

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	0.19%	0.90%	1.08%	0.79%	0.83%	0.73%	1.26%	0.88%	2.97%	2.36%	1.49%
Loan Yield	8.11%	4.71%	9.42%	6.60%	6.58%	6.87%	5.13%	5.70%	6.85%	4.10%	5.34%
Net Loan Yield After NCOs	8.04%	4.66%	8.66%	6.41%	6.23%	6.69%	4.70%	5.20%	5.76%	4.04%	4.97%
Asset Yield	4.06%	2.18%	3.93%	2.94%	2.72%	2.75%	3.12%	3.73%	4.45%	3.26%	3.37%
Cost of Funds	-0.06%	-0.16%	-0.37%	-0.21%	-0.18%	-0.30%	-0.32%	-0.39%	-0.33%	-1.10%	-0.54%
Gross Spread	3.99%	2.02%	3.56%	2.74%	2.53%	2.45%	2.80%	3.34%	4.12%	2.15%	2.83%
Provision Expense	-0.09%	-0.07%	-0.60%	-0.11%	-0.20%	-0.14%	-0.24%	-0.32%	-0.09%	0.10%	-0.15%
Net Spread after Provision Expense	3.90%	1.95%	2.97%	2.63%	2.33%	2.31%	2.56%	3.02%	4.02%	2.25%	2.68%
Total Non-Interest Income	0.80%	0.08%	1.25%	1.13%	0.92%	0.64%	1.27%	1.63%	2.20%	0.18%	1.06%
Total Non-Interest Expense	-3.78%	-1.88%	-4.31%	-3.12%	-2.83%	-2.37%	-3.22%	-3.97%	-4.30%	-1.44%	-2.93%
Net Operating Expense	-2.97%	-1.80%	-3.05%	-1.98%	-1.91%	-1.72%	-1.95%	-2.34%	-2.10%	-1.26%	-1.87%
Non-Operating Gains (Losses)	0.00%	0.15%	-0.14%	-0.03%	0.01%	0.01%	0.01%	0.00%	0.06%	-0.01%	0.00%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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)	0.93%	0.30%	-0.23%	0.62%	0.44%	0.60%	0.61%	0.68%	1.98%	0.98%	0.81%
Net Charge-Offs	-0.03%	-0.02%	-0.27%	-0.07%	-0.12%	-0.06%	-0.21%	-0.31%	-0.47%	-0.03%	-0.19%
ROA (with Net Charge-offs)	0.99%	0.35%	0.10%	0.65%	0.52%	0.68%	0.64%	0.70%	1.60%	0.85%	0.77%
ROA with Provision for LL - W/O NCUSIF Expense	0.93%	0.30%	-0.23%	0.62%	0.44%	0.60%	0.61%	0.68%	1.98%	0.98%	0.81%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.99%	0.35%	0.10%	0.65%	0.52%	0.68%	0.64%	0.70%	1.60%	0.85%	0.77%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.23%	-0.96%	-1.89%	-1.51%	-1.35%	-1.30%	-1.71%	-2.14%	-2.19%	-0.88%	-1.57%
Travel and Conference Expense	-0.03%	0.00%	-0.03%	-0.02%	-0.02%	-0.03%	-0.04%	-0.04%	-0.06%	-0.04%	-0.04%
Office Occupancy Expense	-0.09%	-0.16%	-0.36%	-0.17%	-0.20%	-0.11%	-0.24%	-0.27%	-0.34%	-0.11%	-0.20%
Office Operations Expense	-1.02%	-0.51%	-0.91%	-0.82%	-0.50%	-0.33%	-0.42%	-0.53%	-0.53%	-0.18%	-0.40%
Educational and Promotional Expense	0.00%	-0.02%	-0.03%	-0.10%	-0.09%	-0.09%	-0.11%	-0.17%	-0.15%	-0.08%	-0.12%
Loan Servicing Expense	-0.19%	-0.05%	-0.10%	-0.11%	-0.16%	-0.10%	-0.12%	-0.24%	-0.13%	-0.04%	-0.13%
Professional and Outside Services	-0.19%	-0.07%	-0.73%	-0.25%	-0.41%	-0.32%	-0.48%	-0.45%	-0.74%	-0.02%	-0.35%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.04%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.03%	-0.09%	-0.21%	-0.11%	-0.07%	-0.06%	-0.08%	-0.12%	-0.13%	-0.09%	-0.10%
Total Non-Interest Expense	-3.78%	-1.88%	-4.31%	-3.12%	-2.83%	-2.37%	-3.22%	-3.97%	-4.30%	-1.44%	-2.93%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.14%	2.41%	3.82%	3.10%	2.87%	2.90%	3.46%	4.26%	3.56%	3.35%	3.55%
