

National - June 30, 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	1.77%	2.17%	2.18%	2.18%	2.19%	2.25%	2.19%	2.36%	2.52%	2.71%	3.09%	2.91%
Loan Yield	6.76%	6.28%	5.83%	5.50%	5.28%	5.10%	5.03%	4.90%	4.90%	4.85%	5.00%	4.99%
Net Loan Yield After NCOs	6.43%	6.07%	5.66%	5.34%	5.09%	4.91%	4.84%	4.67%	4.59%	4.59%	4.59%	4.62%
Asset Yield	3.95%	4.24%	3.90%	3.74%	3.64%	3.69%	3.82%	3.92%	4.04%	4.31%	4.21%	
Cost of Funds	-0.34%	-0.46%	-0.49%	-0.43%	-0.46%	-0.52%	-0.64%	-0.79%	-0.96%	-1.33%	-1.19%	
Gross Spread	3.60%	3.78%	3.41%	3.31%	3.18%	3.17%	3.18%	3.13%	3.08%	2.98%	3.02%	
Provision Expense	-0.36%	-0.25%	-0.17%	-0.15%	-0.15%	-0.17%	-0.19%	-0.23%	-0.28%	-0.48%	-0.42%	
Net Spread after Provision Expense	3.24%	3.53%	3.24%	3.16%	3.04%	3.00%	2.99%	2.90%	2.80%	2.50%	2.60%	
Total Non-Interest Income	1.50%	0.69%	0.62%	0.73%	0.94%	1.15%	1.18%	1.24%	1.24%	1.09%	1.12%	
Total Non-Interest Expense	-3.94%	-3.94%	-3.38%	-3.29%	-3.27%	-3.35%	-3.40%	-3.39%	-3.37%	-2.77%	-2.92%	
Net Operating Expense	-2.44%	-3.25%	-2.76%	-2.57%	-2.34%	-2.19%	-2.23%	-2.15%	-2.14%	-1.68%	-1.81%	
Non-Operating Gains (Losses)	1.13%	0.28%	0.06%	0.06%	0.07%	0.10%	0.05%	0.04%	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)	0.80%	0.29%	0.48%	0.60%	0.70%	0.80%	0.76%	0.75%	0.67%	0.82%	0.79%	
Net Charge-Offs	-0.33%	-0.21%	-0.17%	-0.16%	-0.19%	-0.19%	-0.19%	-0.23%	-0.26%	-0.42%	-0.37%	
Return with Net Charge-Offs instead of Provision	0.84%	0.33%	0.49%	0.58%	0.66%	0.79%	0.76%	0.75%	0.68%	0.89%	0.85%	
Non-Interest Expense to Average Assets												
Employee Compensation and Benefits	-1.82%	-2.15%	-1.75%	-1.59%	-1.50%	-1.57%	-1.67%	-1.71%	-1.74%	-1.47%	-1.53%	
Travel and Conference Expense	-0.01%	-0.03%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.03%	-0.04%	-0.02%	-0.02%	
Office Occupancy Expense	-0.22%	-0.15%	-0.15%	-0.18%	-0.20%	-0.21%	-0.22%	-0.22%	-0.22%	-0.16%	-0.17%	
Office Operations Expense	-1.01%	-0.87%	-0.77%	-0.74%	-0.69%	-0.65%	-0.63%	-0.64%	-0.63%	-0.49%	-0.53%	
Educational and Promotional Expense	-0.02%	-0.02%	-0.03%	-0.04%	-0.07%	-0.09%	-0.10%	-0.11%	-0.12%	-0.11%	-0.11%	
Loan Servicing Expense	-0.14%	-0.13%	-0.12%	-0.15%	-0.19%	-0.23%	-0.24%	-0.24%	-0.23%	-0.19%	-0.20%	
Professional and Outside Services	-0.36%	-0.42%	-0.39%	-0.42%	-0.47%	-0.47%	-0.42%	-0.36%	-0.31%	-0.22%	-0.26%	
Member Insurance	-0.03%	0.00%	-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)	-0.07%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	
