

**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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.44	1.78	N/A	N/A	N/A	N/A	1.78	0.47	0.59	0.18	0.20	0.00	0.21
1998	1.36	1.71	N/A	N/A	N/A	N/A	1.71	0.41	0.50	0.19	0.13	0.00	0.13
1999	1.20	1.51	1.09	N/A	N/A	N/A	1.55	0.43	0.50	0.23	2.21	0.00	2.22
2000	1.14	1.42	1.09	N/A	N/A	N/A	1.46	0.50	0.60	0.21	0.46	100.00	0.00
2001	1.13	1.45	1.47	N/A	N/A	N/A	1.45	0.43	0.47	0.28	0.00	0.00	0.00
2002	1.10	1.44	1.03	N/A	N/A	N/A	1.49	0.37	0.38	0.31	0.44	46.89	0.00
2003	1.01	1.33	0.96	N/A	N/A	N/A	1.36	0.38	0.41	0.23	0.00	0.00	0.00
2004	1.10	1.44	1.13	N/A	N/A	N/A	1.47	0.41	0.44	0.29	1.73	0.00	0.00
2005	1.04	1.36	0.88	N/A	N/A	N/A	1.40	0.39	0.46	0.17	0.40	0.00	0.00
2006	1.01	1.27	0.84	N/A	N/A	N/A	1.31	0.52	0.57	0.34	1.04	0.00	1.07
2007	1.08	1.41	0.80	N/A	N/A	N/A	1.47	0.52	0.57	0.34	2.09	17.92	1.95
2008	1.20	1.47	1.08	N/A	N/A	N/A	1.51	0.79	0.89	0.45	2.55	0.00	2.56
2009	1.52	1.82	1.48	N/A	N/A	N/A	1.86	1.08	1.14	0.85	4.61	0.82	4.63
2010	1.50	1.49	1.04	N/A	N/A	N/A	1.55	1.51	1.54	1.39	3.57	0.00	3.58
2011	1.36	1.41	0.95	N/A	N/A	1.05	1.47	1.29	1.31	1.17	2.79	0.00	2.80
2012	1.35	1.41	1.04	N/A	N/A	0.32	1.46	1.28	1.30	1.19	2.67	0.00	2.68
2013	1.36	1.27	0.94	0.96	1.26	0.49	1.61	1.48	1.60	0.79	3.46	0.00	3.48
2014	1.00	1.13	0.79	0.91	1.19	0.19	1.28	0.85	0.89	0.55	0.74	0.00	0.75
2015	0.87	0.98	0.57	0.71	1.22	0.04	0.85	0.72	0.76	0.41	0.91	0.00	0.93
2016	0.87	1.05	0.56	0.72	1.26	2.20	1.02	0.62	0.65	0.46	0.85	0.00	0.86
2017	0.80	0.93	0.66	0.69	1.09	2.16	0.87	0.61	0.61	0.56	0.90	0.00	0.90
2018	0.76	0.88	0.67	0.53	1.02	6.81	1.02	0.56	0.59	0.38	0.80	0.00	0.81
2019	0.78	0.93	0.65	0.67	0.98	5.33	1.20	0.51	0.53	0.38	0.74	0.00	0.75
2020	0.68	0.77	0.65	0.61	0.86	2.91	0.76	0.54	0.56	0.40	0.55	0.30	0.55

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.55	0.74	N/A	N/A	N/A	N/A	0.74	0.01	0.01	0.01	0.00	0.00	0.00	4.2	130.3
1998	0.59	0.81	N/A	N/A	N/A	N/A	0.81	0.02	0.03	0.00	0.00	0.00	0.00	3.8	100.2
1999	0.55	0.76	1.22	N/A	N/A	N/A	0.71	0.02	0.02	0.01	0.05	0.00	0.05	3.4	91.5
2000	0.50	0.70	1.19	N/A	N/A	N/A	0.65	0.02	0.01	0.03	0.00	0.00	0.00	3.5	359.9
2001	0.54	0.79	1.60	N/A	N/A	N/A	0.70	0.03	0.03	0.02	0.70	0.00	0.75	4.7	112.4
2002	0.55	0.79	1.65	N/A	N/A	N/A	0.70	0.03	0.03	0.07	0.00	0.00	0.00	4.1	148.1
2003	0.57	0.84	1.90	N/A	N/A	N/A	0.74	0.02	0.02	0.03	0.22	0.00	0.22	4.6	153.9
2004	0.53	0.78	1.83	N/A	N/A	N/A	0.69	0.02	0.02	0.05	0.03	0.00	0.00	4.1	157.4
2005	0.61	0.89	2.32	N/A	N/A	N/A	0.76	0.03	0.03	0.04	0.02	0.00	0.00	5.0	187.6
2006	0.48	0.71	1.37	N/A	N/A	N/A	0.65	0.04	0.03	0.09	0.14	0.00	0.14	2.2	100.5
2007	0.52	0.78	1.57	N/A	N/A	N/A	0.70	0.08	0.08	0.06	1.01	67.03	0.43	2.7	104.3
2008	0.70	1.05	1.89	N/A	N/A	N/A	0.96	0.17	0.16	0.22	0.36	25.38	0.23	3.5	123.6
2009	0.94	1.43	2.64	N/A	N/A	N/A	1.29	0.24	0.15	0.57	1.43	0.25	1.44	4.5	119.9
2010	0.83	1.23	2.51	N/A	N/A	N/A	1.08	0.29	0.23	0.57	0.75	0.00	0.75	4.9	155.7
