

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	0.69%	0.68%	1.58%	1.00%	0.82%	1.04%	1.17%	1.22%		1.41%	1.29%
Loan Yield	7.91%	8.38%	6.12%	6.93%	5.57%	5.48%	5.19%	5.12%		4.00%	4.32%
Net Loan Yield After NCOs	7.02%	7.62%	5.86%	6.41%	5.05%	4.91%	4.65%	4.31%		3.49%	3.78%
Asset Yield	3.74%	4.31%	3.51%	3.42%	2.97%	3.51%	3.24%	3.28%		3.21%	3.24%
Cost of Funds	-0.20%	-0.32%	-0.52%	-0.24%	-0.23%	-0.26%	-0.32%	-0.25%		-0.39%	-0.36%
Gross Spread	3.54%	3.99%	2.98%	3.18%	2.74%	3.25%	2.91%	3.03%		2.82%	2.88%
Provision Expense	-0.15%	-0.33%	-0.02%	-0.17%	-0.28%	-0.33%	-0.29%	-0.45%		-0.44%	-0.41%
Net Spread after Provision Expense	3.39%	3.66%	2.96%	3.00%	2.46%	2.91%	2.62%	2.58%		2.39%	2.47%
Total Non-Interest Income	0.69%	0.67%	0.81%	0.95%	1.09%	1.75%	1.93%	1.96%		1.39%	1.50%
Total Non-Interest Expense	-3.81%	-4.00%	-3.38%	-3.58%	-3.40%	-3.96%	-3.90%	-4.03%		-2.98%	-3.25%
Net Operating Expense	-3.12%	-3.33%	-2.57%	-2.63%	-2.31%	-2.21%	-1.97%	-2.07%		-1.59%	-1.75%
Non-Operating Gains (Losses)	0.01%	0.00%	0.00%	0.00%	0.00%	-0.02%	-0.01%	0.05%		0.02%	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%
NCUSIF Stabilization Expense	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		-0.01%	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%
Return on Assets (ROA with Provision for LL)	0.27%	0.34%	0.39%	0.37%	0.15%	0.69%	0.64%	0.56%		0.81%	0.73%
Net Charge-Offs	-0.37%	-0.36%	-0.11%	-0.21%	-0.24%	-0.33%	-0.28%	-0.45%		-0.36%	-0.36%
ROA (with Net Charge-offs)	0.05%	0.31%	0.30%	0.33%	0.19%	0.69%	0.65%	0.56%		0.88%	0.78%
ROA with Provision for LL - W/O NCUSIF Expense	0.28%	0.33%	0.39%	0.37%	0.15%	0.69%	0.64%	0.56%		0.81%	0.74%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.06%	0.31%	0.30%	0.33%	0.19%	0.69%	0.65%	0.56%		0.88%	0.79%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.96%	-2.18%	-1.84%	-1.93%	-1.70%	-2.01%	-1.91%	-2.11%		-1.48%	-1.64%
Travel and Conference Expense	-0.01%	-0.04%	-0.08%	-0.03%	-0.03%	-0.05%	-0.04%	-0.03%		-0.02%	-0.03%
Office Occupancy Expense	-0.03%	-0.06%	-0.10%	-0.24%	-0.16%	-0.25%	-0.19%	-0.27%		-0.19%	-0.20%
Office Operations Expense	-0.89%	-0.88%	-0.72%	-0.74%	-0.75%	-0.87%	-0.82%	-0.71%		-0.53%	-0.60%
Educational and Promotional Expense	0.00%	-0.05%	-0.05%	-0.06%	-0.06%	-0.10%	-0.10%	-0.12%		-0.12%	-0.11%
Loan Servicing Expense	-0.10%	-0.08%	-0.11%	-0.08%	-0.11%	-0.20%	-0.23%	-0.26%		-0.30%	-0.27%
Professional and Outside Services	-0.69%	-0.49%	-0.34%	-0.36%	-0.40%	-0.37%	-0.48%	-0.43%		-0.11%	-0.20%
Member Insurance	0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		-0.01%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.05%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%		-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.09%	-0.16%	-0.10%	-0.12%	-0.16%	-0.10%	-0.10%	-0.07%		-0.22%	-0.18%
