

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	0.72%	0.39%	0.86%	0.87%	0.75%	1.07%	0.85%	1.53%	1.27%	1.13%	1.13%
Loan Yield	8.47%	8.14%	6.29%	6.22%	5.17%	6.06%	4.77%	5.32%	6.40%	4.55%	4.72%
Net Loan Yield After NCOs	6.65%	4.74%	5.72%	5.12%	4.18%	5.22%	4.21%	4.75%	5.59%	4.12%	4.24%
Asset Yield	3.59%	4.97%	3.11%	3.19%	2.83%	3.67%	3.19%	3.84%	4.89%	3.17%	3.28%
Cost of Funds	-0.45%	-0.19%	-0.25%	-0.24%	-0.28%	-0.33%	-0.26%	-0.40%	-0.92%	-0.82%	-0.77%
Gross Spread	3.14%	4.78%	2.86%	2.95%	2.56%	3.35%	2.93%	3.44%	3.97%	2.36%	2.51%
Provision Expense	-0.45%	-2.71%	-0.12%	-0.40%	-0.24%	-0.50%	-0.37%	-0.38%	-0.82%	-0.32%	-0.35%
Net Spread after Provision Expense	2.69%	2.08%	2.74%	2.55%	2.32%	2.85%	2.55%	3.06%	3.14%	2.04%	2.16%
Total Non-Interest Income	0.00%	1.98%	0.85%	0.45%	0.93%	1.28%	1.89%	1.80%	1.01%	0.85%	0.93%
Total Non-Interest Expense	-4.26%	-5.89%	-3.52%	-3.07%	-3.18%	-4.03%	-3.84%	-4.09%	-3.55%	-2.28%	-2.50%
Net Operating Expense	-4.26%	-3.90%	-2.68%	-2.62%	-2.25%	-2.75%	-1.95%	-2.29%	-2.55%	-1.43%	-1.57%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.01%	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	0.00%	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)	-1.57%	-1.83%	0.06%	-0.07%	0.06%	0.10%	0.60%	0.77%	0.60%	0.61%	0.60%
Net Charge-Offs	-0.67%	-2.01%	-0.24%	-0.48%	-0.48%	-0.45%	-0.35%	-0.36%	-0.58%	-0.26%	-0.29%
ROA (with Net Charge-offs)	-1.79%	-1.13%	-0.06%	-0.16%	-0.18%	0.15%	0.63%	0.79%	0.85%	0.66%	0.65%
ROA with Provision for LL - W/O NCUSIF Expense	-1.57%	-1.83%	0.06%	-0.07%	0.06%	0.10%	0.60%	0.77%	0.60%	0.61%	0.60%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.79%	-1.13%	-0.06%	-0.15%	-0.18%	0.14%	0.63%	0.79%	0.85%	0.66%	0.65%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.47%	-3.34%	-1.79%	-1.49%	-1.53%	-1.92%	-1.79%	-2.05%	-1.87%	-1.35%	-1.43%
Travel and Conference Expense	0.00%	-0.03%	-0.04%	-0.01%	-0.04%	-0.04%	-0.05%	-0.05%	-0.03%	-0.01%	-0.02%
Office Occupancy Expense	0.00%	-0.09%	-0.05%	-0.25%	-0.22%	-0.24%	-0.29%	-0.28%	-0.31%	-0.18%	-0.20%
Office Operations Expense	-1.57%	-1.48%	-0.58%	-0.61%	-0.62%	-0.70%	-0.81%	-0.74%	-0.63%	-0.48%	-0.51%
Educational and Promotional Expense	0.00%	0.00%	-0.03%	-0.01%	-0.05%	-0.09%	-0.09%	-0.16%	-0.05%	-0.02%	-0.03%
Loan Servicing Expense	0.00%	-0.50%	-0.10%	-0.15%	-0.21%	-0.21%	-0.27%	-0.25%	-0.26%	-0.04%	-0.07%
Professional and Outside Services	-0.22%	-0.35%	-0.75%	-0.47%	-0.42%	-0.70%	-0.49%	-0.40%	-0.22%	-0.14%	-0.18%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	0.00%	-0.01%
Miscellaneous Operating Expenses	0.00%	-0.06%	-0.15%	-0.05%	-0.07%	-0.11%	-0.03%	-0.14%	-0.15%	-0.05%	-0.06%
Total Non-Interest Expense	-4.26%	-5.89%	-3.52%	-3.07%	-3.18%	-4.03%	-3.84%	-4.09%	-3.55%	-2.28%	-2.50%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.60%	4.84%	3.14%	3.28%	3.27%	3.62%	3.60%	3.82%	5.12%	3.24%	3.36%
Average Cost of Funds	-0.69%	-0.24%	-0.31%	-0.30%	-0.39%	-0.37%	-0.33%	-0.42%	-1.06%	-0.87%	-0.83%
