

National - September 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	1.93%	2.36%	2.33%	2.32%	2.30%	2.34%	2.46%	2.58%	2.79%	3.18%	3.00%
Loan Yield	6.81%	6.31%	5.90%	5.64%	5.39%	5.23%	5.15%	5.03%	4.96%	5.14%	5.12%
Net Loan Yield After NCOs	6.51%	6.11%	5.71%	5.47%	5.20%	5.02%	4.96%	4.79%	4.68%	4.70%	4.73%
Asset Yield	4.10%	4.41%	4.06%	3.90%	3.76%	3.80%	3.95%	4.04%	4.14%	4.44%	4.34%
Cost of Funds	-0.39%	-0.51%	-0.54%	-0.53%	-0.53%	-0.58%	-0.72%	-0.90%	-1.06%	-1.45%	-1.31%
Gross Spread	3.71%	3.89%	3.52%	3.37%	3.23%	3.22%	3.23%	3.14%	3.08%	2.99%	3.03%
Provision Expense	-0.38%	-0.24%	-0.19%	-0.18%	-0.17%	-0.19%	-0.21%	-0.26%	-0.30%	-0.51%	-0.45%
Net Spread after Provision Expense	3.33%	3.66%	3.33%	3.19%	3.06%	3.03%	3.02%	2.89%	2.78%	2.47%	2.58%
Total Non-Interest Income	1.34%	0.75%	0.60%	0.75%	0.96%	1.16%	1.20%	1.26%	1.27%	1.08%	1.11%
Total Non-Interest Expense	-4.03%	-4.00%	-3.43%	-3.36%	-3.31%	-3.40%	-3.44%	-3.42%	-3.39%	-2.78%	-2.94%
Net Operating Expense	-2.68%	-3.25%	-2.83%	-2.61%	-2.35%	-2.24%	-2.25%	-2.16%	-2.12%	-1.70%	-1.82%
Non-Operating Gains (Losses)	0.96%	0.34%	0.04%	0.07%	0.09%	0.10%	0.06%	0.05%	0.06%	0.05%	0.05%
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)	0.65%	0.41%	0.50%	0.59%	0.71%	0.80%	0.77%	0.73%	0.66%	0.77%	0.76%
Net Charge-Offs	-0.30%	-0.20%	-0.19%	-0.17%	-0.19%	-0.20%	-0.20%	-0.24%	-0.28%	-0.44%	-0.39%
Return with Net Charge-Offs instead of Provision	0.73%	0.45%	0.50%	0.59%	0.70%	0.78%	0.78%	0.74%	0.68%	0.85%	0.82%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.84%	-2.13%	-1.75%	-1.63%	-1.51%	-1.58%	-1.68%	-1.71%	-1.73%	-1.47%	-1.53%
Travel and Conference Expense	-0.02%	-0.03%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.03%	-0.04%	-0.02%	-0.02%
Office Occupancy Expense	-0.23%	-0.15%	-0.16%	-0.19%	-0.20%	-0.21%	-0.22%	-0.22%	-0.22%	-0.16%	-0.17%
Office Operations Expense	-1.06%	-0.88%	-0.77%	-0.75%	-0.70%	-0.67%	-0.63%	-0.64%	-0.64%	-0.49%	-0.53%
Educational and Promotional Expense	-0.02%	-0.03%	-0.03%	-0.04%	-0.07%	-0.09%	-0.10%	-0.11%	-0.12%	-0.11%	-0.11%
Loan Servicing Expense	-0.13%	-0.13%	-0.13%	-0.15%	-0.19%	-0.24%	-0.25%	-0.24%	-0.23%	-0.19%	-0.20%
Professional and Outside Services	-0.41%	-0.48%	-0.41%	-0.43%	-0.48%	-0.48%	-0.43%	-0.37%	-0.31%	-0.22%	-0.26%
Member Insurance	-0.03%	-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)	-0.06%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.23%	-0.13%	-0.11%	-0.11%	-0.10%	-0.07%	-0.07%	-0.07%	-0.08%	-0.10%	-0.10%
