

December 31, 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	0.53%	0.60%	0.67%	0.75%	0.80%	0.85%	0.82%	0.82%	0.84%	0.87%	0.86%
Loan Yield	6.99%	5.91%	5.60%	5.29%	4.99%	4.81%	4.58%	4.43%	4.27%	4.21%	4.28%
Net Loan Yield After NCOs	6.84%	5.76%	5.50%	5.19%	4.89%	4.71%	4.47%	4.32%	4.15%	4.07%	4.15%
Asset Yield	3.11%	3.02%	2.81%	2.69%	2.66%	2.77%	2.80%	2.90%	2.95%	2.95%	2.93%
Cost of Funds	-0.83%	-0.30%	-0.31%	-0.25%	-0.24%	-0.26%	-0.29%	-0.32%	-0.36%	-0.45%	-0.41%
Gross Spread	2.28%	2.72%	2.50%	2.45%	2.42%	2.52%	2.51%	2.58%	2.59%	2.50%	2.52%
Provision Expense	-0.18%	-0.11%	-0.05%	-0.07%	-0.07%	-0.08%	-0.06%	-0.06%	-0.08%	-0.06%	-0.07%
Net Spread after Provision Expense	2.11%	2.61%	2.44%	2.37%	2.35%	2.44%	2.45%	2.52%	2.51%	2.44%	2.45%
Total Non-Interest Income	0.55%	0.53%	0.64%	0.78%	1.00%	1.18%	1.25%	1.37%	1.36%	1.30%	1.30%
Total Non-Interest Expense	-3.64%	-3.44%	-3.00%	-2.96%	-3.00%	-3.12%	-3.14%	-3.21%	-3.12%	-2.71%	-2.84%
Net Operating Expense	-3.09%	-2.91%	-2.36%	-2.19%	-2.00%	-1.94%	-1.89%	-1.84%	-1.76%	-1.41%	-1.54%
Non-Operating Gains (Losses)	0.44%	0.49%	0.17%	0.14%	0.09%	0.10%	0.09%	0.08%	0.07%	0.07%	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)	-0.55%	0.19%	0.26%	0.32%	0.44%	0.60%	0.65%	0.75%	0.82%	1.11%	0.99%
Net Charge-Offs	-0.15%	-0.15%	-0.10%	-0.11%	-0.10%	-0.10%	-0.10%	-0.11%	-0.12%	-0.13%	-0.13%
ROA without Annualizing Non-Recurring Items	-0.53%	0.19%	0.24%	0.28%	0.39%	0.53%	0.61%	0.73%	0.80%	1.09%	0.97%
Return with Net Charge-Offs instead of Provision	-0.52%	0.16%	0.22%	0.29%	0.41%	0.57%	0.61%	0.70%	0.78%	1.04%	0.93%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.72%	-1.88%	-1.57%	-1.49%	-1.42%	-1.48%	-1.55%	-1.63%	-1.61%	-1.43%	-1.48%
Travel and Conference Expense	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Office Occupancy Expense	-0.25%	-0.13%	-0.14%	-0.17%	-0.18%	-0.20%	-0.21%	-0.21%	-0.21%	-0.17%	-0.18%
Office Operations Expense	-0.95%	-0.76%	-0.66%	-0.65%	-0.62%	-0.61%	-0.58%	-0.62%	-0.60%	-0.49%	-0.53%
Educational and Promotional Expense	-0.02%	-0.02%	-0.02%	-0.04%	-0.06%	-0.08%	-0.09%	-0.10%	-0.11%	-0.11%	-0.11%
