

Alabama Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.44 | 1.78 | 0.00 | 1.94 | 0.47 | 0.59 | 0.18 | 0.20 | 0.00 | 0.21 |
| 1998 | 1.36 | 1.71 | 0.00 | 1.88 | 0.41 | 0.50 | 0.19 | 0.13 | 0.00 | 0.13 |
| 1999 | 1.20 | 1.51 | 1.09 | 1.55 | 0.43 | 0.50 | 0.23 | 2.21 | 0.00 | 2.22 |
| 2000 | 1.14 | 1.42 | 1.09 | 1.46 | 0.50 | 0.60 | 0.21 | 0.46 | 100.00 | 0.00 |
| 2001 | 1.13 | 1.45 | 1.47 | 1.45 | 0.43 | 0.47 | 0.28 | 0.00 | 0.00 | 0.00 |
| 2002 | 1.10 | 1.45 | 1.03 | 1.49 | 0.37 | 0.38 | 0.31 | 0.44 | 46.89 | 0.00 |
| 2003 | 1.01 | 1.33 | 0.96 | 1.36 | 0.38 | 0.41 | 0.23 | 0.00 | 0.00 | 0.00 |
| 2004 | 1.10 | 1.44 | 1.13 | 1.47 | 0.41 | 0.44 | 0.29 | 1.73 | 0.00 | 0.00 |
| 2005 | 1.04 | 1.36 | 0.88 | 1.40 | 0.39 | 0.46 | 0.17 | 0.40 | 0.00 | 0.00 |
| 2006 | 1.01 | 1.27 | 0.84 | 1.31 | 0.52 | 0.57 | 0.34 | 1.04 | 0.00 | 1.07 |
| 2007 | 1.08 | 1.41 | 0.80 | 1.47 | 0.52 | 0.57 | 0.34 | 2.09 | 17.92 | 1.95 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.55 | 0.74 | 0.00 | 0.81 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.59 | 0.81 | 0.00 | 0.88 | 0.02 | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.55 | 0.76 | 1.22 | 0.71 | 0.02 | 0.02 | 0.01 | 0.05 | 0.00 | 0.05 |
| 2000 | 0.50 | 0.70 | 1.19 | 0.65 | 0.02 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.54 | 0.79 | 1.60 | 0.70 | 0.03 | 0.03 | 0.02 | 0.70 | 0.00 | 0.75 |
| 2002 | 0.55 | 0.79 | 1.65 | 0.70 | 0.03 | 0.03 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.57 | 0.84 | 1.90 | 0.74 | 0.02 | 0.02 | 0.03 | 0.22 | 0.00 | 0.22 |
| 2004 | 0.53 | 0.78 | 1.83 | 0.69 | 0.02 | 0.02 | 0.05 | 0.03 | 0.00 | 0.00 |
| 2005 | 0.61 | 0.89 | 2.32 | 0.76 | 0.03 | 0.03 | 0.04 | 0.02 | 0.00 | 0.00 |
| 2006 | 0.48 | 0.71 | 1.37 | 0.65 | 0.04 | 0.03 | 0.09 | 0.14 | 0.00 | 0.14 |
| 2007 | 0.52 | 0.78 | 1.57 | 0.70 | 0.08 | 0.08 | 0.06 | 1.01 | 67.03 | 0.43 |

Alaska Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.73 | 0.81 | 0.00 | 0.90 | 0.37 | 0.54 | 0.22 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.65 | 0.69 | 0.00 | 0.76 | 0.51 | 0.83 | 0.08 | 0.26 | 0.00 | 0.26 |
| 1999 | 0.54 | 0.60 | 1.42 | 0.51 | 0.33 | 0.38 | 0.26 | 0.16 | 0.00 | 0.16 |
| 2000 | 0.60 | 0.63 | 0.75 | 0.62 | 0.45 | 0.59 | 0.19 | 0.76 | 0.00 | 0.76 |
| 2001 | 0.50 | 0.54 | 0.65 | 0.53 | 0.33 | 0.49 | 0.02 | 0.34 | 0.00 | 0.34 |
| 2002 | 1.43 | 1.87 | 0.68 | 1.97 | 0.31 | 0.38 | 0.11 | 0.26 | 0.00 | 0.26 |
| 2003 | 0.62 | 0.75 | 0.87 | 0.74 | 0.29 | 0.37 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.65 | 0.81 | 0.55 | 0.83 | 0.31 | 0.38 | 0.05 | 0.21 | 0.00 | 0.00 |
| 2005 | 0.69 | 0.87 | 0.66 | 0.88 | 0.32 | 0.38 | 0.11 | 0.13 | 0.00 | 0.00 |
| 2006 | 0.72 | 0.90 | 0.47 | 0.93 | 0.32 | 0.35 | 0.23 | 0.16 | 0.00 | 0.16 |
| 2007 | 1.30 | 1.08 | 0.61 | 1.12 | 1.76 | 2.11 | 0.17 | 4.73 | 0.00 | 4.73 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.55 | 0.70 | 0.00 | 0.78 | -0.13 | -0.09 | -0.17 | 0.33 | 0.00 | 0.33 |
| 1998 | 0.40 | 0.52 | 0.00 | 0.58 | -0.15 | -0.03 | -0.32 | -3.54 | 0.00 | -3.54 |
| 1999 | 0.50 | 0.62 | 1.97 | 0.49 | 0.00 | -0.02 | 0.02 | -2.08 | 0.00 | -2.08 |
| 2000 | 0.29 | 0.40 | 1.79 | 0.28 | -0.15 | -0.17 | -0.12 | -0.05 | 0.00 | -0.05 |
| 2001 | 0.28 | 0.36 | 1.89 | 0.24 | -0.03 | -0.01 | -0.09 | -0.02 | 0.00 | -0.02 |
| 2002 | 0.32 | 0.45 | 1.81 | 0.34 | 0.00 | 0.02 | -0.06 | -0.02 | 0.00 | -0.02 |
| 2003 | 0.33 | 0.48 | 2.01 | 0.37 | -0.04 | 0.03 | -0.27 | -0.28 | 0.00 | -0.28 |
| 2004 | 0.34 | 0.50 | 1.60 | 0.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.48 | 0.71 | 2.05 | 0.63 | 0.02 | 0.02 | -0.01 | 0.09 | 0.00 | 0.00 |
| 2006 | 0.49 | 0.72 | 1.28 | 0.68 | 0.01 | 0.02 | -0.02 | 0.04 | 0.00 | 0.04 |
| 2007 | 0.51 | 0.73 | 1.16 | 0.70 | 0.03 | 0.03 | 0.02 | 0.09 | 0.00 | 0.09 |

Arizona Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.79 | 0.91 | 0.00 | 1.03 | 0.32 | 0.44 | 0.22 | 3.49 | 0.00 | 3.50 |
| 1998 | 0.76 | 0.91 | 0.00 | 1.03 | 0.25 | 0.21 | 0.28 | 7.68 | 0.00 | 7.71 |
| 1999 | 0.67 | 0.80 | 1.39 | 0.73 | 0.20 | 0.16 | 0.24 | 4.61 | 0.00 | 4.62 |
| 2000 | 0.67 | 0.80 | 1.43 | 0.73 | 0.26 | 0.26 | 0.25 | 0.09 | 0.00 | 0.09 |
| 2001 | 0.97 | 1.25 | 1.59 | 1.22 | 0.21 | 0.18 | 0.24 | 2.56 | 0.00 | 2.57 |
| 2002 | 1.03 | 1.32 | 1.69 | 1.28 | 0.30 | 0.21 | 0.37 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.90 | 1.15 | 1.26 | 1.14 | 0.30 | 0.16 | 0.51 | 0.41 | 0.00 | 0.41 |
| 2004 | 0.84 | 1.11 | 1.29 | 1.10 | 0.21 | 0.12 | 0.32 | 0.18 | 0.00 | 0.00 |
| 2005 | 0.62 | 0.90 | 0.78 | 0.91 | 0.07 | 0.05 | 0.10 | 0.17 | 0.00 | 0.00 |
| 2006 | 0.56 | 0.79 | 1.15 | 0.77 | 0.13 | 0.09 | 0.18 | 0.13 | 0.00 | 0.13 |
| 2007 | 1.27 | 1.55 | 2.73 | 1.46 | 0.81 | 0.29 | 1.40 | 0.40 | 0.00 | 0.40 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.58 | 0.73 | 0.00 | 0.83 | 0.01 | 0.00 | 0.01 | 0.29 | 0.00 | 0.29 |
| 1998 | 0.63 | 0.81 | 0.00 | 0.92 | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.53 | 0.68 | 2.08 | 0.51 | 0.03 | 0.02 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.47 | 0.61 | 1.82 | 0.47 | 0.03 | 0.00 | 0.06 | 0.15 | 0.00 | 0.15 |
| 2001 | 0.53 | 0.71 | 2.43 | 0.55 | 0.02 | 0.00 | 0.03 | -0.01 | 0.00 | -0.01 |
| 2002 | 0.79 | 1.10 | 2.54 | 0.96 | 0.03 | 0.00 | 0.06 | 0.43 | 0.00 | 0.43 |
| 2003 | 0.94 | 1.31 | 3.29 | 1.15 | 0.06 | 0.02 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.89 | 1.26 | 2.90 | 1.15 | 0.04 | 0.01 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.70 | 1.05 | 2.74 | 0.95 | 0.01 | 0.01 | 0.02 | 0.11 | 0.00 | 0.00 |
| 2006 | 0.48 | 0.74 | 1.03 | 0.72 | 0.00 | 0.00 | 0.01 | 0.03 | 0.00 | 0.03 |
| 2007 | 0.64 | 0.96 | 2.00 | 0.88 | 0.11 | 0.01 | 0.23 | 0.05 | 0.00 | 0.05 |

Arkansas Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.52 | 1.56 | 0.00 | 1.69 | 1.29 | 1.39 | 0.15 | 0.00 | 0.00 | 0.00 |
| 1998 | 1.48 | 1.48 | 0.00 | 1.60 | 1.48 | 1.67 | 0.51 | 3.29 | 7.14 | 2.41 |
| 1999 | 1.57 | 1.49 | 1.26 | 1.50 | 1.97 | 2.36 | 0.49 | 6.72 | 0.00 | 6.87 |
| 2000 | 1.55 | 1.57 | 1.30 | 1.58 | 1.48 | 1.73 | 0.29 | 0.00 | 0.00 | 0.00 |
| 2001 | 1.89 | 2.04 | 1.76 | 2.06 | 1.25 | 1.51 | 0.12 | 6.25 | 0.00 | 6.65 |
| 2002 | 1.92 | 2.08 | 2.00 | 2.09 | 1.36 | 1.62 | 0.25 | 9.28 | 0.00 | 9.78 |
| 2003 | 1.70 | 1.85 | 1.71 | 1.86 | 1.27 | 1.46 | 0.21 | 11.58 | 0.00 | 13.28 |
| 2004 | 1.93 | 2.41 | 1.32 | 2.48 | 0.52 | 0.59 | 0.17 | 9.49 | 0.00 | 0.00 |
| 2005 | 1.42 | 1.48 | 0.73 | 1.53 | 1.26 | 1.47 | 0.36 | 6.78 | 0.00 | 0.00 |
| 2006 | 1.05 | 1.19 | 0.33 | 1.25 | 0.68 | 0.73 | 0.49 | 0.58 | 0.00 | 0.67 |
| 2007 | 1.06 | 1.17 | 0.58 | 1.22 | 0.81 | 0.85 | 0.66 | 0.00 | 0.00 | 0.00 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.54 | 0.62 | 0.00 | 0.67 | 0.02 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.51 | 0.61 | 0.00 | 0.65 | 0.01 | 0.01 | 0.00 | 0.51 | 2.73 | 0.00 |
| 1999 | 0.39 | 0.47 | 1.71 | 0.38 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.36 | 0.43 | 1.71 | 0.34 | 0.00 | -0.01 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.51 | 0.62 | 2.02 | 0.53 | 0.04 | 0.03 | 0.08 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.49 | 0.62 | 1.89 | 0.54 | 0.02 | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.59 | 0.79 | 1.82 | 0.72 | 0.02 | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.49 | 0.63 | 1.63 | 0.57 | 0.05 | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.78 | 1.00 | 2.04 | 0.93 | 0.11 | 0.11 | 0.10 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.44 | 0.58 | 1.27 | 0.53 | 0.06 | 0.07 | 0.02 | 0.04 | 0.00 | 0.04 |
| 2007 | 0.39 | 0.51 | 1.07 | 0.46 | 0.09 | 0.09 | 0.07 | 0.00 | 0.00 | 0.00 |

California Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.84 | 1.13 | 0.00 | 1.34 | 0.41 | 0.42 | 0.39 | 0.62 | 77.39 | 0.47 |
| 1998 | 0.66 | 0.99 | 0.00 | 1.17 | 0.22 | 0.21 | 0.24 | 0.38 | 17.39 | 0.33 |
| 1999 | 0.55 | 0.84 | 1.38 | 0.75 | 0.15 | 0.14 | 0.18 | 0.27 | 3.57 | 0.27 |
| 2000 | 0.54 | 0.84 | 1.22 | 0.79 | 0.12 | 0.13 | 0.11 | 0.17 | 6.20 | 0.16 |
| 2001 | 0.61 | 1.02 | 1.44 | 0.97 | 0.09 | 0.09 | 0.10 | 0.15 | 27.60 | 0.12 |
| 2002 | 0.62 | 1.07 | 1.39 | 1.03 | 0.10 | 0.11 | 0.08 | 0.10 | 17.41 | 0.07 |
| 2003 | 0.59 | 1.06 | 1.23 | 1.04 | 0.08 | 0.07 | 0.10 | 0.27 | 34.81 | 0.24 |
| 2004 | 0.49 | 0.96 | 1.04 | 0.96 | 0.05 | 0.05 | 0.05 | 0.06 | 0.00 | 0.00 |
| 2005 | 0.44 | 0.88 | 0.92 | 0.88 | 0.06 | 0.06 | 0.06 | 0.04 | 0.00 | 0.00 |
| 2006 | 0.47 | 0.84 | 0.95 | 0.83 | 0.18 | 0.15 | 0.22 | 0.11 | 0.00 | 0.11 |
| 2007 | 0.85 | 1.31 | 1.67 | 1.26 | 0.53 | 0.41 | 0.79 | 0.53 | 0.00 | 0.53 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.78 | 1.21 | 0.00 | 1.44 | 0.12 | 0.07 | 0.23 | 0.03 | 0.00 | 0.03 |
| 1998 | 0.74 | 1.22 | 0.00 | 1.44 | 0.07 | 0.03 | 0.19 | 0.05 | 0.00 | 0.05 |
| 1999 | 0.56 | 0.95 | 2.73 | 0.66 | 0.04 | 0.03 | 0.09 | 0.10 | 26.73 | 0.05 |
| 2000 | 0.44 | 0.75 | 2.08 | 0.55 | 0.02 | 0.01 | 0.03 | 0.01 | 0.00 | 0.01 |
| 2001 | 0.48 | 0.85 | 2.06 | 0.69 | 0.01 | 0.01 | 0.03 | 0.01 | 0.00 | 0.01 |
| 2002 | 0.53 | 0.97 | 2.34 | 0.81 | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.57 | 1.09 | 2.37 | 0.95 | 0.01 | 0.00 | 0.02 | 0.01 | 1.21 | 0.01 |
| 2004 | 0.52 | 1.09 | 2.06 | 0.99 | 0.00 | 0.00 | 0.01 | 0.03 | 0.00 | 0.00 |
| 2005 | 0.45 | 0.98 | 1.85 | 0.89 | 0.01 | 0.00 | 0.02 | 0.02 | 0.00 | 0.00 |
| 2006 | 0.40 | 0.88 | 1.39 | 0.83 | 0.01 | 0.00 | 0.02 | 0.07 | 0.00 | 0.07 |
| 2007 | 0.57 | 1.19 | 1.94 | 1.09 | 0.12 | 0.01 | 0.36 | 0.08 | 0.00 | 0.08 |

Colorado Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.92 | 1.28 | 0.00 | 1.45 | 0.28 | 0.31 | 0.24 | 4.55 | 7.23 | 3.36 |
| 1998 | 0.72 | 1.03 | 0.00 | 1.17 | 0.20 | 0.19 | 0.21 | 0.67 | 1.97 | 0.20 |
| 1999 | 0.57 | 0.84 | 1.25 | 0.79 | 0.17 | 0.20 | 0.13 | 0.85 | 3.36 | 0.18 |
| 2000 | 0.60 | 0.91 | 1.17 | 0.88 | 0.16 | 0.18 | 0.14 | 0.20 | 0.16 | 0.22 |
| 2001 | 0.80 | 1.15 | 1.47 | 1.12 | 0.33 | 0.39 | 0.28 | 0.23 | 0.96 | 0.13 |
| 2002 | 1.06 | 1.47 | 1.80 | 1.45 | 0.51 | 0.50 | 0.51 | 0.24 | 1.92 | 0.06 |
| 2003 | 1.16 | 1.57 | 1.99 | 1.53 | 0.61 | 0.68 | 0.49 | 1.16 | 0.07 | 1.23 |
| 2004 | 0.98 | 1.32 | 1.79 | 1.28 | 0.53 | 0.57 | 0.48 | 0.96 | 0.00 | 0.00 |
| 2005 | 1.04 | 1.47 | 1.94 | 1.44 | 0.51 | 0.49 | 0.54 | 0.15 | 0.00 | 0.00 |
| 2006 | 1.08 | 1.23 | 1.00 | 1.24 | 0.92 | 1.12 | 0.60 | 0.74 | 0.61 | 0.74 |
| 2007 | 1.70 | 0.93 | 1.12 | 0.91 | 2.48 | 1.07 | 5.00 | 14.05 | 0.56 | 14.53 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.51 | 0.79 | 0.00 | 0.90 | 0.01 | 0.00 | 0.02 | 0.40 | 0.15 | 0.51 |
| 1998 | 0.60 | 0.92 | 0.00 | 1.05 | 0.04 | 0.01 | 0.06 | -0.28 | -0.26 | -0.28 |
| 1999 | 0.46 | 0.75 | 1.91 | 0.60 | 0.02 | 0.00 | 0.03 | 0.18 | 0.17 | 0.18 |
| 2000 | 0.40 | 0.67 | 1.47 | 0.58 | 0.00 | 0.00 | 0.01 | 0.13 | 0.39 | 0.04 |
| 2001 | 0.42 | 0.73 | 1.82 | 0.62 | 0.01 | 0.00 | 0.01 | 0.07 | 0.26 | 0.05 |
| 2002 | 0.55 | 0.93 | 2.48 | 0.79 | 0.04 | 0.03 | 0.06 | 0.03 | 0.38 | -0.01 |
| 2003 | 0.77 | 1.26 | 2.92 | 1.13 | 0.11 | 0.05 | 0.19 | 0.04 | 0.46 | 0.01 |
| 2004 | 0.82 | 1.30 | 2.89 | 1.18 | 0.19 | 0.05 | 0.39 | 0.19 | 0.00 | 0.00 |
| 2005 | 0.84 | 1.38 | 3.67 | 1.23 | 0.17 | 0.05 | 0.36 | 0.03 | 0.00 | 0.00 |
| 2006 | 0.74 | 1.22 | 2.84 | 1.11 | 0.21 | 0.04 | 0.49 | 0.15 | -0.06 | 0.16 |
| 2007 | 0.64 | 1.01 | 2.36 | 0.89 | 0.27 | 0.03 | 0.69 | 0.06 | 0.40 | 0.04 |

