

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	0.79%	0.96%	1.04%	0.89%	1.04%	1.14%	1.26%	1.22%	1.71%	1.95%	1.71%
Loan Yield	7.57%	6.79%	5.95%	5.11%	5.56%	5.18%	5.14%	4.54%	4.61%	4.26%	4.42%
Net Loan Yield After NCOs	7.01%	6.00%	5.49%	4.68%	5.17%	4.71%	2.38%	2.55%	4.02%	3.34%	3.36%
Asset Yield	2.67%	3.55%	3.11%	2.50%	2.87%	2.90%	3.28%	3.33%	3.69%	3.34%	3.32%
Cost of Funds	-0.33%	-0.28%	-0.33%	-0.17%	-0.20%	-0.31%	-0.48%	-0.45%	-0.55%	-0.63%	-0.57%
Gross Spread	2.33%	3.27%	2.78%	2.33%	2.67%	2.59%	2.79%	2.88%	3.14%	2.71%	2.75%
Provision Expense	-0.10%	-0.24%	-0.20%	-0.17%	-0.21%	-0.24%	-1.67%	-1.57%	-0.59%	-0.88%	-0.91%
Net Spread after Provision Expense	2.24%	3.03%	2.58%	2.16%	2.46%	2.35%	1.12%	1.32%	2.55%	1.83%	1.84%
Total Non-Interest Income	0.26%	0.38%	0.51%	0.52%	0.76%	0.71%	0.81%	1.23%	1.24%	1.02%	1.01%
Total Non-Interest Expense	-2.70%	-3.95%	-2.91%	-2.57%	-2.91%	-2.61%	-2.98%	-3.40%	-3.30%	-2.61%	-2.76%
Net Operating Expense	-2.45%	-3.57%	-2.40%	-2.05%	-2.15%	-1.89%	-2.17%	-2.17%	-2.07%	-1.59%	-1.75%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%	0.00%	0.00%	0.01%	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	-0.06%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.01%	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)	-0.26%	-0.55%	0.17%	0.11%	0.32%	0.47%	-1.04%	-0.85%	0.49%	0.24%	0.10%
Net Charge-Offs	-0.15%	-0.35%	-0.20%	-0.17%	-0.16%	-0.21%	-1.47%	-1.30%	-0.42%	-0.59%	-0.65%
ROA (with Net Charge-offs)	-0.32%	-0.66%	0.18%	0.11%	0.36%	0.49%	-0.85%	-0.59%	0.66%	0.54%	0.36%
ROA with Provision for LL - W/O NCUSIF Expense	-0.21%	-0.54%	0.18%	0.11%	0.32%	0.47%	-1.04%	-0.85%	0.49%	0.24%	0.10%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.27%	-0.65%	0.18%	0.11%	0.36%	0.50%	-0.84%	-0.58%	0.66%	0.54%	0.36%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-0.99%	-2.30%	-1.55%	-1.33%	-1.39%	-1.28%	-1.50%	-1.73%	-1.77%	-1.32%	-1.40%
Travel and Conference Expense	-0.04%	-0.06%	-0.03%	-0.02%	-0.02%	-0.03%	-0.04%	-0.03%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.11%	-0.13%	-0.15%	-0.14%	-0.20%	-0.18%	-0.22%	-0.23%	-0.22%	-0.18%	-0.19%
Office Operations Expense	-0.90%	-0.85%	-0.66%	-0.62%	-0.61%	-0.50%	-0.52%	-0.53%	-0.59%	-0.47%	-0.49%
Educational and Promotional Expense	-0.01%	-0.02%	-0.04%	-0.04%	-0.06%	-0.07%	-0.08%	-0.11%	-0.11%	-0.10%	-0.10%
Loan Servicing Expense	-0.06%	-0.08%	-0.09%	-0.13%	-0.24%	-0.19%	-0.21%	-0.21%	-0.30%	-0.23%	-0.23%
Professional and Outside Services	-0.32%	-0.39%	-0.27%	-0.20%	-0.31%	-0.29%	-0.33%	-0.30%	-0.20%	-0.21%	-0.23%
Member Insurance	-0.07%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	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%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.18%	-0.09%	-0.08%	-0.06%	-0.06%	-0.05%	-0.06%	-0.24%	-0.06%	-0.07%	-0.09%
Total Non-Interest Expense	-2.70%	-3.95%	-2.91%	-2.57%	-2.91%	-2.61%	-2.98%	-3.40%	-3.30%	-2.61%	-2.76%
<b>Other Performance Ratios</b>											
