

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	1.08%	0.69%	1.29%	0.98%	1.02%	1.14%	1.17%	1.30%	1.53%	1.59%	1.45%
Loan Yield	8.95%	5.14%	7.01%	5.66%	5.28%	5.03%	4.81%	4.42%	4.53%	4.40%	4.53%
Net Loan Yield After NCOs	8.50%	4.85%	5.92%	5.14%	4.74%	3.42%	4.07%	3.80%	3.85%	3.50%	3.71%
Asset Yield	6.76%	2.65%	4.36%	3.04%	2.97%	3.33%	3.84%	3.16%	3.38%	3.38%	3.38%
Cost of Funds	-0.98%	-0.29%	-0.46%	-0.37%	-0.32%	-0.23%	-0.50%	-0.36%	-0.39%	-0.63%	-0.52%
Gross Spread	5.78%	2.36%	3.90%	2.67%	2.65%	3.10%	3.34%	2.80%	2.99%	2.75%	2.87%
Provision Expense	-0.07%	-0.13%	-0.72%	-0.22%	-0.27%	-0.58%	-0.65%	-0.41%	-0.49%	-0.69%	-0.60%
Net Spread after Provision Expense	5.71%	2.23%	3.18%	2.45%	2.39%	2.52%	2.68%	2.38%	2.51%	2.07%	2.27%
Total Non-Interest Income	0.66%	0.16%	0.78%	0.89%	1.25%	1.57%	1.46%	1.38%	1.30%	1.29%	1.32%
Total Non-Interest Expense	-5.25%	-1.91%	-4.44%	-3.31%	-3.59%	-3.92%	-3.53%	-3.26%	-3.41%	-2.64%	-3.02%
Net Operating Expense	-4.60%	-1.75%	-3.66%	-2.42%	-2.34%	-2.34%	-2.07%	-1.88%	-2.11%	-1.35%	-1.71%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%	-0.01%	0.02%	0.04%	0.05%	0.04%
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%	-0.01%	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)	1.12%	0.48%	-0.49%	0.03%	0.08%	0.22%	0.60%	0.53%	0.43%	0.76%	0.60%
Net Charge-Offs	-0.33%	-0.13%	-0.60%	-0.23%	-0.25%	-0.94%	-0.55%	-0.39%	-0.44%	-0.59%	-0.53%
ROA (with Net Charge-offs)	0.85%	0.48%	-0.36%	0.01%	0.10%	-0.14%	0.70%	0.55%	0.48%	0.85%	0.66%
ROA with Provision for LL - W/O NCUSIF Expense	1.12%	0.48%	-0.48%	0.03%	0.09%	0.22%	0.60%	0.53%	0.43%	0.76%	0.60%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.85%	0.48%	-0.35%	0.01%	0.11%	-0.14%	0.70%	0.55%	0.48%	0.85%	0.66%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.59%	-1.17%	-2.40%	-1.69%	-1.67%	-2.02%	-1.76%	-1.60%	-1.73%	-1.38%	-1.54%
Travel and Conference Expense	-0.03%	-0.02%	-0.03%	-0.03%	-0.04%	-0.03%	-0.04%	-0.03%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	-0.36%	-0.07%	-0.28%	-0.16%	-0.21%	-0.24%	-0.19%	-0.22%	-0.22%	-0.15%	-0.18%
Office Operations Expense	-1.21%	-0.38%	-0.94%	-0.60%	-0.93%	-0.91%	-0.67%	-0.87%	-0.61%	-0.52%	-0.62%
Educational and Promotional Expense	0.00%	0.00%	-0.04%	-0.03%	-0.09%	-0.14%	-0.12%	-0.08%	-0.13%	-0.14%	-0.13%
Loan Servicing Expense	-0.13%	-0.01%	-0.19%	-0.10%	-0.19%	-0.15%	-0.27%	-0.15%	-0.30%	-0.19%	-0.21%
Professional and Outside Services	-0.36%	-0.22%	-0.21%	-0.53%	-0.33%	-0.34%	-0.39%	-0.19%	-0.30%	-0.13%	-0.21%
Member Insurance	0.00%	0.00%	-0.01%	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%	-0.01%	-0.02%	-0.02%	-0.03%	-0.01%	-0.02%	-0.03%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.56%	-0.03%	-0.32%	-0.15%	-0.09%	-0.08%	-0.07%	-0.10%	-0.07%	-0.08%	-0.08%
Total Non-Interest Expense	-5.25%	-1.91%	-4.44%	-3.31%	-3.59%	-3.92%	-3.53%	-3.26%	-3.41%	-2.64%	-3.02%
<b>Other Performance Ratios</b>											
Earning Asset Yield	6.36%	2.99%	4.56%	3.19%	3.12%	3.50%	4.01%	3.32%	3.55%	3.50%	3.52%
