

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	0.90%	0.96%	0.99%	0.73%	0.94%	0.86%	1.15%	1.26%	1.34%	1.12%	1.17%
Loan Yield	7.41%	7.14%	5.84%	4.94%	5.70%	4.58%	5.10%	4.57%	4.06%	4.46%	4.50%
Net Loan Yield After NCOs	7.50%	5.34%	5.55%	4.74%	5.23%	4.16%	4.53%	4.01%	3.67%	3.92%	3.98%
Asset Yield	2.98%	2.74%	2.58%	2.38%	2.72%	2.45%	3.47%	3.29%	2.60%	3.49%	3.25%
Cost of Funds	-0.40%	-0.20%	-0.36%	-0.41%	-0.20%	-0.24%	-0.33%	-0.37%	-0.30%	-0.47%	-0.40%
Gross Spread	2.58%	2.54%	2.22%	1.98%	2.52%	2.21%	3.14%	2.92%	2.29%	3.01%	2.85%
Provision Expense	-0.11%	-0.71%	-0.07%	-0.12%	-0.18%	-0.21%	-0.29%	-0.40%	-0.24%	-0.48%	-0.40%
Net Spread after Provision Expense	2.47%	1.83%	2.15%	1.85%	2.34%	2.01%	2.85%	2.52%	2.05%	2.53%	2.45%
Total Non-Interest Income	0.27%	0.10%	0.45%	0.13%	0.78%	1.32%	1.79%	1.13%	1.11%	1.29%	1.23%
Total Non-Interest Expense	-2.82%	-2.62%	-2.26%	-1.71%	-3.15%	-3.06%	-4.45%	-3.43%	-2.85%	-3.13%	-3.22%
Net Operating Expense	-2.54%	-2.53%	-1.81%	-1.58%	-2.37%	-1.74%	-2.66%	-2.30%	-1.75%	-1.84%	-1.99%
Non-Operating Gains (Losses)	0.00%	-0.02%	-0.01%	-0.04%	0.00%	0.00%	-0.01%	0.05%	0.02%	0.01%	0.02%
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	-0.05%	-0.04%	-0.01%	-0.01%	-0.02%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%
NCUSIF Recovery/Pass-back	0.00%	0.01%	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)	-0.12%	-0.73%	0.32%	0.23%	-0.05%	0.27%	0.18%	0.27%	0.33%	0.69%	0.48%
Net Charge-Offs	0.03%	-0.52%	-0.10%	-0.08%	-0.18%	-0.19%	-0.35%	-0.35%	-0.19%	-0.39%	-0.34%
ROA (with Net Charge-offs)	0.01%	-0.55%	0.30%	0.27%	-0.05%	0.29%	0.12%	0.31%	0.39%	0.78%	0.53%
ROA with Provision for LL - W/O NCUSIF Expense	-0.07%	-0.71%	0.33%	0.24%	-0.04%	0.27%	0.18%	0.27%	0.33%	0.71%	0.48%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.07%	-0.52%	0.31%	0.28%	-0.03%	0.29%	0.12%	0.31%	0.39%	0.79%	0.54%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.22%	-1.21%	-1.17%	-0.75%	-1.52%	-1.43%	-2.00%	-1.79%	-1.42%	-1.53%	-1.59%
Travel and Conference Expense	0.00%	-0.01%	-0.01%	-0.01%	-0.02%	-0.02%	-0.04%	-0.03%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.14%	-0.09%	-0.13%	-0.11%	-0.20%	-0.16%	-0.33%	-0.24%	-0.22%	-0.20%	-0.21%
Office Operations Expense	-1.01%	-0.58%	-0.54%	-0.37%	-0.61%	-0.74%	-1.18%	-0.67%	-0.53%	-0.47%	-0.58%
Educational and Promotional Expense	-0.01%	-0.01%	-0.01%	-0.02%	-0.07%	-0.10%	-0.13%	-0.10%	-0.12%	-0.11%	-0.11%
Loan Servicing Expense	-0.19%	-0.04%	-0.13%	-0.03%	-0.17%	-0.25%	-0.26%	-0.20%	-0.11%	-0.23%	-0.21%
Professional and Outside Services	-0.14%	-0.51%	-0.19%	-0.36%	-0.47%	-0.26%	-0.40%	-0.27%	-0.24%	-0.47%	-0.38%
Member Insurance	-0.05%	-0.05%	-0.01%	-0.02%	-0.02%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.05%	-0.13%	-0.05%	-0.04%	-0.07%	-0.08%	-0.11%	-0.11%	-0.16%	-0.09%	-0.10%
Total Non-Interest Expense	-2.82%	-2.62%	-2.26%	-1.71%	-3.15%	-3.06%	-4.45%	-3.43%	-2.85%	-3.13%	-3.22%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.04%	2.79%	2.77%	2.29%	2.74%	2.69%	3.62%	3.42%	2.69%	3.62%	3.38%
