

National - March 31,2022

			_		_		_	_	_		March 31,2022
Earnings to Average Assets	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	ALL FICUs
Investment Yield	0.41%	0.52%	0.61%	0.66%	0.71%	0.78%	0.78%	0.85%	0.90%	0.95%	0.91%
Loan Yield	6.93%	6.15%	5.78%	5.42%	5.02%	4.72%	4.50%	4.33%	4.21%	4.21%	4.25%
Net Loan Yield After NCOs	6.62%	5.95%	5.70%	5.32%	4.92%	4.62%	4.42%	4.22%	4.08%	4.02%	4.08%
Asset Yield	2.92%	3.04%	2.77%	2.65%	2.56%	2.66%	2.69%	2.81%	2.92%	2.96%	2.92%
Cost of Funds	-0.25%	-0.24%	-0.27%	-0.22%	-0.20%	-0.21%	-0.23%	-0.26%	-0.31%	-0.38%	-0.35%
Gross Spread	2.67%	2.80%	2.51%	2.43%	2.36%	2.45%	2.46%	2.55%	2.61%	2.59%	2.57%
Provision Expense	-0.30%	-0.09%	-0.08%	-0.11%	-0.07%	-0.08%	-0.06%	-0.07%	-0.09%	-0.16%	-0.14%
Net Spread after Provision Expense	2.38%	2.71%	2.42%	2.32%	2.29%	2.38%	2.40%	2.48%	2.52%	2.43%	2.44%
Total Non-Interest Income	1.48%	0.98%	0.80%	0.93%	1.07%	1.24%	1.27%	1.35%	1.33%	1.10%	1.16%
Total Non-Interest Expense	-3.69%	-3.84%	-3.07%	-3.08%	-3.03%	-3.10%	-3.09%	-3.17%	-3.12%	-2.58%	-2.73%
Net Operating Expense	-2.21%	-2.86%	-2.27%	-2.14%	-1.96%	-1.86%	-1.83%	-1.82%	-1.80%	-1.48%	-1.57%
Non-Operating Gains (Losses)	1.01%	0.43%	0.17%	0.15%	0.11%	0.11%	0.09%	0.07%	0.05%	0.04%	0.05%
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)	0.17%	-0.15%	0.16%	0.18%	0.33%	0.52%	0.57%	0.66%	0.72%	0.94%	0.86%
Net Charge-Offs	-0.31%	-0.20%	-0.08%	-0.10%	-0.10%	-0.09%	-0.09%	-0.10%	-0.13%	-0.19%	-0.17%
Return with Net Charge-Offs instead of Provision Non-Interest Expense to Average Assets	0.16%	-0.26%	0.16%	0.19%	0.30%	0.50%	0.55%	0.63%	0.68%	0.91%	0.83%
Employee Compensation and Benefits	-1.75%	-1.97%	-1.58%	-1.49%	-1.42%	-1.45%	-1.53%	-1.61%	-1.62%	-1.38%	-1.43%
Travel and Conference Expense	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	-0.03%	-0.01%	-0.02%
Office Occupancy Expense	-0.23%	-0.14%	-0.14%	-0.18%	-0.19%	-0.21%	-0.21%	-0.21%	-0.22%	-0.16%	-0.17%
Office Operations Expense	-0.97%	-0.82%	-0.71%	-0.70%	-0.65%	-0.61%	-0.57%	-0.61%	-0.59%	-0.47%	-0.50%
Educational and Promotional Expense	-0.01%	-0.02%	-0.02%	-0.04%	-0.06%	-0.08%	-0.09%	-0.10%	-0.11%	-0.10%	-0.10%
Loan Servicing Expense	-0.12%	-0.10%	-0.10%	-0.14%	-0.17%	-0.20%	-0.21%	-0.21%	-0.20%	-0.18%	-0.18%
Professional and Outside Services	-0.37%	-0.50%	-0.35%	-0.40%	-0.43%	-0.44%	-0.38%	-0.32%	-0.28%	-0.20%	-0.24%
Member Insurance	-0.03%	-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)	-0.05%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.15%	-0.22%	-0.10%	-0.10%	-0.08%	-0.07%	-0.06%	-0.06%	-0.06%	-0.08%	-0.07%
Total Non-Interest Expense	-3.69%	-3.84%	-3.07%	-3.08%	-3.03%	-3.10%	-3.09%	-3.17%	-3.12%	-2.58%	-2.73%
Other Performance Ratios											
Earning Asset Yield	2.92%	2.97%	2.80%	2.70%	2.60%	2.82%	2.83%	3.00%	3.11%	3.13%	3.09%
Average Cost of Funds	-0.25%	-0.23%	-0.26%	-0.21%	-0.19%	-0.21%	-0.23%	-0.26%	-0.31%	-0.38%	-0.35%
FTE Employee / \$million of Loans & Share Drafts	2.10	1.07	1.31	0.49	0.37	0.32	0.30	0.27	0.23	0.17	0.20
Compensation & Benefits / FTE Emp.	\$22,344	\$40,428	\$25,697	\$57,540	\$65,706	\$68,714	\$71,768	\$78,051	\$84,444	\$98,950	\$91,080
Compensation & Benefits / \$million Lns. & S.D.s	\$46,004	\$41,233	\$33,301	\$27,941	\$23,741	\$22,040	\$21,488	\$20,797	\$19,619	\$17,250	\$18,146
Operating Expense / Loans & Share Drafts	-9.74%	-8.04%	-6.49%	-5.79%	-5.06%	-4.71%	-4.34%	-4.08%	-3.79%	-3.23%	-3.46%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.24%	1.17%	1.36%	1.47%	1.60%	1.72%	1.65%	1.64%	1.56%	1.33%	1.40%
Net Operating Expense / Loans & Share Drafts	-8.50%	-6.88%	-5.12%	-4.32%	-3.46%	-2.98%	-2.69%	-2.44%	-2.23%	-1.91%	-2.06%
Operating Expense / Operating Revenue	116.22%	113.18%	98.12%	96.03%	91.91%	86.94%	85.97%	83.84%	81.80%	73.65%	76.45%
Total Fixed Assets / Shares & Equity	0.31%	0.36%	0.62%	1.18%	1.53%	1.98%	2.12%	2.23%	2.30%	1.69%	1.81%
Net Loans to Total Shares and Deposits	45.1%	52.6%	48.1%	48.0%	48.4%	54.6%	58.4%	64.3%	70.5%	71.9%	69.7%
