

December 31, 2017

<b>Earnings to Average Assets YTD Annualized</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
Investment Yield	0.37%	0.65%	1.04%	1.10%	0.78%	0.99%	1.30%	1.56%	1.77%	2.71%	2.35%
Loan Yield	6.78%	6.41%	8.69%	5.93%	5.96%	6.89%	4.94%	4.84%	3.65%	4.69%	4.68%
Net Loan Yield After NCOs	6.78%	6.45%	8.13%	5.16%	5.45%	5.33%	4.15%	4.09%	3.29%	4.32%	4.20%
Asset Yield	3.98%	3.64%	4.70%	3.22%	3.82%	3.46%	3.52%	3.64%	3.01%	3.79%	3.68%
Cost of Funds	-0.73%	-0.20%	-0.13%	-0.18%	-0.12%	-0.24%	-0.20%	-0.23%	-0.29%	-0.56%	-0.45%
Gross Spread	3.25%	3.43%	4.57%	3.03%	3.70%	3.22%	3.32%	3.41%	2.72%	3.22%	3.22%
Provision Expense	-0.05%	0.11%	-1.09%	-0.44%	-0.32%	-0.71%	-1.28%	-0.57%	-0.28%	-0.19%	-0.34%
Net Spread after Provision Expense	3.20%	3.55%	3.48%	2.59%	3.38%	2.51%	2.04%	2.84%	2.43%	3.03%	2.88%
Total Non-Interest Income	0.10%	0.00%	2.74%	1.15%	1.55%	2.50%	1.67%	1.63%	1.27%	2.15%	1.95%
Total Non-Interest Expense	-2.94%	-3.23%	-6.44%	-3.80%	-4.38%	-5.11%	-4.33%	-4.14%	-3.12%	-3.91%	-3.93%
Net Operating Expense	-2.83%	-3.23%	-3.70%	-2.65%	-2.83%	-2.61%	-2.66%	-2.50%	-1.85%	-1.76%	-1.98%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.04%	-0.01%	-0.01%	-0.06%	0.00%	-0.01%	0.01%	0.04%	0.02%
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%	-0.01%	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)	0.37%	0.32%	-0.26%	-0.07%	0.53%	-0.17%	-0.63%	0.32%	0.59%	1.31%	0.93%
Net Charge-Offs	0.00%	0.02%	-0.27%	-0.35%	-0.30%	-0.66%	-0.50%	-0.50%	-0.26%	-0.23%	-0.30%
ROA (with Net Charge-offs)	0.42%	0.23%	0.56%	0.02%	0.55%	-0.12%	0.15%	0.39%	0.61%	1.27%	0.97%
ROA with Provision for LL - W/O NCUSIF Expense	0.37%	0.32%	-0.26%	-0.06%	0.54%	-0.17%	-0.63%	0.32%	0.59%	1.31%	0.93%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.42%	0.23%	0.56%	0.03%	0.56%	-0.12%	0.16%	0.39%	0.61%	1.27%	0.97%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	0.00%	-1.89%	-2.93%	-1.81%	-1.98%	-2.13%	-2.20%	-1.99%	-1.69%	-2.16%	-2.09%
Travel and Conference Expense	-0.05%	0.00%	-0.02%	-0.04%	-0.04%	-0.05%	-0.03%	-0.04%	-0.02%	-0.03%	-0.03%
Office Occupancy Expense	-0.42%	-0.25%	-0.27%	-0.21%	-0.27%	-0.33%	-0.31%	-0.44%	-0.20%	-0.24%	-0.27%
Office Operations Expense	-1.00%	-0.48%	-1.46%	-0.75%	-1.26%	-1.52%	-0.69%	-1.06%	-0.64%	-0.90%	-0.90%
Educational and Promotional Expense	0.00%	-0.05%	-0.04%	-0.04%	-0.08%	-0.09%	-0.12%	-0.16%	-0.11%	-0.18%	-0.16%
Loan Servicing Expense	-0.31%	-0.14%	-0.37%	-0.22%	-0.31%	-0.37%	-0.22%	-0.21%	-0.27%	-0.20%	-0.22%
Professional and Outside Services	-1.10%	-0.32%	-1.08%	-0.62%	-0.32%	-0.57%	-0.65%	-0.17%	-0.16%	-0.11%	-0.17%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.05%	-0.09%	-0.25%	-0.08%	-0.09%	-0.04%	-0.10%	-0.05%	-0.02%	-0.08%	-0.07%
Total Non-Interest Expense	-2.94%	-3.23%	-6.44%	-3.80%	-4.38%	-5.11%	-4.33%	-4.14%	-3.12%	-3.91%	-3.93%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.00%	3.73%	5.11%	3.29%	4.06%	3.36%	3.77%	4.03%	3.29%	3.87%	3.84%
