

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	0.38%	2.13%	4.34%	1.06%	0.94%	1.24%	1.27%	1.13%	1.91%	1.21%	1.30%
Loan Yield	5.22%	6.73%	14.39%	4.69%	1.73%	3.11%	5.26%	4.31%	6.42%	4.54%	4.70%
Net Loan Yield After NCOs	4.85%	6.55%	14.38%	4.62%	1.64%	2.97%	4.97%	4.16%	5.75%	4.14%	4.36%
Asset Yield	2.65%	4.75%	12.02%	2.92%	1.47%	2.43%	3.87%	3.46%	5.17%	3.76%	3.81%
Cost of Funds	-0.13%	-0.32%	-2.66%	-0.21%	-0.11%	-0.21%	-0.44%	-0.55%	-0.69%	-0.69%	-0.64%
Gross Spread	2.52%	4.43%	9.36%	2.71%	1.36%	2.22%	3.43%	2.91%	4.48%	3.07%	3.17%
Provision Expense	-0.23%	-0.34%	-0.24%	-0.04%	-0.08%	-0.08%	-0.26%	-0.18%	-0.40%	-0.29%	-0.25%
Net Spread after Provision Expense	2.29%	4.09%	9.11%	2.68%	1.29%	2.14%	3.17%	2.73%	4.08%	2.78%	2.92%
Total Non-Interest Income	0.40%	0.64%	3.73%	0.61%	0.43%	0.73%	1.36%	1.14%	1.66%	1.52%	1.41%
Total Non-Interest Expense	-2.73%	-4.34%	-7.65%	-2.65%	-1.45%	-2.39%	-3.78%	-3.00%	-4.75%	-3.01%	-3.18%
Net Operating Expense	-2.33%	-3.70%	-3.92%	-2.04%	-1.02%	-1.66%	-2.43%	-1.86%	-3.10%	-1.49%	-1.77%
Non-Operating Gains (Losses)	0.29%	0.01%	0.02%	0.00%	0.01%	0.01%	0.00%	0.05%	0.05%	0.01%	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	0.00%	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)	0.25%	0.40%	5.22%	0.64%	0.27%	0.48%	0.75%	0.91%	1.03%	1.29%	1.17%
Net Charge-Offs	-0.17%	-0.11%	0.00%	-0.03%	-0.06%	-0.10%	-0.19%	-0.11%	-0.50%	-0.31%	-0.26%
ROA (with Net Charge-offs)	0.31%	0.63%	5.45%	0.64%	0.29%	0.47%	0.81%	0.98%	0.92%	1.26%	1.16%
ROA with Provision for LL - W/O NCUSIF Expense	0.25%	0.40%	5.22%	0.64%	0.27%	0.48%	0.75%	0.92%	1.03%	1.29%	1.17%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.31%	0.63%	5.45%	0.64%	0.29%	0.47%	0.81%	0.99%	0.93%	1.26%	1.16%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.48%	-2.25%	-4.01%	-1.32%	-0.72%	-1.22%	-2.02%	-1.57%	-2.79%	-1.51%	-1.65%
Travel and Conference Expense	-0.03%	-0.06%	-0.09%	-0.03%	-0.02%	-0.03%	-0.05%	-0.04%	-0.07%	-0.03%	-0.03%
Office Occupancy Expense	-0.09%	-0.48%	-0.53%	-0.17%	-0.09%	-0.16%	-0.25%	-0.21%	-0.28%	-0.18%	-0.20%
Office Operations Expense	-0.73%	-0.59%	-1.67%	-0.48%	-0.25%	-0.47%	-0.60%	-0.68%	-0.62%	-0.48%	-0.54%
Educational and Promotional Expense	-0.06%	-0.05%	-0.49%	-0.05%	-0.04%	-0.07%	-0.12%	-0.14%	-0.17%	-0.14%	-0.14%
Loan Servicing Expense	-0.10%	-0.32%	-0.55%	-0.14%	-0.09%	-0.12%	-0.26%	-0.21%	-0.24%	-0.39%	-0.32%
Professional and Outside Services	-0.09%	-0.40%	-0.15%	-0.36%	-0.18%	-0.26%	-0.38%	-0.11%	-0.45%	-0.19%	-0.21%
Member Insurance	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.04%	-0.04%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.08%	-0.14%	-0.14%	-0.08%	-0.05%	-0.05%	-0.10%	-0.05%	-0.11%	-0.08%	-0.08%
Total Non-Interest Expense	-2.73%	-4.34%	-7.65%	-2.65%	-1.45%	-2.39%	-3.78%	-3.00%	-4.75%	-3.01%	-3.18%
<b>Other Performance Ratios</b>											
Earning Asset Yield	2.42%	4.45%	9.60%	3.05%	1.32%	2.34%	3.90%	3.44%	5.35%	4.08%	3.95%
