

September 30, 2018

<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	1.47%	1.31%	1.29%	1.18%	1.27%	1.15%	1.78%	1.53%	1.61%	1.96%	1.78%
Loan Yield	11.90%	9.02%	8.29%	6.26%	6.26%	5.46%	5.76%	5.63%	5.18%	4.89%	5.25%
Net Loan Yield After NCOs	10.80%	8.36%	7.22%	5.49%	5.43%	4.79%	5.18%	2.72%	4.53%	4.32%	4.16%
Asset Yield	6.30%	4.81%	4.38%	3.23%	3.37%	2.46%	3.73%	3.82%	3.55%	3.12%	3.35%
Cost of Funds	-0.35%	-0.48%	-0.59%	-0.35%	-0.40%	-0.35%	-0.52%	-0.49%	-0.58%	-0.74%	-0.63%
Gross Spread	5.95%	4.33%	3.79%	2.88%	2.97%	2.12%	3.21%	3.33%	2.98%	2.38%	2.72%
Provision Expense	-1.08%	-0.53%	-0.44%	-0.44%	-0.39%	-0.21%	-0.41%	-0.53%	-0.39%	-0.30%	-0.36%
Net Spread after Provision Expense	4.87%	3.81%	3.35%	2.44%	2.58%	1.91%	2.80%	2.80%	2.59%	2.08%	2.35%
Total Non-Interest Income	1.56%	0.90%	1.11%	1.06%	1.48%	1.06%	1.50%	2.29%	2.00%	1.36%	1.62%
Total Non-Interest Expense	-6.72%	-4.52%	-3.84%	-3.16%	-3.51%	-2.62%	-3.56%	-4.07%	-3.83%	-2.61%	-3.16%
Net Operating Expense	-5.16%	-3.62%	-2.73%	-2.10%	-2.02%	-1.56%	-2.06%	-1.78%	-1.83%	-1.25%	-1.54%
Non-Operating Gains (Losses)	0.00%	-0.03%	0.00%	0.00%	0.01%	0.00%	-0.01%	0.00%	0.06%	0.06%	0.04%
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	-0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	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)	-0.36%	0.16%	0.62%	0.33%	0.57%	0.35%	0.73%	1.01%	0.81%	0.88%	0.85%
Net Charge-Offs	-0.51%	-0.30%	-0.48%	-0.32%	-0.36%	-0.21%	-0.31%	-1.71%	-0.38%	-0.24%	-0.53%
ROA (with Net Charge-offs)	0.21%	0.39%	0.58%	0.46%	0.59%	0.34%	0.83%	-0.17%	0.82%	0.94%	0.69%
ROA with Provision for LL - W/O NCUSIF Expense	-0.28%	0.16%	0.63%	0.33%	0.57%	0.35%	0.73%	1.01%	0.81%	0.89%	0.85%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.28%	0.39%	0.58%	0.46%	0.59%	0.34%	0.83%	-0.17%	0.82%	0.95%	0.69%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.82%	-2.44%	-2.08%	-1.52%	-1.65%	-1.19%	-1.71%	-1.96%	-1.97%	-1.34%	-1.58%
Travel and Conference Expense	-0.06%	-0.01%	-0.05%	-0.02%	-0.05%	-0.03%	-0.06%	-0.05%	-0.04%	-0.01%	-0.03%
Office Occupancy Expense	-0.43%	-0.23%	-0.10%	-0.20%	-0.21%	-0.20%	-0.25%	-0.26%	-0.21%	-0.15%	-0.19%
Office Operations Expense	-2.32%	-1.02%	-0.85%	-0.43%	-0.76%	-0.46%	-0.68%	-0.80%	-0.88%	-0.56%	-0.67%
Educational and Promotional Expense	-0.04%	-0.03%	-0.03%	-0.06%	-0.06%	-0.07%	-0.13%	-0.18%	-0.10%	-0.08%	-0.10%
Loan Servicing Expense	-0.20%	-0.13%	-0.13%	-0.17%	-0.18%	-0.13%	-0.17%	-0.26%	-0.31%	-0.25%	-0.25%
Professional and Outside Services	-0.32%	-0.46%	-0.46%	-0.63%	-0.48%	-0.47%	-0.48%	-0.45%	-0.17%	-0.13%	-0.24%
Member Insurance	-0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.05%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.37%	-0.14%	-0.09%	-0.10%	-0.09%	-0.05%	-0.07%	-0.08%	-0.12%	-0.07%	-0.08%
Total Non-Interest Expense	-6.72%	-4.52%	-3.84%	-3.16%	-3.51%	-2.62%	-3.56%	-4.07%	-3.83%	-2.61%	-3.16%
<b>Other Performance Ratios</b>											
