

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	0.46%	0.72%	0.85%	0.92%	1.13%	0.93%	1.56%	1.84%	0.94%	69.22%	1.53%
Loan Yield	7.47%	6.30%	5.24%	8.24%	5.30%	4.53%	6.12%	4.63%	4.56%	4.81%	4.81%
Net Loan Yield After NCOs	6.80%	5.41%	4.35%	7.02%	4.56%	4.06%	5.46%	4.10%	4.00%	3.48%	4.06%
Asset Yield	4.74%	4.14%	2.81%	4.49%	3.28%	2.91%	4.35%	3.64%	4.01%	4.75%	3.82%
Cost of Funds	-0.47%	-0.51%	-0.29%	-0.61%	-0.30%	-0.36%	-0.50%	-0.52%	-0.77%	-1.11%	-0.63%
Gross Spread	4.27%	3.64%	2.51%	3.88%	2.98%	2.55%	3.84%	3.11%	3.24%	3.64%	3.18%
Provision Expense	-0.42%	-0.60%	-0.59%	-0.54%	-0.49%	-0.34%	-0.38%	-0.45%	-0.57%	-1.42%	-0.63%
Net Spread after Provision Expense	3.85%	3.04%	1.92%	3.34%	2.50%	2.21%	3.46%	2.67%	2.66%	2.22%	2.55%
Total Non-Interest Income	0.64%	0.92%	0.49%	0.82%	0.96%	0.92%	1.70%	1.70%	1.80%	1.79%	1.52%
Total Non-Interest Expense	-4.40%	-3.96%	-2.70%	-3.87%	-3.16%	-2.76%	-4.41%	-3.75%	-3.51%	-3.87%	-3.56%
Net Operating Expense	-3.76%	-3.05%	-2.21%	-3.04%	-2.20%	-1.84%	-2.71%	-2.05%	-1.72%	-2.09%	-2.03%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.01%	-0.02%	0.00%	0.02%	0.04%	-0.01%	0.00%	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%	0.00%	-0.05%	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)	0.09%	-0.01%	-0.34%	0.28%	0.28%	0.37%	0.77%	0.66%	0.93%	0.13%	0.53%
Net Charge-Offs	-0.41%	-0.55%	-0.40%	-0.60%	-0.39%	-0.27%	-0.42%	-0.36%	-0.48%	-1.24%	-0.54%
ROA (with Net Charge-offs)	0.10%	0.04%	-0.15%	0.22%	0.37%	0.44%	0.72%	0.74%	1.02%	0.31%	0.62%
ROA with Provision for LL - W/O NCUSIF Expense	0.09%	-0.01%	-0.29%	0.28%	0.28%	0.37%	0.77%	0.66%	0.93%	0.13%	0.53%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.10%	0.04%	-0.10%	0.22%	0.37%	0.45%	0.72%	0.75%	1.02%	0.31%	0.62%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.40%	-1.92%	-1.38%	-1.68%	-1.46%	-1.40%	-2.13%	-1.92%	-1.80%	-1.96%	-1.79%
Travel and Conference Expense	-0.01%	-0.02%	-0.01%	-0.01%	-0.02%	-0.04%	-0.08%	-0.06%	-0.04%	-0.04%	-0.04%
Office Occupancy Expense	-0.36%	-0.27%	-0.13%	-0.23%	-0.14%	-0.15%	-0.28%	-0.24%	-0.25%	-0.21%	-0.22%
Office Operations Expense	-0.99%	-1.08%	-0.61%	-0.73%	-0.71%	-0.50%	-0.95%	-0.86%	-0.40%	-0.73%	-0.68%
Educational and Promotional Expense	-0.03%	-0.07%	-0.03%	-0.06%	-0.07%	-0.08%	-0.22%	-0.17%	-0.14%	-0.17%	-0.14%
Loan Servicing Expense	-0.21%	-0.20%	-0.08%	-0.49%	-0.17%	-0.24%	-0.33%	-0.21%	-0.40%	-0.27%	-0.27%
Professional and Outside Services	-0.18%	-0.20%	-0.24%	-0.54%	-0.46%	-0.25%	-0.22%	-0.17%	-0.26%	-0.50%	-0.29%
Member Insurance	0.00%	0.00%	-0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.18%	-0.17%	-0.15%	-0.10%	-0.12%	-0.07%	-0.19%	-0.10%	-0.21%	0.03%	-0.10%
Total Non-Interest Expense	-4.40%	-3.96%	-2.70%	-3.87%	-3.16%	-2.76%	-4.41%	-3.75%	-3.51%	-3.87%	-3.56%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.84%	4.26%	2.90%	4.63%	3.40%	3.08%	4.36%	3.82%	4.25%	5.04%	4.01%
