

National - March 31, 2023

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	1.59%	1.89%	1.98%	1.96%	2.01%	2.09%	2.18%	2.35%	2.53%	2.83%	2.68%
Loan Yield	6.72%	6.28%	5.79%	5.46%	5.20%	5.01%	4.92%	4.79%	4.74%	4.89%	4.88%
Net Loan Yield After NCOs	6.44%	6.10%	5.65%	5.31%	5.01%	4.83%	4.75%	4.57%	4.49%	4.49%	4.52%
Asset Yield	3.82%	4.07%	3.76%	3.59%	3.49%	3.56%	3.67%	3.79%	3.91%	4.16%	4.07%
Cost of Funds	-0.34%	-0.42%	-0.42%	-0.41%	-0.42%	-0.47%	-0.56%	-0.69%	-0.85%	-1.17%	-1.05%
Gross Spread	3.47%	3.65%	3.34%	3.18%	3.07%	3.09%	3.12%	3.09%	3.06%	2.99%	3.01%
Provision Expense	-0.20%	-0.26%	-0.17%	-0.24%	-0.24%	-0.17%	-0.17%	-0.21%	-0.26%	-0.46%	-0.40%
Net Spread after Provision Expense	3.27%	3.40%	3.17%	2.94%	2.83%	2.92%	2.95%	2.88%	2.80%	2.53%	2.61%
Total Non-Interest Income	0.86%	0.87%	0.63%	0.72%	0.89%	1.13%	1.13%	1.19%	1.15%	1.08%	1.10%
Total Non-Interest Expense	-3.70%	-4.01%	-3.44%	-3.28%	-3.24%	-3.30%	-3.37%	-3.35%	-3.33%	-2.76%	-2.91%
Net Operating Expense	-2.84%	-3.14%	-2.81%	-2.57%	-2.35%	-2.18%	-2.23%	-2.16%	-2.18%	-1.68%	-1.81%
Non-Operating Gains (Losses)	0.49%	0.41%	0.10%	0.04%	0.05%	0.09%	0.04%	0.02%	0.06%	0.06%	0.06%
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)	0.43%	0.26%	0.37%	0.37%	0.49%	0.74%	0.71%	0.72%	0.63%	0.85%	0.81%
Net Charge-Offs	-0.28%	-0.18%	-0.14%	-0.16%	-0.18%	-0.18%	-0.18%	-0.21%	-0.25%	-0.40%	-0.36%
Return with Net Charge-Offs instead of Provision	0.35%	0.33%	0.40%	0.45%	0.54%	0.73%	0.71%	0.72%	0.63%	0.90%	0.85%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.67%	-2.17%	-1.74%	-1.60%	-1.49%	-1.56%	-1.66%	-1.70%	-1.73%	-1.47%	-1.53%
Travel and Conference Expense	-0.01%	-0.03%	-0.02%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.25%	-0.16%	-0.17%	-0.18%	-0.20%	-0.21%	-0.22%	-0.22%	-0.22%	-0.16%	-0.17%
Office Operations Expense	-0.94%	-0.87%	-0.74%	-0.75%	-0.69%	-0.64%	-0.62%	-0.62%	-0.62%	-0.49%	-0.52%
Educational and Promotional Expense	-0.02%	-0.03%	-0.03%	-0.04%	-0.07%	-0.08%	-0.10%	-0.11%	-0.11%	-0.11%	-0.11%
Loan Servicing Expense	-0.22%	-0.13%	-0.12%	-0.16%	-0.18%	-0.23%	-0.23%	-0.23%	-0.22%	-0.18%	-0.19%
Professional and Outside Services	-0.32%	-0.44%	-0.40%	-0.41%	-0.45%	-0.46%	-0.41%	-0.35%	-0.30%	-0.22%	-0.25%
Member Insurance	-0.02%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.04%	-0.03%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.18%	-0.13%	-0.18%	-0.10%	-0.13%	-0.07%	-0.07%	-0.07%	-0.07%	-0.10%	-0.09%
