

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	0.86%	0.87%	0.86%	0.92%	0.89%	0.88%	0.94%	1.28%	1.44%	1.42%	1.15%
Loan Yield	8.38%	7.34%	7.81%	8.05%	5.51%	6.00%	5.06%	4.59%	5.62%	3.85%	4.75%
Net Loan Yield After NCOs	7.87%	6.63%	6.56%	7.12%	4.38%	5.01%	4.29%	4.02%	5.24%	3.57%	4.17%
Asset Yield	3.37%	2.88%	3.05%	3.42%	2.63%	2.88%	3.13%	3.33%	4.35%	2.62%	2.99%
Cost of Funds	-0.38%	-0.23%	-0.32%	-0.46%	-0.36%	-0.16%	-0.34%	-0.34%	-0.38%	-0.67%	-0.43%
Gross Spread	2.99%	2.65%	2.73%	2.96%	2.28%	2.72%	2.79%	2.99%	3.96%	1.95%	2.56%
Provision Expense	-0.18%	-0.23%	-0.41%	-0.30%	-0.52%	-0.38%	-0.64%	-0.53%	-0.48%	-0.07%	-0.37%
Net Spread after Provision Expense	2.81%	2.42%	2.32%	2.66%	1.75%	2.34%	2.15%	2.46%	3.48%	1.87%	2.19%
Total Non-Interest Income	0.16%	0.19%	0.28%	0.32%	0.48%	1.02%	0.94%	1.19%	0.98%	0.55%	0.81%
Total Non-Interest Expense	-3.11%	-3.28%	-2.57%	-2.78%	-2.36%	-3.28%	-3.26%	-3.62%	-4.19%	-1.88%	-2.84%
Net Operating Expense	-2.96%	-3.09%	-2.28%	-2.46%	-1.89%	-2.26%	-2.33%	-2.44%	-3.21%	-1.33%	-2.03%
Non-Operating Gains (Losses)	-0.01%	-0.01%	0.00%	-0.01%	0.03%	0.00%	0.03%	0.04%	0.03%	0.00%	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	-0.07%	-0.01%	-0.02%	0.00%	-0.01%	0.00%	0.00%	-0.02%	0.00%	0.00%	-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)	-0.23%	-0.68%	0.03%	0.19%	-0.11%	0.08%	-0.15%	0.04%	0.30%	0.54%	0.17%
Net Charge-Offs	-0.17%	-0.22%	-0.39%	-0.33%	-0.43%	-0.39%	-0.41%	-0.37%	-0.27%	-0.14%	-0.30%
ROA (with Net Charge-offs)	-0.22%	-0.67%	0.04%	0.16%	-0.02%	0.07%	0.07%	0.21%	0.51%	0.48%	0.24%
ROA with Provision for LL - W/O NCUSIF Expense	-0.16%	-0.68%	0.04%	0.19%	-0.11%	0.08%	-0.15%	0.06%	0.30%	0.54%	0.18%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.15%	-0.67%	0.06%	0.17%	-0.02%	0.07%	0.08%	0.23%	0.51%	0.48%	0.25%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.57%	-1.86%	-1.49%	-1.45%	-1.12%	-1.49%	-1.55%	-1.73%	-2.45%	-0.93%	-1.38%
Travel and Conference Expense	-0.07%	-0.05%	-0.04%	-0.06%	-0.02%	-0.03%	-0.03%	-0.04%	-0.07%	-0.01%	-0.03%
Office Occupancy Expense	-0.17%	-0.19%	-0.07%	-0.14%	-0.10%	-0.22%	-0.22%	-0.29%	-0.25%	-0.12%	-0.19%
Office Operations Expense	-0.76%	-0.68%	-0.40%	-0.51%	-0.51%	-0.66%	-0.55%	-0.67%	-0.70%	-0.20%	-0.48%
Educational and Promotional Expense	-0.01%	-0.05%	-0.02%	-0.03%	-0.06%	-0.08%	-0.09%	-0.11%	-0.14%	-0.09%	-0.09%
Loan Servicing Expense	-0.08%	-0.08%	-0.09%	-0.12%	-0.15%	-0.22%	-0.34%	-0.28%	-0.12%	-0.03%	-0.18%
Professional and Outside Services	-0.26%	-0.30%	-0.39%	-0.34%	-0.33%	-0.49%	-0.36%	-0.43%	-0.32%	-0.36%	-0.39%
