

September 30, 2020

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	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	0.96%	1.22%	1.50%	1.36%	1.52%	1.41%	1.53%	1.36%	1.24%	1.45%	1.41%
Loan Yield	6.14%	5.88%	5.47%	5.00%	4.50%	4.85%	4.92%	4.79%	4.71%	4.50%	4.61%
Net Loan Yield After NCOs	5.91%	5.61%	5.36%	4.92%	4.39%	4.70%	4.74%	4.56%	4.49%	4.20%	4.35%
Asset Yield	3.27%	3.60%	4.03%	3.54%	3.20%	3.39%	3.62%	3.52%	3.45%	3.50%	3.49%
Cost of Funds	-0.29%	-0.34%	-0.81%	-0.65%	-0.56%	-0.50%	-0.65%	-0.57%	-0.66%	-0.77%	-0.71%
Gross Spread	2.97%	3.26%	3.22%	2.89%	2.64%	2.89%	2.97%	2.95%	2.80%	2.73%	2.79%
Provision Expense	-0.22%	-0.25%	-0.34%	-0.27%	-0.22%	-0.23%	-0.41%	-0.32%	-0.41%	-0.50%	-0.44%
Net Spread after Provision Expense	2.75%	3.01%	2.88%	2.62%	2.42%	2.66%	2.56%	2.64%	2.39%	2.23%	2.35%
Total Non-Interest Income	0.35%	0.51%	1.39%	1.36%	0.93%	1.16%	1.12%	1.40%	1.21%	1.34%	1.29%
Total Non-Interest Expense	-3.31%	-3.49%	-3.89%	-3.39%	-2.89%	-3.32%	-3.28%	-3.55%	-3.14%	-2.86%	-3.03%
Net Operating Expense	-2.95%	-2.99%	-2.50%	-2.03%	-1.96%	-2.16%	-2.16%	-2.15%	-1.92%	-1.52%	-1.73%
Non-Operating Gains (Losses)	0.16%	0.10%	0.05%	0.05%	0.08%	0.03%	0.04%	0.04%	0.04%	0.03%	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)	-0.04%	0.13%	0.43%	0.63%	0.54%	0.53%	0.43%	0.53%	0.50%	0.74%	0.65%
Net Charge-Offs	-0.23%	-0.27%	-0.11%	-0.08%	-0.11%	-0.15%	-0.17%	-0.23%	-0.23%	-0.30%	-0.26%
ROA without Annualizing Non-Recurring Items	-0.09%	0.07%	0.49%	0.79%	0.68%	0.67%	0.57%	0.73%	0.78%	1.07%	0.92%
Return with Net Charge-Offs instead of Provision	-0.05%	0.11%	0.66%	0.82%	0.64%	0.60%	0.67%	0.61%	0.69%	0.94%	0.83%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.58%	-1.91%	-2.12%	-1.82%	-1.44%	-1.64%	-1.64%	-1.84%	-1.69%	-1.52%	-1.59%
Travel and Conference Expense	-0.02%	-0.01%	-0.01%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Office Occupancy Expense	-0.23%	-0.16%	-0.23%	-0.18%	-0.19%	-0.22%	-0.21%	-0.24%	-0.22%	-0.19%	-0.20%
