

March 31, 2021

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	Peer ALL FICUs
Investment Yield	0.47%	0.64%	1.28%	0.79%	0.84%	0.81%	0.87%	0.74%	0.72%	0.80%	0.79%
Loan Yield	5.53%	6.59%	5.11%	4.81%	5.09%	4.61%	4.90%	4.57%	4.23%	4.27%	4.36%
Net Loan Yield After NCOs	5.46%	6.22%	5.08%	4.74%	5.00%	4.52%	4.80%	4.45%	4.08%	4.09%	4.20%
Asset Yield	2.91%	3.36%	3.46%	2.96%	2.84%	2.82%	3.11%	2.96%	2.88%	2.94%	2.94%
Cost of Funds	-0.45%	-0.36%	-0.74%	-0.42%	-0.30%	-0.31%	-0.39%	-0.38%	-0.39%	-0.49%	-0.45%
Gross Spread	2.46%	3.01%	2.72%	2.54%	2.54%	2.51%	2.72%	2.58%	2.49%	2.45%	2.49%
Provision Expense	-0.14%	-0.30%	-0.28%	-0.13%	-0.09%	-0.10%	-0.04%	-0.10%	-0.11%	-0.13%	-0.12%
Net Spread after Provision Expense	2.32%	2.71%	2.45%	2.41%	2.45%	2.41%	2.68%	2.48%	2.38%	2.33%	2.37%
Total Non-Interest Income	0.73%	0.52%	1.12%	1.32%	1.26%	1.31%	1.24%	1.25%	1.33%	1.29%	1.28%
Total Non-Interest Expense	-3.38%	-3.36%	-2.68%	-3.04%	-3.11%	-3.05%	-3.05%	-3.21%	-2.99%	-2.62%	-2.78%
Net Operating Expense	-2.65%	-2.84%	-1.56%	-1.73%	-1.85%	-1.75%	-1.80%	-1.96%	-1.66%	-1.34%	-1.49%
Non-Operating Gains (Losses)	0.17%	0.08%	0.03%	0.03%	0.05%	0.05%	0.04%	0.05%	0.07%	0.08%	0.07%
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)	-0.15%	-0.06%	0.92%	0.71%	0.65%	0.70%	0.57%	0.79%	1.07%	1.07%	0.95%
Net Charge-Offs	-0.07%	-0.37%	-0.03%	-0.07%	-0.09%	-0.09%	-0.10%	-0.12%	-0.15%	-0.18%	-0.16%
ROA without Annualizing Non-Recurring Items	-0.27%	-0.11%	0.87%	0.64%	0.55%	0.62%	0.85%	0.52%	0.73%	1.01%	0.89%
Return with Net Charge-Offs instead of Provision	-0.08%	-0.13%	1.17%	0.77%	0.65%	0.72%	0.86%	0.55%	0.74%	1.01%	0.91%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.64%	-1.87%	-1.41%	-1.56%	-1.51%	-1.49%	-1.54%	-1.67%	-1.56%	-1.41%	-1.47%
Travel and Conference Expense	-0.01%	-0.02%	0.00%	-0.01%	-0.01%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Office Occupancy Expense	-0.23%	-0.15%	-0.20%	-0.19%	-0.20%	-0.20%	-0.20%	-0.22%	-0.21%	-0.17%	-0.19%
Office Operations Expense	-0.74%	-0.70%	-0.48%	-0.62%	-0.62%	-0.59%	-0.55%	-0.61%	-0.57%	-0.48%	-0.52%
Educational and Promotional Expense	-0.05%	-0.02%	-0.04%	-0.06%	-0.06%	-0.08%	-0.08%	-0.09%	-0.09%	-0.09%	-0.09%
Loan Servicing Expense	-0.13%	-0.10%	-0.18%	-0.11%	-0.19%	-0.21%	-0.22%	-0.23%	-0.19%	-0.18%	-0.19%
Professional and Outside Services	-0.38%	-0.37%	-0.28%	-0.38%	-0.42%	-0.39%	-0.35%	-0.30%	-0.26%	-0.19%	-0.23%
