

March 31, 2017

<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	0.78%	1.11%	0.81%	1.21%	0.91%	0.97%	1.18%	1.31%	1.43%	2.16%	1.99%
Loan Yield	8.57%	8.62%	7.25%	5.69%	5.88%	5.38%	5.87%	4.74%	4.95%	5.74%	5.69%
Net Loan Yield After NCOs	8.66%	7.41%	6.40%	5.41%	5.20%	4.62%	5.16%	4.29%	4.23%	4.40%	4.41%
Asset Yield	3.54%	4.62%	3.52%	3.15%	2.81%	2.94%	4.10%	3.38%	3.67%	4.86%	4.71%
Cost of Funds	-0.18%	-0.41%	-0.16%	-0.26%	-0.26%	-0.23%	-0.46%	-0.47%	-0.41%	-0.96%	-0.90%
Gross Spread	3.36%	4.22%	3.36%	2.89%	2.55%	2.71%	3.64%	2.92%	3.26%	3.90%	3.81%
Provision Expense	-0.63%	-0.54%	-0.35%	-0.07%	-0.31%	-0.34%	-0.52%	-0.36%	-0.51%	-1.20%	-1.12%
Net Spread after Provision Expense	2.72%	3.67%	3.00%	2.82%	2.24%	2.36%	3.12%	2.56%	2.75%	2.70%	2.70%
Total Non-Interest Income	0.27%	0.38%	0.79%	0.99%	0.67%	1.25%	1.41%	1.18%	1.29%	1.38%	1.37%
Total Non-Interest Expense	-3.69%	-3.82%	-3.72%	-3.55%	-2.95%	-3.44%	-4.13%	-3.31%	-3.62%	-2.86%	-2.93%
Net Operating Expense	-3.42%	-3.44%	-2.93%	-2.56%	-2.28%	-2.20%	-2.72%	-2.12%	-2.33%	-1.48%	-1.57%
Non-Operating Gains (Losses)	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.01%	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)	-0.70%	0.24%	0.07%	0.26%	-0.04%	0.16%	0.40%	0.43%	0.42%	1.23%	1.14%
Net Charge-Offs	0.03%	-0.57%	-0.36%	-0.13%	-0.26%	-0.35%	-0.45%	-0.28%	-0.48%	-1.04%	-0.97%
ROA (with Net Charge-offs)	-0.03%	0.22%	0.06%	0.20%	0.01%	0.16%	0.46%	0.51%	0.46%	1.40%	1.29%
ROA with Provision for LL - W/O NCUSIF Expense	-0.70%	0.24%	0.07%	0.26%	-0.04%	0.16%	0.40%	0.43%	0.42%	1.23%	1.14%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.04%	0.22%	0.06%	0.20%	0.01%	0.16%	0.46%	0.51%	0.46%	1.40%	1.29%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.54%	-2.54%	-1.78%	-1.54%	-1.43%	-1.57%	-2.14%	-1.72%	-1.91%	-1.49%	-1.53%
Travel and Conference Expense	0.00%	-0.01%	-0.01%	-0.02%	-0.02%	-0.03%	-0.05%	-0.04%	-0.04%	-0.01%	-0.01%
Office Occupancy Expense	-0.39%	-0.11%	-0.22%	-0.22%	-0.11%	-0.25%	-0.20%	-0.17%	-0.17%	-0.14%	-0.14%
Office Operations Expense	-1.03%	-0.82%	-0.56%	-0.83%	-0.51%	-0.63%	-0.68%	-0.65%	-0.66%	-0.43%	-0.45%
Educational and Promotional Expense	-0.15%	0.00%	-0.04%	-0.04%	-0.05%	-0.08%	-0.12%	-0.10%	-0.14%	-0.16%	-0.15%
Loan Servicing Expense	-0.06%	-0.07%	-0.18%	-0.25%	-0.19%	-0.31%	-0.32%	-0.29%	-0.34%	-0.20%	-0.21%
Professional and Outside Services	-0.21%	-0.16%	-0.76%	-0.43%	-0.51%	-0.49%	-0.44%	-0.26%	-0.29%	-0.15%	-0.17%
