

December 31, 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	0.99%	1.08%	1.44%	1.14%	1.27%	1.34%	1.29%	1.27%	1.08%	1.40%	1.33%
Loan Yield	7.20%	5.75%	5.01%	4.00%	3.88%	4.82%	4.48%	4.74%	4.40%	4.63%	4.59%
Net Loan Yield After NCOs	7.01%	5.48%	4.89%	3.90%	3.76%	4.67%	4.29%	4.53%	4.16%	4.35%	4.34%
Asset Yield	3.98%	3.43%	3.67%	2.79%	2.69%	3.31%	3.22%	3.42%	3.22%	3.53%	3.42%
Cost of Funds	-0.58%	-0.36%	-0.66%	-0.46%	-0.34%	-0.47%	-0.47%	-0.54%	-0.56%	-0.76%	-0.67%
Gross Spread	3.40%	3.08%	3.01%	2.33%	2.36%	2.84%	2.75%	2.89%	2.66%	2.76%	2.75%
Provision Expense	-0.27%	-0.29%	-0.30%	-0.17%	-0.16%	-0.22%	-0.23%	-0.28%	-0.33%	-0.47%	-0.40%
Net Spread after Provision Expense	3.13%	2.79%	2.72%	2.16%	2.19%	2.62%	2.52%	2.61%	2.33%	2.29%	2.35%
Total Non-Interest Income	0.98%	0.48%	1.10%	0.94%	0.81%	1.25%	1.21%	1.41%	1.32%	1.34%	1.31%
Total Non-Interest Expense	-4.10%	-3.38%	-3.60%	-2.77%	-2.74%	-3.35%	-3.25%	-3.48%	-3.14%	-2.88%	-3.01%
Net Operating Expense	-3.12%	-2.90%	-2.50%	-1.83%	-1.92%	-2.10%	-2.04%	-2.07%	-1.82%	-1.54%	-1.70%
Non-Operating Gains (Losses)	0.23%	0.10%	0.22%	0.05%	0.03%	0.02%	0.03%	0.04%	0.06%	0.03%	0.04%
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)	0.24%	-0.01%	0.43%	0.38%	0.30%	0.55%	0.51%	0.57%	0.56%	0.78%	0.69%
Net Charge-Offs	-0.19%	-0.27%	-0.11%	-0.10%	-0.12%	-0.14%	-0.18%	-0.21%	-0.23%	-0.27%	-0.24%
ROA without Annualizing Non-Recurring Items	0.12%	-0.08%	0.25%	0.34%	0.27%	0.51%	0.44%	0.57%	0.57%	0.83%	0.71%
Return with Net Charge-Offs instead of Provision	0.31%	0.01%	0.62%	0.45%	0.34%	0.62%	0.56%	0.64%	0.66%	0.98%	0.84%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.00%	-1.88%	-1.93%	-1.40%	-1.33%	-1.65%	-1.65%	-1.80%	-1.66%	-1.54%	-1.58%
Travel and Conference Expense	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Office Occupancy Expense	-0.28%	-0.14%	-0.20%	-0.16%	-0.17%	-0.22%	-0.21%	-0.23%	-0.22%	-0.19%	-0.20%
Office Operations Expense	-0.87%	-0.73%	-0.78%	-0.56%	-0.55%	-0.65%	-0.59%	-0.67%	-0.58%	-0.53%	-0.56%
Educational and Promotional Expense	-0.04%	-0.02%	-0.09%	-0.06%	-0.06%	-0.10%	-0.10%	-0.11%	-0.11%	-0.11%	-0.10%
Loan Servicing Expense	-0.19%	-0.08%	-0.20%	-0.11%	-0.16%	-0.23%	-0.22%	-0.25%	-0.20%	-0.20%	-0.21%
Professional and Outside Services	-0.47%	-0.34%	-0.29%	-0.35%	-0.36%	-0.39%	-0.37%	-0.32%	-0.27%	-0.21%	-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)	-0.05%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.15%	-0.12%	-0.09%	-0.09%	-0.08%	-0.07%	-0.07%	-0.07%	-0.07%	-0.08%	-0.08%