Members / FTE Employee	405.17	378.25	223.34	437.93	416.40	392.82	348.55	339.46	349.94	423.30	399.16

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Peer												
ASSETS ASSET Services and Carbon Services Servi	D	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
Cash and Cash Equivalents	Balance Sheet Mixes	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Total Investments 61 2% 64 6% 56 5% 54 7% 52 7% 45 9% 41 6% 35 7% 30 7% 31 3% 32 8% AI Other Unsecured Consultures of Credit 9 7% 6.3% 6.2% 5.0% 3.4% 3.0% 2.4% 2.4% 2.5% 2.5% 3.0% AI Other Unsecured Lonars/Lines of Credit 9 7% 6.3% 6.2% 5.0% 3.4% 3.0% 2.4% 2.4% 2.5% 2.5% 2.5% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	ASSETS		•		•	•	•	•	•	•		<u> </u>
Unsecured Credit Card LoansLines of Credit 0.2% 0.4% 0.5% 0.9% 1.3% 1.5% 1.5% 1.8% 1.9% 3.5% 3.0% 3.0% Nort-Term Small Amount Loans (STS) 0.1% 0.1% 0.1% 0.0% 0.0% 0.0% 0.0% 0.0%	Cash and Cash Equivalents		0.5%				1.2%	1.1%	1.1%	0.9%		
All Other Unsecured Loans/Lnes of Credit 9.7% 8.3% 6.2% 5.0% 3.4% 3.0% 2.4% 2.4% 2.5% 2.5% 2.5% 2.5% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0			54.6%		54.7%	52.7%	45.9%	41.6%	35.7%			32.8%
Short-Federally Quaranteed Student Loans	Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	0.5%	0.9%	1.3%	1.5%	1.5%	1.8%	1.9%	3.5%	3.0%
Non-Federally Cuaranteed Student Loans	All Other Unsecured Loans/Lines of Credit	9.7%	8.3%	6.2%	5.0%	3.4%	3.0%	2.4%	2.4%	2.5%	2.5%	2.5%
New Vehicle Loans	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%
Used Vehicle Loans	Non-Federally Guaranteed Student Loans	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%
Total StMortgage Real Estate LunsLine of Credit 1 3.9%	New Vehicle Loans	7.8%	11.0%	10.0%	9.1%	6.8%	6.2%	5.8%	6.5%	6.8%	6.9%	6.9%
Total Other Real Estate Loans/Lines of Credit 0.8% 4.4% 5.2% 5.5% 6.2% 6.2% 7.1% 7.4% 6.9% 6.3% 6.5% 6.28% 7.1% 7.4% 6.9% 6.3% 6.5% 6.288 7.1% 7.4% 6.9% 6.3% 6.5% 7.1% 7.4% 6.9% 6.3% 6.5% 7.1% 7.4%	Used Vehicle Loans	15.5%	18.1%	17.1%	15.3%	14.0%	14.5%	14.8%	14.8%	15.4%	12.1%	12.9%
Lease Receivable	Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.2%	2.0%	5.4%	10.6%	15.1%	16.8%	20.0%	21.5%	25.0%	23.4%
Total All Other Loans/Lunes of Credit to Members 0.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Total Other Real Estate Loans/Lines of Credit	3.8%	4.4%	5.2%	5.5%	6.2%	6.2%	7.1%	7.4%	6.9%	6.3%	6.5%
Other Loans (Purchased or to non-members)	Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	
Total Loans and Leases	Total All Other Loans/Lines of Credit to Members	0.1%	0.2%	0.1%	0.3%	0.4%	1.2%	1.9%	2.9%	5.6%	5.3%	4.8%
Less: Allowance for Loan & Lease Losses	Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.3%
Net Loans and Leases 36.4% 43.1% 41.0% 41.4% 42.8% 44.4% 52.0% 57.5% 62.5% 60.9% 60.9% Total Cher Assets 2.0% 1.8% 1.8% 2.7% 3.4% 4.4% 5.2% 5.7% 5.9% 4.8% 5.0% Total Cher Assets 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Total Liabilities 1.2% 0.6% 0.4% 0.5% 0.5% 0.8% 1.1% 1.5% 2.3% 3.9% 3.3% Share Drafts 0.5% 2.1% 5.7% 10.7% 15.0% 17.2% 18.0% 19.7% 2.10% 18.0% 19.7% Regular Shares 74.7% 69.5% 66.2% 61.0% 53.2% 47.9% 42.6% 39.5% 35.1% 29.6% 32.4% Money Market Shares 0.1% 1.3% 1.6% 3.0% 6.9% 9.5% 12.9% 14.7% 16.4% 22.1% 20.0% Share Certificates 3.7% 6.6% 8.3% 8.4% 8.3% 8.9% 10.1% 10.4% 11.0% 11.8% 11.4% IRA/KEGGHA Accounts 0.2% 1.1% 1.5% 1.8% 3.3% 3.8% 4.1% 3.8% 3.7% 4.0% 3.9% All Other Shares 0.5% 0.7% 1.3% 0.6% 0.6% 0.6% 0.6% 0.5% 0.7% 0.6% 0.6% Total Shares and Deposits 80.6% 82.1% 85.1% 86.4% 88.4% 88.6% 89.1% 89.5% 88.6% 87.0% 87.5% Total Equity — Investments 2.0% 2.7% 2.5% 2.7% 3.5% 3.0% 2.9% 2.0% 0.1% 4.1% 3.7% Total Liabilities 2.5% 2.1% 0.0% 0.2% 0.7% 1.5% 2.2% 3.1% 4.1% 3.7% Total Liabilities 2.5% 2.1% 0.0% 0.2% 0.7% 1.5% 2.2% 3.1% 4.1% 3.7% Total Liabilities 2.5% 2.5% 2.7% 2.5% 2.7% 3.5% 2.4% 2.2% 2.3% 2.4% 2.9% 2.3% 3.5% 3.6% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.5% 3.0% 3.2% 3.0% 3.2% 3.0% 3.2% 3.0% 3.2% 3.0% 3.2% 3.0% 3.2% 3.0% 3.2% 3.0% 3.2%	Total Loans and Leases	37.6%	43.8%	41.4%	41.8%	43.1%	48.7%	52.4%	57.9%	62.9%	63.0%	61.5%
