

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	0.73%	0.87%	0.73%	1.03%	0.89%	1.00%	0.99%	1.26%	1.30%	2.11%	1.93%
Loan Yield	9.94%	7.07%	7.59%	5.75%	6.10%	5.65%	5.81%	4.71%	5.12%	5.66%	5.61%
Net Loan Yield After NCOs	8.92%	6.24%	6.54%	5.15%	5.32%	5.01%	5.17%	4.29%	4.39%	4.46%	4.47%
Asset Yield	3.76%	3.98%	3.73%	2.94%	2.88%	3.15%	3.96%	3.34%	3.71%	4.74%	4.60%
Cost of Funds	-0.26%	-0.44%	-0.20%	-0.22%	-0.27%	-0.29%	-0.43%	-0.47%	-0.40%	-0.98%	-0.91%
Gross Spread	3.50%	3.54%	3.53%	2.71%	2.61%	2.86%	3.53%	2.87%	3.31%	3.76%	3.69%
Provision Expense	-0.34%	-0.42%	-0.41%	-0.17%	-0.36%	-0.32%	-0.48%	-0.30%	-0.53%	-1.08%	-1.01%
Net Spread after Provision Expense	3.16%	3.12%	3.12%	2.54%	2.26%	2.54%	3.05%	2.57%	2.78%	2.68%	2.68%
Total Non-Interest Income	0.29%	0.35%	0.84%	0.97%	0.69%	1.35%	1.47%	1.23%	1.39%	1.45%	1.43%
Total Non-Interest Expense	-3.65%	-3.45%	-4.18%	-3.38%	-2.97%	-3.69%	-4.12%	-3.31%	-3.68%	-2.88%	-2.96%
Net Operating Expense	-3.36%	-3.10%	-3.34%	-2.41%	-2.28%	-2.33%	-2.65%	-2.08%	-2.29%	-1.43%	-1.52%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.02%	0.01%	0.03%	0.00%	0.01%	-0.01%	0.07%	0.07%
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	-0.03%	0.00%	-0.01%	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)	-0.22%	0.03%	-0.23%	0.15%	-0.02%	0.23%	0.40%	0.50%	0.48%	1.33%	1.22%
Net Charge-Offs	-0.34%	-0.42%	-0.46%	-0.25%	-0.30%	-0.30%	-0.40%	-0.26%	-0.48%	-0.92%	-0.86%
ROA (with Net Charge-offs)	-0.22%	0.03%	-0.28%	0.07%	0.04%	0.24%	0.48%	0.54%	0.53%	1.49%	1.37%
ROA with Provision for LL - W/O NCUSIF Expense	-0.19%	0.03%	-0.22%	0.15%	-0.02%	0.23%	0.40%	0.50%	0.48%	1.33%	1.22%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.19%	0.03%	-0.27%	0.07%	0.04%	0.25%	0.48%	0.54%	0.53%	1.49%	1.37%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.49%	-2.20%	-1.84%	-1.63%	-1.44%	-1.70%	-2.05%	-1.68%	-1.94%	-1.42%	-1.47%
Travel and Conference Expense	-0.01%	-0.01%	-0.02%	-0.02%	-0.01%	-0.03%	-0.06%	-0.04%	-0.04%	-0.01%	-0.02%
Office Occupancy Expense	-0.38%	-0.10%	-0.22%	-0.26%	-0.11%	-0.24%	-0.20%	-0.17%	-0.17%	-0.14%	-0.14%
Office Operations Expense	-1.13%	-0.75%	-0.61%	-0.69%	-0.54%	-0.66%	-0.64%	-0.66%	-0.67%	-0.42%	-0.44%
Educational and Promotional Expense	-0.04%	-0.01%	-0.03%	-0.03%	-0.05%	-0.09%	-0.14%	-0.12%	-0.14%	-0.15%	-0.15%
Loan Servicing Expense	-0.07%	-0.06%	-0.26%	-0.20%	-0.15%	-0.33%	-0.44%	-0.29%	-0.37%	-0.24%	-0.25%
Professional and Outside Services	-0.25%	-0.15%	-0.97%	-0.43%	-0.51%	-0.52%	-0.42%	-0.28%	-0.30%	-0.16%	-0.18%
