

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	0.61%	0.98%	0.92%	1.06%	1.03%	1.10%	1.26%	1.41%	1.69%	1.56%	1.43%
Loan Yield	8.77%	4.65%	5.56%	5.75%	5.56%	5.22%	4.91%	4.97%	5.16%	4.55%	4.84%
Net Loan Yield After NCOs	4.06%	3.90%	5.23%	5.14%	5.05%	4.67%	4.45%	4.39%	4.61%	4.13%	4.35%
Asset Yield	3.26%	2.69%	2.63%	3.01%	2.87%	2.90%	3.15%	3.40%	4.01%	3.39%	3.43%
Cost of Funds	-0.26%	-0.16%	-0.17%	-0.21%	-0.22%	-0.23%	-0.28%	-0.30%	-0.43%	-0.61%	-0.45%
Gross Spread	3.00%	2.54%	2.46%	2.80%	2.65%	2.67%	2.87%	3.10%	3.58%	2.78%	2.98%
Provision Expense	-1.82%	-0.14%	-0.07%	-0.28%	-0.23%	-0.21%	-0.26%	-0.40%	-0.45%	-0.29%	-0.33%
Net Spread after Provision Expense	1.19%	2.40%	2.38%	2.52%	2.42%	2.46%	2.61%	2.71%	3.14%	2.49%	2.65%
Total Non-Interest Income	0.66%	0.62%	0.76%	0.92%	1.18%	1.15%	1.30%	1.57%	1.95%	1.45%	1.51%
Total Non-Interest Expense	-6.01%	-3.03%	-3.22%	-3.45%	-3.27%	-3.19%	-3.35%	-3.57%	-4.12%	-2.85%	-3.30%
Net Operating Expense	-5.34%	-2.41%	-2.46%	-2.53%	-2.09%	-2.04%	-2.05%	-1.99%	-2.17%	-1.40%	-1.78%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.01%	-0.02%	-0.01%	0.00%	0.01%	0.03%	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%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	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)	-4.15%	-0.01%	-0.08%	-0.02%	0.30%	0.41%	0.55%	0.72%	0.99%	1.10%	0.88%
Net Charge-Offs	-1.54%	-0.36%	-0.13%	-0.26%	-0.21%	-0.25%	-0.25%	-0.34%	-0.39%	-0.26%	-0.29%
ROA (with Net Charge-offs)	-3.88%	-0.23%	-0.13%	-0.01%	0.32%	0.37%	0.57%	0.77%	1.04%	1.13%	0.91%
ROA with Provision for LL - W/O NCUSIF Expense	-4.15%	-0.01%	-0.08%	-0.02%	0.30%	0.41%	0.55%	0.72%	0.99%	1.10%	0.88%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-3.88%	-0.23%	-0.13%	0.00%	0.32%	0.37%	0.57%	0.78%	1.05%	1.13%	0.91%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-3.18%	-1.60%	-1.54%	-1.61%	-1.50%	-1.51%	-1.61%	-1.78%	-2.13%	-1.52%	-1.68%
Travel and Conference Expense	-0.12%	-0.02%	-0.02%	-0.03%	-0.04%	-0.04%	-0.05%	-0.06%	-0.06%	-0.02%	-0.04%
Office Occupancy Expense	-0.28%	-0.18%	-0.16%	-0.18%	-0.22%	-0.22%	-0.22%	-0.26%	-0.29%	-0.20%	-0.23%
Office Operations Expense	-1.41%	-0.75%	-0.76%	-0.74%	-0.71%	-0.64%	-0.68%	-0.79%	-0.83%	-0.59%	-0.68%
Educational and Promotional Expense	-0.09%	-0.07%	-0.04%	-0.07%	-0.09%	-0.09%	-0.12%	-0.15%	-0.21%	-0.12%	-0.14%
Loan Servicing Expense	-0.37%	-0.08%	-0.16%	-0.22%	-0.23%	-0.24%	-0.28%	-0.27%	-0.35%	-0.25%	-0.27%
Professional and Outside Services	-0.42%	-0.22%	-0.42%	-0.52%	-0.40%	-0.39%	-0.31%	-0.17%	-0.18%	-0.09%	-0.18%
Member Insurance	0.00%	0.00%	-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)	-0.10%	-0.04%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.03%	-0.06%	-0.07%	-0.04%	-0.06%	-0.03%	-0.07%	-0.07%	-0.06%	-0.05%	-0.06%
Total Non-Interest Expense	-6.01%	-3.03%	-3.22%	-3.45%	-3.27%	-3.19%	-3.35%	-3.57%	-4.12%	-2.85%	-3.30%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.29%	2.84%	2.74%	3.28%	3.00%	3.05%	3.37%	3.72%	4.10%	3.49%	3.59%
