

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	1.55%	1.32%	1.17%	1.44%	1.62%	2.16%	1.44%	1.27%	1.88%	1.41%	1.57%
Loan Yield	8.35%	8.36%	5.06%	6.12%	6.96%	5.88%	4.37%	3.64%	4.24%	4.09%	4.25%
Net Loan Yield After NCOs	7.98%	8.07%	4.49%	5.94%	6.83%	5.76%	4.18%	3.48%	4.12%	3.67%	3.98%
Asset Yield	4.08%	3.65%	2.38%	3.50%	3.54%	4.84%	3.08%	2.90%	3.56%	3.50%	3.47%
Cost of Funds	-0.27%	-0.25%	-0.22%	-0.23%	-0.44%	-0.93%	-0.47%	-0.50%	-0.64%	-0.73%	-0.65%
Gross Spread	3.80%	3.41%	2.16%	3.27%	3.09%	3.91%	2.62%	2.39%	2.92%	2.77%	2.82%
Provision Expense	-0.17%	-0.11%	-0.09%	-0.09%	-0.07%	-0.16%	-0.08%	-0.12%	-0.18%	-0.43%	-0.26%
Net Spread after Provision Expense	3.63%	3.30%	2.07%	3.18%	3.02%	3.75%	2.54%	2.28%	2.74%	2.34%	2.56%
Total Non-Interest Income	0.07%	0.16%	0.09%	0.50%	0.84%	1.60%	0.78%	0.63%	0.78%	0.95%	0.87%
Total Non-Interest Expense	-3.73%	-3.17%	-1.85%	-3.29%	-3.23%	-4.44%	-3.05%	-2.45%	-2.94%	-2.47%	-2.77%
Net Operating Expense	-3.65%	-3.02%	-1.76%	-2.79%	-2.39%	-2.84%	-2.27%	-1.82%	-2.16%	-1.52%	-1.90%
Non-Operating Gains (Losses)	0.02%	0.00%	0.01%	-0.05%	0.01%	0.06%	0.00%	0.01%	0.02%	0.00%	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	0.00%	-0.03%	-0.01%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	-0.01%	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)	-0.01%	0.26%	0.29%	0.34%	0.64%	0.97%	0.27%	0.45%	0.59%	0.82%	0.66%
Net Charge-Offs	-0.14%	-0.10%	-0.18%	-0.08%	-0.05%	-0.09%	-0.11%	-0.11%	-0.09%	-0.33%	-0.19%
ROA (with Net Charge-offs)	0.03%	0.27%	0.20%	0.35%	0.66%	1.04%	0.24%	0.46%	0.68%	0.91%	0.73%
ROA with Provision for LL - W/O NCUSIF Expense	-0.01%	0.29%	0.31%	0.34%	0.64%	0.97%	0.27%	0.46%	0.60%	0.82%	0.67%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.03%	0.30%	0.22%	0.36%	0.67%	1.05%	0.24%	0.46%	0.68%	0.91%	0.73%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.42%	-1.95%	-1.16%	-1.69%	-1.67%	-2.15%	-1.50%	-1.23%	-1.53%	-1.22%	-1.39%
Travel and Conference Expense	0.00%	-0.02%	-0.01%	-0.03%	-0.03%	-0.04%	-0.02%	-0.03%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.11%	-0.09%	-0.05%	-0.20%	-0.22%	-0.33%	-0.24%	-0.22%	-0.24%	-0.16%	-0.21%
Office Operations Expense	-0.76%	-0.59%	-0.34%	-0.66%	-0.65%	-1.10%	-0.56%	-0.40%	-0.43%	-0.38%	-0.46%
Educational and Promotional Expense	0.00%	-0.01%	0.00%	-0.07%	-0.10%	-0.18%	-0.11%	-0.11%	-0.11%	-0.11%	-0.11%
Loan Servicing Expense	-0.11%	-0.06%	-0.04%	-0.13%	-0.15%	-0.15%	-0.15%	-0.12%	-0.13%	-0.13%	-0.13%
Professional and Outside Services	-0.20%	-0.36%	-0.18%	-0.38%	-0.30%	-0.37%	-0.43%	-0.29%	-0.31%	-0.22%	-0.28%
Member Insurance	0.00%	-0.04%	-0.02%	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.01%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.04%	-0.02%	-0.03%	-0.04%	-0.02%	-0.01%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.09%	-0.03%	-0.03%	-0.08%	-0.05%	-0.10%	-0.04%	-0.03%	-0.12%	-0.22%	-0.14%