FTE Employee / \$million of Loans & Share Drafts	2.31	1.16	0.65	0.57	0.48	0.47	0.45	0.37	0.36	0.25	0.27
Compensation & Benefits / FTE Emp.	\$29,333	\$47,111	\$53,257	\$52,800	\$62,910	\$57,202	\$57,105	\$65,599	\$61,441	\$75,578	\$72,297
Compensation & Benefits / \$million Lns. & S.D.s	\$68,006	\$53,589	\$34,763	\$30,526	\$26,473	\$29,050	\$23,190	\$25,675	\$22,707	\$18,947	\$19,870
Operating Expense / Loans & Share Drafts	-11.75%	-9.45%	-6.83%	-6.28%	-5.50%	-6.09%	-4.98%	-5.11%	-4.31%	-3.19%	-3.47%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	3.19%	1.64%	0.92%	1.61%	1.93%	2.45%	2.25%	1.22%	1.19%	1.30%
Net Operating Expense / Loans & Share Drafts	-11.75%	-6.27%	-5.19%	-5.37%	-3.90%	-4.16%	-2.53%	-2.86%	-3.09%	-2.00%	-2.18%
Operating Expense / Operating Revenue	131.25%	87.33%	95.33%	90.93%	91.90%	87.99%	80.76%	79.51%	75.97%	76.93%	77.59%
Total Fixed Assets / Shares & Equity	0.00%	0.07%	0.26%	1.17%	2.44%	2.69%	3.10%	2.87%	2.62%	2.48%	2.52%
Net Loans to Total Shares and Deposits	56.8%	73.6%	51.6%	55.4%	59.3%	64.9%	71.3%	73.4%	84.0%	65.9%	67.0%
Members / FTE Employee	497.33	405.56	476.46	579.80	458.12	371.75	356.83	448.31	332.41	400.61	398.80

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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	0.0%	0.7%	1.5%	1.2%	1.1%	1.5%	1.6%	1.1%	1.1%	0.8%	0.9%
Total Investments	62.6%	43.2%	56.7%	53.0%	49.5%	40.3%	34.9%	30.9%	22.3%	35.6%	35.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.3%	0.9%	1.4%	2.0%	2.2%	2.5%	3.7%	3.4%	2.1%	2.2%
All Other Unsecured Loans/Lines of Credit	18.5%	15.8%	6.2%	8.4%	4.4%	5.5%	4.7%	3.7%	1.8%	2.9%	3.0%
Short-Term Small Amount Loans (STS)	0.0%	0.5%	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%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
New Vehicle Loans	3.5%	6.6%	6.9%	7.1%	4.9%	6.8%	8.1%	6.4%	4.8%	3.4%	3.8%
Used Vehicle Loans	14.9%	27.2%	16.0%	12.3%	15.7%	15.9%	21.5%	18.7%	11.6%	8.2%	9.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.4%	3.1%	13.1%	11.3%	13.5%	12.0%	25.1%	43.4%	39.3%	37.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.3%	6.0%	0.1%	6.1%	6.4%	6.1%	4.1%	1.2%	3.9%	3.9%
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	0.2%	3.7%	1.7%	1.6%	1.7%	3.1%	3.6%	1.2%	5.8%	0.5%	0.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	37.1%	55.8%	40.7%	43.8%	46.2%	53.6%	58.6%	62.8%	72.0%	60.4%	60.6%
Less: Allowance for Loan & Lease Losses	-0.8%	-1.2%	-0.4%	-0.4%	-0.6%	-0.5%	-0.5%	-0.4%	-1.3%	-0.6%	-0.6%
Net Loans and Leases	36.3%	54.6%	40.3%	43.5%	45.6%	53.1%	58.1%	62.4%	70.7%	59.7%	60.0%
Total Other Assets	1.1%	1.5%	1.5%	2.3%	3.8%	5.1%	5.4%	5.6%	5.9%	3.8%	4.1%
<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%	9.4%	5.7%	8.9%	11.4%	6.2%	7.3%	3.3%	6.0%	0.5%	1.3%
Share Drafts	0.0%	4.1%	10.5%	5.7%	10.8%	13.5%	16.0%	17.0%	12.0%	11.0%	11.5%
Regular Shares	65.3%	61.9%	49.6%	45.1%	36.1%	36.9%	31.9%	34.3%	22.6%	14.6%	17.1%
Money Market Shares	0.0%	0.0%	6.3%	6.8%	10.7%	12.2%	15.6%	12.9%	25.6%	44.2%	40.1%