Average Cost of Funds	-0.34%	-0.21%	-0.22%	-0.28%	-0.29%	-0.29%	-0.34%	-0.36%	-0.47%	-0.68%	-0.52%
FTE Employee / \$million of Loans & Share Drafts	5.74	1.19	0.88	0.57	0.56	0.49	0.44	0.41	0.32	0.26	0.34
Compensation & Benefits / FTE Emp.	\$18,246	\$26,247	\$36,069	\$55,345	\$50,174	\$53,775	\$55,859	\$62,055	\$74,060	\$77,312	\$67,898
Compensation & Benefits / \$million Lns. & S.D.s	\$102,058	\$31,142	\$31,257	\$30,910	\$27,726	\$26,331	\$24,087	\$25,066	\$24,577	\$20,516	\$22,978
Operating Expense / Loans & Share Drafts	-19.23%	-5.87%	-6.53%	-6.63%	-6.04%	-5.54%	-5.01%	-5.02%	-4.76%	-3.85%	-4.50%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.14%	1.21%	1.54%	1.75%	2.18%	1.99%	1.95%	2.22%	2.25%	1.95%	2.06%
Net Operating Expense / Loans & Share Drafts	-17.09%	-4.66%	-4.99%	-4.88%	-3.86%	-3.55%	-3.07%	-2.80%	-2.51%	-1.90%	-2.44%
Operating Expense / Operating Revenue	161.57%	90.36%	99.95%	92.46%	86.29%	84.52%	81.67%	77.76%	76.40%	71.53%	75.83%
Total Fixed Assets / Shares & Equity	0.33%	1.28%	0.50%	1.24%	1.83%	2.48%	2.49%	2.75%	3.49%	2.21%	2.57%
Net Loans to Total Shares and Deposits	41.4%	62.2%	44.4%	52.8%	53.8%	56.7%	62.8%	67.3%	83.1%	75.8%	72.7%
Members / FTE Employee	243.20	242.41	313.07	409.53	348.47	347.98	347.22	340.16	338.36	353.52	346.50

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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	0.7%	0.9%	1.5%	1.5%	1.2%	1.3%	1.2%	1.2%	1.1%	0.6%	0.9%
Total Investments	65.9%	50.9%	62.2%	54.1%	55.3%	51.2%	43.0%	37.2%	24.1%	31.7%	34.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.9%	2.6%	2.7%	2.4%	3.1%	3.7%	4.4%	3.0%	3.3%
All Other Unsecured Loans/Lines of Credit	10.8%	6.7%	4.9%	4.5%	3.5%	2.9%	2.8%	3.6%	3.3%	2.5%	2.9%
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%	0.0%	0.0%	0.0%	0.3%	0.2%	0.3%	0.3%	0.4%	0.3%	0.3%
New Vehicle Loans	5.1%	7.9%	5.2%	5.2%	3.8%	4.4%	4.5%	4.9%	6.2%	5.1%	5.1%
Used Vehicle Loans	15.7%	19.2%	16.0%	16.7%	12.5%	13.6%	16.3%	17.4%	18.8%	13.8%	15.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	10.0%	4.5%	8.8%	15.4%	16.7%	20.2%	22.6%	30.2%	32.7%	27.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.9%	2.0%	4.2%	2.3%	3.3%	4.1%	3.7%	6.1%	4.9%	4.7%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.9%	0.4%
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%	0.1%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.3%	0.2%
Total Loans and Leases	31.5%	46.7%	34.6%	42.0%	40.6%	44.0%	51.4%	56.5%	69.6%	63.5%	60.2%
Less: Allowance for Loan & Lease Losses	-1.7%	-0.7%	-0.4%	-0.5%	-0.4%	-0.4%	-0.5%	-0.5%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	29.9%	45.9%	34.2%	41.5%	40.2%	43.6%	50.9%	56.0%	69.0%	63.0%	59.7%
Total Other Assets	3.5%	2.3%	2.1%	2.8%	3.3%	4.0%	4.9%	5.7%	5.8%	4.8%	5.0%
<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>2.9%</b>	<b>12.1%</b>	<b>11.7%</b>	<b>10.9%</b>	<b>14.7%</b>	<b>12.8%</b>	<b>7.2%</b>	<b>4.5%</b>	<b>3.9%</b>	<b>5.1%</b>	<b>5.8%</b>
