

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	0.82%	1.06%	1.22%	1.12%	1.13%	1.06%	1.27%	1.42%	1.57%	1.93%	1.77%
Loan Yield	9.56%	6.47%	7.08%	6.34%	5.39%	4.54%	4.54%	4.23%	4.50%	3.97%	4.09%
Net Loan Yield After NCOs	8.21%	5.83%	6.13%	5.57%	5.08%	4.24%	4.09%	3.86%	4.01%	3.66%	3.75%
Asset Yield	3.30%	3.47%	3.31%	3.04%	2.68%	2.60%	2.97%	2.89%	3.41%	3.22%	3.19%
Cost of Funds	-0.46%	-0.23%	-0.19%	-0.18%	-0.18%	-0.23%	-0.27%	-0.31%	-0.34%	-0.58%	-0.51%
Gross Spread	2.83%	3.24%	3.12%	2.86%	2.51%	2.37%	2.70%	2.58%	3.07%	2.63%	2.68%
Provision Expense	-0.08%	-0.18%	-0.21%	-0.34%	-0.11%	-0.11%	-0.28%	-0.24%	-0.33%	-0.25%	-0.26%
Net Spread after Provision Expense	2.76%	3.06%	2.91%	2.52%	2.40%	2.26%	2.42%	2.34%	2.73%	2.38%	2.42%
Total Non-Interest Income	0.14%	0.49%	0.81%	0.80%	0.66%	0.67%	1.00%	0.94%	1.12%	1.00%	1.00%
Total Non-Interest Expense	-3.31%	-3.73%	-3.87%	-3.51%	-2.85%	-2.61%	-3.03%	-2.80%	-3.36%	-2.52%	-2.67%
Net Operating Expense	-3.16%	-3.24%	-3.06%	-2.70%	-2.19%	-1.94%	-2.03%	-1.86%	-2.25%	-1.52%	-1.67%
Non-Operating Gains (Losses)	-0.02%	0.00%	-0.03%	0.00%	0.01%	0.00%	0.07%	0.04%	0.01%	0.03%	0.03%
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%	-0.01%	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)	-0.43%	-0.17%	-0.19%	-0.18%	0.22%	0.32%	0.46%	0.53%	0.50%	0.88%	0.77%
Net Charge-Offs	-0.38%	-0.29%	-0.34%	-0.29%	-0.12%	-0.14%	-0.24%	-0.20%	-0.32%	-0.21%	-0.22%
ROA (with Net Charge-offs)	-0.74%	-0.28%	-0.32%	-0.13%	0.21%	0.29%	0.49%	0.57%	0.51%	0.93%	0.81%
ROA with Provision for LL - W/O NCUSIF Expense	-0.43%	-0.17%	-0.18%	-0.18%	0.22%	0.32%	0.46%	0.53%	0.50%	0.88%	0.78%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.74%	-0.28%	-0.31%	-0.13%	0.21%	0.29%	0.49%	0.57%	0.51%	0.93%	0.82%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.18%	-2.06%	-2.05%	-1.63%	-1.35%	-1.27%	-1.49%	-1.45%	-1.77%	-1.33%	-1.40%
Travel and Conference Expense	-0.04%	-0.01%	-0.02%	-0.04%	-0.03%	-0.04%	-0.03%	-0.04%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	-0.20%	-0.22%	-0.23%	-0.21%	-0.22%	-0.19%	-0.21%	-0.20%	-0.22%	-0.18%	-0.19%
Office Operations Expense	-0.77%	-0.60%	-0.91%	-0.74%	-0.63%	-0.51%	-0.71%	-0.58%	-0.68%	-0.47%	-0.51%
Educational and Promotional Expense	-0.01%	-0.02%	-0.03%	-0.07%	-0.06%	-0.06%	-0.08%	-0.09%	-0.12%	-0.10%	-0.10%
Loan Servicing Expense	-0.04%	-0.06%	-0.09%	-0.20%	-0.15%	-0.15%	-0.17%	-0.16%	-0.20%	-0.17%	-0.17%
Professional and Outside Services	-0.86%	-0.61%	-0.36%	-0.49%	-0.32%	-0.33%	-0.24%	-0.19%	-0.23%	-0.17%	-0.19%
Member Insurance	0.00%	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)	-0.10%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.11%	-0.13%	-0.14%	-0.09%	-0.06%	-0.06%	-0.08%	-0.07%	-0.07%	-0.08%	-0.08%
Total Non-Interest Expense	-3.31%	-3.73%	-3.87%	-3.51%	-2.85%	-2.61%	-3.03%	-2.80%	-3.36%	-2.52%	-2.67%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.46%	3.60%	3.40%	3.13%	2.80%	2.70%	3.19%	3.08%	3.53%	3.29%	3.28%