Total Chiber Assets	Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.5%	-0.4%	-0.3%	-0.3%	-0.3%	-0.4%	-0.4%		
Total Liabilities	Net Loans and Leases	36.4%	43.1%	41.0%	41.4%	42.8%	48.4%	52.0%	57.5%	62.5%	62.5%	60.9%
Total Labilities	Total Other Assets	2.0%	1.8%	1.8%	2.7%	3.4%	4.4%	5.2%	5.7%	5.9%	4.8%	5.0%
Share Drafts	TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Regular Shares 74.7% 69.5% 66.2% 61.0% 53.2% 47.9% 42.6% 39.5% 35.1% 29.6% 32.4% Money Market Shares 0.1% 1.3% 1.6% 83.% 8.4% 8.3% 8.9% 10.1% 10.4% 22.1% 20.0% Share Certificates 3.7% 6.6% 8.3% 8.4% 8.3% 8.9% 10.1% 10.4% 21.1% 20.0% IRA/KEOCH Accounts 0.2% 1.1% 1.5% 1.8% 3.3% 3.8% 4.1% 3.8% 3.7% 4.0% 3.9% All Other Shares 0.5% 0.7% 1.3% 0.9% 1.3% 0.8% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6%	Total Liabilities	1.2%	0.6%	0.4%	0.5%	0.5%	0.8%	1.1%	1.5%	2.3%	3.9%	3.3%
Money Market Shares 0.1% 1.3% 1.6% 3.0% 6.9% 9.5% 12.9% 14.7% 16.4% 22.1% 20.0% Share Certificates 3.7% 6.6% 8.3% 8.4% 8.3% 8.9% 10.1% 10.4% 11.0% 11.8% 11.4% IRA/KEOGH Accounts 0.2% 1.1% 1.5% 1.8% 3.3% 3.8% 4.1% 3.8% 3.7% 4.0% 3.9% Alf Other Shares 0.5% 0.7% 1.3% 0.9% 1.3% 0.8% 0.8% 0.8% 0.9% 0.6%	Share Drafts	0.5%	2.1%	5.7%	10.7%	15.0%	17.2%	18.0%	19.7%	21.0%	18.0%	18.4%
Share Certificates 3.7% 6.6% 8.3% 8.4% 8.3% 8.9% 10.1% 10.4% 11.0% 11.8% 11.4%	Regular Shares	74.7%	69.5%	66.2%	61.0%	53.2%	47.9%	42.6%	39.5%	35.1%	29.6%	32.4%
RA/KEOGH Accounts	Money Market Shares	0.1%	1.3%	1.6%	3.0%	6.9%	9.5%	12.9%	14.7%	16.4%	22.1%	20.0%
All Other Shares 0.5% 0.7% 1.3% 0.9% 1.3% 0.8% 0.8% 0.9% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6	Share Certificates	3.7%	6.6%	8.3%	8.4%	8.3%	8.9%		10.4%	11.0%	11.8%	11.4%
Non-Member Deposits 0.9% 0.8% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6% 0.6% 0.5% 0.7% 0.6% 0.0%	IRA/KEOGH Accounts					3.3%	3.8%	4.1%	3.8%	3.7%	4.0%	
Total Shares and Deposits 80.6% 82.1% 85.1% 86.4% 88.4% 88.6% 89.1% 89.5% 88.6% 87.0% 87.5% Total Equity 18.2% 17.4% 14.4% 13.1% 11.0% 10.5% 9.8% 9.0% 9.1% 9.1% 9.2% TOTAL LIABILITIES, SHARES, AND EQUITY 100.0%	All Other Shares	0.5%	0.7%	1.3%	0.9%	1.3%	0.8%	0.8%	0.9%	0.6%	0.8%	0.8%
Total Equity Total Equity Total Liabilities, SHARES, AND EQUITY 100.0% 100	Non-Member Deposits	0.9%		0.6%	0.6%	0.4%		0.6%		0.7%		
TOTAL LIABILITIES, SHARES, AND EQUITY 100.0%	Total Shares and Deposits	80.6%	82.1%	85.1%	86.4%	88.4%	88.6%	89.1%	89.5%	88.6%	87.0%	87.5%
Net Worth 18.2% 17.4% 14.5% 13.2% 11.2% 11.0% 10.5% 10.0% 10.1% 10.2% 10.2% Total Capital (Equity + Allow, for Loan Loss) Balance Sheet Growth YTD Annualized YTD Annualized 2.0% 2.7% 2.5% 2.7% 3.5% 3.0% 2.9% 2.0% 0.1% -0.8% 0.0% Total Loans and Leases -2.5% -1.1% 0.0% 0.2% 0.7% 1.7% 1.5% 2.2% 3.1% 4.1% 3.7% TOTAL ASSETS 0.6% 1.1% 1.6% 1.7% 2.3% 2.4% 2.2% 2.3% 2.4% 2.9% 2.8% Total Liabilities -51.9% -82.5% -94.0% -92.1% -89.8% -91.2% -90.1% -83.2% -81.6% -32.3% 6.5% Total Shares and Deposits -0.4% -5.4% 3.0% 4.3% 1.6% 10.1% 9.3% 9.2% 13.5% 6.0% 3.2%	Total Equity	18.2%	17.4%	14.4%	13.1%	11.0%	10.5%	9.8%	9.0%	9.1%	9.1%	9.2%
Total Capital (Equity + Allow. for Loan Loss) 19.4% 18.1% 14.9% 13.5% 11.4% 10.9% 10.2% 9.4% 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%
Balance Sheet Growth YTD Annualized	Net Worth	18.2%										
YTD Annualized Total Investments 2.0% 2.7% 2.5% 2.7% 3.5% 3.0% 2.9% 2.0% 0.1% -0.8% 0.0% Total Loans and Leases -2.5% -1.1% 0.0% 0.2% 0.7% 1.7% 1.5% 2.2% 3.1% 4.1% 3.7% TOTAL ASSETS 0.6% 1.1% 1.6% 1.7% 2.3% 2.4% 2.2% 2.3% 2.4% 2.9% 2.8% Total Liabilities -51.9% -82.5% -94.0% -92.1% -89.8% -91.2% -90.1% -83.2% -81.6% -32.3% 6.5% Total Shares and Deposits -0.4% -5.4% 3.0% 4.3% 1.6% 10.1% 9.3% 9.2% 13.5% 6.0% 3.2% Equity Capital -0.5% -4.1% 2.1% 3.6% -0.8% 5.7% 3.3% -0.1% 3.6% -3.4% -5.3%	Total Capital (Equity + Allow. for Loan Loss)	19.4%	18.1%	14.9%	13.5%	11.4%	10.9%	10.2%	9.4%	9.5%	9.7%	9.7%