Earning Asset Yield	6.17%	4.67%	4.69%	3.68%	3.52%	2.64%	3.99%	4.08%	3.78%	3.27%	3.54%
Average Cost of Funds	-0.41%	-0.56%	-0.74%	-0.50%	-0.51%	-0.49%	-0.58%	-0.56%	-0.64%	-0.84%	-0.72%
FTE Employee / \$million of Loans & Share Drafts	2.32	1.07	0.82	0.64	0.53	0.56	0.43	0.41	0.40	0.33	0.39
Compensation & Benefits / FTE Emp.	\$25,705	\$44,263	\$49,025	\$52,621	\$57,363	\$52,060	\$60,596	\$61,873	\$68,040	\$76,128	\$67,827
Compensation & Benefits / \$million Lns. & S.D.s	\$61,889	\$49,551	\$39,572	\$31,632	\$30,712	\$27,909	\$26,898	\$25,983	\$27,366	\$25,675	\$26,509
Operating Expense / Loans & Share Drafts	-14.79%	-9.17%	-7.30%	-6.60%	-6.54%	-6.17%	-5.61%	-5.41%	-5.32%	-5.00%	-5.30%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	3.43%	1.80%	2.10%	2.24%	2.77%	2.48%	2.36%	3.04%	2.77%	2.60%	2.71%
Net Operating Expense / Loans & Share Drafts	-11.36%	-7.37%	-5.20%	-4.36%	-3.77%	-3.69%	-3.25%	-2.37%	-2.55%	-2.40%	-2.59%
Operating Expense / Operating Revenue	90.22%	88.08%	80.47%	80.90%	80.59%	85.26%	78.34%	74.79%	79.49%	74.85%	76.42%
Total Fixed Assets / Shares & Equity	0.58%	0.49%	1.00%	2.14%	3.34%	2.22%	3.42%	3.29%	3.26%	2.00%	2.55%
Net Loans to Total Shares and Deposits	53.9%	55.1%	59.4%	55.6%	55.7%	41.9%	63.3%	69.9%	67.6%	50.9%	57.7%
Members / FTE Employee	423.88	345.05	368.77	413.98	380.70	327.53	341.84	365.19	373.53	423.06	387.97

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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%	1.0%	2.2%	1.4%	1.5%	1.1%	1.3%	1.4%	1.7%	0.8%	1.1%
Total Investments	55.6%	53.1%	47.8%	53.8%	52.5%	66.4%	38.6%	32.3%	33.5%	51.0%	44.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.1%	0.9%	0.4%	1.4%	0.9%	1.6%	2.3%	2.7%	3.1%	2.6%
All Other Unsecured Loans/Lines of Credit	13.0%	11.8%	8.7%	7.1%	4.0%	3.0%	2.9%	3.4%	2.5%	2.2%	2.7%
Short-Term Small Amount Loans (STS)	0.1%	0.3%	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%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
New Vehicle Loans	8.2%	7.4%	9.7%	10.8%	6.9%	2.9%	6.1%	6.7%	6.6%	6.9%	6.7%
Used Vehicle Loans	22.3%	20.0%	21.7%	16.0%	18.2%	9.7%	14.4%	25.2%	19.6%	13.7%	16.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	3.8%	5.8%	6.8%	10.0%	10.7%	25.9%	20.9%	23.7%	15.3%	17.8%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.8%	1.1%	1.1%	1.4%	1.4%	3.0%	1.6%	3.8%	2.6%	2.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
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%	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%	0.1%	0.3%	0.2%
Total Loans and Leases	43.6%	45.2%	48.0%	42.2%	42.1%	28.7%	53.8%	60.1%	59.2%	44.3%	49.5%
Less: Allowance for Loan & Lease Losses	-1.6%	-1.0%	-0.6%	-0.6%	-0.5%	-0.3%	-0.5%	-0.7%	-0.5%	-0.4%	-0.5%
Net Loans and Leases	42.0%	44.3%	47.3%	41.6%	41.6%	28.4%	53.3%	59.4%	58.7%	44.0%	49.0%
Total Other Assets	1.8%	1.6%	2.7%	3.2%	4.4%	4.1%	6.9%	6.8%	6.1%	4.2%	5.1%
<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>0.3%</b>	<b>3.1%</b>	<b>5.4%</b>	<b>12.6%</b>	<b>22.8%</b>	<b>4.1%</b>	<b>2.6%</b>	<b>2.0%</b>	<b>2.2%</b>	<b>3.4%</b>