Member Insurance	-0.03%	0.00%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.03%	-0.01%	-0.02%	-0.08%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.24%	-0.10%	-0.14%	-0.14%	-0.11%	-0.07%	-0.15%	-0.05%	-0.03%	-0.27%	-0.25%
Total Non-Interest Expense	-3.69%	-3.82%	-3.72%	-3.55%	-2.95%	-3.44%	-4.13%	-3.31%	-3.62%	-2.86%	-2.93%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.69%	4.63%	3.82%	3.26%	2.87%	3.27%	4.13%	3.54%	3.85%	4.97%	4.83%
Average Cost of Funds	-0.23%	-0.50%	-0.21%	-0.32%	-0.34%	-0.29%	-0.50%	-0.52%	-0.45%	-1.06%	-0.99%
FTE Employee / \$million of Loans & Share Drafts	2.22	1.08	0.85	0.67	0.49	0.51	0.40	0.29	0.30	0.20	0.22
Compensation & Benefits / FTE Emp.	\$20,400	\$48,980	\$44,480	\$40,496	\$58,274	\$54,811	\$64,931	\$76,098	\$75,481	\$92,235	\$88,396
Compensation & Benefits / \$million Lns. & S.D.s	\$43,739	\$52,972	\$35,325	\$28,116	\$28,485	\$25,925	\$27,287	\$21,976	\$22,548	\$18,895	\$19,409
Operating Expense / Loans & Share Drafts	-10.46%	-7.96%	-7.36%	-6.47%	-5.88%	-5.67%	-5.27%	-4.23%	-4.28%	-3.62%	-3.72%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.77%	0.79%	1.56%	1.80%	1.33%	2.05%	1.80%	1.51%	1.52%	1.75%	1.73%
Net Operating Expense / Loans & Share Drafts	-9.69%	-7.17%	-5.81%	-4.67%	-4.55%	-3.62%	-3.47%	-2.72%	-2.75%	-1.87%	-1.99%
Operating Expense / Operating Revenue	101.59%	84.43%	90.15%	92.17%	92.21%	87.78%	83.40%	82.65%	81.28%	61.13%	63.02%
Total Fixed Assets / Shares & Equity	0.08%	0.45%	1.06%	1.09%	0.90%	2.53%	2.35%	2.32%	2.33%	1.94%	1.98%
Net Loans to Total Shares and Deposits	43.0%	57.6%	52.3%	55.9%	50.2%	54.0%	73.2%	72.3%	74.4%	100.9%	97.1%
Members / FTE Employee	430.60	447.63	474.64	371.91	448.23	362.77	312.47	359.52	332.11	517.98	489.67

March 31, 2017

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	2.6%	0.4%	1.3%	1.8%	1.2%	1.2%	1.2%	0.6%	0.7%	0.3%	0.4%
Total Investments	62.4%	52.2%	55.6%	50.6%	58.5%	49.7%	30.4%	31.9%	27.9%	19.3%	20.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.7%	3.3%	2.5%	4.2%	4.0%	4.4%	5.5%	12.6%	11.7%
All Other Unsecured Loans/Lines of Credit	12.9%	14.3%	7.9%	6.7%	6.1%	3.8%	4.7%	3.1%	4.1%	4.2%	4.2%
Short-Term Small Amount Loans (STS)	0.3%	0.1%	0.2%	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%	0.5%	0.4%	0.5%	0.3%	0.3%	0.3%
New Vehicle Loans	5.5%	7.5%	7.9%	6.9%	6.9%	6.4%	9.0%	5.4%	7.9%	7.9%	7.8%
Used Vehicle Loans	13.2%	19.8%	13.3%	17.1%	12.7%	15.0%	19.0%	11.6%	17.1%	9.0%	9.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.1%	0.5%	5.3%	2.5%	5.8%	7.0%	16.4%	22.9%	20.6%	36.3%	34.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.0%	3.1%	6.3%	3.0%	4.8%	6.7%	13.5%	9.1%	4.4%	5.0%
