

											I - December 31,2022	
Earnings to Average Assets	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	0.73%	0.94%	1.03%	1.11%	1.20%	1.28%	1.34%	1.46%	1.54%	1.71%	1.63%	
Loan Yield	6.67%	6.11%	5.74%	5.33%	5.03%	4.77%	4.60%	4.45%	4.37%	4.41%	4.44%	
Net Loan Yield After NCOs	6.41%	5.92%	5.58%	5.19%	4.92%	4.64%	4.48%	4.31%	4.20%	4.17%	4.21%	
Asset Yield	3.16%	3.38%	3.12%	2.98%	2.93%	3.00%	3.07%	3.21%	3.31%	3.45%	3.38%	
Cost of Funds	-0.34%	-0.30%	-0.31%	-0.26%	-0.24%	-0.25%	-0.29%	-0.34%	-0.42%	-0.57%	-0.52%	
Gross Spread	2.82%	3.08%	2.81%	2.72%	2.69%	2.74%	2.78%	2.87%	2.89%	2.87%	2.87%	
Provision Expense	-0.19%	-0.20%	-0.17%	-0.13%	-0.12%	-0.13%	-0.13%	-0.15%	-0.18%	-0.28%	-0.25%	
Net Spread after Provision Expense	2.62%	2.88%	2.64%	2.59%	2.57%	2.61%	2.65%	2.72%	2.71%	2.59%	2.62%	
Total Non-Interest Income	1.29%	0.97%	0.78%	0.88%	1.03%	1.22%	1.26%	1.31%	1.36%	1.07%	1.13%	
Total Non-Interest Expense	-3.55%	-3.80%	-3.22%	-3.15%	-3.14%	-3.21%	-3.25%	-3.26%	-3.24%	-2.71%	-2.86%	
Net Operating Expense	-2.26%	-2.83%	-2.44%	-2.27%	-2.11%	-1.99%	-1.99%	-1.96%	-1.88%	-1.64%	-1.73%	
Non-Operating Gains (Losses)	0.91%	0.51%	0.18%	0.15%	0.08%	0.09%	0.06%	0.05%	0.05%	0.00%	0.02%	
		0.00%		0.00%				0.00%		0.00%	0.02%	
OTTI Losses Recognized in Earnings	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)	0.37%	0.04%	0.20%	0.32%	0.46%	0.62%	0.66%	0.76%	0.83%	0.95%	0.89%	
Net Charge-Offs	-0.26%	-0.19%	-0.16%	-0.14%	-0.11%	-0.13%	-0.13%	-0.14%	-0.17%	-0.25%	-0.22%	
Return with Net Charge-Offs instead of Provision Non-Interest Expense to Average Assets	0.30%	0.06%	0.21%	0.31%	0.47%	0.63%	0.67%	0.77%	0.84%	0.98%	0.92%	
Employee Compensation and Benefits	-1.69%	-2.04%	-1.66%	-1.55%	-1.46%	-1.49%	-1.59%	-1.64%	-1.65%	-1.42%	-1.48%	
Travel and Conference Expense	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%	
Office Occupancy Expense	-0.22%	-0.15%	-0.15%	-0.18%	-0.19%	-0.21%	-0.21%	-0.21%	-0.21%	-0.16%	-0.17%	
Office Operations Expense	-0.94%	-0.82%	-0.72%	-0.70%	-0.65%	-0.63%	-0.60%	-0.62%	-0.61%	-0.48%	-0.52%	
Educational and Promotional Expense	-0.05%	-0.05%	-0.03%	-0.04%	-0.07%	-0.08%	-0.10%	-0.11%	-0.12%	-0.11%	-0.11%	
Loan Servicing Expense	-0.11%	-0.12%	-0.12%	-0.14%	-0.18%	-0.22%	-0.23%	-0.23%	-0.22%	-0.19%	-0.20%	
Professional and Outside Services	-0.30%	-0.42%	-0.37%	-0.38%	-0.45%	-0.45%	-0.40%	-0.34%	-0.30%	-0.22%	-0.26%	
Member Insurance	-0.03%	-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)	-0.06%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	
Miscellaneous Operating Expenses	-0.13%	-0.14%	-0.11%	-0.10%	-0.09%	-0.08%	-0.07%	-0.07%	-0.08%	-0.10%	-0.09%	
Total Non-Interest Expense	-3.55%	-3.80%	-3.22%	-3.15%	-3.14%	-3.21%	-3.25%	-3.26%	-3.24%	-2.71%	-2.86%	
Other Performance Ratios	]		/-								,	
Earning Asset Yield Average Cost of Funds	3.12% -0.34%	3.56% -0.30%	3.13% -0.31%	3.05% -0.26%	3.04% -0.24%	3.10% -0.25%	3.24% -0.29%	3.38% -0.34%	3.41% -0.42%	3.56% -0.57%	3.50% -0.52%	
FTE Employee / \$million of Loans & Share Drafts Compensation & Benefits / FTE Emp.	1.84 \$22,563	0.93 \$48,173	0.66 \$51,914	0.45 \$62.668	0.34 \$71.157	0.30 \$69.848	0.28 \$76.193	0.25 \$79.709	0.21 \$82.148	0.16 \$103,673	0.18 \$95,170	
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Compensation & Benefits / \$million Lns. & S.D.s	\$42,082	\$46,844	\$34,521	\$28,290	\$24,735	\$20,909	\$21,510	\$19,807	\$17,361	\$16,796	\$17,441	
Operating Expense / Loans & Share Drafts	-8.63%	-8.76%	-6.46%	-5.91%	-5.31%	-4.43%	-4.36%	-3.96%	-3.47%	-3.25%	-3.42%	
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.51%	0.97%	1.18%	1.28%	1.51%	1.44%	1.61%	1.44%	1.42%	1.25%	1.30%	
Net Operating Expense / Loans & Share Drafts	-8.12%	-7.79%	-5.29%	-4.62%	-3.79%	-2.99%	-2.75%	-2.51%	-2.04%	-2.01%	-2.12%	
Operating Expense / Operating Revenue	132.53%	96.29%	91.00%	92.30%	84.25%	81.58%	80.09%	79.18%	78.77%	73.42%	74.94%	
Total Fixed Assets / Shares & Equity	0.60%	0.42%	0.64%	1.24%	1.59%	2.05%	2.22%	2.34%	2.30%	1.78%	1.89%	
