

National - March 31, 2025

<b>Earnings to Average Assets YTD Annualized</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
Investment Yield	2.43%	3.14%	3.05%	3.28%	3.20%	3.13%	3.20%	3.17%	3.31%	3.60%	3.50%
Loan Yield	7.48%	6.85%	6.73%	6.28%	6.13%	5.97%	5.98%	5.89%	5.74%	6.00%	5.97%
Net Loan Yield After NCOs	7.04%	6.53%	6.40%	5.99%	5.91%	5.72%	5.70%	5.58%	5.32%	5.35%	5.40%
Asset Yield	4.76%	5.08%	4.89%	4.73%	4.55%	4.51%	4.69%	4.73%	4.79%	5.16%	5.06%
Cost of Funds	-0.65%	-0.78%	-0.88%	-0.87%	-0.92%	-1.01%	-1.21%	-1.39%	-1.55%	-1.97%	-1.83%
Gross Spread	4.11%	4.30%	4.01%	3.86%	3.63%	3.50%	3.48%	3.34%	3.24%	3.20%	3.24%
Provision Expense	-0.33%	-0.49%	-0.36%	-0.23%	-0.24%	-0.28%	-0.28%	-0.33%	-0.41%	-0.62%	-0.56%
Net Spread after Provision Expense	3.78%	3.81%	3.65%	3.63%	3.39%	3.22%	3.20%	3.01%	2.83%	2.58%	2.68%
Total Non-Interest Income	1.88%	0.72%	0.89%	0.77%	0.89%	1.00%	1.14%	1.18%	1.18%	1.03%	1.05%
Total Non-Interest Expense	-4.96%	-4.54%	-4.13%	-3.72%	-3.57%	-3.56%	-3.62%	-3.56%	-3.51%	-2.91%	-3.06%
Net Operating Expense	-3.08%	-3.82%	-3.24%	-2.96%	-2.68%	-2.56%	-2.48%	-2.38%	-2.33%	-1.89%	-2.01%
Non-Operating Gains (Losses)	1.60%	0.33%	0.30%	0.11%	0.08%	0.06%	0.08%	0.06%	0.04%	0.04%	0.04%
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)	0.70%	-0.02%	0.41%	0.68%	0.71%	0.66%	0.71%	0.62%	0.50%	0.69%	0.67%
Net Charge-Offs	-0.44%	-0.32%	-0.33%	-0.29%	-0.22%	-0.25%	-0.28%	-0.31%	-0.42%	-0.65%	-0.58%
Return with Net Charge-Offs instead of Provision	0.59%	0.16%	0.44%	0.62%	0.73%	0.69%	0.72%	0.65%	0.49%	0.66%	0.65%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-2.28%	-2.34%	-2.01%	-1.79%	-1.63%	-1.67%	-1.77%	-1.79%	-1.80%	-1.57%	-1.62%
Travel and Conference Expense	-0.04%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.27%	-0.19%	-0.17%	-0.21%	-0.21%	-0.23%	-0.23%	-0.23%	-0.23%	-0.16%	-0.18%
Office Operations Expense	-1.28%	-1.13%	-1.00%	-0.82%	-0.77%	-0.71%	-0.67%	-0.67%	-0.68%	-0.52%	-0.56%
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%	-0.14%	-0.16%	-0.19%	-0.22%	-0.24%	-0.23%	-0.22%	-0.18%	-0.19%
Professional and Outside Services	-0.67%	-0.52%	-0.56%	-0.48%	-0.53%	-0.50%	-0.47%	-0.39%	-0.34%	-0.24%	-0.27%
Member Insurance	-0.04%	-0.02%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.16%	-0.15%	-0.16%	-0.15%	-0.10%	-0.09%	-0.07%	-0.08%	-0.08%	-0.10%	-0.10%
Total Non-Interest Expense	-4.96%	-4.54%	-4.13%	-3.72%	-3.57%	-3.56%	-3.62%	-3.56%	-3.51%	-2.91%	-3.06%
<b>Other Performance Ratios</b>											
Earning Asset Yield	4.81%	5.17%	5.00%	4.91%	4.76%	4.79%	5.01%	5.06%	5.12%	5.45%	5.36%
