

National - June 30, 2025

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	2.60%	3.20%	3.14%	3.35%	3.31%	3.24%	3.37%	3.39%	3.48%	3.85%	3.72%
Loan Yield	7.39%	6.76%	6.72%	6.22%	6.20%	5.94%	5.98%	5.93%	5.77%	6.04%	6.01%
Net Loan Yield After NCOs	6.99%	6.43%	6.39%	5.97%	5.98%	5.71%	5.72%	5.61%	5.38%	5.42%	5.45%
Asset Yield	4.83%	5.04%	4.94%	4.73%	4.64%	4.55%	4.76%	4.83%	4.87%	5.26%	5.15%
Cost of Funds	-0.66%	-0.80%	-0.91%	-0.86%	-0.91%	-0.98%	-1.20%	-1.38%	-1.54%	-1.97%	-1.83%
Gross Spread	4.17%	4.24%	4.03%	3.88%	3.73%	3.56%	3.55%	3.44%	3.32%	3.28%	3.32%
Provision Expense	-0.15%	-1.94%	-0.31%	-0.24%	-0.24%	-0.27%	-0.29%	-0.35%	-0.42%	-0.64%	-0.58%
Net Spread after Provision Expense	4.02%	2.30%	3.73%	3.64%	3.49%	3.30%	3.26%	3.09%	2.90%	2.64%	2.74%
Total Non-Interest Income	1.43%	0.78%	0.74%	0.77%	0.91%	1.00%	1.18%	1.23%	1.23%	1.09%	1.11%
Total Non-Interest Expense	-4.73%	-4.39%	-4.01%	-3.72%	-3.58%	-3.53%	-3.65%	-3.60%	-3.52%	-2.95%	-3.09%
Net Operating Expense	-3.30%	-3.61%	-3.27%	-2.96%	-2.67%	-2.53%	-2.47%	-2.38%	-2.29%	-1.86%	-1.98%
Non-Operating Gains (Losses)	1.10%	0.36%	0.18%	0.13%	0.10%	0.07%	0.10%	0.07%	0.06%	0.08%	0.08%
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)	0.72%	-1.31%	0.46%	0.68%	0.83%	0.77%	0.79%	0.72%	0.61%	0.77%	0.76%
Net Charge-Offs	-0.41%	-0.33%	-0.33%	-0.25%	-0.21%	-0.24%	-0.27%	-0.32%	-0.39%	-0.63%	-0.56%
Return with Net Charge-Offs instead of Provision	0.47%	0.30%	0.44%	0.67%	0.85%	0.80%	0.82%	0.75%	0.64%	0.79%	0.78%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.22%	-2.31%	-2.02%	-1.79%	-1.65%	-1.66%	-1.78%	-1.81%	-1.80%	-1.58%	-1.63%
Travel and Conference Expense	-0.05%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.30%	-0.17%	-0.16%	-0.20%	-0.21%	-0.22%	-0.23%	-0.22%	-0.23%	-0.16%	-0.18%
Office Operations Expense	-1.21%	-1.06%	-0.94%	-0.82%	-0.76%	-0.70%	-0.67%	-0.68%	-0.68%	-0.52%	-0.56%
Educational and Promotional Expense	-0.03%	-0.03%	-0.03%	-0.05%	-0.08%	-0.09%	-0.11%	-0.12%	-0.12%	-0.12%	-0.12%
Loan Servicing Expense	-0.13%	-0.12%	-0.14%	-0.16%	-0.20%	-0.22%	-0.25%	-0.24%	-0.22%	-0.19%	-0.20%
Professional and Outside Services	-0.54%	-0.47%	-0.53%	-0.51%	-0.53%	-0.50%	-0.47%	-0.40%	-0.33%	-0.24%	-0.28%
Member Insurance	-0.03%	-0.02%	-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%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.16%	-0.15%	-0.13%	-0.13%	-0.10%	-0.08%	-0.07%	-0.08%	-0.08%	-0.10%	-0.10%
