

National - September 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	2.67%	3.20%	3.21%	3.39%	3.38%	3.30%	3.41%	3.47%	3.50%	3.91%	3.78%
Loan Yield	7.58%	6.70%	6.76%	6.37%	6.17%	5.96%	6.04%	6.00%	5.77%	6.10%	6.07%
Net Loan Yield After NCOs	7.20%	6.40%	6.44%	6.09%	5.96%	5.71%	5.76%	5.69%	5.38%	5.50%	5.52%
Asset Yield	4.98%	4.98%	4.99%	4.83%	4.66%	4.58%	4.81%	4.90%	4.87%	5.32%	5.21%
Cost of Funds	-0.64%	-0.78%	-0.91%	-0.89%	-0.90%	-0.98%	-1.21%	-1.38%	-1.52%	-1.97%	-1.83%
Gross Spread	4.34%	4.20%	4.08%	3.94%	3.76%	3.60%	3.60%	3.52%	3.35%	3.35%	3.38%
Provision Expense	-0.35%	-0.32%	-0.29%	-0.28%	-0.23%	-0.26%	-0.32%	-0.36%	-0.42%	-0.66%	-0.59%
Net Spread after Provision Expense	3.99%	3.88%	3.79%	3.66%	3.53%	3.33%	3.28%	3.16%	2.93%	2.69%	2.79%
Total Non-Interest Income	1.50%	0.53%	0.81%	0.78%	0.94%	1.02%	1.17%	1.24%	1.24%	1.12%	1.13%
Total Non-Interest Expense	-5.05%	-4.27%	-4.01%	-3.74%	-3.57%	-3.53%	-3.66%	-3.65%	-3.50%	-2.98%	-3.11%
Net Operating Expense	-3.56%	-3.74%	-3.20%	-2.96%	-2.63%	-2.51%	-2.49%	-2.41%	-2.26%	-1.86%	-1.98%
Non-Operating Gains (Losses)	1.20%	0.13%	0.23%	0.13%	0.10%	0.07%	0.09%	0.07%	0.07%	0.09%	0.09%
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)	0.43%	0.14%	0.59%	0.70%	0.90%	0.82%	0.80%	0.76%	0.67%	0.83%	0.81%
Net Charge-Offs	-0.38%	-0.30%	-0.32%	-0.27%	-0.21%	-0.24%	-0.28%	-0.32%	-0.38%	-0.61%	-0.54%
Return with Net Charge-Offs instead of Provision	0.40%	0.16%	0.55%	0.71%	0.92%	0.84%	0.84%	0.80%	0.71%	0.88%	0.86%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.36%	-2.22%	-2.04%	-1.80%	-1.63%	-1.65%	-1.78%	-1.82%	-1.78%	-1.59%	-1.63%
Travel and Conference Expense	-0.06%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.28%	-0.19%	-0.15%	-0.21%	-0.21%	-0.22%	-0.23%	-0.23%	-0.23%	-0.16%	-0.18%
Office Operations Expense	-1.27%	-1.03%	-0.93%	-0.83%	-0.76%	-0.70%	-0.67%	-0.69%	-0.68%	-0.53%	-0.57%
Educational and Promotional Expense	-0.05%	-0.03%	-0.03%	-0.05%	-0.08%	-0.09%	-0.12%	-0.12%	-0.12%	-0.12%	-0.12%
Loan Servicing Expense	-0.14%	-0.12%	-0.14%	-0.16%	-0.20%	-0.22%	-0.25%	-0.25%	-0.22%	-0.19%	-0.20%
Professional and Outside Services	-0.62%	-0.47%	-0.52%	-0.49%	-0.53%	-0.51%	-0.48%	-0.41%	-0.34%	-0.25%	-0.28%
Member Insurance	-0.03%	-0.01%	-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)	-0.06%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.18%	-0.14%	-0.12%	-0.12%	-0.10%	-0.08%	-0.07%	-0.08%	-0.08%	-0.10%	-0.10%
