

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	0.48%	0.77%	0.79%	0.91%	0.89%	0.98%	1.17%	1.21%	1.31%	1.20%	1.17%
Loan Yield	6.17%	7.02%	6.16%	6.28%	5.71%	5.57%	4.90%	5.02%	4.55%	4.27%	4.56%
Net Loan Yield After NCOs	5.82%	6.16%	5.65%	5.81%	5.00%	4.73%	4.29%	4.19%	3.96%	3.59%	3.88%
Asset Yield	3.65%	3.76%	3.38%	3.24%	3.26%	3.41%	3.31%	3.67%	3.44%	3.50%	3.48%
Cost of Funds	-0.35%	-0.32%	-0.33%	-0.37%	-0.29%	-0.32%	-0.37%	-0.44%	-0.46%	-0.67%	-0.55%
Gross Spread	3.29%	3.44%	3.04%	2.87%	2.97%	3.10%	2.94%	3.22%	2.98%	2.83%	2.94%
Provision Expense	-0.24%	-0.43%	-0.24%	-0.23%	-0.40%	-0.49%	-0.38%	-0.62%	-0.51%	-0.61%	-0.56%
Net Spread after Provision Expense	3.05%	3.02%	2.80%	2.64%	2.57%	2.61%	2.56%	2.60%	2.47%	2.22%	2.38%
Total Non-Interest Income	0.49%	0.53%	0.55%	0.76%	1.19%	1.43%	1.48%	1.77%	1.55%	1.55%	1.54%
Total Non-Interest Expense	-3.71%	-3.84%	-3.27%	-3.20%	-3.58%	-3.71%	-3.73%	-3.95%	-3.36%	-3.15%	-3.37%
Net Operating Expense	-3.21%	-3.31%	-2.72%	-2.44%	-2.39%	-2.28%	-2.25%	-2.19%	-1.80%	-1.60%	-1.83%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.00%	0.01%
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	-0.04%	-0.01%	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)	-0.20%	-0.31%	0.08%	0.19%	0.18%	0.33%	0.32%	0.43%	0.69%	0.62%	0.55%
Net Charge-Offs	-0.20%	-0.41%	-0.25%	-0.21%	-0.36%	-0.46%	-0.36%	-0.55%	-0.40%	-0.52%	-0.48%
ROA (with Net Charge-offs)	-0.15%	-0.30%	0.07%	0.21%	0.22%	0.36%	0.34%	0.50%	0.80%	0.71%	0.63%
ROA with Provision for LL - W/O NCUSIF Expense	-0.16%	-0.31%	0.08%	0.19%	0.18%	0.33%	0.32%	0.43%	0.69%	0.62%	0.55%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.11%	-0.29%	0.07%	0.22%	0.22%	0.36%	0.34%	0.50%	0.80%	0.71%	0.63%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.77%	-2.13%	-1.77%	-1.67%	-1.73%	-1.79%	-1.86%	-1.96%	-1.70%	-1.56%	-1.68%
Travel and Conference Expense	-0.02%	-0.02%	-0.02%	-0.03%	-0.04%	-0.05%	-0.04%	-0.04%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.24%	-0.18%	-0.17%	-0.22%	-0.27%	-0.27%	-0.27%	-0.29%	-0.27%	-0.23%	-0.25%
Office Operations Expense	-0.92%	-0.76%	-0.75%	-0.66%	-0.76%	-0.75%	-0.81%	-0.79%	-0.58%	-0.67%	-0.68%
Educational and Promotional Expense	-0.02%	-0.02%	-0.03%	-0.06%	-0.08%	-0.13%	-0.12%	-0.17%	-0.14%	-0.12%	-0.13%
Loan Servicing Expense	-0.12%	-0.11%	-0.08%	-0.09%	-0.12%	-0.15%	-0.16%	-0.18%	-0.17%	-0.17%	-0.17%
Professional and Outside Services	-0.36%	-0.44%	-0.32%	-0.33%	-0.42%	-0.46%	-0.35%	-0.39%	-0.36%	-0.24%	-0.31%
