

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	0.41%	0.74%	0.91%	0.77%	0.96%	0.84%	1.39%	1.66%	0.86%	-4.27%	1.32%
Loan Yield	6.99%	6.49%	6.56%	6.36%	5.21%	4.66%	5.24%	4.40%	4.60%	4.80%	4.71%
Net Loan Yield After NCOs	6.64%	5.86%	5.91%	5.73%	4.59%	4.31%	4.54%	3.92%	4.07%	3.98%	4.14%
Asset Yield	4.64%	4.21%	3.45%	3.48%	3.18%	2.98%	3.68%	3.35%	4.08%	4.77%	3.69%
Cost of Funds	-0.57%	-0.48%	-0.35%	-0.52%	-0.28%	-0.35%	-0.50%	-0.50%	-0.72%	-1.06%	-0.60%
Gross Spread	4.08%	3.73%	3.09%	2.96%	2.90%	2.63%	3.19%	2.85%	3.36%	3.71%	3.09%
Provision Expense	-0.44%	-0.30%	-0.46%	-0.26%	-0.33%	-0.22%	-0.39%	-0.34%	-0.58%	-0.85%	-0.46%
Net Spread after Provision Expense	3.64%	3.43%	2.63%	2.70%	2.56%	2.41%	2.79%	2.50%	2.77%	2.85%	2.63%
Total Non-Interest Income	0.65%	0.83%	0.60%	0.63%	0.96%	0.99%	1.65%	1.67%	1.92%	1.85%	1.54%
Total Non-Interest Expense	-4.48%	-4.03%	-3.22%	-3.33%	-3.10%	-2.92%	-3.99%	-3.56%	-3.67%	-3.86%	-3.51%
Net Operating Expense	-3.83%	-3.20%	-2.62%	-2.70%	-2.14%	-1.93%	-2.34%	-1.89%	-1.75%	-2.01%	-1.97%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.01%	-0.02%	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%	-0.05%	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)	-0.20%	0.23%	-0.04%	0.01%	0.42%	0.47%	0.45%	0.61%	1.01%	0.84%	0.66%
Net Charge-Offs	-0.23%	-0.38%	-0.29%	-0.31%	-0.33%	-0.20%	-0.43%	-0.31%	-0.46%	-0.80%	-0.41%
ROA (with Net Charge-offs)	0.01%	0.15%	0.13%	-0.05%	0.42%	0.49%	0.41%	0.65%	1.13%	0.90%	0.71%
ROA with Provision for LL - W/O NCUSIF Expense	-0.19%	0.23%	0.01%	0.01%	0.42%	0.47%	0.45%	0.61%	1.01%	0.84%	0.66%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.02%	0.15%	0.18%	-0.05%	0.42%	0.49%	0.41%	0.65%	1.13%	0.90%	0.71%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.44%	-1.97%	-1.64%	-1.51%	-1.46%	-1.43%	-2.01%	-1.76%	-1.85%	-1.95%	-1.74%
Travel and Conference Expense	-0.01%	-0.03%	-0.01%	-0.01%	-0.02%	-0.04%	-0.09%	-0.05%	-0.05%	-0.03%	-0.04%
Office Occupancy Expense	-0.35%	-0.28%	-0.17%	-0.21%	-0.13%	-0.17%	-0.25%	-0.22%	-0.26%	-0.23%	-0.21%
Office Operations Expense	-0.98%	-1.01%	-0.69%	-0.58%	-0.71%	-0.60%	-0.75%	-0.88%	-0.45%	-0.64%	-0.68%
Educational and Promotional Expense	-0.03%	-0.06%	-0.05%	-0.04%	-0.07%	-0.11%	-0.17%	-0.17%	-0.14%	-0.17%	-0.14%
Loan Servicing Expense	-0.14%	-0.22%	-0.07%	-0.39%	-0.18%	-0.24%	-0.29%	-0.19%	-0.44%	-0.28%	-0.27%
Professional and Outside Services	-0.32%	-0.26%	-0.33%	-0.49%	-0.38%	-0.22%	-0.20%	-0.16%	-0.26%	-0.48%	-0.27%
