

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	0.94%	1.43%	1.31%	0.97%	1.37%	1.91%	1.62%	1.74%	2.56%	1.95%	1.93%
Loan Yield	6.57%	8.61%	7.49%	4.79%	5.56%	6.05%	5.26%	4.59%	5.57%	4.48%	4.69%
Net Loan Yield After NCOs	5.77%	6.72%	6.92%	4.45%	4.84%	5.36%	4.58%	3.99%	5.07%	3.80%	4.04%
Asset Yield	2.44%	3.25%	3.11%	2.42%	3.03%	3.70%	3.74%	3.45%	4.19%	3.80%	3.75%
Cost of Funds	-0.26%	-0.24%	-0.54%	-0.41%	-0.23%	-0.45%	-0.34%	-0.43%	-0.51%	-0.72%	-0.60%
Gross Spread	2.18%	3.01%	2.57%	2.01%	2.80%	3.25%	3.40%	3.03%	3.68%	3.08%	3.15%
Provision Expense	-0.24%	-0.56%	-0.34%	-0.16%	-0.18%	-0.27%	-0.45%	-0.25%	-0.31%	-0.65%	-0.49%
Net Spread after Provision Expense	1.95%	2.45%	2.23%	1.85%	2.62%	2.98%	2.94%	2.78%	3.38%	2.44%	2.66%
Total Non-Interest Income	0.17%	0.16%	0.65%	0.19%	0.85%	1.62%	1.83%	1.19%	1.44%	1.21%	1.26%
Total Non-Interest Expense	-2.36%	-2.87%	-2.42%	-1.64%	-3.01%	-4.27%	-4.18%	-3.35%	-4.20%	-2.80%	-3.18%
Net Operating Expense	-2.18%	-2.71%	-1.77%	-1.45%	-2.16%	-2.65%	-2.35%	-2.15%	-2.76%	-1.59%	-1.92%
Non-Operating Gains (Losses)	0.14%	0.00%	0.00%	0.01%	0.03%	0.67%	0.03%	0.01%	0.01%	0.00%	0.02%
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%	-0.03%	-0.03%	-0.01%	-0.01%	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%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.15%	-0.29%	0.42%	0.40%	0.48%	1.01%	0.62%	0.64%	0.62%	0.83%	0.74%
Net Charge-Offs	-0.21%	-0.48%	-0.17%	-0.13%	-0.29%	-0.31%	-0.42%	-0.38%	-0.29%	-0.52%	-0.45%
ROA (with Net Charge-offs)	-0.13%	-0.22%	0.60%	0.43%	0.37%	0.96%	0.66%	0.51%	0.64%	0.95%	0.79%
ROA with Provision for LL - W/O NCUSIF Expense	-0.09%	-0.26%	0.45%	0.41%	0.49%	1.01%	0.63%	0.64%	0.62%	0.84%	0.75%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.07%	-0.18%	0.62%	0.44%	0.38%	0.96%	0.66%	0.51%	0.64%	0.97%	0.80%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-0.71%	-1.46%	-1.28%	-0.67%	-1.43%	-1.90%	-1.90%	-1.74%	-2.15%	-1.39%	-1.59%
Travel and Conference Expense	0.00%	0.00%	-0.01%	-0.01%	-0.02%	-0.04%	-0.04%	-0.03%	-0.05%	-0.02%	-0.03%
Office Occupancy Expense	-0.03%	-0.04%	-0.15%	-0.12%	-0.19%	-0.26%	-0.33%	-0.21%	-0.34%	-0.16%	-0.20%
Office Operations Expense	-0.98%	-0.66%	-0.44%	-0.36%	-0.59%	-0.83%	-1.01%	-0.72%	-0.74%	-0.40%	-0.55%
Educational and Promotional Expense	0.00%	0.00%	-0.02%	-0.02%	-0.05%	-0.11%	-0.14%	-0.10%	-0.19%	-0.09%	-0.11%
Loan Servicing Expense	-0.06%	-0.03%	-0.18%	-0.04%	-0.18%	-0.34%	-0.26%	-0.18%	-0.19%	-0.22%	-0.21%
Professional and Outside Services	-0.42%	-0.50%	-0.23%	-0.34%	-0.45%	-0.62%	-0.43%	-0.24%	-0.35%	-0.43%	-0.38%
Member Insurance	-0.05%	-0.03%	-0.03%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.02%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.03%	-0.02%	-0.02%	-0.03%	-0.02%	-0.03%	-0.03%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.10%	-0.12%	-0.04%	-0.05%	-0.05%	-0.15%	-0.06%	-0.10%	-0.16%	-0.06%	-0.08%
