00%	0.00%	0.00%	3.35%	0.45%	1.70%	0.00%	0.00%	0.23%	1.19%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	18.52%	4.02%	0.00%	2.97%	1.56%	2.58%	2.72%
New Vehicle Loans	0.00%	0.20%	1.15%	0.15%	0.87%	0.59%	0.40%	0.58%	0.38%	0.31%	0.35%
Used Vehicle Loans	2.34%	0.00%	1.26%	1.66%	1.54%	1.05%	1.16%	0.98%	0.73%	0.64%	0.74%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.93%	1.21%	0.93%	0.87%	0.64%	0.76%	0.82%	0.81%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.38%	0.62%	0.92%	0.94%	0.58%	1.43%	1.21%
Other RE Fixed	0.00%	0.00%	0.93%	6.30%	2.36%	1.65%	0.94%	0.58%	0.70%	1.43%	1.22%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.51%	0.88%	0.63%	0.52%	0.42%	0.69%	0.64%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.81%	0.00%	0.76%
All Other Loans	3.92%	69.61%	4.12%	1.31%	1.82%	1.07%	1.18%	0.96%	1.67%	1.57%	1.53%
Indirect Loans	0.00%	0.00%	0.00%	1.95%	4.10%	3.63%	1.17%	1.07%	0.73%	0.53%	0.61%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.86%	1.00%	0.84%	0.89%	0.69%	0.72%	0.97%	0.91%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.52%	0.40%	1.06%	0.65%	0.71%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.07%	0.19%	0.08%	0.10%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	2.52%	0.63%	0.74%	0.33%	0.80%	0.72%	0.78%	0.77%	0.71%	0.60%	0.64%
Recoveries / Charge-Offs	0.00%	6.67%	10.25%	28.60%	17.22%	19.66%	20.26%	25.41%	22.13%	22.40%	22.28%
Expected Charge-Offs / Net Loans	0.40%	0.85%	0.53%	0.34%	0.56%	0.39%	0.38%	0.34%	0.39%	0.49%	0.46%
Provision for Loan Losses/Net Charge-Offs	179.5%	140.5%	83.9%	86.1%	104.2%	107.6%	98.2%	95.8%	101.4%	83.6%	89.7%
Prov. for Loan Losses/Expected Charge-Offs	1186.4%	105.9%	117.6%	86.8%	151.9%	200.2%	203.2%	222.4%	185.1%	103.2%	126.9%
Bankruptcies / Net Loans	0.27%	0.75%	0.76%	0.67%	0.60%	0.71%	0.62%	0.50%	0.68%	0.74%	0.70%
Total Amount of Loans Charged-Off (\$000s)	\$13	\$11	\$28	\$51	\$174	\$325	\$806	\$2,320	\$3,643	\$12,839	\$2,156
Total Amount of Recoveries (\$000s)	\$0	\$1	\$3	\$15	\$30	\$64	\$163	\$589	\$806	\$2,876	\$480
Net Charge Offs (\$000s)	\$13	\$11	\$25	\$37	\$144	\$261	\$643	\$1,730	\$2,837	\$9,963	\$1,676
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.05%	0.12%	0.79%	0.89%	0.80%	1.13%	0.97%	1.46%	1.28%
STS Loans	0.00%	0.00%	16.13%	3.82%	6.84%	6.56%	4.30%	0.00%	0.00%	7.73%	6.47%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	8.34%	0.00%	0.07%	-0.02%	0.11%	1.12%
New Vehicle Loans	0.00%	0.00%	0.22%	0.00%	0.38%	0.28%	0.42%	0.70%	0.63%	0.41%	0.45%
Used Vehicle Loans	0.00%	0.25%	0.22%	0.38%	0.99%	0.97%	1.28%	1.43%	1.02%	0.80%	0.92%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.01%	0.44%	0.06%	0.01%	0.02%	0.08%	0.16%	0.14%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	1.82%	-0.07%	-0.02%	0.21%	0.05%	0.07%	0.12%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.87%	0.00%	0.81%
All Other Loans	21.10%	11.02%	6.17%	1.75%	2.37%	2.11%	-0.89%	1.51%	-0.53%	0.25%	0.18%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.16%	1.70%	1.34%	1.81%	1.11%	0.80%	0.91%
Number of Credit Unions in Each Peer Group:	3	4	10	10	30	22	21	9	16	15	140

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	112.94%	10.74%	18.23%	7.04%	13.23%	14.97%	10.25%	0.39%	0.38%	0.01%	1.41%
