

National - June 30, 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	0.45%	0.58%	0.67%	0.75%	0.82%	0.82%	0.90%	0.93%	1.03%	1.10%	1.17%
Loan Yield	6.72%	6.14%	5.72%	5.33%	4.97%	4.68%	4.48%	4.31%	4.19%	4.19%	4.23%
Net Loan Yield After NCOs	6.49%	5.96%	5.62%	5.18%	4.88%	4.58%	4.39%	4.19%	4.06%	3.98%	4.05%
Asset Yield	2.88%	3.09%	2.81%	2.70%	2.63%	2.74%	2.79%	2.91%	3.02%	3.07%	3.03%
Cost of Funds	-0.37%	-0.40%	-0.27%	-0.22%	-0.20%	-0.21%	-0.24%	-0.26%	-0.31%	-0.40%	-0.36%
Gross Spread	2.51%	2.69%	2.54%	2.48%	2.43%	2.53%	2.55%	2.65%	2.71%	2.68%	2.67%
Provision Expense	-0.24%	-0.19%	-0.09%	-0.15%	-0.08%	-0.09%	-0.07%	-0.09%	-0.12%	-0.18%	-0.16%
Net Spread after Provision Expense	2.27%	2.50%	2.44%	2.33%	2.36%	2.44%	2.48%	2.56%	2.59%	2.49%	2.50%
Total Non-Interest Income	1.23%	0.84%	0.80%	0.89%	1.03%	1.21%	1.24%	1.31%	1.30%	1.07%	1.12%
Total Non-Interest Expense	-3.43%	-3.79%	-3.08%	-3.05%	-3.01%	-3.12%	-3.14%	-3.20%	-3.16%	-2.63%	-2.77%
Net Operating Expense	-2.21%	-2.95%	-2.28%	-2.16%	-1.99%	-1.91%	-1.91%	-1.89%	-1.86%	-1.56%	-1.65%
Non-Operating Gains (Losses)	0.75%	0.38%	0.17%	0.13%	0.10%	0.09%	0.08%	0.05%	0.03%	0.02%	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)	0.06%	-0.44%	0.16%	0.17%	0.37%	0.53%	0.57%	0.67%	0.73%	0.93%	0.86%
Net Charge-Offs	-0.23%	-0.18%	-0.11%	-0.15%	-0.09%	-0.10%	-0.09%	-0.11%	-0.13%	-0.20%	-0.18%
Return with Net Charge-Offs instead of Provision	0.07%	-0.44%	0.15%	0.17%	0.36%	0.52%	0.55%	0.65%	0.73%	0.92%	0.84%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.65%	-2.00%	-1.60%	-1.49%	-1.41%	-1.46%	-1.54%	-1.62%	-1.63%	-1.39%	-1.44%
Travel and Conference Expense	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.22%	-0.14%	-0.14%	-0.18%	-0.19%	-0.20%	-0.21%	-0.21%	-0.22%	-0.16%	-0.17%
Office Operations Expense	-0.98%	-0.79%	-0.70%	-0.68%	-0.64%	-0.61%	-0.58%	-0.61%	-0.60%	-0.47%	-0.51%
Educational and Promotional Expense	-0.01%	-0.03%	-0.02%	-0.04%	-0.06%	-0.08%	-0.09%	-0.10%	-0.11%	-0.11%	-0.11%
Loan Servicing Expense	-0.11%	-0.11%	-0.11%	-0.14%	-0.17%	-0.21%	-0.22%	-0.22%	-0.21%	-0.18%	-0.19%
Professional and Outside Services	-0.30%	-0.47%	-0.35%	-0.37%	-0.42%	-0.44%	-0.39%	-0.33%	-0.29%	-0.21%	-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%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.06%	-0.17%	-0.10%	-0.11%	-0.08%	-0.07%	-0.06%	-0.06%	-0.06%	-0.09%	-0.08%
Total Non-Interest Expense	-3.43%	-3.79%	-3.08%	-3.05%	-3.01%	-3.12%	-3.14%	-3.20%	-3.16%	-2.63%	-2.77%
