

National - June 30, 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	2.81%	3.08%	3.06%	3.08%	2.95%	2.92%	3.11%	3.22%	3.38%	3.91%	3.71%
Loan Yield	7.16%	6.26%	6.23%	6.01%	5.74%	5.68%	5.68%	5.62%	5.41%	5.74%	5.70%
Net Loan Yield After NCOs	6.66%	6.02%	5.98%	5.78%	5.54%	5.43%	5.42%	5.29%	5.01%	5.11%	5.14%
Asset Yield	4.87%	4.77%	4.67%	4.56%	4.30%	4.32%	4.52%	4.61%	4.61%	5.04%	4.93%
Cost of Funds	-0.53%	-0.74%	-0.82%	-0.80%	-0.85%	-0.95%	-1.18%	-1.40%	-1.55%	-2.04%	-1.87%
Gross Spread	4.34%	4.03%	3.85%	3.75%	3.44%	3.37%	3.35%	3.22%	3.06%	3.00%	3.05%
Provision Expense	-0.42%	-0.27%	-0.29%	-0.29%	-0.24%	-0.26%	-0.27%	-0.33%	-0.41%	-0.64%	-0.57%
Net Spread after Provision Expense	3.92%	3.76%	3.55%	3.46%	3.20%	3.12%	3.08%	2.89%	2.65%	2.37%	2.49%
Total Non-Interest Income	2.04%	0.62%	0.68%	0.80%	0.86%	1.04%	1.15%	1.23%	1.26%	1.19%	1.19%
Total Non-Interest Expense	-4.80%	-3.95%	-3.70%	-3.67%	-3.40%	-3.58%	-3.55%	-3.52%	-3.39%	-2.83%	-2.98%
Net Operating Expense	-2.76%	-3.33%	-3.03%	-2.87%	-2.54%	-2.54%	-2.39%	-2.29%	-2.14%	-1.64%	-1.80%
Non-Operating Gains (Losses)	0.71%	0.23%	0.13%	0.10%	0.04%	0.05%	0.08%	0.07%	0.10%	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)	1.17%	0.43%	0.53%	0.59%	0.66%	0.58%	0.68%	0.59%	0.51%	0.72%	0.69%
Net Charge-Offs	-0.49%	-0.24%	-0.25%	-0.23%	-0.20%	-0.25%	-0.27%	-0.32%	-0.41%	-0.63%	-0.56%
Return with Net Charge-Offs instead of Provision	1.09%	0.46%	0.57%	0.65%	0.71%	0.59%	0.69%	0.60%	0.52%	0.73%	0.70%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.29%	-2.09%	-1.87%	-1.75%	-1.58%	-1.66%	-1.74%	-1.78%	-1.75%	-1.51%	-1.57%
Travel and Conference Expense	-0.05%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.21%	-0.18%	-0.15%	-0.20%	-0.20%	-0.22%	-0.22%	-0.22%	-0.22%	-0.16%	-0.17%
Office Operations Expense	-1.24%	-0.85%	-0.83%	-0.80%	-0.72%	-0.70%	-0.65%	-0.66%	-0.65%	-0.50%	-0.54%
Educational and Promotional Expense	-0.03%	-0.03%	-0.03%	-0.05%	-0.08%	-0.09%	-0.11%	-0.11%	-0.12%	-0.11%	-0.11%
Loan Servicing Expense	-0.14%	-0.12%	-0.13%	-0.18%	-0.19%	-0.23%	-0.24%	-0.24%	-0.22%	-0.18%	-0.19%
Professional and Outside Services	-0.50%	-0.46%	-0.47%	-0.50%	-0.48%	-0.50%	-0.45%	-0.38%	-0.32%	-0.23%	-0.27%
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)	-0.06%	-0.05%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.23%	-0.14%	-0.15%	-0.13%	-0.10%	-0.13%	-0.07%	-0.08%	-0.07%	-0.10%	-0.10%
Total Non-Interest Expense	-4.80%	-3.95%	-3.70%	-3.67%	-3.40%	-3.58%	-3.55%	-3.52%	-3.39%	-2.83%	-2.98%
