

National - December 31, 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	2.68%	3.22%	3.27%	3.49%	3.44%	3.42%	3.51%	3.47%	3.55%	3.86%	3.76%
Loan Yield	7.56%	7.17%	6.93%	6.61%	6.34%	6.24%	6.25%	6.12%	5.99%	6.11%	6.11%
Net Loan Yield After NCOs	7.17%	6.82%	6.60%	6.36%	6.11%	5.99%	5.96%	5.79%	5.60%	5.49%	5.56%
Asset Yield	4.97%	5.16%	5.12%	4.98%	4.77%	4.77%	4.97%	4.96%	5.03%	5.30%	5.23%
Cost of Funds	-0.73%	-0.86%	-0.96%	-0.87%	-0.91%	-1.00%	-1.20%	-1.36%	-1.51%	-1.96%	-1.82%
Gross Spread	4.24%	4.30%	4.16%	4.11%	3.86%	3.77%	3.77%	3.60%	3.53%	3.35%	3.41%
Provision Expense	-0.47%	-0.35%	-0.32%	-0.27%	-0.24%	-0.27%	-0.33%	-0.37%	-0.43%	-0.67%	-0.60%
Net Spread after Provision Expense	3.77%	3.95%	3.84%	3.84%	3.62%	3.50%	3.43%	3.23%	3.10%	2.67%	2.81%
Total Non-Interest Income	1.47%	0.96%	0.61%	0.78%	0.95%	1.05%	1.19%	1.27%	1.27%	1.11%	1.13%
Total Non-Interest Expense	-5.09%	-4.85%	-4.04%	-3.95%	-3.66%	-3.71%	-3.79%	-3.71%	-3.60%	-2.98%	-3.14%
Net Operating Expense	-3.62%	-3.89%	-3.43%	-3.17%	-2.72%	-2.66%	-2.60%	-2.44%	-2.33%	-1.87%	-2.00%
Non-Operating Gains (Losses)	1.01%	0.34%	0.09%	0.09%	0.10%	0.06%	0.07%	0.07%	0.07%	0.09%	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)	0.13%	0.03%	0.36%	0.60%	0.88%	0.78%	0.79%	0.75%	0.71%	0.81%	0.79%
Net Charge-Offs	-0.39%	-0.35%	-0.33%	-0.25%	-0.22%	-0.25%	-0.29%	-0.32%	-0.39%	-0.62%	-0.55%
Return with Net Charge-Offs instead of Provision	0.23%	0.06%	0.40%	0.69%	0.92%	0.86%	0.88%	0.83%	0.81%	0.86%	0.86%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.32%	-2.52%	-1.96%	-1.83%	-1.66%	-1.67%	-1.79%	-1.82%	-1.77%	-1.59%	-1.63%
Travel and Conference Expense	-0.07%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.03%	-0.02%	-0.02%
Office Occupancy Expense	-0.24%	-0.20%	-0.15%	-0.20%	-0.21%	-0.22%	-0.23%	-0.22%	-0.22%	-0.16%	-0.18%
Office Operations Expense	-1.25%	-1.07%	-0.93%	-0.80%	-0.76%	-0.70%	-0.67%	-0.69%	-0.67%	-0.53%	-0.57%
Educational and Promotional Expense	-0.06%	-0.04%	-0.04%	-0.05%	-0.08%	-0.10%	-0.12%	-0.12%	-0.12%	-0.12%	-0.12%
Loan Servicing Expense	-0.13%	-0.13%	-0.14%	-0.16%	-0.20%	-0.23%	-0.25%	-0.25%	-0.22%	-0.19%	-0.20%
Professional and Outside Services	-0.62%	-0.52%	-0.50%	-0.50%	-0.52%	-0.51%	-0.48%	-0.41%	-0.34%	-0.25%	-0.29%
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%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.18%	-0.19%	-0.11%	-0.11%	-0.09%	-0.08%	-0.08%	-0.08%	-0.08%	-0.10%	-0.10%
