

National - December 31, 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	2.09%	2.52%	2.49%	2.44%	2.40%	2.40%	2.54%	2.62%	2.84%	3.23%	3.06%
Loan Yield	6.83%	6.45%	6.03%	5.73%	5.51%	5.33%	5.27%	5.15%	5.09%	5.27%	5.25%
Net Loan Yield After NCOs	6.49%	6.22%	5.80%	5.55%	5.30%	5.12%	5.06%	4.90%	4.78%	4.78%	4.82%
Asset Yield	4.24%	4.57%	4.21%	4.03%	3.87%	3.89%	4.05%	4.13%	4.24%	4.54%	4.44%
Cost of Funds	-0.51%	-0.61%	-0.63%	-0.57%	-0.59%	-0.65%	-0.81%	-0.98%	-1.16%	-1.56%	-1.42%
Gross Spread	3.73%	3.96%	3.59%	3.46%	3.28%	3.24%	3.24%	3.14%	3.07%	2.97%	3.02%
Provision Expense	-0.44%	-0.31%	-0.24%	-0.22%	-0.21%	-0.22%	-0.23%	-0.28%	-0.35%	-0.58%	-0.51%
Net Spread after Provision Expense	3.29%	3.65%	3.34%	3.24%	3.07%	3.03%	3.01%	2.86%	2.72%	2.39%	2.51%
Total Non-Interest Income	1.31%	0.72%	0.60%	0.74%	0.96%	1.16%	1.21%	1.25%	1.28%	1.09%	1.13%
Total Non-Interest Expense	-4.16%	-4.10%	-3.56%	-3.45%	-3.39%	-3.44%	-3.47%	-3.45%	-3.41%	-2.80%	-2.95%
Net Operating Expense	-2.85%	-3.39%	-2.95%	-2.70%	-2.43%	-2.28%	-2.26%	-2.19%	-2.13%	-1.70%	-1.83%
Non-Operating Gains (Losses)	0.93%	0.31%	0.04%	0.07%	0.08%	0.11%	0.07%	0.04%	0.07%	0.05%	0.06%
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)	0.44%	0.26%	0.39%	0.54%	0.64%	0.75%	0.75%	0.67%	0.59%	0.69%	0.68%
Net Charge-Offs	-0.34%	-0.23%	-0.23%	-0.18%	-0.20%	-0.22%	-0.21%	-0.26%	-0.31%	-0.48%	-0.43%
Return with Net Charge-Offs instead of Provision	0.54%	0.34%	0.40%	0.57%	0.65%	0.75%	0.76%	0.69%	0.63%	0.79%	0.76%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.90%	-2.21%	-1.84%	-1.65%	-1.55%	-1.61%	-1.70%	-1.72%	-1.74%	-1.47%	-1.53%
Travel and Conference Expense	-0.02%	-0.04%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.03%	-0.04%	-0.02%	-0.02%
Office Occupancy Expense	-0.24%	-0.15%	-0.16%	-0.19%	-0.20%	-0.21%	-0.22%	-0.22%	-0.22%	-0.16%	-0.17%
Office Operations Expense	-1.11%	-0.87%	-0.80%	-0.78%	-0.71%	-0.68%	-0.64%	-0.65%	-0.65%	-0.50%	-0.54%
Educational and Promotional Expense	-0.02%	-0.03%	-0.03%	-0.04%	-0.08%	-0.09%	-0.11%	-0.11%	-0.12%	-0.11%	-0.11%
Loan Servicing Expense	-0.13%	-0.13%	-0.13%	-0.15%	-0.20%	-0.24%	-0.25%	-0.24%	-0.23%	-0.19%	-0.20%
Professional and Outside Services	-0.42%	-0.48%	-0.41%	-0.45%	-0.48%	-0.48%	-0.43%	-0.37%	-0.32%	-0.23%	-0.27%
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)	-0.06%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.24%	-0.15%	-0.11%	-0.12%	-0.12%	-0.08%	-0.08%	-0.08%	-0.08%	-0.11%	-0.10%