Average Cost of Funds	-1.02%	-0.36%	-0.56%	-0.48%	-0.39%	-0.25%	-0.56%	-0.41%	-0.43%	-0.71%	-0.58%
FTE Employee / \$million of Loans & Share Drafts	1.03	0.88	0.74	0.59	0.49	0.52	0.34	0.31	0.31	0.27	0.31
Compensation & Benefits / FTE Emp.	\$34,600	\$33,048	\$55,331	\$56,196	\$56,505	\$50,117	\$56,579	\$61,888	\$67,781	\$69,520	\$64,761
Compensation & Benefits / \$million Lns. & S.D.s	\$36,816	\$27,508	\$40,965	\$33,252	\$28,065	\$26,223	\$19,461	\$18,886	\$21,194	\$18,830	\$20,079
Operating Expense / Loans & Share Drafts	-7.45%	-4.43%	-7.58%	-6.52%	-6.05%	-5.10%	-3.90%	-3.84%	-4.18%	-3.60%	-3.93%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.96%	0.38%	1.33%	1.75%	2.11%	2.05%	1.61%	1.63%	1.59%	1.75%	1.71%
Net Operating Expense / Loans & Share Drafts	-6.49%	-4.05%	-6.25%	-4.77%	-3.94%	-3.05%	-2.29%	-2.22%	-2.59%	-1.85%	-2.22%
Operating Expense / Operating Revenue	91.32%	108.92%	95.37%	95.20%	93.81%	85.92%	76.11%	79.80%	81.21%	70.08%	75.32%
Total Fixed Assets / Shares & Equity	0.13%	0.13%	1.94%	0.77%	2.10%	3.34%	2.50%	2.33%	2.48%	2.45%	2.45%
Net Loans to Total Shares and Deposits	72.0%	51.6%	66.9%	58.0%	57.5%	63.7%	87.2%	71.4%	75.5%	83.1%	78.8%
Members / FTE Employee	574.00	429.67	422.18	437.72	435.39	310.80	361.09	349.03	338.79	405.72	378.18

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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	0.2%	1.7%	0.9%	1.0%	1.2%	2.0%	0.9%	0.8%	0.6%	0.5%	0.7%
Total Investments	36.6%	50.5%	41.2%	50.5%	48.0%	35.4%	18.9%	33.2%	26.2%	27.4%	28.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	1.7%	1.1%	1.9%	2.8%	1.9%	2.7%	2.8%	2.6%
All Other Unsecured Loans/Lines of Credit	3.5%	6.1%	7.9%	3.6%	3.0%	2.2%	1.9%	1.6%	2.9%	2.7%	2.6%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.1%	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%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
New Vehicle Loans	14.5%	13.1%	14.1%	11.3%	11.8%	13.1%	16.4%	13.1%	13.5%	19.4%	16.8%
Used Vehicle Loans	36.3%	17.0%	25.7%	19.8%	20.4%	26.0%	33.7%	23.0%	21.3%	26.1%	25.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.5%	0.0%	3.0%	5.3%	9.0%	13.5%	14.2%	19.4%	10.5%	12.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.0%	0.8%	2.8%	1.1%	2.4%	4.0%	2.5%	2.0%	2.3%
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	9.3%	10.2%	6.3%	5.6%	2.9%	4.7%	5.3%	3.6%	5.4%	4.9%	4.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.1%	0.1%
Total Loans and Leases	63.6%	46.9%	54.9%	46.0%	47.5%	58.0%	76.1%	61.7%	68.1%	68.6%	67.1%
Less: Allowance for Loan & Lease Losses	-1.8%	-0.5%	-0.9%	-0.3%	-0.3%	-0.7%	-0.6%	-0.6%	-0.5%	-0.6%	-0.6%
Net Loans and Leases	61.8%	46.4%	54.0%	45.6%	47.2%	57.3%	75.4%	61.0%	67.6%	68.0%	66.5%
Total Other Assets	1.4%	1.4%	3.9%	2.8%	3.6%	5.3%	4.7%	5.0%	5.6%	4.2%	4.6%
<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	1.3%	0.0%	0.7%	7.6%	6.9%	0.6%	3.0%	3.8%	0.2%	5.6%	4.1%
Share Drafts	0.0%	0.0%	4.2%	7.6%	13.8%	18.9%	16.7%	23.7%	18.0%	8.2%	12.8%
