

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	0.80%	1.08%	1.04%	1.12%	1.07%	1.19%	1.40%	2.30%	1.62%	1.76%	1.54%
Loan Yield	5.80%	5.94%	3.31%	5.06%	2.73%	4.75%	5.06%	9.43%	4.26%	4.17%	4.72%
Net Loan Yield After NCOs	5.39%	5.18%	2.93%	4.68%	2.52%	4.36%	4.72%	9.14%	3.84%	3.72%	4.31%
Asset Yield	2.85%	3.13%	1.96%	2.29%	1.80%	2.62%	3.19%	6.80%	3.32%	3.37%	3.43%
Cost of Funds	-0.16%	-0.23%	-0.16%	-0.19%	-0.22%	-0.24%	-0.32%	-1.06%	-0.51%	-0.68%	-0.57%
Gross Spread	2.69%	2.90%	1.80%	2.11%	1.57%	2.39%	2.87%	5.74%	2.81%	2.69%	2.86%
Provision Expense	-0.27%	-0.35%	-0.12%	-0.13%	-0.12%	-0.21%	-0.20%	-0.74%	-0.31%	-0.28%	-0.30%
Net Spread after Provision Expense	2.42%	2.55%	1.68%	1.97%	1.45%	2.18%	2.67%	5.00%	2.51%	2.40%	2.56%
Total Non-Interest Income	0.27%	0.39%	0.37%	0.52%	0.45%	0.85%	1.05%	3.00%	1.26%	1.12%	1.20%
Total Non-Interest Expense	-2.88%	-2.68%	-1.78%	-2.21%	-1.62%	-2.61%	-3.17%	-5.94%	-3.11%	-2.53%	-2.89%
Net Operating Expense	-2.61%	-2.29%	-1.41%	-1.70%	-1.17%	-1.76%	-2.12%	-2.94%	-1.85%	-1.41%	-1.69%
Non-Operating Gains (Losses)	0.17%	0.01%	0.00%	0.01%	0.01%	0.00%	0.04%	0.00%	0.02%	-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	-0.02%	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)	-0.04%	0.27%	0.27%	0.29%	0.29%	0.42%	0.58%	2.06%	0.67%	0.99%	0.88%
Net Charge-Offs	-0.17%	-0.32%	-0.16%	-0.12%	-0.10%	-0.16%	-0.18%	-0.19%	-0.28%	-0.32%	-0.25%
ROA (with Net Charge-offs)	0.06%	0.30%	0.23%	0.30%	0.31%	0.47%	0.60%	2.61%	0.70%	0.96%	0.92%
ROA with Provision for LL - W/O NCUSIF Expense	-0.02%	0.27%	0.27%	0.29%	0.29%	0.42%	0.58%	2.06%	0.67%	0.99%	0.88%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.08%	0.30%	0.23%	0.30%	0.31%	0.47%	0.60%	2.62%	0.70%	0.96%	0.92%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.36%	-1.44%	-0.91%	-1.08%	-0.74%	-1.22%	-1.52%	-3.19%	-1.58%	-1.27%	-1.45%
Travel and Conference Expense	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.02%	-0.03%	-0.04%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.25%	-0.15%	-0.09%	-0.13%	-0.10%	-0.19%	-0.22%	-0.33%	-0.21%	-0.16%	-0.18%
Office Operations Expense	-0.72%	-0.69%	-0.40%	-0.49%	-0.34%	-0.52%	-0.57%	-1.14%	-0.58%	-0.45%	-0.54%
Educational and Promotional Expense	0.00%	-0.01%	-0.02%	-0.03%	-0.04%	-0.06%	-0.10%	-0.18%	-0.11%	-0.12%	-0.11%
Loan Servicing Expense	-0.08%	-0.12%	-0.09%	-0.15%	-0.13%	-0.20%	-0.29%	-0.53%	-0.27%	-0.23%	-0.25%
Professional and Outside Services	-0.19%	-0.14%	-0.18%	-0.25%	-0.21%	-0.33%	-0.35%	-0.43%	-0.25%	-0.20%	-0.26%
Member Insurance	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.13%	-0.05%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.10%	-0.07%	-0.06%	-0.04%	-0.04%	-0.05%	-0.05%	-0.08%	-0.05%	-0.06%	-0.06%
Total Non-Interest Expense	-2.88%	-2.68%	-1.78%	-2.21%	-1.62%	-2.61%	-3.17%	-5.94%	-3.11%	-2.53%	-2.89%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.06%	3.22%	1.87%	2.39%	1.71%	2.69%	3.36%	6.54%	3.56%	3.55%	3.54%