Member Insurance	-0.02%	-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)	-0.03%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.14%	-0.08%	-0.05%	-0.08%	-0.07%	-0.06%	-0.06%	-0.06%	-0.06%	-0.07%	-0.06%
Total Non-Interest Expense	-3.38%	-3.36%	-2.68%	-3.04%	-3.11%	-3.05%	-3.05%	-3.21%	-2.99%	-2.62%	-2.78%
Other Performance Ratios											
Earning Asset Yield	3.09%	3.19%	2.83%	2.79%	2.64%	2.76%	2.93%	2.97%	3.11%	2.98%	2.97%
Average Cost of Funds	-0.54%	-0.42%	-0.67%	-0.46%	-0.34%	-0.36%	-0.41%	-0.41%	-0.45%	-0.53%	-0.49%
FTE Employee / \$million of Loans & Share Drafts	1.11	0.92	0.25	0.34	0.35	0.30	0.27	0.27	0.24	0.19	0.22
Compensation & Benefits / FTE Emp.	\$28,103	\$41,407	\$69,573	\$66,108	\$66,508	\$70,992	\$73,468	\$77,064	\$82,092	\$94,401	\$86,639
Compensation & Benefits / \$million Lns. & S.D.s	\$29,862	\$37,954	\$20,147	\$22,878	\$23,683	\$20,844	\$20,883	\$21,343	\$19,022	\$18,285	\$19,059
Operating Expense / Loans & Share Drafts	-6.12%	-6.81%	-4.46%	-4.46%	-4.87%	-4.28%	-4.12%	-4.10%	-3.63%	-3.39%	-3.60%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.32%	1.05%	1.59%	1.93%	1.98%	1.83%	1.68%	1.60%	1.61%	1.66%	1.66%
Net Operating Expense / Loans & Share Drafts	-4.80%	-5.77%	-2.21%	-2.53%	-2.90%	-2.45%	-2.44%	-2.51%	-2.02%	-1.73%	-1.93%
Operating Expense / Operating Revenue	104.84%	95.68%	74.48%	80.98%	83.22%	81.53%	78.86%	85.26%	80.34%	73.50%	76.33%
Total Fixed Assets / Shares & Equity	1.66%	0.54%	1.27%	1.54%	1.80%	2.02%	1.95%	2.29%	2.33%	1.71%	1.86%
Net Loans to Total Shares and Deposits	56.9%	54.8%	63.0%	62.3%	53.3%	59.4%	63.4%	65.2%	69.3%	70.7%	68.7%
Members / FTE Employee	366.95	372.83	427.51	427.98	391.22	392.16	371.80	349.03	355.52	404.59	388.35

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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
ASSETS											
Cash and Cash Equivalents	1.1%	0.6%	0.6%	0.9%	1.0%	1.1%	1.0%	1.1%	0.9%	0.9%	0.9%
Total Investments	47.7%	55.3%	41.6%	45.4%	53.3%	47.1%	41.4%	37.8%	33.8%	34.1%	36.0%
Unsecured Credit Card Loans/Lines of Credit	0.5%	0.3%	0.7%	1.2%	1.3%	1.6%	1.6%	1.9%	2.0%	2.4%	2.2%
All Other Unsecured Loans/Lines of Credit	7.5%	7.7%	3.2%	4.1%	3.1%	2.8%	2.7%	2.6%	2.8%	2.5%	2.6%
Short-Term Small Amount Loans (STS)	0.1%	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	0.1%	0.2%	0.7%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.3%	0.3%
New Vehicle Loans	6.9%	9.7%	5.5%	10.1%	6.6%	6.2%	6.4%	6.7%	6.8%	7.5%	7.2%
Used Vehicle Loans	14.6%	14.9%	8.2%	16.4%	12.4%	13.0%	12.8%	14.3%	14.4%	12.0%	12.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	13.3%	6.4%	19.7%	13.4%	12.7%	16.7%	20.5%	22.6%	26.1%	28.7%	26.3%