Average Cost of Funds	-0.14%	-0.34%	-2.37%	-0.28%	-0.11%	-0.23%	-0.50%	-0.59%	-0.76%	-0.81%	-0.72%
FTE Employee / \$million of Loans & Share Drafts	2.23	0.64	0.43	0.49	0.33	0.33	0.36	0.30	0.38	0.23	0.26
Compensation & Benefits / FTE Emp.	-\$2,039	\$47,269	\$103,913	\$44,045	-\$48,166	\$34,278	\$63,814	\$50,121	\$81,381	\$73,038	\$69,460
Compensation & Benefits / \$million Lns. & S.D.s	\$25,500	\$34,590	\$49,655	\$21,195	\$10,482	\$14,736	\$24,295	\$17,242	\$31,612	\$17,684	\$18,529
Operating Expense / Loans & Share Drafts	-4.62%	-6.60%	-10.12%	-4.25%	-2.14%	-2.89%	-4.55%	-3.30%	-5.38%	-3.52%	-3.57%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.62%	0.87%	3.63%	0.98%	0.61%	0.88%	1.63%	1.27%	1.87%	1.78%	1.58%
Net Operating Expense / Loans & Share Drafts	-4.00%	-5.73%	-6.49%	-3.27%	-1.53%	-2.02%	-2.91%	-2.03%	-3.51%	-1.74%	-1.99%
Operating Expense / Operating Revenue	108.00%	84.74%	78.70%	80.78%	68.62%	70.27%	80.82%	68.83%	80.08%	72.21%	73.07%
Total Fixed Assets / Shares & Equity	0.24%	2.02%	1.94%	1.28%	1.51%	2.53%	2.42%	2.92%	2.82%	2.07%	2.26%
Net Loans to Total Shares and Deposits	76.8%	72.4%	93.3%	70.1%	74.1%	73.9%	82.1%	91.8%	93.6%	94.0%	91.5%
Members / FTE Employee	315.43	375.13	307.60	341.98	356.21	326.42	307.35	302.54	252.72	417.94	358.63

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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	1.1%	1.6%	0.3%	1.2%	1.2%	1.0%	1.0%	1.0%	0.6%	0.5%	0.6%
Total Investments	36.1%	32.8%	15.6%	43.9%	37.8%	35.1%	26.4%	17.1%	20.8%	17.5%	19.5%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.0%	2.7%	1.0%	1.7%	1.2%	1.8%	0.6%	1.6%	3.6%	2.7%
All Other Unsecured Loans/Lines of Credit	9.3%	4.4%	1.5%	2.2%	1.9%	1.4%	1.3%	2.3%	1.6%	2.4%	2.1%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	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%	7.3%	0.8%	0.0%	0.0%	0.1%	0.3%	0.6%	0.0%	1.4%	1.0%
New Vehicle Loans	12.9%	9.1%	1.7%	5.9%	5.6%	4.0%	6.7%	4.7%	3.0%	6.8%	5.6%
Used Vehicle Loans	33.7%	24.9%	9.4%	16.7%	19.5%	15.1%	19.3%	17.9%	14.1%	17.7%	16.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	5.6%	13.7%	60.6%	24.7%	25.3%	33.2%	33.3%	45.4%	45.6%	37.7%	40.4%
Total Other Real Estate Loans/Lines of Credit	1.0%	1.4%	2.7%	1.7%	4.7%	4.1%	5.3%	4.8%	5.9%	7.8%	6.4%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	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%	0.3%	0.1%	0.0%	0.3%	0.1%	0.2%	1.5%	0.8%	0.6%
Total Loans and Leases	62.7%	60.8%	79.7%	52.4%	58.7%	59.4%	68.1%	76.6%	73.3%	78.3%	75.7%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.5%	-0.2%	-0.3%	-0.5%	-0.4%	-0.4%	-0.4%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	61.5%	60.3%	79.5%	52.0%	58.2%	59.0%	67.7%	76.2%	72.7%	77.8%	75.3%
Total Other Assets	1.3%	5.2%	4.6%	2.8%	2.8%	4.9%	4.9%	5.7%	5.9%	4.3%	4.7%
<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>1.4%</b>	<b>1.2%</b>	<b>1.3%</b>	<b>12.4%</b>	<b>8.3%</b>	<b>8.1%</b>	<b>5.8%</b>	<b>5.3%</b>	<b>10.3%</b>	<b>5.8%</b>	<b>5.9%</b>