Average Cost of Funds	-0.93%	-0.24%	-0.17%	-0.20%	-0.14%	-0.31%	-0.22%	-0.27%	-0.34%	-0.62%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	0.48	0.89	0.96	0.83	0.52	0.49	0.45	0.39	0.37	0.34	0.36
Compensation & Benefits / FTE Emp.	\$0	\$41,500	\$52,961	\$35,121	\$49,358	\$71,116	\$59,106	\$63,711	\$59,964	\$87,938	\$77,348
Compensation & Benefits / \$million Lns. & S.D.s	\$0	\$36,523	\$53,554	\$29,987	\$25,562	\$38,616	\$26,507	\$24,348	\$22,012	\$30,561	\$28,292
Operating Expense / Loans & Share Drafts	-5.30%	-6.25%	-11.69%	-6.29%	-5.65%	-9.25%	-5.21%	-5.07%	-4.08%	-5.54%	-5.33%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.19%	0.00%	5.04%	1.90%	1.99%	4.50%	2.01%	2.00%	1.69%	3.05%	2.65%
Net Operating Expense / Loans & Share Drafts	-5.10%	-6.25%	-6.65%	-4.39%	-3.65%	-4.75%	-3.20%	-3.07%	-2.39%	-2.49%	-2.68%
Operating Expense / Operating Revenue	90.04%	94.40%	88.35%	91.85%	83.77%	89.03%	87.26%	82.96%	74.25%	75.39%	77.92%
Total Fixed Assets / Shares & Equity	0.05%	1.33%	0.70%	2.12%	3.58%	1.69%	3.15%	3.77%	3.27%	2.23%	2.61%
Net Loans to Total Shares and Deposits	69.3%	56.3%	61.0%	48.9%	70.0%	60.2%	68.5%	76.3%	73.2%	71.6%	72.0%
Members / FTE Employee	750.00	264.50	404.40	346.82	383.40	483.37	279.75	340.96	365.99	339.22	340.15

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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%	1.9%	3.5%	2.5%	1.9%	1.6%	1.1%	0.8%	0.8%	0.6%	0.7%
Total Investments	44.9%	49.0%	45.2%	53.1%	34.9%	51.8%	33.2%	24.9%	30.2%	33.8%	32.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.8%	3.1%	2.0%	1.1%	2.8%	2.9%	2.8%	2.9%	2.9%
All Other Unsecured Loans/Lines of Credit	9.4%	4.9%	6.6%	4.3%	5.5%	3.3%	2.9%	2.8%	3.7%	1.1%	1.7%
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%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	12.1%	32.8%	14.7%	10.8%	12.1%	12.3%	12.4%	17.3%	15.0%	12.9%	13.7%
Used Vehicle Loans	33.2%	9.9%	24.3%	18.0%	30.0%	21.5%	22.0%	27.1%	22.3%	17.2%	19.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	2.1%	4.4%	5.5%	4.1%	11.9%	12.9%	11.8%	20.3%	17.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	1.6%	2.6%	2.0%	9.0%	4.6%	7.5%	6.6%	6.3%
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	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.3%	0.2%
Total Loans and Leases	54.6%	47.6%	49.6%	42.2%	57.7%	44.4%	60.9%	67.8%	63.0%	61.3%	62.0%
Less: Allowance for Loan & Lease Losses	-0.7%	-0.9%	-1.5%	-0.7%	-0.5%	-0.7%	-1.4%	-0.7%	-0.4%	-0.6%	-0.7%
Net Loans and Leases	54.0%	46.7%	48.1%	41.4%	57.3%	43.8%	59.5%	67.1%	62.6%	60.7%	61.3%
Total Other Assets	1.1%	2.5%	3.3%	3.0%	6.0%	2.8%	6.2%	7.2%	6.4%	4.9%	5.4%
<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>Total Liabilities</b>	<b>0.0%</b>	<b>0.0%</b>	<b>8.5%</b>	<b>4.0%</b>	<b>6.6%</b>	<b>18.6%</b>	<b>4.1%</b>	<b>2.4%</b>	<b>4.0%</b>	<b>2.5%</b>	<b>3.0%</b>