Total Non-Interest Expense	-3.81%	-4.00%	-3.38%	-3.58%	-3.40%	-3.96%	-3.90%	-4.03%		-2.98%	-3.25%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.93%	4.30%	3.66%	3.72%	3.13%	3.71%	3.43%	3.53%		3.35%	3.40%
Average Cost of Funds	-0.25%	-0.39%	-0.69%	-0.34%	-0.29%	-0.31%	-0.38%	-0.28%		-0.44%	-0.41%
FTE Employee / \$million of Loans & Share Drafts	1.87	1.11	0.75	0.72	0.55	0.49	0.44	0.40		0.20	0.26
Compensation & Benefits / FTE Emp.	\$26,117	\$40,823	\$54,918	\$57,108	\$53,692	\$55,629	\$64,233	\$69,632		\$82,156	\$74,000
Compensation & Benefits / \$million Lns. & S.D.s	\$50,431	\$45,336	\$40,463	\$39,995	\$28,532	\$27,268	\$28,183	\$28,404		\$16,513	\$19,524
Operating Expense / Loans & Share Drafts	-9.64%	-8.33%	-7.43%	-7.44%	-5.70%	-5.38%	-5.74%	-5.42%		-3.32%	-3.88%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.78%	1.40%	1.79%	1.97%	1.85%	2.38%	2.84%	2.63%		1.55%	1.80%
Net Operating Expense / Loans & Share Drafts	-7.86%	-6.93%	-5.65%	-5.47%	-3.85%	-3.00%	-2.90%	-2.79%		-1.77%	-2.09%
Operating Expense / Operating Revenue	46.43%	86.25%	90.40%	87.64%	87.87%	80.21%	81.72%	81.76%		73.15%	76.08%
Total Fixed Assets / Shares & Equity	0.09%	0.49%	0.62%	2.57%	2.31%	2.85%	2.01%	3.14%		1.38%	1.75%
Net Loans to Total Shares and Deposits	47.5%	58.4%	55.8%	54.4%	55.3%	68.2%	61.6%	64.7%		84.2%	78.2%
Members / FTE Employee	1342.00	423.77	510.47	432.34	476.24	359.52	401.99	377.55		436.39	418.78

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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	4.8%	0.3%	0.7%	1.1%	1.1%	2.2%	1.2%	1.4%		0.8%	1.0%
Total Investments	57.2%	52.0%	54.6%	55.9%	50.8%	36.7%	42.8%	34.8%		22.5%	27.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.8%	0.6%	2.9%	2.7%	2.7%	2.7%		3.8%	3.4%
All Other Unsecured Loans/Lines of Credit	14.2%	12.6%	6.3%	6.4%	4.4%	4.4%	4.2%	3.4%		1.9%	2.5%
Short-Term Small Amount Loans (STS)	0.3%	0.1%	0.0%	0.0%	0.2%	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%	0.1%	0.9%	0.0%		0.2%	0.2%
New Vehicle Loans	10.3%	10.6%	11.8%	6.5%	6.6%	7.5%	6.5%	9.9%		16.8%	14.3%
Used Vehicle Loans	10.8%	22.2%	21.4%	17.5%	18.7%	23.4%	18.2%	21.2%		19.1%	19.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	1.9%	0.8%	0.8%	5.6%	9.3%	14.2%	16.1%	14.9%		25.5%	22.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.8%	2.3%	2.8%	2.3%	4.1%	3.2%	4.4%		5.2%	4.8%
Leases Receivable	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%
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%	0.1%
Total Loans and Leases	37.4%	47.2%	43.4%	39.6%	44.4%	56.4%	51.9%	56.6%		72.5%	66.9%
Less: Allowance for Loan & Lease Losses	-1.0%	-1.1%	-0.4%	-0.4%	-0.5%	-0.5%	-0.4%	-0.5%		-0.5%	-0.5%
Net Loans and Leases	36.4%	46.1%	42.9%	39.1%	43.9%	55.9%	51.5%	56.1%		71.9%	66.4%
Total Other Assets	1.6%	1.6%	1.7%	3.8%	4.2%	5.2%	4.6%	7.8%		4.8%	5.1%