Loan Servicing Expense	-0.12%	-0.10%	-0.10%	-0.13%	-0.17%	-0.21%	-0.22%	-0.22%	-0.20%	-0.20%	-0.20%
Professional and Outside Services	-0.31%	-0.38%	-0.33%	-0.35%	-0.42%	-0.43%	-0.39%	-0.32%	-0.28%	-0.20%	-0.24%
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%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.18%	-0.11%	-0.09%	-0.08%	-0.07%	-0.06%	-0.06%	-0.06%	-0.06%	-0.07%	-0.07%
Total Non-Interest Expense	-3.64%	-3.44%	-3.00%	-2.96%	-3.00%	-3.12%	-3.14%	-3.21%	-3.12%	-2.71%	-2.84%
Other Performance Ratios											
Earning Asset Yield	3.07%	3.00%	2.57%	2.43%	2.42%	2.59%	2.77%	2.97%	3.06%	2.99%	2.96%
Average Cost of Funds	-1.02%	-0.38%	-0.36%	-0.29%	-0.27%	-0.29%	-0.32%	-0.35%	-0.40%	-0.49%	-0.45%
FTE Employee / \$million of Loans & Share Drafts	2.18	1.02	0.70	0.49	0.38	0.33	0.31	0.27	0.23	0.18	0.20
Compensation & Benefits / FTE Emp.	\$24,526	\$46,883	\$45,645	\$59,872	\$67,637	\$70,410	\$68,281	\$78,923	\$77,165	\$102,291	\$91,849
Compensation & Benefits / \$million Lns. & S.D.s	\$53,338	\$48,732	\$31,467	\$29,226	\$25,538	\$23,053	\$20,745	\$21,725	\$18,060	\$18,371	\$18,969
Operating Expense / Loans & Share Drafts	-11.02%	-8.91%	-5.84%	-5.77%	-5.31%	-4.82%	-4.17%	-4.29%	-3.55%	-3.52%	-3.68%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.32%	1.00%	0.79%	1.22%	1.57%	1.75%	1.56%	1.76%	1.45%	1.59%	1.59%
Net Operating Expense / Loans & Share Drafts	-9.70%	-7.92%	-5.05%	-4.55%	-3.73%	-3.06%	-2.62%	-2.53%	-2.10%	-1.93%	-2.09%
Operating Expense / Operating Revenue	178.68%	118.33%	107.24%	101.98%	93.42%	87.96%	87.22%	84.31%	82.93%	76.61%	79.04%
Total Fixed Assets / Shares & Equity	0.29%	0.42%	0.64%	1.18%	1.57%	2.03%	2.17%	2.26%	1.66%	1.66%	1.80%
Net Loans to Total Shares and Deposits	48.4%	54.9%	50.0%	49.1%	50.0%	55.2%	59.6%	65.2%	70.4%	72.5%	70.1%
Members / FTE Employee	379.78	388.93	415.32	444.94	414.66	392.81	352.21	339.75	352.28	409.47	390.32

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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	0.2%	0.6%	0.6%	0.9%	1.0%	1.1%	1.0%	1.0%	0.9%	0.8%	0.9%