Share Drafts	0.0%	0.0%	15.1%	10.4%	17.4%	12.9%	21.0%	16.2%	10.0%	10.7%	12.2%
Regular Shares	78.8%	84.6%	55.6%	57.4%	45.4%	26.4%	37.6%	29.3%	37.4%	23.0%	26.3%
Money Market Shares	0.0%	0.0%	7.3%	3.2%	8.7%	21.5%	17.6%	27.7%	22.3%	38.1%	33.4%
Share Certificates	0.0%	0.0%	1.0%	4.6%	6.5%	8.0%	7.6%	9.9%	8.9%	8.4%	8.6%
IRA/KEOGH Accounts	0.0%	0.0%	0.5%	8.2%	3.2%	3.7%	4.8%	5.5%	7.4%	5.0%	5.2%
All Other Shares	0.0%	0.0%	1.0%	2.2%	1.1%	0.0%	0.0%	0.2%	0.2%	0.4%	0.3%
Non-Member Deposits	0.0%	0.0%	0.8%	0.2%	0.1%	1.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Total Shares and Deposits	78.8%	84.6%	81.3%	86.2%	82.4%	73.8%	89.0%	88.9%	86.1%	85.6%	86.1%
Total Equity	21.2%	15.4%	10.2%	9.8%	11.0%	7.6%	6.9%	8.8%	9.9%	11.9%	10.9%
<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	21.2%	15.4%	10.2%	9.8%	11.0%	7.7%	7.2%	9.6%	10.8%	12.2%	11.4%
Total Equity + Allow. for Loan Loss	21.8%	16.3%	11.7%	10.5%	11.4%	8.3%	8.3%	9.5%	10.3%	12.5%	11.6%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	18.6%	3.9%	28.2%	4.3%	15.6%	34.3%	14.6%	-19.1%	98.8%	15.9%	13.3%
Total Loans and Leases	-8.6%	-7.7%	-7.8%	1.7%	-3.0%	80.4%	-13.4%	-10.1%	-43.8%	19.2%	3.2%
<b>TOTAL ASSETS</b>	<b>1.8%</b>	<b>-0.4%</b>	<b>5.5%</b>	<b>2.8%</b>	<b>4.3%</b>	<b>53.4%</b>	<b>-6.3%</b>	<b>-12.7%</b>	<b>-26.3%</b>	<b>18.1%</b>	<b>6.3%</b>
Total Liabilities	0.0%	0.0%	9.3%	-11.7%	23.3%	5.0%	-12.5%	-34.7%	29.8%	64.1%	21.2%
Total Shares and Deposits	1.9%	-1.2%	6.1%	4.0%	2.7%	72.5%	-4.8%	-11.8%	-27.6%	16.7%	5.5%
Equity Capital	1.5%	4.5%	-2.0%	-0.8%	7.0%	61.3%	-18.9%	-13.9%	-27.9%	21.6%	9.2%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>1.8%</b>	<b>-0.4%</b>	<b>5.5%</b>	<b>2.8%</b>	<b>4.3%</b>	<b>53.4%</b>	<b>-6.3%</b>	<b>-12.7%</b>	<b>-26.3%</b>	<b>18.1%</b>	<b>6.3%</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	0.57%	0.19%	2.88%	1.05%	1.29%	1.76%	1.37%	0.69%	0.23%	0.55%	0.63%
Delinquent Loans / Total Capital	1.4%	0.6%	12.1%	4.2%	6.5%	9.4%	10.1%	4.9%	1.4%	2.7%	3.3%
Delinquent Loans + OREO / Net Loans + OREO	0.6%	0.2%	3.1%	1.2%	1.5%	1.8%	1.7%	1.0%	0.3%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	16.7%	50.0%	38.4%	40.8%	19.7%	5.6%	30.9%	19.0%	11.3%	13.5%	16.9%
Allowance for Loan Losses/Net Loans	1.26%	1.98%	3.17%	1.75%	0.84%	1.52%	2.35%	1.09%	0.71%	1.00%	1.08%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$2	\$75	\$44	\$205	\$651	\$946	\$1,261	\$778	\$5,727	\$1,286
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$2	\$47	\$29	\$16	\$38	\$407	\$272	\$95	\$772	\$233
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$0	\$1	\$34	\$0	\$16	\$24	\$5	\$120	\$28
Total Delinquent Loans (\$000s)	\$3	\$4	\$122	\$74	\$255	\$689	\$1,369	\$1,557	\$878	\$6,619	\$1,547
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.35%	0.57%	0.42%	0.28%	0.45%	0.27%	0.23%	0.83%	0.62%
STS Loans	0.00%	0.00%	0.00%	11.11%	0.00%	0.00%	8.00%	0.00%	0.00%	0.00%	1.83%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.62%	0.00%	3.69%	4.19%
