

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	0.77%	0.79%	0.83%	0.72%	0.94%	1.09%	0.98%	1.17%	1.35%	1.27%	1.18%
Loan Yield	5.25%	5.08%	4.86%	4.29%	4.49%	4.22%	3.68%	4.66%	5.69%	3.97%	4.16%
Net Loan Yield After NCOs	4.79%	4.58%	4.58%	4.16%	4.15%	4.01%	3.53%	4.45%	5.35%	3.71%	3.92%
Asset Yield	3.36%	3.44%	2.06%	2.51%	2.97%	3.11%	2.81%	3.74%	4.76%	3.41%	3.45%
Cost of Funds	-1.09%	-0.46%	-0.21%	-0.16%	-0.21%	-0.26%	-0.23%	-0.42%	-0.35%	-0.53%	-0.46%
Gross Spread	2.26%	2.98%	1.85%	2.35%	2.76%	2.85%	2.58%	3.32%	4.41%	2.88%	2.99%
Provision Expense	-0.25%	-0.18%	0.01%	-0.05%	-0.11%	-0.09%	-0.11%	-0.10%	-0.32%	-0.19%	-0.17%
Net Spread after Provision Expense	2.01%	2.80%	1.86%	2.30%	2.65%	2.76%	2.48%	3.23%	4.10%	2.69%	2.82%
Total Non-Interest Income	0.27%	0.23%	0.27%	0.45%	0.91%	0.86%	1.00%	1.43%	1.72%	1.55%	1.44%
Total Non-Interest Expense	-3.95%	-3.27%	-2.05%	-2.53%	-3.22%	-3.19%	-2.89%	-3.70%	-5.05%	-3.00%	-3.21%
Net Operating Expense	-3.68%	-3.04%	-1.78%	-2.08%	-2.32%	-2.34%	-1.89%	-2.27%	-3.34%	-1.45%	-1.77%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	0.03%	-0.02%	0.03%	0.01%	0.00%
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%	-0.01%	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)	-1.67%	-0.24%	0.08%	0.22%	0.34%	0.40%	0.62%	0.93%	0.79%	1.25%	1.05%
Net Charge-Offs	-0.26%	-0.31%	-0.09%	-0.07%	-0.19%	-0.14%	-0.10%	-0.15%	-0.28%	-0.21%	-0.19%
ROA (with Net Charge-offs)	-1.68%	-0.37%	-0.01%	0.21%	0.25%	0.35%	0.62%	0.87%	0.83%	1.24%	1.03%
ROA with Provision for LL - W/O NCUSIF Expense	-1.67%	-0.24%	0.08%	0.22%	0.34%	0.40%	0.62%	0.94%	0.79%	1.25%	1.05%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.68%	-0.37%	-0.01%	0.21%	0.25%	0.35%	0.62%	0.88%	0.83%	1.24%	1.03%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.03%	-1.85%	-1.11%	-1.28%	-1.60%	-1.63%	-1.55%	-1.99%	-3.13%	-1.54%	-1.69%
Travel and Conference Expense	-0.03%	-0.05%	-0.02%	-0.02%	-0.03%	-0.03%	-0.04%	-0.05%	-0.09%	-0.03%	-0.03%
Office Occupancy Expense	-0.14%	-0.22%	-0.07%	-0.17%	-0.22%	-0.21%	-0.20%	-0.25%	-0.26%	-0.19%	-0.20%
Office Operations Expense	-0.99%	-0.52%	-0.46%	-0.47%	-0.55%	-0.65%	-0.44%	-0.77%	-0.53%	-0.54%	-0.56%
Educational and Promotional Expense	-0.05%	-0.02%	-0.01%	-0.05%	-0.09%	-0.10%	-0.08%	-0.15%	-0.16%	-0.14%	-0.13%
Loan Servicing Expense	-0.12%	-0.05%	-0.07%	-0.09%	-0.20%	-0.16%	-0.18%	-0.25%	-0.23%	-0.30%	-0.27%