Total Investments	60.7%	56.4%	60.4%	60.4%	58.2%	51.6%	44.6%	37.5%	32.7%	32.6%	34.8%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	0.4%	0.8%	1.2%	1.4%	1.6%	1.8%	1.9%	2.4%	2.2%
All Other Unsecured Loans/Lines of Credit	10.6%	8.3%	5.9%	4.5%	3.1%	2.8%	2.4%	2.4%	2.5%	2.4%	2.4%
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%	0.1%	0.2%	0.2%	0.2%	0.3%	0.3%
New Vehicle Loans	8.0%	10.5%	9.3%	8.0%	6.1%	5.7%	5.6%	6.5%	7.0%	7.1%	6.9%
Used Vehicle Loans	15.3%	17.3%	15.5%	13.4%	12.4%	13.1%	14.0%	14.5%	15.1%	12.4%	13.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.2%	1.8%	4.6%	9.5%	14.3%	18.2%	23.1%	27.0%	29.9%	27.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.3%	1.0%	1.7%	2.8%	3.4%	4.1%	4.6%	4.4%	4.4%	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%	3.8%	3.8%	3.6%	3.0%	2.8%	3.5%	3.2%	2.9%	2.9%	2.9%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.6%	0.5%
Total Loans and Leases	38.4%	42.0%	37.8%	36.7%	38.2%	43.7%	49.8%	56.4%	61.4%	62.7%	60.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.4%	-0.4%	-0.3%	-0.3%	-0.3%	-0.4%	-0.5%	-0.5%	-0.5%
Net Loans and Leases	37.2%	41.3%	37.4%	36.4%	37.9%	43.3%	49.5%	56.0%	60.9%	62.2%	59.8%
Total Other Assets	1.9%	1.7%	1.6%	2.3%	2.9%	4.1%	4.9%	5.4%	5.5%	4.3%	4.5%
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	2.7%	7.1%	11.3%	13.8%	13.8%	11.1%	6.6%	4.0%	2.9%	3.7%	4.2%
Share Drafts	0.4%	2.2%	5.3%	9.2%	13.0%	15.4%	17.0%	19.2%	20.2%	17.5%	17.7%
Regular Shares	73.4%	64.8%	58.9%	52.7%	45.7%	42.4%	39.6%	37.5%	34.6%	29.9%	32.4%
Money Market Shares	0.1%	1.1%	1.2%	2.7%	6.0%	8.5%	12.1%	14.1%	16.2%	22.0%	19.4%
Share Certificates	3.7%	6.5%	7.9%	7.5%	7.5%	8.4%	10.1%	10.8%	11.6%	12.1%	11.6%
IRA/KEOGH Accounts	0.3%	1.0%	1.3%	1.7%	3.0%	3.5%	4.0%	3.8%	3.8%	3.9%	3.9%
All Other Shares	0.8%	0.5%	0.8%	0.7%	1.0%	0.7%	0.7%	0.8%	0.6%	0.8%	0.8%
Non-Member Deposits	0.7%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
Total Shares and Deposits	79.4%	76.5%	75.7%	74.8%	76.4%	79.1%	83.6%	86.5%	87.3%	86.5%	86.0%
Total Equity	17.9%	16.4%	13.0%	11.5%	9.8%	9.8%	9.8%	9.5%	9.8%	9.8%	9.8%
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	17.9%	16.4%	13.1%	11.5%	9.9%	10.0%	10.0%	9.8%	10.1%	10.1%	10.1%