Member Insurance	-0.01%	0.00%	-0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.15%	-0.17%	-0.18%	-0.08%	-0.11%	-0.08%	-0.21%	-0.12%	-0.22%	-0.06%	-0.13%
Total Non-Interest Expense	-4.48%	-4.03%	-3.22%	-3.33%	-3.10%	-2.92%	-3.99%	-3.56%	-3.67%	-3.86%	-3.51%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.68%	4.31%	3.49%	3.67%	3.27%	3.08%	3.95%	3.50%	4.31%	4.97%	3.86%
Average Cost of Funds	-0.67%	-0.59%	-0.46%	-0.70%	-0.34%	-0.45%	-0.59%	-0.56%	-0.80%	-1.17%	-0.69%
FTE Employee / \$million of Loans & Share Drafts	1.58	0.87	0.70	0.56	0.45	0.37	0.45	0.38	0.30	0.26	0.35
Compensation & Benefits / FTE Emp.	\$24,200	\$35,561	\$46,576	\$49,746	\$49,481	\$54,949	\$61,968	\$58,015	\$57,006	\$67,084	\$57,441
Compensation & Benefits / \$million Lns. & S.D.s	\$38,332	\$31,240	\$32,971	\$27,730	\$22,520	\$20,674	\$28,394	\$22,047	\$17,423	\$17,894	\$20,319
Operating Expense / Loans & Share Drafts	-7.02%	-6.38%	-6.48%	-6.13%	-4.77%	-4.22%	-5.64%	-4.47%	-3.46%	-3.55%	-4.10%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.01%	1.32%	1.21%	1.16%	1.48%	1.43%	2.32%	2.08%	1.80%	1.70%	1.79%
Net Operating Expense / Loans & Share Drafts	-6.01%	-5.06%	-5.28%	-4.97%	-3.29%	-2.79%	-3.32%	-2.38%	-1.66%	-1.85%	-2.30%
Operating Expense / Operating Revenue	95.37%	89.50%	88.06%	90.48%	81.49%	82.56%	84.20%	81.22%	73.52%	74.47%	78.62%
Total Fixed Assets / Shares & Equity	0.32%	1.24%	0.94%	1.83%	1.57%	1.83%	3.71%	2.41%	2.39%	2.94%	2.34%
Net Loans to Total Shares and Deposits	78.3%	77.8%	61.3%	66.0%	66.4%	74.9%	77.3%	78.6%	106.3%	118.7%	89.1%
Members / FTE Employee	327.40	380.41	421.19	400.96	414.70	369.39	300.83	360.29	335.55	287.32	348.48

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	0.4%	0.9%	0.4%	1.2%	1.1%	1.2%	1.1%	0.7%	1.2%	0.5%	0.9%
Total Investments	33.3%	34.2%	51.8%	46.9%	42.0%	37.7%	27.3%	27.1%	5.1%	-2.6%	21.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.8%	0.7%	1.2%	1.4%	1.7%	3.2%	2.9%	2.6%	2.4%
All Other Unsecured Loans/Lines of Credit	6.1%	8.5%	3.6%	4.3%	3.4%	1.4%	3.8%	1.6%	1.7%	1.4%	1.9%
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%	0.2%	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%
New Vehicle Loans	11.9%	9.6%	6.5%	8.0%	5.9%	5.1%	7.2%	9.6%	13.0%	16.4%	10.3%
Used Vehicle Loans	40.1%	37.6%	24.5%	27.8%	25.2%	22.8%	27.4%	28.4%	48.8%	51.9%	35.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	3.6%	3.7%	11.7%	18.2%	16.8%	17.1%	11.7%	19.3%	15.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.2%	1.3%	0.7%	2.9%	5.1%	3.7%	4.6%	6.8%	4.3%	4.7%