Other Performance Ratios											
Earning Asset Yield	2.85%	3.12%	2.80%	2.73%	2.71%	2.85%	2.94%	3.08%	3.19%	3.21%	3.17%
Average Cost of Funds	-0.37%	-0.38%	-0.26%	-0.21%	-0.20%	-0.21%	-0.23%	-0.26%	-0.31%	-0.40%	-0.36%
FTE Employee / \$million of Loans & Share Drafts	2.04	1.01	1.30	0.48	0.36	0.31	0.29	0.26	0.22	0.17	0.19
Compensation & Benefits / FTE Emp.	\$19,728	\$43,281	\$24,980	\$56,057	\$63,866	\$68,351	\$72,367	\$77,101	\$84,540	\$100,381	\$92,054
Compensation & Benefits / \$million Lns. & S.D.s	\$40,431	\$43,835	\$32,450	\$26,675	\$23,425	\$21,426	\$21,555	\$20,180	\$19,118	\$17,107	\$17,900
Operating Expense / Loans & Share Drafts	-8.24%	-8.03%	-6.23%	-5.39%	-5.00%	-4.59%	-4.43%	-4.04%	-3.73%	-3.25%	-3.45%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.20%	0.81%	1.23%	1.31%	1.49%	1.60%	1.60%	1.55%	1.49%	1.28%	1.34%
Net Operating Expense / Loans & Share Drafts	-7.04%	-7.22%	-5.00%	-4.08%	-3.51%	-2.99%	-2.83%	-2.49%	-2.24%	-1.97%	-2.11%
Operating Expense / Operating Revenue	110.94%	122.38%	97.69%	92.47%	88.53%	85.57%	84.95%	82.23%	80.09%	72.92%	75.40%
Total Fixed Assets / Shares & Equity	0.34%	0.40%	0.63%	1.21%	1.53%	2.02%	2.14%	2.26%	2.32%	1.72%	1.84%
Net Loans to Total Shares and Deposits	47.0%	54.3%	49.7%	50.0%	50.4%	56.8%	61.3%	67.6%	74.8%	76.6%	74.1%
Members / FTE Employee	396.55	386.39	222.03	436.49	412.84	390.91	347.85	336.83	347.83	420.62	397.04

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%	0.4%	0.8%	1.1%	1.1%	1.2%	1.1%	1.1%	1.0%	1.0%	1.0%
Total Investments	59.8%	53.4%	55.1%	53.0%	50.8%	43.9%	38.9%	32.6%	27.1%	27.9%	29.4%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.5%	0.5%	0.9%	1.3%	1.5%	1.6%	1.8%	2.0%	3.6%	3.1%
All Other Unsecured Loans/Lines of Credit	10.0%	8.6%	6.5%	5.0%	3.5%	3.1%	2.6%	2.5%	2.7%	2.6%	2.7%
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	0.0%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%	0.4%	0.3%
New Vehicle Loans	8.3%	10.9%	10.4%	9.5%	7.1%	6.5%	6.1%	7.0%	7.3%	7.4%	7.3%
Used Vehicle Loans	16.1%	18.7%	17.7%	16.1%	14.7%	15.2%	15.6%	15.6%	16.3%	12.8%	13.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.3%	1.9%	5.5%	10.9%	15.3%	17.5%	20.8%	22.1%	26.2%	24.4%
Total Other Real Estate Loans/Lines of Credit	4.1%	4.6%	5.3%	5.9%	6.5%	6.6%	7.6%	7.9%	7.5%	6.9%	7.1%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%	0.3%