Average Cost of Funds	-0.46%	-0.28%	-0.54%	-0.55%	-0.25%	-0.32%	-0.37%	-0.41%	-0.35%	-0.52%	-0.45%
FTE Employee / \$million of Loans & Share Drafts	1.92	1.18	0.90	0.31	0.53	0.43	0.39	0.30	0.27	0.20	0.25
Compensation & Benefits / FTE Emp.	\$16,629	\$35,841	\$39,630	\$49,522	\$60,965	\$62,016	\$66,119	\$75,613	\$84,329	\$86,506	\$79,426
Compensation & Benefits / \$million Lns. & S.D.s	\$34,849	\$41,310	\$33,403	\$17,822	\$32,698	\$25,730	\$26,135	\$22,804	\$23,037	\$17,927	\$20,518
Operating Expense / Loans & Share Drafts	-8.09%	-8.98%	-6.44%	-4.10%	-6.79%	-5.53%	-5.83%	-4.36%	-4.63%	-3.68%	-4.16%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.80%	0.33%	1.28%	0.31%	1.68%	2.41%	2.34%	1.43%	1.79%	1.51%	1.59%
Net Operating Expense / Loans & Share Drafts	-7.29%	-8.65%	-5.16%	-3.79%	-5.10%	-3.12%	-3.48%	-2.93%	-2.83%	-2.17%	-2.57%
Operating Expense / Operating Revenue	80.28%	101.42%	86.96%	79.46%	95.77%	86.75%	90.86%	86.10%	85.17%	75.63%	80.86%
Total Fixed Assets / Shares & Equity	0.04%	0.04%	0.72%	0.55%	0.82%	1.82%	3.39%	1.74%	1.23%	1.32%	1.52%
Net Loans to Total Shares and Deposits	36.8%	39.7%	44.4%	57.3%	48.0%	56.4%	70.5%	73.0%	59.5%	87.7%	77.5%
Members / FTE Employee	399.33	676.10	416.73	646.25	466.11	435.65	387.22	345.85	431.02	443.64	412.34

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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	0.6%	0.0%	1.0%	0.2%	0.8%	0.7%	0.8%	0.9%	0.6%	0.9%	0.8%
Total Investments	66.9%	71.1%	66.9%	58.9%	58.9%	50.8%	32.1%	31.2%	45.9%	19.8%	28.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.3%	1.0%	1.8%	3.8%	4.1%	3.7%	3.1%	6.5%	5.0%
All Other Unsecured Loans/Lines of Credit	8.7%	14.8%	7.5%	3.7%	5.2%	4.5%	6.0%	2.8%	1.9%	4.2%	3.7%
Short-Term Small Amount Loans (STS)	0.1%	0.3%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.1%	0.4%	0.3%
New Vehicle Loans	7.2%	4.6%	8.9%	5.3%	7.5%	5.8%	8.1%	7.2%	6.5%	12.0%	9.6%
Used Vehicle Loans	10.2%	6.7%	10.0%	5.4%	11.3%	12.7%	15.2%	9.5%	9.3%	14.2%	12.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	1.7%	1.1%	1.0%	13.0%	6.8%	10.0%	17.9%	28.6%	22.4%	25.4%	24.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.7%	9.3%	4.0%	6.2%	7.7%	9.0%	4.9%	11.1%	9.2%
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	4.1%	1.0%	2.5%	2.8%	1.2%	1.8%	2.3%	2.8%	1.2%	1.2%	1.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%	0.4%	0.2%	0.2%
Total Loans and Leases	32.0%	28.7%	31.0%	40.5%	37.9%	45.1%	61.5%	64.0%	49.8%	75.4%	66.3%
Less: Allowance for Loan & Lease Losses	-0.8%	-0.8%	-0.3%	-0.9%	-0.4%	-0.4%	-0.5%	-0.6%	-0.3%	-0.6%	-0.6%
Net Loans and Leases	31.2%	27.9%	30.6%	39.6%	37.5%	44.7%	61.0%	63.3%	49.5%	74.8%	65.8%
Total Other Assets	1.3%	1.0%	1.5%	1.4%	2.8%	3.8%	6.1%	4.6%	4.0%	4.6%	4.5%
<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%	11.9%	17.7%	20.1%	11.0%	8.8%	3.0%	3.0%	3.0%	3.7%	3.9%
Share Drafts	3.3%	0.1%	4.9%	2.0%	9.4%	13.6%	15.8%	17.1%	14.4%	13.5%	14.3%
Regular Shares	76.1%	62.2%	59.6%	45.7%	53.8%	35.3%	42.4%	32.6%	39.0%	31.4%	34.2%