Average Cost of Funds	-0.58%	-0.62%	-0.40%	-0.80%	-0.36%	-0.47%	-0.56%	-0.59%	-0.87%	-1.23%	-0.73%
FTE Employee / \$million of Loans & Share Drafts	1.55	0.91	0.67	0.54	0.45	0.36	0.46	0.37	0.29	0.27	0.35
Compensation & Benefits / FTE Emp.	\$26,442	\$33,011	\$41,949	\$53,768	\$50,325	\$56,967	\$58,947	\$61,961	\$58,935	\$68,225	\$59,637
Compensation & Benefits / \$million Lns. & S.D.s	\$40,092	\$29,580	\$26,963	\$29,823	\$22,480	\$20,342	\$28,188	\$22,848	\$17,191	\$18,513	\$20,626
Operating Expense / Loans & Share Drafts	-7.33%	-6.10%	-5.26%	-6.88%	-4.88%	-4.02%	-5.82%	-4.45%	-3.35%	-3.65%	-4.09%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.08%	1.41%	0.95%	1.46%	1.48%	1.34%	2.23%	2.02%	1.71%	1.68%	1.75%
Net Operating Expense / Loans & Share Drafts	-6.25%	-4.68%	-4.31%	-5.42%	-3.40%	-2.68%	-3.60%	-2.43%	-1.64%	-1.97%	-2.34%
Operating Expense / Operating Revenue	89.13%	88.42%	93.52%	84.49%	81.65%	81.38%	81.71%	80.08%	73.94%	76.25%	78.45%
Total Fixed Assets / Shares & Equity	0.41%	1.17%	0.98%	1.98%	1.88%	1.81%	3.57%	2.54%	2.22%	3.01%	2.42%
Net Loans to Total Shares and Deposits	67.9%	72.6%	54.1%	66.1%	64.8%	70.2%	74.7%	80.9%	102.3%	104.5%	86.0%
Members / FTE Employee	380.87	330.39	426.08	479.16	407.04	360.54	312.67	353.73	337.69	277.02	343.69

December 31, 2017

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	0.2%	0.6%	0.4%	1.3%	1.2%	1.2%	1.3%	0.8%	1.1%	0.4%	0.9%
Total Investments	44.0%	38.3%	58.5%	45.6%	43.4%	42.0%	29.9%	25.2%	7.6%	4.9%	22.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.6%	0.9%	1.2%	1.6%	1.6%	3.2%	3.2%	2.5%	2.5%
All Other Unsecured Loans/Lines of Credit	8.1%	10.1%	3.7%	4.2%	3.1%	1.1%	4.0%	1.6%	1.6%	1.3%	1.9%
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%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%
New Vehicle Loans	7.6%	10.3%	7.4%	8.2%	6.3%	5.3%	6.7%	10.6%	13.3%	14.2%	10.5%
Used Vehicle Loans	39.7%	38.7%	23.4%	33.2%	26.5%	20.5%	30.7%	31.1%	47.8%	45.9%	35.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	4.1%	3.3%	12.0%	20.7%	12.1%	17.5%	12.5%	20.9%	16.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.4%	1.5%	3.3%	4.6%	7.8%	5.0%	7.1%	3.9%	5.0%
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%	0.2%	0.1%	0.2%	0.1%	0.0%	0.1%
Total Loans and Leases	55.4%	59.5%	39.7%	51.2%	52.5%	54.2%	63.0%	69.3%	85.7%	88.7%	71.5%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.7%	-0.8%	-1.1%	-0.5%	-0.4%	-0.6%	-0.6%	-0.8%	-0.9%	-0.7%
Net Loans and Leases	54.4%	58.8%	38.8%	50.1%	51.9%	53.8%	62.4%	68.7%	84.9%	87.8%	70.9%
Total Other Assets	1.5%	2.3%	2.2%	3.0%	3.4%	3.1%	6.4%	5.3%	6.4%	6.9%	5.3%
<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>4.0%</b>	<b>3.3%</b>	<b>13.1%</b>	<b>9.5%</b>	<b>7.7%</b>	<b>11.5%</b>	<b>2.3%</b>	<b>3.6%</b>	<b>4.5%</b>	<b>5.0%</b>	<b>5.6%</b>