Member Insurance	-0.03%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.01%	-0.02%	-0.03%	-0.01%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.23%	-0.13%	-0.18%	-0.10%	-0.13%	-0.09%	-0.17%	-0.05%	-0.03%	-0.33%	-0.30%
Total Non-Interest Expense	-3.65%	-3.45%	-4.18%	-3.38%	-2.97%	-3.69%	-4.12%	-3.31%	-3.68%	-2.88%	-2.96%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.93%	4.17%	3.86%	3.22%	2.96%	3.41%	4.29%	3.49%	3.94%	4.92%	4.79%
Average Cost of Funds	-0.33%	-0.56%	-0.25%	-0.30%	-0.35%	-0.36%	-0.50%	-0.52%	-0.44%	-1.09%	-1.02%
FTE Employee / \$million of Loans & Share Drafts	2.54	1.10	0.81	0.71	0.52	0.53	0.40	0.30	0.31	0.20	0.21
Compensation & Benefits / FTE Emp.	\$18,824	\$40,787	\$44,193	\$46,470	\$55,062	\$52,888	\$66,851	\$71,779	\$75,684	\$86,058	\$82,923
Compensation & Benefits / \$million Lns. & S.D.s	\$47,524	\$43,049	\$35,320	\$32,444	\$28,834	\$27,848	\$26,564	\$21,496	\$23,452	\$17,013	\$17,729
Operating Expense / Loans & Share Drafts	-11.67%	-6.67%	-7.99%	-6.72%	-5.94%	-6.05%	-5.35%	-4.24%	-4.45%	-3.44%	-3.58%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.92%	0.66%	1.60%	1.93%	1.38%	2.22%	1.91%	1.58%	1.68%	1.74%	1.73%
Net Operating Expense / Loans & Share Drafts	-10.75%	-6.01%	-6.39%	-4.79%	-4.56%	-3.83%	-3.44%	-2.66%	-2.77%	-1.71%	-1.84%
Operating Expense / Operating Revenue	98.83%	89.42%	95.26%	92.21%	90.69%	88.31%	83.55%	82.59%	79.85%	62.36%	64.20%
Total Fixed Assets / Shares & Equity	0.07%	0.45%	1.04%	1.26%	0.96%	2.47%	2.41%	2.39%	2.40%	1.92%	1.97%
Net Loans to Total Shares and Deposits	44.6%	59.8%	55.0%	54.9%	52.4%	58.0%	75.4%	74.1%	75.3%	104.5%	100.5%
Members / FTE Employee	414.45	416.58	466.98	375.58	446.01	356.68	313.67	357.90	330.12	509.32	482.17

December 31, 2016

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	2.0%	0.4%	1.5%	1.8%	1.2%	1.2%	1.4%	0.6%	0.8%	0.3%	0.4%
Total Investments	61.6%	50.1%	53.1%	51.9%	57.0%	46.3%	28.0%	30.6%	27.1%	18.2%	19.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.8%	3.6%	2.7%	4.5%	4.4%	4.7%	6.0%	13.0%	12.1%
All Other Unsecured Loans/Lines of Credit	12.2%	15.3%	8.9%	6.9%	6.5%	3.9%	5.3%	3.2%	4.2%	4.3%	4.3%
Short-Term Small Amount Loans (STS)	0.2%	0.1%	0.2%	0.1%	0.1%	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%	0.5%	0.4%	0.5%	0.3%	0.2%	0.2%
New Vehicle Loans	6.2%	7.6%	7.5%	5.5%	7.1%	7.8%	8.1%	5.4%	7.8%	7.9%	7.8%
Used Vehicle Loans	12.7%	20.4%	13.7%	16.9%	12.8%	16.4%	18.7%	11.6%	16.8%	9.1%	9.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.1%	0.5%	6.7%	2.1%	6.0%	6.9%	18.0%	22.8%	20.8%	37.1%	35.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.1%	3.5%	6.6%	3.2%	5.1%	7.0%	14.0%	9.1%	4.4%	4.9%