Money Market Shares	2.0%	5.3%	0.0%	6.3%	2.6%	9.4%	12.6%	15.8%	4.9%	16.4%	13.8%
Share Certificates	5.5%	2.0%	3.3%	15.6%	8.0%	13.3%	11.7%	12.8%	11.7%	18.0%	15.1%
IRA/KEOGH Accounts	0.0%	2.6%	1.6%	0.7%	4.7%	5.9%	4.1%	6.5%	5.5%	6.3%	6.0%
All Other Shares	0.0%	0.1%	0.2%	0.1%	0.3%	2.4%	0.6%	2.9%	8.2%	0.2%	2.0%
Non-Member Deposits	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
Total Shares and Deposits	86.9%	72.4%	69.7%	70.6%	79.0%	79.9%	87.2%	87.7%	83.8%	86.0%	85.6%
Total Equity	13.0%	15.7%	12.6%	9.3%	10.0%	11.2%	9.8%	9.4%	13.2%	10.3%	10.5%
<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	13.0%	15.7%	12.6%	9.3%	10.4%	11.3%	10.1%	9.7%	13.7%	10.7%	10.9%
Total Equity + Allow. for Loan Loss	13.8%	16.5%	13.0%	10.2%	10.4%	11.6%	10.3%	10.0%	13.5%	10.9%	11.1%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	26.3%	-19.1%	1.0%	15.2%	18.2%	-28.2%	14.8%	2.1%	-0.3%	-16.9%	-6.4%
Total Loans and Leases	-4.5%	-22.0%	-41.5%	54.4%	12.3%	-28.5%	15.0%	6.4%	9.6%	20.5%	14.1%
<b>TOTAL ASSETS</b>	<b>15.2%</b>	<b>-20.1%</b>	<b>-17.7%</b>	<b>27.7%</b>	<b>16.2%</b>	<b>-28.2%</b>	<b>13.8%</b>	<b>5.4%</b>	<b>4.7%</b>	<b>10.4%</b>	<b>7.2%</b>
Total Liabilities	0.0%	-13.6%	-1.8%	11.1%	56.5%	-39.0%	143.7%	9.8%	41.3%	33.3%	23.2%
Total Shares and Deposits	15.5%	-21.6%	-22.1%	34.3%	12.7%	-27.4%	12.1%	5.4%	4.2%	10.0%	6.9%
Equity Capital	13.0%	-17.4%	-9.7%	21.3%	11.8%	-24.3%	10.3%	3.6%	1.3%	6.6%	4.1%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>15.2%</b>	<b>-20.1%</b>	<b>-17.7%</b>	<b>27.7%</b>	<b>16.2%</b>	<b>-28.2%</b>	<b>13.8%</b>	<b>5.4%</b>	<b>4.7%</b>	<b>10.4%</b>	<b>7.2%</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	3.45%	2.31%	1.57%	1.67%	1.20%	0.93%	0.94%	1.00%	0.89%	0.98%	0.98%
Delinquent Loans / Total Capital	8.0%	4.0%	3.7%	6.6%	4.4%	3.6%	5.6%	6.4%	3.3%	6.8%	5.9%
Delinquent Loans + OREO / Net Loans + OREO	3.5%	2.4%	1.6%	1.7%	1.2%	1.0%	1.1%	1.2%	0.9%	1.1%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	75.0%	41.1%	35.7%	43.3%	34.0%	24.1%	10.5%	28.3%	43.2%	27.1%	28.3%
Allowance for Loan Losses/Net Loans	2.66%	2.88%	1.11%	2.21%	1.07%	0.82%	0.88%	0.99%	0.64%	0.81%	0.85%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$14	\$30	\$69	\$94	\$263	\$732	\$1,599	\$2,047	\$10,712	\$1,207
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$7	\$15	\$6	\$35	\$43	\$59	\$305	\$585	\$2,208	\$246
Loans 12 months and over Delinquent (\$000s)	\$5	\$2	\$2	\$46	\$14	\$41	\$27	\$324	\$972	\$1,778	\$231
Total Delinquent Loans (\$000s)	\$14	\$24	\$46	\$121	\$143	\$346	\$818	\$2,228	\$3,604	\$14,698	\$1,684
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.15%	0.00%	0.54%	0.72%	0.79%	0.78%	0.59%	0.87%	0.81%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.00%	3.07%	0.00%	0.00%	2.88%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.20%	1.44%	0.00%	1.50%	1.39%
New Vehicle Loans	0.00%	0.67%	0.34%	0.23%	0.92%	0.43%	0.62%	0.39%	0.40%	0.66%	0.59%
