

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	0.43%	0.55%	0.81%	0.70%	0.74%	1.41%	1.05%	0.96%	1.22%	1.09%	1.09%
Loan Yield	4.60%	5.33%	3.94%	6.52%	4.51%	5.67%	4.98%	4.76%	4.16%	4.31%	4.38%
Net Loan Yield After NCOs	4.58%	5.09%	3.78%	5.75%	4.25%	5.42%	4.99%	4.47%	3.74%	3.78%	3.90%
Asset Yield	2.60%	3.09%	3.04%	3.82%	2.84%	3.73%	3.40%	3.62%	3.17%	3.52%	3.47%
Cost of Funds	-0.34%	-0.27%	-0.17%	-0.39%	-0.28%	-0.53%	-0.40%	-0.36%	-0.49%	-0.43%	-0.43%
Gross Spread	2.25%	2.82%	2.86%	3.43%	2.56%	3.20%	3.00%	3.26%	2.68%	3.09%	3.03%
Provision Expense	-0.07%	-0.25%	-0.16%	-0.45%	-0.15%	-0.13%	-0.06%	-0.27%	-0.33%	-0.50%	-0.43%
Net Spread after Provision Expense	2.18%	2.57%	2.70%	2.98%	2.41%	3.06%	2.94%	2.99%	2.35%	2.58%	2.60%
Total Non-Interest Income	1.10%	0.69%	0.26%	1.24%	0.68%	1.00%	1.40%	1.34%	1.59%	2.44%	2.14%
Total Non-Interest Expense	-3.50%	-3.61%	-2.78%	-3.93%	-2.55%	-3.28%	-3.32%	-3.51%	-3.01%	-3.76%	-3.59%
Net Operating Expense	-2.40%	-2.92%	-2.53%	-2.69%	-1.87%	-2.29%	-1.92%	-2.17%	-1.42%	-1.33%	-1.46%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	-0.01%	0.01%	0.01%	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	0.00%	-0.01%	0.00%	-0.02%	-0.02%	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)	-0.22%	-0.36%	0.18%	0.26%	0.52%	0.77%	1.04%	0.81%	0.94%	1.27%	1.16%
Net Charge-Offs	-0.01%	-0.13%	-0.12%	-0.42%	-0.15%	-0.14%	0.01%	-0.21%	-0.29%	-0.41%	-0.35%
ROA (with Net Charge-offs)	-0.16%	-0.24%	0.22%	0.30%	0.53%	0.77%	1.11%	0.87%	0.98%	1.36%	1.23%
ROA with Provision for LL - W/O NCUSIF Expense	-0.22%	-0.35%	0.18%	0.29%	0.54%	0.78%	1.05%	0.81%	0.94%	1.27%	1.16%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.16%	-0.23%	0.22%	0.32%	0.55%	0.77%	1.12%	0.88%	0.98%	1.36%	1.23%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.54%	-1.87%	-1.82%	-2.05%	-1.28%	-1.73%	-1.73%	-1.73%	-1.54%	-1.91%	-1.83%
Travel and Conference Expense	-0.01%	-0.03%	-0.02%	-0.09%	-0.03%	-0.04%	-0.05%	-0.05%	-0.04%	-0.04%	-0.04%
Office Occupancy Expense	-0.04%	-0.16%	-0.10%	-0.21%	-0.13%	-0.21%	-0.22%	-0.32%	-0.21%	-0.25%	-0.24%
Office Operations Expense	-0.48%	-0.83%	-0.39%	-0.87%	-0.52%	-0.61%	-0.65%	-0.68%	-0.72%	-0.60%	-0.63%
Educational and Promotional Expense	-0.01%	-0.02%	-0.01%	-0.11%	-0.07%	-0.08%	-0.10%	-0.13%	-0.14%	-0.17%	-0.16%
Loan Servicing Expense	-0.12%	-0.07%	-0.13%	-0.17%	-0.22%	-0.20%	-0.34%	-0.45%	-0.25%	-0.41%	-0.38%
Professional and Outside Services	-0.18%	-0.16%	-0.18%	-0.25%	-0.19%	-0.13%	-0.17%	-0.09%	-0.06%	-0.19%	-0.17%
Member Insurance	0.00%	-0.01%	0.00%	-0.02%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.07%	-0.04%	-0.06%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-1.06%	-0.40%	-0.09%	-0.09%	-0.07%	-0.26%	-0.04%	-0.05%	-0.04%	-0.17%	-0.14%
Total Non-Interest Expense	-3.50%	-3.61%	-2.78%	-3.93%	-2.55%	-3.28%	-3.32%	-3.51%	-3.01%	-3.76%	-3.59%
<b>Other Performance Ratios</b>											
Earning Asset Yield	2.63%	3.26%	3.02%	4.09%	2.99%	3.71%	3.59%	3.86%	3.27%	3.66%	3.61%
