

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	0.76%	0.66%	0.88%	0.86%	0.89%	0.99%	1.22%	1.32%	1.48%	1.53%	1.30%
Loan Yield	8.21%	5.66%	5.61%	5.23%	5.78%	4.75%	5.39%	4.40%	4.03%	4.09%	4.27%
Net Loan Yield After NCOs	6.90%	5.52%	5.24%	4.55%	5.26%	4.28%	4.56%	3.65%	3.75%	3.84%	3.91%
Asset Yield	4.26%	3.56%	2.50%	2.73%	2.77%	2.75%	3.31%	3.37%	3.31%	3.40%	3.28%
Cost of Funds	-0.57%	-0.44%	-0.14%	-0.23%	-0.26%	-0.24%	-0.32%	-0.38%	-0.36%	-0.67%	-0.49%
Gross Spread	3.70%	3.13%	2.35%	2.50%	2.51%	2.51%	2.99%	2.99%	2.95%	2.72%	2.78%
Provision Expense	-0.27%	-0.21%	-0.14%	-0.32%	-0.23%	-0.25%	-0.43%	-0.55%	-0.27%	-0.20%	-0.27%
Net Spread after Provision Expense	3.42%	2.92%	2.22%	2.18%	2.28%	2.26%	2.56%	2.44%	2.68%	2.53%	2.51%
Total Non-Interest Income	0.23%	0.33%	0.89%	0.90%	1.14%	1.39%	1.46%	1.55%	1.55%	1.72%	1.58%
Total Non-Interest Expense	-3.73%	-2.94%	-2.95%	-2.89%	-2.99%	-3.38%	-3.79%	-3.38%	-3.37%	-3.39%	-3.38%
Net Operating Expense	-3.49%	-2.61%	-2.06%	-1.99%	-1.84%	-1.99%	-2.33%	-1.83%	-1.82%	-1.67%	-1.80%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.00%	0.00%	-0.06%	0.00%	0.00%	0.01%	0.03%	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%	-0.01%	-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)	-0.07%	0.29%	0.14%	0.19%	0.43%	0.20%	0.23%	0.61%	0.87%	0.88%	0.72%
Net Charge-Offs	-0.61%	-0.08%	-0.13%	-0.30%	-0.20%	-0.23%	-0.43%	-0.52%	-0.22%	-0.19%	-0.25%
ROA (with Net Charge-offs)	-0.41%	0.42%	0.14%	0.22%	0.45%	0.22%	0.23%	0.65%	0.93%	0.89%	0.74%
ROA with Provision for LL - W/O NCUSIF Expense	-0.07%	0.31%	0.15%	0.19%	0.44%	0.21%	0.23%	0.61%	0.88%	0.89%	0.73%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.41%	0.43%	0.15%	0.22%	0.46%	0.23%	0.23%	0.65%	0.93%	0.89%	0.75%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.16%	-1.67%	-1.43%	-1.39%	-1.43%	-1.66%	-1.99%	-1.69%	-1.80%	-1.71%	-1.72%
Travel and Conference Expense	-0.10%	-0.02%	-0.02%	-0.02%	-0.03%	-0.04%	-0.03%	-0.04%	-0.05%	-0.04%	-0.04%
Office Occupancy Expense	-0.09%	-0.10%	-0.21%	-0.19%	-0.19%	-0.24%	-0.25%	-0.27%	-0.22%	-0.20%	-0.22%
Office Operations Expense	-0.69%	-0.52%	-0.79%	-0.61%	-0.58%	-0.52%	-0.77%	-0.63%	-0.59%	-0.61%	-0.61%
Educational and Promotional Expense	-0.02%	-0.04%	-0.05%	-0.06%	-0.08%	-0.11%	-0.17%	-0.13%	-0.12%	-0.12%	-0.12%
Loan Servicing Expense	-0.10%	-0.14%	-0.11%	-0.20%	-0.19%	-0.19%	-0.23%	-0.17%	-0.17%	-0.33%	-0.26%
Professional and Outside Services	-0.31%	-0.30%	-0.25%	-0.31%	-0.40%	-0.55%	-0.28%	-0.38%	-0.28%	-0.26%	-0.31%
Member Insurance	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.19%	-0.12%	-0.06%	-0.08%	-0.06%	-0.06%	-0.04%	-0.04%	-0.13%	-0.10%	-0.09%
Total Non-Interest Expense	-3.73%	-2.94%	-2.95%	-2.89%	-2.99%	-3.38%	-3.79%	-3.38%	-3.37%	-3.39%	-3.38%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.42%	3.60%	2.53%	2.88%	2.85%	2.92%	3.51%	3.79%	3.41%	3.51%	3.43%
