

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	0.55%	0.85%	0.95%	0.85%	1.04%	0.94%	1.12%	1.29%	1.64%	1.29%	1.26%
Loan Yield	7.65%	5.83%	6.25%	5.33%	5.40%	5.09%	4.83%	4.66%	4.18%	3.96%	4.22%
Net Loan Yield After NCOs	6.50%	5.25%	5.80%	4.89%	4.77%	4.53%	4.28%	4.13%	3.68%	3.57%	3.78%
Asset Yield	3.48%	3.00%	3.47%	2.49%	2.70%	2.98%	3.25%	3.25%	3.33%	2.97%	3.06%
Cost of Funds	-0.19%	-0.24%	-0.37%	-0.16%	-0.20%	-0.26%	-0.24%	-0.26%	-0.46%	-0.77%	-0.57%
Gross Spread	3.29%	2.76%	3.10%	2.33%	2.50%	2.72%	3.01%	2.99%	2.88%	2.20%	2.48%
Provision Expense	-0.12%	-0.24%	-0.51%	-0.08%	-0.22%	-0.34%	-0.32%	-0.30%	-0.30%	-0.21%	-0.25%
Net Spread after Provision Expense	3.17%	2.52%	2.59%	2.25%	2.28%	2.38%	2.68%	2.69%	2.58%	1.99%	2.24%
Total Non-Interest Income	0.28%	0.32%	0.53%	0.75%	0.84%	1.09%	1.27%	1.30%	1.31%	0.79%	0.97%
Total Non-Interest Expense	-3.68%	-2.85%	-3.31%	-2.79%	-2.90%	-3.23%	-3.55%	-3.52%	-3.37%	-1.99%	-2.57%
Net Operating Expense	-3.40%	-2.53%	-2.77%	-2.03%	-2.06%	-2.14%	-2.28%	-2.21%	-2.07%	-1.19%	-1.60%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	-0.01%	0.00%	-0.01%	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)	-0.24%	-0.01%	-0.19%	0.21%	0.22%	0.29%	0.40%	0.48%	0.50%	0.79%	0.63%
Net Charge-Offs	-0.48%	-0.25%	-0.21%	-0.16%	-0.25%	-0.28%	-0.33%	-0.32%	-0.35%	-0.25%	-0.28%
ROA (with Net Charge-offs)	-0.60%	-0.02%	0.11%	0.13%	0.20%	0.34%	0.40%	0.46%	0.46%	0.76%	0.60%
ROA with Provision for LL - W/O NCUSIF Expense	-0.23%	-0.01%	-0.18%	0.21%	0.22%	0.29%	0.40%	0.48%	0.50%	0.79%	0.63%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.59%	-0.02%	0.12%	0.13%	0.20%	0.35%	0.40%	0.46%	0.46%	0.75%	0.60%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.58%	-1.44%	-1.69%	-1.34%	-1.34%	-1.61%	-1.68%	-1.81%	-1.80%	-0.98%	-1.29%
Travel and Conference Expense	-0.06%	-0.02%	-0.02%	-0.03%	-0.03%	-0.04%	-0.03%	-0.03%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.22%	-0.10%	-0.17%	-0.21%	-0.18%	-0.22%	-0.28%	-0.26%	-0.21%	-0.10%	-0.16%
Office Operations Expense	-1.00%	-0.65%	-0.78%	-0.60%	-0.62%	-0.63%	-0.61%	-0.70%	-0.54%	-0.33%	-0.45%
Educational and Promotional Expense	-0.03%	-0.05%	-0.01%	-0.04%	-0.06%	-0.09%	-0.13%	-0.12%	-0.09%	-0.06%	-0.08%
Loan Servicing Expense	-0.14%	-0.07%	-0.10%	-0.15%	-0.18%	-0.24%	-0.26%	-0.31%	-0.27%	-0.24%	-0.25%
Professional and Outside Services	-0.39%	-0.28%	-0.29%	-0.25%	-0.31%	-0.27%	-0.36%	-0.18%	-0.32%	-0.10%	-0.17%
