

National - March 31, 2024

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	2.61%	3.03%	2.93%	2.91%	2.81%	2.69%	2.94%	2.98%	3.10%	3.69%	3.49%
Loan Yield	7.19%	6.37%	6.22%	5.97%	5.74%	5.64%	5.65%	5.58%	5.33%	5.69%	5.65%
Net Loan Yield After NCOs	6.76%	5.73%	6.00%	5.73%	5.53%	5.39%	5.38%	5.25%	4.94%	5.06%	5.09%
Asset Yield	4.78%	4.81%	4.60%	4.45%	4.23%	4.21%	4.44%	4.52%	4.47%	4.95%	4.83%
Cost of Funds	-0.45%	-0.72%	-0.80%	-0.76%	-0.83%	-0.92%	-1.13%	-1.36%	-1.51%	-2.00%	-1.84%
Gross Spread	4.33%	4.10%	3.80%	3.69%	3.40%	3.29%	3.31%	3.16%	2.96%	2.95%	3.00%
Provision Expense	-0.38%	-0.27%	-0.29%	-0.33%	-0.25%	-0.25%	-0.26%	-0.32%	-0.40%	-0.62%	-0.55%
Net Spread after Provision Expense	3.95%	3.83%	3.51%	3.36%	3.15%	3.03%	3.05%	2.83%	2.56%	2.33%	2.44%
Total Non-Interest Income	3.72%	0.68%	0.80%	0.78%	0.86%	1.04%	1.16%	1.23%	1.26%	1.16%	1.17%
Total Non-Interest Expense	-4.70%	-4.05%	-3.84%	-3.66%	-3.41%	-3.50%	-3.56%	-3.51%	-3.35%	-2.80%	-2.95%
Net Operating Expense	-0.99%	-3.36%	-3.03%	-2.88%	-2.55%	-2.46%	-2.41%	-2.27%	-2.09%	-1.64%	-1.79%
Non-Operating Gains (Losses)	3.31%	0.31%	0.21%	0.11%	0.05%	0.05%	0.10%	0.08%	0.12%	0.17%	0.15%
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)	2.96%	0.47%	0.47%	0.48%	0.60%	0.57%	0.64%	0.56%	0.47%	0.69%	0.66%
Net Charge-Offs	-0.43%	-0.64%	-0.21%	-0.24%	-0.21%	-0.25%	-0.27%	-0.33%	-0.39%	-0.63%	-0.56%
Return with Net Charge-Offs instead of Provision	2.91%	0.09%	0.55%	0.56%	0.64%	0.57%	0.63%	0.55%	0.48%	0.68%	0.65%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.16%	-2.17%	-1.91%	-1.74%	-1.58%	-1.65%	-1.76%	-1.78%	-1.74%	-1.51%	-1.56%
Travel and Conference Expense	-0.04%	-0.03%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.24%	-0.17%	-0.16%	-0.20%	-0.20%	-0.22%	-0.23%	-0.22%	-0.21%	-0.16%	-0.17%
Office Operations Expense	-1.22%	-0.86%	-0.84%	-0.81%	-0.71%	-0.69%	-0.64%	-0.66%	-0.65%	-0.50%	-0.54%
Educational and Promotional Expense	-0.05%	-0.03%	-0.03%	-0.04%	-0.07%	-0.08%	-0.10%	-0.11%	-0.11%	-0.10%	-0.10%
Loan Servicing Expense	-0.15%	-0.12%	-0.15%	-0.17%	-0.19%	-0.23%	-0.24%	-0.24%	-0.21%	-0.18%	-0.19%
Professional and Outside Services	-0.50%	-0.47%	-0.52%	-0.50%	-0.49%	-0.49%	-0.46%	-0.38%	-0.30%	-0.22%	-0.26%
Member Insurance	-0.04%	-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)	-0.07%	-0.04%	-0.02%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.23%	-0.15%	-0.17%	-0.14%	-0.11%	-0.08%	-0.08%	-0.08%	-0.07%	-0.10%	-0.09%