Average Cost of Funds	-0.60%	-0.27%	-0.24%	-0.23%	-0.23%	-0.29%	-0.32%	-0.36%	-0.38%	-0.65%	-0.57%
FTE Employee / \$million of Loans & Share Drafts	1.59	0.91	0.94	0.52	0.40	0.30	0.31	0.27	0.24	0.19	0.21
Compensation & Benefits / FTE Emp.	\$23,829	\$47,718	\$54,114	\$64,864	\$70,188	\$70,282	\$70,761	\$75,857	\$86,764	\$93,627	\$89,070
Compensation & Benefits / \$million Lns. & S.D.s	\$41,543	\$42,497	\$50,763	\$34,445	\$27,903	\$21,124	\$21,520	\$20,220	\$21,262	\$17,614	\$18,570
Operating Expense / Loans & Share Drafts	-12.56%	-7.69%	-9.58%	-7.42%	-5.90%	-4.33%	-4.37%	-3.89%	-4.04%	-3.33%	-3.54%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.55%	1.03%	2.01%	1.71%	1.37%	1.12%	1.45%	1.31%	1.34%	1.32%	1.32%
Net Operating Expense / Loans & Share Drafts	-12.01%	-6.65%	-7.57%	-5.71%	-4.53%	-3.22%	-2.92%	-2.58%	-2.70%	-2.02%	-2.22%
Operating Expense / Operating Revenue	111.37%	106.13%	98.42%	94.03%	90.51%	87.19%	83.19%	81.06%	81.95%	73.68%	75.95%
Total Fixed Assets / Shares & Equity	0.03%	0.13%	1.30%	1.00%	1.96%	1.80%	2.13%	1.67%	2.02%	0.93%	1.18%
Net Loans to Total Shares and Deposits	40.2%	51.6%	43.2%	46.7%	48.1%	55.7%	63.6%	62.0%	75.5%	80.2%	77.0%
Members / FTE Employee	612.22	441.90	394.06	437.70	419.78	416.10	369.42	406.86	360.32	402.98	396.29

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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%	0.7%	0.8%	0.6%	0.7%	0.7%	0.9%	0.7%	0.7%	0.6%	0.6%
Total Investments	66.5%	54.9%	61.7%	59.9%	58.9%	51.2%	39.9%	40.4%	28.9%	28.3%	30.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.4%	2.2%	2.1%	2.0%	2.3%	2.7%	4.0%	3.1%	3.2%
All Other Unsecured Loans/Lines of Credit	10.8%	12.1%	10.0%	4.4%	2.8%	2.6%	2.2%	2.7%	2.7%	1.7%	1.9%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	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%	0.2%	0.1%	0.1%	0.0%	0.4%	0.1%	0.1%
New Vehicle Loans	11.6%	11.9%	9.9%	8.5%	5.5%	6.2%	9.4%	9.2%	9.5%	10.3%	10.0%
Used Vehicle Loans	10.6%	14.6%	12.9%	11.8%	8.8%	9.3%	13.6%	11.7%	13.4%	10.6%	11.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.6%	1.4%	7.7%	13.6%	18.3%	23.4%	22.6%	29.5%	35.7%	33.1%
Total Other Real Estate Loans/Lines of Credit	0.1%	2.4%	0.6%	2.8%	4.1%	5.9%	3.6%	5.2%	5.5%	6.0%	5.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	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%	0.0%	0.4%	0.3%	0.3%
Total Loans and Leases	33.0%	43.6%	35.2%	37.3%	37.2%	44.5%	54.6%	54.1%	65.4%	67.8%	65.4%
Less: Allowance for Loan & Lease Losses	-0.6%	-0.9%	-0.6%	-0.7%	-0.3%	-0.4%	-0.6%	-0.5%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	32.4%	42.8%	34.6%	36.7%	36.8%	44.1%	54.1%	53.7%	64.8%	67.3%	64.9%
Total Other Assets	1.1%	1.6%	2.9%	2.8%	3.5%	4.0%	5.1%	5.3%	5.6%	3.8%	4.1%
<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>0.1%</b>	<b>3.0%</b>	<b>6.0%</b>	<b>9.4%</b>	<b>13.0%</b>	<b>10.4%</b>	<b>3.4%</b>	<b>2.3%</b>	<b>2.7%</b>	<b>4.4%</b>	<b>4.3%</b>