Share Drafts	0.5%	4.1%	6.0%	9.1%	12.7%	13.9%	11.3%	16.1%	18.8%	13.0%	14.9%
Regular Shares	57.7%	49.7%	35.7%	39.6%	41.6%	38.0%	33.7%	27.4%	15.0%	15.6%	26.2%
Money Market Shares	0.1%	2.6%	6.9%	6.0%	8.6%	5.6%	7.8%	14.0%	13.7%	16.8%	12.2%
Share Certificates	16.7%	21.9%	12.6%	16.9%	11.8%	13.7%	20.8%	17.1%	27.4%	26.9%	20.2%
IRA/KEOGH Accounts	0.0%	2.3%	3.3%	5.0%	5.4%	4.7%	8.2%	6.5%	7.3%	8.9%	6.7%
All Other Shares	1.1%	1.0%	8.9%	0.2%	0.7%	0.8%	2.7%	3.8%	0.4%	0.0%	1.7%
Non-Member Deposits	5.5%	0.4%	0.0%	0.5%	0.0%	0.6%	0.0%	0.8%	1.2%	3.7%	1.2%
Total Shares and Deposits	81.6%	82.0%	73.3%	77.5%	81.0%	77.3%	84.3%	85.7%	83.8%	84.9%	83.2%
Total Equity	14.4%	14.7%	13.5%	13.1%	11.3%	11.3%	13.4%	10.7%	11.7%	10.1%	11.2%
<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	14.4%	14.7%	13.5%	13.1%	11.4%	11.3%	13.4%	11.0%	11.7%	10.2%	11.3%
Total Equity + Allow. for Loan Loss	15.5%	15.4%	14.4%	14.2%	11.9%	11.7%	14.0%	11.3%	12.5%	11.0%	11.9%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	24.0%	7.1%	-0.1%	8.1%	4.3%	0.9%	64.3%	-3.8%	58.9%	-291.0%	12.0%
Total Loans and Leases	-21.2%	-10.0%	-24.5%	13.1%	-2.3%	-15.9%	44.8%	6.0%	3.5%	-6.0%	0.3%
<b>TOTAL ASSETS</b>	<b>-6.2%</b>	<b>-4.4%</b>	<b>-11.6%</b>	<b>11.1%</b>	<b>0.9%</b>	<b>-9.5%</b>	<b>50.0%</b>	<b>3.4%</b>	<b>6.6%</b>	<b>2.6%</b>	<b>3.2%</b>
Total Liabilities	867.2%	-22.0%	7.1%	3.0%	7.9%	-6.4%	101.2%	3.8%	-12.4%	-37.2%	-9.6%
Total Shares and Deposits	-9.1%	-3.6%	-14.4%	12.9%	0.1%	-10.2%	49.8%	3.0%	7.6%	6.8%	3.9%
Equity Capital	-12.2%	-3.7%	-10.5%	6.8%	2.6%	-7.4%	45.2%	6.9%	8.8%	1.1%	5.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-6.2%</b>	<b>-4.4%</b>	<b>-11.6%</b>	<b>11.1%</b>	<b>0.9%</b>	<b>-9.5%</b>	<b>50.0%</b>	<b>3.4%</b>	<b>6.6%</b>	<b>2.6%</b>	<b>3.2%</b>

December 31, 2017

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	3.79%	1.42%	2.61%	2.31%	1.42%	0.68%	0.66%	1.03%	0.94%	0.65%	0.93%
Delinquent Loans / Total Capital	13.6%	5.5%	7.2%	8.4%	6.3%	3.1%	3.0%	6.3%	6.4%	5.2%	5.6%
Delinquent Loans + OREO / Net Loans + OREO	3.9%	1.5%	2.8%	2.4%	1.7%	0.8%	0.9%	1.2%	1.3%	0.8%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	37.8%	29.0%	34.0%	10.5%	18.4%	23.6%	12.6%	11.8%	14.5%	14.7%	15.2%
Allowance for Loan Losses/Net Loans	1.96%	1.18%	2.16%	2.20%	1.05%	0.80%	1.04%	0.80%	0.95%	1.04%	0.95%
Loans 2 to less than 6 months Delinquent (\$000s)	\$14	\$24	\$60	\$159	\$201	\$227	\$417	\$2,193	\$4,796	\$5,751	\$457
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$9	\$13	\$17	\$38	\$48	\$60	\$256	\$707	\$876	\$67
Loans 12 months and over Delinquent (\$000s)	\$4	\$1	\$18	\$2	\$7	\$22	\$0	\$38	\$109	\$112	\$15
Total Delinquent Loans (\$000s)	\$23	\$33	\$91	\$178	\$247	\$297	\$477	\$2,487	\$5,611	\$6,739	\$539
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.35%	0.48%	0.57%	0.68%	0.42%	0.47%	0.93%	1.10%	0.68%