Total Other Real Estate Loans/Lines of Credit	0.8%	0.5%	5.7%	2.1%	3.3%	4.9%	3.9%	4.6%	4.7%	4.4%	4.4%
Leases Receivable	0.0%	0.0%	8.5%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.2%	0.3%
Total All Other Loans/Lines of Credit to Members	3.7%	3.5%	1.7%	2.6%	2.7%	2.6%	4.8%	2.9%	2.8%	2.6%	2.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.2%	0.2%	0.1%	0.1%	0.3%	0.2%	0.2%	0.6%	0.5%
Total Loans and Leases	47.5%	43.1%	54.3%	50.1%	42.3%	48.1%	53.4%	56.3%	60.2%	61.3%	59.1%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.9%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.5%	-0.6%	-0.6%
Net Loans and Leases	46.5%	42.2%	53.8%	49.7%	41.9%	47.7%	53.0%	55.8%	59.7%	60.6%	58.5%
Total Other Assets	4.8%	1.9%	4.0%	3.9%	3.7%	4.2%	4.7%	5.2%	5.5%	4.3%	4.5%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities											
Share Drafts	6.8%	3.7%	9.9%	13.0%	15.1%	16.8%	16.2%	19.6%	20.1%	15.7%	16.6%
Regular Shares	55.8%	59.4%	29.3%	45.1%	43.0%	39.3%	41.5%	35.5%	34.3%	30.3%	32.7%
Money Market Shares	7.2%	1.5%	21.6%	7.5%	7.8%	10.6%	10.8%	14.2%	14.7%	21.3%	18.4%
Share Certificates	10.6%	9.7%	19.2%	11.3%	9.3%	9.9%	10.7%	12.1%	12.8%	13.8%	13.1%
IRA/KEOGH Accounts	1.8%	1.7%	5.1%	2.7%	3.0%	3.6%	4.2%	4.0%	3.9%	4.3%	4.1%
All Other Shares	0.8%	2.3%	0.3%	0.5%	0.9%	0.6%	0.6%	0.7%	0.7%	0.9%	0.8%
Non-Member Deposits	0.5%	0.4%	0.7%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.3%
Total Shares and Deposits	83.4%	78.6%	86.0%	80.3%	79.3%	80.9%	84.2%	86.3%	86.9%	86.6%	86.0%
Total Equity	14.9%	15.5%	9.8%	10.9%	9.6%	9.6%	9.6%	9.5%	9.7%	9.7%	9.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	14.9%	15.6%	10.2%	11.0%	9.8%	9.7%	9.7%	9.7%	9.9%	9.9%	9.9%
Total Equity + Allow. for Loan Loss	15.9%	16.4%	10.2%	11.2%	9.9%	10.0%	10.0%	9.9%	10.2%	10.3%	10.3%
Balance Sheet Growth YTD Annualized											
Total Investments	-3.4%	23.9%	311.4%	30.5%	23.5%	25.9%	94.9%	69.9%	28.6%	75.1%	66.6%
Total Loans and Leases	-28.2%	-8.2%	183.4%	9.5%	-7.4%	-35.9%	45.2%	4.2%	-42.2%	6.0%	0.9%
TOTAL ASSETS	-14.8%	10.0%	236.2%	21.9%	9.2%	-9.3%	62.7%	26.9%	-19.9%	27.2%	22.4%
Total Liabilities											
Total Shares and Deposits	-14.5%	18.2%	259.4%	29.1%	13.0%	-3.4%	65.0%	30.7%	-16.5%	31.2%	26.4%
Equity Capital	-16.2%	-14.0%	186.9%	8.4%	-13.8%	-33.3%	41.2%	3.4%	-33.8%	7.0%	2.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	-14.8%	10.0%	236.2%	21.9%	9.2%	-9.3%	62.7%	26.9%	-19.9%	27.2%	22.4%