Total Non-Interest Expense	-4.03%	-4.00%	-3.43%	-3.36%	-3.31%	-3.40%	-3.44%	-3.42%	-3.39%	-2.78%	-2.94%
Other Performance Ratios											
Earning Asset Yield	3.93%	4.19%	3.98%	3.89%	3.83%	3.87%	4.12%	4.18%	4.24%	4.59%	4.52%
Average Cost of Funds	-0.39%	-0.51%	-0.54%	-0.53%	-0.53%	-0.58%	-0.72%	-0.90%	-1.06%	-1.45%	-1.31%
FTE Employee / \$million of Loans & Share Drafts	1.82	0.89	0.84	0.42	0.33	0.30	0.27	0.24	0.21	0.16	0.18
Compensation & Benefits / FTE Emp.	\$27,589	\$40,434	\$39,094	\$62,414	\$67,859	\$71,092	\$79,433	\$80,682	\$88,028	\$104,820	\$96,912
Compensation & Benefits / \$million Lns. & S.D.s	\$50,994	\$36,152	\$33,810	\$26,630	\$22,363	\$21,123	\$22,060	\$19,596	\$18,656	\$16,593	\$17,374
Operating Expense / Loans & Share Drafts	-10.17%	-7.24%	-6.74%	-5.55%	-4.93%	-4.59%	-4.57%	-3.95%	-3.69%	-3.16%	-3.37%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.89%	0.77%	1.89%	1.11%	1.29%	1.41%	1.50%	1.41%	1.36%	1.18%	1.23%
Net Operating Expense / Loans & Share Drafts	-9.28%	-6.46%	-4.85%	-4.45%	-3.64%	-3.18%	-3.07%	-2.54%	-2.33%	-1.98%	-2.14%
Operating Expense / Operating Revenue	95.69%	90.48%	79.37%	85.62%	82.99%	82.11%	81.90%	83.15%	83.25%	78.39%	79.45%
Total Fixed Assets / Shares & Equity	0.36%	0.54%	0.64%	1.28%	1.61%	2.11%	2.35%	2.44%	2.39%	1.80%	1.93%
Net Loans to Total Shares and Deposits	57.2%	65.4%	61.9%	61.2%	59.9%	64.1%	70.9%	76.6%	82.2%	86.4%	83.7%
Members / FTE Employee	404.29	373.71	285.26	437.55	407.31	381.83	343.12	337.39	343.44	423.56	399.53

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%	0.5%	0.7%	1.0%	1.0%	1.1%	1.1%	1.0%	0.8%	1.2%	1.1%
Total Investments	52.6%	44.8%	46.2%	44.2%	43.2%	38.3%	31.3%	26.4%	23.0%	22.0%	23.5%
Unsecured Credit Card Loans/Lines of Credit	0.1%	0.4%	0.6%	1.0%	1.4%	1.6%	1.7%	2.0%	2.1%	4.0%	3.5%
All Other Unsecured Loans/Lines of Credit	11.7%	9.1%	7.1%	5.8%	3.9%	3.2%	3.0%	2.9%	2.9%	3.0%	3.1%
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%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%
New Vehicle Loans	10.9%	14.0%	14.0%	12.4%	9.5%	8.2%	7.9%	8.2%	7.9%	7.8%	7.9%
Used Vehicle Loans	18.2%	22.6%	21.3%	19.3%	17.2%	17.2%	17.7%	17.4%	16.8%	13.7%	14.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.4%	1.4%	2.0%	6.3%	11.9%	15.6%	18.5%	21.3%	23.1%	27.5%	25.8%
Total Other Real Estate Loans/Lines of Credit	4.7%	5.9%	6.1%	6.9%	7.6%	7.9%	9.2%	9.8%	9.0%	8.7%	8.8%