Average Cost of Funds	-0.46%	-0.33%	-0.22%	-0.52%	-0.37%	-0.62%	-0.49%	-0.40%	-0.55%	-0.48%	-0.48%
FTE Employee / \$million of Loans & Share Drafts	2.10	1.04	0.52	0.57	0.33	0.41	0.38	0.31	0.33	0.34	0.34
Compensation & Benefits / FTE Emp.	\$14,493	\$32,552	\$44,793	\$60,459	\$59,320	\$59,952	\$60,124	\$63,084	\$55,411	\$61,858	\$60,798
Compensation & Benefits / \$million Lns. & S.D.s	\$30,171	\$33,305	\$23,521	\$33,999	\$19,504	\$25,662	\$23,365	\$19,558	\$18,333	\$21,292	\$21,004
Operating Expense / Loans & Share Drafts	-6.80%	-6.43%	-3.60%	-6.50%	-3.89%	-4.89%	-4.48%	-3.97%	-3.59%	-4.18%	-4.12%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.09%	1.22%	0.27%	2.05%	1.03%	1.49%	1.89%	1.52%	1.89%	2.70%	2.45%
Net Operating Expense / Loans & Share Drafts	-4.71%	-5.21%	-3.32%	-4.46%	-2.85%	-3.40%	-2.59%	-2.46%	-1.70%	-1.47%	-1.67%
Operating Expense / Operating Revenue	107.86%	102.19%	65.90%	86.17%	80.53%	80.80%	77.60%	78.05%	73.60%	70.39%	71.86%
Total Fixed Assets / Shares & Equity	0.07%	0.12%	0.33%	1.62%	1.67%	2.10%	2.92%	3.18%	2.20%	3.13%	2.94%
Net Loans to Total Shares and Deposits	68.3%	67.8%	84.9%	73.8%	74.5%	70.3%	77.5%	83.4%	81.8%	91.1%	88.1%
Members / FTE Employee	292.53	418.11	465.39	388.62	488.21	396.52	334.98	321.35	349.53	344.01	346.38

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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%	0.9%	0.4%	1.3%	0.7%	0.9%	0.9%	0.5%	0.6%	0.9%	0.9%
Total Investments	48.5%	42.1%	35.0%	39.5%	39.9%	38.1%	31.0%	19.7%	24.4%	15.6%	18.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.3%	0.0%	1.0%	1.6%	1.6%	3.5%	3.6%	2.8%	5.3%	4.7%
All Other Unsecured Loans/Lines of Credit	6.2%	5.3%	3.8%	3.0%	1.8%	1.5%	3.2%	1.0%	1.1%	2.2%	2.0%
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%	0.0%	0.0%	0.0%	0.1%	0.0%	1.2%	0.3%	0.4%
New Vehicle Loans	7.0%	11.6%	11.3%	5.4%	5.0%	3.8%	4.4%	5.7%	7.5%	10.7%	9.5%
Used Vehicle Loans	33.5%	27.0%	32.0%	26.8%	22.3%	21.0%	22.2%	18.5%	27.7%	27.0%	26.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.3%	8.7%	10.6%	15.0%	17.8%	19.8%	31.3%	19.2%	21.1%	21.1%
Total Other Real Estate Loans/Lines of Credit	0.3%	0.0%	1.6%	2.6%	3.5%	4.7%	5.1%	7.0%	6.1%	5.8%	5.8%
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	4.1%	11.1%	6.6%	7.8%	7.5%	7.1%	4.3%	5.7%	5.3%	5.9%	5.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.6%	0.4%
Total Loans and Leases	51.1%	56.6%	64.0%	57.2%	56.8%	57.6%	62.7%	72.9%	71.1%	78.9%	75.8%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.8%	-0.6%	-0.8%	-0.6%	-0.3%	-0.4%	-0.5%	-0.5%	-0.9%	-0.8%
Net Loans and Leases	49.9%	55.7%	63.5%	56.4%	56.2%	57.3%	62.3%	72.4%	70.7%	78.0%	75.0%
Total Other Assets	1.5%	1.3%	1.1%	2.8%	3.2%	3.7%	5.7%	7.4%	4.3%	5.4%	5.3%
<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	0.5%	0.8%	7.2%	12.4%	11.8%	6.1%	8.2%	2.8%	2.9%	3.0%	3.5%
Share Drafts	0.0%	4.0%	1.8%	7.9%	11.0%	10.4%	13.3%	17.1%	16.9%	13.6%	14.0%
Regular Shares	62.2%	58.4%	46.4%	29.9%	39.0%	34.0%	25.0%	25.9%	34.8%	21.3%	24.2%