Total Non-Interest Expense	-4.73%	-4.39%	-4.01%	-3.72%	-3.58%	-3.53%	-3.65%	-3.60%	-3.52%	-2.95%	-3.09%
Other Performance Ratios											
Earning Asset Yield	4.90%	5.25%	5.11%	4.97%	4.84%	4.86%	5.09%	5.15%	5.20%	5.46%	5.38%
Average Cost of Funds	-0.66%	-0.80%	-0.91%	-0.86%	-0.91%	-0.98%	-1.20%	-1.38%	-1.54%	-1.97%	-1.83%
FTE Employee / \$million of Loans & Share Drafts	1.95	1.01	0.72	0.46	0.34	0.30	0.28	0.25	0.21	0.15	0.17
Compensation & Benefits / FTE Emp.	\$25,179	\$44,114	\$50,121	\$65,168	\$74,884	\$77,805	\$82,990	\$89,299	\$97,738	\$117,025	\$108,460
Compensation & Benefits / \$million Lns. & S.D.s	\$48,854	\$44,321	\$36,000	\$29,300	\$25,266	\$23,390	\$23,140	\$22,246	\$20,643	\$18,024	\$18,865
Operating Expense / Loans & Share Drafts	-10.15%	-8.31%	-6.91%	-6.10%	-5.47%	-4.97%	-4.77%	-4.46%	-4.05%	-3.38%	-3.60%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.84%	0.88%	0.97%	1.03%	1.27%	1.33%	1.42%	1.46%	1.37%	1.16%	1.21%
Net Operating Expense / Loans & Share Drafts	-9.31%	-7.43%	-5.93%	-5.07%	-4.20%	-3.64%	-3.35%	-3.00%	-2.68%	-2.22%	-2.39%
Operating Expense / Operating Revenue	97.69%	93.30%	86.88%	85.07%	80.52%	80.63%	82.43%	82.13%	82.58%	78.01%	78.92%
Total Fixed Assets / Shares & Equity	0.35%	0.56%	0.67%	1.41%	1.77%	2.25%	2.42%	2.47%	2.41%	1.74%	1.88%
Net Loans to Total Shares and Deposits	56.3%	62.5%	62.1%	60.4%	58.7%	62.4%	69.0%	73.7%	79.8%	84.5%	82.0%
Members / FTE Employee	368.59	332.47	360.49	409.63	397.30	368.18	330.42	324.30	339.41	432.83	404.95

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	0.2%	0.6%	0.7%	1.1%	1.0%	1.1%	1.0%	1.0%	0.9%	0.9%	0.9%
Total Investments	54.6%	48.0%	46.6%	45.3%	44.8%	40.1%	33.2%	28.7%	24.1%	22.2%	23.9%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	0.6%	1.0%	1.4%	1.5%	1.7%	1.9%	2.0%	4.1%	3.6%
All Other Unsecured Loans/Lines of Credit	11.3%	9.7%	7.3%	5.4%	3.8%	3.2%	2.9%	2.6%	2.8%	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	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
New Vehicle Loans	10.1%	13.2%	13.5%	12.1%	8.8%	7.6%	6.9%	6.8%	6.7%	6.8%	6.8%
Used Vehicle Loans	17.5%	21.1%	21.1%	18.9%	16.5%	16.3%	16.1%	16.0%	15.1%	12.8%	13.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.5%	2.0%	6.2%	11.9%	16.0%	21.1%	25.4%	31.2%	34.8%	32.7%
Total Other Real Estate Loans/Lines of Credit	0.1%	0.9%	1.7%	2.7%	4.6%	5.8%	7.1%	7.3%	7.5%	7.1%	7.0%
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	5.0%	4.3%	4.9%	4.7%	3.7%	3.8%	4.4%	4.3%	3.9%	3.4%	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%	0.1%	0.2%	0.2%
