

December 31, 2017

Earnings to Average Assets YTD Annualized	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
Investment Yield	0.88%	1.07%	0.98%	0.93%	0.93%	0.95%	1.13%	1.52%		1.50%	1.24%
Loan Yield	8.79%	7.45%	8.57%	7.09%	5.63%	6.39%	5.25%	5.22%		3.85%	4.76%
Net Loan Yield After NCOs	8.02%	5.87%	7.58%	6.18%	4.68%	4.99%	4.34%	4.19%		3.63%	4.03%
Asset Yield	3.42%	2.99%	3.31%	3.09%	2.66%	3.10%	3.15%	3.88%		2.71%	3.06%
Cost of Funds	-0.40%	-0.25%	-0.38%	-0.42%	-0.33%	-0.20%	-0.29%	-0.41%		-0.71%	-0.45%
Gross Spread	3.02%	2.75%	2.93%	2.67%	2.33%	2.90%	2.86%	3.47%		2.00%	2.60%
Provision Expense	-0.01%	-0.57%	-0.29%	-0.40%	-0.44%	-0.88%	-0.74%	-1.09%		-0.06%	-0.55%
Net Spread after Provision Expense	3.01%	2.18%	2.64%	2.27%	1.89%	2.02%	2.12%	2.38%		1.94%	2.05%
Total Non-Interest Income	0.17%	0.26%	0.29%	0.28%	0.48%	1.02%	1.16%	1.14%		0.54%	0.80%
Total Non-Interest Expense	-3.33%	-3.44%	-2.76%	-2.48%	-2.37%	-3.35%	-3.39%	-3.95%		-1.94%	-2.83%
Net Operating Expense	-3.16%	-3.19%	-2.47%	-2.20%	-1.89%	-2.33%	-2.23%	-2.80%		-1.40%	-2.03%
Non-Operating Gains (Losses)	-0.02%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.05%	0.02%		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%
NCUSIF Stabilization Expense	-0.13%	-0.01%	-0.02%	0.00%	-0.01%	-0.01%	0.00%	-0.01%		0.00%	0.00%
NCUSIF Recovery/Pass-back	0.02%	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)	-0.28%	-1.02%	0.15%	0.06%	-0.01%	-0.32%	-0.16%	-0.41%		0.57%	0.03%
Net Charge-Offs	-0.25%	-0.48%	-0.30%	-0.32%	-0.35%	-0.57%	-0.46%	-0.68%		-0.12%	-0.38%
ROA (with Net Charge-offs)	-0.52%	-0.93%	0.14%	0.14%	0.08%	-0.01%	0.12%	0.00%		0.51%	0.20%
ROA with Provision for LL - W/O NCUSIF Expense	-0.18%	-1.01%	0.17%	0.07%	0.00%	-0.32%	-0.16%	-0.41%		0.57%	0.03%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.41%	-0.92%	0.16%	0.14%	0.08%	0.00%	0.13%	0.01%		0.51%	0.20%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.51%	-1.93%	-1.55%	-1.30%	-1.12%	-1.53%	-1.55%	-1.89%		-0.94%	-1.35%
Travel and Conference Expense	-0.05%	-0.03%	-0.04%	-0.06%	-0.02%	-0.03%	-0.02%	-0.05%		-0.02%	-0.03%
Office Occupancy Expense	-0.20%	-0.20%	-0.07%	-0.12%	-0.12%	-0.24%	-0.25%	-0.27%		-0.12%	-0.19%
Office Operations Expense	-0.80%	-0.85%	-0.43%	-0.43%	-0.49%	-0.64%	-0.61%	-0.69%		-0.21%	-0.46%
Educational and Promotional Expense	-0.03%	-0.02%	-0.02%	-0.02%	-0.05%	-0.08%	-0.08%	-0.14%		-0.11%	-0.10%
Loan Servicing Expense	-0.09%	-0.07%	-0.10%	-0.15%	-0.14%	-0.26%	-0.30%	-0.35%		-0.03%	-0.19%
Professional and Outside Services	-0.27%	-0.26%	-0.44%	-0.29%	-0.34%	-0.49%	-0.45%	-0.45%		-0.39%	-0.41%
Member Insurance	-0.15%	-0.01%	-0.02%	0.00%	-0.01%	-0.01%	0.00%	-0.01%		0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%		-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.21%	-0.05%	-0.07%	-0.09%	-0.06%	-0.06%	-0.10%	-0.09%		-0.12%	-0.09%