Average Cost of Funds	-0.65%	-0.78%	-0.88%	-0.87%	-0.92%	-1.01%	-1.21%	-1.39%	-1.55%	-1.97%	-1.83%
FTE Employee / \$million of Loans & Share Drafts	1.99	0.94	0.78	0.45	0.33	0.30	0.28	0.25	0.21	0.15	0.17
Compensation & Benefits / FTE Emp.	\$25,885	\$48,247	\$45,745	\$65,312	\$74,842	\$79,130	\$82,910	\$88,418	\$97,925	\$115,216	\$107,086
Compensation & Benefits / \$million Lns. & S.D.s	\$49,679	\$43,528	\$35,031	\$28,741	\$24,853	\$23,507	\$22,856	\$21,843	\$20,615	\$17,889	\$18,735
Operating Expense / Loans & Share Drafts	-10.83%	-8.45%	-7.20%	-5.98%	-5.43%	-5.01%	-4.66%	-4.33%	-4.02%	-3.32%	-3.55%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.61%	0.72%	1.03%	1.06%	1.23%	1.31%	1.37%	1.36%	1.30%	1.13%	1.17%
Net Operating Expense / Loans & Share Drafts	-10.21%	-7.73%	-6.17%	-4.92%	-4.21%	-3.70%	-3.30%	-2.97%	-2.72%	-2.20%	-2.38%
Operating Expense / Operating Revenue	111.32%	97.37%	91.38%	85.20%	83.73%	83.94%	83.97%	84.65%	85.28%	79.31%	80.49%
Total Fixed Assets / Shares & Equity	0.31%	0.64%	0.70%	1.42%	1.70%	2.19%	2.39%	2.45%	2.40%	1.73%	1.87%
Net Loans to Total Shares and Deposits	56.5%	63.7%	61.4%	60.3%	57.7%	61.8%	68.2%	72.6%	78.3%	83.2%	80.7%
Members / FTE Employee	359.67	356.27	329.66	412.22	401.37	371.97	330.19	326.59	338.77	434.04	405.90

<b>Balance Sheet Mixes</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
<b>ASSETS</b>											
Cash and Cash Equivalents	0.6%	0.7%	0.8%	1.1%	1.1%	1.1%	1.0%	1.0%	0.9%	0.9%	0.9%
Total Investments	53.8%	47.0%	46.9%	45.2%	45.6%	40.5%	33.8%	29.6%	25.2%	23.1%	24.8%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	0.6%	1.0%	1.3%	1.5%	1.7%	1.8%	2.0%	4.0%	3.5%
All Other Unsecured Loans/Lines of Credit	11.4%	8.6%	7.4%	5.6%	3.7%	3.2%	2.9%	2.6%	2.8%	2.9%	2.9%
Short-Term Small Amount Loans (STS)	0.1%	0.0%	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	9.9%	13.6%	13.4%	11.9%	8.8%	7.6%	7.0%	6.7%	6.7%	6.8%	6.8%
Used Vehicle Loans	18.3%	21.4%	20.9%	19.0%	16.3%	16.1%	16.1%	15.8%	15.0%	12.8%	13.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.4%	2.1%	6.3%	11.7%	16.0%	20.9%	25.2%	30.7%	34.3%	32.2%
Total Other Real Estate Loans/Lines of Credit	0.1%	0.9%	1.6%	2.6%	4.4%	5.6%	6.8%	7.0%	7.2%	6.8%	6.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	0.3%
Total All Other Loans/Lines of Credit to Members	4.7%	4.7%	5.0%	4.7%	3.6%	3.7%	4.3%	4.3%	3.8%	3.3%	3.5%
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	45.0%	51.1%	51.0%	51.2%	50.1%	53.9%	59.9%	63.9%	68.4%	71.7%	69.8%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.8%	-0.7%	-0.5%	-0.5%	-0.5%	-0.5%	-0.6%	-0.7%	-1.0%	-0.9%