Share Drafts	2.1%	11.3%	13.3%	10.4%	13.7%	15.9%	16.1%	16.9%	15.1%	11.5%	13.2%
Regular Shares	64.1%	45.0%	21.2%	48.7%	38.2%	33.6%	32.6%	30.2%	27.9%	27.5%	28.4%
Money Market Shares	3.0%	12.7%	20.6%	2.8%	12.9%	13.8%	16.4%	15.0%	16.4%	21.4%	19.1%
Share Certificates	11.1%	10.6%	22.5%	9.2%	9.3%	11.0%	12.5%	14.8%	12.6%	17.0%	16.0%
IRA/KEOGH Accounts	0.0%	3.9%	5.9%	2.0%	3.9%	5.6%	4.6%	5.1%	4.2%	4.8%	4.9%
All Other Shares	0.0%	0.1%	0.6%	0.9%	0.3%	0.4%	0.2%	0.5%	0.5%	0.6%	0.5%
Non-Member Deposits	1.4%	0.5%	1.3%	0.8%	0.8%	0.1%	0.5%	1.0%	1.5%	0.4%	0.7%
Total Shares and Deposits	81.7%	84.0%	85.5%	74.7%	79.2%	80.4%	82.9%	83.4%	78.3%	83.3%	82.8%
Total Equity	16.9%	14.7%	13.3%	12.9%	12.5%	11.4%	11.2%	11.3%	11.4%	10.9%	11.3%
<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	18.0%	14.7%	13.6%	12.9%	12.6%	11.6%	11.4%	11.3%	11.5%	11.0%	11.4%
Total Equity + Allow. for Loan Loss	18.1%	15.2%	13.4%	13.3%	13.0%	11.8%	11.6%	11.7%	12.0%	11.5%	11.8%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	-29.9%	118.1%	2204.7%	-9.5%	-28.9%	26.7%	28.4%	5.7%	71.7%	-0.8%	16.5%
Total Loans and Leases	-9.1%	151.2%	16350.5%	-18.7%	-22.5%	-1.3%	40.4%	41.4%	26.7%	-13.6%	9.8%
<b>TOTAL ASSETS</b>	<b>-17.0%</b>	<b>152.7%</b>	<b>8364.9%</b>	<b>-14.4%</b>	<b>-25.5%</b>	<b>8.2%</b>	<b>37.5%</b>	<b>32.3%</b>	<b>33.9%</b>	<b>-11.8%</b>	<b>10.9%</b>
Total Liabilities	-84.2%	188.2%	704.1%	39.5%	-31.6%	87.1%	83.1%	123.3%	42.0%	44.7%	53.4%
Total Shares and Deposits	-14.3%	157.6%	9866.0%	-20.1%	-25.6%	3.2%	36.7%	29.0%	31.2%	-13.8%	8.7%
Equity Capital	-16.3%	125.7%	7584.2%	-15.8%	-19.9%	9.3%	25.4%	29.7%	47.3%	-16.0%	10.1%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-17.0%</b>	<b>152.7%</b>	<b>8364.9%</b>	<b>-14.4%</b>	<b>-25.5%</b>	<b>8.2%</b>	<b>37.5%</b>	<b>32.3%</b>	<b>33.9%</b>	<b>-11.8%</b>	<b>10.9%</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	3.12%	0.78%	0.02%	0.62%	0.88%	0.63%	0.86%	0.56%	0.71%	0.77%	0.68%
Delinquent Loans / Total Capital	10.8%	3.1%	0.1%	2.5%	4.0%	3.2%	5.1%	3.7%	4.3%	5.3%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	3.3%	0.8%	0.0%	0.6%	1.0%	0.7%	0.9%	0.6%	0.8%	0.8%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	13.7%	46.2%	39.3%	37.3%	26.0%	33.1%	29.9%	39.9%	25.6%	30.1%	30.8%
Allowance for Loan Losses/Net Loans	1.98%	0.81%	0.20%	0.64%	0.92%	0.68%	0.60%	0.53%	0.89%	0.69%	0.64%
Loans 2 to less than 6 months Delinquent (\$000s)	\$15	\$16	\$45	\$33	\$124	\$205	\$568	\$986	\$2,594	\$7,804	\$1,067
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$5	\$10	\$4	\$26	\$68	\$179	\$504	\$494	\$2,421	\$337
Loans 12 months and over Delinquent (\$000s)	\$1	\$9	\$19	\$16	\$17	\$33	\$64	\$152	\$397	\$948	\$139
Total Delinquent Loans (\$000s)	\$18	\$30	\$74	\$53	\$168	\$306	\$811	\$1,642	\$3,485	\$11,173	\$1,543
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.13%	0.55%	0.58%	0.70%	0.44%	1.19%	0.59%	0.57%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.46%	1.37%	0.00%	0.00%	0.89%	0.76%