Member Insurance	-0.07%	-0.01%	-0.02%	0.00%	-0.01%	0.00%	0.00%	-0.02%	0.00%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.01%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.11%	-0.04%	-0.04%	-0.10%	-0.06%	-0.07%	-0.10%	-0.04%	-0.12%	-0.12%	-0.08%
Total Non-Interest Expense	-3.11%	-3.28%	-2.57%	-2.78%	-2.36%	-3.28%	-3.26%	-3.62%	-4.19%	-1.88%	-2.84%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.46%	3.02%	3.12%	3.51%	2.69%	3.01%	3.24%	3.45%	4.73%	2.68%	3.09%
Average Cost of Funds	-0.49%	-0.34%	-0.45%	-0.66%	-0.50%	-0.21%	-0.39%	-0.38%	-0.46%	-0.73%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	2.88	1.57	0.77	0.53	0.37	0.46	0.32	0.28	0.00	0.14	0.28
Compensation & Benefits / FTE Emp.	\$17,051	\$38,099	\$58,010	\$68,163	\$68,590	\$64,960	\$71,789	\$74,669	\$0	\$101,634	\$77,359
Compensation & Benefits / \$million Lns. & S.D.s	\$48,290	\$57,938	\$44,295	\$36,948	\$25,486	\$29,565	\$23,341	\$21,672	\$34,028	\$14,874	\$21,578
Operating Expense / Loans & Share Drafts	-9.53%	-10.22%	-7.64%	-7.05%	-5.40%	-6.51%	-4.91%	-4.54%	-5.81%	-3.00%	-4.44%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.48%	0.59%	0.84%	0.80%	1.09%	2.03%	1.41%	1.49%	1.37%	0.88%	1.27%
Net Operating Expense / Loans & Share Drafts	-9.05%	-9.63%	-6.79%	-6.25%	-4.31%	-4.48%	-3.50%	-3.05%	-4.43%	-2.12%	-3.17%
Operating Expense / Operating Revenue	98.40%	114.42%	86.62%	86.89%	87.63%	87.96%	88.56%	87.06%	87.61%	80.69%	86.03%
Total Fixed Assets / Shares & Equity	0.10%	0.59%	0.36%	0.83%	0.91%	1.64%	1.88%	1.84%	0.00%	1.08%	1.44%
Net Loans to Total Shares and Deposits	44.3%	44.1%	45.9%	51.6%	53.6%	52.2%	65.4%	75.8%	81.5%	65.0%	65.7%
Members / FTE Employee	240.17	457.03	561.44	478.76	485.95	499.40	417.22	378.52	269.74	385.59	416.08

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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	0.1%	0.3%	0.4%	0.6%	0.5%	1.0%	0.6%	0.6%	0.4%	0.1%	0.5%
Total Investments	65.3%	67.3%	65.6%	61.3%	60.2%	57.3%	39.4%	30.0%	25.9%	43.1%	42.7%
Unsecured Credit Card Loans/Lines of Credit	0.4%	0.1%	0.5%	1.1%	1.6%	3.2%	2.0%	2.4%	4.6%	2.9%	2.5%
All Other Unsecured Loans/Lines of Credit	16.7%	12.0%	16.5%	11.3%	4.4%	5.0%	5.4%	3.3%	2.7%	0.7%	3.6%
Short-Term Small Amount Loans (STS)	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	1.3%	0.0%	0.1%	0.5%	0.6%	1.2%	3.4%	1.2%	0.4%	1.4%	1.5%
New Vehicle Loans	4.6%	4.7%	4.9%	3.6%	2.8%	2.2%	2.4%	5.0%	1.4%	0.8%	2.6%
Used Vehicle Loans	4.4%	5.0%	5.8%	5.9%	5.7%	6.4%	8.4%	11.0%	3.8%	2.7%	6.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	4.5%	1.0%	6.8%	12.2%	10.4%	15.0%	24.1%	42.4%	35.2%	23.6%