2011	0.70	1.01	1.87	N/A	N/A	0.00	0.90	0.29	0.19	0.78	0.42	0.00	0.42	3.2	121.7
2012	0.66	0.94	1.67	N/A	N/A	0.00	0.84	0.32	0.29	0.51	0.57	0.00	0.57	2.9	117.2
2013	0.64	0.99	1.41	0.43	0.59	0.00	1.98	0.22	0.16	0.57	1.21	0.00	1.21	2.7	111.4
2014	0.58	0.78	1.25	0.39	0.58	0.00	1.19	0.31	0.29	0.47	0.91	0.00	0.92	2.5	105.8
2015	0.54	0.83	1.43	0.38	0.60	0.00	1.29	0.15	0.12	0.32	0.28	0.72	0.27	2.4	91.8
2016	0.57	0.90	1.36	0.32	0.83	0.00	1.26	0.08	0.06	0.24	0.02	0.00	0.02	2.8	106.0
2017	0.61	0.94	1.49	0.36	0.81	0.00	1.46	0.10	0.09	0.23	-0.03	0.00	-0.03	3.1	98.8
2018	0.58	0.89	1.63	0.40	0.73	0.00	1.49	0.07	0.05	0.22	-0.05	2.29	-0.07	2.8	81.6
2019	0.53	0.81	1.52	0.41	0.60	8.39	1.41	0.05	0.05	0.06	0.00	0.47	-0.01	2.5	87.9
2020	0.62	0.95	2.01	0.51	0.71	-0.02	1.50	0.06	0.04	0.21	0.01	0.00	0.01	3.3	114.8

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.73	0.81	N/A	N/A	N/A	N/A	0.81	0.37	0.54	0.22	0.00		0.00
1998	0.65	0.69	N/A	N/A	N/A	N/A	0.69	0.51	0.83	0.08	0.26		0.26
1999	0.54	0.60	1.42	N/A	N/A	N/A	0.51	0.33	0.38	0.26	0.16		0.16
2000	0.60	0.63	0.75	N/A	N/A	N/A	0.62	0.45	0.59	0.19	0.76		0.76
2001	0.50	0.54	0.65	N/A	N/A	N/A	0.53	0.33	0.49	0.02	0.34		0.34
2002	1.33	1.70	0.68	N/A	N/A	N/A	1.78	0.31	0.38	0.11	0.26		0.26
2003	0.61	0.73	0.87	N/A	N/A	N/A	0.72	0.29	0.37	0.04	0.00		0.00
2004	0.65	0.80	0.55	N/A	N/A	N/A	0.81	0.31	0.38	0.05	0.21		0.00
2005	0.69	0.86	0.66	N/A	N/A	N/A	0.87	0.32	0.38	0.11	0.13		0.00
2006	0.71	0.89	0.47	N/A	N/A	N/A	0.92	0.32	0.35	0.23	0.16		0.16
2007	1.26	1.04	0.61	N/A	N/A	N/A	1.07	1.76	2.11	0.17	4.73		4.73
2008	1.29	1.38	0.93	N/A	N/A	N/A	1.41	1.08	1.13	0.81	2.25		2.25
2009	1.34	1.33	1.16	N/A	N/A	N/A	1.34	1.37	1.50	0.65	0.63		0.63
2010	0.99	0.81	0.74	N/A	N/A	N/A	0.81	1.48	1.58	1.02	0.34		0.34
2011	1.01	0.70	0.51	N/A	N/A	N/A	0.71	1.89	2.05	0.88	0.07		0.07
2012	1.03	0.83	0.38	N/A	N/A	N/A	0.86	1.68	1.79	0.84	0.00		0.00
2013	1.27	1.03	0.84	0.65	1.19		1.40	2.14	2.18	1.80	0.30		0.30
2014	1.25	0.89	0.66	0.56	1.02		1.35	2.61	2.70	1.78	0.43		0.43
2015	1.17	0.89	0.68	0.57	1.03		1.33	2.31	2.32	2.26	0.67		0.67
2016	1.25	1.06	0.95	0.79	1.23		1.24	1.97	1.78	3.79	0.70		0.70
2017	1.15	0.87	0.96	0.62	0.93		1.23	2.30	2.44	1.03	0.41		0.41
2018	1.05	0.75	0.94	0.58	0.79		1.00	2.15	2.27	0.86	0.14		0.14
2019	0.86	0.56	0.82	0.45	0.53		0.79	1.86	1.90	1.37	0.39		0.39
2020	0.80	0.48	1.00	0.35	0.42		0.86	1.84	1.55	5.25	0.96		0.96

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.55	0.70	N/A	N/A	N/A	N/A	0.70	-0.13	-0.09	-0.17	0.33		0.33	3.9	58.6
1998	0.40	0.52	N/A	N/A	N/A	N/A	0.52	-0.15	-0.03	-0.32	-3.54		-3.54	4.4	156.9
1999	0.50	0.62	1.97	N/A	N/A	N/A	0.49	0.00	-0.02	0.02	-2.08		-2.08	3.5	36.0
2000	0.29	0.40	1.79	N/A	N/A	N/A	0.28	-0.15	-0.17	-0.12	-0.05		-0.05	3.4	126.5
2001	0.28	0.36	1.89	N/A	N/A	N/A	0.24	-0.03	-0.01	-0.09	-0.02		-0.02	3.4	117.2
2002	0.30	0.41	1.81	N/A	N/A	N/A	0.31	0.00	0.02	-0.06	-0.02		-0.02	3.0	136.5
2003	0.32	0.46	2.01	N/A	N/A	N/A	0.36	-0.04	0.03	-0.27	-0.28		-0.28	2.8	134.3
