

September 30, 2021

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%	0.59%	0.75%	0.73%	0.76%	0.81%	0.81%	0.80%	0.81%	0.87%	0.84%
Loan Yield	4.04%	5.57%	4.49%	4.90%	4.54%	4.36%	4.76%	4.48%	4.20%	4.23%	4.29%
Net Loan Yield After NCOs	3.93%	5.43%	4.44%	4.85%	4.45%	4.29%	4.68%	4.38%	4.07%	4.09%	4.16%
Asset Yield	2.06%	2.89%	3.01%	2.99%	2.50%	2.70%	3.04%	2.95%	2.90%	2.95%	2.93%
Cost of Funds	-0.20%	-0.25%	-0.41%	-0.43%	-0.23%	-0.30%	-0.33%	-0.34%	-0.37%	-0.45%	-0.42%
Gross Spread	1.85%	2.64%	2.59%	2.56%	2.27%	2.40%	2.71%	2.61%	2.53%	2.49%	2.51%
Provision Expense	-0.12%	-0.09%	-0.14%	-0.13%	-0.06%	-0.07%	-0.09%	-0.06%	-0.09%	-0.07%	-0.07%
Net Spread after Provision Expense	1.73%	2.55%	2.45%	2.44%	2.21%	2.33%	2.62%	2.54%	2.44%	2.42%	2.44%
Total Non-Interest Income	1.32%	0.54%	1.78%	1.08%	1.02%	1.12%	1.35%	1.39%	1.43%	1.29%	1.31%
Total Non-Interest Expense	-2.29%	-3.25%	-3.14%	-3.30%	-2.81%	-2.89%	-3.27%	-3.23%	-3.06%	-2.65%	-2.81%
Net Operating Expense	-0.97%	-2.70%	-1.36%	-2.22%	-1.80%	-1.77%	-1.92%	-1.84%	-1.62%	-1.36%	-1.50%
Non-Operating Gains (Losses)	0.63%	0.23%	0.09%	0.12%	0.09%	0.10%	0.08%	0.08%	0.08%	0.08%	0.08%
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)	1.40%	0.08%	1.19%	0.34%	0.50%	0.66%	0.79%	0.78%	0.90%	1.14%	1.02%
Net Charge-Offs	-0.11%	-0.14%	-0.05%	-0.05%	-0.09%	-0.07%	-0.08%	-0.10%	-0.13%	-0.14%	-0.13%
ROA without Annualizing Non-Recurring Items	1.25%	0.02%	0.94%	0.26%	0.40%	0.58%	0.72%	0.74%	0.88%	1.11%	0.98%
Return with Net Charge-Offs instead of Provision	1.41%	0.03%	1.27%	0.41%	0.48%	0.65%	0.79%	0.74%	0.86%	1.07%	0.96%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.07%	-1.77%	-1.70%	-1.67%	-1.35%	-1.39%	-1.63%	-1.67%	-1.57%	-1.41%	-1.47%
Travel and Conference Expense	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Office Occupancy Expense	-0.15%	-0.13%	-0.17%	-0.22%	-0.18%	-0.19%	-0.22%	-0.21%	-0.21%	-0.17%	-0.18%
Office Operations Expense	-0.60%	-0.71%	-0.63%	-0.64%	-0.58%	-0.57%	-0.58%	-0.62%	-0.59%	-0.49%	-0.53%
Educational and Promotional Expense	-0.01%	-0.02%	-0.06%	-0.09%	-0.06%	-0.08%	-0.10%	-0.10%	-0.11%	-0.10%	-0.10%