Net Loans to Total Shares and Deposits	52.1%	60.7%	54.8%	55.0%	55.3%	60.9%	66.5%	73.6%	80.2%	83.6%	80.7%	
Members / FTE Employee	417.07	373.24	405.70	438.32	413.64	388.15	346.48	335.43	348.80	419.03	397.52	



## Peer Statistics NCUA Data

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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	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	200mm-1B	GITBIIIION	ALL FICUS
Cash and Cash Equivalents	0.4%	0.4%	0.7%	1.0%	1.1%	1.1%	1.1%	1.0%	0.9%	1.3%	1.2%
Total Investments	55.6%	48.5%	51.3%	49.0%	46.8%	40.7%	34.7%	28.3%	23.9%	23.2%	25.0%
	0.1%		0.5%			1.6%		1.9%	23.9%	3.9%	3.4%
Unsecured Credit Card Loans/Lines of Credit	10.8%	0.4% 8.9%	0.5% 7.0%	1.0% 5.4%	1.4% 3.8%	3.1%	1.7% 2.9%	2.6%	2.1%	3.9%	3.4% 2.9%
All Other Unsecured Loans/Lines of Credit											
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%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%
New Vehicle Loans	9.2%	13.0%	11.9%	10.7%	8.3%	7.5%	7.4%	7.9%	8.0%	8.0%	8.0%
Used Vehicle Loans	17.9%	20.8%	19.0%	17.5%	16.1%	16.2%	17.0%	16.9%	17.1%	13.5%	14.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.2%	1.2%	2.0%	5.8%	11.4%	15.9%	17.9%	21.5%	22.7%	27.4%	25.5%
Total Other Real Estate Loans/Lines of Credit	4.3%	5.3%	5.7%	6.3%	6.9%	7.2%	8.1%	8.7%	8.4%	7.9%	8.0%
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	0.0%	0.2%	0.1%	0.4%	0.5%	1.1%	2.2%	3.3%	6.1%	6.3%	5.6%
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%	0.1%	0.1%
Total Loans and Leases	42.9%	50.0%	46.6%	47.6%	48.9%	53.9%	59.1%	65.3%	69.8%	71.3%	69.4%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.5%	-0.4%	-0.3%	-0.3%	-0.3%	-0.4%	-0.4%	-0.6%	-0.5%
Net Loans and Leases	41.7%	49.4%	46.1%	47.2%	48.6%	53.6%	58.8%	64.9%	69.4%	70.8%	68.9%
Total Other Assets	2.3%	1.8%	1.9%	2.8%	3.5%	4.6%	5.4%	5.8%	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	1.4%	0.7%	0.7%	0.8%	0.8%	1.3%	1.9%	3.1%	4.9%	6.7%	5.9%
Share Drafts	0.7%	2.3%	5.8%	10.5%	15.3%	17.1%	18.0%	19.1%	19.7%	17.3%	17.7%
Regular Shares	73.9%	68.3%	66.0%	60.3%	52.5%	47.2%	41.6%	38.0%	33.2%	27.5%	30.4%
Money Market Shares	0.1%	1.1%	1.4%	3.0%	6.7%	9.0%	12.4%	13.6%	14.8%	20.0%	18.2%
Share Certificates	3.5%	7.3%	7.9%	8.6%	8.3%	9.2%	10.8%	11.9%	13.2%	14.3%	13.7%
IRA/KEOGH Accounts	0.3%	1.0%	1.4%	1.7%	3.3%	9.2 % 3.7%	4.0%	3.7%	3.6%	3.8%	3.8%
All Other Shares	0.3%	0.5%	0.9%	0.9%	1.2%	0.9%	0.8%	0.7%	0.7%	0.7%	0.7%
Non-Member Deposits	0.8%	1.0%	0.7%	0.7%	0.6%	0.9%	0.8%	0.9%	1.3%	1.0%	1.0%
Total Shares and Deposits	79.9%	81.4%	84.1%	85.8%	87.8%	88.0%	88.4%	88.2%	86.5%	84.6%	85.4%
Total Equity	18.7%	17.9%	15.2%	13.5%	11.4%	10.7%	9.7%	8.7%	8.6%	8.6%	8.8%
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	18.6%	18.0%	15.4%	13.7%	11.8%	11.6%	11.1%	10.6%	10.7%	10.7%	10.7%
Total Capital (Equity + Allow. for Loan Loss)	19.9%	18.6%	15.7%	13.8%	11.7%	11.0%	10.1%	9.1%	9.0%	9.2%	9.3%
Balance Sheet Growth YTD Annualized	1010,0	1010,0		101070			1011/0	01170		0.270	0.070
Total Investments	-9.4%	-8.5%	-10.1%	-8.8%	-8.4%	-11.5%	-13.5%	-18.5%	-21.8%	-23.9%	-21.8%
Total Loans and Leases	6.6%	7.3%	11.0%	12.1%	12.1%	14.0%	14.4%	16.3%	18.6%	21.6%	20.5%
TOTAL ASSETS	-2.4%	-1.2%	-1.0%	0.5%	1.1%	1.6%	2.2%	3.2%	4.9%	6.2%	5.6%
Total Liabilities	-61.0%	-90.7%	-92.4%	-81.3%	-73.0%	-76.8%	-72.0%	-43.5%	-49.5%	6.1%	19.4%
Total Shares and Deposits	-5.5%	0.6%	-4.0%	-5.4%	-2.2%	-3.0%	-2.3%	-1.4%	-3.6%	-0.4%	-0.5%
Equity Capital	0.1%	1.5%	-4.0%	-3.9%	0.2%	-0.3%	1.9%	2.6%	0.2%	3.8%	3.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-2.4%	-1.2%	-1.0%	0.5%	1.1%	-0.3% 1.6%	2.2%	3.2%	4.9%	6.2%	5.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-2.4%	-1.2%	-1.0%	0.5%	1.1%	1.6%	2.2%	3.2%	4.9%	6.2%	5.6%



## Peer Statistics NCUA Data

Long Guily   Prior									_	_		
Delingent Loser / Net Loses   2.65%   1.57%   1.22%   1.05%   0.28%   0.05%   0.56%   0.57%   0.62%   0.7%   0.2%   0.7%   0.2%   0.7%   0.2%   0.7%   0.2%   0.2%   0.2%   0.2%   0.2%   0.2%   0.2%   0.2%   0.2% <th0.2%< th="">   0.2%   <th0.2%< th=""></th0.2%<></th0.2%<>	Loan Quality	Peer	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