Net Loans and Leases	43.6%	50.3%	50.3%	50.6%	49.6%	53.5%	59.4%	63.3%	67.7%	70.7%	68.9%
Total Other Assets	1.9%	2.0%	2.1%	3.1%	3.8%	5.0%	5.7%	6.1%	6.2%	5.1%	5.3%
<b>TOTAL ASSETS</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Liabilities	1.7%	0.6%	0.7%	0.7%	0.8%	1.0%	1.6%	2.6%	3.9%	5.5%	4.9%
Share Drafts	0.7%	2.7%	6.4%	10.6%	15.4%	16.9%	17.6%	18.1%	18.9%	16.5%	16.8%
Regular Shares	70.1%	63.7%	59.5%	53.9%	46.3%	41.4%	35.2%	31.8%	27.4%	22.0%	24.4%
Money Market Shares	0.0%	1.0%	1.3%	2.5%	5.1%	7.4%	10.0%	10.7%	11.9%	16.1%	14.8%
Share Certificates	3.8%	8.9%	11.5%	13.5%	14.4%	15.6%	18.8%	21.2%	22.8%	25.1%	24.1%
IRA/KEOGH Accounts	0.2%	0.8%	1.1%	1.7%	3.0%	3.4%	3.7%	3.6%	3.4%	3.7%	3.7%
All Other Shares	0.5%	0.4%	1.0%	0.9%	1.0%	0.8%	0.6%	0.7%	0.6%	0.5%	0.6%
Non-Member Deposits	1.8%	1.5%	1.2%	0.8%	0.8%	1.0%	1.3%	1.1%	1.4%	1.0%	1.0%
Total Shares and Deposits	77.2%	78.9%	81.9%	84.0%	86.0%	86.5%	87.1%	87.2%	86.5%	85.0%	85.4%
Total Equity	21.1%	20.4%	17.4%	15.4%	13.2%	12.5%	11.3%	10.2%	9.5%	9.5%	9.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Net Worth	21.2%	20.6%	17.5%	15.7%	13.5%	13.1%	12.1%	11.4%	10.9%	10.9%	11.1%
Total Capital (Equity + Allow. for Loan Loss)	19.7%	19.6%	16.7%	14.8%	12.7%	12.0%	10.8%	9.6%	8.8%	8.5%	8.8%
<b>Balance Sheet GrowthYTD Annualized</b>											
Total Investments	3.4%	-2.5%	0.8%	2.2%	4.6%	3.0%	5.2%	7.5%	6.8%	10.4%	9.1%
Total Loans and Leases	-5.7%	-7.9%	-5.1%	-6.2%	-2.7%	-5.0%	-3.3%	-2.1%	-2.2%	1.3%	0.5%
<b>TOTAL ASSETS</b>	<b>-0.6%</b>	<b>-5.2%</b>	<b>-2.4%</b>	<b>-2.4%</b>	<b>0.5%</b>	<b>-1.8%</b>	<b>-0.4%</b>	<b>0.6%</b>	<b>0.1%</b>	<b>3.3%</b>	<b>2.6%</b>
Total Liabilities	40.2%	-20.5%	-3.7%	-13.9%	-3.9%	-10.3%	-12.0%	-10.2%	-13.1%	-6.7%	-7.4%
Total Shares and Deposits	-0.9%	-4.8%	-2.1%	-2.4%	0.6%	-1.6%	-0.3%	0.8%	0.8%	3.9%	3.1%
Equity Capital	-1.7%	-6.0%	-3.3%	-1.6%	0.3%	-2.0%	0.2%	1.8%	0.7%	4.5%	3.5%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>-0.6%</b>	<b>-5.2%</b>	<b>-2.4%</b>	<b>-2.4%</b>	<b>0.5%</b>	<b>-1.8%</b>	<b>-0.4%</b>	<b>0.6%</b>	<b>0.1%</b>	<b>3.3%</b>	<b>2.6%</b>

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	3.32%	1.80%	1.44%	1.24%	0.98%	0.80%	0.75%	0.70%	0.72%	0.82%	0.80%
Delinquent Loans / Total Capital	6.8%	4.4%	4.2%	4.1%	3.7%	3.4%	3.9%	4.4%	5.1%	6.1%	5.7%
Delinquent Loans + OREO / Net Loans + OREO	3.4%	1.9%	1.5%	1.3%	1.0%	0.9%	0.8%	0.8%	0.8%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	38.7%	32.4%	29.3%	27.3%	29.4%	25.6%	29.6%	31.2%	29.7%	28.2%	28.5%