Total Non-Interest Expense	-2.36%	-2.87%	-2.42%	-1.64%	-3.01%	-4.27%	-4.18%	-3.35%	-4.20%	-2.80%	-3.18%
<b>Other Performance Ratios</b>											
Earning Asset Yield	2.50%	3.24%	3.23%	2.41%	3.12%	3.81%	3.95%	3.57%	4.39%	3.93%	3.88%
Average Cost of Funds	-0.37%	-0.33%	-0.79%	-0.59%	-0.28%	-0.54%	-0.39%	-0.48%	-0.58%	-0.80%	-0.67%
FTE Employee / \$million of Loans & Share Drafts	1.69	1.91	0.90	0.32	0.48	0.36	0.37	0.29	0.24	0.18	0.23
Compensation & Benefits / FTE Emp.	\$15,333	\$33,310	\$42,294	\$49,218	\$59,065	\$85,046	\$66,186	\$75,666	\$99,522	\$83,155	\$83,366
Compensation & Benefits / \$million Lns. & S.D.s	\$25,896	\$57,300	\$41,144	\$16,599	\$28,776	\$32,482	\$24,718	\$21,780	\$29,209	\$15,361	\$19,046
Operating Expense / Loans & Share Drafts	-8.59%	-11.22%	-7.77%	-4.07%	-6.06%	-7.27%	-5.45%	-4.19%	-5.72%	-3.09%	-3.82%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.62%	0.63%	2.10%	0.46%	1.71%	2.76%	2.39%	1.49%	1.94%	1.33%	1.51%
Net Operating Expense / Loans & Share Drafts	-7.97%	-10.59%	-5.67%	-3.60%	-4.36%	-4.51%	-3.06%	-2.70%	-3.78%	-1.76%	-2.31%
Operating Expense / Operating Revenue	101.92%	90.83%	82.21%	78.04%	83.54%	87.04%	80.77%	81.24%	78.32%	69.74%	75.55%
Total Fixed Assets / Shares & Equity	0.02%	0.07%	0.62%	0.46%	0.57%	1.70%	3.25%	1.70%	1.57%	1.20%	1.46%
Net Loans to Total Shares and Deposits	39.4%	35.3%	46.3%	56.0%	53.0%	56.8%	74.9%	73.7%	70.0%	92.7%	82.5%
Members / FTE Employee	466.50	275.14	377.77	620.48	435.98	425.49	394.08	360.84	381.90	443.79	409.29

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	0.5%	0.0%	0.9%	0.2%	0.9%	1.2%	0.9%	0.8%	0.5%	0.6%	0.7%
Total Investments	70.6%	73.4%	66.4%	60.8%	54.8%	48.6%	29.9%	32.7%	37.8%	16.1%	25.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.0%	0.8%	1.9%	3.0%	3.3%	3.4%	2.7%	6.5%	4.9%
All Other Unsecured Loans/Lines of Credit	8.5%	14.6%	8.0%	5.1%	5.8%	4.0%	5.4%	2.9%	2.1%	3.9%	3.6%
Short-Term Small Amount Loans (STS)	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.1%	0.0%	1.0%	0.0%	0.3%	0.3%	0.3%	0.3%
New Vehicle Loans	8.4%	4.0%	10.6%	6.1%	9.9%	6.8%	7.1%	9.4%	6.3%	12.9%	10.6%
Used Vehicle Loans	10.2%	7.4%	10.1%	6.7%	13.8%	13.1%	19.3%	11.3%	8.7%	14.8%	13.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	1.0%	0.0%	1.0%	11.9%	6.5%	12.8%	19.7%	27.1%	30.0%	26.8%	26.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.7%	7.5%	4.2%	5.5%	8.5%	8.8%	7.1%	14.1%	11.2%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	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%	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%	0.0%	0.1%	0.0%	0.1%	0.1%
Total Loans and Leases	28.1%	26.1%	31.5%	38.3%	42.2%	46.3%	63.4%	63.2%	57.2%	79.5%	69.9%
Less: Allowance for Loan & Lease Losses	-0.7%	-0.7%	-0.5%	-0.9%	-0.4%	-0.4%	-0.6%	-0.7%	-0.3%	-0.8%	-0.7%
Net Loans and Leases	27.5%	25.5%	31.0%	37.5%	41.8%	45.9%	62.8%	62.5%	56.9%	78.7%	69.2%
Total Other Assets	1.5%	1.1%	1.6%	1.5%	2.6%	4.3%	6.5%	4.0%	4.8%	4.6%	4.5%