Connecticut Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.11 | 1.43 | 0.00 | 1.71 | 0.60 | 0.63 | 0.57 | 1.48 | 0.00 | 1.48 |
| 1998 | 0.85 | 1.23 | 0.00 | 1.48 | 0.34 | 0.33 | 0.35 | 1.03 | 0.00 | 1.10 |
| 1999 | 0.73 | 1.14 | 1.55 | 1.06 | 0.22 | 0.22 | 0.22 | 0.50 | 0.00 | 0.54 |
| 2000 | 0.65 | 1.06 | 1.43 | 0.98 | 0.15 | 0.16 | 0.15 | 3.38 | 0.00 | 3.67 |
| 2001 | 0.68 | 1.22 | 1.56 | 1.14 | 0.16 | 0.17 | 0.14 | 2.27 | 0.00 | 2.43 |
| 2002 | 0.69 | 1.27 | 1.57 | 1.20 | 0.19 | 0.24 | 0.13 | 1.49 | 0.00 | 1.49 |
| 2003 | 0.65 | 1.24 | 1.60 | 1.16 | 0.16 | 0.19 | 0.14 | 17.13 | 0.00 | 17.13 |
| 2004 | 0.56 | 1.18 | 1.31 | 1.14 | 0.10 | 0.10 | 0.11 | 6.95 | 0.00 | 0.00 |
| 2005 | 0.58 | 1.06 | 1.10 | 1.05 | 0.23 | 0.30 | 0.17 | 5.32 | 0.00 | 0.00 |
| 2006 | 0.57 | 1.08 | 1.21 | 1.06 | 0.19 | 0.18 | 0.19 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.75 | 1.31 | 1.57 | 1.26 | 0.34 | 0.40 | 0.28 | 0.00 | 0.00 | 0.00 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.66 | 1.03 | 0.00 | 1.23 | 0.06 | 0.05 | 0.08 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.60 | 0.97 | 0.00 | 1.17 | 0.10 | 0.11 | 0.09 | 1.05 | 0.00 | 1.12 |
| 1999 | 0.45 | 0.79 | 1.70 | 0.60 | 0.04 | 0.01 | 0.07 | 0.18 | 0.00 | 0.19 |
| 2000 | 0.35 | 0.63 | 1.42 | 0.46 | 0.01 | 0.01 | 0.02 | -0.11 | 0.00 | -0.12 |
| 2001 | 0.33 | 0.66 | 1.31 | 0.51 | 0.01 | 0.01 | 0.02 | -0.26 | 0.00 | -0.28 |
| 2002 | 0.36 | 0.77 | 1.70 | 0.56 | 0.01 | 0.01 | 0.00 | 3.38 | 0.00 | 3.38 |
| 2003 | 0.38 | 0.84 | 1.70 | 0.65 | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.34 | 0.78 | 1.56 | 0.61 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.35 | 0.83 | 1.64 | 0.66 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.24 | 0.59 | 1.04 | 0.50 | -0.01 | -0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.29 | 0.67 | 1.15 | 0.57 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |

Delaware Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.07 | 1.47 | 0.00 | 1.68 | 0.45 | 0.53 | 0.38 | 0.00 | 0.00 | 0.00 |
| 1998 | 1.21 | 1.71 | 0.00 | 1.95 | 0.48 | 0.61 | 0.39 | 0.00 | 0.00 | 0.00 |
| 1999 | 1.20 | 1.72 | 1.66 | 1.73 | 0.51 | 0.57 | 0.46 | 0.00 | 0.00 | 0.00 |
| 2000 | 1.34 | 1.69 | 1.68 | 1.69 | 0.88 | 1.05 | 0.77 | 8.76 | 0.00 | 9.06 |
| 2001 | 1.63 | 2.63 | 2.76 | 2.61 | 0.40 | 0.47 | 0.37 | 0.00 | 0.00 | 0.00 |
| 2002 | 1.62 | 2.39 | 2.85 | 2.31 | 0.74 | 0.94 | 0.65 | 0.00 | 0.00 | 0.00 |
| 2003 | 1.33 | 1.99 | 2.02 | 1.99 | 0.61 | 0.87 | 0.47 | 0.00 | 0.00 | 0.00 |
| 2004 | 1.48 | 2.05 | 2.54 | 1.96 | 0.96 | 0.81 | 1.08 | 0.00 | 0.00 | 0.00 |
| 2005 | 1.54 | 2.42 | 1.98 | 2.49 | 0.74 | 0.75 | 0.73 | 0.00 | 0.00 | 0.00 |
| 2006 | 1.38 | 1.63 | 1.68 | 1.62 | 1.16 | 1.87 | 0.73 | 0.00 | 0.00 | 0.00 |
| 2007 | 2.01 | 2.21 | 2.53 | 2.15 | 1.84 | 2.88 | 1.21 | 0.00 | 0.00 | 0.00 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.43 | 0.68 | 0.00 | 0.77 | 0.06 | 0.08 | 0.04 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.60 | 0.98 | 0.00 | 1.12 | 0.04 | 0.09 | 0.01 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.55 | 0.96 | 1.30 | 0.91 | -0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.49 | 0.84 | 0.90 | 0.83 | 0.04 | 0.03 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.53 | 0.97 | 1.26 | 0.92 | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.84 | 1.50 | 2.12 | 1.40 | 0.08 | 0.00 | 0.12 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.88 | 1.64 | 3.20 | 1.37 | 0.05 | 0.00 | 0.08 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.50 | 1.04 | 1.71 | 0.92 | 0.02 | 0.06 | -0.01 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.52 | 1.09 | 2.00 | 0.94 | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.50 | 1.03 | 1.90 | 0.89 | 0.02 | 0.00 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.56 | 1.11 | 1.66 | 1.02 | 0.07 | 0.09 | 0.07 | 0.00 | 0.00 | 0.00 |

District of Columbia Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.95 | 1.44 | 0.00 | 1.79 | 0.33 | 0.29 | 0.44 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.92 | 1.48 | 0.00 | 1.86 | 0.22 | 0.14 | 0.43 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.74 | 1.24 | 1.72 | 1.13 | 0.16 | 0.12 | 0.30 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.63 | 1.11 | 1.56 | 1.00 | 0.13 | 0.12 | 0.14 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.75 | 1.29 | 1.49 | 1.24 | 0.28 | 0.26 | 0.33 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.52 | 1.07 | 1.18 | 1.04 | 0.12 | 0.12 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.46 | 0.96 | 1.10 | 0.92 | 0.14 | 0.11 | 0.26 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.38 | 0.95 | 1.04 | 0.94 | 0.07 | 0.06 | 0.11 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.34 | 0.92 | 1.19 | 0.86 | 0.05 | 0.04 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.36 | 0.93 | 0.99 | 0.92 | 0.07 | 0.06 | 0.11 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.64 | 1.31 | 1.45 | 1.27 | 0.31 | 0.27 | 0.44 | 0.00 | 0.00 | 0.00 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.57 | 0.96 | 0.00 | 1.20 | 0.06 | 0.02 | 0.15 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.53 | 0.93 | 0.00 | 1.17 | 0.02 | 0.01 | 0.05 | 0.00 | 0.00 | 0.00 |
| 1999 | 1.09 | 2.03 | 1.43 | 2.18 | 0.03 | 0.01 | 0.09 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.39 | 0.74 | 1.23 | 0.62 | 0.02 | 0.01 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.42 | 0.89 | 1.62 | 0.72 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.29 | 0.68 | 1.17 | 0.56 | 0.00 | 0.00 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.25 | 0.64 | 1.06 | 0.54 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.19 | 0.56 | 0.96 | 0.46 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.17 | 0.50 | 0.76 | 0.44 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.19 | 0.55 | 0.86 | 0.47 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.24 | 0.68 | 0.97 | 0.60 | 0.02 | 0.00 | 0.10 | 0.00 | 0.00 | 0.00 |

Florida Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.90 | 1.15 | 0.00 | 1.36 | 0.35 | 0.34 | 0.37 | 0.06 | 0.00 | 0.06 |
| 1998 | 0.78 | 1.01 | 0.00 | 1.19 | 0.33 | 0.30 | 0.43 | 0.33 | 0.00 | 0.33 |
| 1999 | 0.63 | 0.82 | 1.21 | 0.76 | 0.26 | 0.26 | 0.27 | 0.77 | 0.00 | 0.77 |
| 2000 | 0.59 | 0.76 | 1.15 | 0.70 | 0.25 | 0.25 | 0.27 | 0.51 | 39.28 | 0.20 |
| 2001 | 0.65 | 0.89 | 1.27 | 0.83 | 0.22 | 0.20 | 0.28 | 0.01 | 0.00 | 0.01 |
| 2002 | 0.69 | 0.93 | 1.35 | 0.87 | 0.24 | 0.22 | 0.32 | 0.12 | 0.00 | 0.12 |
| 2003 | 0.64 | 0.88 | 1.28 | 0.82 | 0.22 | 0.21 | 0.26 | 0.40 | 0.00 | 0.40 |
| 2004 | 0.61 | 0.87 | 1.27 | 0.82 | 0.16 | 0.16 | 0.16 | 0.16 | 0.00 | 0.00 |
| 2005 | 0.55 | 0.84 | 1.04 | 0.81 | 0.11 | 0.10 | 0.13 | 0.11 | 0.00 | 0.00 |
| 2006 | 0.58 | 0.87 | 0.98 | 0.85 | 0.21 | 0.19 | 0.24 | 0.37 | 0.00 | 0.37 |
| 2007 | 1.35 | 1.36 | 1.48 | 1.35 | 1.34 | 1.50 | 1.02 | 7.25 | 0.00 | 7.25 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.75 | 1.07 | 0.00 | 1.26 | 0.02 | 0.01 | 0.05 | 0.44 | 0.00 | 0.44 |
| 1998 | 0.73 | 1.08 | 0.00 | 1.27 | 0.01 | 0.01 | 0.02 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.62 | 0.93 | 2.53 | 0.66 | 0.02 | 0.01 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.48 | 0.72 | 2.06 | 0.52 | 0.02 | 0.01 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.51 | 0.78 | 2.12 | 0.59 | 0.01 | 0.00 | 0.03 | 0.15 | 0.00 | 0.15 |
| 2002 | 0.57 | 0.88 | 2.21 | 0.70 | 0.01 | 0.00 | 0.02 | 0.14 | 0.00 | 0.14 |
| 2003 | 0.68 | 1.05 | 2.49 | 0.87 | 0.01 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.61 | 0.97 | 2.35 | 0.80 | 0.00 | 0.00 | 0.01 | 0.06 | 0.00 | 0.00 |
| 2005 | 0.53 | 0.88 | 2.14 | 0.73 | 0.00 | 0.00 | 0.01 | 0.06 | 0.00 | 0.00 |
| 2006 | 0.42 | 0.73 | 1.36 | 0.64 | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.01 |
| 2007 | 0.62 | 1.11 | 1.89 | 0.98 | 0.05 | 0.03 | 0.08 | 0.00 | 0.00 | 0.00 |

Georgia Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.07 | 1.33 | 0.00 | 1.48 | 0.40 | 0.45 | 0.31 | 0.86 | 0.00 | 0.86 |
| 1998 | 0.86 | 1.11 | 0.00 | 1.25 | 0.25 | 0.31 | 0.12 | 0.83 | 0.00 | 0.90 |
| 1999 | 0.78 | 1.03 | 0.89 | 1.04 | 0.25 | 0.28 | 0.17 | 0.06 | 0.00 | 0.06 |
| 2000 | 0.83 | 1.07 | 0.99 | 1.08 | 0.30 | 0.32 | 0.24 | 0.88 | 0.00 | 0.88 |
| 2001 | 0.96 | 1.28 | 1.38 | 1.27 | 0.34 | 0.37 | 0.27 | 3.46 | 0.00 | 3.46 |
| 2002 | 0.91 | 1.30 | 1.41 | 1.28 | 0.24 | 0.24 | 0.25 | 0.61 | 0.00 | 0.64 |
| 2003 | 0.90 | 1.25 | 1.40 | 1.24 | 0.25 | 0.22 | 0.31 | 0.90 | 0.00 | 0.90 |
| 2004 | 0.87 | 1.21 | 1.20 | 1.21 | 0.26 | 0.25 | 0.30 | 0.10 | 0.00 | 0.00 |
| 2005 | 0.89 | 1.15 | 1.18 | 1.15 | 0.40 | 0.44 | 0.31 | 0.10 | 0.00 | 0.00 |
| 2006 | 0.75 | 1.01 | 0.96 | 1.01 | 0.30 | 0.31 | 0.27 | 0.18 | 0.00 | 0.18 |
| 2007 | 0.73 | 0.93 | 1.02 | 0.92 | 0.38 | 0.37 | 0.41 | 0.09 | 0.00 | 0.09 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.50 | 0.69 | 0.00 | 0.77 | 0.02 | 0.02 | 0.02 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.54 | 0.77 | 0.00 | 0.87 | 0.01 | 0.00 | 0.01 | -0.02 | 0.00 | -0.02 |
| 1999 | 0.41 | 0.58 | 1.47 | 0.47 | 0.02 | 0.02 | 0.01 | 0.32 | 0.00 | 0.32 |
| 2000 | 0.37 | 0.53 | 1.33 | 0.44 | 0.01 | 0.01 | 0.01 | 0.02 | 0.00 | 0.02 |
| 2001 | 0.49 | 0.74 | 1.47 | 0.65 | 0.02 | 0.01 | 0.04 | 0.46 | 0.00 | 0.46 |
| 2002 | 0.61 | 0.95 | 1.94 | 0.83 | 0.02 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.68 | 1.04 | 2.39 | 0.87 | 0.03 | 0.01 | 0.08 | 0.02 | 0.00 | 0.02 |
| 2004 | 0.58 | 0.89 | 2.30 | 0.72 | 0.01 | 0.00 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.60 | 0.90 | 2.42 | 0.72 | 0.03 | 0.01 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.51 | 0.78 | 1.89 | 0.64 | 0.03 | 0.01 | 0.08 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.53 | 0.81 | 1.75 | 0.69 | 0.04 | 0.03 | 0.07 | 0.17 | 0.00 | 0.17 |

Hawaii Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.72 | 2.17 | 0.00 | 2.41 | 1.22 | 1.69 | 0.80 | 3.61 | 0.00 | 3.62 |
| 1998 | 1.64 | 2.26 | 0.00 | 2.51 | 0.96 | 1.09 | 0.82 | 2.27 | 0.00 | 2.27 |
| 1999 | 1.34 | 1.84 | 4.81 | 1.54 | 0.76 | 0.70 | 0.82 | 1.23 | 0.00 | 1.23 |
| 2000 | 1.16 | 1.72 | 1.85 | 1.71 | 0.45 | 0.48 | 0.42 | 0.56 | 0.00 | 0.56 |
| 2001 | 1.23 | 1.78 | 1.87 | 1.77 | 0.46 | 0.47 | 0.45 | 0.21 | 0.00 | 0.21 |
| 2002 | 1.22 | 1.82 | 1.81 | 1.83 | 0.39 | 0.44 | 0.33 | 0.06 | 0.00 | 0.06 |
| 2003 | 1.17 | 1.83 | 1.82 | 1.83 | 0.27 | 0.27 | 0.28 | 0.38 | 0.00 | 0.38 |
| 2004 | 0.89 | 1.45 | 1.54 | 1.44 | 0.17 | 0.20 | 0.14 | 0.05 | 0.00 | 0.00 |
| 2005 | 0.70 | 1.29 | 1.56 | 1.26 | 0.06 | 0.06 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.64 | 1.20 | 1.47 | 1.18 | 0.06 | 0.06 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.78 | 1.44 | 1.43 | 1.44 | 0.10 | 0.11 | 0.08 | 0.06 | 0.00 | 0.06 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.77 | 1.41 | 0.00 | 1.56 | 0.07 | 0.04 | 0.09 | -0.01 | -2.45 | -0.01 |
| 1998 | 0.84 | 1.43 | 0.00 | 1.58 | 0.20 | 0.10 | 0.31 | 0.08 | 0.00 | 0.08 |
| 1999 | 0.74 | 1.23 | 2.16 | 1.13 | 0.17 | 0.12 | 0.22 | -0.01 | 0.00 | -0.01 |
| 2000 | 0.73 | 1.24 | 1.79 | 1.18 | 0.10 | 0.02 | 0.20 | 0.00 | -0.53 | 0.00 |
| 2001 | 0.64 | 1.03 | 1.68 | 0.97 | 0.09 | 0.07 | 0.10 | 0.39 | -0.12 | 0.39 |
| 2002 | 0.72 | 1.22 | 1.80 | 1.16 | 0.05 | 0.03 | 0.09 | 0.00 | -0.99 | 0.00 |
| 2003 | 0.81 | 1.39 | 1.80 | 1.35 | 0.03 | 0.02 | 0.04 | 0.00 | -0.47 | 0.00 |
| 2004 | 0.57 | 1.02 | 1.49 | 0.98 | 0.01 | 0.00 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.54 | 1.03 | 1.56 | 0.98 | 0.00 | 0.00 | 0.00 | -0.03 | 0.00 | 0.00 |
| 2006 | 0.41 | 0.80 | 1.17 | 0.76 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.38 | 0.75 | 1.17 | 0.71 | 0.00 | 0.00 | -0.01 | 0.00 | 0.00 | 0.00 |

Idaho Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.25 | 1.47 | 0.00 | 1.59 | 0.36 | 0.40 | 0.29 | 1.94 | 11.95 | 0.00 |
| 1998 | 1.12 | 1.33 | 0.00 | 1.44 | 0.31 | 0.40 | 0.16 | 0.31 | 1.86 | 0.00 |
| 1999 | 0.80 | 0.95 | 1.72 | 0.90 | 0.24 | 0.24 | 0.23 | 0.20 | 0.00 | 0.30 |
| 2000 | 0.89 | 1.03 | 1.76 | 0.98 | 0.35 | 0.27 | 0.49 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.94 | 1.09 | 1.71 | 1.04 | 0.47 | 0.45 | 0.51 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.83 | 1.04 | 1.69 | 0.99 | 0.28 | 0.23 | 0.40 | 0.44 | 1.41 | 0.00 |
| 2003 | 0.77 | 0.93 | 1.04 | 0.92 | 0.38 | 0.41 | 0.29 | 2.44 | 0.00 | 3.65 |
| 2004 | 0.56 | 0.76 | 1.01 | 0.75 | 0.12 | 0.12 | 0.13 | 1.12 | 0.00 | 0.00 |
| 2005 | 0.55 | 0.71 | 0.80 | 0.70 | 0.23 | 0.22 | 0.26 | 1.81 | 0.00 | 0.00 |
| 2006 | 0.41 | 0.56 | 0.72 | 0.55 | 0.13 | 0.11 | 0.18 | 1.41 | 0.88 | 1.57 |
| 2007 | 0.51 | 0.67 | 0.86 | 0.67 | 0.23 | 0.20 | 0.29 | 0.28 | 0.00 | 0.34 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.49 | 0.62 | 0.00 | 0.67 | -0.03 | 0.00 | -0.07 | -0.49 | -1.85 | -0.23 |
| 1998 | 0.50 | 0.63 | 0.00 | 0.68 | 0.01 | -0.01 | 0.03 | 1.75 | -1.91 | 2.46 |
| 1999 | 0.45 | 0.57 | 1.71 | 0.49 | 0.02 | 0.00 | 0.05 | -1.50 | -3.16 | -0.77 |
| 2000 | 0.39 | 0.49 | 1.60 | 0.42 | 0.01 | 0.01 | 0.00 | -0.13 | -0.40 | -0.02 |
| 2001 | 0.46 | 0.59 | 1.67 | 0.52 | 0.04 | 0.00 | 0.13 | -0.12 | -0.28 | -0.04 |
| 2002 | 0.50 | 0.66 | 2.04 | 0.57 | 0.05 | 0.04 | 0.08 | -0.44 | -1.41 | 0.00 |
| 2003 | 0.43 | 0.59 | 1.56 | 0.53 | 0.04 | 0.00 | 0.15 | 0.50 | -0.07 | 0.79 |
| 2004 | 0.44 | 0.63 | 1.58 | 0.58 | 0.01 | 0.01 | 0.03 | 0.35 | 0.00 | 0.00 |
| 2005 | 0.40 | 0.60 | 1.62 | 0.54 | 0.00 | 0.00 | 0.00 | 0.46 | 0.00 | 0.00 |
| 2006 | 0.26 | 0.38 | 0.93 | 0.35 | 0.02 | 0.02 | 0.01 | 0.40 | 0.00 | 0.53 |
| 2007 | 0.29 | 0.43 | 0.66 | 0.42 | 0.03 | 0.00 | 0.12 | 0.11 | 0.00 | 0.14 |