Total Non-Interest Expense	-3.73%	-3.17%	-1.85%	-3.29%	-3.23%	-4.44%	-3.05%	-2.45%	-2.94%	-2.47%	-2.77%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.25%	3.70%	2.52%	3.56%	3.55%	4.33%	3.20%	3.14%	3.65%	3.61%	3.57%
Average Cost of Funds	-0.36%	-0.34%	-0.33%	-0.30%	-0.60%	-0.91%	-0.58%	-0.60%	-0.72%	-0.82%	-0.74%
FTE Employee / \$million of Loans & Share Drafts	2.15	1.19	0.69	0.44	0.35	0.24	0.28	0.23	0.20	0.18	0.20
Compensation & Benefits / FTE Emp.	\$37,126	\$47,107	\$54,211	\$69,436	\$91,278	\$91,827	\$76,089	\$62,784	\$85,772	\$77,860	\$79,917
Compensation & Benefits / \$million Lns. & S.D.s	\$67,578	\$58,856	\$36,052	\$31,695	\$36,179	\$26,118	\$21,005	\$13,857	\$17,191	\$13,847	\$16,477
Operating Expense / Loans & Share Drafts	-10.43%	-9.54%	-5.74%	-6.13%	-7.00%	-5.40%	-4.27%	-2.77%	-3.31%	-2.81%	-3.27%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.21%	0.45%	0.28%	0.92%	1.73%	1.81%	1.10%	0.71%	0.87%	1.09%	1.02%
Net Operating Expense / Loans & Share Drafts	-10.22%	-9.09%	-5.46%	-5.22%	-5.27%	-3.59%	-3.17%	-2.06%	-2.43%	-1.73%	-2.25%
Operating Expense / Operating Revenue	95.93%	88.95%	84.01%	88.49%	86.66%	84.96%	91.03%	83.76%	82.69%	72.00%	78.88%
Total Fixed Assets / Shares & Equity	0.04%	0.12%	0.04%	1.51%	1.30%	1.95%	1.78%	1.83%	1.54%	1.05%	1.40%
Net Loans to Total Shares and Deposits	46.7%	48.0%	44.3%	63.1%	61.8%	100.6%	78.9%	90.7%	96.6%	99.1%	94.1%
Members / FTE Employee	420.31	362.57	474.60	392.59	358.79	555.67	361.79	366.44	369.66	536.66	443.00

September 30, 2018

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	0.0%	0.1%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.4%	0.3%	0.4%
Total Investments	62.6%	62.8%	69.0%	47.0%	52.5%	15.9%	37.5%	24.3%	20.5%	17.6%	22.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.3%	1.0%	0.9%	1.5%	0.6%	1.1%	1.3%	4.1%	2.3%
All Other Unsecured Loans/Lines of Credit	19.2%	14.5%	8.8%	6.0%	2.2%	2.6%	2.4%	3.8%	1.3%	1.9%	2.1%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	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%	0.3%	0.0%	0.0%	0.2%	0.3%	0.4%	1.3%	2.2%	1.3%	1.4%
New Vehicle Loans	6.4%	4.6%	8.7%	5.8%	2.3%	11.2%	3.9%	3.8%	5.4%	9.0%	6.8%
Used Vehicle Loans	10.8%	7.6%	9.3%	8.6%	4.1%	9.4%	7.1%	9.4%	10.4%	18.5%	12.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	4.3%	1.0%	20.2%	26.6%	36.5%	33.6%	42.6%	44.1%	32.0%	36.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	4.0%	2.2%	7.6%	6.9%	17.6%	10.6%	9.4%	10.7%	12.5%	11.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	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%	0.0%	0.1%	0.7%	0.3%
Total Loans and Leases	36.4%	35.3%	30.3%	49.3%	43.3%	79.3%	58.8%	71.5%	75.5%	80.0%	74.1%
Less: Allowance for Loan & Lease Losses	-0.8%	-0.5%	-0.2%	-0.3%	-0.3%	-0.4%	-0.4%	-0.3%	-0.4%	-0.7%	-0.5%
Net Loans and Leases	35.6%	34.9%	30.1%	49.0%	43.0%	78.9%	58.4%	71.1%	75.1%	79.3%	73.6%
Total Other Assets	1.7%	2.3%	0.9%	3.4%	4.0%	4.6%	3.4%	4.0%	4.0%	2.9%	3.5%