Member Insurance	-0.04%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.19%	-0.14%	-0.10%	-0.12%	-0.14%	-0.10%	-0.10%	-0.11%	-0.09%	-0.13%	-0.12%
Total Non-Interest Expense	-3.71%	-3.84%	-3.27%	-3.20%	-3.58%	-3.71%	-3.73%	-3.95%	-3.36%	-3.15%	-3.37%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.69%	3.94%	3.39%	3.35%	3.46%	3.60%	3.58%	3.96%	3.59%	3.63%	3.65%
Average Cost of Funds	-0.44%	-0.45%	-0.43%	-0.48%	-0.37%	-0.38%	-0.44%	-0.50%	-0.51%	-0.75%	-0.62%
FTE Employee / \$million of Loans & Share Drafts	1.81	1.02	0.70	0.61	0.54	0.45	0.41	0.37	0.31	0.23	0.29
Compensation & Benefits / FTE Emp.	\$18,212	\$43,893	\$47,373	\$53,908	\$52,517	\$56,848	\$59,417	\$62,507	\$65,443	\$76,192	\$67,571
Compensation & Benefits / \$million Lns. & S.D.s	\$32,404	\$44,133	\$33,555	\$33,069	\$28,077	\$25,972	\$24,527	\$23,341	\$20,339	\$17,512	\$19,981
Operating Expense / Loans & Share Drafts	-6.76%	-7.96%	-6.20%	-6.35%	-5.80%	-5.38%	-4.91%	-4.70%	-4.00%	-3.53%	-4.01%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.89%	1.10%	1.05%	1.51%	1.92%	2.07%	1.95%	2.10%	1.85%	1.74%	1.83%
Net Operating Expense / Loans & Share Drafts	-5.86%	-6.86%	-5.15%	-4.84%	-3.88%	-3.31%	-2.96%	-2.60%	-2.15%	-1.80%	-2.18%
Operating Expense / Operating Revenue	99.43%	96.60%	91.66%	89.31%	87.06%	83.15%	85.59%	80.93%	76.40%	75.74%	78.05%
Total Fixed Assets / Shares & Equity	0.44%	0.58%	1.00%	1.70%	2.80%	2.66%	2.80%	3.05%	2.89%	2.29%	2.56%
Net Loans to Total Shares and Deposits	66.7%	67.3%	63.6%	59.1%	63.5%	67.2%	70.3%	78.1%	79.4%	91.4%	83.7%
Members / FTE Employee	352.97	359.27	427.02	383.04	356.96	348.22	319.44	318.61	343.56	398.55	363.76

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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%	0.7%	0.6%	1.0%	1.4%	1.5%	1.3%	1.2%	0.8%	0.7%	0.9%
Total Investments	46.1%	49.0%	48.9%	51.6%	44.0%	38.3%	33.2%	24.5%	25.3%	18.1%	23.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.0%	1.0%	1.3%	1.7%	2.2%	1.8%	2.5%	2.7%	3.4%	2.9%
All Other Unsecured Loans/Lines of Credit	10.2%	6.9%	7.1%	6.0%	4.8%	5.3%	5.0%	4.7%	4.7%	3.5%	4.1%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	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%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	15.6%	15.7%	15.3%	12.1%	11.4%	11.4%	11.8%	12.6%	16.2%	17.4%	15.7%
Used Vehicle Loans	19.4%	18.4%	16.8%	15.6%	18.4%	19.1%	17.7%	21.5%	20.5%	19.9%	19.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.1%	1.1%	3.4%	7.9%	10.5%	14.5%	18.5%	17.6%	24.7%	20.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.8%	0.5%	1.2%	1.5%	4.0%	3.4%	3.6%	2.7%	2.9%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.4%	0.0%	0.4%	1.1%	0.7%