Total Non-Interest Expense	-5.09%	-4.85%	-4.04%	-3.95%	-3.66%	-3.71%	-3.79%	-3.71%	-3.60%	-2.98%	-3.14%
Other Performance Ratios											
Earning Asset Yield	4.89%	5.36%	5.13%	5.03%	4.93%	4.97%	5.19%	5.18%	5.27%	5.48%	5.42%
Average Cost of Funds	-0.73%	-0.86%	-0.96%	-0.87%	-0.91%	-1.00%	-1.20%	-1.36%	-1.51%	-1.96%	-1.82%
FTE Employee / \$million of Loans & Share Drafts	1.97	1.15	0.61	0.46	0.34	0.30	0.27	0.25	0.21	0.15	0.17
Compensation & Benefits / FTE Emp.	\$22,534	\$59,610	\$47,875	\$66,032	\$80,381	\$82,123	\$86,832	\$88,446	\$98,549	\$119,541	\$110,879
Compensation & Benefits / \$million Lns. & S.D.s	\$43,143	\$69,359	\$28,725	\$29,750	\$26,927	\$24,758	\$23,840	\$21,609	\$20,595	\$18,257	\$19,034
Operating Expense / Loans & Share Drafts	-9.33%	-12.52%	-6.01%	-5.81%	-5.58%	-5.30%	-4.86%	-4.30%	-4.04%	-3.47%	-3.66%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.79%	2.40%	0.47%	0.96%	1.22%	1.36%	1.38%	1.41%	1.36%	1.18%	1.22%
Net Operating Expense / Loans & Share Drafts	-7.54%	-10.12%	-5.54%	-4.85%	-4.37%	-3.94%	-3.47%	-2.88%	-2.67%	-2.29%	-2.44%
Operating Expense / Operating Revenue	107.34%	112.46%	92.02%	91.73%	83.63%	85.75%	82.85%	82.52%	81.41%	77.95%	78.91%
Total Fixed Assets / Shares & Equity	0.35%	0.60%	0.61%	1.47%	1.77%	2.27%	2.46%	2.49%	2.40%	1.73%	1.87%
Net Loans to Total Shares and Deposits	58.2%	62.2%	61.9%	60.3%	58.4%	62.2%	69.6%	74.1%	80.1%	84.3%	82.1%
Members / FTE Employee	353.47	292.59	427.71	404.78	394.35	365.09	329.97	321.91	336.16	430.75	403.58

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%	1.0%	1.1%	1.1%	1.1%	1.0%	0.9%	1.3%	1.2%
Total Investments	53.4%	48.3%	47.1%	45.5%	45.3%	40.3%	32.7%	28.4%	23.8%	21.9%	23.5%
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	12.2%	9.2%	7.6%	5.5%	3.8%	3.2%	2.9%	2.7%	2.7%	2.9%	2.9%
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	10.2%	13.1%	13.2%	11.9%	8.6%	7.2%	6.8%	6.6%	6.4%	6.5%	6.6%
Used Vehicle Loans	17.7%	20.2%	20.5%	18.7%	16.1%	16.0%	15.8%	15.5%	14.8%	12.5%	13.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.5%	2.2%	6.2%	11.8%	16.0%	21.5%	25.9%	31.6%	35.1%	33.1%
Total Other Real Estate Loans/Lines of Credit	0.1%	0.8%	1.9%	2.9%	4.8%	6.1%	7.5%	7.8%	8.0%	7.4%	7.4%
Leases Receivable	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	0.2%
Total All Other Loans/Lines of Credit to Members	5.1%	4.3%	4.8%	4.4%	3.6%	3.6%	4.3%	4.1%	3.8%	3.3%	3.4%