Total Investments 2.0% 2.7% 2.5% 2.7% 3.5% 3.0% 2.9% 2.0% 0.1% -0.8% 0.0% Total Loans and Leases -2.5% -1.1% 0.0% 0.2% 0.7% 1.7% 1.5% 2.2% 3.1% 4.1% 3.7% TOTAL ASSETS 0.6% 1.1% 1.6% 1.7% 2.3% 2.4% 2.2% 2.3% 2.4% 2.9% 2.8% Total Liabilities -51.9% -82.5% -94.0% -92.1% -89.8% -91.2% -90.1% -83.2% -81.6% -32.3% 6.5% Total Shares and Deposits -0.4% -5.4% 3.0% 4.3% 1.6% 10.1% 9.3% 9.2% 13.5% 6.0% 3.2% Equity Capital -0.5% -4.1% 2.1% 3.6% -0.8% 5.7% 3.3% -0.1% 3.6% -3.4% -5.3%												
Total Loans and Leases -2.5% -1.1% 0.0% 0.2% 0.7% 1.7% 1.5% 2.2% 3.1% 4.1% 3.7% TOTAL ASSETS 0.6% 1.1% 1.6% 1.7% 2.3% 2.4% 2.2% 2.3% 2.4% 2.9% 2.8% Total Liabilities -51.9% -82.5% -94.0% -92.1% -89.8% -91.2% -90.1% -83.2% -81.6% -32.3% 6.5% Total Shares and Deposits -0.4% -5.4% 3.0% 4.3% 1.6% 10.1% 9.3% 9.2% 13.5% 6.0% 3.2% Equity Capital -0.5% -4.1% 2.1% 3.6% -0.8% 5.7% 3.3% -0.1% 3.6% -3.4% -5.3%		2.0%	2.7%	2.5%	2.7%	3.5%	3.0%	2.9%	2.0%	0.1%	-0.8%	0.0%
TOTAL ASSETS 0.6% 1.1% 1.6% 1.7% 2.3% 2.4% 2.2% 2.3% 2.4% 2.9% 2.8% Total Liabilities -51.9% -82.5% -94.0% -92.1% -89.8% -91.2% -90.1% -83.2% -81.6% -32.3% 6.5% Total Shares and Deposits -0.4% -5.4% 3.0% 4.3% 1.6% 10.1% 9.3% 9.2% 13.5% 6.0% 3.2% Equity Capital -0.5% -4.1% 2.1% 3.6% -0.8% 5.7% 3.3% -0.1% 3.6% -3.4% -5.3%												
Total Shares and Deposits -0.4% -5.4% 3.0% 4.3% 1.6% 10.1% 9.3% 9.2% 13.5% 6.0% 3.2% Equity Capital -0.5% -4.1% 2.1% 3.6% -0.8% 5.7% 3.3% -0.1% 3.6% -3.4% -5.3%												
Total Shares and Deposits -0.4% -5.4% 3.0% 4.3% 1.6% 10.1% 9.3% 9.2% 13.5% 6.0% 3.2% Equity Capital -0.5% -4.1% 2.1% 3.6% -0.8% 5.7% 3.3% -0.1% 3.6% -3.4% -5.3%	Total Liabilities	-51.9%	-82.5%	-94.0%	-92.1%	-89.8%	-91.2%	-90.1%	-83.2%	-81.6%	-32.3%	6.5%
Equity Capital -0.5% -4.1% 2.1% 3.6% -0.8% 5.7% 3.3% -0.1% 3.6% -3.4% -5.3%	Total Shares and Deposits			3.0%	4.3%	1.6%	10.1%	9.3%	9.2%	13.5%		3.2%
	·											
					1.7%	2.3%				2.4%		

Catalyst Strategic Solutions Page 2 of 6



Peer												
Delinquent Loans / Total Capital 5.4% 3.6% 3.0% 2.7% 2.5%	Loan Quality											
Delinquent Loans / Total Capital 5.4% 3.6% 3.0% 2.7% 2.5%	Delinguent Loans / Net Loans	2.70%	1.44%	1.06%	0.85%	0.65%	0.54%	0.44%	0.39%	0.37%	0.43%	0.43%
Delinquent Loans + OREO Act Loans + OREO 2.7% 1.5% 0.9% 0.7% 0.9% 0.7% 0.6% 0.4% 0.4% 0.4% 0.4% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.6% 0.6% 0.6% 0.7% 0.6% 0.6% 0.6% 0.7% 0.8% 0.6%		5.4%	3.6%	3.0%	2.7%	2.5%	2.5%	2.3%	2.5%	2.5%	2.9%	2.8%
Delinquent Loans > 6mo / Delinquent Loans 49,3% 33,1% 30,0% 22.7% 33,8% 34,2% 33,9% 34,2% 30,3% 32,1% 32,2%												
Allowance for Loan Losses/Net Loans 3.34% 1.55% 1.23% 1.00% 0.78% 0.72% 0.65% 0.66% 0.71% 0.88% 0.84% 0.2038 0.10 sets than 6 months belinquent (\$000s) 55 \$14 \$52 \$3.7 \$61 \$125 \$216 \$476 \$5.154 \$52.8 \$749 \$1.00												
Loans Loan												
Loans 12 months Delinquent (S000s) 52 54 56 59 516 530 562 5118 5288 51.477 5188 5288 51.478 5288 51.478 5288 51.478 5288 51.474 51.478 51												
Loans 12 months and over Delinquent (\$000s) \$2	. , ,		*									
Solinguent Loans (\$000s) S9 \$21 \$32 \$51 \$92 \$190 \$327 \$723 \$1,654 \$10,102 \$1,105												
Delinquency by Category Unsecured Credit Card 0.06%												
Unsecured Credit Card		φ 9	Φ Ζ Ι	Φ3∠	φοι	Φ92	\$190	φ32 <i>1</i>	Φ123	φ1,034	φ10,102	φ1,105
STS Loans		0.000/	4.000/	4.070/	4.540/	4.000/	0.000/	0.070/	0.000/	0.000/	4.070/	4.040/
Non-Federally Guaranteed Student Loans												
All Other Unsecured Loans												
New Vehicle Loans												
Liesed Vehicle Loans												
All Other Secured Loans Leases Receivable 0.00% 0.35% 0.05% 0.05% 0.05% 0.05% 0.05% 0.35% 0.35% 0.35% 0.34% 0.34% 0.29% 0.28% 0.35% 0.35% 0.35% 0.34% 0.36% 0.36% 0.36% 0.36% 0.36% 0.36% 0.36% 0.36% 0.36% 0.36% 0.36% 0.35%												
Leases Receivable 0.00% 0.34% 0.29% 0.28% 0.35% 0.34% 0.34% 0.29% 0.28% 0.35% 0.34% 0.34% 0.29% 0.28% 0.35% 0.34% 0.34% 0.29% 0.28% 0.35% 0.34% 0.34% 0.34% 0.29% 0.28% 0.35% 0.34% 0.35%												