Office Operations Expense	-0.84%	-0.75%	-0.79%	-0.67%	-0.54%	-0.65%	-0.60%	-0.67%	-0.61%	-0.53%	-0.57%
Educational and Promotional Expense	-0.01%	-0.02%	-0.09%	-0.07%	-0.07%	-0.10%	-0.10%	-0.11%	-0.09%	-0.11%	-0.10%
Loan Servicing Expense	-0.12%	-0.09%	-0.26%	-0.18%	-0.18%	-0.22%	-0.23%	-0.24%	-0.18%	-0.21%	-0.21%
Professional and Outside Services	-0.29%	-0.38%	-0.26%	-0.36%	-0.35%	-0.39%	-0.41%	-0.34%	-0.24%	-0.20%	-0.25%
Member Insurance	-0.02%	-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)	-0.04%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.14%	-0.11%	-0.10%	-0.08%	-0.09%	-0.06%	-0.07%	-0.07%	-0.06%	-0.08%	-0.08%
Total Non-Interest Expense	-3.31%	-3.49%	-3.89%	-3.39%	-2.89%	-3.32%	-3.28%	-3.55%	-3.14%	-2.86%	-3.03%
Other Performance Ratios											
Earning Asset Yield	2.69%	3.53%	3.38%	3.42%	3.51%	3.19%	3.40%	3.58%	3.78%	3.52%	3.54%
Average Cost of Funds	-0.28%	-0.42%	-0.78%	-0.73%	-0.74%	-0.55%	-0.67%	-0.63%	-0.77%	-0.84%	-0.78%
FTE Employee / \$million of Loans & Share Drafts	1.86	0.94	0.32	0.31	0.31	0.32	0.27	0.29	0.25	0.19	0.23
Compensation & Benefits / FTE Emp.	\$21,289	\$41,745	\$121,502	\$67,476	\$90,834	\$56,893	\$61,377	\$74,814	\$80,045	\$94,723	\$85,004
Compensation & Benefits / \$million Lns. & S.D.s	\$24,959	\$39,148	\$52,778	\$20,140	\$32,151	\$17,480	\$15,961	\$21,549	\$19,750	\$18,554	\$19,302
Operating Expense / Loans & Share Drafts	-5.03%	-7.12%	-9.56%	-3.52%	-3.28%	-3.28%	-3.20%	-3.80%	-3.49%	-3.65%	-3.67%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.56%	1.06%	3.86%	1.68%	2.34%	1.24%	1.17%	1.77%	1.54%	1.83%	1.73%
Net Operating Expense / Loans & Share Drafts	-4.47%	-6.06%	-5.70%	-1.84%	-3.95%	-2.56%	-2.09%	-2.43%	-2.11%	-1.66%	-1.94%
Operating Expense / Operating Revenue	109.58%	94.05%	85.79%	78.59%	79.26%	84.09%	82.27%	82.00%	78.12%	72.32%	75.40%