Total All Other Loans/Lines of Credit to Members	0.0%	0.3%	0.1%	0.3%	0.4%	1.3%	2.0%	3.0%	6.1%	5.6%	5.1%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Total Loans and Leases	39.1%	45.1%	42.7%	43.5%	44.9%	50.6%	55.0%	60.8%	66.4%	66.6%	64.9%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.5%	-0.4%	-0.3%	-0.3%	-0.3%	-0.4%	-0.4%	-0.5%	-0.5%
Net Loans and Leases	38.0%	44.5%	42.2%	43.1%	44.6%	50.3%	54.6%	60.4%	65.9%	66.1%	64.4%
Total Other Assets	1.9%	1.8%	1.9%	2.7%	3.5%	4.5%	5.3%	5.8%	5.9%	4.9%	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	1.1%	0.6%	0.5%	0.6%	0.6%	1.0%	1.3%	1.9%	3.2%	5.0%	4.3%
Share Drafts	0.3%	2.2%	5.6%	10.3%	14.7%	16.9%	17.9%	19.4%	20.5%	17.6%	18.0%
Regular Shares	75.3%	68.9%	66.1%	61.5%	53.6%	48.3%	42.9%	39.7%	34.8%	29.5%	32.3%
Money Market Shares	0.1%	1.4%	1.5%	3.1%	6.9%	9.6%	13.0%	14.7%	16.7%	22.0%	20.0%
Share Certificates	3.6%	6.9%	8.2%	8.3%	8.1%	8.6%	9.9%	10.3%	10.8%	11.6%	11.2%
IRA/KEOGH Accounts	0.2%	1.0%	1.4%	1.8%	3.3%	3.8%	4.1%	3.8%	3.7%	3.9%	3.9%
All Other Shares	0.5%	0.6%	1.4%	0.9%	1.3%	0.8%	0.8%	0.8%	0.7%	0.8%	0.8%
Non-Member Deposits	0.7%	0.9%	0.6%	0.5%	0.4%	0.6%	0.6%	0.5%	0.9%	0.7%	0.7%
Total Shares and Deposits	80.8%	81.9%	84.9%	86.3%	88.4%	88.5%	89.1%	89.3%	88.2%	86.2%	86.8%
Total Equity	18.1%	17.4%	14.6%	13.1%	11.0%	10.5%	9.6%	8.7%	8.6%	8.8%	8.9%
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%	17.5%	14.8%	13.3%	11.4%	11.2%	10.8%	10.3%	10.4%	10.4%	10.4%
Total Capital (Equity + Allow. for Loan Loss)	19.3%	18.1%	15.1%	13.5%	11.4%	10.8%	9.9%	9.1%	9.1%	9.3%	9.4%
Balance Sheet Growth YTD Annualized											
Total Investments	-1.3%	1.1%	-0.1%	-0.4%	-0.2%	-2.1%	-3.2%	-6.7%	-11.4%	-10.7%	-9.3%
Total Loans and Leases	0.0%	0.5%	3.5%	3.6%	4.8%	6.2%	6.3%	7.5%	9.7%	11.3%	10.5%
TOTAL ASSETS	-0.5%	0.8%	1.6%	1.5%	2.2%	2.3%	2.3%	2.5%	3.0%	4.1%	3.8%
Total Liabilities	-52.7%	-75.5%	-92.1%	-74.7%	-52.4%	-72.1%	-61.0%	-48.0%	-36.4%	20.2%	31.1%
Total Shares and Deposits	-3.0%	-4.3%	-4.2%	-4.1%	-1.7%	-2.3%	-1.4%	-1.6%	-1.0%	0.7%	0.4%
Equity Capital	-3.1%	-4.0%	-2.6%	-3.9%	-1.7%	-2.8%	-3.7%	-5.0%	-5.4%	-2.6%	-2.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.5%	0.8%	1.6%	1.5%	2.2%	2.3%	2.3%	2.5%	3.0%	4.1%	3.8%

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	2.98%	1.61%	1.18%	0.95%	0.73%	0.59%	0.50%	0.43%	0.44%	0.49%	0.48%
Delinquent Loans / Total Capital	6.2%	4.1%	3.4%	3.1%	3.0%	2.8%	2.9%	3.0%	3.3%	3.7%	3.5%
Delinquent Loans + OREO / Net Loans + OREO	3.0%	1.7%	1.2%	1.0%	0.8%	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	41.7%	28.4%	25.1%	23.7%	30.0%	30.3%	26.3%	27.0%	26.6%	25.3%	25.8%