Total Non-Interest Expense	-3.70%	-4.01%	-3.44%	-3.28%	-3.24%	-3.30%	-3.37%	-3.35%	-3.33%	-2.76%	-2.91%
Other Performance Ratios											
Earning Asset Yield	3.74%	3.99%	3.71%	3.58%	3.57%	3.67%	3.83%	3.99%	4.09%	4.39%	4.29%
Average Cost of Funds	-0.34%	-0.42%	-0.42%	-0.41%	-0.42%	-0.47%	-0.56%	-0.69%	-0.85%	-1.17%	-1.05%
FTE Employee / \$million of Loans & Share Drafts	1.74	0.92	0.64	0.44	0.34	0.30	0.28	0.25	0.22	0.16	0.18
Compensation & Benefits / FTE Emp.	\$22,223	\$45,310	\$50,430	\$62,580	\$68,227	\$72,316	\$76,950	\$81,885	\$89,008	\$104,578	\$96,945
Compensation & Benefits / \$million Lns. & S.D.s	\$38,786	\$41,444	\$32,566	\$26,865	\$23,010	\$21,785	\$21,316	\$20,266	\$19,299	\$16,826	\$17,667
Operating Expense / Loans & Share Drafts	-8.54%	-7.72%	-6.50%	-5.52%	-5.01%	-4.62%	-4.32%	-4.00%	-3.72%	-3.15%	-3.36%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.82%	0.86%	1.02%	1.13%	1.29%	1.45%	1.40%	1.40%	1.23%	1.16%	1.20%
Net Operating Expense / Loans & Share Drafts	-7.72%	-6.85%	-5.48%	-4.39%	-3.71%	-3.17%	-2.91%	-2.60%	-2.49%	-1.99%	-2.16%
Operating Expense / Operating Revenue	97.05%	98.21%	90.31%	86.81%	84.63%	82.04%	82.21%	81.61%	83.41%	75.95%	77.56%
Total Fixed Assets / Shares & Equity	0.39%	0.41%	0.67%	1.25%	1.54%	2.05%	2.35%	2.29%	2.29%	1.76%	1.87%
Net Loans to Total Shares and Deposits	53.3%	59.9%	56.8%	56.2%	55.6%	61.2%	66.6%	72.8%	79.4%	82.7%	80.0%
Members / FTE Employee	416.37	377.14	405.27	440.11	411.22	380.97	344.96	336.28	339.13	418.93	396.22

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	0.3%	0.5%	0.7%	1.0%	1.1%	1.1%	1.1%	1.0%	0.9%	1.2%	1.1%
Total Investments	55.1%	49.1%	49.6%	48.0%	46.5%	40.4%	34.7%	29.0%	24.5%	24.1%	25.6%
Unsecured Credit Card Loans/Lines of Credit	0.1%	0.4%	0.5%	0.9%	1.4%	1.5%	1.6%	1.9%	2.0%	3.8%	3.3%
All Other Unsecured Loans/Lines of Credit	10.3%	8.5%	7.0%	5.4%	3.7%	3.0%	2.8%	2.7%	2.8%	2.9%	2.9%
Short-Term Small Amount Loans (STS)	0.1%	0.1%	0.1%	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%	0.3%	0.2%	0.4%	0.3%
New Vehicle Loans	9.9%	13.2%	12.7%	11.3%	8.7%	7.8%	7.4%	8.0%	8.0%	7.9%	7.9%
Used Vehicle Loans	17.9%	20.7%	19.8%	17.9%	16.3%	16.5%	17.2%	16.9%	17.1%	13.5%	14.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.4%	1.2%	1.9%	6.1%	11.3%	15.8%	17.9%	20.8%	22.6%	27.1%	25.3%
Total Other Real Estate Loans/Lines of Credit	4.7%	5.1%	5.8%	6.3%	7.0%	7.3%	8.3%	8.8%	8.4%	8.0%	8.1%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%	0.3%