Total Fixed Assets / Shares & Equity	0.32%	0.58%	1.39%	2.02%	1.75%	2.27%	2.01%	2.53%	2.48%	1.78%	1.99%
Net Loans to Total Shares and Deposits	51.2%	59.4%	74.3%	70.8%	62.5%	66.0%	70.0%	71.8%	72.7%	78.5%	75.4%
Members / FTE Employee	383.23	387.37	390.64	430.41	409.56	380.41	380.15	344.07	355.32	407.24	388.02

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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	0.7%	0.7%	1.0%	1.0%	1.0%	1.1%	1.0%	1.2%	1.1%	0.9%	1.0%
Total Investments	57.3%	52.3%	34.3%	37.9%	45.5%	42.1%	36.5%	32.6%	31.4%	28.6%	31.2%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.3%	1.4%	2.1%	1.3%	1.8%	1.9%	2.1%	2.1%	2.8%	2.5%
All Other Unsecured Loans/Lines of Credit	10.4%	8.8%	3.4%	4.6%	3.1%	3.0%	3.1%	3.0%	3.1%	2.7%	2.9%
Short-Term Small Amount Loans (STS)	0.0%	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%	0.2%	0.0%	0.4%	0.3%	0.2%	0.3%	0.2%	0.3%	0.3%	0.3%
New Vehicle Loans	8.8%	10.9%	9.7%	10.4%	6.9%	6.4%	6.8%	7.5%	6.4%	8.7%	8.0%
Used Vehicle Loans	16.2%	18.0%	17.8%	16.7%	12.5%	13.5%	13.7%	16.0%	13.0%	13.2%	13.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	2.7%	23.9%	15.5%	16.6%	19.0%	23.0%	23.2%	30.4%	30.2%	27.9%
Total Other Real Estate Loans/Lines of Credit	1.0%	0.9%	2.7%	3.9%	4.4%	4.8%	4.6%	5.4%	4.6%	5.2%	5.0%
Leases Receivable	0.0%	0.0%	0.0%	0.9%	2.2%	0.0%	0.4%	0.1%	0.1%	0.2%	0.3%
Total All Other Loans/Lines of Credit to Members	4.0%	4.1%	1.8%	2.6%	2.8%	3.9%	4.4%	3.3%	2.7%	2.6%	2.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.8%	0.1%	0.2%	0.1%	0.2%	0.3%	0.3%	0.6%	0.5%
Total Loans and Leases	41.3%	45.9%	61.5%	57.2%	50.4%	52.7%	58.2%	61.1%	62.9%	66.7%	63.8%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.5%	-0.4%	-0.4%	-0.4%	-0.6%	-0.5%	-0.6%	-0.6%	-0.6%
Net Loans and Leases	40.1%	45.2%	61.0%	56.8%	50.0%	52.3%	57.7%	60.6%	62.2%	66.1%	63.2%