Member Insurance	-0.05%	-0.01%	-0.05%	0.00%	-0.01%	0.00%	-0.01%	0.00%	0.00%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.03%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.15%	-0.19%	-0.15%	-0.14%	-0.13%	-0.11%	-0.17%	-0.07%	-0.09%	-0.13%	-0.12%
Total Non-Interest Expense	-3.68%	-2.85%	-3.31%	-2.79%	-2.90%	-3.23%	-3.55%	-3.52%	-3.37%	-1.99%	-2.57%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.58%	3.09%	3.52%	2.70%	2.77%	3.05%	3.28%	3.38%	3.44%	3.00%	3.12%
Average Cost of Funds	-0.24%	-0.31%	-0.47%	-0.23%	-0.25%	-0.32%	-0.27%	-0.30%	-0.50%	-0.84%	-0.64%
FTE Employee / \$million of Loans & Share Drafts	2.16	1.06	0.71	0.61	0.51	0.43	0.37	0.37	0.29	0.15	0.24
Compensation & Benefits / FTE Emp.	\$18,667	\$31,944	\$46,161	\$50,859	\$54,672	\$61,612	\$58,112	\$63,812	\$75,357	\$88,700	\$72,887
Compensation & Benefits / \$million Lns. & S.D.s	\$38,651	\$31,684	\$32,361	\$29,158	\$27,646	\$26,129	\$22,425	\$24,251	\$21,959	\$13,602	\$17,922
Operating Expense / Loans & Share Drafts	-8.99%	-6.26%	-6.33%	-6.08%	-5.98%	-5.23%	-4.72%	-4.70%	-4.11%	-2.75%	-3.56%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.68%	0.70%	1.02%	1.64%	1.73%	1.77%	1.69%	1.74%	1.59%	1.09%	1.34%
Net Operating Expense / Loans & Share Drafts	-8.30%	-5.56%	-5.31%	-4.44%	-4.26%	-3.46%	-3.04%	-2.96%	-2.52%	-1.65%	-2.22%
Operating Expense / Operating Revenue	102.88%	93.17%	91.73%	90.92%	87.49%	85.61%	83.94%	82.98%	82.60%	73.22%	78.15%
Total Fixed Assets / Shares & Equity	0.26%	0.57%	0.88%	1.40%	1.52%	2.07%	2.39%	2.36%	1.91%	0.78%	1.31%
Net Loans to Total Shares and Deposits	49.1%	52.6%	60.6%	49.2%	49.1%	61.5%	67.0%	69.4%	79.3%	72.7%	71.3%
Members / FTE Employee	440.51	415.03	397.33	472.65	433.76	374.82	354.95	341.25	318.98	486.36	401.49

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	0.3%	0.8%	0.5%	1.0%	1.0%	1.1%	0.9%	0.8%	0.6%	0.3%	0.5%
Total Investments	59.1%	57.1%	50.7%	60.9%	58.2%	47.2%	36.5%	34.5%	26.4%	33.3%	34.7%
Unsecured Credit Card Loans/Lines of Credit	1.2%	0.5%	1.8%	1.9%	3.1%	2.6%	2.5%	4.7%	4.0%	2.3%	2.9%
All Other Unsecured Loans/Lines of Credit	9.6%	9.2%	10.8%	6.0%	4.4%	4.2%	2.6%	2.8%	1.4%	1.9%	2.3%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	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%	0.1%	0.3%	0.3%	0.1%	0.6%	0.4%
New Vehicle Loans	8.1%	9.8%	11.2%	7.4%	5.6%	7.5%	7.9%	8.5%	7.3%	10.5%	9.4%