Miscellaneous Operating Expenses	-0.26%	-0.12%	-0.11%	-0.11%	-0.11%	-0.07%	-0.07%	-0.07%	-0.08%	-0.10%	-0.10%	
Total Non-Interest Expense	-3.94%	-3.94%	-3.38%	-3.29%	-3.27%	-3.35%	-3.40%	-3.39%	-3.37%	-2.77%	-2.92%	
Other Performance Ratios												
Earning Asset Yield	3.80%	4.04%	3.87%	3.78%	3.72%	3.78%	3.96%	4.10%	4.20%	4.46%	4.39%	
Average Cost of Funds	-0.34%	-0.46%	-0.49%	-0.43%	-0.46%	-0.52%	-0.64%	-0.79%	-0.96%	-1.33%	-1.19%	
FTE Employee / \$million of Loans & Share Drafts	1.79	0.91	0.64	0.43	0.33	0.30	0.28	0.25	0.21	0.16	0.18	
Compensation & Benefits / FTE Emp.	\$25,024	\$41,645	\$50,885	\$61,083	\$68,485	\$73,945	\$75,395	\$82,492	\$92,211	\$103,396	\$96,567	
Compensation & Benefits / \$million Lns. & S.D.s	\$45,018	\$37,875	\$33,218	\$26,713	\$22,911	\$21,943	\$20,897	\$20,452	\$19,869	\$16,516	\$17,483	
Operating Expense / Loans & Share Drafts	-9.46%	-6.88%	-6.32%	-5.57%	-5.00%	-4.68%	-4.29%	-4.08%	-3.90%	-3.12%	-3.36%	
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.79%	0.63%	1.04%	1.13%	1.39%	1.46%	1.44%	1.47%	1.42%	1.16%	1.22%	
Net Operating Expense / Loans & Share Drafts	-8.66%	-6.25%	-5.27%	-4.44%	-3.61%	-3.22%	-2.86%	-2.61%	-2.48%	-1.97%	-2.14%	
Operating Expense / Operating Revenue	103.41%	91.35%	86.49%	82.37%	80.88%	81.22%	81.23%	82.08%	82.89%	77.61%	78.72%	
Total Fixed Assets / Shares & Equity	0.40%	0.49%	0.66%	1.21%	1.59%	2.07%	2.27%	2.41%	2.39%	1.77%	1.90%	
Net Loans to Total Shares and Deposits	54.8%	62.8%	59.0%	58.5%	58.1%	63.3%	68.6%	75.1%	81.4%	84.8%	82.2%	
Members / FTE Employee	398.44	371.53	389.11	437.64	408.27	384.34	342.63	335.03	345.69	419.06	396.84	

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	0.6%	0.4%	0.7%	0.9%	1.1%	1.1%	1.1%	1.0%	0.9%	1.2%	1.1%
Total Investments	54.0%	46.8%	48.2%	46.4%	44.5%	38.8%	33.1%	27.3%	23.5%	22.9%	24.4%
Unsecured Credit Card Loans/Lines of Credit	0.1%	0.4%	0.5%	1.0%	1.4%	1.6%	1.7%	1.9%	2.1%	4.0%	3.4%
All Other Unsecured Loans/Lines of Credit	10.9%	8.8%	7.0%	5.5%	3.8%	3.1%	2.9%	2.8%	2.9%	3.0%	3.0%
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	10.1%	13.9%	13.3%	11.6%	9.1%	8.1%	7.7%	8.2%	7.8%	7.9%	8.0%
Used Vehicle Loans	18.4%	21.5%	20.6%	18.6%	16.8%	16.9%	17.6%	17.3%	17.0%	13.6%	14.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.4%	1.4%	1.8%	6.2%	11.5%	16.0%	18.0%	21.1%	23.0%	27.3%	25.5%
Total Other Real Estate Loans/Lines of Credit	4.5%	5.6%	5.8%	6.7%	7.4%	7.8%	8.7%	9.3%	8.8%	8.4%	8.5%