Share Certificates	0.0%	9.8%	7.5%	16.1%	12.4%	11.2%	10.9%	14.8%	20.5%	11.0%	11.6%
IRA/KEOGH Accounts	0.0%	0.0%	4.9%	5.5%	6.5%	8.2%	7.4%	5.7%	4.7%	9.7%	9.2%
All Other Shares	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.1%	0.1%	0.8%	0.7%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	1.4%	0.4%	0.1%	0.6%	0.0%	0.3%	0.3%
Total Shares and Deposits	65.3%	75.8%	78.8%	79.2%	77.9%	82.6%	82.2%	85.6%	85.7%	91.6%	90.5%
Total Equity	34.7%	14.8%	15.5%	11.9%	10.7%	11.2%	10.5%	11.1%	8.4%	7.9%	8.3%
<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	34.6%	14.8%	15.5%	11.9%	10.8%	11.4%	10.6%	11.5%	13.3%	8.0%	8.6%
Total Equity + Allow. for Loan Loss	35.5%	16.0%	15.9%	12.2%	11.3%	11.7%	11.0%	11.6%	9.7%	8.5%	8.9%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	0.4%	111.7%	28.9%	6.6%	-48.9%	76.8%	12.7%	95.4%	4.6%	41.0%	39.8%
Total Loans and Leases	0.6%	-16.8%	-8.8%	3.5%	-88.7%	70.2%	-65.3%	52.6%	10.3%	6.7%	6.4%
<b>TOTAL ASSETS</b>	<b>0.7%</b>	<b>31.2%</b>	<b>12.0%</b>	<b>5.5%</b>	<b>-68.9%</b>	<b>70.2%</b>	<b>-39.5%</b>	<b>62.3%</b>	<b>9.7%</b>	<b>17.5%</b>	<b>16.8%</b>
Total Liabilities	0.0%	221.4%	28.3%	-0.4%	-32.1%	32.0%	28.6%	208.1%	-14.6%	-80.2%	-13.5%
Total Shares and Deposits	2.4%	24.3%	13.2%	7.1%	-73.8%	76.9%	-42.7%	59.9%	11.2%	18.8%	18.1%
Equity Capital	-2.6%	-11.5%	0.4%	-0.6%	-67.6%	45.9%	-54.0%	48.5%	13.0%	9.1%	8.5%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>0.7%</b>	<b>31.2%</b>	<b>12.0%</b>	<b>5.5%</b>	<b>-68.9%</b>	<b>70.2%</b>	<b>-39.5%</b>	<b>62.3%</b>	<b>9.7%</b>	<b>17.5%</b>	<b>16.8%</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	2.57%	2.11%	0.94%	1.35%	1.90%	1.53%	1.09%	0.75%	1.19%	0.94%	0.97%
Delinquent Loans / Total Capital	2.7%	7.3%	2.4%	4.8%	7.8%	7.0%	5.8%	4.0%	8.9%	6.7%	6.6%
Delinquent Loans + OREO / Net Loans + OREO	2.6%	2.7%	1.2%	1.5%	2.3%	1.8%	1.3%	0.9%	1.4%	1.0%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	41.2%	7.7%	46.0%	48.6%	29.4%	22.7%	26.4%	34.9%	32.8%	35.4%	34.6%
Allowance for Loan Losses/Net Loans	2.16%	2.21%	1.10%	0.85%	1.31%	0.96%	0.81%	0.72%	1.80%	1.04%	1.06%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$48	\$18	\$45	\$235	\$430	\$754	\$1,004	\$4,269	\$32,577	\$2,773
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$3	\$2	\$43	\$62	\$75	\$173	\$490	\$1,097	\$12,894	\$1,047
Loans 12 months and over Delinquent (\$000s)	\$2	\$1	\$13	\$0	\$36	\$51	\$98	\$48	\$990	\$4,981	\$422
Total Delinquent Loans (\$000s)	\$6	\$52	\$34	\$88	\$333	\$557	\$1,025	\$1,542	\$6,357	\$50,452	\$4,242
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.09%	0.19%	0.40%	0.71%	0.49%	0.45%	0.47%	0.94%	0.42%	0.45%
STS Loans	0.00%	11.11%	0.00%	0.00%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	2.42%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.14%	0.00%	0.00%	0.00%	3.45%	3.43%
New Vehicle Loans	0.00%	0.00%	0.82%	1.34%	1.03%	0.87%	0.36%	0.57%	0.46%	0.37%	0.42%
Used Vehicle Loans	0.75%	2.15%	1.04%	0.45%	1.69%	1.35%	0.92%	0.72%	1.18%	0.87%	0.91%