Average Cost of Funds	-0.20%	-0.30%	-0.20%	-0.27%	-0.26%	-0.31%	-0.40%	-1.11%	-0.57%	-0.79%	-0.66%
FTE Employee / \$million of Loans & Share Drafts	2.30	1.05	0.84	0.59	0.40	0.42	0.36	0.31	0.25	0.22	0.28
Compensation & Benefits / FTE Emp.	\$15,962	\$31,196	\$6,493	\$49,095	-\$26,183	\$51,540	\$65,730	\$99,372	\$74,995	\$72,654	\$70,736
Compensation & Benefits / \$million Lns. & S.D.s	\$34,180	\$32,249	\$19,555	\$28,696	\$14,351	\$21,852	\$23,834	\$36,997	\$18,814	\$15,938	\$19,829
Operating Expense / Loans & Share Drafts	-7.24%	-6.00%	-3.81%	-5.90%	-3.12%	-4.68%	-4.96%	-6.97%	-3.69%	-3.17%	-3.94%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.70%	0.88%	0.77%	1.38%	0.85%	1.52%	1.63%	3.33%	1.49%	1.41%	1.63%
Net Operating Expense / Loans & Share Drafts	-6.54%	-5.12%	-3.05%	-4.53%	-2.28%	-3.16%	-3.32%	-3.64%	-2.20%	-1.76%	-2.31%
Operating Expense / Operating Revenue	97.49%	82.22%	81.11%	85.37%	71.83%	81.57%	82.58%	78.04%	78.91%	71.63%	74.74%
Total Fixed Assets / Shares & Equity	0.22%	0.16%	1.01%	1.02%	1.85%	2.19%	2.58%	2.50%	1.90%	1.72%	1.96%
Net Loans to Total Shares and Deposits	48.5%	57.6%	47.2%	45.0%	47.8%	57.0%	66.9%	85.8%	79.7%	84.3%	77.4%
Members / FTE Employee	442.17	409.17	375.96	473.74	448.57	418.65	399.37	406.17	369.08	413.08	408.13

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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%	0.3%	0.6%	0.8%	0.8%	0.9%	0.7%	0.8%	0.6%	0.5%	0.6%
Total Investments	58.7%	54.3%	66.2%	66.0%	62.9%	53.8%	42.4%	22.4%	24.3%	26.6%	32.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.5%	2.2%	1.7%	1.7%	2.4%	2.4%	4.3%	4.1%	6.0%	4.5%
All Other Unsecured Loans/Lines of Credit	19.3%	13.1%	6.4%	4.4%	3.9%	3.6%	2.6%	3.3%	2.8%	3.9%	3.6%
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	0.4%	0.0%	0.0%	0.1%	0.4%	0.8%	1.7%	1.5%	0.9%	0.2%	0.7%
New Vehicle Loans	8.8%	12.3%	7.5%	6.1%	5.7%	6.3%	7.0%	12.0%	10.6%	7.5%	8.3%
Used Vehicle Loans	11.2%	15.3%	9.3%	7.7%	7.4%	10.5%	11.5%	14.7%	17.6%	13.7%	13.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.8%	3.0%	6.5%	9.0%	11.9%	18.9%	24.8%	23.2%	28.4%	23.0%
Total Other Real Estate Loans/Lines of Credit	0.5%	1.8%	3.6%	4.6%	5.6%	6.1%	8.0%	8.6%	10.2%	10.0%	8.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.2%	0.0%	0.0%	0.5%
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%	0.1%	0.1%	0.1%
Total Loans and Leases	40.2%	44.9%	32.1%	31.1%	33.7%	41.7%	52.1%	72.5%	69.5%	69.8%	62.8%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.7%	-0.3%	-0.2%	-0.3%	-0.3%	-0.4%	-0.5%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	39.1%	44.1%	31.8%	30.8%	33.4%	41.5%	51.7%	72.0%	69.0%	69.3%	62.4%
Total Other Assets	1.9%	1.2%	1.3%	2.4%	2.8%	3.8%	5.2%	4.8%	6.1%	3.6%	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>	<b>2.7%</b>	<b>8.1%</b>	<b>20.0%</b>	<b>20.2%</b>	<b>19.8%</b>	<b>16.9%</b>	<b>11.7%</b>	<b>5.5%</b>	<b>3.3%</b>	<b>5.2%</b>	<b>8.0%</b>