Total Non-Interest Expense	-4.70%	-4.05%	-3.84%	-3.66%	-3.41%	-3.50%	-3.56%	-3.51%	-3.35%	-2.80%	-2.95%
Other Performance Ratios											
Earning Asset Yield	4.83%	4.89%	4.70%	4.61%	4.43%	4.45%	4.73%	4.83%	4.77%	5.22%	5.11%
Average Cost of Funds	-0.45%	-0.72%	-0.80%	-0.76%	-0.83%	-0.92%	-1.13%	-1.36%	-1.51%	-2.00%	-1.84%
FTE Employee / \$million of Loans & Share Drafts	2.06	0.92	1.23	0.43	0.33	0.30	0.28	0.25	0.21	0.16	0.18
Compensation & Benefits / FTE Emp.	\$22,686	\$44,304	\$26,808	\$64,597	\$72,237	\$76,630	\$81,147	\$86,037	\$95,365	\$109,904	\$102,110
Compensation & Benefits / \$million Lns. & S.D.s	\$46,039	\$39,227	\$32,626	\$27,382	\$23,404	\$22,713	\$22,289	\$21,195	\$19,794	\$17,378	\$18,224
Operating Expense / Loans & Share Drafts	-10.00%	-7.30%	-6.57%	-5.75%	-5.05%	-4.80%	-4.50%	-4.18%	-3.81%	-3.23%	-3.44%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.86%	0.67%	1.01%	1.06%	1.20%	1.35%	1.33%	1.38%	1.29%	1.14%	1.18%
Net Operating Expense / Loans & Share Drafts	-9.14%	-6.63%	-5.56%	-4.69%	-3.85%	-3.46%	-3.17%	-2.80%	-2.52%	-2.08%	-2.26%
Operating Expense / Operating Revenue	99.35%	91.82%	89.31%	86.38%	84.15%	85.16%	85.48%	85.82%	86.68%	80.76%	81.93%
Total Fixed Assets / Shares & Equity	0.36%	0.52%	0.69%	1.31%	1.62%	2.14%	2.32%	2.44%	2.41%	1.77%	1.90%
Net Loans to Total Shares and Deposits	58.1%	65.7%	62.8%	61.8%	59.4%	63.6%	69.5%	74.9%	80.0%	84.1%	81.6%
Members / FTE Employee	336.70	373.51	194.76	428.97	404.36	378.04	337.98	333.31	341.45	428.01	401.55

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	0.3%	0.5%	0.7%	1.1%	1.1%	1.1%	1.0%	0.9%	0.8%	1.0%	0.9%
Total Investments	52.3%	45.2%	45.4%	43.6%	43.7%	38.7%	32.7%	28.1%	24.8%	24.1%	25.4%
Unsecured Credit Card Loans/Lines of Credit	0.1%	0.4%	0.6%	1.0%	1.4%	1.6%	1.7%	1.9%	2.1%	4.0%	3.5%
All Other Unsecured Loans/Lines of Credit	12.5%	9.2%	7.2%	5.6%	3.9%	3.2%	3.0%	2.8%	2.9%	2.9%	3.0%
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	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
New Vehicle Loans	10.8%	14.2%	14.2%	12.4%	9.4%	8.2%	7.5%	7.7%	7.2%	7.3%	7.4%
Used Vehicle Loans	18.3%	21.7%	21.7%	19.7%	17.0%	16.9%	17.2%	16.8%	15.6%	13.1%	13.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.2%	1.7%	2.1%	6.5%	12.2%	16.7%	21.2%	25.2%	30.5%	33.5%	31.5%
Total Other Real Estate Loans/Lines of Credit	0.1%	0.7%	1.6%	2.6%	4.0%	5.0%	5.9%	6.3%	6.4%	5.9%	5.9%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.3%
Total All Other Loans/Lines of Credit to Members	4.7%	5.1%	4.9%	5.0%	3.9%	4.0%	4.5%	4.5%	3.9%	3.4%	3.6%