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%	0.6%	1.2%	2.2%	3.4%	6.3%	6.5%	5.9%
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%	0.2%	0.1%
Total Loans and Leases	44.8%	51.6%	49.7%	50.4%	51.2%	55.9%	60.8%	66.3%	70.4%	72.1%	70.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.6%	-0.4%	-0.1%	0.0%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
Net Loans and Leases	43.6%	51.0%	49.2%	50.3%	51.2%	55.8%	60.7%	66.2%	70.2%	72.0%	70.3%
Total Other Assets	1.8%	1.8%	2.0%	2.8%	3.6%	4.6%	5.5%	5.8%	5.8%	4.5%	4.8%
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	1.4%	0.6%	0.9%	0.8%	0.9%	1.4%	1.9%	3.4%	5.6%	7.5%	6.6%
Share Drafts	0.7%	1.9%	6.2%	10.8%	15.6%	17.3%	18.0%	18.8%	19.3%	17.0%	17.3%
Regular Shares	73.7%	68.1%	63.8%	58.7%	50.5%	45.3%	39.6%	36.0%	30.6%	24.9%	27.7%
Money Market Shares	0.2%	1.0%	1.5%	2.7%	6.1%	8.0%	11.2%	11.8%	13.0%	17.3%	15.8%
Share Certificates	3.5%	7.6%	8.5%	9.7%	10.1%	11.3%	13.5%	15.3%	17.3%	19.2%	18.2%
IRA/KEOGH Accounts	0.1%	0.8%	1.4%	1.7%	3.1%	3.7%	3.9%	3.7%	3.5%	3.8%	3.8%
All Other Shares	0.5%	0.6%	1.1%	1.1%	1.2%	0.7%	0.7%	0.8%	0.6%	0.7%	0.7%
Non-Member Deposits	0.9%	1.2%	0.8%	0.7%	0.9%	1.1%	1.1%	1.1%	1.5%	1.0%	1.1%
Total Shares and Deposits	79.6%	81.2%	83.3%	85.3%	87.5%	87.5%	88.0%	87.6%	85.7%	83.9%	84.6%
Total Equity	19.0%	18.2%	15.9%	14.0%	11.7%	11.1%	10.0%	9.0%	8.7%	8.6%	8.8%
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	19.0%	18.3%	16.1%	14.3%	12.2%	12.1%	11.5%	10.9%	10.8%	10.8%	10.9%
Total Capital (Equity + Allow. for Loan Loss)	20.1%	18.8%	16.3%	14.1%	11.7%	11.1%	10.1%	9.1%	8.8%	8.6%	8.9%
Balance Sheet Growth											
YTD Annualized											
Total Investments	-4.4%	-8.3%	-7.3%	-7.8%	-6.0%	-5.5%	-3.9%	-2.9%	-1.2%	2.0%	0.5%
Total Loans and Leases	4.7%	3.7%	4.5%	5.4%	4.0%	3.9%	3.0%	3.2%	3.0%	4.1%	3.9%
TOTAL ASSETS	-0.3%	-2.3%	-1.6%	-1.4%	-0.9%	-0.2%	0.4%	1.3%	1.7%	3.1%	2.6%
Total Liabilities	-5.3%	-6.8%	-1.7%	-3.5%	-3.0%	-3.1%	-3.2%	-0.7%	-1.0%	0.2%	0.3%
Total Shares and Deposits	-5.5%	-6.7%	-1.9%	-3.6%	-3.1%	-3.3%	-3.4%	-1.3%	-2.2%	-0.8%	-0.6%
Equity Capital	-4.9%	-6.1%	0.6%	-1.0%	-0.1%	-0.4%	-1.3%	0.4%	-1.5%	0.3%	0.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.3%	-2.3%	-1.6%	-1.4%	-0.9%	-0.2%	0.4%	1.3%	1.7%	3.1%	2.6%

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	2.73%	1.63%	1.21%	0.99%	0.83%	0.68%	0.59%	0.55%	0.59%	0.64%	0.63%
Delinquent Loans / Total Capital	6.3%	4.5%	3.8%	3.5%	3.6%	3.4%	3.6%	4.0%	4.7%	5.4%	5.0%