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	7.8%	7.1%	6.0%	5.0%	3.3%	3.9%	4.0%	2.8%	2.9%	1.0%	2.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.4%	0.2%	0.7%	0.3%	0.4%	0.0%	0.3%
Total Loans and Leases	65.9%	63.2%	46.5%	50.3%	54.2%	58.4%	65.3%	67.6%	88.3%	96.8%	73.6%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.6%	-0.6%	-1.3%	-0.4%	-0.4%	-0.8%	-0.5%	-0.8%	-0.7%	-0.6%
Net Loans and Leases	64.9%	62.6%	45.9%	49.0%	53.8%	58.0%	64.6%	67.1%	87.5%	96.2%	73.0%
Total Other Assets	1.4%	2.3%	1.9%	2.9%	3.1%	3.2%	7.0%	5.1%	6.2%	6.0%	5.0%
<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	0.4%	4.1%	10.9%	10.2%	7.2%	11.1%	1.7%	3.6%	5.5%	8.2%	6.4%
Share Drafts	0.6%	3.4%	5.8%	9.4%	12.2%	13.2%	10.0%	15.7%	18.8%	12.3%	14.5%
Regular Shares	55.8%	50.9%	37.9%	41.2%	42.2%	37.0%	35.1%	27.0%	15.1%	14.6%	26.1%
Money Market Shares	0.1%	2.4%	7.5%	3.3%	9.0%	6.7%	5.3%	14.0%	13.8%	17.3%	12.3%
Share Certificates	20.7%	20.3%	13.8%	16.2%	12.0%	14.0%	23.4%	18.6%	26.6%	27.9%	20.7%
IRA/KEOGH Accounts	0.0%	2.6%	2.6%	5.5%	5.6%	5.3%	8.6%	6.8%	7.4%	9.4%	7.0%
All Other Shares	1.0%	0.5%	8.0%	0.2%	0.5%	0.8%	2.1%	3.8%	0.5%	0.0%	1.7%
Non-Member Deposits	6.1%	1.2%	0.2%	0.3%	0.1%	0.9%	0.0%	0.1%	0.8%	0.0%	0.4%
Total Shares and Deposits	84.2%	81.3%	75.8%	76.2%	81.6%	77.9%	84.5%	86.0%	83.0%	81.5%	82.6%
Total Equity	15.4%	14.6%	13.4%	13.6%	11.1%	11.0%	13.8%	10.4%	11.5%	10.2%	11.0%
<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	15.4%	14.6%	13.3%	13.6%	11.2%	11.0%	13.8%	10.7%	11.5%	10.4%	11.1%
Total Equity + Allow. for Loan Loss	16.4%	15.3%	13.9%	14.8%	11.6%	11.4%	14.6%	10.9%	12.2%	10.9%	11.6%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-5.0%	-10.5%	8.7%	-10.4%	1.3%	-3.7%	-10.9%	-10.6%	-0.3%	0.5%	-5.9%
Total Loans and Leases	4.2%	10.6%	11.9%	-11.7%	6.2%	10.0%	8.1%	10.8%	10.9%	13.4%	10.6%
<b>TOTAL ASSETS</b>	<b>0.6%</b>	<b>2.4%</b>	<b>9.9%</b>	<b>-10.6%</b>	<b>3.6%</b>	<b>4.5%</b>	<b>2.0%</b>	<b>4.0%</b>	<b>9.7%</b>	<b>13.9%</b>	<b>6.5%</b>
Total Liabilities	87.1%	6.3%	48.2%	-18.8%	74.8%	4.0%	-30.8%	-23.0%	47.3%	101.8%	20.2%
Total Shares and Deposits	0.7%	2.3%	7.1%	-11.1%	0.2%	4.6%	2.8%	5.5%	7.9%	9.7%	5.7%
Equity Capital	-1.0%	1.7%	3.8%	-0.3%	1.9%	4.5%	3.2%	4.6%	9.0%	8.8%	5.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>0.6%</b>	<b>2.4%</b>	<b>9.9%</b>	<b>-10.6%</b>	<b>3.6%</b>	<b>4.5%</b>	<b>2.0%</b>	<b>4.0%</b>	<b>9.7%</b>	<b>13.9%</b>	<b>6.5%</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	3.61%	1.33%	2.33%	1.53%	1.43%	0.86%	0.51%	0.73%	0.90%	0.66%	0.84%