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	46.9%	53.1%	52.4%	52.9%	51.9%	55.8%	61.1%	65.5%	69.0%	70.8%	69.3%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.7%	-0.6%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.6%	-1.0%	-0.9%
Net Loans and Leases	45.5%	52.4%	51.8%	52.4%	51.5%	55.3%	60.7%	65.0%	68.4%	69.9%	68.5%
Total Other Assets	1.9%	1.9%	2.1%	3.0%	3.7%	4.8%	5.5%	6.0%	6.0%	5.0%	5.1%
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	0.8%	0.8%	0.8%	0.8%	0.9%	1.4%	2.1%	3.8%	5.6%	8.1%	7.1%
Share Drafts	0.8%	2.3%	6.4%	11.1%	15.5%	17.0%	17.8%	18.2%	18.7%	16.1%	16.6%
Regular Shares	71.5%	65.7%	61.1%	55.4%	47.6%	43.0%	36.6%	32.8%	28.2%	22.3%	24.9%
Money Market Shares	0.0%	0.9%	1.5%	2.7%	5.5%	7.2%	10.3%	10.8%	11.6%	15.7%	14.4%
Share Certificates	4.1%	8.6%	10.0%	12.1%	12.9%	14.2%	16.9%	19.4%	21.5%	23.5%	22.4%
IRA/KEOGH Accounts	0.3%	0.8%	1.4%	1.6%	3.1%	3.5%	3.8%	3.7%	3.5%	3.7%	3.7%
All Other Shares	0.5%	0.4%	1.0%	1.0%	1.1%	0.8%	0.6%	0.7%	0.6%	0.7%	0.7%
Non-Member Deposits	1.2%	1.0%	1.1%	0.9%	1.1%	1.3%	1.3%	1.2%	1.3%	1.2%	1.2%
Total Shares and Deposits	78.3%	79.7%	82.5%	84.8%	86.7%	86.9%	87.3%	86.8%	85.5%	83.1%	83.9%
Total Equity	20.9%	19.5%	16.7%	14.4%	12.4%	11.7%	10.6%	9.4%	8.9%	8.8%	9.0%
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	20.9%	19.6%	17.0%	14.7%	12.9%	12.6%	11.7%	11.1%	10.8%	10.7%	10.8%
Total Capital (Equity + Allow. for Loan Loss)	19.5%	18.8%	16.1%	13.9%	11.9%	11.2%	10.1%	8.8%	8.3%	7.8%	8.2%
Balance Sheet GrowthYTD Annualized											
Total Investments	2.9%	-0.5%	-0.5%	0.8%	1.8%	1.8%	5.5%	9.3%	4.1%	11.9%	10.0%
Total Loans and Leases	-2.4%	-6.7%	-2.7%	-2.4%	-3.6%	-3.4%	-2.5%	-0.3%	-5.3%	0.7%	-0.1%
TOTAL ASSETS	0.1%	-3.9%	-1.7%	-0.9%	-1.2%	-1.3%	0.1%	2.3%	-3.0%	3.2%	2.3%
Total Liabilities	-46.5%	-7.4%	-13.9%	-16.2%	-17.6%	-10.4%	-6.4%	-4.7%	-11.8%	-1.7%	-2.7%
Total Shares and Deposits	-0.4%	-4.5%	-1.4%	-0.7%	-1.2%	-1.1%	0.3%	2.7%	-2.3%	3.8%	2.8%
Equity Capital	5.8%	-1.6%	-2.1%	-0.5%	0.1%	-1.7%	-0.3%	1.7%	-3.7%	2.2%	1.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.1%	-3.9%	-1.7%	-0.9%	-1.2%	-1.3%	0.1%	2.3%	-3.0%	3.2%	2.3%

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	3.38%	1.73%	1.25%	1.18%	0.91%	0.77%	0.69%	0.61%	0.67%	0.81%	0.78%
Delinquent Loans / Total Capital	7.4%	4.6%	3.9%	4.3%	3.8%	3.7%	4.0%	4.3%	5.1%	6.4%	5.9%
Delinquent Loans + OREO / Net Loans + OREO	3.4%	1.8%	1.3%	1.2%	1.0%	0.8%	0.8%	0.7%	0.7%	0.9%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	42.8%	31.8%	28.0%	27.5%	28.5%	25.7%	26.8%	25.9%	24.3%	21.2%	22.1%