Total Non-Interest Expense	-4.16%	-4.10%	-3.56%	-3.45%	-3.39%	-3.44%	-3.47%	-3.45%	-3.41%	-2.80%	-2.95%
Other Performance Ratios											
Earning Asset Yield	4.01%	4.36%	4.05%	3.98%	3.92%	3.92%	4.16%	4.28%	4.30%	4.68%	4.62%
Average Cost of Funds	-0.51%	-0.61%	-0.63%	-0.57%	-0.59%	-0.65%	-0.81%	-0.98%	-1.16%	-1.56%	-1.42%
FTE Employee / \$million of Loans & Share Drafts	1.74	0.89	0.97	0.42	0.33	0.30	0.28	0.25	0.21	0.16	0.18
Compensation & Benefits / FTE Emp.	\$23,977	\$45,208	\$35,274	\$62,719	\$73,174	\$73,011	\$78,122	\$83,819	\$83,950	\$108,054	\$99,083
Compensation & Benefits / \$million Lns. & S.D.s	\$41,436	\$40,116	\$34,270	\$26,385	\$24,156	\$21,682	\$21,444	\$20,568	\$17,722	\$17,074	\$17,725
Operating Expense / Loans & Share Drafts	-8.67%	-7.58%	-6.63%	-5.70%	-5.21%	-4.61%	-4.35%	-4.14%	-3.53%	-3.30%	-3.47%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.69%	0.73%	1.09%	1.08%	1.27%	1.34%	1.39%	1.40%	1.23%	1.23%	1.25%
Net Operating Expense / Loans & Share Drafts	-7.98%	-6.85%	-5.54%	-4.62%	-3.94%	-3.27%	-2.96%	-2.74%	-2.30%	-2.06%	-2.21%
Operating Expense / Operating Revenue	107.75%	99.86%	90.65%	86.50%	87.21%	85.71%	84.53%	85.55%	86.69%	80.43%	81.65%
Total Fixed Assets / Shares & Equity	0.35%	0.55%	0.68%	1.30%	1.63%	2.15%	2.35%	2.48%	2.43%	1.80%	1.93%
Net Loans to Total Shares and Deposits	59.4%	67.3%	63.6%	62.8%	60.9%	65.2%	71.5%	77.2%	82.6%	86.6%	84.1%
Members / FTE Employee	389.58	384.28	245.33	434.05	402.38	378.76	340.84	333.29	340.96	424.50	399.19

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%	1.1%	1.1%	1.1%	1.0%	0.9%	1.3%	1.2%
Total Investments	50.9%	43.7%	44.8%	42.9%	42.5%	37.5%	31.0%	26.3%	23.1%	22.2%	23.6%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	0.7%	1.1%	1.5%	1.7%	1.8%	2.0%	2.2%	4.1%	3.6%
All Other Unsecured Loans/Lines of Credit	12.2%	9.6%	7.5%	5.8%	4.0%	3.3%	3.0%	2.9%	3.0%	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%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%
New Vehicle Loans	11.2%	14.6%	14.2%	12.6%	9.6%	8.4%	7.9%	8.0%	7.5%	7.7%	7.8%
Used Vehicle Loans	18.7%	22.7%	21.5%	19.9%	17.1%	17.3%	17.8%	17.2%	16.6%	13.4%	14.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.4%	1.5%	2.2%	6.5%	12.3%	15.5%	18.4%	21.3%	22.9%	27.2%	25.5%
Total Other Real Estate Loans/Lines of Credit	5.1%	5.7%	6.3%	7.2%	7.6%	8.2%	9.3%	10.0%	9.3%	8.9%	9.0%
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	0.2%	0.2%	0.1%	0.4%	0.6%	1.3%	2.4%	3.5%	6.5%	6.8%	6.2%