Money Market Shares	0.0%	0.0%	5.2%	15.0%	9.0%	9.4%	20.6%	25.3%	18.0%	25.2%	23.3%
Share Certificates	1.4%	16.8%	12.1%	15.6%	11.8%	19.0%	16.7%	15.5%	11.4%	15.8%	15.2%
IRA/KEOGH Accounts	1.7%	3.3%	4.0%	5.6%	4.2%	7.4%	3.8%	3.7%	5.1%	4.9%	4.8%
All Other Shares	1.9%	0.9%	2.3%	2.0%	0.8%	1.8%	1.1%	0.0%	0.9%	5.8%	4.4%
Non-Member Deposits	7.5%	0.0%	3.6%	1.6%	0.5%	0.0%	0.2%	0.0%	0.0%	0.0%	0.1%
Total Shares and Deposits	74.7%	83.4%	75.4%	77.5%	76.2%	82.0%	80.9%	87.4%	86.9%	86.6%	86.1%
Total Equity	24.8%	15.8%	17.4%	10.0%	12.0%	11.9%	10.9%	9.7%	10.1%	10.4%	10.4%
<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	24.8%	15.8%	17.4%	10.1%	12.3%	12.2%	11.2%	10.0%	10.5%	11.0%	10.9%
Total Equity + Allow. for Loan Loss	26.0%	16.6%	18.0%	10.8%	12.6%	12.2%	11.3%	10.3%	10.6%	11.3%	11.2%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-4.1%	-31.1%	62.2%	-18.4%	-5.2%	27.1%	2.3%	-2.2%	-4.0%	5.4%	2.8%
Total Loans and Leases	-12.8%	-15.1%	-19.0%	-2.8%	-15.1%	59.5%	8.8%	8.1%	14.1%	17.0%	15.4%
<b>TOTAL ASSETS</b>	<b>-8.1%</b>	<b>-22.9%</b>	<b>-2.7%</b>	<b>-9.4%</b>	<b>-11.5%</b>	<b>44.3%</b>	<b>6.6%</b>	<b>6.3%</b>	<b>8.7%</b>	<b>14.5%</b>	<b>12.4%</b>
Total Liabilities	1450.0%	-1.2%	-18.0%	-22.9%	17.2%	11.4%	-6.5%	-4.5%	-23.3%	20.3%	7.2%
Total Shares and Deposits	-9.7%	-23.6%	-2.5%	-5.9%	-14.4%	47.5%	7.6%	6.5%	10.3%	14.6%	12.8%
Equity Capital	-4.6%	-20.1%	4.3%	-15.3%	-13.9%	44.3%	10.4%	8.2%	8.7%	12.3%	11.1%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-8.1%</b>	<b>-22.9%</b>	<b>-2.7%</b>	<b>-9.4%</b>	<b>-11.5%</b>	<b>44.3%</b>	<b>6.6%</b>	<b>6.3%</b>	<b>8.7%</b>	<b>14.5%</b>	<b>12.4%</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	1.94%	1.43%	1.47%	1.03%	0.66%	0.57%	0.66%	0.43%	0.49%	0.69%	0.65%
Delinquent Loans / Total Capital	3.8%	4.9%	5.2%	5.4%	3.0%	2.7%	3.7%	3.0%	3.3%	4.8%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	2.0%	1.4%	1.5%	1.1%	0.8%	0.7%	0.7%	0.5%	0.6%	1.0%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	44.1%	34.9%	15.4%	21.7%	24.6%	0.3%	13.3%	17.1%	15.1%	26.9%	24.5%
Allowance for Loan Losses/Net Loans	2.24%	1.51%	0.89%	1.44%	1.15%	0.55%	0.69%	0.73%	0.65%	1.14%	1.04%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$18	\$50	\$73	\$93	\$225	\$530	\$818	\$2,152	\$16,131	\$1,236
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$10	\$4	\$17	\$8	\$1	\$68	\$169	\$359	\$4,765	\$325
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$5	\$3	\$22	\$0	\$13	\$0	\$25	\$1,181	\$77
Total Delinquent Loans (\$000s)	\$8	\$28	\$60	\$93	\$123	\$226	\$612	\$987	\$2,536	\$22,077	\$1,638
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.34%	0.00%	0.02%	0.18%	0.26%	0.32%	0.38%	0.38%	0.54%	0.50%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.83%	1.83%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.63%	0.00%	1.64%	1.86%	1.75%
New Vehicle Loans	3.53%	0.96%	0.00%	1.18%	0.31%	0.01%	0.37%	0.32%	0.11%	0.29%	0.28%
Used Vehicle Loans	0.57%	1.26%	1.61%	1.38%	0.67%	0.76%	0.50%	0.97%	0.73%	0.77%	0.76%