Total Non-Interest Expense	-3.33%	-3.44%	-2.76%	-2.48%	-2.37%	-3.35%	-3.39%	-3.95%		-1.94%	-2.83%
Other Performance Ratios											
Earning Asset Yield	3.42%	3.12%	3.38%	3.15%	2.73%	3.30%	3.26%	4.03%		2.82%	3.18%
Average Cost of Funds	-0.51%	-0.36%	-0.53%	-0.60%	-0.47%	-0.26%	-0.35%	-0.46%		-0.78%	-0.53%
FTE Employee / \$million of Loans & Share Drafts	2.98	1.51	0.81	0.53	0.36	0.43	0.33	0.28		0.14	0.27
Compensation & Benefits / FTE Emp.	\$16,573	\$42,318	\$58,426	\$62,403	\$71,113	\$69,066	\$74,532	\$82,071		\$101,641	\$77,442
Compensation & Benefits / \$million Lns. & S.D.s	\$48,720	\$61,836	\$46,765	\$33,015	\$25,748	\$30,061	\$24,668	\$23,221		\$14,232	\$20,655
Operating Expense / Loans & Share Drafts	-10.76%	-11.01%	-8.32%	-6.29%	-5.44%	-6.58%	-5.40%	-4.86%		-2.94%	-4.34%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.55%	0.83%	0.88%	0.70%	1.10%	2.00%	1.85%	1.41%		0.82%	1.23%
Net Operating Expense / Loans & Share Drafts	-10.21%	-10.18%	-7.45%	-5.59%	-4.34%	-4.58%	-3.55%	-3.45%		-2.12%	-3.11%
Operating Expense / Operating Revenue	105.75%	113.98%	87.00%	86.47%	86.14%	86.32%	85.50%	86.83%		81.53%	85.04%
Total Fixed Assets / Shares & Equity	0.13%	0.55%	0.32%	0.92%	0.77%	2.04%	1.83%	1.82%		1.04%	1.43%
Net Loans to Total Shares and Deposits	39.3%	39.4%	43.4%	50.1%	52.1%	53.2%	58.7%	78.0%		66.3%	65.3%
Members / FTE Employee	277.20	473.42	529.13	466.10	509.92	505.77	445.53	346.12		396.42	417.29

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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
ASSETS											
Cash and Cash Equivalents	0.0%	0.1%	0.2%	0.5%	0.4%	0.8%	0.5%	0.5%		0.2%	0.4%
Total Investments	68.9%	71.1%	66.6%	62.6%	61.5%	54.5%	46.7%	28.5%		41.5%	42.9%
Unsecured Credit Card Loans/Lines of Credit	0.5%	0.2%	0.5%	1.1%	1.5%	3.4%	2.3%	2.5%		2.8%	2.5%
All Other Unsecured Loans/Lines of Credit	21.3%	15.0%	15.9%	13.1%	4.9%	5.1%	5.3%	3.5%		0.9%	3.8%
Short-Term Small Amount Loans (STS)	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%
Non-Federally Guaranteed Student Loans	1.3%	0.1%	0.0%	0.5%	0.6%	1.4%	2.7%	1.1%		1.1%	1.3%
New Vehicle Loans	4.3%	4.5%	5.0%	3.7%	3.1%	2.4%	2.5%	4.2%		1.0%	2.5%
Used Vehicle Loans	3.4%	3.9%	6.2%	5.8%	6.3%	7.2%	7.6%	11.8%		3.4%	7.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	3.0%	1.5%	6.7%	11.6%	12.1%	14.4%	29.5%		35.8%	24.8%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.4%	2.7%	4.4%	8.8%	9.5%	12.4%	14.9%		3.8%	9.1%
Leases Receivable	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	1.1%	0.0%		5.5%	2.1%
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%	0.0%	0.0%		0.0%	0.0%
Total Loans and Leases	30.8%	28.0%	32.0%	35.4%	36.9%	41.0%	48.3%	67.6%		54.3%	53.2%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.6%	-0.6%	-0.7%	-1.0%	-1.0%	-1.1%		-0.5%	-0.8%
