

June 30, 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>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	1.21%	1.27%	1.53%	1.45%	1.48%	1.49%	1.65%	1.44%	1.32%	1.54%	1.50%	
Loan Yield	7.19%	5.91%	4.49%	5.23%	4.02%	5.05%	5.17%	4.82%	4.77%	4.53%	4.65%	
Net Loan Yield After NCOs	7.04%	5.65%	4.34%	5.13%	3.88%	4.89%	4.99%	4.56%	4.52%	4.20%	4.36%	
Asset Yield	4.13%	3.66%	3.32%	3.75%	2.88%	3.54%	3.82%	3.57%	3.51%	3.56%	3.55%	
Cost of Funds	-0.55%	-0.36%	-0.54%	-0.75%	-0.39%	-0.56%	-0.73%	-0.60%	-0.71%	-0.83%	-0.76%	
Gross Spread	3.57%	3.30%	2.77%	3.01%	2.49%	2.98%	3.09%	2.96%	2.81%	2.73%	2.80%	
Provision Expense	-0.28%	-0.21%	-0.27%	-0.38%	-0.18%	-0.26%	-0.48%	-0.33%	-0.41%	-0.53%	-0.46%	
Net Spread after Provision Expense	3.29%	3.09%	2.51%	2.63%	2.31%	2.72%	2.61%	2.63%	2.40%	2.20%	2.33%	
Total Non-Interest Income	0.88%	0.50%	0.93%	1.31%	0.81%	1.23%	1.13%	1.36%	1.17%	1.25%	1.23%	
Total Non-Interest Expense	-4.34%	-3.50%	-3.21%	-3.52%	-2.85%	-3.45%	-3.39%	-3.55%	-3.18%	-2.85%	-3.04%	
Net Operating Expense	-3.46%	-3.00%	-2.28%	-2.21%	-2.04%	-2.22%	-2.26%	-2.19%	-2.01%	-1.60%	-1.81%	
Non-Operating Gains (Losses)	0.19%	0.09%	0.05%	0.06%	0.03%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	
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)	0.02%	0.18%	0.28%	0.49%	0.30%	0.52%	0.38%	0.47%	0.43%	0.63%	0.55%	
Net Charge-Offs	-0.16%	-0.26%	-0.15%	-0.10%	-0.14%	-0.16%	-0.19%	-0.26%	-0.25%	-0.33%	-0.29%	
ROA without Annualizing Non-Recurring Items	-0.08%	0.22%	0.37%	0.97%	0.54%	1.01%	0.78%	1.00%	1.04%	1.43%	1.23%	
Return with Net Charge-Offs instead of Provision	0.15%	0.13%	0.40%	0.77%	0.34%	0.61%	0.67%	0.54%	0.58%	0.83%	0.73%	
<b>Non-Interest Expense to Average Assets</b>												
Employee Compensation and Benefits	-2.10%	-1.92%	-1.71%	-1.83%	-1.38%	-1.75%	-1.71%	-1.85%	-1.71%	-1.52%	-1.60%	
Travel and Conference Expense	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	
