

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	0.22%	0.65%	0.76%	0.80%	0.85%	0.93%	0.91%	1.36%	1.12%	2.20%	1.53%
Loan Yield	7.86%	5.14%	4.80%	5.25%	5.05%	4.62%	4.82%	4.54%	3.76%	4.44%	4.41%
Net Loan Yield After NCOs	7.13%	4.76%	4.56%	4.96%	4.80%	4.36%	4.56%	4.27%	3.54%	4.15%	4.15%
Asset Yield	4.85%	2.85%	2.46%	2.48%	2.98%	2.82%	3.28%	3.32%	2.73%	3.60%	3.29%
Cost of Funds	-0.11%	-0.29%	-0.11%	-0.18%	-0.18%	-0.27%	-0.30%	-0.31%	-0.32%	-0.49%	-0.39%
Gross Spread	4.75%	2.56%	2.35%	2.30%	2.80%	2.55%	2.98%	3.01%	2.41%	3.11%	2.90%
Provision Expense	-0.18%	-0.21%	-0.10%	-0.15%	-0.14%	-0.14%	-0.18%	-0.16%	-0.14%	-0.21%	-0.18%
Net Spread after Provision Expense	4.57%	2.35%	2.24%	2.15%	2.67%	2.40%	2.79%	2.85%	2.27%	2.90%	2.72%
Total Non-Interest Income	11.59%	0.37%	0.32%	0.55%	0.80%	0.78%	1.23%	1.39%	1.21%	1.26%	1.21%
Total Non-Interest Expense	-18.65%	-2.71%	-2.31%	-2.50%	-3.07%	-2.85%	-3.29%	-3.71%	-2.84%	-3.01%	-3.08%
Net Operating Expense	-7.06%	-2.34%	-1.98%	-1.95%	-2.27%	-2.08%	-2.06%	-2.32%	-1.62%	-1.75%	-1.87%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.02%	0.01%	0.04%	0.02%
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)	-2.49%	0.01%	0.26%	0.20%	0.39%	0.33%	0.74%	0.56%	0.66%	1.19%	0.87%
Net Charge-Offs	-0.44%	-0.19%	-0.10%	-0.11%	-0.13%	-0.14%	-0.16%	-0.18%	-0.14%	-0.19%	-0.17%
ROA (with Net Charge-offs)	-2.76%	0.03%	0.26%	0.23%	0.40%	0.34%	0.76%	0.54%	0.66%	1.21%	0.88%
ROA with Provision for LL - W/O NCUSIF Expense	-2.49%	0.01%	0.26%	0.20%	0.39%	0.34%	0.74%	0.56%	0.66%	1.19%	0.87%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-2.76%	0.03%	0.26%	0.23%	0.40%	0.34%	0.76%	0.54%	0.66%	1.21%	0.88%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-12.21%	-1.55%	-1.22%	-1.34%	-1.44%	-1.35%	-1.56%	-1.97%	-1.39%	-1.61%	-1.58%
Travel and Conference Expense	-0.11%	-0.04%	-0.04%	-0.02%	-0.04%	-0.03%	-0.04%	-0.04%	-0.03%	-0.04%	-0.04%
Office Occupancy Expense	-0.66%	-0.08%	-0.13%	-0.17%	-0.19%	-0.22%	-0.25%	-0.25%	-0.24%	-0.18%	-0.21%
Office Operations Expense	-4.46%	-0.64%	-0.52%	-0.51%	-0.53%	-0.39%	-0.56%	-0.64%	-0.47%	-0.57%	-0.55%
Educational and Promotional Expense	-0.05%	-0.04%	-0.02%	-0.04%	-0.09%	-0.08%	-0.12%	-0.12%	-0.12%	-0.14%	-0.13%
Loan Servicing Expense	-0.23%	-0.08%	-0.10%	-0.07%	-0.25%	-0.20%	-0.27%	-0.31%	-0.21%	-0.28%	-0.26%
Professional and Outside Services	-0.76%	-0.15%	-0.20%	-0.28%	-0.46%	-0.50%	-0.43%	-0.28%	-0.29%	-0.15%	-0.26%
Member Insurance	0.00%	0.00%	0.00%	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%	-0.06%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.09%	-0.07%	-0.06%	-0.05%	-0.05%	-0.05%	-0.05%	-0.09%	-0.08%	-0.03%	-0.05%
Total Non-Interest Expense	-18.65%	-2.71%	-2.31%	-2.50%	-3.07%	-2.85%	-3.29%	-3.71%	-2.84%	-3.01%	-3.08%
<b>Other Performance Ratios</b>											
Earning Asset Yield	5.64%	2.90%	2.56%	2.55%	3.10%	3.00%	3.44%	3.64%	2.92%	3.69%	3.44%