Total Loans and Leases	44.6%	51.1%	51.3%	51.1%	50.8%	54.3%	60.4%	64.7%	69.5%	72.5%	70.6%
Less: Allowance for Loan & Lease Losses	-1.3%	-1.6%	-0.7%	-0.6%	-0.5%	-0.5%	-0.5%	-0.6%	-0.7%	-1.0%	-0.9%
Net Loans and Leases	43.3%	49.5%	50.7%	50.6%	50.3%	53.8%	59.9%	64.1%	68.8%	71.5%	69.7%
Total Other Assets	1.9%	1.9%	2.0%	3.1%	3.9%	5.0%	5.8%	6.2%	6.2%	5.2%	5.3%
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%	0.9%	0.7%	0.7%	0.8%	1.0%	1.6%	2.6%	4.1%	5.7%	5.0%
Share Drafts	0.9%	2.9%	6.0%	10.4%	15.1%	16.5%	17.1%	17.8%	18.5%	16.1%	16.5%
Regular Shares	69.3%	63.7%	59.4%	53.7%	46.1%	41.1%	35.2%	31.4%	27.2%	21.8%	24.1%
Money Market Shares	0.0%	1.0%	1.3%	2.5%	5.2%	7.3%	9.9%	10.9%	11.8%	16.2%	14.9%
Share Certificates	4.0%	8.8%	11.8%	13.7%	14.5%	16.0%	19.1%	21.5%	23.2%	25.2%	24.2%
IRA/KEOGH Accounts	0.2%	0.8%	1.1%	1.7%	2.9%	3.3%	3.7%	3.6%	3.4%	3.7%	3.7%
All Other Shares	0.5%	0.4%	1.0%	1.0%	1.0%	0.8%	0.6%	0.7%	0.6%	0.6%	0.6%
Non-Member Deposits	1.9%	1.5%	1.1%	0.8%	0.8%	1.0%	1.2%	1.0%	1.4%	1.0%	1.0%
Total Shares and Deposits	76.8%	79.2%	81.7%	83.7%	85.7%	86.1%	86.9%	87.0%	86.2%	84.6%	85.0%
Total Equity	21.7%	19.9%	17.6%	15.5%	13.4%	12.8%	11.5%	10.4%	9.7%	9.7%	10.0%
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	21.7%	20.1%	17.7%	15.8%	13.7%	13.4%	12.2%	11.6%	11.0%	11.0%	11.2%
Total Capital (Equity + Allow. for Loan Loss)	20.4%	18.3%	16.9%	15.0%	13.0%	12.4%	11.0%	9.9%	9.0%	8.7%	9.1%
Balance Sheet GrowthYTD Annualized											
Total Investments	4.5%	-0.9%	-0.4%	-0.1%	2.0%	0.2%	2.3%	4.4%	1.9%	7.0%	5.7%
Total Loans and Leases	-6.9%	-8.4%	-5.0%	-8.5%	-2.0%	-6.2%	-3.3%	-0.6%	-1.0%	3.2%	2.2%
TOTAL ASSETS	-0.9%	-5.7%	-2.9%	-4.7%	-0.2%	-3.6%	-1.3%	0.9%	-0.1%	4.1%	3.1%
Total Liabilities	26.4%	5.2%	3.7%	-8.0%	0.8%	-12.6%	-10.1%	-12.5%	-10.9%	-3.4%	-4.4%
Total Shares and Deposits	-1.8%	-5.0%	-3.1%	-5.0%	-0.4%	-3.9%	-1.4%	0.9%	0.1%	4.2%	3.2%
Equity Capital	0.6%	-8.7%	-2.6%	-2.8%	1.4%	-1.0%	0.9%	4.7%	2.8%	7.7%	6.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.9%	-5.7%	-2.9%	-4.7%	-0.2%	-3.6%	-1.3%	0.9%	-0.1%	4.1%	3.1%

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	3.25%	2.68%	1.45%	1.37%	1.09%	0.93%	0.86%	0.81%	0.81%	0.93%	0.91%
Delinquent Loans / Total Capital	6.5%	6.7%	4.2%	4.5%	4.1%	3.9%	4.5%	5.0%	5.7%	6.8%	6.4%
Delinquent Loans + OREO / Net Loans + OREO	3.4%	2.8%	1.5%	1.4%	1.1%	1.0%	0.9%	0.9%	0.9%	1.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	39.3%	20.9%	26.0%	27.4%	26.7%	22.0%	26.3%	28.3%	25.5%	24.5%	24.8%