Share Drafts	0.0%	4.7%	12.6%	12.2%	13.3%	13.0%	13.4%	14.3%	16.1%	10.5%	12.7%
Regular Shares	65.4%	58.5%	56.6%	38.6%	31.7%	34.9%	31.2%	31.2%	26.0%	19.2%	25.1%
Money Market Shares	0.0%	7.0%	1.7%	15.5%	15.5%	14.4%	19.4%	20.9%	21.5%	35.9%	27.0%
Share Certificates	3.0%	3.0%	5.1%	7.3%	8.9%	9.0%	11.4%	11.3%	14.1%	13.7%	12.7%
IRA/KEOGH Accounts	2.8%	0.7%	1.6%	3.7%	4.2%	4.8%	5.4%	5.1%	4.0%	4.2%	4.5%
All Other Shares	1.1%	1.1%	0.1%	1.9%	1.4%	1.1%	0.7%	1.1%	1.8%	0.1%	0.8%
Non-Member Deposits	3.8%	0.0%	0.2%	0.4%	0.4%	0.3%	0.3%	0.1%	0.2%	0.0%	0.1%
Total Shares and Deposits	76.1%	75.0%	77.9%	79.6%	75.5%	77.5%	81.7%	84.0%	83.7%	83.7%	82.9%
Total Equity	21.0%	12.8%	10.4%	9.6%	9.8%	9.7%	11.1%	11.6%	12.4%	11.2%	11.3%
<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	23.8%	12.8%	10.4%	9.6%	9.9%	9.8%	11.3%	11.9%	12.6%	11.5%	11.6%
Total Equity + Allow. for Loan Loss	22.7%	13.6%	10.8%	10.1%	10.2%	10.0%	11.6%	12.1%	13.0%	11.6%	11.8%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	1.3%	-22.4%	-1.5%	-15.7%	4.1%	5.7%	3.4%	4.5%	38.0%	17.4%	12.9%
Total Loans and Leases	-16.8%	-19.2%	-20.7%	-21.7%	-11.8%	-5.8%	-17.1%	-19.6%	24.4%	11.2%	2.9%
<b>TOTAL ASSETS</b>	<b>-4.4%</b>	<b>-20.6%</b>	<b>-9.5%</b>	<b>-18.5%</b>	<b>-3.4%</b>	<b>-0.2%</b>	<b>-8.9%</b>	<b>-11.5%</b>	<b>27.4%</b>	<b>13.3%</b>	<b>6.3%</b>
Total Liabilities	2960.0%	-14.6%	-6.9%	-23.7%	-3.6%	5.8%	-0.8%	-24.4%	34.4%	22.8%	7.0%
Total Shares and Deposits	-6.4%	-22.1%	-9.2%	-17.9%	-3.6%	-1.1%	-9.8%	-11.1%	26.8%	12.7%	6.0%
Equity Capital	-9.3%	-16.4%	-13.9%	-18.0%	-1.6%	-0.6%	-7.3%	-9.1%	29.3%	13.4%	7.8%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-4.4%</b>	<b>-20.6%</b>	<b>-9.5%</b>	<b>-18.5%</b>	<b>-3.4%</b>	<b>-0.2%</b>	<b>-8.9%</b>	<b>-11.5%</b>	<b>27.4%</b>	<b>13.3%</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	9.05%	3.27%	1.01%	1.25%	1.20%	1.06%	1.03%	1.08%	0.98%	0.56%	0.81%
Delinquent Loans / Total Capital	12.6%	11.2%	3.2%	5.2%	4.8%	4.7%	4.6%	5.0%	5.2%	3.0%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	9.6%	3.4%	1.0%	1.4%	1.4%	1.1%	1.1%	1.2%	1.1%	0.6%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	31.4%	35.7%	13.9%	19.1%	27.2%	25.3%	24.9%	21.8%	25.0%	21.6%	23.3%
Allowance for Loan Losses/Net Loans	5.56%	1.55%	1.15%	1.17%	0.99%	0.81%	0.91%	0.94%	0.88%	0.76%	0.84%
Loans 2 to less than 6 months Delinquent (\$000s)	\$13	\$43	\$26	\$72	\$137	\$296	\$583	\$1,620	\$3,452	\$6,946	\$972
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$13	\$4	\$16	\$38	\$79	\$167	\$394	\$952	\$1,590	\$247
Loans 12 months and over Delinquent (\$000s)	\$1	\$10	\$1	\$1	\$13	\$22	\$26	\$59	\$197	\$319	\$48
Total Delinquent Loans (\$000s)	\$19	\$67	\$30	\$89	\$188	\$396	\$776	\$2,072	\$4,602	\$8,856	\$1,266
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.17%	0.22%	0.63%	0.41%	0.53%	0.76%	0.73%	0.37%	0.55%
STS Loans	0.00%	12.50%	0.00%	0.00%	3.17%	4.76%	1.43%	0.00%	0.00%	1.56%	2.65%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.34%	1.39%	0.79%	1.15%	2.75%	0.49%	1.22%