Delinquent Loans / Total Capital	14.5%	5.5%	7.8%	5.2%	6.7%	4.4%	2.3%	4.6%	6.5%	5.8%	5.4%
Delinquent Loans + OREO / Net Loans + OREO	3.7%	1.4%	2.4%	1.6%	1.7%	0.9%	0.7%	0.9%	1.2%	0.8%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	39.4%	24.0%	42.5%	12.6%	22.3%	26.9%	2.7%	22.6%	16.0%	10.5%	19.5%
Allowance for Loan Losses/Net Loans	1.62%	1.02%	1.28%	2.57%	0.83%	0.67%	1.17%	0.73%	0.87%	0.69%	0.80%
Loans 2 to less than 6 months Delinquent (\$000s)	\$15	\$24	\$54	\$104	\$197	\$299	\$372	\$1,289	\$4,344	\$6,507	\$377
Loans 6 to less than 12 months Delinquent (\$000s)	\$8	\$7	\$32	\$13	\$43	\$86	\$11	\$278	\$751	\$710	\$74
Loans 12 months and over Delinquent (\$000s)	\$3	\$0	\$7	\$2	\$13	\$24	\$0	\$98	\$75	\$53	\$17
Total Delinquent Loans (\$000s)	\$25	\$31	\$93	\$119	\$253	\$409	\$383	\$1,665	\$5,169	\$7,270	\$468
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.06%	0.77%	0.43%	0.48%	0.66%	0.29%	0.38%	0.72%	0.61%	0.52%
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%	3.30%	0.00%	12.80%	4.88%	0.00%	0.23%	6.44%	0.00%	4.65%
New Vehicle Loans	4.17%	0.30%	1.74%	0.46%	1.03%	0.47%	0.19%	0.58%	0.28%	0.50%	0.50%
Used Vehicle Loans	2.56%	1.64%	2.63%	2.22%	1.88%	0.91%	0.70%	0.89%	0.77%	0.85%	0.95%
1st Mortgage Fixed	0.00%	0.00%	1.72%	0.00%	0.94%	0.57%	0.31%	0.36%	0.91%	0.18%	0.48%
1st Mortgage Adj	0.00%	0.00%	3.06%	0.00%	0.69%	1.34%	0.00%	1.04%	2.12%	0.00%	1.07%
Other RE Fixed	0.00%	27.12%	0.00%	0.00%	0.19%	1.34%	0.99%	0.60%	1.87%	0.87%	0.85%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.80%	0.65%	0.00%	0.16%	0.38%	0.43%	0.38%
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	10.99%	2.14%	3.59%	1.79%	2.68%	1.23%	1.18%	2.23%	6.84%	3.19%	3.10%
Indirect Loans	0.00%	0.00%	0.00%	2.91%	3.56%	1.24%	0.58%	0.84%	0.67%	0.78%	0.83%
Total 1st Mortgage Loans	0.00%	0.00%	1.96%	0.00%	0.91%	0.85%	0.25%	0.55%	0.96%	0.17%	0.60%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.00%	0.43%	3.74%	0.00%	0.70%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.08%	0.41%	0.00%	0.12%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.36%	0.63%	0.65%	0.64%	0.62%	0.35%	0.70%	0.48%	0.53%	0.82%	0.57%
Recoveries / Charge-Offs	55.26%	41.73%	23.43%	33.59%	14.62%	35.24%	21.01%	19.49%	8.95%	17.13%	18.40%