2004	0.34	0.49	1.60	N/A	N/A	N/A	0.42	0.00	0.00	0.00	0.00		0.00	2.9	104.9
2005	0.48	0.70	2.05	N/A	N/A	N/A	0.62	0.02	0.02	-0.01	0.09		0.00	4.4	128.8
2006	0.49	0.71	1.28	N/A	N/A	N/A	0.67	0.01	0.02	-0.02	0.04		0.04	1.3	47.6
2007	0.49	0.70	1.16	N/A	N/A	N/A	0.67	0.03	0.03	0.02	0.09		0.09	2.0	74.6
2008	0.83	1.12	2.14	N/A	N/A	N/A	1.05	0.12	0.11	0.21	0.04		0.04	2.5	54.0
2009	1.28	1.66	3.39	N/A	N/A	N/A	1.53	0.25	0.21	0.43	0.16		0.16	4.9	77.3
2010	1.07	1.36	3.36	N/A	N/A	N/A	1.21	0.31	0.18	0.91	0.20		0.20	5.5	93.5
2011	0.66	0.82	2.68	N/A	N/A	N/A	0.68	0.22	0.12	0.87	0.03		0.03	4.8	120.8
2012	0.60	0.67	1.89	N/A	N/A	N/A	0.58	0.39	0.27	1.21	0.05		0.05	3.9	103.3
2013	0.57	0.67	1.68	0.42	0.70		0.71	0.18	0.16	0.34	0.05		0.05	2.9	78.7
2014	0.54	0.67	2.20	0.35	0.74		0.59	0.08	0.08	0.10	0.00		0.00	2.8	77.0
2015	0.51	0.63	2.13	0.37	0.67		0.56	0.04	0.05	-0.07	0.08		0.08	2.6	75.8
2016	0.68	0.85	2.60	0.52	0.89		0.85	0.02	0.01	0.07	0.10		0.10	2.6	59.5
2017	0.73	0.90	3.35	0.61	0.94		0.71	0.00	0.00	0.05	0.03		0.03	2.5	56.5
2018	0.56	0.71	2.75	0.50	0.67		0.77	0.02	0.02	0.06	0.03		0.03	2.7	78.7
2019	0.46	0.60	2.32	0.49	0.51		0.64	0.01	0.01	-0.03	0.04		0.04	2.8	94.4
2020	0.39	0.51	1.78	0.41	0.46		0.59	0.00	0.01	-0.03	0.01		0.01	2.6	101.0

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.79	0.91	N/A	N/A	N/A	N/A	0.91	0.32	0.44	0.22	3.49	0.00	3.50
1998	0.76	0.91	N/A	N/A	N/A	N/A	0.91	0.25	0.21	0.28	7.68	0.00	7.71
1999	0.67	0.80	1.39	N/A	N/A	N/A	0.73	0.20	0.16	0.24	4.61	0.00	4.62
2000	0.67	0.80	1.43	N/A	N/A	N/A	0.73	0.26	0.26	0.25	0.09	0.00	0.09
2001	0.97	1.25	1.59	N/A	N/A	N/A	1.22	0.21	0.18	0.24	2.56	0.00	2.57
2002	1.02	1.31	1.69	N/A	N/A	N/A	1.28	0.30	0.21	0.37	0.00	0.00	0.00
2003	0.90	1.14	1.26	N/A	N/A	N/A	1.13	0.30	0.16	0.51	0.41		0.41
2004	0.83	1.11	1.29	N/A	N/A	N/A	1.10	0.21	0.12	0.32	0.18		0.00
2005	0.62	0.90	0.78	N/A	N/A	N/A	0.91	0.07	0.05	0.10	0.17	0.00	0.00
2006	0.56	0.79	1.15	N/A	N/A	N/A	0.76	0.13	0.09	0.18	0.13	0.00	0.13
2007	1.27	1.54	2.73	N/A	N/A	N/A	1.46	0.81	0.29	1.40	0.40	0.00	0.40
2008	2.33	2.69	3.01	N/A	N/A	N/A	2.66	1.81	1.10	2.67	1.51	0.00	1.52
2009	4.23	3.96	4.96	N/A	N/A	N/A	3.86	4.59	4.68	4.46	10.02	0.00	10.10
2010	5.02	3.05	2.77	N/A	N/A	N/A	3.08	7.30	9.20	4.48	17.18	0.00	17.18
2011	3.15	1.56	1.12	N/A	N/A	0.00	1.60	5.08	6.66	2.60	13.05		13.05
2012	0.85	0.56	0.80	N/A	N/A	2.53	0.53	1.27	1.47	0.89	1.48		1.48
2013	0.78	0.59	0.66	0.39	0.50	0.40	1.31	1.08	1.26	0.74	2.34		2.34
2014	0.63	0.56	0.55	0.40	0.48	0.88	1.27	0.74	0.72	0.77	1.08	0.00	1.08
2015	0.54	0.50	0.64	0.41	0.48	0.71	0.71	0.60	0.62	0.56	0.58	0.00	0.59
2016	0.63	0.56	0.78	0.48	0.52	1.38	0.83	0.74	0.80	0.58	1.88	0.00	1.88
2017	0.60	0.65	0.99	0.56	0.59	4.15	0.95	0.50	0.50	0.50	1.41	0.00	1.42
2018	0.48	0.57	0.95	0.49	0.55	3.51	0.70	0.34	0.36	0.28	0.46	0.00	0.47
2019	0.46	0.56	0.86	0.49	0.49	2.54	0.89	0.32	0.28	0.45	0.30	0.00	0.31