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%	0.3%	0.2%
Total Loans and Leases	48.1%	54.7%	53.0%	53.7%	53.2%	57.0%	62.7%	67.3%	70.7%	72.6%	71.0%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.4%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Net Loans and Leases	46.8%	54.0%	52.5%	53.6%	53.2%	57.0%	62.7%	67.3%	70.7%	72.6%	71.0%
Total Other Assets	1.8%	1.9%	2.1%	3.0%	3.7%	4.8%	5.6%	5.9%	5.9%	4.7%	4.9%
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%	0.9%	0.9%	1.1%	1.5%	2.3%	4.1%	6.1%	8.5%	7.5%
Share Drafts	0.9%	2.2%	6.3%	10.8%	15.4%	16.9%	17.6%	18.0%	18.5%	16.0%	16.4%
Regular Shares	72.2%	66.2%	61.7%	56.2%	47.9%	43.4%	37.1%	33.3%	28.2%	22.5%	25.3%
Money Market Shares	0.2%	0.9%	1.4%	2.6%	5.7%	7.5%	10.4%	11.1%	11.9%	16.0%	14.7%
Share Certificates	3.7%	8.0%	9.6%	11.4%	12.2%	13.3%	16.3%	18.4%	20.7%	22.5%	21.4%
IRA/KEOGH Accounts	0.3%	0.8%	1.5%	1.7%	3.2%	3.5%	3.9%	3.7%	3.5%	3.8%	3.7%
All Other Shares	0.3%	0.4%	1.0%	0.9%	1.1%	0.7%	0.6%	0.7%	0.6%	0.7%	0.7%
Non-Member Deposits	1.1%	1.6%	0.8%	1.0%	1.1%	1.3%	1.2%	1.2%	1.4%	1.2%	1.2%
Total Shares and Deposits	78.7%	80.1%	82.3%	84.7%	86.6%	86.8%	87.1%	86.5%	84.9%	82.6%	83.4%
Total Equity	19.8%	19.1%	16.8%	14.4%	12.2%	11.7%	10.6%	9.4%	9.0%	8.9%	9.1%
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	19.8%	19.2%	17.0%	14.7%	12.7%	12.6%	11.8%	11.2%	10.8%	10.8%	10.9%
Total Capital (Equity + Allow. for Loan Loss)	21.0%	19.7%	17.2%	14.4%	12.3%	11.7%	10.6%	9.4%	9.0%	8.9%	9.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-13.0%	-17.3%	-16.2%	-16.1%	-11.9%	-11.5%	-9.0%	-6.0%	-2.4%	0.9%	-1.2%
Total Loans and Leases	7.9%	6.0%	7.0%	8.3%	6.7%	6.3%	5.1%	5.2%	5.0%	7.0%	6.7%
TOTAL ASSETS	-3.8%	-5.5%	-4.9%	-4.0%	-2.4%	-1.4%	0.0%	1.8%	2.9%	5.3%	4.4%
Total Liabilities	-3.9%	-4.6%	-4.9%	-5.2%	-3.9%	-4.7%	-2.3%	-0.8%	-2.0%	1.2%	0.7%
Total Shares and Deposits	-3.9%	-4.7%	-4.8%	-5.2%	-3.9%	-4.6%	-2.2%	-1.0%	-2.2%	0.7%	0.3%
Equity Capital	-3.3%	-0.4%	-2.0%	-3.2%	-1.0%	-0.7%	2.9%	5.2%	3.5%	6.9%	6.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-3.8%	-5.5%	-4.9%	-4.0%	-2.4%	-1.4%	0.0%	1.8%	2.9%	5.3%	4.4%

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	3.40%	1.79%	1.28%	1.18%	1.01%	0.84%	0.74%	0.71%	0.77%	0.86%	0.84%
Delinquent Loans / Total Capital	8.1%	5.1%	4.0%	4.4%	4.3%	4.1%	4.3%	5.0%	6.0%	6.9%	6.4%