Allowance for Loan Losses/Net Loans	3.23%	1.65%	1.40%	1.08%	0.96%	0.86%	0.83%	0.89%	1.02%	1.42%	1.32%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$21	\$36	\$66	\$114	\$230	\$446	\$976	\$2,435	\$16,803	\$2,104
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$7	\$10	\$19	\$33	\$54	\$133	\$292	\$717	\$4,016	\$523
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$5	\$6	\$15	\$26	\$54	\$150	\$314	\$2,569	\$314
<b>Total Delinquent Loans (\$000s)</b>	<b>\$13</b>	<b>\$31</b>	<b>\$52</b>	<b>\$90</b>	<b>\$161</b>	<b>\$309</b>	<b>\$634</b>	<b>\$1,418</b>	<b>\$3,466</b>	<b>\$23,387</b>	<b>\$2,940</b>
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.47%	1.74%	3.31%	2.45%	1.69%	1.44%	1.20%	1.24%	1.37%	2.10%	2.01%
STS Loans	8.55%	3.38%	2.61%	1.97%	1.44%	1.70%	3.71%	3.23%	2.93%	4.49%	3.94%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.68%	2.26%	0.93%	0.93%	1.08%	1.15%	1.57%	0.99%	1.04%
All Other Unsecured Loans	4.22%	2.41%	2.34%	1.95%	1.43%	1.28%	1.23%	1.21%	1.20%	1.73%	1.63%
New Vehicle Loans	2.40%	1.04%	0.95%	0.56%	0.52%	0.44%	0.34%	0.41%	0.48%	0.50%	0.49%
Used Vehicle Loans	3.34%	2.14%	1.56%	1.50%	1.24%	0.99%	0.99%	0.88%	1.04%	0.93%	0.95%
All Other Secured Loans	2.22%	0.66%	0.85%	0.96%	0.91%	0.82%	0.92%	0.79%	0.94%	1.08%	1.03%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	0.40%	0.32%	0.32%
Non-Commercial 1st Lien Mortgages	2.13%	2.39%	1.22%	1.14%	0.76%	0.52%	0.48%	0.41%	0.41%	0.52%	0.50%
Non-Commercial Junior Lien Mortgages	0.00%	2.88%	0.35%	1.07%	0.76%	0.73%	0.59%	0.66%	0.63%	0.66%	0.66%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	1.74%	0.00%	0.50%	0.63%	0.65%	1.38%	0.60%	0.53%	0.68%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	0.00%	0.37%	1.59%	0.93%	0.84%	0.67%	0.85%	0.83%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	1.14%	0.91%	3.21%	1.11%	2.49%	2.52%	1.49%	1.98%	1.97%
Total Loans	3.21%	1.77%	1.42%	1.23%	0.97%	0.79%	0.74%	0.69%	0.71%	0.81%	0.79%
Indirect Loans	0.00%	4.85%	0.88%	1.00%	1.27%	0.93%	0.90%	0.82%	1.02%	0.84%	0.86%
Total 1st Mortgage Loans	2.13%	2.39%	1.22%	1.14%	1.14%	2.11%	1.40%	1.25%	1.08%	1.36%	1.33%
MBL Delinquency Rate	0.00%	0.00%	1.05%	0.41%	1.42%	1.46%	1.23%	1.06%	0.75%	0.92%	0.92%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.12%	0.02%	0.06%	0.13%	0.19%	0.22%	0.24%	0.22%	0.22%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	0.95%	0.62%	0.64%	0.55%	0.44%	0.46%	0.46%	0.48%	0.61%	0.90%	0.82%
Recoveries / Charge-Offs	25.48%	31.84%	23.23%	20.63%	24.45%	23.41%	21.54%	22.17%	20.45%	15.61%	16.43%
Expected Charge-Offs / Net Loans	1.11%	0.65%	0.49%	0.43%	0.43%	0.42%	0.42%	0.44%	0.45%	0.46%	0.46%