Expected Charge-Offs / Net Loans	1.38%	0.68%	0.69%	0.53%	1.12%	0.37%	0.45%	0.46%	0.49%	0.64%	0.54%
Provision for Loan Losses/Net Charge-Offs	191.2%	79.4%	157.8%	82.2%	101.7%	107.4%	90.5%	111.1%	126.0%	106.8%	111.5%
Prov. for Loan Losses/Expected Charge-Offs	50.1%	73.5%	149.6%	102.4%	56.4%	103.3%	141.6%	116.4%	136.0%	139.7%	118.6%
Bankruptcies / Net Loans	1.39%	1.59%	0.79%	1.02%	3.25%	0.68%	1.40%	1.18%	1.15%	2.19%	1.48%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$24	\$31	\$74	\$127	\$248	\$626	\$1,273	\$3,174	\$10,406	\$372
Total Amount of Recoveries (\$000s)	\$3	\$10	\$7	\$25	\$19	\$87	\$132	\$248	\$284	\$1,783	\$68
Net Charge Offs (\$000s)	\$2	\$14	\$24	\$49	\$108	\$161	\$495	\$1,025	\$2,890	\$8,623	\$303
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.14%	-0.02%	0.61%	0.59%	0.66%	1.00%	1.16%	1.46%	0.96%
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%	12.09%	14.10%	0.00%	28.85%	6.31%	0.00%	0.00%	0.61%	0.00%	5.12%
New Vehicle Loans	0.00%	0.56%	0.54%	0.23%	0.45%	0.15%	0.86%	0.39%	0.30%	0.91%	0.51%
Used Vehicle Loans	0.35%	0.52%	0.54%	0.43%	0.62%	0.53%	0.93%	0.59%	0.60%	0.96%	0.69%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.46%	0.31%	0.04%	0.17%	0.05%	0.02%	0.00%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	1.02%	0.00%	0.03%	0.12%	0.33%	0.00%	0.01%	0.13%	0.06%
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	1.20%	1.65%	0.89%	5.73%	-0.07%	0.54%	0.87%	0.41%	0.41%	0.90%	0.59%
Indirect Loans	0.00%	0.00%	0.00%	1.11%	1.23%	0.64%	1.15%	0.61%	0.56%	1.04%	0.77%
Number of Credit Unions in Each Peer Group:	14	11	15	7	16	12	2	6	2	1	86



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%	6.26%	21.97%	15.95%	28.13%	8.71%	4.74%	2.40%	0.00%	0.00%	5.41%
Credit Unions - Deposits in and Loans to	0.00%	3.32%	3.47%	2.33%	13.28%	3.61%	0.79%	1.38%	0.00%	0.00%	2.22%
Total Investments in Corporate Credit Unions*	51.87%	29.38%	49.60%	30.92%	54.24%	39.98%	31.58%	23.31%	33.80%	36.21%	33.89%
Marketable Securities	0.00%	27.43%	80.89%	75.32%	86.52%	137.12%	32.75%	204.56%	8.72%	7.56%	96.68%
All Other Investments	99.43%	139.26%	206.83%	198.32%	183.83%	145.45%	127.74%	14.37%	-0.72%	-100.66%	40.29%
<b>Total Investments</b>	<b>216.22%</b>	<b>233.73%</b>	<b>388.09%</b>	<b>344.69%</b>	<b>376.64%</b>	<b>341.02%</b>	<b>197.60%</b>	<b>253.23%</b>	<b>44.55%</b>	<b>-25.14%</b>	<b>189.70%</b>
Unsecured Loans	39.63%	58.87%	33.30%	36.66%	41.57%	25.62%	39.72%	44.64%	39.43%	38.12%	38.84%