Used Vehicle Loans	3.49%	0.00%	1.72%	2.43%	1.00%	1.11%	1.31%	0.82%	0.67%	1.19%	1.07%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.54%	1.74%	0.98%	0.67%	0.80%	0.81%	1.04%	0.94%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.65%	19.09%	0.00%	0.00%	1.54%	2.21%	0.64%	1.19%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	2.11%	0.84%	1.41%	1.67%	1.04%	1.50%	1.49%
Other RE Adj	0.00%	0.00%	0.00%	3.06%	0.00%	0.54%	0.37%	0.35%	0.53%	0.43%	0.44%
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	18.11%	62.01%	10.69%	2.47%	6.28%	3.47%	4.29%	3.24%	4.79%	6.94%	5.03%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.14%	1.13%	0.47%	1.04%	1.40%	1.18%	1.17%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.40%	1.96%	0.93%	0.57%	1.12%	1.04%	0.96%	1.00%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.71%	1.69%	0.17%	0.49%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.14%	0.12%	0.02%	0.06%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	-0.09%	1.80%	0.29%	0.20%	0.47%	0.43%	0.58%	0.56%	0.38%	0.54%	0.53%
Recoveries / Charge-Offs	133.33%	41.18%	22.35%	42.20%	29.57%	30.38%	24.64%	17.30%	26.22%	21.73%	21.65%
Expected Charge-Offs / Net Loans	1.77%	1.06%	0.63%	1.04%	0.60%	0.45%	0.36%	0.65%	0.47%	0.50%	0.53%
Provision for Loan Losses/Net Charge-Offs	-400.0%	135.5%	75.8%	152.0%	100.7%	109.6%	84.2%	112.2%	129.5%	121.4%	117.3%
Prov. for Loan Losses/Expected Charge-Offs	20.1%	236.4%	35.3%	30.5%	79.8%	105.6%	134.9%	98.4%	105.9%	132.5%	118.4%
Bankruptcies / Net Loans	0.00%	0.91%	0.70%	0.09%	1.03%	0.93%	0.62%	0.66%	0.64%	0.92%	0.81%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$38	\$12	\$25	\$76	\$260	\$635	\$1,463	\$2,002	\$9,445	\$1,080
Total Amount of Recoveries (\$000s)	\$1	\$16	\$3	\$10	\$22	\$79	\$157	\$253	\$525	\$2,052	\$234
Net Charge Offs (\$000s)	\$0	\$22	\$9	\$14	\$53	\$181	\$479	\$1,210	\$1,477	\$7,393	\$846
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.02%	0.64%	0.40%	0.72%	0.60%	1.10%	0.96%	1.22%	1.10%
STS Loans	22.73%	0.00%	0.00%	0.00%	10.20%	0.00%	5.67%	5.59%	0.00%	0.00%	5.46%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	-0.37%	0.00%	0.00%	0.00%	0.22%	0.02%	0.03%
New Vehicle Loans	-0.17%	0.00%	0.28%	0.39%	0.11%	0.10%	0.35%	0.46%	0.42%	0.33%	0.35%
Used Vehicle Loans	0.00%	1.46%	0.14%	0.43%	0.49%	0.43%	0.67%	1.01%	0.45%	0.62%	0.67%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.04%	0.00%	-0.04%	0.15%	0.09%	0.04%	0.06%	0.07%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.05%	0.15%	0.04%	0.25%	0.09%	0.21%	0.10%	0.11%
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	-0.97%	26.00%	2.45%	0.47%	13.13%	8.66%	6.99%	-0.38%	-0.05%	-0.50%	-0.63%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	-0.44%	0.25%	0.33%	1.51%	1.04%	0.56%	0.77%
Number of Credit Unions in Each Peer Group:	7	9	7	7	18	7	9	15	4	6	89

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	17.76%	21.09%	32.98%	35.20%	29.47%	30.98%	0.74%	0.99%	0.96%	0.00%	2.24%
Credit Unions - Deposits in and Loans to	0.00%	3.95%	0.00%	0.00%	6.13%	9.63%	0.98%	0.68%	0.17%	0.00%	0.62%
Total Investments in Corporate Credit Unions*	31.35%	26.43%	19.63%	34.95%	50.03%	24.35%	26.90%	15.76%	0.53%	0.09%	6.84%
