

March 31, 2020

<b>Earnings to Average Assets</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>
<b>YTD Annualized</b>	<b>&lt;2mm</b>	<b>2-5mm</b>	<b>5-10mm</b>	<b>10-20mm</b>	<b>20-50mm</b>	<b>50-100mm</b>	<b>100-200mm</b>	<b>200-500mm</b>	<b>500mm-1B</b>	<b>GT 1 Billion</b>	<b>ALL FICUs</b>
Investment Yield	1.52%	1.48%	2.27%	1.40%	1.79%	1.76%	1.91%	1.66%	1.44%	1.39%	1.50%
Loan Yield	7.28%	6.48%	6.93%	5.08%	4.65%	5.20%	5.13%	4.99%	4.38%	4.73%	4.77%
Net Loan Yield After NCOs	7.07%	6.09%	6.82%	4.96%	4.50%	5.00%	4.90%	4.67%	4.08%	4.36%	4.44%
Asset Yield	4.34%	4.12%	5.42%	3.59%	3.42%	3.77%	3.93%	3.80%	3.36%	3.71%	3.69%
Cost of Funds	-0.72%	-0.39%	-1.12%	-0.59%	-0.50%	-0.57%	-0.77%	-0.66%	-0.65%	-0.94%	-0.83%
Gross Spread	3.63%	3.74%	4.31%	3.00%	2.93%	3.20%	3.15%	3.14%	2.71%	2.77%	2.86%
Provision Expense	-0.34%	-0.30%	-0.62%	-0.28%	-0.26%	-0.27%	-0.55%	-0.34%	-0.34%	-0.49%	-0.44%
Net Spread after Provision Expense	3.29%	3.43%	3.68%	2.72%	2.67%	2.93%	2.61%	2.80%	2.37%	2.29%	2.42%
Total Non-Interest Income	1.59%	0.56%	1.64%	1.29%	1.12%	1.26%	1.14%	1.41%	1.19%	1.25%	1.25%
Total Non-Interest Expense	-4.22%	-4.03%	-4.71%	-3.59%	-3.36%	-3.65%	-3.53%	-3.76%	-3.19%	-2.95%	-3.16%
Net Operating Expense	-2.63%	-3.47%	-3.07%	-2.31%	-2.24%	-2.39%	-2.39%	-2.35%	-1.99%	-1.70%	-1.91%
Non-Operating Gains (Losses)	-0.61%	0.22%	0.01%	-0.01%	0.03%	0.00%	0.02%	0.01%	-0.01%	-0.02%	-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	-0.01%	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%	0.19%	0.62%	0.40%	0.45%	0.55%	0.24%	0.46%	0.37%	0.57%	0.51%
Net Charge-Offs	-0.21%	-0.39%	-0.11%	-0.12%	-0.16%	-0.20%	-0.23%	-0.32%	-0.31%	-0.37%	-0.33%
ROA without Annualizing Non-Recurring Items	0.53%	0.02%	0.59%	0.38%	0.40%	0.50%	0.22%	0.44%	0.37%	0.58%	0.51%
Return with Net Charge-Offs instead of Provision	0.17%	0.10%	1.13%	0.56%	0.55%	0.61%	0.56%	0.48%	0.40%	0.69%	0.62%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.06%	-2.19%	-2.55%	-1.91%	-1.67%	-1.79%	-1.76%	-1.93%	-1.66%	-1.57%	-1.65%