Allowance for Loan Losses/Net Loans	2.95%	1.42%	1.15%	1.03%	0.89%	0.82%	0.79%	0.83%	0.94%	1.39%	1.28%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$21	\$34	\$65	\$112	\$230	\$438	\$953	\$2,498	\$17,775	\$2,083
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$7	\$10	\$17	\$29	\$50	\$110	\$235	\$599	\$3,254	\$404
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$3	\$8	\$15	\$30	\$50	\$98	\$204	\$1,540	\$186
Total Delinquent Loans (\$000s)	\$14	\$31	\$47	\$90	\$156	\$310	\$598	\$1,285	\$3,300	\$22,569	\$2,673
Delinquency by Category											
Unsecured Credit Card	9.68%	3.07%	1.92%	2.25%	1.65%	1.24%	1.22%	1.20%	1.37%	2.12%	2.01%
STS Loans	5.42%	2.13%	1.84%	1.88%	1.55%	2.86%	5.21%	1.53%	3.32%	5.16%	4.34%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.06%	0.49%	0.40%	0.95%	1.20%	0.96%	1.58%	0.97%	1.01%
All Other Unsecured Loans	4.27%	2.35%	2.18%	1.68%	1.48%	1.39%	1.27%	1.23%	1.40%	1.91%	1.78%
New Vehicle Loans	2.30%	0.88%	0.48%	0.59%	0.49%	0.38%	0.34%	0.40%	0.43%	0.47%	0.46%
Used Vehicle Loans	3.55%	2.20%	1.50%	1.39%	1.17%	0.94%	0.95%	0.93%	1.04%	0.96%	0.97%
All Other Secured Loans	0.85%	0.89%	1.10%	0.89%	0.87%	0.74%	0.70%	0.62%	0.80%	1.03%	0.95%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.20%	0.52%	0.44%	0.43%
Non-Commercial 1st Lien Mortgages	24.30%	1.15%	0.86%	1.05%	0.60%	0.47%	0.47%	0.32%	0.35%	0.49%	0.47%
Non-Commercial Junior Lien Mortgages	0.00%	1.15%	0.66%	1.32%	0.77%	0.59%	0.57%	0.53%	0.52%	0.58%	0.57%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	0.79%	0.00%	0.06%	1.01%	0.62%	1.12%	0.63%	0.66%	0.73%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	1.45%	0.50%	1.15%	0.40%	0.37%	0.47%	0.78%	0.72%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	2.81%	3.23%	3.86%	4.73%	1.82%	1.80%	1.59%	2.32%	2.20%
Total Loans	3.28%	1.70%	1.23%	1.17%	0.91%	0.77%	0.69%	0.61%	0.66%	0.80%	0.77%
Indirect Loans	0.00%	0.00%	1.54%	1.20%	1.25%	0.87%	0.93%	0.88%	1.00%	0.84%	0.86%
Total 1st Mortgage Loans	24.30%	1.15%	0.86%	2.50%	1.09%	1.62%	0.87%	0.69%	0.82%	1.27%	1.19%
MBL Delinquency Rate	0.00%	0.00%	0.74%	2.59%	1.84%	2.12%	0.70%	0.56%	0.58%	0.87%	0.83%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.04%	0.14%	0.09%	0.22%	0.11%	0.11%	0.17%	0.20%	0.19%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.91%	1.19%	0.40%	0.46%	0.40%	0.45%	0.44%	0.50%	0.56%	0.88%	0.80%
Recoveries / Charge-Offs	27.00%	23.62%	31.35%	22.38%	27.48%	22.68%	20.91%	20.57%	18.17%	14.50%	15.32%