Office Occupancy Expense	-0.30%	-0.15%	-0.18%	-0.22%	-0.17%	-0.21%	-0.21%	-0.24%	-0.23%	-0.19%	-0.20%	
Office Operations Expense	-0.98%	-0.76%	-0.64%	-0.68%	-0.57%	-0.67%	-0.67%	-0.67%	-0.61%	-0.53%	-0.57%	
Educational and Promotional Expense	-0.04%	-0.02%	-0.03%	-0.09%	-0.07%	-0.10%	-0.10%	-0.11%	-0.10%	-0.11%	-0.10%	
Loan Servicing Expense	-0.19%	-0.09%	-0.19%	-0.18%	-0.15%	-0.22%	-0.23%	-0.24%	-0.17%	-0.20%	-0.20%	
Professional and Outside Services	-0.47%	-0.39%	-0.30%	-0.37%	-0.36%	-0.39%	-0.42%	-0.32%	-0.25%	-0.20%	-0.25%	
Member Insurance	-0.02%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	
Miscellaneous Operating Expenses	-0.15%	-0.12%	-0.10%	-0.11%	-0.10%	-0.06%	-0.07%	-0.08%	-0.07%	-0.08%	-0.08%	
Total Non-Interest Expense	-4.34%	-3.50%	-3.21%	-3.52%	-2.85%	-3.45%	-3.39%	-3.55%	-3.18%	-2.85%	-3.04%	
<b>Other Performance Ratios</b>												
Earning Asset Yield	3.92%	3.51%	2.10%	3.85%	2.96%	3.39%	3.73%	3.67%	4.02%	3.58%	3.62%	
Average Cost of Funds	-0.61%	-0.44%	-0.39%	-0.89%	-0.48%	-0.63%	-0.80%	-0.67%	-0.86%	-0.90%	-0.84%	
FTE Employee / \$million of Loans & Share Drafts	1.10	0.94	0.46	0.31	0.38	0.32	0.27	0.29	0.25	0.20	0.23	
Compensation & Benefits / FTE Emp.	\$31,377	\$32,684	-\$24,710	\$80,328	\$45,367	\$72,429	\$76,680	\$74,984	\$93,331	\$89,651	\$83,987	
Compensation & Benefits / \$million Lns. & S.D.s	\$37,203	\$28,121	-\$5,858	\$28,796	\$15,243	\$23,325	\$21,722	\$22,107	\$25,950	\$17,637	\$19,625	
Operating Expense / Loans & Share Drafts	-7.72%	-5.09%	0.99%	-5.63%	-3.26%	-4.46%	-4.27%	-4.18%	-4.71%	-3.31%	-3.69%	
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.46%	0.76%	-0.64%	2.15%	0.65%	1.66%	1.47%	1.63%	1.72%	1.51%	1.53%	
Net Operating Expense / Loans & Share Drafts	-7.26%	-4.33%	0.35%	-3.48%	-2.61%	-2.81%	-2.80%	-2.55%	-2.99%	-1.80%	-2.17%	
Operating Expense / Operating Revenue	115.56%	90.65%	66.05%	83.02%	93.02%	84.31%	81.82%	83.88%	81.77%	74.50%	77.98%	