Delinquent Loans + OREO / Net Loans + OREO	3.4%	1.8%	1.3%	1.2%	1.1%	0.9%	0.8%	0.8%	0.8%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	40.2%	27.8%	21.8%	24.9%	24.7%	23.4%	22.8%	21.5%	19.1%	17.8%	18.5%
Allowance for Loan Losses/Net Loans	2.84%	1.41%	1.15%	1.05%	0.89%	0.83%	0.78%	0.83%	0.92%	1.40%	1.28%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$24	\$38	\$68	\$132	\$264	\$507	\$1,189	\$3,182	\$19,938	\$2,318
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$7	\$7	\$16	\$30	\$48	\$99	\$222	\$543	\$2,883	\$353
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$3	\$7	\$14	\$32	\$51	\$103	\$209	\$1,426	\$171
Total Delinquent Loans (\$000s)	\$14	\$33	\$49	\$91	\$176	\$345	\$657	\$1,514	\$3,934	\$24,246	\$2,843
Delinquency by Category											
Unsecured Credit Card	1.01%	2.48%	1.82%	2.11%	1.63%	1.31%	1.18%	1.24%	1.44%	2.22%	2.10%
STS Loans	7.08%	3.01%	2.04%	1.72%	2.02%	3.19%	5.14%	1.78%	4.07%	5.55%	4.67%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.29%	0.47%	0.73%	0.98%	1.15%	1.13%	1.69%	0.98%	1.04%
All Other Unsecured Loans	3.88%	2.51%	2.01%	1.71%	1.64%	1.45%	1.35%	1.34%	1.46%	1.97%	1.84%
New Vehicle Loans	2.39%	0.82%	0.65%	0.64%	0.51%	0.39%	0.35%	0.42%	0.50%	0.52%	0.50%
Used Vehicle Loans	3.89%	2.36%	1.57%	1.46%	1.31%	1.02%	1.03%	1.09%	1.22%	1.10%	1.12%
All Other Secured Loans	1.47%	0.60%	0.98%	0.79%	0.83%	0.75%	0.67%	0.65%	0.82%	1.10%	1.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.59%	0.44%	0.43%
Non-Commercial 1st Lien Mortgages	11.21%	1.32%	0.70%	0.89%	0.77%	0.64%	0.58%	0.46%	0.50%	0.57%	0.56%
Non-Commercial Junior Lien Mortgages	0.00%	1.25%	0.91%	1.15%	0.69%	0.63%	0.52%	0.55%	0.52%	0.58%	0.57%
All Other Non-Commercial Real Estate Loans	0.00%	4.20%	0.77%	0.00%	0.54%	0.81%	0.54%	1.09%	0.80%	1.08%	0.90%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	0.00%	0.70%	0.89%	0.24%	0.28%	0.39%	0.51%	0.49%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	0.00%	3.27%	3.56%	4.42%	2.11%	1.86%	1.71%	1.95%	1.98%
Indirect Loans	0.00%	0.00%	0.53%	1.52%	2.70%	1.04%	1.03%	1.03%	1.20%	0.93%	0.97%
MBL Delinquency Rate	0.00%	0.00%	0.00%	2.18%	1.80%	1.86%	0.63%	0.49%	0.54%	0.60%	0.60%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.12%	0.09%	0.18%	0.10%	0.10%	0.16%	0.13%	0.13%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.22%	0.13%	0.16%	0.12%	0.13%	0.14%	0.13%	0.16%	0.18%	0.28%	0.25%
Recoveries / Charge-Offs	29.62%	38.34%	27.08%	28.23%	22.97%	24.04%	23.41%	24.15%	21.62%	16.01%	17.13%
Expected Charge-Offs / Net Loans	1.10%	0.57%	0.38%	0.40%	0.38%	0.40%	0.36%	0.36%	0.37%	0.38%	0.37%