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	45.9%	49.8%	51.1%	50.8%	50.2%	53.8%	60.8%	64.8%	69.6%	72.5%	70.7%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.8%	-0.7%	-0.6%	-0.5%	-0.5%	-0.5%	-0.6%	-0.7%	-1.0%	-0.9%
Net Loans and Leases	44.4%	49.0%	50.4%	50.2%	49.8%	53.4%	60.2%	64.2%	68.9%	71.4%	69.7%
Total Other Assets	1.8%	2.0%	1.9%	3.2%	3.8%	5.2%	5.9%	6.3%	6.3%	5.2%	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											
Share Drafts	1.2%	3.3%	6.0%	10.7%	15.2%	16.6%	17.3%	18.0%	18.6%	16.5%	16.7%
Regular Shares	67.8%	63.1%	58.1%	52.9%	45.3%	40.0%	34.4%	30.6%	26.5%	21.3%	23.5%
Money Market Shares	0.4%	0.7%	1.4%	2.5%	5.2%	7.5%	9.9%	10.9%	11.8%	16.4%	15.1%
Share Certificates	4.2%	8.8%	12.9%	14.0%	15.0%	16.7%	19.6%	21.8%	23.6%	25.4%	24.5%
IRA/KEOGH Accounts	0.3%	0.7%	1.1%	1.6%	2.8%	3.3%	3.5%	3.5%	3.4%	3.7%	3.6%
All Other Shares	0.4%	0.3%	0.9%	0.9%	0.9%	0.8%	0.6%	0.8%	0.6%	0.5%	0.6%
Non-Member Deposits	2.0%	1.9%	1.1%	0.8%	0.8%	0.9%	1.2%	1.0%	1.6%	1.0%	1.0%
Total Shares and Deposits	76.3%	78.8%	81.4%	83.4%	85.2%	85.8%	86.6%	86.6%	86.0%	84.7%	85.0%
Total Equity	22.0%	20.2%	18.0%	15.9%	14.0%	13.2%	11.9%	10.9%	10.2%	10.1%	10.4%
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											
Net Worth	22.1%	20.6%	18.1%	16.1%	14.1%	13.6%	12.5%	11.7%	11.2%	11.1%	11.3%
Total Capital (Equity + Allow. for Loan Loss)	20.6%	19.4%	17.3%	15.3%	13.5%	12.7%	11.4%	10.3%	9.5%	9.1%	9.4%
Balance Sheet GrowthYTD Annualized											
Total Investments	-3.6%	-0.5%	-3.3%	-4.8%	1.4%	-0.7%	0.8%	3.2%	-0.6%	8.7%	6.4%
Total Loans and Leases	-9.4%	-10.9%	-9.2%	-13.8%	-4.7%	-8.2%	-2.8%	-0.5%	-2.1%	6.4%	4.6%
TOTAL ASSETS	-6.3%	-5.9%	-6.7%	-9.6%	-1.9%	-5.0%	-1.3%	0.8%	-1.5%	7.4%	5.4%
Total Liabilities											
Total Shares and Deposits	-7.6%	-5.8%	-7.1%	-10.4%	-2.7%	-5.6%	-1.8%	0.4%	-1.5%	7.6%	5.5%
Equity Capital	-3.7%	-7.6%	-4.5%	-5.9%	3.7%	0.5%	5.0%	9.4%	6.5%	15.4%	13.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-6.3%	-5.9%	-6.7%	-9.6%	-1.9%	-5.0%	-1.3%	0.8%	-1.5%	7.4%	5.4%

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	3.98%	1.90%	1.64%	1.38%	1.06%	1.01%	0.95%	0.87%	0.89%	1.07%	1.04%
Delinquent Loans / Total Capital	8.0%	4.6%	4.6%	4.4%	3.8%	4.1%	4.8%	5.1%	6.0%	7.5%	7.0%
Delinquent Loans + OREO / Net Loans + OREO	4.0%	2.0%	1.7%	1.5%	1.1%	1.1%	1.0%	0.9%	1.0%	1.1%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	36.5%	32.7%	24.6%	27.8%	25.8%	20.7%	24.3%	25.1%	25.7%	23.5%	23.7%