Loan Servicing Expense	-0.08%	-0.09%	-0.19%	-0.15%	-0.16%	-0.20%	-0.23%	-0.23%	-0.21%	-0.20%	-0.20%
Professional and Outside Services	-0.21%	-0.35%	-0.27%	-0.37%	-0.39%	-0.37%	-0.41%	-0.31%	-0.27%	-0.20%	-0.24%
Member Insurance	-0.01%	-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)	-0.03%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.12%	-0.11%	-0.07%	-0.12%	-0.07%	-0.05%	-0.06%	-0.06%	-0.07%	-0.07%	-0.06%
Total Non-Interest Expense	-2.29%	-3.25%	-3.14%	-3.30%	-2.81%	-2.89%	-3.27%	-3.23%	-3.06%	-2.65%	-2.81%
Other Performance Ratios											
Earning Asset Yield	2.39%	2.73%	2.40%	2.51%	2.14%	2.60%	2.95%	3.04%	3.13%	2.99%	2.97%
Average Cost of Funds	-0.28%	-0.30%	-0.37%	-0.42%	-0.24%	-0.34%	-0.36%	-0.38%	-0.42%	-0.49%	-0.46%
FTE Employee / \$million of Loans & Share Drafts	2.19	1.03	0.31	0.30	0.37	0.29	0.28	0.27	0.24	0.18	0.21
Compensation & Benefits / FTE Emp.	\$15,910	\$36,088	\$49,716	\$29,752	\$65,418	\$59,632	\$86,246	\$89,396	\$84,165	\$96,785	\$88,301
Compensation & Benefits / \$million Lns. & S.D.s	\$34,612	\$35,004	\$14,186	\$7,584	\$18,964	\$16,685	\$25,616	\$25,160	\$20,024	\$17,672	\$18,584
Operating Expense / Loans & Share Drafts	-7.63%	-6.12%	-6.12%	-2.76%	-3.18%	-3.56%	-5.13%	-4.82%	-3.95%	-3.36%	-3.60%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	12.48%	1.17%	2.65%	1.17%	1.05%	1.43%	2.38%	2.06%	2.14%	1.57%	1.69%
Net Operating Expense / Loans & Share Drafts	4.85%	-4.95%	-0.11%	-0.87%	-2.13%	-2.13%	-2.75%	-2.76%	-1.82%	-1.79%	-1.91%
Operating Expense / Operating Revenue	42.49%	99.72%	60.50%	91.66%	205.75%	82.07%	77.33%	82.03%	75.80%	73.77%	75.48%
Total Fixed Assets / Shares & Equity	0.30%	0.38%	1.11%	1.47%	1.75%	1.95%	2.15%	2.30%	2.28%	1.66%	1.82%
Net Loans to Total Shares and Deposits	48.0%	54.2%	68.1%	62.8%	50.9%	60.6%	64.6%	66.6%	70.5%	71.8%	69.9%
Members / FTE Employee	378.76	393.16	417.42	420.43	407.91	391.11	356.41	345.77	358.39	411.08	391.41

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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	0.4%	0.5%	0.9%	0.8%	1.0%	1.0%	1.0%	1.1%	1.0%	1.0%	1.0%