<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>3.0%</b>	<b>10.5%</b>	<b>17.3%</b>	<b>8.5%</b>	<b>18.4%</b>	<b>11.5%</b>	<b>14.8%</b>	<b>10.5%</b>	<b>10.6%</b>	<b>9.2%</b>	<b>10.7%</b>
Share Drafts	0.0%	1.2%	1.8%	12.4%	10.2%	11.6%	13.7%	15.2%	15.2%	8.8%	12.0%
Regular Shares	75.8%	56.8%	61.2%	48.1%	32.5%	30.5%	28.4%	26.8%	25.8%	33.0%	30.0%
Money Market Shares	0.0%	8.2%	0.6%	5.8%	8.7%	17.1%	10.0%	11.8%	13.4%	18.8%	15.0%
Share Certificates	1.8%	5.6%	3.4%	8.9%	13.1%	14.5%	16.0%	18.1%	17.1%	13.0%	15.0%
IRA/KEOGH Accounts	0.0%	1.6%	1.0%	2.0%	4.9%	4.0%	3.9%	5.5%	6.3%	4.2%	4.9%
All Other Shares	0.4%	0.3%	0.4%	0.4%	0.5%	0.0%	1.2%	1.2%	0.2%	2.5%	1.3%
Non-Member Deposits	0.0%	0.0%	0.0%	0.4%	0.1%	1.2%	1.4%	0.3%	0.4%	0.6%	0.6%
Total Shares and Deposits	77.9%	73.6%	68.4%	78.0%	70.0%	78.8%	74.6%	78.8%	78.2%	80.8%	78.7%
Total Equity	19.1%	15.8%	14.4%	13.5%	11.6%	9.7%	10.6%	10.7%	11.2%	10.0%	10.6%
<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	18.8%	15.8%	14.4%	13.6%	11.7%	10.0%	10.7%	10.9%	11.7%	10.1%	10.8%
Total Equity + Allow. for Loan Loss	19.9%	16.3%	14.6%	13.8%	11.9%	10.1%	11.1%	11.0%	11.6%	10.8%	11.1%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-2.3%	17.9%	-18.9%	7.2%	26.4%	86.0%	-5.4%	-35.2%	9.1%	0.2%	1.4%
Total Loans and Leases	-7.3%	40.7%	-30.5%	44.1%	121.4%	376.4%	-1.6%	-30.6%	20.6%	-7.4%	7.8%
<b>TOTAL ASSETS</b>	<b>-4.2%</b>	<b>25.3%</b>	<b>-23.0%</b>	<b>25.4%</b>	<b>62.2%</b>	<b>285.4%</b>	<b>-3.5%</b>	<b>-32.3%</b>	<b>17.9%</b>	<b>-6.5%</b>	<b>6.2%</b>
Total Liabilities	8933.3%	3.1%	-19.6%	-16.2%	32.7%	700.8%	-3.5%	-21.2%	38.5%	4.3%	20.3%
Total Shares and Deposits	-7.3%	29.5%	-24.3%	28.9%	66.1%	264.6%	-2.6%	-33.1%	16.2%	-7.8%	4.6%
Equity Capital	-10.5%	23.3%	-20.4%	42.1%	100.9%	225.0%	-9.0%	-35.8%	13.0%	-5.3%	4.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-4.2%</b>	<b>25.3%</b>	<b>-23.0%</b>	<b>25.4%</b>	<b>62.2%</b>	<b>285.4%</b>	<b>-3.5%</b>	<b>-32.3%</b>	<b>17.9%</b>	<b>-6.5%</b>	<b>6.2%</b>

September 30, 2018

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	1.29%	1.24%	1.10%	0.57%	0.59%	0.21%	0.66%	0.62%	0.53%	0.69%	0.59%
Delinquent Loans / Total Capital	2.4%	2.7%	2.3%	2.0%	2.2%	1.6%	3.5%	4.0%	3.4%	5.1%	3.9%
Delinquent Loans + OREO / Net Loans + OREO	1.3%	1.3%	1.1%	0.6%	0.7%	0.2%	0.7%	0.8%	0.6%	0.7%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	40.7%	16.0%	54.9%	30.1%	37.5%	28.8%	25.5%	33.0%	25.8%	31.2%	29.7%
Allowance for Loan Losses/Net Loans	2.18%	1.36%	0.68%	0.63%	0.69%	0.52%	0.77%	0.46%	0.47%	0.92%	0.69%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$15	\$14	\$38	\$87	\$251	\$450	\$923	\$1,998	\$10,011	\$751
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$2	\$15	\$15	\$30	\$62	\$68	\$264	\$479	\$3,392	\$220
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$1	\$2	\$22	\$39	\$86	\$191	\$214	\$1,151	\$98
Total Delinquent Loans (\$000s)	\$5	\$18	\$30	\$55	\$139	\$352	\$604	\$1,378	\$2,691	\$14,554	\$1,068
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.41%	0.70%	0.38%	0.49%	0.42%	0.50%	1.32%	0.92%