Average Cost of Funds	-0.07%	-0.25%	-0.46%	-0.27%	-0.27%	-0.43%	-0.41%	-0.47%	-0.28%	-1.26%	-0.65%
FTE Employee / \$million of Loans & Share Drafts	2.25	0.90	0.87	0.63	0.49	0.42	0.44	0.41	0.39	0.19	0.37
Compensation & Benefits / FTE Emp.	\$18,036	\$33,067	\$46,961	\$46,844	\$59,125	\$65,321	\$63,452	\$68,327	\$59,226	\$82,991	\$66,153
Compensation & Benefits / \$million Lns. & S.D.s	\$41,035	\$27,932	\$43,646	\$29,486	\$29,563	\$27,401	\$27,134	\$27,907	\$31,857	\$15,757	\$25,004
Operating Expense / Loans & Share Drafts	-6.96%	-5.45%	-9.89%	-6.07%	-6.19%	-4.98%	-5.12%	-5.19%	-6.36%	-2.59%	-4.66%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.47%	0.23%	2.85%	2.21%	2.01%	1.35%	2.03%	2.15%	3.19%	0.33%	1.69%
Net Operating Expense / Loans & Share Drafts	-5.48%	-5.22%	-7.05%	-3.86%	-4.17%	-3.63%	-3.09%	-3.05%	-3.17%	-2.25%	-2.97%
Operating Expense / Operating Revenue	79.10%	90.48%	90.00%	81.63%	83.13%	78.98%	80.85%	81.32%	69.98%	74.14%	78.43%
Total Fixed Assets / Shares & Equity	0.12%	2.09%	2.50%	2.86%	3.21%	2.48%	2.85%	3.88%	3.52%	1.18%	2.71%
Net Loans to Total Shares and Deposits	55.9%	52.2%	46.7%	51.0%	50.8%	51.2%	62.2%	73.5%	50.3%	64.7%	63.1%
Members / FTE Employee	225.45	363.00	366.46	342.16	371.10	301.30	274.88	283.93	340.47	363.17	308.48

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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	0.3%	0.4%	1.2%	1.4%	0.8%	0.7%	1.3%	0.9%	0.7%	0.2%	0.8%
Total Investments	49.1%	61.3%	61.4%	57.8%	59.5%	59.3%	44.0%	29.4%	49.7%	40.8%	42.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.9%	0.6%	1.4%	0.4%	1.5%	2.6%	4.0%	0.0%	1.5%
All Other Unsecured Loans/Lines of Credit	14.9%	3.6%	3.1%	3.8%	2.0%	1.4%	2.7%	1.6%	2.5%	0.2%	1.6%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.1%	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%	0.1%	0.4%	0.0%	0.1%
New Vehicle Loans	10.1%	6.3%	7.3%	6.8%	6.4%	6.3%	8.4%	9.9%	3.9%	0.3%	5.8%
Used Vehicle Loans	24.3%	25.6%	20.4%	16.9%	12.9%	10.6%	11.0%	25.4%	9.3%	1.8%	12.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	1.9%	7.3%	8.2%	14.6%	21.3%	18.4%	19.2%	52.3%	26.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.5%	2.9%	4.7%	2.7%	5.0%	5.2%	5.0%	1.5%	3.8%
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%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Total Loans and Leases	49.3%	35.5%	35.2%	38.2%	35.6%	36.0%	49.9%	63.3%	44.2%	56.2%	52.1%
Less: Allowance for Loan & Lease Losses	-0.4%	-0.1%	-0.8%	-0.5%	-0.3%	-0.4%	-0.5%	-0.5%	-0.8%	-0.2%	-0.4%
Net Loans and Leases	48.9%	35.4%	34.4%	37.7%	35.3%	35.6%	49.4%	62.8%	43.4%	56.0%	51.7%
Total Other Assets	1.7%	2.8%	3.1%	3.1%	4.4%	4.4%	5.4%	6.9%	6.1%	3.0%	5.0%
<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>0.1%</b>	<b>21.2%</b>	<b>13.3%</b>	<b>16.0%</b>	<b>21.3%</b>	<b>18.8%</b>	<b>8.5%</b>	<b>3.2%</b>	<b>2.7%</b>	<b>1.0%</b>	<b>6.5%</b>