Provision for Loan Losses/Net Charge-Offs	76.1%	153.7%	108.4%	80.1%	108.3%	113.2%	102.0%	107.2%	97.6%	95.9%	96.7%
Prov. for Loan Losses/Expected Charge-Offs	17.3%	38.5%	36.5%	26.5%	28.2%	31.8%	28.8%	30.2%	33.8%	46.6%	43.7%
Bankruptcies / Net Loans	0.03%	0.14%	0.12%	0.13%	0.17%	0.21%	0.21%	0.24%	0.25%	0.24%	0.24%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$4	\$8	\$13	\$24	\$60	\$127	\$320	\$942	\$7,622	\$906
Total Amount of Recoveries (\$000s)	\$0	\$1	\$2	\$3	\$6	\$14	\$27	\$71	\$193	\$1,189	\$149
<b>Net Charge Offs (\$000s)</b>	<b>\$1</b>	<b>\$3</b>	<b>\$6</b>	<b>\$10</b>	<b>\$18</b>	<b>\$46</b>	<b>\$100</b>	<b>\$249</b>	<b>\$749</b>	<b>\$6,432</b>	<b>\$758</b>
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	-1.64%	3.80%	2.52%	1.80%	1.64%	2.08%	2.07%	2.45%	3.20%	5.69%	5.33%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	-1.07%	1.61%	8.22%	-2.01%	14.55%	10.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	1.23%	-0.01%	0.23%	0.30%	0.79%	0.71%	1.33%	1.15%	1.11%
All Other Unsecured Loans	1.55%	1.40%	1.82%	2.03%	1.88%	2.37%	2.52%	2.80%	3.55%	5.14%	4.64%
New Vehicle Loans	0.47%	0.10%	0.11%	0.12%	0.17%	0.17%	0.16%	0.30%	0.44%	0.54%	0.49%
Used Vehicle Loans	1.11%	0.55%	0.59%	0.64%	0.59%	0.66%	0.77%	0.87%	1.14%	1.26%	1.17%
All Other Secured Loans	0.00%	0.85%	0.43%	0.27%	0.33%	0.40%	0.49%	0.53%	1.07%	1.40%	1.22%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	-0.18%	0.00%	0.91%	0.43%	1.05%	0.34%	0.38%
Non-Commercial 1st Lien Mortgages	0.00%	0.00%	0.65%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Commercial Junior Lien Mortgages	0.00%	0.19%	0.00%	-0.02%	-0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	0.00%	0.00%	0.12%	0.77%	0.10%	0.75%	0.76%	0.63%	0.60%
Indirect Loans	0.00%	0.00%	0.47%	0.27%	0.82%	0.62%	0.68%	0.79%	1.08%	1.08%	1.05%

Number of Credit Unions in Each Peer Group:

	265	245	342	438	777	608	548	532	290	460	4,505
<b>Concentration Risk (% of Net Worth)</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
Time Deposits	91.40%	109.36%	136.58%	153.61%	172.43%	116.88%	71.18%	28.73%	9.77%	1.21%	12.08%
Marketable Securities	15.85%	23.20%	41.34%	53.00%	75.60%	107.27%	117.50%	139.52%	134.35%	134.78%	132.55%
All Other Investments	11.26%	8.09%	6.83%	6.04%	6.32%	4.92%	4.97%	5.78%	5.38%	4.78%	4.94%
<b>Total Investments</b>	<b>254.51%</b>	<b>228.25%</b>	<b>267.13%</b>	<b>288.40%</b>	<b>338.24%</b>	<b>309.97%</b>	<b>280.17%</b>	<b>260.35%</b>	<b>231.53%</b>	<b>211.76%</b>	<b>223.62%</b>
Unsecured Loans	55.08%	43.96%	45.81%	41.94%	37.82%	35.88%	37.79%	39.53%	44.11%	63.79%	58.34%