Net Loans and Leases	29.6%	27.2%	31.3%	34.8%	36.2%	40.0%	47.3%	66.5%		53.7%	52.3%
Total Other Assets	1.5%	1.5%	1.9%	2.1%	1.9%	4.7%	5.5%	4.5%		4.6%	4.4%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%
Total Liabilities	5.2%	13.1%	12.7%	17.2%	20.4%	15.1%	9.7%	4.0%		8.7%	9.4%
Share Drafts	0.0%	1.9%	3.2%	4.6%	7.4%	12.0%	13.5%	16.7%		12.8%	13.0%
Regular Shares	72.9%	60.0%	65.5%	47.5%	42.1%	42.0%	41.2%	30.3%		43.0%	39.9%
Money Market Shares	0.0%	0.6%	0.4%	3.9%	5.0%	9.4%	10.7%	18.0%		4.5%	9.5%
Share Certificates	5.3%	5.3%	3.6%	10.1%	11.2%	9.0%	11.4%	15.8%		8.8%	11.2%
IRA/KEOGH Accounts	0.0%	0.5%	0.7%	2.2%	4.0%	4.4%	4.6%	4.9%		10.9%	6.6%
All Other Shares	0.3%	2.7%	0.2%	1.9%	1.0%	0.4%	0.2%	0.2%		1.8%	0.9%
Non-Member Deposits	0.0%	0.0%	0.0%	0.4%	0.3%	0.0%	0.6%	0.9%		0.0%	0.4%
Total Shares and Deposits	78.5%	71.1%	73.7%	70.6%	71.0%	77.2%	82.3%	86.7%		81.9%	81.4%
Total Equity	16.3%	15.8%	13.6%	12.2%	8.7%	7.8%	8.1%	9.3%		9.4%	9.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%
Net Worth	16.2%	15.8%	13.6%	12.5%	8.9%	8.1%	8.4%	9.6%		9.6%	9.4%
Total Equity + Allow. for Loan Loss	17.5%	16.6%	14.3%	12.8%	9.4%	8.7%	9.1%	10.4%		10.0%	10.0%
Balance Sheet Growth YTD Annualized											
Total Investments	4.4%	-6.8%	-6.1%	-0.8%	-2.0%	-10.9%	32.3%	3.5%		0.4%	1.0%
Total Loans and Leases	-11.8%	-21.7%	-9.5%	-5.9%	-6.4%	0.4%	-2.4%	12.4%		5.7%	-0.1%
TOTAL ASSETS	-1.1%	-11.8%	-7.5%	-2.8%	-3.9%	-6.2%	11.5%	8.8%		4.2%	0.5%
Total Liabilities	6.9%	-17.2%	-27.6%	-1.9%	-0.4%	-26.4%	53.7%	-0.8%		6.2%	0.8%
Total Shares and Deposits	-0.5%	-12.4%	-4.2%	-3.2%	-3.6%	-1.4%	8.6%	9.3%		3.7%	0.6%
Equity Capital	-6.1%	-3.6%	-0.7%	-1.9%	-13.0%	-0.9%	6.0%	8.7%		6.5%	-0.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-1.1%	-11.8%	-7.5%	-2.8%	-3.9%	-6.2%	11.5%	8.8%		4.2%	0.5%

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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	4.23%	3.93%	2.18%	2.88%	1.63%	2.85%	2.75%	2.00%		0.92%	1.80%
Delinquent Loans / Total Capital	7.5%	6.7%	4.9%	8.0%	6.4%	13.4%	14.7%	13.0%		5.0%	9.6%
Delinquent Loans + OREO / Net Loans + OREO	4.4%	4.0%	2.2%	3.2%	1.7%	3.4%	3.4%	2.3%		1.0%	2.1%
Delinquent Loans > 6mo / Delinquent Loans	66.4%	37.1%	41.3%	54.7%	41.8%	43.0%	44.9%	43.2%		57.0%	46.3%
Allowance for Loan Losses/Net Loans	4.23%	2.90%	2.02%	1.76%	2.03%	2.45%	2.11%	1.72%		1.01%	1.61%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$26	\$36	\$76	\$143	\$576	\$1,146	\$2,652		\$5,286	\$450
Loans 6 to less than 12 months Delinquent (\$000s)	\$6	\$10	\$17	\$62	\$61	\$235	\$516	\$935		\$3,752	\$204
Loans 12 months and over Delinquent (\$000s)	\$2	\$5	\$8	\$30	\$42	\$200	\$416	\$1,079		\$3,266	\$184
Total Delinquent Loans (\$000s)	\$12	\$42	\$61	\$167	\$245	\$1,010	\$2,077	\$4,667		\$12,304	\$839
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.09%	0.23%	0.50%	0.78%	0.63%	1.26%		0.66%	0.74%