Total Non-Interest Expense	-5.05%	-4.27%	-4.01%	-3.74%	-3.57%	-3.53%	-3.66%	-3.65%	-3.50%	-2.98%	-3.11%
Other Performance Ratios											
Earning Asset Yield	5.06%	5.20%	5.17%	5.14%	4.88%	4.94%	5.18%	5.23%	5.21%	5.51%	5.43%
Average Cost of Funds	-0.64%	-0.78%	-0.91%	-0.89%	-0.90%	-0.98%	-1.21%	-1.38%	-1.52%	-1.97%	-1.83%
FTE Employee / \$million of Loans & Share Drafts	1.94	1.04	0.64	0.46	0.34	0.30	0.28	0.25	0.21	0.15	0.17
Compensation & Benefits / FTE Emp.	\$30,808	\$37,719	\$57,948	\$66,418	\$72,570	\$77,490	\$83,564	\$91,072	\$94,479	\$118,564	\$109,495
Compensation & Benefits / \$million Lns. & S.D.s	\$60,867	\$38,834	\$37,173	\$30,289	\$24,279	\$23,435	\$23,248	\$22,690	\$19,550	\$18,203	\$18,932
Operating Expense / Loans & Share Drafts	-12.99%	-7.71%	-7.13%	-6.28%	-5.36%	-5.04%	-4.78%	-4.57%	-3.85%	-3.42%	-3.62%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.56%	0.75%	1.02%	1.16%	1.32%	1.38%	1.42%	1.49%	1.30%	1.19%	1.23%
Net Operating Expense / Loans & Share Drafts	-12.43%	-6.96%	-6.11%	-5.12%	-4.03%	-3.66%	-3.36%	-3.08%	-2.55%	-2.23%	-2.39%
Operating Expense / Operating Revenue	113.67%	90.39%	86.90%	83.08%	79.68%	80.35%	81.09%	81.81%	81.52%	76.81%	77.78%
Total Fixed Assets / Shares & Equity	0.36%	0.60%	0.65%	1.45%	1.79%	2.25%	2.46%	2.49%	2.41%	1.74%	1.88%
Net Loans to Total Shares and Deposits	57.4%	62.9%	62.7%	61.1%	59.0%	62.7%	70.1%	74.5%	80.7%	84.9%	82.6%
Members / FTE Employee	362.05	323.33	402.03	408.72	396.17	366.09	330.66	323.59	340.31	434.68	406.65

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	0.5%	0.7%	0.7%	1.1%	1.1%	1.1%	1.1%	1.0%	0.9%	0.9%	0.9%
Total Investments	53.5%	47.7%	46.4%	44.8%	44.7%	40.0%	32.4%	28.2%	23.4%	21.9%	23.5%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.4%	0.6%	1.0%	1.4%	1.5%	1.6%	1.9%	2.0%	4.1%	3.6%
All Other Unsecured Loans/Lines of Credit	11.5%	8.6%	7.5%	5.6%	3.8%	3.2%	2.9%	2.7%	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%	13.1%	13.7%	11.9%	8.8%	7.5%	6.9%	6.7%	6.6%	6.7%	6.7%
Used Vehicle Loans	18.3%	21.0%	21.0%	19.1%	16.4%	16.1%	16.2%	15.9%	15.1%	12.7%	13.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.6%	2.1%	6.4%	11.8%	16.1%	21.5%	25.8%	31.7%	35.1%	33.0%
Total Other Real Estate Loans/Lines of Credit	0.1%	1.0%	1.8%	2.8%	4.8%	6.0%	7.4%	7.6%	7.9%	7.3%	7.3%
Leases Receivable	0.0%	0.1%	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%	4.6%	4.7%	4.7%	3.7%	3.7%	4.5%	4.3%	3.8%	3.3%	3.5%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Total Loans and Leases	45.6%	50.4%	51.5%	51.6%	50.8%	54.3%	61.2%	65.1%	70.1%	72.7%	71.0%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.8%	-0.7%	-0.6%	-0.5%	-0.5%	-0.5%	-0.6%	-0.7%	-1.0%	-0.9%