Illinois Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.88 | 1.24 | 0.00 | 1.45 | 0.22 | 0.24 | 0.20 | 0.67 | 0.00 | 0.67 |
| 1998 | 0.83 | 1.21 | 0.00 | 1.42 | 0.21 | 0.20 | 0.25 | 0.43 | 0.00 | 0.43 |
| 1999 | 0.76 | 1.14 | 1.18 | 1.13 | 0.19 | 0.19 | 0.20 | 0.85 | 0.00 | 0.86 |
| 2000 | 0.71 | 1.10 | 1.09 | 1.10 | 0.16 | 0.17 | 0.15 | 1.38 | 0.00 | 1.38 |
| 2001 | 0.79 | 1.26 | 1.32 | 1.25 | 0.23 | 0.24 | 0.19 | 2.63 | 0.00 | 2.64 |
| 2002 | 0.77 | 1.26 | 1.29 | 1.26 | 0.22 | 0.23 | 0.17 | 1.53 | 0.00 | 1.53 |
| 2003 | 0.74 | 1.29 | 1.36 | 1.28 | 0.17 | 0.16 | 0.21 | 0.86 | 0.00 | 0.86 |
| 2004 | 0.79 | 1.39 | 1.28 | 1.41 | 0.21 | 0.17 | 0.29 | 1.59 | 0.00 | 0.00 |
| 2005 | 0.88 | 1.61 | 1.23 | 1.67 | 0.16 | 0.13 | 0.23 | 0.26 | 0.00 | 0.00 |
| 2006 | 0.73 | 1.24 | 1.15 | 1.25 | 0.23 | 0.17 | 0.37 | 0.41 | 0.00 | 0.41 |
| 2007 | 0.80 | 1.25 | 1.42 | 1.23 | 0.40 | 0.33 | 0.58 | 1.49 | 0.00 | 1.49 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.49 | 0.75 | 0.00 | 0.87 | 0.02 | 0.01 | 0.05 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.48 | 0.76 | 0.00 | 0.89 | 0.03 | 0.02 | 0.05 | 0.31 | 0.00 | 0.31 |
| 1999 | 0.47 | 0.77 | 1.65 | 0.63 | 0.02 | 0.01 | 0.04 | 0.02 | 0.00 | 0.02 |
| 2000 | 0.40 | 0.67 | 1.48 | 0.54 | 0.01 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.43 | 0.77 | 1.71 | 0.61 | 0.02 | 0.00 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.47 | 0.87 | 1.97 | 0.68 | 0.02 | 0.01 | 0.03 | 0.06 | 0.00 | 0.06 |
| 2003 | 0.46 | 0.90 | 2.23 | 0.69 | 0.02 | 0.01 | 0.04 | 0.05 | 0.00 | 0.05 |
| 2004 | 0.45 | 0.88 | 1.90 | 0.73 | 0.03 | 0.02 | 0.05 | 0.16 | 0.00 | 0.00 |
| 2005 | 0.49 | 0.98 | 2.15 | 0.81 | 0.02 | 0.01 | 0.05 | 0.04 | 0.00 | 0.00 |
| 2006 | 0.50 | 0.98 | 1.38 | 0.92 | 0.03 | 0.01 | 0.07 | 0.11 | 3.94 | 0.11 |
| 2007 | 0.43 | 0.88 | 1.68 | 0.75 | 0.04 | 0.01 | 0.12 | 0.02 | 0.00 | 0.02 |

Indiana Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.95 | 1.29 | 0.00 | 1.46 | 0.28 | 0.26 | 0.31 | 0.44 | 0.04 | 0.72 |
| 1998 | 0.84 | 1.16 | 0.00 | 1.32 | 0.28 | 0.27 | 0.30 | 0.23 | 0.26 | 0.20 |
| 1999 | 0.74 | 1.04 | 1.74 | 0.95 | 0.26 | 0.21 | 0.35 | 0.31 | 0.47 | 0.12 |
| 2000 | 0.88 | 1.09 | 1.71 | 1.02 | 0.55 | 0.63 | 0.39 | 3.78 | 0.75 | 6.72 |
| 2001 | 0.91 | 1.22 | 1.96 | 1.14 | 0.50 | 0.54 | 0.42 | 1.93 | 0.08 | 3.68 |
| 2002 | 0.82 | 1.13 | 1.86 | 1.07 | 0.44 | 0.48 | 0.33 | 1.18 | 0.57 | 1.71 |
| 2003 | 0.75 | 1.14 | 1.93 | 1.08 | 0.31 | 0.30 | 0.35 | 1.13 | 0.56 | 1.54 |
| 2004 | 0.83 | 1.20 | 1.65 | 1.17 | 0.43 | 0.49 | 0.30 | 1.16 | 0.00 | 0.00 |
| 2005 | 0.98 | 1.46 | 1.56 | 1.46 | 0.46 | 0.47 | 0.44 | 1.26 | 0.00 | 0.00 |
| 2006 | 0.80 | 1.15 | 1.24 | 1.14 | 0.46 | 0.45 | 0.51 | 0.76 | 0.17 | 1.05 |
| 2007 | 0.83 | 1.06 | 1.20 | 1.06 | 0.61 | 0.60 | 0.66 | 0.86 | 0.30 | 1.08 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.58 | 0.87 | 0.00 | 0.98 | 0.02 | 0.02 | 0.03 | 0.02 | -0.05 | 0.06 |
| 1998 | 0.62 | 0.98 | 0.00 | 1.12 | 0.00 | -0.03 | 0.07 | 0.03 | 0.02 | 0.04 |
| 1999 | 0.46 | 0.72 | 1.92 | 0.56 | 0.02 | -0.03 | 0.13 | -0.01 | -0.02 | -0.01 |
| 2000 | 0.44 | 0.70 | 2.13 | 0.54 | 0.03 | 0.01 | 0.07 | 0.02 | 0.05 | -0.01 |
| 2001 | 0.49 | 0.81 | 2.04 | 0.69 | 0.06 | 0.03 | 0.13 | 0.19 | 0.01 | 0.36 |
| 2002 | 0.52 | 0.91 | 2.76 | 0.75 | 0.06 | 0.03 | 0.13 | 0.24 | 0.04 | 0.41 |
| 2003 | 0.53 | 0.94 | 2.75 | 0.80 | 0.07 | 0.04 | 0.17 | 0.18 | 0.00 | 0.30 |
| 2004 | 0.44 | 0.80 | 2.52 | 0.68 | 0.05 | 0.02 | 0.14 | 0.07 | 0.00 | 0.00 |
| 2005 | 0.52 | 0.95 | 2.50 | 0.86 | 0.05 | 0.02 | 0.13 | 0.10 | 0.00 | 0.00 |
| 2006 | 0.53 | 0.97 | 1.84 | 0.92 | 0.09 | 0.06 | 0.18 | 0.10 | -0.02 | 0.16 |
| 2007 | 0.48 | 0.92 | 1.60 | 0.88 | 0.09 | 0.06 | 0.19 | 0.18 | 0.02 | 0.23 |

Iowa Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.00 | 1.37 | 0.00 | 1.53 | 0.26 | 0.30 | 0.21 | 0.57 | 4.15 | 0.51 |
| 1998 | 1.00 | 1.35 | 0.00 | 1.50 | 0.37 | 0.41 | 0.32 | 1.38 | 0.00 | 1.39 |
| 1999 | 0.88 | 1.21 | 1.41 | 1.19 | 0.35 | 0.34 | 0.38 | 0.12 | 0.00 | 0.12 |
| 2000 | 0.86 | 1.23 | 1.28 | 1.23 | 0.30 | 0.33 | 0.26 | 0.28 | 0.00 | 0.28 |
| 2001 | 0.98 | 1.31 | 1.49 | 1.29 | 0.48 | 0.52 | 0.44 | 0.52 | 0.00 | 0.52 |
| 2002 | 0.98 | 1.33 | 1.54 | 1.31 | 0.46 | 0.57 | 0.34 | 0.50 | 0.00 | 0.51 |
| 2003 | 0.97 | 1.31 | 1.33 | 1.30 | 0.51 | 0.46 | 0.56 | 0.32 | 0.00 | 0.32 |
| 2004 | 0.96 | 1.30 | 1.29 | 1.30 | 0.49 | 0.48 | 0.52 | 0.41 | 0.00 | 0.00 |
| 2005 | 0.80 | 1.10 | 1.16 | 1.10 | 0.42 | 0.45 | 0.38 | 0.50 | 0.00 | 0.00 |
| 2006 | 0.72 | 1.05 | 1.18 | 1.04 | 0.34 | 0.39 | 0.28 | 0.03 | 0.00 | 0.04 |
| 2007 | 0.84 | 1.15 | 1.32 | 1.14 | 0.54 | 0.59 | 0.45 | 0.44 | 0.00 | 0.45 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.38 | 0.57 | 0.00 | 0.64 | 0.01 | 0.01 | 0.01 | 1.00 | 0.00 | 1.02 |
| 1998 | 0.35 | 0.54 | 0.00 | 0.60 | 0.01 | 0.01 | 0.01 | 0.15 | 0.15 | 0.15 |
| 1999 | 0.30 | 0.47 | 1.04 | 0.40 | 0.03 | 0.03 | 0.03 | 0.14 | 0.00 | 0.15 |
| 2000 | 0.29 | 0.47 | 1.11 | 0.40 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.36 | 0.59 | 1.44 | 0.50 | 0.02 | 0.02 | 0.01 | 0.07 | 0.00 | 0.07 |
| 2002 | 0.37 | 0.59 | 1.35 | 0.51 | 0.04 | 0.03 | 0.05 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.40 | 0.64 | 1.64 | 0.53 | 0.05 | 0.03 | 0.08 | 0.01 | 0.00 | 0.01 |
| 2004 | 0.40 | 0.66 | 1.56 | 0.56 | 0.04 | 0.03 | 0.05 | 0.12 | 0.00 | 0.00 |
| 2005 | 0.50 | 0.86 | 2.38 | 0.70 | 0.05 | 0.03 | 0.08 | 0.14 | 0.00 | 0.00 |
| 2006 | 0.34 | 0.60 | 1.40 | 0.51 | 0.05 | 0.04 | 0.07 | 0.08 | 0.00 | 0.08 |
| 2007 | 0.33 | 0.60 | 1.68 | 0.48 | 0.08 | 0.04 | 0.13 | 0.03 | 0.00 | 0.03 |

Kansas Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.70 | 0.76 | 0.00 | 0.79 | 0.37 | 0.47 | 0.19 | 1.45 | 1.18 | 2.02 |
| 1998 | 1.08 | 1.33 | 0.00 | 1.40 | 0.29 | 0.31 | 0.25 | 1.11 | 0.85 | 1.61 |
| 1999 | 0.93 | 1.19 | 1.70 | 1.17 | 0.19 | 0.20 | 0.17 | 0.36 | 0.41 | 0.26 |
| 2000 | 1.06 | 1.30 | 1.50 | 1.29 | 0.35 | 0.40 | 0.24 | 2.16 | 2.52 | 1.57 |
| 2001 | 1.09 | 1.37 | 1.62 | 1.36 | 0.40 | 0.44 | 0.31 | 1.83 | 1.82 | 1.84 |
| 2002 | 1.61 | 1.75 | 1.89 | 1.74 | 1.29 | 1.67 | 0.35 | 1.68 | 2.01 | 1.33 |
| 2003 | 1.11 | 1.26 | 1.65 | 1.24 | 0.75 | 0.86 | 0.50 | 1.17 | 0.14 | 2.20 |
| 2004 | 1.08 | 1.40 | 1.56 | 1.40 | 0.38 | 0.38 | 0.37 | 0.60 | 0.00 | 0.00 |
| 2005 | 1.30 | 1.75 | 1.46 | 1.76 | 0.38 | 0.36 | 0.42 | 1.86 | 0.00 | 0.00 |
| 2006 | 1.08 | 1.40 | 1.31 | 1.40 | 0.42 | 0.51 | 0.26 | 0.98 | 0.31 | 1.36 |
| 2007 | 1.23 | 1.40 | 1.01 | 1.42 | 0.86 | 1.01 | 0.55 | 1.26 | 0.04 | 1.94 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.26 | 0.30 | 0.00 | 0.31 | 0.03 | 0.04 | 0.03 | 0.00 | -0.01 | 0.00 |
| 1998 | 0.52 | 0.68 | 0.00 | 0.71 | 0.02 | 0.01 | 0.05 | 0.00 | 0.01 | 0.00 |
| 1999 | 0.35 | 0.47 | 1.69 | 0.41 | 0.02 | 0.02 | 0.02 | 0.35 | 0.24 | 0.57 |
| 2000 | 0.30 | 0.40 | 1.53 | 0.34 | 0.01 | 0.00 | 0.02 | 0.12 | 0.00 | 0.32 |
| 2001 | 0.42 | 0.60 | 1.91 | 0.53 | 0.01 | 0.00 | 0.01 | 0.34 | 0.33 | 0.35 |
| 2002 | 0.49 | 0.68 | 1.77 | 0.63 | 0.05 | 0.06 | 0.03 | 0.07 | 0.00 | 0.14 |
| 2003 | 0.58 | 0.69 | 2.05 | 0.63 | 0.33 | 0.44 | 0.08 | 0.49 | 0.29 | 0.69 |
| 2004 | 0.62 | 0.85 | 2.25 | 0.78 | 0.13 | 0.11 | 0.19 | 0.04 | 0.00 | 0.00 |
| 2005 | 0.59 | 0.83 | 2.23 | 0.77 | 0.08 | 0.08 | 0.09 | 0.50 | 0.00 | 0.00 |
| 2006 | 0.52 | 0.71 | 1.67 | 0.66 | 0.13 | 0.10 | 0.18 | 0.71 | 0.52 | 0.81 |
| 2007 | 0.51 | 0.74 | 1.82 | 0.68 | 0.03 | 0.02 | 0.05 | 0.07 | 0.00 | 0.10 |

Kentucky Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.07 | 1.44 | 0.00 | 1.59 | 0.29 | 0.30 | 0.25 | 0.28 | 0.00 | 0.29 |
| 1998 | 0.99 | 1.34 | 0.00 | 1.49 | 0.34 | 0.35 | 0.29 | 3.62 | 0.00 | 3.63 |
| 1999 | 0.87 | 1.17 | 1.43 | 1.14 | 0.34 | 0.39 | 0.25 | 0.08 | 0.00 | 0.08 |
| 2000 | 0.86 | 1.13 | 1.37 | 1.11 | 0.34 | 0.42 | 0.22 | 0.06 | 0.00 | 0.06 |
| 2001 | 1.07 | 1.46 | 1.61 | 1.44 | 0.46 | 0.49 | 0.40 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.98 | 1.31 | 1.63 | 1.29 | 0.50 | 0.54 | 0.43 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.94 | 1.37 | 1.70 | 1.34 | 0.39 | 0.36 | 0.44 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.94 | 1.28 | 1.59 | 1.25 | 0.52 | 0.47 | 0.64 | 0.27 | 0.00 | 0.00 |
| 2005 | 1.02 | 1.42 | 1.62 | 1.40 | 0.54 | 0.51 | 0.59 | 0.14 | 0.00 | 0.00 |
| 2006 | 0.80 | 1.07 | 1.22 | 1.06 | 0.49 | 0.50 | 0.48 | 0.13 | 0.00 | 0.13 |
| 2007 | 0.86 | 1.13 | 1.07 | 1.14 | 0.56 | 0.56 | 0.55 | 0.69 | 0.00 | 0.69 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.67 | 0.98 | 0.00 | 1.08 | 0.02 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.66 | 1.00 | 0.00 | 1.10 | 0.03 | 0.03 | 0.03 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.50 | 0.76 | 1.37 | 0.70 | 0.03 | 0.03 | 0.02 | 0.16 | 0.00 | 0.17 |
| 2000 | 0.46 | 0.70 | 1.36 | 0.63 | 0.03 | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.49 | 0.79 | 1.57 | 0.72 | 0.03 | 0.01 | 0.05 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.54 | 0.91 | 1.74 | 0.83 | 0.02 | 0.01 | 0.05 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.58 | 0.99 | 1.79 | 0.92 | 0.03 | 0.01 | 0.08 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.56 | 0.99 | 1.86 | 0.91 | 0.04 | 0.01 | 0.12 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.57 | 1.00 | 2.12 | 0.91 | 0.05 | 0.02 | 0.11 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.49 | 0.86 | 1.61 | 0.79 | 0.07 | 0.02 | 0.17 | 0.29 | 0.00 | 0.29 |
| 2007 | 0.42 | 0.75 | 1.19 | 0.71 | 0.07 | 0.04 | 0.15 | 0.38 | 0.00 | 0.38 |

Louisiana Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.93 | 2.14 | 0.00 | 2.30 | 0.97 | 1.03 | 0.67 | 0.44 | 2.19 | 0.28 |
| 1998 | 1.62 | 1.87 | 0.00 | 2.02 | 0.60 | 0.57 | 0.75 | 0.31 | 1.75 | 0.00 |
| 1999 | 1.51 | 1.74 | 1.30 | 1.78 | 0.64 | 0.66 | 0.53 | 10.46 | 0.00 | 13.38 |
| 2000 | 1.39 | 1.64 | 1.37 | 1.66 | 0.50 | 0.48 | 0.59 | 0.29 | 1.55 | 0.00 |
| 2001 | 1.35 | 1.62 | 1.59 | 1.63 | 0.42 | 0.39 | 0.56 | 7.20 | 0.00 | 8.67 |
| 2002 | 1.46 | 1.72 | 1.53 | 1.74 | 0.63 | 0.70 | 0.36 | 5.88 | 1.24 | 6.53 |
| 2003 | 1.34 | 1.61 | 1.50 | 1.62 | 0.55 | 0.59 | 0.38 | 4.61 | 0.63 | 5.62 |
| 2004 | 1.42 | 1.69 | 1.58 | 1.70 | 0.60 | 0.63 | 0.50 | 2.04 | 0.00 | 0.00 |
| 2005 | 1.49 | 1.82 | 1.31 | 1.86 | 0.54 | 0.63 | 0.27 | 3.87 | 0.00 | 0.00 |
| 2006 | 1.15 | 1.38 | 0.96 | 1.41 | 0.48 | 0.51 | 0.39 | 0.89 | 135.25 | 0.83 |
| 2007 | 1.09 | 1.33 | 1.10 | 1.35 | 0.45 | 0.43 | 0.51 | 0.03 | 0.00 | 0.03 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.65 | 0.79 | 0.00 | 0.85 | 0.04 | 0.02 | 0.15 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.73 | 0.89 | 0.00 | 0.96 | 0.05 | 0.02 | 0.23 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.67 | 0.81 | 1.22 | 0.78 | 0.11 | 0.06 | 0.35 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.58 | 0.72 | 1.17 | 0.68 | 0.04 | 0.03 | 0.06 | 2.45 | 0.00 | 3.00 |
| 2001 | 0.57 | 0.73 | 1.54 | 0.66 | 0.04 | 0.04 | 0.03 | 0.11 | 0.62 | 0.00 |
| 2002 | 0.63 | 0.80 | 1.60 | 0.73 | 0.06 | 0.04 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.68 | 0.90 | 1.75 | 0.83 | 0.04 | 0.02 | 0.12 | 0.12 | 0.00 | 0.15 |
| 2004 | 0.59 | 0.77 | 1.63 | 0.70 | 0.05 | 0.03 | 0.12 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.77 | 1.00 | 2.30 | 0.89 | 0.10 | 0.08 | 0.18 | 0.85 | 0.00 | 0.00 |
| 2006 | 0.56 | 0.74 | 1.35 | 0.70 | 0.04 | 0.03 | 0.08 | 0.05 | 117.43 | 0.00 |
| 2007 | 0.50 | 0.69 | 1.28 | 0.64 | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 |

Maine Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.20 | 1.41 | 0.00 | 1.58 | 0.89 | 0.91 | 0.84 | 1.21 | 0.33 | 1.22 |
| 1998 | 1.09 | 1.39 | 0.00 | 1.56 | 0.71 | 0.73 | 0.66 | 0.94 | 0.00 | 0.96 |
| 1999 | 1.00 | 1.31 | 2.14 | 1.20 | 0.61 | 0.58 | 0.70 | 1.71 | 57.80 | 0.54 |
| 2000 | 0.97 | 1.26 | 1.79 | 1.19 | 0.61 | 0.67 | 0.49 | 0.83 | 0.00 | 0.84 |
| 2001 | 0.91 | 1.24 | 1.79 | 1.18 | 0.56 | 0.63 | 0.41 | 0.36 | 4.01 | 0.32 |
| 2002 | 0.94 | 1.32 | 1.68 | 1.29 | 0.56 | 0.70 | 0.30 | 3.26 | 0.00 | 3.28 |
| 2003 | 0.96 | 1.53 | 1.60 | 1.52 | 0.46 | 0.56 | 0.27 | 7.76 | 0.00 | 7.81 |
| 2004 | 0.84 | 1.38 | 1.33 | 1.38 | 0.41 | 0.47 | 0.29 | 6.19 | 0.00 | 0.00 |
| 2005 | 0.88 | 1.30 | 1.47 | 1.29 | 0.54 | 0.58 | 0.46 | 3.35 | 0.00 | 0.00 |
| 2006 | 1.02 | 1.26 | 1.55 | 1.24 | 0.84 | 1.02 | 0.54 | 3.63 | 0.00 | 3.63 |
| 2007 | 1.14 | 1.28 | 1.56 | 1.26 | 1.05 | 1.19 | 0.80 | 1.56 | 0.00 | 1.56 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.42 | 0.64 | 0.00 | 0.72 | 0.08 | 0.11 | 0.03 | 0.45 | 0.00 | 0.46 |
| 1998 | 0.41 | 0.68 | 0.00 | 0.77 | 0.06 | 0.06 | 0.05 | 0.40 | 0.00 | 0.41 |
| 1999 | 0.33 | 0.57 | 1.54 | 0.45 | 0.03 | 0.01 | 0.06 | 0.13 | 0.00 | 0.13 |
| 2000 | 0.32 | 0.55 | 1.68 | 0.41 | 0.04 | 0.05 | 0.02 | 0.22 | 0.00 | 0.22 |
| 2001 | 0.30 | 0.55 | 1.83 | 0.41 | 0.04 | 0.03 | 0.06 | 0.14 | 0.00 | 0.14 |
| 2002 | 0.31 | 0.61 | 2.05 | 0.49 | 0.03 | 0.03 | 0.02 | 1.33 | 6.90 | 1.29 |
| 2003 | 0.26 | 0.54 | 1.52 | 0.47 | 0.02 | 0.03 | -0.01 | 0.15 | -7.23 | 0.20 |
| 2004 | 0.25 | 0.55 | 1.49 | 0.48 | 0.01 | 0.01 | 0.02 | 0.37 | 0.00 | 0.00 |
| 2005 | 0.35 | 0.62 | 1.82 | 0.54 | 0.13 | 0.03 | 0.31 | 3.05 | 0.00 | 0.00 |
| 2006 | 0.24 | 0.52 | 1.20 | 0.47 | 0.03 | 0.03 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.30 | 0.63 | 1.40 | 0.58 | 0.08 | 0.02 | 0.19 | 0.53 | 0.00 | 0.53 |