Average Cost of Funds	-0.75%	-0.55%	-0.21%	-0.32%	-0.37%	-0.31%	-0.38%	-0.46%	-0.40%	-0.74%	-0.57%
FTE Employee / \$million of Loans & Share Drafts	2.22	0.90	0.72	0.59	0.51	0.48	0.50	0.38	0.30	0.24	0.31
Compensation & Benefits / FTE Emp.	\$21,565	\$30,148	\$45,010	\$44,289	\$56,063	\$55,322	\$60,758	\$58,285	\$63,342	\$77,300	\$66,810
Compensation & Benefits / \$million Lns. & S.D.s	\$47,122	\$26,643	\$32,775	\$25,787	\$28,936	\$26,477	\$30,503	\$21,036	\$19,665	\$18,771	\$20,592
Operating Expense / Loans & Share Drafts	-8.14%	-4.68%	-6.75%	-5.34%	-6.04%	-5.40%	-5.80%	-4.20%	-3.69%	-3.71%	-4.04%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.51%	0.51%	2.03%	1.66%	2.31%	2.22%	2.23%	1.93%	1.69%	1.89%	1.89%
Net Operating Expense / Loans & Share Drafts	-7.62%	-4.17%	-4.72%	-3.68%	-3.73%	-3.18%	-3.56%	-2.27%	-1.99%	-1.83%	-2.15%
Operating Expense / Operating Revenue	95.20%	84.57%	91.43%	85.95%	83.11%	87.34%	86.10%	76.36%	76.25%	79.46%	79.78%
Total Fixed Assets / Shares & Equity	0.03%	0.37%	1.10%	1.86%	2.20%	2.43%	2.06%	2.43%	2.19%	1.89%	2.06%
Net Loans to Total Shares and Deposits	60.1%	74.1%	50.4%	57.0%	56.7%	61.7%	62.5%	80.4%	90.7%	90.3%	83.7%
Members / FTE Employee	252.77	336.97	440.72	377.73	408.33	355.42	341.29	345.34	311.11	383.53	359.49

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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	3.1%	0.5%	1.3%	1.3%	1.2%	1.2%	1.1%	1.1%	0.8%	0.9%	1.0%
Total Investments	50.3%	41.8%	63.5%	53.8%	56.3%	46.4%	42.2%	25.8%	20.5%	20.1%	26.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.6%	2.1%	2.0%	2.3%	2.3%	2.2%	2.5%	2.1%	2.2%
All Other Unsecured Loans/Lines of Credit	19.1%	11.3%	5.6%	3.7%	3.1%	3.0%	2.7%	2.1%	1.9%	1.1%	1.7%
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%	0.1%	0.1%	0.0%	0.0%	0.6%	0.7%	0.5%
New Vehicle Loans	6.1%	11.8%	6.7%	5.9%	5.7%	6.3%	5.6%	7.8%	7.9%	8.6%	7.8%
Used Vehicle Loans	21.3%	31.9%	17.9%	19.1%	15.2%	17.6%	18.6%	33.2%	18.0%	19.9%	20.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	2.5%	9.3%	8.5%	13.7%	18.8%	19.0%	35.7%	37.0%	30.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.5%	0.3%	2.2%	4.6%	4.5%	3.5%	4.0%	7.0%	4.8%	5.0%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.4%	0.3%
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%	0.1%	0.4%	0.2%
Total Loans and Leases	46.5%	56.9%	33.7%	42.4%	39.2%	47.5%	51.5%	68.5%	74.3%	74.8%	68.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.5%	-0.3%	-0.5%	-0.3%	-0.3%	-0.6%	-0.9%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	45.3%	56.4%	33.4%	41.9%	38.9%	47.1%	50.9%	67.5%	73.7%	74.3%	67.8%
Total Other Assets	1.3%	1.3%	1.9%	3.0%	3.6%	5.3%	5.8%	5.5%	5.0%	4.8%	4.9%
<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>6.3%</b>	<b>23.4%</b>	<b>15.6%</b>	<b>19.9%</b>	<b>13.4%</b>	<b>8.4%</b>	<b>4.1%</b>	<b>5.9%</b>	<b>6.8%</b>	<b>7.8%</b>
Share Drafts	0.0%	1.9%	9.0%	11.2%	11.2%	13.6%	14.0%	15.7%	16.1%	15.4%	15.0%