Total All Other Loans/Lines of Credit to Members	0.2%	0.1%	0.1%	0.4%	0.5%	1.1%	2.2%	3.3%	6.1%	6.4%	5.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Total Loans and Leases	43.8%	49.3%	48.3%	48.6%	49.3%	54.3%	59.3%	64.7%	69.5%	71.0%	69.2%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.6%	-0.4%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.2%	-0.1%	-0.1%
Net Loans and Leases	42.6%	48.7%	47.9%	48.4%	49.2%	54.2%	59.2%	64.6%	69.3%	70.9%	69.1%
Total Other Assets	2.0%	1.8%	2.0%	2.9%	3.5%	4.6%	5.3%	5.8%	5.7%	4.5%	4.7%
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	1.3%	0.7%	0.6%	0.7%	0.7%	1.2%	1.7%	2.9%	4.5%	6.7%	5.8%
Share Drafts	0.7%	2.2%	6.0%	10.8%	15.7%	17.5%	18.3%	19.3%	19.8%	17.5%	17.8%
Regular Shares	73.8%	68.0%	65.4%	59.3%	51.7%	46.3%	40.7%	37.2%	32.2%	26.2%	29.1%
Money Market Shares	0.2%	1.0%	1.4%	2.9%	6.2%	8.4%	11.6%	12.6%	13.7%	18.2%	16.7%
Share Certificates	3.6%	7.4%	8.1%	9.3%	9.2%	10.3%	12.2%	13.8%	15.5%	17.3%	16.3%
IRA/KEOGH Accounts	0.3%	0.8%	1.4%	1.7%	3.1%	3.7%	3.9%	3.7%	3.6%	3.8%	3.7%
All Other Shares	0.5%	0.6%	1.1%	1.0%	1.2%	0.8%	0.8%	0.8%	0.6%	0.7%	0.7%
Non-Member Deposits	0.9%	1.2%	0.6%	0.7%	0.8%	1.0%	0.9%	1.0%	1.4%	1.0%	1.0%
Total Shares and Deposits	80.0%	81.2%	84.0%	85.6%	87.9%	88.0%	88.4%	88.2%	86.8%	84.8%	85.5%
Total Equity	18.8%	18.0%	15.3%	13.7%	11.4%	10.8%	9.9%	8.9%	8.7%	8.5%	8.7%
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	18.8%	18.1%	15.6%	14.0%	11.9%	11.7%	11.2%	10.7%	10.7%	10.7%	10.7%
Total Capital (Equity + Allow. for Loan Loss)	19.9%	18.6%	15.8%	13.8%	11.4%	10.9%	10.0%	9.0%	8.8%	8.6%	8.8%
Balance Sheet Growth YTD Annualized											
Total Investments	-1.5%	-3.0%	-2.7%	-2.8%	-0.9%	0.1%	1.5%	3.1%	3.1%	6.2%	5.0%
Total Loans and Leases	1.3%	1.3%	2.0%	2.4%	1.7%	1.7%	1.2%	1.4%	1.2%	1.8%	1.7%
TOTAL ASSETS	-0.1%	-0.7%	-0.4%	-0.2%	0.4%	1.0%	1.2%	1.7%	1.5%	2.4%	2.1%
Total Liabilities	-2.1%	3.1%	3.8%	-0.9%	-0.2%	1.0%	2.7%	2.7%	3.7%	3.6%	2.0%
Total Shares and Deposits	-1.8%	3.0%	3.9%	-0.7%	-0.1%	1.1%	2.9%	3.0%	3.9%	3.6%	2.1%
Equity Capital	-3.3%	4.0%	5.7%	1.1%	0.1%	2.4%	3.9%	4.6%	4.3%	2.7%	1.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.1%	-0.7%	-0.4%	-0.2%	0.4%	1.0%	1.2%	1.7%	1.5%	2.4%	2.1%

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	2.44%	1.41%	1.06%	0.93%	0.76%	0.59%	0.49%	0.47%	0.48%	0.54%	0.53%