Maryland Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.09 | 1.47 | 0.00 | 1.73 | 0.35 | 0.36 | 0.32 | 0.75 | 0.00 | 0.76 |
| 1998 | 0.90 | 1.23 | 0.00 | 1.44 | 0.30 | 0.28 | 0.36 | 1.06 | 46.66 | 0.00 |
| 1999 | 0.78 | 1.06 | 1.39 | 1.00 | 0.30 | 0.27 | 0.35 | 1.46 | 0.00 | 1.47 |
| 2000 | 0.66 | 0.91 | 1.17 | 0.87 | 0.21 | 0.22 | 0.21 | 0.63 | 0.00 | 0.64 |
| 2001 | 0.65 | 0.95 | 1.43 | 0.88 | 0.16 | 0.17 | 0.16 | 0.62 | 0.00 | 0.62 |
| 2002 | 0.55 | 0.89 | 1.18 | 0.84 | 0.12 | 0.10 | 0.17 | 0.51 | 0.00 | 0.51 |
| 2003 | 0.54 | 0.91 | 1.04 | 0.88 | 0.14 | 0.12 | 0.18 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.44 | 0.76 | 0.88 | 0.74 | 0.12 | 0.12 | 0.13 | 1.17 | 0.00 | 0.00 |
| 2005 | 0.38 | 0.65 | 0.82 | 0.63 | 0.11 | 0.13 | 0.08 | 0.70 | 0.00 | 0.00 |
| 2006 | 0.43 | 0.67 | 0.75 | 0.65 | 0.20 | 0.15 | 0.28 | 2.88 | 0.00 | 2.88 |
| 2007 | 0.64 | 0.94 | 1.14 | 0.90 | 0.36 | 0.39 | 0.32 | 2.99 | 0.00 | 2.99 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.91 | 1.35 | 0.00 | 1.58 | 0.05 | 0.04 | 0.06 | 0.65 | 0.00 | 0.66 |
| 1998 | 0.95 | 1.47 | 0.00 | 1.73 | 0.02 | 0.01 | 0.04 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.67 | 1.04 | 1.79 | 0.91 | 0.04 | 0.02 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.52 | 0.80 | 1.42 | 0.70 | 0.03 | 0.01 | 0.06 | 0.42 | 0.00 | 0.43 |
| 2001 | 0.54 | 0.87 | 1.83 | 0.72 | 0.02 | 0.01 | 0.04 | 0.32 | 0.00 | 0.32 |
| 2002 | 0.49 | 0.87 | 1.87 | 0.71 | 0.01 | 0.00 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.47 | 0.87 | 1.79 | 0.72 | 0.02 | 0.01 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.42 | 0.82 | 1.46 | 0.72 | 0.02 | 0.01 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.33 | 0.67 | 1.46 | 0.54 | 0.00 | 0.00 | 0.00 | 0.03 | 0.00 | 0.00 |
| 2006 | 0.24 | 0.48 | 0.96 | 0.40 | 0.00 | 0.00 | 0.00 | 0.02 | 0.00 | 0.00 |
| 2007 | 0.31 | 0.61 | 1.17 | 0.50 | 0.02 | 0.00 | 0.06 | 0.03 | 0.00 | 0.03 |

Massachusetts Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.96 | 1.15 | 0.00 | 1.39 | 0.83 | 0.92 | 0.49 | 3.18 | 0.00 | 3.06 |
| 1998 | 0.71 | 0.98 | 0.00 | 1.18 | 0.53 | 0.56 | 0.42 | 2.08 | 0.00 | 2.08 |
| 1999 | 0.55 | 0.90 | 1.38 | 0.81 | 0.33 | 0.35 | 0.29 | 1.12 | 0.00 | 1.14 |
| 2000 | 0.57 | 1.00 | 1.31 | 0.94 | 0.30 | 0.31 | 0.26 | 0.50 | 0.00 | 0.50 |
| 2001 | 0.58 | 1.12 | 1.55 | 1.04 | 0.26 | 0.29 | 0.18 | 0.40 | 14.15 | 0.24 |
| 2002 | 0.51 | 1.07 | 1.56 | 0.99 | 0.22 | 0.24 | 0.16 | 0.41 | 0.00 | 0.41 |
| 2003 | 0.55 | 1.14 | 1.46 | 1.09 | 0.25 | 0.27 | 0.17 | 0.15 | 3.86 | 0.13 |
| 2004 | 0.50 | 1.08 | 1.30 | 1.05 | 0.21 | 0.24 | 0.14 | 0.03 | 0.00 | 0.00 |
| 2005 | 0.49 | 1.12 | 1.41 | 1.08 | 0.20 | 0.20 | 0.21 | 0.18 | 0.00 | 0.00 |
| 2006 | 0.59 | 1.13 | 1.36 | 1.10 | 0.35 | 0.35 | 0.37 | 0.31 | 0.00 | 0.31 |
| 2007 | 0.85 | 1.24 | 1.77 | 1.16 | 0.68 | 0.69 | 0.67 | 0.81 | 0.00 | 0.81 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.38 | 0.83 | 0.00 | 1.00 | 0.06 | 0.06 | 0.06 | 0.27 | 0.00 | 0.27 |
| 1998 | 0.32 | 0.78 | 0.00 | 0.94 | 0.02 | 0.02 | 0.01 | 0.18 | 0.00 | 0.18 |
| 1999 | 0.27 | 0.69 | 1.75 | 0.47 | 0.01 | 0.00 | 0.03 | 0.68 | 8.24 | 0.54 |
| 2000 | 0.23 | 0.59 | 1.37 | 0.43 | 0.00 | 0.00 | 0.01 | -0.09 | 0.00 | -0.09 |
| 2001 | 0.27 | 0.72 | 1.76 | 0.53 | 0.00 | 0.00 | 0.00 | -0.07 | 0.00 | -0.07 |
| 2002 | 0.28 | 0.82 | 2.04 | 0.61 | 0.00 | 0.00 | 0.00 | -0.03 | 0.00 | -0.03 |
| 2003 | 0.29 | 0.85 | 2.05 | 0.66 | 0.00 | 0.00 | 0.01 | -0.03 | 0.00 | -0.03 |
| 2004 | 0.30 | 0.90 | 2.08 | 0.73 | 0.00 | 0.00 | 0.01 | -0.02 | 0.00 | 0.00 |
| 2005 | 0.29 | 0.90 | 1.99 | 0.76 | 0.01 | 0.00 | 0.02 | -0.01 | 0.00 | 0.00 |
| 2006 | 0.31 | 0.97 | 1.88 | 0.85 | 0.01 | 0.00 | 0.04 | 0.02 | 0.00 | 0.02 |
| 2007 | 0.38 | 1.14 | 1.97 | 1.02 | 0.06 | 0.02 | 0.14 | 0.09 | 0.00 | 0.09 |

Michigan Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.00 | 1.37 | 0.00 | 1.55 | 0.28 | 0.31 | 0.20 | 2.71 | 1.77 | 2.75 |
| 1998 | 0.91 | 1.32 | 0.00 | 1.50 | 0.25 | 0.27 | 0.22 | 2.17 | 3.86 | 2.07 |
| 1999 | 0.79 | 1.19 | 1.39 | 1.16 | 0.23 | 0.26 | 0.15 | 1.67 | 2.29 | 1.62 |
| 2000 | 0.80 | 1.21 | 1.36 | 1.19 | 0.25 | 0.29 | 0.15 | 1.88 | 7.24 | 1.44 |
| 2001 | 0.92 | 1.42 | 1.71 | 1.38 | 0.32 | 0.36 | 0.23 | 1.13 | 2.25 | 1.08 |
| 2002 | 0.95 | 1.48 | 1.75 | 1.44 | 0.40 | 0.42 | 0.33 | 1.09 | 0.99 | 1.09 |
| 2003 | 0.94 | 1.47 | 1.64 | 1.45 | 0.43 | 0.48 | 0.31 | 2.48 | 0.84 | 2.51 |
| 2004 | 0.96 | 1.57 | 1.53 | 1.58 | 0.44 | 0.45 | 0.41 | 0.68 | 0.00 | 0.00 |
| 2005 | 1.09 | 1.75 | 1.63 | 1.77 | 0.55 | 0.54 | 0.58 | 0.52 | 0.00 | 0.00 |
| 2006 | 1.08 | 1.61 | 1.61 | 1.61 | 0.69 | 0.74 | 0.54 | 0.92 | 2.81 | 0.91 |
| 2007 | 1.35 | 1.84 | 1.81 | 1.84 | 1.00 | 1.05 | 0.87 | 2.36 | 0.92 | 2.37 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.41 | 0.62 | 0.00 | 0.71 | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.01 |
| 1998 | 0.48 | 0.77 | 0.00 | 0.88 | 0.01 | 0.01 | 0.01 | -0.02 | -0.39 | 0.01 |
| 1999 | 0.37 | 0.62 | 1.24 | 0.53 | 0.01 | 0.00 | 0.01 | 0.10 | 0.00 | 0.11 |
| 2000 | 0.32 | 0.56 | 1.11 | 0.47 | 0.00 | 0.00 | 0.01 | 0.05 | 0.00 | 0.06 |
| 2001 | 0.37 | 0.67 | 1.44 | 0.55 | 0.01 | 0.01 | 0.02 | 0.44 | 0.00 | 0.47 |
| 2002 | 0.46 | 0.88 | 1.87 | 0.73 | 0.01 | 0.01 | 0.03 | 0.13 | 0.00 | 0.14 |
| 2003 | 0.47 | 0.96 | 2.08 | 0.80 | 0.02 | 0.01 | 0.04 | 0.05 | 0.00 | 0.05 |
| 2004 | 0.53 | 1.08 | 2.00 | 0.94 | 0.06 | 0.05 | 0.09 | 0.89 | 0.00 | 0.00 |
| 2005 | 0.58 | 1.24 | 2.12 | 1.10 | 0.06 | 0.01 | 0.17 | -0.25 | 0.00 | 0.00 |
| 2006 | 0.53 | 1.14 | 1.98 | 1.00 | 0.09 | 0.04 | 0.20 | 0.10 | 0.00 | 0.10 |
| 2007 | 0.59 | 1.19 | 1.93 | 1.05 | 0.16 | 0.10 | 0.35 | 0.58 | 0.12 | 0.58 |

Minnesota Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.81 | 1.04 | 0.00 | 1.17 | 0.36 | 0.46 | 0.27 | 1.77 | 1.77 | 1.75 |
| 1998 | 0.66 | 0.84 | 0.00 | 0.94 | 0.34 | 0.43 | 0.25 | 0.87 | 0.74 | 1.12 |
| 1999 | 0.59 | 0.79 | 1.20 | 0.74 | 0.27 | 0.32 | 0.22 | 1.45 | 1.05 | 2.26 |
| 2000 | 0.62 | 0.89 | 1.16 | 0.86 | 0.23 | 0.27 | 0.19 | 1.58 | 1.19 | 2.20 |
| 2001 | 0.72 | 1.03 | 1.41 | 0.99 | 0.29 | 0.34 | 0.25 | 1.17 | 0.81 | 1.64 |
| 2002 | 0.68 | 0.96 | 1.46 | 0.91 | 0.31 | 0.36 | 0.28 | 1.05 | 0.98 | 1.12 |
| 2003 | 0.72 | 1.06 | 1.44 | 1.02 | 0.30 | 0.35 | 0.25 | 0.50 | 0.51 | 0.50 |
| 2004 | 0.66 | 1.03 | 1.39 | 1.00 | 0.28 | 0.26 | 0.30 | 0.17 | 0.00 | 0.00 |
| 2005 | 0.64 | 0.98 | 1.28 | 0.95 | 0.35 | 0.31 | 0.38 | 0.37 | 0.00 | 0.00 |
| 2006 | 0.90 | 1.02 | 1.40 | 0.97 | 0.81 | 1.04 | 0.57 | 2.92 | 0.12 | 4.15 |
| 2007 | 1.41 | 1.24 | 1.54 | 1.21 | 1.55 | 2.14 | 0.95 | 5.89 | 0.30 | 8.46 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.31 | 0.47 | 0.00 | 0.52 | 0.02 | 0.01 | 0.03 | 0.56 | 0.81 | 0.09 |
| 1998 | 0.28 | 0.43 | 0.00 | 0.48 | 0.01 | 0.00 | 0.02 | 0.00 | 0.02 | -0.03 |
| 1999 | 0.23 | 0.37 | 1.03 | 0.30 | 0.01 | 0.00 | 0.01 | 0.39 | 0.29 | 0.59 |
| 2000 | 0.22 | 0.34 | 0.91 | 0.28 | 0.02 | 0.01 | 0.03 | 0.11 | 0.09 | 0.16 |
| 2001 | 0.25 | 0.43 | 1.11 | 0.36 | 0.00 | 0.00 | 0.00 | 0.29 | 0.39 | 0.15 |
| 2002 | 0.32 | 0.55 | 1.45 | 0.46 | 0.01 | 0.01 | 0.01 | 0.18 | 0.07 | 0.28 |
| 2003 | 0.33 | 0.59 | 1.62 | 0.48 | 0.02 | 0.01 | 0.03 | 0.16 | 0.20 | 0.13 |
| 2004 | 0.33 | 0.65 | 1.62 | 0.54 | 0.02 | 0.01 | 0.03 | 0.10 | 0.00 | 0.00 |
| 2005 | 0.39 | 0.75 | 1.93 | 0.62 | 0.07 | 0.01 | 0.14 | 0.12 | 0.00 | 0.00 |
| 2006 | 0.39 | 0.67 | 1.45 | 0.58 | 0.17 | 0.17 | 0.17 | 0.92 | 0.01 | 1.32 |
| 2007 | 0.41 | 0.76 | 1.77 | 0.62 | 0.13 | -0.03 | 0.30 | -0.15 | 0.00 | -0.22 |

Mississippi Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.38 | 1.48 | 0.00 | 1.58 | 0.82 | 0.95 | 0.28 | 46.86 | 0.00 | 46.86 |
| 1998 | 1.25 | 1.35 | 0.00 | 1.42 | 0.82 | 0.86 | 0.63 | 9.94 | 0.00 | 10.64 |
| 1999 | 0.99 | 1.10 | 1.35 | 1.09 | 0.55 | 0.61 | 0.30 | 0.00 | 0.00 | 0.00 |
| 2000 | 1.03 | 1.18 | 1.35 | 1.17 | 0.46 | 0.53 | 0.22 | 0.00 | 0.00 | 0.00 |
| 2001 | 1.04 | 1.23 | 1.29 | 1.23 | 0.46 | 0.50 | 0.31 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.96 | 1.24 | 1.06 | 1.25 | 0.24 | 0.25 | 0.16 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.88 | 1.14 | 0.79 | 1.15 | 0.27 | 0.24 | 0.38 | 6.11 | 0.00 | 6.24 |
| 2004 | 0.74 | 0.88 | 0.94 | 0.88 | 0.36 | 0.36 | 0.35 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.81 | 0.95 | 0.72 | 0.96 | 0.40 | 0.40 | 0.38 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.75 | 0.88 | 0.64 | 0.90 | 0.36 | 0.43 | 0.11 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.92 | 1.08 | 0.62 | 1.11 | 0.48 | 0.55 | 0.27 | 3.43 | 0.00 | 3.45 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.72 | 0.85 | 0.00 | 0.91 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.66 | 0.81 | 0.00 | 0.85 | 0.02 | 0.02 | 0.01 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.54 | 0.66 | 1.41 | 0.62 | 0.03 | 0.03 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.45 | 0.55 | 1.67 | 0.49 | 0.08 | 0.03 | 0.25 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.52 | 0.68 | 2.16 | 0.59 | 0.05 | 0.04 | 0.10 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.61 | 0.82 | 2.33 | 0.74 | 0.05 | 0.03 | 0.11 | 0.44 | 0.00 | 0.45 |
| 2003 | 0.55 | 0.76 | 1.74 | 0.71 | 0.03 | 0.01 | 0.13 | 20.03 | 0.00 | 20.45 |
| 2004 | 0.51 | 0.70 | 1.50 | 0.65 | 0.02 | 0.00 | 0.10 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.42 | 0.55 | 2.02 | 0.48 | 0.03 | 0.00 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.38 | 0.50 | 1.24 | 0.47 | 0.03 | 0.03 | 0.05 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.47 | 0.63 | 1.21 | 0.60 | 0.04 | 0.01 | 0.11 | 0.00 | 0.00 | 0.00 |

Missouri Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.15 | 1.46 | 0.00 | 1.71 | 0.38 | 0.41 | 0.34 | 7.11 | 42.80 | 2.12 |
| 1998 | 0.96 | 1.23 | 0.00 | 1.44 | 0.39 | 0.45 | 0.28 | 12.27 | 64.67 | 1.16 |
| 1999 | 0.88 | 1.22 | 1.48 | 1.18 | 0.22 | 0.23 | 0.21 | 3.42 | 25.80 | 1.36 |
| 2000 | 0.88 | 1.22 | 1.40 | 1.19 | 0.25 | 0.26 | 0.23 | 6.70 | 98.44 | 0.94 |
| 2001 | 0.94 | 1.33 | 1.53 | 1.30 | 0.23 | 0.24 | 0.22 | 0.61 | 9.10 | 0.00 |
| 2002 | 0.93 | 1.38 | 1.39 | 1.38 | 0.18 | 0.15 | 0.25 | 0.60 | 0.00 | 0.61 |
| 2003 | 0.89 | 1.37 | 1.44 | 1.37 | 0.17 | 0.16 | 0.18 | 0.71 | 0.00 | 0.72 |
| 2004 | 0.92 | 1.37 | 1.17 | 1.39 | 0.24 | 0.25 | 0.22 | 0.18 | 0.00 | 0.00 |
| 2005 | 0.99 | 1.49 | 1.24 | 1.52 | 0.24 | 0.23 | 0.25 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.94 | 1.47 | 1.13 | 1.50 | 0.22 | 0.15 | 0.33 | 0.02 | 0.00 | 0.02 |
| 2007 | 0.91 | 1.39 | 1.40 | 1.39 | 0.28 | 0.22 | 0.38 | 0.16 | 0.00 | 0.16 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.56 | 0.76 | 0.00 | 0.89 | 0.03 | 0.04 | 0.03 | 0.11 | 0.00 | 0.12 |
| 1998 | 0.55 | 0.80 | 0.00 | 0.93 | 0.02 | 0.00 | 0.05 | 0.64 | 0.00 | 0.78 |
| 1999 | 0.41 | 0.62 | 1.56 | 0.47 | 0.01 | 0.01 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.41 | 0.62 | 1.43 | 0.50 | 0.01 | 0.00 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.55 | 0.83 | 2.11 | 0.66 | 0.05 | 0.00 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.62 | 0.97 | 2.39 | 0.79 | 0.04 | 0.01 | 0.09 | 6.42 | 0.00 | 6.58 |
| 2003 | 0.57 | 0.95 | 2.57 | 0.76 | 0.02 | 0.01 | 0.02 | 0.22 | 0.00 | 0.22 |
| 2004 | 0.50 | 0.83 | 2.41 | 0.66 | 0.02 | 0.01 | 0.04 | 0.13 | 0.00 | 0.00 |
| 2005 | 0.53 | 0.86 | 2.41 | 0.70 | 0.04 | 0.01 | 0.10 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.53 | 0.88 | 1.84 | 0.77 | 0.06 | 0.02 | 0.14 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.67 | 1.12 | 2.22 | 0.99 | 0.08 | 0.02 | 0.19 | 0.01 | 0.00 | 0.01 |