Used Vehicle Loans	14.1%	18.5%	17.6%	14.1%	10.5%	14.3%	21.5%	18.1%	16.5%	11.8%	14.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	1.4%	3.0%	10.2%	13.6%	15.6%	16.8%	29.8%	29.0%	24.8%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.8%	1.6%	2.9%	3.9%	4.6%	5.7%	7.5%	4.0%	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	7.3%	2.6%	4.2%	2.0%	1.5%	1.9%	3.2%	2.7%	2.2%	3.7%	3.1%
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%	0.2%	0.1%
Total Loans and Leases	40.4%	41.0%	47.7%	36.2%	38.2%	48.0%	58.2%	59.7%	69.0%	63.9%	61.7%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.8%	-0.4%	-0.5%	-0.5%	-0.6%	-0.6%	-0.5%	-0.4%	-0.5%
Net Loans and Leases	39.1%	40.3%	46.9%	35.7%	37.7%	47.5%	57.6%	59.1%	68.4%	63.5%	61.2%
Total Other Assets	1.5%	1.7%	2.0%	2.4%	3.0%	4.2%	5.0%	5.5%	4.5%	2.8%	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	1.5%	7.9%	8.3%	15.7%	11.5%	12.5%	4.3%	3.2%	2.8%	1.7%	3.2%
Share Drafts	1.0%	2.9%	4.9%	9.1%	10.0%	12.3%	16.8%	15.3%	12.9%	8.5%	10.6%
Regular Shares	76.2%	68.2%	60.9%	54.0%	50.2%	40.5%	42.9%	35.6%	32.6%	51.9%	46.2%
Money Market Shares	0.0%	0.6%	0.3%	1.0%	7.1%	10.3%	11.9%	18.0%	22.3%	8.3%	11.6%
Share Certificates	3.9%	3.9%	10.3%	6.7%	6.9%	9.9%	10.2%	11.5%	14.2%	12.2%	11.9%
IRA/KEOGH Accounts	0.8%	1.4%	1.3%	2.5%	2.9%	4.4%	4.0%	4.5%	4.2%	6.3%	5.4%
All Other Shares	0.1%	0.3%	0.5%	0.1%	0.5%	0.4%	0.8%	1.1%	0.5%	0.5%	0.6%
Non-Member Deposits	0.3%	0.5%	0.5%	0.0%	0.1%	0.2%	0.3%	0.0%	0.2%	0.2%	0.2%
Total Shares and Deposits	82.2%	77.8%	78.8%	73.5%	77.8%	78.1%	86.9%	86.0%	87.0%	87.9%	86.4%
Total Equity	16.2%	14.3%	12.9%	10.7%	10.8%	9.4%	8.8%	10.8%	10.3%	10.4%	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	16.3%	14.3%	13.2%	10.8%	10.9%	9.5%	9.1%	10.9%	10.3%	10.7%	10.6%
Total Equity + Allow. for Loan Loss	17.5%	14.9%	13.8%	11.2%	11.2%	9.9%	9.4%	11.4%	10.8%	10.8%	10.8%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-1.8%	24.5%	6.2%	-22.2%	26.7%	62.3%	61.8%	35.7%	44.2%	32.0%	34.3%
Total Loans and Leases	-34.9%	-51.4%	-1.8%	-55.6%	-6.9%	-14.2%	26.4%	6.2%	3.3%	7.7%	5.7%
<b>TOTAL ASSETS</b>	<b>-17.9%</b>	<b>-9.0%</b>	<b>1.3%</b>	<b>-36.0%</b>	<b>10.6%</b>	<b>20.3%</b>	<b>38.7%</b>	<b>15.9%</b>	<b>13.1%</b>	<b>14.0%</b>	<b>14.3%</b>
Total Liabilities	-83.8%	-7.4%	0.6%	-18.7%	37.9%	72.7%	-7.9%	10.4%	-38.6%	-48.0%	-8.9%
Total Shares and Deposits	-15.3%	-12.0%	4.4%	-38.6%	8.3%	14.9%	42.4%	17.5%	15.8%	16.4%	16.2%
Equity Capital	-23.4%	7.1%	-16.1%	-42.3%	0.1%	4.1%	28.4%	4.6%	6.1%	6.7%	5.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-17.9%</b>	<b>-9.0%</b>	<b>1.3%</b>	<b>-36.0%</b>	<b>10.6%</b>	<b>20.3%</b>	<b>38.7%</b>	<b>15.9%</b>	<b>13.1%</b>	<b>14.0%</b>	<b>14.3%</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	3.15%	2.07%	1.44%	1.03%	1.03%	0.70%	0.85%	0.75%	0.68%	0.42%	0.56%