Regular Shares	63.7%	77.4%	59.0%	50.4%	43.7%	48.8%	31.4%	33.4%	24.3%	23.5%	27.4%
Money Market Shares	0.0%	0.0%	4.7%	0.8%	3.3%	1.3%	9.7%	7.8%	23.2%	27.1%	20.8%
Share Certificates	5.6%	11.8%	10.5%	12.0%	15.4%	16.3%	23.2%	17.5%	17.3%	17.3%	17.7%
IRA/KEOGH Accounts	4.7%	1.9%	3.4%	8.1%	4.8%	4.8%	5.0%	3.8%	7.4%	6.5%	6.1%
All Other Shares	0.2%	0.0%	0.3%	0.4%	1.3%	0.1%	0.5%	0.0%	0.1%	0.1%	0.2%
Non-Member Deposits	14.2%	0.0%	0.0%	0.0%	0.3%	0.8%	0.8%	0.1%	0.0%	0.0%	0.1%
Total Shares and Deposits	88.3%	91.1%	82.0%	79.3%	82.6%	91.0%	87.2%	86.3%	90.3%	82.6%	85.0%
Total Equity	10.3%	8.9%	17.3%	13.0%	10.5%	8.4%	9.8%	9.9%	9.6%	11.8%	10.9%
<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	10.3%	8.9%	17.3%	13.3%	10.7%	9.1%	10.2%	10.3%	9.8%	11.9%	11.1%
Total Equity + Allow. for Loan Loss	12.1%	9.4%	18.2%	13.4%	10.8%	9.1%	10.4%	10.6%	10.1%	12.5%	11.5%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	373.4%	-48.3%	-9.1%	0.1%	-1.9%	13.7%	-3.9%	8.7%	-14.0%	-12.9%	-8.8%
Total Loans and Leases	42.7%	-35.0%	-4.8%	2.2%	2.8%	-3.5%	7.0%	-3.8%	11.9%	12.3%	9.1%
<b>TOTAL ASSETS</b>	<b>87.5%</b>	<b>-41.8%</b>	<b>-6.1%</b>	<b>1.1%</b>	<b>0.4%</b>	<b>2.7%</b>	<b>4.6%</b>	<b>0.4%</b>	<b>3.9%</b>	<b>4.0%</b>	<b>3.4%</b>
Total Liabilities	-43.0%	0.0%	-36.0%	18.1%	-8.5%	786.2%	12.3%	-12.9%	-9.4%	5.4%	3.4%
Total Shares and Deposits	89.9%	-41.8%	-6.5%	-0.1%	1.2%	2.2%	4.2%	0.8%	3.9%	3.6%	3.2%
Equity Capital	131.2%	-42.5%	-2.6%	-0.4%	0.6%	1.4%	6.1%	3.5%	3.8%	5.7%	4.8%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>87.5%</b>	<b>-41.8%</b>	<b>-6.1%</b>	<b>1.1%</b>	<b>0.4%</b>	<b>2.7%</b>	<b>4.6%</b>	<b>0.4%</b>	<b>3.9%</b>	<b>4.0%</b>	<b>3.4%</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	2.12%	4.37%	0.80%	1.31%	1.47%	1.87%	1.02%	0.88%	0.83%	0.84%	0.92%
Delinquent Loans / Total Capital	11.1%	21.8%	2.4%	4.5%	6.4%	11.9%	7.4%	5.2%	5.6%	4.6%	5.3%
Delinquent Loans + OREO / Net Loans + OREO	2.2%	4.4%	1.0%	1.4%	1.7%	2.1%	1.3%	1.8%	1.0%	1.0%	1.2%
Delinquent Loans > 6mo / Delinquent Loans	66.7%	15.9%	0.0%	13.5%	23.7%	25.4%	17.9%	24.2%	17.1%	15.0%	17.5%
Allowance for Loan Losses/Net Loans	2.87%	1.14%	1.61%	0.72%	0.62%	1.19%	0.85%	1.04%	0.76%	0.95%	0.91%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$64	\$33	\$79	\$185	\$601	\$904	\$1,297	\$3,024	\$9,013	\$1,097
Loans 6 to less than 12 months Delinquent (\$000s)	\$12	\$10	\$0	\$11	\$45	\$178	\$185	\$250	\$551	\$1,500	\$204
Loans 12 months and over Delinquent (\$000s)	\$0	\$3	\$0	\$2	\$12	\$27	\$12	\$164	\$74	\$93	\$29
Total Delinquent Loans (\$000s)	\$19	\$76	\$33	\$91	\$242	\$805	\$1,101	\$1,711	\$3,649	\$10,606	\$1,330
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.22%	0.38%	0.61%	0.79%	0.21%	0.37%	0.59%	0.52%
STS Loans	0.00%	0.00%	0.00%	0.77%	0.00%	0.00%	0.00%	20.00%	0.00%	0.00%	1.28%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.70%	2.65%	2.00%	4.77%
New Vehicle Loans	0.00%	1.66%	0.53%	1.48%	0.76%	0.89%	0.70%	0.93%	0.88%	0.69%	0.75%
Used Vehicle Loans	2.55%	5.43%	0.98%	1.54%	1.30%	2.45%	1.36%	1.01%	1.06%	0.96%	1.10%