Travel and Conference Expense	-0.03%	-0.02%	-0.03%	-0.02%	-0.03%	-0.03%	-0.04%	-0.04%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.25%	-0.18%	-0.31%	-0.19%	-0.22%	-0.23%	-0.22%	-0.25%	-0.22%	-0.19%	-0.21%
Office Operations Expense	-0.97%	-0.89%	-0.99%	-0.69%	-0.65%	-0.68%	-0.65%	-0.72%	-0.60%	-0.54%	-0.59%
Educational and Promotional Expense	-0.03%	-0.03%	-0.10%	-0.07%	-0.08%	-0.11%	-0.11%	-0.13%	-0.12%	-0.11%	-0.11%
Loan Servicing Expense	-0.17%	-0.11%	-0.28%	-0.23%	-0.19%	-0.23%	-0.24%	-0.25%	-0.20%	-0.20%	-0.21%
Professional and Outside Services	-0.44%	-0.42%	-0.29%	-0.38%	-0.42%	-0.46%	-0.41%	-0.34%	-0.27%	-0.20%	-0.26%
Member Insurance	-0.03%	-0.01%	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)	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.15%	-0.14%	-0.12%	-0.08%	-0.08%	-0.08%	-0.08%	-0.08%	-0.07%	-0.09%	-0.08%
Total Non-Interest Expense	-4.22%	-4.03%	-4.71%	-3.59%	-3.36%	-3.65%	-3.53%	-3.76%	-3.19%	-2.95%	-3.16%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.09%	3.96%	4.07%	3.65%	3.54%	3.62%	3.83%	3.92%	3.91%	3.73%	3.77%
Average Cost of Funds	-0.79%	-0.48%	-0.94%	-0.72%	-0.61%	-0.64%	-0.84%	-0.74%	-0.82%	-1.02%	-0.92%
FTE Employee / \$million of Loans & Share Drafts	1.25	0.91	0.33	0.38	0.36	0.34	0.30	0.31	0.27	0.20	0.24
Compensation & Benefits / FTE Emp.	\$26,691	\$43,197	\$69,221	\$72,140	\$69,484	\$68,167	\$71,421	\$74,319	\$80,349	\$90,223	\$82,646
Compensation & Benefits / \$million Lns. & S.D.s	\$38,867	\$38,916	\$31,324	\$26,249	\$22,086	\$23,364	\$21,529	\$22,967	\$19,686	\$18,871	\$20,002
Operating Expense / Loans & Share Drafts	-7.90%	-7.15%	-5.78%	-4.94%	-4.45%	-4.76%	-4.33%	-4.48%	-3.77%	-3.55%	-3.82%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.99%	1.00%	2.01%	1.77%	1.48%	1.64%	1.40%	1.68%	1.42%	1.50%	1.52%
Net Operating Expense / Loans & Share Drafts	-4.91%	-6.15%	-3.77%	-3.17%	-2.97%	-3.12%	-2.92%	-2.79%	-2.36%	-2.04%	-2.31%