Allowance for Loan Losses/Net Loans	3.28%	1.72%	1.36%	1.16%	0.95%	0.90%	0.88%	0.93%	1.04%	1.46%	1.36%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$22	\$45	\$71	\$131	\$311	\$620	\$1,342	\$3,298	\$24,060	\$3,096
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$7	\$11	\$18	\$30	\$57	\$132	\$269	\$748	\$4,207	\$562
Loans 12 months and over Delinquent (\$000s)	\$3	\$3	\$3	\$10	\$15	\$24	\$68	\$181	\$391	\$3,174	\$402
Total Delinquent Loans (\$000s)	\$16	\$32	\$59	\$99	\$176	\$392	\$820	\$1,792	\$4,436	\$31,441	\$4,060
Delinquency by Category											
Unsecured Credit Card	0.16%	1.46%	4.09%	2.11%	1.83%	1.53%	1.38%	1.43%	1.49%	2.23%	2.15%
STS Loans	4.38%	2.47%	2.99%	1.56%	2.40%	2.19%	2.95%	2.99%	2.87%	5.32%	4.46%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.08%	0.68%	0.78%	0.90%	0.96%	1.09%	2.16%	1.10%	1.15%
All Other Unsecured Loans	4.58%	2.76%	2.17%	1.89%	1.43%	1.34%	1.43%	1.32%	1.32%	1.86%	1.75%
New Vehicle Loans	1.95%	0.74%	0.93%	0.75%	0.61%	0.53%	0.43%	0.50%	0.52%	0.63%	0.61%
Used Vehicle Loans	5.20%	2.43%	1.95%	1.79%	1.30%	1.21%	1.17%	1.06%	1.11%	1.13%	1.13%
All Other Secured Loans	0.59%	0.86%	1.08%	1.19%	0.92%	0.96%	1.03%	0.79%	1.06%	1.23%	1.16%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.32%	0.51%	0.38%	0.38%
Non-Commercial 1st Lien Mortgages	15.30%	2.37%	2.21%	0.84%	0.93%	0.92%	0.84%	0.66%	0.70%	0.92%	0.89%
Non-Commercial Junior Lien Mortgages	9.99%	0.86%	0.68%	1.20%	0.79%	0.77%	0.76%	0.76%	0.77%	0.88%	0.85%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	1.77%	1.21%	0.17%	1.66%	0.91%	1.05%	0.81%	1.86%	1.42%
Real Estate Secured Commercial Loans	0.00%	0.00%	0.00%	0.00%	1.66%	1.18%	0.80%	0.94%	0.95%	0.88%	0.89%
Commercial Loans Not Real Estate Secured	0.00%	0.00%	0.00%	1.77%	1.66%	1.76%	2.45%	2.74%	1.32%	1.95%	1.96%
Total Loans	3.85%	1.86%	1.62%	1.36%	1.05%	1.00%	0.94%	0.86%	0.88%	1.05%	1.02%
Indirect Loans	0.00%	0.31%	0.23%	0.82%	1.44%	1.28%	1.03%	1.01%	1.09%	1.00%	1.01%
Total 1st Mortgage Loans	15.30%	2.37%	2.21%	0.84%	2.59%	2.10%	1.64%	1.60%	1.65%	1.80%	1.77%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.84%	1.66%	1.35%	1.13%	1.17%	0.99%	0.94%	0.96%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.03%	0.07%	0.11%	0.17%	0.25%	0.29%	0.23%	0.23%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.84%	0.69%	0.65%	0.48%	0.44%	0.45%	0.47%	0.50%	0.56%	0.85%	0.78%
Recoveries / Charge-Offs	24.92%	24.50%	23.87%	25.63%	23.57%	23.33%	21.04%	21.93%	21.11%	16.69%	17.39%