Share Drafts	0.0%	2.8%	5.4%	7.1%	9.0%	13.1%	13.9%	15.0%	15.9%	10.4%	12.1%
Regular Shares	80.4%	65.8%	54.2%	51.4%	46.1%	42.8%	34.8%	26.6%	28.7%	22.9%	29.3%
Money Market Shares	0.0%	0.9%	0.3%	2.1%	3.5%	5.4%	12.4%	14.4%	18.2%	21.6%	16.1%
Share Certificates	0.8%	6.3%	4.2%	5.0%	6.2%	7.2%	9.6%	21.3%	17.7%	18.0%	15.7%
IRA/KEOGH Accounts	1.0%	1.3%	2.4%	2.6%	4.8%	4.4%	6.0%	6.5%	6.4%	8.6%	7.0%
All Other Shares	0.5%	0.2%	1.1%	1.0%	0.6%	0.2%	1.0%	0.6%	0.1%	1.2%	0.8%
Non-Member Deposits	0.2%	0.7%	0.4%	0.0%	0.4%	0.2%	0.2%	0.0%	0.4%	0.1%	0.1%
Total Shares and Deposits	82.8%	77.8%	68.0%	69.1%	70.5%	73.3%	77.9%	84.4%	87.2%	82.8%	81.1%
Total Equity	14.5%	14.0%	11.9%	10.8%	9.6%	9.9%	10.4%	10.1%	9.5%	12.0%	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	14.5%	14.1%	12.0%	10.8%	9.8%	10.2%	10.9%	10.5%	10.3%	12.3%	11.3%
Total Equity + Allow. for Loan Loss	15.6%	14.8%	12.3%	11.0%	9.9%	10.1%	10.8%	10.6%	10.0%	12.5%	11.4%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-26.4%	-23.5%	4.4%	-11.8%	-1.3%	3.2%	6.9%	97.2%	-20.1%	-7.1%	2.0%
Total Loans and Leases	-40.7%	-8.5%	4.6%	-9.7%	6.9%	6.3%	8.2%	294.4%	-8.2%	-13.7%	10.0%
<b>TOTAL ASSETS</b>	<b>-32.2%</b>	<b>-17.9%</b>	<b>4.5%</b>	<b>-11.0%</b>	<b>1.6%</b>	<b>4.5%</b>	<b>7.6%</b>	<b>220.5%</b>	<b>-11.2%</b>	<b>-12.5%</b>	<b>7.0%</b>
Total Liabilities	-31.5%	-54.6%	13.2%	-6.5%	4.1%	10.5%	37.9%	325.9%	199.6%	39.4%	38.1%
Total Shares and Deposits	-31.8%	-14.6%	2.2%	-12.6%	1.0%	3.1%	4.1%	220.7%	-13.6%	-15.3%	4.6%
Equity Capital	-34.6%	-3.4%	3.8%	-8.6%	1.4%	4.8%	5.8%	179.8%	-15.0%	-8.5%	6.3%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-32.2%</b>	<b>-17.9%</b>	<b>4.5%</b>	<b>-11.0%</b>	<b>1.6%</b>	<b>4.5%</b>	<b>7.6%</b>	<b>220.5%</b>	<b>-11.2%</b>	<b>-12.5%</b>	<b>7.0%</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	2.85%	2.04%	1.54%	1.46%	1.29%	0.98%	0.95%	0.22%	0.56%	0.54%	0.58%
Delinquent Loans / Total Capital	7.4%	6.2%	4.0%	4.1%	4.4%	4.0%	4.6%	1.5%	3.9%	3.0%	3.2%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	2.2%	1.6%	1.6%	1.4%	1.0%	1.1%	0.3%	0.6%	0.6%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	32.6%	37.1%	45.8%	40.4%	28.8%	33.6%	42.1%	12.7%	27.5%	29.5%	30.7%
Allowance for Loan Losses/Net Loans	2.71%	1.66%	0.95%	0.81%	0.83%	0.66%	0.76%	0.75%	0.67%	0.74%	0.74%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$20	\$24	\$48	\$130	\$230	\$442	\$937	\$1,725	\$6,788	\$342
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$9	\$15	\$18	\$25	\$66	\$219	\$107	\$363	\$1,235	\$81
Loans 12 months and over Delinquent (\$000s)	\$1	\$3	\$5	\$14	\$27	\$50	\$103	\$29	\$292	\$1,606	\$71
Total Delinquent Loans (\$000s)	\$9	\$32	\$45	\$80	\$182	\$347	\$763	\$1,073	\$2,380	\$9,630	\$494
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.66%	0.37%	0.49%	0.38%	0.51%	0.34%	0.07%	0.54%	0.50%	0.42%
STS Loans	40.00%	0.62%	0.78%	3.56%	3.83%	1.01%	4.40%	5.45%	0.00%	0.00%	2.43%
Non-Federally Guaranteed Student Loans	5.00%	0.00%	0.00%	0.00%	0.70%	1.78%	1.22%	0.73%	2.14%	1.52%	1.26%