2020	0.39	0.48	0.81	0.41	0.39	0.93	0.85	0.25	0.21	0.37	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			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.58	0.73	N/A	N/A	N/A	N/A	0.73	0.01	0.00	0.01	0.29	0.00	0.29	4.3	95.4
1998	0.63	0.81	N/A	N/A	N/A	N/A	0.81	0.01	0.00	0.01	0.00	0.00	0.00	3.3	63.2
1999	0.53	0.68	2.08	N/A	N/A	N/A	0.51	0.03	0.02	0.03	0.00	0.00	0.00	2.6	58.7
2000	0.47	0.61	1.82	N/A	N/A	N/A	0.47	0.03	0.00	0.06	0.15	0.00	0.15	2.5	56.5
2001	0.53	0.71	2.43	N/A	N/A	N/A	0.55	0.02	0.00	0.03	-0.01	0.00	-0.01	2.7	74.0
2002	0.79	1.09	2.54	N/A	N/A	N/A	0.96	0.03	0.00	0.06	0.43	0.00	0.43	3.1	63.6
2003	0.94	1.31	3.29	N/A	N/A	N/A	1.15	0.06	0.02	0.13	0.00	0.00	0.00	3.3	55.1
2004	0.88	1.26	2.90	N/A	N/A	N/A	1.14	0.04	0.01	0.07	0.00	0.00	0.00	3.3	70.6
2005	0.70	1.05	2.74	N/A	N/A	N/A	0.95	0.01	0.01	0.02	0.11	0.00	0.00	7.4	88.5
2006	0.48	0.74	1.03	N/A	N/A	N/A	0.72	0.00	0.00	0.01	0.03	0.00	0.03	0.9	34.0
2007	0.64	0.95	2.00	N/A	N/A	N/A	0.88	0.11	0.01	0.23	0.05	0.00	0.05	1.3	42.8
2008	2.26	2.93	6.04	N/A	N/A	N/A	2.68	1.27	0.13	2.63	0.33	0.00	0.33	2.7	31.7
2009	3.68	4.54	9.42	N/A	N/A	N/A	4.06	2.56	0.57	5.22	1.54	0.00	1.55	5.3	41.1
2010	3.99	4.28	11.31	N/A	N/A	N/A	3.47	3.65	1.65	6.62	3.09	0.00	3.09	5.8	49.8
2011	3.59	2.87	6.80	N/A	N/A	0.00	2.43	4.46	3.42	6.09	14.62		14.62	3.8	32.4
2012	1.37	1.00	2.61	N/A	N/A	0.93	0.84	1.88	1.41	2.74	2.31		2.31	2.8	53.6
2013	0.64	0.63	1.84	0.24	0.41	0.12	1.54	0.66	0.65	0.68	1.27		1.27	2.0	81.7
2014	0.49	0.64	1.39	0.38	0.52	0.00	1.22	0.22	0.21	0.24	0.26	0.00	0.26	1.7	98.8
2015	0.51	0.71	1.41	0.48	0.58	0.19	1.43	0.16	0.22	0.00	0.52	0.00	0.52	1.4	68.4
2016	0.49	0.82	1.75	0.64	0.62	0.00	1.53	-0.10	-0.08	-0.14	-0.37	0.00	-0.37	1.4	69.4
2017	0.45	0.86	1.86	0.65	0.65	0.19	1.71	-0.26	-0.17	-0.50	-0.97	0.00	-0.97	1.7	77.4
2018	0.56	0.92	2.20	0.66	0.73	4.48	1.78	-0.02	0.02	-0.14	0.01	0.00	0.01	1.6	51.4
2019	0.53	0.89	2.31	0.64	0.65	5.70	1.74	0.02	0.06	-0.11	0.17	0.00	0.18	1.6	60.4
2020	0.51	0.89	2.31	0.69	0.61	3.59	1.71	-0.04	0.00	-0.15	-0.01	0.00	-0.01	1.5	71.3

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.52	1.56	N/A	N/A	N/A	N/A	1.56	1.29	1.39	0.15	0.00	0.00	0.00
1998	1.48	1.48	N/A	N/A	N/A	N/A	1.48	1.48	1.67	0.51	3.29	7.14	2.41
1999	1.57	1.49	1.26	N/A	N/A	N/A	1.50	1.97	2.36	0.49	6.72	0.00	6.87
2000	1.55	1.57	1.30	N/A	N/A	N/A	1.58	1.48	1.73	0.29	0.00	0.00	0.00
2001	1.89	2.04	1.76	N/A	N/A	N/A	2.06	1.25	1.51	0.12	6.25	0.00	6.65
2002	1.91	2.07	2.00	N/A	N/A	N/A	2.07	1.36	1.62	0.25	9.28	0.00	9.78
2003	1.70	1.85	1.71	N/A	N/A	N/A	1.85	1.27	1.46	0.21	11.58	0.00	13.28
2004	1.93	2.40	1.32	N/A	N/A	N/A	2.47	0.52	0.59	0.17	9.49	0.00	0.00
2005	1.42	1.47	0.73	N/A	N/A	N/A	1.53	1.26	1.47	0.36	6.78	0.00	0.00
2006	1.05	1.18	0.33	N/A	N/A	N/A	1.25	0.68	0.73	0.49	0.58	0.00	0.67
2007	1.06	1.17	0.58	N/A	N/A	N/A	1.22	0.81	0.85	0.66	0.00	0.00	0.00
2008	1.05	1.20	0.78	N/A	N/A	N/A	1.23	0.72	0.65	1.14	1.29	7.20	0.00
2009	1.12	1.17	0.40	N/A	N/A	N/A	1.24	0.99	1.01	0.83	4.24	11.17	3.12
2010	1.15	1.27	0.67	N/A	N/A	N/A	1.33	0.89	0.82	1.38	4.98	46.13	0.00