<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>Total Liabilities</b>	<b>4.8%</b>	<b>3.1%</b>	<b>4.4%</b>	<b>11.5%</b>	<b>7.5%</b>	<b>5.8%</b>	<b>4.5%</b>	<b>2.9%</b>		<b>1.4%</b>	<b>2.3%</b>
Share Drafts	0.0%	1.9%	3.1%	7.8%	13.7%	16.0%	15.9%	18.6%		17.5%	17.2%
Regular Shares	74.4%	57.6%	57.0%	43.5%	47.7%	35.1%	42.2%	36.7%		29.0%	32.0%
Money Market Shares	0.7%	2.9%	0.0%	2.7%	5.3%	12.0%	11.5%	13.7%		21.1%	18.3%
Share Certificates	2.3%	16.4%	12.3%	12.8%	7.9%	13.0%	9.7%	12.5%		11.7%	11.7%
IRA/KEOGH Accounts	0.0%	1.0%	0.7%	4.9%	4.8%	5.7%	4.5%	4.5%		6.4%	5.9%
All Other Shares	0.8%	0.4%	4.2%	0.9%	0.8%	0.8%	0.4%	1.3%		0.1%	0.4%
Non-Member Deposits	0.7%	0.6%	0.3%	0.1%	0.2%	0.1%	0.2%	0.1%		0.2%	0.2%
Total Shares and Deposits	78.9%	80.8%	77.7%	72.7%	80.4%	82.7%	84.3%	87.5%		86.1%	85.6%
Total Equity	16.3%	16.1%	17.9%	15.8%	12.1%	11.5%	11.2%	9.6%		12.5%	12.0%
<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>
Net Worth	16.3%	16.1%	17.9%	15.9%	12.1%	11.7%	11.2%	9.8%		12.9%	12.4%
Total Equity + Allow. for Loan Loss	17.3%	17.2%	18.4%	16.2%	12.6%	12.0%	11.6%	10.1%		13.0%	12.6%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-2.2%	16.2%	-6.3%	-3.0%	-0.4%	7.8%	6.9%	7.0%		1.2%	3.0%
Total Loans and Leases	-32.8%	-3.5%	-13.1%	-18.4%	-26.3%	-1.1%	-7.6%	8.6%		6.0%	4.1%
<b>TOTAL ASSETS</b>	<b>-12.5%</b>	<b>5.3%</b>	<b>-10.4%</b>	<b>-10.1%</b>	<b>-15.4%</b>	<b>2.5%</b>	<b>-1.3%</b>	<b>7.9%</b>		<b>4.9%</b>	<b>3.9%</b>
Total Liabilities	70.9%	49.7%	2.9%	-17.4%	-11.0%	-3.8%	-9.2%	-12.1%		6.0%	-3.5%
Total Shares and Deposits	-15.3%	4.3%	-11.5%	-10.5%	-16.3%	3.0%	-1.1%	8.3%		4.7%	3.9%
Equity Capital	-11.0%	4.4%	-8.6%	-1.8%	-11.8%	2.8%	0.4%	12.1%		6.3%	5.5%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-12.5%</b>	<b>5.3%</b>	<b>-10.4%</b>	<b>-10.1%</b>	<b>-15.4%</b>	<b>2.5%</b>	<b>-1.3%</b>	<b>7.9%</b>		<b>4.9%</b>	<b>3.9%</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	1.82%	1.54%	1.66%	1.37%	1.50%	1.11%	1.02%	0.72%		0.48%	0.59%
Delinquent Loans / Total Capital	3.9%	4.2%	3.9%	3.4%	5.3%	5.2%	4.5%	4.0%		2.7%	3.2%
Delinquent Loans + OREO / Net Loans + OREO	3.0%	1.6%	1.7%	1.5%	1.6%	1.3%	1.1%	1.0%		0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	12.3%	13.7%	10.7%	32.1%	24.0%	18.0%	22.3%	16.8%		17.4%	18.2%
Allowance for Loan Losses/Net Loans	2.76%	2.35%	1.03%	1.12%	1.14%	0.91%	0.87%	0.87%		0.76%	0.79%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$21	\$55	\$63	\$162	\$390	\$660	\$1,079		\$6,694	\$687
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$3	\$6	\$28	\$38	\$65	\$145	\$175		\$957	\$111
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$1	\$2	\$13	\$20	\$43	\$43		\$449	\$42
Total Delinquent Loans (\$000s)	\$7	\$25	\$62	\$93	\$213	\$475	\$849	\$1,298		\$8,100	\$840
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.16%	0.21%	0.69%	0.41%	0.37%	0.44%		0.43%	0.42%