New Vehicle Loans	1.70%	1.43%	0.85%	0.53%	0.54%	0.50%	0.28%	0.07%	0.17%	0.24%	0.24%
Used Vehicle Loans	1.95%	1.74%	1.28%	1.57%	0.99%	0.81%	0.58%	0.22%	0.47%	0.36%	0.45%
1st Mortgage Fixed	0.00%	1.24%	0.64%	1.78%	2.15%	1.25%	1.04%	0.33%	0.47%	0.53%	0.63%
1st Mortgage Adj	0.00%	0.00%	39.53%	0.00%	1.14%	0.43%	1.24%	0.56%	0.77%	0.69%	0.75%
Other RE Fixed	34.93%	0.00%	2.51%	1.59%	1.34%	1.03%	0.75%	1.30%	0.81%	0.59%	0.80%
Other RE Adj	0.00%	0.00%	0.00%	0.37%	1.18%	0.81%	0.82%	0.44%	0.58%	0.46%	0.53%
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%	0.57%	0.63%	0.42%	0.27%	0.39%	0.33%	0.37%
Total 1st Mortgage Loans	0.00%	0.96%	2.21%	1.67%	2.04%	1.02%	1.09%	0.39%	0.52%	0.56%	0.65%
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)	0.42%	0.76%	0.38%	0.39%	0.21%	0.39%	0.34%	0.29%	0.41%	0.45%	0.41%
Recoveries / Charge-Offs	24.19%	12.41%	21.78%	21.08%	19.12%	18.46%	18.67%	24.75%	17.59%	16.68%	17.79%
Expected Charge-Offs / Net Loans	0.73%	0.73%	0.38%	0.65%	0.30%	0.47%	0.41%	0.13%	0.29%	0.28%	0.30%
Provision for Loan Losses/Net Charge-Offs	157.4%	109.2%	75.3%	112.4%	123.4%	127.4%	113.5%	395.5%	109.8%	91.0%	118.7%
Prov. for Loan Losses/Expected Charge-Offs	92.7%	116.3%	75.3%	67.3%	87.9%	106.8%	95.6%	856.7%	157.1%	148.3%	162.9%
Bankruptcies / Net Loans	0.00%	0.49%	0.31%	0.57%	0.46%	0.67%	0.41%	0.20%	0.37%	0.45%	0.42%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$14	\$24	\$28	\$71	\$176	\$318	\$914	\$2,221	\$10,230	\$404
Total Amount of Recoveries (\$000s)	\$0	\$2	\$5	\$6	\$14	\$32	\$59	\$226	\$391	\$1,706	\$72
Net Charge Offs (\$000s)	\$1	\$12	\$19	\$22	\$57	\$143	\$259	\$688	\$1,831	\$8,524	\$332
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.10%	0.45%	0.44%	0.34%	0.70%	0.73%	0.72%	1.03%	1.16%	0.98%
STS Loans	9.36%	2.47%	8.39%	4.61%	7.25%	8.21%	10.00%	14.48%	29.09%	9.55%	7.48%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%	0.07%	0.01%	0.26%	0.08%	0.11%
New Vehicle Loans	0.20%	0.00%	0.07%	0.14%	0.10%	0.08%	0.30%	0.19%	0.26%	0.28%	0.23%
Used Vehicle Loans	0.00%	0.51%	0.21%	0.18%	0.22%	0.36%	0.51%	0.54%	0.43%	0.46%	0.44%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.04%	-0.01%	0.02%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.13%	0.10%	0.07%	0.08%	0.02%	0.06%	0.17%	0.06%	0.07%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.59%	0.00%	0.00%
All Other Loans	0.00%	0.00%	-80.70%	-34.46%	-3.16%	-0.79%	-0.21%	-0.24%	-0.23%	-0.41%	-0.42%
Indirect Loans	0.00%	0.00%	0.00%	-0.04%	0.52%	0.18%	0.35%	0.36%	0.31%	0.30%	0.31%
Number of Credit Unions in Each Peer Group:	43	37	53	65	61	51	33	12	9	9	373

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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	9.55%	3.81%	14.59%	26.21%	28.20%	9.76%	5.01%	0.73%	0.40%	0.29%	3.53%
Credit Unions - Deposits in and Loans to	0.00%	4.63%	4.97%	8.20%	7.71%	2.34%	1.53%	0.47%	0.35%	0.00%	1.02%