<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>											
Share Drafts	3.4%	0.1%	3.3%	2.3%	9.5%	12.5%	15.9%	16.7%	15.6%	13.3%	14.3%
Regular Shares	57.5%	65.4%	58.9%	45.0%	55.8%	36.8%	41.7%	35.4%	35.3%	29.9%	33.4%
Money Market Shares	7.4%	3.2%	1.1%	5.8%	2.8%	9.8%	11.3%	15.6%	4.2%	14.8%	12.6%
Share Certificates	2.9%	2.3%	1.8%	14.1%	7.2%	13.9%	11.1%	11.6%	12.5%	21.6%	17.0%
IRA/KEOGH Accounts	0.0%	3.0%	1.0%	0.7%	4.1%	5.7%	3.8%	6.1%	4.8%	5.8%	5.5%
All Other Shares	0.2%	0.1%	0.1%	0.0%	0.2%	2.9%	0.5%	0.4%	9.3%	0.3%	1.8%
Non-Member Deposits	0.0%	0.0%	1.8%	0.5%	0.0%	0.0%	0.5%	0.1%	0.0%	0.0%	0.1%
Total Shares and Deposits	71.3%	74.1%	68.1%	68.5%	79.6%	81.5%	84.7%	85.8%	81.7%	85.8%	84.7%
Total Equity	11.5%	15.4%	14.0%	9.6%	11.4%	11.5%	10.8%	9.5%	12.3%	10.2%	10.5%
<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	11.5%	15.4%	14.3%	9.6%	11.7%	12.0%	11.2%	9.9%	13.0%	10.7%	11.0%
Total Equity + Allow. for Loan Loss	12.2%	16.0%	14.5%	10.4%	11.8%	11.9%	11.5%	10.2%	12.6%	11.0%	11.2%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-3.4%	-2.3%	-0.7%	-1.1%	-5.9%	14.7%	-1.4%	1.6%	76.8%	-16.8%	5.7%
Total Loans and Leases	-4.9%	3.7%	7.1%	8.7%	6.0%	32.2%	8.3%	8.9%	38.0%	5.8%	10.3%
<b>TOTAL ASSETS</b>	<b>-3.6%</b>	<b>-0.8%</b>	<b>1.9%</b>	<b>2.5%</b>	<b>-1.0%</b>	<b>25.0%</b>	<b>5.0%</b>	<b>5.8%</b>	<b>50.8%</b>	<b>0.9%</b>	<b>8.6%</b>
Total Liabilities	-1.7%	-17.4%	28.1%	-1.3%	-5.7%	-27.2%	17.6%	120.2%	44.2%	132.6%	75.9%
Total Shares and Deposits	-4.6%	2.2%	-3.5%	3.6%	-1.1%	27.8%	4.5%	2.4%	46.1%	-0.6%	6.3%
Equity Capital	-0.5%	-1.8%	1.3%	4.4%	4.3%	59.2%	4.2%	6.5%	94.5%	-11.1%	6.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-3.6%</b>	<b>-0.8%</b>	<b>1.9%</b>	<b>2.5%</b>	<b>-1.0%</b>	<b>25.0%</b>	<b>5.0%</b>	<b>5.8%</b>	<b>50.8%</b>	<b>0.9%</b>	<b>8.6%</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	4.41%	1.02%	2.96%	1.56%	0.90%	0.82%	0.94%	0.99%	0.70%	0.77%	0.82%
Delinquent Loans / Total Capital	10.2%	1.7%	6.4%	5.7%	3.2%	3.2%	5.2%	6.1%	3.2%	5.6%	5.1%
Delinquent Loans + OREO / Net Loans + OREO	5.2%	1.0%	3.1%	2.0%	0.9%	0.8%	1.0%	1.1%	0.8%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	37.6%	1.4%	17.1%	75.8%	20.0%	15.2%	12.9%	25.6%	25.3%	27.1%	25.7%
Allowance for Loan Losses/Net Loans	2.39%	2.57%	1.63%	2.28%	0.97%	0.86%	1.00%	1.18%	0.58%	1.01%	0.98%
Loans 2 to less than 6 months Delinquent (\$000s)	\$12	\$10	\$73	\$27	\$100	\$263	\$786	\$1,682	\$2,372	\$10,016	\$1,270
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$0	\$12	\$19	\$17	\$23	\$77	\$213	\$449	\$2,402	\$250
Loans 12 months and over Delinquent (\$000s)	\$4	\$0	\$4	\$67	\$8	\$24	\$40	\$365	\$356	\$1,331	\$191
Total Delinquent Loans (\$000s)	\$20	\$10	\$89	\$113	\$125	\$310	\$902	\$2,260	\$3,176	\$13,748	\$1,711
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.23%	0.18%	0.42%	0.38%	0.46%	0.64%	0.42%	0.90%	0.77%
STS Loans	20.00%	0.00%	14.63%	0.00%	0.00%	0.00%	2.73%	1.92%	0.00%	0.00%	2.59%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.98%	0.85%	3.12%	0.00%	2.82%	2.32%
