

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	0.00%	0.53%	0.88%	0.53%	0.73%	0.74%	0.75%	0.92%	1.56%	1.49%	1.29%
Loan Yield	1.60%	7.18%	6.94%	5.65%	5.84%	6.00%	5.67%	4.19%	4.40%	4.20%	4.44%
Net Loan Yield After NCOs	1.60%	6.27%	6.50%	5.50%	5.34%	5.30%	5.36%	3.68%	3.67%	3.87%	3.93%
Asset Yield	0.91%	4.46%	4.44%	3.38%	3.00%	2.85%	4.06%	3.06%	3.65%	3.13%	3.31%
Cost of Funds	0.00%	-0.41%	-0.41%	-0.58%	-0.37%	-0.27%	-0.29%	-0.39%	-0.52%	-0.77%	-0.58%
Gross Spread	0.91%	4.05%	4.03%	2.80%	2.64%	2.57%	3.76%	2.67%	3.14%	2.36%	2.74%
Provision Expense	0.00%	-0.51%	-0.31%	-0.09%	-0.21%	-0.37%	-0.24%	-0.41%	-0.61%	-0.23%	-0.38%
Net Spread after Provision Expense	0.91%	3.55%	3.72%	2.71%	2.42%	2.21%	3.53%	2.26%	2.53%	2.13%	2.36%
Total Non-Interest Income	0.08%	0.45%	0.69%	0.60%	1.07%	1.08%	1.51%	1.44%	1.30%	1.15%	1.24%
Total Non-Interest Expense	-1.14%	-3.90%	-3.50%	-2.94%	-3.01%	-3.14%	-4.52%	-2.97%	-3.18%	-2.54%	-2.94%
Net Operating Expense	-1.06%	-3.45%	-2.81%	-2.33%	-1.94%	-2.07%	-3.01%	-1.54%	-1.88%	-1.39%	-1.69%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.09%	0.00%	0.02%	-0.01%	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%	-0.06%	0.00%	0.00%	-0.01%	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)	-0.15%	0.03%	0.91%	0.38%	0.48%	0.13%	0.43%	0.73%	0.66%	0.73%	0.66%
Net Charge-Offs	0.00%	-0.54%	-0.26%	-0.09%	-0.23%	-0.29%	-0.21%	-0.34%	-0.56%	-0.20%	-0.34%
ROA (with Net Charge-offs)	-0.15%	0.00%	0.96%	0.38%	0.46%	0.21%	0.46%	0.79%	0.71%	0.76%	0.70%
ROA with Provision for LL - W/O NCUSIF Expense	-0.15%	0.09%	0.91%	0.38%	0.48%	0.13%	0.43%	0.73%	0.66%	0.73%	0.66%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.15%	0.06%	0.96%	0.38%	0.47%	0.21%	0.46%	0.79%	0.71%	0.76%	0.70%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-0.38%	-2.01%	-1.86%	-1.63%	-1.52%	-1.43%	-2.45%	-1.64%	-1.73%	-1.34%	-1.57%
Travel and Conference Expense	0.00%	-0.05%	-0.05%	-0.06%	-0.04%	-0.04%	-0.06%	-0.03%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	0.00%	-0.13%	-0.24%	-0.14%	-0.16%	-0.20%	-0.30%	-0.18%	-0.19%	-0.11%	-0.16%
Office Operations Expense	0.00%	-1.06%	-0.67%	-0.65%	-0.55%	-0.58%	-0.62%	-0.51%	-0.58%	-0.51%	-0.54%
Educational and Promotional Expense	0.00%	-0.02%	-0.07%	-0.04%	-0.07%	-0.08%	-0.09%	-0.09%	-0.12%	-0.11%	-0.11%
Loan Servicing Expense	0.00%	-0.10%	-0.14%	-0.05%	-0.07%	-0.19%	-0.14%	-0.11%	-0.24%	-0.13%	-0.16%
Professional and Outside Services	-0.15%	-0.23%	-0.25%	-0.18%	-0.51%	-0.56%	-0.79%	-0.32%	-0.17%	-0.21%	-0.26%
Member Insurance	0.00%	-0.06%	0.00%	0.00%	-0.01%	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%	-0.03%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.61%	-0.20%	-0.20%	-0.16%	-0.06%	-0.05%	-0.06%	-0.08%	-0.11%	-0.08%	-0.09%
Total Non-Interest Expense	-1.14%	-3.90%	-3.50%	-2.94%	-3.01%	-3.14%	-4.52%	-2.97%	-3.18%	-2.54%	-2.94%
<b>Other Performance Ratios</b>											
Earning Asset Yield	1.70%	4.59%	4.86%	3.69%	3.17%	3.06%	4.29%	3.42%	3.72%	3.23%	3.46%