Non-Commercial 1st Lien Mortgages 18.86% 3.62% 2.00% 0.46% 0.15% 0.10% 0.07% 0.05% 0.06% 0.07% 0.07% 0.07% Non-Commercial Junior Lien Mortgages 0.00% 2.60% 0.84% 0.97% 0.64% 0.48% 0.34% 0.29% 0.28% 0.35% 0.34% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.76% 1.01% 2.24% 1.02%												
Non-Commercial Junior Lien Mortgages All Other Non-Commercial Real Estate Loans Real Estate Loans (104,70% 36.56% 1.59% 3.34% 2.66% 1.98% 1.73% 1.63% 1.01% 2.24% 1.76% Commercial Loans Not Real Estate Secured Commercial Loans (104,70% 0.00% 0.00% 0.00% 0.00% 0.26% 0.44% 0.35% 0.35% 0.30% 0.24% 0.25% Commercial Loans Not Real Estate Secured Indirect Loans (104,70% 0.00% 0.00% 0.00% 0.00% 0.26% 0.44% 0.35% 0.35% 0.30% 0.24% 0.25% Commercial Loans Not Real Estate Secured (104,70% 0.00% 0.00% 0.00% 0.00% 0.26% 0.44% 0.35% 0.35% 0.30% 0.24% 0.25% Commercial Loans Not Real Estate Secured (104,70% 0.00% 1.36% 0.00% 0.26% 0.44% 0.35% 0.35% 0.30% 0.24% 0.25% Commercial Loans Not Real Estate Secured (104,70% 0.00% 1.36% 0.00% 0.26% 0.44% 0.35% 0.35% 0.30% 0.24% 0.25% Commercial Loans Not Real Estate Secured (104,70% 0.00% 1.36% 0.00% 0.00% 0.26% 0.44% 0.35% 0.35% 0.30% 0.24% 0.24% 0.26% Indirect Loans (104,70% 0.00	Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.12%	0.28%	0.27%
All Other Non-Commercial Real Estate Loans Real Estate Secured Commercial Loans 0.00% 0.00	Non-Commercial 1st Lien Mortgages	18.86%	3.62%	2.00%	0.46%	0.15%	0.10%	0.07%	0.05%	0.06%	0.07%	0.07%
Real Estate Secured Commercial Loans 0.00% 0.00% 0.00% 0.00% 0.00% 0.26% 0.44% 0.35% 0.35% 0.30% 0.24% 0.25% Commercial Loans Not Real Estate Secured Indirect Loans 0.00% 13.41% 0.00% 1.36% 0.00% 6.38% 4.28% 1.92% 3.20% 1.46% 2.47% 2.41% Indirect Loans MBL Delinquency Rate 0.00% 13.72% 0.97% 1.20% 1.44% 1.29% 0.67% 0.55% 1.00% 0.42% 0.50% MBL Delinquency as % of Total RE Loans 12.39% 0.00% 0.88% 0.00% 2.47% 1.67% 0.64% 0.71% 0.43% 0.38% 0.43% MBL Delinquency as % of Total RE Loans 12.39% 0.00% 0.03% 0.00% 0.11% 0.17% 0.10% 0.13% 0.12% 0.08% 0.09% 12.47% 1.67% 0.64% 0.71% 0.43% 0.38% 0.43% MBL Delinquency as % of Total RE Loans 12.39% 0.00% 0.03% 0.00% 0.11% 0.17% 0.10% 0.13% 0.12% 0.08% 0.09% 12.47% 1.67% 0.64% 0.71% 0.43% 0.38% 0.43% 1.20% 0.00% 0.11% 0.17% 0.10% 0.13% 0.12% 0.08% 0.09% 1.10% 0.45% 0.25% 0.31% 42.14% 38.82% 39.10% 42.14% 42.87% 37.05% 30.63% 32.45% Expected Charge-Offs / Net Loans 1.10% 0.51% 0.40% 0.32% 0.32% 0.31% 0.29% 0.28% 0.24% 0.26% 0.26% Provision for Loan Losses/Net Charge-Offs 94.9% 43.3% 103.6% 109.4% 68.4% 80.7% 70.1% 68.5% 71.6% 83.6% 81.5% Prov. for Loan Losses/Expected Charge-Offs 18.2% 9.7% 12.2% 19.8% 12.0% 12.7% 10.2% 10.8% 15.4% 24.2% 21.3% Bankruptcies / Net Loans 10.05% 0.08% 0.12% 0.10% 0.11% 0.13% 0.15% 0.15% 0.15% 0.13% 0.13% Total Amount of Loans Charged-Off (\$000s) \$0 \$1 \$2 \$3 \$6 \$13 \$28 \$55 \$144 \$370 \$2.560 \$263 \$104 \$100 \$100 \$100 \$100 \$100 \$100 \$100	Non-Commercial Junior Lien Mortgages	0.00%	2.60%	0.84%	0.97%	0.64%	0.48%	0.34%	0.29%	0.28%	0.35%	0.34%
Commercial Loans Not Real Estate Secured 14.41% 0.00% 1.36% 0.00% 6.38% 4.28% 1.92% 3.20% 1.46% 2.47% 2.41% 1.00% 1.36% 0.00% 1.372% 0.97% 1.20% 1.44% 1.29% 0.67% 0.55% 1.00% 0.42% 0.50% 0.50% 0.50% 0.50% 0.64% 0.71% 0.43% 0.38% 0.43% 0.43% 0.43% 0.00% 0.11% 0.17% 0.10% 0.10% 0.13% 0.12% 0.08% 0.09% 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.11% 0.17% 0.10% 0.10% 0.13% 0.12% 0.08% 0.09% 0.00%	All Other Non-Commercial Real Estate Loans	104.70%	36.56%	1.59%	3.34%	2.68%	1.98%	1.73%	1.63%	1.01%	2.24%	1.76%