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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	1.17%	1.21%	0.22%	0.42%	0.50%	0.40%	0.37%	0.39%	0.46%	0.44%	0.43%
Delinquent Loans / Total Capital	3.5%	3.2%	1.2%	1.9%	2.1%	1.9%	2.0%	2.2%	2.7%	2.6%	2.5%
Delinquent Loans + OREO / Net Loans + OREO	1.2%	1.3%	0.2%	0.5%	0.6%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	46.3%	40.6%	39.7%	40.5%	42.1%	38.8%	39.9%	42.2%	41.6%	40.6%	40.8%
Allowance for Loan Losses/Net Loans	2.13%	2.03%	0.79%	0.74%	0.85%	0.87%	0.81%	0.80%	0.87%	1.00%	0.95%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$13	\$22	\$34	\$56	\$116	\$222	\$450	\$1,099	\$4,880	\$538
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$5	\$9	\$14	\$25	\$41	\$69	\$168	\$391	\$1,790	\$197
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$5	\$9	\$16	\$32	\$78	\$160	\$392	\$1,553	\$175
Total Delinquent Loans (\$000s)	\$9	\$22	\$36	\$57	\$97	\$189	\$369	\$778	\$1,882	\$8,223	\$910
Delinquency by Category											
Unsecured Credit Card	0.00%	0.06%	0.07%	0.16%	0.25%	0.20%	0.18%	0.20%	0.26%	0.37%	0.32%
STS Loans	2.65%	2.70%	1.82%	3.27%	1.77%	0.73%	1.68%	0.65%	2.27%	3.28%	2.55%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.21%	0.77%	0.61%	1.04%	0.77%	1.88%	0.87%	0.99%
New Vehicle Loans	0.88%	0.99%	0.35%	0.25%	0.28%	0.23%	0.18%	0.24%	0.29%	0.27%	0.26%
Used Vehicle Loans	1.40%	1.39%	0.59%	0.52%	0.56%	0.45%	0.43%	0.40%	0.41%	0.38%	0.40%
1st Mortgage Fixed	0.00%	1.09%	1.90%	0.84%	0.61%	0.35%	0.37%	0.30%	0.31%	0.26%	0.28%
1st Mortgage Adj	0.00%	13.06%	1.12%	1.97%	0.72%	0.69%	0.59%	0.49%	0.50%	0.70%	0.66%
Other RE Fixed	0.00%	1.49%	1.44%	1.17%	0.73%	0.68%	0.52%	0.62%	0.45%	0.59%	0.58%
Other RE Adj	0.00%	1.25%	0.48%	1.21%	0.49%	0.65%	0.44%	0.41%	0.50%	0.59%	0.56%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.08%	0.08%	0.19%	0.13%
All Other Loans	7.73%	5.01%	2.07%	1.83%	1.74%	1.66%	0.93%	1.56%	2.02%	1.70%	1.65%
Indirect Loans	0.00%	0.00%	0.88%	0.67%	0.98%	0.53%	0.56%	0.45%	0.44%	0.36%	0.38%
Total 1st Mortgage Loans	0.00%	2.97%	1.79%	1.06%	0.63%	0.43%	0.42%	0.35%	0.35%	0.37%	0.37%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.16%	0.29%	0.41%	0.46%	0.38%	0.39%	0.39%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%	0.06%	0.08%	0.07%	0.07%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.14%	0.80%	0.05%	0.13%	0.19%	0.16%	0.18%	0.21%	0.24%	0.29%	0.26%
Recoveries / Charge-Offs	55.46%	23.44%	55.64%	38.67%	36.74%	38.86%	37.53%	39.80%	36.62%	31.25%	33.10%
