

March 31, 2017

<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	0.60%	0.97%	1.00%	1.06%	1.10%	1.04%	1.08%	1.98%	1.11%	2.56%	1.71%
Loan Yield	5.42%	5.80%	5.52%	5.28%	5.07%	5.13%	4.75%	4.58%	4.24%	4.18%	4.35%
Net Loan Yield After NCOs	5.06%	6.01%	5.41%	4.76%	4.81%	4.66%	4.31%	4.04%	4.07%	3.86%	4.01%
Asset Yield	3.19%	3.04%	3.08%	3.15%	3.01%	3.31%	3.41%	3.81%	3.51%	3.83%	3.68%
Cost of Funds	-0.57%	-0.40%	-0.33%	-0.26%	-0.35%	-0.34%	-0.51%	-0.50%	-0.56%	-0.95%	-0.76%
Gross Spread	2.62%	2.65%	2.75%	2.89%	2.67%	2.97%	2.90%	3.31%	2.95%	2.87%	2.92%
Provision Expense	-0.08%	-0.05%	-0.04%	-0.16%	-0.15%	-0.22%	-0.03%	-0.44%	-0.17%	-0.24%	-0.23%
Net Spread after Provision Expense	2.54%	2.59%	2.71%	2.72%	2.51%	2.75%	2.86%	2.87%	2.78%	2.64%	2.70%
Total Non-Interest Income	0.00%	0.04%	0.85%	0.99%	0.83%	1.17%	1.05%	1.68%	1.11%	1.22%	1.22%
Total Non-Interest Expense	-2.01%	-2.12%	-3.10%	-3.38%	-2.92%	-3.31%	-3.10%	-4.05%	-3.50%	-2.53%	-2.90%
Net Operating Expense	-2.01%	-2.09%	-2.25%	-2.39%	-2.09%	-2.14%	-2.04%	-2.38%	-2.39%	-1.31%	-1.68%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.00%
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%	0.00%	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)	0.53%	0.50%	0.46%	0.33%	0.42%	0.61%	0.82%	0.49%	0.38%	1.33%	1.02%
Net Charge-Offs	-0.19%	0.09%	-0.05%	-0.27%	-0.13%	-0.27%	-0.29%	-0.42%	-0.14%	-0.28%	-0.27%
ROA (with Net Charge-offs)	0.42%	0.64%	0.45%	0.23%	0.45%	0.56%	0.56%	0.51%	0.42%	1.29%	0.97%
ROA with Provision for LL - W/O NCUSIF Expense	0.53%	0.50%	0.46%	0.33%	0.42%	0.61%	0.82%	0.49%	0.38%	1.33%	1.02%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.42%	0.65%	0.45%	0.23%	0.45%	0.56%	0.56%	0.51%	0.42%	1.29%	0.97%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.33%	-1.17%	-1.54%	-1.61%	-1.35%	-1.55%	-1.47%	-2.13%	-1.83%	-1.39%	-1.52%
Travel and Conference Expense	0.00%	0.00%	-0.01%	-0.02%	-0.03%	-0.04%	-0.03%	-0.05%	-0.06%	-0.03%	-0.03%
Office Occupancy Expense	-0.04%	-0.11%	-0.14%	-0.24%	-0.23%	-0.21%	-0.22%	-0.32%	-0.28%	-0.16%	-0.20%
Office Operations Expense	-0.34%	-0.41%	-0.53%	-0.44%	-0.47%	-0.48%	-0.41%	-0.44%	-0.56%	-0.40%	-0.43%
Educational and Promotional Expense	0.00%	-0.02%	-0.02%	-0.09%	-0.12%	-0.11%	-0.10%	-0.21%	-0.19%	-0.14%	-0.14%
Loan Servicing Expense	-0.04%	-0.04%	-0.07%	-0.14%	-0.10%	-0.22%	-0.40%	-0.36%	-0.24%	-0.21%	-0.24%
Professional and Outside Services	-0.15%	-0.19%	-0.60%	-0.68%	-0.49%	-0.58%	-0.40%	-0.45%	-0.25%	-0.16%	-0.27%
Member Insurance	0.00%	-0.01%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.05%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.08%	-0.14%	-0.13%	-0.13%	-0.10%	-0.08%	-0.04%	-0.08%	-0.07%	-0.04%	-0.06%
Total Non-Interest Expense	-2.01%	-2.12%	-3.10%	-3.38%	-2.92%	-3.31%	-3.10%	-4.05%	-3.50%	-2.53%	-2.90%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.32%	3.03%	3.14%	3.23%	3.13%	3.46%	3.58%	4.15%	3.69%	3.94%	3.83%