Regular Shares	73.2%	62.9%	44.8%	41.7%	39.9%	35.8%	28.2%	28.6%	22.3%	29.6%	29.3%
Money Market Shares	0.0%	0.0%	3.4%	7.6%	4.1%	12.7%	19.1%	20.3%	26.2%	15.7%	17.4%
Share Certificates	3.2%	9.0%	4.7%	8.2%	8.4%	9.0%	14.1%	12.6%	11.8%	13.8%	12.5%
IRA/KEOGH Accounts	0.0%	2.3%	2.7%	2.9%	3.8%	4.8%	6.4%	6.2%	4.7%	5.3%	5.2%
All Other Shares	0.0%	0.6%	1.9%	1.9%	1.6%	0.6%	0.4%	1.3%	0.5%	0.9%	0.9%
Non-Member Deposits	1.0%	0.0%	0.3%	0.7%	0.3%	0.4%	0.1%	0.5%	0.3%	2.2%	1.3%
Total Shares and Deposits	77.4%	76.8%	66.8%	74.4%	69.3%	76.9%	82.4%	85.1%	81.9%	82.9%	81.6%
Total Equity	22.5%	16.9%	9.8%	10.1%	10.8%	9.7%	9.2%	10.8%	12.3%	10.3%	10.6%
<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	22.5%	16.9%	9.8%	10.1%	10.9%	9.8%	9.6%	11.0%	12.5%	10.4%	10.8%
Total Equity + Allow. for Loan Loss	23.7%	17.4%	10.1%	10.6%	11.1%	10.0%	9.8%	11.7%	12.8%	10.8%	11.2%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-18.0%	6.9%	19.2%	-4.3%	12.6%	0.2%	7.5%	-8.9%	10.7%	33.7%	13.7%
Total Loans and Leases	-16.8%	-11.4%	0.6%	-14.9%	5.3%	-9.4%	-3.4%	-27.0%	7.9%	10.7%	2.6%
<b>TOTAL ASSETS</b>	<b>-14.9%</b>	<b>-5.0%</b>	<b>12.1%</b>	<b>-9.4%</b>	<b>9.8%</b>	<b>-4.9%</b>	<b>1.5%</b>	<b>-22.5%</b>	<b>7.8%</b>	<b>15.2%</b>	<b>5.5%</b>
Total Liabilities	-67.4%	-5.7%	23.9%	-11.3%	4.6%	-2.3%	-2.5%	-35.0%	79.8%	8.6%	7.7%
Total Shares and Deposits	-13.8%	-7.8%	8.3%	-8.9%	11.3%	-5.5%	1.8%	-22.5%	4.9%	15.5%	5.0%
Equity Capital	-18.0%	11.0%	13.4%	-10.5%	10.4%	-3.3%	2.9%	-16.6%	6.9%	17.4%	7.5%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-14.9%</b>	<b>-5.0%</b>	<b>12.1%</b>	<b>-9.4%</b>	<b>9.8%</b>	<b>-4.9%</b>	<b>1.5%</b>	<b>-22.5%</b>	<b>7.8%</b>	<b>15.2%</b>	<b>5.5%</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	3.70%	1.74%	1.75%	1.62%	1.41%	0.86%	1.27%	1.13%	0.64%	0.38%	0.62%
Delinquent Loans / Total Capital	7.3%	5.7%	5.8%	6.5%	5.0%	4.1%	6.7%	6.6%	3.7%	2.7%	3.8%
Delinquent Loans + OREO / Net Loans + OREO	3.8%	1.8%	1.8%	1.7%	1.5%	1.0%	1.4%	1.3%	0.7%	0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	34.4%	18.1%	34.8%	31.8%	25.5%	23.4%	31.4%	23.6%	22.6%	20.5%	23.4%
Allowance for Loan Losses/Net Loans	2.74%	0.83%	0.86%	1.20%	0.86%	0.66%	1.17%	1.39%	0.75%	0.70%	0.80%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$28	\$39	\$79	\$159	\$250	\$697	\$1,978	\$2,365	\$3,518	\$568
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$4	\$17	\$24	\$41	\$48	\$188	\$348	\$638	\$688	\$126
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$4	\$13	\$14	\$29	\$131	\$262	\$53	\$218	\$48
Total Delinquent Loans (\$000s)	\$17	\$34	\$60	\$116	\$214	\$326	\$1,016	\$2,587	\$3,056	\$4,423	\$742
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.14%	0.13%	0.58%	0.74%	0.39%	0.46%	0.40%	0.61%	0.43%	0.48%
STS Loans	0.00%	0.00%	0.00%	0.00%	2.78%	3.26%	0.00%	0.00%	30.77%	0.00%	4.56%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.81%	1.84%	1.54%