Share Drafts	0.0%	4.5%	5.0%	10.6%	11.6%	14.1%	16.2%	17.3%	18.0%	9.7%	11.5%
Regular Shares	75.1%	63.5%	64.0%	54.6%	42.5%	38.5%	42.1%	38.7%	29.0%	30.6%	31.6%
Money Market Shares	0.0%	1.8%	1.8%	2.9%	9.0%	9.3%	11.4%	13.7%	19.5%	24.3%	22.2%
Share Certificates	5.3%	9.4%	6.8%	7.0%	9.4%	11.8%	11.3%	12.2%	14.4%	14.3%	14.0%
IRA/KEOGH Accounts	0.0%	0.3%	1.4%	2.7%	4.1%	5.1%	4.4%	4.6%	4.7%	4.7%	4.7%
All Other Shares	1.6%	1.5%	0.7%	1.6%	0.5%	1.1%	0.4%	0.6%	0.9%	0.2%	0.3%
Non-Member Deposits	0.0%	3.6%	1.8%	0.5%	0.1%	0.2%	0.2%	0.1%	0.0%	0.8%	0.6%
Total Shares and Deposits	82.1%	84.5%	81.5%	79.9%	77.2%	79.9%	85.9%	87.3%	86.6%	84.6%	84.9%
Total Equity	17.8%	12.4%	12.4%	10.7%	9.8%	9.7%	10.6%	10.4%	10.7%	11.0%	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	17.7%	12.7%	12.5%	10.9%	9.9%	9.9%	10.9%	10.7%	10.8%	11.2%	11.1%
Total Equity + Allow. for Loan Loss	18.4%	13.3%	13.0%	11.4%	10.1%	10.1%	11.2%	10.9%	11.3%	11.5%	11.4%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	2.6%	-13.3%	4.6%	6.7%	1.3%	-1.2%	-17.5%	-3.3%	11.2%	3.4%	2.5%
Total Loans and Leases	-2.2%	-18.5%	-2.5%	-2.9%	-4.7%	-12.1%	-8.7%	-14.0%	6.1%	13.6%	9.6%
<b>TOTAL ASSETS</b>	<b>0.3%</b>	<b>-15.5%</b>	<b>2.0%</b>	<b>2.7%</b>	<b>-0.8%</b>	<b>-6.4%</b>	<b>-12.2%</b>	<b>-9.6%</b>	<b>8.0%</b>	<b>10.4%</b>	<b>7.3%</b>
Total Liabilities	0.0%	-40.2%	22.2%	-6.7%	-4.7%	-2.8%	-21.1%	-38.2%	52.4%	24.4%	17.3%
Total Shares and Deposits	1.6%	-14.5%	1.1%	4.6%	-0.2%	-7.0%	-11.8%	-8.3%	6.5%	9.8%	6.8%
Equity Capital	-4.9%	-13.5%	0.1%	-2.2%	0.4%	-4.9%	-12.6%	-11.7%	12.2%	10.0%	7.4%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>0.3%</b>	<b>-15.5%</b>	<b>2.0%</b>	<b>2.7%</b>	<b>-0.8%</b>	<b>-6.4%</b>	<b>-12.2%</b>	<b>-9.6%</b>	<b>8.0%</b>	<b>10.4%</b>	<b>7.3%</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	3.32%	3.31%	0.77%	0.84%	0.59%	0.73%	0.62%	0.54%	0.62%	0.43%	0.47%
Delinquent Loans / Total Capital	6.0%	10.9%	2.1%	2.8%	2.2%	3.2%	3.0%	2.7%	3.6%	2.5%	2.7%
Delinquent Loans + OREO / Net Loans + OREO	3.4%	3.4%	0.8%	0.9%	0.6%	0.8%	1.0%	0.6%	0.7%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	54.7%	11.8%	32.1%	12.9%	16.2%	24.0%	18.5%	23.6%	21.0%	19.1%	19.7%
Allowance for Loan Losses/Net Loans	1.76%	2.03%	1.74%	1.79%	0.86%	0.89%	1.03%	0.89%	0.96%	0.70%	0.76%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$46	\$15	\$46	\$74	\$202	\$384	\$749	\$2,327	\$7,149	\$1,485
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$4	\$6	\$7	\$12	\$39	\$83	\$110	\$432	\$1,054	\$232
Loans 12 months and over Delinquent (\$000s)	\$1	\$2	\$1	\$0	\$3	\$25	\$4	\$121	\$188	\$630	\$133
Total Delinquent Loans (\$000s)	\$10	\$52	\$22	\$53	\$89	\$266	\$471	\$980	\$2,947	\$8,834	\$1,850
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.06%	0.44%	0.28%	0.29%	0.35%	0.41%	0.70%	0.71%	0.66%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.34%	2.08%	0.00%	2.35%	6.46%	13.35%	6.80%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	2.18%	5.29%	2.45%	0.00%	1.48%	1.08%	1.37%