2011	1.07	1.07	0.37	N/A	N/A	0.00	1.13	1.06	1.06	1.09	6.29	33.88	1.97
2012	1.02	1.00	0.18	N/A	N/A	0.52	1.08	1.07	1.08	0.96	3.99	31.82	1.78
2013	1.08	0.89	0.23	0.91	0.96	0.65	0.97	1.59	1.62	1.30	1.95	43.45	0.79
2014	1.04	0.95	0.28	0.87	1.15	0.72	0.92	1.29	1.32	1.06	0.00	0.00	0.00
2015	1.00	0.92	0.55	0.73	1.14	1.58	0.90	1.22	1.22	1.28	0.26	0.00	0.26
2016	0.89	0.88	0.51	0.75	1.04	0.75	0.87	0.89	0.96	0.34	0.00	0.00	0.00
2017	0.92	0.98	0.48	0.77	1.17	2.84	1.06	0.77	0.76	0.80	0.00	0.00	0.00
2018	0.77	0.79	0.37	0.73	0.83	3.29	0.96	0.72	0.76	0.33	0.00	0.00	0.00
2019	0.68	0.76	0.27	0.65	0.77	4.09	1.16	0.49	0.48	0.56	0.00	0.00	0.00
2020	0.70	0.73	0.19	0.67	0.68	5.60	1.26	0.62	0.63	0.56	1.18	0.00	1.18

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.54	0.62	N/A	N/A	N/A	N/A	0.62	0.02	0.02	0.00	0.00	0.00	0.00	4.4	142.7
1998	0.51	0.61	N/A	N/A	N/A	N/A	0.61	0.01	0.01	0.00	0.51	2.73	0.00	4.0	107.5
1999	0.39	0.47	1.71	N/A	N/A	N/A	0.38	0.01	0.01	0.00	0.00	0.00	0.00	3.3	167.9
2000	0.36	0.43	1.71	N/A	N/A	N/A	0.34	0.00	-0.01	0.01	0.00	0.00	0.00	2.9	195.5
2001	0.51	0.62	2.02	N/A	N/A	N/A	0.53	0.04	0.03	0.08	0.00	0.00	0.00	4.1	204.3
2002	0.48	0.61	1.89	N/A	N/A	N/A	0.54	0.02	0.03	0.00	0.00	0.00	0.00	4.5	222.8
2003	0.59	0.78	1.82	N/A	N/A	N/A	0.72	0.02	0.03	0.00	0.00	0.00	0.00	4.1	154.3
2004	0.48	0.63	1.63	N/A	N/A	N/A	0.57	0.05	0.05	0.00	0.00	0.00	0.00	4.1	180.8
2005	0.78	1.00	2.04	N/A	N/A	N/A	0.93	0.11	0.11	0.10	0.00	0.00	0.00	5.2	156.6
2006	0.44	0.58	1.27	N/A	N/A	N/A	0.53	0.06	0.07	0.02	0.04	0.00	0.04	2.2	96.9
2007	0.39	0.51	1.07	N/A	N/A	N/A	0.46	0.09	0.09	0.07	0.00	0.00	0.00	2.4	122.6
2008	0.45	0.61	1.77	N/A	N/A	N/A	0.51	0.10	0.08	0.21	0.00	0.00	0.00	2.6	111.1
2009	0.50	0.68	2.32	N/A	N/A	N/A	0.54	0.09	0.03	0.45	0.99	7.07	0.00	3.7	144.5
2010	0.46	0.62	2.04	N/A	N/A	N/A	0.50	0.10	0.06	0.43	1.03	9.50	0.00	3.2	160.5
2011	0.41	0.56	1.85	N/A	N/A	0.00	0.45	0.06	0.05	0.20	0.18	1.31	0.00	3.1	173.9
2012	0.35	0.48	1.72	N/A	N/A	0.00	0.36	0.04	0.01	0.30	0.56	7.67	0.00	2.6	149.5
2013	0.32	0.40	1.19	0.28	0.28	0.00	0.58	0.11	0.08	0.34	0.00	0.00	0.00	2.3	150.3
2014	0.43	0.55	1.35	0.37	0.56	0.00	0.50	0.06	0.03	0.32	0.00	0.00	0.00	2.2	125.4
2015	0.43	0.54	1.39	0.38	0.49	0.00	0.57	0.11	0.10	0.20	0.00	0.00	0.00	2.2	125.3
2016	0.40	0.52	1.52	0.34	0.39	0.00	0.81	0.05	0.01	0.35	0.00	0.00	0.00	2.2	134.4
2017	0.45	0.58	1.72	0.38	0.44	0.00	0.90	0.07	0.05	0.19	0.00	0.00	0.00	2.2	125.8
2018	0.46	0.60	2.22	0.38	0.43	2.33	0.96	0.03	0.03	0.11	0.00	0.00	0.00	2.3	118.6
2019	0.41	0.56	1.63	0.41	0.41	0.98	0.91	0.04	0.04	0.10	0.00	0.00	0.00	1.9	120.7
2020	0.42	0.59	1.88	0.41	0.38	10.47	1.19	0.00	0.00	0.05	0.00	0.00	0.00	2.5	478.2

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.84	1.13	N/A	N/A	N/A	N/A	1.13	0.41	0.42	0.39	0.62	77.39	0.47
1998	0.66	0.99	N/A	N/A	N/A	N/A	0.99	0.22	0.21	0.24	0.38	17.39	0.33
1999	0.55	0.84	1.38	N/A	N/A	N/A	0.75	0.15	0.14	0.18	0.27	3.57	0.27