Total All Other Loans/Lines of Credit to Members	8.0%	7.2%	6.9%	5.9%	5.1%	4.6%	5.0%	5.2%	3.4%	4.8%	4.6%
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%	0.1%	0.1%
Total Loans and Leases	53.2%	49.2%	48.9%	44.9%	50.6%	55.7%	60.4%	68.5%	69.1%	77.5%	71.3%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.8%	-0.4%	-0.3%	-0.4%	-0.5%	-0.4%	-0.6%	-0.5%	-0.6%	-0.5%
Net Loans and Leases	52.1%	48.5%	48.5%	44.6%	50.2%	55.2%	60.0%	67.9%	68.6%	76.9%	70.8%
Total Other Assets	1.7%	1.8%	2.1%	2.8%	4.4%	5.0%	5.5%	6.4%	5.3%	4.3%	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	1.1%	11.2%	9.2%	10.4%	8.7%	6.5%	4.2%	1.8%	2.5%	5.5%	4.6%
Share Drafts	0.0%	1.8%	5.5%	6.9%	12.1%	15.3%	18.3%	17.3%	15.5%	13.6%	14.6%
Regular Shares	70.3%	54.4%	52.3%	48.6%	42.3%	39.9%	36.0%	32.9%	35.5%	25.8%	30.8%
Money Market Shares	0.0%	1.3%	2.1%	2.8%	6.4%	9.1%	10.6%	14.2%	14.5%	15.9%	14.3%
Share Certificates	5.7%	11.4%	12.9%	13.4%	12.6%	12.3%	14.2%	16.5%	15.2%	20.1%	17.6%
IRA/KEOGH Accounts	0.0%	3.2%	3.0%	3.5%	5.0%	5.4%	5.8%	6.0%	5.5%	5.8%	5.7%
All Other Shares	1.2%	0.5%	0.8%	0.4%	0.8%	0.4%	0.7%	0.5%	0.4%	2.7%	1.7%
Non-Member Deposits	2.6%	0.6%	0.4%	0.5%	0.4%	0.4%	0.3%	0.4%	0.5%	0.8%	0.6%
Total Shares and Deposits	79.8%	73.2%	77.0%	76.1%	79.6%	82.9%	85.9%	87.7%	87.0%	84.8%	85.2%
Total Equity	19.1%	15.6%	13.9%	13.5%	11.6%	10.7%	9.8%	10.6%	10.5%	9.7%	10.1%
<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	19.3%	15.8%	13.8%	13.5%	11.7%	10.9%	10.2%	11.1%	10.9%	9.9%	10.4%
Total Equity + Allow. for Loan Loss	20.2%	16.4%	14.3%	13.8%	12.0%	11.2%	10.2%	11.1%	10.9%	10.3%	10.7%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	4.4%	-10.0%	11.9%	-2.5%	-6.1%	-0.3%	-10.4%	-6.6%	1.8%	0.7%	-1.6%
Total Loans and Leases	-15.0%	-11.8%	6.2%	5.1%	-3.2%	6.3%	-1.5%	0.2%	8.6%	10.8%	7.7%
<b>TOTAL ASSETS</b>	<b>-6.8%</b>	<b>-10.9%</b>	<b>8.7%</b>	<b>0.9%</b>	<b>-4.2%</b>	<b>3.9%</b>	<b>-4.7%</b>	<b>-1.5%</b>	<b>6.5%</b>	<b>8.7%</b>	<b>5.2%</b>
Total Liabilities	312.0%	18.7%	22.9%	8.0%	-6.4%	-2.8%	-21.7%	-5.5%	18.0%	1.6%	0.7%
Total Shares and Deposits	-7.9%	-12.4%	6.8%	0.3%	-4.1%	4.1%	-3.6%	-1.4%	6.2%	9.2%	5.5%
Equity Capital	-6.6%	-19.1%	11.1%	-0.5%	-3.4%	6.7%	-5.4%	-1.3%	6.4%	8.8%	5.2%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-6.8%</b>	<b>-10.9%</b>	<b>8.7%</b>	<b>0.9%</b>	<b>-4.2%</b>	<b>3.9%</b>	<b>-4.7%</b>	<b>-1.5%</b>	<b>6.5%</b>	<b>8.7%</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	3.34%	2.66%	1.53%	1.31%	1.13%	0.98%	0.64%	0.90%	0.71%	0.94%	0.89%