Total Fixed Assets / Shares & Equity	1.65%	0.52%	1.06%	1.97%	1.93%	2.25%	2.02%	2.55%	2.51%	1.79%	2.01%	
Net Loans to Total Shares and Deposits	60.9%	60.3%	67.6%	74.7%	59.1%	66.3%	71.0%	72.1%	72.8%	79.5%	76.0%	
Members / FTE Employee	365.78	393.17	398.60	382.28	390.95	384.49	372.76	346.16	347.38	405.48	384.05	

June 30, 2020

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	1.3%	0.7%	1.1%	0.8%	1.1%	1.2%	1.0%	1.1%	1.2%	0.9%	1.0%
Total Investments	44.9%	51.7%	43.4%	35.6%	49.7%	41.7%	35.6%	32.6%	31.3%	27.9%	30.7%
Unsecured Credit Card Loans/Lines of Credit	0.5%	0.4%	1.2%	1.6%	1.5%	2.0%	1.8%	2.3%	2.1%	2.9%	2.5%
All Other Unsecured Loans/Lines of Credit	8.5%	9.0%	5.3%	3.7%	3.5%	3.2%	2.8%	3.1%	3.0%	2.7%	2.9%
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	0.1%	0.0%	0.0%	0.3%	0.2%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%
New Vehicle Loans	8.0%	11.3%	9.3%	8.4%	6.8%	7.0%	7.1%	7.6%	6.6%	8.9%	8.2%
Used Vehicle Loans	15.0%	18.6%	14.6%	16.3%	13.5%	13.5%	14.1%	15.9%	13.0%	13.3%	13.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	12.8%	2.4%	15.1%	22.2%	12.7%	18.4%	23.2%	23.1%	30.1%	30.2%	27.8%
Total Other Real Estate Loans/Lines of Credit	1.5%	0.9%	2.8%	3.8%	3.6%	5.5%	4.7%	5.5%	4.8%	5.4%	5.2%
Leases Receivable	0.1%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.1%	0.1%	0.4%	0.3%
Total All Other Loans/Lines of Credit to Members	3.9%	4.0%	2.8%	3.2%	4.2%	2.7%	4.2%	3.2%	2.6%	2.6%	2.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	1.8%	0.3%	0.1%	0.2%	0.2%	0.3%	0.3%	0.6%	0.5%
Total Loans and Leases	50.5%	46.6%	53.1%	59.8%	45.9%	53.2%	59.1%	61.2%	62.9%	67.4%	64.2%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.7%	-0.5%	-0.5%	-0.4%	-0.4%	-0.5%	-0.5%	-0.6%	-0.6%	-0.6%
Net Loans and Leases	49.5%	45.8%	52.6%	59.4%	45.5%	52.7%	58.6%	60.7%	62.3%	66.8%	63.6%
Total Other Assets	4.4%	1.7%	2.9%	4.2%	3.6%	4.4%	4.8%	5.6%	5.3%	4.4%	4.6%
<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	1.6%	6.7%	9.8%	8.7%	11.9%	9.5%	6.8%	4.9%	3.7%	4.8%	5.2%