Operating Expense / Operating Revenue	82.71%	94.23%	82.45%	85.82%	84.94%	83.82%	84.81%	84.76%	84.25%	78.34%	80.71%
Total Fixed Assets / Shares & Equity	1.55%	0.65%	2.10%	2.12%	2.27%	2.30%	2.22%	2.71%	2.59%	1.92%	2.13%
Net Loans to Total Shares and Deposits	63.9%	64.6%	85.1%	69.9%	67.2%	70.3%	74.9%	76.7%	80.4%	83.5%	80.7%
Members / FTE Employee	369.17	392.50	370.80	408.65	388.42	381.81	355.69	340.29	341.26	401.18	379.82

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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	0.9%	0.8%	1.6%	1.3%	1.3%	1.4%	1.2%	1.4%	1.2%	1.0%	1.1%
Total Investments	43.8%	48.6%	26.1%	40.0%	42.6%	38.6%	32.3%	28.5%	25.6%	24.9%	27.2%
Unsecured Credit Card Loans/Lines of Credit	0.5%	0.4%	1.8%	2.5%	2.2%	2.0%	2.1%	2.6%	2.7%	3.2%	2.9%
All Other Unsecured Loans/Lines of Credit	11.1%	9.7%	2.9%	4.5%	3.6%	3.0%	2.9%	3.0%	2.6%	2.5%	2.7%
Short-Term Small Amount Loans (STS)	0.1%	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	0.1%	0.2%	0.1%	0.8%	0.2%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%
New Vehicle Loans	9.5%	12.0%	10.5%	9.9%	7.1%	8.0%	7.8%	8.4%	8.6%	9.5%	9.0%
Used Vehicle Loans	15.4%	19.3%	20.3%	16.2%	14.3%	15.3%	15.2%	16.9%	15.4%	13.6%	14.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	10.5%	2.7%	25.6%	12.2%	17.3%	17.4%	23.3%	23.9%	29.0%	31.9%	28.7%
Total Other Real Estate Loans/Lines of Credit	1.5%	1.0%	4.0%	5.1%	4.6%	5.9%	5.3%	6.1%	5.9%	5.8%	5.8%
Leases Receivable	0.0%	0.0%	0.0%	1.4%	0.0%	0.0%	0.3%	0.1%	0.1%	0.4%	0.3%
Total All Other Loans/Lines of Credit to Members	2.9%	4.1%	3.3%	2.9%	2.8%	3.9%	4.4%	3.3%	3.1%	2.5%	2.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.3%	0.1%	0.2%	0.1%	0.2%	0.1%	0.3%	0.5%	0.4%
Total Loans and Leases	51.7%	49.4%	68.8%	55.5%	52.4%	55.9%	61.9%	64.8%	68.0%	70.1%	67.4%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.7%	-0.6%	-0.5%	-0.4%	-0.4%	-0.6%	-0.5%	-0.5%	-0.6%	-0.5%
Net Loans and Leases	50.6%	48.7%	68.3%	55.0%	51.9%	55.5%	61.4%	64.3%	67.5%	69.5%	66.8%
Total Other Assets	4.7%	1.9%	4.0%	3.7%	4.2%	4.6%	5.1%	5.8%	5.8%	4.6%	4.8%