Delangent Loars / Total Capital   6.0%   4.3%   3.9%   3.7%   3.8%   0.5%   3.5%   4.0%   4.5%   5.1%   4.8%     Delangent Loars / FORC / Net Loars / FORC / Metamant Loars   41.1%   22.5%   22.4%   27.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%   0.8%   0.7%<	Delinguent Loans / Net Loans		-									
Delingen Laars + OREO / Net Laars + OREO / 2.7% 1.6% 1.3% 1.1% 0.8% 0.7% 0.6% 0.6% 0.6% 0.6% 0.7% 0.7% 0.7% 0.7% 1.3% Allowner for Lan Laars + OREO / Net Laars Laars / 2.45% 1.3.4% 1.3% 0.8% 0.73% 0.28% 0.73% 0.23% 0.61% 0.61% 0.65% 0.65% 0.61% 0.65% 0.61% 0.65% 0.61% 0.65% 0.61% 0.65% 0.61% 0.65% 0.65% 0.61% 0.65% 0.65% 0.61% 0.65% 0.65% 0.61% 0.65% 0.65% 0.65% 0.61% 0.65% 0												
Delmiquent Loams   41.1%   28.5%   27.3%   27.3%   23.3%   21.1%   21.3%   21.1%   21.3%   21.1%   21.3%   21.1%   21.3%   21.1%   21.3%   21.1%   21.3%   21.1%   21.3%   21.0%   21.1%												
Allowine for Lane Losses/Net Lans 2.95% 1.34% 1.13% 0.89% 0.73% 0.64% 0.61%												
Lines 2 loss fan 6 months Delinquert (2000)   S6   S19   S14   S22   S16   S1   S12   S18   S22   S1   S12   S1   S12   S1   S12   S1   S12   S1												
Lons 6 los han 12 months Delinquert (5000)   52   55   56   513   514   510   513   541   516   516   513   541   510   512   518   513   541   510   511												
Lones 12   S2   S2   S3   S6   S11   S11   S14   S105   S126   S128   S1128   S1148     TableJougent Loans (\$000)   510   527   543   572   \$143   5273   \$491   \$11.27   \$2.185   \$1.695   \$1.995						• •				. ,		
Total Denugent Learns (3009)   512   543   572   5143   5273   5491   51.127   52.818   \$10.668   \$1.916     Undex Corell Card   0.14%   1.97%   2.31%   1.57%   1.40%   1.15%   0.06%   0.06%   0.06%   1.25%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.44%   1.95%   1.95%   1.44%   1.95%   1.95%   0.44%   0.44%   0.25%								• -				• -
Delinquising by Category   Diff   D												
Unsecured Credit Card   0.14%   1.97%   2.31%   1.67%   1.15%   0.98%   0.88%   1.02%   1.55%   1.48%     Non-Federally Guaraneed Student Loans   1.04%   0.09%   0.02%   0.23%   0.83%   0.88%   1.02%   1.55%   1.48%     Non-Federally Guaraneed Student Loans   1.04%   0.09%   0.28%   0.63%   0.63%   0.28%   0.37%   0.28%   0.38%			*=-	• • •	••-	••••	<b>*</b> =. •	••••	••••	<b>+</b> _,= · · ·	••••••	• .,• . •
STS Lons 1.34% 3.09% 1.50% 2.49% 2.37% 2.81% 3.78% 2.10% 4.13% 4.47% 4.49%   All Other Unsecured Loans 0.30% 0.29% 0.63% 0.63% 0.33% 0.17% 1.12% 0.57% 0.64%   All Other Secured Loans 2.45% 1.87% 1.14% 1.02% 0.33% 0.23% 0.63% 0.63% 0.64% 0.44% 0.44% 0.44% 0.44% 0.44% 0.44% 0.44% 0.44% 0.44% 0.44% 0.44% 0.64		0.14%	1.97%	2.31%	1.57%	1.40%	1.15%	0.96%	0.88%	1.02%	1.55%	1.48%
Non-Facterally Guaranteed Student Leans   0.00%   0.29%   0.83%   0.85%   1.35%   1.07%   1.25%   0.78%   0.43%   0.85%   1.35%   0.25%   0.78%   0.83%   0.83%   0.29%   0.33%   0.35%												
All Other Unsecured Loans   4.31%   2.22%   1.88%   1.32%   1.14%   1.01%   1.02%   0.88%   1.68%   1.33%     Used Vehicle Leans   2.45%   1.87%   1.41%   1.22%   0.88%   0.81%												
New Vehicle Loans   1.89%   0.82%   0.79%   0.48%   0.33%   0.29%   0.33%   0.38%   0.33%   0.38%   0.33%   0.38%   0.83%   0.83%   0.84%   0.14%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.65%   0.57%   0.33%   0.33%   0.33%   0.33%   0.33%   0.33%   0.34%   0.44%   0.44%   0.45%   0.44%   0.45%   0.33%   0.33%   0.35%   0.35%   0.33%   0.33%   0.33%   0.34%   0.34%   0.34%   0.34%   0.34%   0.34%   0.35%   0.33%   0.35%   0.33%   0.35%   0.33%   0.35%   0.33%   0.35%   0.33%   0.35%   0.33%												
Used Vehicle Loans   2.45%   1.87%   1.41%   1.22%   1.02%   0.88%   0.81%   0.88%   0.83%   0.84%     Lases Receivable   0.00%   0.02%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.28%   0.27%   0.28%   0.27%   0.28%   0.27%   0.28%   0.27%   0.28%   0.27%   0.28%   0.27%   0.												