Average Cost of Funds	-0.15%	-0.39%	-0.17%	-0.25%	-0.23%	-0.36%	-0.36%	-0.37%	-0.37%	-0.55%	-0.45%
FTE Employee / \$million of Loans & Share Drafts	2.71	1.04	0.58	0.50	0.38	0.32	0.32	0.34	0.28	0.23	0.27
Compensation & Benefits / FTE Emp.	\$61,667	\$23,208	\$45,321	\$55,179	\$59,429	\$66,587	\$62,931	\$76,033	\$66,283	\$86,030	\$74,495
Compensation & Benefits / \$million Lns. & S.D.s	\$228,770	\$28,722	\$25,374	\$27,333	\$22,116	\$20,932	\$19,729	\$25,733	\$18,649	\$19,890	\$20,467
Operating Expense / Loans & Share Drafts	-34.80%	-5.04%	-4.79%	-5.09%	-4.71%	-4.42%	-4.17%	-4.85%	-3.80%	-3.71%	-3.99%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	22.40%	0.53%	0.68%	1.12%	1.22%	1.21%	1.56%	1.82%	1.63%	1.55%	1.57%
Net Operating Expense / Loans & Share Drafts	-12.40%	-4.51%	-4.11%	-3.97%	-3.48%	-3.21%	-2.60%	-3.03%	-2.17%	-2.16%	-2.42%
Operating Expense / Operating Revenue	152.11%	75.88%	85.45%	88.88%	85.49%	87.12%	79.68%	85.41%	79.71%	72.20%	77.18%
Total Fixed Assets / Shares & Equity	2.56%	0.48%	0.65%	0.92%	1.91%	2.22%	2.36%	2.74%	3.10%	1.40%	2.02%
Net Loans to Total Shares and Deposits	73.8%	62.9%	55.7%	50.7%	63.8%	63.8%	67.9%	73.4%	72.8%	76.8%	73.3%
Members / FTE Employee	203.24	486.32	415.20	487.17	454.88	373.62	338.47	317.82	380.95	358.17	359.90

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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	6.2%	0.6%	0.4%	1.1%	1.0%	0.7%	0.8%	0.7%	0.6%	0.5%	0.6%
Total Investments	27.8%	51.8%	60.6%	62.0%	47.1%	45.4%	38.2%	30.7%	31.5%	28.1%	32.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.6%	0.4%	1.7%	1.7%	2.3%	2.1%	2.7%	3.8%	3.0%
All Other Unsecured Loans/Lines of Credit	16.3%	4.5%	3.2%	2.4%	2.8%	2.0%	2.6%	2.0%	1.2%	1.9%	1.9%
Short-Term Small Amount Loans (STS)	0.7%	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%	0.5%	0.0%	0.7%	0.3%	0.5%	0.7%	0.6%
New Vehicle Loans	8.0%	9.6%	6.9%	6.1%	6.8%	6.0%	4.8%	5.4%	6.1%	5.5%	5.6%
Used Vehicle Loans	31.5%	27.9%	17.0%	15.4%	15.2%	11.1%	16.4%	19.6%	17.5%	13.5%	15.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.9%	5.2%	7.7%	13.2%	23.0%	22.0%	27.7%	28.0%	32.9%	28.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.2%	5.0%	3.3%	8.5%	5.5%	7.5%	5.4%	5.4%	8.8%	7.4%
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%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Total Loans and Leases	56.5%	47.1%	37.8%	35.3%	48.7%	49.4%	56.5%	62.7%	61.3%	67.1%	62.2%
Less: Allowance for Loan & Lease Losses	-0.8%	-0.7%	-0.3%	-0.4%	-0.4%	-0.3%	-0.5%	-0.4%	-0.4%	-0.5%	-0.4%
Net Loans and Leases	55.8%	46.3%	37.5%	34.9%	48.3%	49.1%	55.9%	62.2%	61.0%	66.6%	61.7%
Total Other Assets	10.2%	1.2%	1.5%	2.1%	3.6%	4.7%	5.1%	6.3%	6.9%	4.8%	5.2%
<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>0.5%</b>	<b>11.7%</b>	<b>19.7%</b>	<b>20.6%</b>	<b>14.1%</b>	<b>12.4%</b>	<b>6.6%</b>	<b>3.6%</b>	<b>5.9%</b>	<b>1.2%</b>	<b>4.3%</b>