New Vehicle Loans	0.00%	1.45%	0.00%	0.17%	0.19%	0.53%	0.65%	0.49%	0.72%	0.36%	0.49%
Used Vehicle Loans	11.20%	2.41%	0.99%	1.59%	1.27%	1.55%	1.20%	1.29%	1.45%	0.77%	1.12%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.50%	0.72%	0.56%	0.74%	0.76%	0.50%	0.39%	0.50%
1st Mortgage Adj	0.00%	4.46%	0.00%	0.00%	2.19%	1.19%	1.30%	0.60%	0.56%	0.24%	0.53%
Other RE Fixed	0.00%	8.92%	4.51%	0.00%	0.23%	0.26%	0.44%	0.72%	0.78%	0.31%	0.50%
Other RE Adj	0.00%	0.00%	0.00%	1.17%	0.95%	0.52%	0.54%	0.39%	0.45%	0.49%	0.48%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.28%
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%	1.46%	1.82%	1.70%	1.24%	1.14%	1.26%	0.76%	1.00%
Total 1st Mortgage Loans	0.00%	4.46%	0.00%	1.31%	1.12%	0.73%	0.91%	0.72%	0.51%	0.36%	0.51%
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)	4.70%	0.75%	0.33%	0.61%	0.51%	0.55%	0.46%	0.58%	0.56%	0.41%	0.48%
Recoveries / Charge-Offs	12.87%	8.42%	36.50%	26.72%	25.31%	21.60%	26.20%	20.22%	22.31%	22.59%	22.49%
Expected Charge-Offs / Net Loans	2.78%	1.03%	0.19%	0.39%	0.58%	0.47%	0.41%	0.43%	0.45%	0.29%	0.37%
Provision for Loan Losses/Net Charge-Offs	118.2%	39.1%	58.3%	106.9%	109.4%	85.4%	106.1%	117.3%	114.5%	109.9%	110.8%
Prov. for Loan Losses/Expected Charge-Offs	209.7%	29.3%	105.2%	166.4%	96.6%	100.6%	121.5%	158.5%	143.4%	156.7%	144.7%
Bankruptcies / Net Loans	0.84%	0.22%	0.23%	0.61%	1.03%	0.91%	0.85%	0.93%	0.89%	0.72%	0.82%
Total Amount of Loans Charged-Off (\$000s)	\$13	\$19	\$18	\$61	\$113	\$268	\$522	\$1,473	\$3,203	\$8,088	\$966
Total Amount of Recoveries (\$000s)	\$2	\$2	\$7	\$16	\$29	\$58	\$137	\$298	\$715	\$1,827	\$217
Net Charge Offs (\$000s)	\$11	\$17	\$12	\$45	\$84	\$210	\$385	\$1,175	\$2,489	\$6,261	\$749
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.06%	0.88%	0.56%	0.47%	0.62%	0.93%	0.87%	0.85%	0.82%
STS Loans	0.00%	0.00%	0.00%	0.00%	6.49%	12.99%	7.78%	0.00%	0.00%	9.93%	7.20%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.01%	0.31%	0.30%	0.17%	0.20%
New Vehicle Loans	0.00%	0.10%	-0.02%	0.02%	0.15%	0.13%	0.33%	0.24%	0.29%	0.38%	0.31%
Used Vehicle Loans	1.67%	0.91%	0.56%	0.62%	0.69%	0.79%	0.73%	0.83%	0.89%	0.83%	0.82%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	-0.11%	0.32%	0.06%	0.02%	0.06%	0.06%	0.04%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.23%	0.02%	0.13%	0.05%	0.04%	0.11%	-0.01%	0.04%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.13%	0.13%
All Other Loans	139.85%	6.31%	1.34%	-5.48%	-427.75%	-0.76%	0.19%	-0.17%	0.12%	0.24%	0.09%
Indirect Loans	0.00%	0.00%	0.00%	0.89%	1.14%	1.01%	0.67%	0.60%	0.83%	0.75%	0.74%
Number of Credit Unions in Each Peer Group:	8	5	11	21	49	40	44	29	17	11	235

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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	7.83%	35.69%	12.08%	10.39%	11.29%	10.51%	6.71%	1.62%	1.08%	0.05%	2.08%
Credit Unions - Deposits in and Loans to	0.00%	13.48%	11.06%	10.76%	7.90%	7.22%	3.66%	1.19%	0.38%	0.04%	1.29%