All Other Secured Loans 0.66% 0.91% 1.01% 0.70% 0.72% 0.65% 0.50% 0.60% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.03% 0.09% 0.00% 0.00% 0.26% 0.17% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.09% 0.11% 0.78% 0.88% 0.17% 0.78% 0.17% 0.78% 0.18% 0.18% 0.12% 0.11% 0.08% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.17% 0.74% 0.18% 0.18% 0.17% 0.74% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.19% 0.												
Leases Receivable   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.04%   0.14%   0.44%   0.44%   0.44%     Non-Commercial stuice Ind Morgages   0.00%   0.88%   0.88%   0.68%   0.67%   0.36%   0.32%   0.37%   0.36%   0.32%   0.37%   0.38%   0.38%   0.38%   0.67%   1.33%   1.88%   2.11%   1.44%   2.57%   2.11%     Real Estate Secured Commercial Loans   0.00%   0.00%   0.30%   1.08%   0.23%   0.23%   0.25%   0.21%   0.17%   0.18%   0.23%   0.25%   0.21%   0.17%   0.23%   0.23%   0.25%   0.23%   0.25%   0.17%   0.19%   0.23%   0.25%   0.25%   0.33%   0.21%   0.17%   0.12%   0.17%   0.24%   0.97%   0.84%   0.66%   0.27%   0.33%   0.21%   0.17%   0.12%   0.17%   0.12%   0.17%   0.12%   0.17%   0.12%   0.17%   0.12%   0.17%   0.17%   0.13												
Non-Commercial 1st Lie Mortgages   13.82%   3.56%   2.25%   0.55%   0.23%   0.10%   0.08%   0.09%   0.03%   0.13%   0.13%   0.13%   0.13%   0.13%   0.23% <th0.23%< th="">   0.23%   0.23%</th0.23%<>												
Non-Commercial Junior Lien Morigages   0.00%   0.88%   0.89%   0.64%   0.65%   0.57%   0.38%   0.32%   0.23%												
All Other Non-Commercial Real Estate Loans 33.28% 0.60% 1.23% 2.52% 0.76% 1.83% 1.88% 2.11% 1.84% 2.57% 2.11%   Real Estate Secured Commercial Loans 0.00% 0.00% 3.86% 3.48% 4.69% 0.10% 1.39% 1.94% 1.50% 2.11% 0.01% 2.01% 2.01% 2.01% 2.01% 2.01% 2.01% 2.01% 0.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.02% 0.93% 1.56% 0.92% 0.97% 0.84% 0.86% 0.07% 0.33% 0.29% 0.09% 0.10% 0.00%												
Real Estate Secured Commercial Loans   0.00%   0.00%   0.00%   0.00%   0.00%   0.20%   0.23%   0.23%   0.25%   0.17%   0.19%     Indirect Loans   0.00%   0.00%   0.30%   1.30%   1.68%   4.0%   1.30%   1.68%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.23%   0.24%												
Commercial Loans Not Real Estate Secured   0.00%   0.00%   9.36%   3.48%   4.69%   4.10%   1.36%   1.94%   1.50%   2.10%   2.07%     MBL Delinquency Rate   0.00%   0.00%   0.00%   0.00%   0.02%   0.17%   0.44%   0.86%   0.71%   0.38%   0.29%   0.37%   0.44%   0.86%   0.71%   0.03%   0.09%   0.00%   0.00%   0.20%   0.12%   0.12%   0.12%   0.01%   0.44%   0.29%   0.33%   0.29%   0.39%   0.09%   0.09%   0.09%   0.29%   0.33%     Net Charge-Offs   0.18%   0.12%   0.10%   0.12%   0.09%   0.09%   0.29%												
Indirect Leans   0.00%   0.03%   0.12%   0.93%   1.66%   0.97%   0.84%   0.86%   0.71%   0.73%     MBL Delinquency ats % of Total RE Loans   0.00%   0.00%   0.22%   2.68%   2.53%   1.30%   0.46%   0.47%   0.39%   0.23%   0.33%     Net Charge-Offs   0.00%   0.00%   0.22%   0.17%   0.12%   0.07%   0.46%   0.47%   0.39%   0.33%     Net Charge-Offs   1.28%   0.10%   0.10%   0.12%   0.07%   0.12%   0.07%   0.13%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.10%   0.28%												
MBL Delinquency Rate   0.00%   0.00%   7.92%   2.68%   2.33%   1.30%   0.46%   0.47%   0.39%   0.29%   0.33%     MBL Delinquency as % of Total RE Loans   0.00%   0.00%   0.20%   0.17%   0.12%   0.12%   0.07%   0.09%   0.19%   0.09%   0.09%   0.09%   0.07%   0.09%   0.09%   0.11%   0.06%   0.09%   0.09%   0.11%   0.09%   0.09%   0.09%   0.11%   0.09%   0.09%   0.11%   0.09%   0.01%   0.09%   0.02%   0.11%   0.07%   0.29%   0.33%     Recoveries (Charge-Offs Vert Loans   0.18%   0.12%   0.10%   0.08%   0.09%   0.09%   0.11%   0.13%   0.29%   0.33%   0.28%   0.30%   0.28%   0.29%   0.30%   0.13%   0.13%   0.13%   0.13%   0.13%   0.13%   0.13%   0.28%   0.30%   0.28%   0.30%   0.28%   0.30%   0.28%   0.30%   0.28%   0.30%   0.28%   0.30% <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>												