Share Drafts	1.0%	6.1%	9.0%	7.4%	10.2%	10.7%	11.7%	16.8%	14.4%	9.3%	11.6%
Regular Shares	59.3%	51.6%	54.6%	42.5%	42.2%	31.5%	40.3%	36.3%	32.3%	46.0%	41.2%
Money Market Shares	3.7%	0.7%	2.4%	4.3%	5.5%	4.4%	7.6%	6.5%	14.0%	13.1%	11.1%
Share Certificates	6.8%	20.1%	8.1%	11.5%	10.9%	10.0%	16.8%	17.9%	17.6%	10.5%	13.4%
IRA/KEOGH Accounts	0.0%	2.3%	2.8%	5.1%	5.5%	8.4%	7.8%	6.5%	9.1%	8.0%	7.8%
All Other Shares	0.6%	1.3%	0.5%	5.0%	0.7%	3.5%	0.9%	2.0%	0.0%	0.2%	0.7%
Non-Member Deposits	9.5%	0.0%	3.3%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Shares and Deposits	80.8%	82.0%	80.7%	75.8%	75.6%	68.4%	85.1%	86.0%	87.5%	87.1%	85.8%
Total Equity	18.7%	17.7%	16.2%	18.8%	11.8%	8.8%	10.8%	11.4%	10.4%	10.7%	10.8%
<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	18.7%	17.7%	17.2%	18.8%	11.9%	9.1%	12.4%	12.2%	11.4%	12.0%	12.0%
Total Equity + Allow. for Loan Loss	20.3%	18.7%	16.8%	19.3%	12.4%	9.1%	11.3%	12.1%	10.9%	11.0%	11.3%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	79.1%	43.4%	-33.1%	-38.9%	21.2%	0.9%	8.7%	0.8%	-0.6%	-7.7%	-4.1%
Total Loans and Leases	16.5%	21.5%	-13.5%	-35.6%	0.3%	-33.4%	19.1%	11.2%	15.3%	13.1%	11.2%
<b>TOTAL ASSETS</b>	<b>45.9%</b>	<b>31.3%</b>	<b>-23.6%</b>	<b>-38.8%</b>	<b>11.0%</b>	<b>-12.3%</b>	<b>14.6%</b>	<b>6.9%</b>	<b>8.9%</b>	<b>1.2%</b>	<b>3.5%</b>
Total Liabilities	2400.0%	154.0%	-2.5%	1.5%	59.9%	51.0%	112.4%	170.0%	124.0%	-75.2%	-20.9%
Total Shares and Deposits	46.6%	31.6%	-25.0%	-41.8%	5.2%	-22.0%	11.0%	4.7%	7.6%	6.1%	4.8%
Equity Capital	39.0%	28.8%	-19.6%	-34.3%	10.7%	-33.4%	21.7%	6.5%	7.5%	-0.3%	1.8%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>45.9%</b>	<b>31.3%</b>	<b>-23.6%</b>	<b>-38.8%</b>	<b>11.0%</b>	<b>-12.3%</b>	<b>14.6%</b>	<b>6.9%</b>	<b>8.9%</b>	<b>1.2%</b>	<b>3.5%</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	3.74%	1.94%	1.99%	1.46%	1.39%	1.35%	0.85%	5.02%	0.85%	0.50%	1.59%
Delinquent Loans / Total Capital	8.0%	4.7%	5.7%	3.2%	4.7%	4.2%	4.0%	25.0%	4.6%	2.0%	7.0%
Delinquent Loans + OREO / Net Loans + OREO	3.9%	2.2%	2.6%	1.7%	1.8%	1.7%	1.3%	5.3%	1.0%	0.6%	1.8%
Delinquent Loans > 6mo / Delinquent Loans	37.7%	24.0%	30.2%	20.5%	20.4%	17.0%	19.2%	60.5%	35.4%	15.8%	47.6%
Allowance for Loan Losses/Net Loans	3.89%	2.17%	1.32%	1.39%	1.21%	0.98%	1.01%	1.18%	0.88%	0.83%	0.95%
Loans 2 to less than 6 months Delinquent (\$000s)	\$14	\$32	\$52	\$74	\$141	\$260	\$520	\$3,602	\$2,416	\$4,485	\$858
Loans 6 to less than 12 months Delinquent (\$000s)	\$7	\$10	\$16	\$15	\$32	\$42	\$63	\$2,440	\$802	\$687	\$377
Loans 12 months and over Delinquent (\$000s)	\$1	\$1	\$7	\$4	\$4	\$12	\$61	\$3,075	\$522	\$152	\$403
Total Delinquent Loans (\$000s)	\$22	\$42	\$74	\$93	\$177	\$314	\$644	\$9,117	\$3,740	\$5,325	\$1,639
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.03%	0.07%	0.01%	0.36%	0.30%	0.21%	0.29%	0.61%	0.23%	0.30%
STS Loans	0.00%	5.23%	6.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.64%	3.13%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.61%	1.85%	3.46%
