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<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					0.87%	2.59%	1.48%		1.82%		1.75%
Loan Yield		12.14%			4.09%	6.82%	5.35%		5.07%		5.13%
Net Loan Yield After NCOs		12.14%			4.22%	6.55%	5.09%		4.52%		4.65%
Asset Yield		3.37%			2.12%	4.50%	3.49%		3.54%		3.52%
Cost of Funds		-0.17%			-0.26%	-0.37%	-0.21%		-0.23%		-0.23%
Gross Spread		3.20%			1.86%	4.12%	3.28%		3.31%		3.29%
Provision Expense		0.06%			-0.08%	-0.02%	-0.18%		-0.29%		-0.26%
Net Spread after Provision Expense		3.27%			1.78%	4.10%	3.10%		3.02%		3.03%
Total Non-Interest Income		0.46%			0.32%	1.06%	1.33%		2.47%		2.20%
Total Non-Interest Expense		-3.83%			-1.67%	-3.70%	-3.47%		-4.05%		-3.89%
Net Operating Expense		-3.37%			-1.35%	-2.64%	-2.14%		-1.58%		-1.69%
Non-Operating Gains (Losses)		0.00%			0.01%	-0.02%	0.03%		0.01%		0.02%
OTTI Losses Recognized in Earnings		0.00%			0.00%	0.00%	0.00%		0.00%		0.00%
NCUSIF Stabilization Expense		0.00%			0.00%	0.00%	0.00%		-0.02%		-0.01%
NCUSIF Recovery/Pass-back		0.00%			0.00%	0.00%	0.00%		0.00%		0.00%
Return on Assets (ROA with Provision for LL)		-0.10%			0.43%	1.44%	0.99%		1.44%		1.34%
Net Charge-Offs		0.00%			0.05%	-0.13%	-0.14%		-0.31%		-0.27%
ROA (with Net Charge-offs)		-0.17%			0.56%	1.34%	1.03%		1.42%		1.33%
ROA with Provision for LL - W/O NCUSIF Expense		-0.10%			0.43%	1.44%	0.99%		1.46%		1.36%
ROA with Net Charge-Offs - W/O NCUSIF Expense		-0.17%			0.56%	1.34%	1.03%		1.44%		1.35%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits		-2.62%			-0.78%	-1.89%	-1.72%		-1.99%		-1.92%
Travel and Conference Expense		0.00%			-0.01%	-0.02%	-0.03%		-0.04%		-0.04%
Office Occupancy Expense		-0.12%			-0.08%	-0.26%	-0.21%		-0.25%		-0.24%
Office Operations Expense		-0.40%			-0.52%	-0.45%	-0.74%		-0.84%		-0.81%
Educational and Promotional Expense		0.00%			-0.03%	-0.02%	-0.13%		-0.21%		-0.19%
Loan Servicing Expense		-0.04%			-0.06%	-0.08%	-0.20%		-0.26%		-0.24%
Professional and Outside Services		-0.58%			-0.13%	-0.83%	-0.33%		-0.35%		-0.35%
Member Insurance		0.00%			0.00%	0.00%	0.00%		-0.02%		-0.02%
Operating Fees (Exam. and/or Supervision Fees)		-0.02%			-0.01%	-0.03%	-0.02%		-0.01%		-0.01%
Miscellaneous Operating Expenses		-0.04%			-0.06%	-0.13%	-0.07%		-0.07%		-0.07%
Total Non-Interest Expense		-3.83%			-1.67%	-3.70%	-3.47%		-4.05%		-3.89%
<b>Other Performance Ratios</b>											
Earning Asset Yield		3.34%			2.25%	4.52%	3.68%		3.70%		3.68%
Average Cost of Funds		-0.37%			-0.31%	-0.42%	-0.23%		-0.26%		-0.26%
FTE Employee / \$million of Loans & Share Drafts		2.58			0.30	0.41	0.37		0.30		0.32
Compensation & Benefits / FTE Emp.		\$46,333			\$53,951	\$71,872	\$62,247		\$86,566		\$80,969
Compensation & Benefits / \$million Lns. & S.D.s		\$115,799			\$16,037	\$30,693	\$22,979		\$26,522		\$25,897