Total Investments	60.6%	57.4%	39.4%	44.6%	56.5%	46.2%	40.0%	36.4%	32.6%	33.3%	35.0%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.3%	1.1%	1.2%	1.2%	1.5%	1.7%	1.8%	2.0%	2.4%	2.2%
All Other Unsecured Loans/Lines of Credit	10.1%	8.1%	2.8%	3.4%	3.2%	2.5%	2.4%	2.4%	2.6%	2.4%	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%	0.3%	0.3%	0.3%	0.3%	0.3%
New Vehicle Loans	8.1%	10.3%	9.5%	8.7%	6.4%	5.6%	6.1%	6.7%	6.8%	7.3%	7.0%
Used Vehicle Loans	15.4%	16.8%	19.5%	15.3%	12.3%	12.5%	14.1%	15.0%	14.9%	12.3%	13.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.4%	20.3%	17.8%	10.3%	19.0%	21.2%	23.0%	27.0%	29.4%	27.1%
Total Other Real Estate Loans/Lines of Credit	0.1%	0.4%	1.8%	2.1%	3.0%	4.5%	4.5%	4.7%	4.5%	4.3%	4.3%
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	3.8%	3.7%	2.0%	2.4%	3.0%	2.7%	3.9%	3.3%	2.9%	2.8%	2.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.1%	0.0%	0.4%	0.1%	0.1%	0.2%	0.5%	0.4%
Total Loans and Leases	38.1%	41.2%	57.2%	51.0%	39.5%	48.9%	54.4%	57.5%	61.3%	61.9%	59.9%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.5%	-0.4%	-0.3%	-0.3%	-0.4%	-0.4%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	36.9%	40.5%	56.6%	50.7%	39.2%	48.6%	54.0%	57.1%	60.9%	61.4%	59.4%
Total Other Assets	2.1%	1.5%	3.1%	3.9%	3.3%	4.2%	5.0%	5.5%	5.6%	4.3%	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%
Total Liabilities	2.6%	8.0%	5.8%	7.9%	12.5%	9.4%	6.1%	4.0%	3.1%	3.8%	4.3%
Share Drafts	0.6%	2.1%	17.0%	11.2%	13.6%	15.4%	16.8%	19.3%	19.9%	17.1%	17.4%
Regular Shares	72.9%	63.9%	44.2%	44.7%	44.6%	39.8%	38.5%	36.3%	34.7%	29.6%	32.3%
Money Market Shares	0.1%	1.2%	11.0%	10.1%	7.0%	10.7%	13.0%	14.6%	15.7%	21.8%	19.1%
Share Certificates	3.7%	6.7%	7.5%	11.2%	8.1%	10.2%	11.0%	11.2%	11.9%	12.5%	12.0%
IRA/KEOGH Accounts	0.3%	1.1%	3.2%	2.5%	3.1%	3.7%	4.0%	3.9%	3.9%	4.1%	4.0%
All Other Shares	1.0%	0.6%	1.0%	0.4%	1.1%	0.6%	0.6%	0.8%	0.6%	0.9%	0.8%
Non-Member Deposits	0.9%	0.5%	0.2%	1.0%	0.2%	0.3%	0.2%	0.2%	0.3%	0.3%	0.3%
Total Shares and Deposits	79.4%	76.1%	83.9%	81.3%	77.6%	80.7%	84.2%	86.3%	87.0%	86.3%	85.8%
Total Equity	18.1%	15.9%	10.3%	10.8%	9.9%	9.9%	9.8%	9.7%	9.9%	9.9%	9.9%