Professional and Outside Services	-0.22%	-0.35%	-0.17%	-0.32%	-0.40%	-0.30%	-0.31%	-0.15%	-0.53%	-0.18%	-0.22%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.10%	-0.04%	-0.03%	-0.02%	-0.03%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.26%	-0.18%	-0.10%	-0.11%	-0.10%	-0.10%	-0.08%	-0.06%	-0.11%	-0.08%	-0.08%
Total Non-Interest Expense	-3.95%	-3.27%	-2.05%	-2.53%	-3.22%	-3.19%	-2.89%	-3.70%	-5.05%	-3.00%	-3.21%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.42%	3.57%	2.14%	2.74%	3.13%	3.31%	3.05%	3.95%	4.76%	3.52%	3.59%
Average Cost of Funds	-1.37%	-0.58%	-0.31%	-0.23%	-0.26%	-0.31%	-0.28%	-0.47%	-0.37%	-0.58%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	3.10	0.84	0.71	0.48	0.44	0.37	0.37	0.33	0.43	0.23	0.28
Compensation & Benefits / FTE Emp.	\$11,577	\$34,630	\$44,578	\$47,317	\$51,877	\$54,597	\$50,113	\$63,941	\$73,264	\$69,736	\$65,527
Compensation & Benefits / \$million Lns. & S.D.s	\$35,348	\$28,787	\$32,359	\$21,983	\$22,561	\$20,173	\$18,250	\$21,416	\$32,644	\$16,530	\$18,620
Operating Expense / Loans & Share Drafts	-6.88%	-5.08%	-5.99%	-4.35%	-4.55%	-3.95%	-3.41%	-3.99%	-5.27%	-3.21%	-3.53%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.47%	0.35%	0.79%	0.78%	1.28%	1.06%	1.18%	1.54%	1.78%	1.66%	1.58%
Net Operating Expense / Loans & Share Drafts	-6.41%	-4.73%	-5.20%	-3.57%	-3.27%	-2.89%	-2.23%	-2.45%	-3.48%	-1.55%	-1.95%
Operating Expense / Operating Revenue	144.49%	102.13%	97.89%	90.65%	88.66%	87.05%	81.38%	79.62%	83.50%	71.06%	75.02%
Total Fixed Assets / Shares & Equity	0.14%	0.92%	0.22%	1.46%	1.79%	2.69%	2.32%	3.02%	2.64%	2.21%	2.34%
Net Loans to Total Shares and Deposits	72.0%	75.5%	47.8%	71.2%	72.5%	79.7%	84.4%	88.9%	105.4%	96.6%	93.6%
Members / FTE Employee	176.72	379.81	426.00	366.46	345.35	332.37	327.06	293.86	219.82	398.19	352.94

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	0.5%	0.4%	0.8%	1.3%	1.2%	1.1%	1.1%	1.0%	0.7%	0.6%	0.7%
Total Investments	41.3%	36.1%	66.0%	44.2%	38.2%	28.0%	24.2%	16.7%	12.9%	12.3%	15.6%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.3%	0.7%	0.7%	1.9%	1.5%	1.7%	1.6%	1.5%	3.7%	2.9%
All Other Unsecured Loans/Lines of Credit	9.0%	8.1%	1.5%	2.1%	1.9%	1.2%	2.0%	1.6%	1.3%	2.6%	2.2%
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%	0.3%	0.1%	0.3%	0.0%	1.0%	1.3%	0.9%
New Vehicle Loans	12.1%	10.8%	7.3%	5.5%	5.1%	3.6%	5.6%	4.9%	1.9%	5.5%	5.1%
Used Vehicle Loans	25.7%	29.0%	13.3%	12.6%	17.7%	13.9%	18.6%	15.3%	15.2%	14.8%	15.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	3.4%	5.5%	1.1%	25.6%	23.1%	37.6%	30.9%	41.1%	47.1%	41.2%	39.9%