1st Mortgage Fixed	0.00%	40.00%	0.00%	0.24%	0.96%	1.49%	0.41%	0.48%	0.19%	0.62%	0.47%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	7.56%	0.25%	0.00%	0.47%	0.47%	0.02%	0.37%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.62%	1.52%	0.31%	2.78%	0.49%	0.84%	0.92%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.99%	0.61%	0.00%	0.45%	0.45%
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	4.58%	6.81%	1.83%	1.97%	4.51%	3.96%	2.00%	1.25%	2.64%	2.07%	2.25%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.98%	3.03%	1.15%	1.29%	1.16%	0.92%	1.03%
Total 1st Mortgage Loans	0.00%	40.00%	0.00%	0.24%	3.43%	1.17%	0.36%	0.48%	0.25%	0.43%	0.45%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.24%	0.46%	0.00%	0.00%	0.15%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.10%	0.00%	0.00%	0.02%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.45%	0.29%	1.09%	0.52%	0.54%	1.61%	0.74%	0.62%	0.68%	0.90%	0.82%
Recoveries / Charge-Offs	23.08%	7.69%	34.47%	17.25%	22.07%	11.68%	10.85%	15.29%	11.46%	28.11%	22.59%
Expected Charge-Offs / Net Loans	1.29%	0.91%	0.39%	0.41%	0.52%	0.60%	0.52%	0.86%	0.44%	0.42%	0.48%
Provision for Loan Losses/Net Charge-Offs	20.0%	100.0%	120.9%	94.0%	105.2%	62.0%	118.1%	107.3%	110.3%	116.0%	111.1%
Prov. for Loan Losses/Expected Charge-Offs	7.2%	32.9%	344.3%	121.2%	109.4%	169.2%	171.1%	78.5%	174.2%	253.0%	193.2%
Bankruptcies / Net Loans	2.18%	0.00%	0.98%	0.69%	0.79%	0.73%	1.23%	1.53%	1.12%	1.00%	1.07%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$7	\$70	\$40	\$110	\$827	\$862	\$1,436	\$3,187	\$14,844	\$1,478
Total Amount of Recoveries (\$000s)	\$1	\$1	\$24	\$7	\$24	\$97	\$94	\$220	\$365	\$4,173	\$334
Net Charge Offs (\$000s)	\$3	\$6	\$46	\$33	\$86	\$731	\$769	\$1,216	\$2,822	\$10,671	\$1,144
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.57%	0.43%	1.47%	1.30%	0.87%	1.03%	1.16%	1.10%
STS Loans	0.00%	0.00%	0.00%	6.73%	11.76%	0.00%	0.00%	0.00%	0.00%	0.00%	7.18%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.83%	0.00%	0.00%	0.18%
New Vehicle Loans	1.88%	0.00%	0.19%	0.03%	0.22%	0.66%	0.71%	0.79%	0.74%	0.74%	0.72%
Used Vehicle Loans	0.15%	0.34%	0.86%	0.53%	0.60%	2.38%	0.88%	0.75%	1.02%	0.93%	0.96%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.27%	0.28%	0.06%	-0.07%	0.01%	0.05%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.12%	0.05%	0.04%	0.11%	0.05%	-0.11%	-0.01%
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	-0.34%	0.82%	5.71%	1.72%	-1.54%	1.75%	0.89%	0.94%	0.92%	0.62%	0.70%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.04%	2.33%	1.06%	1.21%	1.10%	1.00%	1.05%
Number of Credit Unions in Each Peer Group:	3	2	5	10	16	6	9	4	4	4	63

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%	0.00%	29.92%	15.33%	16.45%	1.23%	0.00%	7.63%	0.00%	0.00%	1.67%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	2.92%	0.00%	0.38%	3.96%	0.00%	0.00%	0.49%
Total Investments in Corporate Credit Unions*	50.80%	29.27%	18.36%	35.17%	48.49%	42.48%	27.17%	5.70%	10.82%	4.29%	10.72%