<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>
Total Liabilities	2.2%	6.8%	7.9%	9.2%	11.1%	9.9%	6.7%	4.7%	4.4%	5.2%	5.6%
Share Drafts	4.8%	3.9%	12.1%	11.8%	13.8%	14.4%	14.7%	16.8%	17.2%	12.5%	13.7%
Regular Shares	57.3%	60.4%	36.9%	36.3%	37.8%	35.3%	37.7%	32.5%	29.6%	26.5%	29.2%
Money Market Shares	5.6%	1.7%	9.6%	11.8%	9.5%	11.1%	10.3%	13.4%	15.1%	20.2%	17.3%
Share Certificates	10.8%	7.6%	16.6%	14.6%	12.1%	13.3%	14.2%	15.8%	17.0%	18.5%	17.3%
IRA/KEOGH Accounts	1.4%	1.4%	4.4%	3.6%	3.7%	4.4%	4.7%	4.7%	4.6%	5.0%	4.8%
All Other Shares	0.5%	0.8%	0.8%	0.6%	0.7%	0.6%	0.6%	0.9%	0.7%	0.8%	0.8%
Non-Member Deposits	0.7%	0.7%	0.5%	0.6%	0.3%	0.4%	0.5%	0.4%	0.4%	0.5%	0.5%
Total Shares and Deposits	81.0%	76.5%	80.9%	79.3%	77.9%	79.5%	82.7%	84.5%	84.6%	84.0%	83.5%
Total Equity	16.8%	16.7%	11.2%	11.5%	11.0%	10.7%	10.6%	10.8%	11.0%	10.8%	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	16.9%	16.7%	11.1%	11.7%	11.0%	10.8%	10.7%	10.9%	11.1%	10.8%	10.9%
Total Equity + Allow. for Loan Loss	18.0%	17.5%	11.8%	12.0%	11.4%	11.1%	11.2%	11.3%	11.5%	11.4%	11.4%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	5.7%	-0.4%	205.2%	-7.5%	-4.7%	26.4%	93.8%	40.0%	-66.0%	82.2%	47.4%
Total Loans and Leases	137.4%	-13.5%	494.7%	-52.8%	-86.1%	1.9%	14.9%	-2.9%	-66.2%	20.8%	2.9%
<b>TOTAL ASSETS</b>	<b>81.1%</b>	<b>-5.1%</b>	<b>401.7%</b>	<b>-33.4%</b>	<b>-53.0%</b>	<b>12.2%</b>	<b>37.8%</b>	<b>10.6%</b>	<b>-64.2%</b>	<b>36.7%</b>	<b>16.0%</b>
Total Liabilities	-62.3%	-27.5%	237.1%	-21.0%	-26.5%	38.8%	37.3%	17.6%	-18.5%	35.6%	24.9%
Total Shares and Deposits	92.1%	-3.3%	435.7%	-31.9%	-56.7%	11.1%	39.6%	11.3%	-67.7%	38.2%	16.3%
Equity Capital	57.0%	-4.0%	321.4%	-52.4%	-50.6%	-2.3%	24.4%	2.7%	-52.8%	26.1%	9.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>81.1%</b>	<b>-5.1%</b>	<b>401.7%</b>	<b>-33.4%</b>	<b>-53.0%</b>	<b>12.2%</b>	<b>37.8%</b>	<b>10.6%</b>	<b>-64.2%</b>	<b>36.7%</b>	<b>16.0%</b>

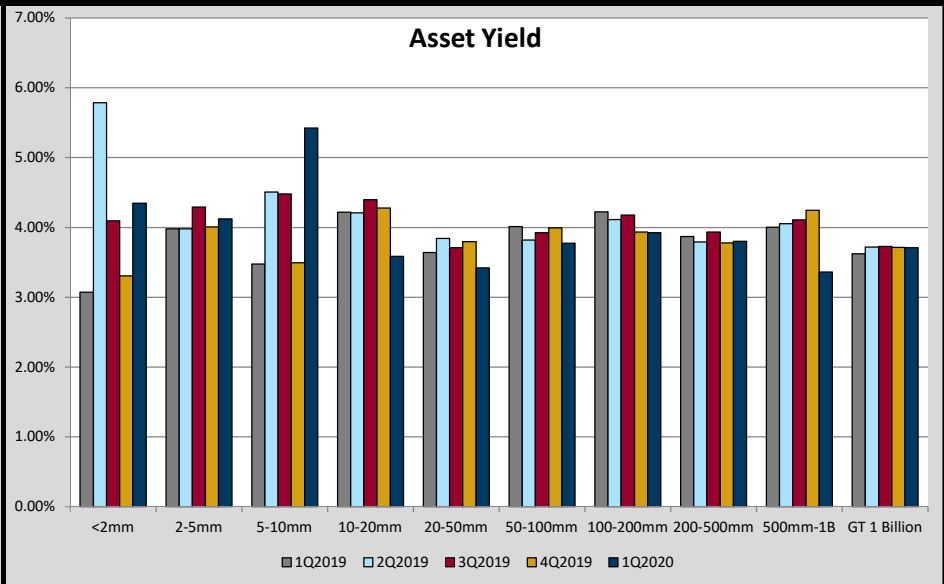