Indirect Loans MBL Delinquency Rate 12.39% 0.00% 0.88% 0.00% 0.88% 0.00% 0.11% 0.167% 0.64% 0.71% 0.43% 0.38% 0.43% MBL Delinquency as % of Total RE Loans **TD Annualized** Net Charge-Offs / Average Loans (Annualized) Recoveries / Charge-Offs / Net Loans 19.23% 35.12% 50.31% 42.14% 38.82% 39.10% 42.14% 42.87% 37.05% 30.63% 32.45% Expected Charge-Offs / Net Loans Provision for Loan Losses/INet Charge-Offs 94.9% 43.3% 103.6% 109.4% 68.4% 80.7% 70.19% 68.5% 71.6% 83.6% 81.5% Prov. for Loan Losses/Expected Charge-Offs Bankruptcies / Net Loans 0.05% 0.08% 0.12% 0.10% 0.11% 0.11% 0.15% 0.15% 0.40% 0.32% 12.7% 10.29% 10.8% 15.4% 24.2% 21.3% Bankruptcies / Net Loans 1.10% 0.55% 0.08% 0.12% 0.10% 0.11% 0.11% 0.15% 10.8% 15.4% 24.2% 21.3% Bankruptcies / Net Loans 1.10% 0.05% 0.08% 0.12% 0.10% 0.11% 0.11% 0.15% 0.15% 0.13% 0.15% 0.13% 0.15% 0.13% 0.13% 0.13% Total Amount of Loans Charged-Off (\$000s) \$0.00% 0.00% 0.14% 0.00% 0.14% 0.11% 0.13% 0.15% 0.15% 0.13% 0.13% 0.13% Total Amount of Recoveries (\$000s) \$0.00% 0.00% 0.10% 0.11% 0.13% 0.15% 0.15% 0.13% 0.13% 0.13% Total Amount of Recoveries (\$000s) \$0.00% 0.00% 0.11% 0.12% 0.10% 0.11% 0.13% 0.15% 0.13% 0.13% 0.13% Total Amount of Recoveries (\$000s) \$0.00% 0.00% 0.11% 0.12% 0.10% 0.11% 0.13% 0.15% 0.13% 0.13% 0.13% Total Amount of Recoveries (\$000s) \$0.00% 0.00% 0.00% 0.11% 0.10% 0.11% 0.13% 0.15% 0.13% 0.13% 0.13% Total Amount of Recoveries (\$000s)	Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	0.00%	0.26%	0.44%	0.35%	0.35%	0.30%	0.24%	0.25%
MBL Delinquency Rate 12.39% 0.00% 0.88% 0.00% 2.47% 1.67% 0.64% 0.71% 0.43% 0.38% 0.43% MBL Delinquency as % of Total RE Loans YTD Annualized Net Charge-Offs / Average Loans (Annualized) -0.45% -0.28% -0.12% -0.14% -0.13% -0.12% -0.16% -0.23% -0.21% Recoveries / Charge-Offs 19.23% 35.12% 50.31% 42.14% 38.82% 39.10% 42.14% 42.87% 37.05% 30.63% 32.45% Expected Charge-Offs / Net Loans 1.10% 0.51% 0.40% 0.32% 0.32% 0.31% 0.29% 0.28% 0.24% 0.26% Provision for Loan Losses/Net Charge-Offs 94.9% 43.3% 103.6% 109.4% 68.4% 80.7% 70.1% 68.5% 71.6% 83.6% 81.5% Prov. for Loan Losses/Expected Charge-Offs 18.2% 9.7% 12.2% 19.8% 12.0% 12.7% 10.2% 10.8% 15.4% 24.2% 21.3% </td <td>Commercial Loans Not Real Estate Secured</td> <td>14.41%</td> <td>0.00%</td> <td>1.36%</td> <td>0.00%</td> <td>6.38%</td> <td>4.28%</td> <td>1.92%</td> <td>3.20%</td> <td>1.46%</td> <td>2.47%</td> <td>2.41%</td>	Commercial Loans Not Real Estate Secured	14.41%	0.00%	1.36%	0.00%	6.38%	4.28%	1.92%	3.20%	1.46%	2.47%	2.41%
MBL Delinquency Rate 12.39% 0.00% 0.88% 0.00% 2.47% 1.67% 0.64% 0.71% 0.43% 0.38% 0.43% MBL Delinquency as % of Total RE Loans YTD Annualized Net Charge-Offs / Average Loans (Annualized) -0.45% -0.28% -0.12% -0.14% -0.14% -0.13% -0.12% -0.16% -0.23% -0.21% Recoveries / Charge-Offs 19.23% 35.12% 50.31% 42.14% 38.82% 39.10% 42.14% 42.87% 37.05% 30.63% 32.45% Expected Charge-Offs / Net Loans 1.10% 0.51% 0.40% 0.32% 0.32% 0.31% 0.29% 0.28% 0.24% 0.26% Provision for Loan Losses/Net Charge-Offs 94.9% 43.3% 103.6% 109.4% 68.4% 80.7% 70.1% 68.5% 71.6% 83.6% 81.5% Prov. for Loan Losses/Expected Charge-Offs 18.2% 9.7% 12.2% 19.8% 12.0% 12.7% 10.2% 10.8% 15.4% 24.2%<	Indirect Loans	0.00%	13.72%	0.97%	1.20%	1.44%	1.29%	0.67%	0.55%	1.00%	0.42%	0.50%
MBL Delinquency as % of Total RE Loans 2.65% 0.00% 0.03% 0.00% 0.11% 0.17% 0.10% 0.13% 0.12% 0.08% 0.09% YTD Annualized Net Charge-Offs / Average Loans (Annualized) -0.45% -0.28% -0.12% -0.14% -0.13% -0.12% -0.16% -0.23% -0.21% Recoveries / Charge-Offs 19.23% 35.12% 50.31% 42.14% 38.82% 39.10% 42.14% 42.87% 37.05% 30.63% 32.45% Expected Charge-Offs / Net Loans 1.10% 0.51% 0.40% 0.32% 0.32% 0.31% 0.29% 0.28% 0.24% 0.26% 0.26% Provision for Loan Losses/Net Charge-Offs 94.9% 43.3% 103.6% 109.4% 68.4% 80.7% 70.1% 68.5% 71.6% 83.6% 81.5% Prov. for Loan Losses/Expected Charge-Offs 18.2% 9.7% 12.2% 19.8% 12.0% 12.7% 10.2% 10.8% 15.4% 24.2% 21.3% Bankruptcies / Net Loans	MBL Delinguency Rate	12.39%	0.00%	0.88%	0.00%	2.47%	1.67%	0.64%	0.71%	0.43%	0.38%	0.43%
Net Charge-Offs / Average Loans (Annualized)						0.11%	0.17%	0.10%				0.09%
Net Charge-Offs / Average Loans (Annualized) -0.45% -0.28% -0.12% -0.14% -0.13% -0.12% -0.13% -0.16% -0.23% -0.21% Recoveries / Charge-Offs 19.23% 35.12% 50.31% 42.14% 38.82% 39.10% 42.14% 42.87% 37.05% 30.63% 32.45% Expected Charge-Offs / Net Loans 1.10% 0.51% 0.40% 0.32% 0.32% 0.31% 0.29% 0.28% 0.24% 0.26% 0.26% Provision for Loan Losses/Expected Charge-Offs 94.9% 43.3% 103.6% 109.4% 68.4% 80.7% 70.1% 68.5% 71.6% 83.6% 81.5% Prov. for Loan Losses/Expected Charge-Offs 18.2% 9.7% 12.2% 19.8% 12.0% 12.7% 10.2% 10.8% 15.4% 24.2% 21.3% Bankruptcies / Net Loans 0.05% 0.08% 0.12% 0.10% 0.11% 0.13% 0.15% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>												