Net Loans and Leases	44.2%	49.6%	50.8%	51.0%	50.3%	53.8%	60.7%	64.5%	69.4%	71.7%	70.0%
Total Other Assets	1.8%	2.0%	1.9%	3.1%	3.9%	5.1%	5.8%	6.2%	6.3%	5.3%	5.4%
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%	0.7%	0.8%	1.0%	1.6%	2.6%	3.9%	5.5%	4.9%
Share Drafts	0.9%	2.9%	5.9%	10.4%	14.8%	16.3%	17.0%	17.6%	18.2%	16.1%	16.3%
Regular Shares	68.6%	63.2%	58.8%	52.5%	45.9%	40.5%	34.6%	30.9%	26.6%	21.4%	23.7%
Money Market Shares	0.4%	0.8%	1.3%	2.5%	5.3%	7.4%	9.9%	11.0%	11.8%	16.3%	15.0%
Share Certificates	4.2%	9.1%	11.9%	14.6%	14.7%	16.4%	19.6%	21.7%	23.7%	25.5%	24.6%
IRA/KEOGH Accounts	0.3%	0.7%	1.1%	1.7%	2.9%	3.4%	3.6%	3.6%	3.4%	3.7%	3.7%
All Other Shares	0.9%	0.3%	1.0%	1.0%	1.0%	0.9%	0.6%	0.7%	0.7%	0.5%	0.6%
Non-Member Deposits	1.8%	1.8%	1.0%	0.9%	0.9%	0.9%	1.2%	1.0%	1.6%	1.0%	1.0%
Total Shares and Deposits	77.0%	78.9%	81.1%	83.5%	85.4%	85.8%	86.6%	86.6%	86.0%	84.5%	84.8%
Total Equity	21.6%	20.5%	18.1%	15.7%	13.8%	13.2%	11.8%	10.8%	10.1%	10.0%	10.3%
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	21.7%	20.6%	18.3%	16.0%	14.1%	13.6%	12.4%	11.7%	11.2%	11.2%	11.3%
Total Capital (Equity + Allow. for Loan Loss)	20.2%	19.7%	17.5%	15.2%	13.4%	12.7%	11.3%	10.2%	9.4%	9.0%	9.3%
Balance Sheet GrowthYTD Annualized											
Total Investments	3.6%	-3.9%	-1.3%	-1.8%	-0.1%	-1.3%	-0.4%	3.4%	-3.4%	6.9%	4.9%
Total Loans and Leases	-3.7%	-11.9%	-5.2%	-8.3%	-3.7%	-7.1%	-2.3%	0.8%	-2.5%	4.9%	3.5%
TOTAL ASSETS	0.2%	-8.0%	-3.5%	-5.4%	-2.0%	-4.7%	-1.5%	1.6%	-2.6%	5.4%	3.9%
Total Liabilities	16.6%	-25.7%	7.5%	-6.7%	-7.7%	-14.9%	-11.3%	-9.6%	-16.3%	-4.4%	-5.6%
Total Shares and Deposits	-0.3%	-7.7%	-4.3%	-5.9%	-2.6%	-5.3%	-2.0%	1.2%	-2.6%	5.4%	3.7%
Equity Capital	1.3%	-8.5%	-0.3%	-2.3%	2.5%	0.4%	3.5%	9.0%	4.2%	12.0%	10.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.2%	-8.0%	-3.5%	-5.4%	-2.0%	-4.7%	-1.5%	1.6%	-2.6%	5.4%	3.9%

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	3.72%	2.07%	1.36%	1.30%	1.06%	0.95%	0.92%	0.82%	0.84%	0.98%	0.96%
Delinquent Loans / Total Capital	7.6%	5.0%	3.8%	4.2%	3.8%	3.9%	4.7%	4.9%	5.8%	7.0%	6.5%
Delinquent Loans + OREO / Net Loans + OREO	3.8%	2.1%	1.4%	1.4%	1.1%	1.0%	1.0%	0.9%	0.9%	1.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	34.9%	31.4%	25.0%	27.3%	28.4%	21.1%	23.9%	27.5%	24.6%	24.2%	24.4%