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	0.1%	0.1%	0.1%	0.5%	0.6%	1.2%	2.4%	3.4%	6.5%	6.7%	6.1%
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%	0.2%	0.1%
Total Loans and Leases	46.3%	53.5%	51.7%	52.4%	52.6%	56.3%	62.5%	67.3%	70.9%	73.0%	71.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.6%	-0.4%	-0.1%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%
Net Loans and Leases	45.2%	52.9%	51.2%	52.3%	52.6%	56.2%	62.5%	67.2%	70.8%	73.0%	71.2%
Total Other Assets	1.7%	1.8%	2.0%	2.9%	3.6%	4.7%	5.6%	5.9%	5.8%	4.6%	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	1.5%	0.8%	1.0%	1.0%	1.1%	1.6%	2.3%	4.0%	5.9%	8.1%	7.1%
Share Drafts	0.6%	2.1%	6.3%	10.8%	15.5%	17.1%	17.9%	18.5%	18.9%	16.6%	16.9%
Regular Shares	72.7%	66.5%	62.7%	57.5%	49.3%	44.5%	38.2%	34.6%	29.5%	23.6%	26.4%
Money Market Shares	0.2%	0.9%	1.4%	2.5%	5.8%	7.6%	10.8%	11.4%	12.4%	16.6%	15.2%
Share Certificates	3.5%	8.4%	8.9%	10.3%	11.2%	12.3%	14.9%	16.9%	19.1%	20.9%	19.9%
IRA/KEOGH Accounts	0.3%	0.9%	1.4%	1.7%	3.1%	3.7%	3.9%	3.7%	3.6%	3.8%	3.8%
All Other Shares	0.5%	0.5%	1.1%	1.0%	1.1%	0.8%	0.7%	0.8%	0.6%	0.7%	0.7%
Non-Member Deposits	1.2%	1.6%	0.8%	0.8%	1.1%	1.2%	1.2%	1.2%	1.5%	1.1%	1.2%
Total Shares and Deposits	78.9%	80.8%	82.6%	84.7%	87.0%	87.1%	87.6%	87.1%	85.5%	83.4%	84.2%
Total Equity	19.6%	18.4%	16.4%	14.2%	11.9%	11.4%	10.2%	9.0%	8.6%	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	19.6%	18.6%	16.7%	14.5%	12.5%	12.5%	11.7%	11.1%	10.9%	10.9%	11.0%
Total Capital (Equity + Allow. for Loan Loss)	20.8%	19.1%	16.9%	14.3%	11.9%	11.4%	10.2%	9.0%	8.6%	8.5%	8.7%
Balance Sheet Growth YTD Annualized											
Total Investments	-8.3%	-13.2%	-12.3%	-12.8%	-9.6%	-9.4%	-7.7%	-6.3%	-3.9%	-1.4%	-2.9%
Total Loans and Leases	6.4%	5.8%	6.5%	7.7%	6.0%	5.6%	4.3%	4.6%	4.4%	6.1%	5.8%
TOTAL ASSETS	-1.8%	-3.5%	-3.2%	-2.8%	-1.7%	-0.9%	-0.1%	1.2%	2.1%	3.8%	3.2%
Total Liabilities	-4.4%	-6.9%	-3.3%	-4.6%	-3.3%	-3.0%	-1.8%	-2.0%	-0.8%	0.9%	0.6%
Total Shares and Deposits	-4.5%	-6.9%	-3.4%	-4.9%	-3.5%	-3.3%	-2.2%	-2.6%	-1.2%	0.1%	-0.1%
Equity Capital	-2.5%	-4.8%	0.1%	-2.8%	-1.4%	-0.8%	0.0%	-1.9%	-1.9%	-0.6%	-0.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-1.8%	-3.5%	-3.2%	-2.8%	-1.7%	-0.9%	-0.1%	1.2%	2.1%	3.8%	3.2%

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	2.99%	1.72%	1.18%	1.11%	0.89%	0.77%	0.67%	0.62%	0.66%	0.74%	0.73%
Delinquent Loans / Total Capital	6.9%	4.9%	3.7%	4.1%	3.9%	3.8%	4.1%	4.6%	5.4%	6.3%	5.9%