Share Drafts	7.2%	3.6%	9.5%	9.9%	13.9%	15.3%	15.7%	18.1%	17.2%	13.5%	14.7%
Regular Shares	55.7%	62.2%	46.3%	38.8%	40.9%	36.5%	37.9%	33.5%	27.6%	29.0%	30.8%
Money Market Shares	6.1%	1.2%	5.3%	11.1%	7.5%	10.3%	10.4%	13.4%	20.3%	19.4%	17.4%
Share Certificates	11.2%	7.4%	13.4%	15.2%	10.6%	13.0%	13.6%	14.3%	14.8%	16.9%	15.8%
IRA/KEOGH Accounts	1.8%	1.3%	2.7%	3.3%	3.5%	4.2%	4.4%	4.4%	5.3%	4.5%	4.5%
All Other Shares	0.5%	0.9%	0.7%	0.4%	0.9%	0.6%	0.6%	0.8%	0.8%	0.8%	0.8%
Non-Member Deposits	0.5%	0.6%	0.6%	1.4%	0.3%	0.4%	0.6%	0.3%	0.3%	0.4%	0.4%
Total Shares and Deposits	82.9%	77.2%	78.5%	80.1%	77.6%	80.2%	83.2%	84.8%	86.4%	84.7%	84.4%
Total Equity	15.5%	16.1%	11.7%	11.2%	10.5%	10.2%	10.0%	10.3%	9.9%	10.5%	10.4%
<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	15.5%	16.1%	11.7%	11.2%	10.5%	10.2%	10.0%	10.3%	9.9%	10.4%	10.3%
Total Equity + Allow. for Loan Loss	16.4%	16.8%	12.2%	11.7%	10.9%	10.6%	10.5%	10.7%	10.5%	11.1%	10.9%
<b>Balance Sheet Growth</b>											
<b>YTD Annualized</b>											
Total Investments	36.7%	-9.1%	26.3%	25.9%	0.7%	46.6%	108.2%	69.8%	69.4%	78.8%	70.6%
Total Loans and Leases	98.9%	-36.6%	-44.8%	42.0%	-80.5%	4.5%	24.2%	1.0%	4.1%	9.0%	5.6%
<b>TOTAL ASSETS</b>	<b>74.1%</b>	<b>-22.8%</b>	<b>-19.5%</b>	<b>36.9%</b>	<b>-49.2%</b>	<b>20.5%</b>	<b>47.8%</b>	<b>20.2%</b>	<b>21.9%</b>	<b>25.7%</b>	<b>22.9%</b>
Total Liabilities	-56.2%	-35.4%	-23.3%	31.8%	-25.5%	27.0%	51.1%	36.6%	10.8%	8.1%	13.4%
Total Shares and Deposits	87.1%	-20.3%	-17.4%	40.3%	-51.5%	22.1%	50.5%	21.4%	24.3%	28.4%	25.3%
Equity Capital	39.0%	-28.8%	-29.6%	18.4%	-55.4%	3.9%	26.0%	4.4%	6.8%	13.0%	9.0%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>74.1%</b>	<b>-22.8%</b>	<b>-19.5%</b>	<b>36.9%</b>	<b>-49.2%</b>	<b>20.5%</b>	<b>47.8%</b>	<b>20.2%</b>	<b>21.9%</b>	<b>25.7%</b>	<b>22.9%</b>

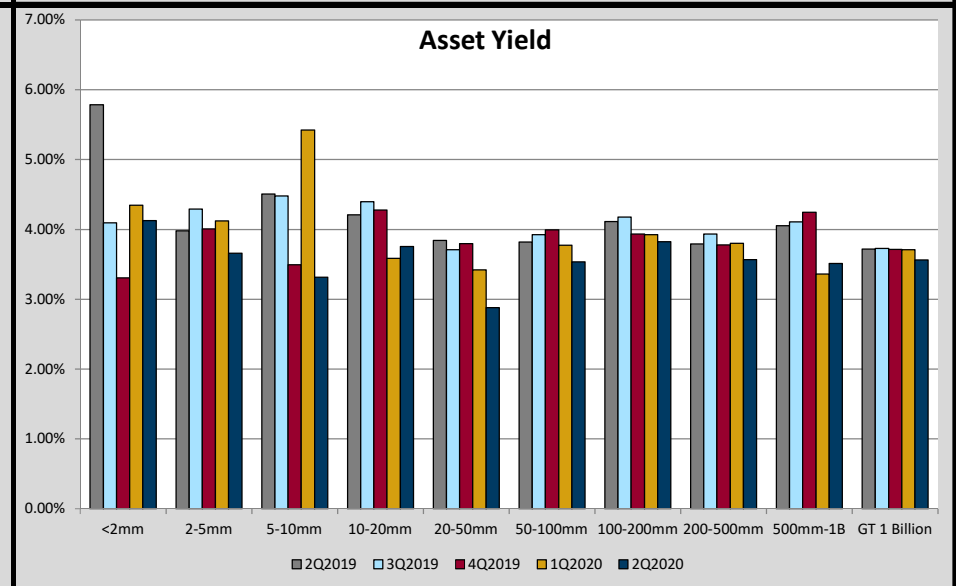
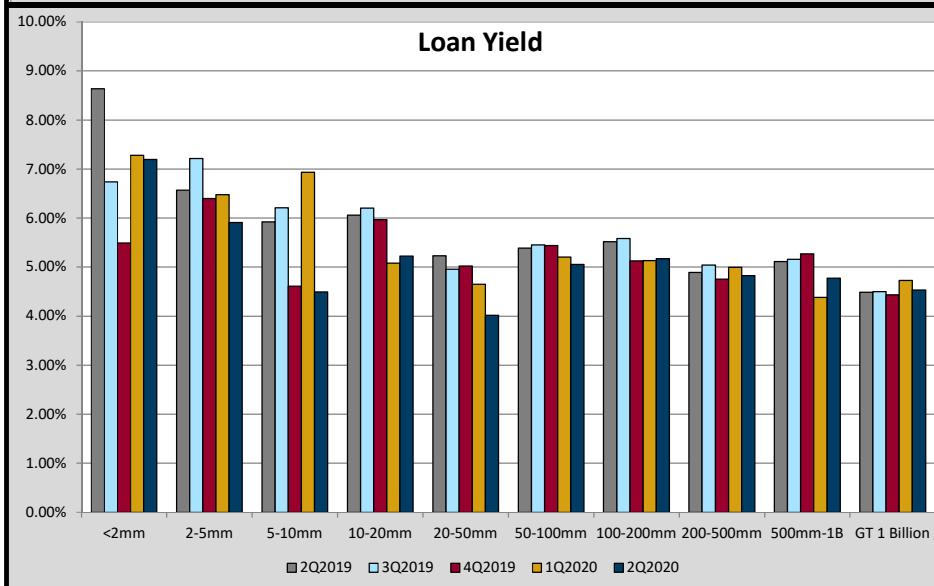
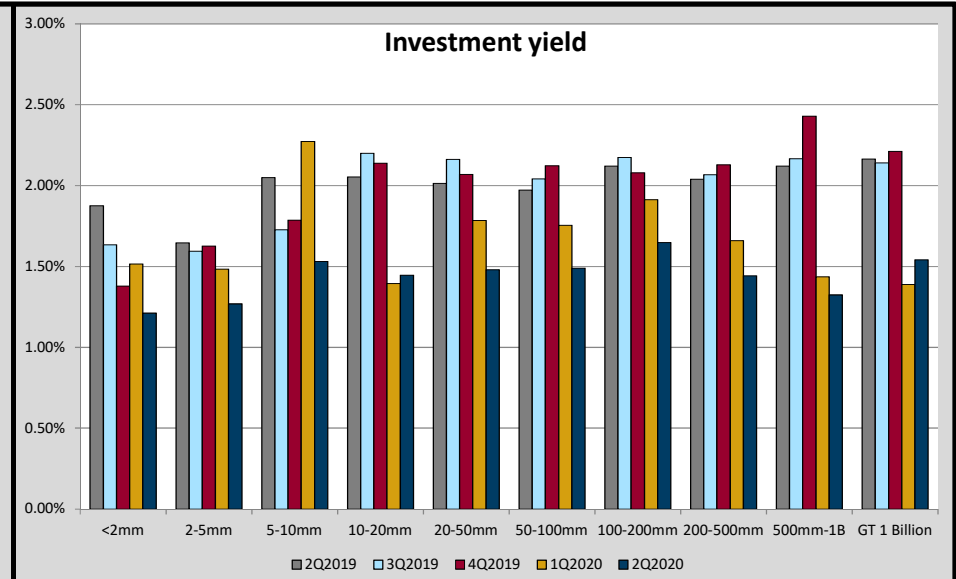