STS Loans	0.00%	0.00%	0.66%	0.44%	0.00%	2.36%	0.00%	0.00%		0.00%	1.34%
Non-Federally Guaranteed Student Loans	4.42%	8.51%	2.02%	2.98%	3.76%	2.95%	3.73%	2.14%		0.52%	2.35%
New Vehicle Loans	0.00%	3.78%	0.82%	1.56%	1.05%	0.46%	0.52%	0.53%		0.24%	0.61%
Used Vehicle Loans	3.08%	0.72%	2.21%	2.13%	2.14%	1.71%	1.56%	1.96%		0.94%	1.71%
1st Mortgage Fixed	0.00%	0.00%	0.95%	0.00%	0.18%	2.99%	2.78%	1.05%		0.46%	0.99%
1st Mortgage Adj	0.00%	0.00%	0.00%	18.99%	3.82%	3.77%	1.85%	0.73%		1.70%	1.57%
Other RE Fixed	0.00%	0.00%	2.65%	1.10%	1.33%	2.48%	1.94%	1.83%		2.54%	1.90%
Other RE Adj	0.00%	0.00%	0.00%	2.59%	1.29%	2.68%	1.44%	1.04%		0.97%	1.26%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%	0.00%		0.03%	0.07%
All Other Loans	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%	0.00%	0.94%	2.02%	1.52%	1.41%		0.32%	0.83%
Total 1st Mortgage Loans	0.00%	0.00%	0.79%	4.04%	1.03%	3.14%	2.57%	0.94%		0.78%	1.15%
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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.76%	1.58%	0.98%	0.91%	0.95%	1.41%	0.91%	1.03%		0.23%	0.72%
Recoveries / Charge-Offs	41.33%	20.10%	32.11%	23.44%	18.99%	18.40%	20.03%	27.00%		26.24%	23.97%
Expected Charge-Offs / Net Loans	1.82%	0.94%	0.80%	1.30%	0.84%	1.58%	1.31%	0.87%		0.45%	0.87%
Provision for Loan Losses/Net Charge-Offs	4.5%	118.7%	94.9%	124.7%	125.2%	155.3%	161.6%	161.0%		51.2%	143.7%
Prov. for Loan Losses/Expected Charge-Offs	2.0%	204.4%	119.7%	88.4%	143.6%	140.6%	113.8%	194.1%		26.1%	120.8%
Bankruptcies / Net Loans	1.18%	0.47%	0.46%	0.66%	0.84%	2.37%	1.03%	0.73%		0.29%	0.73%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$23	\$41	\$72	\$179	\$599	\$870	\$3,012		\$3,980	\$441
Total Amount of Recoveries (\$000s)	\$2	\$5	\$13	\$17	\$34	\$110	\$174	\$813		\$1,045	\$106
Net Charge Offs (\$000s)	\$2	\$18	\$28	\$55	\$145	\$489	\$696	\$2,199		\$2,936	\$336
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.13%	0.26%	0.46%	1.10%	0.54%	1.80%		0.95%	0.92%
STS Loans	0.00%	0.00%	2.42%	2.07%	0.00%	2.15%	500.00%	0.00%		0.00%	2.30%
Non-Federally Guaranteed Student Loans	0.44%	0.00%	0.00%	0.00%	0.21%	0.05%	0.10%	0.18%		0.76%	0.31%
New Vehicle Loans	0.00%	1.99%	0.70%	0.22%	0.55%	0.58%	0.08%	0.25%		0.07%	0.29%
Used Vehicle Loans	0.44%	2.24%	0.04%	0.85%	1.82%	1.22%	1.02%	1.65%		0.39%	1.24%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.15%	0.08%		0.08%	0.08%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.11%	0.31%	0.16%	0.18%	0.37%		0.29%	0.27%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.00%		0.06%	0.10%
All Other Loans	7.48%	15.69%	36.13%	12.51%	-32.05%	-179.14%	-17.73%	-8.24%		-0.27%	-5.94%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.72%	2.33%	0.90%	1.22%		0.15%	0.71%
Number of Credit Unions in Each Peer Group:	19	17	32	25	26	16	15	11		2	163