2000	0.54	0.84	1.22	N/A	N/A	N/A	0.79	0.12	0.13	0.11	0.17	6.20	0.16
2001	0.61	1.02	1.44	N/A	N/A	N/A	0.97	0.09	0.09	0.10	0.15	27.60	0.12
2002	0.62	1.07	1.39	N/A	N/A	N/A	1.03	0.10	0.11	0.08	0.10	17.41	0.07
2003	0.59	1.06	1.23	N/A	N/A	N/A	1.04	0.08	0.07	0.10	0.27	34.81	0.24
2004	0.49	0.96	1.04	N/A	N/A	N/A	0.95	0.05	0.05	0.05	0.06	0.00	0.00
2005	0.44	0.88	0.92	N/A	N/A	N/A	0.87	0.06	0.06	0.06	0.04	0.00	0.00
2006	0.47	0.83	0.95	N/A	N/A	N/A	0.82	0.18	0.15	0.22	0.11	0.00	0.11
2007	0.85	1.31	1.67	N/A	N/A	N/A	1.26	0.53	0.41	0.79	0.53	0.00	0.53
2008	1.65	2.13	2.82	N/A	N/A	N/A	2.02	1.35	1.49	1.01	1.38	0.00	1.38
2009	2.49	2.14	3.00	N/A	N/A	N/A	1.99	2.68	3.07	1.68	2.19	0.00	2.19
2010	2.39	1.51	2.00	N/A	N/A	N/A	1.41	2.84	3.28	1.61	2.49	5.05	2.49
2011	2.09	1.03	1.36	N/A	N/A	0.32	0.96	2.63	3.02	1.38	3.14	0.00	3.14
2012	1.20	0.74	1.06	N/A	N/A	0.48	0.67	1.44	1.56	1.02	1.52	0.00	1.52
2013	0.91	0.57	0.84	0.27	0.46	0.78	0.96	1.09	1.16	0.82	1.93	0.00	1.93
2014	0.63	0.46	0.76	0.21	0.41	0.95	0.72	0.73	0.76	0.58	0.96	0.00	0.96
2015	0.52	0.49	0.76	0.24	0.44	1.09	0.85	0.53	0.53	0.44	0.59	3.65	0.59
2016	0.46	0.53	0.94	0.25	0.47	1.04	1.01	0.40	0.39	0.46	0.33	3.54	0.32
2017	0.46	0.57	1.07	0.28	0.49	1.38	1.08	0.38	0.37	0.44	0.52	0.00	0.52
2018	0.44	0.58	1.19	0.32	0.48	1.61	1.09	0.33	0.31	0.46	0.52	5.14	0.51
2019	0.43	0.60	1.20	0.36	0.49	1.42	0.97	0.32	0.30	0.42	0.41	0.00	0.41
2020	0.36	0.55	1.10	0.33	0.44	1.64	0.91	0.23	0.21	0.38	0.41	0.00	0.41

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.78	1.21	N/A	N/A	N/A	N/A	1.21	0.12	0.07	0.23	0.03	0.00	0.03	5.5	90.8
1998	0.74	1.22	N/A	N/A	N/A	N/A	1.22	0.07	0.03	0.19	0.05	0.00	0.05	4.8	75.7
1999	0.56	0.95	2.73	N/A	N/A	N/A	0.66	0.04	0.03	0.09	0.10	26.73	0.05	3.6	136.3
2000	0.44	0.75	2.08	N/A	N/A	N/A	0.55	0.02	0.01	0.03	0.01	0.00	0.01	2.8	64.0
2001	0.48	0.85	2.06	N/A	N/A	N/A	0.69	0.01	0.01	0.03	0.01	0.00	0.01	3.2	64.3
2002	0.52	0.97	2.34	N/A	N/A	N/A	0.80	0.01	0.00	0.01	0.01	0.00	0.00	2.7	72.0
2003	0.57	1.09	2.37	N/A	N/A	N/A	0.95	0.01	0.00	0.02	0.01	1.21	0.01	2.7	68.2
2004	0.52	1.09	2.06	N/A	N/A	N/A	0.99	0.00	0.00	0.01	0.03	0.00	0.00	2.4	55.2
2005	0.45	0.97	1.85	N/A	N/A	N/A	0.89	0.01	0.00	0.02	0.02	0.00	0.00	3.0	71.5
2006	0.40	0.88	1.39	N/A	N/A	N/A	0.82	0.01	0.00	0.02	0.07	0.00	0.07	0.9	26.1
2007	0.57	1.19	1.94	N/A	N/A	N/A	1.09	0.12	0.01	0.36	0.08	0.00	0.08	1.6	60.1
2008	1.16	2.38	4.18	N/A	N/A	N/A	2.09	0.41	0.17	1.00	0.13	0.00	0.13	3.1	47.4
2009	1.92	3.58	6.81	N/A	N/A	N/A	2.99	0.98	0.54	2.14	0.28	3.45	0.28	4.7	58.0
2010	1.83	3.12	7.10	N/A	N/A	N/A	2.31	1.15	0.74	2.30	0.67	0.00	0.67	5.3	72.8
2011	1.31	1.81	4.53	N/A	N/A	0.49	1.21	1.06	0.75	2.08	0.63	0.00	0.63	4.1	80.0
2012	0.94	1.11	2.90	N/A	N/A	0.61	0.73	0.85	0.62	1.73	0.46	0.00	0.46	2.8	73.3
2013	0.46	0.79	2.12	0.18	0.39	0.22	1.26	0.28	0.20	0.61	0.30	0.00	0.30	1.9	87.3
2014	0.32	0.63	1.68	0.18	0.40	0.39	0.97	0.13	0.13	0.15	0.58	0.00	0.58	1.4	78.3
2015	0.26	0.57	1.48	0.22	0.39	0.08	0.95	0.05	0.07	-0.04	0.27	0.00	0.27	1.2	73.4