Earning Asset Yield	2.69%	3.67%	3.23%	2.56%	3.00%	3.00%	3.34%	3.51%	3.83%	3.43%	3.42%
Average Cost of Funds	-0.42%	-0.35%	-0.41%	-0.23%	-0.26%	-0.40%	-0.56%	-0.52%	-0.62%	-0.70%	-0.64%
FTE Employee / \$million of Loans & Share Drafts	2.99	1.00	0.72	0.55	0.44	0.38	0.33	0.32	0.24	0.20	0.24
Compensation & Benefits / FTE Emp.	\$10,179	\$47,562	\$45,029	\$50,828	\$60,749	\$59,942	\$66,857	\$69,266	\$91,253	\$90,474	\$82,003
Compensation & Benefits / \$million Lns. & S.D.s	\$34,292	\$47,339	\$31,745	\$27,547	\$26,445	\$22,652	\$22,390	\$22,001	\$21,681	\$18,346	\$19,603
Operating Expense / Loans & Share Drafts	-9.49%	-8.16%	-5.95%	-5.33%	-5.54%	-4.60%	-4.44%	-4.35%	-4.06%	-3.62%	-3.86%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.91%	0.80%	1.04%	1.08%	1.44%	1.26%	1.21%	1.57%	1.52%	1.41%	1.42%
Net Operating Expense / Loans & Share Drafts	-8.58%	-7.37%	-4.90%	-4.25%	-4.10%	-3.34%	-3.23%	-2.78%	-2.54%	-2.21%	-2.44%
Operating Expense / Operating Revenue	58.20%	106.95%	88.97%	90.97%	85.76%	80.71%	84.76%	83.59%	78.08%	74.39%	76.89%
Total Fixed Assets / Shares & Equity	0.18%	0.22%	0.54%	1.09%	1.52%	1.84%	1.98%	2.08%	1.74%	1.46%	1.57%
Net Loans to Total Shares and Deposits	35.4%	55.0%	52.3%	50.4%	54.0%	55.2%	61.8%	73.5%	79.9%	73.9%	72.1%
Members / FTE Employee	494.76	423.26	412.57	462.82	450.11	423.75	383.10	335.62	392.90	421.78	407.63

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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	1.3%	0.7%	0.9%	0.9%	1.0%	0.9%	0.9%	1.3%	0.7%	0.6%	0.7%
Total Investments	69.9%	54.2%	56.0%	60.1%	55.2%	53.5%	44.6%	33.7%	24.8%	34.1%	35.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.5%	1.1%	2.5%	2.0%	1.9%	3.1%	3.8%	2.4%	2.5%
All Other Unsecured Loans/Lines of Credit	19.9%	20.9%	12.8%	7.1%	6.0%	3.8%	3.7%	3.6%	6.3%	3.7%	4.0%
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%	0.0%	0.2%	0.4%	0.7%	0.7%	0.3%	1.8%	0.4%	0.5%
New Vehicle Loans	4.0%	8.8%	7.7%	6.6%	4.0%	4.0%	4.5%	5.3%	9.3%	5.5%	5.6%
Used Vehicle Loans	4.7%	10.8%	8.4%	8.5%	7.9%	7.9%	6.0%	11.5%	11.1%	5.5%	6.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.2%	8.5%	7.7%	12.8%	15.7%	25.7%	22.8%	27.4%	31.6%	28.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.3%	3.4%	5.8%	7.3%	8.6%	8.4%	13.6%	10.6%	10.8%	10.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	1.0%	0.0%	2.1%	1.6%
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%	0.1%	0.2%	0.2%	0.2%
Total Loans and Leases	28.6%	44.4%	41.5%	37.1%	41.1%	42.7%	51.3%	61.3%	70.4%	62.2%	60.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.5%	-0.3%	-0.3%	-0.5%	-1.3%	-1.8%	-1.1%	-1.0%	-1.1%
Net Loans and Leases	27.4%	43.6%	41.0%	36.7%	40.7%	42.2%	49.9%	59.5%	69.4%	61.1%	59.2%
Total Other Assets	1.3%	1.5%	2.1%	2.2%	3.1%	3.4%	4.6%	5.5%	5.1%	4.1%	4.2%
<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>											
Share Drafts	0.8%	4.7%	6.7%	9.4%	12.4%	12.6%	13.1%	14.2%	13.9%	10.0%	11.0%