Expected Charge-Offs / Net Loans	1.40%	0.66%	0.49%	0.55%	0.46%	0.47%	0.49%	0.51%	0.54%	0.57%	0.56%
Provision for Loan Losses/Net Charge-Offs	-71.9%	-16.0%	-35.3%	-14.1%	-17.9%	-21.7%	-25.7%	-30.2%	-35.8%	-84.9%	-68.1%
Prov. for Loan Losses/Expected Charge-Offs	32.5%	36.2%	44.1%	20.2%	28.3%	29.8%	31.2%	31.3%	30.5%	43.9%	41.5%
Bankruptcies / Net Loans	0.10%	0.14%	0.12%	0.19%	0.20%	0.24%	0.26%	0.28%	0.32%	0.30%	0.30%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$6	\$7	\$9	\$25	\$64	\$144	\$348	\$925	\$7,754	\$962
Total Amount of Recoveries (\$000s)	\$0	\$1	\$2	\$3	\$5	\$14	\$28	\$70	\$172	\$1,199	\$154
Net Charge Offs (\$000s)	\$2	\$5	\$6	\$6	\$21	\$50	\$116	\$278	\$753	\$6,555	\$808
Net Charge-Offs by Category											
Unsecured Credit Card Loans	1.13%	4.77%	1.84%	0.77%	1.45%	1.98%	2.13%	2.47%	2.90%	5.42%	5.10%
STS Loans	28.03%	2.80%	-4.46%	3.56%	4.22%	5.37%	1.76%	14.53%	9.08%	14.37%	12.19%
Non-Federally Guaranteed Student Loans	3.87%	0.00%	0.17%	0.09%	0.88%	0.47%	0.50%	0.50%	1.61%	0.95%	0.94%
All Other Unsecured Loans	2.92%	3.32%	1.99%	1.04%	2.29%	2.41%	2.69%	2.87%	3.08%	4.90%	4.45%
New Vehicle Loans	-0.06%	0.04%	0.40%	0.09%	0.11%	0.22%	0.19%	0.31%	0.41%	0.54%	0.49%
Used Vehicle Loans	2.15%	0.83%	0.32%	0.55%	0.64%	0.78%	0.93%	0.91%	1.09%	1.25%	1.17%
All Other Secured Loans	-0.58%	0.81%	0.42%	-0.06%	0.40%	0.45%	0.55%	0.70%	1.49%	1.35%	1.24%
Leases Receivable	0.00%	0.00%	-0.81%	0.00%	-385.89%	-17.41%	-2.68%	0.52%	1.95%	0.11%	0.14%
Non-Commercial 1st Lien Mortgages	0.00%	0.00%	0.32%	-0.04%	0.00%	0.01%	0.03%	0.01%	0.01%	0.01%	0.01%
Non-Commercial Junior Lien Mortgages	0.00%	0.00%	-0.02%	-0.04%	0.08%	0.04%	0.10%	0.02%	0.09%	0.04%	0.05%
All Other Non-Commercial Real Estate Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.25%	0.85%	0.11%	0.49%	0.90%	0.82%	0.89%	1.19%	1.00%	1.00%

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	85.26%	111.53%	135.97%	154.30%	166.97%	117.88%	68.92%	28.58%	10.08%	1.27%	11.70%
Marketable Securities	18.14%	24.16%	39.04%	51.88%	73.29%	102.39%	112.23%	135.61%	127.12%	132.94%	130.02%
All Other Investments	9.11%	6.89%	3.71%	4.51%	6.25%	4.85%	5.28%	5.96%	5.20%	4.70%	4.88%
Total Investments	241.40%	234.86%	260.68%	282.66%	320.52%	296.61%	261.94%	241.34%	212.89%	197.41%	208.18%
Unsecured Loans	56.07%	47.13%	45.98%	40.90%	36.88%	34.93%	36.87%	38.84%	42.73%	63.38%	57.94%