Average Cost of Funds	-0.71%	-0.54%	-0.39%	-0.31%	-0.43%	-0.41%	-0.59%	-0.55%	-0.62%	-1.05%	-0.85%
FTE Employee / \$million of Loans & Share Drafts	1.65	0.81	0.60	0.51	0.41	0.38	0.29	0.28	0.31	0.20	0.25
Compensation & Benefits / FTE Emp.	\$15,556	\$34,065	\$47,448	\$48,337	\$50,899	\$56,924	\$59,749	\$76,662	\$62,326	\$72,882	\$67,799
Compensation & Benefits / \$million Lns. & S.D.s	\$25,294	\$27,833	\$28,264	\$24,977	\$21,538	\$21,854	\$17,778	\$21,344	\$19,560	\$14,814	\$16,908
Operating Expense / Loans & Share Drafts	-3.83%	-5.06%	-5.68%	-5.24%	-4.67%	-4.67%	-3.76%	-4.06%	-3.74%	-2.69%	-3.21%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	0.08%	1.55%	1.53%	1.33%	1.65%	1.28%	1.68%	1.19%	1.29%	1.35%
Net Operating Expense / Loans & Share Drafts	-3.83%	-4.98%	-4.12%	-3.71%	-3.33%	-3.02%	-2.48%	-2.38%	-2.55%	-1.40%	-1.87%
Operating Expense / Operating Revenue	80.95%	81.90%	87.21%	88.05%	84.95%	81.52%	80.93%	83.02%	87.84%	69.11%	74.65%
Total Fixed Assets / Shares & Equity	0.01%	0.23%	0.35%	1.36%	2.12%	1.93%	1.91%	4.01%	2.46%	2.03%	2.24%
Net Loans to Total Shares and Deposits	66.6%	58.6%	56.2%	61.8%	62.1%	69.5%	77.3%	90.8%	88.9%	102.1%	93.2%
Members / FTE Employee	293.44	429.03	486.62	450.67	388.52	399.75	353.79	298.59	273.06	295.28	316.20

March 31, 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	4.5%	0.1%	1.7%	1.3%	1.0%	1.1%	1.0%	1.1%	1.0%	0.5%	0.7%
Total Investments	42.7%	57.3%	51.0%	45.8%	45.6%	37.9%	28.6%	13.4%	15.5%	10.3%	16.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.1%	0.4%	0.9%	0.6%	1.4%	1.5%	3.9%	1.3%	3.4%	2.8%
All Other Unsecured Loans/Lines of Credit	5.8%	3.9%	3.0%	3.0%	2.2%	2.4%	1.7%	1.9%	1.7%	0.7%	1.2%
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%	0.2%	0.2%	0.0%	0.7%	0.7%	0.2%	0.4%	0.4%
New Vehicle Loans	22.0%	10.1%	14.3%	6.3%	6.1%	6.2%	8.6%	14.9%	6.6%	7.5%	8.2%
Used Vehicle Loans	21.6%	21.1%	22.7%	20.1%	17.2%	21.2%	20.8%	19.0%	18.2%	19.0%	19.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.4%	1.1%	10.4%	12.1%	14.2%	21.6%	23.1%	40.0%	38.6%	32.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.3%	1.9%	5.4%	7.3%	5.1%	7.2%	9.2%	4.5%	11.7%	9.7%
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	3.5%	5.0%	2.7%	3.2%	3.5%	5.6%	2.7%	3.9%	5.7%	3.6%	3.8%
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%	0.3%	0.2%
Total Loans and Leases	53.0%	43.0%	46.0%	49.6%	49.0%	56.1%	64.7%	76.8%	78.4%	85.3%	77.9%
Less: Allowance for Loan & Lease Losses	-1.4%	-1.5%	-0.5%	-0.4%	-0.4%	-0.4%	-0.6%	-0.5%	-0.4%	-0.5%	-0.5%
Net Loans and Leases	51.6%	41.5%	45.5%	49.3%	48.7%	55.8%	64.2%	76.3%	78.0%	84.8%	77.4%
Total Other Assets	1.3%	1.1%	1.8%	3.6%	4.8%	5.2%	6.2%	9.3%	5.5%	4.4%	5.2%
<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	0.0%	10.5%	3.4%	8.8%	9.5%	7.6%	5.1%	6.0%	1.5%	6.2%	6.0%
Share Drafts	0.0%	0.7%	8.2%	14.7%	14.5%	14.4%	17.9%	22.6%	15.5%	9.7%	12.8%
Regular Shares	78.0%	65.1%	59.8%	46.8%	39.1%	33.7%	30.2%	29.2%	32.9%	19.0%	24.6%