Regular Shares	76.0%	71.9%	56.2%	51.3%	47.0%	39.2%	34.8%	30.3%	35.1%	30.0%	31.9%
Money Market Shares	0.0%	0.2%	2.8%	4.0%	6.9%	10.6%	11.0%	17.8%	16.8%	18.6%	17.1%
Share Certificates	2.1%	2.6%	8.2%	6.7%	6.6%	9.5%	15.9%	14.6%	16.1%	19.5%	17.7%
IRA/KEOGH Accounts	0.3%	0.8%	2.3%	1.0%	2.3%	4.4%	5.4%	5.2%	5.0%	5.3%	5.1%
All Other Shares	0.2%	0.3%	1.1%	0.9%	0.7%	0.6%	1.5%	0.7%	0.3%	0.3%	0.4%
Non-Member Deposits	1.5%	0.0%	2.0%	0.3%	0.2%	0.3%	1.3%	0.6%	1.1%	0.4%	0.5%
Total Shares and Deposits	81.0%	80.7%	79.3%	73.5%	76.0%	77.3%	82.9%	83.5%	88.2%	84.1%	83.6%
Total Equity	18.6%	13.1%	11.2%	9.9%	9.4%	9.2%	8.8%	10.3%	10.0%	9.6%	9.7%
<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	18.6%	13.1%	11.3%	9.9%	9.6%	9.5%	9.3%	10.7%	10.4%	10.2%	10.2%
Total Equity + Allow. for Loan Loss	19.9%	13.8%	11.7%	10.2%	9.8%	9.7%	10.1%	12.2%	11.0%	10.7%	10.8%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-10.0%	-5.2%	-1.6%	3.6%	1.7%	11.7%	24.7%	26.2%	12.4%	15.6%	15.4%
Total Loans and Leases	-3.4%	-10.9%	-15.3%	-11.7%	-7.5%	-7.5%	1.5%	-10.7%	-3.5%	3.1%	0.3%
<b>TOTAL ASSETS</b>	<b>-8.0%</b>	<b>-8.2%</b>	<b>-7.9%</b>	<b>-2.8%</b>	<b>-2.6%</b>	<b>2.0%</b>	<b>11.3%</b>	<b>-0.6%</b>	<b>1.2%</b>	<b>6.9%</b>	<b>5.3%</b>
Total Liabilities	-91.6%	-3.7%	-7.5%	4.2%	3.2%	14.6%	35.7%	26.7%	-42.1%	30.9%	23.3%
Total Shares and Deposits	-5.3%	-8.1%	-8.2%	-4.7%	-3.5%	0.0%	11.1%	-3.1%	5.7%	6.0%	4.6%
Equity Capital	-0.2%	-10.6%	-5.9%	0.9%	-4.0%	2.4%	-3.6%	8.2%	-18.5%	2.8%	1.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-8.0%</b>	<b>-8.2%</b>	<b>-7.9%</b>	<b>-2.8%</b>	<b>-2.6%</b>	<b>2.0%</b>	<b>11.3%</b>	<b>-0.6%</b>	<b>1.2%</b>	<b>6.9%</b>	<b>5.3%</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	4.77%	1.61%	1.64%	1.60%	1.36%	2.02%	2.32%	3.10%	2.30%	2.22%	2.29%
Delinquent Loans / Total Capital	6.9%	5.2%	5.8%	5.8%	5.7%	8.9%	11.7%	15.6%	14.7%	12.9%	12.8%
Delinquent Loans + OREO / Net Loans + OREO	5.0%	1.6%	1.7%	1.6%	1.5%	2.1%	3.5%	3.8%	2.5%	2.4%	2.6%
Delinquent Loans > 6mo / Delinquent Loans	47.9%	26.3%	34.8%	42.4%	37.6%	61.6%	46.7%	54.6%	58.1%	69.8%	65.2%
Allowance for Loan Losses/Net Loans	4.39%	1.68%	1.20%	0.95%	0.82%	1.16%	2.69%	3.04%	1.55%	1.71%	1.82%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$20	\$37	\$59	\$130	\$265	\$935	\$2,838	\$4,882	\$11,971	\$1,098
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$6	\$15	\$19	\$29	\$116	\$413	\$1,764	\$1,821	\$7,540	\$633
Loans 12 months and over Delinquent (\$000s)	\$2	\$1	\$5	\$25	\$49	\$308	\$407	\$1,655	\$4,959	\$20,160	\$1,428
Total Delinquent Loans (\$000s)	\$10	\$27	\$57	\$103	\$207	\$690	\$1,756	\$6,257	\$11,662	\$39,671	\$3,158
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.04%	0.28%	0.23%	0.46%	0.37%	0.33%	0.44%	0.66%	0.49%	0.48%
STS Loans	0.00%	0.00%	1.16%	2.31%	0.59%	0.00%	3.94%	0.00%	0.00%	7.23%	6.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	2.92%	0.22%	0.95%	1.43%	0.32%	1.13%	0.94%	0.96%
New Vehicle Loans	0.20%	0.51%	0.46%	0.64%	0.36%	0.40%	0.50%	0.30%	0.27%	0.39%	0.38%