Allowance for Loan Losses/Net Loans	3.08%	1.53%	1.20%	0.94%	0.74%	0.69%	0.62%	0.62%	0.68%	0.82%	0.78%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$18	\$27	\$45	\$76	\$151	\$290	\$611	\$1,521	\$9,167	\$1,007
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$4	\$6	\$8	\$17	\$29	\$59	\$118	\$302	\$1,485	\$172
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$3	\$6	\$15	\$36	\$45	\$108	\$249	\$1,625	\$178
Total Delinquent Loans (\$000s)	\$10	\$24	\$36	\$59	\$108	\$216	\$394	\$837	\$2,072	\$12,277	\$1,357
Delinquency by Category											
Unsecured Credit Card	0.09%	2.61%	1.92%	1.37%	1.05%	0.92%	0.82%	0.66%	0.71%	1.12%	1.06%
STS Loans	1.80%	2.63%	1.65%	3.78%	2.09%	2.08%	2.46%	1.89%	2.87%	4.19%	3.50%
Non-Federally Guaranteed Student Loans	1.76%	0.00%	0.00%	0.02%	1.61%	2.65%	0.80%	0.91%	1.21%	0.62%	0.71%
All Other Unsecured Loans	4.56%	2.61%	1.73%	1.21%	1.09%	0.89%	0.81%	0.73%	0.68%	1.08%	1.01%
New Vehicle Loans	1.78%	0.75%	0.76%	0.49%	0.38%	0.33%	0.26%	0.25%	0.29%	0.28%	0.28%
Used Vehicle Loans	2.75%	1.70%	1.25%	1.13%	0.82%	0.65%	0.60%	0.55%	0.56%	0.52%	0.54%
All Other Secured Loans	1.89%	0.97%	0.84%	0.56%	0.56%	0.47%	0.35%	0.36%	0.37%	0.68%	0.59%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.20%	0.32%	0.31%
Non-Commercial 1st Lien Mortgages	28.39%	3.10%	1.97%	0.45%	0.18%	0.10%	0.07%	0.06%	0.05%	0.07%	0.07%
Non-Commercial Junior Lien Mortgages	0.00%	2.93%	0.71%	1.06%	0.64%	0.52%	0.37%	0.32%	0.26%	0.33%	0.33%
All Other Non-Commercial Real Estate Loans	15.34%	3.11%	3.09%	9.07%	1.62%	1.01%	1.64%	1.46%	1.15%	2.48%	1.77%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	0.00%	0.78%	0.52%	0.32%	0.25%	0.30%	0.20%	0.22%
Commercial Loans Not Real Estate Secured	0.00%	1.59%	2.95%	0.20%	4.93%	3.86%	1.93%	2.89%	1.71%	2.94%	2.68%
Indirect Loans	0.00%	46.11%	72.18%	1.29%	1.81%	1.23%	0.73%	0.57%	0.60%	0.46%	0.50%
MBL Delinquency Rate	0.00%	0.79%	0.14%	2.47%	1.58%	0.63%	0.60%	0.60%	0.46%	0.37%	0.41%
MBL Delinquency as % of Total RE Loans	0.00%	0.13%	0.06%	0.01%	0.11%	0.17%	0.10%	0.11%	0.14%	0.08%	0.09%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	-0.34%	-0.25%	-0.15%	-0.21%	-0.12%	-0.14%	-0.12%	-0.14%	-0.15%	-0.24%	-0.22%
Recoveries / Charge-Offs	32.65%	38.15%	41.41%	32.01%	40.55%	37.24%	40.49%	40.37%	39.11%	29.30%	31.28%
Expected Charge-Offs / Net Loans	1.07%	0.50%	0.38%	0.34%	0.33%	0.32%	0.29%	0.27%	0.26%	0.26%	0.26%