Provision for Loan Losses/Net Charge-Offs	-40.0%	-28.1%	-28.8%	-22.7%	-24.5%	-21.0%	-21.8%	-28.3%	-38.7%	-98.8%	-75.5%
Prov. for Loan Losses/Expected Charge-Offs	29.2%	40.5%	55.7%	36.7%	41.5%	30.0%	34.2%	39.8%	42.4%	71.5%	64.4%
Bankruptcies / Net Loans	0.03%	0.14%	0.10%	0.12%	0.13%	0.20%	0.18%	0.19%	0.21%	0.20%	0.20%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$4	\$8	\$12	\$25	\$57	\$113	\$326	\$807	\$7,038	\$770
Total Amount of Recoveries (\$000s)	\$0	\$2	\$2	\$2	\$5	\$12	\$20	\$69	\$137	\$983	\$113
Net Charge Offs (\$000s)	\$1	\$2	\$7	\$9	\$20	\$45	\$93	\$257	\$670	\$6,055	\$657
Net Charge-Offs by Category											
Unsecured Credit Card Loans	2.34%	-0.19%	2.73%	0.70%	2.05%	1.67%	1.81%	2.37%	2.57%	5.09%	4.72%
STS Loans	0.00%	0.00%	0.00%	0.00%	-0.50%	0.26%	0.35%	-1.51%	9.91%	-3.87%	-1.72%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.10%	0.07%	1.51%	0.22%	0.80%	0.61%	0.35%	0.55%	0.55%
All Other Unsecured Loans	2.22%	1.19%	2.60%	1.53%	2.10%	2.89%	3.11%	3.42%	4.29%	6.17%	5.51%
New Vehicle Loans	0.46%	-0.07%	0.22%	0.18%	0.12%	0.13%	0.15%	0.23%	0.28%	0.40%	0.36%
Used Vehicle Loans	0.38%	0.72%	0.55%	0.46%	0.56%	0.56%	0.59%	0.75%	0.87%	1.13%	1.02%
All Other Secured Loans	-0.07%	0.25%	0.37%	0.58%	0.42%	0.28%	0.39%	0.40%	0.24%	0.93%	0.77%
Leases Receivable	0.00%	-194.26%	0.00%	0.00%	-42.95%	-6.19%	0.01%	0.16%	0.04%	0.39%	0.36%
Non-Commercial 1st Lien Mortgages	0.00%	-0.04%	0.03%	0.07%	0.00%	0.00%	0.02%	0.00%	0.01%	0.01%	0.01%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	0.00%	-0.13%	0.00%	-0.01%	0.01%	0.01%	0.02%	0.00%	0.00%
All Other Non-Commercial Real Estate Loans	0.00%	40.07%	-0.33%	18.37%	1.88%	1.48%	-1.37%	0.89%	0.54%	0.75%	0.56%
Indirect Loans	0.00%	0.00%	1.31%	0.64%	0.90%	0.48%	0.54%	0.74%	0.84%	0.96%	0.92%
Number of Credit Unions in Each Peer Group:	285	273	384	468	826	647	559	535	287	438	4,702

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	88.95%	113.38%	149.73%	172.87%	184.90%	120.17%	68.83%	26.09%	9.00%	1.19%	12.82%
Marketable Securities	19.60%	22.06%	41.18%	58.57%	86.63%	120.49%	133.91%	152.95%	141.78%	146.11%	143.68%
All Other Investments	21.42%	14.38%	8.66%	7.50%	7.33%	4.69%	5.03%	5.87%	5.17%	4.95%	5.10%
Total Investments	256.70%	228.00%	263.17%	292.66%	333.39%	296.97%	262.78%	235.72%	213.16%	206.33%	215.74%
Unsecured Loans	62.13%	52.19%	47.96%	47.25%	43.27%	39.48%	40.84%	43.89%	47.53%	66.62%	61.08%