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	3.2%	2.0%	1.7%	2.0%	1.1%	2.5%	2.8%	0.9%	1.2%	1.1%	1.1%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	1.3%	1.2%
Total Loans and Leases	35.1%	46.2%	41.1%	45.0%	38.2%	44.2%	63.1%	62.4%	65.8%	77.1%	75.2%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.6%	-0.5%	-0.3%	-0.4%	-0.4%	-0.7%	-0.4%	-0.6%	-1.1%	-1.1%
Net Loans and Leases	33.5%	45.7%	40.5%	44.7%	37.8%	43.8%	62.4%	62.0%	65.2%	76.0%	74.2%
Total Other Assets	1.5%	1.7%	2.5%	2.9%	2.4%	5.3%	6.1%	5.6%	6.2%	4.5%	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	0.0%	7.3%	6.2%	10.6%	14.4%	9.8%	3.9%	3.6%	1.4%	12.8%	11.9%
Share Drafts	1.1%	1.5%	8.8%	11.2%	11.9%	15.6%	15.4%	16.1%	19.0%	2.7%	4.2%
Regular Shares	77.1%	59.8%	56.3%	45.9%	43.4%	40.8%	35.3%	33.0%	26.4%	26.3%	27.1%
Money Market Shares	0.2%	0.0%	1.8%	4.6%	3.2%	7.5%	11.2%	17.0%	21.4%	17.5%	17.3%
Share Certificates	1.8%	13.9%	6.8%	14.4%	11.7%	12.1%	17.9%	14.9%	15.8%	22.0%	21.2%
IRA/KEOGH Accounts	0.0%	1.7%	4.1%	4.0%	5.4%	5.1%	6.2%	4.7%	5.6%	7.3%	7.1%
All Other Shares	1.4%	3.0%	0.7%	0.5%	0.2%	0.6%	0.1%	0.1%	0.2%	0.4%	0.4%
Non-Member Deposits	0.0%	0.4%	0.3%	0.0%	0.3%	0.0%	0.2%	0.5%	0.1%	0.1%	0.1%
Total Shares and Deposits	81.6%	80.2%	78.6%	80.5%	76.2%	81.8%	86.3%	86.2%	88.5%	76.4%	77.5%
Total Equity	18.4%	12.5%	15.3%	8.9%	9.5%	8.4%	9.8%	10.1%	10.0%	10.8%	10.7%
<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	18.4%	12.5%	15.3%	9.0%	9.7%	8.9%	10.4%	10.5%	10.1%	11.2%	11.1%
Total Equity + Allow. for Loan Loss	20.0%	13.0%	15.8%	9.2%	9.9%	8.9%	10.5%	10.6%	10.6%	11.9%	11.7%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-8.8%	29.3%	-18.7%	-0.9%	21.4%	-5.6%	89.0%	29.9%	24.9%	36.5%	34.8%
Total Loans and Leases	-24.9%	-2.6%	-58.2%	19.5%	-3.8%	-59.7%	39.7%	6.8%	8.8%	6.3%	6.2%
<b>TOTAL ASSETS</b>	<b>-13.3%</b>	<b>12.1%</b>	<b>-36.3%</b>	<b>8.9%</b>	<b>10.5%</b>	<b>-32.6%</b>	<b>51.9%</b>	<b>13.1%</b>	<b>12.6%</b>	<b>11.6%</b>	<b>11.6%</b>
Total Liabilities	0.0%	25.4%	-15.8%	-10.4%	2.3%	20.4%	14.2%	-43.8%	-14.9%	-39.2%	-38.1%
Total Shares and Deposits	-10.6%	12.7%	-40.2%	12.0%	13.5%	-34.9%	52.9%	16.6%	13.8%	21.2%	20.2%
Equity Capital	-25.2%	0.8%	-23.7%	5.5%	0.1%	-60.8%	59.0%	7.1%	6.5%	14.0%	13.1%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-13.3%</b>	<b>12.1%</b>	<b>-36.3%</b>	<b>8.9%</b>	<b>10.5%</b>	<b>-32.6%</b>	<b>51.9%</b>	<b>13.1%</b>	<b>12.6%</b>	<b>11.6%</b>	<b>11.6%</b>