Provision for Loan Losses/Net Charge-Offs	-13.4%	-17.9%	-6.8%	-16.1%	-7.1%	-8.5%	-6.5%	-7.7%	-9.8%	-18.8%	-15.7%
Prov. for Loan Losses/Expected Charge-Offs	10.3%	35.2%	14.4%	32.4%	15.1%	16.3%	14.4%	16.3%	20.3%	30.4%	27.2%
Bankruptcies / Net Loans	0.02%	0.07%	0.10%	0.11%	0.12%	0.15%	0.15%	0.15%	0.14%	0.13%	0.13%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$3	\$3	\$9	\$11	\$32	\$57	\$151	\$358	\$2,772	\$286
Total Amount of Recoveries (\$000s)	\$0	\$1	\$1	\$2	\$5	\$12	\$22	\$57	\$148	\$781	\$86
Net Charge Offs (\$000s)	\$0	\$2	\$2	\$7	\$7	\$21	\$35	\$94	\$211	\$1,991	\$200
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.54%	1.31%	0.81%	0.83%	0.99%	1.18%	1.15%	1.08%	1.31%	2.40%	2.22%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	59.38%	-13.96%	0.28%	0.81%	2.29%
Non-Federally Guaranteed Student Loans	-0.24%	0.00%	-0.45%	0.06%	0.55%	0.07%	0.23%	0.23%	1.02%	0.46%	0.47%
All Other Unsecured Loans	1.16%	0.83%	1.45%	1.39%	1.06%	1.52%	1.47%	1.43%	1.51%	2.63%	2.31%
New Vehicle Loans	-0.02%	0.00%	0.00%	0.12%	0.06%	0.05%	0.06%	0.06%	0.07%	0.11%	0.10%
Used Vehicle Loans	0.20%	0.34%	0.13%	0.48%	0.15%	0.23%	0.20%	0.27%	0.25%	0.30%	0.28%
All Other Secured Loans	-0.05%	0.90%	-0.03%	0.35%	0.06%	0.29%	0.14%	0.31%	0.17%	0.39%	0.34%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	12.24%	-0.42%	0.43%	-0.05%	0.75%	0.05%	0.08%
Non-Commercial 1st Lien Mortgages	0.00%	0.23%	0.00%	-0.02%	-0.01%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	0.00%	0.39%	0.00%	0.00%	0.01%	0.01%	-0.08%	-0.07%	-0.06%
All Other Non-Commercial Real Estate Loans	0.65%	9.89%	0.54%	0.29%	-0.23%	0.36%	0.76%	0.99%	1.43%	1.35%	1.10%
Indirect Loans	0.00%	0.00%	0.51%	0.12%	0.21%	0.21%	0.24%	0.22%	0.23%	0.20%	0.21%
Number of Credit Unions in Each Peer Group:	319	292	397	536	882	700	573	546	295	418	4,958

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	94.31%	119.90%	190.88%	216.95%	235.78%	160.38%	98.84%	39.07%	11.71%	1.72%	18.40%
Marketable Securities	10.49%	28.64%	45.13%	72.98%	101.08%	133.22%	172.76%	191.77%	178.00%	191.73%	185.83%
All Other Investments	32.57%	28.19%	25.00%	14.86%	14.46%	6.91%	5.60%	5.78%	4.79%	4.35%	4.89%
Total Investments	329.28%	304.71%	373.38%	400.00%	447.65%	391.33%	362.18%	318.18%	259.97%	269.08%	282.30%
Unsecured Loans	56.38%	51.92%	47.20%	44.29%	42.51%	40.75%	38.64%	41.99%	44.49%	60.38%	55.64%
Vehicle Loans	134.05%	169.03%	190.34%	193.16%	192.11%	193.38%	202.22%	220.10%	226.83%	195.62%	200.73%