Delinquent Loans + OREO / Net Loans + OREO	2.8%	1.7%	1.2%	1.0%	0.9%	0.7%	0.7%	0.6%	0.6%	0.7%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	32.2%	26.3%	24.8%	25.1%	27.0%	25.6%	22.2%	23.7%	21.3%	20.1%	20.7%
Allowance for Loan Losses/Net Loans	2.74%	1.31%	1.12%	0.97%	0.84%	0.78%	0.73%	0.74%	0.82%	1.27%	1.16%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$21	\$33	\$54	\$101	\$205	\$398	\$889	\$2,365	\$14,493	\$1,637
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$5	\$7	\$11	\$23	\$43	\$75	\$174	\$444	\$2,378	\$280
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$4	\$7	\$14	\$28	\$39	\$102	\$195	\$1,265	\$148
Total Delinquent Loans (\$000s)	\$11	\$29	\$43	\$72	\$138	\$276	\$512	\$1,165	\$3,004	\$18,137	\$2,065
Delinquency by Category											
Unsecured Credit Card	1.59%	2.11%	2.93%	1.54%	1.36%	1.13%	0.97%	0.92%	1.08%	1.61%	1.54%
STS Loans	4.01%	2.52%	1.48%	2.72%	1.59%	2.68%	3.18%	2.01%	2.97%	4.62%	3.87%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.24%	0.14%	0.69%	0.80%	1.15%	0.98%	1.17%	0.85%	0.88%
All Other Unsecured Loans	3.92%	2.34%	2.00%	1.42%	1.42%	1.19%	1.09%	1.04%	1.09%	1.74%	1.59%
New Vehicle Loans	2.20%	0.74%	0.59%	0.48%	0.45%	0.29%	0.29%	0.29%	0.37%	0.37%	0.36%
Used Vehicle Loans	2.82%	2.06%	1.42%	1.18%	0.97%	0.85%	0.80%	0.78%	0.90%	0.84%	0.84%
All Other Secured Loans	0.33%	0.66%	0.93%	0.75%	0.55%	0.56%	0.51%	0.47%	0.60%	0.81%	0.73%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	1.03%	0.00%	0.04%	0.28%	0.40%	0.38%
Non-Commercial 1st Lien Mortgages	3.75%	2.39%	2.41%	0.55%	0.18%	0.12%	0.11%	0.08%	0.09%	0.09%	0.09%
Non-Commercial Junior Lien Mortgages	0.00%	1.49%	0.35%	1.03%	0.57%	0.61%	0.37%	0.38%	0.39%	0.42%	0.42%
All Other Non-Commercial Real Estate Loans	4.27%	3.52%	1.03%	5.32%	1.86%	1.28%	1.51%	3.37%	1.32%	2.12%	1.99%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	1.69%	0.21%	0.65%	0.30%	0.35%	0.34%	0.26%	0.28%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	0.00%	2.77%	4.37%	3.45%	2.38%	1.68%	1.74%	2.07%	2.04%
Indirect Loans	0.00%	0.00%	0.31%	1.23%	1.20%	1.26%	0.81%	0.77%	0.85%	0.72%	0.74%
MBL Delinquency Rate	0.00%	0.00%	0.00%	2.43%	1.77%	1.42%	0.72%	0.53%	0.50%	0.37%	0.41%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.13%	0.09%	0.14%	0.11%	0.10%	0.14%	0.08%	0.09%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.22%	0.13%	0.12%	0.11%	0.12%	0.12%	0.12%	0.14%	0.15%	0.24%	0.22%
Recoveries / Charge-Offs	33.07%	36.86%	33.75%	30.25%	24.03%	26.72%	26.49%	26.68%	24.53%	17.53%	18.90%