Vehicle Loans	126.20%	161.92%	186.81%	189.93%	175.03%	170.18%	181.12%	188.30%	189.82%	171.65%	174.76%
New Vehicle Loans	46.17%	63.54%	73.16%	73.71%	60.83%	52.84%	54.43%	56.33%	57.13%	58.98%	58.44%
Used Vehicle Loans	80.03%	98.38%	113.65%	116.22%	114.20%	117.34%	126.69%	131.97%	132.69%	112.67%	116.32%
Total Real Estate	2.03%	11.45%	22.81%	56.41%	117.53%	163.03%	231.73%	286.79%	353.59%	383.66%	358.90%
1st Mortgage	1.46%	7.51%	12.32%	38.22%	83.55%	117.98%	172.01%	220.39%	282.21%	316.85%	293.17%
1st Mortgage Fxd	1.46%	6.21%	10.98%	30.12%	66.81%	95.55%	139.74%	180.23%	238.54%	265.37%	245.14%
1st Mortgage Adj	0.00%	1.30%	1.34%	8.10%	16.74%	22.44%	32.28%	40.16%	43.67%	51.48%	48.04%
2nd Mortgage	0.57%	3.94%	10.49%	18.20%	33.98%	45.05%	59.72%	66.39%	71.38%	66.80%	65.73%
Closed-End Fxd	0.45%	3.16%	7.12%	8.60%	15.22%	17.80%	22.96%	23.95%	23.65%	16.95%	18.16%
Closed-End Adj	0.00%	0.16%	0.04%	1.80%	1.52%	1.94%	2.40%	1.65%	2.41%	1.15%	1.35%
Open-End Adj	0.12%	0.46%	2.36%	6.15%	14.87%	23.09%	30.73%	38.10%	42.24%	45.61%	43.17%
Open-End Fxd	0.00%	0.16%	0.96%	1.66%	2.37%	2.22%	3.62%	2.69%	3.09%	3.09%	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	0.03%	0.58%	0.06%	0.01%	0.00%	0.01%	0.60%	1.06%	0.74%	2.62%	2.18%
All Other Loans/Lines of Credit to Members	22.87%	21.03%	26.83%	27.63%	25.20%	26.65%	34.70%	34.80%	33.84%	29.51%	30.30%
Total Loans	207.42%	242.34%	282.84%	315.53%	355.40%	395.95%	486.59%	551.59%	622.29%	653.45%	626.46%
Indirect Loans	0.00%	2.04%	1.14%	4.04%	13.43%	35.18%	63.61%	98.27%	118.67%	133.71%	123.12%
Percent of Vehicle Loans	0.00%	1.26%	0.61%	2.13%	7.68%	20.67%	35.12%	52.19%	62.52%	77.89%	70.45%
Business Loans	0.04%	0.12%	0.22%	1.14%	2.92%	9.21%	24.77%	45.27%	73.17%	71.74%	65.71%
Participation Loans	0.08%	1.64%	2.48%	3.00%	9.19%	18.71%	29.38%	40.86%	42.25%	21.69%	24.71%
Total Mortgage Exposure**	4.01%	11.70%	24.63%	60.22%	133.63%	205.76%	297.98%	388.31%	454.25%	481.99%	453.78%
Total Real Estate	2.03%	11.45%	22.81%	56.41%	117.53%	163.03%	231.73%	286.79%	353.59%	383.66%	358.90%
RE Business Loans	0.04%	0.12%	0.22%	1.14%	2.92%	9.21%	24.77%	45.27%	73.17%	71.74%	65.71%
Mortgage-Backed Investments	1.98%	0.25%	1.82%	3.81%	16.10%	42.73%	66.25%	101.53%	100.66%	98.34%	94.88%
Federal Agency Securities (Mtg Backed)	1.98%	0.25%	1.82%	3.61%	15.98%	42.69%	66.07%	100.44%	98.78%	93.73%	91.09%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.20%	0.12%	0.04%	0.18%	1.08%	1.87%	4.60%	3.79%