Money Market Shares	0.0%	0.0%	4.1%	4.2%	8.5%	16.3%	14.6%	15.3%	11.2%	18.1%	16.1%
Share Certificates	1.6%	5.2%	6.8%	9.6%	10.8%	10.2%	17.5%	12.9%	22.4%	29.3%	23.5%
IRA/KEOGH Accounts	0.0%	1.9%	2.5%	4.5%	4.9%	4.9%	3.4%	3.5%	5.4%	5.2%	4.8%
All Other Shares	0.0%	0.0%	0.0%	0.1%	0.3%	0.8%	0.0%	0.8%	0.1%	0.4%	0.4%
Non-Member Deposits	0.0%	0.4%	0.6%	0.4%	1.0%	0.4%	0.1%	0.4%	0.7%	2.0%	1.4%
Total Shares and Deposits	79.6%	73.4%	82.0%	80.3%	79.0%	80.8%	83.8%	84.6%	88.2%	83.5%	83.6%
Total Equity	20.4%	16.1%	14.6%	10.8%	11.5%	11.6%	11.2%	9.4%	10.4%	10.2%	10.4%
<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	20.4%	16.1%	14.6%	10.8%	11.4%	11.7%	11.3%	9.4%	10.5%	10.3%	10.5%
Total Equity + Allow. for Loan Loss	21.8%	17.6%	15.2%	11.2%	11.8%	12.0%	11.8%	10.0%	10.8%	10.8%	10.9%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-20.7%	-1.2%	20.6%	39.6%	23.9%	41.6%	38.9%	124.2%	31.2%	10.3%	31.0%
Total Loans and Leases	-11.0%	2.2%	-2.0%	0.1%	2.7%	1.5%	5.6%	0.7%	4.8%	13.3%	9.7%
<b>TOTAL ASSETS</b>	<b>3.7%</b>	<b>0.1%</b>	<b>9.5%</b>	<b>15.5%</b>	<b>13.8%</b>	<b>14.8%</b>	<b>14.9%</b>	<b>13.7%</b>	<b>8.7%</b>	<b>11.9%</b>	<b>12.3%</b>
Total Liabilities	-160.0%	-3.1%	51.5%	6.5%	13.5%	17.1%	10.1%	-39.7%	-99.1%	-42.6%	-31.2%
Total Shares and Deposits	4.2%	0.0%	9.1%	18.3%	15.2%	16.0%	16.2%	18.9%	11.5%	16.4%	16.1%
Equity Capital	2.2%	3.0%	3.0%	2.4%	4.1%	5.2%	7.6%	6.2%	5.6%	13.8%	10.5%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>3.7%</b>	<b>0.1%</b>	<b>9.5%</b>	<b>15.5%</b>	<b>13.8%</b>	<b>14.8%</b>	<b>14.9%</b>	<b>13.7%</b>	<b>8.7%</b>	<b>11.9%</b>	<b>12.3%</b>

March 31, 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	3.53%	2.32%	0.51%	0.98%	0.86%	0.88%	0.65%	0.57%	0.51%	0.49%	0.54%
Delinquent Loans / Total Capital	8.6%	5.7%	1.6%	4.3%	3.6%	4.1%	3.6%	4.4%	3.7%	3.8%	3.9%
Delinquent Loans + OREO / Net Loans + OREO	3.6%	2.6%	0.5%	1.0%	1.1%	1.0%	1.0%	0.7%	0.7%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	48.0%	17.5%	33.8%	22.3%	26.3%	37.0%	32.8%	36.8%	41.9%	36.0%	35.7%
Allowance for Loan Losses/Net Loans	2.75%	3.66%	1.18%	0.72%	0.78%	0.65%	0.92%	0.72%	0.55%	0.62%	0.66%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$31	\$12	\$69	\$106	\$231	\$435	\$1,170	\$1,463	\$6,297	\$460
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$5	\$5	\$16	\$24	\$79	\$142	\$269	\$566	\$2,516	\$164
Loans 12 months and over Delinquent (\$000s)	\$6	\$1	\$1	\$4	\$13	\$56	\$70	\$412	\$487	\$1,033	\$91
Total Delinquent Loans (\$000s)	\$22	\$38	\$18	\$88	\$144	\$367	\$647	\$1,851	\$2,516	\$9,846	\$715
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.22%	0.35%	0.55%	0.47%	0.69%	0.53%	0.82%	0.72%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	10.18%	1.74%	0.00%	2.52%	4.01%	3.59%	1.47%	2.27%
New Vehicle Loans	1.11%	0.61%	0.00%	0.38%	0.30%	0.68%	0.28%	0.33%	0.23%	0.50%	0.43%