Total Capital (Equity + Allow. for Loan Loss)	19.1%	17.1%	13.4%	11.8%	10.1%	10.2%	10.1%	9.9%	10.3%	10.3%	10.3%
Balance Sheet Growth YTD Annualized											
Total Investments	4.3%	-6.0%	-1.1%	3.3%	5.1%	7.3%	12.4%	14.8%	14.5%	24.7%	20.0%
Total Loans and Leases	-5.7%	-13.9%	-11.0%	-9.0%	-6.3%	-2.5%	-2.7%	1.9%	0.1%	12.5%	8.7%
TOTAL ASSETS	0.2%	-9.1%	-5.2%	-1.9%	0.1%	2.3%	3.6%	6.4%	4.5%	16.1%	12.3%
Total Liabilities	-1.7%	-4.1%	-5.9%	9.7%	9.6%	4.0%	5.0%	-0.6%	-21.0%	8.0%	4.0%
Total Shares and Deposits	0.7%	-9.5%	-4.6%	-3.2%	-0.8%	2.5%	3.9%	7.4%	6.0%	17.0%	13.3%
Equity Capital	-2.0%	-9.6%	-8.0%	-5.7%	-5.3%	-1.2%	0.5%	1.0%	1.3%	11.9%	8.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.2%	-9.1%	-5.2%	-1.9%	0.1%	2.3%	3.6%	6.4%	4.5%	16.1%	12.3%

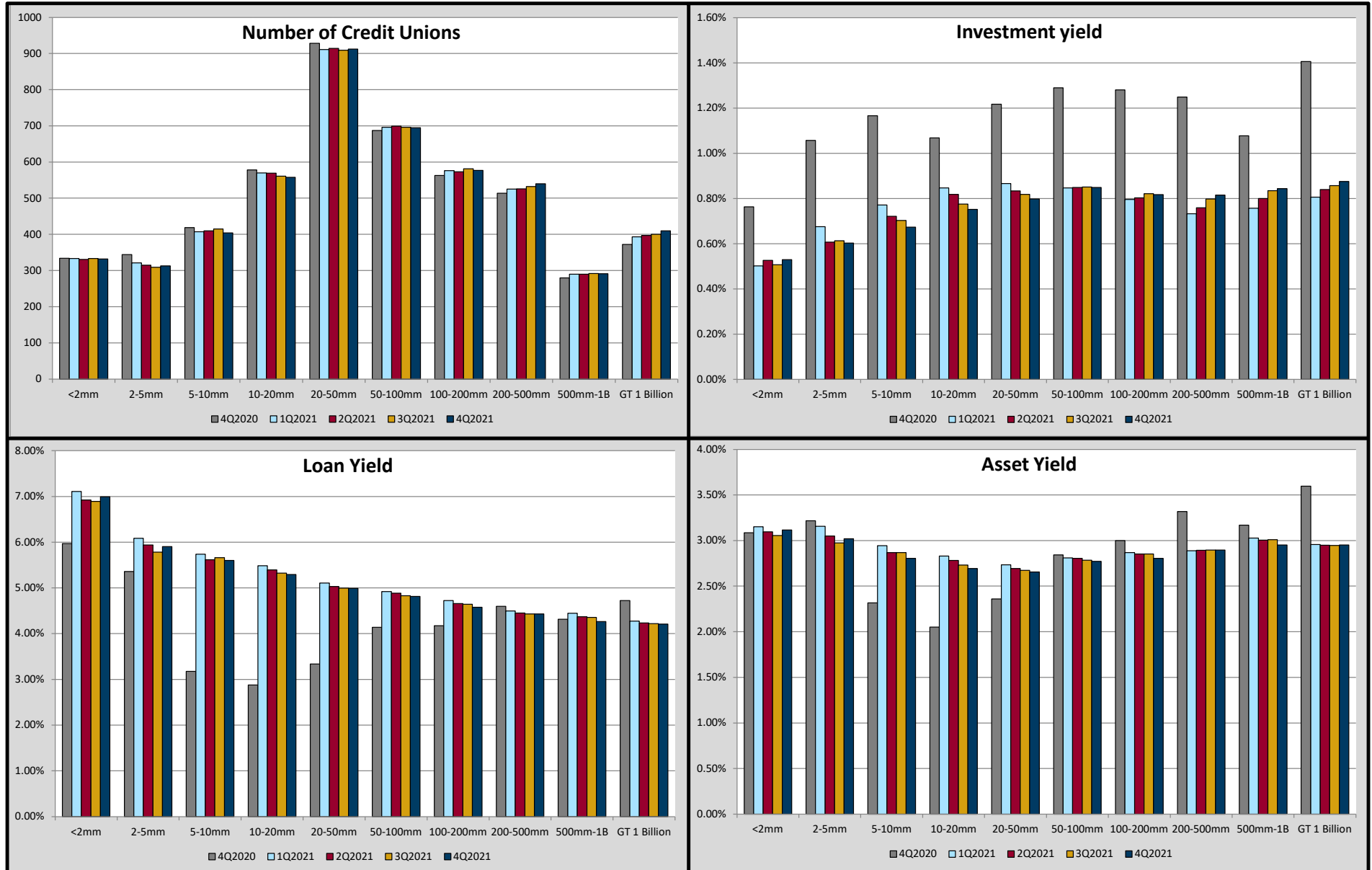
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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	2.85%	1.55%	1.16%	0.87%	0.74%	0.62%	0.51%	0.46%	0.42%	0.45%	0.46%
Delinquent Loans / Total Capital	5.7%	3.8%	3.3%	2.7%	2.8%	2.7%	2.5%	2.6%	2.5%	2.7%	2.7%
Delinquent Loans + OREO / Net Loans + OREO	3.0%	1.6%	1.2%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	53.8%	32.8%	28.0%	28.0%	30.3%	27.5%	28.5%	30.7%	27.4%	30.4%	29.9%
Allowance for Loan Losses/Net Loans	3.28%	1.60%	1.18%	0.99%	0.78%	0.77%	0.66%	0.70%	0.75%	0.82%	0.80%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$16	\$26	\$38	\$74	\$159	\$272	\$582	\$1,329	\$6,513	\$744
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$5	\$6	\$10	\$18	\$28	\$61	\$115	\$242	\$1,337	\$151
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$4	\$5	\$15	\$32	\$48	\$143	\$258	\$1,501	\$166
Total Delinquent Loans (\$000s)	\$10	\$24	\$36	\$53	\$107	\$219	\$381	\$840	\$1,829	\$9,351	\$1,062
Delinquency by Category											
Unsecured Credit Card	0.00%	0.12%	0.12%	0.19%	0.29%	0.26%	0.26%	0.27%	0.28%	0.38%	0.35%
STS Loans	2.90%	2.27%	1.50%	1.94%	1.99%	1.26%	2.15%	1.14%	2.70%	3.79%	2.99%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.50%	0.30%	1.66%	0.84%	0.79%	0.85%	1.56%	0.78%	0.85%