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	4.8%	2.0%	1.3%	2.1%	1.1%	2.6%	2.9%	0.9%	1.2%	1.1%	1.2%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.2%	1.1%	1.0%
Total Loans and Leases	36.1%	47.9%	43.7%	43.9%	39.6%	47.7%	64.9%	63.3%	66.5%	78.1%	76.2%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.6%	-0.7%	-0.3%	-0.4%	-0.5%	-0.7%	-0.4%	-0.6%	-1.1%	-1.0%
Net Loans and Leases	34.7%	47.4%	43.0%	43.6%	39.2%	47.2%	64.1%	62.9%	65.8%	77.0%	75.2%
Total Other Assets	1.6%	2.1%	2.4%	2.8%	2.5%	5.2%	6.4%	5.8%	6.3%	4.5%	4.7%
<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	0.0%	7.1%	5.8%	11.1%	14.7%	8.5%	4.3%	4.2%	1.5%	14.6%	13.5%
Share Drafts	1.1%	1.4%	8.6%	10.3%	11.3%	14.8%	15.1%	15.5%	19.3%	2.5%	4.1%
Regular Shares	77.1%	59.5%	55.4%	45.5%	42.8%	39.2%	35.3%	32.5%	25.5%	25.1%	25.9%
Money Market Shares	0.1%	0.0%	1.5%	5.1%	3.3%	7.5%	11.9%	17.0%	21.3%	17.6%	17.4%
Share Certificates	1.8%	14.1%	8.2%	14.7%	12.2%	14.7%	17.1%	15.1%	16.2%	21.5%	20.9%
IRA/KEOGH Accounts	0.0%	1.7%	4.6%	4.1%	5.5%	5.6%	6.3%	4.8%	5.7%	7.4%	7.2%
All Other Shares	0.8%	3.0%	0.8%	0.3%	0.2%	0.4%	0.1%	0.1%	0.2%	0.4%	0.4%
Non-Member Deposits	0.0%	0.4%	0.2%	0.0%	0.2%	0.1%	0.1%	0.5%	0.1%	0.1%	0.1%
Total Shares and Deposits	81.0%	80.1%	79.4%	79.9%	75.6%	82.3%	86.1%	85.5%	88.3%	74.7%	75.9%
Total Equity	19.0%	12.8%	14.7%	9.0%	9.7%	9.2%	9.7%	10.3%	10.2%	10.7%	10.6%
<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	19.0%	12.8%	14.7%	9.1%	9.9%	9.7%	10.3%	10.7%	10.3%	11.2%	11.1%
Total Equity + Allow. for Loan Loss	20.5%	13.4%	15.4%	9.2%	10.1%	9.6%	10.4%	10.7%	10.8%	11.8%	11.7%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-11.2%	-6.8%	-1.0%	-25.8%	5.2%	-15.1%	-5.4%	11.6%	0.0%	-1.0%	-1.0%
Total Loans and Leases	-1.1%	-31.3%	-9.5%	-11.0%	6.3%	-7.6%	1.7%	10.9%	10.3%	10.2%	9.9%
<b>TOTAL ASSETS</b>	<b>-7.8%</b>	<b>-20.9%</b>	<b>-5.2%</b>	<b>-20.4%</b>	<b>5.5%</b>	<b>-11.6%</b>	<b>-0.7%</b>	<b>10.9%</b>	<b>7.1%</b>	<b>8.4%</b>	<b>7.8%</b>
Total Liabilities	-100.0%	7.4%	41.3%	-28.0%	-1.5%	-21.1%	7.8%	9.1%	-10.3%	-8.5%	-8.3%
Total Shares and Deposits	-8.9%	-23.1%	-7.6%	-19.7%	6.9%	-10.3%	-1.0%	11.1%	7.9%	11.9%	10.9%
Equity Capital	-2.9%	-17.8%	-4.4%	-16.7%	5.4%	-12.3%	-0.7%	9.7%	4.1%	11.6%	10.6%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-7.8%</b>	<b>-20.9%</b>	<b>-5.2%</b>	<b>-20.4%</b>	<b>5.5%</b>	<b>-11.6%</b>	<b>-0.7%</b>	<b>10.9%</b>	<b>7.1%</b>	<b>8.4%</b>	<b>7.8%</b>