Total Other Real Estate Loans/Lines of Credit	1.3%	2.3%	2.6%	4.4%	8.5%	8.1%	12.7%	14.4%	11.3%	3.4%	8.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	0.0%	0.0%	4.8%	1.9%
Total All Other Loans/Lines of Credit to Members	5.6%	2.8%	1.1%	2.9%	2.2%	1.8%	3.8%	4.0%	5.4%	1.7%	2.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Total Loans and Leases	34.6%	31.6%	32.7%	36.5%	37.9%	38.3%	55.3%	65.5%	72.0%	53.5%	53.5%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.7%	-0.6%	-0.5%	-0.6%	-0.5%	-0.8%	-0.7%	-1.0%	-0.6%	-0.7%
Net Loans and Leases	33.2%	30.8%	32.0%	36.0%	37.3%	37.8%	54.5%	64.7%	70.9%	52.9%	52.8%
Total Other Assets	1.4%	1.6%	2.0%	2.0%	2.0%	3.9%	5.6%	4.7%	2.8%	3.9%	4.0%
<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>
Total Liabilities	4.8%	14.0%	16.2%	17.1%	19.7%	19.2%	7.0%	4.4%	0.0%	8.5%	9.4%
Share Drafts	0.0%	2.6%	2.6%	4.6%	6.6%	11.3%	12.8%	16.9%	14.8%	12.2%	12.5%
Regular Shares	72.7%	58.9%	63.1%	47.3%	40.4%	41.8%	39.5%	31.6%	20.3%	44.9%	39.9%
Money Market Shares	0.0%	1.6%	0.4%	3.9%	4.8%	8.7%	10.8%	18.1%	24.9%	4.5%	9.8%
Share Certificates	4.3%	5.1%	3.9%	10.7%	12.8%	7.7%	14.9%	14.0%	23.0%	7.0%	11.0%
IRA/KEOGH Accounts	0.8%	0.5%	0.8%	2.3%	4.9%	3.7%	5.3%	4.9%	5.4%	11.4%	6.8%
All Other Shares	0.3%	2.3%	0.3%	1.9%	1.0%	0.3%	0.2%	0.2%	0.0%	2.3%	1.0%
Non-Member Deposits	0.0%	0.5%	0.0%	0.1%	0.3%	0.0%	1.0%	0.6%	0.0%	0.0%	0.4%
Total Shares and Deposits	78.1%	71.6%	71.1%	70.9%	70.8%	73.5%	84.5%	86.3%	88.3%	82.3%	81.4%
Total Equity	17.1%	14.4%	12.7%	12.1%	9.6%	7.3%	8.5%	9.3%	11.7%	9.2%	9.2%
<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	17.1%	14.5%	12.7%	12.3%	9.7%	7.6%	8.9%	9.6%	12.2%	9.3%	9.5%
Total Equity + Allow. for Loan Loss	18.5%	15.1%	13.3%	12.6%	10.1%	7.9%	9.3%	10.0%	12.7%	9.8%	9.9%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-19.0%	-11.3%	-12.0%	6.4%	3.6%	8.1%	7.9%	-5.1%	-4.6%	2.4%	1.9%
Total Loans and Leases	-10.5%	-21.0%	-8.3%	14.0%	-4.8%	-3.3%	5.2%	8.0%	2.0%	18.3%	8.4%
<b>TOTAL ASSETS</b>	<b>-16.4%</b>	<b>-14.4%</b>	<b>-10.4%</b>	<b>9.4%</b>	<b>-0.5%</b>	<b>3.6%</b>	<b>6.3%</b>	<b>3.3%</b>	<b>-0.1%</b>	<b>10.3%</b>	<b>5.2%</b>
Total Liabilities	-57.9%	9.6%	-13.3%	-4.5%	14.6%	22.9%	17.8%	-14.3%	13.8%	345.0%	39.3%
Total Shares and Deposits	-13.6%	-17.7%	-9.8%	12.8%	-3.2%	0.1%	5.9%	4.8%	-0.8%	2.8%	2.8%
Equity Capital	-3.7%	-15.5%	-9.7%	12.7%	-6.7%	-2.1%	2.1%	0.3%	5.1%	5.5%	1.5%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-16.4%</b>	<b>-14.4%</b>	<b>-10.4%</b>	<b>9.4%</b>	<b>-0.5%</b>	<b>3.6%</b>	<b>6.3%</b>	<b>3.3%</b>	<b>-0.1%</b>	<b>10.3%</b>	<b>5.2%</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	2.81%	3.02%	3.13%	2.52%	1.87%	2.14%	2.65%	1.88%	3.17%	0.77%	1.74%