Delinquent Loans / Total Capital	8.8%	8.0%	5.2%	4.3%	4.8%	4.9%	3.8%	5.5%	4.5%	7.1%	6.0%
Delinquent Loans + OREO / Net Loans + OREO	3.5%	2.8%	1.6%	1.4%	1.3%	1.2%	0.8%	1.0%	0.8%	1.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	23.2%	38.4%	25.4%	19.1%	17.3%	21.9%	22.6%	19.7%	18.8%	21.7%	21.0%
Allowance for Loan Losses/Net Loans	2.13%	1.55%	0.90%	0.77%	0.77%	0.93%	0.68%	0.83%	0.68%	0.79%	0.77%
Loans 2 to less than 6 months Delinquent (\$000s)	\$14	\$33	\$43	\$75	\$166	\$322	\$431	\$1,542	\$2,786	\$16,022	\$1,020
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$15	\$10	\$14	\$31	\$58	\$102	\$312	\$507	\$3,637	\$219
Loans 12 months and over Delinquent (\$000s)	\$2	\$6	\$4	\$4	\$4	\$32	\$24	\$68	\$138	\$806	\$53
Total Delinquent Loans (\$000s)	\$19	\$53	\$58	\$93	\$201	\$413	\$558	\$1,922	\$3,430	\$20,465	\$1,291
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.29%	0.34%	0.32%	0.42%	0.43%	0.32%	0.34%	0.50%	0.73%	0.58%
STS Loans	33.33%	4.05%	2.62%	1.17%	1.19%	5.08%	0.00%	0.00%	8.37%	3.94%	3.57%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.08%	4.23%	0.98%	1.08%	0.98%
New Vehicle Loans	1.60%	1.19%	0.90%	0.88%	0.89%	0.62%	0.43%	0.81%	0.64%	0.99%	0.86%
Used Vehicle Loans	4.62%	3.72%	2.24%	1.74%	1.47%	1.14%	0.79%	0.95%	0.80%	1.10%	1.03%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.62%	0.56%	0.62%	0.49%	0.80%	0.48%	0.38%	0.46%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.64%	0.41%	1.05%	0.16%	0.12%	0.38%	0.39%	0.39%
Other RE Fixed	0.00%	0.00%	1.14%	0.38%	0.93%	0.49%	0.63%	0.53%	0.31%	0.44%	0.45%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.49%	0.00%	0.28%	0.42%	0.35%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	1.02%	0.47%	0.31%	0.31%
All Other Loans	7.77%	5.73%	2.88%	2.60%	2.39%	3.09%	1.73%	2.37%	2.68%	3.75%	3.18%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.76%	0.52%	0.72%	1.10%	0.83%	1.30%	1.17%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.86%	0.50%	0.69%	0.45%	0.76%	0.46%	0.38%	0.45%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.12%	0.41%	0.07%	0.15%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.08%	0.01%	0.02%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.35%	0.86%	0.51%	0.47%	0.71%	0.85%	0.61%	0.83%	0.59%	0.68%	0.68%
Recoveries / Charge-Offs	54.35%	20.70%	20.54%	19.01%	13.71%	14.59%	17.01%	12.70%	14.87%	11.47%	12.79%
Expected Charge-Offs / Net Loans	0.83%	0.80%	0.55%	0.41%	0.35%	0.38%	0.32%	0.35%	0.29%	0.34%	0.34%