Total Non-Interest Expense	-4.10%	-3.38%	-3.60%	-2.77%	-2.74%	-3.35%	-3.25%	-3.48%	-3.14%	-2.88%	-3.01%
Other Performance Ratios											
Earning Asset Yield	4.05%	3.34%	2.84%	2.43%	2.68%	3.13%	2.91%	3.49%	3.34%	3.62%	3.46%
Average Cost of Funds	-0.69%	-0.44%	-0.58%	-0.47%	-0.41%	-0.52%	-0.47%	-0.59%	-0.62%	-0.85%	-0.74%
FTE Employee / \$million of Loans & Share Drafts	1.07	1.69	0.34	0.36	0.37	0.30	0.30	0.28	0.24	0.19	0.22
Compensation & Benefits / FTE Emp.	\$62,765	\$20,844	\$17,825	\$87,206	\$19,884	\$75,861	\$56,328	\$74,256	\$63,271	\$108,631	\$87,215
Compensation & Benefits / \$million Lns. & S.D.s	\$91,114	\$33,561	\$5,381	\$24,141	\$6,064	\$23,317	\$15,924	\$21,320	\$14,687	\$21,476	\$19,583
Operating Expense / Loans & Share Drafts	-18.23%	-5.66%	-1.86%	-3.86%	-1.74%	-4.69%	-2.94%	-4.15%	-3.00%	-4.00%	-3.73%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	6.45%	0.71%	1.08%	1.62%	0.99%	2.09%	1.51%	1.81%	1.65%	1.81%	1.70%
Net Operating Expense / Loans & Share Drafts	-11.78%	-4.95%	-0.79%	-2.24%	-0.75%	-2.61%	-1.43%	-2.34%	-1.34%	-2.19%	-2.03%
Operating Expense / Operating Revenue	90.80%	104.90%	131.71%	72.41%	44.81%	82.61%	103.31%	81.59%	82.66%	74.55%	77.24%
Total Fixed Assets / Shares & Equity	1.61%	0.46%	1.19%	1.61%	1.83%	2.35%	2.30%	2.48%	2.36%	1.74%	1.94%
Net Loans to Total Shares and Deposits	59.0%	58.5%	71.3%	65.3%	56.1%	64.7%	66.3%	69.5%	74.3%	75.1%	73.0%
Members / FTE Employee	369.67	224.45	413.15	422.38	399.27	381.65	352.57	343.67	356.56	407.26	386.19

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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	1.0%	0.6%	0.9%	0.9%	1.0%	1.1%	1.2%	1.1%	1.0%	1.0%	1.0%
Total Investments	46.3%	53.5%	37.2%	44.5%	51.5%	43.2%	38.7%	34.3%	30.0%	30.7%	32.6%
Unsecured Credit Card Loans/Lines of Credit	0.5%	0.4%	1.3%	1.3%	1.6%	1.9%	1.8%	2.2%	2.1%	2.7%	2.4%
All Other Unsecured Loans/Lines of Credit	7.8%	9.0%	3.4%	4.7%	3.3%	2.8%	2.7%	2.7%	3.0%	2.6%	2.7%
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%	0.4%	0.3%	0.3%
New Vehicle Loans	7.4%	11.4%	10.6%	10.4%	6.7%	6.3%	7.2%	7.2%	7.4%	8.0%	7.8%
Used Vehicle Loans	14.9%	17.7%	19.6%	16.5%	13.5%	13.3%	14.9%	15.2%	14.6%	12.3%	13.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	13.0%	1.8%	20.3%	13.6%	12.2%	19.5%	19.8%	23.2%	28.0%	30.1%	27.5%
Total Other Real Estate Loans/Lines of Credit	1.3%	0.6%	1.9%	2.2%	3.5%	4.9%	4.4%	5.2%	5.0%	4.8%	4.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.4%	0.3%