Total Other Assets	1.9%	1.8%	3.7%	4.3%	3.6%	4.5%	4.8%	5.6%	5.2%	4.4%	4.6%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	2.3%	6.4%	6.8%	8.3%	9.3%	9.8%	6.7%	4.7%	3.7%	4.6%	5.0%
Share Drafts	3.0%	3.8%	14.9%	14.1%	13.2%	14.6%	15.4%	17.8%	17.0%	13.8%	14.8%
Regular Shares	71.9%	61.8%	39.2%	38.0%	35.9%	38.1%	39.3%	34.4%	27.9%	29.4%	31.1%
Money Market Shares	0.4%	1.7%	9.6%	9.0%	12.1%	10.2%	10.7%	13.6%	20.8%	20.0%	18.0%
Share Certificates	3.3%	7.1%	14.0%	15.6%	14.1%	12.1%	12.4%	13.9%	14.3%	16.0%	15.1%
IRA/KEOGH Accounts	0.4%	1.4%	3.8%	3.4%	4.2%	4.0%	4.4%	4.4%	5.2%	4.4%	4.5%
All Other Shares	0.8%	1.0%	0.9%	0.5%	0.7%	0.6%	0.6%	0.8%	0.8%	0.8%	0.8%
Non-Member Deposits	0.8%	0.5%	0.4%	0.2%	0.3%	0.3%	0.6%	0.3%	0.3%	0.5%	0.4%
Total Shares and Deposits	80.7%	77.3%	82.9%	80.8%	80.6%	79.9%	83.3%	85.1%	86.4%	84.9%	84.6%
Total Equity	17.1%	16.3%	10.3%	10.9%	10.1%	10.3%	10.0%	10.2%	9.9%	10.5%	10.3%
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	17.2%	16.3%	10.3%	11.0%	10.2%	10.4%	10.1%	10.3%	9.8%	10.4%	10.3%
Total Equity + Allow. for Loan Loss	18.3%	17.0%	10.9%	11.3%	10.5%	10.7%	10.6%	10.7%	10.5%	11.1%	10.9%
Balance Sheet Growth YTD Annualized											
Total Investments	-11.0%	-3.3%	65.0%	15.8%	25.3%	27.2%	63.2%	46.9%	48.2%	63.0%	53.6%
Total Loans and Leases	-34.4%	-24.8%	66.6%	10.3%	-20.0%	-2.6%	4.2%	0.8%	3.6%	8.6%	5.8%
TOTAL ASSETS	-22.4%	-14.1%	67.1%	13.6%	-2.9%	8.9%	20.9%	13.7%	15.6%	21.5%	18.4%
Total Liabilities	-52.6%	-26.8%	2.7%	3.2%	-15.7%	16.9%	21.0%	16.3%	7.3%	3.7%	6.0%
Total Shares and Deposits	-20.3%	-12.3%	80.8%	17.1%	0.1%	9.3%	22.6%	15.0%	17.3%	23.7%	20.5%
Equity Capital	-26.4%	-16.7%	33.5%	-1.3%	-12.6%	-0.9%	8.5%	2.7%	5.2%	12.7%	8.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-22.4%	-14.1%	67.1%	13.6%	-2.9%	8.9%	20.9%	13.7%	15.6%	21.5%	18.4%

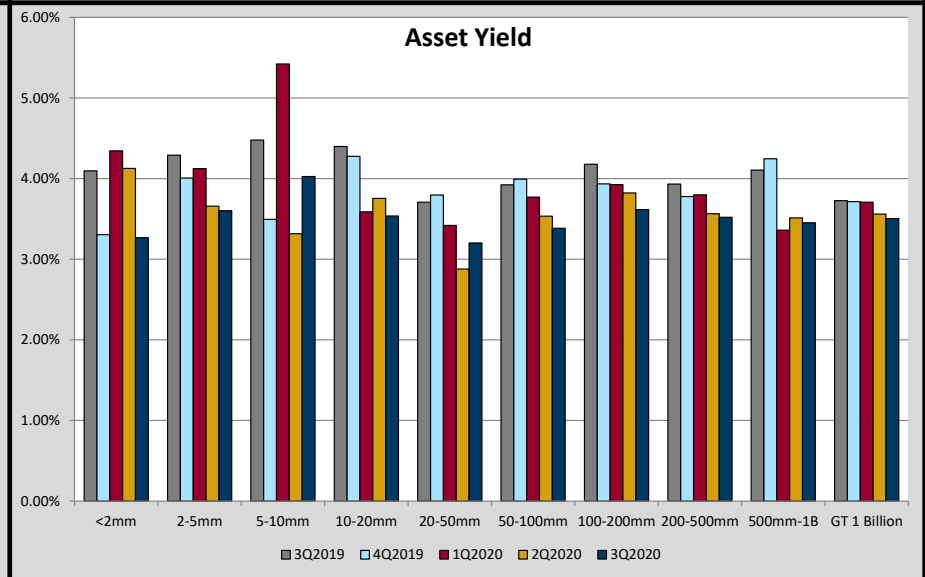
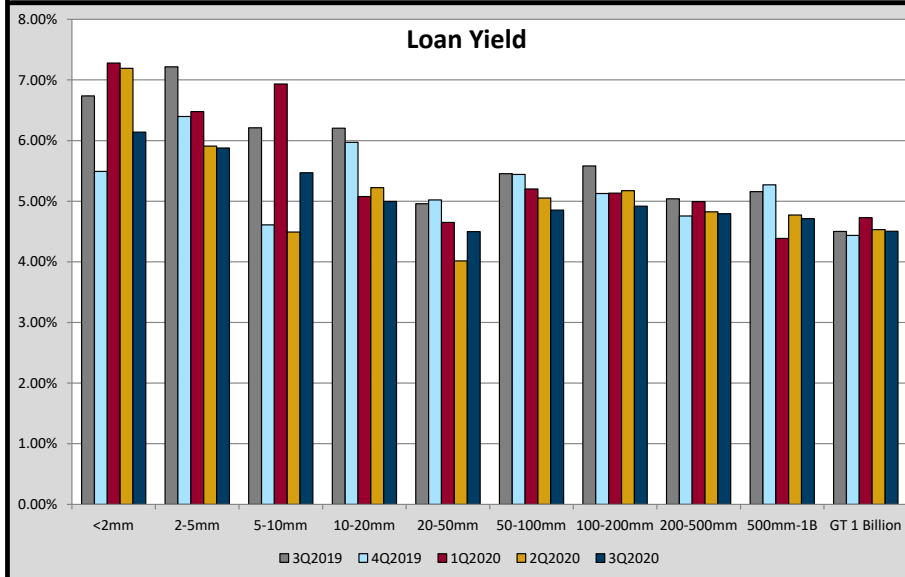
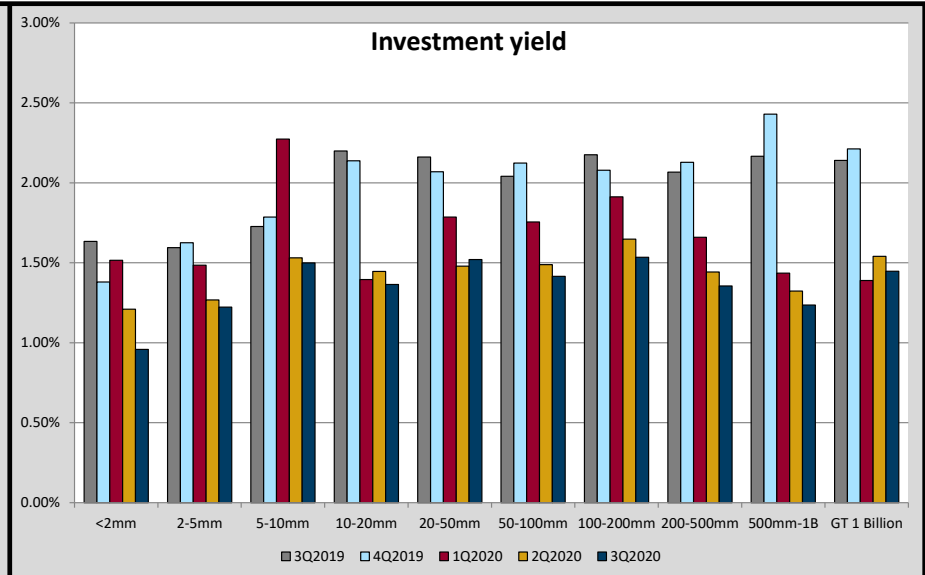
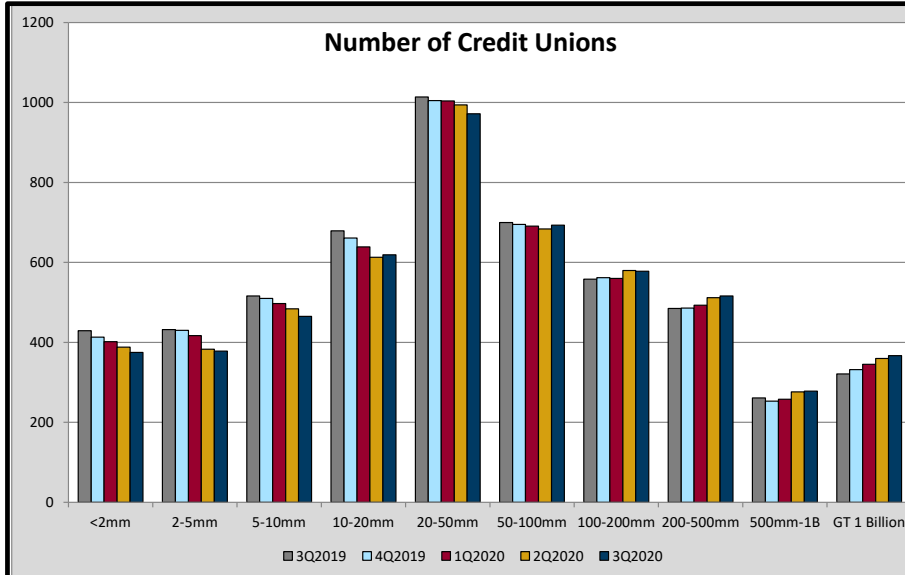