New Vehicle Loans	45.47%	62.17%	70.20%	71.96%	62.75%	58.25%	56.75%	67.96%	70.11%	71.75%	70.21%
Used Vehicle Loans	88.58%	106.87%	120.14%	121.20%	129.36%	135.13%	145.47%	152.13%	156.73%	123.87%	130.52%
Total Real Estate	1.89%	11.32%	20.76%	54.93%	126.65%	180.43%	226.56%	287.52%	322.45%	348.88%	326.76%
1st Mortgage	1.53%	8.28%	13.12%	42.35%	99.45%	148.55%	187.74%	241.88%	279.95%	308.94%	286.77%
1st Mortgage Fxd	1.53%	7.51%	10.98%	34.91%	80.08%	126.69%	157.96%	207.94%	254.02%	274.87%	254.42%
1st Mortgage Adj	0.00%	0.77%	2.14%	7.44%	19.37%	21.86%	29.78%	33.94%	25.93%	34.07%	32.35%
2nd Mortgage	0.36%	3.03%	7.63%	12.58%	27.20%	31.89%	38.82%	45.64%	42.50%	39.95%	39.99%
Closed-End Fxd	0.36%	2.04%	5.03%	6.13%	12.15%	10.99%	14.33%	15.50%	12.97%	9.01%	10.19%
Closed-End Adj	0.00%	0.20%	0.39%	0.60%	1.07%	1.72%	1.71%	1.18%	1.64%	0.87%	1.02%
Open-End Adj	0.00%	0.63%	1.71%	4.98%	11.81%	17.51%	20.97%	27.12%	25.95%	27.70%	26.54%
Open-End Fxd	0.00%	0.16%	0.50%	0.86%	2.18%	1.67%	1.82%	1.85%	1.94%	2.37%	2.23%
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	0.11%	0.24%	0.00%	0.00%	0.02%	0.02%	1.35%	0.72%	0.96%	3.47%	2.76%
All Other Loans/Lines of Credit to Members	22.29%	24.56%	30.45%	35.04%	33.21%	34.58%	40.65%	39.90%	39.82%	30.94%	33.04%
Total Loans	215.38%	257.78%	289.40%	328.38%	395.23%	450.81%	511.32%	592.73%	636.68%	642.98%	622.18%
Indirect Loans	0.53%	0.25%	1.22%	6.69%	17.98%	46.63%	69.08%	110.00%	143.15%	145.16%	133.76%
Percent of Vehicle Loans	0.39%	0.15%	0.64%	3.46%	9.36%	24.11%	34.16%	49.98%	63.11%	74.20%	66.64%
Business Loans	0.05%	0.85%	0.26%	0.86%	3.23%	12.00%	25.18%	39.42%	68.24%	56.12%	52.46%
Participation Loans	0.62%	0.58%	2.25%	5.55%	13.12%	24.16%	31.99%	39.13%	37.33%	23.49%	26.15%
<u>Total Mortgage Exposure**</u>	<u>2.15%</u>	<u>11.99%</u>	<u>23.08%</u>	<u>60.44%</u>	<u>150.87%</u>	<u>234.52%</u>	<u>324.89%</u>	<u>422.20%</u>	<u>457.41%</u>	<u>485.58%</u>	<u>456.88%</u>
Total Real Estate	1.89%	11.32%	20.76%	54.93%	126.65%	180.43%	226.56%	287.52%	322.45%	348.88%	326.76%
RE Business Loans	0.05%	0.85%	0.26%	0.86%	3.23%	12.00%	25.18%	39.42%	68.24%	56.12%	52.46%
Mortgage-Backed Investments	0.26%	0.67%	2.32%	5.51%	24.22%	54.09%	98.33%	134.67%	134.96%	136.70%	130.12%
Federal Agency Securities (Mtg Backed)	0.26%	0.67%	2.32%	5.21%	24.14%	54.02%	97.93%	133.85%	132.79%	131.16%	125.74%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.29%	0.08%	0.07%	0.40%	0.82%	2.17%	5.55%	4.38%