MBL Delinquency as % of Total RE Loans   0.00%   0.00%   0.20%   0.17%   0.12%   0.07%   0.09%   0.11%   0.06%   0.07%     Net Charge-Offs / Average Loans (Annualized)   0.18%   0.12%   0.10%   0.08%   0.09%   0.11%   0.14%   0.13%     Recoveries / Charge-Offs   26.57%   35.39%   33.37%   32.11%   34.24%   32.24%   32.79%   34.20%   0.12%   0.14%   0.13%     Provision for Loan Losses/Net Charge-Offs   1-13.9%   -12.2%   5.7%   19.1%   -16.2%   -14.5%   -16.3%   -17.8%   -19.2%   -39.7%   -33.0%     Prov. for Loan Losses/Expected Charge-Offs   11.5%   23.3%   -13.1%   36.3%   31.3%   25.7%   34.2%   31.2%   30.0%   51.3%   44.4%     Bankruptcies / Net Loans   0.03%   0.12%   0.16%   0.15%   0.17%   0.16%   0.16%   0.17%   0.28%   52.75   32.2%   31.3%   25.7%   34.2%   31.2%   30.0%   51.3%   44.4%   44												
VTD Annualized)   0.18%   0.12%   0.10%   0.08%   0.08%   0.08%   0.08%   0.12%   0.13%     Recoveries (/harge-Olfs   0.18%   0.12%   0.10%   0.08%   0.08%   0.08%   0.08%   0.09%   0.11%   0.13%     Expected Charge-Olfs   0.52%   0.39%   0.37%   0.35%   0.33%   0.28%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%												
Net Charge-Offs / Average Loans (Annualized)   0.18%   0.12%   0.10%   0.00%   0.08%   0.08%   0.09%   0.10%   0.13%     Recoveries / Charge-Offs   26.57%   35.39%   33.37%   32.11%   34.24%   32.27%   34.20%   31.53%   0.28%   0.29%   0.15%   0.15%   0.17%   0.19%   0.19%   0.19%   0.17%   0.16%   0.15%   0.17%   0.16%   0.15%   0.17%   0.16%   0.15%   0.17%   0.26%<		0.0078	0.0078	0.2078	0.1770	0.1270	0.1270	0.07 /0	0.0378	0.1170	0.0078	0.07 /0
Recoveries   Charge-Offs   26.57%   35.39%   33.37%   32.11%   34.24%   32.29%   34.20%   31.53%   25.79%   27.06%     Expected Charge-Offs / Net Loans   0.97%   0.52%   0.39%   0.37%   0.35%   0.33%   0.28%   0.30%   0.28%   0.15%   0		0.19%	0 1 2 9/	0.10%	0.10%	0.08%	0.08%	0.00%	0.00%	0 10%	0 1 / 9/	0 129/
Expected Charge-Offs / Net Loans   0.97%   0.52%   0.33%   0.33%   0.28%   0.20%   0.28%   0.30%   51.3%   46.4%     Bankruptcies / Net Loans   0.03%   0.12%   0.10%   0.16%   0.15%   0.17%   0.16%   0.15%   0.16%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.16%   0.15%   0.15%   0.16%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.15%   0.1												
Provision for Loan Losses/Net Charge-Offs -13.9% -12.2% 5.7% -19.1% -16.2% -14.5% -16.3% -17.8% -19.2% -39.7% -33.0%   Prov. for Loan Losses/Expected Charge-Offs 11.5% 23.3% -13.1% 36.3% 31.3% 25.7% 34.2% 31.2% 30.9% 51.3% 46.4%   Bankruptices/Net Loans 0.03% 0.12% 0.10% 0.10% 0.16% 0.15% 0.17% 0.06% 0.15% 0.15% 0.17% 0.16% 0.15% <td></td>												
Prov. for Loan Losses/Expected Charge-Offs 11.5% 23.3% -13.1% 36.3% 31.3% 25.7% 34.2% 31.2% 30.9% 51.3% 46.4%   Bankruptcies / Net Loans 0.03% 0.12% 0.10% 0.12% 0.16% 0.15% 0.17% 0.16% 0.15% </td <td>1 0</td> <td></td>	1 0											
Bankruptcies / Net Loans   0.03%   0.12%   0.10%   0.12%   0.16%   0.15%   0.17%   0.16%   0.15%   0.15%     Total Amount of Leans Charged-Off (\$000s)   \$1   \$3   \$2   \$10   \$19   \$38   \$88   \$215   \$524   \$4,008   \$427     Total Amount of Recoveries (\$000s)   \$1   \$2   \$1   \$8   \$14   \$30   \$66   \$162   \$409   \$3,096   \$330     Net Charge-Offs by Category     Unsecured Credit Card Loans     0.00%   2.78%   0.86%   1.39%   1.29%   1.15%   1.57%   1.71%   2.90%   2.71%     Non-Federally Guaranteed Student Loans   0.00%   0.00%   0.00%   0.00%   0.00%   0.26%   0.31%   0.32%   0.21%   0.51%   0.47%     New Vehicle Loans   1.21%   1.87%   0.21%   0.28%   0.43%   0.43%   0.45%   0.43%   0.45%   0.44%   0.10%   0.09%   0.12%   0.21%   0.21%   0.21% </td <td></td>												