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	18.1%	15.9%	10.3%	10.9%	10.0%	10.0%	9.9%	9.8%	10.1%	10.1%	10.1%
Total Capital (Equity + Allow. for Loan Loss)	19.3%	16.6%	10.8%	11.2%	10.2%	10.2%	10.2%	10.1%	10.4%	10.5%	10.4%
Balance Sheet Growth YTD Annualized											
Total Investments	-41.6%	-12.0%	9.5%	36.0%	-4.0%	6.0%	21.3%	17.2%	9.0%	29.9%	23.0%
Total Loans and Leases	-79.0%	-30.0%	-3.0%	33.8%	-27.5%	-9.9%	13.3%	4.1%	-7.8%	11.0%	6.9%
TOTAL ASSETS	-63.3%	-20.3%	1.6%	35.6%	-15.3%	-3.2%	16.3%	8.8%	-2.4%	17.0%	12.3%
Total Liabilities	-26.3%	8.5%	-10.0%	2.6%	-2.2%	-11.2%	13.0%	-3.1%	-26.9%	11.4%	3.2%
Total Shares and Deposits	-66.6%	-21.8%	3.0%	40.6%	-16.8%	-1.6%	17.0%	10.1%	-1.0%	17.8%	13.2%
Equity Capital	-48.9%	-24.3%	-2.3%	29.7%	-18.5%	-7.7%	12.2%	3.2%	-4.4%	12.8%	8.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	-63.3%	-20.3%	1.6%	35.6%	-15.3%	-3.2%	16.3%	8.8%	-2.4%	17.0%	12.3%

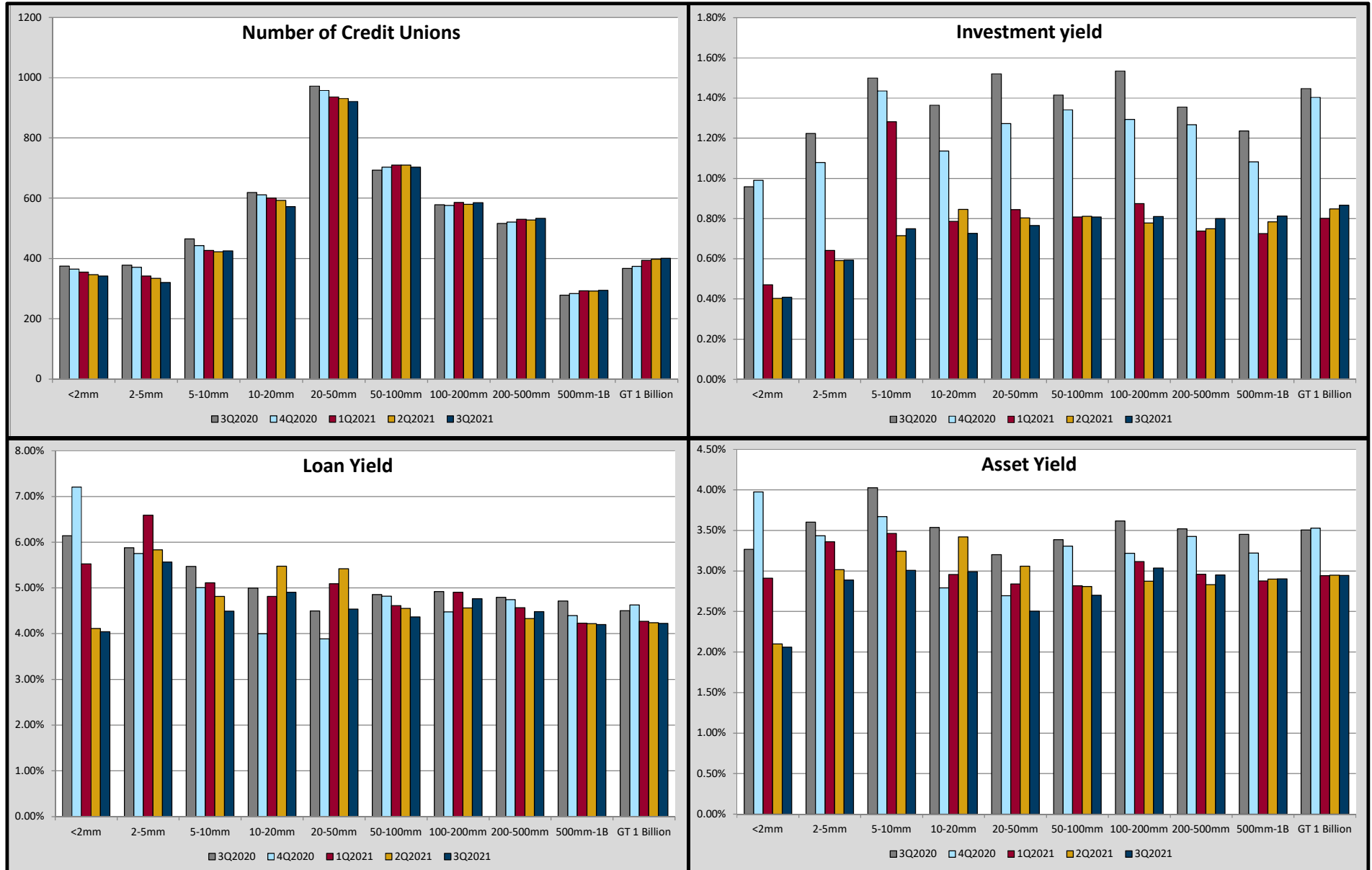
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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	2.82%	1.51%	0.32%	0.30%	0.63%	0.41%	0.38%	0.40%	0.41%	0.44%	0.43%
Delinquent Loans / Total Capital	5.6%	3.8%	1.7%	1.4%	2.4%	1.9%	2.0%	2.3%	2.4%	2.6%	2.5%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	1.6%	0.4%	0.3%	0.7%	0.5%	0.4%	0.4%	0.5%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	46.9%	40.3%	32.4%	35.2%	32.2%	30.0%	33.0%	36.2%	31.6%	35.0%	34.4%
Allowance for Loan Losses/Net Loans	3.33%	1.62%	0.96%	0.74%	0.80%	0.68%	0.77%	0.74%	0.80%	0.88%	0.85%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$14	\$23	\$35	\$68	\$138	\$254	\$505	\$1,202	\$5,591	\$630
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$5	\$7	\$11	\$17	\$27	\$62	\$128	\$230	\$1,401	\$153
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$4	\$8	\$15	\$32	\$63	\$158	\$326	\$1,605	\$178
Total Delinquent Loans (\$000s)	\$10	\$23	\$35	\$53	\$100	\$197	\$380	\$792	\$1,758	\$8,597	\$961
Delinquency by Category											
Unsecured Credit Card	0.00%	0.08%	0.09%	0.12%	0.25%	0.21%	0.18%	0.20%	0.25%	0.35%	0.31%