New Vehicle Loans	0.00%	0.00%	1.42%	0.47%	0.66%	0.57%	0.70%	0.29%	0.48%	0.18%	0.32%
Used Vehicle Loans	3.80%	1.87%	0.97%	2.05%	1.46%	1.23%	1.89%	1.51%	0.71%	0.29%	0.77%
1st Mortgage Fixed	0.00%	0.00%	4.12%	0.00%	1.10%	0.43%	0.65%	1.08%	0.40%	0.40%	0.46%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.99%	2.12%	0.54%	1.78%	0.24%	0.58%	0.16%	0.32%
Other RE Fixed	0.00%	5.93%	6.43%	0.00%	1.77%	1.06%	1.06%	0.66%	0.98%	0.18%	0.64%
Other RE Adj	0.00%	0.00%	0.28%	1.49%	0.76%	0.13%	0.45%	0.17%	0.31%	0.18%	0.25%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%
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%	1.98%	1.32%	1.42%	1.86%	1.71%	0.74%	0.28%	0.63%
Total 1st Mortgage Loans	0.00%	0.00%	2.09%	1.38%	1.35%	0.44%	0.70%	0.90%	0.44%	0.33%	0.43%
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)	1.30%	0.14%	0.37%	0.68%	0.52%	0.47%	0.83%	0.75%	0.29%	0.25%	0.36%
Recoveries / Charge-Offs	28.37%	76.86%	37.86%	21.18%	24.81%	21.25%	19.45%	24.92%	21.09%	19.35%	21.46%
Expected Charge-Offs / Net Loans	1.75%	0.83%	0.63%	0.82%	0.59%	0.54%	0.71%	0.55%	0.27%	0.28%	0.35%
Provision for Loan Losses/Net Charge-Offs	44.6%	253.6%	104.2%	107.4%	111.7%	107.6%	100.4%	107.3%	125.4%	102.2%	108.0%
Prov. for Loan Losses/Expected Charge-Offs	34.0%	43.3%	62.1%	89.7%	98.0%	94.1%	118.0%	147.4%	136.8%	93.4%	111.2%
Bankruptcies / Net Loans	1.70%	1.54%	1.27%	1.37%	1.23%	1.31%	1.38%	1.15%	0.64%	0.80%	0.87%
Total Amount of Loans Charged-Off (\$000s)	\$9	\$13	\$21	\$67	\$101	\$246	\$833	\$2,385	\$1,843	\$3,435	\$550
Total Amount of Recoveries (\$000s)	\$3	\$10	\$8	\$14	\$25	\$52	\$162	\$594	\$389	\$665	\$118
Net Charge Offs (\$000s)	\$7	\$3	\$13	\$53	\$76	\$194	\$671	\$1,790	\$1,454	\$2,770	\$432
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.23%	0.01%	0.36%	0.58%	0.48%	1.00%	1.08%	1.04%	1.04%	0.93%
STS Loans	0.00%	0.00%	0.00%	3.65%	3.91%	3.55%	0.00%	0.00%	22.88%	0.00%	5.60%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.23%	0.00%	0.00%	0.00%	0.11%	1.63%	1.14%
New Vehicle Loans	0.00%	-1.00%	0.15%	0.23%	0.28%	0.19%	0.41%	0.31%	0.32%	0.26%	0.28%
Used Vehicle Loans	0.25%	0.52%	0.44%	0.88%	0.43%	0.69%	1.31%	1.16%	0.48%	0.42%	0.62%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.12%	-0.01%	0.05%	0.08%	0.06%	0.02%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.15%	0.05%	0.12%	0.09%	0.40%	0.09%	0.02%	0.04%	0.06%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.02%
All Other Loans	13.26%	0.52%	2.76%	-0.71%	-7.50%	0.01%	0.75%	1.27%	0.12%	0.28%	0.35%
Indirect Loans	0.00%	0.00%	0.00%	2.64%	1.45%	0.67%	1.47%	1.51%	0.43%	0.40%	0.59%
Number of Credit Unions in Each Peer Group:	15	9	15	24	30	26	10	8	8	9	154

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	30.78%	8.09%	23.18%	29.75%	20.28%	17.57%	7.77%	4.01%	0.46%	0.01%	3.60%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	14.88%	12.64%	12.02%	6.97%	2.32%	1.51%	0.35%	0.00%	1.61%