STS Loans	3.57%	0.00%	0.00%	3.49%	0.80%	0.00%	0.00%	2.05%		0.00%	1.25%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	1.58%	2.40%		1.07%	1.23%
New Vehicle Loans	0.00%	0.66%	0.22%	0.63%	0.85%	0.60%	0.33%	0.31%		0.43%	0.43%
Used Vehicle Loans	0.00%	1.67%	2.05%	1.56%	1.47%	1.29%	0.87%	0.91%		0.53%	0.69%
1st Mortgage Fixed	14.42%	0.00%	7.12%	0.36%	0.18%	1.30%	0.78%	0.36%		0.39%	0.42%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.97%	1.88%	0.35%	0.61%	0.31%		0.09%	0.29%
Other RE Fixed	0.00%	0.00%	0.61%	0.00%	1.36%	2.67%	0.38%	1.45%		0.27%	0.52%
Other RE Adj	0.00%	0.00%	3.09%	0.16%	1.19%	0.22%	0.27%	0.39%		0.19%	0.23%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
All Other Loans	1.86%	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%	0.00%	0.00%	0.76%	0.49%	0.95%		0.25%	0.43%
Total 1st Mortgage Loans	14.42%	0.00%	7.12%	0.50%	1.24%	0.88%	0.71%	0.34%		0.36%	0.40%
MBL Delinquency Rate	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%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.88%	0.76%	0.25%	0.51%	0.52%	0.57%	0.54%	0.80%		0.50%	0.54%
Recoveries / Charge-Offs	31.03%	32.19%	59.79%	27.16%	22.69%	23.68%	22.71%	19.11%		20.38%	20.71%
Expected Charge-Offs / Net Loans	1.32%	0.88%	0.57%	0.56%	0.70%	0.50%	0.41%	0.54%		0.23%	0.30%
Provision for Loan Losses/Net Charge-Offs	40.0%	92.4%	17.9%	81.7%	116.9%	101.9%	103.5%	100.3%		119.6%	114.3%
Prov. for Loan Losses/Expected Charge-Offs	27.6%	82.3%	8.0%	75.3%	87.2%	118.1%	137.5%	149.5%		268.1%	210.9%
Bankruptcies / Net Loans	2.74%	2.63%	1.33%	1.13%	1.48%	1.13%	0.76%	1.39%		0.52%	0.68%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$18	\$24	\$49	\$115	\$334	\$588	\$1,742		\$10,457	\$960
Total Amount of Recoveries (\$000s)	\$2	\$6	\$15	\$13	\$26	\$79	\$134	\$333		\$2,131	\$199
Net Charge Offs (\$000s)	\$4	\$12	\$10	\$36	\$89	\$255	\$455	\$1,409		\$8,326	\$761
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.02%	0.14%	0.63%	0.66%	0.64%	0.84%		1.20%	1.02%
STS Loans	4.42%	5.85%	6.94%	7.90%	5.07%	0.00%	0.00%	4.68%		0.00%	5.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
New Vehicle Loans	-0.12%	-0.09%	-0.09%	0.06%	0.37%	0.35%	0.27%	0.48%		0.46%	0.45%
Used Vehicle Loans	0.62%	1.08%	0.61%	0.35%	0.42%	0.57%	0.55%	1.18%		0.58%	0.65%
Total 1st Mortgage RE Loans/LOC	-0.45%	-0.88%	0.00%	0.04%	-0.03%	0.09%	0.02%	0.01%		0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.03%	0.29%	0.06%	0.12%	0.12%		0.04%	0.05%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
All Other Loans	9.75%	7.79%	-0.28%	5.30%	4.56%	-8.56%	-2.97%	0.18%		-2.03%	-1.80%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.68%	0.25%	1.19%		0.31%	0.50%
Number of Credit Unions in Each Peer Group:	11	16	8	16	14	16	11	9		7	108

December 31, 2017

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%	4.55%	6.03%	10.22%	2.58%	8.51%	2.49%	1.98%		0.00%	1.04%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	5.75%	0.00%	0.52%	2.38%	0.48%		0.00%	0.33%