Other Performance Ratios											
Earning Asset Yield	4.91%	4.96%	4.81%	4.74%	4.52%	4.61%	4.82%	4.87%	4.99%	5.23%	5.15%
Average Cost of Funds	-0.53%	-0.74%	-0.82%	-0.80%	-0.85%	-0.95%	-1.18%	-1.40%	-1.55%	-2.04%	-1.87%
FTE Employee / \$million of Loans & Share Drafts	1.93	0.91	1.08	0.44	0.33	0.30	0.28	0.25	0.21	0.16	0.18
Compensation & Benefits / FTE Emp.	\$26,458	\$40,681	\$29,588	\$62,067	\$71,442	\$76,417	\$78,146	\$85,393	\$94,967	\$110,175	\$102,083
Compensation & Benefits / \$million Lns. & S.D.s	\$51,955	\$36,584	\$31,599	\$27,269	\$23,432	\$23,116	\$21,662	\$20,987	\$20,427	\$17,260	\$18,146
Operating Expense / Loans & Share Drafts	-10.60%	-7.07%	-6.12%	-5.72%	-5.02%	-5.09%	-4.44%	-4.18%	-3.99%	-3.25%	-3.48%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	4.86%	0.76%	0.86%	1.13%	1.24%	1.39%	1.38%	1.38%	1.37%	1.18%	1.22%
Net Operating Expense / Loans & Share Drafts	-5.74%	-6.31%	-5.26%	-4.59%	-3.78%	-3.70%	-3.06%	-2.80%	-2.63%	-2.08%	-2.26%
Operating Expense / Operating Revenue	76.41%	89.92%	84.33%	83.95%	81.82%	85.23%	83.19%	84.44%	84.80%	80.10%	81.05%
Total Fixed Assets / Shares & Equity	0.33%	0.59%	0.71%	1.35%	1.66%	2.17%	2.39%	2.46%	2.42%	1.78%	1.92%
Net Loans to Total Shares and Deposits	59.6%	66.5%	63.2%	63.1%	60.0%	64.4%	70.7%	75.5%	81.1%	85.3%	82.8%
Members / FTE Employee	350.12	377.83	225.44	413.44	402.99	374.06	336.20	331.33	341.27	430.52	403.01

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%	1.1%	1.1%	1.1%	1.1%	1.0%	0.9%	1.0%	1.0%
Total Investments	51.6%	44.6%	45.3%	42.7%	43.3%	38.1%	31.8%	27.5%	23.7%	22.8%	24.2%
Unsecured Credit Card Loans/Lines of Credit	0.1%	0.4%	0.6%	1.1%	1.4%	1.6%	1.7%	1.9%	2.1%	4.1%	3.6%
All Other Unsecured Loans/Lines of Credit	12.2%	9.4%	7.2%	5.7%	3.9%	3.3%	3.0%	2.8%	2.9%	3.0%	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	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
New Vehicle Loans	10.9%	14.1%	14.1%	12.5%	9.5%	8.2%	7.5%	7.5%	7.2%	7.3%	7.4%
Used Vehicle Loans	19.0%	22.0%	21.7%	19.8%	17.2%	17.1%	17.2%	16.8%	16.1%	13.2%	14.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.2%	1.6%	2.2%	6.9%	12.2%	16.6%	21.5%	25.5%	30.6%	34.1%	32.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.8%	1.6%	2.7%	4.2%	5.2%	6.2%	6.7%	6.7%	6.2%	6.3%
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	4.9%	5.2%	5.0%	5.1%	3.9%	4.0%	4.7%	4.6%	4.0%	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%	0.2%	0.1%