Average Cost of Funds	0.00%	-0.50%	-0.55%	-0.72%	-0.50%	-0.36%	-0.33%	-0.47%	-0.56%	-0.85%	-0.65%
FTE Employee / \$million of Loans & Share Drafts	2.59	0.93	0.68	0.50	0.61	0.48	0.51	0.40	0.28	0.22	0.30
Compensation & Benefits / FTE Emp.	-\$17,200	\$36,355	\$42,600	\$54,203	\$43,916	\$58,243	\$60,665	\$49,035	\$66,398	\$74,279	\$63,365
Compensation & Benefits / \$million Lns. & S.D.s	\$373	\$33,510	\$28,246	\$26,662	\$26,804	\$28,167	\$31,133	\$19,422	\$19,292	\$16,851	\$19,298
Operating Expense / Loans & Share Drafts	-2.68%	-6.51%	-5.32%	-4.80%	-5.34%	-6.17%	-5.75%	-3.53%	-3.56%	-3.19%	-3.62%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.41%	0.75%	1.05%	0.98%	1.89%	2.11%	1.92%	1.71%	1.45%	1.44%	1.53%
Net Operating Expense / Loans & Share Drafts	-2.26%	-5.77%	-4.27%	-3.82%	-3.45%	-4.06%	-3.83%	-1.82%	-2.11%	-1.75%	-2.09%
Operating Expense / Operating Revenue	104.13%	88.22%	76.29%	88.28%	81.29%	87.09%	86.45%	72.81%	74.53%	77.22%	77.10%
Total Fixed Assets / Shares & Equity	0.09%	3.37%	1.92%	1.65%	2.74%	3.13%	3.23%	3.27%	2.07%	1.65%	2.17%
Net Loans to Total Shares and Deposits	106.3%	74.5%	77.3%	67.7%	59.1%	58.3%	79.8%	79.4%	87.7%	71.6%	77.6%
Members / FTE Employee	338.00	336.44	321.09	396.00	308.74	335.77	267.86	287.49	372.30	338.48	335.03

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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%	2.0%	1.1%	1.6%	1.5%	1.1%	1.0%	1.1%	0.7%	0.5%	0.7%
Total Investments	18.6%	36.4%	35.1%	39.9%	52.9%	49.8%	24.0%	25.9%	18.8%	31.5%	27.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	2.1%	1.1%	0.7%	1.8%	1.9%	1.1%	4.0%	3.4%	3.1%
All Other Unsecured Loans/Lines of Credit	11.0%	8.5%	4.8%	2.6%	3.5%	2.9%	5.0%	3.9%	2.4%	1.6%	2.5%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.2%	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%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%
New Vehicle Loans	56.6%	11.7%	7.6%	8.1%	9.1%	10.1%	8.4%	15.6%	22.3%	18.4%	18.2%
Used Vehicle Loans	20.3%	30.4%	23.9%	17.1%	15.8%	17.1%	17.1%	25.5%	24.9%	6.3%	16.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	8.5%	18.9%	5.9%	4.9%	28.4%	17.4%	17.3%	28.4%	21.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.5%	0.0%	0.4%	0.3%	1.6%	2.7%	1.3%	3.7%	5.0%	3.7%
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	0.0%	6.3%	14.4%	8.2%	5.4%	4.7%	6.6%	2.6%	1.8%	0.6%	2.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%
Total Loans and Leases	87.9%	58.5%	61.3%	56.4%	40.8%	43.1%	70.0%	67.3%	76.5%	64.3%	67.3%
Less: Allowance for Loan & Lease Losses	-9.3%	-1.0%	-0.7%	-0.5%	-0.4%	-0.5%	-0.6%	-0.6%	-0.7%	-0.3%	-0.5%
Net Loans and Leases	78.6%	57.4%	60.6%	55.9%	40.4%	42.6%	69.3%	66.7%	75.8%	63.9%	66.8%
Total Other Assets	2.8%	4.2%	3.3%	2.5%	5.2%	6.5%	5.7%	6.4%	4.8%	4.1%	4.8%
<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%	4.9%	1.5%	3.8%	20.2%	17.1%	3.3%	3.8%	1.9%	0.3%	2.8%
Share Drafts	0.0%	1.0%	7.6%	5.3%	8.9%	10.2%	10.9%	17.9%	14.0%	17.6%	15.5%