Share Drafts	3.7%	3.0%	4.9%	12.4%	14.2%	13.3%	18.2%	13.6%	10.6%	14.5%	14.1%
Regular Shares	66.8%	56.7%	49.6%	37.5%	37.5%	32.8%	30.1%	36.2%	31.3%	25.7%	29.5%
Money Market Shares	0.0%	0.0%	2.5%	9.3%	8.8%	13.8%	18.2%	18.3%	26.0%	21.6%	20.4%
Share Certificates	3.2%	12.5%	8.7%	8.2%	9.3%	11.9%	11.5%	11.8%	10.6%	18.0%	14.4%
IRA/KEOGH Accounts	0.0%	1.2%	2.2%	2.3%	3.5%	4.7%	4.1%	4.3%	5.4%	6.2%	5.3%
All Other Shares	0.8%	1.4%	0.0%	0.0%	2.4%	0.7%	0.8%	0.6%	0.1%	0.9%	0.8%
Non-Member Deposits	2.1%	0.0%	0.0%	0.0%	0.7%	0.1%	0.2%	0.6%	0.3%	0.3%	0.3%
Total Shares and Deposits	76.7%	74.8%	67.9%	69.6%	76.3%	77.4%	83.2%	85.4%	84.2%	87.3%	84.8%
Total Equity	22.9%	13.5%	12.4%	9.8%	9.6%	10.2%	10.2%	11.0%	9.9%	11.5%	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	23.3%	13.5%	12.4%	9.8%	9.7%	10.3%	10.3%	11.2%	10.2%	11.8%	11.1%
Total Equity + Allow. for Loan Loss	23.7%	14.2%	12.7%	10.2%	10.0%	10.5%	10.7%	11.4%	10.3%	12.0%	11.3%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-31.4%	4.6%	0.4%	6.2%	11.3%	11.2%	32.4%	-4.0%	21.3%	11.7%	14.0%
Total Loans and Leases	-30.0%	-8.7%	-28.6%	-16.3%	-11.0%	-19.0%	-11.5%	-10.1%	-14.6%	16.6%	0.3%
<b>TOTAL ASSETS</b>	<b>-24.1%</b>	<b>-2.6%</b>	<b>-13.3%</b>	<b>-2.8%</b>	<b>-0.8%</b>	<b>-6.3%</b>	<b>2.7%</b>	<b>-8.0%</b>	<b>-4.3%</b>	<b>15.7%</b>	<b>5.1%</b>
Total Liabilities	0.0%	-11.7%	-12.4%	6.4%	-3.4%	6.0%	-3.8%	-30.8%	6.3%	-29.9%	-8.2%
Total Shares and Deposits	-29.9%	-1.0%	-14.3%	-4.8%	-0.2%	-8.3%	3.2%	-7.2%	-3.7%	15.4%	5.4%
Equity Capital	4.3%	-2.9%	-9.5%	-6.3%	-2.2%	-4.2%	2.7%	-4.5%	-14.3%	27.4%	8.6%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-24.1%</b>	<b>-2.6%</b>	<b>-13.3%</b>	<b>-2.8%</b>	<b>-0.8%</b>	<b>-6.3%</b>	<b>2.7%</b>	<b>-8.0%</b>	<b>-4.3%</b>	<b>15.7%</b>	<b>5.1%</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	0.54%	0.94%	0.37%	0.63%	1.05%	0.52%	0.80%	0.43%	0.57%	0.44%	0.53%
Delinquent Loans / Total Capital	1.3%	3.1%	1.1%	2.2%	5.1%	2.5%	4.2%	2.4%	3.4%	2.5%	2.9%
Delinquent Loans + OREO / Net Loans + OREO	0.6%	1.0%	0.4%	0.6%	1.1%	0.6%	0.9%	0.6%	0.6%	0.5%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	35.3%	23.4%	14.1%	35.5%	29.6%	14.0%	37.2%	19.8%	19.6%	15.9%	21.9%
Allowance for Loan Losses/Net Loans	1.39%	1.54%	0.77%	1.21%	0.81%	0.58%	0.93%	0.65%	0.60%	0.71%	0.72%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$14	\$12	\$25	\$150	\$196	\$441	\$663	\$2,174	\$4,616	\$519
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$3	\$1	\$12	\$52	\$26	\$155	\$115	\$411	\$685	\$105
Loans 12 months and over Delinquent (\$000s)	\$2	\$1	\$1	\$2	\$11	\$6	\$106	\$49	\$120	\$185	\$41
Total Delinquent Loans (\$000s)	\$4	\$18	\$14	\$39	\$214	\$228	\$702	\$827	\$2,705	\$5,486	\$664
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.12%	0.16%	0.54%	0.17%	0.45%	0.42%	0.35%	0.37%	0.38%