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%	20.00%	0.00%	40.00%	6.38%	3.03%	0.00%	0.00%	4.54%	0.00%	2.67%
New Vehicle Loans	0.00%	1.55%	3.27%	1.01%	0.92%	0.30%	0.32%	0.54%	0.41%	0.65%	0.57%
Used Vehicle Loans	2.74%	1.28%	2.53%	2.68%	1.50%	1.05%	0.69%	0.88%	0.86%	0.74%	0.94%
1st Mortgage Fixed	0.00%	0.00%	1.97%	0.00%	1.58%	0.20%	0.88%	1.46%	0.72%	0.16%	0.78%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.67%	0.15%	0.58%	2.34%	3.65%	0.00%	1.41%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	1.04%	0.37%	0.43%	0.35%	1.77%	0.03%	0.38%
Other RE Adj	0.00%	0.00%	9.39%	0.00%	0.00%	0.40%	0.00%	0.29%	0.16%	0.70%	0.28%
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%	7.08%	2.26%	1.15%	1.06%	0.76%	0.76%	0.83%	0.86%
Total 1st Mortgage Loans	0.00%	0.00%	1.65%	0.00%	1.47%	0.18%	0.83%	1.75%	0.80%	0.15%	0.91%
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)	0.67%	0.89%	0.90%	1.22%	0.73%	0.48%	0.66%	0.53%	0.56%	1.33%	0.74%
Recoveries / Charge-Offs	38.95%	20.28%	24.00%	33.54%	14.32%	15.23%	31.34%	20.18%	7.11%	11.71%	14.95%
Expected Charge-Offs / Net Loans	1.37%	0.46%	1.14%	0.59%	0.63%	0.42%	0.66%	0.55%	0.57%	0.80%	0.61%
Provision for Loan Losses/Net Charge-Offs	101.7%	108.9%	146.6%	89.8%	125.5%	128.4%	89.7%	124.7%	118.6%	114.5%	118.0%
Prov. for Loan Losses/Expected Charge-Offs	50.6%	212.6%	116.8%	189.1%	148.1%	148.6%	90.3%	120.7%	117.0%	192.6%	143.9%
Bankruptcies / Net Loans	0.89%	0.79%	1.81%	0.87%	1.07%	0.93%	2.12%	1.52%	1.40%	2.61%	1.66%
Total Amount of Loans Charged-Off (\$000s)	\$7	\$28	\$50	\$122	\$152	\$261	\$656	\$1,551	\$3,519	\$16,288	\$505
Total Amount of Recoveries (\$000s)	\$3	\$6	\$12	\$41	\$22	\$40	\$206	\$313	\$250	\$1,907	\$75
Net Charge Offs (\$000s)	\$4	\$22	\$38	\$81	\$130	\$222	\$451	\$1,238	\$3,269	\$14,381	\$429
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.03%	0.21%	0.11%	0.34%	1.15%	0.37%	1.15%	1.45%	1.62%	1.12%
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%	52.24%	11.77%	0.00%	17.54%	6.20%	0.00%	0.00%	0.00%	0.00%	3.18%
New Vehicle Loans	0.00%	0.00%	0.19%	0.57%	0.30%	0.30%	0.50%	0.56%	0.24%	1.54%	0.69%
Used Vehicle Loans	0.68%	0.64%	0.97%	1.48%	1.02%	0.87%	0.75%	0.62%	0.60%	1.63%	0.93%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.03%	0.01%	0.00%	0.01%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.06%	0.17%	0.07%	0.05%	0.02%	0.11%	0.07%
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	2.64%	5.63%	3.70%	0.23%	0.21%	1.42%	-0.43%	0.46%	0.33%	1.56%	0.80%
Indirect Loans	0.00%	0.00%	0.00%	1.84%	1.63%	1.29%	1.20%	0.66%	0.53%	1.80%	1.04%
Number of Credit Unions in Each Peer Group:	13	10	13	8	16	11	3	6	2	1	83

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%	10.84%	15.21%	18.21%	33.13%	10.14%	1.09%	1.41%	0.00%	0.00%	5.23%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	3.23%	2.52%	16.32%	7.07%	0.54%	0.76%	0.00%	0.00%	2.61%