Share Drafts	6.6%	0.9%	9.3%	14.9%	13.6%	14.5%	14.4%	18.3%	29.0%	0.5%	13.0%
Regular Shares	78.8%	57.8%	45.0%	41.1%	37.5%	30.1%	36.0%	30.6%	40.9%	77.4%	46.1%
Money Market Shares	0.0%	0.0%	2.8%	6.0%	7.1%	8.1%	9.3%	15.1%	9.5%	0.0%	8.0%
Share Certificates	0.0%	9.5%	13.7%	8.4%	5.4%	13.1%	14.1%	16.0%	5.9%	0.0%	9.2%
IRA/KEOGH Accounts	0.0%	0.0%	2.5%	2.8%	3.7%	3.6%	5.6%	5.0%	2.5%	8.9%	5.6%
All Other Shares	0.0%	0.0%	0.1%	1.7%	1.3%	0.8%	0.4%	0.5%	0.0%	0.0%	0.4%
Non-Member Deposits	2.8%	0.0%	1.8%	0.0%	1.5%	0.0%	0.2%	0.5%	0.0%	0.0%	0.3%
Total Shares and Deposits	88.3%	68.1%	75.3%	74.8%	70.2%	70.3%	80.2%	86.1%	87.8%	86.8%	82.6%
Total Equity	11.6%	10.7%	11.4%	9.2%	8.5%	11.0%	11.3%	10.7%	9.5%	12.2%	10.9%
<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	11.6%	10.7%	11.4%	9.2%	8.5%	11.1%	11.4%	10.8%	10.5%	13.2%	11.3%
Total Equity + Allow. for Loan Loss	12.0%	10.8%	12.2%	9.7%	8.8%	11.4%	11.9%	11.2%	10.3%	12.4%	11.3%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-4.3%	-34.1%	54.2%	-0.2%	-7.7%	-13.6%	-16.7%	-39.3%	0.0%	-1.6%	-1.4%
Total Loans and Leases	9.5%	-30.9%	62.1%	-8.2%	15.9%	11.9%	-20.6%	-3.1%	0.0%	5.3%	9.4%
<b>TOTAL ASSETS</b>	<b>2.8%</b>	<b>-33.2%</b>	<b>55.9%</b>	<b>-4.7%</b>	<b>0.7%</b>	<b>-4.7%</b>	<b>-18.6%</b>	<b>-17.1%</b>	<b>0.0%</b>	<b>2.5%</b>	<b>4.4%</b>
Total Liabilities	0.0%	-14.0%	21.0%	21.8%	-12.0%	-11.8%	36.1%	-7.9%	0.0%	184.3%	9.3%
Total Shares and Deposits	1.8%	-39.0%	68.0%	-8.7%	4.5%	-4.2%	-22.1%	-17.7%	0.0%	1.9%	4.2%
Equity Capital	8.8%	-25.3%	33.9%	-8.7%	5.3%	5.8%	-20.7%	-14.8%	0.0%	0.2%	3.3%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>2.8%</b>	<b>-33.2%</b>	<b>55.9%</b>	<b>-4.7%</b>	<b>0.7%</b>	<b>-4.7%</b>	<b>-18.6%</b>	<b>-17.1%</b>	<b>0.0%</b>	<b>2.5%</b>	<b>4.4%</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	0.59%	0.47%	4.03%	1.93%	0.93%	1.47%	0.64%	0.69%	0.22%	0.27%	0.62%
Delinquent Loans / Total Capital	2.4%	1.5%	11.6%	7.6%	3.8%	4.6%	2.7%	3.9%	1.0%	1.2%	2.8%
Delinquent Loans + OREO / Net Loans + OREO	0.6%	0.5%	4.1%	1.9%	1.1%	1.6%	1.0%	0.8%	0.5%	1.1%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	23.1%	0.0%	23.7%	24.3%	12.8%	51.3%	24.1%	12.5%	3.3%	38.9%	23.5%
Allowance for Loan Losses/Net Loans	0.83%	0.34%	2.43%	1.28%	0.87%	1.13%	1.09%	0.78%	1.79%	0.27%	0.81%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$9	\$86	\$95	\$111	\$215	\$325	\$945	\$503	\$1,351	\$261
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$0	\$18	\$23	\$12	\$213	\$78	\$111	\$17	\$349	\$60
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$8	\$8	\$5	\$13	\$25	\$23	\$0	\$511	\$21
Total Delinquent Loans (\$000s)	\$3	\$9	\$113	\$125	\$128	\$441	\$428	\$1,079	\$520	\$2,211	\$341
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	1.63%	0.00%	0.35%	0.22%	0.34%	0.56%	0.20%	0.00%	0.39%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.39%	0.00%	0.65%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.82%	0.97%	0.00%	2.43%