Delinquent Loans / Total Capital	7.3%	5.7%	5.0%	3.3%	3.5%	3.4%	5.2%	3.9%	4.3%	2.5%	3.2%
Delinquent Loans + OREO / Net Loans + OREO	3.2%	2.1%	1.5%	1.1%	1.2%	0.7%	1.0%	0.9%	0.8%	0.5%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	35.2%	40.4%	27.1%	34.2%	34.0%	32.5%	38.8%	31.3%	44.0%	38.0%	37.4%
Allowance for Loan Losses/Net Loans	3.14%	1.67%	1.81%	1.26%	1.23%	1.15%	1.05%	0.98%	0.80%	0.63%	0.77%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$19	\$40	\$42	\$92	\$174	\$440	\$949	\$1,974	\$6,096	\$348
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$8	\$13	\$15	\$29	\$69	\$151	\$294	\$774	\$2,209	\$124
Loans 12 months and over Delinquent (\$000s)	\$1	\$5	\$2	\$7	\$18	\$15	\$128	\$139	\$777	\$1,529	\$84
Total Delinquent Loans (\$000s)	\$11	\$32	\$55	\$64	\$139	\$258	\$719	\$1,383	\$3,524	\$9,834	\$556
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.58%	0.07%	0.39%	0.32%	0.61%	0.30%	0.43%	0.67%	0.58%	0.41%	0.49%
STS Loans	0.00%	6.70%	0.00%	1.89%	0.00%	0.00%	6.67%	0.00%	0.00%	0.00%	3.19%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.76%	0.90%	0.41%	0.19%	0.28%
New Vehicle Loans	1.12%	0.96%	1.05%	0.72%	0.58%	0.34%	0.63%	0.35%	0.52%	0.17%	0.28%
Used Vehicle Loans	3.17%	2.13%	1.46%	0.90%	1.25%	0.82%	0.98%	0.70%	0.82%	0.67%	0.76%
1st Mortgage Fixed	0.00%	45.45%	0.00%	0.46%	0.64%	0.51%	0.51%	0.82%	0.88%	0.31%	0.45%
1st Mortgage Adj	0.00%	0.00%	0.00%	6.14%	1.35%	0.69%	0.63%	0.50%	0.31%	0.69%	0.59%
Other RE Fixed	0.00%	35.29%	0.00%	0.02%	0.29%	0.57%	0.97%	0.97%	0.75%	0.43%	0.66%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.22%	0.11%	0.93%	0.83%	0.56%	0.20%	0.41%
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	9.17%	9.59%	6.36%	4.60%	6.63%	4.63%	2.64%	2.25%	1.37%	0.69%	1.35%
Indirect Loans	0.00%	5.15%	53.60%	0.00%	1.96%	0.97%	1.23%	0.65%	0.93%	0.64%	0.72%
Total 1st Mortgage Loans	0.00%	45.45%	0.00%	2.44%	0.75%	0.56%	0.53%	0.75%	0.62%	0.40%	0.49%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.95%	0.23%	0.41%	0.44%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.02%	0.06%	0.05%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	1.16%	0.58%	0.45%	0.44%	0.64%	0.57%	0.55%	0.53%	0.50%	0.38%	0.44%
Recoveries / Charge-Offs	26.39%	26.67%	30.60%	31.38%	22.69%	20.20%	18.69%	19.85%	14.92%	20.86%	19.85%