Expected Charge-Offs / Net Loans	0.47%	0.52%	0.11%	0.19%	0.24%	0.19%	0.20%	0.22%	0.21%	0.21%	0.21%
Provision for Loan Losses/Net Charge-Offs	201.0%	80.3%	1014.1%	180.6%	95.6%	112.4%	39.2%	80.0%	70.1%	69.8%	72.0%
Prov. for Loan Losses/Expected Charge-Offs	60.9%	125.5%	444.8%	123.0%	77.3%	99.9%	36.2%	75.9%	80.2%	98.7%	91.9%
Bankruptcies / Net Loans	0.14%	0.37%	0.08%	0.18%	0.23%	0.21%	0.21%	0.27%	0.21%	0.20%	0.21%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$19	\$14	\$29	\$59	\$134	\$278	\$670	\$1,669	\$7,889	\$831
Total Amount of Recoveries (\$000s)	\$1	\$4	\$8	\$11	\$22	\$52	\$104	\$267	\$611	\$2,465	\$275
Net Charge Offs (\$000s)	\$1	\$15	\$6	\$18	\$37	\$82	\$174	\$404	\$1,058	\$5,424	\$556
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.04%	0.05%	0.09%	0.22%	0.29%	0.35%	0.46%	0.65%	1.02%	0.83%
STS Loans	7.15%	1.48%	3.04%	1.00%	1.79%	-1.65%	4.25%	3.70%	7.05%	7.03%	5.23%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	-0.03%	0.27%	0.36%	0.29%	0.19%	0.79%	0.20%	0.29%
New Vehicle Loans	0.08%	0.01%	-0.01%	0.03%	0.11%	0.11%	0.14%	0.20%	0.27%	0.33%	0.29%
Used Vehicle Loans	0.10%	0.16%	0.06%	0.14%	0.27%	0.26%	0.29%	0.31%	0.37%	0.41%	0.37%
Total 1st Mortgage RE Loans/LOC	0.07%	4.96%	0.00%	0.00%	0.01%	0.00%	0.02%	0.01%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%	0.48%	0.01%	0.34%	-0.02%	0.01%	0.00%	-0.02%	0.01%	-0.02%	-0.01%
Leases Receivable	0.00%	0.00%	0.01%	1.09%	0.00%	1.45%	0.39%	0.06%	0.26%	0.19%	0.17%
All Other Loans	0.83%	3.01%	0.86%	1.18%	1.79%	-2.46%	-1.96%	-0.39%	-0.30%	-0.32%	-0.35%
Indirect Loans	0.00%	0.00%	0.51%	0.02%	0.10%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%
Number of Credit Unions in Each Peer Group:	355	342	427	600	936	710	586	530	293	394	5,173

March 31, 2021

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	3.61%	6.31%	5.15%	11.15%	20.50%	13.78%	7.48%	3.44%	1.30%	0.20%	2.19%
Credit Unions - Deposits in and Loans to	1.16%	1.30%	1.27%	3.51%	4.72%	3.29%	1.81%	0.90%	0.48%	0.04%	0.55%
Total Investments in Corporate Credit Unions*	70.19%	70.83%	36.23%	78.12%	114.45%	99.28%	85.68%	62.11%	35.04%	9.96%	28.99%
Marketable Securities	8.33%	37.94%	30.86%	69.42%	118.74%	122.17%	123.37%	149.62%	159.16%	188.44%	170.94%
All Other Investments	154.49%	164.57%	313.31%	218.39%	256.55%	219.72%	185.32%	149.89%	124.00%	130.97%	143.71%
Total Investments	319.66%	355.66%	406.55%	411.45%	545.65%	483.08%	424.73%	390.55%	342.08%	344.84%	364.64%
Unsecured Loans	53.37%	51.18%	38.29%	47.64%	45.09%	44.65%	44.13%	46.36%	48.10%	49.57%	48.39%