Allowance for Loan Losses/Net Loans	3.03%	3.32%	1.31%	1.10%	0.96%	0.87%	0.83%	0.89%	1.03%	1.42%	1.33%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$36	\$39	\$73	\$134	\$282	\$539	\$1,192	\$2,980	\$20,377	\$2,580
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$6	\$9	\$20	\$34	\$52	\$123	\$302	\$630	\$3,860	\$506
Loans 12 months and over Delinquent (\$000s)	\$2	\$4	\$5	\$7	\$15	\$28	\$69	\$168	\$390	\$2,748	\$346
Total Delinquent Loans (\$000s)	\$12	\$46	\$53	\$100	\$183	\$362	\$731	\$1,662	\$3,999	\$26,985	\$3,432
Delinquency by Category											
Unsecured Credit Card	0.12%	2.20%	3.18%	2.20%	1.73%	1.40%	1.16%	1.21%	1.35%	2.01%	1.93%
STS Loans	1.86%	5.54%	1.50%	1.90%	1.70%	1.72%	2.95%	2.77%	2.05%	4.39%	3.68%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.05%	1.67%	1.21%	0.95%	1.34%	1.13%	2.01%	1.03%	1.09%
All Other Unsecured Loans	4.06%	5.80%	2.19%	2.05%	1.52%	1.34%	1.28%	1.27%	1.25%	1.72%	1.63%
New Vehicle Loans	2.08%	1.11%	0.75%	0.72%	0.59%	0.52%	0.39%	0.42%	0.47%	0.52%	0.51%
Used Vehicle Loans	3.61%	2.29%	1.65%	1.60%	1.27%	1.08%	1.03%	0.94%	1.01%	0.96%	0.98%
All Other Secured Loans	2.03%	1.62%	0.94%	1.07%	1.07%	0.88%	0.86%	0.79%	0.91%	1.04%	1.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	0.62%	0.35%	0.35%
Non-Commercial 1st Lien Mortgages	0.83%	2.70%	2.40%	1.35%	0.93%	0.81%	0.75%	0.60%	0.64%	0.75%	0.74%
Non-Commercial Junior Lien Mortgages	0.00%	2.08%	0.54%	1.34%	1.02%	0.67%	0.63%	0.73%	0.71%	0.74%	0.74%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	1.61%	0.88%	0.88%	1.73%	0.80%	0.90%	0.70%	0.50%	0.71%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	0.00%	1.21%	1.63%	1.01%	1.17%	0.79%	0.95%	0.95%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	0.00%	1.39%	3.25%	1.42%	2.50%	2.45%	1.77%	2.05%	2.07%
Total Loans	3.15%	2.60%	1.44%	1.36%	1.08%	0.92%	0.85%	0.80%	0.80%	0.92%	0.90%
Indirect Loans	0.00%	0.64%	0.39%	0.84%	1.26%	1.03%	0.90%	0.88%	0.98%	0.86%	0.87%
Total 1st Mortgage Loans	0.83%	2.70%	2.40%	1.35%	2.14%	2.44%	1.76%	1.77%	1.43%	1.71%	1.69%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.83%	2.01%	1.57%	1.30%	1.35%	0.89%	1.02%	1.03%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.05%	0.09%	0.14%	0.20%	0.29%	0.27%	0.25%	0.25%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.88%	0.64%	0.64%	0.48%	0.41%	0.43%	0.44%	0.48%	0.57%	0.86%	0.79%
Recoveries / Charge-Offs	19.63%	26.64%	23.74%	24.23%	25.10%	24.94%	22.32%	22.15%	22.61%	16.45%	17.33%