Total Investments in Corporate Credit Unions*	48.88%	35.27%	41.82%	45.48%	33.90%	32.59%	31.54%	19.88%	41.31%	29.79%	30.73%
Marketable Securities	25.88%	22.00%	99.30%	70.77%	86.66%	140.69%	35.99%	166.95%	2.82%	4.83%	83.28%
All Other Investments	168.70%	166.94%	253.84%	197.59%	203.95%	175.28%	154.00%	32.45%	19.64%	-56.04%	64.85%
<b>Total Investments</b>	<b>305.41%</b>	<b>259.89%</b>	<b>433.17%</b>	<b>349.48%</b>	<b>382.54%</b>	<b>372.31%</b>	<b>223.16%</b>	<b>229.02%</b>	<b>65.12%</b>	<b>47.51%</b>	<b>202.85%</b>
Unsecured Loans	55.99%	69.92%	31.49%	38.63%	38.27%	24.19%	41.14%	44.00%	40.74%	37.13%	38.82%
Vehicle Loans	329.01%	332.98%	228.33%	316.45%	289.17%	229.45%	279.19%	379.66%	521.50%	586.34%	404.94%
New Vehicle Loans	53.06%	70.04%	55.05%	62.45%	55.92%	47.36%	49.87%	96.66%	113.57%	138.18%	92.42%
Used Vehicle Loans	275.96%	262.94%	173.29%	253.99%	233.25%	182.10%	229.32%	283.00%	407.92%	448.16%	312.52%
Total Real Estate	0.00%	0.78%	33.23%	37.11%	134.56%	224.39%	149.03%	204.17%	167.67%	242.13%	187.12%
1st Mortgage	0.00%	0.00%	30.13%	25.51%	105.37%	183.55%	90.49%	159.03%	106.66%	204.43%	142.78%
1st Mortgage Fxd	0.00%	0.00%	25.31%	24.35%	92.52%	116.83%	75.78%	107.18%	104.02%	190.67%	113.48%
1st Mortgage Adj	0.00%	0.00%	4.84%	1.17%	12.86%	66.71%	14.71%	51.85%	2.64%	13.77%	29.31%
2nd Mortgage	0.00%	0.78%	3.10%	11.60%	29.18%	40.84%	58.54%	45.14%	61.00%	37.70%	44.33%
Closed-End Fxd	0.00%	0.10%	1.09%	2.10%	6.95%	5.12%	21.92%	13.93%	1.39%	15.83%	9.65%
Closed-End Adj	0.00%	0.00%	0.15%	0.00%	0.82%	3.14%	0.00%	0.00%	0.00%	0.00%	0.48%
Open-End Adj	0.00%	0.00%	1.85%	8.44%	18.14%	31.25%	36.61%	30.57%	59.62%	21.87%	33.55%
Open-End Fxd	0.00%	0.67%	0.00%	1.06%	3.28%	1.33%	0.00%	0.64%	0.00%	0.00%	0.66%
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>385.10%</b>	<b>404.01%</b>	<b>293.47%</b>	<b>392.22%</b>	<b>462.09%</b>	<b>480.50%</b>	<b>470.32%</b>	<b>629.97%</b>	<b>731.38%</b>	<b>865.60%</b>	<b>632.24%</b>
Indirect Loans	0.00%	0.00%	0.00%	64.78%	52.56%	91.87%	86.33%	269.54%	375.00%	466.89%	259.20%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	20.47%	18.18%	40.04%	30.92%	71.00%	71.91%	79.63%	64.01%
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%	0.28%	0.00%	1.65%	0.03%	8.31%	1.41%	0.07%	0.00%	1.09%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>0.78%</b>	<b>33.23%</b>	<b>37.11%</b>	<b>142.83%</b>	<b>245.86%</b>	<b>156.45%</b>	<b>298.26%</b>	<b>168.77%</b>	<b>246.96%</b>	<b>220.53%</b>
Total Real Estate	0.00%	0.78%	33.23%	37.11%	134.56%	224.39%	149.03%	204.17%	167.67%	242.13%	187.12%
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%	8.28%	21.47%	7.42%	94.09%	1.10%	4.83%	33.41%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	8.28%	21.47%	7.42%	92.60%	1.10%	3.95%	32.82%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.48%	0.00%	0.88%	0.59%