STS Loans	0.00%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.58%	0.60%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	2.44%	4.26%	0.08%	1.94%	3.92%	1.71%	2.82%
New Vehicle Loans	0.00%	0.00%	0.42%	0.21%	0.34%	0.01%	0.20%	0.13%	0.22%	0.22%	0.19%
Used Vehicle Loans	0.08%	1.44%	0.73%	0.99%	0.61%	0.13%	0.72%	0.33%	0.45%	1.06%	0.79%
1st Mortgage Fixed	0.00%	0.00%	9.00%	0.48%	0.96%	0.47%	0.31%	0.62%	0.27%	0.34%	0.37%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.08%	0.76%	1.88%	0.55%	0.59%	0.68%	0.72%
Other RE Fixed	0.00%	0.00%	0.00%	0.59%	0.51%	1.11%	0.50%	0.13%	0.26%	0.28%	0.31%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.70%	0.39%	0.45%	0.40%	0.59%	0.33%	0.44%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.00%	0.23%
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%	0.55%	0.00%	0.55%	0.20%	0.78%	0.66%	0.66%
Total 1st Mortgage Loans	0.00%	0.00%	9.00%	0.47%	1.13%	0.57%	0.64%	0.61%	0.34%	0.45%	0.46%
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)	0.37%	0.29%	0.57%	0.18%	0.14%	0.12%	0.19%	0.15%	0.12%	0.42%	0.27%
Recoveries / Charge-Offs	26.67%	65.98%	6.39%	39.33%	29.41%	16.45%	37.28%	18.75%	36.77%	17.51%	22.03%
Expected Charge-Offs / Net Loans	0.35%	0.26%	0.35%	0.25%	0.35%	0.12%	0.28%	0.23%	0.28%	0.25%	0.25%
Provision for Loan Losses/Net Charge-Offs	127.3%	112.1%	51.2%	117.4%	144.1%	186.0%	71.2%	106.5%	195.9%	128.4%	134.7%
Prov. for Loan Losses/Expected Charge-Offs	135.6%	125.3%	85.0%	83.1%	57.2%	180.5%	48.8%	59.8%	102.0%	216.1%	146.2%
Bankruptcies / Net Loans	0.00%	0.03%	0.05%	0.31%	0.36%	0.14%	0.37%	0.29%	0.38%	0.28%	0.31%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$10	\$18	\$23	\$29	\$151	\$284	\$505	\$893	\$10,942	\$592
Total Amount of Recoveries (\$000s)	\$1	\$7	\$1	\$9	\$9	\$25	\$106	\$95	\$329	\$1,916	\$130
Net Charge Offs (\$000s)	\$1	\$3	\$17	\$14	\$21	\$126	\$178	\$410	\$565	\$9,025	\$461
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.13%	0.32%	0.46%	0.40%	0.45%	0.78%	2.07%	1.38%
STS Loans	0.00%	4.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.23%	0.04%	0.23%	0.08%	0.23%	-0.34%	-0.01%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.33%	0.13%	0.14%	0.15%	0.14%
Used Vehicle Loans	-0.32%	0.34%	0.93%	0.30%	0.49%	0.16%	0.67%	0.15%	0.31%	0.68%	0.52%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%	0.04%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.11%	-0.05%	0.02%	-0.03%	0.05%	-0.01%	0.05%	0.02%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.07%
All Other Loans	0.00%	0.00%	0.00%	0.00%	-25.27%	-11.93%	-0.03%	-0.98%	-0.07%	-0.26%	-0.29%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	3.61%	0.00%	0.62%	0.09%	0.19%	0.22%	0.22%
Number of Credit Unions in Each Peer Group:	10	13	16	26	32	13	17	13	18	6	164

September 30, 2018

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	19.18%	9.26%	26.59%	23.09%	23.73%	1.70%	10.60%	0.28%	0.17%	0.03%	2.53%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	6.18%	5.21%	8.37%	0.81%	4.41%	0.28%	0.07%	0.00%	0.90%