Expected Charge-Offs / Net Loans	1.12%	0.73%	0.55%	0.51%	0.50%	0.31%	0.47%	0.41%	0.38%	0.19%	0.28%
Provision for Loan Losses/Net Charge-Offs	24.5%	96.0%	240.2%	48.0%	90.0%	120.2%	99.5%	93.5%	86.1%	85.9%	89.6%
Prov. for Loan Losses/Expected Charge-Offs	26.2%	77.5%	198.3%	42.1%	116.0%	222.1%	117.7%	124.2%	113.4%	172.9%	143.2%
Bankruptcies / Net Loans	1.24%	0.39%	0.91%	0.94%	0.69%	0.51%	0.64%	0.69%	0.44%	0.19%	0.35%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$13	\$24	\$43	\$112	\$265	\$557	\$1,222	\$3,041	\$11,307	\$545
Total Amount of Recoveries (\$000s)	\$1	\$4	\$7	\$14	\$25	\$54	\$104	\$242	\$454	\$2,359	\$108
Net Charge Offs (\$000s)	\$4	\$10	\$17	\$30	\$86	\$212	\$453	\$979	\$2,587	\$8,949	\$437
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.02%	0.44%	0.25%	0.52%	0.77%	0.42%	0.85%	1.41%	1.23%	1.04%
STS Loans	-21.62%	11.94%	16.00%	1.37%	0.00%	0.00%	106.67%	0.00%	0.00%	0.00%	6.24%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.67%	0.00%	0.15%	0.29%
New Vehicle Loans	0.31%	0.29%	-0.06%	0.02%	0.07%	0.26%	0.35%	0.23%	0.34%	0.21%	0.23%
Used Vehicle Loans	0.13%	0.19%	0.30%	0.09%	0.49%	0.47%	0.54%	0.63%	0.78%	0.89%	0.75%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	-0.12%	0.76%	0.59%	0.09%	0.00%	0.23%	0.06%	0.03%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.07%	0.81%	0.47%	1.06%	-0.02%	0.24%	0.02%	0.14%
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	6.71%	6.65%	2.96%	4.81%	7.37%	-2.60%	-0.68%	-0.56%	-0.94%	-0.43%	-0.66%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.35%	0.15%	0.12%	0.16%	0.21%	0.20%	0.19%
Number of Credit Unions in Each Peer Group:	51	41	30	41	41	23	14	21	8	7	277

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	11.65%	11.33%	28.90%	42.69%	42.64%	27.51%	23.23%	7.29%	0.17%	0.00%	5.38%
Credit Unions - Deposits in and Loans to	1.78%	2.27%	5.29%	11.79%	9.25%	4.66%	3.08%	2.14%	0.14%	0.00%	1.17%
Total Investments in Corporate Credit Unions*	52.48%	35.27%	36.01%	47.12%	52.10%	76.85%	44.53%	41.48%	3.29%	0.02%	14.14%
Marketable Securities	11.24%	56.18%	68.32%	150.85%	144.79%	171.38%	108.93%	168.47%	123.93%	219.32%	187.39%
All Other Investments	165.96%	223.57%	200.77%	280.90%	256.69%	200.46%	170.83%	53.78%	28.45%	31.65%	59.72%
<b>Total Investments</b>	<b>363.47%</b>	<b>399.12%</b>	<b>384.26%</b>	<b>565.29%</b>	<b>535.80%</b>	<b>497.34%</b>	<b>402.18%</b>	<b>315.48%</b>	<b>256.97%</b>	<b>312.50%</b>	<b>328.14%</b>
Unsecured Loans	66.77%	68.02%	95.11%	73.24%	68.24%	71.37%	56.86%	68.27%	52.43%	39.39%	49.33%