1st Mortgage Fixed	0.00%	0.00%	7.40%	0.42%	1.05%	0.43%	1.07%	0.16%	0.26%	0.83%	0.73%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.38%	0.03%	0.55%	0.48%	0.51%
Other RE Fixed	0.00%	0.00%	0.00%	1.05%	0.00%	0.00%	0.22%	0.96%	0.77%	0.80%	0.73%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	0.10%	0.26%	0.03%	0.40%	0.33%
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	13.43%	3.05%	0.43%	1.58%	1.02%	0.80%	0.76%	0.55%	0.38%	1.12%	0.99%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.01%	0.61%	0.47%	1.01%	0.67%	0.60%	0.63%
Total 1st Mortgage Loans	0.00%	0.00%	4.56%	0.20%	0.85%	0.42%	1.15%	0.14%	0.38%	0.76%	0.68%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.00%	0.63%	1.16%	0.99%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.00%	0.17%	0.32%	0.27%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.03%	0.25%	0.16%	0.77%	0.26%	0.25%	-0.02%	0.29%	0.42%	0.53%	0.48%
Recoveries / Charge-Offs	75.00%	54.37%	26.32%	42.58%	20.05%	34.85%	105.04%	30.07%	21.09%	22.15%	24.79%
Expected Charge-Offs / Net Loans	0.32%	0.51%	0.64%	0.67%	0.36%	0.39%	0.33%	0.26%	0.25%	0.42%	0.39%
Provision for Loan Losses/Net Charge-Offs	500.0%	191.5%	133.3%	107.8%	102.8%	97.6%	-476.9%	131.3%	113.6%	121.7%	121.9%
Prov. for Loan Losses/Expected Charge-Offs	42.3%	93.9%	34.6%	127.1%	75.0%	61.5%	27.7%	143.2%	195.5%	157.7%	152.0%
Bankruptcies / Net Loans	0.14%	0.87%	1.49%	1.06%	0.65%	1.11%	0.89%	0.77%	0.62%	0.66%	0.68%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$11	\$11	\$112	\$64	\$128	\$332	\$908	\$2,548	\$20,486	\$1,484
Total Amount of Recoveries (\$000s)	\$0	\$6	\$3	\$48	\$13	\$45	\$349	\$273	\$537	\$4,537	\$368
Net Charge Offs (\$000s)	\$0	\$5	\$8	\$64	\$52	\$84	-\$17	\$635	\$2,011	\$15,949	\$1,116
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.19%	0.21%	0.74%	0.68%	0.88%	1.34%	1.05%	1.03%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.66%	12.66%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	1.38%	0.91%
New Vehicle Loans	0.00%	0.03%	0.00%	0.00%	0.48%	-0.33%	0.10%	0.18%	0.18%	0.19%	0.18%
Used Vehicle Loans	0.00%	0.28%	0.32%	0.76%	0.30%	0.36%	0.27%	0.58%	0.64%	0.60%	0.58%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	-0.11%	-0.02%	0.00%	0.11%	0.08%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.03%	-0.02%	-0.07%	0.04%	0.00%	0.01%	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	0.30%	0.53%	0.27%	2.88%	0.33%	2.19%	6.92%	0.61%	0.56%	-0.25%	-0.09%
Indirect Loans	0.00%	0.00%	0.00%	-0.42%	1.04%	0.04%	0.31%	0.70%	0.66%	0.34%	0.40%
Number of Credit Unions in Each Peer Group:	9	9	5	7	12	6	8	4	4	4	68



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	20.49%	2.00%	0.00%	0.00%	13.38%	9.07%	12.63%	2.12%	0.16%	0.26%	1.45%
Credit Unions - Deposits in and Loans to	0.00%	2.04%	3.18%	0.00%	4.72%	2.46%	2.40%	1.56%	0.00%	0.00%	0.36%
Total Investments in Corporate Credit Unions*	43.97%	64.23%	22.75%	75.76%	38.51%	41.89%	30.36%	41.88%	8.61%	3.52%	9.52%