Used Vehicle Loans	1.35%	1.72%	1.90%	1.63%	1.26%	1.07%	1.07%	0.66%	0.56%	1.02%	0.94%
1st Mortgage Fixed	0.00%	0.00%	0.70%	1.98%	0.71%	1.52%	0.98%	1.30%	0.76%	0.57%	0.68%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.01%	2.21%	1.90%	1.47%	1.25%	4.22%	0.79%	1.01%
Other RE Fixed	0.00%	0.00%	0.38%	1.14%	0.62%	1.44%	0.89%	1.02%	0.97%	0.98%	1.00%
Other RE Adj	0.00%	5.59%	0.49%	3.18%	0.58%	0.79%	0.74%	1.01%	0.80%	0.68%	0.73%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.00%	0.15%	0.17%
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%	0.82%	3.53%	0.65%	1.47%	0.59%	1.13%	0.72%	0.76%
Total 1st Mortgage Loans	0.00%	0.00%	0.69%	1.98%	1.01%	1.60%	1.12%	1.28%	1.29%	0.63%	0.77%
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)	0.55%	0.79%	0.46%	0.43%	0.40%	0.47%	2.76%	1.98%	0.59%	0.93%	1.06%
Recoveries / Charge-Offs	42.34%	26.12%	32.76%	34.79%	31.88%	21.51%	2.85%	8.25%	12.64%	10.31%	9.82%
Expected Charge-Offs / Net Loans	1.48%	0.56%	0.43%	0.61%	0.63%	1.16%	0.98%	1.30%	1.89%	1.74%	1.62%
Provision for Loan Losses/Net Charge-Offs	62.5%	68.9%	102.9%	101.3%	126.5%	114.2%	113.4%	120.7%	141.7%	150.6%	139.6%
Prov. for Loan Losses/Expected Charge-Offs	24.5%	99.7%	111.6%	71.8%	79.9%	46.3%	324.3%	187.6%	45.5%	81.5%	92.3%
Bankruptcies / Net Loans	0.00%	0.41%	0.12%	0.28%	0.35%	0.48%	0.55%	0.94%	1.19%	1.12%	1.04%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$18	\$25	\$46	\$89	\$211	\$2,205	\$4,682	\$3,478	\$18,334	\$1,627
Total Amount of Recoveries (\$000s)	\$1	\$5	\$8	\$16	\$28	\$45	\$63	\$386	\$440	\$1,890	\$160
Net Charge Offs (\$000s)	\$1	\$13	\$17	\$30	\$61	\$166	\$2,142	\$4,296	\$3,038	\$16,444	\$1,467
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.08%	0.01%	0.19%	0.39%	0.36%	0.45%	0.73%	1.57%	0.85%	0.81%
STS Loans	0.00%	0.00%	3.89%	4.74%	1.79%	0.00%	10.79%	0.00%	0.00%	22.18%	19.47%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.15%	0.00%	0.07%	0.04%	0.00%	0.57%	0.35%	0.34%
New Vehicle Loans	1.07%	-0.06%	0.05%	0.30%	0.18%	0.09%	0.31%	0.33%	0.31%	0.25%	0.26%
Used Vehicle Loans	-0.17%	0.29%	0.67%	0.66%	0.50%	0.39%	0.37%	0.65%	0.86%	0.83%	0.74%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.11%	0.08%	0.00%	0.02%	0.02%	0.06%	0.08%	0.03%	0.04%
Total Other RE Loans/ LOC	0.00%	6.59%	0.34%	-0.03%	0.09%	0.07%	0.02%	0.07%	0.04%	0.12%	0.10%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.10%	0.08%
All Other Loans	5.43%	18.67%	4.05%	28.27%	4.98%	10.06%	-120.67%	-34.89%	-0.23%	-4.64%	-6.86%
Indirect Loans	0.00%	0.00%	0.00%	1.59%	3.31%	0.19%	0.62%	0.65%	0.93%	0.42%	0.49%
Number of Credit Unions in Each Peer Group:	53	32	32	56	63	41	26	23	7	20	353

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	23.02%	18.42%	40.41%	35.82%	23.67%	18.11%	17.92%	2.18%	0.00%	0.00%	2.95%
Credit Unions - Deposits in and Loans to	2.84%	0.00%	6.76%	8.72%	8.70%	8.18%	6.95%	0.31%	0.00%	0.01%	1.01%