Used Vehicle Loans	5.69%	3.46%	0.84%	1.64%	1.22%	1.06%	0.76%	0.57%	0.81%	1.00%	0.95%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.21%	0.25%	0.49%	0.36%	0.79%	0.24%	0.24%	0.30%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.48%	1.10%	0.46%	1.17%	0.27%	0.30%	0.25%	0.30%
Other RE Fixed	0.00%	0.00%	1.47%	0.00%	0.93%	0.66%	0.18%	0.26%	0.32%	0.24%	0.28%
Other RE Adj	0.00%	0.00%	0.00%	0.40%	0.70%	0.51%	0.84%	0.28%	1.36%	0.44%	0.56%
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	11.20%	4.04%	0.70%	1.65%	1.38%	1.90%	1.68%	1.36%	1.02%	0.57%	0.96%
Indirect Loans	0.00%	0.00%	0.00%	0.30%	0.55%	0.92%	0.74%	0.50%	0.73%	0.92%	0.84%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.38%	0.58%	0.49%	0.59%	0.57%	0.26%	0.24%	0.30%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.70%	0.36%	0.05%	0.11%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.10%	0.01%	0.03%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.35%	-0.21%	0.12%	0.53%	0.26%	0.47%	0.44%	0.54%	0.17%	0.32%	0.35%
Recoveries / Charge-Offs	0.00%	300.00%	25.00%	22.76%	30.39%	13.60%	16.82%	14.61%	33.39%	16.31%	17.27%
Expected Charge-Offs / Net Loans	1.55%	1.17%	0.23%	0.22%	0.31%	0.37%	0.32%	0.27%	0.27%	0.23%	0.25%
Provision for Loan Losses/Net Charge-Offs	40.0%	-60.0%	83.3%	61.1%	121.1%	81.2%	11.7%	104.7%	126.8%	85.4%	83.8%
Prov. for Loan Losses/Expected Charge-Offs	9.3%	11.0%	42.6%	148.4%	99.1%	105.8%	16.4%	211.5%	82.3%	121.8%	115.9%
Bankruptcies / Net Loans	0.43%	2.80%	0.36%	0.06%	0.23%	0.25%	0.26%	0.24%	0.23%	0.28%	0.27%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$2	\$5	\$62	\$61	\$227	\$523	\$2,060	\$1,276	\$7,727	\$547
Total Amount of Recoveries (\$000s)	\$0	\$5	\$1	\$14	\$19	\$31	\$88	\$301	\$426	\$1,260	\$94
Net Charge Offs (\$000s)	\$2	-\$3	\$4	\$48	\$43	\$196	\$435	\$1,759	\$850	\$6,467	\$452
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.07%	0.23%	0.53%	0.50%	1.97%	0.29%	1.28%	1.18%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.04%	2.84%	-0.31%	1.53%	1.43%
New Vehicle Loans	0.00%	0.00%	0.00%	0.91%	0.29%	0.24%	0.04%	0.10%	0.24%	0.32%	0.24%
Used Vehicle Loans	0.86%	0.00%	0.08%	0.30%	0.46%	0.35%	0.22%	0.90%	0.33%	0.68%	0.59%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	1.33%	0.00%	0.21%	0.01%	0.04%	0.03%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.14%	0.07%	0.17%	0.10%	0.10%
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	0.00%	-1.72%	1.30%	0.30%	0.90%	-2.77%	-1.97%	-0.33%	-0.31%	-0.08%	-0.31%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.03%	0.39%	0.23%	0.12%	0.08%	0.17%	0.17%
Number of Credit Unions in Each Peer Group:	9	12	12	8	20	14	9	4	2	4	94



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%	17.08%	12.42%	4.12%	9.84%	7.40%	2.45%	0.00%	0.00%	0.81%	1.92%
Credit Unions - Deposits in and Loans to	4.59%	8.07%	3.78%	0.64%	5.73%	2.26%	1.05%	0.00%	0.00%	0.18%	0.71%
Total Investments in Corporate Credit Unions*	0.00%	0.00%	0.38%	8.47%	5.07%	3.07%	0.11%	0.00%	0.00%	0.00%	0.55%