Montana Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.20 | 1.61 | 0.00 | 1.73 | 0.47 | 0.55 | 0.30 | 1.03 | 2.53 | 0.40 |
| 1998 | 1.27 | 1.70 | 0.00 | 1.83 | 0.56 | 0.67 | 0.33 | 2.77 | 8.95 | 0.71 |
| 1999 | 1.04 | 1.23 | 1.40 | 1.21 | 0.72 | 0.74 | 0.67 | 1.92 | 5.73 | 0.53 |
| 2000 | 1.02 | 1.21 | 1.39 | 1.20 | 0.71 | 0.81 | 0.47 | 2.00 | 2.42 | 1.85 |
| 2001 | 1.04 | 1.39 | 1.68 | 1.37 | 0.49 | 0.53 | 0.40 | 1.66 | 3.48 | 1.24 |
| 2002 | 1.17 | 1.51 | 1.75 | 1.50 | 0.64 | 0.66 | 0.58 | 1.83 | 3.19 | 1.52 |
| 2003 | 0.91 | 1.33 | 1.67 | 1.31 | 0.39 | 0.27 | 0.85 | 1.14 | 1.77 | 1.02 |
| 2004 | 0.99 | 1.23 | 1.34 | 1.22 | 0.74 | 0.74 | 0.71 | 1.70 | 0.00 | 0.00 |
| 2005 | 0.85 | 1.16 | 1.12 | 1.16 | 0.57 | 0.59 | 0.47 | 0.80 | 0.00 | 0.00 |
| 2006 | 0.71 | 1.04 | 0.85 | 1.05 | 0.45 | 0.47 | 0.38 | 0.80 | 3.48 | 0.52 |
| 2007 | 1.36 | 1.35 | 0.92 | 1.37 | 1.38 | 1.58 | 0.65 | 2.44 | 2.13 | 2.47 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.43 | 0.67 | 0.00 | 0.72 | 0.02 | 0.03 | 0.00 | 0.03 | 0.00 | 0.04 |
| 1998 | 0.38 | 0.54 | 0.00 | 0.59 | 0.10 | 0.13 | 0.03 | 0.15 | 0.60 | 0.00 |
| 1999 | 0.38 | 0.61 | 1.25 | 0.56 | 0.00 | -0.02 | 0.04 | 0.06 | 0.00 | 0.08 |
| 2000 | 0.36 | 0.56 | 1.34 | 0.50 | 0.03 | 0.01 | 0.08 | 0.54 | 1.99 | 0.00 |
| 2001 | 0.37 | 0.58 | 1.75 | 0.50 | 0.04 | 0.04 | 0.05 | 0.08 | -0.01 | 0.11 |
| 2002 | 0.45 | 0.70 | 2.15 | 0.61 | 0.07 | 0.04 | 0.19 | 0.27 | 1.45 | 0.00 |
| 2003 | 0.42 | 0.72 | 2.21 | 0.63 | 0.04 | 0.02 | 0.09 | 0.20 | 0.00 | 0.24 |
| 2004 | 0.39 | 0.70 | 1.95 | 0.63 | 0.05 | 0.03 | 0.14 | 0.15 | 0.00 | 0.00 |
| 2005 | 0.34 | 0.69 | 2.10 | 0.62 | 0.01 | 0.00 | 0.05 | 0.03 | 0.00 | 0.00 |
| 2006 | 0.21 | 0.44 | 1.38 | 0.39 | 0.02 | 0.01 | 0.06 | -0.01 | -0.31 | 0.03 |
| 2007 | 0.21 | 0.47 | 0.90 | 0.44 | 0.02 | 0.01 | 0.03 | 0.02 | 0.15 | 0.01 |

Nebraska Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.19 | 1.59 | 0.00 | 1.70 | 0.35 | 0.39 | 0.31 | 0.82 | 0.00 | 2.03 |
| 1998 | 1.09 | 1.52 | 0.00 | 1.62 | 0.31 | 0.25 | 0.39 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.94 | 1.37 | 2.26 | 1.32 | 0.23 | 0.20 | 0.28 | 0.05 | 0.09 | 0.00 |
| 2000 | 0.92 | 1.35 | 2.34 | 1.29 | 0.28 | 0.27 | 0.29 | 1.42 | 2.92 | 0.00 |
| 2001 | 0.91 | 1.26 | 2.49 | 1.19 | 0.42 | 0.44 | 0.39 | 1.43 | 2.42 | 0.29 |
| 2002 | 0.90 | 1.29 | 2.78 | 1.22 | 0.39 | 0.35 | 0.45 | 1.12 | 2.13 | 0.19 |
| 2003 | 1.03 | 1.42 | 2.13 | 1.38 | 0.51 | 0.48 | 0.57 | 0.99 | 0.90 | 1.08 |
| 2004 | 0.92 | 1.37 | 2.00 | 1.34 | 0.36 | 0.32 | 0.45 | 0.50 | 0.00 | 0.00 |
| 2005 | 1.02 | 1.53 | 2.34 | 1.50 | 0.44 | 0.40 | 0.51 | 0.78 | 0.00 | 0.00 |
| 2006 | 0.85 | 1.32 | 1.66 | 1.31 | 0.38 | 0.41 | 0.32 | 1.71 | 0.00 | 2.41 |
| 2007 | 1.11 | 1.28 | 1.64 | 1.26 | 0.96 | 0.70 | 1.42 | 3.75 | 0.00 | 5.15 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.46 | 0.66 | 0.00 | 0.70 | 0.03 | 0.00 | 0.08 | -0.13 | -0.21 | 0.00 |
| 1998 | 0.45 | 0.67 | 0.00 | 0.71 | 0.04 | 0.06 | 0.03 | 0.33 | 0.00 | 0.89 |
| 1999 | 0.40 | 0.64 | 2.10 | 0.55 | 0.02 | 0.02 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.36 | 0.58 | 1.71 | 0.51 | 0.03 | 0.02 | 0.05 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.38 | 0.64 | 1.95 | 0.56 | 0.03 | 0.01 | 0.05 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.43 | 0.71 | 2.17 | 0.63 | 0.06 | 0.02 | 0.12 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.49 | 0.80 | 2.49 | 0.72 | 0.08 | 0.05 | 0.13 | 0.12 | 0.00 | 0.22 |
| 2004 | 0.55 | 0.93 | 2.02 | 0.87 | 0.07 | 0.04 | 0.13 | 0.25 | 0.00 | 0.00 |
| 2005 | 0.51 | 0.89 | 3.12 | 0.81 | 0.07 | 0.05 | 0.12 | 0.13 | 0.00 | 0.00 |
| 2006 | 0.41 | 0.76 | 1.59 | 0.72 | 0.06 | 0.03 | 0.12 | 0.13 | 0.00 | 0.18 |
| 2007 | 0.89 | 0.67 | 1.45 | 0.63 | 1.10 | 0.04 | 3.06 | 0.21 | 0.00 | 0.29 |

Nevada Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.41 | 1.69 | 0.00 | 1.91 | 0.92 | 1.20 | 0.29 | 26.51 | 7.83 | 26.60 |
| 1998 | 0.84 | 1.07 | 0.00 | 1.20 | 0.49 | 0.54 | 0.39 | 0.79 | 0.00 | 0.80 |
| 1999 | 0.88 | 1.13 | 2.11 | 1.03 | 0.53 | 0.63 | 0.26 | 4.91 | 0.00 | 4.96 |
| 2000 | 0.73 | 1.05 | 1.78 | 0.98 | 0.30 | 0.34 | 0.19 | 1.18 | 0.00 | 1.20 |
| 2001 | 0.74 | 0.97 | 2.04 | 0.88 | 0.44 | 0.39 | 0.57 | 0.19 | 0.00 | 0.19 |
| 2002 | 0.83 | 1.00 | 2.34 | 0.93 | 0.61 | 0.49 | 1.00 | 0.97 | 0.00 | 0.97 |
| 2003 | 0.75 | 0.97 | 1.68 | 0.94 | 0.47 | 0.40 | 0.70 | 0.75 | 0.00 | 0.77 |
| 2004 | 0.36 | 0.57 | 0.80 | 0.56 | 0.14 | 0.16 | 0.09 | 0.31 | 0.00 | 0.00 |
| 2005 | 0.37 | 0.53 | 0.65 | 0.53 | 0.21 | 0.24 | 0.15 | 0.17 | 0.00 | 0.00 |
| 2006 | 0.51 | 0.58 | 0.91 | 0.57 | 0.44 | 0.51 | 0.29 | 0.34 | 0.00 | 0.34 |
| 2007 | 1.08 | 1.11 | 1.10 | 1.11 | 1.05 | 1.17 | 0.77 | 0.23 | 0.00 | 0.23 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.68 | 1.06 | 0.00 | 1.20 | 0.03 | 0.02 | 0.05 | 0.40 | 0.00 | 0.40 |
| 1998 | 0.91 | 1.47 | 0.00 | 1.65 | 0.04 | 0.01 | 0.10 | 0.06 | 0.00 | 0.06 |
| 1999 | 0.64 | 0.98 | 4.14 | 0.64 | 0.17 | 0.23 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.56 | 0.94 | 3.38 | 0.71 | 0.04 | 0.03 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.49 | 0.84 | 3.60 | 0.63 | 0.04 | 0.01 | 0.14 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.61 | 1.04 | 4.07 | 0.88 | 0.05 | 0.03 | 0.12 | 0.05 | 0.00 | 0.05 |
| 2003 | 0.64 | 1.11 | 5.29 | 0.92 | 0.04 | 0.01 | 0.14 | 0.07 | 0.00 | 0.07 |
| 2004 | 0.48 | 0.90 | 3.26 | 0.81 | 0.02 | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.31 | 0.57 | 1.81 | 0.52 | 0.04 | 0.00 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.30 | 0.55 | 1.05 | 0.53 | 0.05 | 0.00 | 0.17 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.49 | 1.01 | 2.26 | 0.94 | 0.06 | 0.00 | 0.20 | 0.08 | 0.00 | 0.08 |

New Hampshire Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.63 | 0.83 | 0.00 | 0.98 | 0.34 | 0.31 | 0.43 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.56 | 0.82 | 0.00 | 0.97 | 0.21 | 0.20 | 0.24 | 0.25 | 0.00 | 0.25 |
| 1999 | 0.39 | 0.60 | 1.09 | 0.54 | 0.08 | 0.06 | 0.13 | 0.06 | 0.00 | 0.06 |
| 2000 | 0.48 | 0.73 | 0.98 | 0.70 | 0.13 | 0.13 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.60 | 0.94 | 1.07 | 0.93 | 0.14 | 0.15 | 0.11 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.66 | 1.04 | 1.62 | 0.97 | 0.20 | 0.22 | 0.14 | 0.50 | 0.00 | 0.50 |
| 2003 | 0.48 | 0.73 | 1.13 | 0.68 | 0.14 | 0.16 | 0.10 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.36 | 0.54 | 0.87 | 0.50 | 0.13 | 0.13 | 0.15 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.36 | 0.59 | 0.74 | 0.58 | 0.07 | 0.08 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.50 | 0.75 | 1.04 | 0.71 | 0.25 | 0.26 | 0.21 | 0.31 | 0.00 | 0.31 |
| 2007 | 0.61 | 0.76 | 0.80 | 0.75 | 0.47 | 0.58 | 0.22 | 0.02 | 0.00 | 0.02 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.51 | 0.84 | 0.00 | 1.00 | 0.04 | 0.04 | 0.02 | 0.67 | 0.00 | 0.67 |
| 1998 | 0.55 | 0.93 | 0.00 | 1.10 | 0.05 | 0.06 | 0.01 | -0.10 | 0.00 | -0.10 |
| 1999 | 0.45 | 0.75 | 2.45 | 0.51 | 0.03 | 0.02 | 0.03 | -0.05 | 0.00 | -0.05 |
| 2000 | 0.37 | 0.64 | 1.93 | 0.47 | 0.01 | 0.00 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.42 | 0.74 | 1.82 | 0.60 | 0.00 | 0.00 | -0.02 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.49 | 0.88 | 1.69 | 0.78 | -0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.59 | 1.04 | 2.61 | 0.86 | 0.00 | 0.00 | 0.00 | 0.02 | 0.00 | 0.02 |
| 2004 | 0.50 | 0.90 | 1.83 | 0.79 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.41 | 0.76 | 1.82 | 0.64 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.39 | 0.76 | 1.22 | 0.70 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.51 | 0.99 | 2.02 | 0.86 | 0.05 | 0.01 | 0.12 | 0.03 | 0.00 | 0.03 |

New Jersey Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.28 | 1.77 | 0.00 | 2.06 | 0.68 | 0.69 | 0.66 | 0.34 | 0.00 | 0.34 |
| 1998 | 1.14 | 1.68 | 0.00 | 1.95 | 0.54 | 0.45 | 0.64 | 0.88 | 0.00 | 0.88 |
| 1999 | 0.94 | 1.53 | 1.45 | 1.55 | 0.34 | 0.29 | 0.40 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.93 | 1.51 | 1.56 | 1.50 | 0.36 | 0.33 | 0.39 | 0.04 | 0.00 | 0.00 |
| 2001 | 0.91 | 1.65 | 1.79 | 1.62 | 0.31 | 0.30 | 0.31 | 0.09 | 0.00 | 0.09 |
| 2002 | 0.84 | 1.72 | 1.99 | 1.67 | 0.24 | 0.24 | 0.25 | 0.72 | 0.00 | 0.72 |
| 2003 | 0.80 | 1.80 | 2.09 | 1.74 | 0.21 | 0.21 | 0.21 | 0.36 | 0.00 | 0.36 |
| 2004 | 0.98 | 2.21 | 1.78 | 2.28 | 0.23 | 0.19 | 0.27 | 0.70 | 0.00 | 0.00 |
| 2005 | 0.82 | 1.97 | 1.41 | 2.06 | 0.17 | 0.12 | 0.22 | 0.68 | 0.00 | 0.00 |
| 2006 | 0.76 | 1.74 | 1.44 | 1.80 | 0.23 | 0.15 | 0.31 | 0.12 | 0.00 | 0.12 |
| 2007 | 1.16 | 2.16 | 1.74 | 2.23 | 0.65 | 0.41 | 0.88 | 0.67 | 0.00 | 0.67 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.63 | 1.08 | 0.00 | 1.25 | 0.07 | 0.10 | 0.05 | 3.23 | 0.00 | 3.23 |
| 1998 | 0.57 | 1.05 | 0.00 | 1.22 | 0.05 | 0.02 | 0.07 | -0.04 | 0.00 | -0.04 |
| 1999 | 0.46 | 0.88 | 1.52 | 0.77 | 0.03 | 0.01 | 0.06 | -0.02 | 0.00 | -0.02 |
| 2000 | 0.38 | 0.76 | 1.17 | 0.69 | 0.01 | 0.00 | 0.03 | -0.01 | 0.00 | -0.01 |
| 2001 | 0.37 | 0.80 | 1.36 | 0.70 | 0.02 | 0.01 | 0.04 | 0.09 | 0.00 | 0.09 |
| 2002 | 0.37 | 0.89 | 1.52 | 0.77 | 0.01 | 0.02 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.40 | 1.06 | 2.09 | 0.88 | 0.01 | 0.00 | 0.01 | -0.08 | 0.00 | -0.08 |
| 2004 | 0.44 | 1.16 | 2.28 | 0.98 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 |
| 2005 | 0.68 | 1.89 | 1.98 | 1.87 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.42 | 1.21 | 1.49 | 1.16 | 0.00 | 0.00 | 0.01 | 0.03 | 0.00 | 0.03 |
| 2007 | 0.45 | 1.29 | 1.40 | 1.27 | 0.03 | 0.00 | 0.05 | 0.03 | 0.00 | 0.03 |

New Mexico Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.13 | 1.65 | 0.00 | 1.86 | 0.33 | 0.24 | 0.50 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.87 | 1.30 | 0.00 | 1.46 | 0.27 | 0.20 | 0.45 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.78 | 1.01 | 1.45 | 0.96 | 0.46 | 0.34 | 0.78 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.81 | 1.08 | 1.40 | 1.05 | 0.42 | 0.42 | 0.43 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.92 | 1.29 | 1.60 | 1.26 | 0.36 | 0.39 | 0.28 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.70 | 0.96 | 1.47 | 0.91 | 0.31 | 0.30 | 0.34 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.67 | 0.94 | 1.30 | 0.90 | 0.26 | 0.21 | 0.42 | 0.54 | 0.00 | 0.54 |
| 2004 | 0.64 | 0.89 | 1.10 | 0.87 | 0.24 | 0.25 | 0.21 | 0.37 | 0.00 | 0.00 |
| 2005 | 0.76 | 0.88 | 0.84 | 0.88 | 0.55 | 0.65 | 0.29 | 4.41 | 0.00 | 0.00 |
| 2006 | 0.63 | 0.85 | 0.96 | 0.84 | 0.29 | 0.32 | 0.19 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.64 | 0.93 | 1.05 | 0.92 | 0.21 | 0.21 | 0.21 | 0.64 | 0.00 | 0.64 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.75 | 1.21 | 0.00 | 1.37 | 0.03 | 0.03 | 0.04 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.73 | 1.23 | 0.00 | 1.38 | 0.03 | 0.00 | 0.09 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.47 | 0.79 | 1.78 | 0.67 | 0.03 | 0.02 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.41 | 0.66 | 1.31 | 0.58 | 0.06 | 0.03 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.46 | 0.72 | 1.40 | 0.65 | 0.06 | 0.01 | 0.19 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.46 | 0.74 | 2.20 | 0.59 | 0.06 | 0.01 | 0.19 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.53 | 0.84 | 2.46 | 0.68 | 0.05 | 0.01 | 0.20 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.49 | 0.78 | 2.08 | 0.65 | 0.05 | 0.01 | 0.15 | 1.08 | 0.00 | 0.00 |
| 2005 | 0.46 | 0.72 | 1.86 | 0.62 | 0.02 | 0.00 | 0.07 | 0.05 | 0.00 | 0.00 |
| 2006 | 0.40 | 0.63 | 1.20 | 0.59 | 0.02 | 0.02 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.42 | 0.70 | 1.26 | 0.65 | 0.01 | 0.00 | 0.04 | 0.01 | 0.00 | 0.01 |

New York Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.13 | 1.47 | 0.00 | 1.69 | 0.69 | 0.74 | 0.61 | 1.09 | 0.00 | 1.09 |
| 1998 | 0.97 | 1.31 | 0.00 | 1.50 | 0.58 | 0.65 | 0.44 | 1.01 | 0.00 | 1.01 |
| 1999 | 0.85 | 1.22 | 1.70 | 1.15 | 0.44 | 0.46 | 0.38 | 0.63 | 0.00 | 0.63 |
| 2000 | 0.76 | 1.13 | 1.61 | 1.06 | 0.36 | 0.39 | 0.28 | 0.84 | 0.00 | 0.84 |
| 2001 | 0.88 | 1.47 | 1.76 | 1.43 | 0.31 | 0.33 | 0.29 | 2.26 | 0.00 | 2.26 |
| 2002 | 0.74 | 1.26 | 1.52 | 1.22 | 0.28 | 0.30 | 0.23 | 0.82 | 0.00 | 0.82 |
| 2003 | 0.67 | 1.19 | 1.55 | 1.14 | 0.24 | 0.24 | 0.24 | 0.51 | 0.00 | 0.51 |
| 2004 | 0.62 | 1.16 | 1.59 | 1.11 | 0.19 | 0.18 | 0.19 | 0.32 | 0.00 | 0.00 |
| 2005 | 0.73 | 1.35 | 1.59 | 1.32 | 0.22 | 0.22 | 0.23 | 0.77 | 0.00 | 0.00 |
| 2006 | 0.64 | 1.08 | 1.42 | 1.04 | 0.30 | 0.33 | 0.26 | 0.33 | 0.00 | 0.33 |
| 2007 | 0.74 | 1.17 | 1.40 | 1.14 | 0.43 | 0.43 | 0.42 | 0.61 | 0.00 | 0.61 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.60 | 0.98 | 0.00 | 1.12 | 0.10 | 0.10 | 0.11 | 0.04 | 0.00 | 0.04 |
| 1998 | 0.57 | 1.02 | 0.00 | 1.18 | 0.04 | 0.03 | 0.07 | -0.03 | 0.00 | -0.03 |
| 1999 | 0.47 | 0.86 | 2.10 | 0.69 | 0.05 | 0.03 | 0.09 | 0.04 | 0.00 | 0.04 |
| 2000 | 0.40 | 0.73 | 1.73 | 0.59 | 0.04 | 0.03 | 0.07 | -0.01 | 0.00 | -0.01 |
| 2001 | 0.39 | 0.77 | 1.89 | 0.61 | 0.02 | 0.01 | 0.05 | 0.03 | 0.00 | 0.03 |
| 2002 | 0.41 | 0.84 | 1.85 | 0.71 | 0.02 | 0.02 | 0.04 | 0.01 | 0.00 | 0.01 |
| 2003 | 0.41 | 0.89 | 2.12 | 0.73 | 0.02 | 0.01 | 0.03 | 0.01 | 0.00 | 0.01 |
| 2004 | 0.39 | 0.86 | 2.00 | 0.72 | 0.02 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.45 | 0.99 | 2.43 | 0.82 | 0.01 | 0.01 | 0.02 | 0.01 | 0.00 | 0.00 |
| 2006 | 0.43 | 0.97 | 1.93 | 0.85 | 0.02 | 0.01 | 0.03 | 0.04 | 0.00 | 0.04 |
| 2007 | 0.40 | 0.91 | 1.83 | 0.79 | 0.03 | 0.01 | 0.07 | 0.02 | 0.00 | 0.02 |