Total Investments in Corporate Credit Unions*	29.03%	25.55%	32.09%	47.91%	39.50%	33.58%	29.27%	15.29%	4.51%	1.73%	9.85%
Marketable Securities	10.24%	37.10%	238.49%	157.69%	211.74%	193.89%	179.13%	77.69%	68.06%	97.98%	106.49%
All Other Investments	92.53%	130.31%	322.89%	262.71%	232.15%	210.83%	211.69%	105.45%	45.42%	24.70%	74.06%
<b>Total Investments</b>	<b>223.42%</b>	<b>247.75%</b>	<b>647.01%</b>	<b>531.75%</b>	<b>518.59%</b>	<b>471.43%</b>	<b>438.34%</b>	<b>235.03%</b>	<b>163.90%</b>	<b>192.39%</b>	<b>243.85%</b>
Unsecured Loans	84.86%	69.31%	62.61%	56.93%	47.05%	53.71%	52.04%	39.18%	35.08%	30.52%	36.50%
Vehicle Loans	121.76%	258.90%	250.69%	247.47%	192.62%	242.86%	251.53%	373.47%	207.38%	272.75%	261.19%
New Vehicle Loans	27.25%	69.63%	68.16%	58.65%	52.25%	64.05%	58.34%	71.21%	63.31%	82.12%	72.63%
Used Vehicle Loans	94.52%	189.27%	182.53%	188.82%	140.37%	178.81%	193.19%	302.26%	144.06%	190.63%	188.56%
Total Real Estate	0.00%	8.69%	29.47%	113.89%	120.77%	184.37%	231.92%	210.18%	342.38%	400.50%	325.68%
1st Mortgage	0.00%	0.08%	25.99%	92.24%	78.69%	138.82%	195.16%	173.37%	286.02%	354.57%	279.71%
1st Mortgage Fxd	0.00%	0.08%	13.23%	49.57%	59.68%	127.12%	187.18%	137.05%	217.66%	257.75%	210.57%
1st Mortgage Adj	0.00%	0.00%	12.77%	42.68%	19.01%	11.70%	7.99%	36.32%	68.35%	96.82%	69.14%
2nd Mortgage	0.00%	8.62%	3.48%	21.64%	42.07%	45.56%	36.75%	36.80%	56.36%	45.93%	45.97%
Closed-End Fxd	0.00%	6.41%	1.14%	5.80%	15.89%	13.99%	7.58%	15.18%	9.50%	10.11%	10.75%
Closed-End Adj	0.00%	0.00%	0.00%	0.48%	1.21%	0.95%	0.90%	0.28%	0.25%	2.28%	1.38%
Open-End Adj	0.00%	2.21%	2.34%	12.44%	22.04%	30.62%	28.24%	21.35%	46.03%	33.54%	33.54%
Open-End Fxd	0.00%	0.00%	0.00%	2.92%	2.93%	0.00%	0.03%	0.00%	0.58%	0.00%	0.30%
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%	4.30%	3.44%	2.64%
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>206.62%</b>	<b>337.21%</b>	<b>343.08%</b>	<b>418.80%</b>	<b>361.60%</b>	<b>482.07%</b>	<b>535.49%</b>	<b>623.24%</b>	<b>594.79%</b>	<b>717.21%</b>	<b>632.37%</b>
Indirect Loans	0.00%	0.00%	0.00%	31.56%	37.05%	90.11%	119.66%	212.11%	138.57%	231.54%	180.45%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	12.75%	19.24%	37.10%	47.57%	56.80%	66.82%	84.89%	69.09%
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%	6.45%	0.00%	11.13%	22.23%	0.00%	0.45%	0.24%	2.22%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>8.69%</b>	<b>29.48%</b>	<b>114.15%</b>	<b>128.94%</b>	<b>212.68%</b>	<b>279.51%</b>	<b>256.11%</b>	<b>395.62%</b>	<b>462.26%</b>	<b>377.24%</b>
Total Real Estate	0.00%	8.69%	29.47%	113.89%	120.77%	184.37%	231.92%	210.18%	342.38%	400.50%	325.68%
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%	0.01%	0.26%	8.18%	28.31%	47.59%	45.94%	53.24%	61.76%	51.56%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.01%	0.26%	8.18%	28.21%	47.59%	45.94%	51.08%	61.76%	51.08%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.00%	2.16%	0.00%	0.48%