1st Mortgage Fixed	0.00%	0.00%	1.29%	3.13%	3.38%	1.92%	0.52%	0.73%	1.48%	0.65%	0.85%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.46%	3.52%	2.98%	2.16%	0.80%	0.97%	1.14%	1.14%
Other RE Fixed	0.00%	0.00%	6.86%	0.00%	0.00%	3.60%	2.85%	0.80%	1.88%	1.12%	1.60%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.76%	0.17%	2.18%	0.52%	2.77%	0.50%	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	500.00%	14.05%	3.78%	12.22%	4.89%	3.98%	3.53%	3.94%	0.56%	4.77%	3.40%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.85%	2.16%	0.62%	1.37%	0.96%	0.21%	0.47%
Total 1st Mortgage Loans	0.00%	0.00%	0.68%	1.58%	3.45%	2.24%	0.89%	0.77%	1.36%	1.05%	1.07%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	1.44%	1.16%	3.41%	0.00%	0.26%	0.35%	0.36%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.05%	0.08%	0.26%	0.00%	0.06%	0.02%	0.02%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	1.81%	3.41%	0.57%	1.10%	0.99%	0.84%	0.57%	0.57%	0.81%	0.43%	0.47%
Recoveries / Charge-Offs	25.00%	1.54%	13.89%	8.55%	17.80%	18.81%	21.44%	14.89%	17.99%	19.72%	19.22%
Expected Charge-Offs / Net Loans	1.00%	0.45%	0.86%	0.64%	0.74%	0.58%	0.33%	0.29%	0.50%	0.35%	0.37%
Provision for Loan Losses/Net Charge-Offs	66.7%	134.4%	51.6%	83.2%	49.6%	110.8%	108.6%	104.7%	141.6%	121.5%	119.7%
Prov. for Loan Losses/Expected Charge-Offs	123.1%	1033.0%	34.5%	144.4%	67.4%	162.5%	190.1%	205.6%	235.5%	149.6%	157.0%
Bankruptcies / Net Loans	0.00%	0.16%	1.58%	0.87%	0.95%	0.58%	0.19%	0.21%	0.40%	0.28%	0.29%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$87	\$24	\$78	\$242	\$347	\$742	\$1,317	\$5,189	\$28,526	\$2,557
Total Amount of Recoveries (\$000s)	\$1	\$1	\$3	\$7	\$43	\$65	\$159	\$196	\$933	\$5,624	\$492
Net Charge Offs (\$000s)	\$4	\$85	\$21	\$71	\$199	\$282	\$583	\$1,121	\$4,256	\$22,902	\$2,065
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	-1.16%	0.00%	0.21%	0.50%	0.37%	0.17%	0.58%	0.99%	1.53%	0.96%	0.94%
STS Loans	0.00%	16.22%	0.00%	0.00%	8.50%	2.50%	0.00%	0.00%	0.00%	0.00%	1.59%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.03%	-0.03%
New Vehicle Loans	0.00%	0.92%	0.00%	0.71%	0.10%	0.33%	0.11%	0.54%	1.64%	0.29%	0.37%
Used Vehicle Loans	0.00%	1.41%	0.72%	1.46%	1.90%	1.63%	0.60%	0.65%	2.80%	0.96%	1.05%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.20%	0.31%	0.00%	0.00%	0.09%	0.07%	0.07%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.25%	0.00%	0.00%	-0.01%	-0.01%	0.43%	0.00%	0.23%	0.21%
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	533.33%	37.36%	7.15%	12.53%	23.58%	-12.90%	-3.73%	-1.68%	0.30%	-3.39%	-3.07%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.37%	0.37%	0.05%	0.31%	0.59%	0.05%	0.15%
Number of Credit Unions in Each Peer Group:	3	3	6	6	18	12	8	8	3	5	72

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%	0.00%	0.00%	2.36%	16.18%	6.14%	9.15%	0.52%	0.00%	0.00%	0.71%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	2.56%	1.77%	1.21%	0.33%	0.34%	0.00%	0.16%
Total Investments in Corporate Credit Unions*	32.69%	26.53%	57.02%	59.10%	100.86%	82.20%	70.59%	62.52%	27.63%	3.18%	14.37%