Recoveries / Charge-Offs 19.23% 35.12% 50.31% 42.14% 38.82% 39.10% 42.14% 42.87% 37.05% 30.63% 32.45% Expected Charge-Offs / Net Loans 1.10% 0.51% 0.40% 0.32% 0.32% 0.31% 0.29% 0.28% 0.24% 0.26% 0.26% Provision for Loan Losses/Expected Charge-Offs 94.9% 43.3% 103.6% 109.4% 68.4% 80.7% 70.1% 68.5% 71.6% 83.6% 81.5% Prov. for Loan Losses/Expected Charge-Offs 18.2% 9.7% 12.2% 19.8% 12.0% 12.7% 10.2% 10.8% 15.4% 24.2% 21.3% Bankruptcies / Net Loans 0.05% 0.08% 0.12% 0.10% 0.11% 0.13% 0.15% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.15% 0.13% 0.13% 0.13% 0.13% 0.15% 0.15% 0.13% 0.13% 0.13% 0.15% 0.15% 0.13% 0.13% 0.13% 0.15% <t< td=""><td>11 11</td><td>-0.45%</td><td>-0.28%</td><td>-0.12%</td><td>-0 14%</td><td>-0 14%</td><td>-0.13%</td><td>-0.12%</td><td>-0.13%</td><td>-0.16%</td><td>-0.23%</td><td>-0.21%</td></t<>	11 11	-0.45%	-0.28%	-0.12%	-0 14%	-0 14%	-0.13%	-0.12%	-0.13%	-0.16%	-0.23%	-0.21%
Expected Charge-Offs / Net Loans 1.10% 0.51% 0.40% 0.32% 0.32% 0.32% 0.31% 0.29% 0.28% 0.24% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.28% 0.29% 0.28% 0.24% 0.24% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.26% 0.28% 0.29% 0.29% 0.28% 0.24% 0.24% 0.26% 0.28% 0.26% 0.2												
Provision for Loan Losses/Net Charge-Offs 94.9% 43.3% 103.6% 109.4% 68.4% 80.7% 70.1% 68.5% 71.6% 83.6% 81.5% Prov. for Loan Losses/Expected Charge-Offs 18.2% 9.7% 12.2% 19.8% 12.0% 12.7% 10.2% 10.8% 15.4% 24.2% 21.3% Bankruptcies / Net Loans 0.05% 0.08% 0.12% 0.10% 0.11% 0.13% 0.15% 0.13% 0.13% 0.13% Total Amount of Loans Charged-Off (\$000s) \$1 \$3 \$3 \$6 \$13 \$28 \$55 \$144 \$370 \$2,560 \$263 Total Amount of Recoveries (\$000s) \$0 \$1 \$2 \$3 \$5 \$11 \$23 \$62 \$136 \$786 \$85												
Prov. for Loan Losses/Expected Charge-Offs 18.2% 9.7% 12.2% 19.8% 12.0% 12.7% 10.2% 10.8% 15.4% 24.2% 21.3% Bankruptcies / Net Loans 0.05% 0.08% 0.12% 0.10% 0.11% 0.13% 0.15% 0.15% 0.13% 0.13% 0.13% Total Amount of Recoveries (\$000s) \$1 \$3 \$3 \$6 \$13 \$28 \$55 \$144 \$370 \$2,560 \$263 Total Amount of Recoveries (\$000s) \$0 \$1 \$2 \$3 \$5 \$11 \$23 \$62 \$136 \$786 \$85												
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Total Amount of Recoveries (\$000s) \$0 \$1 \$2 \$3 \$5 \$11 \$23 \$62 \$136 \$786 \$85	•											
Net Charge Oils (\$000s) \$1 \$2 \$1 \$4 \$6 \$17 \$32 \$62 \$234 \$1,775 \$176												
	, , ,	\$ 1	\$∠	φı	\$4	φ٥	φ17	\$3 ∠	\$8∠	⊅ 234	\$1,775	\$178
Net Charge-Offs by Category												
Unsecured Credit Card Loans -0.29% 0.27% 0.62% 0.63% 0.97% 0.89% 1.16% 1.15% 1.36% 2.19% 2.04%	Unsecured Credit Card Loans		0.27%	0.62%	0.63%	0.97%	0.89%	1.16%	1.15%	1.36%		
STS Loans 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% -67.13% -0.67% 2.96% 4.37% -0.07%	STS Loans											
Non-Federally Guaranteed Student Loans -0.20% 0.00% -0.15% 0.52% -0.25% 0.01% 0.19% 0.37% 0.76% 0.38% 0.39%	Non-Federally Guaranteed Student Loans	-0.20%	0.00%	-0.15%	0.52%	-0.25%	0.01%	0.19%	0.37%	0.76%	0.38%	0.39%
All Other Unsecured Loans 1.28% 1.26% 0.78% 1.01% 0.91% 1.31% 1.21% 1.48% 1.57% 2.48% 2.18%	All Other Unsecured Loans	1.28%	1.26%	0.78%	1.01%	0.91%	1.31%	1.21%	1.48%	1.57%	2.48%	2.18%
New Vehicle Loans 0.27% 0.04% 0.03% 0.07% 0.04% 0.06% 0.06% 0.06% 0.12% 0.12% 0.11%	New Vehicle Loans	0.27%	0.04%	0.03%	0.07%	0.04%	0.06%	0.06%	0.06%	0.12%	0.12%	0.11%
Used Vehicle Loans 0.77% 0.33% 0.08% 0.17% 0.23% 0.21% 0.20% 0.21% 0.27% 0.26% 0.25%	Used Vehicle Loans	0.77%	0.33%	0.08%	0.17%	0.23%	0.21%	0.20%	0.21%	0.27%	0.26%	0.25%
All Other Secured Loans 0.83% 0.31% 0.14% 0.16% 0.26% 0.24% 0.12% 0.14% 0.20% 0.30% 0.26%	All Other Secured Loans	0.83%	0.31%	0.14%	0.16%	0.26%	0.24%	0.12%		0.20%	0.30%	0.26%
Leases Receivable 0.00% 0.00% 0.00% 0.00% -0.12% -0.08% 0.12% 0.10% 0.15% 0.15%	Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	-0.12%	-0.08%	0.12%	0.10%	0.15%	0.15%