Delinquent Loans + OREO / Net Loans + OREO	3.0%	1.8%	1.2%	1.2%	0.9%	0.8%	0.7%	0.7%	0.7%	0.8%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	39.1%	27.9%	25.4%	23.8%	26.4%	24.6%	23.5%	21.4%	18.6%	18.0%	18.6%
Allowance for Loan Losses/Net Loans	2.73%	1.31%	1.10%	0.99%	0.84%	0.80%	0.75%	0.77%	0.85%	1.32%	1.21%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$23	\$33	\$64	\$113	\$236	\$454	\$1,036	\$2,778	\$17,356	\$1,974
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$6	\$7	\$13	\$27	\$46	\$91	\$188	\$439	\$2,556	\$304
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$4	\$7	\$14	\$31	\$49	\$94	\$195	\$1,245	\$149
Total Delinquent Loans (\$000s)	\$12	\$32	\$44	\$84	\$153	\$313	\$594	\$1,319	\$3,412	\$21,156	\$2,426
Delinquency by Category											
Unsecured Credit Card	1.09%	2.45%	2.46%	1.83%	1.66%	1.27%	1.08%	1.12%	1.23%	2.00%	1.90%
STS Loans	5.33%	2.44%	1.60%	2.04%	1.59%	2.93%	3.80%	2.20%	5.01%	5.43%	4.66%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.05%	0.48%	0.60%	0.96%	1.22%	1.09%	1.27%	0.96%	0.99%
All Other Unsecured Loans	3.87%	2.58%	1.98%	1.75%	1.44%	1.35%	1.26%	1.21%	1.35%	1.86%	1.73%
New Vehicle Loans	2.21%	0.93%	0.48%	0.51%	0.45%	0.36%	0.32%	0.35%	0.42%	0.44%	0.42%
Used Vehicle Loans	3.30%	2.12%	1.44%	1.34%	1.12%	0.94%	0.90%	0.91%	1.04%	0.97%	0.98%
All Other Secured Loans	0.97%	0.71%	0.88%	0.77%	0.65%	0.63%	0.57%	0.54%	0.69%	0.92%	0.84%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.83%	0.04%	0.14%	0.40%	0.43%	0.42%
Non-Commercial 1st Lien Mortgages	0.86%	1.01%	1.10%	0.95%	0.70%	0.59%	0.54%	0.44%	0.43%	0.50%	0.49%
Non-Commercial Junior Lien Mortgages	0.00%	1.23%	0.51%	1.01%	0.69%	0.57%	0.46%	0.45%	0.44%	0.48%	0.47%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	0.27%	0.91%	0.01%	0.95%	0.54%	0.67%	0.47%	0.87%	0.68%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	1.62%	0.54%	0.72%	0.27%	0.28%	0.33%	0.32%	0.32%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	0.00%	3.88%	3.39%	3.91%	2.10%	1.48%	1.88%	1.81%	1.87%
Indirect Loans	0.00%	0.00%	1.05%	1.33%	1.35%	1.04%	1.27%	0.91%	0.99%	0.82%	0.85%
MBL Delinquency Rate	0.00%	0.00%	0.00%	3.08%	1.63%	1.62%	0.65%	0.44%	0.50%	0.41%	0.44%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.19%	0.08%	0.16%	0.11%	0.08%	0.15%	0.09%	0.10%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.21%	0.12%	0.13%	0.11%	0.12%	0.13%	0.12%	0.14%	0.16%	0.25%	0.23%
Recoveries / Charge-Offs	32.26%	37.81%	31.04%	29.89%	24.15%	24.75%	25.62%	25.48%	23.50%	16.97%	18.24%