New Vehicle Loans	1.54%	2.24%	0.39%	0.19%	0.44%	0.37%	0.52%	0.29%	0.32%	0.27%	0.28%
Used Vehicle Loans	4.23%	4.16%	0.69%	0.98%	0.72%	0.90%	1.08%	0.61%	0.62%	0.41%	0.49%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.26%	1.00%	0.16%	0.40%	0.39%	0.25%	0.28%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	0.18%	0.50%	0.99%	0.63%	0.64%
Other RE Fixed	50.00%	0.00%	0.00%	0.00%	1.45%	0.37%	0.66%	0.77%	0.56%	0.79%	0.75%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.27%	0.05%	0.22%	0.25%	0.42%	0.38%	0.37%
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%	0.00%	0.16%	0.32%	0.95%	0.81%	0.55%	0.61%	0.37%	0.42%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.18%	0.84%	0.17%	0.42%	0.54%	0.34%	0.37%
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)	1.35%	0.64%	0.94%	0.77%	0.32%	0.30%	0.45%	0.37%	0.49%	0.31%	0.34%
Recoveries / Charge-Offs	7.89%	42.35%	17.09%	13.92%	21.60%	23.35%	18.35%	25.26%	19.81%	22.74%	22.28%
Expected Charge-Offs / Net Loans	1.54%	0.73%	0.40%	0.22%	0.24%	0.25%	0.32%	0.29%	0.43%	0.20%	0.24%
Provision for Loan Losses/Net Charge-Offs	20.0%	62.6%	62.5%	118.0%	90.2%	77.5%	112.5%	120.1%	104.7%	123.1%	118.4%
Prov. for Loan Losses/Expected Charge-Offs	18.0%	55.9%	148.7%	414.3%	117.9%	94.5%	163.5%	155.0%	118.8%	189.2%	168.3%
Bankruptcies / Net Loans	1.91%	0.23%	0.74%	0.35%	0.33%	0.37%	0.65%	0.52%	1.21%	0.43%	0.54%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$20	\$32	\$56	\$61	\$158	\$438	\$964	\$2,873	\$7,743	\$1,652
Total Amount of Recoveries (\$000s)	\$0	\$8	\$6	\$8	\$13	\$37	\$80	\$243	\$569	\$1,761	\$368
Net Charge Offs (\$000s)	\$3	\$11	\$27	\$48	\$47	\$121	\$357	\$720	\$2,304	\$5,982	\$1,284
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.10%	0.38%	0.50%	0.53%	0.75%	0.75%	1.40%	1.50%	1.37%
STS Loans	0.00%	3.05%	-2.96%	0.00%	1.14%	4.44%	9.20%	0.80%	19.14%	19.54%	11.53%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.26%	0.00%	0.08%	0.00%	0.01%	0.19%	0.10%
New Vehicle Loans	2.70%	0.18%	0.43%	0.03%	0.16%	0.16%	0.36%	0.29%	0.38%	0.40%	0.38%
Used Vehicle Loans	-0.24%	0.21%	0.57%	1.06%	0.55%	0.69%	0.86%	0.60%	0.77%	0.55%	0.60%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.06%	0.03%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.43%	-0.16%	-0.06%	-0.22%	-0.23%	-0.17%	-0.17%	-0.17%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.88%
All Other Loans	132.65%	13.59%	14.52%	-20.01%	-145.07%	-0.34%	0.20%	-0.19%	-0.05%	0.13%	0.08%
Indirect Loans	0.00%	0.00%	86.21%	0.41%	0.43%	0.91%	0.78%	0.58%	0.73%	0.52%	0.56%
Number of Credit Unions in Each Peer Group:	12	13	16	23	57	42	33	39	31	47	313

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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%	10.12%	57.95%	34.91%	35.44%	19.52%	10.92%	4.36%	1.21%	0.11%	1.60%
Credit Unions - Deposits in and Loans to	0.00%	6.71%	10.05%	11.75%	8.81%	6.14%	2.27%	1.23%	0.60%	0.01%	0.44%