December 31, 2016

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	8.18%	3.09%	2.33%	1.07%	1.34%	1.64%	1.26%	0.78%	0.84%	0.87%	0.88%
Delinquent Loans / Total Capital	14.5%	11.1%	6.6%	5.1%	5.3%	8.1%	7.9%	4.6%	5.1%	5.7%	5.7%
Delinquent Loans + OREO / Net Loans + OREO	8.5%	3.3%	2.6%	1.1%	1.6%	1.9%	1.4%	0.8%	1.0%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	22.4%	48.3%	27.8%	47.1%	37.0%	18.0%	30.5%	26.3%	18.3%	13.6%	14.7%
Allowance for Loan Losses/Net Loans	4.20%	1.18%	1.64%	0.59%	0.95%	0.98%	1.14%	0.62%	0.97%	1.44%	1.39%
Loans 2 to less than 6 months Delinquent (\$000s)	\$22	\$26	\$53	\$42	\$113	\$516	\$853	\$1,146	\$3,262	\$68,422	\$5,362
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$17	\$16	\$15	\$46	\$88	\$253	\$257	\$621	\$6,644	\$581
Loans 12 months and over Delinquent (\$000s)	\$2	\$7	\$5	\$22	\$21	\$25	\$122	\$151	\$112	\$4,160	\$340
Total Delinquent Loans (\$000s)	\$28	\$49	\$74	\$79	\$179	\$629	\$1,228	\$1,555	\$3,995	\$79,226	\$6,283
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.26%	1.01%	0.41%	0.76%	0.44%	0.69%	0.52%	1.23%	1.19%
STS Loans	0.00%	0.00%	5.79%	2.20%	1.12%	4.44%	0.00%	2.44%	0.00%	13.51%	3.97%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	4.03%	0.45%	0.86%	2.63%	0.41%	0.67%
New Vehicle Loans	10.22%	3.08%	1.91%	0.29%	0.40%	1.00%	0.45%	0.64%	0.67%	0.47%	0.49%
Used Vehicle Loans	9.32%	3.41%	2.36%	0.89%	1.11%	2.04%	1.03%	1.21%	1.02%	1.14%	1.16%
1st Mortgage Fixed	0.00%	0.00%	2.93%	0.00%	3.34%	1.80%	1.98%	0.56%	0.64%	0.57%	0.59%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.96%	2.14%	0.99%	1.41%	0.19%	0.24%
Other RE Fixed	0.00%	0.00%	3.32%	1.35%	2.14%	2.81%	0.49%	0.36%	1.21%	1.06%	1.03%
Other RE Adj	0.00%	0.00%	0.00%	0.34%	0.66%	0.80%	0.52%	0.34%	0.50%	0.32%	0.35%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.01%	0.41%
All Other Loans	23.91%	28.03%	18.80%	7.34%	10.77%	3.76%	4.99%	6.20%	3.43%	11.55%	10.62%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.75%	1.53%	0.94%	1.54%	1.17%	1.04%	1.11%
Total 1st Mortgage Loans	0.00%	0.00%	2.33%	0.00%	2.53%	1.73%	2.04%	0.68%	0.79%	0.45%	0.48%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.03%	0.26%	0.07%	0.10%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.04%	0.00%	0.00%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	1.02%	0.82%	1.05%	0.60%	0.78%	0.64%	0.64%	0.41%	0.73%	1.20%	1.14%
Recoveries / Charge-Offs	48.86%	22.26%	27.25%	14.45%	22.57%	23.67%	24.67%	25.90%	21.69%	11.18%	11.85%