Expected Charge-Offs / Net Loans	0.98%	0.53%	0.40%	0.37%	0.36%	0.37%	0.34%	0.32%	0.33%	0.33%	0.33%
Provision for Loan Losses/Net Charge-Offs	-17.1%	-9.9%	-15.1%	-16.0%	-17.7%	-18.5%	-17.0%	-22.6%	-26.8%	-64.5%	-50.8%
Prov. for Loan Losses/Expected Charge-Offs	18.6%	15.5%	29.2%	29.0%	30.0%	28.5%	29.4%	35.1%	36.8%	60.0%	54.1%
Bankruptcies / Net Loans	0.02%	0.09%	0.11%	0.11%	0.13%	0.18%	0.18%	0.18%	0.19%	0.18%	0.18%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$2	\$6	\$9	\$21	\$52	\$101	\$276	\$713	\$5,692	\$614
Total Amount of Recoveries (\$000s)	\$0	\$1	\$2	\$3	\$5	\$11	\$24	\$64	\$155	\$912	\$105
Net Charge Offs (\$000s)	\$1	\$1	\$4	\$7	\$16	\$41	\$77	\$212	\$558	\$4,780	\$509
Net Charge-Offs by Category											
Unsecured Credit Card Loans	2.38%	1.36%	2.98%	1.69%	1.43%	1.55%	1.67%	1.87%	2.45%	4.01%	3.75%
STS Loans	0.00%	0.00%	0.00%	0.00%	-4.89%	0.01%	4.24%	-4.82%	-7.97%	5.36%	2.41%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.71%	-0.42%	0.29%	0.99%	0.36%	0.41%	0.68%	1.04%	0.96%
All Other Unsecured Loans	0.39%	0.85%	1.87%	1.58%	2.06%	2.24%	2.34%	2.89%	3.54%	5.39%	4.77%
New Vehicle Loans	0.16%	0.14%	0.03%	0.06%	0.10%	0.10%	0.13%	0.14%	0.21%	0.29%	0.25%
Used Vehicle Loans	0.78%	0.08%	0.35%	0.34%	0.36%	0.58%	0.49%	0.65%	0.68%	0.80%	0.75%
All Other Secured Loans	0.97%	0.36%	-0.03%	-0.04%	0.29%	0.40%	0.21%	0.31%	0.43%	0.70%	0.60%
Leases Receivable	0.00%	194.26%	0.00%	0.00%	26.36%	12.25%	0.53%	0.13%	0.12%	0.23%	0.23%
Non-Commercial 1st Lien Mortgages	0.00%	0.00%	-0.02%	-0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	-0.58%	0.31%	0.05%	-0.01%	-0.03%	0.03%	-0.01%	0.00%	0.00%
All Other Non-Commercial Real Estate Loans	0.00%	79.83%	0.16%	-3.44%	0.12%	1.49%	1.81%	2.92%	0.01%	0.77%	1.07%
Indirect Loans	0.00%	0.00%	-0.05%	-0.21%	0.72%	0.53%	0.52%	0.63%	0.60%	0.68%	0.66%
Number of Credit Unions in Each Peer Group:	292	275	387	477	841	658	561	533	292	429	4,745

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	91.07%	123.83%	154.63%	181.26%	190.34%	126.81%	71.98%	27.89%	8.71%	1.16%	13.37%
Marketable Securities	18.49%	21.43%	47.92%	58.44%	90.67%	123.45%	136.64%	156.12%	144.57%	147.74%	145.61%
All Other Investments	23.32%	16.26%	9.84%	8.24%	8.25%	4.72%	4.97%	6.01%	5.06%	5.01%	5.16%
Total Investments	268.14%	241.56%	276.73%	304.33%	345.39%	306.77%	268.45%	237.80%	210.13%	201.87%	213.02%
Unsecured Loans	60.37%	50.92%	46.13%	46.67%	42.89%	38.21%	40.43%	43.60%	46.03%	64.97%	59.56%