Vehicle Loans	144.23%	157.83%	134.43%	240.12%	194.09%	197.14%	197.54%	216.79%	214.12%	197.49%	201.01%
New Vehicle Loans	46.37%	62.16%	53.88%	91.40%	67.27%	63.81%	65.70%	69.34%	68.69%	76.01%	73.26%
Used Vehicle Loans	97.86%	95.67%	80.54%	148.72%	126.82%	133.34%	131.84%	147.45%	145.43%	121.48%	127.75%
Total Real Estate	94.86%	44.09%	247.72%	140.14%	163.55%	222.13%	249.70%	281.78%	311.32%	334.61%	310.71%
1st Mortgage	89.30%	41.11%	192.40%	121.04%	129.71%	171.86%	210.19%	233.72%	264.08%	290.25%	266.22%
1st Mortgage Fxd	0.50%	5.87%	4.51%	20.26%	62.01%	87.55%	113.16%	157.45%	216.40%	234.85%	204.39%
1st Mortgage Adj	0.00%	1.10%	0.74%	5.08%	17.76%	26.37%	32.11%	52.40%	58.33%	71.76%	61.83%
2nd Mortgage	0.25%	2.72%	2.92%	10.39%	24.96%	29.97%	33.57%	43.46%	50.11%	47.29%	44.49%
Closed-End Fxd	0.25%	1.55%	1.71%	5.08%	11.31%	10.68%	13.50%	16.09%	16.57%	11.94%	12.73%
Closed-End Adj	0.00%	0.12%	0.09%	0.51%	0.70%	1.67%	1.23%	1.66%	2.24%	1.49%	1.54%
Open-End Adj	0.00%	0.74%	0.97%	3.97%	11.62%	16.54%	17.62%	25.08%	29.86%	32.66%	29.07%
Open-End Fxd	0.00%	0.31%	0.14%	0.84%	1.33%	1.09%	1.21%	0.62%	1.44%	1.19%	1.15%
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%	83.45%	0.05%	0.03%	0.03%	1.82%	1.55%	0.68%	2.52%	2.58%
All Other Loans/Lines of Credit to Members	25.06%	22.37%	16.85%	23.22%	27.85%	26.31%	49.18%	29.87%	28.55%	25.88%	27.90%
Total Loans	318.49%	276.87%	529.95%	453.48%	432.67%	493.46%	547.98%	581.82%	609.08%	618.94%	598.21%
Indirect Loans	0.00%	0.08%	0.24%	3.86%	14.72%	36.41%	54.75%	98.78%	132.57%	153.56%	129.64%
Percent of Vehicle Loans	0.00%	0.05%	0.18%	1.61%	7.59%	18.47%	27.71%	45.57%	61.91%	77.75%	64.49%
Business Loans	0.20%	0.75%	0.68%	1.32%	5.18%	13.89%	22.81%	38.46%	67.31%	62.96%	54.32%
Participation Loans	0.41%	0.69%	0.61%	2.70%	9.60%	16.16%	23.27%	28.20%	31.71%	19.83%	21.44%
Total Mortgage Exposure**	94.94%	44.44%	248.34%	141.47%	172.04%	243.81%	298.53%	363.94%	419.21%	455.98%	413.89%
Total Real Estate	94.86%	44.09%	247.72%	140.14%	163.55%	222.13%	249.70%	281.78%	311.32%	334.61%	310.71%
RE Business Loans	0.00%	0.52%	0.08%	0.26%	2.07%	5.57%	10.29%	21.38%	47.19%	54.04%	43.48%
Mortgage-Backed Investments	0.08%	0.35%	0.62%	1.33%	8.49%	21.69%	48.82%	82.17%	107.89%	121.38%	103.19%
Federal Agency Securities (Mtg Backed)	0.08%	0.27%	0.62%	1.33%	8.49%	21.61%	48.73%	81.79%	106.64%	117.05%	100.18%
Total Other Mortgage Backed Securities	0.00%	0.08%	0.00%	0.00%	0.00%	0.07%	0.10%	0.37%	1.25%	4.32%	3.01%