March 31, 2017

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	6.49%	2.62%	1.46%	0.95%	1.14%	1.29%	0.98%	0.56%	0.63%	0.75%	0.75%
Delinquent Loans / Total Capital	11.4%	9.3%	3.8%	4.7%	4.4%	6.4%	5.9%	3.3%	3.9%	4.9%	4.8%
Delinquent Loans + OREO / Net Loans + OREO	6.8%	2.8%	1.6%	1.0%	1.4%	1.5%	1.1%	0.6%	0.8%	0.8%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	42.6%	34.5%	37.2%	47.0%	37.8%	24.6%	31.9%	32.6%	26.0%	16.9%	18.0%
Allowance for Loan Losses/Net Loans	4.56%	1.21%	1.28%	0.56%	0.99%	0.98%	1.15%	0.65%	0.97%	1.47%	1.42%
Loans 2 to less than 6 months Delinquent (\$000s)	\$13	\$27	\$28	\$39	\$94	\$349	\$620	\$761	\$2,264	\$57,986	\$4,572
Loans 6 to less than 12 months Delinquent (\$000s)	\$6	\$11	\$16	\$21	\$41	\$103	\$181	\$278	\$676	\$7,595	\$664
Loans 12 months and over Delinquent (\$000s)	\$3	\$4	\$1	\$14	\$16	\$11	\$109	\$90	\$119	\$4,237	\$343
Total Delinquent Loans (\$000s)	\$23	\$41	\$45	\$73	\$151	\$463	\$909	\$1,129	\$3,059	\$69,818	\$5,579
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.28%	0.86%	0.31%	0.73%	0.41%	0.59%	0.50%	1.22%	1.18%
STS Loans	0.00%	12.82%	3.85%	1.49%	1.46%	1.44%	0.00%	4.41%	0.00%	18.18%	4.05%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	2.19%	0.26%	0.66%	2.15%	0.30%	0.45%
New Vehicle Loans	12.41%	3.74%	1.04%	0.49%	0.55%	0.63%	0.53%	0.42%	0.44%	0.39%	0.40%
Used Vehicle Loans	3.86%	2.63%	1.07%	0.93%	0.76%	1.52%	0.92%	0.88%	0.74%	0.93%	0.93%
1st Mortgage Fixed	0.00%	0.00%	0.77%	1.19%	2.90%	1.48%	1.47%	0.39%	0.48%	0.40%	0.41%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	1.28%	1.20%	0.63%	0.52%	0.15%	0.18%
Other RE Fixed	0.00%	0.00%	1.32%	1.19%	4.30%	1.95%	0.97%	0.22%	0.92%	0.73%	0.73%
Other RE Adj	0.00%	0.00%	0.00%	0.35%	0.75%	1.04%	0.58%	0.33%	0.46%	0.30%	0.34%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.35%	0.93%
All Other Loans	34.39%	19.61%	16.48%	4.15%	6.20%	2.70%	3.21%	3.69%	3.70%	11.03%	9.99%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.92%	1.55%	0.96%	1.15%	0.80%	0.85%	0.89%
Total 1st Mortgage Loans	0.00%	0.00%	0.55%	1.17%	2.22%	1.46%	1.36%	0.45%	0.49%	0.32%	0.34%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.28%	0.04%	0.06%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	-0.08%	1.21%	0.85%	0.28%	0.68%	0.76%	0.71%	0.44%	0.72%	1.34%	1.28%
Recoveries / Charge-Offs	120.00%	9.46%	32.53%	28.38%	20.29%	22.41%	28.21%	27.00%	22.02%	11.27%	11.93%
Expected Charge-Offs / Net Loans	2.18%	1.10%	0.66%	0.44%	0.59%	0.55%	0.70%	0.24%	0.30%	0.30%	0.31%