STS Loans	1.63%	2.49%	1.37%	1.60%	1.67%	1.36%	1.47%	0.90%	2.70%	3.33%	2.66%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.45%	0.10%	1.11%	0.38%	0.58%	0.75%	1.36%	0.66%	0.73%
New Vehicle Loans	1.60%	0.91%	0.26%	0.21%	0.34%	0.25%	0.18%	0.22%	0.26%	0.26%	0.25%
Used Vehicle Loans	2.70%	1.63%	0.40%	0.44%	0.65%	0.47%	0.42%	0.41%	0.41%	0.38%	0.40%
1st Mortgage Fixed	0.00%	1.20%	1.42%	0.76%	0.66%	0.37%	0.41%	0.33%	0.28%	0.26%	0.28%
1st Mortgage Adj	0.00%	2.07%	0.63%	2.09%	0.84%	0.79%	0.72%	0.46%	0.47%	0.78%	0.72%
Other RE Fixed	4.00%	1.30%	2.55%	0.99%	0.79%	0.61%	0.55%	0.63%	0.45%	0.53%	0.54%
Other RE Adj	0.00%	1.43%	0.48%	0.47%	0.64%	0.77%	0.47%	0.38%	0.40%	0.53%	0.50%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.09%	0.09%	0.18%	0.16%
All Other Loans	13.82%	6.10%	2.87%	1.42%	1.77%	1.67%	1.03%	1.28%	1.65%	1.66%	1.58%
Indirect Loans	0.00%	0.00%	0.25%	0.73%	0.97%	0.54%	0.55%	0.45%	0.43%	0.36%	0.38%
Total 1st Mortgage Loans	0.00%	1.35%	1.35%	1.03%	0.70%	0.45%	0.47%	0.36%	0.32%	0.38%	0.38%
MBL Delinquency Rate	0.00%	0.00%	0.00%	1.66%	0.00%	0.25%	0.28%	0.41%	0.21%	0.29%	0.28%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.03%	0.06%	0.04%	0.05%	0.05%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.24%	0.30%	0.07%	0.09%	0.16%	0.14%	0.15%	0.17%	0.21%	0.22%	0.21%
Recoveries / Charge-Offs	38.41%	41.96%	43.41%	40.14%	40.35%	41.53%	41.62%	44.45%	39.78%	37.53%	38.67%
Expected Charge-Offs / Net Loans	0.68%	0.56%	0.11%	0.15%	0.24%	0.19%	0.20%	0.23%	0.22%	0.22%	0.22%
Provision for Loan Losses/Net Charge-Offs	108.2%	66.9%	264.7%	232.5%	73.4%	92.5%	101.6%	65.7%	68.9%	47.2%	55.4%
Prov. for Loan Losses/Expected Charge-Offs	39.6%	36.1%	173.0%	137.3%	51.0%	66.5%	73.3%	48.6%	64.5%	47.8%	52.4%
Bankruptcies / Net Loans	0.20%	0.43%	0.11%	0.18%	0.29%	0.26%	0.27%	0.32%	0.31%	0.28%	0.29%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$9	\$17	\$26	\$55	\$117	\$237	\$581	\$1,491	\$6,763	\$737
Total Amount of Recoveries (\$000s)	\$1	\$4	\$7	\$10	\$22	\$49	\$99	\$258	\$593	\$2,538	\$285
Net Charge Offs (\$000s)	\$1	\$5	\$9	\$16	\$33	\$69	\$138	\$323	\$898	\$4,225	\$452
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.01%	0.05%	0.04%	0.07%	0.20%	0.27%	0.32%	0.39%	0.52%	0.85%	0.70%