Total Investments in Corporate Credit Unions*	13.21%	78.50%	52.78%	40.55%	55.99%	41.15%	45.85%	24.05%	12.97%	1.71%	6.92%
Marketable Securities	32.24%	55.86%	51.13%	106.31%	172.58%	170.49%	163.46%	192.86%	150.84%	183.12%	178.93%
All Other Investments	219.56%	228.61%	297.77%	315.88%	295.56%	251.31%	119.01%	94.81%	49.62%	19.99%	38.40%
<b>Total Investments</b>	<b>375.26%</b>	<b>433.75%</b>	<b>493.36%</b>	<b>550.49%</b>	<b>595.21%</b>	<b>517.50%</b>	<b>366.23%</b>	<b>377.70%</b>	<b>267.40%</b>	<b>252.41%</b>	<b>274.07%</b>
Unsecured Loans	60.73%	95.80%	83.19%	61.04%	50.05%	45.78%	41.48%	50.30%	61.86%	43.08%	45.90%
Vehicle Loans	125.26%	209.21%	182.22%	186.02%	144.12%	156.38%	211.19%	195.66%	211.06%	187.10%	190.05%
New Vehicle Loans	65.22%	94.16%	78.83%	77.81%	55.39%	62.39%	86.69%	86.08%	87.33%	92.16%	90.14%
Used Vehicle Loans	60.04%	115.04%	103.38%	108.20%	88.73%	93.99%	124.51%	109.58%	123.73%	94.94%	99.91%
Total Real Estate	0.32%	39.06%	15.84%	96.32%	178.94%	245.24%	247.70%	260.23%	323.65%	371.39%	350.43%
1st Mortgage	0.00%	20.31%	10.81%	70.76%	137.83%	185.20%	214.62%	211.69%	272.52%	318.19%	298.39%
1st Mortgage Fxd	0.00%	0.00%	4.24%	38.74%	94.58%	132.71%	141.66%	157.80%	206.34%	238.72%	223.32%
1st Mortgage Adj	0.00%	20.31%	6.57%	32.03%	43.25%	52.50%	72.96%	53.89%	66.18%	79.47%	75.07%
2nd Mortgage	0.32%	18.76%	5.03%	25.56%	41.10%	60.04%	33.08%	48.54%	51.13%	53.20%	52.04%
Closed-End Fxd	0.32%	0.00%	1.90%	5.00%	8.18%	10.13%	6.28%	9.32%	11.09%	8.46%	8.78%
Closed-End Adj	0.00%	18.76%	0.00%	1.90%	1.02%	4.26%	2.98%	0.81%	0.61%	2.64%	2.30%
Open-End Adj	0.00%	0.00%	3.13%	16.20%	31.33%	45.47%	23.57%	37.63%	39.29%	41.85%	40.69%
Open-End Fxd	0.00%	0.00%	0.00%	2.46%	0.57%	0.18%	0.25%	0.78%	0.14%	0.24%	0.27%
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%	1.71%	0.00%	0.00%	0.00%	0.03%	0.05%
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>186.31%</b>	<b>344.68%</b>	<b>281.48%</b>	<b>343.39%</b>	<b>375.23%</b>	<b>449.85%</b>	<b>501.68%</b>	<b>506.70%</b>	<b>604.33%</b>	<b>605.03%</b>	<b>590.05%</b>
Indirect Loans	0.00%	0.00%	0.07%	20.07%	18.40%	45.11%	105.37%	93.40%	113.13%	126.91%	119.70%
Percent of Vehicle Loans	0.00%	0.00%	0.04%	10.79%	12.76%	28.85%	49.89%	47.74%	53.60%	67.83%	62.99%
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%	3.26%	10.80%	7.21%	20.45%	12.16%	8.37%	6.31%	7.33%
<b>Total Mortgage Exposure**</b>	<b>1.85%</b>	<b>49.18%</b>	<b>15.84%</b>	<b>98.07%</b>	<b>200.41%</b>	<b>281.73%</b>	<b>320.47%</b>	<b>383.60%</b>	<b>405.37%</b>	<b>473.65%</b>	<b>448.74%</b>
Total Real Estate	0.32%	39.06%	15.84%	96.32%	178.94%	245.24%	247.70%	260.23%	323.65%	371.39%	350.43%
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	1.53%	10.12%	0.00%	1.75%	21.48%	36.48%	72.77%	123.36%	81.72%	102.26%	98.31%
Federal Agency Securities (Mtg Backed)	1.53%	10.12%	0.00%	1.75%	21.48%	34.82%	71.75%	123.36%	80.55%	98.65%	95.37%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	1.66%	1.02%	0.00%	1.17%	3.61%	2.94%