Provision for Loan Losses/Net Charge-Offs	-2100.0%	95.5%	98.2%	52.8%	118.7%	98.2%	114.0%	128.6%	107.2%	116.0%	115.8%
Prov. for Loan Losses/Expected Charge-Offs	85.2%	105.8%	128.3%	34.4%	138.9%	136.9%	117.5%	241.0%	259.7%	525.1%	488.9%
Bankruptcies / Net Loans	0.09%	1.40%	1.14%	0.32%	0.76%	1.04%	1.52%	0.32%	0.53%	0.57%	0.58%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$21	\$42	\$30	\$114	\$385	\$873	\$1,218	\$4,456	\$138,450	\$10,642
Total Amount of Recoveries (\$000s)	\$2	\$2	\$14	\$8	\$23	\$86	\$246	\$329	\$981	\$15,600	\$1,270
Net Charge Offs (\$000s)	\$0	\$19	\$28	\$21	\$91	\$298	\$627	\$889	\$3,475	\$122,850	\$9,372
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.06%	0.64%	0.62%	0.60%	0.92%	0.80%	1.04%	3.08%	2.95%
STS Loans	0.00%	0.00%	6.85%	5.06%	1.27%	-10.48%	0.00%	5.33%	0.00%	0.00%	1.53%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.00%	0.00%	0.00%	0.10%	0.09%
New Vehicle Loans	0.00%	0.56%	0.08%	0.00%	0.19%	0.27%	0.17%	0.42%	0.92%	0.59%	0.59%
Used Vehicle Loans	-0.47%	0.80%	1.26%	0.29%	0.59%	0.93%	0.91%	0.93%	1.12%	1.72%	1.59%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.02%	-0.02%	0.14%	0.02%	0.05%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	-0.04%	0.11%	0.01%	0.16%	0.10%	0.10%
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	0.76%	18.24%	13.04%	0.35%	-23.59%	-1.78%	-1.37%	-1.11%	-0.21%	-73.51%	-20.82%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.71%	0.23%	0.27%	0.34%	0.38%	0.21%	0.25%
Number of Credit Unions in Each Peer Group:	13	14	16	10	17	20	15	15	7	10	137

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	8.35%	42.98%	10.63%	91.91%	39.90%	19.24%	3.68%	0.88%	0.00%	0.00%	0.55%
Credit Unions - Deposits in and Loans to	0.00%	7.34%	4.55%	7.08%	6.08%	1.44%	0.38%	0.57%	0.00%	0.00%	0.08%
Total Investments in Corporate Credit Unions*	59.33%	73.88%	71.63%	65.19%	88.87%	86.51%	59.46%	22.88%	9.33%	0.93%	4.21%
Marketable Securities	15.45%	64.75%	40.84%	174.63%	177.37%	222.01%	100.18%	184.85%	181.89%	117.76%	123.18%
All Other Investments	149.06%	183.12%	198.99%	191.52%	271.74%	175.04%	85.87%	43.02%	-2.97%	14.31%	18.80%
<b>Total Investments</b>	<b>338.66%</b>	<b>417.99%</b>	<b>364.80%</b>	<b>563.12%</b>	<b>605.40%</b>	<b>556.32%</b>	<b>292.73%</b>	<b>304.03%</b>	<b>276.46%</b>	<b>171.55%</b>	<b>187.69%</b>
Unsecured Loans	69.98%	114.35%	63.26%	111.76%	89.62%	89.53%	84.73%	71.24%	95.29%	149.27%	142.79%