Credit Unions - Deposits in and Loans to	0.00%	5.37%	0.80%	2.96%	2.23%	2.83%	2.62%	0.59%	0.00%	0.01%	0.32%
Total Investments in Corporate Credit Unions*	94.06%	42.24%	31.36%	56.84%	79.70%	57.19%	67.56%	47.31%	21.12%	10.31%	20.40%
Marketable Securities	112.94%	58.40%	57.26%	110.89%	128.52%	200.56%	141.80%	172.66%	160.88%	163.15%	161.97%
All Other Investments	122.03%	220.50%	169.51%	166.93%	158.53%	166.25%	114.42%	25.72%	5.68%	12.76%	25.82%
<b>Total Investments</b>	<b>550.35%</b>	<b>374.50%</b>	<b>313.70%</b>	<b>347.88%</b>	<b>402.99%</b>	<b>448.98%</b>	<b>365.24%</b>	<b>286.44%</b>	<b>246.99%</b>	<b>244.48%</b>	<b>263.25%</b>
Unsecured Loans	56.99%	81.91%	72.09%	62.47%	70.73%	66.53%	58.58%	76.45%	56.67%	64.11%	63.27%
Vehicle Loans	127.62%	187.22%	149.20%	180.79%	214.48%	209.30%	248.63%	268.62%	245.05%	280.85%	267.54%
New Vehicle Loans	23.08%	81.96%	64.26%	71.36%	67.58%	82.64%	71.33%	112.48%	100.58%	132.41%	118.87%
Used Vehicle Loans	104.55%	105.26%	84.94%	109.43%	146.91%	126.65%	177.30%	156.14%	144.47%	148.44%	148.68%
Total Real Estate	96.15%	1.66%	16.77%	87.80%	98.31%	146.97%	176.52%	221.86%	236.60%	284.10%	256.84%
1st Mortgage	0.00%	1.66%	15.06%	75.17%	73.49%	101.20%	136.19%	168.03%	192.21%	235.71%	210.16%
1st Mortgage Fxd	0.00%	1.66%	15.05%	72.44%	55.11%	71.27%	78.02%	139.88%	145.04%	178.87%	158.55%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.74%	18.38%	29.93%	58.17%	28.15%	47.16%	56.84%	51.61%
2nd Mortgage	96.15%	0.00%	1.71%	12.62%	24.82%	45.77%	40.34%	53.83%	44.39%	48.39%	46.67%
Closed-End Fxd	96.15%	0.00%	1.71%	10.18%	12.09%	8.36%	17.32%	17.78%	14.32%	13.61%	13.95%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.04%	2.79%	0.28%	0.12%	2.30%	4.25%	3.29%
Open-End Adj	0.00%	0.00%	0.00%	0.13%	12.66%	31.94%	20.30%	33.25%	26.33%	30.31%	28.66%
Open-End Fxd	0.00%	0.00%	0.00%	2.31%	0.02%	2.67%	2.44%	2.68%	1.43%	0.22%	0.77%
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%	0.23%	0.00%	0.00%	0.00%	0.37%	0.00%	0.08%
All Other Loans/Lines of Credit to Members	53.50%	9.72%	26.30%	26.02%	36.19%	47.21%	36.11%	30.51%	42.33%	18.29%	25.73%
<b>Total Loans</b>	<b>334.27%</b>	<b>280.52%</b>	<b>264.47%</b>	<b>357.55%</b>	<b>420.53%</b>	<b>476.57%</b>	<b>520.18%</b>	<b>602.71%</b>	<b>582.72%</b>	<b>649.00%</b>	<b>615.34%</b>
Indirect Loans	0.00%	0.00%	0.00%	3.86%	13.57%	17.13%	59.22%	107.62%	95.07%	159.31%	130.91%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.14%	6.32%	8.19%	23.82%	40.06%	38.79%	56.72%	48.93%
Business Loans	0.00%	0.00%	1.60%	2.25%	4.07%	13.60%	35.77%	37.03%	43.08%	35.26%	35.41%
Participation Loans	0.00%	0.00%	0.00%	6.04%	2.59%	0.28%	1.03%	2.89%	14.30%	4.18%	5.74%
<b>Total Mortgage Exposure**</b>	<b>96.15%</b>	<b>1.66%</b>	<b>16.77%</b>	<b>87.80%</b>	<b>121.94%</b>	<b>232.69%</b>	<b>248.34%</b>	<b>343.32%</b>	<b>339.95%</b>	<b>347.13%</b>	<b>330.61%</b>
Total Real Estate	96.15%	1.66%	16.77%	87.80%	98.31%	146.97%	176.52%	221.86%	236.60%	284.10%	256.84%
RE Business Loans	0.00%	0.00%	0.00%	2.25%	3.17%	8.98%	24.70%	25.94%	30.27%	32.22%	29.66%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	23.64%	85.72%	71.82%	121.46%	103.36%	63.03%	73.77%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	23.64%	85.72%	71.82%	119.16%	103.25%	62.87%	73.52%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.30%	0.11%	0.16%	0.25%