Total All Other Loans/Lines of Credit to Members	4.1%	4.0%	2.1%	2.8%	3.2%	2.6%	4.1%	3.1%	3.1%	2.6%	2.8%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.4%	0.7%	0.5%
Total Loans and Leases	49.2%	45.1%	59.2%	51.6%	44.1%	51.6%	55.5%	59.4%	64.0%	64.5%	62.2%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.8%	-0.6%	-0.4%	-0.4%	-0.4%	-0.4%	-0.5%	-0.6%	-0.7%	-0.6%
Net Loans and Leases	48.2%	44.3%	58.6%	51.2%	43.7%	51.2%	55.1%	58.9%	63.4%	63.8%	61.6%
Total Other Assets	4.5%	1.5%	3.3%	3.3%	3.7%	4.6%	5.1%	5.6%	5.6%	4.5%	4.7%
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	1.7%	6.4%	6.4%	9.8%	11.2%	10.1%	6.2%	4.4%	3.8%	3.9%	4.6%
Share Drafts	7.5%	2.8%	15.3%	12.4%	14.1%	15.9%	17.4%	18.4%	19.7%	14.3%	15.6%
Regular Shares	55.7%	63.7%	42.5%	44.5%	42.6%	38.1%	36.1%	34.4%	31.3%	29.5%	31.5%
Money Market Shares	6.8%	1.0%	10.1%	6.2%	7.6%	10.3%	12.3%	14.2%	15.9%	21.3%	18.4%
Share Certificates	10.8%	6.9%	10.2%	12.3%	9.8%	10.9%	12.8%	13.2%	14.0%	15.0%	14.3%
IRA/KEOGH Accounts	1.8%	1.2%	3.6%	2.7%	3.4%	3.8%	4.3%	4.3%	4.1%	4.5%	4.4%
All Other Shares	0.5%	0.9%	1.0%	0.5%	0.9%	0.5%	0.6%	0.8%	0.7%	0.8%	0.8%
Non-Member Deposits	0.4%	0.6%	0.4%	0.3%	0.3%	0.2%	0.3%	0.2%	0.4%	0.4%	0.4%
Total Shares and Deposits	83.3%	77.1%	83.0%	79.0%	78.6%	79.7%	83.7%	85.5%	86.2%	85.8%	85.2%
Total Equity	15.0%	16.5%	10.6%	11.2%	10.2%	10.2%	10.0%	10.0%	10.1%	10.2%	10.2%
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	15.0%	16.5%	10.6%	11.4%	10.2%	10.3%	10.1%	10.1%	10.1%	10.2%	10.2%
Total Equity + Allow. for Loan Loss	16.0%	17.3%	11.2%	11.6%	10.5%	10.6%	10.5%	10.5%	10.6%	10.9%	10.8%
Balance Sheet Growth YTD Annualized											
Total Investments	21.9%	-6.0%	31.5%	-6.8%	3.9%	25.6%	37.1%	46.5%	16.1%	74.5%	51.2%
Total Loans and Leases	45.4%	-24.7%	17.4%	-31.1%	-42.7%	-2.4%	-13.8%	0.8%	-6.7%	13.6%	5.0%
TOTAL ASSETS	36.9%	-15.7%	22.4%	-21.8%	-24.7%	8.4%	1.5%	13.7%	-0.3%	28.2%	17.4%
Total Liabilities	-25.5%	-25.3%	-21.7%	-14.1%	-17.9%	17.6%	-5.7%	9.5%	-2.8%	-2.3%	-1.7%
Total Shares and Deposits	44.1%	-14.6%	30.9%	-21.7%	-24.8%	8.5%	3.2%	15.2%	0.5%	31.4%	19.8%
Equity Capital	15.7%	-16.4%	4.3%	-27.6%	-29.8%	0.3%	-6.9%	3.4%	-5.7%	18.0%	8.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	36.9%	-15.7%	22.4%	-21.8%	-24.7%	8.4%	1.5%	13.7%	-0.3%	28.2%	17.4%

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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	1.26%	1.99%	0.42%	0.57%	0.71%	0.49%	0.56%	0.56%	0.57%	0.57%	0.57%