STS Loans	5.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.88%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	8.33%	4.03%	4.30%	1.42%	1.57%	1.32%	0.44%	0.94%
New Vehicle Loans	0.00%	0.63%	0.00%	0.13%	0.27%	0.20%	0.22%	0.06%	0.75%	0.38%	0.38%
Used Vehicle Loans	0.34%	1.04%	0.46%	0.74%	0.84%	0.48%	0.81%	0.46%	0.85%	0.64%	0.69%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	1.82%	0.56%	0.73%	0.53%	0.20%	0.19%	0.30%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.51%	1.19%	0.41%	0.64%	0.06%	0.40%	0.71%	0.57%
Other RE Fixed	0.00%	0.00%	0.00%	0.66%	0.39%	0.86%	0.55%	0.54%	0.46%	0.31%	0.41%
Other RE Adj	0.00%	0.00%	0.00%	0.21%	0.36%	0.41%	0.17%	0.46%	0.33%	0.22%	0.25%
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%	4.05%	1.36%	0.70%	1.24%	0.42%	1.00%	0.55%	0.75%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.41%	1.50%	0.48%	0.69%	0.35%	0.24%	0.32%	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)	0.73%	0.38%	0.24%	0.30%	0.25%	0.26%	0.26%	0.27%	0.22%	0.28%	0.27%
Recoveries / Charge-Offs	60.32%	25.18%	16.43%	23.45%	19.83%	22.49%	22.58%	22.99%	30.30%	26.68%	25.97%
Expected Charge-Offs / Net Loans	0.13%	0.29%	0.23%	0.36%	0.33%	0.18%	0.36%	0.26%	0.26%	0.26%	0.27%
Provision for Loan Losses/Net Charge-Offs	40.0%	110.6%	100.9%	129.9%	107.5%	103.2%	113.8%	90.9%	98.8%	109.7%	106.4%
Prov. for Loan Losses/Expected Charge-Offs	222.2%	149.8%	109.3%	108.3%	82.7%	154.2%	84.3%	95.7%	84.5%	122.1%	105.1%
Bankruptcies / Net Loans	0.00%	0.29%	0.42%	0.40%	0.34%	0.33%	0.47%	0.53%	0.50%	0.68%	0.57%
Total Amount of Loans Charged-Off (\$000s)	\$16	\$11	\$13	\$27	\$68	\$156	\$325	\$693	\$1,622	\$4,566	\$454
Total Amount of Recoveries (\$000s)	\$10	\$3	\$2	\$6	\$14	\$35	\$73	\$159	\$491	\$1,218	\$118
Net Charge Offs (\$000s)	\$6	\$8	\$11	\$20	\$55	\$121	\$251	\$534	\$1,130	\$3,348	\$336
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.12%	0.32%	0.30%	0.50%	0.61%	0.68%	0.92%	0.89%	0.79%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.06%	0.00%	0.15%	0.10%
New Vehicle Loans	0.00%	0.19%	0.00%	0.00%	0.08%	0.30%	0.21%	0.31%	0.37%	0.26%	0.27%
Used Vehicle Loans	0.25%	0.17%	0.32%	0.47%	0.30%	0.46%	0.39%	0.45%	0.40%	0.45%	0.42%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%	0.02%	0.03%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%	0.01%	-0.03%	-0.11%	0.08%	0.03%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.61%
All Other Loans	5.56%	3.38%	1.31%	0.66%	-13.39%	-7.19%	-1.19%	0.33%	0.47%	-0.82%	-0.18%
Indirect Loans	0.00%	0.00%	0.00%	1.70%	0.77%	0.64%	0.58%	0.54%	0.51%	0.41%	0.49%
Number of Credit Unions in Each Peer Group:	4	13	11	14	21	11	21	8	5	6	114

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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%	1.40%	7.20%	32.66%	8.85%	3.92%	7.50%	4.87%	0.88%	0.00%	2.44%
Credit Unions - Deposits in and Loans to	0.00%	2.80%	2.65%	19.54%	6.07%	1.34%	2.88%	2.74%	0.32%	0.00%	1.18%