Total Amount of Loans Charged-Off (\$000s)   \$1   \$3   \$2   \$10   \$19   \$38   \$88   \$215   \$524   \$4,008   \$427     Total Amount of Recoveries (\$000s)   \$0   \$1   \$1   \$2   \$5   \$9   \$22   \$53   \$115   \$912   \$98     Net Charge-Offs (\$000s)   \$1   \$2   \$1   \$8   \$14   \$30   \$66   \$162   \$409   \$3,096   \$330     Net Charge-Offs by Category   \$1   \$2   \$1   \$8   \$14   \$30   \$66   \$162   \$409   \$2,90%   \$2,71%     Unsecured Credit Card Loans   0.00%   2.78%   0.86%   1.39%   1.29%   1.15%   1.57%   1.56%   1.71%   2.90%   2.71%     Non-Federally Guaranteed Student Loans   4.11%   0.00%   0.00%   0.00%   0.00%   0.26%   0.31%   0.32%   0.21%   0.29%   0.36%   0.49%   0.47%   0.48%   0.47%   0.48%   0.47%   0.48%   0.47%   0.48%												
Total Amount of Recoveries (\$000s)   \$0   \$1   \$1   \$2   \$5   \$9   \$22   \$53   \$115   \$912   \$98     Net Charge Offs (\$000s)     Net Charge Offs (\$000s)     Net Charge Offs by Category     Unsecured Credit Card Loans     S1   \$2   \$1   \$8   \$14   \$30   \$66   \$162   \$409   \$3,096   \$330     Unsecured Credit Card Loans     0.00%   2.78%   0.86%   1.39%   1.29%   1.15%   1.57%   1.56%   1.21%   2.66%   0.23%   0.21%   0.47%     All Other Unsecured Loans   4.11%   0.00%   0.21%   1.98%   1.92%   1.96%   2.15%   2.43%   2.60%   3.76%   3.39%     New Vehicle Loans   0.36%   0.08%   0.04%   0.10%   0.08%   0.41%   0.45%   0.44%   0.51%   0.42%     Leases Receivable   0.03%   0.27%   0.31%   0.21%   0.21%   0.02% <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>												
Net Charge Offs (\$000s)   \$1   \$2   \$1   \$8   \$14   \$30   \$66   \$162   \$409   \$3,096   \$330     Net Charge-Offs by Category     Unsecured Credit Card Loans   0.00%   2.78%   0.86%   1.39%   1.29%   1.15%   1.57%   1.56%   1.71%   2.90%   2.71%     Non-Federally Guaranteed Student Loans   4.11%   0.00%   0.00%   0.00%   0.00%   0.00%   0.21%   0.51%   0.47%   0.51%   0.47%   0.51%   0.47%   0.51%   0.47%   0.51%   0.47%   0.32%   0.21%   0.51%   0.47%   0.39%   0.36%   0.10%   0.08%   0.10%   0.09%   0.12%   0.12%   0.21%   0.21%   0.47%   0.51%   0.47%   0.51%   0.47%   0.51%   0.47%   0.51%   0.47%   0.51%   0.47%   0.51%   0.21%   0.29%   0.30%   0.43%   0.21%   0.29%   0.30%   0.45%   0.21%   0.29%   0.30%   0.45%   0.42%	0									• •		
Net Charge-Offs by Category     Unsecured Credit Card Loans   0.00%   2.78%   0.86%   1.39%   1.29%   1.15%   1.57%   1.56%   1.71%   2.90%   2.71%     STS Loans   0.00%   0.00%   0.00%   0.00%   0.00%   9.54%   -7.88%   -15.70%   2.56%   0.29%     Non-Federally Guaranteed Student Loans   4.11%   0.00%   -1.49%   0.04%   -0.08%   0.26%   0.31%   0.32%   0.21%   0.51%   0.47%     All Other Unsecured Loans   1.21%   1.87%   0.21%   1.98%   1.92%   1.96%   2.15%   2.43%   2.60%   3.76%   3.39%     New Vehicle Loans   0.36%   0.04%   0.10%   0.08%   0.10%   0.09%   0.12%   0.20%   0.51%   0.41%   0.48%   0.54%   0.48%   0.51%   0.41%   0.48%   0.42%   0.39%   0.36%   0.41%   0.48%   0.42%   0.30%   0.41%   0.48%   0.42%   0.29%   0.30%   0.43%   0.45%												