STS Loans	5.01%	1.49%	2.35%	1.66%	2.08%	-1.52%	1.51%	3.18%	7.79%	5.57%	4.45%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	-0.01%	0.06%	0.25%	0.14%	0.24%	0.78%	0.28%	0.33%
New Vehicle Loans	-0.07%	0.09%	0.03%	0.04%	0.06%	0.08%	0.09%	0.13%	0.18%	0.21%	0.18%
Used Vehicle Loans	0.24%	0.19%	0.09%	0.09%	0.22%	0.20%	0.21%	0.21%	0.27%	0.26%	0.25%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%	0.01%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%	0.36%	0.02%	0.07%	-0.01%	0.00%	-0.01%	-0.01%	-0.02%	-0.04%	-0.03%
Leases Receivable	0.00%	8.21%	0.00%	0.15%	10.69%	4.43%	0.15%	0.67%	0.67%	0.11%	0.15%
All Other Loans	1.89%	2.11%	1.18%	0.98%	1.22%	-2.40%	-1.02%	-0.25%	-0.20%	-0.16%	-0.20%
Indirect Loans	0.00%	0.00%	0.80%	0.11%	0.22%	0.19%	0.21%	0.18%	0.21%	0.20%	0.20%
Number of Credit Unions in Each Peer Group:	342	320	425	572	921	703	585	533	294	401	5,096

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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	7.16%	10.13%	11.63%	11.39%	28.55%	16.11%	8.52%	3.55%	1.00%	0.20%	2.37%
Credit Unions - Deposits in and Loans to	0.92%	2.32%	2.52%	3.32%	6.37%	3.61%	1.92%	0.93%	0.36%	0.05%	0.57%
Total Investments in Corporate Credit Unions*	57.57%	71.11%	47.80%	54.49%	111.03%	92.93%	73.02%	50.82%	26.87%	6.97%	22.86%
Marketable Securities	12.44%	55.11%	50.72%	62.30%	144.46%	131.66%	138.90%	165.00%	171.24%	197.34%	182.45%
All Other Investments	131.73%	148.59%	237.41%	254.26%	245.77%	195.99%	158.87%	130.22%	104.54%	112.09%	123.38%
Total Investments	335.17%	360.29%	382.00%	407.72%	567.05%	462.23%	402.69%	370.17%	323.67%	330.13%	347.73%
Unsecured Loans	56.82%	53.20%	38.23%	41.54%	44.26%	39.99%	41.25%	43.46%	45.09%	46.98%	45.73%
Vehicle Loans	129.67%	170.36%	281.87%	219.48%	187.45%	181.49%	202.50%	221.56%	215.61%	193.42%	199.09%
New Vehicle Loans	44.51%	64.93%	92.33%	79.77%	63.91%	56.43%	60.97%	68.52%	67.28%	71.93%	69.94%
Used Vehicle Loans	85.16%	105.43%	189.55%	139.71%	123.54%	125.06%	141.53%	153.04%	148.33%	121.49%	129.15%
Total Real Estate	2.04%	11.18%	214.39%	181.82%	133.44%	235.03%	258.97%	281.48%	313.40%	333.53%	312.22%