Marketable Securities	0.59%	18.14%	39.73%	121.83%	100.39%	93.84%	87.32%	75.10%	103.63%	71.54%	77.49%
All Other Investments	82.44%	85.87%	129.38%	193.23%	159.40%	165.58%	138.48%	47.67%	83.16%	-4.96%	24.24%
<b>Total Investments</b>	<b>195.26%</b>	<b>266.29%</b>	<b>201.27%</b>	<b>392.41%</b>	<b>323.52%</b>	<b>313.61%</b>	<b>277.11%</b>	<b>195.96%</b>	<b>233.76%</b>	<b>142.48%</b>	<b>172.09%</b>
Unsecured Loans	24.88%	35.41%	22.01%	39.65%	28.10%	25.83%	59.65%	46.19%	37.64%	68.75%	61.31%
Vehicle Loans	162.82%	243.85%	248.72%	319.95%	221.46%	204.24%	237.89%	241.59%	337.26%	343.86%	326.30%
New Vehicle Loans	28.16%	73.33%	64.84%	53.43%	40.51%	31.15%	39.47%	57.00%	71.90%	97.82%	86.61%
Used Vehicle Loans	134.66%	170.52%	183.88%	266.52%	180.96%	173.09%	198.42%	184.59%	265.36%	246.04%	239.69%
Total Real Estate	1.23%	8.20%	59.63%	131.26%	149.96%	185.40%	222.25%	382.03%	242.24%	245.13%	245.93%
1st Mortgage	0.00%	8.20%	50.15%	105.61%	121.50%	146.75%	176.96%	311.85%	183.71%	192.26%	193.02%
1st Mortgage Fxd	0.00%	6.55%	30.92%	51.62%	98.16%	141.84%	131.12%	260.01%	106.74%	153.41%	149.54%
1st Mortgage Adj	0.00%	1.64%	19.21%	53.97%	23.34%	4.91%	45.84%	51.84%	76.96%	38.85%	43.48%
2nd Mortgage	1.23%	0.00%	9.48%	25.66%	28.46%	38.65%	45.29%	70.17%	58.53%	52.87%	52.92%
Closed-End Fxd	1.23%	0.00%	8.44%	11.09%	8.10%	10.45%	13.79%	7.45%	14.26%	10.92%	11.21%
Closed-End Adj	0.00%	0.00%	0.56%	0.00%	0.00%	0.00%	0.48%	0.54%	4.40%	1.36%	1.57%
Open-End Adj	0.00%	0.00%	0.00%	14.57%	19.00%	28.20%	30.65%	62.19%	39.88%	40.55%	40.06%
Open-End Fxd	0.00%	0.00%	0.47%	0.00%	1.36%	0.00%	0.37%	0.00%	0.00%	0.04%	0.07%
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	16.57%	70.40%	37.64%	77.48%	61.14%	58.59%	38.02%	56.32%	50.57%	53.35%	52.69%
<b>Total Loans</b>	<b>205.50%</b>	<b>357.86%</b>	<b>368.00%</b>	<b>568.34%</b>	<b>460.67%</b>	<b>474.05%</b>	<b>559.84%</b>	<b>726.29%</b>	<b>680.49%</b>	<b>719.16%</b>	<b>693.75%</b>
Indirect Loans	0.00%	0.00%	0.00%	6.69%	18.74%	36.26%	57.48%	146.13%	230.77%	231.53%	207.52%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.09%	8.46%	17.76%	24.16%	60.48%	68.42%	67.33%	63.60%
Business Loans	0.00%	0.00%	0.00%	6.37%	13.28%	14.66%	36.60%	116.72%	66.85%	68.16%	66.03%
Participation Loans	0.00%	0.00%	0.00%	0.00%	5.17%	0.00%	4.02%	0.00%	2.16%	1.09%	1.37%
<b>Total Mortgage Exposure**</b>	<b>1.81%</b>	<b>8.20%</b>	<b>59.63%</b>	<b>131.26%</b>	<b>149.96%</b>	<b>202.48%</b>	<b>233.21%</b>	<b>412.39%</b>	<b>276.56%</b>	<b>250.78%</b>	<b>256.71%</b>
Total Real Estate	1.23%	8.20%	59.63%	131.26%	149.96%	185.40%	222.25%	382.03%	242.24%	245.13%	245.93%
RE Business Loans	0.00%	0.00%	0.00%	4.54%	8.68%	10.72%	31.39%	82.52%	63.47%	64.90%	61.06%
Mortgage-Backed Investments	0.59%	0.00%	0.00%	0.00%	0.00%	17.09%	10.96%	30.36%	34.32%	5.65%	10.77%
Federal Agency Securities (Mtg Backed)	0.59%	0.00%	0.00%	0.00%	0.00%	11.65%	10.96%	30.36%	34.32%	5.65%	10.66%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	5.43%	0.00%	0.00%	0.00%	0.00%	0.11%