Operating Expense / Loans & Share Drafts		-16.90%			-3.47%	-6.02%	-4.62%		-5.40%		-5.26%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		2.02%			0.69%	1.73%	1.77%		3.28%		2.97%
Net Operating Expense / Loans & Share Drafts		-14.87%			-2.78%	-4.28%	-2.86%		-2.11%		-2.29%
Operating Expense / Operating Revenue		104.39%			19.81%	78.19%	76.41%		71.37%		72.21%
Total Fixed Assets / Shares & Equity		0.83%			0.51%	3.08%	2.01%		1.75%		1.80%
Net Loans to Total Shares and Deposits		46.6%			47.0%	53.4%	64.7%		65.8%		65.1%
Members / FTE Employee		209.25			507.88	431.68	332.84		286.89		300.81

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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		0.1%			1.1%	0.7%	1.4%		1.1%		1.1%
Total Investments		79.1%			55.4%	51.0%	37.3%		37.1%		37.8%
Unsecured Credit Card Loans/Lines of Credit		0.0%			0.0%	1.1%	1.6%		1.7%		1.7%
All Other Unsecured Loans/Lines of Credit		5.3%			4.2%	1.7%	2.4%		1.0%		1.3%
Short-Term Small Amount Loans (STS)		0.0%			0.0%	0.0%	0.0%		0.0%		0.0%
Non-Federally Guaranteed Student Loans		0.0%			0.1%	0.0%	0.0%		0.0%		0.0%
New Vehicle Loans		8.5%			6.6%	4.7%	12.6%		6.8%		7.7%
Used Vehicle Loans		6.2%			14.4%	18.2%	19.7%		16.5%		17.0%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%			16.5%	17.6%	15.7%		28.4%		25.8%
Total Other Real Estate Loans/Lines of Credit		0.0%			0.8%	1.4%	4.4%		2.7%		2.9%
Leases Receivable		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%
Other Loans (Purchased or to non-members)		0.0%			0.0%	0.0%	0.0%		0.5%		0.4%
Total Loans and Leases		20.0%			42.6%	44.7%	56.4%		57.6%		56.8%
Less: Allowance for Loan & Lease Losses		-0.4%			-0.8%	-0.3%	-0.4%		-0.5%		-0.5%
Net Loans and Leases		19.6%			41.8%	44.4%	56.0%		57.1%		56.3%
Total Other Assets		1.2%			1.8%	3.9%	5.2%		4.8%		4.8%
<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>Total Liabilities</b>											
Share Drafts		0.0%			9.8%	9.6%	21.1%		19.6%		19.5%
Regular Shares		43.0%			63.7%	49.9%	37.5%		38.8%		39.2%
Money Market Shares		0.0%			0.0%	13.0%	16.7%		20.8%		19.6%
Share Certificates		0.0%			14.4%	3.7%	6.6%		4.1%		4.6%
IRA/KEOGH Accounts		0.0%			2.6%	4.7%	4.7%		4.2%		4.3%
All Other Shares		0.0%			0.0%	2.8%	0.5%		0.0%		0.2%
Non-Member Deposits		0.0%			0.0%	0.0%	0.0%		0.0%		0.0%
Total Shares and Deposits		43.0%			90.5%	83.7%	87.1%		87.5%		87.3%
Total Equity		19.8%			9.3%	15.5%	11.1%		11.0%		11.1%
<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>
Net Worth		19.8%			9.3%	15.5%	11.4%		11.4%		11.5%
Total Equity + Allow. for Loan Loss		20.2%			10.1%	15.8%	11.5%		11.5%		11.6%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments		32.2%			-69.4%	132.9%	-10.5%		4.1%		0.2%
Total Loans and Leases		-12.5%			-55.2%	49.4%	12.1%		12.6%		12.0%
<b>TOTAL ASSETS</b>		<b>20.9%</b>			<b>-63.7%</b>	<b>80.0%</b>	<b>3.3%</b>		<b>8.8%</b>		<b>7.0%</b>