New Vehicle Loans	0.00%	0.00%	2.83%	1.12%	0.51%	0.25%	0.37%	0.32%	0.43%	0.57%	0.50%
Used Vehicle Loans	1.31%	1.21%	3.37%	0.89%	1.12%	0.66%	0.93%	0.71%	0.56%	1.03%	0.91%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.10%	0.87%	0.95%	0.86%	0.54%	0.60%	0.66%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.95%	12.80%	5.59%	2.37%	1.31%	0.96%	0.52%	0.94%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	3.05%	0.01%	0.37%	1.00%	0.95%	0.61%	0.78%
Other RE Adj	0.00%	0.00%	0.00%	2.42%	0.00%	0.74%	0.39%	0.60%	0.66%	0.38%	0.44%
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%	4.88%	0.24%	1.60%	0.80%	1.18%	0.89%	0.92%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.58%	0.35%	1.09%	1.13%	1.04%	0.70%	0.59%	0.73%
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)	0.80%	1.89%	0.57%	0.34%	0.72%	0.69%	0.68%	0.60%	0.50%	0.68%	0.65%
Recoveries / Charge-Offs	0.00%	38.61%	37.04%	27.37%	20.19%	36.19%	25.24%	17.68%	28.81%	17.85%	19.64%
Expected Charge-Offs / Net Loans	1.93%	0.41%	0.57%	1.10%	0.46%	0.50%	0.39%	0.49%	0.32%	0.46%	0.45%
Provision for Loan Losses/Net Charge-Offs	110.0%	115.5%	201.5%	122.3%	61.9%	85.2%	109.4%	65.5%	104.4%	123.3%	109.8%
Prov. for Loan Losses/Expected Charge-Offs	46.4%	549.7%	207.3%	38.4%	96.9%	119.6%	192.8%	80.9%	167.4%	184.1%	159.3%
Bankruptcies / Net Loans	0.69%	0.10%	0.30%	0.09%	0.56%	1.19%	0.84%	0.70%	0.39%	0.95%	0.83%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$30	\$24	\$34	\$122	\$353	\$853	\$1,642	\$2,411	\$14,800	\$1,624
Total Amount of Recoveries (\$000s)	\$0	\$12	\$9	\$9	\$25	\$128	\$215	\$290	\$695	\$2,642	\$319
Net Charge Offs (\$000s)	\$3	\$18	\$15	\$25	\$97	\$225	\$638	\$1,352	\$1,717	\$12,158	\$1,305
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.14%	0.38%	0.52%	1.06%	0.84%	1.28%	0.96%	1.67%	1.47%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.22%	8.05%	0.00%	0.00%	7.67%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	7.54%	0.00%	0.00%	0.00%	0.00%	0.21%	0.16%
New Vehicle Loans	0.00%	0.00%	0.00%	0.30%	0.16%	0.34%	0.39%	0.39%	0.70%	0.76%	0.65%
Used Vehicle Loans	0.00%	0.00%	0.10%	0.33%	0.41%	1.14%	0.98%	0.52%	1.01%	0.77%	0.76%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	1.42%	-0.02%	0.00%	0.04%	0.09%	0.02%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.14%	0.03%	-0.29%	0.17%	0.04%	-0.04%	0.07%	0.06%
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%	-17.13%	-5.85%	-0.73%	-1.73%	0.14%	-0.09%	-0.35%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.21%	0.81%	1.34%	0.53%	1.43%	0.70%	0.74%
Number of Credit Unions in Each Peer Group:	8	7	6	7	15	7	9	14	5	6	84

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	27.53%	1.89%	29.54%	1.19%	10.04%	14.22%	1.77%	1.09%	1.25%	0.00%	1.21%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	2.47%	2.76%	1.21%	5.37%	0.65%	0.00%	0.29%	0.00%	0.27%