Provision for Loan Losses/Net Charge-Offs	125.4%	102.9%	97.3%	111.8%	111.6%	107.2%	104.7%	112.2%	126.9%	117.1%	116.8%
Prov. for Loan Losses/Expected Charge-Offs	53.8%	112.1%	90.8%	130.0%	227.2%	239.7%	204.0%	265.0%	261.3%	232.5%	238.0%
Bankruptcies / Net Loans	0.57%	0.74%	0.54%	0.55%	0.52%	0.61%	0.61%	0.70%	0.60%	0.57%	0.59%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$22	\$24	\$40	\$149	\$405	\$627	\$1,987	\$3,352	\$15,694	\$1,088
Total Amount of Recoveries (\$000s)	\$3	\$4	\$5	\$8	\$20	\$59	\$107	\$252	\$499	\$1,800	\$139
Net Charge Offs (\$000s)	\$2	\$17	\$19	\$33	\$129	\$346	\$520	\$1,735	\$2,854	\$13,894	\$949
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.06%	0.08%	0.16%	0.38%	0.46%	0.45%	0.70%	0.73%	1.09%	0.85%
STS Loans	37.74%	6.15%	9.63%	5.47%	5.25%	5.12%	7.79%	18.72%	26.62%	9.68%	9.74%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.00%	0.10%	0.06%
New Vehicle Loans	0.23%	0.59%	0.17%	0.10%	0.38%	0.33%	0.43%	0.80%	0.54%	0.77%	0.68%
Used Vehicle Loans	-0.25%	0.81%	0.45%	0.48%	0.95%	0.85%	0.92%	1.08%	0.61%	0.77%	0.79%
Total 1st Mortgage RE Loans/LOC	0.00%	21.97%	-0.02%	0.00%	0.01%	0.02%	0.01%	0.02%	0.00%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	-0.01%	0.02%	0.04%	0.06%	0.04%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.33%	0.29%	0.00%	0.17%	0.56%	0.43%
All Other Loans	2.33%	1.44%	1.93%	1.93%	2.64%	19.04%	-0.85%	-0.27%	-0.15%	0.20%	-0.02%
Indirect Loans	0.00%	0.00%	0.00%	0.76%	1.25%	0.61%	0.95%	1.27%	0.61%	0.75%	0.77%
Number of Credit Unions in Each Peer Group:	29	40	61	80	81	59	38	39	26	18	471

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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	0.88%	17.49%	8.08%	19.32%	14.76%	9.40%	10.87%	1.12%	0.78%	0.00%	2.30%
Credit Unions - Deposits in and Loans to	0.85%	0.23%	2.74%	4.84%	2.84%	1.95%	3.43%	0.31%	0.36%	0.00%	0.60%
Total Investments in Corporate Credit Unions*	47.22%	39.26%	40.96%	35.15%	48.28%	40.06%	33.45%	25.22%	13.65%	3.62%	14.42%
Marketable Securities	3.91%	75.50%	65.18%	82.11%	90.31%	126.05%	158.29%	110.07%	149.46%	128.23%	128.86%
All Other Investments	95.70%	142.40%	211.47%	227.06%	209.16%	151.69%	84.10%	42.38%	19.07%	7.04%	37.97%
<b>Total Investments</b>	<b>238.95%</b>	<b>309.70%</b>	<b>353.20%</b>	<b>381.14%</b>	<b>375.17%</b>	<b>351.39%</b>	<b>325.03%</b>	<b>220.64%</b>	<b>232.55%</b>	<b>183.56%</b>	<b>225.81%</b>
Unsecured Loans	52.86%	49.71%	58.09%	53.73%	55.47%	68.69%	65.94%	64.54%	68.46%	69.25%	67.37%