Total Other Real Estate Loans/Lines of Credit	0.8%	2.4%	3.4%	2.5%	4.4%	4.7%	5.2%	6.3%	6.7%	7.1%	6.6%
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	6.9%	5.6%	5.3%	3.6%	3.6%	4.1%	6.3%	5.9%	6.0%	5.6%	5.5%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.2%	0.1%	1.5%	1.0%
Total Loans and Leases	58.1%	61.9%	32.5%	52.5%	58.0%	66.8%	70.8%	76.8%	80.8%	83.2%	79.5%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.6%	-0.4%	-0.3%	-0.5%	-0.4%	-0.4%	-0.5%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	57.0%	61.3%	32.1%	52.2%	57.5%	66.4%	70.5%	76.3%	80.2%	82.7%	79.0%
Total Other Assets	1.2%	2.2%	1.0%	2.3%	3.1%	4.5%	4.2%	5.9%	6.3%	4.4%	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	4.1%	4.6%	18.7%	13.9%	8.1%	5.0%	4.8%	2.7%	12.2%	2.8%	3.9%
Share Drafts	0.7%	3.7%	5.2%	9.1%	14.3%	16.0%	16.4%	17.6%	14.2%	12.5%	13.7%
Regular Shares	66.1%	62.5%	41.7%	46.5%	37.6%	32.2%	31.7%	32.9%	24.0%	25.9%	28.0%
Money Market Shares	1.4%	0.0%	9.5%	5.1%	13.1%	15.9%	18.7%	13.4%	21.8%	24.7%	21.7%
Share Certificates	11.5%	14.0%	11.2%	9.6%	10.0%	12.3%	11.5%	15.3%	10.4%	16.8%	15.4%
IRA/KEOGH Accounts	0.0%	1.7%	0.6%	2.5%	4.5%	6.6%	5.1%	6.1%	4.0%	5.4%	5.4%
All Other Shares	0.0%	0.1%	0.0%	0.4%	0.0%	0.4%	0.2%	0.6%	0.3%	0.4%	0.4%
Non-Member Deposits	1.0%	0.0%	0.0%	0.5%	0.6%	0.3%	0.3%	0.4%	2.0%	0.4%	0.5%
Total Shares and Deposits	80.7%	81.9%	68.1%	73.8%	80.0%	83.8%	83.9%	86.4%	76.7%	86.1%	85.0%
Total Equity	15.2%	13.4%	13.2%	12.3%	11.9%	11.2%	11.3%	11.0%	11.1%	11.1%	11.1%
<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	15.7%	13.4%	13.2%	12.3%	12.0%	11.3%	11.4%	11.3%	11.0%	11.1%	11.2%
Total Equity + Allow. for Loan Loss	16.3%	14.1%	13.6%	12.6%	12.4%	11.6%	11.7%	11.4%	11.8%	11.6%	11.6%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-5.3%	-10.8%	-11.8%	-27.3%	-4.9%	-0.7%	-20.4%	5.7%	100.7%	-1.9%	-1.5%
Total Loans and Leases	-12.8%	-13.9%	16.3%	-20.4%	-9.6%	-4.0%	-19.5%	18.7%	43.7%	12.9%	11.0%
<b>TOTAL ASSETS</b>	<b>-10.6%</b>	<b>-12.4%</b>	<b>-4.8%</b>	<b>-23.9%</b>	<b>-7.7%</b>	<b>-3.7%</b>	<b>-19.8%</b>	<b>15.9%</b>	<b>47.8%</b>	<b>10.7%</b>	<b>8.6%</b>
Total Liabilities	-4.2%	-26.1%	-18.9%	-23.3%	-8.2%	-15.9%	-7.2%	12.6%	56.7%	29.6%	18.2%
Total Shares and Deposits	-9.5%	-11.4%	-0.7%	-25.0%	-8.3%	-2.8%	-20.5%	15.6%	46.8%	10.0%	8.0%