Non-Commercial 1st Lien Mortgages 0.00% 0.00% 0.00% -0.02% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%						0.02%						
Non-Commercial Junior Lien Mortgages 0.00% 0.00% 0.00% -0.02% 0.00% -0.06% -0.03% -0.04% -0.02% -0.04% -0.04%	0 0											
All Other Non-Commercial Real Estate Loans 7.66% 9.61% 1.11% 0.26% 0.87% 0.73% 0.82% 0.93% 1.49% 2.13% 1.47%												
Indirect Loans 0.00% 0.00% 0.21% 0.05% 0.31% 0.20% 0.21% 0.21% 0.21% 0.21% 0.21% 0.21%												
Number of Credit Unions in Each Peer Group: 327 297 407 547 888 710 574 546 295 415 5,006												
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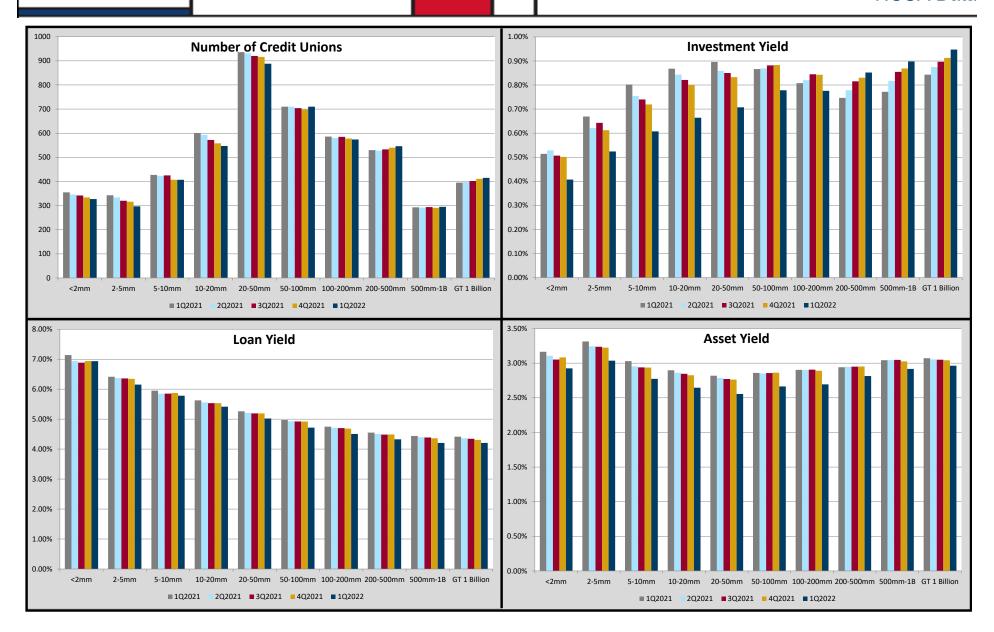
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0	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
Concentration Risk (% of Net Worth)	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Time Deposits	85.36%	114.24%	186.43%	208.34%	228.48%	157.25%	98.49%	40.37%	12.88%	1.82%	18.79%
Marketable Securities	13.96%	27.08%	43.79%	69.48%	93.54%	128.68%	168.47%	191.75%	185.26%	199.16%	191.43%
All Other Investments	37.23%	31.28%	22.47%	16.84%	14.77%	7.50%	6.03%	6.12%	4.73%	4.16%	4.82%
Total Investments	336.81%	313.25%	388.51%	414.64%	468.26%	417.49%	394.70%	356.54%	303.72%	307.45%	320.47%
Unsecured Loans	54.50%	49.72%	46.08%	44.66%	41.35%	40.30%	37.68%	41.61%	43.04%	58.73%	54.14%
Vehicle Loans	128.64%	167.39%	186.58%	184.53%	185.67%	188.72%	194.97%	213.42%	220.62%	187.52%	193.09%
New Vehicle Loans	43.15%	63.35%	68.98%	68.93%	60.73%	56.67%	54.53%	65.30%	67.78%	68.26%	67.00%
Used Vehicle Loans	85.49%	104.04%	117.60%	115.60%	124.94%	132.05%	140.44%	148.12%	152.84%	119.26%	126.09%
Total Real Estate	1.89%	10.01%	21.55%	53.94%	123.90%	178.95%	221.73%	281.42%	318.64%	336.66%	316.23%
1st Mortgage	1.55%	7.74%	14.02%	41.67%	97.78%	148.94%	184.93%	238.80%	277.81%	300.05%	279.26%
1st Mortgage Fxd	1.55%	6.98%	11.91%	34.27%	79.47%	125.32%	155.91%	206.14%	251.98%	267.25%	247.99%
1st Mortgage Adj	0.00%	0.76%	2.11%	7.40%	18.32%	23.62%	29.02%	32.66%	25.83%	32.79%	31.27%
2nd Mortgage	0.33%	2.27%	7.54%	12.28%	26.12%	30.02%	36.80%	42.62%	40.84%	36.61%	36.97%
Closed-End Fxd	0.33%	1.65%	4.89%	6.03%	11.37%	9.96%	13.23%	14.45%	12.51%	7.99%	9.24%
Closed-End Adj	0.00%	0.33%	0.33%	1.09%	1.31%	1.77%	1.40%	1.16%	1.68%	0.91%	1.05%
Open-End Adj	0.00%	0.20%	1.88%	4.39%	11.53%	16.09%	20.19%	24.95%	24.89%	25.51%	24.56%
Open-End Fxd	0.00%	0.10%	0.44%	0.77%	1.90%	2.19%	1.98%	2.06%	1.75%	2.21%	2.13%
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	0.09%	0.00%	0.00%	0.00%	0.01%	0.02%	1.35%	0.66%	0.90%	3.38%	2.67%
All Other Loans/Lines of Credit to Members	21.15%	23.52%	30.48%	32.99%	32.13%	34.03%	38.78%	39.29%	37.45%	29.67%	31.73%
Total Loans	206.94%	251.17%	285.22%	316.97%	383.76%	443.59%	496.55%	578.67%	622.82%	619.64%	601.10%
Indirect Loans	1.67%	0.06%	1.40%	6.08%	16.22%	44.96%	63.66%	106.29%	133.22%	137.05%	126.02%
Percent of Vehicle Loans	1.30%	0.04%	0.75%	3.29%	8.73%	23.83%	32.65%	49.80%	60.38%	73.08%	65.26%
Business Loans	0.05%	0.86%	0.26%	1.04%	3.32%	11.68%	25.35%	39.16%	64.95%	54.05%	50.49%
Participation Loans	0.66%	0.48%	2.11%	5.31%	11.87%	22.12%	30.51%	38.17%	35.09%	22.28%	24.83%
Total Mortgage Exposure**	2.15%	10.67%	25.23%	<u>58.76%</u>	145.47%	228.45%	315.39%	412.85%	445.01%	<u>476.79%</u>	447.24%
Total Real Estate	1.89%	10.01%	21.55%	53.94%	123.90%	178.95%	221.73%	281.42%	318.64%	336.66%	316.23%
RE Business Loans	0.05%	0.86%	0.26%	1.04%	3.32%	11.68%	25.35%	39.16%	64.95%	54.05%	50.49%
Mortgage-Backed Investments	0.26%	0.66%	3.68%	4.82%	21.57%	49.50%	93.66%	131.43%	126.37%	140.13%	131.01%
Federal Agency Securities (Mtg Backed)	0.26%	0.66%	3.68%	4.52%	21.51%	49.43%	93.52%	130.67%	124.45%	134.34%	126.51%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.30%	0.06%	0.07%	0.14%	0.77%	1.92%	5.79%	4.50%

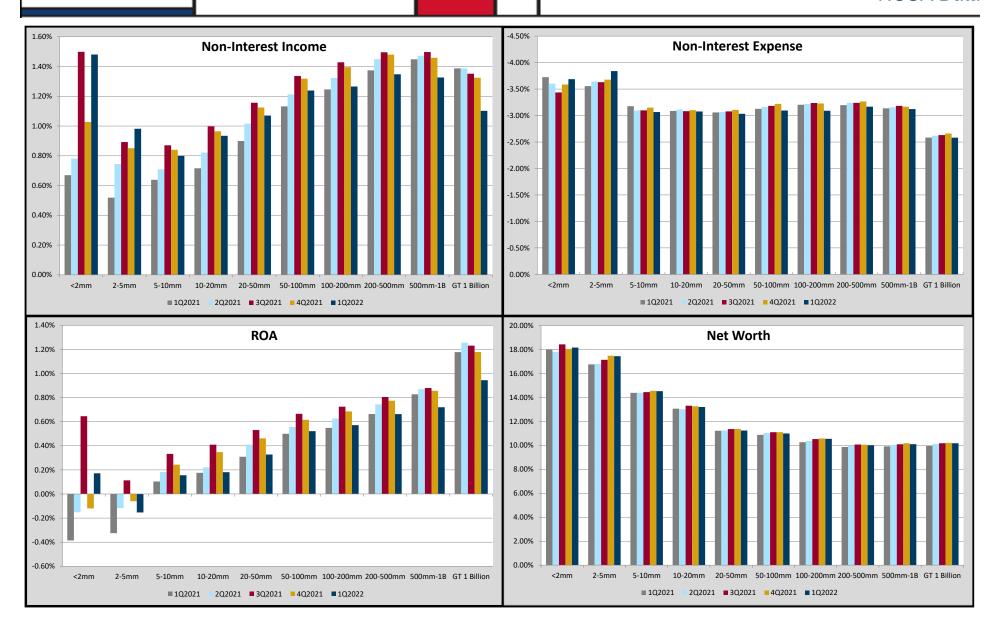
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