Total Liabilities		40.1%			-127.7%	0.0%	175.7%		1305.5%		299.2%
Total Shares and Deposits		17.7%			-58.6%	72.8%	1.2%		6.4%		4.9%
Equity Capital		-0.4%			-83.7%	114.4%	8.1%		11.1%		10.1%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>20.9%</b>			<b>-63.7%</b>	<b>80.0%</b>	<b>3.3%</b>		<b>8.8%</b>		<b>7.0%</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		4.99%			0.16%	0.35%	0.40%		0.69%		0.63%
Delinquent Loans / Total Capital		4.9%			0.7%	1.0%	2.0%		3.4%		3.1%
Delinquent Loans + OREO / Net Loans + OREO		5.1%			0.2%	0.4%	0.5%		0.8%		0.8%
Delinquent Loans > 6mo / Delinquent Loans		17.1%			26.3%	21.9%	13.6%		37.8%		35.0%
Allowance for Loan Losses/Net Loans		2.04%			1.88%	0.68%	0.68%		0.93%		0.89%
Loans 2 to less than 6 months Delinquent (\$000s)		\$58			\$14	\$86	\$324		\$1,966		\$780
Loans 6 to less than 12 months Delinquent (\$000s)		\$12			\$5	\$14	\$29		\$791		\$277
Loans 12 months and over Delinquent (\$000s)		\$0			\$0	\$10	\$22		\$405		\$143
Total Delinquent Loans (\$000s)		\$70			\$19	\$110	\$375		\$3,162		\$1,201
<b>Delinquency by Category</b>											
Unsecured Credit Card		0.00%			0.00%	0.29%	0.43%		0.44%		0.43%
STS Loans		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%
New Vehicle Loans		7.24%			0.00%	0.62%	0.27%		0.22%		0.25%
Used Vehicle Loans		3.88%			0.00%	0.64%	0.36%		0.48%		0.46%
1st Mortgage Fixed		0.00%			0.00%	0.00%	0.58%		0.59%		0.58%
1st Mortgage Adj		0.00%			0.57%	0.00%	0.00%		0.14%		0.14%
Other RE Fixed		0.00%			0.00%	0.00%	0.00%		0.24%		0.16%
Other RE Adj		0.00%			0.00%	0.00%	0.21%		0.41%		0.36%
Leases Receivable		0.00%			0.00%	0.00%	0.00%		0.00%		0.00%
All Other Loans		0.00%			0.09%	0.00%	0.00%		0.00%		0.00%
Indirect Loans		0.00%			0.00%	0.59%	0.33%		0.50%		0.47%
Total 1st Mortgage Loans		0.00%			0.31%	0.00%	0.52%		0.49%		0.49%
MBL Delinquency Rate		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%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)		0.00%			-0.12%	0.27%	0.26%		0.54%		0.48%
Recoveries / Charge-Offs		100.00%			950.00%	46.74%	40.57%		22.23%		24.97%
Expected Charge-Offs / Net Loans		0.62%			0.05%	0.21%	0.51%		0.40%		0.41%
Provision for Loan Losses/Net Charge-Offs		0.0%			-164.7%	17.3%	122.6%		93.5%		96.3%
Prov. for Loan Losses/Expected Charge-Offs		-44.1%			414.0%	21.8%	64.2%		128.9%		114.9%
Bankruptcies / Net Loans		0.00%			0.00%	0.24%	1.59%		0.61%		0.75%
Total Amount of Loans Charged-Off (\$000s)		\$7			\$3	\$123	\$400		\$3,065		\$1,172
Total Amount of Recoveries (\$000s)		\$7			\$25	\$57	\$162		\$681		\$293
Net Charge Offs (\$000s)		\$0			-\$23	\$65	\$238		\$2,383		\$879
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans		0.00%			0.00%	1.50%	1.12%		2.17%		1.87%
STS Loans		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%
New Vehicle Loans		0.00%			0.00%	-0.47%	0.22%		0.39%		0.33%
Used Vehicle Loans		0.00%			-0.25%	0.84%	0.29%		0.63%		0.55%