Vehicle Loans	133.10%	170.05%	195.24%	197.50%	186.22%	181.38%	190.79%	198.57%	198.84%	179.49%	183.15%
New Vehicle Loans	46.73%	65.94%	76.25%	76.23%	65.04%	57.98%	57.76%	59.33%	61.28%	62.30%	61.85%
Used Vehicle Loans	86.37%	104.11%	118.99%	121.27%	121.18%	123.41%	133.02%	139.24%	137.56%	117.19%	121.29%
Total Real Estate	1.80%	11.54%	20.88%	56.75%	119.57%	165.90%	229.21%	283.13%	348.40%	377.16%	352.50%
1st Mortgage	1.38%	7.03%	11.73%	40.19%	87.12%	122.66%	173.27%	221.39%	282.14%	314.69%	291.12%
1st Mortgage Fxd	1.38%	6.56%	10.60%	31.61%	70.49%	101.42%	141.76%	182.34%	242.94%	266.13%	245.93%
1st Mortgage Adj	0.00%	0.48%	1.14%	8.57%	16.63%	21.24%	31.50%	39.06%	39.20%	48.57%	45.19%
2nd Mortgage	0.42%	4.51%	9.15%	16.56%	32.46%	43.24%	55.94%	61.74%	66.26%	62.46%	61.38%
Closed-End Fxd	0.42%	3.66%	6.47%	7.90%	14.70%	17.10%	21.75%	22.77%	22.49%	16.74%	17.77%
Closed-End Adj	0.00%	0.17%	0.08%	0.50%	1.39%	1.57%	1.80%	1.49%	1.69%	1.11%	1.22%
Open-End Adj	0.00%	0.50%	1.96%	6.34%	13.83%	22.37%	28.80%	34.64%	38.99%	41.69%	39.47%
Open-End Fxd	0.00%	0.19%	0.63%	1.81%	2.54%	2.20%	3.59%	2.84%	3.09%	2.91%	2.92%
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	0.09%	0.00%	0.00%	0.04%	0.02%	0.01%	0.60%	1.04%	0.98%	2.86%	2.37%
All Other Loans/Lines of Credit to Members	22.45%	22.86%	28.36%	29.70%	26.69%	28.67%	35.60%	37.76%	34.66%	30.55%	31.50%
<b>Total Loans</b>	<b>212.77%</b>	<b>248.64%</b>	<b>290.60%</b>	<b>326.56%</b>	<b>371.13%</b>	<b>413.17%</b>	<b>495.80%</b>	<b>561.82%</b>	<b>629.00%</b>	<b>656.75%</b>	<b>630.49%</b>
Indirect Loans	0.00%	0.47%	0.98%	3.02%	16.41%	39.48%	67.31%	104.45%	126.15%	139.52%	128.60%
Percent of Vehicle Loans	0.00%	0.28%	0.50%	1.53%	8.81%	21.77%	35.28%	52.60%	63.44%	77.73%	70.22%
Business Loans	0.04%	0.05%	0.18%	1.49%	3.24%	10.11%	24.52%	42.48%	76.42%	68.95%	63.50%
Participation Loans	0.32%	1.33%	2.32%	3.37%	9.74%	17.34%	29.51%	38.02%	41.84%	21.02%	24.00%
<b>Total Mortgage Exposure**</b>	<b>3.97%</b>	<b>11.78%</b>	<b>24.14%</b>	<b>60.31%</b>	<b>137.98%</b>	<b>210.06%</b>	<b>300.20%</b>	<b>385.88%</b>	<b>455.00%</b>	<b>477.54%</b>	<b>449.63%</b>
Total Real Estate	1.80%	11.54%	20.88%	56.75%	119.57%	165.90%	229.21%	283.13%	348.40%	377.16%	352.50%
RE Business Loans	0.04%	0.05%	0.18%	1.49%	3.24%	10.11%	24.52%	42.48%	76.42%	68.95%	63.50%
Mortgage-Backed Investments	2.16%	0.24%	3.25%	3.56%	18.40%	44.15%	70.99%	102.75%	106.60%	100.38%	97.13%
Federal Agency Securities (Mtg Backed)	2.16%	0.24%	3.25%	3.36%	18.27%	44.09%	70.79%	101.80%	104.61%	95.67%	93.28%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.21%	0.13%	0.06%	0.19%	0.94%	1.99%	4.71%	3.85%