Regular Shares	82.8%	68.0%	36.4%	50.6%	35.5%	35.2%	42.0%	28.5%	26.4%	36.0%	32.2%
Money Market Shares	0.0%	0.0%	4.3%	0.0%	1.0%	5.7%	5.8%	12.4%	22.5%	14.9%	15.7%
Share Certificates	0.0%	8.4%	23.9%	20.2%	17.4%	18.6%	21.9%	18.8%	18.0%	15.4%	17.2%
IRA/KEOGH Accounts	0.0%	0.9%	5.7%	5.4%	4.8%	4.0%	5.6%	4.2%	6.3%	5.9%	5.7%
All Other Shares	0.0%	0.2%	0.4%	1.5%	0.8%	0.1%	1.1%	2.8%	0.0%	0.0%	0.5%
Non-Member Deposits	0.0%	0.0%	1.1%	0.4%	0.6%	0.2%	0.3%	0.1%	0.0%	0.0%	0.1%
Total Shares and Deposits	82.8%	78.4%	79.3%	83.3%	69.0%	74.0%	87.6%	84.7%	87.2%	89.8%	86.8%
Total Equity	17.2%	16.6%	19.2%	12.9%	10.8%	8.9%	9.0%	11.5%	10.8%	10.0%	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	17.2%	16.6%	19.2%	12.9%	11.0%	9.0%	9.7%	11.8%	11.0%	10.9%	11.0%
Total Equity + Allow. for Loan Loss	26.6%	17.7%	19.9%	13.3%	11.3%	9.4%	9.7%	12.1%	11.6%	10.3%	11.0%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-96.5%	33.2%	-25.2%	-29.6%	19.6%	-3.8%	-2.9%	-17.8%	24.3%	-0.6%	1.5%
Total Loans and Leases	-86.6%	7.3%	-20.8%	-2.3%	-12.6%	16.8%	8.3%	-22.7%	25.2%	12.7%	9.0%
<b>TOTAL ASSETS</b>	<b>-92.4%</b>	<b>17.1%</b>	<b>-21.8%</b>	<b>-16.5%</b>	<b>2.2%</b>	<b>4.6%</b>	<b>4.6%</b>	<b>-21.9%</b>	<b>25.4%</b>	<b>7.9%</b>	<b>6.5%</b>
Total Liabilities	-100.0%	18.8%	-47.7%	-69.2%	41.0%	21.7%	54.2%	57.8%	-1.7%	-11.9%	20.5%
Total Shares and Deposits	-92.6%	17.1%	-23.5%	-11.2%	-5.1%	1.6%	3.5%	-24.4%	27.0%	8.2%	6.2%
Equity Capital	-90.8%	16.6%	-10.0%	-5.1%	-0.1%	1.9%	3.4%	-15.4%	19.2%	6.1%	5.3%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-92.4%</b>	<b>17.1%</b>	<b>-21.8%</b>	<b>-16.5%</b>	<b>2.2%</b>	<b>4.6%</b>	<b>4.6%</b>	<b>-21.9%</b>	<b>25.4%</b>	<b>7.9%</b>	<b>6.5%</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	0.39%	4.03%	3.37%	1.49%	0.93%	1.34%	1.40%	0.32%	0.81%	0.51%	0.68%
Delinquent Loans / Total Capital	1.3%	13.3%	10.4%	6.3%	3.4%	6.1%	10.1%	1.8%	5.3%	3.2%	4.2%
Delinquent Loans + OREO / Net Loans + OREO	0.4%	4.1%	3.6%	1.5%	1.0%	1.7%	1.5%	0.5%	1.0%	0.6%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	18.4%	27.5%	56.8%	16.4%	8.3%	37.0%	28.8%	28.7%	34.6%	30.0%
Allowance for Loan Losses/Net Loans	11.84%	1.82%	1.23%	0.82%	1.04%	1.13%	0.92%	0.92%	0.96%	0.53%	0.79%
Loans 2 to less than 6 months Delinquent (\$000s)	\$1	\$75	\$110	\$51	\$114	\$423	\$871	\$538	\$2,945	\$4,500	\$778
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$17	\$32	\$13	\$17	\$37	\$419	\$165	\$888	\$1,336	\$230
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$10	\$54	\$5	\$1	\$91	\$52	\$297	\$1,042	\$104
Total Delinquent Loans (\$000s)	\$1	\$91	\$152	\$118	\$136	\$461	\$1,382	\$755	\$4,130	\$6,878	\$1,112
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.79%	0.24%	0.07%	0.77%	0.12%	0.23%	0.64%	0.64%	0.55%
STS Loans	0.00%	0.00%	0.00%	8.33%	0.84%	1.04%	0.00%	4.55%	0.00%	0.00%	1.18%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	0.78%
New Vehicle Loans	0.00%	1.71%	1.08%	1.71%	1.45%	1.29%	0.25%	0.17%	0.56%	0.36%	0.46%
Used Vehicle Loans	1.69%	5.90%	4.77%	1.00%	0.84%	1.97%	0.92%	0.24%	0.68%	0.40%	0.65%