Total Loans and Leases	47.5%	53.6%	52.6%	53.9%	52.3%	56.3%	62.0%	66.0%	70.1%	71.9%	70.4%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.8%	-0.6%	-0.6%	-0.5%	-0.5%	-0.5%	-0.5%	-0.7%	-1.0%	-0.9%
Net Loans and Leases	46.2%	52.9%	52.0%	53.3%	51.9%	55.8%	61.5%	65.5%	69.4%	71.0%	69.5%
Total Other Assets	1.7%	2.0%	2.0%	3.0%	3.7%	4.9%	5.6%	6.0%	6.0%	5.0%	5.2%
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%	0.6%	0.8%	0.9%	0.9%	1.4%	2.1%	3.7%	5.2%	7.8%	6.8%
Share Drafts	0.8%	2.2%	6.1%	10.8%	15.3%	16.7%	17.4%	17.9%	18.5%	16.1%	16.4%
Regular Shares	71.0%	65.0%	61.2%	54.7%	47.1%	42.4%	36.0%	32.3%	28.0%	22.0%	24.6%
Money Market Shares	0.0%	0.9%	1.4%	2.7%	5.4%	7.2%	10.1%	10.8%	11.5%	15.7%	14.4%
Share Certificates	3.8%	9.2%	10.3%	12.5%	13.5%	14.6%	17.8%	20.0%	22.1%	24.0%	23.0%
IRA/KEOGH Accounts	0.2%	0.8%	1.3%	1.8%	3.0%	3.5%	3.8%	3.7%	3.5%	3.8%	3.7%
All Other Shares	0.4%	0.5%	0.9%	1.0%	1.1%	0.8%	0.6%	0.7%	0.6%	0.5%	0.6%
Non-Member Deposits	1.1%	1.0%	1.1%	1.0%	1.0%	1.3%	1.3%	1.2%	1.2%	1.1%	1.1%
Total Shares and Deposits	77.4%	79.5%	82.2%	84.5%	86.4%	86.6%	87.0%	86.7%	85.6%	83.2%	83.9%
Total Equity	21.2%	19.8%	17.0%	14.7%	12.7%	12.0%	10.9%	9.6%	9.2%	9.0%	9.3%
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	21.3%	19.9%	17.2%	15.0%	13.2%	12.8%	12.0%	11.3%	11.0%	10.9%	11.1%
Total Capital (Equity + Allow. for Loan Loss)	19.9%	19.1%	16.4%	14.1%	12.3%	11.5%	10.4%	9.1%	8.6%	8.1%	8.4%
Balance Sheet GrowthYTD Annualized											
Total Investments	3.1%	-4.9%	-3.0%	-3.6%	-1.0%	-0.2%	0.6%	6.3%	-0.2%	5.6%	4.5%
Total Loans and Leases	0.6%	-8.6%	-4.5%	-2.9%	-4.7%	-3.2%	-2.6%	-0.2%	-3.4%	1.9%	0.9%
TOTAL ASSETS	1.7%	-6.8%	-3.9%	-3.2%	-3.0%	-1.8%	-1.6%	1.7%	-2.6%	2.7%	1.8%
Total Liabilities	-9.5%	-28.0%	-18.2%	-15.3%	-22.8%	-8.1%	-8.9%	-8.0%	-17.6%	-6.3%	-7.3%
Total Shares and Deposits	0.0%	-7.5%	-4.0%	-3.4%	-3.3%	-2.0%	-1.6%	1.9%	-1.8%	3.5%	2.4%
Equity Capital	9.5%	-2.8%	-2.7%	-0.9%	0.8%	0.1%	0.5%	3.7%	0.2%	4.8%	3.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	1.7%	-6.8%	-3.9%	-3.2%	-3.0%	-1.8%	-1.6%	1.7%	-2.6%	2.7%	1.8%

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	3.18%	1.70%	1.28%	1.17%	1.01%	0.85%	0.80%	0.71%	0.77%	0.87%	0.85%
Delinquent Loans / Total Capital	6.9%	4.5%	3.9%	4.2%	4.1%	4.0%	4.5%	4.8%	5.8%	6.8%	6.4%
Delinquent Loans + OREO / Net Loans + OREO	3.2%	1.8%	1.3%	1.2%	1.1%	0.9%	0.9%	0.8%	0.8%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	41.3%	32.7%	28.5%	27.9%	27.0%	25.3%	25.1%	23.4%	22.7%	23.2%	23.4%