Vehicle Loans	338.01%	322.08%	231.99%	263.27%	279.12%	252.74%	250.55%	355.34%	537.68%	656.95%	411.48%
New Vehicle Loans	77.29%	65.37%	48.41%	58.88%	53.28%	46.11%	52.06%	90.06%	113.05%	157.58%	92.83%
Used Vehicle Loans	260.72%	256.71%	183.58%	204.39%	225.84%	206.62%	198.48%	265.28%	424.63%	499.36%	318.65%
Total Real Estate	0.00%	1.23%	36.74%	32.51%	131.34%	210.90%	147.93%	203.12%	161.20%	226.45%	181.45%
1st Mortgage	0.00%	0.00%	27.26%	27.50%	105.16%	164.33%	121.44%	160.29%	102.07%	185.32%	139.07%
1st Mortgage Fxd	0.00%	0.00%	22.52%	26.22%	89.83%	105.94%	99.67%	113.30%	98.52%	177.37%	111.94%
1st Mortgage Adj	0.00%	0.00%	4.74%	1.29%	15.33%	58.39%	21.77%	46.99%	3.55%	7.95%	27.14%
2nd Mortgage	0.00%	1.23%	9.48%	5.01%	26.18%	46.57%	26.49%	42.83%	59.13%	41.13%	42.38%
Closed-End Fxd	0.00%	0.00%	1.47%	3.17%	6.79%	7.22%	16.65%	11.56%	2.32%	16.10%	9.03%
Closed-End Adj	0.00%	0.25%	0.00%	0.00%	0.91%	2.86%	0.00%	0.00%	0.07%	0.00%	0.52%
Open-End Adj	0.00%	0.00%	8.01%	0.58%	15.39%	35.46%	9.84%	31.26%	56.74%	25.02%	32.39%
Open-End Fxd	0.00%	0.98%	0.00%	1.26%	3.09%	1.02%	0.00%	0.00%	0.00%	0.00%	0.44%
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	50.78%	48.75%	44.74%	37.08%	29.55%	35.45%	29.22%	26.09%	25.35%	9.21%	25.92%
<b>Total Loans</b>	<b>428.64%</b>	<b>432.25%</b>	<b>348.00%</b>	<b>369.52%</b>	<b>485.79%</b>	<b>528.29%</b>	<b>472.73%</b>	<b>632.27%</b>	<b>768.34%</b>	<b>930.73%</b>	<b>660.73%</b>
Indirect Loans	0.00%	0.00%	0.00%	56.75%	43.71%	90.58%	77.08%	242.91%	369.03%	551.40%	261.23%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	21.56%	15.66%	35.84%	30.76%	68.36%	68.63%	83.93%	63.48%
Business Loans	0.00%	10.12%	10.29%	17.45%	4.41%	54.78%	6.28%	38.77%	17.67%	30.14%	29.71%
Participation Loans	0.00%	0.00%	0.61%	0.00%	0.34%	0.07%	10.30%	1.46%	0.19%	0.00%	0.98%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>1.23%</b>	<b>36.74%</b>	<b>34.17%</b>	<b>140.66%</b>	<b>229.12%</b>	<b>153.02%</b>	<b>326.18%</b>	<b>162.95%</b>	<b>234.00%</b>	<b>223.45%</b>
Total Real Estate	0.00%	1.23%	36.74%	32.51%	131.34%	210.90%	147.93%	203.12%	161.20%	226.45%	181.45%
RE Business Loans	0.00%	0.00%	3.99%	4.72%	1.19%	31.70%	5.75%	33.62%	11.19%	29.61%	22.50%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.66%	9.32%	18.22%	5.09%	123.06%	1.75%	7.56%	42.00%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.66%	9.32%	18.22%	5.09%	119.11%	1.75%	6.49%	40.65%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.95%	0.00%	1.07%	1.35%