1st Mortgage Fixed	0.00%	0.00%	0.29%	0.00%	0.64%	0.00%	1.40%	0.36%	0.78%	0.67%	0.69%
1st Mortgage Adj	0.00%	0.00%	0.00%	6.21%	0.50%	0.00%	1.62%	0.00%	2.39%	0.47%	0.76%
Other RE Fixed	0.00%	15.83%	0.00%	0.00%	0.00%	0.00%	0.00%	0.81%	1.00%	0.64%	0.78%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%	0.00%	0.49%	0.78%	0.66%
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	0.00%	1.83%	5.32%	0.37%	1.41%	1.60%	5.25%	2.64%	2.86%	3.02%	2.93%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	3.90%	0.61%	0.29%	0.68%	0.38%	0.57%
Total 1st Mortgage Loans	0.00%	0.00%	0.29%	2.60%	0.57%	0.00%	1.51%	0.26%	1.19%	0.52%	0.73%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.66%	0.00%	1.78%	0.08%	0.46%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.38%	0.00%	0.41%	0.03%	0.15%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.00%	0.91%	0.43%	0.15%	0.50%	0.70%	0.31%	0.50%	0.73%	0.32%	0.51%
Recoveries / Charge-Offs	0.00%	12.90%	71.55%	30.43%	37.30%	25.68%	27.01%	15.77%	12.93%	13.25%	15.67%
Expected Charge-Offs / Net Loans	0.58%	0.60%	0.55%	0.97%	0.48%	0.38%	0.56%	0.33%	0.42%	0.35%	0.39%
Provision for Loan Losses/Net Charge-Offs	0.0%	93.8%	119.8%	106.3%	93.4%	127.5%	112.8%	119.8%	108.7%	111.5%	111.5%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	143.6%	95.1%	16.8%	97.7%	237.0%	62.4%	182.2%	192.7%	103.7%	147.6%
Bankruptcies / Net Loans	0.00%	0.31%	0.04%	0.12%	1.31%	0.80%	0.90%	0.79%	0.60%	0.61%	0.66%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$23	\$71	\$17	\$137	\$301	\$399	\$1,554	\$3,915	\$4,737	\$946
Total Amount of Recoveries (\$000s)	\$0	\$3	\$51	\$5	\$51	\$77	\$108	\$245	\$506	\$628	\$148
Net Charge Offs (\$000s)	\$0	\$20	\$20	\$12	\$86	\$223	\$291	\$1,309	\$3,409	\$4,110	\$797
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.20%	0.04%	0.21%	0.52%	0.48%	0.36%	1.20%	1.29%	1.02%
STS Loans	0.00%	0.00%	7.58%	7.69%	4.34%	2.47%	0.00%	9.15%	0.00%	0.00%	4.49%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.16%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.31%	0.64%	0.14%	0.54%	0.76%	0.15%	0.45%
Used Vehicle Loans	0.00%	1.34%	0.63%	0.24%	0.62%	0.67%	0.45%	0.61%	0.72%	1.00%	0.72%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.04%	0.00%	0.18%	0.02%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.44%	0.00%	0.09%	0.00%	0.13%	0.39%	0.22%	0.25%
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	0.00%	1.93%	0.65%	0.52%	5.44%	-2.67%	-15.51%	0.40%	0.63%	0.11%	0.39%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.13%	0.02%	0.69%	0.85%	0.33%	0.65%
Number of Credit Unions in Each Peer Group:	1	4	5	4	9	5	3	4	5	2	42

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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	0.00%	0.00%	7.78%	0.00%	33.28%	13.67%	0.00%	1.52%	0.00%	0.51%	1.99%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	2.13%	0.00%	5.98%	3.48%	0.61%	0.96%	0.00%	0.42%	0.65%
Total Investments in Corporate Credit Unions*	0.00%	32.69%	30.53%	96.31%	53.27%	54.39%	35.35%	12.65%	0.21%	0.00%	7.57%