New Vehicle Loans	0.00%	0.00%	1.21%	0.25%	0.67%	0.33%	0.35%	0.20%	0.05%	0.00%	0.29%
Used Vehicle Loans	0.56%	0.65%	1.97%	3.30%	0.80%	0.77%	1.09%	0.71%	0.21%	0.27%	0.81%
1st Mortgage Fixed	0.00%	0.00%	23.04%	1.59%	0.71%	4.05%	0.40%	0.17%	0.19%	0.14%	0.34%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.43%	0.00%	0.00%	0.27%	0.43%	0.00%	0.02%	0.15%
Other RE Fixed	0.00%	0.00%	15.68%	0.00%	1.49%	0.47%	0.16%	0.55%	0.00%	0.00%	0.63%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.71%	0.28%	1.29%	0.00%	0.45%
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%	1.08%	0.33%	0.66%	0.36%	0.20%	0.00%	0.40%
Total 1st Mortgage Loans	0.00%	0.00%	13.38%	1.12%	0.46%	1.83%	0.34%	0.28%	0.14%	0.10%	0.27%
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)	0.06%	0.05%	0.77%	0.19%	0.35%	0.18%	0.42%	0.51%	1.09%	0.06%	0.37%
Recoveries / Charge-Offs	91.67%	66.67%	22.22%	46.67%	33.33%	27.14%	15.49%	17.44%	19.71%	5.88%	18.77%
Expected Charge-Offs / Net Loans	0.18%	0.03%	0.99%	0.41%	0.37%	0.74%	0.33%	0.28%	0.80%	0.25%	0.35%
Provision for Loan Losses/Net Charge-Offs	300.0%	450.0%	223.5%	148.2%	168.6%	226.5%	114.2%	105.3%	19.7%	-282.9%	79.9%
Prov. for Loan Losses/Expected Charge-Offs	105.3%	766.0%	176.8%	70.3%	162.2%	56.9%	145.5%	192.8%	27.4%	-68.7%	84.7%
Bankruptcies / Net Loans	0.00%	0.00%	1.15%	0.20%	0.67%	0.99%	0.55%	0.60%	1.65%	0.00%	0.50%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$3	\$24	\$23	\$67	\$72	\$348	\$901	\$2,320	\$521	\$237
Total Amount of Recoveries (\$000s)	\$4	\$2	\$5	\$11	\$22	\$19	\$54	\$157	\$457	\$31	\$45
Net Charge Offs (\$000s)	\$0	\$1	\$19	\$12	\$44	\$52	\$294	\$744	\$1,863	\$491	\$193
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.32%	-0.09%	0.69%	0.31%	0.36%	1.18%	1.20%	0.00%	0.83%
STS Loans	0.00%	0.00%	0.00%	0.00%	4.17%	0.00%	0.00%	0.00%	2.90%	0.00%	1.88%
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%	0.00%	0.87%	0.00%	-0.01%	0.03%	0.11%	0.24%	0.00%	0.00%	0.15%
Used Vehicle Loans	0.25%	0.09%	0.39%	0.19%	0.24%	0.09%	0.84%	0.49%	1.13%	0.17%	0.52%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.28%	0.33%	0.04%	0.02%	1.16%	0.03%	0.11%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.05%	0.00%	0.07%	0.00%	0.00%	-0.01%	0.01%
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%	-1.45%	0.09%	-2.02%	-0.38%	-0.26%	-91733.33%	-0.60%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	-0.01%	0.05%	0.36%	0.21%	0.51%	0.00%	0.24%
Number of Credit Unions in Each Peer Group:	4	3	7	6	11	5	7	6	1	1	51

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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%	12.01%	1.58%	14.94%	25.11%	5.56%	1.14%	0.90%	0.44%	1.70%	3.17%
Credit Unions - Deposits in and Loans to	0.00%	18.02%	0.00%	2.67%	7.63%	1.07%	0.00%	0.47%	0.00%	0.00%	0.74%