New Vehicle Loans	1.59%	0.79%	0.61%	0.46%	0.45%	0.34%	0.25%	0.28%	0.29%	0.28%	0.29%
Used Vehicle Loans	2.85%	1.74%	1.35%	1.02%	0.82%	0.67%	0.57%	0.54%	0.49%	0.45%	0.49%
1st Mortgage Fixed	0.00%	0.66%	0.99%	0.76%	0.63%	0.37%	0.40%	0.32%	0.28%	0.25%	0.26%
1st Mortgage Adj	0.00%	4.59%	0.00%	1.34%	0.66%	0.77%	0.63%	0.43%	0.37%	0.79%	0.71%
Other RE Fixed	3.31%	0.96%	1.29%	0.96%	0.62%	0.61%	0.54%	0.62%	0.44%	0.56%	0.55%
Other RE Adj	0.00%	2.40%	0.87%	0.57%	0.79%	0.93%	0.41%	0.47%	0.47%	0.49%	0.49%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.08%	0.06%	0.25%	0.24%
All Other Loans	13.94%	6.14%	3.62%	2.23%	1.94%	2.18%	1.31%	1.46%	1.54%	1.82%	1.75%
Indirect Loans	0.00%	0.00%	1.88%	0.71%	1.19%	0.69%	0.64%	0.57%	0.53%	0.45%	0.47%
Total 1st Mortgage Loans	0.00%	1.36%	0.90%	0.87%	0.64%	0.45%	0.45%	0.35%	0.30%	0.36%	0.36%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.05%	0.28%	0.18%	0.27%	0.15%	0.24%	0.23%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.02%	0.04%	0.03%	0.04%	0.04%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.37%	0.33%	0.22%	0.24%	0.23%	0.20%	0.19%	0.18%	0.19%	0.21%	0.21%
Recoveries / Charge-Offs	47.35%	41.66%	48.16%	39.92%	39.47%	39.63%	39.16%	43.42%	41.13%	37.00%	38.18%
Expected Charge-Offs / Net Loans	1.18%	0.60%	0.42%	0.39%	0.32%	0.28%	0.25%	0.24%	0.23%	0.22%	0.23%
Provision for Loan Losses/Net Charge-Offs	119.7%	75.3%	53.7%	67.3%	72.2%	78.2%	60.6%	56.9%	70.3%	47.2%	51.9%
Prov. for Loan Losses/Expected Charge-Offs	39.2%	42.4%	28.8%	42.2%	51.8%	57.7%	46.0%	42.2%	57.9%	45.0%	46.6%
Bankruptcies / Net Loans	0.31%	0.48%	0.47%	0.56%	0.43%	0.42%	0.38%	0.38%	0.37%	0.33%	0.34%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$9	\$14	\$26	\$55	\$120	\$239	\$575	\$1,384	\$6,660	\$743
Total Amount of Recoveries (\$000s)	\$1	\$4	\$7	\$10	\$22	\$47	\$93	\$250	\$569	\$2,464	\$284
Net Charge Offs (\$000s)	\$1	\$5	\$7	\$15	\$33	\$72	\$145	\$325	\$815	\$4,196	\$459
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.05%	0.06%	0.14%	0.26%	0.35%	0.38%	0.43%	0.50%	0.80%	0.69%