Total Investments in Corporate Credit Unions*	2.00%	27.28%	6.88%	40.21%	26.80%	46.10%	11.31%	19.13%	1.64%	0.05%	6.39%
Marketable Securities	148.38%	77.07%	126.49%	240.15%	124.09%	118.96%	147.74%	185.65%	206.50%	34.67%	105.84%
All Other Investments	297.18%	313.11%	288.02%	313.06%	281.33%	200.15%	75.98%	71.21%	36.68%	14.75%	45.47%
<b>Total Investments</b>	<b>614.87%</b>	<b>477.25%</b>	<b>466.03%</b>	<b>636.74%</b>	<b>469.89%</b>	<b>404.30%</b>	<b>265.81%</b>	<b>331.06%</b>	<b>290.58%</b>	<b>151.43%</b>	<b>233.29%</b>
Unsecured Loans	73.64%	95.17%	63.41%	62.42%	65.94%	58.18%	77.86%	63.30%	37.35%	97.76%	77.16%
Vehicle Loans	162.35%	74.00%	145.51%	134.02%	203.28%	164.93%	235.07%	209.75%	115.11%	260.27%	217.73%
New Vehicle Loans	73.30%	26.10%	74.46%	63.74%	84.61%	56.28%	63.53%	95.05%	48.43%	120.96%	96.55%
Used Vehicle Loans	89.06%	47.90%	71.05%	70.28%	118.67%	108.65%	171.54%	114.69%	66.67%	139.31%	121.18%
Total Real Estate	8.47%	0.00%	11.69%	203.47%	92.40%	152.87%	250.57%	363.33%	284.74%	384.29%	339.84%
1st Mortgage	8.47%	0.00%	6.82%	125.04%	56.18%	106.86%	175.00%	274.08%	230.07%	251.45%	237.82%
1st Mortgage Fxd	2.41%	0.00%	6.83%	24.03%	55.08%	102.06%	145.72%	166.19%	145.72%	204.22%	176.03%
1st Mortgage Adj	6.06%	0.00%	0.00%	101.01%	1.10%	4.80%	22.16%	107.89%	84.34%	47.23%	61.78%
2nd Mortgage	0.00%	0.00%	4.87%	78.43%	36.22%	46.01%	75.57%	89.25%	54.67%	132.83%	102.03%
Closed-End Fxd	0.00%	0.00%	4.87%	0.26%	9.34%	12.11%	26.50%	25.02%	19.46%	14.68%	17.81%
Closed-End Adj	0.00%	0.00%	0.00%	0.85%	0.03%	0.01%	1.21%	1.97%	0.00%	0.10%	0.48%
Open-End Adj	0.00%	0.00%	0.00%	77.32%	25.16%	33.89%	45.76%	62.25%	35.21%	118.06%	83.58%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	1.69%	0.00%	2.09%	0.00%	0.00%	0.00%	0.15%
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%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total Loans</b>	<b>245.15%</b>	<b>169.95%</b>	<b>221.11%</b>	<b>401.27%</b>	<b>361.99%</b>	<b>385.01%</b>	<b>564.35%</b>	<b>640.54%</b>	<b>439.62%</b>	<b>746.05%</b>	<b>638.18%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.48%	13.10%	64.15%	87.58%	46.33%	179.75%	122.08%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	2.20%	7.95%	27.29%	41.75%	40.25%	69.06%	56.07%
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%	0.00%	13.12%	1.34%	51.75%	25.78%	20.52%	44.85%	35.05%
<b>Total Mortgage Exposure**</b>	<b>8.47%</b>	<b>0.00%</b>	<b>16.51%</b>	<b>210.15%</b>	<b>96.49%</b>	<b>168.16%</b>	<b>304.81%</b>	<b>423.40%</b>	<b>395.65%</b>	<b>412.32%</b>	<b>389.62%</b>
Total Real Estate	8.47%	0.00%	11.69%	203.47%	92.40%	152.87%	250.57%	363.33%	284.74%	384.29%	339.84%
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%	4.82%	6.69%	4.08%	15.28%	54.24%	60.08%	110.91%	28.03%	49.78%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	4.82%	6.69%	4.08%	15.28%	54.24%	51.68%	104.74%	27.92%	47.04%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%	6.17%	0.11%	2.74%