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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	2.85%	1.48%	0.37%	0.35%	0.46%	0.49%	0.45%	0.54%	0.49%	0.56%	0.53%
Delinquent Loans / Total Capital	6.5%	4.0%	2.1%	1.7%	2.2%	2.4%	2.5%	3.1%	2.9%	3.4%	3.1%
Delinquent Loans + OREO / Net Loans + OREO	3.0%	1.6%	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%	0.5%	0.6%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	47.9%	41.3%	36.9%	38.6%	34.9%	35.3%	37.8%	35.4%	34.1%	34.3%	34.6%
Allowance for Loan Losses/Net Loans	2.90%	1.61%	0.85%	0.75%	0.78%	0.77%	0.96%	0.85%	1.01%	0.96%	0.94%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$16	\$30	\$43	\$84	\$169	\$308	\$693	\$1,717	\$6,844	\$720
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$7	\$11	\$16	\$28	\$58	\$105	\$223	\$474	\$2,106	\$223
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$7	\$11	\$17	\$34	\$82	\$157	\$413	\$1,462	\$159
Total Delinquent Loans (\$000s)	\$12	\$27	\$48	\$70	\$129	\$260	\$495	\$1,073	\$2,604	\$10,412	\$1,101
Delinquency by Category											
Unsecured Credit Card	0.00%	0.04%	0.16%	0.11%	0.24%	0.22%	0.22%	0.29%	0.25%	0.44%	0.37%
STS Loans	4.47%	4.34%	1.40%	2.60%	1.40%	17.11%	2.07%	1.03%	2.10%	2.28%	2.85%
Non-Federally Guaranteed Student Loans	1.39%	0.00%	0.00%	0.03%	0.14%	0.50%	0.55%	0.62%	1.42%	0.56%	0.65%
New Vehicle Loans	1.66%	0.92%	0.36%	0.22%	0.28%	0.28%	0.23%	0.30%	0.32%	0.33%	0.32%
Used Vehicle Loans	2.59%	1.60%	0.54%	0.48%	0.62%	0.59%	0.52%	0.52%	0.50%	0.51%	0.52%
1st Mortgage Fixed	0.00%	1.93%	1.06%	0.88%	0.84%	0.59%	0.50%	0.49%	0.46%	0.33%	0.37%
1st Mortgage Adj	100.00%	0.14%	1.22%	2.47%	0.78%	0.75%	0.77%	0.69%	0.73%	0.89%	0.85%
Other RE Fixed	0.00%	1.55%	1.46%	0.74%	0.88%	0.80%	0.57%	0.71%	0.49%	0.62%	0.63%
Other RE Adj	0.00%	0.94%	2.88%	1.16%	0.65%	0.63%	0.55%	0.48%	0.58%	0.60%	0.59%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.51%	0.04%	0.32%	0.05%	0.42%	0.24%