1st Mortgage	1.57%	8.78%	197.09%	162.31%	103.16%	189.99%	213.47%	233.98%	268.38%	290.84%	269.24%
1st Mortgage Fxd	1.57%	6.41%	6.82%	16.46%	71.30%	90.83%	119.90%	166.60%	215.44%	240.36%	211.47%
1st Mortgage Adj	0.00%	1.30%	0.68%	4.17%	18.74%	22.90%	32.57%	52.43%	54.88%	65.47%	57.76%
2nd Mortgage	0.26%	2.47%	4.37%	7.59%	27.06%	28.05%	34.74%	44.06%	46.74%	45.09%	42.98%
Closed-End Fxd	0.26%	1.46%	2.41%	3.71%	11.79%	10.26%	13.31%	15.91%	15.09%	10.46%	11.54%
Closed-End Adj	0.00%	0.04%	0.14%	0.40%	0.80%	1.76%	1.26%	1.61%	1.88%	1.45%	1.48%
Open-End Adj	0.00%	0.85%	1.50%	2.84%	12.86%	15.06%	18.97%	25.88%	28.54%	31.82%	28.72%
Open-End Fxd	0.00%	0.13%	0.32%	0.64%	1.61%	0.98%	1.20%	0.66%	1.23%	1.36%	1.25%
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	0.14%	0.11%	0.21%	0.00%	0.02%	0.03%	1.26%	1.09%	1.03%	3.58%	2.68%
All Other Loans/Lines of Credit to Members	21.10%	23.19%	19.16%	22.34%	30.27%	27.20%	39.62%	33.52%	29.10%	27.92%	29.14%
Total Loans	210.82%	258.48%	554.38%	466.34%	396.73%	489.01%	547.43%	585.14%	609.16%	613.21%	595.41%
Indirect Loans	0.00%	0.06%	0.73%	2.51%	15.57%	35.96%	55.60%	98.50%	131.73%	150.04%	128.71%
Percent of Vehicle Loans	0.00%	0.04%	0.26%	1.15%	8.31%	19.81%	27.46%	44.46%	61.09%	77.57%	64.65%
Business Loans	0.29%	1.29%	1.03%	1.11%	5.81%	14.18%	24.05%	42.03%	67.04%	63.88%	55.97%
Participation Loans	0.30%	0.73%	1.07%	2.42%	11.06%	16.44%	24.41%	32.10%	32.37%	22.17%	23.58%
Total Mortgage Exposure**	2.45%	11.36%	215.34%	183.28%	144.77%	259.33%	311.67%	370.24%	427.14%	461.35%	422.51%
Total Real Estate	2.04%	11.18%	214.39%	181.82%	133.44%	235.03%	258.97%	281.48%	313.40%	333.53%	312.22%
RE Business Loans	0.05%	0.69%	0.06%	0.23%	2.14%	5.31%	10.73%	23.24%	46.77%	54.83%	44.78%
Mortgage-Backed Investments	0.41%	0.18%	0.95%	1.46%	11.33%	24.30%	52.70%	88.76%	113.74%	127.81%	110.29%
Federal Agency Securities (Mtg Backed)	0.41%	0.18%	0.95%	1.46%	11.33%	24.26%	52.42%	88.39%	112.61%	122.79%	106.75%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.28%	0.37%	1.13%	5.03%	3.54%

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