Allowance for Loan Losses/Net Loans	3.18%	1.58%	1.31%	1.12%	0.95%	0.89%	0.85%	0.91%	1.03%	1.44%	1.34%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$24	\$37	\$70	\$127	\$292	\$607	\$1,228	\$3,144	\$21,678	\$2,776
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$8	\$8	\$19	\$33	\$54	\$121	\$281	\$652	\$3,832	\$509
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$4	\$7	\$17	\$24	\$70	\$184	\$374	\$3,084	\$386
Total Delinquent Loans (\$000s)	\$15	\$35	\$50	\$96	\$178	\$370	\$798	\$1,693	\$4,171	\$28,593	\$3,672
Delinquency by Category											
Unsecured Credit Card	0.19%	2.29%	3.77%	2.01%	1.80%	1.36%	1.27%	1.30%	1.42%	2.11%	2.03%
STS Loans	5.38%	7.25%	2.11%	1.59%	2.05%	1.91%	2.76%	3.37%	2.39%	4.74%	4.03%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.14%	0.50%	0.81%	0.41%	0.91%	0.86%	2.37%	1.00%	1.05%
All Other Unsecured Loans	4.77%	3.26%	1.77%	2.12%	1.45%	1.37%	1.35%	1.31%	1.26%	1.76%	1.67%
New Vehicle Loans	2.40%	1.04%	0.81%	0.71%	0.56%	0.49%	0.44%	0.43%	0.47%	0.56%	0.54%
Used Vehicle Loans	3.85%	2.39%	1.62%	1.59%	1.24%	1.11%	1.08%	0.96%	1.05%	1.02%	1.03%
All Other Secured Loans	1.95%	1.21%	0.80%	1.05%	0.93%	0.85%	0.91%	0.75%	0.92%	1.09%	1.03%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.30%	0.50%	0.38%	0.38%
Non-Commercial 1st Lien Mortgages	14.89%	1.97%	1.76%	0.90%	0.91%	0.83%	0.80%	0.60%	0.67%	0.79%	0.77%
Non-Commercial Junior Lien Mortgages	0.00%	1.12%	0.38%	1.12%	0.97%	0.80%	0.69%	0.70%	0.73%	0.79%	0.77%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	1.85%	1.86%	0.41%	0.90%	0.65%	0.87%	0.80%	1.62%	1.22%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	0.00%	1.55%	1.55%	1.31%	1.19%	0.82%	1.02%	1.01%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	0.00%	1.39%	3.73%	1.82%	2.78%	2.40%	1.65%	1.90%	1.96%
Total Loans	3.60%	2.03%	1.35%	1.29%	1.05%	0.94%	0.91%	0.81%	0.83%	0.97%	0.94%
Indirect Loans	0.00%	0.10%	0.47%	0.60%	1.30%	1.10%	0.99%	0.90%	1.01%	0.90%	0.91%
Total 1st Mortgage Loans	14.89%	1.97%	1.76%	0.90%	2.46%	2.37%	2.11%	1.79%	1.49%	1.81%	1.78%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.82%	2.40%	1.63%	1.60%	1.36%	0.90%	1.07%	1.08%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.05%	0.11%	0.14%	0.24%	0.29%	0.27%	0.26%	0.26%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.82%	0.58%	0.62%	0.52%	0.42%	0.44%	0.45%	0.48%	0.55%	0.83%	0.76%
Recoveries / Charge-Offs	20.49%	27.33%	25.32%	23.73%	25.61%	23.59%	21.76%	22.59%	21.99%	17.13%	17.88%