Vehicle Loans	136.36%	197.67%	218.10%	199.82%	148.52%	229.26%	323.54%	243.59%	231.63%	209.66%	220.53%
New Vehicle Loans	49.67%	68.57%	84.83%	68.79%	51.51%	78.91%	87.33%	77.95%	71.33%	98.88%	88.56%
Used Vehicle Loans	86.69%	129.10%	133.27%	131.04%	97.00%	150.35%	236.22%	165.64%	160.31%	110.78%	131.96%
Total Real Estate	0.00%	1.52%	16.83%	43.06%	120.30%	184.26%	222.04%	206.08%	362.54%	309.60%	278.64%
1st Mortgage	0.00%	1.44%	10.81%	28.08%	93.76%	143.16%	171.91%	153.60%	289.37%	272.30%	234.85%
1st Mortgage Fxd	0.00%	1.43%	5.69%	18.29%	78.62%	103.10%	146.36%	122.47%	157.81%	205.75%	171.06%
1st Mortgage Adj	0.00%	0.00%	5.12%	9.79%	15.13%	40.06%	25.55%	31.13%	131.56%	66.56%	63.78%
2nd Mortgage	0.00%	0.08%	6.02%	14.98%	26.54%	41.10%	50.13%	52.49%	73.17%	37.29%	43.79%
Closed-End Fxd	0.00%	0.08%	3.52%	6.35%	8.52%	15.94%	22.02%	15.55%	13.74%	7.27%	10.21%
Closed-End Adj	0.00%	0.00%	0.04%	1.30%	0.74%	0.28%	1.77%	4.95%	0.52%	0.24%	1.08%
Open-End Adj	0.00%	0.00%	0.56%	7.19%	15.77%	24.36%	26.34%	30.38%	54.83%	29.70%	31.59%
Open-End Fxd	0.00%	0.00%	1.91%	0.14%	1.51%	0.52%	0.00%	1.60%	4.07%	0.08%	0.91%
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	44.96%	18.15%	31.58%	18.84%	14.20%	19.95%	35.03%	24.51%	21.42%	34.28%	29.64%
<b>Total Loans</b>	<b>248.29%</b>	<b>286.16%</b>	<b>361.68%</b>	<b>335.51%</b>	<b>351.70%</b>	<b>506.34%</b>	<b>640.90%</b>	<b>545.39%</b>	<b>670.03%</b>	<b>599.89%</b>	<b>583.11%</b>
Indirect Loans	0.00%	0.44%	0.71%	1.04%	5.59%	60.71%	163.01%	123.25%	82.81%	111.48%	102.98%
Percent of Vehicle Loans	0.00%	0.22%	0.32%	0.52%	3.76%	26.48%	50.38%	50.60%	35.75%	53.17%	46.70%
Business Loans	0.00%	0.00%	20.35%	1.86%	1.55%	5.99%	12.52%	26.80%	35.08%	42.07%	34.01%
Participation Loans	0.00%	4.31%	0.00%	0.00%	4.46%	3.83%	16.42%	0.00%	0.91%	0.00%	1.07%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>1.53%</b>	<b>16.96%</b>	<b>43.10%</b>	<b>135.48%</b>	<b>196.70%</b>	<b>274.45%</b>	<b>303.64%</b>	<b>420.93%</b>	<b>372.13%</b>	<b>340.36%</b>
Total Real Estate	0.00%	1.52%	16.83%	43.06%	120.30%	184.26%	222.04%	206.08%	362.54%	309.60%	278.64%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.27%	1.41%	6.69%	20.47%	24.92%	36.72%	28.01%
Mortgage-Backed Investments	0.00%	0.01%	0.13%	0.04%	15.19%	12.44%	52.41%	97.56%	58.40%	62.53%	61.72%
Federal Agency Securities (Mtg Backed)	0.00%	0.01%	0.13%	0.04%	15.19%	12.44%	52.33%	97.56%	58.40%	62.53%	61.72%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%	0.00%