Marketable Securities	0.00%	84.52%	188.23%	217.21%	169.32%	124.96%	166.50%	192.68%	251.72%	88.39%	146.47%
All Other Investments	282.33%	256.77%	274.42%	283.59%	262.21%	208.89%	57.28%	58.67%	15.30%	-13.70%	25.21%
<b>Total Investments</b>	<b>515.90%</b>	<b>452.60%</b>	<b>531.41%</b>	<b>634.45%</b>	<b>564.68%</b>	<b>448.92%</b>	<b>319.13%</b>	<b>320.10%</b>	<b>334.15%</b>	<b>185.63%</b>	<b>266.09%</b>
Unsecured Loans	67.32%	94.09%	62.13%	50.39%	67.26%	73.52%	101.10%	66.54%	35.98%	100.94%	80.46%
Vehicle Loans	134.19%	72.09%	150.06%	115.31%	180.39%	163.35%	231.94%	170.97%	115.33%	246.65%	202.01%
New Vehicle Loans	55.33%	29.43%	70.48%	56.97%	72.23%	51.25%	80.93%	73.40%	47.46%	113.13%	88.51%
Used Vehicle Loans	78.86%	42.66%	79.58%	58.34%	108.16%	112.10%	151.01%	97.57%	67.87%	133.52%	113.50%
Total Real Estate	12.79%	8.10%	13.64%	240.30%	103.66%	143.28%	254.43%	385.94%	198.70%	342.76%	308.11%
1st Mortgage	12.79%	7.31%	7.84%	139.65%	65.02%	88.39%	177.66%	293.40%	162.89%	238.92%	223.49%
1st Mortgage Fxd	12.26%	7.31%	7.84%	31.70%	64.17%	83.84%	152.28%	168.23%	135.72%	192.70%	167.79%
1st Mortgage Adj	0.62%	0.00%	0.00%	107.95%	0.85%	4.55%	25.38%	125.17%	27.17%	46.21%	55.70%
2nd Mortgage	0.00%	0.79%	5.80%	100.63%	38.64%	54.89%	76.78%	92.54%	35.81%	103.84%	84.62%
Closed-End Fxd	0.00%	0.53%	5.80%	1.80%	11.77%	12.83%	17.58%	29.46%	12.90%	15.67%	17.78%
Closed-End Adj	0.00%	0.00%	0.00%	1.53%	0.31%	0.00%	3.39%	0.60%	0.00%	0.10%	0.36%
Open-End Adj	0.00%	0.26%	0.00%	97.30%	25.93%	42.06%	54.54%	62.47%	22.91%	88.06%	66.39%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.64%	0.00%	1.26%	0.00%	0.00%	0.00%	0.08%
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	31.88%	6.50%	20.23%	29.79%	11.23%	16.33%	22.61%	28.61%	8.88%	11.42%	15.28%
<b>Total Loans</b>	<b>246.98%</b>	<b>183.00%</b>	<b>246.10%</b>	<b>435.78%</b>	<b>363.00%</b>	<b>398.61%</b>	<b>611.84%</b>	<b>656.53%</b>	<b>362.57%</b>	<b>707.58%</b>	<b>610.54%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	5.80%	12.33%	10.42%	76.69%	37.58%	142.02%	95.29%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	3.21%	7.55%	4.49%	44.85%	32.58%	57.58%	47.17%
Business Loans	0.00%	0.00%	0.00%	13.89%	5.13%	10.06%	28.90%	77.30%	13.74%	36.22%	38.48%
Participation Loans	0.00%	0.00%	0.00%	0.00%	14.67%	0.00%	4.52%	3.72%	4.45%	12.02%	8.22%
<b>Total Mortgage Exposure**</b>	<b>12.79%</b>	<b>8.10%</b>	<b>24.46%</b>	<b>240.30%</b>	<b>110.23%</b>	<b>174.19%</b>	<b>327.09%</b>	<b>459.65%</b>	<b>301.34%</b>	<b>382.29%</b>	<b>366.15%</b>
Total Real Estate	12.79%	8.10%	13.64%	240.30%	103.66%	143.28%	254.43%	385.94%	198.70%	342.76%	308.11%
RE Business Loans	0.00%	0.00%	0.00%	13.89%	4.41%	0.16%	8.41%	52.75%	9.20%	22.32%	24.30%
Mortgage-Backed Investments	0.00%	0.00%	10.82%	0.00%	6.57%	30.91%	72.66%	73.71%	102.65%	39.53%	58.04%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	10.82%	0.00%	6.57%	30.91%	72.66%	57.62%	90.39%	39.36%	52.50%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.09%	12.25%	0.17%	5.54%