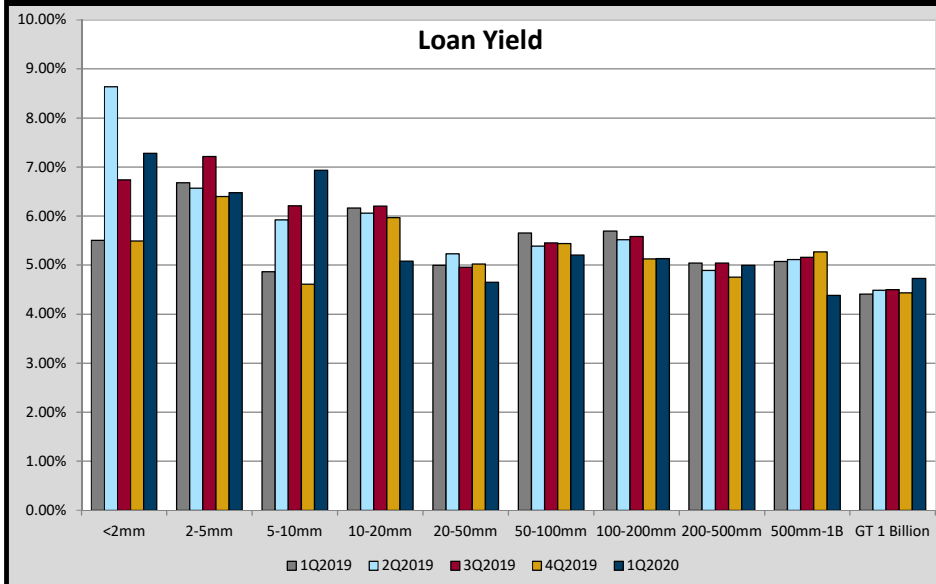
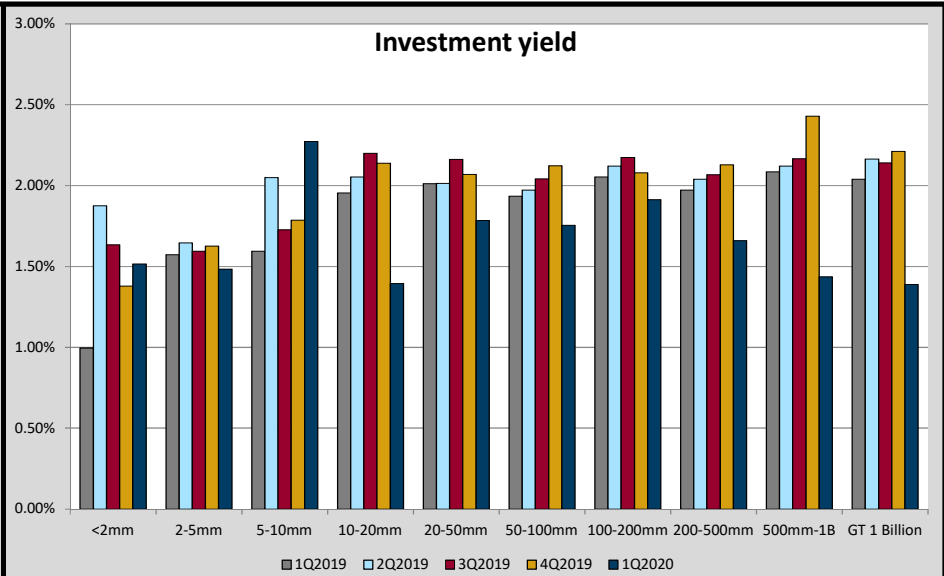
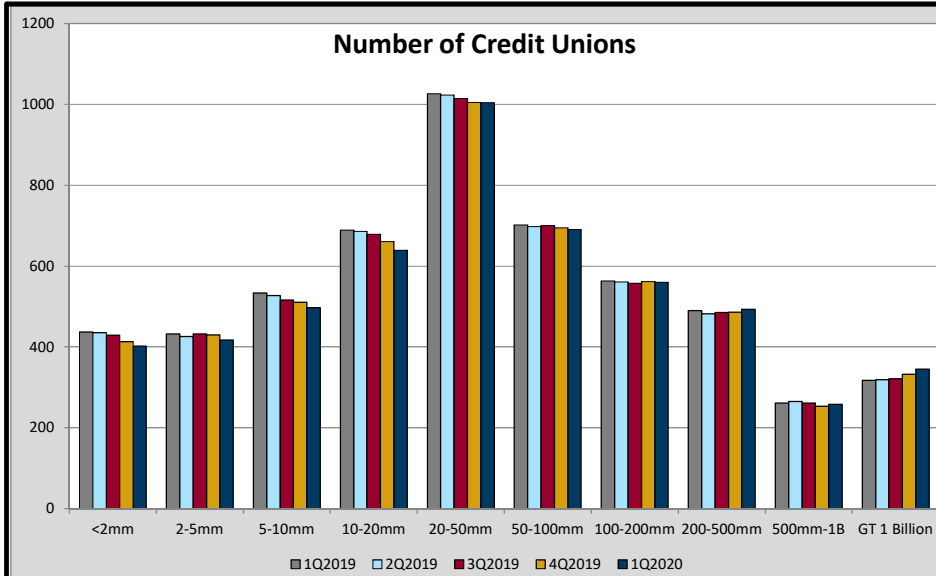
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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.95%	1.74%	0.31%	0.52%	0.65%	0.56%	0.56%	0.66%	0.62%	0.59%	0.60%
Delinquent Loans / Total Capital	5.6%	4.9%	1.8%	2.4%	3.0%	2.8%	3.1%	3.7%	3.7%	3.6%	3.5%
Delinquent Loans + OREO / Net Loans + OREO	2.0%	1.8%	0.4%	0.6%	0.7%	0.6%	0.6%	0.8%	0.7%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	41.6%	34.2%	31.9%	33.2%	28.9%	29.0%	31.2%	31.3%	31.1%	28.1%	29.1%
Allowance for Loan Losses/Net Loans	2.24%	1.54%	0.85%	0.88%	0.86%	0.80%	0.91%	0.80%	0.79%	0.80%	0.81%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$22	\$38	\$55	\$115	\$217	\$434	\$932	\$2,004	\$8,279	\$831
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$8	\$12	\$18	\$31	\$58	\$123	\$267	\$522	\$2,095	\$217
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$6	\$9	\$16	\$31	\$73	\$157	\$382	\$1,141	\$124
Total Delinquent Loans (\$000s)	\$14	\$34	\$56	\$83	\$162	\$306	\$630	\$1,356	\$2,908	\$11,516	\$1,172
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.10%	0.12%	0.14%	0.20%	0.31%	0.35%	0.32%	0.46%	0.51%	0.68%	0.58%
STS Loans	2.17%	4.46%	2.38%	4.01%	1.56%	16.55%	4.09%	1.84%	3.66%	6.57%	5.48%
Non-Federally Guaranteed Student Loans	0.29%	0.03%	0.15%	0.01%	0.63%	0.70%	0.79%	0.86%	2.12%	0.93%	1.04%
New Vehicle Loans	1.06%	1.00%	0.29%	0.37%	0.43%	0.32%	0.29%	0.39%	0.42%	0.42%	0.41%
Used Vehicle Loans	2.52%	1.92%	0.46%	0.70%	0.81%	0.71%	0.69%	0.73%	0.67%	0.66%	0.68%
1st Mortgage Fixed	1.04%	1.48%	1.58%	0.68%	0.72%	0.55%	0.49%	0.46%	0.37%	0.26%	0.31%
1st Mortgage Adj	0.00%	5.56%	0.00%	2.30%	1.02%	0.67%	0.81%	0.65%	0.69%	0.83%	0.80%
Other RE Fixed	0.00%	1.07%	1.86%	1.18%	0.91%	0.74%	0.65%	0.67%	0.50%	0.48%	0.54%
Other RE Adj	0.00%	0.75%	1.29%	1.30%	0.89%	0.63%	0.64%	0.58%	0.58%	0.51%	0.54%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.18%	0.14%	0.23%	0.20%