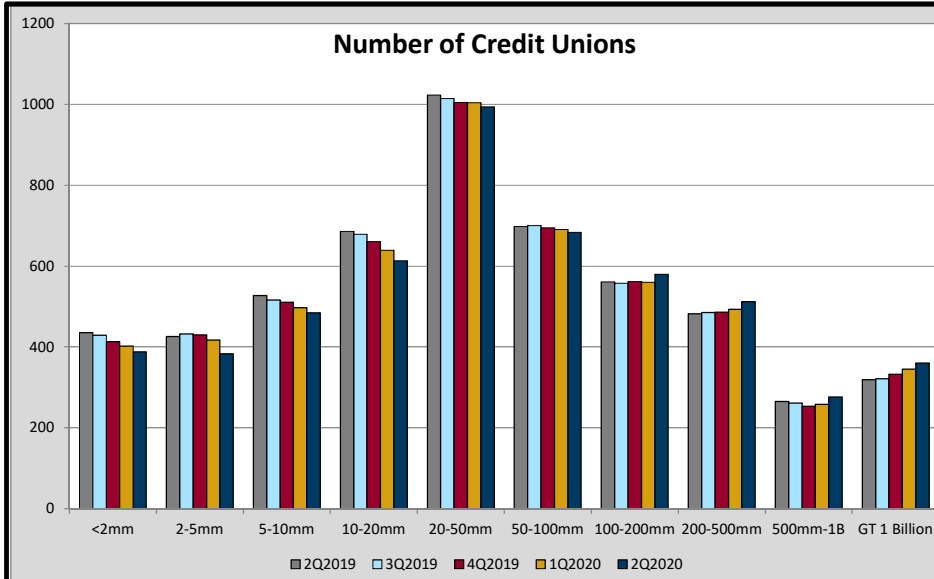
June 30, 2020

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	1.63%	1.71%	0.78%	0.32%	0.72%	0.50%	0.45%	0.58%	0.52%	0.59%	0.57%
Delinquent Loans / Total Capital	5.0%	4.7%	3.4%	1.6%	3.0%	2.5%	2.5%	3.3%	3.1%	3.6%	3.4%
Delinquent Loans + OREO / Net Loans + OREO	1.7%	1.8%	0.8%	0.4%	0.8%	0.6%	0.5%	0.7%	0.6%	0.6%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	42.3%	36.9%	36.4%	38.2%	33.1%	31.5%	36.3%	33.6%	32.7%	31.7%	32.4%
Allowance for Loan Losses/Net Loans	1.99%	1.58%	0.88%	0.77%	0.88%	0.80%	0.93%	0.82%	0.93%	0.89%	0.88%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$19	\$32	\$45	\$93	\$193	\$336	\$782	\$1,875	\$7,543	\$779
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$8	\$12	\$19	\$31	\$58	\$115	\$258	\$515	\$2,198	\$232
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$6	\$9	\$15	\$31	\$77	\$138	\$397	\$1,304	\$141
Total Delinquent Loans (\$000s)	\$13	\$31	\$51	\$73	\$139	\$282	\$528	\$1,178	\$2,788	\$11,045	\$1,151
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.01%	0.05%	0.21%	0.15%	0.30%	0.25%	0.24%	0.34%	0.29%	0.49%	0.41%
STS Loans	1.48%	5.86%	2.13%	2.86%	1.46%	20.88%	2.75%	1.43%	2.60%	3.75%	4.30%
Non-Federally Guaranteed Student Loans	0.33%	0.00%	0.00%	0.03%	0.39%	0.29%	0.50%	0.62%	2.03%	0.73%	0.83%
New Vehicle Loans	1.02%	1.02%	0.75%	0.26%	0.40%	0.24%	0.23%	0.31%	0.33%	0.35%	0.33%
Used Vehicle Loans	2.09%	1.89%	1.19%	0.45%	0.76%	0.60%	0.51%	0.56%	0.52%	0.56%	0.56%
1st Mortgage Fixed	1.24%	1.19%	1.73%	0.90%	0.80%	0.67%	0.53%	0.54%	0.50%	0.35%	0.40%
1st Mortgage Adj	100.00%	2.55%	0.61%	2.49%	1.09%	0.99%	0.80%	0.77%	0.79%	0.94%	0.91%
Other RE Fixed	0.00%	1.52%	2.00%	0.81%	0.87%	0.75%	0.64%	0.68%	0.60%	0.58%	0.62%
Other RE Adj	0.00%	0.82%	1.39%	1.24%	1.02%	0.66%	0.63%	0.55%	0.61%	0.59%	0.60%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.18%	0.18%	0.40%	0.32%
All Other Loans	10.89%	7.24%	4.15%	1.51%	1.78%	1.89%	1.35%	1.92%	2.28%	2.12%	2.03%