Expected Charge-Offs / Net Loans	1.15%	0.64%	0.44%	0.47%	0.48%	0.45%	0.48%	0.49%	0.51%	0.53%	0.52%
Provision for Loan Losses/Net Charge-Offs	-32.5%	179.0%	-15.1%	-26.0%	-16.8%	-19.9%	-27.6%	-26.0%	-31.2%	-74.5%	-60.3%
Prov. for Loan Losses/Expected Charge-Offs	36.2%	-244.5%	28.5%	39.3%	22.8%	27.3%	33.6%	29.8%	28.6%	43.8%	41.0%
Bankruptcies / Net Loans	0.03%	0.09%	0.12%	0.15%	0.20%	0.23%	0.25%	0.27%	0.30%	0.28%	0.28%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$3	\$8	\$15	\$24	\$59	\$138	\$331	\$800	\$7,020	\$861
Total Amount of Recoveries (\$000s)	\$0	\$1	\$2	\$3	\$7	\$12	\$29	\$78	\$165	\$1,303	\$164
Net Charge Offs (\$000s)	\$1	\$2	\$5	\$11	\$18	\$46	\$109	\$254	\$635	\$5,717	\$697
Net Charge-Offs by Category											
Unsecured Credit Card Loans	-2.39%	2.85%	2.36%	1.91%	1.72%	2.57%	1.90%	2.45%	2.79%	5.00%	4.72%
STS Loans	0.00%	0.00%	0.00%	0.00%	-2.59%	1.14%	3.08%	-1.52%	26.85%	6.86%	7.52%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	-0.29%	0.24%	0.68%	1.12%	0.56%	0.84%	0.54%	0.88%	0.85%
All Other Unsecured Loans	2.65%	2.12%	1.98%	2.29%	1.77%	2.35%	2.67%	2.89%	3.06%	4.52%	4.14%
New Vehicle Loans	0.04%	0.39%	0.00%	0.12%	0.13%	0.23%	0.16%	0.29%	0.34%	0.49%	0.44%
Used Vehicle Loans	-0.15%	-0.23%	0.58%	0.65%	0.53%	0.63%	0.96%	0.89%	0.97%	1.12%	1.06%
All Other Secured Loans	1.20%	0.01%	0.49%	0.58%	0.47%	0.44%	0.49%	0.57%	0.72%	1.13%	0.99%
Leases Receivable	0.00%	0.00%	-106.48%	-8.70%	127.91%	19.24%	2.74%	0.21%	0.63%	0.26%	0.29%
Non-Commercial 1st Lien Mortgages	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%
Non-Commercial Junior Lien Mortgages	0.00%	2.45%	0.00%	0.09%	0.03%	-0.01%	0.04%	0.04%	0.02%	0.03%	0.03%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	0.19%	0.00%	1.84%	-0.76%	0.21%	0.35%	0.50%	6.94%	3.52%
Indirect Loans	0.00%	-0.23%	0.06%	0.66%	0.70%	0.71%	0.83%	0.73%	0.86%	0.90%	0.88%

Number of Credit Unions in Each Peer Group:

	258	238	336	422	755	588	541	536	281	465	4,420
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	91.83%	113.88%	132.58%	155.79%	167.62%	117.67%	69.92%	28.19%	9.77%	1.16%	11.71%
Marketable Securities	19.53%	24.74%	38.01%	49.82%	74.44%	104.58%	114.57%	137.60%	128.77%	133.61%	130.92%
All Other Investments	11.89%	7.73%	6.18%	4.50%	6.56%	4.73%	5.18%	5.88%	5.31%	4.76%	4.93%
Total Investments	247.02%	232.12%	253.68%	279.78%	317.83%	293.78%	260.89%	240.03%	209.21%	196.50%	207.03%
Unsecured Loans	54.19%	44.23%	44.68%	41.45%	37.09%	34.91%	36.88%	38.59%	43.13%	62.98%	57.60%