Total 1st Mortgage RE Loans/LOC		0.00%			0.00%	0.00%	-0.01%		0.08%		0.07%
Total Other RE Loans/ LOC		0.00%			0.00%	-2.26%	-0.86%		-0.87%		-0.89%
Leases Receivable		0.00%			0.00%	0.00%	0.00%		0.00%		0.00%
All Other Loans		0.00%			0.05%	0.45%	-0.28%		-0.63%		-0.55%
Indirect Loans		0.00%			0.00%	1.40%	0.10%		0.35%		0.31%
Number of Credit Unions in Each Peer Group:		1			2	2	5		5		15

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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%			19.51%	13.82%	1.57%		0.09%		1.01%
Credit Unions - Deposits in and Loans to		0.00%			9.76%	9.67%	0.00%		0.00%		0.44%
Total Investments in Corporate Credit Unions*		7.69%			58.73%	67.73%	58.14%		1.89%		14.03%
Marketable Securities		187.28%			0.00%	14.07%	108.48%		151.22%		137.92%
All Other Investments		187.42%			488.53%	223.36%	140.36%		53.42%		78.04%
<b>Total Investments</b>		<b>398.56%</b>			<b>596.77%</b>	<b>328.93%</b>	<b>327.58%</b>		<b>324.05%</b>		<b>327.37%</b>
Unsecured Loans		26.67%			45.02%	17.87%	35.05%		24.36%		26.05%
Vehicle Loans		74.19%			225.94%	147.84%	283.11%		203.51%		214.33%
New Vehicle Loans		42.70%			71.07%	30.54%	110.38%		59.63%		66.89%
Used Vehicle Loans		31.49%			154.88%	117.31%	172.73%		143.88%		147.44%
Total Real Estate		0.00%			186.76%	122.53%	176.24%		271.46%		249.00%
1st Mortgage		0.00%			177.73%	113.42%	138.03%		247.87%		223.74%
1st Mortgage Fxd		0.00%			80.96%	111.61%	125.78%		193.72%		178.13%
1st Mortgage Adj		0.00%			96.77%	1.81%	12.25%		54.16%		45.62%
2nd Mortgage		0.00%			9.03%	9.11%	38.21%		23.58%		25.25%
Closed-End Fxd		0.00%			6.24%	0.38%	12.42%		3.82%		5.11%
Closed-End Adj		0.00%			0.00%	0.00%	0.27%		0.00%		0.04%
Open-End Adj		0.00%			2.79%	1.76%	25.28%		17.21%		17.78%
Open-End Fxd		0.00%			0.00%	6.97%	0.25%		2.55%		2.31%
Other RE Loans		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%
All Other Loans/Lines of Credit to Members		0.00%			0.00%	0.00%	0.00%		0.00%		0.00%
<b>Total Loans</b>		<b>100.86%</b>			<b>458.42%</b>	<b>288.24%</b>	<b>494.40%</b>		<b>503.55%</b>		<b>492.71%</b>
Indirect Loans		0.00%			0.00%	45.36%	134.50%		139.34%		133.51%
Percent of Vehicle Loans		0.00%			0.00%	30.68%	47.51%		68.47%		62.29%
Business Loans		0.00%			0.00%	0.00%	0.00%		0.00%		0.00%
Participation Loans		0.00%			0.00%	0.00%	6.35%		20.88%		17.50%
<b>Total Mortgage Exposure**</b>		<b>0.00%</b>			<b>186.76%</b>	<b>128.57%</b>	<b>242.53%</b>		<b>383.14%</b>		<b>348.10%</b>
Total Real Estate		0.00%			186.76%	122.53%	176.24%		271.46%		249.00%
RE Business Loans		0.00%			0.00%	0.00%	0.00%		0.00%		0.00%
Mortgage-Backed Investments		0.00%			0.00%	6.05%	66.29%		111.68%		99.11%
Federal Agency Securities (Mtg Backed)		0.00%			0.00%	6.05%	66.29%		111.68%		99.11%
Total Other Mortgage Backed Securities		0.00%			0.00%	0.00%	0.00%		0.00%		0.00%