Equity Capital	-17.2%	-13.0%	-1.2%	-17.6%	-3.3%	-3.6%	-18.9%	18.9%	45.7%	12.1%	10.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-10.6%</b>	<b>-12.4%</b>	<b>-4.8%</b>	<b>-23.9%</b>	<b>-7.7%</b>	<b>-3.7%</b>	<b>-19.8%</b>	<b>15.9%</b>	<b>47.8%</b>	<b>10.7%</b>	<b>8.6%</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	2.37%	1.46%	2.72%	0.52%	0.94%	0.83%	0.88%	0.78%	1.42%	0.65%	0.74%
Delinquent Loans / Total Capital	8.4%	6.4%	6.5%	2.2%	4.4%	4.8%	5.3%	5.2%	9.7%	4.7%	5.1%
Delinquent Loans + OREO / Net Loans + OREO	2.4%	1.5%	2.8%	0.5%	1.0%	1.0%	0.9%	0.9%	1.5%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	21.8%	63.3%	43.5%	39.3%	40.0%	35.9%	30.1%	36.4%	36.1%	26.9%	30.4%
Allowance for Loan Losses/Net Loans	1.98%	1.00%	1.25%	0.64%	0.84%	0.63%	0.51%	0.62%	0.80%	0.64%	0.65%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$12	\$48	\$27	\$110	\$270	\$590	\$1,070	\$4,894	\$7,175	\$922
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$6	\$27	\$11	\$45	\$93	\$181	\$390	\$1,872	\$1,853	\$273
Loans 12 months and over Delinquent (\$000s)	\$0	\$14	\$10	\$6	\$29	\$58	\$73	\$223	\$898	\$783	\$129
Total Delinquent Loans (\$000s)	\$14	\$31	\$85	\$45	\$184	\$421	\$844	\$1,683	\$7,664	\$9,811	\$1,323
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.31%	0.40%	0.66%	0.50%	0.41%	0.44%	0.38%	0.47%	0.46%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	3.27%	2.16%	0.00%	0.00%	0.79%	0.77%
New Vehicle Loans	0.27%	0.00%	0.69%	0.10%	0.33%	0.27%	0.46%	0.51%	0.63%	0.57%	0.53%
Used Vehicle Loans	3.28%	1.23%	3.34%	0.80%	1.15%	0.74%	0.88%	0.94%	2.63%	0.84%	0.98%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.22%	1.11%	1.28%	0.77%	0.36%	0.91%	0.32%	0.42%
1st Mortgage Adj	0.00%	5.63%	0.00%	0.38%	0.62%	0.62%	1.21%	1.00%	1.45%	0.41%	0.64%
Other RE Fixed	0.00%	3.86%	0.00%	1.47%	0.69%	0.38%	0.90%	0.32%	1.31%	1.22%	1.01%
Other RE Adj	0.00%	0.00%	0.00%	0.57%	1.25%	0.13%	0.13%	0.88%	0.55%	0.50%	0.53%
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	7.28%	4.73%	7.25%	1.56%	1.93%	1.96%	1.57%	1.35%	1.41%	2.70%	2.32%
Indirect Loans	0.00%	0.00%	0.00%	1.84%	0.67%	0.63%	1.08%	0.84%	1.58%	1.01%	1.00%
Total 1st Mortgage Loans	0.00%	3.33%	0.00%	0.29%	0.81%	0.88%	0.96%	0.71%	1.25%	0.36%	0.53%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	1.44%	0.52%	0.59%	0.27%	0.24%	0.31%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.05%	0.15%	0.10%	0.06%	0.08%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.46%	0.50%	0.28%	0.13%	0.33%	0.22%	0.15%	0.20%	0.34%	0.25%	0.25%
Recoveries / Charge-Offs	36.14%	13.70%	48.35%	25.61%	28.83%	18.20%	24.55%	21.56%	24.98%	21.21%	21.90%