Vehicle Loans	131.25%	165.79%	189.23%	193.85%	179.35%	173.60%	185.98%	192.29%	193.99%	173.56%	177.20%
New Vehicle Loans	46.71%	63.72%	74.60%	74.44%	62.65%	54.95%	55.72%	57.24%	59.02%	59.71%	59.35%
Used Vehicle Loans	84.54%	102.08%	114.63%	119.41%	116.70%	118.65%	130.26%	135.05%	134.97%	113.84%	117.86%
Total Real Estate	1.73%	12.40%	21.69%	57.02%	118.07%	162.17%	232.05%	284.29%	353.70%	379.46%	355.22%
1st Mortgage	1.45%	7.63%	11.60%	39.71%	84.05%	118.04%	172.84%	219.32%	283.35%	314.25%	290.97%
1st Mortgage Fxd	1.45%	6.21%	10.42%	31.34%	67.23%	96.08%	140.71%	179.57%	240.77%	264.07%	244.11%
1st Mortgage Adj	0.00%	1.42%	1.18%	8.37%	16.81%	21.96%	32.12%	39.75%	42.58%	50.17%	46.86%
2nd Mortgage	0.28%	4.77%	10.09%	17.31%	34.02%	44.13%	59.22%	64.97%	70.35%	65.22%	64.25%
Closed-End Fxd	0.28%	3.93%	6.96%	8.58%	15.16%	17.39%	23.10%	23.73%	23.41%	16.90%	18.08%
Closed-End Adj	0.00%	0.29%	0.19%	1.27%	1.83%	1.95%	2.39%	1.32%	1.83%	1.13%	1.27%
Open-End Adj	0.00%	0.38%	2.29%	5.41%	14.52%	22.69%	30.13%	37.15%	41.97%	44.11%	41.86%
Open-End Fxd	0.00%	0.17%	0.65%	2.05%	2.50%	2.10%	3.60%	2.76%	3.14%	3.08%	3.04%
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	0.02%	0.25%	0.05%	0.00%	0.00%	0.01%	0.59%	1.07%	0.77%	2.69%	2.23%
All Other Loans/Lines of Credit to Members	22.87%	22.43%	25.46%	29.47%	26.24%	27.28%	35.92%	36.28%	33.73%	29.85%	30.73%
Total Loans	210.27%	245.34%	281.47%	322.44%	361.51%	399.15%	492.99%	554.35%	626.90%	651.24%	625.43%
Indirect Loans	0.51%	2.30%	1.24%	4.06%	14.60%	36.22%	65.66%	100.82%	121.39%	135.56%	124.95%
Percent of Vehicle Loans	0.39%	1.38%	0.65%	2.09%	8.14%	20.86%	35.30%	52.43%	62.57%	78.11%	70.51%
Business Loans	0.04%	0.12%	0.19%	1.30%	3.07%	9.45%	24.52%	43.99%	75.37%	70.30%	64.61%
Participation Loans	0.07%	1.19%	2.56%	2.89%	9.65%	17.82%	29.06%	39.54%	42.46%	21.34%	24.35%
Total Mortgage Exposure**	3.84%	12.81%	24.23%	60.36%	135.25%	205.37%	300.28%	387.51%	455.97%	478.20%	450.71%
Total Real Estate	1.73%	12.40%	21.69%	57.02%	118.07%	162.17%	232.05%	284.29%	353.70%	379.46%	355.22%
RE Business Loans	0.04%	0.12%	0.19%	1.30%	3.07%	9.45%	24.52%	43.99%	75.37%	70.30%	64.61%
Mortgage-Backed Investments	2.11%	0.40%	2.54%	3.35%	17.18%	43.20%	68.22%	103.22%	102.27%	98.74%	95.49%
Federal Agency Securities (Mtg Backed)	2.11%	0.40%	2.54%	3.15%	17.05%	43.15%	68.04%	102.21%	100.28%	94.10%	91.68%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.20%	0.13%	0.05%	0.18%	1.02%	1.99%	4.63%	3.81%