Delinquent Loans / Total Capital	5.6%	3.8%	3.3%	3.3%	3.2%	2.9%	2.9%	3.4%	3.8%	4.4%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	2.5%	1.5%	1.1%	1.0%	0.8%	0.6%	0.5%	0.5%	0.5%	0.6%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	43.3%	29.6%	28.5%	29.4%	31.4%	30.7%	26.9%	28.3%	24.2%	23.0%	23.9%
Allowance for Loan Losses/Net Loans	2.73%	1.32%	1.16%	1.01%	0.86%	0.79%	0.72%	0.73%	0.79%	1.26%	1.14%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$17	\$27	\$46	\$84	\$161	\$302	\$696	\$1,816	\$11,271	\$1,279
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$4	\$7	\$12	\$25	\$43	\$72	\$177	\$390	\$2,161	\$258
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$4	\$7	\$14	\$28	\$38	\$99	\$190	\$1,210	\$143
Total Delinquent Loans (\$000s)	\$9	\$24	\$37	\$65	\$122	\$232	\$413	\$971	\$2,396	\$14,642	\$1,681
Delinquency by Category											
Unsecured Credit Card	0.18%	1.52%	2.42%	1.95%	1.33%	1.13%	0.89%	0.84%	1.02%	1.55%	1.47%
STS Loans	3.38%	2.93%	1.41%	2.40%	1.83%	2.87%	3.98%	2.16%	3.74%	4.28%	3.79%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.78%	0.87%	0.50%	0.85%	0.95%	1.06%	1.14%	0.79%	0.83%
All Other Unsecured Loans	3.97%	2.23%	1.77%	1.33%	1.39%	1.09%	0.93%	0.94%	0.94%	1.61%	1.46%
New Vehicle Loans	1.43%	0.76%	0.53%	0.42%	0.39%	0.26%	0.24%	0.26%	0.31%	0.32%	0.31%
Used Vehicle Loans	2.42%	1.64%	1.22%	1.03%	0.90%	0.75%	0.69%	0.71%	0.78%	0.72%	0.73%
All Other Secured Loans	1.12%	0.66%	0.79%	0.60%	0.63%	0.53%	0.48%	0.45%	0.56%	0.79%	0.71%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%	0.06%	0.05%	0.22%	0.39%	0.37%
Non-Commercial 1st Lien Mortgages	13.22%	2.55%	1.90%	0.44%	0.20%	0.11%	0.10%	0.08%	0.08%	0.09%	0.09%
Non-Commercial Junior Lien Mortgages	0.00%	0.98%	0.51%	0.72%	0.53%	0.45%	0.31%	0.30%	0.29%	0.33%	0.33%
All Other Non-Commercial Real Estate Loans	8.44%	0.00%	0.78%	16.65%	2.16%	1.44%	1.30%	2.48%	1.21%	2.21%	1.93%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	1.51%	0.49%	0.31%	0.13%	0.26%	0.24%	0.20%	0.21%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	0.00%	3.43%	3.88%	3.79%	1.73%	1.74%	1.50%	2.11%	1.99%
Indirect Loans	0.00%	0.00%	0.41%	1.56%	1.56%	1.36%	1.16%	0.71%	0.74%	0.63%	0.66%
MBL Delinquency Rate	0.00%	0.00%	0.00%	2.76%	1.78%	1.23%	0.45%	0.46%	0.38%	0.31%	0.34%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.16%	0.09%	0.11%	0.07%	0.09%	0.11%	0.07%	0.07%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.19%	0.12%	0.10%	0.10%	0.12%	0.12%	0.11%	0.13%	0.15%	0.24%	0.21%
Recoveries / Charge-Offs	28.34%	40.06%	37.63%	29.38%	24.01%	26.04%	28.74%	26.97%	24.31%	17.32%	18.75%