North Carolina Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.76 | 1.25 | 0.00 | 1.36 | 0.38 | 0.42 | 0.29 | 0.89 | 0.00 | 0.89 |
| 1998 | 0.76 | 1.26 | 0.00 | 1.36 | 0.39 | 0.44 | 0.25 | 0.84 | 0.00 | 0.85 |
| 1999 | 0.68 | 1.05 | 1.71 | 1.01 | 0.40 | 0.44 | 0.25 | 0.68 | 0.00 | 0.69 |
| 2000 | 0.77 | 1.08 | 1.76 | 1.02 | 0.54 | 0.62 | 0.25 | 0.55 | 0.09 | 0.55 |
| 2001 | 0.85 | 1.27 | 1.96 | 1.21 | 0.56 | 0.62 | 0.29 | 0.89 | 0.00 | 0.90 |
| 2002 | 0.89 | 1.45 | 2.14 | 1.39 | 0.55 | 0.60 | 0.33 | 0.83 | 0.00 | 0.83 |
| 2003 | 0.73 | 1.20 | 1.78 | 1.15 | 0.47 | 0.52 | 0.25 | 0.37 | 3.16 | 0.37 |
| 2004 | 0.72 | 1.12 | 1.41 | 1.10 | 0.50 | 0.56 | 0.23 | 0.34 | 0.00 | 0.00 |
| 2005 | 0.78 | 1.29 | 1.57 | 1.27 | 0.51 | 0.56 | 0.26 | 0.25 | 0.00 | 0.00 |
| 2006 | 0.73 | 1.08 | 1.40 | 1.05 | 0.57 | 0.63 | 0.25 | 0.18 | 0.00 | 0.18 |
| 2007 | 0.88 | 1.19 | 1.46 | 1.16 | 0.73 | 0.73 | 0.74 | 1.00 | 0.00 | 1.00 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.26 | 0.60 | 0.00 | 0.65 | 0.00 | 0.00 | 0.00 | 0.02 | 0.00 | 0.02 |
| 1998 | 0.31 | 0.72 | 0.00 | 0.78 | 0.01 | 0.01 | 0.01 | 0.18 | 0.00 | 0.18 |
| 1999 | 0.24 | 0.55 | 1.00 | 0.52 | 0.01 | 0.01 | 0.01 | 0.15 | 12.47 | 0.01 |
| 2000 | 0.26 | 0.58 | 0.98 | 0.55 | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.28 | 0.67 | 1.24 | 0.62 | 0.01 | 0.01 | 0.01 | 0.03 | 0.00 | 0.03 |
| 2002 | 0.34 | 0.90 | 1.62 | 0.83 | 0.01 | 0.01 | 0.01 | 0.03 | 0.00 | 0.03 |
| 2003 | 0.38 | 1.06 | 1.86 | 0.99 | 0.02 | 0.02 | 0.02 | 0.02 | 0.00 | 0.02 |
| 2004 | 0.34 | 0.94 | 1.64 | 0.89 | 0.02 | 0.02 | 0.04 | 0.01 | 0.00 | 0.00 |
| 2005 | 0.35 | 0.95 | 1.93 | 0.87 | 0.03 | 0.03 | 0.03 | 0.10 | 0.00 | 0.00 |
| 2006 | 0.34 | 1.00 | 1.93 | 0.93 | 0.02 | 0.03 | 0.01 | 0.08 | 0.00 | 0.08 |
| 2007 | 0.34 | 0.97 | 1.35 | 0.94 | 0.05 | 0.03 | 0.16 | 0.06 | 0.00 | 0.06 |

North Dakota Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.44 | 1.59 | 0.00 | 1.66 | 0.85 | 0.98 | 0.06 | 1.94 | 1.86 | 2.56 |
| 1998 | 1.97 | 2.07 | 0.00 | 2.16 | 1.60 | 1.81 | 0.56 | 2.96 | 2.94 | 3.06 |
| 1999 | 1.63 | 1.62 | 1.53 | 1.62 | 1.68 | 2.01 | 0.27 | 2.47 | 2.14 | 4.68 |
| 2000 | 1.24 | 1.35 | 1.26 | 1.36 | 0.87 | 0.96 | 0.55 | 1.42 | 1.06 | 3.63 |
| 2001 | 1.67 | 1.66 | 1.71 | 1.66 | 1.73 | 2.07 | 0.60 | 2.75 | 2.57 | 3.81 |
| 2002 | 1.71 | 1.96 | 1.17 | 1.99 | 0.92 | 1.11 | 0.38 | 2.86 | 2.75 | 3.41 |
| 2003 | 1.43 | 1.37 | 0.64 | 1.39 | 1.61 | 2.14 | 0.23 | 2.45 | 2.26 | 3.35 |
| 2004 | 0.92 | 1.05 | 0.74 | 1.06 | 0.61 | 0.77 | 0.18 | 1.03 | 0.00 | 0.00 |
| 2005 | 0.95 | 1.01 | 0.62 | 1.03 | 0.81 | 0.99 | 0.36 | 0.79 | 0.00 | 0.00 |
| 2006 | 1.27 | 1.42 | 0.86 | 1.44 | 0.95 | 1.26 | 0.27 | 1.36 | 1.12 | 2.04 |
| 2007 | 1.10 | 1.19 | 0.86 | 1.21 | 0.93 | 0.87 | 1.08 | 0.84 | 0.78 | 1.06 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.35 | 0.40 | 0.00 | 0.42 | 0.17 | 0.20 | 0.00 | 0.50 | 0.48 | 0.61 |
| 1998 | 0.35 | 0.44 | 0.00 | 0.46 | 0.02 | 0.02 | 0.00 | 0.30 | 0.33 | 0.16 |
| 1999 | 0.36 | 0.46 | 1.22 | 0.43 | 0.02 | 0.03 | 0.00 | 0.48 | 0.40 | 1.00 |
| 2000 | 0.26 | 0.33 | 1.26 | 0.30 | 0.02 | 0.01 | 0.07 | 0.21 | 0.14 | 0.64 |
| 2001 | 0.45 | 0.58 | 1.46 | 0.55 | 0.04 | 0.04 | 0.01 | 0.71 | 0.73 | 0.59 |
| 2002 | 0.60 | 0.78 | 1.19 | 0.77 | 0.03 | -0.02 | 0.17 | 0.73 | 0.20 | 3.37 |
| 2003 | 0.65 | 0.86 | 1.20 | 0.85 | 0.07 | 0.03 | 0.17 | 1.24 | 0.45 | 5.18 |
| 2004 | 0.79 | 1.10 | 0.83 | 1.10 | 0.05 | 0.06 | 0.02 | 1.86 | 0.00 | 0.00 |
| 2005 | 0.23 | 0.33 | 1.22 | 0.30 | 0.01 | 0.02 | 0.00 | 0.20 | 0.00 | 0.00 |
| 2006 | 0.19 | 0.27 | 0.62 | 0.26 | 0.01 | 0.01 | 0.03 | -0.13 | -0.21 | 0.10 |
| 2007 | 0.34 | 0.49 | 0.79 | 0.48 | 0.05 | 0.05 | 0.05 | 0.37 | 0.05 | 1.49 |

Ohio Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.25 | 1.65 | 0.00 | 1.90 | 0.43 | 0.50 | 0.34 | 0.78 | 0.00 | 0.80 |
| 1998 | 1.10 | 1.51 | 0.00 | 1.74 | 0.37 | 0.33 | 0.43 | 0.30 | 0.00 | 0.30 |
| 1999 | 1.02 | 1.40 | 1.72 | 1.35 | 0.37 | 0.38 | 0.35 | 0.25 | 65.64 | 0.08 |
| 2000 | 1.09 | 1.48 | 1.79 | 1.43 | 0.42 | 0.46 | 0.37 | 1.47 | 0.35 | 1.49 |
| 2001 | 1.17 | 1.63 | 2.12 | 1.56 | 0.44 | 0.44 | 0.45 | 0.36 | 23.27 | 0.28 |
| 2002 | 1.15 | 1.64 | 2.01 | 1.59 | 0.45 | 0.45 | 0.45 | 0.26 | 16.95 | 0.22 |
| 2003 | 1.15 | 1.68 | 2.05 | 1.63 | 0.46 | 0.47 | 0.44 | 0.41 | 0.00 | 0.41 |
| 2004 | 1.07 | 1.49 | 1.87 | 1.43 | 0.52 | 0.58 | 0.43 | 0.09 | 0.00 | 0.00 |
| 2005 | 1.19 | 1.60 | 2.13 | 1.53 | 0.65 | 0.69 | 0.59 | 0.54 | 0.00 | 0.00 |
| 2006 | 1.06 | 1.38 | 1.60 | 1.36 | 0.66 | 0.65 | 0.68 | 0.29 | 0.00 | 0.29 |
| 2007 | 1.21 | 1.48 | 1.76 | 1.44 | 0.91 | 0.93 | 0.88 | 1.49 | 0.00 | 1.49 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.45 | 0.67 | 0.00 | 0.77 | 0.01 | 0.01 | 0.03 | 0.02 | 0.00 | 0.02 |
| 1998 | 0.50 | 0.77 | 0.00 | 0.89 | 0.02 | 0.02 | 0.02 | 0.39 | 0.00 | 0.39 |
| 1999 | 0.40 | 0.63 | 1.41 | 0.51 | 0.01 | 0.00 | 0.02 | 0.01 | 0.00 | 0.01 |
| 2000 | 0.39 | 0.61 | 1.44 | 0.48 | 0.01 | 0.01 | 0.03 | 0.02 | 0.00 | 0.02 |
| 2001 | 0.49 | 0.79 | 1.83 | 0.63 | 0.01 | 0.01 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.54 | 0.92 | 2.07 | 0.75 | 0.01 | 0.01 | 0.02 | 0.04 | 0.00 | 0.04 |
| 2003 | 0.60 | 1.04 | 2.48 | 0.84 | 0.03 | 0.01 | 0.05 | 0.02 | 2.99 | 0.02 |
| 2004 | 0.59 | 1.02 | 2.40 | 0.83 | 0.05 | 0.04 | 0.07 | 0.08 | 0.00 | 0.00 |
| 2005 | 0.61 | 1.04 | 2.66 | 0.84 | 0.04 | 0.03 | 0.06 | 0.02 | 0.00 | 0.00 |
| 2006 | 0.54 | 0.92 | 2.11 | 0.78 | 0.06 | 0.02 | 0.11 | 0.02 | 0.00 | 0.02 |
| 2007 | 0.53 | 0.91 | 1.93 | 0.78 | 0.10 | 0.03 | 0.23 | 0.17 | 0.00 | 0.17 |

Oklahoma Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.01 | 1.25 | 0.00 | 1.35 | 0.41 | 0.45 | 0.28 | 3.82 | 4.37 | 3.77 |
| 1998 | 0.83 | 1.07 | 0.00 | 1.16 | 0.27 | 0.30 | 0.17 | 4.16 | 5.05 | 3.98 |
| 1999 | 0.69 | 0.91 | 1.27 | 0.88 | 0.19 | 0.19 | 0.19 | 0.55 | 0.00 | 0.59 |
| 2000 | 0.74 | 0.97 | 1.42 | 0.94 | 0.23 | 0.21 | 0.28 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.75 | 1.00 | 1.61 | 0.96 | 0.17 | 0.14 | 0.25 | 1.11 | 0.00 | 1.15 |
| 2002 | 0.81 | 1.08 | 1.40 | 1.06 | 0.20 | 0.17 | 0.29 | 0.65 | 5.64 | 0.47 |
| 2003 | 0.86 | 1.14 | 1.35 | 1.13 | 0.24 | 0.20 | 0.38 | 1.00 | 0.00 | 1.01 |
| 2004 | 0.90 | 1.18 | 1.17 | 1.18 | 0.30 | 0.29 | 0.34 | 0.01 | 0.00 | 0.00 |
| 2005 | 1.04 | 1.38 | 1.32 | 1.38 | 0.34 | 0.36 | 0.30 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.83 | 1.08 | 1.10 | 1.07 | 0.32 | 0.36 | 0.21 | 0.22 | 0.00 | 0.22 |
| 2007 | 0.84 | 1.01 | 1.22 | 0.99 | 0.51 | 0.60 | 0.30 | 1.46 | 0.00 | 1.48 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.56 | 0.78 | 0.00 | 0.84 | 0.02 | 0.02 | 0.00 | 0.83 | 3.86 | 0.54 |
| 1998 | 0.62 | 0.87 | 0.00 | 0.94 | 0.04 | 0.04 | 0.05 | 0.78 | 3.90 | 0.18 |
| 1999 | 0.48 | 0.67 | 2.34 | 0.55 | 0.04 | 0.02 | 0.08 | 1.73 | 0.00 | 1.85 |
| 2000 | 0.35 | 0.49 | 1.81 | 0.39 | 0.05 | 0.05 | 0.08 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.37 | 0.52 | 2.16 | 0.41 | 0.04 | 0.01 | 0.11 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.44 | 0.62 | 2.41 | 0.50 | 0.02 | 0.03 | 0.02 | 0.67 | 0.00 | 0.70 |
| 2003 | 1.11 | 1.58 | 2.60 | 1.51 | 0.05 | 0.04 | 0.08 | 0.15 | 0.00 | 0.15 |
| 2004 | 0.68 | 0.98 | 2.43 | 0.88 | 0.05 | 0.03 | 0.10 | 0.16 | 0.00 | 0.00 |
| 2005 | 0.66 | 0.96 | 2.23 | 0.87 | 0.04 | 0.03 | 0.09 | 0.06 | 0.00 | 0.00 |
| 2006 | 0.56 | 0.81 | 1.84 | 0.73 | 0.06 | 0.05 | 0.09 | 0.13 | -0.11 | 0.13 |
| 2007 | 0.42 | 0.60 | 1.50 | 0.53 | 0.05 | 0.03 | 0.10 | 0.00 | 0.00 | 0.00 |

Oregon Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.95 | 1.30 | 0.00 | 1.44 | 0.33 | 0.39 | 0.28 | 1.45 | 0.00 | 1.51 |
| 1998 | 0.81 | 1.09 | 0.00 | 1.22 | 0.34 | 0.31 | 0.37 | 2.02 | 1.96 | 2.03 |
| 1999 | 0.60 | 0.87 | 1.15 | 0.84 | 0.18 | 0.15 | 0.21 | 0.97 | 0.20 | 1.00 |
| 2000 | 0.62 | 0.88 | 1.10 | 0.86 | 0.23 | 0.19 | 0.27 | 1.33 | 0.00 | 1.40 |
| 2001 | 0.68 | 0.94 | 1.57 | 0.87 | 0.31 | 0.26 | 0.37 | 1.79 | 4.58 | 1.59 |
| 2002 | 0.60 | 0.85 | 1.18 | 0.81 | 0.27 | 0.23 | 0.32 | 1.54 | 0.05 | 1.62 |
| 2003 | 0.55 | 0.76 | 1.02 | 0.74 | 0.25 | 0.24 | 0.26 | 1.98 | 1.15 | 2.07 |
| 2004 | 0.45 | 0.69 | 0.99 | 0.66 | 0.13 | 0.14 | 0.13 | 1.12 | 0.00 | 0.00 |
| 2005 | 0.43 | 0.64 | 0.78 | 0.63 | 0.14 | 0.14 | 0.15 | 0.65 | 0.00 | 0.00 |
| 2006 | 0.39 | 0.58 | 0.63 | 0.58 | 0.15 | 0.17 | 0.13 | 0.54 | 0.98 | 0.51 |
| 2007 | 0.52 | 0.72 | 0.82 | 0.71 | 0.31 | 0.35 | 0.26 | 0.86 | 3.22 | 0.71 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.46 | 0.72 | 0.00 | 0.81 | 0.01 | 0.00 | 0.01 | 0.02 | 0.00 | 0.02 |
| 1998 | 0.64 | 1.02 | 0.00 | 1.14 | 0.02 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.43 | 0.69 | 1.78 | 0.56 | 0.02 | 0.00 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.43 | 0.69 | 1.72 | 0.57 | 0.03 | 0.01 | 0.05 | 0.56 | 0.00 | 0.58 |
| 2001 | 0.50 | 0.82 | 2.17 | 0.66 | 0.05 | 0.03 | 0.08 | 0.09 | 0.00 | 0.09 |
| 2002 | 0.60 | 1.01 | 2.49 | 0.85 | 0.06 | 0.01 | 0.13 | 0.01 | 0.05 | 0.01 |
| 2003 | 0.50 | 0.83 | 2.56 | 0.67 | 0.04 | 0.01 | 0.09 | 0.07 | 0.00 | 0.07 |
| 2004 | 0.42 | 0.69 | 2.21 | 0.55 | 0.05 | 0.01 | 0.09 | 0.04 | 0.00 | 0.00 |
| 2005 | 0.37 | 0.63 | 2.21 | 0.52 | 0.02 | 0.02 | 0.02 | 0.01 | 0.00 | 0.00 |
| 2006 | 0.27 | 0.49 | 1.21 | 0.44 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.01 |
| 2007 | 0.29 | 0.55 | 1.23 | 0.50 | 0.01 | 0.00 | 0.03 | 0.00 | 0.00 | 0.00 |

Pennsylvania Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.28 | 1.49 | 0.00 | 1.73 | 0.87 | 1.08 | 0.76 | 3.95 | 0.00 | 3.96 |
| 1998 | 1.19 | 1.45 | 0.00 | 1.69 | 0.75 | 0.93 | 0.64 | 4.42 | 0.00 | 4.44 |
| 1999 | 1.03 | 1.28 | 1.46 | 1.25 | 0.63 | 0.83 | 0.50 | 5.30 | 0.00 | 5.36 |
| 2000 | 0.96 | 1.20 | 1.29 | 1.19 | 0.58 | 0.72 | 0.49 | 4.03 | 0.00 | 4.08 |
| 2001 | 0.99 | 1.31 | 1.35 | 1.30 | 0.52 | 0.61 | 0.46 | 1.99 | 0.00 | 2.00 |
| 2002 | 0.96 | 1.32 | 1.31 | 1.32 | 0.48 | 0.56 | 0.42 | 1.21 | 0.00 | 1.21 |
| 2003 | 0.95 | 1.40 | 1.35 | 1.41 | 0.42 | 0.49 | 0.39 | 0.42 | 0.00 | 0.35 |
| 2004 | 0.99 | 1.49 | 1.39 | 1.51 | 0.43 | 0.51 | 0.39 | 0.82 | 0.00 | 0.00 |
| 2005 | 1.07 | 1.66 | 1.45 | 1.70 | 0.45 | 0.51 | 0.41 | 0.29 | 0.00 | 0.00 |
| 2006 | 0.89 | 1.35 | 1.13 | 1.38 | 0.44 | 0.53 | 0.38 | 0.12 | 0.00 | 0.12 |
| 2007 | 0.90 | 1.32 | 1.19 | 1.35 | 0.51 | 0.55 | 0.49 | 0.43 | 0.00 | 0.43 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.53 | 0.79 | 0.00 | 0.91 | 0.06 | 0.04 | 0.06 | 1.50 | 0.00 | 1.51 |
| 1998 | 0.58 | 0.87 | 0.00 | 1.02 | 0.07 | 0.06 | 0.08 | 1.44 | 0.00 | 1.44 |
| 1999 | 0.52 | 0.82 | 1.72 | 0.67 | 0.04 | 0.02 | 0.05 | 0.05 | 0.00 | 0.05 |
| 2000 | 0.45 | 0.71 | 1.50 | 0.58 | 0.05 | 0.04 | 0.05 | 0.01 | 0.00 | 0.01 |
| 2001 | 0.48 | 0.78 | 1.57 | 0.65 | 0.05 | 0.03 | 0.06 | 0.92 | 0.00 | 0.92 |
| 2002 | 0.53 | 0.91 | 1.75 | 0.77 | 0.02 | 0.02 | 0.02 | 0.29 | 0.00 | 0.29 |
| 2003 | 0.54 | 0.97 | 1.84 | 0.82 | 0.02 | 0.02 | 0.02 | 0.12 | 0.00 | 0.12 |
| 2004 | 0.51 | 0.96 | 1.89 | 0.79 | 0.02 | 0.02 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.58 | 1.12 | 2.29 | 0.91 | 0.02 | 0.01 | 0.02 | 0.03 | 0.00 | 0.00 |
| 2006 | 0.50 | 0.99 | 1.82 | 0.84 | 0.03 | 0.02 | 0.04 | 0.04 | 0.00 | 0.04 |
| 2007 | 0.45 | 0.90 | 1.33 | 0.82 | 0.03 | 0.01 | 0.04 | 0.10 | 0.00 | 0.10 |