Delinquent Loans / Total Capital	5.2%	6.3%	7.7%	7.3%	7.0%	10.4%	15.8%	12.3%	17.9%	4.2%	9.4%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	3.2%	3.5%	2.8%	2.0%	2.4%	3.2%	2.0%	3.3%	1.0%	2.0%
Delinquent Loans > 6mo / Delinquent Loans	58.8%	26.9%	40.4%	62.8%	40.5%	42.9%	35.4%	40.6%	50.0%	58.0%	43.6%
Allowance for Loan Losses/Net Loans	4.23%	2.31%	2.01%	1.40%	1.56%	1.45%	1.47%	1.14%	1.48%	1.19%	1.29%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$27	\$54	\$55	\$172	\$432	\$1,419	\$2,313	\$5,682	\$4,098	\$436
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$9	\$26	\$82	\$73	\$144	\$308	\$585	\$498	\$2,099	\$134
Loans 12 months and over Delinquent (\$000s)	\$2	\$1	\$10	\$12	\$44	\$180	\$469	\$997	\$5,194	\$3,569	\$203
Total Delinquent Loans (\$000s)	\$8	\$37	\$90	\$149	\$289	\$756	\$2,196	\$3,895	\$11,374	\$9,766	\$773
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.03%	0.00%	0.13%	0.33%	0.60%	0.83%	0.22%	1.29%	0.99%	0.68%	0.70%
STS Loans	0.00%	0.00%	1.58%	1.06%	0.00%	7.59%	0.00%	0.00%	0.00%	0.00%	2.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	2.16%	2.72%	4.05%	3.17%	3.74%	2.82%	0.00%	0.44%	2.44%
New Vehicle Loans	1.72%	2.14%	1.86%	0.96%	1.61%	0.51%	0.25%	0.75%	1.49%	0.13%	0.75%
Used Vehicle Loans	1.95%	4.78%	2.44%	2.59%	2.94%	1.71%	1.53%	1.84%	2.10%	1.01%	1.78%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.55%	2.25%	2.13%	1.30%	0.44%	0.47%	0.94%
1st Mortgage Adj	0.00%	0.00%	0.00%	11.23%	1.30%	1.97%	1.89%	1.26%	0.14%	1.62%	1.53%
Other RE Fixed	1.37%	0.00%	9.02%	0.23%	2.37%	1.87%	2.00%	1.59%	0.92%	2.59%	1.80%
Other RE Adj	0.00%	0.00%	4.05%	2.54%	1.52%	2.30%	1.80%	1.30%	0.34%	0.82%	1.40%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.00%	0.00%	0.01%	0.06%
All Other Loans	13.99%	21.56%	56.52%	15.37%	7.71%	10.91%	16.62%	9.00%	35.01%	0.88%	11.38%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.26%	2.72%	1.16%	1.94%	0.00%	0.34%	1.10%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	2.80%	0.75%	2.18%	2.08%	1.29%	0.36%	0.86%	1.12%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	1.44%	0.00%	0.32%	0.00%	0.00%	0.15%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.05%	0.00%	0.00%	0.02%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.52%	0.72%	1.24%	0.92%	1.13%	0.99%	0.76%	0.57%	0.38%	0.27%	0.58%
Recoveries / Charge-Offs	36.54%	29.17%	22.32%	22.19%	14.37%	19.79%	21.37%	34.76%	11.76%	20.74%	25.03%
Expected Charge-Offs / Net Loans	1.54%	0.72%	1.22%	0.77%	1.27%	1.21%	1.24%	1.09%	1.09%	0.69%	1.00%