Total Investments in Corporate Credit Unions*	56.34%	55.30%	59.04%	49.96%	50.67%	47.89%	43.24%	36.32%	13.93%	5.88%	21.83%
Marketable Securities	15.43%	56.05%	167.82%	201.31%	227.07%	212.50%	169.51%	75.62%	172.21%	131.71%	143.06%
All Other Investments	192.83%	209.54%	287.49%	304.70%	299.42%	238.49%	158.24%	81.90%	22.85%	9.64%	76.91%
<b>Total Investments</b>	<b>404.44%</b>	<b>386.00%</b>	<b>550.73%</b>	<b>610.19%</b>	<b>641.05%</b>	<b>527.96%</b>	<b>389.13%</b>	<b>213.52%</b>	<b>236.65%</b>	<b>215.80%</b>	<b>290.18%</b>
Unsecured Loans	132.93%	103.83%	71.04%	56.23%	57.06%	59.02%	45.59%	72.73%	67.50%	79.71%	71.03%
Vehicle Loans	137.74%	195.83%	139.86%	127.05%	133.52%	165.11%	169.78%	254.37%	273.83%	172.29%	190.89%
New Vehicle Loans	60.59%	87.20%	62.41%	56.35%	58.33%	62.12%	64.36%	114.43%	102.95%	61.21%	73.57%
Used Vehicle Loans	77.15%	108.63%	77.46%	70.70%	75.19%	102.99%	105.42%	139.95%	170.88%	111.08%	117.32%
Total Real Estate	3.13%	18.26%	55.59%	102.50%	148.04%	177.00%	246.83%	318.17%	325.38%	311.97%	281.77%
1st Mortgage	0.00%	5.69%	25.33%	59.83%	91.48%	116.73%	173.63%	236.27%	225.75%	230.43%	203.60%
1st Mortgage Fxd	0.00%	4.41%	24.31%	56.24%	77.04%	87.32%	130.62%	96.92%	183.92%	180.46%	146.61%
1st Mortgage Adj	0.00%	1.28%	1.03%	3.59%	9.88%	33.18%	49.71%	32.04%	41.83%	49.97%	41.67%
2nd Mortgage	3.13%	12.57%	28.68%	42.67%	53.12%	59.52%	72.93%	36.71%	99.63%	81.54%	71.15%
Closed-End Fxd	3.13%	12.16%	20.85%	37.00%	40.82%	40.18%	46.35%	14.78%	49.37%	34.96%	34.95%
Closed-End Adj	0.00%	0.41%	0.06%	0.43%	0.49%	0.35%	3.93%	3.96%	1.52%	2.47%	2.41%
Open-End Adj	0.00%	0.00%	6.06%	2.87%	11.69%	17.33%	22.41%	17.85%	48.75%	42.23%	32.61%
Open-End Fxd	0.00%	0.00%	1.70%	2.36%	0.12%	1.66%	0.24%	0.12%	0.00%	1.89%	1.18%
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%	0.08%	0.00%	30.63%	0.00%	0.00%	4.59%
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>276.91%</b>	<b>318.80%</b>	<b>267.05%</b>	<b>286.99%</b>	<b>343.42%</b>	<b>409.44%</b>	<b>478.21%</b>	<b>690.50%</b>	<b>675.68%</b>	<b>566.60%</b>	<b>555.13%</b>
Indirect Loans	0.00%	0.00%	0.00%	1.86%	15.29%	70.16%	85.20%	54.64%	183.59%	104.35%	92.61%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	1.47%	11.45%	42.49%	50.18%	21.48%	67.05%	60.57%	48.52%
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	2.92%	0.00%	0.22%	1.02%	4.57%	13.91%	23.91%	7.86%	38.88%	3.63%	10.48%
<b>Total Mortgage Exposure**</b>	<b>5.04%</b>	<b>18.26%</b>	<b>55.96%</b>	<b>104.67%</b>	<b>154.25%</b>	<b>199.40%</b>	<b>292.50%</b>	<b>364.78%</b>	<b>404.66%</b>	<b>373.53%</b>	<b>333.65%</b>
Total Real Estate	3.13%	18.26%	55.59%	102.50%	148.04%	177.00%	246.83%	318.17%	325.38%	311.97%	281.77%
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	1.91%	0.00%	0.37%	2.17%	6.21%	22.40%	45.67%	46.62%	79.28%	61.56%	51.88%
Federal Agency Securities (Mtg Backed)	1.91%	0.00%	0.37%	2.17%	6.21%	22.38%	45.67%	44.06%	79.28%	60.62%	51.03%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	2.56%	0.00%	0.94%	0.85%