Rhode Island Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.77 | 1.03 | 0.00 | 1.22 | 0.67 | 0.70 | 0.50 | 0.97 | 0.00 | 0.97 |
| 1998 | 0.63 | 0.87 | 0.00 | 1.03 | 0.54 | 0.53 | 0.59 | 1.08 | 0.00 | 1.08 |
| 1999 | 0.57 | 0.80 | 1.40 | 0.70 | 0.50 | 0.52 | 0.37 | 0.96 | 0.00 | 0.96 |
| 2000 | 0.47 | 0.78 | 1.55 | 0.66 | 0.35 | 0.36 | 0.31 | 0.15 | 0.00 | 0.15 |
| 2001 | 0.51 | 0.64 | 0.91 | 0.62 | 0.45 | 0.51 | 0.22 | 0.35 | 0.00 | 0.35 |
| 2002 | 0.31 | 0.52 | 0.77 | 0.51 | 0.22 | 0.25 | 0.12 | 0.38 | 0.00 | 0.38 |
| 2003 | 0.29 | 0.48 | 0.52 | 0.48 | 0.22 | 0.28 | 0.06 | 0.12 | 0.00 | 0.02 |
| 2004 | 0.23 | 0.43 | 0.33 | 0.44 | 0.16 | 0.18 | 0.13 | 0.36 | 0.00 | 0.00 |
| 2005 | 0.26 | 0.64 | 0.31 | 0.65 | 0.14 | 0.12 | 0.16 | 0.55 | 0.00 | 0.00 |
| 2006 | 0.42 | 0.86 | 0.80 | 0.86 | 0.28 | 0.26 | 0.33 | 0.85 | 0.00 | 0.85 |
| 2007 | 0.64 | 1.45 | 0.48 | 1.48 | 0.41 | 0.34 | 0.56 | 0.89 | 0.00 | 0.89 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.39 | 1.00 | 0.00 | 1.18 | 0.15 | 0.17 | 0.08 | 0.16 | 0.00 | 0.16 |
| 1998 | 0.29 | 0.93 | 0.00 | 1.10 | 0.05 | 0.04 | 0.11 | 0.04 | 0.00 | 0.04 |
| 1999 | 0.25 | 0.87 | 2.66 | 0.56 | 0.04 | 0.02 | 0.12 | 0.06 | 0.00 | 0.06 |
| 2000 | 0.24 | 0.83 | 2.46 | 0.59 | 0.01 | 0.01 | 0.00 | 0.09 | 0.00 | 0.09 |
| 2001 | 0.26 | 0.85 | 4.79 | 0.57 | 0.01 | 0.01 | 0.02 | 0.02 | 0.00 | 0.02 |
| 2002 | 0.20 | 0.68 | 2.11 | 0.62 | 0.00 | 0.00 | 0.00 | 0.07 | 0.00 | 0.07 |
| 2003 | 0.18 | 0.65 | 2.05 | 0.60 | 0.00 | 0.00 | 0.00 | 0.03 | 0.00 | 0.03 |
| 2004 | 0.21 | 0.81 | 1.73 | 0.78 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 |
| 2005 | 0.22 | 0.89 | 2.15 | 0.85 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.23 | 0.99 | 1.35 | 0.98 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.01 |
| 2007 | 0.29 | 1.25 | 2.33 | 1.22 | 0.02 | 0.02 | 0.02 | 0.11 | 0.00 | 0.11 |

South Carolina Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.17 | 1.44 | 0.00 | 1.59 | 0.59 | 0.67 | 0.43 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.93 | 1.16 | 0.00 | 1.28 | 0.48 | 0.53 | 0.35 | 0.62 | 0.00 | 0.63 |
| 1999 | 0.85 | 1.06 | 1.17 | 1.05 | 0.43 | 0.45 | 0.39 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.88 | 1.08 | 1.31 | 1.06 | 0.46 | 0.47 | 0.45 | 0.73 | 0.00 | 0.75 |
| 2001 | 1.01 | 1.31 | 1.55 | 1.28 | 0.45 | 0.44 | 0.46 | 1.22 | 0.00 | 1.24 |
| 2002 | 0.95 | 1.21 | 1.60 | 1.17 | 0.44 | 0.54 | 0.26 | 3.22 | 0.00 | 3.35 |
| 2003 | 1.04 | 1.27 | 1.61 | 1.24 | 0.59 | 0.67 | 0.42 | 2.65 | 0.00 | 2.76 |
| 2004 | 0.88 | 1.06 | 1.46 | 1.02 | 0.53 | 0.61 | 0.39 | 3.04 | 0.00 | 0.00 |
| 2005 | 0.88 | 1.10 | 1.29 | 1.08 | 0.49 | 0.52 | 0.43 | 2.18 | 0.00 | 0.00 |
| 2006 | 0.70 | 0.92 | 1.29 | 0.87 | 0.33 | 0.35 | 0.29 | 2.53 | 0.00 | 2.57 |
| 2007 | 0.80 | 1.02 | 1.36 | 0.97 | 0.49 | 0.53 | 0.41 | 1.64 | 0.00 | 1.66 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.64 | 0.92 | 0.00 | 1.02 | 0.01 | 0.00 | 0.02 | 0.03 | 0.00 | 0.03 |
| 1998 | 0.63 | 0.94 | 0.00 | 1.03 | 0.03 | 0.02 | 0.06 | 1.97 | 0.00 | 2.00 |
| 1999 | 0.45 | 0.67 | 1.31 | 0.60 | 0.02 | 0.00 | 0.05 | 2.84 | 0.00 | 2.92 |
| 2000 | 0.46 | 0.68 | 1.35 | 0.61 | 0.02 | 0.01 | 0.04 | -0.03 | 0.00 | -0.03 |
| 2001 | 0.55 | 0.83 | 1.82 | 0.72 | 0.02 | 0.02 | 0.04 | -0.04 | 0.00 | -0.04 |
| 2002 | 0.64 | 0.95 | 1.92 | 0.85 | 0.05 | 0.04 | 0.06 | -0.03 | 0.00 | -0.03 |
| 2003 | 0.68 | 0.99 | 2.14 | 0.87 | 0.04 | 0.02 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.82 | 1.23 | 2.26 | 1.12 | 0.05 | 0.03 | 0.07 | 0.12 | 0.00 | 0.00 |
| 2005 | 0.67 | 1.01 | 2.18 | 0.88 | 0.04 | 0.02 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.52 | 0.81 | 1.62 | 0.71 | 0.06 | 0.04 | 0.10 | 0.40 | 0.00 | 0.41 |
| 2007 | 0.59 | 0.96 | 1.61 | 0.87 | 0.06 | 0.02 | 0.16 | 0.17 | 0.00 | 0.17 |

South Dakota Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.15 | 1.37 | 0.00 | 1.47 | 0.45 | 0.69 | 0.10 | 2.65 | 3.75 | 0.35 |
| 1998 | 1.09 | 1.30 | 0.00 | 1.39 | 0.50 | 0.61 | 0.31 | 1.92 | 2.97 | 0.04 |
| 1999 | 1.06 | 1.34 | 1.83 | 1.30 | 0.27 | 0.36 | 0.12 | 3.06 | 5.00 | 0.00 |
| 2000 | 1.16 | 1.46 | 1.68 | 1.45 | 0.34 | 0.42 | 0.21 | 1.89 | 3.34 | 0.58 |
| 2001 | 1.16 | 1.55 | 1.97 | 1.52 | 0.26 | 0.25 | 0.27 | 2.45 | 2.94 | 1.97 |
| 2002 | 0.98 | 1.25 | 2.02 | 1.20 | 0.41 | 0.48 | 0.29 | 0.37 | 0.02 | 0.61 |
| 2003 | 1.10 | 1.44 | 2.19 | 1.40 | 0.45 | 0.51 | 0.33 | 3.20 | 0.88 | 4.32 |
| 2004 | 0.90 | 1.14 | 2.09 | 1.09 | 0.47 | 0.56 | 0.31 | 0.83 | 0.00 | 0.00 |
| 2005 | 0.90 | 1.09 | 1.95 | 1.05 | 0.57 | 0.70 | 0.35 | 0.13 | 0.00 | 0.00 |
| 2006 | 0.78 | 0.96 | 1.31 | 0.94 | 0.50 | 0.61 | 0.30 | 1.93 | 0.00 | 2.68 |
| 2007 | 0.83 | 0.97 | 1.07 | 0.96 | 0.62 | 0.77 | 0.32 | 0.57 | 0.02 | 0.77 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.48 | 0.63 | 0.00 | 0.68 | 0.03 | 0.03 | 0.03 | 0.75 | 0.93 | 0.37 |
| 1998 | 0.33 | 0.44 | 0.00 | 0.47 | 0.01 | 0.02 | -0.01 | 0.36 | 0.27 | 0.51 |
| 1999 | 0.36 | 0.44 | 1.26 | 0.39 | 0.11 | 0.17 | 0.01 | 0.37 | 0.61 | -0.01 |
| 2000 | 0.29 | 0.43 | 1.40 | 0.36 | -0.07 | -0.14 | 0.03 | 0.39 | 0.84 | -0.03 |
| 2001 | 0.56 | 0.77 | 1.07 | 0.75 | 0.06 | 0.07 | 0.03 | 0.97 | 1.95 | 0.00 |
| 2002 | 0.46 | 0.65 | 1.48 | 0.60 | 0.05 | 0.07 | 0.03 | 1.01 | 0.53 | 1.34 |
| 2003 | 0.46 | 0.66 | 1.82 | 0.60 | 0.08 | 0.06 | 0.12 | 0.32 | -0.05 | 0.50 |
| 2004 | 0.36 | 0.57 | 1.55 | 0.52 | -0.01 | 0.01 | -0.05 | -0.21 | 0.00 | 0.00 |
| 2005 | 0.32 | 0.49 | 1.65 | 0.43 | 0.02 | 0.01 | 0.04 | 0.50 | 0.00 | 0.00 |
| 2006 | 0.32 | 0.48 | 1.31 | 0.43 | 0.06 | 0.04 | 0.10 | 0.20 | -0.03 | 0.28 |
| 2007 | 0.22 | 0.32 | 0.55 | 0.30 | 0.07 | 0.03 | 0.16 | 0.26 | -0.02 | 0.36 |

Tennessee Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.71 | 0.97 | 0.00 | 1.07 | 0.22 | 0.22 | 0.23 | 0.62 | 2.74 | 0.47 |
| 1998 | 0.72 | 1.04 | 0.00 | 1.14 | 0.21 | 0.21 | 0.21 | 0.14 | 1.98 | 0.00 |
| 1999 | 0.57 | 0.81 | 0.93 | 0.80 | 0.20 | 0.20 | 0.21 | 0.57 | 2.51 | 0.46 |
| 2000 | 0.58 | 0.87 | 0.91 | 0.86 | 0.16 | 0.16 | 0.13 | 0.00 | 0.05 | 0.00 |
| 2001 | 0.64 | 0.95 | 1.08 | 0.94 | 0.20 | 0.21 | 0.15 | 0.00 | 0.17 | 0.00 |
| 2002 | 0.64 | 0.94 | 1.01 | 0.93 | 0.25 | 0.27 | 0.17 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.64 | 0.99 | 1.14 | 0.97 | 0.20 | 0.20 | 0.24 | 0.05 | 0.00 | 0.05 |
| 2004 | 0.60 | 0.91 | 0.98 | 0.90 | 0.22 | 0.23 | 0.18 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.62 | 0.94 | 0.97 | 0.94 | 0.24 | 0.22 | 0.30 | 0.43 | 0.00 | 0.00 |
| 2006 | 0.63 | 0.95 | 1.02 | 0.95 | 0.25 | 0.25 | 0.26 | 0.44 | 0.00 | 0.44 |
| 2007 | 0.73 | 1.05 | 1.15 | 1.04 | 0.36 | 0.35 | 0.41 | 0.26 | 0.00 | 0.26 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.41 | 0.63 | 0.00 | 0.69 | 0.01 | 0.01 | 0.02 | 0.23 | 0.00 | 0.25 |
| 1998 | 0.39 | 0.63 | 0.00 | 0.69 | 0.02 | 0.01 | 0.04 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.32 | 0.53 | 1.49 | 0.44 | 0.02 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.31 | 0.51 | 1.42 | 0.43 | 0.02 | 0.02 | 0.02 | 0.07 | 0.00 | 0.08 |
| 2001 | 0.41 | 0.68 | 1.59 | 0.59 | 0.03 | 0.02 | 0.06 | 0.02 | 0.00 | 0.02 |
| 2002 | 0.43 | 0.74 | 1.89 | 0.63 | 0.03 | 0.02 | 0.07 | 0.00 | 0.08 | 0.00 |
| 2003 | 0.42 | 0.73 | 2.33 | 0.61 | 0.03 | 0.02 | 0.10 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.38 | 0.66 | 1.91 | 0.58 | 0.03 | 0.02 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.38 | 0.66 | 1.79 | 0.59 | 0.02 | 0.02 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.33 | 0.59 | 1.32 | 0.54 | 0.02 | 0.02 | 0.05 | 0.05 | 0.00 | 0.05 |
| 2007 | 0.41 | 0.74 | 1.49 | 0.69 | 0.03 | 0.02 | 0.06 | 0.14 | 6.96 | 0.09 |

Texas Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.09 | 1.20 | 0.00 | 1.31 | 0.37 | 0.36 | 0.47 | 1.35 | 1.80 | 1.08 |
| 1998 | 0.94 | 1.09 | 0.00 | 1.19 | 0.18 | 0.19 | 0.15 | 4.66 | 0.89 | 7.09 |
| 1999 | 0.81 | 0.95 | 1.41 | 0.91 | 0.15 | 0.16 | 0.11 | 2.89 | 0.81 | 4.14 |
| 2000 | 0.81 | 0.95 | 1.42 | 0.91 | 0.19 | 0.23 | 0.12 | 2.93 | 0.81 | 3.91 |
| 2001 | 0.87 | 1.04 | 1.59 | 1.00 | 0.19 | 0.18 | 0.21 | 2.00 | 0.34 | 2.84 |
| 2002 | 0.83 | 1.01 | 1.61 | 0.97 | 0.20 | 0.19 | 0.22 | 1.78 | 2.38 | 1.51 |
| 2003 | 0.94 | 1.16 | 1.79 | 1.12 | 0.20 | 0.19 | 0.22 | 1.77 | 7.59 | 0.74 |
| 2004 | 0.95 | 1.17 | 1.64 | 1.14 | 0.24 | 0.25 | 0.20 | 0.24 | 0.00 | 0.00 |
| 2005 | 1.07 | 1.30 | 1.71 | 1.27 | 0.30 | 0.31 | 0.27 | 0.31 | 0.00 | 0.00 |
| 2006 | 0.87 | 1.07 | 1.34 | 1.05 | 0.29 | 0.33 | 0.20 | 0.65 | 0.25 | 0.66 |
| 2007 | 1.11 | 1.13 | 1.43 | 1.11 | 1.05 | 1.40 | 0.25 | 2.98 | 0.01 | 3.04 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.59 | 0.68 | 0.00 | 0.75 | 0.02 | 0.01 | 0.07 | 0.97 | 0.14 | 1.48 |
| 1998 | 0.57 | 0.68 | 0.00 | 0.75 | 0.01 | 0.01 | 0.02 | -0.03 | 0.00 | -0.06 |
| 1999 | 0.47 | 0.57 | 1.96 | 0.46 | 0.01 | 0.01 | 0.02 | 0.02 | 0.08 | -0.01 |
| 2000 | 0.41 | 0.50 | 1.56 | 0.42 | 0.00 | 0.00 | 0.01 | 0.15 | 0.22 | 0.12 |
| 2001 | 0.46 | 0.57 | 1.78 | 0.48 | 0.01 | 0.00 | 0.01 | 0.21 | 0.18 | 0.22 |
| 2002 | 0.54 | 0.69 | 2.02 | 0.60 | 0.01 | 0.00 | 0.03 | 0.08 | 0.18 | 0.03 |
| 2003 | 0.58 | 0.75 | 2.45 | 0.65 | 0.01 | 0.01 | 0.02 | 0.17 | -0.06 | 0.22 |
| 2004 | 0.64 | 0.83 | 2.77 | 0.72 | 0.02 | 0.01 | 0.03 | 0.12 | 0.00 | 0.00 |
| 2005 | 0.62 | 0.80 | 2.48 | 0.70 | 0.02 | 0.01 | 0.04 | 0.02 | 0.00 | 0.00 |
| 2006 | 0.62 | 0.83 | 1.97 | 0.77 | 0.01 | 0.01 | 0.03 | 0.02 | -0.03 | 0.02 |
| 2007 | 0.57 | 0.79 | 1.72 | 0.73 | 0.04 | 0.04 | 0.04 | 0.19 | -0.03 | 0.19 |

Utah Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.93 | 1.22 | 0.00 | 1.36 | 0.38 | 0.43 | 0.34 | 0.11 | 0.00 | 0.11 |
| 1998 | 0.98 | 1.34 | 0.00 | 1.50 | 0.32 | 0.19 | 0.49 | 0.28 | 0.00 | 0.28 |
| 1999 | 0.84 | 1.17 | 1.65 | 1.12 | 0.27 | 0.11 | 0.49 | 0.05 | 11.49 | 0.04 |
| 2000 | 0.91 | 1.11 | 1.80 | 1.03 | 0.57 | 0.31 | 0.90 | 0.74 | 0.00 | 0.74 |
| 2001 | 1.13 | 1.36 | 1.97 | 1.29 | 0.72 | 0.33 | 1.41 | 5.48 | 0.00 | 5.49 |
| 2002 | 0.89 | 1.01 | 1.51 | 0.95 | 0.68 | 0.68 | 0.67 | 2.26 | 0.00 | 2.26 |
| 2003 | 0.68 | 0.80 | 1.20 | 0.76 | 0.47 | 0.46 | 0.49 | 0.99 | 0.00 | 1.00 |
| 2004 | 0.60 | 0.77 | 1.04 | 0.74 | 0.30 | 0.29 | 0.30 | 0.68 | 0.00 | 0.00 |
| 2005 | 0.58 | 0.76 | 1.04 | 0.73 | 0.26 | 0.29 | 0.19 | 0.36 | 0.00 | 0.00 |
| 2006 | 0.48 | 0.63 | 0.66 | 0.63 | 0.26 | 0.22 | 0.38 | 0.35 | 0.00 | 0.35 |
| 2007 | 0.77 | 0.93 | 0.87 | 0.94 | 0.55 | 0.45 | 0.81 | 0.57 | 0.00 | 0.57 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.31 | 0.46 | 0.00 | 0.51 | 0.02 | 0.00 | 0.03 | 0.04 | 0.00 | 0.04 |
| 1998 | 0.39 | 0.59 | 0.00 | 0.66 | 0.02 | 0.01 | 0.04 | 0.02 | 0.00 | 0.02 |
| 1999 | 0.38 | 0.56 | 1.72 | 0.43 | 0.06 | 0.07 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.35 | 0.54 | 1.38 | 0.44 | 0.03 | 0.01 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.43 | 0.65 | 1.68 | 0.53 | 0.06 | 0.01 | 0.15 | 0.04 | 0.00 | 0.04 |
| 2002 | 0.52 | 0.74 | 2.42 | 0.56 | 0.12 | 0.02 | 0.30 | 0.07 | 0.00 | 0.07 |
| 2003 | 0.59 | 0.86 | 2.72 | 0.67 | 0.12 | 0.04 | 0.29 | 0.09 | 0.00 | 0.09 |
| 2004 | 0.53 | 0.77 | 2.43 | 0.61 | 0.10 | 0.04 | 0.23 | 0.15 | 0.00 | 0.00 |
| 2005 | 0.47 | 0.74 | 2.34 | 0.59 | 0.02 | 0.00 | 0.05 | 0.03 | 0.00 | 0.00 |
| 2006 | 0.36 | 0.59 | 1.44 | 0.51 | 0.02 | 0.01 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.37 | 0.65 | 1.06 | 0.60 | 0.01 | 0.00 | 0.04 | 0.00 | 0.00 | 0.00 |