STS Loans	5.10%	3.94%	2.20%	2.40%	2.28%	-0.78%	1.74%	4.41%	7.55%	6.14%	5.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.09%	-0.03%	0.25%	0.33%	0.32%	0.37%	0.69%	0.30%	0.35%
New Vehicle Loans	0.09%	0.19%	0.03%	0.07%	0.07%	0.09%	0.10%	0.12%	0.15%	0.18%	0.16%
Used Vehicle Loans	0.17%	0.17%	0.18%	0.21%	0.28%	0.24%	0.24%	0.23%	0.24%	0.23%	0.23%
Total 1st Mortgage RE Loans/LOC	1.86%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.00%	0.01%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%	-0.02%	0.14%	0.14%	-0.01%	0.00%	-0.01%	-0.01%	-0.04%	-0.03%	-0.03%
Leases Receivable	0.00%	-1.54%	0.00%	0.00%	0.00%	2.22%	0.18%	0.08%	0.17%	0.09%	0.10%
All Other Loans	2.53%	2.18%	1.33%	1.52%	2.36%	-1.57%	-0.68%	-0.24%	-0.10%	-0.13%	-0.16%
Indirect Loans	0.00%	0.00%	0.81%	0.10%	0.32%	0.26%	0.26%	0.23%	0.25%	0.25%	0.25%
Number of Credit Unions in Each Peer Group:	332	313	404	558	912	695	577	540	291	410	5,032

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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	5.19%	9.56%	18.33%	24.45%	30.55%	19.85%	11.13%	3.81%	0.96%	0.15%	2.32%
Credit Unions - Deposits in and Loans to	0.83%	2.60%	4.54%	5.92%	7.88%	4.60%	2.61%	1.07%	0.38%	0.04%	0.59%
Total Investments in Corporate Credit Unions*	65.86%	64.54%	78.54%	95.99%	106.42%	90.44%	79.81%	56.02%	26.47%	8.17%	22.30%
Marketable Securities	11.50%	48.56%	92.79%	127.87%	164.27%	171.34%	172.47%	183.90%	171.79%	189.69%	184.79%
All Other Investments	129.44%	147.19%	208.94%	235.30%	250.98%	205.51%	157.66%	116.11%	104.58%	113.21%	120.47%
Total Investments	339.19%	342.81%	462.05%	523.60%	587.69%	515.66%	444.18%	381.57%	322.32%	322.88%	344.93%
Unsecured Loans	60.37%	52.57%	48.54%	46.00%	43.62%	41.75%	39.63%	42.31%	43.75%	47.30%	45.92%
Vehicle Loans	130.45%	169.45%	190.13%	185.77%	186.39%	187.95%	195.65%	212.70%	217.93%	193.49%	197.53%
New Vehicle Loans	44.96%	64.02%	71.25%	69.80%	61.49%	56.99%	56.02%	65.63%	68.86%	70.24%	68.51%
Used Vehicle Loans	85.49%	105.44%	118.87%	115.96%	124.90%	130.96%	139.63%	147.07%	149.07%	123.26%	129.03%
Total Real Estate	1.88%	9.33%	21.01%	54.49%	124.44%	177.12%	222.80%	282.06%	310.16%	339.00%	314.70%