Allowance for Loan Losses/Net Loans	2.99%	1.42%	1.18%	1.06%	0.90%	0.83%	0.80%	0.83%	0.95%	1.40%	1.29%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$21	\$34	\$65	\$126	\$256	\$525	\$1,135	\$2,999	\$18,860	\$2,270
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$7	\$10	\$17	\$31	\$56	\$121	\$238	\$646	\$3,970	\$482
Loans 12 months and over Delinquent (\$000s)	\$3	\$3	\$4	\$8	\$16	\$31	\$55	\$110	\$234	\$1,735	\$210
Total Delinquent Loans (\$000s)	\$13	\$31	\$48	\$90	\$173	\$342	\$701	\$1,483	\$3,880	\$24,565	\$2,962
Delinquency by Category											
Unsecured Credit Card	0.79%	3.26%	1.92%	2.08%	1.72%	1.28%	1.24%	1.20%	1.41%	2.07%	1.98%
STS Loans	2.10%	2.95%	1.51%	1.61%	1.76%	2.66%	4.42%	1.96%	3.53%	4.69%	4.06%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.26%	1.23%	0.58%	0.86%	0.88%	1.05%	1.50%	0.94%	0.98%
All Other Unsecured Loans	4.29%	2.26%	2.15%	1.63%	1.51%	1.38%	1.23%	1.25%	1.37%	1.87%	1.75%
New Vehicle Loans	1.62%	0.80%	0.65%	0.57%	0.56%	0.40%	0.37%	0.43%	0.48%	0.50%	0.49%
Used Vehicle Loans	3.50%	2.15%	1.51%	1.43%	1.21%	1.04%	1.06%	0.95%	1.09%	0.99%	1.01%
All Other Secured Loans	1.10%	0.79%	0.94%	0.77%	0.90%	0.88%	0.71%	0.65%	0.77%	1.02%	0.94%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.26%	0.72%	0.41%	0.42%
Non-Commercial 1st Lien Mortgages	21.15%	2.74%	0.73%	1.11%	0.82%	0.58%	0.65%	0.49%	0.53%	0.61%	0.60%
Non-Commercial Junior Lien Mortgages	0.00%	0.68%	0.92%	0.99%	0.86%	0.62%	0.61%	0.61%	0.62%	0.63%	0.63%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	0.66%	0.00%	0.19%	1.09%	0.77%	1.01%	0.78%	0.84%	0.85%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	1.14%	1.24%	1.26%	0.67%	0.53%	0.70%	0.86%	0.83%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	0.00%	3.46%	3.59%	4.48%	2.05%	2.31%	1.48%	2.21%	2.17%
Total Loans	3.09%	1.68%	1.26%	1.16%	1.00%	0.84%	0.80%	0.70%	0.77%	0.86%	0.84%
Indirect Loans	0.00%	0.00%	1.42%	1.02%	1.12%	0.92%	0.99%	0.90%	1.03%	0.86%	0.88%
Total 1st Mortgage Loans	21.15%	2.74%	0.73%	2.26%	2.06%	1.85%	1.32%	1.03%	1.22%	1.47%	1.43%
MBL Delinquency Rate	0.00%	0.00%	0.00%	2.56%	2.12%	2.16%	0.97%	0.77%	0.78%	0.94%	0.93%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.16%	0.10%	0.22%	0.16%	0.16%	0.23%	0.22%	0.21%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.03%	0.44%	0.47%	0.43%	0.38%	0.44%	0.43%	0.48%	0.58%	0.87%	0.79%
Recoveries / Charge-Offs	19.10%	27.99%	26.30%	24.61%	26.41%	24.00%	21.59%	21.45%	18.54%	14.94%	15.78%
Expected Charge-Offs / Net Loans	1.14%	0.60%	0.46%	0.40%	0.40%	0.42%	0.39%	0.38%	0.40%	0.42%	0.41%