Expected Charge-Offs / Net Loans	1.21%	0.59%	0.42%	0.40%	0.37%	0.37%	0.35%	0.34%	0.36%	0.37%	0.37%
Provision for Loan Losses/Net Charge-Offs	88.4%	41.5%	138.5%	134.5%	121.2%	100.9%	96.6%	96.2%	101.6%	98.0%	98.3%
Prov. for Loan Losses/Expected Charge-Offs	17.3%	21.9%	34.3%	38.7%	33.2%	30.9%	30.7%	35.5%	41.1%	58.6%	54.0%
Bankruptcies / Net Loans	0.07%	0.13%	0.11%	0.10%	0.13%	0.18%	0.17%	0.19%	0.20%	0.19%	0.19%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$7	\$6	\$11	\$24	\$59	\$122	\$335	\$885	\$7,253	\$818
Total Amount of Recoveries (\$000s)	\$0	\$2	\$2	\$3	\$7	\$13	\$25	\$69	\$161	\$1,052	\$125
Net Charge Offs (\$000s)	\$1	\$6	\$4	\$9	\$17	\$46	\$96	\$266	\$724	\$6,201	\$693
Net Charge-Offs by Category											
Unsecured Credit Card Loans	-0.79%	2.86%	0.76%	1.67%	1.47%	1.78%	2.20%	2.38%	2.88%	5.59%	5.20%
STS Loans	0.00%	0.00%	0.00%	0.00%	22.09%	15.47%	14.62%	3.92%	8.14%	23.83%	18.96%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.93%	0.51%	0.45%	0.70%	0.37%	0.58%	1.23%	0.89%	0.88%
All Other Unsecured Loans	1.69%	5.89%	1.46%	1.69%	1.97%	2.36%	2.70%	3.46%	4.15%	5.97%	5.34%
New Vehicle Loans	0.12%	0.02%	0.10%	0.06%	0.08%	0.12%	0.21%	0.25%	0.33%	0.44%	0.39%
Used Vehicle Loans	1.12%	0.22%	0.38%	0.52%	0.49%	0.61%	0.61%	0.80%	0.97%	1.13%	1.03%
All Other Secured Loans	0.00%	0.48%	-0.01%	0.13%	0.22%	0.54%	0.39%	0.41%	0.66%	1.04%	0.89%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	187.78%	19.59%	1.51%	1.20%	0.65%	0.19%	0.26%
Non-Commercial 1st Lien Mortgages	0.00%	0.00%	0.00%	0.04%	0.01%	0.01%	0.01%	0.00%	0.01%	0.01%	0.01%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	-0.01%	0.29%	0.02%	0.01%	0.02%	0.01%	-0.01%	0.01%	0.01%
All Other Non-Commercial Real Estate Loans	0.00%	30.47%	0.00%	0.37%	0.66%	1.10%	0.46%	2.43%	0.27%	0.78%	0.89%
Indirect Loans	0.00%	0.00%	0.16%	0.38%	0.49%	0.74%	0.59%	0.80%	0.99%	0.99%	0.97%
<i>Number of Credit Unions in Each Peer Group:</i>	285	262	379	462	812	638	560	544	279	449	4,670

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	89.75%	114.08%	147.66%	164.57%	178.31%	118.70%	71.37%	26.50%	9.94%	1.20%	12.64%
Marketable Securities	18.23%	22.36%	40.43%	58.53%	85.39%	117.04%	128.14%	147.65%	138.24%	141.12%	138.96%
All Other Investments	18.83%	13.64%	8.75%	6.64%	6.51%	4.39%	4.80%	5.70%	5.27%	4.96%	5.06%
Total Investments	249.94%	230.95%	267.74%	296.42%	339.18%	307.15%	279.06%	253.63%	229.43%	225.77%	233.99%