All Other Loans	17.27%	7.54%	1.82%	2.53%	2.64%	1.51%	1.73%	2.33%	2.75%	2.75%	2.52%
Indirect Loans	0.00%	0.00%	1.76%	0.90%	1.18%	0.87%	0.76%	0.68%	0.63%	0.55%	0.59%
Total 1st Mortgage Loans	1.03%	2.45%	1.32%	1.02%	0.79%	0.58%	0.57%	0.51%	0.45%	0.41%	0.44%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.99%	0.14%	0.30%	0.58%	0.54%	0.47%	0.34%	0.38%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.01%	0.00%	0.02%	0.06%	0.08%	0.09%	0.06%	0.06%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.42%	0.73%	0.16%	0.19%	0.26%	0.33%	0.35%	0.48%	0.44%	0.52%	0.47%
Recoveries / Charge-Offs	36.02%	22.43%	26.70%	29.83%	25.17%	23.33%	23.11%	24.20%	20.79%	19.31%	20.44%
Expected Charge-Offs / Net Loans	0.86%	0.64%	0.19%	0.21%	0.24%	0.24%	0.26%	0.30%	0.25%	0.24%	0.25%
Provision for Loan Losses/Net Charge-Offs	161.4%	77.2%	551.7%	236.3%	164.1%	132.4%	237.7%	106.4%	111.7%	131.6%	133.2%
Prov. for Loan Losses/Expected Charge-Offs	79.8%	88.5%	470.8%	220.4%	180.2%	184.5%	325.1%	168.9%	202.1%	279.0%	253.1%
Bankruptcies / Net Loans	0.44%	0.60%	0.18%	0.23%	0.31%	0.31%	0.33%	0.42%	0.31%	0.32%	0.33%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$19	\$29	\$47	\$98	\$235	\$503	\$1,304	\$2,880	\$12,165	\$1,164
Total Amount of Recoveries (\$000s)	\$1	\$4	\$8	\$14	\$25	\$55	\$116	\$315	\$599	\$2,349	\$238
Net Charge Offs (\$000s)	\$3	\$14	\$21	\$33	\$73	\$180	\$386	\$988	\$2,282	\$9,816	\$926
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.00%	0.01%	0.08%	0.17%	0.36%	0.50%	0.65%	0.97%	1.06%	1.70%	1.36%
STS Loans	2.33%	5.50%	5.69%	4.98%	4.88%	4.07%	10.41%	7.82%	19.88%	19.68%	12.95%
Non-Federally Guaranteed Student Loans	-3.79%	-0.24%	0.67%	-0.02%	0.63%	0.29%	0.79%	0.85%	1.25%	0.48%	0.63%
New Vehicle Loans	-0.03%	0.24%	0.10%	0.07%	0.11%	0.20%	0.22%	0.35%	0.49%	0.51%	0.44%
Used Vehicle Loans	0.45%	0.45%	0.19%	0.24%	0.34%	0.48%	0.56%	0.71%	0.68%	0.72%	0.67%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.01%	0.02%	0.01%	0.01%	0.01%