Marketable Securities	0.00%	17.39%	7.72%	34.89%	184.28%	204.54%	84.07%	129.50%	117.09%	215.55%	161.38%
All Other Investments	2.00%	121.16%	87.47%	160.20%	192.44%	270.18%	66.90%	29.52%	-3.46%	30.70%	34.89%
<b>Total Investments</b>	<b>108.00%</b>	<b>218.67%</b>	<b>182.93%</b>	<b>310.43%</b>	<b>479.73%</b>	<b>555.17%</b>	<b>247.66%</b>	<b>218.23%</b>	<b>171.68%</b>	<b>288.80%</b>	<b>252.36%</b>
Unsecured Loans	64.00%	50.97%	36.05%	29.05%	38.44%	51.94%	70.77%	41.78%	58.62%	46.32%	50.36%
Vehicle Loans	446.00%	253.22%	164.17%	195.43%	225.24%	303.41%	262.37%	346.81%	430.65%	227.16%	314.79%
New Vehicle Loans	328.00%	70.26%	39.47%	62.66%	82.09%	112.39%	86.26%	131.73%	203.61%	169.35%	165.66%
Used Vehicle Loans	118.00%	182.96%	124.70%	132.77%	143.15%	191.02%	176.11%	215.07%	227.04%	57.80%	149.13%
Total Real Estate	0.00%	9.32%	44.13%	149.90%	55.77%	73.01%	320.96%	157.32%	191.39%	306.82%	228.48%
1st Mortgage	0.00%	0.00%	44.13%	146.52%	53.26%	54.85%	292.59%	146.47%	157.50%	260.76%	195.20%
1st Mortgage Fxd	0.00%	0.00%	44.11%	85.23%	27.20%	54.42%	152.82%	104.99%	116.56%	58.60%	86.75%
1st Mortgage Adj	0.00%	0.00%	0.00%	61.27%	26.06%	0.43%	139.78%	41.49%	40.95%	202.16%	108.45%
2nd Mortgage	0.00%	9.32%	0.00%	3.38%	2.52%	18.16%	28.36%	10.85%	33.89%	46.06%	33.28%
Closed-End Fxd	0.00%	9.32%	0.00%	3.38%	0.83%	5.96%	5.57%	7.04%	11.78%	13.90%	11.05%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.79%	12.09%	5.19%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	1.69%	9.29%	22.79%	3.81%	21.32%	19.90%	16.88%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	2.90%	0.00%	0.00%	0.00%	0.17%	0.16%
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	0.00%	38.16%	75.21%	63.49%	48.75%	52.03%	67.69%	21.87%	16.80%	5.87%	17.83%
<b>Total Loans</b>	<b>510.00%</b>	<b>351.67%</b>	<b>319.78%</b>	<b>438.03%</b>	<b>369.88%</b>	<b>480.65%</b>	<b>721.78%</b>	<b>567.80%</b>	<b>698.24%</b>	<b>590.06%</b>	<b>613.38%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	86.49%	80.86%	196.74%	323.17%	168.92%	209.86%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	28.51%	30.82%	56.73%	75.04%	74.36%	66.66%
Business Loans	0.00%	0.00%	8.31%	15.81%	10.00%	1.05%	26.37%	24.40%	44.33%	136.04%	75.16%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.69%	0.00%	0.00%	0.10%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>9.32%</b>	<b>44.13%</b>	<b>149.90%</b>	<b>55.77%</b>	<b>76.56%</b>	<b>351.84%</b>	<b>174.20%</b>	<b>233.08%</b>	<b>385.65%</b>	<b>278.09%</b>
Total Real Estate	0.00%	9.32%	44.13%	149.90%	55.77%	73.01%	320.96%	157.32%	191.39%	306.82%	228.48%
RE Business Loans	0.00%	0.00%	2.98%	15.50%	6.15%	0.93%	14.24%	23.78%	33.71%	132.01%	69.32%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	0.00%	3.56%	30.88%	16.87%	41.69%	78.82%	49.60%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.00%	3.56%	30.88%	16.87%	41.69%	78.82%	49.60%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