Total Investments in Corporate Credit Unions*	31.01%	43.74%	26.71%	24.52%	64.46%	47.19%	56.64%	40.70%		7.08%	17.48%
Marketable Securities	29.41%	18.87%	24.15%	76.69%	63.94%	85.31%	183.66%	205.49%		116.56%	126.17%
All Other Investments	187.15%	201.15%	235.07%	220.38%	256.64%	146.78%	107.59%	72.82%		11.13%	40.37%
<b>Total Investments</b>	<b>350.43%</b>	<b>322.01%</b>	<b>304.71%</b>	<b>351.39%</b>	<b>419.60%</b>	<b>314.10%</b>	<b>382.93%</b>	<b>355.00%</b>		<b>173.80%</b>	<b>222.04%</b>
Unsecured Loans	86.98%	77.94%	39.62%	43.92%	60.49%	60.78%	61.52%	61.53%		43.45%	47.83%
Vehicle Loans	129.07%	203.47%	184.88%	150.97%	208.45%	264.16%	221.20%	317.56%		277.95%	273.26%
New Vehicle Loans	62.94%	65.67%	65.67%	40.77%	54.19%	64.26%	58.20%	100.83%		129.99%	115.45%
Used Vehicle Loans	66.13%	137.79%	119.21%	110.20%	154.26%	199.90%	163.00%	216.73%		147.96%	157.81%
Total Real Estate	11.88%	10.08%	17.24%	53.08%	96.00%	157.23%	172.87%	197.63%		237.38%	217.57%
1st Mortgage	11.88%	4.88%	4.33%	35.49%	77.10%	121.74%	143.84%	152.24%		196.96%	178.72%
1st Mortgage Fxd	11.88%	3.85%	4.33%	27.38%	29.15%	68.16%	86.25%	99.13%		177.22%	151.11%
1st Mortgage Adj	0.00%	1.02%	0.00%	8.10%	47.95%	53.58%	57.59%	53.11%		19.74%	27.61%
2nd Mortgage	0.00%	5.21%	12.91%	17.60%	18.90%	35.49%	29.03%	45.39%		40.42%	38.86%
Closed-End Fxd	0.00%	0.00%	3.41%	5.05%	7.77%	5.91%	7.49%	8.52%		8.68%	8.31%
Closed-End Adj	0.00%	0.00%	0.06%	3.36%	0.51%	0.00%	0.05%	0.00%		0.02%	0.08%
Open-End Adj	0.00%	5.21%	4.91%	8.44%	9.26%	27.46%	21.13%	36.72%		31.02%	29.74%
Open-End Fxd	0.00%	0.00%	4.52%	0.75%	1.37%	2.12%	0.36%	0.15%		0.70%	0.72%
Other RE Loans	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%
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%
<b>Total Loans</b>	<b>229.53%</b>	<b>292.03%</b>	<b>241.85%</b>	<b>248.70%</b>	<b>366.78%</b>	<b>482.92%</b>	<b>464.86%</b>	<b>577.49%</b>		<b>560.65%</b>	<b>540.85%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	29.38%	51.89%	109.22%		50.43%	53.20%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	11.12%	23.46%	34.39%		18.14%	19.47%
Business Loans	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%	4.32%	14.09%	5.79%		19.51%	16.18%
<b>Total Mortgage Exposure**</b>	<b>11.88%</b>	<b>10.08%</b>	<b>17.24%</b>	<b>53.08%</b>	<b>98.55%</b>	<b>170.90%</b>	<b>226.07%</b>	<b>268.78%</b>		<b>288.06%</b>	<b>266.52%</b>
Total Real Estate	11.88%	10.08%	17.24%	53.08%	96.00%	157.23%	172.87%	197.63%		237.38%	217.57%
RE Business Loans	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%	2.55%	13.67%	53.20%	71.15%		50.68%	48.94%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	2.55%	13.67%	53.20%	71.15%		50.68%	48.94%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%