Vehicle Loans	150.95%	194.35%	209.57%	221.33%	209.05%	203.41%	217.24%	225.91%	222.92%	196.14%	202.12%
New Vehicle Loans	56.58%	75.94%	83.43%	85.84%	75.07%	66.23%	66.90%	72.01%	69.58%	71.52%	71.21%
Used Vehicle Loans	94.37%	118.41%	126.14%	135.50%	133.98%	137.18%	150.34%	153.90%	153.34%	124.62%	130.91%
Total Real Estate	2.40%	11.52%	23.58%	62.34%	132.65%	174.43%	231.62%	288.49%	339.76%	371.94%	347.07%
1st Mortgage	2.01%	8.02%	13.51%	45.23%	100.79%	134.11%	182.04%	232.26%	281.33%	317.33%	293.11%
1st Mortgage Fxd	2.01%	6.64%	12.27%	36.93%	81.07%	113.65%	151.50%	194.28%	246.67%	273.31%	252.07%
1st Mortgage Adj	0.00%	1.38%	1.24%	8.29%	19.72%	20.46%	30.54%	37.98%	34.66%	44.03%	41.04%
2nd Mortgage	0.39%	3.50%	10.08%	17.11%	31.85%	40.32%	49.58%	56.24%	58.43%	54.61%	53.95%
Closed-End Fxd	0.24%	3.07%	6.70%	8.49%	14.97%	15.68%	19.42%	21.08%	19.55%	14.31%	15.49%
Closed-End Adj	0.00%	0.08%	0.18%	0.62%	1.58%	1.76%	1.71%	1.32%	1.79%	1.14%	1.25%
Open-End Adj	0.15%	0.22%	2.41%	6.08%	12.81%	20.41%	25.69%	31.52%	34.30%	36.14%	34.31%
Open-End Fxd	0.00%	0.13%	0.79%	1.92%	2.49%	2.48%	2.75%	2.31%	2.80%	3.02%	2.90%
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%	0.00%	0.00%	0.00%	0.01%	0.01%	0.61%	1.00%	1.60%	3.33%	2.74%
All Other Loans/Lines of Credit to Members	26.29%	26.83%	28.97%	34.82%	31.55%	31.90%	39.04%	40.98%	38.41%	32.47%	33.88%
Total Loans	242.61%	285.47%	310.82%	366.61%	417.53%	450.86%	531.17%	602.42%	652.39%	673.85%	649.88%
Indirect Loans	0.71%	0.17%	0.63%	4.81%	19.23%	47.63%	81.13%	120.40%	143.62%	153.60%	142.00%
Percent of Vehicle Loans	0.47%	0.09%	0.30%	2.17%	9.20%	23.41%	37.35%	53.29%	64.43%	78.31%	70.26%
Business Loans	0.05%	0.36%	0.75%	1.09%	3.93%	11.50%	25.92%	41.12%	70.39%	64.77%	59.45%
Participation Loans	0.85%	0.50%	3.25%	4.79%	12.05%	20.66%	31.33%	37.31%	38.23%	20.59%	23.64%
Total Mortgage Exposure**	4.24%	11.72%	27.39%	67.11%	155.33%	226.33%	310.33%	397.87%	447.04%	477.24%	448.74%
Total Real Estate	2.40%	11.52%	23.58%	62.34%	132.65%	174.43%	231.62%	288.49%	339.76%	371.94%	347.07%
RE Business Loans	0.05%	0.36%	0.75%	1.09%	3.93%	11.50%	25.92%	41.12%	70.39%	64.77%	59.45%
Mortgage-Backed Investments	1.84%	0.20%	3.80%	4.78%	22.68%	51.90%	78.71%	109.38%	107.28%	105.30%	101.68%
Federal Agency Securities (Mtg Backed)	1.84%	0.20%	3.80%	4.54%	22.56%	51.53%	78.51%	108.49%	105.60%	100.48%	97.82%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.24%	0.12%	0.37%	0.20%	0.89%	1.68%	4.81%	3.85%