Total Investments in Corporate Credit Unions*	110.73%	45.28%	54.89%	65.66%	55.38%	45.14%	35.02%	26.00%	12.54%	2.97%	15.83%
Marketable Securities	0.39%	85.38%	112.03%	111.87%	167.24%	200.41%	148.55%	141.32%	81.24%	175.43%	148.28%
All Other Investments	89.43%	206.24%	353.97%	352.87%	306.34%	225.44%	166.44%	117.85%	77.09%	54.14%	97.66%
<b>Total Investments</b>	<b>276.66%</b>	<b>396.29%</b>	<b>596.22%</b>	<b>561.53%</b>	<b>556.06%</b>	<b>520.24%</b>	<b>381.43%</b>	<b>313.23%</b>	<b>191.71%</b>	<b>275.57%</b>	<b>296.47%</b>
Unsecured Loans	45.26%	52.23%	65.10%	73.84%	62.47%	54.00%	52.42%	62.12%	61.50%	47.73%	54.25%
Vehicle Loans	87.08%	211.02%	203.00%	227.36%	164.26%	183.55%	184.16%	187.75%	198.87%	164.37%	178.59%
New Vehicle Loans	21.38%	61.60%	49.44%	54.41%	38.08%	45.03%	39.69%	40.91%	49.42%	44.47%	44.31%
Used Vehicle Loans	65.70%	149.41%	153.56%	172.95%	126.18%	138.52%	144.47%	146.84%	149.45%	119.90%	134.27%
Total Real Estate	0.00%	99.96%	62.61%	134.92%	178.28%	203.28%	215.82%	222.18%	288.78%	327.16%	279.23%
1st Mortgage	0.00%	77.58%	43.15%	91.07%	155.36%	170.16%	179.08%	190.95%	240.05%	284.94%	239.05%
1st Mortgage Fxd	0.00%	0.00%	38.16%	79.47%	113.22%	126.23%	125.37%	141.45%	195.24%	220.75%	184.21%
1st Mortgage Adj	0.00%	77.58%	4.98%	11.60%	42.14%	43.93%	53.71%	49.50%	44.81%	64.19%	54.84%
2nd Mortgage	0.00%	22.39%	19.45%	43.86%	22.92%	33.11%	36.75%	31.23%	48.74%	42.22%	40.18%
Closed-End Fxd	0.00%	22.39%	18.80%	29.78%	7.82%	12.70%	12.97%	13.18%	18.17%	16.34%	15.51%
Closed-End Adj	0.00%	0.00%	0.00%	2.82%	0.58%	0.14%	3.51%	0.09%	0.38%	0.02%	0.50%
Open-End Adj	0.00%	0.00%	0.66%	11.22%	14.25%	18.28%	20.25%	17.59%	29.97%	25.81%	23.94%
Open-End Fxd	0.00%	0.00%	0.00%	0.04%	0.26%	2.00%	0.02%	0.37%	0.22%	0.05%	0.23%
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%	4.19%	0.01%	0.00%	0.00%	7.79%	3.68%
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>132.34%</b>	<b>363.49%</b>	<b>331.86%</b>	<b>436.14%</b>	<b>407.88%</b>	<b>446.93%</b>	<b>455.34%</b>	<b>476.33%</b>	<b>553.47%</b>	<b>552.40%</b>	<b>520.19%</b>
Indirect Loans	0.00%	0.00%	2.71%	32.69%	25.45%	81.32%	106.34%	133.91%	130.99%	146.43%	129.95%
Percent of Vehicle Loans	0.00%	0.00%	1.33%	14.38%	15.49%	44.30%	57.75%	71.33%	65.87%	89.08%	72.76%
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%	2.71%	0.00%	0.62%	3.38%	2.04%	6.97%	5.55%	5.23%	5.01%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>99.96%</b>	<b>62.61%</b>	<b>134.92%</b>	<b>180.84%</b>	<b>236.07%</b>	<b>260.64%</b>	<b>296.95%</b>	<b>334.58%</b>	<b>453.16%</b>	<b>363.48%</b>
Total Real Estate	0.00%	99.96%	62.61%	134.92%	178.28%	203.28%	215.82%	222.18%	288.78%	327.16%	279.23%
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%	2.55%	32.80%	44.81%	74.77%	45.80%	126.00%	84.24%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	2.55%	32.51%	44.81%	74.70%	45.80%	125.94%	84.19%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.00%	0.07%	0.00%	0.06%	0.05%