Provision for Loan Losses/Net Charge-Offs	106.1%	103.5%	103.9%	92.4%	121.5%	97.6%	154.5%	144.7%	180.4%	52.5%	122.1%
Prov. for Loan Losses/Expected Charge-Offs	37.0%	106.4%	107.9%	111.4%	109.5%	80.7%	96.1%	76.8%	63.6%	21.1%	71.7%
Bankruptcies / Net Loans	1.07%	0.52%	0.63%	0.50%	1.38%	1.15%	1.02%	0.94%	0.22%	0.59%	0.84%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$13	\$49	\$61	\$205	\$432	\$797	\$1,811	\$1,216	\$3,969	\$329
Total Amount of Recoveries (\$000s)	\$1	\$4	\$11	\$14	\$29	\$86	\$170	\$629	\$143	\$823	\$82
Net Charge Offs (\$000s)	\$2	\$9	\$38	\$48	\$175	\$347	\$627	\$1,181	\$1,073	\$3,146	\$247
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.02%	0.04%	0.58%	0.64%	1.04%	0.45%	1.07%	1.06%	1.12%	0.82%
STS Loans	0.00%	0.00%	5.06%	2.99%	11.36%	6.79%	0.00%	0.00%	0.00%	0.00%	4.61%
Non-Federally Guaranteed Student Loans	0.51%	0.00%	0.00%	1.34%	0.26%	0.00%	0.07%	0.08%	0.00%	0.62%	0.26%
New Vehicle Loans	0.00%	-0.31%	0.51%	0.11%	0.71%	0.08%	0.27%	0.39%	-0.22%	0.11%	0.32%
Used Vehicle Loans	0.00%	0.51%	0.71%	0.60%	1.26%	1.21%	1.28%	1.07%	1.10%	0.23%	1.00%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.03%	0.13%	0.22%	0.11%	0.05%	0.00%	0.19%	0.13%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.16%	0.80%	0.21%	0.30%	0.20%	-0.10%	0.08%	0.24%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.00%	0.00%	0.04%	0.09%
All Other Loans	2.87%	6.75%	36.62%	6.97%	30.82%	17.47%	76.52%	-19.57%	3.15%	-0.47%	-716.01%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.10%	1.51%	1.61%	0.49%	0.00%	0.24%	0.66%
Number of Credit Unions in Each Peer Group:	21	19	34	26	27	16	14	11	1	2	171

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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	27.23%	15.71%	46.91%	21.27%	32.65%	19.03%	2.78%	8.33%	0.00%	0.00%	8.98%
Credit Unions - Deposits in and Loans to	0.00%	3.77%	7.58%	2.20%	3.41%	5.63%	0.53%	1.41%	0.00%	0.00%	1.50%
Total Investments in Corporate Credit Unions*	19.81%	40.65%	30.83%	62.48%	39.21%	52.16%	46.21%	11.99%	0.05%	12.50%	24.63%
Marketable Securities	28.67%	115.46%	154.85%	172.13%	244.84%	332.45%	242.41%	195.09%	185.57%	421.44%	287.62%
All Other Investments	204.48%	218.49%	239.31%	213.65%	272.98%	307.84%	101.10%	46.64%	-2.33%	10.40%	93.64%
<b>Total Investments</b>	<b>382.02%</b>	<b>464.20%</b>	<b>516.56%</b>	<b>498.05%</b>	<b>620.50%</b>	<b>750.78%</b>	<b>442.06%</b>	<b>313.02%</b>	<b>212.32%</b>	<b>462.08%</b>	<b>450.47%</b>
Unsecured Loans	99.60%	84.11%	134.15%	100.49%	61.49%	107.42%	83.27%	59.80%	59.40%	38.83%	64.28%