New Vehicle Loans	1.54%	2.02%	2.14%	0.28%	0.93%	0.96%	0.62%	0.37%	0.29%	0.56%	0.52%
Used Vehicle Loans	4.27%	1.88%	1.57%	1.94%	1.61%	1.94%	0.88%	0.94%	0.69%	0.70%	0.85%
1st Mortgage Fixed	0.00%	8.62%	6.40%	1.04%	1.10%	0.83%	0.42%	1.74%	0.56%	0.22%	0.62%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.62%	1.61%	1.18%	1.07%	0.71%	0.39%	0.83%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.87%	1.82%	0.00%	0.11%	0.89%	0.47%	0.58%
Other RE Adj	0.00%	0.00%	0.00%	4.66%	0.58%	0.00%	0.78%	0.59%	0.26%	0.18%	0.31%
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%	0.00%	1.88%	3.53%	1.08%	0.80%	0.69%	0.74%	0.76%
Total 1st Mortgage Loans	0.00%	8.62%	3.75%	0.92%	0.96%	1.02%	0.85%	1.47%	0.63%	0.24%	0.68%
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)	1.09%	0.65%	1.07%	0.77%	0.83%	0.67%	0.58%	2.91%	0.65%	0.57%	1.09%
Recoveries / Charge-Offs	24.24%	40.10%	25.54%	27.54%	25.41%	22.40%	23.21%	22.29%	20.16%	23.04%	22.42%
Expected Charge-Offs / Net Loans	1.92%	1.29%	1.53%	0.77%	0.71%	0.77%	0.71%	2.55%	0.50%	0.38%	0.91%
Provision for Loan Losses/Net Charge-Offs	212.0%	176.0%	90.5%	138.6%	106.9%	97.0%	133.1%	30.8%	103.5%	124.3%	69.1%
Prov. for Loan Losses/Expected Charge-Offs	124.6%	91.0%	64.2%	140.6%	127.2%	85.3%	109.5%	35.5%	137.1%	185.2%	83.7%
Bankruptcies / Net Loans	5.29%	3.20%	3.95%	1.69%	1.39%	1.79%	1.64%	3.54%	0.86%	0.93%	1.57%
Total Amount of Loans Charged-Off (\$000s)	\$7	\$22	\$57	\$75	\$141	\$231	\$524	\$6,548	\$3,438	\$7,462	\$1,386
Total Amount of Recoveries (\$000s)	\$2	\$9	\$14	\$21	\$36	\$52	\$122	\$1,459	\$693	\$1,719	\$311
Net Charge Offs (\$000s)	\$6	\$13	\$42	\$55	\$105	\$179	\$402	\$5,088	\$2,745	\$5,743	\$1,075
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.21%	0.21%	0.04%	0.99%	0.48%	1.08%	0.85%	2.14%	0.77%	1.00%
STS Loans	0.00%	3.02%	3.51%	0.00%	16.93%	0.00%	0.00%	0.00%	0.00%	27.84%	21.25%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	0.06%	0.25%	0.14%	0.18%	0.05%	0.12%	0.56%	0.35%	0.50%	0.44%
Used Vehicle Loans	0.00%	0.59%	1.21%	0.67%	0.94%	0.94%	0.88%	1.04%	0.63%	0.62%	0.77%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.03%	0.21%	0.10%	0.07%	0.07%	0.06%	0.02%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	1.12%	0.00%	0.00%	0.64%	0.25%	0.11%	0.28%	0.25%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	1.54%	0.00%	0.00%	0.00%	0.00%	-0.55%	-0.41%
All Other Loans	0.00%	0.00%	0.00%	-16592.59%	-4.24%	-2.05%	-2.32%	-9.32%	-0.33%	-0.11%	-1.86%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.83%	3.00%	0.69%	0.52%	0.51%	0.37%	0.44%
Number of Credit Unions in Each Peer Group:	6	12	13	12	25	9	10	13	5	5	110

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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	3.36%	0.00%	0.58%	18.11%	14.22%	46.18%	2.43%	3.15%	1.06%	2.46%	3.99%
Credit Unions - Deposits in and Loans to	6.04%	0.00%	1.43%	7.73%	4.50%	16.32%	0.00%	0.16%	0.12%	0.15%	0.78%