Vehicle Loans	181.50%	215.39%	231.50%	205.04%	254.53%	280.48%	288.78%	307.13%	338.19%	378.33%	342.17%
New Vehicle Loans	80.70%	98.99%	110.30%	89.58%	97.19%	104.64%	115.41%	113.49%	149.03%	176.48%	150.63%
Used Vehicle Loans	100.80%	116.41%	121.20%	115.45%	157.34%	175.83%	173.37%	193.64%	189.15%	201.84%	191.54%
Total Real Estate	0.07%	0.46%	13.36%	28.73%	77.78%	110.25%	180.63%	197.18%	194.86%	277.88%	223.06%
1st Mortgage	0.00%	0.46%	7.86%	25.30%	67.55%	96.54%	141.43%	166.77%	161.95%	250.48%	195.38%
1st Mortgage Fxd	0.00%	0.46%	5.70%	19.27%	39.22%	79.87%	126.33%	156.89%	133.46%	220.11%	170.48%
1st Mortgage Adj	0.00%	0.00%	2.15%	6.03%	28.32%	16.67%	15.10%	9.88%	28.50%	30.37%	24.91%
2nd Mortgage	0.07%	0.00%	5.51%	3.43%	10.23%	13.71%	39.20%	30.41%	32.91%	27.40%	27.68%
Closed-End Fxd	0.07%	0.00%	5.50%	3.39%	9.24%	13.53%	37.10%	29.62%	28.87%	23.83%	24.82%
Closed-End Adj	0.00%	0.00%	0.00%	0.04%	0.72%	0.16%	0.19%	0.15%	0.39%	0.20%	0.24%
Open-End Adj	0.00%	0.00%	0.01%	0.00%	0.27%	0.02%	1.88%	0.58%	3.64%	2.79%	2.31%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.06%	0.01%	0.58%	0.30%
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%	8.99%	3.80%	0.07%	3.37%	11.08%	6.86%
All Other Loans/Lines of Credit to Members	41.33%	45.50%	50.10%	43.51%	43.49%	42.68%	48.81%	47.04%	31.05%	48.78%	44.44%
<b>Total Loans</b>	<b>275.90%</b>	<b>311.34%</b>	<b>353.40%</b>	<b>331.66%</b>	<b>431.40%</b>	<b>511.46%</b>	<b>590.67%</b>	<b>616.46%</b>	<b>636.45%</b>	<b>786.56%</b>	<b>684.89%</b>
Indirect Loans	0.00%	0.00%	0.00%	1.46%	9.66%	37.65%	97.73%	117.81%	172.50%	265.07%	190.35%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.71%	3.79%	13.42%	33.84%	38.36%	51.01%	70.06%	55.63%
Business Loans	0.00%	0.21%	1.19%	3.71%	7.19%	5.90%	13.87%	22.60%	37.54%	39.60%	31.70%
Participation Loans	0.00%	0.00%	0.00%	0.00%	4.05%	7.49%	8.55%	3.09%	3.98%	15.87%	10.12%
<b>Total Mortgage Exposure**</b>	<b>0.07%</b>	<b>0.46%</b>	<b>13.36%</b>	<b>30.12%</b>	<b>89.38%</b>	<b>147.46%</b>	<b>263.10%</b>	<b>284.65%</b>	<b>277.48%</b>	<b>359.35%</b>	<b>298.95%</b>
Total Real Estate	0.07%	0.46%	13.36%	28.73%	77.78%	110.25%	180.63%	197.18%	194.86%	277.88%	223.06%
RE Business Loans	0.00%	0.00%	0.28%	2.27%	5.18%	3.26%	7.88%	16.66%	31.08%	36.75%	27.61%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.39%	11.60%	37.21%	82.47%	87.46%	82.62%	81.47%	75.89%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.33%	11.60%	37.20%	82.47%	87.39%	78.61%	81.30%	74.99%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.06%	0.00%	0.01%	0.00%	0.07%	4.01%	0.17%	0.90%