Vehicle Loans	52.92%	66.99%	84.30%	77.14%	87.95%	112.36%	120.99%	166.58%	43.12%	37.19%	94.78%
New Vehicle Loans	27.20%	32.33%	38.32%	29.22%	29.04%	29.02%	27.05%	51.68%	11.67%	8.07%	27.05%
Used Vehicle Loans	25.73%	34.67%	45.98%	47.92%	58.91%	83.34%	93.94%	114.89%	31.44%	29.12%	67.73%
Total Real Estate	9.19%	47.07%	28.65%	90.80%	213.00%	242.53%	311.13%	401.31%	440.14%	413.72%	340.11%
1st Mortgage	1.87%	31.13%	8.16%	55.00%	125.47%	135.87%	168.60%	251.04%	347.33%	377.60%	248.91%
1st Mortgage Fxd	1.87%	24.79%	8.16%	41.25%	92.68%	103.30%	135.35%	168.48%	255.59%	251.23%	172.41%
1st Mortgage Adj	0.00%	6.35%	0.00%	13.74%	32.79%	32.57%	33.25%	82.56%	91.74%	126.37%	76.51%
2nd Mortgage	7.32%	15.94%	20.49%	35.80%	87.53%	106.65%	142.53%	150.26%	92.81%	36.12%	91.20%
Closed-End Fxd	7.32%	9.33%	6.43%	26.52%	60.45%	45.64%	65.50%	81.91%	40.96%	6.85%	43.50%
Closed-End Adj	0.00%	6.61%	11.89%	0.69%	1.88%	0.53%	30.26%	0.22%	0.00%	2.14%	5.57%
Open-End Adj	0.00%	0.00%	2.17%	7.96%	24.49%	52.15%	46.59%	68.14%	51.85%	27.13%	41.32%
Open-End Fxd	0.00%	0.00%	0.00%	0.63%	0.71%	8.34%	0.19%	0.00%	0.00%	0.00%	0.81%
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%	24.45%	0.00%	0.00%	51.87%	20.35%
All Other Loans/Lines of Credit to Members	32.71%	19.60%	8.61%	23.95%	22.15%	23.69%	42.43%	41.68%	44.31%	18.24%	29.37%
<b>Total Loans</b>	<b>202.47%</b>	<b>217.78%</b>	<b>257.39%</b>	<b>296.72%</b>	<b>390.59%</b>	<b>501.88%</b>	<b>620.66%</b>	<b>682.76%</b>	<b>590.08%</b>	<b>574.42%</b>	<b>564.50%</b>
Indirect Loans	0.00%	0.00%	0.04%	0.00%	17.20%	11.94%	53.02%	54.33%	0.00%	60.55%	43.04%
Percent of Vehicle Loans	0.00%	0.00%	0.05%	0.00%	19.55%	10.63%	43.82%	32.61%	0.00%	162.81%	45.41%
Business Loans	0.00%	12.49%	1.46%	8.15%	6.00%	22.23%	63.14%	59.03%	65.74%	64.54%	50.32%
Participation Loans	0.00%	0.00%	0.23%	1.59%	3.03%	1.40%	13.69%	11.13%	0.00%	9.19%	8.10%
<b>Total Mortgage Exposure**</b>	<b>9.19%</b>	<b>47.14%</b>	<b>51.70%</b>	<b>91.38%</b>	<b>220.92%</b>	<b>282.99%</b>	<b>368.98%</b>	<b>493.09%</b>	<b>625.71%</b>	<b>444.20%</b>	<b>394.03%</b>
Total Real Estate	9.19%	47.07%	28.65%	90.80%	213.00%	242.53%	311.13%	401.31%	440.14%	413.72%	340.11%
RE Business Loans	0.00%	12.49%	1.46%	0.35%	0.53%	10.21%	15.48%	36.04%	20.09%	49.29%	29.18%
Mortgage-Backed Investments	0.00%	0.07%	23.05%	0.58%	7.92%	40.47%	57.84%	91.78%	185.57%	30.48%	53.92%
Federal Agency Securities (Mtg Backed)	0.00%	0.07%	23.05%	0.20%	7.87%	40.47%	57.79%	91.74%	185.57%	30.48%	53.88%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.39%	0.05%	0.00%	0.06%	0.04%	0.00%	0.00%	0.04%