Expected Charge-Offs / Net Loans	0.87%	0.50%	0.37%	0.36%	0.33%	0.32%	0.28%	0.28%	0.26%	0.27%	0.27%
Provision for Loan Losses/Net Charge-Offs	74.8%	150.4%	110.7%	165.3%	130.7%	93.5%	96.6%	101.1%	102.0%	112.9%	111.3%
Prov. for Loan Losses/Expected Charge-Offs	13.5%	28.2%	22.8%	36.7%	36.4%	24.0%	26.0%	29.9%	35.0%	59.6%	52.9%
Bankruptcies / Net Loans	0.01%	0.11%	0.09%	0.11%	0.11%	0.16%	0.15%	0.15%	0.14%	0.14%	0.14%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$3	\$4	\$8	\$19	\$44	\$88	\$233	\$597	\$4,696	\$505
Total Amount of Recoveries (\$000s)	\$0	\$1	\$2	\$2	\$5	\$12	\$25	\$63	\$145	\$813	\$95
Net Charge Offs (\$000s)	\$1	\$2	\$3	\$6	\$15	\$33	\$63	\$170	\$452	\$3,883	\$410
Net Charge-Offs by Category											
Unsecured Credit Card Loans	-3.51%	1.25%	0.64%	0.81%	1.33%	1.40%	1.59%	1.68%	2.00%	3.59%	3.34%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	2.11%	0.52%	-6.40%	6.05%	3.60%
Non-Federally Guaranteed Student Loans	-0.94%	0.00%	-0.24%	0.03%	1.34%	0.30%	0.16%	0.43%	0.76%	0.55%	0.54%
All Other Unsecured Loans	2.22%	0.98%	1.29%	1.38%	1.67%	2.20%	2.22%	2.48%	2.79%	4.64%	4.08%
New Vehicle Loans	0.09%	0.00%	-0.05%	0.06%	0.07%	0.09%	0.12%	0.14%	0.20%	0.23%	0.21%
Used Vehicle Loans	0.20%	0.40%	0.26%	0.32%	0.36%	0.43%	0.37%	0.51%	0.56%	0.68%	0.62%
All Other Secured Loans	-0.03%	0.05%	0.02%	0.05%	0.32%	0.20%	0.16%	0.21%	0.39%	0.51%	0.45%
Leases Receivable	-58.89%	0.00%	0.00%	0.00%	-3.31%	2.17%	0.15%	0.11%	0.09%	0.20%	0.20%
Non-Commercial 1st Lien Mortgages	0.00%	0.00%	0.00%	-0.02%	0.09%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	0.26%	-0.01%	0.05%	-0.04%	0.00%	-0.01%	-0.02%	-0.01%	-0.01%
All Other Non-Commercial Real Estate Loans	1.89%	7.24%	1.07%	2.11%	0.35%	0.32%	1.58%	1.37%	0.67%	1.41%	1.16%
Indirect Loans	0.00%	0.00%	-0.06%	0.06%	0.41%	0.41%	0.44%	0.50%	0.53%	0.56%	0.55%
Number of Credit Unions in Each Peer Group:	296	294	376	490	864	670	565	537	291	432	4,815

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	99.47%	131.11%	182.49%	199.50%	217.88%	144.71%	85.68%	33.02%	9.04%	1.31%	15.43%
Marketable Securities	14.59%	25.35%	45.65%	66.24%	95.96%	129.59%	154.62%	173.72%	158.02%	163.61%	161.00%
All Other Investments	22.21%	23.06%	14.75%	11.71%	10.10%	5.21%	5.25%	6.06%	5.02%	4.32%	4.73%
Total Investments	292.83%	270.42%	318.44%	343.59%	391.22%	344.43%	310.98%	270.89%	228.70%	225.93%	238.74%
Unsecured Loans	55.52%	48.90%	48.16%	45.24%	42.38%	38.32%	40.04%	42.96%	45.06%	63.16%	58.03%