Expected Charge-Offs / Net Loans	1.11%	0.70%	0.48%	0.46%	0.47%	0.45%	0.46%	0.46%	0.49%	0.49%	0.49%
Provision for Loan Losses/Net Charge-Offs	1.8%	-181.7%	-16.5%	-17.2%	-17.3%	-18.7%	-20.7%	-25.5%	-33.4%	-76.9%	-61.2%
Prov. for Loan Losses/Expected Charge-Offs	-1.7%	249.5%	27.0%	27.6%	25.4%	26.3%	27.7%	30.2%	32.3%	46.4%	43.3%
Bankruptcies / Net Loans	0.04%	0.11%	0.13%	0.12%	0.20%	0.23%	0.23%	0.24%	0.28%	0.26%	0.26%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$4	\$8	\$11	\$22	\$56	\$118	\$327	\$881	\$7,263	\$874
Total Amount of Recoveries (\$000s)	\$0	\$1	\$2	\$3	\$6	\$15	\$27	\$72	\$219	\$1,259	\$160
Net Charge Offs (\$000s)	\$1	\$3	\$6	\$8	\$16	\$41	\$91	\$254	\$662	\$6,004	\$715
Net Charge-Offs by Category											
Unsecured Credit Card Loans	-0.91%	1.44%	1.56%	1.35%	1.62%	1.84%	1.95%	2.43%	2.93%	5.40%	5.07%
STS Loans	0.00%	0.00%	0.00%	0.00%	1.45%	0.05%	-3.03%	-0.11%	2.89%	-8.12%	-5.30%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	1.18%	-0.39%	1.88%	0.31%	0.58%	0.48%	-0.15%	0.82%	0.74%
All Other Unsecured Loans	1.42%	1.53%	2.02%	1.63%	1.69%	2.17%	2.40%	2.86%	3.20%	4.68%	4.25%
New Vehicle Loans	0.00%	-0.24%	0.12%	0.13%	0.12%	0.18%	0.16%	0.31%	0.40%	0.48%	0.43%
Used Vehicle Loans	0.94%	0.99%	0.70%	0.46%	0.50%	0.60%	0.70%	0.84%	1.11%	1.11%	1.05%
All Other Secured Loans	0.80%	0.31%	0.10%	0.17%	0.43%	0.33%	0.45%	0.65%	0.72%	1.24%	1.08%
Leases Receivable	0.00%	0.00%	0.00%	2.13%	6.22%	0.00%	0.03%	0.09%	-0.27%	0.31%	0.29%
Non-Commercial 1st Lien Mortgages	0.00%	-0.02%	0.01%	-0.01%	-0.01%	0.01%	0.01%	0.01%	0.00%	0.01%	0.01%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.02%	0.02%	0.02%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	0.00%	0.00%	0.24%	0.47%	0.15%	1.31%	0.68%	1.03%	0.84%
Indirect Loans	0.00%	0.60%	-0.23%	-0.06%	0.39%	0.65%	0.66%	0.79%	0.97%	0.92%	0.91%

<i>Number of Credit Unions in Each Peer Group:</i>											
	262	243	338	426	770	595	543	534	288	461	4,460
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	90.81%	115.35%	134.86%	156.98%	169.89%	118.55%	70.58%	28.88%	9.93%	1.17%	11.97%
Marketable Securities	16.97%	26.37%	40.48%	51.90%	74.06%	105.36%	118.12%	138.36%	132.24%	134.61%	132.15%
All Other Investments	12.29%	6.94%	6.40%	4.51%	6.63%	4.57%	5.29%	5.61%	5.41%	4.86%	5.00%
Total Investments	251.45%	238.20%	262.44%	286.06%	326.80%	299.74%	271.79%	247.72%	218.26%	201.32%	212.82%
Unsecured Loans	53.20%	50.16%	45.30%	40.47%	38.01%	35.58%	37.15%	38.98%	43.57%	63.63%	58.14%