Unsecured Credit Card Loans0.00%2.78%0.86%1.39%1.29%1.15%1.57%1.56%1.71%2.90%2.71%STS Loans0.00%0.00%0.00%0.00%0.00%0.00%9.54%-7.88%-15.70%2.56%0.29%Non-Federally Guaranteed Student Loans4.11%0.00%-1.49%0.04%-0.08%0.26%0.31%0.32%0.21%0.51%0.47%All Other Unsecured Loans1.21%1.87%0.21%1.98%1.92%1.96%2.15%2.43%2.60%3.76%3.39%New Vehicle Loans0.36%0.08%0.04%0.10%0.08%0.10%0.09%0.12%0.29%0.36%0.51%Vised Vehicle Loans1.01%0.20%0.00%0.42%0.39%0.36%0.41%0.45%0.48%0.51%0.51%All Other Secured Loans0.13%0.97%0.31%0.34%0.21%0.29%0.30%0.43%0.45%0.42%Leases Receivable0.00%-15.07%-2.92%-14.46%0.00%-2.15%0.14%-0.15%0.15%0.00%0.00%Non-Commercial 1st Lien Mortgages0.00%0.00%0.00%0.03%0.00%		Ψ·	ΨĽ	Ψ·	ψõ	ψΠ	φöö	φõõ	<b><i>Q</i>102</b>	φισσ	ψ0,000	φοσσ
STS Loans 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 9.54% -7.88% -15.70% 2.56% 0.29%   Non-Federally Guaranteed Student Loans 4.11% 0.00% -1.49% 0.04% -0.08% 0.26% 0.31% 0.32% 0.21% 0.51% 0.47%   All Other Unsecured Loans 1.21% 1.87% 0.21% 1.98% 1.92% 1.96% 2.15% 2.43% 2.60% 3.76% 3.39%   New Vehicle Loans 0.36% 0.08% 0.04% 0.10% 0.08% 0.10% 0.09% 0.12% 0.12% 0.20% 0.18%   Used Vehicle Loans 1.01% 0.20% 0.00% 0.42% 0.39% 0.36% 0.41% 0.45% 0.48% 0.54% 0.54% 0.51%   Vehicle Loans 0.13% 0.97% 0.31% 0.34% 0.21% 0.29% 0.30% 0.43% 0.45% 0.44% 0.45% 0.44% 0.45% 0.44% 0.45% 0.44% 0.42% 0.86% 0.41% 0.01% 0.00% 0.00% 0.00% 0.00% 0.00% <t< td=""><td></td><td>0.000/</td><td>0.700/</td><td>0.000/</td><td>4 200/</td><td>4.000/</td><td>4 4 5 9/</td><td>4 570/</td><td>4 500/</td><td>4 740/</td><td>2.000/</td><td>0.740/</td></t<>		0.000/	0.700/	0.000/	4 200/	4.000/	4 4 5 9/	4 570/	4 500/	4 740/	2.000/	0.740/
Non-Federally Guaranteed Student Loans4.11%0.00%-1.49%0.04%-0.08%0.26%0.31%0.32%0.21%0.51%0.47%All Other Unsecured Loans1.21%1.87%0.21%1.98%1.92%1.96%2.15%2.43%2.60%3.76%3.39%New Vehicle Loans0.36%0.08%0.04%0.10%0.08%0.10%0.09%0.12%0.12%0.20%0.18%Used Vehicle Loans1.01%0.20%0.00%0.42%0.39%0.36%0.41%0.45%0.48%0.54%0.51%All Other Secured Loans0.13%0.97%0.31%0.34%0.21%0.29%0.30%0.43%0.45%0.42%All Other Secured Loans0.13%0.97%0.31%0.34%0.21%0.29%0.30%0.43%0.45%0.42%All Other Secured Loans0.00%-15.07%-2.92%-14.46%0.00%-2.15%0.14%-0.15%0.11%0.10%Non-Commercial 1st Lien Mortgages0.00%<												
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New Vehicle Loans   0.36%   0.08%   0.04%   0.10%   0.08%   0.10%   0.10%   0.10%   0.10%   0.12%   0.12%   0.20%   0.18%     Used Vehicle Loans   1.01%   0.20%   0.00%   0.42%   0.39%   0.36%   0.41%   0.45%   0.48%   0.54%   0.51%     All Other Secured Loans   0.13%   0.97%   0.31%   0.34%   0.21%   0.29%   0.30%   0.43%   0.45%   0.42%     Leases Receivable   0.00%   -15.07%   -2.92%   -14.46%   0.00%   -2.15%   0.14%   -0.15%   0.15%   0.15%   0.10%   0.00%     Non-Commercial 1st Lien Mortgages   0.00%   0.00%   0.02%   0.08%   0.01%   0.00%	· · · · · · · · · · · · · · · · · · ·											
Used Vehicle Loans   1.01%   0.20%   0.00%   0.42%   0.39%   0.36%   0.41%   0.45%   0.48%   0.54%   0.51%     All Other Secured Loans   0.13%   0.97%   0.31%   0.34%   0.21%   0.29%   0.30%   0.43%   0.45%   0.42%     Leases Receivable   0.00%   -15.07%   -2.92%   -14.46%   0.00%   -2.15%   0.14%   -0.15%   0.15%   0.11%   0.10%     Non-Commercial 1st Lien Mortgages   0.00%   0.00%   0.02%   0.08%   0.03%   0.00%   0.												
All Other Secured Loans 0.13% 0.97% 0.31% 0.34% 0.21% 0.21% 0.29% 0.30% 0.43% 0.45% 0.42%   Leases Receivable 0.00% -15.07% -2.92% -14.46% 0.00% -2.15% 0.14% -0.15% 0.15% 0.11% 0.10%   Non-Commercial 1st Lien Mortgages 0.00% 0.00% 0.02% 0.08% 0.03% 0.00% 0												
Leases Receivable   0.00%   -15.07%   -2.92%   -14.46%   0.00%   -2.15%   0.14%   -0.15%   0.15%   0.11%   0.10%     Non-Commercial 1st Lien Mortgages   0.00%   0.00%   0.02%   0.08%   0.03%   0.01%   0.00%   0.												