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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	32.22%	36.05%	50.57%	24.97%	36.49%	17.18%	12.45%	5.33%		0.00%	10.00%
Credit Unions - Deposits in and Loans to	0.00%	2.93%	9.43%	4.10%	5.32%	3.32%	2.76%	0.27%		0.00%	1.58%
Total Investments in Corporate Credit Unions*	17.03%	25.16%	34.44%	61.14%	46.44%	60.72%	52.90%	11.11%		14.60%	27.80%
Marketable Securities	31.19%	117.98%	113.76%	159.34%	261.73%	263.22%	263.49%	182.96%		381.36%	272.90%
All Other Investments	205.05%	196.66%	247.99%	233.78%	323.83%	298.07%	180.67%	56.49%		23.22%	115.60%
Total Investments	424.57%	449.09%	488.49%	502.44%	694.04%	670.91%	552.21%	296.50%		433.75%	456.12%
Unsecured Loans	134.14%	96.09%	120.60%	113.64%	72.41%	104.41%	90.19%	62.57%		38.81%	66.50%
Vehicle Loans	47.37%	52.77%	81.99%	76.58%	106.24%	117.23%	119.26%	166.26%		45.15%	101.71%
New Vehicle Loans	26.56%	28.34%	36.73%	29.77%	35.35%	29.10%	29.12%	43.33%		9.96%	26.95%
Used Vehicle Loans	20.80%	24.43%	45.26%	46.82%	70.90%	88.13%	90.13%	122.93%		35.19%	74.76%
Total Real Estate	0.00%	27.71%	30.52%	88.95%	230.99%	265.91%	317.82%	461.32%		414.09%	360.57%
1st Mortgage	0.00%	18.82%	10.76%	53.71%	131.16%	149.34%	170.58%	306.38%		374.46%	264.01%
1st Mortgage Fxd	0.00%	16.52%	8.89%	42.27%	100.72%	119.02%	132.38%	203.61%		277.96%	191.39%
1st Mortgage Adj	0.00%	2.31%	1.87%	11.44%	30.44%	30.32%	38.20%	102.77%		96.50%	72.62%
2nd Mortgage	0.00%	8.89%	19.75%	35.23%	99.82%	116.57%	147.24%	154.94%		39.64%	96.56%
Closed-End Fxd	0.00%	2.93%	6.68%	26.16%	68.28%	58.16%	70.67%	77.42%		5.69%	44.38%
Closed-End Adj	0.00%	0.00%	12.07%	3.97%	1.74%	0.33%	12.98%	1.62%		1.60%	3.56%
Open-End Adj	0.00%	5.96%	1.00%	4.45%	29.17%	49.55%	63.09%	75.90%		32.35%	47.76%
Open-End Fxd	0.00%	0.00%	0.00%	0.65%	0.64%	8.53%	0.49%	0.00%		0.00%	0.86%
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%	0.47%	0.00%	0.38%	0.00%	13.09%	0.00%		57.70%	22.18%
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%
Total Loans	189.97%	177.04%	234.64%	283.96%	417.26%	505.52%	572.00%	702.40%		567.52%	565.33%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	16.11%	25.23%	30.40%	51.84%		78.00%	49.18%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	15.16%	21.52%	25.49%	31.18%		172.78%	48.35%
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%	0.12%	1.99%	8.05%	5.62%	14.01%	5.31%		5.77%	6.65%
Total Mortgage Exposure**	0.00%	27.75%	52.19%	89.54%	239.40%	297.25%	376.83%	557.41%		437.40%	407.49%
Total Real Estate	0.00%	27.71%	30.52%	88.95%	230.99%	265.91%	317.82%	461.32%		414.09%	360.57%
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%	0.04%	21.68%	0.59%	8.42%	31.34%	59.01%	96.09%		23.31%	46.92%
Federal Agency Securities (Mtg Backed)	0.00%	0.04%	21.68%	0.59%	8.39%	31.34%	58.98%	96.07%		23.31%	46.91%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.03%	0.02%		0.00%	0.01%