Marketable Securities	0.00%	62.99%	36.59%	82.30%	136.84%	84.76%	112.27%	123.33%	46.56%	152.70%	140.34%
All Other Investments	119.90%	172.19%	235.64%	238.10%	174.67%	162.36%	89.03%	56.20%	-4.05%	-3.07%	11.15%
<b>Total Investments</b>	<b>180.91%</b>	<b>291.36%</b>	<b>366.55%</b>	<b>446.40%</b>	<b>456.93%</b>	<b>354.10%</b>	<b>328.59%</b>	<b>267.99%</b>	<b>167.37%</b>	<b>445.66%</b>	<b>409.66%</b>
Unsecured Loans	53.40%	115.29%	46.06%	81.93%	59.72%	67.79%	68.41%	64.62%	38.78%	62.02%	60.97%
Vehicle Loans	53.24%	227.81%	147.97%	162.80%	190.61%	199.56%	278.76%	217.71%	122.53%	145.38%	154.77%
New Vehicle Loans	10.19%	44.58%	44.77%	59.49%	45.16%	60.02%	76.72%	55.68%	35.88%	42.45%	44.40%
Used Vehicle Loans	43.04%	183.23%	103.21%	103.30%	145.45%	139.53%	202.04%	162.03%	86.66%	102.93%	110.36%
Total Real Estate	0.00%	4.55%	58.52%	111.24%	160.80%	175.51%	170.31%	253.04%	334.64%	540.19%	479.81%
1st Mortgage	0.00%	2.51%	19.73%	110.02%	104.26%	118.87%	112.61%	217.62%	325.39%	491.90%	434.54%
1st Mortgage Fxd	0.00%	2.51%	10.47%	46.02%	51.11%	84.08%	87.15%	99.10%	250.85%	82.37%	94.06%
1st Mortgage Adj	0.00%	0.00%	9.24%	64.00%	53.16%	34.79%	25.45%	118.52%	74.54%	409.52%	340.47%
2nd Mortgage	0.00%	2.04%	38.79%	1.22%	56.53%	56.63%	57.70%	35.42%	9.24%	48.30%	45.28%
Closed-End Fxd	0.00%	0.00%	5.89%	0.00%	2.00%	18.30%	20.28%	6.08%	3.59%	3.32%	4.32%
Closed-End Adj	0.00%	2.04%	0.11%	0.00%	0.25%	0.37%	10.71%	0.15%	0.58%	0.17%	0.52%
Open-End Adj	0.00%	0.00%	32.79%	1.22%	54.18%	37.97%	26.17%	29.14%	4.18%	44.75%	40.30%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	0.54%	0.05%	0.90%	0.06%	0.13%
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	0.49%	25.10%	10.69%	13.48%	15.40%	27.30%	33.58%	10.31%	43.80%	6.08%	10.33%
<b>Total Loans</b>	<b>107.12%</b>	<b>375.97%</b>	<b>263.27%</b>	<b>369.45%</b>	<b>426.85%</b>	<b>470.81%</b>	<b>551.54%</b>	<b>545.68%</b>	<b>539.77%</b>	<b>755.86%</b>	<b>707.66%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	12.30%	33.15%	74.43%	58.82%	82.38%	39.34%	43.81%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	6.45%	16.61%	26.70%	27.02%	67.23%	27.06%	28.31%
Business Loans	0.00%	0.00%	1.30%	0.77%	5.64%	11.87%	13.06%	21.80%	82.17%	31.61%	32.75%
Participation Loans	0.00%	0.00%	0.00%	0.00%	3.83%	4.33%	1.43%	5.29%	0.00%	0.00%	0.56%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>4.55%</b>	<b>58.52%</b>	<b>113.61%</b>	<b>167.08%</b>	<b>185.86%</b>	<b>190.28%</b>	<b>295.57%</b>	<b>351.62%</b>	<b>545.02%</b>	<b>488.58%</b>
Total Real Estate	0.00%	4.55%	58.52%	111.24%	160.80%	175.51%	170.31%	253.04%	334.64%	540.19%	479.81%
RE Business Loans	0.00%	0.00%	0.00%	0.77%	4.72%	10.90%	5.94%	19.12%	63.65%	29.02%	29.03%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	2.37%	6.28%	10.35%	19.98%	42.53%	16.99%	4.82%	8.77%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	2.37%	6.28%	10.27%	19.98%	42.53%	16.99%	4.82%	8.77%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%