Non-Commercial 1st Lien Mortgages   0.00%   0.00%   0.02%   0.08%   0.03%   0.01%   0.00%												
Non-Commercial Junior Lien Mortgages   0.00%   0.00%   0.00%   -0.02%   0.06%   -0.02%   0.00%   0.00%   -0.02%   0.00%   0.00%   -0.02%   0.00%   0.00%   -0.02%   0.00%   0.00%   -0.02%   0.00%   0.00%   -0.02%   0.00%   0.01%   0.00%   -0.02%   0.00%   0.01%   0.00%   -0.02%   0.00%   0.01%   0.00%   -0.02%   0.00%   0.30%   1.65%   0.80%   -1.16%   0.01%   0.18%   0.47%     Indirect Loans   0.00%   0.00%   0.40%   0.09%   0.31%   0.37%   0.40%   0.44%   0.41%   0.48%   0.47%												
All Other Non-Commercial Real Estate Loans   -8.45%   0.00%   1.48%   0.42%   0.08%   1.65%   0.80%   -1.16%   0.01%   0.18%     Indirect Loans   0.00%   0.00%   0.40%   0.09%   0.31%   0.37%   0.40%   0.41%   0.48%   0.47%												
Indirect Loans 0.00% 0.00% 0.40% 0.09% 0.31% 0.37% 0.40% 0.44% 0.41% 0.48% 0.47%												
Number of Great Unions in Each Peer Group: 305 296 381 511 872 673 574 532 292 427 4,863												
	Number of Gredit Unions in Each Peer Group:	305	296	381	511	872	673	5/4	532	292	427	4,863

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Strategic Solu	utions				-						Statistics UA Data
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	99.23%	132.89%	192.25%	206.17%	223.74%	151.00%	89.06%	33.80%	9.37%	1.43%	16.28%
Marketable Securities	14.53%	27.55%	44.50%	69.65%	97.71%	133.13%	161.58%	177.21%	161.58%	169.41%	166.23%
All Other Investments	27.19%	21.06%	18.54%	12.80%	11.58%	6.02%	5.15%	6.07%	5.02%	4.52%	4.93%
Total Investments	299.62%	269.46%	333.03%	357.90%	397.18%	350.41%	312.26%	266.95%	223.06%	217.57%	232.26%
Unsecured Loans	58.81%	51.58%	48.71%	46.65%	44.20%	40.70%	41.40%	43.09%	46.62%	64.08%	58.95%
Vehicle Loans	146.03%	188.07%	200.54%	206.55%	207.54%	204.17%	218.98%	234.55%	234.87%	201.87%	208.33%
New Vehicle Loans	49.70%	72.48%	77.26%	78.45%	70.53%	64.60%	66.38%	74.94%	74.75%	75.17%	74.46%
Used Vehicle Loans	96.33%	115.60%	123.28%	128.10%	137.01%	139.57%	152.60%	159.61%	160.12%	126.70%	133.87%
Total Real Estate	1.56%	10.13%	22.61%	58.22%	129.82%	184.28%	229.96%	293.04%	328.84%	362.89%	339.11%
1st Mortgage	1.17%	7.12%	13.31%	44.05%	100.09%	148.52%	186.77%	243.94%	278.47%	316.60%	293.08%
1st Mortgage Fxd	1.17%	6.54%	11.30%	35.60%	80.95%	124.69%	156.83%	207.83%	249.68%	278.71%	257.35%
1st Mortgage Adj	0.00%	0.58%	2.02%	8.45%	19.14%	23.84%	29.94%	36.10%	28.78%	37.89%	35.73%
2nd Mortgage	0.38%	3.01%	9.30%	14.17%	29.73%	35.75%	43.19%	49.11%	50.38%	46.29%	46.03%
Closed-End Fxd	0.38%	2.35%	5.53%	6.69%	13.53%	12.81%	15.87%	17.72%	15.56%	10.93%	12.13%
Closed-End Adj	0.00%	0.08%	0.38%	0.55%	1.53%	2.03%	1.74%	1.15%	2.34%	0.88%	1.11%
Open-End Adj	0.00%	0.35%	2.64%	5.97%	12.23%	18.89%	22.91%	28.33%	30.37%	32.01%	30.42%
Open-End Fxd	0.00%	0.23%	0.75%	0.96%	2.44%	2.03%	2.68%	1.91%	2.10%	2.47%	2.37%
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	0.19%	0.12%	0.11%	0.10%	0.00%	0.01%	0.65%	0.92%	1.40%	3.46%	2.80%
All Other Loans/Lines of Credit to Members	23.02%	27.65%	30.04%	35.55%	32.85%	33.43%	39.17%	41.77%	38.37%	32.11%	33.77%
Total Loans	230.97%	278.13%	302.76%	348.01%	415.15%	464.34%	532.02%	615.77%	652.27%	668.07%	646.21%
Indirect Loans	0.84%	0.17%	1.00%	5.79%	19.92%	51.79%	77.69%	121.30%	150.26%	156.10%	144.24%
Percent of Vehicle Loans	0.57%	0.09%	0.50%	2.80%	9.60%	25.37%	35.48%	51.72%	63.98%	77.32%	69.23%
Business Loans	0.05%	0.31%	0.08%	1.29%	3.64%	11.56%	25.88%	41.24%	66.31%	60.26%	55.62%
Participation Loans	0.60%	1.04%	3.35%	5.61%	13.86%	24.02%	34.43%	38.16%	38.17%	22.27%	25.27%
Total Mortgage Exposure**	<u>2.09%</u>	<u>10.53%</u>	<u>26.31%</u>	<u>62.10%</u>	<u>154.46%</u>	236.56%	<u>321.65%</u>	<u>418.06%</u>	<u>450.97%</u>	<u>483.62%</u>	<u>455.28%</u>
Total Real Estate	1.56%	10.13%	22.61%	58.22%	129.82%	184.28%	229.96%	293.04%	328.84%	362.89%	339.11%
RE Business Loans	0.05%	0.31%	0.08%	1.29%	3.64%	11.56%	25.88%	41.24%	66.31%	60.26%	55.62%
Mortgage-Backed Investments	0.54%	0.41%	3.70%	3.88%	24.64%	52.28%	91.69%	125.02%	122.13%	120.73%	116.17%
Federal Agency Securities (Mtg Backed)	0.54%	0.41%	3.70%	3.61%	24.52%	52.19%	91.30%	124.12%	120.31%	115.50%	112.02%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.27%	0.13%	0.09%	0.39%	0.90%	1.82%	5.23%	4.15%