Total Other RE Loans/ LOC	0.45%	-0.05%	0.01%	0.01%	0.03%	0.07%	0.05%	0.05%	0.03%	0.00%	0.02%
Leases Receivable	0.00%	0.00%	54.14%	0.06%	0.00%	0.00%	0.07%	0.18%	0.20%	0.16%	0.15%
All Other Loans	3.91%	6.01%	1.16%	2.59%	4.85%	-5.63%	-1.86%	-0.72%	-0.69%	-0.52%	-0.63%
Indirect Loans	0.00%	0.00%	0.14%	0.10%	0.15%	0.15%	0.14%	0.16%	0.16%	0.16%	0.16%
Number of Credit Unions in Each Peer Group:	402	417	497	639	1,004	691	560	493	258	345	5,306

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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	4.62%	5.22%	4.55%	8.62%	12.32%	8.51%	5.43%	2.68%	0.85%	0.21%	1.77%
Credit Unions - Deposits in and Loans to	0.79%	1.53%	1.08%	2.34%	4.23%	2.82%	1.67%	0.84%	0.34%	0.04%	0.55%
Total Investments in Corporate Credit Unions*	44.31%	47.82%	26.42%	47.99%	49.88%	53.64%	41.55%	33.61%	25.19%	6.21%	17.75%
Marketable Securities	10.85%	42.36%	35.49%	67.09%	96.13%	107.73%	93.12%	114.70%	115.50%	134.62%	123.34%
All Other Investments	138.25%	151.21%	154.84%	201.20%	206.82%	171.59%	145.04%	91.78%	76.83%	76.31%	93.10%
<b>Total Investments</b>	<b>259.38%</b>	<b>290.44%</b>	<b>235.38%</b>	<b>341.63%</b>	<b>385.62%</b>	<b>358.59%</b>	<b>301.73%</b>	<b>260.71%</b>	<b>231.78%</b>	<b>229.89%</b>	<b>250.02%</b>
Unsecured Loans	68.56%	60.48%	42.71%	59.29%	52.88%	46.26%	46.36%	51.38%	47.84%	52.64%	51.29%
Vehicle Loans	147.78%	186.78%	276.54%	222.36%	194.54%	216.34%	215.65%	231.02%	216.52%	212.75%	215.42%
New Vehicle Loans	56.38%	71.66%	94.25%	84.26%	64.77%	74.16%	73.23%	76.39%	77.56%	87.46%	82.93%
Used Vehicle Loans	91.40%	115.11%	182.29%	138.10%	129.77%	142.18%	142.43%	154.63%	138.96%	125.29%	132.49%
Total Real Estate	71.36%	22.07%	266.68%	147.74%	198.22%	217.01%	267.61%	274.34%	315.79%	347.64%	316.93%
1st Mortgage	62.42%	15.84%	230.61%	103.92%	156.38%	161.68%	218.02%	218.23%	262.31%	294.12%	264.07%
1st Mortgage Fxd	1.58%	6.75%	6.14%	21.85%	59.54%	85.46%	114.73%	158.15%	197.38%	227.89%	193.33%
1st Mortgage Adj	0.02%	2.09%	1.21%	5.76%	20.09%	29.82%	39.68%	60.71%	64.55%	84.85%	70.74%