Total Investments in Corporate Credit Unions*	69.71%	31.47%	75.05%	92.00%	56.16%	33.58%	48.22%	25.82%	0.42%	0.00%	23.36%
Marketable Securities	0.00%	198.20%	113.55%	165.72%	330.54%	175.21%	168.72%	53.81%	322.52%	187.72%	167.72%
All Other Investments	235.92%	283.06%	317.21%	340.92%	266.03%	316.51%	156.07%	168.98%	57.16%	61.91%	144.73%
<b>Total Investments</b>	<b>423.50%</b>	<b>574.77%</b>	<b>539.91%</b>	<b>627.94%</b>	<b>699.39%</b>	<b>534.78%</b>	<b>386.73%</b>	<b>271.91%</b>	<b>474.45%</b>	<b>309.93%</b>	<b>376.02%</b>
Unsecured Loans	128.74%	34.17%	35.05%	46.98%	39.94%	15.66%	36.78%	39.15%	61.68%	1.92%	27.57%
Vehicle Loans	296.31%	298.92%	243.51%	257.93%	226.66%	152.60%	170.54%	326.51%	125.26%	16.09%	163.58%
New Vehicle Loans	86.99%	59.04%	63.95%	73.67%	74.78%	57.15%	73.82%	91.52%	36.93%	2.34%	51.55%
Used Vehicle Loans	209.32%	239.88%	179.56%	184.26%	151.89%	95.45%	96.72%	234.99%	88.33%	13.75%	112.04%
Total Real Estate	0.00%	0.00%	30.26%	110.24%	151.47%	155.91%	231.64%	217.65%	231.11%	408.95%	267.96%
1st Mortgage	0.00%	0.00%	17.05%	79.26%	96.55%	131.80%	187.35%	170.00%	183.20%	397.38%	234.24%
1st Mortgage Fxd	0.00%	0.00%	9.90%	47.08%	62.32%	59.66%	103.99%	93.89%	134.45%	259.09%	144.36%
1st Mortgage Adj	0.00%	0.00%	7.14%	32.18%	34.23%	72.14%	83.36%	76.11%	48.75%	138.29%	89.88%
2nd Mortgage	0.00%	0.00%	13.20%	31.00%	54.93%	24.10%	44.29%	47.65%	47.91%	11.57%	33.72%
Closed-End Fxd	0.00%	0.00%	4.75%	22.13%	20.36%	20.48%	6.84%	17.25%	29.61%	2.79%	12.35%
Closed-End Adj	0.00%	0.00%	0.00%	0.75%	0.00%	0.84%	1.65%	0.02%	2.01%	1.21%	0.92%
Open-End Adj	0.00%	0.00%	2.20%	7.75%	10.30%	2.00%	32.30%	26.88%	16.21%	7.44%	17.33%
Open-End Fxd	0.00%	0.00%	6.25%	0.37%	24.26%	0.78%	3.49%	3.50%	0.07%	0.13%	3.12%
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>425.05%</b>	<b>333.09%</b>	<b>309.50%</b>	<b>415.15%</b>	<b>418.57%</b>	<b>324.16%</b>	<b>438.97%</b>	<b>585.40%</b>	<b>422.13%</b>	<b>426.96%</b>	<b>460.07%</b>
Indirect Loans	0.00%	0.00%	0.00%	0.00%	50.01%	62.00%	19.56%	197.43%	54.86%	0.00%	67.47%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	22.06%	40.63%	11.47%	60.47%	43.80%	0.00%	41.25%
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%	0.00%	7.73%	12.52%	3.80%	52.39%	20.24%	14.76%
<b>Total Mortgage Exposure**</b>	<b>0.00%</b>	<b>0.00%</b>	<b>30.26%</b>	<b>110.24%</b>	<b>153.42%</b>	<b>155.91%</b>	<b>281.17%</b>	<b>232.53%</b>	<b>506.78%</b>	<b>573.04%</b>	<b>356.40%</b>
Total Real Estate	0.00%	0.00%	30.26%	110.24%	151.47%	155.91%	231.64%	217.65%	231.11%	408.95%	267.96%
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%	0.00%	1.95%	0.00%	49.53%	14.88%	275.67%	164.09%	88.43%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	1.95%	0.00%	49.53%	14.88%	266.33%	164.09%	87.60%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.34%	0.00%	0.84%