Delinquent Loans / Total Capital	3.9%	5.2%	2.3%	2.5%	3.0%	2.4%	3.0%	3.2%	3.4%	3.4%	3.3%
Delinquent Loans + OREO / Net Loans + OREO	1.3%	2.1%	0.5%	0.6%	0.8%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	41.9%	32.2%	33.5%	33.5%	29.9%	29.9%	32.0%	31.3%	31.6%	30.0%	30.5%
Allowance for Loan Losses/Net Loans	2.02%	1.73%	0.96%	0.73%	0.87%	0.82%	0.78%	0.85%	0.89%	1.02%	0.97%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$23	\$30	\$50	\$96	\$182	\$349	\$765	\$1,855	\$7,791	\$829
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$7	\$9	\$14	\$25	\$47	\$83	\$192	\$449	\$1,909	\$204
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$6	\$11	\$15	\$31	\$81	\$157	\$409	\$1,431	\$159
Total Delinquent Loans (\$000s)	\$10	\$34	\$45	\$75	\$137	\$260	\$513	\$1,114	\$2,712	\$11,131	\$1,192
Delinquency by Category											
Unsecured Credit Card	0.01%	0.10%	0.13%	0.17%	0.28%	0.24%	0.27%	0.29%	0.32%	0.47%	0.41%
STS Loans	2.46%	3.12%	1.46%	1.50%	1.55%	1.91%	2.25%	0.83%	3.23%	3.91%	2.95%
Non-Federally Guaranteed Student Loans	0.38%	0.00%	0.07%	0.92%	0.82%	0.58%	0.99%	0.82%	1.97%	0.86%	1.02%
New Vehicle Loans	1.05%	0.92%	0.40%	0.36%	0.40%	0.29%	0.28%	0.36%	0.37%	0.37%	0.37%
Used Vehicle Loans	1.69%	1.84%	0.56%	0.72%	0.81%	0.64%	0.60%	0.60%	0.57%	0.58%	0.59%
1st Mortgage Fixed	0.00%	7.03%	1.29%	0.96%	0.87%	0.49%	0.50%	0.46%	0.46%	0.34%	0.38%
1st Mortgage Adj	100.00%	12.90%	1.12%	3.07%	0.84%	0.78%	0.76%	0.68%	0.72%	0.91%	0.87%
Other RE Fixed	0.00%	1.06%	1.58%	1.02%	0.95%	0.74%	0.61%	0.61%	0.66%	0.62%	0.64%
Other RE Adj	0.00%	0.91%	1.35%	1.21%	0.88%	0.69%	0.56%	0.48%	0.53%	0.61%	0.59%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	1.37%	0.18%	0.09%	0.16%	0.27%	0.25%
All Other Loans	7.08%	8.87%	3.43%	2.54%	1.94%	2.09%	1.64%	1.92%	2.09%	2.11%	2.06%
Indirect Loans	0.00%	0.00%	0.56%	0.95%	1.23%	0.82%	0.74%	0.64%	0.64%	0.52%	0.55%
Total 1st Mortgage Loans	2.94%	7.61%	1.26%	1.34%	0.86%	0.56%	0.55%	0.52%	0.52%	0.48%	0.50%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.22%	0.23%	0.36%	0.42%	0.45%	0.38%	0.39%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.04%	0.06%	0.09%	0.07%	0.07%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.40%	0.52%	0.14%	0.14%	0.22%	0.24%	0.27%	0.33%	0.35%	0.40%	0.37%
Recoveries / Charge-Offs	33.70%	29.94%	28.96%	30.00%	29.47%	26.48%	25.94%	28.49%	24.67%	24.00%	24.76%
Expected Charge-Offs / Net Loans	0.75%	0.66%	0.20%	0.19%	0.27%	0.26%	0.28%	0.32%	0.29%	0.31%	0.30%