Vehicle Loans	127.01%	170.46%	194.92%	196.32%	184.58%	178.17%	188.04%	197.04%	197.64%	177.48%	181.18%
New Vehicle Loans	46.38%	65.48%	76.27%	76.61%	64.38%	56.63%	56.52%	58.94%	60.82%	61.30%	60.94%
Used Vehicle Loans	80.63%	104.97%	118.65%	119.71%	120.20%	121.54%	131.52%	138.10%	136.82%	116.18%	120.24%
Total Real Estate	1.49%	11.71%	21.02%	55.97%	120.25%	162.58%	230.70%	283.16%	350.51%	379.18%	354.43%
1st Mortgage	1.16%	7.46%	11.28%	38.92%	86.95%	119.40%	172.96%	219.84%	282.72%	315.22%	291.56%
1st Mortgage Fxd	1.16%	6.03%	10.17%	31.30%	69.65%	97.45%	141.69%	180.60%	241.68%	265.31%	245.13%
1st Mortgage Adj	0.00%	1.43%	1.11%	7.62%	17.30%	21.95%	31.27%	39.25%	41.05%	49.91%	46.43%
2nd Mortgage	0.33%	4.25%	9.74%	17.06%	33.30%	43.18%	57.74%	63.32%	67.79%	63.96%	62.86%
Closed-End Fxd	0.33%	3.38%	7.11%	8.17%	14.99%	16.82%	22.36%	23.45%	22.84%	16.73%	17.86%
Closed-End Adj	0.00%	0.17%	0.07%	1.41%	1.78%	1.75%	2.25%	1.30%	1.68%	1.12%	1.24%
Open-End Adj	0.00%	0.48%	2.03%	6.09%	14.00%	22.37%	29.53%	35.76%	39.98%	43.01%	40.70%
Open-End Fxd	0.00%	0.23%	0.53%	1.38%	2.53%	2.25%	3.60%	2.81%	3.28%	3.09%	3.07%
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%	0.00%	0.01%	0.60%	1.03%	0.83%	2.76%	2.28%
All Other Loans/Lines of Credit to Members	23.18%	21.39%	27.73%	29.65%	27.00%	28.07%	36.41%	37.28%	35.20%	30.35%	31.38%
Total Loans	205.10%	253.93%	289.28%	323.06%	370.62%	405.61%	494.59%	559.30%	629.34%	656.18%	629.90%
Indirect Loans	0.00%	0.59%	1.22%	3.69%	15.26%	37.62%	66.98%	103.82%	126.71%	137.66%	127.21%
Percent of Vehicle Loans	0.00%	0.35%	0.63%	1.88%	8.27%	21.11%	35.62%	52.69%	64.11%	77.56%	70.21%
Business Loans	0.04%	0.05%	0.18%	1.28%	3.21%	9.75%	24.84%	43.33%	74.15%	69.92%	64.17%
Participation Loans	0.09%	1.44%	2.48%	3.03%	9.86%	17.72%	29.52%	38.45%	42.79%	21.25%	24.29%
Total Mortgage Exposure**	3.52%	11.97%	24.52%	59.09%	138.51%	205.85%	301.41%	385.33%	455.80%	479.03%	451.02%
Total Real Estate	1.49%	11.71%	21.02%	55.97%	120.25%	162.58%	230.70%	283.16%	350.51%	379.18%	354.43%
RE Business Loans	0.04%	0.05%	0.18%	1.28%	3.21%	9.75%	24.84%	43.33%	74.15%	69.92%	64.17%
Mortgage-Backed Investments	2.02%	0.25%	3.50%	3.11%	18.26%	43.26%	70.71%	102.16%	105.29%	99.85%	96.59%
Federal Agency Securities (Mtg Backed)	2.02%	0.25%	3.50%	2.91%	18.13%	43.22%	70.52%	101.25%	103.23%	95.10%	92.70%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.20%	0.13%	0.04%	0.19%	0.92%	2.07%	4.75%	3.89%