Expected Charge-Offs / Net Loans	1.53%	1.52%	1.01%	0.51%	1.03%	0.80%	0.84%	0.38%	0.54%	0.33%	0.35%
Provision for Loan Losses/Net Charge-Offs	100.0%	100.9%	88.7%	69.2%	117.7%	104.5%	120.0%	116.6%	110.7%	117.7%	117.5%
Prov. for Loan Losses/Expected Charge-Offs	69.5%	55.4%	94.1%	82.0%	89.6%	84.4%	92.3%	127.8%	151.4%	438.9%	391.3%
Bankruptcies / Net Loans	0.50%	2.24%	1.39%	0.19%	2.25%	1.87%	2.07%	0.69%	1.34%	0.67%	0.73%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$20	\$49	\$51	\$130	\$336	\$777	\$1,073	\$4,246	\$116,296	\$8,788
Total Amount of Recoveries (\$000s)	\$3	\$5	\$13	\$7	\$29	\$80	\$192	\$278	\$921	\$12,999	\$1,041
Net Charge Offs (\$000s)	\$3	\$16	\$35	\$44	\$101	\$256	\$585	\$795	\$3,325	\$103,297	\$7,746
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.13%	0.55%	0.47%	0.71%	0.71%	0.70%	0.99%	2.72%	2.59%
STS Loans	4.65%	4.07%	5.42%	9.43%	3.93%	5.69%	12.00%	6.08%	0.00%	0.00%	4.36%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	0.54%	0.07%	0.11%	0.17%	0.18%
New Vehicle Loans	-0.16%	0.34%	0.64%	0.42%	0.07%	0.40%	0.00%	0.52%	0.78%	0.53%	0.52%
Used Vehicle Loans	0.33%	0.91%	0.64%	0.35%	0.96%	0.60%	0.82%	0.68%	1.11%	1.48%	1.37%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.96%	1.12%	0.18%	0.05%	0.10%	0.02%	0.14%	0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.04%	0.00%	-0.04%	0.20%	0.21%	0.20%	0.14%	0.31%	0.28%
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	7.31%	10.26%	16.12%	4.56%	-18.38%	-0.34%	-1.48%	0.03%	0.81%	-121.55%	-20.85%
Indirect Loans	0.00%	0.00%	1.91%	0.00%	4.09%	0.59%	0.84%	1.10%	1.44%	0.88%	0.97%
Number of Credit Unions in Each Peer Group:	14	14	18	10	17	22	13	15	7	10	140

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	7.82%	37.57%	11.40%	80.39%	41.70%	14.59%	2.33%	0.84%	0.00%	0.00%	0.51%
Credit Unions - Deposits in and Loans to	0.00%	5.69%	5.83%	8.50%	6.76%	1.65%	0.42%	0.42%	0.00%	0.00%	0.08%
Total Investments in Corporate Credit Unions*	56.51%	69.08%	72.78%	58.73%	64.99%	70.43%	43.28%	14.91%	9.17%	0.52%	3.18%
Marketable Securities	14.38%	61.08%	39.97%	180.32%	175.05%	189.04%	100.07%	174.00%	164.66%	120.04%	124.15%
All Other Investments	148.10%	180.34%	190.71%	216.58%	263.74%	147.69%	91.48%	45.51%	-3.28%	12.35%	17.12%
<b>Total Investments</b>	<b>324.07%</b>	<b>390.43%</b>	<b>359.90%</b>	<b>572.58%</b>	<b>575.00%</b>	<b>480.05%</b>	<b>273.59%</b>	<b>285.89%</b>	<b>263.17%</b>	<b>161.79%</b>	<b>177.35%</b>
Unsecured Loans	64.24%	118.93%	72.49%	116.17%	93.08%	87.34%	94.03%	73.85%	99.33%	153.86%	147.15%