Vehicle Loans	147.81%	186.77%	208.85%	209.26%	209.56%	207.43%	220.72%	232.64%	234.61%	200.90%	207.56%
New Vehicle Loans	52.70%	72.81%	81.62%	80.72%	72.72%	66.59%	66.68%	74.76%	74.94%	74.30%	73.94%
Used Vehicle Loans	95.11%	113.96%	127.23%	128.54%	136.83%	140.84%	154.04%	157.87%	159.67%	126.60%	133.62%
Total Real Estate	2.64%	9.50%	22.57%	58.20%	129.21%	182.22%	229.23%	286.11%	328.22%	362.68%	338.67%
1st Mortgage	2.15%	6.75%	12.93%	44.61%	99.05%	145.95%	185.08%	236.11%	277.38%	315.12%	291.51%
1st Mortgage Fxd	2.15%	6.18%	11.27%	35.96%	80.30%	121.07%	154.87%	200.99%	246.13%	276.57%	255.06%
1st Mortgage Adj	0.00%	0.56%	1.66%	8.65%	18.76%	24.88%	30.20%	35.12%	31.25%	38.55%	36.45%
2nd Mortgage	0.49%	2.75%	9.64%	13.59%	30.16%	36.27%	44.16%	50.00%	50.84%	47.56%	47.16%
Closed-End Fxd	0.33%	2.22%	5.92%	6.10%	13.76%	13.05%	16.22%	18.39%	16.06%	11.39%	12.58%
Closed-End Adj	0.00%	0.04%	0.17%	1.06%	1.41%	2.18%	1.49%	1.08%	1.75%	0.95%	1.09%
Open-End Adj	0.16%	0.07%	2.93%	4.76%	12.72%	18.87%	23.96%	28.61%	30.86%	32.59%	30.98%
Open-End Fxd	0.00%	0.42%	0.62%	1.68%	2.27%	2.16%	2.48%	1.91%	2.17%	2.63%	2.50%
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%	0.04%	0.05%	0.00%	0.00%	0.07%	0.67%	0.96%	1.41%	3.41%	2.78%
All Other Loans/Lines of Credit to Members	25.81%	25.82%	30.00%	34.28%	32.12%	33.30%	38.62%	40.71%	38.01%	32.14%	33.62%
Total Loans	232.51%	271.50%	310.30%	347.93%	414.02%	463.09%	531.15%	605.77%	649.53%	665.87%	643.84%
Indirect Loans	0.91%	0.00%	0.98%	4.60%	19.66%	51.10%	80.01%	122.19%	150.31%	155.92%	144.43%
Percent of Vehicle Loans	0.62%	0.00%	0.47%	2.20%	9.38%	24.63%	36.25%	52.52%	64.07%	77.61%	69.59%
Business Loans	0.05%	0.22%	0.61%	1.15%	3.75%	11.44%	25.00%	41.13%	66.15%	61.26%	56.37%
Participation Loans	0.61%	0.85%	3.45%	5.41%	14.13%	21.53%	33.04%	37.52%	37.12%	21.77%	24.61%
Total Mortgage Exposure**	3.17%	9.83%	26.18%	63.31%	153.79%	234.58%	319.15%	408.85%	448.06%	480.05%	451.98%
Total Real Estate	2.64%	9.50%	22.57%	58.20%	129.21%	182.22%	229.23%	286.11%	328.22%	362.68%	338.67%
RE Business Loans	0.05%	0.22%	0.61%	1.15%	3.75%	11.44%	25.00%	41.13%	66.15%	61.26%	56.37%
Mortgage-Backed Investments	0.53%	0.34%	3.61%	5.11%	24.58%	52.37%	89.92%	122.74%	119.84%	117.37%	113.32%
Federal Agency Securities (Mtg Backed)	0.53%	0.34%	3.61%	4.84%	24.42%	52.07%	89.52%	121.92%	117.99%	112.29%	109.27%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.27%	0.16%	0.29%	0.40%	0.82%	1.85%	5.08%	4.05%