All Other Loans	14.98%	6.30%	3.69%	1.91%	1.71%	1.36%	1.34%	1.68%	2.23%	2.10%	1.96%
Indirect Loans	0.00%	0.00%	0.53%	0.88%	1.03%	0.71%	0.64%	0.54%	0.55%	0.44%	0.47%
Total 1st Mortgage Loans	1.22%	1.71%	1.08%	1.19%	0.83%	0.63%	0.56%	0.54%	0.52%	0.47%	0.49%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.22%	0.32%	0.35%	0.58%	0.49%	0.39%	0.42%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.08%	0.08%	0.07%	0.07%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.38%	0.53%	0.15%	0.13%	0.22%	0.25%	0.26%	0.36%	0.36%	0.43%	0.39%
Recoveries / Charge-Offs	33.04%	29.81%	27.96%	32.09%	28.98%	25.95%	26.52%	28.03%	24.09%	22.99%	23.98%
Expected Charge-Offs / Net Loans	0.84%	0.64%	0.20%	0.18%	0.26%	0.25%	0.26%	0.32%	0.27%	0.29%	0.29%
Provision for Loan Losses/Net Charge-Offs	98.0%	92.5%	304.6%	340.3%	196.0%	148.3%	237.8%	134.8%	179.7%	165.5%	168.3%
Prov. for Loan Losses/Expected Charge-Offs	45.7%	76.9%	234.0%	242.2%	169.6%	148.5%	238.6%	152.7%	237.0%	244.6%	228.2%
Bankruptcies / Net Loans	0.42%	0.62%	0.23%	0.22%	0.38%	0.39%	0.41%	0.53%	0.43%	0.48%	0.47%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$15	\$26	\$37	\$83	\$185	\$397	\$990	\$2,388	\$10,094	\$1,023
Total Amount of Recoveries (\$000s)	\$1	\$4	\$7	\$12	\$24	\$48	\$105	\$277	\$575	\$2,321	\$245
Net Charge Offs (\$000s)	\$2	\$11	\$19	\$25	\$59	\$137	\$292	\$712	\$1,812	\$7,773	\$777
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.02%	0.09%	0.12%	0.30%	0.38%	0.53%	0.73%	0.82%	1.47%	1.15%
STS Loans	2.52%	6.30%	3.69%	4.71%	3.35%	8.31%	9.19%	7.08%	11.58%	12.62%	9.61%
Non-Federally Guaranteed Student Loans	-1.63%	0.00%	0.40%	-0.01%	0.18%	0.21%	0.35%	0.48%	1.23%	0.46%	0.53%
New Vehicle Loans	0.01%	0.14%	0.12%	0.04%	0.12%	0.15%	0.16%	0.28%	0.42%	0.43%	0.37%
Used Vehicle Loans	0.55%	0.42%	0.16%	0.16%	0.29%	0.38%	0.43%	0.52%	0.58%	0.57%	0.53%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%