Marketable Securities	0.00%	65.33%	23.07%	77.97%	105.82%	77.65%	87.70%	51.32%	83.78%	63.36%	68.89%
All Other Investments	117.16%	188.02%	167.73%	247.67%	203.69%	160.69%	84.52%	19.23%	27.63%	0.91%	38.38%
<b>Total Investments</b>	<b>209.51%</b>	<b>356.87%</b>	<b>348.29%</b>	<b>423.30%</b>	<b>397.85%</b>	<b>324.50%</b>	<b>254.33%</b>	<b>142.68%</b>	<b>147.35%</b>	<b>100.12%</b>	<b>158.98%</b>
Unsecured Loans	28.57%	24.97%	22.88%	36.80%	24.00%	33.25%	28.59%	62.04%	28.79%	40.24%	38.80%
Vehicle Loans	214.10%	194.49%	252.17%	244.05%	203.17%	234.54%	261.14%	360.98%	235.47%	257.59%	261.30%
New Vehicle Loans	108.16%	62.93%	97.32%	58.40%	53.36%	52.97%	76.64%	158.33%	62.84%	72.67%	78.17%
Used Vehicle Loans	105.94%	131.56%	154.85%	185.65%	149.80%	181.57%	184.51%	202.65%	172.63%	184.92%	183.14%
Total Real Estate	0.00%	16.81%	20.89%	145.45%	169.49%	164.99%	255.62%	344.25%	423.45%	488.58%	399.63%
1st Mortgage	0.00%	8.62%	7.84%	95.75%	105.53%	121.73%	191.50%	246.15%	380.42%	375.19%	307.33%
1st Mortgage Fxd	0.00%	8.62%	6.04%	35.94%	64.44%	96.80%	138.33%	142.41%	271.14%	186.99%	168.65%
1st Mortgage Adj	0.00%	0.00%	1.79%	59.82%	41.09%	24.93%	53.18%	103.74%	109.28%	188.21%	138.67%
2nd Mortgage	0.00%	8.19%	13.05%	49.69%	63.96%	43.26%	64.12%	98.10%	43.03%	113.39%	92.30%
Closed-End Fxd	0.00%	0.30%	9.30%	27.65%	46.30%	32.11%	34.40%	42.78%	6.56%	74.91%	56.77%
Closed-End Adj	0.00%	0.00%	0.15%	9.17%	1.12%	0.39%	14.27%	2.33%	0.00%	0.11%	1.79%
Open-End Adj	0.00%	3.61%	0.00%	12.88%	15.44%	10.55%	14.12%	52.99%	36.36%	21.25%	23.41%
Open-End Fxd	0.00%	4.28%	3.59%	0.00%	1.11%	0.21%	1.34%	0.00%	0.12%	17.12%	10.33%
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	17.39%	31.33%	18.41%	29.97%	30.32%	47.79%	23.67%	42.05%	54.14%	34.86%	36.54%
<b>Total Loans</b>	<b>260.06%</b>	<b>267.60%</b>	<b>314.35%</b>	<b>458.02%</b>	<b>428.37%</b>	<b>480.72%</b>	<b>574.98%</b>	<b>818.25%</b>	<b>745.15%</b>	<b>828.13%</b>	<b>742.06%</b>
Indirect Loans	0.00%	0.00%	0.00%	8.59%	7.38%	78.24%	106.21%	215.53%	121.67%	189.18%	157.67%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	3.52%	3.63%	33.36%	40.67%	59.71%	51.67%	73.44%	60.34%
Business Loans	0.00%	0.00%	0.48%	22.21%	28.98%	24.25%	32.03%	76.86%	121.17%	150.83%	112.08%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.38%	0.00%	0.82%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>16.81%</b>	<b>20.89%</b>	<b>146.65%</b>	<b>174.08%</b>	<b>177.85%</b>	<b>282.83%</b>	<b>371.35%</b>	<b>498.79%</b>	<b>533.20%</b>	<b>438.17%</b>
Total Real Estate	0.00%	16.81%	20.89%	145.45%	169.49%	164.99%	255.62%	344.25%	423.45%	488.58%	399.63%
RE Business Loans	0.00%	0.00%	0.00%	3.22%	4.30%	3.19%	8.32%	61.76%	71.62%	131.77%	90.39%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.20%	4.59%	12.86%	27.21%	27.10%	75.34%	44.62%	38.55%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.20%	4.57%	12.86%	27.21%	27.09%	75.27%	44.57%	38.51%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.01%	0.07%	0.05%	0.04%