Vehicle Loans	99.18%	218.22%	144.17%	247.28%	201.04%	250.35%	261.86%	158.87%	238.39%	150.55%	156.95%
New Vehicle Loans	32.51%	59.14%	51.09%	60.62%	71.73%	80.37%	79.17%	50.22%	75.44%	69.88%	69.61%
Used Vehicle Loans	66.67%	159.09%	93.09%	186.66%	129.31%	169.98%	182.69%	108.66%	162.95%	80.67%	87.34%
Total Real Estate	0.35%	20.13%	69.34%	95.92%	92.92%	124.52%	243.91%	343.97%	290.67%	368.73%	358.58%
1st Mortgage	0.35%	3.77%	45.47%	22.93%	60.51%	71.56%	175.98%	213.32%	201.88%	329.89%	314.26%
1st Mortgage Fxd	0.35%	3.65%	36.22%	22.12%	45.84%	65.58%	107.66%	152.79%	163.76%	223.90%	214.59%
1st Mortgage Adj	0.00%	0.12%	9.25%	0.80%	14.67%	5.98%	68.32%	60.53%	38.12%	105.99%	99.68%
2nd Mortgage	0.00%	16.37%	23.87%	72.98%	32.41%	52.97%	67.93%	130.65%	88.79%	38.84%	44.31%
Closed-End Fxd	0.00%	16.37%	19.64%	21.63%	15.18%	12.74%	21.91%	38.61%	26.09%	17.32%	18.37%
Closed-End Adj	0.00%	0.00%	0.20%	2.87%	2.95%	4.69%	2.42%	6.38%	13.43%	0.35%	1.11%
Open-End Adj	0.00%	0.00%	2.55%	48.13%	12.93%	34.42%	42.92%	82.96%	48.90%	21.16%	24.69%
Open-End Fxd	0.00%	0.00%	1.49%	0.35%	1.36%	1.12%	0.68%	2.69%	0.38%	0.01%	0.14%
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%	0.11%	0.00%	0.00%	0.01%
All Other Loans/Lines of Credit to Members	25.17%	15.34%	9.04%	23.01%	11.59%	26.95%	27.83%	8.78%	11.47%	9.99%	10.47%
<b>Total Loans</b>	<b>190.04%</b>	<b>373.36%</b>	<b>296.39%</b>	<b>484.24%</b>	<b>399.26%</b>	<b>494.21%</b>	<b>632.82%</b>	<b>591.28%</b>	<b>645.04%</b>	<b>694.94%</b>	<b>684.28%</b>
Indirect Loans	0.00%	0.00%	1.58%	0.00%	16.19%	106.97%	108.16%	58.24%	144.00%	23.88%	31.35%
Percent of Vehicle Loans	0.00%	0.00%	1.10%	0.00%	8.05%	42.73%	41.31%	36.66%	60.41%	15.86%	19.97%
Business Loans	0.00%	0.00%	2.44%	13.89%	3.71%	11.29%	34.77%	38.74%	42.55%	11.35%	13.67%
Participation Loans	0.00%	0.00%	0.00%	0.00%	11.20%	0.85%	5.72%	0.00%	0.02%	4.56%	4.23%
<b>Total Mortgage Exposure**</b>	<b>0.35%</b>	<b>20.13%</b>	<b>69.86%</b>	<b>95.92%</b>	<b>98.10%</b>	<b>149.23%</b>	<b>261.08%</b>	<b>407.61%</b>	<b>404.34%</b>	<b>436.57%</b>	<b>426.26%</b>
Total Real Estate	0.35%	20.13%	69.34%	95.92%	92.92%	124.52%	243.91%	343.97%	290.67%	368.73%	358.58%
RE Business Loans	0.00%	0.00%	2.44%	12.12%	3.56%	0.77%	22.24%	23.14%	14.98%	8.49%	9.29%
Mortgage-Backed Investments	0.00%	0.00%	0.52%	0.00%	5.18%	24.70%	17.17%	63.64%	113.67%	67.84%	67.68%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.52%	0.00%	5.18%	24.70%	17.17%	59.58%	96.26%	63.05%	62.62%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.06%	17.41%	4.79%	5.06%