Vehicle Loans	148.35%	196.75%	210.79%	217.50%	213.19%	203.74%	219.53%	231.00%	225.31%	197.42%	203.91%
New Vehicle Loans	55.64%	75.18%	83.48%	84.96%	75.68%	65.98%	67.46%	74.10%	71.86%	71.97%	71.94%
Used Vehicle Loans	92.70%	121.58%	127.30%	132.53%	137.51%	137.76%	152.06%	156.89%	153.45%	125.44%	131.97%
Total Real Estate	2.43%	11.45%	21.63%	60.71%	131.00%	173.98%	233.15%	286.69%	334.73%	367.52%	343.01%
1st Mortgage	2.06%	8.10%	12.55%	44.76%	99.46%	135.92%	184.77%	232.31%	279.64%	315.60%	291.63%
1st Mortgage Fxd	2.06%	6.70%	11.46%	36.81%	80.46%	114.85%	153.95%	195.50%	246.43%	273.83%	252.52%
1st Mortgage Adj	0.00%	1.40%	1.09%	7.95%	19.00%	21.08%	30.81%	36.81%	33.21%	41.78%	39.11%
2nd Mortgage	0.37%	3.35%	9.08%	15.96%	31.53%	38.06%	48.39%	54.38%	55.09%	51.92%	51.38%
Closed-End Fxd	0.14%	2.92%	6.26%	7.63%	14.58%	14.94%	18.83%	20.04%	18.47%	13.25%	14.48%
Closed-End Adj	0.00%	0.05%	0.13%	0.49%	1.31%	2.00%	2.11%	1.11%	1.89%	0.99%	1.15%
Open-End Adj	0.15%	0.27%	1.86%	6.06%	12.80%	18.91%	24.56%	31.04%	32.50%	34.67%	32.91%
Open-End Fxd	0.09%	0.11%	0.82%	1.78%	2.84%	2.20%	2.88%	2.19%	2.23%	3.02%	2.84%
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%	0.01%	0.29%	0.00%	0.00%	0.02%	0.63%	1.00%	1.56%	3.39%	2.78%
All Other Loans/Lines of Credit to Members	24.35%	28.98%	29.50%	34.50%	32.94%	32.59%	40.19%	41.40%	38.14%	32.69%	34.15%
Total Loans	236.20%	288.47%	309.05%	360.30%	421.03%	450.20%	535.74%	605.93%	647.89%	669.40%	646.45%
Indirect Loans	0.53%	0.17%	0.82%	5.84%	20.22%	48.51%	80.13%	123.73%	145.21%	154.79%	143.23%
Percent of Vehicle Loans	0.36%	0.09%	0.39%	2.69%	9.49%	23.81%	36.50%	53.56%	64.45%	78.41%	70.24%
Business Loans	0.05%	0.50%	0.72%	1.31%	3.89%	11.08%	26.30%	40.74%	69.00%	62.99%	57.97%
Participation Loans	1.03%	1.17%	3.12%	5.50%	12.43%	20.83%	32.18%	37.64%	36.41%	20.80%	23.75%
Total Mortgage Exposure**	4.49%	11.51%	25.28%	65.34%	154.40%	225.88%	314.05%	398.20%	443.03%	472.43%	444.73%
Total Real Estate	2.43%	11.45%	21.63%	60.71%	131.00%	173.98%	233.15%	286.69%	334.73%	367.52%	343.01%
RE Business Loans	0.05%	0.50%	0.72%	1.31%	3.89%	11.08%	26.30%	40.74%	69.00%	62.99%	57.97%
Mortgage-Backed Investments	2.06%	0.06%	3.64%	4.63%	23.40%	51.90%	80.89%	111.51%	108.30%	104.91%	101.72%
Federal Agency Securities (Mtg Backed)	2.06%	0.06%	3.64%	4.39%	23.28%	51.64%	80.55%	110.68%	106.48%	100.17%	97.92%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.24%	0.12%	0.26%	0.35%	0.83%	1.82%	4.74%	3.80%