Marketable Securities	0.00%	0.00%	0.00%	62.35%	120.60%	195.06%	105.18%	181.23%	194.81%	159.41%	159.83%
All Other Investments	221.05%	471.95%	174.76%	229.11%	235.62%	83.19%	25.23%	80.46%	-3.55%	-1.17%	23.38%
<b>Total Investments</b>	<b>354.23%</b>	<b>566.16%</b>	<b>238.25%</b>	<b>378.44%</b>	<b>448.45%</b>	<b>390.13%</b>	<b>185.30%</b>	<b>321.50%</b>	<b>267.83%</b>	<b>229.95%</b>	<b>255.34%</b>
Unsecured Loans	33.87%	68.29%	45.81%	39.93%	39.10%	45.49%	45.59%	34.44%	57.32%	46.38%	46.71%
Vehicle Loans	490.85%	337.65%	229.69%	233.32%	301.38%	430.67%	491.07%	350.05%	356.64%	382.15%	380.03%
New Vehicle Loans	140.27%	146.65%	81.30%	84.80%	110.47%	143.84%	160.87%	127.12%	138.47%	163.17%	151.77%
Used Vehicle Loans	350.57%	191.01%	148.39%	148.52%	190.91%	286.83%	330.21%	222.93%	218.17%	218.98%	228.26%
Total Real Estate	0.00%	6.10%	5.60%	28.71%	76.00%	110.92%	155.16%	176.93%	223.33%	105.24%	132.81%
1st Mortgage	0.00%	6.10%	0.00%	22.50%	49.46%	98.93%	131.86%	137.97%	198.27%	88.44%	112.12%
1st Mortgage Fxd	0.00%	6.10%	0.00%	22.50%	30.93%	73.74%	117.28%	123.47%	151.74%	61.00%	84.64%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	18.53%	25.19%	14.58%	14.50%	46.53%	27.44%	27.48%
2nd Mortgage	0.00%	0.00%	5.60%	6.21%	26.54%	11.98%	23.30%	38.96%	25.06%	16.80%	20.69%
Closed-End Fxd	0.00%	0.00%	0.00%	5.97%	19.63%	9.96%	12.71%	16.04%	17.46%	5.18%	9.48%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.35%	0.09%	0.01%	1.90%	2.71%	0.84%	1.12%
Open-End Adj	0.00%	0.00%	5.60%	0.00%	4.07%	1.81%	8.37%	21.02%	4.90%	7.86%	8.11%
Open-End Fxd	0.00%	0.00%	0.00%	0.23%	2.49%	0.12%	2.21%	0.00%	0.00%	2.92%	1.98%
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	89.93%	114.18%	36.16%	41.86%	26.77%	51.23%	52.19%	35.08%	54.92%	41.49%	43.80%
<b>Total Loans</b>	<b>614.65%</b>	<b>526.22%</b>	<b>317.27%</b>	<b>344.46%</b>	<b>443.28%</b>	<b>638.31%</b>	<b>745.26%</b>	<b>597.78%</b>	<b>696.19%</b>	<b>576.18%</b>	<b>604.78%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	56.20%	101.20%	192.64%	204.07%	258.20%	289.34%	249.01%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	18.65%	23.50%	39.23%	58.30%	72.40%	75.71%	65.52%
Business Loans	0.00%	0.00%	4.72%	0.00%	3.55%	26.78%	11.37%	37.28%	37.22%	11.75%	18.03%
Participation Loans	0.00%	0.00%	0.00%	0.00%	4.84%	0.00%	0.00%	6.49%	19.46%	0.00%	3.98%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>6.10%</b>	<b>5.60%</b>	<b>28.71%</b>	<b>126.38%</b>	<b>289.50%</b>	<b>240.10%</b>	<b>333.90%</b>	<b>376.17%</b>	<b>226.12%</b>	<b>255.56%</b>
Total Real Estate	0.00%	6.10%	5.60%	28.71%	76.00%	110.92%	155.16%	176.93%	223.33%	105.24%	132.81%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	2.51%	18.44%	8.28%	36.90%	25.70%	11.73%	15.52%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	50.38%	178.58%	84.94%	156.96%	152.84%	120.88%	122.75%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	50.38%	178.58%	84.94%	156.96%	152.84%	110.45%	116.72%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.44%	6.03%