New Vehicle Loans	0.00%	0.04%	0.08%	0.00%	0.71%	0.22%	0.66%	0.31%	1.11%	0.77%	0.68%
Used Vehicle Loans	2.76%	0.97%	0.11%	0.90%	0.94%	0.57%	1.31%	0.61%	0.90%	0.97%	0.88%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.41%	0.94%	0.48%	0.50%	0.25%	0.27%	0.32%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.45%	1.21%	0.48%	0.84%	0.38%	0.84%	0.50%	0.54%
Other RE Fixed	0.00%	8.15%	0.00%	4.92%	0.31%	0.65%	1.63%	0.60%	0.56%	0.50%	0.59%
Other RE Adj	0.00%	0.00%	0.26%	0.00%	0.61%	0.55%	0.10%	0.45%	0.36%	0.32%	0.33%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.65%	2.65%
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%	3.85%	0.88%	0.50%	1.79%	0.64%	1.11%	0.62%	0.67%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.21%	0.85%	0.71%	0.60%	0.43%	0.54%	0.35%	0.41%
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%	0.18%	0.01%	0.06%	0.09%	0.14%	0.29%	0.15%	0.67%	0.40%	0.34%
Recoveries / Charge-Offs	46.34%	21.05%	91.08%	59.63%	33.80%	16.01%	21.16%	19.68%	21.04%	19.65%	20.32%
Expected Charge-Offs / Net Loans	0.73%	0.62%	0.05%	0.31%	0.16%	0.30%	0.32%	0.34%	0.49%	0.33%	0.33%
Provision for Loan Losses/Net Charge-Offs	131.8%	316.7%	6112.5%	109.1%	119.9%	81.9%	132.0%	163.9%	78.7%	91.6%	97.9%
Prov. for Loan Losses/Expected Charge-Offs	68.1%	93.2%	640.2%	22.6%	64.7%	39.8%	119.0%	71.7%	109.3%	112.0%	103.0%
Bankruptcies / Net Loans	0.58%	0.95%	0.05%	0.46%	0.30%	0.57%	0.50%	0.53%	0.69%	0.64%	0.59%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$6	\$51	\$15	\$69	\$123	\$309	\$543	\$3,687	\$7,129	\$941
Total Amount of Recoveries (\$000s)	\$3	\$1	\$47	\$9	\$23	\$20	\$65	\$107	\$776	\$1,401	\$191
Net Charge Offs (\$000s)	\$3	\$5	\$5	\$6	\$46	\$104	\$244	\$436	\$2,911	\$5,728	\$750
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.00%	0.01%	0.43%	0.40%	0.49%	0.92%	0.35%	3.16%	1.26%	1.17%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.81%	0.00%	0.00%	0.20%	0.18%
New Vehicle Loans	0.00%	0.00%	0.00%	0.10%	0.01%	0.02%	0.14%	0.09%	2.91%	0.56%	0.49%
Used Vehicle Loans	0.18%	-0.05%	-0.02%	0.24%	0.13%	0.24%	0.50%	0.26%	1.63%	0.65%	0.59%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.17%	0.00%	0.06%	0.04%	0.04%	0.02%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	-0.53%	0.00%	0.00%	-0.03%	0.11%	-0.01%	0.02%	-0.08%	0.06%	0.04%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.74%	2.05%
All Other Loans	0.00%	0.00%	2.18%	-1.41%	-0.73%	-0.35%	-0.02%	-0.11%	2.17%	0.02%	0.07%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.16%	0.17%	0.42%	0.25%	2.57%	0.38%	0.46%
Number of Credit Unions in Each Peer Group:	10	8	7	10	25	22	17	13	5	12	129

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	0.00%	6.77%	0.02%	10.05%	2.45%	6.33%	1.12%	0.46%	0.30%	0.05%	0.60%
Credit Unions - Deposits in and Loans to	6.22%	6.77%	0.18%	2.36%	0.34%	1.79%	0.47%	0.31%	0.06%	0.00%	0.21%