New Vehicle Loans	0.00%	0.00%	2.53%	0.80%	1.20%	2.11%	0.82%	0.69%	0.21%	0.50%	0.56%
Used Vehicle Loans	0.16%	0.93%	2.61%	0.78%	1.10%	1.86%	1.04%	0.65%	0.27%	0.50%	0.59%
1st Mortgage Fixed	0.00%	0.00%	9.33%	0.00%	2.35%	0.00%	0.39%	0.61%	0.01%	0.19%	0.25%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.89%	0.00%	2.24%	1.62%	0.00%	1.38%	1.41%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.24%	0.27%	0.00%	1.07%	0.56%
Other RE Adj	0.00%	0.00%	0.00%	5.80%	2.24%	0.00%	0.72%	0.43%	0.40%	0.46%	0.47%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	10.15%	0.37%	1.72%	2.29%	1.25%	0.87%	0.25%	0.55%	0.67%
Total 1st Mortgage Loans	0.00%	0.00%	9.33%	0.00%	2.40%	0.00%	0.60%	0.84%	0.01%	0.47%	0.50%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.00%	-0.04%	0.56%	0.77%	0.51%	1.57%	0.79%	0.75%	0.36%	0.37%	0.48%
Recoveries / Charge-Offs	0.00%	116.67%	35.26%	21.43%	30.61%	18.64%	18.22%	18.29%	23.82%	50.44%	38.68%
Expected Charge-Offs / Net Loans	0.12%	0.12%	0.72%	0.57%	0.35%	0.40%	0.98%	0.46%	0.31%	0.37%	0.42%
Provision for Loan Losses/Net Charge-Offs	0.0%	500.0%	404.5%	127.3%	106.9%	107.2%	257.1%	112.7%	109.5%	84.2%	113.2%
Prov. for Loan Losses/Expected Charge-Offs	75.5%	-186.9%	318.7%	173.4%	155.7%	425.0%	210.6%	188.1%	127.9%	85.9%	131.1%
Bankruptcies / Net Loans	0.00%	0.00%	0.98%	1.14%	0.54%	0.87%	2.87%	1.05%	1.11%	0.84%	1.03%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$6	\$29	\$84	\$150	\$635	\$1,039	\$2,129	\$2,511	\$8,503	\$1,918
Total Amount of Recoveries (\$000s)	\$0	\$7	\$10	\$18	\$46	\$118	\$189	\$389	\$598	\$4,289	\$742
Net Charge Offs (\$000s)	\$0	-\$1	\$19	\$66	\$104	\$516	\$850	\$1,739	\$1,913	\$4,214	\$1,176
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.03%	0.64%	0.79%	0.53%	0.76%	1.26%	0.71%	1.39%	1.21%
STS Loans	0.00%	0.00%	0.00%	10.42%	0.00%	2.70%	0.00%	0.00%	0.00%	0.00%	2.57%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.76%	0.00%	0.00%	0.18%
New Vehicle Loans	0.00%	0.00%	0.14%	0.35%	0.37%	1.36%	0.72%	0.85%	0.35%	0.67%	0.67%
Used Vehicle Loans	0.00%	0.00%	-0.06%	0.98%	0.42%	1.86%	0.70%	0.78%	0.46%	0.62%	0.66%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	-0.02%	0.00%	0.00%	-0.23%	-0.18%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-2.17%	-0.12%	-0.08%	-0.32%	-0.07%	-0.15%	-0.73%	-0.54%
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	0.00%	-0.45%	-22.11%	0.17%	0.21%	1.82%	-0.30%	0.77%	0.17%	0.48%	0.47%
Indirect Loans	0.00%	0.00%	0.12%	1.09%	0.61%	2.19%	0.81%	1.03%	0.40%	0.76%	0.79%
Number of Credit Unions in Each Peer Group:	2	1	6	4	5	3	6	8	2	6	43

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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	0.00%	0.00%	0.00%	0.00%	2.67%	12.24%	2.44%	3.60%	4.43%	0.05%	1.05%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	17.59%	5.83%	0.00%	1.74%	1.09%	0.39%	0.33%	0.59%