Indirect Loans	0.00%	0.00%	1.01%	0.96%	1.02%	0.71%	0.66%	0.55%	0.58%	0.46%	0.49%
Total 1st Mortgage Loans	2.36%	1.50%	1.55%	1.22%	0.87%	0.75%	0.59%	0.60%	0.57%	0.51%	0.53%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.38%	0.40%	0.45%	0.54%	0.70%	0.54%	0.45%	0.49%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.04%	0.10%	0.08%	0.08%	0.08%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.31%	0.48%	0.16%	0.16%	0.24%	0.28%	0.29%	0.40%	0.40%	0.47%	0.43%
Recoveries / Charge-Offs	39.53%	32.27%	28.86%	28.74%	27.37%	24.04%	24.54%	26.14%	22.29%	20.93%	22.00%
Expected Charge-Offs / Net Loans	0.78%	0.64%	0.21%	0.19%	0.26%	0.24%	0.26%	0.31%	0.26%	0.27%	0.27%
Provision for Loan Losses/Net Charge-Offs	182.0%	80.6%	176.6%	394.5%	128.5%	157.9%	255.4%	126.8%	163.2%	157.8%	160.3%
Prov. for Loan Losses/Expected Charge-Offs	73.7%	61.7%	132.1%	345.6%	119.2%	182.8%	293.8%	166.1%	251.3%	278.0%	255.6%
Bankruptcies / Net Loans	0.42%	0.60%	0.23%	0.22%	0.36%	0.34%	0.37%	0.48%	0.38%	0.41%	0.40%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$15	\$25	\$44	\$85	\$203	\$429	\$1,088	\$2,582	\$10,997	\$1,090
Total Amount of Recoveries (\$000s)	\$1	\$5	\$7	\$13	\$23	\$49	\$105	\$284	\$575	\$2,301	\$240
Net Charge Offs (\$000s)	\$2	\$10	\$18	\$32	\$62	\$154	\$324	\$804	\$2,006	\$8,696	\$850
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	-0.02%	0.07%	0.09%	0.14%	0.34%	0.41%	0.57%	0.81%	0.94%	1.64%	1.28%
STS Loans	1.38%	5.80%	3.20%	5.83%	4.13%	5.34%	9.79%	8.04%	16.82%	15.72%	11.26%
Non-Federally Guaranteed Student Loans	-1.80%	0.00%	0.19%	0.00%	0.37%	0.22%	0.55%	0.61%	1.37%	0.43%	0.57%
New Vehicle Loans	0.03%	0.07%	0.04%	0.06%	0.13%	0.15%	0.18%	0.30%	0.46%	0.48%	0.41%
Used Vehicle Loans	0.38%	0.39%	0.16%	0.21%	0.31%	0.42%	0.48%	0.60%	0.65%	0.65%	0.60%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.01%	0.02%	0.01%	0.01%	0.01%