2016	0.26	0.65	1.70	0.26	0.49	0.12	1.14	0.00	0.01	-0.09	0.04	0.00	0.04	1.3	61.3
2017	0.32	0.78	2.08	0.35	0.56	0.10	1.43	-0.02	0.01	-0.16	0.17	0.00	0.17	1.1	71.0
2018	0.35	0.82	2.28	0.37	0.54	0.96	1.66	-0.01	0.01	-0.11	0.24	0.00	0.24	1.1	44.9
2019	0.38	0.91	2.81	0.39	0.54	1.49	1.64	0.00	0.02	-0.10	0.30	0.00	0.30	1.2	39.6
2020	0.39	0.97	3.07	0.47	0.57	1.21	1.61	-0.01	0.01	-0.12	0.07	0.00	0.07	1.3	45.9

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.92	1.28	N/A	N/A	N/A	N/A	1.28	0.28	0.31	0.24	4.55	7.23	3.36
1998	0.72	1.03	N/A	N/A	N/A	N/A	1.03	0.20	0.19	0.21	0.67	1.97	0.20
1999	0.57	0.84	1.25	N/A	N/A	N/A	0.79	0.17	0.20	0.13	0.85	3.36	0.18
2000	0.60	0.91	1.17	N/A	N/A	N/A	0.88	0.16	0.18	0.14	0.20	0.16	0.22
2001	0.80	1.15	1.47	N/A	N/A	N/A	1.12	0.33	0.39	0.28	0.23	0.96	0.13
2002	1.05	1.47	1.80	N/A	N/A	N/A	1.44	0.51	0.50	0.51	0.24	1.92	0.06
2003	1.15	1.56	1.99	N/A	N/A	N/A	1.53	0.61	0.68	0.49	1.16	0.07	1.23
2004	0.98	1.32	1.79	N/A	N/A	N/A	1.28	0.53	0.57	0.48	0.96	0.00	0.00
2005	1.03	1.45	1.94	N/A	N/A	N/A	1.42	0.51	0.49	0.54	0.15	0.00	0.00
2006	1.08	1.22	1.00	N/A	N/A	N/A	1.24	0.92	1.12	0.60	0.74	0.61	0.74
2007	1.69	0.92	1.12	N/A	N/A	N/A	0.91	2.48	1.07	5.00	14.05	0.56	14.53
2008	1.10	1.36	1.41	N/A	N/A	N/A	1.35	0.86	0.89	0.80	0.82	0.23	0.84
2009	1.39	1.62	1.52	N/A	N/A	N/A	1.63	1.17	1.25	1.00	1.63	0.02	1.69
2010	1.20	1.20	2.09	N/A	N/A	N/A	1.10	1.21	1.26	1.08	0.86	0.00	0.90
2011	1.13	0.99	1.03	N/A	N/A	9.77	0.99	1.25	1.39	0.90	1.97	0.00	2.04
2012	0.70	0.68	0.52	N/A	N/A	7.29	0.70	0.72	0.74	0.65	0.93	0.00	0.97
2013	0.66	0.66	0.42	0.39	0.67	9.25	1.26	0.67	0.71	0.52	0.91	0.00	0.93
2014	0.51	0.58	0.40	0.36	0.67	6.06	0.75	0.45	0.48	0.34	0.12	0.00	0.12
2015	0.50	0.66	0.46	0.34	0.85	3.61	0.62	0.36	0.40	0.24	0.11	0.00	0.11
2016	0.46	0.69	0.47	0.43	0.90	0.81	0.57	0.23	0.25	0.16	0.19	0.07	0.19
2017	0.48	0.69	0.50	0.49	0.91	1.18	0.37	0.27	0.29	0.20	0.07	0.00	0.07
2018	0.41	0.61	0.58	0.42	0.78	3.67	0.38	0.21	0.21	0.22	0.01	0.00	0.01
2019	0.43	0.66	0.69	0.50	0.86	1.65	0.36	0.22	0.21	0.27	0.08	1.31	0.05
2020	0.38	0.60	0.79	0.48	0.75	0.84	0.31	0.19	0.15	0.30	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			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.51	0.79	N/A	N/A	N/A	N/A	0.79	0.01	0.00	0.02	0.40	0.15	0.51	3.0	80.3
1998	0.60	0.92	N/A	N/A	N/A	N/A	0.92	0.04	0.01	0.06	-0.28	-0.26	-0.28	3.0	58.2
1999	0.46	0.75	1.91	N/A	N/A	N/A	0.60	0.02	0.00	0.03	0.18	0.17	0.18	2.6	65.9
2000	0.40	0.67	1.47	N/A	N/A	N/A	0.58	0.00	0.00	0.01	0.13	0.39	0.04	2.2	44.0
2001	0.42	0.73	1.82	N/A	N/A	N/A	0.62	0.01	0.00	0.01	0.07	0.26	0.05	2.2	66.0
2002	0.54	0.92	2.48	N/A	N/A	N/A	0.78	0.04	0.03	0.06	0.03	0.38	-0.01	3.1	79.0
2003	0.77	1.26	2.92	N/A	N/A	N/A	1.12	0.11	0.05	0.19	0.04	0.46	0.01	4.4	88.8
2004	0.82	1.30	2.89	N/A	N/A	N/A	1.18	0.19	0.05	0.39	0.19	0.00	0.00	5.0	122.6
2005	0.83	1.36	3.67	N/A	N/A	N/A	1.21	0.17	0.05	0.36	0.03	0.00	0.00	7.7	174.0