Total Investments in Corporate Credit Unions*	6.97%	24.89%	83.83%	45.91%	25.05%	29.72%	37.58%	20.79%	9.86%	11.57%	22.32%
Marketable Securities	0.00%	1.36%	0.93%	94.08%	80.64%	90.66%	83.84%	30.55%	88.07%	139.24%	100.34%
All Other Investments	86.62%	170.31%	22.85%	168.87%	175.71%	145.92%	100.45%	81.32%	55.08%	-18.36%	25.44%
<b>Total Investments</b>	<b>200.81%</b>	<b>222.96%</b>	<b>114.83%</b>	<b>339.71%</b>	<b>300.97%</b>	<b>301.76%</b>	<b>232.66%</b>	<b>151.83%</b>	<b>180.99%</b>	<b>159.32%</b>	<b>171.55%</b>
Unsecured Loans	53.20%	30.15%	30.58%	25.00%	28.95%	22.50%	27.10%	26.28%	28.18%	54.69%	42.49%
Vehicle Loans	258.81%	230.89%	82.03%	175.04%	199.50%	164.55%	228.23%	200.52%	148.15%	223.23%	197.28%
New Vehicle Loans	71.56%	61.73%	12.78%	45.91%	44.41%	34.71%	58.56%	41.88%	25.73%	61.73%	49.50%
Used Vehicle Loans	187.24%	169.15%	69.25%	129.13%	155.09%	129.84%	169.67%	158.64%	122.42%	161.50%	147.78%
Total Real Estate	36.90%	102.61%	465.91%	204.29%	238.31%	320.53%	339.83%	444.77%	448.13%	415.00%	411.68%
1st Mortgage	31.43%	92.82%	446.14%	190.99%	200.89%	285.65%	292.80%	402.20%	396.81%	343.93%	355.16%
1st Mortgage Fxd	22.15%	8.21%	0.31%	101.46%	90.44%	129.99%	170.37%	126.42%	174.71%	294.35%	213.24%
1st Mortgage Adj	9.27%	4.08%	0.12%	89.54%	110.03%	123.34%	87.40%	168.01%	166.42%	164.04%	140.87%
2nd Mortgage	5.48%	10.92%	0.59%	13.32%	37.62%	29.88%	49.86%	46.59%	49.88%	100.05%	71.06%
Closed-End Fxd	5.48%	10.01%	0.02%	6.32%	15.65%	13.52%	15.00%	14.10%	12.32%	20.85%	16.37%
Closed-End Adj	0.00%	0.91%	0.00%	4.83%	3.31%	1.72%	3.45%	3.70%	4.94%	13.34%	8.67%
Open-End Adj	0.00%	0.00%	0.57%	2.16%	18.52%	13.47%	31.04%	20.07%	32.04%	65.64%	44.66%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.14%	1.17%	0.36%	8.72%	0.58%	0.21%	1.37%
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%	1.80%	1.00%
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>348.91%</b>	<b>413.12%</b>	<b>586.37%</b>	<b>405.23%</b>	<b>466.99%</b>	<b>510.89%</b>	<b>598.84%</b>	<b>678.73%</b>	<b>637.39%</b>	<b>714.00%</b>	<b>666.36%</b>
Indirect Loans	0.00%	0.00%	0.00%	12.55%	38.88%	43.40%	86.28%	76.71%	90.24%	309.89%	197.20%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	7.17%	19.49%	26.37%	37.80%	38.26%	60.91%	138.82%	99.96%
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%	6.17%	12.76%	28.05%	10.74%	26.45%	6.68%	9.83%
<b>Total Mortgage Exposure**</b>	<b>36.90%</b>	<b>102.61%</b>	<b>465.91%</b>	<b>204.60%</b>	<b>245.56%</b>	<b>337.74%</b>	<b>375.52%</b>	<b>458.83%</b>	<b>493.91%</b>	<b>437.48%</b>	<b>433.05%</b>
Total Real Estate	36.90%	102.61%	465.91%	204.29%	238.31%	320.53%	339.83%	444.77%	448.13%	415.00%	411.68%
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%	0.31%	7.26%	17.22%	35.69%	14.06%	45.78%	22.48%	21.37%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.31%	7.26%	16.74%	35.69%	14.06%	45.78%	22.48%	21.35%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.00%	0.00%	0.00%	0.00%	0.02%