Total Other RE Loans/ LOC	0.17%	0.05%	0.00%	-0.01%	0.02%	0.03%	0.04%	0.06%	0.00%	-0.01%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.08%	2.42%	0.04%	0.07%	0.28%	0.52%	0.17%	0.18%
All Other Loans	2.60%	3.55%	1.34%	1.84%	2.91%	-4.04%	-1.55%	-0.46%	-0.40%	-0.29%	-0.37%
Indirect Loans	0.00%	0.08%	0.29%	0.20%	0.27%	0.25%	0.24%	0.27%	0.32%	0.30%	0.29%
Number of Credit Unions in Each Peer Group:	388	383	484	613	994	684	580	512	276	360	5,274

June 30, 2020

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	4.69%	4.89%	8.93%	6.43%	16.15%	9.34%	5.65%	3.32%	0.86%	0.26%	1.97%
Credit Unions - Deposits in and Loans to	0.75%	1.56%	2.24%	1.90%	5.07%	2.87%	1.60%	0.91%	0.34%	0.04%	0.57%
Total Investments in Corporate Credit Unions*	66.20%	64.05%	59.45%	44.37%	84.55%	82.56%	58.25%	46.34%	25.63%	8.85%	24.31%
Marketable Securities	8.35%	44.66%	69.54%	48.61%	117.65%	104.29%	97.04%	126.37%	109.63%	157.37%	138.05%
All Other Investments	143.93%	151.70%	190.40%	201.34%	225.37%	188.64%	174.24%	117.84%	164.41%	85.30%	115.81%
<b>Total Investments</b>	<b>290.30%</b>	<b>321.04%</b>	<b>369.77%</b>	<b>317.49%</b>	<b>471.46%</b>	<b>407.10%</b>	<b>355.40%</b>	<b>317.72%</b>	<b>317.14%</b>	<b>267.74%</b>	<b>298.06%</b>
Unsecured Loans	58.65%	57.77%	55.43%	46.71%	46.79%	50.83%	46.59%	51.78%	52.54%	54.01%	52.66%
Vehicle Loans	149.12%	185.33%	203.91%	220.03%	191.89%	199.83%	212.29%	228.58%	198.57%	213.63%	211.84%
New Vehicle Loans	52.08%	70.12%	79.20%	74.70%	64.11%	67.96%	71.34%	74.20%	66.98%	86.00%	79.64%
Used Vehicle Loans	97.04%	115.21%	124.71%	145.33%	127.78%	131.87%	140.95%	154.38%	131.59%	127.62%	132.19%
Total Real Estate	92.48%	20.36%	153.05%	231.96%	154.02%	233.95%	278.60%	278.14%	353.57%	342.37%	320.38%
1st Mortgage	83.00%	14.72%	128.86%	197.79%	120.28%	179.79%	231.37%	224.58%	304.89%	290.15%	269.72%
1st Mortgage Fxd	1.27%	6.64%	11.07%	15.55%	64.95%	76.67%	107.40%	155.14%	176.40%	244.89%	200.24%
1st Mortgage Adj	0.01%	1.95%	2.10%	3.95%	22.15%	26.60%	33.40%	59.35%	55.30%	85.87%	69.48%