Total Investments in Corporate Credit Unions*	15.56%	73.20%	101.43%	51.29%	58.74%	53.36%	49.76%	18.61%	10.14%	6.17%	11.11%
Marketable Securities	0.00%	0.00%	78.97%	81.39%	60.37%	305.88%	204.61%	148.09%	158.91%	183.43%	177.26%
All Other Investments	112.10%	244.76%	260.94%	335.56%	189.25%	287.12%	157.22%	45.89%	81.16%	18.92%	37.93%
<b>Total Investments</b>	<b>212.35%</b>	<b>317.96%</b>	<b>441.91%</b>	<b>542.05%</b>	<b>318.24%</b>	<b>671.63%</b>	<b>459.08%</b>	<b>258.76%</b>	<b>278.74%</b>	<b>276.40%</b>	<b>286.76%</b>
Unsecured Loans	44.20%	31.74%	82.54%	75.76%	68.28%	56.78%	78.08%	59.19%	59.58%	32.83%	40.63%
Vehicle Loans	214.07%	277.40%	381.44%	293.52%	384.70%	438.80%	474.22%	461.38%	343.45%	245.84%	293.14%
New Vehicle Loans	57.04%	212.87%	143.79%	109.90%	110.88%	159.91%	170.87%	179.79%	138.00%	105.27%	120.50%
Used Vehicle Loans	157.04%	64.52%	237.65%	183.62%	273.82%	278.90%	303.35%	281.59%	205.44%	140.57%	172.64%
Total Real Estate	0.00%	0.00%	21.35%	61.17%	74.27%	79.71%	288.82%	181.45%	178.32%	219.75%	210.40%
1st Mortgage	0.00%	0.00%	20.99%	44.43%	50.63%	53.15%	164.09%	133.44%	108.82%	165.98%	154.63%
1st Mortgage Fxd	0.00%	0.00%	20.99%	44.43%	46.20%	42.59%	145.80%	102.83%	104.50%	127.48%	121.06%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	4.43%	10.55%	18.29%	30.62%	4.32%	38.50%	33.57%
2nd Mortgage	0.00%	0.00%	0.36%	16.75%	23.64%	26.57%	124.73%	48.01%	69.51%	53.77%	55.77%
Closed-End Fxd	0.00%	0.00%	0.36%	2.13%	13.52%	4.08%	85.67%	25.23%	44.97%	9.69%	16.79%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.65%	2.75%	1.77%	0.41%	0.00%	0.22%	0.31%
Open-End Adj	0.00%	0.00%	0.00%	14.62%	9.36%	19.74%	37.29%	21.23%	24.54%	43.55%	38.28%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	0.00%	1.13%	0.00%	0.31%	0.38%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total Loans</b>	<b>258.27%</b>	<b>309.13%</b>	<b>485.42%</b>	<b>430.59%</b>	<b>527.25%</b>	<b>575.91%</b>	<b>841.15%</b>	<b>703.22%</b>	<b>581.54%</b>	<b>500.59%</b>	<b>545.95%</b>
Indirect Loans	0.00%	0.00%	24.55%	112.77%	168.24%	324.07%	314.78%	292.50%	233.31%	192.03%	212.91%
Percent of Vehicle Loans	0.00%	0.00%	6.44%	38.42%	43.73%	73.85%	66.38%	63.40%	67.93%	78.11%	72.63%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.70%	4.41%	6.17%	0.09%	1.53%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>0.00%</b>	<b>21.35%</b>	<b>61.17%</b>	<b>74.27%</b>	<b>111.02%</b>	<b>436.65%</b>	<b>253.68%</b>	<b>280.39%</b>	<b>394.19%</b>	<b>361.19%</b>
Total Real Estate	0.00%	0.00%	21.35%	61.17%	74.27%	79.71%	288.82%	181.45%	178.32%	219.75%	210.40%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	0.00%	31.31%	147.82%	72.23%	102.07%	174.44%	150.79%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.00%	31.31%	147.70%	71.12%	101.02%	174.44%	150.57%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	1.11%	1.05%	0.00%	0.22%