Vehicle Loans	101.42%	218.78%	138.55%	266.76%	202.64%	239.06%	269.45%	161.87%	247.60%	150.26%	157.05%
New Vehicle Loans	29.94%	60.26%	51.60%	76.43%	71.66%	71.75%	86.38%	51.49%	78.35%	69.88%	69.80%
Used Vehicle Loans	71.48%	158.52%	86.96%	190.33%	130.98%	167.31%	183.07%	110.38%	169.25%	80.38%	87.25%
Total Real Estate	0.33%	20.06%	55.42%	98.48%	90.71%	131.74%	223.12%	347.64%	293.38%	362.32%	353.19%
1st Mortgage	0.33%	3.74%	34.94%	28.35%	59.55%	78.56%	158.57%	218.80%	203.48%	322.73%	308.35%
1st Mortgage Fxd	0.33%	3.64%	25.16%	27.94%	45.57%	73.26%	97.70%	158.05%	165.14%	223.78%	214.89%
1st Mortgage Adj	0.00%	0.10%	9.78%	0.41%	13.98%	5.30%	60.87%	60.75%	38.34%	98.94%	93.46%
2nd Mortgage	0.00%	16.32%	20.49%	70.13%	31.16%	53.18%	64.56%	128.84%	89.89%	39.59%	44.85%
Closed-End Fxd	0.00%	16.32%	18.13%	20.45%	14.09%	13.55%	20.18%	39.30%	26.15%	16.74%	17.85%
Closed-End Adj	0.00%	0.00%	0.20%	2.77%	3.86%	5.38%	2.17%	6.52%	14.27%	0.31%	1.10%
Open-End Adj	0.00%	0.00%	0.60%	46.11%	11.82%	33.05%	41.62%	80.42%	49.14%	22.53%	25.76%
Open-End Fxd	0.00%	0.00%	1.56%	0.81%	1.38%	1.20%	0.60%	2.60%	0.32%	0.01%	0.13%
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%	0.10%	0.00%	0.00%	0.01%
All Other Loans/Lines of Credit to Members	17.12%	16.17%	10.90%	22.10%	11.77%	27.81%	27.02%	8.44%	11.45%	9.81%	10.29%
<b>Total Loans</b>	<b>190.40%</b>	<b>370.02%</b>	<b>269.28%</b>	<b>500.67%</b>	<b>395.22%</b>	<b>494.26%</b>	<b>608.81%</b>	<b>594.96%</b>	<b>651.96%</b>	<b>685.83%</b>	<b>676.53%</b>
Indirect Loans	0.00%	0.00%	1.54%	0.00%	16.50%	88.31%	117.73%	61.19%	150.30%	24.72%	32.28%
Percent of Vehicle Loans	0.00%	0.00%	1.11%	0.00%	8.14%	36.94%	43.69%	37.80%	60.70%	16.45%	20.55%
Business Loans	0.00%	0.00%	1.13%	12.96%	3.40%	14.23%	30.14%	43.69%	38.96%	11.06%	13.42%
Participation Loans	0.00%	0.00%	0.00%	0.00%	10.24%	0.64%	4.68%	0.00%	2.47%	4.32%	4.09%
<b>Total Mortgage Exposure**</b>	<b>0.33%</b>	<b>20.06%</b>	<b>55.98%</b>	<b>98.48%</b>	<b>95.74%</b>	<b>154.35%</b>	<b>241.58%</b>	<b>411.56%</b>	<b>422.31%</b>	<b>430.71%</b>	<b>421.92%</b>
Total Real Estate	0.33%	20.06%	55.42%	98.48%	90.71%	131.74%	223.12%	347.64%	293.38%	362.32%	353.19%
RE Business Loans	0.00%	0.00%	1.13%	11.34%	3.26%	0.96%	19.29%	27.72%	14.93%	8.30%	9.26%
Mortgage-Backed Investments	0.00%	0.00%	0.55%	0.00%	5.03%	22.61%	18.46%	63.92%	128.93%	68.40%	68.72%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.55%	0.00%	5.03%	22.61%	18.46%	60.20%	112.75%	63.99%	64.07%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.72%	16.18%	4.40%	4.65%