Provision for Loan Losses/Net Charge-Offs	-22.0%	-13.6%	-19.9%	-17.3%	-18.4%	-20.6%	-20.6%	-24.6%	-34.2%	-83.6%	-64.2%
Prov. for Loan Losses/Expected Charge-Offs	17.3%	23.8%	31.3%	29.4%	29.3%	29.6%	29.7%	33.5%	38.7%	54.6%	50.5%
Bankruptcies / Net Loans	0.04%	0.13%	0.14%	0.10%	0.14%	0.21%	0.19%	0.21%	0.22%	0.22%	0.21%
Total Amount of Loans Charged-Off (\$000s)	\$2	-\$2	\$7	\$11	\$21	\$61	\$121	\$315	\$949	\$7,181	\$817
Total Amount of Recoveries (\$000s)	\$0	\$0	\$1	\$3	\$5	\$15	\$27	\$71	\$178	\$1,107	\$133
Net Charge Offs (\$000s)	\$2	-\$2	\$5	\$8	\$16	\$46	\$94	\$245	\$770	\$6,074	\$685
Net Charge-Offs by Category											
Unsecured Credit Card Loans	-0.67%	0.74%	1.84%	1.24%	1.62%	1.81%	2.02%	2.39%	2.89%	5.41%	5.05%
STS Loans	0.00%	0.00%	0.00%	0.00%	-24.26%	-11.51%	-5.39%	26.30%	-9.61%	-15.56%	-10.70%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	-0.26%	0.18%	0.03%	0.46%	0.31%	0.77%	0.76%	1.10%	1.03%
All Other Unsecured Loans	3.33%	-3.19%	2.10%	1.97%	1.65%	2.36%	2.63%	2.83%	4.00%	5.64%	5.03%
New Vehicle Loans	0.00%	0.23%	0.06%	0.13%	0.13%	0.14%	0.20%	0.24%	0.34%	0.45%	0.40%
Used Vehicle Loans	1.42%	0.31%	0.43%	0.38%	0.43%	0.63%	0.67%	0.77%	1.08%	1.11%	1.03%
All Other Secured Loans	-0.03%	0.39%	0.35%	0.23%	0.39%	0.58%	0.37%	0.50%	0.69%	1.11%	0.96%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	-356.80%	1.00%	0.01%	0.96%	1.45%	0.38%	0.45%
Non-Commercial 1st Lien Mortgages	0.00%	0.00%	0.00%	-0.09%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	0.01%	-0.10%	-0.01%	0.01%	0.01%	0.01%	0.00%	0.02%	0.02%
All Other Non-Commercial Real Estate Loans	0.00%	22.03%	0.33%	1.07%	0.20%	0.51%	0.15%	2.17%	0.25%	-0.27%	0.33%
Indirect Loans	0.00%	0.00%	0.35%	-0.09%	0.73%	0.63%	0.68%	0.81%	1.11%	0.97%	0.96%
<i>Number of Credit Unions in Each Peer Group:</i>	<i>286</i>	<i>254</i>	<i>373</i>	<i>455</i>	<i>802</i>	<i>638</i>	<i>551</i>	<i>542</i>	<i>281</i>	<i>448</i>	<i>4,630</i>

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	82.70%	112.03%	146.38%	159.65%	175.85%	117.27%	68.75%	26.58%	9.77%	1.20%	12.35%
Marketable Securities	17.59%	21.04%	41.69%	54.79%	82.69%	112.80%	124.50%	144.60%	133.04%	138.07%	135.71%
All Other Investments	19.64%	13.10%	5.97%	6.42%	6.44%	4.35%	4.65%	5.72%	4.97%	5.06%	5.10%
Total Investments	242.19%	223.71%	263.07%	284.09%	329.19%	296.85%	265.68%	244.31%	215.22%	209.69%	218.88%
Unsecured Loans	58.48%	49.63%	45.68%	45.55%	40.48%	38.18%	39.66%	41.85%	45.68%	64.89%	59.47%