Provision for Loan Losses/Net Charge-Offs	138.6%	107.9%	259.7%	175.2%	132.0%	150.2%	125.9%	132.3%	141.9%	172.1%	162.0%
Prov. for Loan Losses/Expected Charge-Offs	75.9%	87.0%	187.8%	128.4%	108.1%	142.1%	122.7%	135.3%	171.1%	228.8%	199.7%
Bankruptcies / Net Loans	0.37%	0.62%	0.23%	0.24%	0.41%	0.42%	0.45%	0.57%	0.49%	0.54%	0.52%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$15	\$25	\$37	\$80	\$176	\$388	\$909	\$2,268	\$9,636	\$996
Total Amount of Recoveries (\$000s)	\$1	\$4	\$7	\$11	\$23	\$47	\$101	\$259	\$560	\$2,313	\$247
Net Charge Offs (\$000s)	\$3	\$10	\$18	\$26	\$56	\$130	\$287	\$650	\$1,709	\$7,323	\$749
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.01%	0.04%	0.06%	0.13%	0.29%	0.37%	0.52%	0.66%	0.79%	1.35%	1.07%
STS Loans	1.86%	4.17%	3.96%	4.52%	2.91%	23.28%	7.05%	6.75%	11.28%	10.37%	9.26%
Non-Federally Guaranteed Student Loans	-0.81%	0.00%	0.35%	-0.01%	0.15%	0.16%	0.35%	0.45%	1.11%	0.41%	0.49%
New Vehicle Loans	-0.03%	0.18%	0.09%	0.04%	0.11%	0.13%	0.15%	0.27%	0.38%	0.40%	0.35%
Used Vehicle Loans	0.50%	0.38%	0.14%	0.17%	0.28%	0.35%	0.42%	0.46%	0.53%	0.52%	0.49%
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	0.08%	-0.04%	0.01%	0.01%	0.01%	0.02%	0.02%	0.05%	0.01%	-0.01%	0.01%
Leases Receivable	0.00%	0.00%	0.00%	0.02%	0.00%	0.05%	0.03%	0.13%	0.29%	0.17%	0.15%
All Other Loans	3.10%	3.75%	1.38%	1.60%	2.51%	-3.58%	-1.20%	-0.13%	-0.02%	-0.01%	-0.07%
Indirect Loans	0.00%	0.00%	0.46%	0.31%	0.50%	0.42%	0.43%	0.46%	0.55%	0.49%	0.49%
Number of Credit Unions in Each Peer Group:	365	371	443	611	958	703	576	521	284	374	5,206

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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	3.96%	5.12%	6.83%	10.01%	18.50%	11.22%	7.44%	3.19%	1.07%	0.23%	2.05%
Credit Unions - Deposits in and Loans to	0.85%	1.30%	2.27%	3.25%	5.04%	2.80%	1.79%	0.85%	0.36%	0.04%	0.53%
Total Investments in Corporate Credit Unions*	74.53%	69.32%	51.96%	72.49%	96.87%	75.62%	78.03%	51.00%	32.64%	8.13%	24.98%
Marketable Securities	8.95%	41.82%	50.59%	74.33%	115.25%	108.99%	124.82%	134.66%	130.84%	170.07%	153.80%
All Other Investments	141.58%	147.02%	210.79%	203.71%	242.69%	198.15%	148.99%	127.83%	112.51%	108.56%	121.57%
Total Investments	308.90%	323.99%	350.77%	390.83%	503.52%	419.38%	382.18%	339.67%	297.04%	301.67%	320.12%
Unsecured Loans	55.66%	56.80%	43.99%	53.21%	47.44%	45.11%	43.86%	48.84%	50.57%	52.02%	50.68%