Total Other RE Loans/ LOC	0.12%	-0.04%	0.00%	0.00%	0.02%	0.02%	0.02%	0.06%	0.00%	-0.01%	0.00%
Leases Receivable	0.00%	0.00%	18.28%	0.02%	0.00%	0.07%	0.06%	0.81%	0.46%	0.20%	0.20%
All Other Loans	2.62%	3.79%	1.25%	1.53%	2.60%	-4.16%	-1.31%	-0.26%	-0.15%	-0.12%	-0.18%
Indirect Loans	0.00%	0.00%	0.15%	0.21%	0.38%	0.35%	0.33%	0.36%	0.44%	0.39%	0.39%
Number of Credit Unions in Each Peer Group:	375	378	465	619	972	693	578	516	278	367	5,241

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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
Deposits in Commercial Banks, S&Ls, Savings Banks	5.98%	5.26%	6.07%	7.88%	13.39%	10.42%	6.75%	3.26%	1.06%	0.24%	2.05%
Credit Unions - Deposits in and Loans to	1.10%	1.53%	1.76%	2.29%	3.78%	2.98%	1.65%	0.90%	0.36%	0.04%	0.56%
Total Investments in Corporate Credit Unions*	59.29%	66.58%	40.73%	54.98%	73.35%	79.77%	57.41%	42.81%	22.95%	7.83%	22.48%
Marketable Securities	11.57%	42.28%	45.74%	56.38%	93.09%	110.04%	108.66%	133.61%	115.73%	169.40%	147.46%
All Other Investments	154.56%	151.55%	212.73%	204.33%	241.31%	181.59%	168.98%	116.06%	163.89%	82.97%	114.15%
Total Investments	332.81%	320.87%	332.21%	344.97%	445.46%	405.18%	361.19%	318.18%	319.12%	274.93%	302.79%
Unsecured Loans	62.22%	55.92%	46.47%	61.15%	42.59%	46.29%	48.68%	50.30%	52.41%	53.30%	52.03%
Vehicle Loans	145.59%	176.89%	266.48%	246.43%	190.40%	191.47%	202.44%	229.10%	196.93%	210.90%	209.59%
New Vehicle Loans	51.31%	66.79%	94.32%	94.92%	67.82%	61.73%	67.09%	73.44%	65.07%	83.70%	77.92%
Used Vehicle Loans	94.28%	110.10%	172.16%	151.51%	122.57%	129.74%	135.36%	155.67%	131.86%	127.19%	131.68%
Total Real Estate	7.85%	22.37%	257.45%	177.24%	206.45%	229.29%	273.02%	278.41%	356.20%	340.39%	319.89%
1st Mortgage	1.99%	16.59%	231.76%	141.37%	162.91%	182.71%	227.74%	225.99%	309.12%	290.32%	271.05%
1st Mortgage Fxd	1.76%	6.63%	7.22%	17.70%	50.94%	81.63%	115.77%	161.00%	180.20%	247.54%	203.51%