Vehicle Loans	140.31%	181.38%	208.36%	215.18%	202.27%	197.32%	205.89%	215.36%	212.49%	187.46%	193.00%
New Vehicle Loans	51.28%	70.90%	81.95%	83.34%	71.94%	64.08%	62.38%	66.42%	65.81%	66.72%	66.56%
Used Vehicle Loans	89.02%	110.47%	126.41%	131.84%	130.33%	133.24%	143.51%	148.94%	146.68%	120.74%	126.44%
Total Real Estate	1.23%	11.74%	22.23%	63.64%	124.59%	170.04%	232.14%	285.14%	339.08%	370.58%	346.19%
1st Mortgage	1.06%	7.93%	12.77%	45.91%	92.70%	129.28%	180.02%	226.05%	278.24%	313.23%	289.60%
1st Mortgage Fxd	1.06%	6.31%	11.52%	36.85%	75.44%	107.54%	147.59%	188.70%	242.29%	267.23%	246.84%
1st Mortgage Adj	0.00%	1.62%	1.25%	9.05%	17.26%	21.74%	32.43%	37.34%	35.96%	46.00%	42.76%
2nd Mortgage	0.17%	3.82%	9.46%	17.73%	31.90%	40.76%	52.13%	59.09%	60.84%	57.35%	56.59%
Closed-End Fxd	0.17%	3.21%	6.69%	8.61%	14.64%	15.97%	20.19%	22.19%	21.24%	15.35%	16.51%
Closed-End Adj	0.00%	0.03%	0.09%	0.91%	1.25%	1.67%	1.83%	1.62%	1.50%	0.97%	1.12%
Open-End Adj	0.00%	0.38%	2.13%	6.64%	13.51%	20.75%	27.00%	32.88%	35.82%	37.91%	36.00%
Open-End Fxd	0.00%	0.19%	0.55%	1.58%	2.49%	2.37%	3.10%	2.41%	2.28%	3.12%	2.95%
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%	0.02%	0.00%	0.00%	0.00%	0.01%	0.64%	0.99%	1.43%	3.02%	2.51%
All Other Loans/Lines of Credit to Members	22.83%	26.06%	29.16%	33.67%	29.43%	31.37%	38.99%	40.50%	36.51%	31.37%	32.77%
Total Loans	223.23%	269.05%	305.72%	358.70%	397.58%	438.26%	519.06%	585.85%	637.28%	660.43%	636.73%
Indirect Loans	0.42%	0.00%	0.71%	3.52%	18.50%	45.32%	74.23%	115.04%	138.47%	145.85%	135.27%
Percent of Vehicle Loans	0.30%	0.00%	0.34%	1.63%	9.15%	22.97%	36.05%	53.42%	65.17%	77.81%	70.09%
Business Loans	0.04%	0.37%	0.05%	1.53%	3.38%	11.31%	25.86%	42.07%	69.30%	65.81%	60.32%
Participation Loans	0.60%	0.66%	2.47%	4.77%	11.27%	19.65%	29.71%	37.93%	38.14%	20.51%	23.46%
Total Mortgage Exposure**	2.99%	12.12%	25.18%	67.96%	147.07%	218.29%	307.03%	390.14%	442.37%	471.46%	443.73%
Total Real Estate	1.23%	11.74%	22.23%	63.64%	124.59%	170.04%	232.14%	285.14%	339.08%	370.58%	346.19%
RE Business Loans	0.04%	0.37%	0.05%	1.53%	3.38%	11.31%	25.86%	42.07%	69.30%	65.81%	60.32%
Mortgage-Backed Investments	1.76%	0.38%	2.95%	4.32%	22.48%	48.25%	74.89%	105.00%	103.29%	100.88%	97.54%
Federal Agency Securities (Mtg Backed)	1.76%	0.38%	2.95%	4.09%	22.35%	48.13%	74.71%	104.11%	101.58%	96.22%	93.79%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.23%	0.12%	0.12%	0.18%	0.89%	1.71%	4.66%	3.76%