Expected Charge-Offs / Net Loans	0.84%	0.50%	0.39%	0.36%	0.33%	0.34%	0.30%	0.30%	0.30%	0.30%	0.30%
Provision for Loan Losses/Net Charge-Offs	-38.6%	-13.3%	-13.0%	-7.9%	-12.5%	-13.9%	-14.2%	-17.7%	-21.3%	-53.3%	-41.7%
Prov. for Loan Losses/Expected Charge-Offs	37.9%	22.5%	24.8%	14.8%	23.4%	24.7%	27.5%	30.9%	35.3%	58.6%	52.2%
Bankruptcies / Net Loans	0.04%	0.09%	0.11%	0.11%	0.12%	0.16%	0.16%	0.17%	0.17%	0.16%	0.16%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$3	\$6	\$9	\$20	\$47	\$93	\$257	\$652	\$5,044	\$540
Total Amount of Recoveries (\$000s)	\$0	\$1	\$2	\$3	\$5	\$13	\$22	\$68	\$162	\$894	\$103
Net Charge Offs (\$000s)	\$1	\$2	\$4	\$6	\$15	\$34	\$70	\$188	\$491	\$4,150	\$437
Net Charge-Offs by Category											
Unsecured Credit Card Loans	-1.08%	-0.06%	1.47%	1.54%	1.77%	1.50%	1.71%	1.78%	2.34%	3.93%	3.67%
STS Loans	0.00%	0.00%	0.00%	0.00%	5.64%	-0.60%	2.02%	9.27%	19.31%	-0.52%	2.25%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	3.36%	0.65%	0.09%	0.36%	0.21%	1.06%	0.74%	0.64%	0.66%
All Other Unsecured Loans	2.25%	1.28%	1.82%	1.51%	1.77%	2.20%	2.41%	2.61%	2.73%	4.64%	4.11%
New Vehicle Loans	0.08%	0.12%	0.17%	0.08%	0.05%	0.10%	0.09%	0.12%	0.22%	0.21%	0.20%
Used Vehicle Loans	0.49%	0.22%	0.35%	0.33%	0.43%	0.41%	0.43%	0.56%	0.64%	0.66%	0.63%
All Other Secured Loans	0.11%	0.03%	0.27%	0.14%	0.26%	0.29%	0.30%	0.40%	0.47%	0.61%	0.55%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	75.40%	6.51%	0.44%	0.06%	0.14%	0.30%	0.29%
Non-Commercial 1st Lien Mortgages	0.00%	0.00%	0.02%	0.01%	0.02%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	0.00%	-0.02%	0.01%	-0.01%	0.00%	0.00%	-0.01%	-0.01%	-0.01%
All Other Non-Commercial Real Estate Loans	0.00%	12.35%	0.61%	2.11%	0.63%	1.39%	-0.88%	1.28%	2.08%	0.26%	0.80%
Indirect Loans	0.00%	0.00%	0.93%	0.80%	0.43%	0.42%	0.47%	0.55%	0.58%	0.55%	0.55%
Number of Credit Unions in Each Peer Group:	293	284	384	488	855	668	556	540	293	426	4,787

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	96.18%	131.84%	173.11%	192.30%	204.70%	134.22%	80.39%	30.22%	8.81%	1.19%	14.40%
Marketable Securities	13.68%	23.09%	43.61%	63.58%	92.18%	126.89%	146.29%	164.44%	151.00%	156.82%	154.11%
All Other Investments	22.34%	18.31%	11.36%	9.21%	9.32%	4.95%	4.80%	5.91%	5.14%	4.76%	5.00%
Total Investments	284.35%	255.64%	299.04%	324.60%	363.97%	320.57%	288.51%	250.22%	216.25%	212.51%	224.02%
Unsecured Loans	58.05%	50.05%	46.76%	45.62%	42.94%	38.13%	40.18%	43.22%	45.43%	64.21%	58.85%