Total Investments in Corporate Credit Unions*	53.11%	49.79%	42.86%	59.77%	55.18%	37.22%	39.01%	22.45%	2.28%	2.51%	9.74%
Marketable Securities	13.50%	60.63%	87.80%	182.64%	171.99%	203.08%	153.26%	144.95%	170.50%	234.68%	213.66%
All Other Investments	162.59%	218.29%	266.83%	299.77%	297.39%	256.78%	216.16%	117.10%	31.49%	41.35%	75.21%
<b>Total Investments</b>	<b>375.06%</b>	<b>413.78%</b>	<b>494.94%</b>	<b>606.54%</b>	<b>575.35%</b>	<b>560.41%</b>	<b>479.96%</b>	<b>315.74%</b>	<b>237.65%</b>	<b>334.93%</b>	<b>352.21%</b>
Unsecured Loans	106.82%	162.55%	117.46%	83.14%	88.30%	60.13%	60.62%	62.61%	96.37%	59.45%	63.71%
Vehicle Loans	46.76%	149.17%	142.92%	152.38%	124.45%	124.32%	112.40%	157.48%	195.25%	107.63%	120.10%
New Vehicle Loans	21.58%	66.85%	68.41%	66.16%	42.04%	41.76%	48.03%	49.80%	88.79%	53.81%	54.82%
Used Vehicle Loans	25.18%	82.31%	74.50%	86.22%	82.41%	82.56%	64.37%	107.67%	106.46%	53.82%	65.29%
Total Real Estate	0.00%	26.31%	104.87%	136.45%	209.61%	254.30%	368.02%	341.82%	363.90%	416.43%	386.32%
1st Mortgage	0.00%	16.54%	77.77%	77.77%	133.31%	164.51%	277.30%	214.17%	262.61%	310.38%	281.66%
1st Mortgage Fxd	0.00%	15.10%	73.86%	74.72%	106.84%	131.62%	197.24%	157.65%	222.84%	226.69%	208.57%
1st Mortgage Adj	0.00%	1.44%	0.81%	3.04%	26.47%	32.90%	80.06%	56.52%	39.77%	83.69%	73.09%
2nd Mortgage	0.00%	9.77%	30.20%	58.68%	76.30%	89.78%	90.73%	127.66%	101.29%	106.05%	104.66%
Closed-End Fxd	0.00%	1.68%	20.16%	26.49%	30.76%	35.04%	32.02%	50.84%	22.97%	19.52%	24.29%
Closed-End Adj	0.00%	0.00%	0.00%	3.75%	0.84%	13.26%	3.99%	2.44%	4.06%	5.23%	4.96%
Open-End Adj	0.00%	7.66%	10.04%	26.10%	38.24%	38.35%	54.72%	74.32%	74.00%	80.02%	74.16%
Open-End Fxd	0.00%	0.42%	0.00%	2.35%	6.47%	3.13%	0.00%	0.05%	0.26%	1.28%	1.26%
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%	0.11%	0.21%	1.19%	3.77%	9.56%	0.00%	21.03%	16.11%
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>153.59%</b>	<b>338.68%</b>	<b>366.57%</b>	<b>374.07%</b>	<b>427.53%</b>	<b>447.25%</b>	<b>552.06%</b>	<b>575.14%</b>	<b>674.52%</b>	<b>610.36%</b>	<b>592.71%</b>
Indirect Loans	0.00%	0.00%	0.00%	18.70%	2.07%	18.88%	32.84%	82.39%	158.42%	120.09%	106.03%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	12.27%	1.67%	15.19%	29.22%	52.32%	81.14%	111.58%	88.28%
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	0.24%	0.88%	0.00%	0.18%	0.75%	2.86%	1.71%	4.75%	5.51%	2.27%	2.64%
<b>Total Mortgage Exposure**</b>	<b>6.51%</b>	<b>27.41%</b>	<b>105.85%</b>	<b>138.74%</b>	<b>218.04%</b>	<b>278.96%</b>	<b>443.78%</b>	<b>397.82%</b>	<b>491.95%</b>	<b>549.12%</b>	<b>498.85%</b>
Total Real Estate	0.00%	26.31%	104.87%	136.45%	209.61%	254.30%	368.02%	341.82%	363.90%	416.43%	386.32%
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	6.51%	1.10%	0.97%	2.30%	8.44%	24.66%	75.75%	56.00%	128.06%	132.69%	112.53%
Federal Agency Securities (Mtg Backed)	6.51%	1.10%	0.97%	2.30%	8.44%	24.66%	75.75%	56.00%	128.06%	122.68%	105.41%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.01%	7.12%



