

National - March 31, 2022

Earnings to Average Assets YTD Annualized	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
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	0.16%	-0.26%	0.16%	0.19%	0.30%	0.50%	0.55%	0.63%	0.68%	0.91%	0.83%
Non-Interest Expense to Average Assets											
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

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	0.4%	0.5%	0.8%	1.1%	1.2%	1.2%	1.1%	1.1%	0.9%	1.0%	1.0%
Total Investments	61.2%	54.6%	56.5%	54.7%	52.7%	45.9%	41.6%	35.7%	30.7%	31.3%	32.8%
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%
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%
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%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%
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%
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%
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 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%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	0.3%
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%
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%
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%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.5%	-0.4%	-0.3%	-0.3%	-0.3%	-0.4%	-0.4%	-0.6%	-0.5%
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 Other Assets	2.0%	1.8%	1.8%	2.7%	3.4%	4.4%	5.2%	5.7%	5.9%	4.8%	5.0%
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	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%	21.0%	18.0%	18.4%
Regular Shares	74.7%	69.5%	66.2%	61.0%	53.2%	47.9%	42.6%	39.5%	35.1%	29.6%	32.4%
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%
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%
Non-Member Deposits	0.9%	0.8%	0.6%	0.6%	0.4%	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	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%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
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)	19.4%	18.1%	14.9%	13.5%	11.4%	10.9%	10.2%	9.4%	9.5%	9.7%	9.7%
Balance Sheet Growth 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 LIABILITIES, SHARES, AND EQUITY	0.6%	1.1%	1.6%	1.7%	2.3%	2.4%	2.2%	2.3%	2.4%	2.9%	2.8%

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	2.70%	1.44%	1.06%	0.85%	0.65%	0.54%	0.44%	0.39%	0.37%	0.43%	0.43%
Delinquent Loans / Total Capital	5.4%	3.6%	3.0%	2.7%	2.5%	2.5%	2.3%	2.5%	2.5%	2.9%	2.8%
Delinquent Loans + OREO / Net Loans + OREO	2.7%	1.5%	1.1%	0.9%	0.7%	0.6%	0.5%	0.4%	0.4%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	49.3%	33.1%	30.0%	28.7%	33.8%	34.2%	33.9%	34.2%	30.3%	32.1%	32.2%
Allowance for Loan Losses/Net Loans	3.34%	1.56%	1.23%	1.00%	0.78%	0.72%	0.65%	0.66%	0.71%	0.88%	0.84%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$14	\$22	\$37	\$61	\$125	\$216	\$476	\$1,154	\$6,862	\$749
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$4	\$6	\$9	\$16	\$30	\$62	\$118	\$288	\$1,477	\$168
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$4	\$6	\$15	\$35	\$49	\$130	\$212	\$1,763	\$187
Total Delinquent Loans (\$000s)	\$9	\$21	\$32	\$51	\$92	\$190	\$327	\$723	\$1,654	\$10,102	\$1,105
Delinquency by Category											
Unsecured Credit Card	0.06%	1.86%	1.97%	1.51%	1.03%	0.89%	0.67%	0.63%	0.69%	1.07%	1.01%
STS Loans	4.43%	2.73%	1.94%	2.62%	2.82%	1.94%	2.28%	1.41%	3.11%	3.73%	3.21%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.15%	1.76%	0.51%	1.06%	1.04%	1.39%	0.69%	0.77%
All Other Unsecured Loans	4.03%	2.28%	1.65%	1.08%	0.93%	0.78%	0.75%	0.62%	0.63%	0.98%	0.91%
New Vehicle Loans	1.76%	0.87%	0.54%	0.47%	0.33%	0.30%	0.21%	0.23%	0.26%	0.26%	0.26%
Used Vehicle Loans	2.37%	1.42%	1.15%	1.03%	0.69%	0.59%	0.51%	0.49%	0.47%	0.43%	0.46%
All Other Secured Loans	1.36%	1.07%	0.92%	0.61%	0.48%	0.49%	0.35%	0.31%	0.45%	0.70%	0.61%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.12%	0.28%	0.27%
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%
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%
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%
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%
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%
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 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	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%	-0.14%	-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/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%	0.15%	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
Net Charge Offs (\$000s)	\$1	\$2	\$1	\$4	\$8	\$17	\$32	\$82	\$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%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-67.13%	-0.67%	2.96%	4.37%	-0.07%
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%
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%
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%
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%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%
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%	0.23%	0.21%	0.21%
Number of Credit Unions in Each Peer Group:	327	297	407	547	888	710	574	546	295	415	5,006

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
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%	58.76%	145.47%	228.45%	315.39%	412.85%	445.01%	476.79%	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%