Total Investments in Corporate Credit Unions*	43.83%	36.71%	32.44%	50.62%	24.16%	33.28%	23.35%	5.39%	4.02%	1.58%	7.97%
Marketable Securities	0.00%	88.21%	161.74%	210.11%	161.44%	183.25%	88.80%	151.32%	149.42%	101.11%	118.83%
All Other Investments	49.15%	200.78%	263.11%	297.67%	276.64%	207.62%	221.87%	45.17%	119.96%	79.96%	115.99%
<b>Total Investments</b>	<b>119.21%</b>	<b>384.59%</b>	<b>488.76%</b>	<b>633.11%</b>	<b>486.85%</b>	<b>439.69%</b>	<b>372.24%</b>	<b>274.37%</b>	<b>308.52%</b>	<b>237.03%</b>	<b>291.56%</b>
Unsecured Loans	69.91%	33.10%	30.64%	28.38%	46.49%	35.23%	47.76%	36.38%	37.49%	47.53%	44.00%
Vehicle Loans	169.29%	278.64%	192.60%	218.65%	227.18%	165.67%	206.38%	222.87%	230.10%	160.51%	187.45%
New Vehicle Loans	34.18%	71.28%	55.44%	61.86%	69.97%	58.32%	46.51%	48.08%	59.19%	46.23%	50.00%
Used Vehicle Loans	135.11%	207.35%	137.16%	156.79%	157.20%	107.35%	159.88%	174.79%	170.92%	114.28%	137.45%
Total Real Estate	0.00%	37.59%	81.77%	113.03%	224.33%	276.46%	288.05%	296.32%	326.66%	351.34%	321.44%
1st Mortgage	0.00%	21.22%	41.57%	78.93%	136.54%	223.04%	214.62%	247.73%	273.98%	277.44%	254.68%
1st Mortgage Fxd	0.00%	2.53%	28.09%	15.24%	67.28%	100.64%	136.15%	153.16%	220.49%	208.97%	182.79%
1st Mortgage Adj	0.00%	18.69%	13.46%	63.69%	69.27%	122.41%	78.47%	94.57%	53.49%	68.47%	71.89%
2nd Mortgage	0.00%	16.37%	40.20%	34.11%	87.79%	53.42%	73.43%	48.59%	52.68%	73.90%	66.76%
Closed-End Fxd	0.00%	7.61%	18.77%	16.81%	31.68%	25.75%	29.63%	18.38%	33.64%	30.35%	29.08%
Closed-End Adj	0.00%	2.52%	0.00%	0.00%	12.61%	0.41%	1.48%	1.00%	2.79%	6.51%	4.54%
Open-End Adj	0.00%	6.25%	17.57%	17.30%	43.40%	26.80%	41.86%	28.43%	16.21%	36.70%	32.77%
Open-End Fxd	0.00%	0.00%	3.85%	0.00%	0.10%	0.46%	0.46%	0.79%	0.04%	0.34%	0.37%
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%	0.07%	0.04%
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>242.21%</b>	<b>349.35%</b>	<b>305.01%</b>	<b>360.26%</b>	<b>502.88%</b>	<b>478.38%</b>	<b>550.06%</b>	<b>559.53%</b>	<b>600.06%</b>	<b>566.53%</b>	<b>559.14%</b>
Indirect Loans	0.00%	0.77%	0.62%	10.49%	42.09%	30.78%	76.72%	128.08%	149.79%	67.43%	84.49%
Percent of Vehicle Loans	0.00%	0.28%	0.32%	4.80%	18.53%	18.58%	37.18%	57.47%	65.10%	42.01%	45.07%
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%	0.77%	5.04%	3.84%	12.47%	6.23%	1.22%	6.36%	0.07%	30.75%	17.46%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>37.59%</b>	<b>81.77%</b>	<b>113.03%</b>	<b>226.47%</b>	<b>305.29%</b>	<b>303.92%</b>	<b>386.20%</b>	<b>356.03%</b>	<b>437.38%</b>	<b>383.31%</b>
Total Real Estate	0.00%	37.59%	81.77%	113.03%	224.33%	276.46%	288.05%	296.32%	326.66%	351.34%	321.44%
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%	2.14%	28.83%	15.87%	89.88%	29.37%	86.04%	61.87%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	2.14%	28.83%	15.87%	89.74%	29.37%	75.04%	56.17%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.00%	11.00%	5.70%