Unsecured Loans	60.74%	49.24%	46.37%	44.98%	41.10%	38.01%	39.53%	42.36%	46.26%	64.89%	59.54%
Vehicle Loans	139.26%	183.55%	211.40%	218.26%	204.76%	199.19%	210.20%	220.89%	211.02%	191.58%	196.68%
New Vehicle Loans	51.63%	72.74%	83.52%	84.19%	73.08%	64.77%	63.85%	69.16%	66.22%	68.75%	68.44%
Used Vehicle Loans	87.64%	110.81%	127.88%	134.07%	131.68%	134.43%	146.36%	151.74%	144.80%	122.83%	128.25%
Total Real Estate	1.23%	12.35%	21.88%	61.82%	126.22%	172.41%	230.69%	284.41%	341.59%	369.01%	345.00%
1st Mortgage	0.97%	8.85%	12.43%	43.92%	94.97%	132.49%	180.35%	227.78%	281.95%	313.63%	290.30%
1st Mortgage Fxd	0.97%	7.40%	11.17%	36.33%	77.29%	110.69%	149.97%	189.66%	245.90%	269.34%	248.86%
1st Mortgage Adj	0.00%	1.45%	1.25%	7.59%	17.69%	21.79%	30.39%	38.12%	36.06%	44.28%	41.44%
2nd Mortgage	0.26%	3.51%	9.46%	17.90%	31.25%	39.92%	50.34%	56.64%	59.64%	55.39%	54.70%
Closed-End Fxd	0.26%	3.00%	6.70%	8.38%	14.65%	15.48%	19.64%	21.12%	20.36%	14.74%	15.86%
Closed-End Adj	0.00%	0.03%	0.18%	0.43%	1.29%	1.62%	1.84%	1.30%	1.87%	0.93%	1.09%
Open-End Adj	0.00%	0.34%	1.82%	7.23%	13.12%	20.59%	25.84%	31.80%	34.91%	36.68%	34.84%
Open-End Fxd	0.00%	0.13%	0.76%	1.85%	2.20%	2.24%	3.02%	2.41%	2.50%	3.03%	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%	0.02%	0.00%	0.01%	0.01%	0.62%	0.97%	1.57%	3.16%	2.62%
All Other Loans/Lines of Credit to Members	22.58%	25.94%	29.07%	34.37%	29.89%	31.46%	38.35%	40.37%	36.32%	31.83%	33.08%
Total Loans	223.98%	271.30%	309.02%	360.12%	402.80%	442.54%	521.17%	591.10%	638.85%	663.71%	639.82%
Indirect Loans	0.46%	0.17%	0.68%	5.75%	18.65%	45.75%	77.00%	117.66%	133.90%	149.18%	137.62%
Percent of Vehicle Loans	0.33%	0.09%	0.32%	2.63%	9.11%	22.97%	36.63%	53.26%	63.45%	77.87%	69.97%
Business Loans	0.04%	0.37%	0.75%	1.20%	3.41%	11.78%	25.44%	41.56%	69.31%	65.08%	59.67%
Participation Loans	0.66%	0.87%	3.20%	4.52%	11.97%	19.55%	31.08%	37.55%	37.55%	20.55%	23.47%
Total Mortgage Exposure**	2.96%	12.56%	25.51%	66.70%	149.03%	222.74%	305.22%	390.83%	448.22%	472.08%	444.60%
Total Real Estate	1.23%	12.35%	21.88%	61.82%	126.22%	172.41%	230.69%	284.41%	341.59%	369.01%	345.00%
RE Business Loans	0.04%	0.37%	0.75%	1.20%	3.41%	11.78%	25.44%	41.56%	69.31%	65.08%	59.67%
Mortgage-Backed Investments	1.74%	0.20%	3.63%	4.87%	22.80%	50.33%	74.53%	106.42%	106.63%	103.07%	99.60%
Federal Agency Securities (Mtg Backed)	1.74%	0.20%	3.63%	4.64%	22.68%	50.03%	74.35%	105.49%	104.91%	98.38%	95.82%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.23%	0.12%	0.30%	0.18%	0.93%	1.72%	4.69%	3.78%