Expected Charge-Offs / Net Loans	0.79%	1.33%	0.95%	0.35%	0.55%	0.48%	0.40%	0.53%	0.70%	0.32%	0.39%
Provision for Loan Losses/Net Charge-Offs	96.2%	58.7%	-10.6%	78.7%	55.8%	65.7%	107.8%	63.0%	115.1%	93.3%	90.1%
Prov. for Loan Losses/Expected Charge-Offs	56.9%	22.1%	-3.2%	30.0%	34.0%	29.9%	39.8%	24.4%	56.7%	73.6%	57.5%
Bankruptcies / Net Loans	1.48%	2.46%	1.18%	0.50%	0.88%	0.73%	0.75%	0.96%	1.00%	0.55%	0.65%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$13	\$15	\$16	\$94	\$136	\$203	\$509	\$2,235	\$4,570	\$534
Total Amount of Recoveries (\$000s)	\$2	\$2	\$7	\$4	\$27	\$25	\$50	\$110	\$558	\$969	\$117
Net Charge Offs (\$000s)	\$3	\$11	\$8	\$12	\$67	\$111	\$153	\$399	\$1,677	\$3,601	\$417
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.19%	0.52%	0.14%	0.55%	0.45%	0.53%	0.64%	0.70%	0.81%	0.76%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.25%	0.23%
New Vehicle Loans	0.00%	0.10%	0.00%	0.00%	0.23%	0.10%	0.01%	0.19%	0.10%	0.21%	0.18%
Used Vehicle Loans	0.52%	0.25%	-0.27%	0.04%	0.31%	0.19%	0.20%	0.39%	0.81%	0.38%	0.38%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	5.20%	0.02%	0.18%	0.19%	0.07%	0.04%	0.09%	0.06%	0.07%
Total Other RE Loans/ LOC	0.00%	2.63%	0.00%	1.06%	0.39%	0.17%	0.06%	0.09%	0.17%	0.23%	0.20%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.05%	-0.10%
All Other Loans	2.09%	1.87%	0.48%	1.03%	-5.22%	-1.33%	0.11%	-0.25%	12.48%	-0.03%	-0.14%
Indirect Loans	0.00%	0.00%	0.00%	0.18%	0.12%	0.25%	0.28%	0.36%	0.55%	0.35%	0.35%
Number of Credit Unions in Each Peer Group:	18	11	6	15	31	22	14	15	3	12	147



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	14.82%	5.33%	4.63%	17.88%	4.86%	6.37%	4.05%	1.11%	0.00%	0.07%	1.10%
Credit Unions - Deposits in and Loans to	18.57%	1.96%	7.26%	5.39%	2.23%	1.13%	1.34%	0.26%	0.00%	0.03%	0.34%
Total Investments in Corporate Credit Unions*	22.93%	31.47%	42.86%	35.93%	28.28%	32.36%	25.57%	32.44%	32.44%	19.20%	23.27%
Marketable Securities	18.23%	34.31%	144.09%	113.82%	81.53%	70.30%	71.78%	52.28%	52.75%	50.38%	54.78%
All Other Investments	90.90%	159.99%	275.78%	172.96%	174.85%	120.90%	95.38%	37.06%	7.74%	7.42%	30.18%
<b>Total Investments</b>	<b>262.39%</b>	<b>268.32%</b>	<b>499.99%</b>	<b>360.23%</b>	<b>319.30%</b>	<b>247.96%</b>	<b>212.73%</b>	<b>148.56%</b>	<b>117.20%</b>	<b>111.25%</b>	<b>139.71%</b>
Unsecured Loans	58.50%	63.17%	16.84%	23.08%	31.92%	23.53%	32.52%	28.48%	25.44%	56.11%	46.48%
Vehicle Loans	240.07%	296.03%	156.02%	146.94%	190.53%	154.77%	212.64%	178.86%	155.73%	183.25%	181.39%