Vehicle Loans	149.80%	193.10%	210.10%	212.22%	212.53%	206.54%	220.62%	233.30%	228.44%	199.21%	205.85%
New Vehicle Loans	53.29%	75.67%	82.35%	81.55%	74.84%	66.80%	67.14%	75.35%	71.91%	73.30%	73.01%
Used Vehicle Loans	96.51%	117.43%	127.75%	130.67%	137.69%	139.73%	153.48%	157.95%	156.52%	125.91%	132.84%
Total Real Estate	2.47%	10.90%	20.72%	59.95%	129.37%	181.38%	227.95%	285.94%	331.95%	365.07%	340.71%
1st Mortgage	2.12%	7.76%	12.03%	44.59%	98.43%	143.78%	182.52%	233.67%	279.48%	315.38%	291.54%
1st Mortgage Fxd	2.12%	6.39%	10.92%	37.24%	79.77%	119.47%	152.42%	198.21%	245.85%	275.56%	253.91%
1st Mortgage Adj	0.00%	1.38%	1.11%	7.36%	18.66%	24.31%	30.10%	35.46%	33.63%	39.83%	37.62%
2nd Mortgage	0.35%	3.13%	8.69%	15.35%	30.94%	37.61%	45.43%	52.27%	52.47%	49.69%	49.18%
Closed-End Fxd	0.19%	2.82%	6.13%	7.22%	14.32%	13.78%	17.41%	19.10%	17.22%	12.26%	13.48%
Closed-End Adj	0.00%	0.05%	0.14%	0.35%	1.43%	1.81%	1.64%	1.12%	1.80%	0.92%	1.07%
Open-End Adj	0.16%	0.13%	1.79%	6.04%	12.73%	19.70%	23.86%	29.81%	31.28%	33.63%	31.91%
Open-End Fxd	0.00%	0.14%	0.63%	1.76%	2.46%	2.32%	2.52%	2.24%	2.18%	2.88%	2.72%
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	0.07%	0.00%	0.29%	0.00%	0.00%	0.04%	0.68%	0.98%	1.59%	3.40%	2.79%
All Other Loans/Lines of Credit to Members	24.24%	27.71%	29.63%	34.28%	33.28%	33.66%	39.68%	41.22%	39.17%	32.44%	34.07%
Total Loans	235.41%	282.08%	308.16%	353.04%	418.95%	461.54%	530.85%	606.99%	648.70%	667.80%	645.37%
Indirect Loans	0.60%	0.02%	0.91%	4.94%	19.92%	51.10%	80.33%	123.68%	148.68%	156.15%	144.59%
Percent of Vehicle Loans	0.40%	0.01%	0.43%	2.33%	9.37%	24.74%	36.41%	53.01%	65.08%	78.38%	70.24%
Business Loans	0.05%	0.22%	0.77%	1.01%	4.04%	11.58%	25.40%	40.96%	67.38%	62.13%	57.16%
Participation Loans	0.70%	0.92%	3.15%	5.33%	13.45%	20.82%	32.30%	38.12%	36.73%	21.30%	24.24%
Total Mortgage Exposure**	3.19%	11.01%	24.02%	64.61%	153.09%	234.01%	313.52%	401.41%	446.70%	476.15%	448.14%
Total Real Estate	2.47%	10.90%	20.72%	59.95%	129.37%	181.38%	227.95%	285.94%	331.95%	365.07%	340.71%
RE Business Loans	0.05%	0.22%	0.77%	1.01%	4.04%	11.58%	25.40%	40.96%	67.38%	62.13%	57.16%
Mortgage-Backed Investments	0.73%	0.11%	3.30%	4.66%	23.72%	52.63%	85.56%	115.47%	114.76%	111.07%	107.43%
Federal Agency Securities (Mtg Backed)	0.73%	0.11%	3.30%	4.41%	23.60%	52.35%	85.08%	114.67%	112.81%	106.16%	103.50%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.25%	0.12%	0.28%	0.48%	0.79%	1.94%	4.91%	3.93%