2nd Mortgage	0.37%	4.35%	4.75%	13.83%	28.46%	35.43%	39.66%	57.40%	54.91%	57.23%	52.86%
Closed-End Fxd	0.34%	2.83%	2.37%	7.00%	12.41%	13.39%	15.63%	21.51%	18.54%	16.21%	16.47%
Closed-End Adj	0.00%	0.26%	0.46%	0.33%	0.70%	1.58%	1.21%	2.12%	2.01%	1.55%	1.58%
Open-End Adj	0.00%	1.05%	1.63%	5.53%	13.89%	19.11%	21.71%	32.70%	33.42%	38.07%	33.52%
Open-End Fxd	0.04%	0.21%	0.28%	0.97%	1.46%	1.35%	1.11%	1.06%	0.94%	1.41%	1.28%
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%	0.02%	11.83%	0.03%	0.36%	3.23%	1.03%	0.83%	3.51%	2.75%
All Other Loans/Lines of Credit to Members	17.25%	24.57%	29.97%	25.02%	25.31%	36.15%	41.11%	30.43%	28.10%	23.50%	26.57%
<b>Total Loans</b>	<b>306.25%</b>	<b>295.31%</b>	<b>619.65%</b>	<b>473.64%</b>	<b>474.65%</b>	<b>519.82%</b>	<b>578.52%</b>	<b>592.07%</b>	<b>615.04%</b>	<b>647.24%</b>	<b>619.20%</b>
Indirect Loans	0.00%	0.79%	0.61%	5.58%	17.06%	43.75%	70.16%	122.03%	135.18%	164.00%	136.61%
Percent of Vehicle Loans	0.00%	0.42%	0.22%	2.51%	8.77%	20.22%	32.53%	52.82%	62.43%	77.09%	63.42%
Business Loans	0.05%	1.81%	0.73%	1.45%	5.55%	16.39%	26.12%	41.02%	61.67%	60.47%	51.35%
Participation Loans	0.79%	1.05%	0.91%	2.57%	7.93%	16.07%	22.03%	26.74%	26.29%	18.92%	19.90%
<b>Total Mortgage Exposure**</b>	<b>72.00%</b>	<b>22.19%</b>	<b>267.46%</b>	<b>148.37%</b>	<b>204.13%</b>	<b>236.20%</b>	<b>307.08%</b>	<b>338.31%</b>	<b>395.55%</b>	<b>431.71%</b>	<b>388.30%</b>
Total Real Estate	71.36%	22.07%	266.68%	147.74%	198.22%	217.01%	267.61%	274.34%	315.79%	347.64%	316.93%
RE Business Loans	0.00%	1.04%	0.11%	0.36%	2.31%	6.96%	12.28%	23.98%	44.71%	51.02%	40.36%
Mortgage-Backed Investments	0.63%	0.12%	0.78%	0.63%	5.91%	19.19%	39.46%	63.97%	79.76%	84.07%	71.37%
Federal Agency Securities (Mtg Backed)	0.63%	0.03%	0.77%	0.63%	5.91%	19.06%	39.44%	62.79%	78.88%	80.59%	68.98%
Total Other Mortgage Backed Securities	0.00%	0.09%	0.01%	0.00%	0.00%	0.13%	0.03%	1.18%	0.88%	3.48%	2.38%

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