2nd Mortgage	0.36%	3.92%	7.95%	9.52%	30.20%	31.22%	34.86%	52.30%	46.04%	56.97%	50.66%
Closed-End Fxd	0.36%	2.37%	4.60%	4.63%	13.32%	12.13%	14.16%	19.04%	16.36%	15.68%	15.55%
Closed-End Adj	0.00%	0.22%	0.86%	0.23%	0.90%	1.53%	1.01%	2.15%	1.55%	1.54%	1.53%
Open-End Adj	0.00%	1.17%	2.11%	3.98%	14.51%	16.50%	18.63%	30.24%	27.08%	38.35%	32.35%
Open-End Fxd	0.00%	0.16%	0.37%	0.68%	1.48%	1.06%	1.06%	0.87%	1.05%	1.39%	1.24%
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	0.51%	0.00%	0.03%	0.03%	0.02%	3.18%	4.16%	0.81%	0.70%	3.43%	2.67%
All Other Loans/Lines of Credit to Members	25.06%	25.09%	24.07%	28.82%	40.12%	26.37%	42.03%	30.68%	26.86%	25.05%	27.52%
<b>Total Loans</b>	<b>326.73%</b>	<b>289.01%</b>	<b>451.80%</b>	<b>532.85%</b>	<b>435.27%</b>	<b>519.24%</b>	<b>589.93%</b>	<b>595.76%</b>	<b>637.72%</b>	<b>647.62%</b>	<b>622.78%</b>
Indirect Loans	0.00%	0.13%	1.43%	3.64%	17.52%	38.44%	59.07%	110.90%	120.32%	167.59%	135.03%
Percent of Vehicle Loans	0.00%	0.07%	0.70%	1.66%	9.13%	19.23%	27.83%	48.52%	60.59%	78.45%	63.74%
Business Loans	0.14%	1.65%	1.38%	1.16%	6.29%	13.99%	22.59%	40.44%	55.42%	64.03%	52.63%
Participation Loans	0.49%	0.47%	1.50%	1.89%	8.63%	14.94%	19.92%	26.32%	23.55%	19.66%	20.00%
<b>Total Mortgage Exposure**</b>	<b>93.06%</b>	<b>20.45%</b>	<b>154.76%</b>	<b>232.33%</b>	<b>161.50%</b>	<b>252.24%</b>	<b>319.13%</b>	<b>350.16%</b>	<b>431.25%</b>	<b>441.36%</b>	<b>401.79%</b>
Total Real Estate	92.48%	20.36%	153.05%	231.96%	154.02%	233.95%	278.60%	278.14%	353.57%	342.37%	320.38%
RE Business Loans	0.00%	1.15%	0.18%	0.27%	2.53%	5.82%	9.89%	22.84%	39.20%	54.01%	41.26%
Mortgage-Backed Investments	0.59%	0.10%	1.71%	0.38%	7.48%	18.29%	40.53%	72.02%	77.68%	98.99%	81.40%
Federal Agency Securities (Mtg Backed)	0.59%	0.03%	1.71%	0.37%	7.48%	18.18%	40.47%	70.90%	76.80%	94.85%	78.66%
Total Other Mortgage Backed Securities	0.00%	0.07%	0.00%	0.00%	0.00%	0.10%	0.06%	1.12%	0.88%	4.14%	2.74%

June 30, 2020



June 30, 2020