1st Mortgage Adj	0.02%	0.91%	1.39%	4.35%	15.84%	27.31%	35.17%	56.65%	55.60%	82.97%	67.54%
2nd Mortgage	0.37%	3.52%	4.86%	9.82%	22.89%	31.72%	36.03%	51.51%	44.75%	54.58%	48.84%
Closed-End Fxd	0.37%	2.15%	2.66%	4.92%	10.04%	12.05%	14.42%	18.60%	16.03%	14.39%	14.57%
Closed-End Adj	0.00%	0.13%	0.53%	0.29%	0.61%	1.53%	1.03%	1.85%	1.53%	1.60%	1.52%
Open-End Adj	0.00%	1.05%	1.48%	3.93%	11.11%	16.97%	19.36%	30.22%	26.11%	37.17%	31.48%
Open-End Fxd	0.00%	0.19%	0.19%	0.68%	1.13%	1.16%	1.22%	0.84%	1.08%	1.43%	1.27%
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	0.08%	0.00%	0.01%	7.92%	21.25%	0.08%	4.19%	0.77%	0.70%	2.25%	2.60%
All Other Loans/Lines of Credit to Members	23.43%	25.00%	17.44%	23.26%	27.41%	37.13%	43.21%	32.20%	27.17%	25.46%	27.95%
Total Loans	239.90%	281.61%	596.34%	520.64%	493.32%	507.55%	576.84%	595.93%	639.12%	641.17%	619.49%
Indirect Loans	0.00%	0.11%	0.67%	4.21%	13.08%	39.16%	60.02%	110.22%	118.56%	167.00%	134.43%
Percent of Vehicle Loans	0.00%	0.06%	0.25%	1.71%	6.87%	20.45%	29.65%	48.11%	60.20%	79.18%	64.14%
Business Loans	0.26%	0.79%	0.84%	1.25%	4.51%	14.62%	24.23%	38.77%	57.29%	64.56%	53.14%
Participation Loans	0.66%	0.67%	1.08%	2.12%	7.01%	15.78%	21.64%	28.14%	24.73%	20.16%	20.66%
Total Mortgage Exposure**	8.67%	22.46%	258.73%	177.73%	213.43%	248.39%	319.81%	355.60%	438.67%	447.07%	407.55%
Total Real Estate	7.85%	22.37%	257.45%	177.24%	206.45%	229.29%	273.02%	278.41%	356.20%	340.39%	319.89%
RE Business Loans	0.00%	0.36%	0.09%	0.30%	1.73%	6.20%	10.55%	21.75%	40.56%	54.75%	41.92%
Mortgage-Backed Investments	0.82%	0.09%	1.28%	0.50%	6.98%	19.10%	46.79%	77.19%	82.46%	106.67%	87.66%
Federal Agency Securities (Mtg Backed)	0.82%	0.03%	1.28%	0.49%	6.98%	19.00%	46.73%	76.05%	81.91%	102.26%	84.77%
Total Other Mortgage Backed Securities	0.00%	0.07%	0.00%	0.00%	0.00%	0.10%	0.06%	1.14%	0.56%	4.41%	2.89%

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