Vehicle Loans	148.97%	176.49%	284.23%	235.73%	197.48%	190.55%	218.15%	221.55%	217.92%	200.37%	205.74%
New Vehicle Loans	49.67%	69.31%	99.48%	91.18%	65.37%	61.27%	70.67%	71.31%	73.40%	79.06%	76.29%
Used Vehicle Loans	99.31%	107.18%	184.74%	144.56%	132.11%	129.28%	147.48%	150.24%	144.51%	121.31%	129.45%
Total Real Estate	95.48%	14.73%	209.30%	138.20%	152.89%	236.79%	239.24%	280.31%	326.70%	342.43%	316.66%
1st Mortgage	86.65%	11.11%	191.48%	119.10%	119.04%	189.12%	195.90%	229.10%	277.19%	295.40%	269.90%
1st Mortgage Fxd	0.50%	6.75%	8.17%	22.50%	64.23%	83.09%	131.54%	162.65%	201.88%	235.45%	204.55%
1st Mortgage Adj	0.02%	0.74%	1.40%	5.05%	19.69%	26.64%	37.03%	55.88%	60.21%	75.90%	65.35%
2nd Mortgage	0.25%	3.24%	5.32%	11.90%	27.72%	29.83%	39.48%	47.93%	48.82%	49.57%	46.76%
Closed-End Fxd	0.25%	1.88%	2.89%	5.69%	12.52%	11.02%	15.83%	17.04%	17.55%	12.62%	13.62%
Closed-End Adj	0.00%	0.11%	0.61%	0.39%	0.73%	1.60%	1.43%	1.59%	1.97%	1.46%	1.51%
Open-End Adj	0.00%	1.12%	1.58%	4.87%	13.02%	16.17%	20.97%	28.51%	28.04%	33.91%	30.23%
Open-End Fxd	0.00%	0.12%	0.23%	0.95%	1.46%	1.04%	1.25%	0.79%	1.26%	1.58%	1.40%
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	0.02%	0.11%	0.00%	0.03%	0.01%	0.04%	1.18%	1.96%	0.62%	3.54%	2.62%
All Other Loans/Lines of Credit to Members	27.13%	24.30%	19.61%	24.85%	30.98%	24.83%	40.69%	30.56%	30.54%	25.78%	27.68%
Total Loans	328.27%	272.90%	557.57%	452.83%	430.65%	501.06%	548.05%	588.20%	633.54%	633.54%	611.26%
Indirect Loans	0.00%	0.10%	0.51%	5.19%	15.33%	37.02%	66.52%	105.94%	129.11%	155.55%	131.86%
Percent of Vehicle Loans	0.00%	0.05%	0.18%	2.20%	7.76%	19.43%	30.49%	47.82%	59.25%	77.63%	64.09%
Business Loans	0.18%	1.04%	1.11%	1.57%	5.48%	14.68%	25.68%	39.26%	64.25%	62.18%	53.84%
Participation Loans	0.42%	0.68%	1.26%	2.73%	9.80%	15.87%	26.39%	28.48%	28.80%	19.25%	21.04%
Total Mortgage Exposure**	95.79%	14.87%	210.94%	139.16%	160.45%	256.70%	292.34%	357.24%	421.60%	450.67%	409.36%
Total Real Estate	95.48%	14.73%	209.30%	138.20%	152.89%	236.79%	239.24%	280.31%	326.70%	342.43%	316.66%
RE Business Loans	0.00%	0.41%	0.12%	0.34%	2.16%	6.04%	11.60%	21.94%	45.25%	53.13%	42.80%
Mortgage-Backed Investments	0.31%	0.13%	1.65%	0.95%	7.56%	19.92%	53.10%	76.93%	94.90%	108.23%	92.70%
Federal Agency Securities (Mtg Backed)	0.31%	0.03%	1.65%	0.95%	7.56%	19.86%	53.05%	76.56%	93.72%	104.13%	89.87%
Total Other Mortgage Backed Securities	0.00%	0.11%	0.00%	0.00%	0.00%	0.06%	0.05%	0.37%	1.17%	4.11%	2.83%

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