Total Investments in Corporate Credit Unions*	15.93%	19.40%	14.55%	28.93%	20.72%	10.45%	16.10%	8.39%	7.71%	2.17%	7.45%
Marketable Securities	10.33%	58.35%	122.64%	64.20%	144.98%	47.05%	187.44%	122.74%	107.36%	57.75%	92.94%
All Other Investments	203.24%	249.30%	267.23%	193.30%	241.22%	74.60%	99.07%	73.02%	31.53%	47.04%	62.74%
<b>Total Investments</b>	<b>332.79%</b>	<b>397.14%</b>	<b>479.63%</b>	<b>344.82%</b>	<b>448.63%</b>	<b>159.42%</b>	<b>350.83%</b>	<b>222.36%</b>	<b>175.39%</b>	<b>173.70%</b>	<b>207.50%</b>
Unsecured Loans	102.13%	91.94%	63.43%	51.51%	26.56%	40.50%	28.12%	44.57%	22.08%	59.58%	40.91%
Vehicle Loans	91.20%	77.21%	124.85%	105.60%	54.70%	206.55%	103.51%	121.08%	135.05%	271.47%	182.28%
New Vehicle Loans	33.90%	29.06%	60.38%	42.73%	19.99%	112.23%	36.81%	34.60%	46.10%	88.56%	63.04%
Used Vehicle Loans	57.30%	48.15%	64.47%	62.87%	34.71%	94.32%	66.70%	86.48%	88.95%	182.91%	119.24%
Total Real Estate	0.00%	52.01%	22.46%	204.27%	286.05%	542.55%	413.55%	476.12%	469.68%	438.48%	443.75%
1st Mortgage	0.00%	26.93%	7.00%	148.43%	227.34%	365.79%	314.03%	389.89%	378.12%	315.54%	337.78%
1st Mortgage Fxd	0.00%	7.81%	7.00%	78.72%	87.56%	83.91%	247.46%	332.31%	293.61%	210.17%	235.06%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.95%	15.30%	38.28%	66.57%	57.58%	84.50%	105.38%	80.19%
2nd Mortgage	0.00%	21.02%	9.85%	37.34%	41.41%	41.09%	99.52%	86.23%	91.57%	122.94%	96.15%
Closed-End Fxd	0.00%	18.37%	6.16%	14.63%	20.55%	16.33%	27.08%	25.56%	25.95%	48.20%	33.06%
Closed-End Adj	0.00%	0.00%	0.49%	0.24%	0.61%	2.26%	4.21%	2.59%	4.59%	4.91%	4.04%
Open-End Adj	0.00%	2.64%	3.20%	22.46%	19.29%	21.10%	66.09%	57.89%	59.98%	69.82%	58.41%
Open-End Fxd	0.00%	0.00%	0.00%	0.01%	0.96%	1.40%	2.13%	0.20%	1.04%	0.01%	0.64%
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%	0.78%	0.00%	0.25%
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>193.33%</b>	<b>223.47%</b>	<b>210.73%</b>	<b>361.42%</b>	<b>369.51%</b>	<b>794.04%</b>	<b>549.83%</b>	<b>654.03%</b>	<b>647.06%</b>	<b>789.39%</b>	<b>682.88%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.34%	2.51%	55.80%	67.09%	92.73%	131.50%	89.91%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	4.28%	1.22%	53.91%	55.41%	68.67%	48.44%	49.33%
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%	1.58%	3.98%	17.31%	12.85%	15.67%	30.04%	19.39%	20.79%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>52.01%</b>	<b>25.08%</b>	<b>207.46%</b>	<b>295.94%</b>	<b>563.84%</b>	<b>487.20%</b>	<b>539.32%</b>	<b>533.13%</b>	<b>460.64%</b>	<b>485.92%</b>
Total Real Estate	0.00%	52.01%	22.46%	204.27%	286.05%	542.55%	413.55%	476.12%	469.68%	438.48%	443.75%
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%	2.62%	3.19%	9.89%	21.29%	73.65%	63.20%	63.44%	22.16%	42.18%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	2.62%	3.19%	9.89%	21.29%	73.65%	63.20%	63.44%	22.16%	42.18%
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%