1st Mortgage	1.60%	7.21%	13.55%	39.82%	96.29%	142.71%	181.80%	235.09%	266.32%	295.59%	271.85%
1st Mortgage Fxd	1.60%	5.92%	12.36%	32.59%	75.80%	115.06%	142.43%	179.92%	213.57%	235.57%	216.05%
1st Mortgage Adj	0.00%	1.29%	1.19%	7.24%	20.49%	27.65%	39.36%	55.17%	52.74%	60.03%	55.79%
2nd Mortgage	0.28%	2.12%	7.47%	14.67%	28.15%	34.41%	41.01%	46.97%	43.85%	43.40%	42.85%
Closed-End Fxd	0.28%	1.46%	4.34%	7.43%	12.01%	12.35%	15.80%	16.58%	14.13%	9.78%	11.19%
Closed-End Adj	0.00%	0.07%	0.14%	0.95%	0.63%	2.14%	1.89%	1.44%	1.94%	1.37%	1.46%
Open-End Adj	0.00%	0.46%	2.72%	5.21%	13.86%	18.74%	21.81%	28.18%	26.81%	30.79%	28.85%
Open-End Fxd	0.00%	0.13%	0.27%	1.08%	1.66%	1.17%	1.50%	0.77%	0.97%	1.47%	1.34%
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%	0.05%	0.24%	0.04%	0.05%	0.03%	1.29%	0.70%	0.81%	3.62%	2.76%
All Other Loans/Lines of Credit to Members	21.22%	23.24%	29.14%	31.36%	30.02%	28.15%	34.65%	32.78%	28.83%	28.39%	29.14%
Total Loans	214.86%	255.13%	289.59%	318.51%	385.37%	436.94%	496.51%	573.58%	605.06%	621.10%	597.44%
Indirect Loans	0.00%	0.05%	0.92%	4.80%	15.93%	43.93%	64.49%	101.68%	128.07%	142.90%	127.91%
Percent of Vehicle Loans	0.00%	0.03%	0.48%	2.58%	8.54%	23.37%	32.96%	47.80%	58.77%	73.85%	64.75%
Business Loans	0.34%	1.10%	2.15%	2.37%	5.32%	17.47%	30.04%	44.98%	68.19%	63.10%	57.73%
Participation Loans	0.29%	0.46%	1.87%	4.90%	12.00%	21.61%	29.80%	36.31%	32.79%	22.94%	25.08%
Total Mortgage Exposure**	2.28%	9.48%	25.00%	56.52%	137.01%	207.65%	283.60%	376.85%	419.20%	459.85%	423.79%
Total Real Estate	1.88%	9.33%	21.01%	54.49%	124.44%	177.12%	222.80%	282.06%	310.16%	339.00%	314.70%
RE Business Loans	0.00%	0.68%	0.11%	0.55%	2.00%	6.32%	13.49%	24.97%	47.39%	54.17%	46.31%
Mortgage-Backed Investments	0.40%	0.15%	3.98%	2.03%	12.57%	30.54%	60.79%	94.79%	109.04%	120.85%	109.10%
Federal Agency Securities (Mtg Backed)	0.40%	0.08%	3.98%	2.03%	12.57%	30.41%	60.64%	94.37%	107.76%	115.36%	105.04%
Total Other Mortgage Backed Securities	0.00%	0.07%	0.00%	0.00%	0.00%	0.13%	0.15%	0.41%	1.27%	5.49%	4.05%

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