Vermont Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.80 | 1.20 | 0.00 | 1.37 | 0.30 | 0.23 | 0.39 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.69 | 0.94 | 0.00 | 1.07 | 0.39 | 0.38 | 0.42 | 0.75 | 0.00 | 0.75 |
| 1999 | 0.50 | 0.80 | 1.06 | 0.76 | 0.16 | 0.11 | 0.25 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.56 | 0.86 | 1.10 | 0.83 | 0.21 | 0.14 | 0.30 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.59 | 0.89 | 1.25 | 0.84 | 0.26 | 0.21 | 0.33 | 0.24 | 0.00 | 0.25 |
| 2002 | 0.63 | 1.01 | 0.99 | 1.02 | 0.25 | 0.22 | 0.29 | 0.12 | 0.00 | 0.12 |
| 2003 | 0.59 | 1.06 | 1.27 | 1.03 | 0.23 | 0.29 | 0.13 | 0.69 | 13.93 | 0.00 |
| 2004 | 0.53 | 1.04 | 0.95 | 1.06 | 0.20 | 0.26 | 0.11 | 1.37 | 0.00 | 0.00 |
| 2005 | 0.54 | 0.99 | 0.85 | 1.00 | 0.26 | 0.30 | 0.19 | 0.10 | 0.00 | 0.00 |
| 2006 | 0.54 | 1.05 | 0.98 | 1.06 | 0.22 | 0.27 | 0.16 | 0.89 | 0.00 | 0.87 |
| 2007 | 0.74 | 1.18 | 0.90 | 1.21 | 0.47 | 0.57 | 0.34 | 0.58 | 0.00 | 0.58 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.26 | 0.45 | 0.00 | 0.51 | 0.03 | 0.00 | 0.06 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.29 | 0.50 | 0.00 | 0.57 | 0.05 | 0.02 | 0.10 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.17 | 0.30 | 0.83 | 0.23 | 0.01 | 0.01 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.18 | 0.31 | 0.80 | 0.24 | 0.03 | 0.00 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.22 | 0.40 | 0.94 | 0.33 | 0.02 | 0.02 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.25 | 0.50 | 1.10 | 0.42 | 0.01 | 0.00 | 0.03 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.25 | 0.56 | 1.02 | 0.51 | 0.01 | 0.00 | 0.02 | 0.46 | 0.00 | 0.48 |
| 2004 | 0.19 | 0.49 | 1.32 | 0.39 | 0.00 | 0.01 | 0.00 | 0.03 | 0.00 | 0.00 |
| 2005 | 0.24 | 0.61 | 1.00 | 0.57 | 0.00 | 0.00 | 0.01 | 0.03 | 0.00 | 0.00 |
| 2006 | 0.24 | 0.61 | 0.59 | 0.61 | 0.02 | 0.00 | 0.04 | 1.69 | 0.00 | 1.69 |
| 2007 | 0.23 | 0.58 | 0.92 | 0.54 | 0.02 | 0.00 | 0.04 | 0.17 | 0.00 | 0.17 |

Virginia Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.80 | 1.02 | 0.00 | 1.25 | 0.31 | 0.24 | 0.38 | 0.87 | 0.00 | 0.87 |
| 1998 | 0.69 | 0.89 | 0.00 | 1.09 | 0.29 | 0.26 | 0.34 | 0.25 | 22.03 | 0.18 |
| 1999 | 0.56 | 0.76 | 0.72 | 0.77 | 0.22 | 0.18 | 0.28 | 0.36 | 0.00 | 0.36 |
| 2000 | 0.56 | 0.73 | 0.71 | 0.74 | 0.23 | 0.18 | 0.29 | 0.08 | 0.00 | 0.08 |
| 2001 | 0.64 | 0.84 | 0.74 | 0.87 | 0.28 | 0.19 | 0.42 | 0.29 | 0.00 | 0.31 |
| 2002 | 0.56 | 0.79 | 0.69 | 0.81 | 0.22 | 0.13 | 0.38 | 0.04 | 0.00 | 0.04 |
| 2003 | 0.54 | 0.82 | 0.78 | 0.83 | 0.17 | 0.08 | 0.37 | 0.12 | 0.00 | 0.12 |
| 2004 | 0.57 | 0.94 | 0.98 | 0.93 | 0.15 | 0.10 | 0.25 | 0.12 | 0.00 | 0.00 |
| 2005 | 0.53 | 0.86 | 0.71 | 0.90 | 0.19 | 0.14 | 0.27 | 0.05 | 0.00 | 0.00 |
| 2006 | 0.46 | 0.74 | 0.69 | 0.75 | 0.20 | 0.09 | 0.37 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.65 | 0.98 | 1.03 | 0.96 | 0.40 | 0.14 | 0.79 | 0.00 | 0.00 | 0.00 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.68 | 0.97 | 0.00 | 1.19 | 0.04 | 0.02 | 0.06 | 0.06 | 9.54 | 0.02 |
| 1998 | 0.70 | 1.03 | 0.00 | 1.26 | 0.03 | 0.01 | 0.06 | 0.09 | 0.00 | 0.09 |
| 1999 | 0.52 | 0.80 | 1.36 | 0.67 | 0.03 | 0.01 | 0.06 | 0.52 | 0.00 | 0.52 |
| 2000 | 0.48 | 0.71 | 1.26 | 0.58 | 0.04 | 0.03 | 0.05 | 1.34 | 0.00 | 1.34 |
| 2001 | 0.53 | 0.81 | 1.38 | 0.68 | 0.03 | 0.01 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.59 | 0.96 | 1.38 | 0.86 | 0.03 | 0.01 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.60 | 1.04 | 1.45 | 0.94 | 0.02 | 0.01 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.57 | 1.04 | 1.41 | 0.95 | 0.03 | 0.01 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2005 | 0.82 | 1.62 | 2.05 | 1.51 | 0.01 | 0.00 | 0.03 | 0.01 | 0.00 | 0.00 |
| 2006 | 0.51 | 1.06 | 1.16 | 1.03 | 0.02 | 0.01 | 0.04 | 0.12 | 0.00 | 0.12 |
| 2007 | 0.58 | 1.23 | 1.41 | 1.16 | 0.07 | 0.00 | 0.19 | 0.03 | 0.00 | 0.03 |

Washington Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.90 | 1.12 | 0.00 | 1.34 | 0.46 | 0.53 | 0.39 | 0.68 | 0.00 | 0.68 |
| 1998 | 0.79 | 1.01 | 0.00 | 1.21 | 0.40 | 0.40 | 0.40 | 0.33 | 0.00 | 0.33 |
| 1999 | 0.69 | 0.90 | 1.06 | 0.87 | 0.31 | 0.27 | 0.37 | 0.20 | 100.00 | 0.20 |
| 2000 | 0.63 | 0.83 | 1.10 | 0.78 | 0.29 | 0.35 | 0.22 | 0.05 | 14.32 | 0.05 |
| 2001 | 0.75 | 1.01 | 1.24 | 0.96 | 0.37 | 0.38 | 0.35 | 0.36 | 0.00 | 0.36 |
| 2002 | 0.64 | 0.88 | 0.95 | 0.87 | 0.33 | 0.33 | 0.32 | 0.21 | 0.00 | 0.21 |
| 2003 | 0.57 | 0.77 | 0.81 | 0.76 | 0.33 | 0.34 | 0.30 | 0.26 | 0.00 | 0.26 |
| 2004 | 0.46 | 0.63 | 0.71 | 0.62 | 0.26 | 0.29 | 0.20 | 0.19 | 0.00 | 0.00 |
| 2005 | 0.45 | 0.63 | 0.69 | 0.62 | 0.23 | 0.26 | 0.16 | 0.04 | 0.00 | 0.00 |
| 2006 | 0.39 | 0.55 | 0.50 | 0.56 | 0.20 | 0.24 | 0.15 | 0.09 | 0.00 | 0.09 |
| 2007 | 0.61 | 0.90 | 0.66 | 0.94 | 0.29 | 0.31 | 0.28 | 1.97 | 0.00 | 1.97 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.60 | 0.90 | 0.00 | 1.08 | 0.02 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.61 | 0.92 | 0.00 | 1.11 | 0.02 | 0.02 | 0.03 | 0.12 | 0.00 | 0.12 |
| 1999 | 0.53 | 0.81 | 1.73 | 0.63 | 0.05 | 0.05 | 0.04 | 0.02 | 0.00 | 0.02 |
| 2000 | 0.47 | 0.73 | 1.59 | 0.57 | 0.03 | 0.02 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.52 | 0.84 | 1.89 | 0.65 | 0.04 | 0.02 | 0.07 | 0.03 | 1.94 | 0.03 |
| 2002 | 0.61 | 1.06 | 2.34 | 0.83 | 0.03 | 0.01 | 0.08 | 0.01 | 0.00 | 0.01 |
| 2003 | 0.63 | 1.11 | 2.26 | 0.92 | 0.03 | 0.01 | 0.09 | 0.15 | 0.00 | 0.15 |
| 2004 | 0.53 | 0.93 | 2.29 | 0.73 | 0.03 | 0.01 | 0.07 | 0.01 | 0.00 | 0.00 |
| 2005 | 0.44 | 0.78 | 2.13 | 0.60 | 0.01 | 0.00 | 0.03 | 0.02 | 0.00 | 0.00 |
| 2006 | 0.31 | 0.57 | 1.09 | 0.50 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.35 | 0.66 | 1.08 | 0.59 | 0.01 | 0.00 | 0.03 | 0.02 | 0.00 | 0.02 |

West Virginia Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.36 | 1.66 | 0.00 | 1.77 | 0.55 | 0.60 | 0.29 | 0.00 | 0.00 | 0.00 |
| 1998 | 1.21 | 1.49 | 0.00 | 1.58 | 0.56 | 0.59 | 0.44 | 0.00 | 0.00 | 0.00 |
| 1999 | 1.39 | 1.82 | 2.15 | 1.80 | 0.43 | 0.48 | 0.22 | 0.00 | 0.00 | 0.00 |
| 2000 | 1.06 | 1.39 | 2.04 | 1.35 | 0.30 | 0.30 | 0.31 | 0.00 | 0.00 | 0.00 |
| 2001 | 1.18 | 1.49 | 3.27 | 1.38 | 0.49 | 0.56 | 0.25 | 0.00 | 0.00 | 0.00 |
| 2002 | 1.33 | 1.68 | 3.25 | 1.59 | 0.59 | 0.51 | 0.85 | 0.00 | 0.00 | 0.00 |
| 2003 | 1.42 | 1.79 | 2.79 | 1.73 | 0.65 | 0.55 | 1.11 | 0.00 | 0.00 | 0.00 |
| 2004 | 1.48 | 1.93 | 2.45 | 1.90 | 0.65 | 0.64 | 0.67 | 0.19 | 0.00 | 0.00 |
| 2005 | 1.64 | 1.97 | 2.46 | 1.95 | 1.07 | 1.14 | 0.81 | 0.14 | 0.00 | 0.00 |
| 2006 | 1.08 | 1.37 | 1.44 | 1.36 | 0.61 | 0.60 | 0.66 | 2.05 | 0.00 | 2.05 |
| 2007 | 1.11 | 1.35 | 1.49 | 1.34 | 0.73 | 0.69 | 0.90 | 0.04 | 0.00 | 0.04 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.40 | 0.55 | 0.00 | 0.58 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1998 | 0.39 | 0.52 | 0.00 | 0.56 | 0.06 | 0.05 | 0.07 | 0.00 | 0.00 | 0.00 |
| 1999 | 0.40 | 0.57 | 1.01 | 0.54 | 0.01 | 0.01 | 0.02 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.46 | 0.64 | 1.48 | 0.58 | 0.05 | 0.06 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.47 | 0.64 | 1.65 | 0.58 | 0.10 | 0.11 | 0.06 | 0.00 | 0.00 | 0.00 |
| 2002 | 0.48 | 0.68 | 1.82 | 0.61 | 0.05 | 0.03 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.54 | 0.78 | 1.77 | 0.72 | 0.04 | 0.02 | 0.13 | 0.00 | 0.00 | 0.00 |
| 2004 | 0.76 | 1.12 | 2.70 | 1.04 | 0.08 | 0.09 | 0.04 | 0.04 | 0.00 | 0.00 |
| 2005 | 0.74 | 1.09 | 2.97 | 1.00 | 0.12 | 0.09 | 0.25 | 0.65 | 0.00 | 0.00 |
| 2006 | 0.60 | 0.95 | 2.21 | 0.89 | 0.04 | 0.05 | -0.01 | 0.03 | 0.00 | 0.03 |
| 2007 | 0.41 | 0.59 | 1.96 | 0.53 | 0.12 | 0.10 | 0.18 | 0.18 | 0.00 | 0.18 |

Wisconsin Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.08 | 1.52 | 0.00 | 1.65 | 0.45 | 0.46 | 0.44 | 0.61 | 0.57 | 0.62 |
| 1998 | 1.04 | 1.58 | 0.00 | 1.72 | 0.38 | 0.41 | 0.32 | 0.41 | 0.35 | 0.43 |
| 1999 | 0.93 | 1.46 | 1.97 | 1.42 | 0.32 | 0.33 | 0.28 | 0.34 | 0.31 | 0.34 |
| 2000 | 0.97 | 1.61 | 1.91 | 1.58 | 0.30 | 0.31 | 0.28 | 1.45 | 0.56 | 1.64 |
| 2001 | 1.10 | 1.84 | 2.47 | 1.78 | 0.42 | 0.46 | 0.31 | 1.41 | 1.42 | 1.41 |
| 2002 | 1.11 | 1.78 | 2.33 | 1.74 | 0.51 | 0.54 | 0.41 | 0.54 | 0.65 | 0.52 |
| 2003 | 1.04 | 1.77 | 2.20 | 1.73 | 0.46 | 0.50 | 0.37 | 2.01 | 0.38 | 2.20 |
| 2004 | 0.89 | 1.63 | 2.02 | 1.59 | 0.35 | 0.39 | 0.25 | 0.74 | 0.00 | 0.00 |
| 2005 | 1.04 | 1.96 | 1.93 | 1.96 | 0.42 | 0.47 | 0.33 | 0.77 | 0.00 | 0.00 |
| 2006 | 1.10 | 1.93 | 1.55 | 1.97 | 0.60 | 0.64 | 0.52 | 1.36 | 0.41 | 1.44 |
| 2007 | 1.28 | 2.11 | 1.78 | 2.15 | 0.80 | 0.88 | 0.61 | 1.55 | 0.33 | 1.65 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.28 | 0.47 | 0.00 | 0.51 | 0.01 | 0.01 | 0.02 | 0.09 | -0.01 | 0.11 |
| 1998 | 0.28 | 0.49 | 0.00 | 0.53 | 0.03 | 0.01 | 0.08 | 0.05 | -0.01 | 0.07 |
| 1999 | 0.26 | 0.48 | 1.45 | 0.40 | 0.01 | 0.01 | 0.03 | 0.06 | 0.04 | 0.06 |
| 2000 | 0.24 | 0.46 | 1.33 | 0.38 | 0.01 | 0.01 | 0.01 | 0.03 | 0.00 | 0.04 |
| 2001 | 0.26 | 0.54 | 1.54 | 0.45 | 0.01 | 0.01 | 0.03 | 0.01 | 0.02 | 0.01 |
| 2002 | 0.30 | 0.60 | 1.93 | 0.48 | 0.02 | 0.01 | 0.04 | 0.02 | 0.14 | 0.01 |
| 2003 | 0.30 | 0.65 | 2.10 | 0.52 | 0.03 | 0.02 | 0.04 | 0.02 | 0.08 | 0.02 |
| 2004 | 0.28 | 0.64 | 1.94 | 0.52 | 0.02 | 0.01 | 0.04 | 0.05 | 0.00 | 0.00 |
| 2005 | 0.29 | 0.65 | 1.98 | 0.54 | 0.04 | 0.04 | 0.03 | 0.16 | 0.00 | 0.00 |
| 2006 | 0.32 | 0.73 | 1.67 | 0.64 | 0.07 | 0.04 | 0.12 | 0.16 | -0.04 | 0.17 |
| 2007 | 0.32 | 0.73 | 1.49 | 0.64 | 0.08 | 0.03 | 0.21 | 0.14 | 0.01 | 0.15 |

Wyoming Credit Union Asset Quality Trends

60+ Day Dollar Delinquencies as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 1.37 | 1.69 | 0.00 | 1.91 | 0.44 | 0.60 | 0.31 | 2.88 | 0.00 | 3.21 |
| 1998 | 1.22 | 1.48 | 0.00 | 1.69 | 0.51 | 0.71 | 0.29 | 0.00 | 0.00 | 0.00 |
| 1999 | 1.22 | 1.33 | 1.96 | 1.25 | 0.91 | 1.14 | 0.64 | 0.00 | 0.00 | 0.00 |
| 2000 | 1.10 | 1.23 | 1.77 | 1.17 | 0.68 | 0.94 | 0.41 | 2.21 | 0.00 | 2.60 |
| 2001 | 0.92 | 1.09 | 1.84 | 1.00 | 0.44 | 0.31 | 0.61 | 2.70 | 0.00 | 3.26 |
| 2002 | 0.88 | 0.98 | 1.35 | 0.95 | 0.53 | 0.64 | 0.42 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.86 | 1.04 | 1.72 | 0.99 | 0.35 | 0.38 | 0.31 | 1.10 | 0.00 | 1.14 |
| 2004 | 1.01 | 1.28 | 1.69 | 1.25 | 0.34 | 0.43 | 0.22 | 3.98 | 0.00 | 0.00 |
| 2005 | 0.95 | 1.23 | 1.06 | 1.24 | 0.26 | 0.34 | 0.16 | 1.33 | 0.00 | 0.00 |
| 2006 | 0.92 | 1.12 | 2.08 | 1.07 | 0.44 | 0.47 | 0.41 | 0.00 | 0.00 | 0.00 |
| 2007 | 1.11 | 1.33 | 1.85 | 1.30 | 0.60 | 0.67 | 0.51 | 0.48 | 0.00 | 0.49 |

Chargeoffs Net of Recoveries as a % of Loans Outstanding

| Year | All Loans | Non-Mortgage Loans | | | Mortgage Loans | | | Member Business Loans | | |
|------|-----------|--------------------|--------------|------------------------|----------------|----------------|---------------------|-----------------------|-------------------|----------------|
| | | Total Non-Mortgage | Credit Cards | All Other Non-Mortgage | Total Mortgage | First Mortgage | All Other Mortgages | Total MBLs | Agricultural MBLs | All Other MBLs |
| 1997 | 0.55 | 0.72 | 0.00 | 0.82 | 0.04 | 0.07 | 0.00 | 0.32 | 0.00 | 0.36 |
| 1998 | 0.77 | 0.99 | 0.00 | 1.12 | 0.17 | 0.08 | 0.26 | 1.00 | 0.00 | 1.16 |
| 1999 | 0.81 | 1.06 | 1.91 | 0.95 | 0.13 | 0.10 | 0.16 | 0.00 | 0.00 | 0.00 |
| 2000 | 0.63 | 0.79 | 1.73 | 0.68 | 0.16 | 0.17 | 0.14 | 0.00 | 0.00 | 0.00 |
| 2001 | 0.46 | 0.62 | 2.00 | 0.47 | 0.03 | 0.01 | 0.05 | 0.01 | 0.00 | 0.01 |
| 2002 | 0.50 | 0.63 | 2.22 | 0.49 | 0.07 | 0.08 | 0.07 | 0.00 | 0.00 | 0.00 |
| 2003 | 0.39 | 0.52 | 1.93 | 0.42 | 0.04 | 0.01 | 0.07 | 0.06 | 0.00 | 0.07 |
| 2004 | 0.37 | 0.51 | 1.68 | 0.43 | 0.00 | 0.00 | 0.00 | 0.05 | 0.00 | 0.00 |
| 2005 | 0.47 | 0.65 | 1.94 | 0.57 | 0.03 | 0.01 | 0.05 | 0.00 | 0.00 | 0.00 |
| 2006 | 0.40 | 0.57 | 1.21 | 0.54 | 0.02 | 0.00 | 0.04 | 0.00 | 0.00 | 0.00 |
| 2007 | 0.44 | 0.60 | 1.54 | 0.56 | 0.06 | 0.00 | 0.12 | 0.00 | 0.00 | 0.00 |