Total Investments in Corporate Credit Unions*	39.09%	45.20%	37.18%	45.93%	42.70%	62.99%	22.84%	27.81%	20.32%	22.16%	25.07%
Marketable Securities	0.00%	0.00%	27.92%	44.87%	115.23%	355.32%	213.99%	137.24%	148.24%	311.66%	237.62%
All Other Investments	196.51%	210.81%	190.05%	148.63%	248.51%	232.55%	51.39%	84.06%	87.59%	59.41%	80.65%
<b>Total Investments</b>	<b>297.11%</b>	<b>300.01%</b>	<b>278.14%</b>	<b>286.62%</b>	<b>440.42%</b>	<b>727.29%</b>	<b>312.09%</b>	<b>264.99%</b>	<b>293.77%</b>	<b>424.11%</b>	<b>373.63%</b>
Unsecured Loans	69.38%	66.69%	55.89%	39.84%	45.24%	43.03%	36.04%	46.61%	45.13%	44.36%	44.45%
Vehicle Loans	163.20%	155.00%	182.67%	142.46%	210.60%	138.23%	165.50%	261.72%	230.33%	171.11%	195.97%
New Vehicle Loans	43.72%	41.79%	56.24%	57.47%	57.70%	31.88%	49.45%	54.94%	58.20%	57.30%	55.85%
Used Vehicle Loans	119.48%	113.21%	126.43%	84.99%	152.90%	106.35%	116.05%	206.78%	172.13%	113.80%	140.11%
Total Real Estate	0.13%	31.96%	40.15%	42.23%	95.32%	132.51%	233.54%	185.09%	241.18%	148.84%	170.22%
1st Mortgage	0.13%	21.55%	33.73%	36.38%	83.75%	117.41%	209.49%	171.89%	207.66%	126.93%	148.76%
1st Mortgage Fxd	0.13%	10.83%	19.79%	37.06%	62.13%	72.73%	90.31%	115.09%	122.34%	108.51%	106.37%
1st Mortgage Adj	0.00%	0.00%	13.95%	4.61%	26.59%	22.74%	119.18%	76.24%	85.32%	18.41%	45.45%
2nd Mortgage	0.00%	10.41%	6.42%	9.54%	20.15%	16.68%	24.05%	13.41%	33.51%	21.91%	21.87%
Closed-End Fxd	0.00%	2.25%	1.42%	0.34%	9.06%	11.31%	3.70%	2.30%	2.71%	2.91%	3.18%
Closed-End Adj	0.00%	8.16%	1.23%	0.73%	0.48%	0.45%	0.57%	0.32%	0.18%	0.10%	0.25%
Open-End Adj	0.00%	0.00%	3.58%	7.83%	9.38%	4.92%	18.12%	10.69%	30.51%	18.89%	18.24%
Open-End Fxd	0.00%	0.00%	0.18%	0.64%	1.23%	0.00%	1.66%	0.11%	0.11%	0.01%	0.20%
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%	1.29%	0.00%	0.00%	0.00%	0.00%	1.60%	0.88%
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>233.18%</b>	<b>255.35%</b>	<b>278.96%</b>	<b>224.55%</b>	<b>352.50%</b>	<b>314.03%</b>	<b>435.21%</b>	<b>493.53%</b>	<b>519.24%</b>	<b>368.52%</b>	<b>413.35%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.03%	15.07%	18.17%	25.00%	116.43%	116.98%	120.81%	104.54%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.02%	7.15%	13.14%	15.11%	44.49%	50.79%	70.60%	53.35%
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%	0.00%	6.13%	25.95%	0.00%	4.23%	10.09%	14.99%	0.75%	5.69%
<b>Total Mortgage Exposure**</b>	<b>0.13%</b>	<b>31.96%</b>	<b>40.15%</b>	<b>51.10%</b>	<b>106.75%</b>	<b>190.37%</b>	<b>355.35%</b>	<b>255.91%</b>	<b>342.15%</b>	<b>310.89%</b>	<b>293.10%</b>
Total Real Estate	0.13%	31.96%	40.15%	42.23%	95.32%	132.51%	233.54%	185.09%	241.18%	148.84%	170.22%
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%	8.87%	11.44%	57.86%	121.80%	70.82%	100.98%	162.06%	122.87%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	8.87%	11.44%	57.86%	121.80%	70.82%	100.98%	162.06%	122.87%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