New Vehicle Loans	76.90%	80.58%	55.25%	44.49%	42.58%	31.81%	49.13%	43.40%	17.06%	50.03%	45.99%
Used Vehicle Loans	163.17%	215.45%	100.77%	102.45%	147.95%	122.96%	163.52%	135.46%	138.67%	133.22%	135.40%
Total Real Estate	26.51%	59.28%	33.61%	228.90%	229.82%	374.38%	317.18%	420.70%	490.72%	436.52%	417.08%
1st Mortgage	21.40%	41.23%	8.18%	208.30%	193.15%	332.54%	271.60%	364.88%	429.32%	371.97%	357.63%
1st Mortgage Fxd	11.11%	16.79%	8.19%	118.84%	75.01%	129.21%	156.79%	165.78%	159.34%	200.40%	181.51%
1st Mortgage Adj	10.26%	24.44%	0.00%	89.46%	118.14%	203.33%	114.81%	199.11%	269.98%	171.56%	176.12%
2nd Mortgage	5.11%	18.05%	25.44%	20.60%	36.67%	41.84%	45.58%	55.82%	61.40%	64.56%	59.45%
Closed-End Fxd	5.11%	18.05%	3.05%	10.20%	15.23%	15.80%	12.01%	14.67%	18.96%	12.48%	13.35%
Closed-End Adj	0.00%	0.00%	0.24%	1.74%	3.34%	3.50%	4.92%	5.43%	6.53%	5.35%	5.19%
Open-End Adj	0.00%	0.00%	22.15%	8.66%	18.10%	21.31%	28.35%	35.04%	35.91%	46.61%	40.66%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	1.22%	0.30%	0.68%	0.00%	0.12%	0.24%
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%	0.14%	0.09%
All Other Loans/Lines of Credit to Members	44.02%	41.73%	40.12%	29.00%	29.95%	36.42%	55.33%	52.01%	54.73%	50.52%	49.60%
<b>Total Loans</b>	<b>369.10%</b>	<b>460.21%</b>	<b>246.58%</b>	<b>427.91%</b>	<b>484.97%</b>	<b>590.69%</b>	<b>622.41%</b>	<b>681.72%</b>	<b>736.61%</b>	<b>751.42%</b>	<b>712.18%</b>
Indirect Loans	0.00%	0.00%	0.00%	4.78%	41.23%	45.07%	99.02%	88.29%	54.25%	128.58%	108.35%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	3.26%	21.64%	29.12%	46.56%	49.37%	34.84%	70.16%	59.73%
Business Loans	0.00%	0.00%	0.00%	0.39%	10.33%	38.74%	27.51%	106.48%	175.57%	117.16%	104.86%
Participation Loans	0.00%	0.00%	0.00%	0.00%	2.73%	4.13%	10.46%	0.00%	1.44%	0.00%	1.01%
<b>Total Mortgage Exposure**</b>	<b>26.51%</b>	<b>59.28%</b>	<b>36.13%</b>	<b>228.90%</b>	<b>234.25%</b>	<b>393.08%</b>	<b>339.32%</b>	<b>433.71%</b>	<b>529.92%</b>	<b>460.56%</b>	<b>439.24%</b>
Total Real Estate	26.51%	59.28%	33.61%	228.90%	229.82%	374.38%	317.18%	420.70%	490.72%	436.52%	417.08%
RE Business Loans	0.00%	0.00%	0.00%	0.39%	7.65%	31.20%	21.15%	77.03%	130.44%	103.65%	88.67%
Mortgage-Backed Investments	0.00%	0.00%	2.52%	0.00%	4.43%	18.70%	22.14%	13.01%	39.20%	24.03%	22.16%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	2.52%	0.00%	4.43%	17.78%	22.14%	13.01%	39.09%	23.95%	22.06%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.91%	0.00%	0.00%	0.11%	0.08%	0.11%