2006	0.74	1.22	2.84	N/A	N/A	N/A	1.10	0.21	0.04	0.49	0.15	-0.06	0.16	2.0	49.8
2007	0.64	1.00	2.36	N/A	N/A	N/A	0.89	0.27	0.03	0.69	0.16	0.40	0.04	3.0	84.4
2008	0.77	1.26	3.61	N/A	N/A	N/A	1.07	0.29	0.19	0.49	0.48	0.18	0.49	5.4	101.1
2009	1.33	2.31	4.70	N/A	N/A	N/A	2.10	0.38	0.09	0.93	0.35	0.12	0.36	4.7	65.9
2010	1.17	2.01	4.33	N/A	N/A	N/A	1.76	0.44	0.14	1.11	0.38	0.00	0.40	5.0	86.4
2011	0.74	1.25	3.06	N/A	N/A	8.07	1.05	0.32	0.12	0.85	0.15	1.62	0.10	4.1	104.0
2012	0.53	0.78	2.29	N/A	N/A	10.71	0.62	0.29	0.21	0.57	0.63	0.55	0.63	3.1	106.8
2013	0.41	0.71	1.60	0.22	0.56	6.15	1.61	0.14	0.11	0.25	0.35	-0.39	0.37	2.3	84.9
2014	0.29	0.58	1.41	0.29	0.53	0.03	0.83	0.02	0.00	0.07	0.01	0.00	0.01	1.7	87.6
2015	0.27	0.58	1.26	0.25	0.56	0.00	0.90	-0.01	0.00	-0.04	0.01	0.22	0.00	1.4	81.4
2016	0.49	0.99	1.62	0.34	0.78	76.12	3.02	0.01	0.02	-0.03	0.09	-0.03	0.09	1.2	39.3
2017	0.38	0.77	1.71	0.46	0.86	-4.87	0.68	-0.01	0.01	-0.86	0.04	-0.08	0.04	1.3	49.5
2018	0.39	0.79	1.94	0.49	0.84	-2.24	0.84	0.00	0.00	-0.02	0.00	-0.05	0.01	1.2	41.3
2019	0.35	0.71	2.07	0.43	0.75	1.51	0.65	0.00	0.00	-0.01	0.02	-0.01	0.02	1.2	45.7
2020	0.40	0.82	2.21	0.60	0.93	5.30	0.49	0.01	0.01	0.03	-0.03	-0.01	-0.03	1.4	47.0

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.11	1.43	N/A	N/A	N/A	N/A	1.43	0.60	0.63	0.57	1.48	0.00	1.48
1998	0.85	1.23	N/A	N/A	N/A	N/A	1.23	0.34	0.33	0.35	1.03	0.00	1.10
1999	0.73	1.14	1.55	N/A	N/A	N/A	1.06	0.22	0.22	0.22	0.50	0.00	0.54
2000	0.65	1.06	1.43	N/A	N/A	N/A	0.98	0.15	0.16	0.15	3.38	0.00	3.67
2001	0.68	1.22	1.56	N/A	N/A	N/A	1.14	0.16	0.17	0.14	2.27	0.00	2.43
2002	0.69	1.26	1.57	N/A	N/A	N/A	1.19	0.19	0.24	0.13	1.49		1.49
2003	0.65	1.23	1.60	N/A	N/A	N/A	1.15	0.16	0.19	0.14	17.13		17.13
2004	0.56	1.17	1.31	N/A	N/A	N/A	1.14	0.10	0.10	0.11	6.95		0.00
2005	0.58	1.05	1.10	N/A	N/A	N/A	1.04	0.23	0.30	0.17	5.32		0.00
2006	0.57	1.08	1.21	N/A	N/A	N/A	1.05	0.19	0.18	0.19	0.00		0.00
2007	0.75	1.31	1.57	N/A	N/A	N/A	1.25	0.34	0.40	0.28	0.00		0.00
2008	0.96	1.54	1.93	N/A	N/A	N/A	1.46	0.57	0.77	0.38	0.23		0.23
2009	1.28	1.72	2.29	N/A	N/A	N/A	1.59	1.01	1.03	0.97	0.28		0.28
2010	1.22	1.34	1.40	N/A	N/A	N/A	1.32	1.15	1.29	0.97	0.33		0.33
2011	1.19	1.18	1.29	N/A	N/A	0.51	1.16	1.19	1.25	1.10	0.56		0.56
2012	1.14	1.05	1.13	N/A	N/A	0.36	1.03	1.19	1.23	1.12	2.97		2.97
2013	1.05	0.99	1.11	0.55	0.95	0.22	1.24	1.08	1.00	1.25	2.39		2.39
2014	1.00	0.87	1.02	0.36	0.82	0.15	1.22	1.07	1.05	1.11	2.00		2.00
2015	0.92	0.92	1.23	0.28	0.90	0.20	1.23	0.92	0.85	1.08	1.72		1.72
2016	0.76	0.87	1.17	0.30	0.75	0.20	1.47	0.69	0.60	0.90	2.06		2.06
2017	0.78	0.92	1.37	0.31	0.70	0.38	1.88	0.68	0.62	0.83	2.77		2.77
2018	0.69	0.70	1.32	0.23	0.56	0.88	1.43	0.68	0.61	0.88	1.32		1.32
2019	0.64	0.75	1.60	0.27	0.59	0.74	1.54	0.55	0.45	0.82	0.19		0.19
2020	0.53	0.71	1.59	0.29	0.48	1.00	1.57	0.40	0.30	0.68	0.27	0.00	0.27

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.66	1.03	N/A	N/A	N/A	N/A	1.03	0.06	0.05	0.08	0.00	0.00	0.00	2.1	55.4
1998	0.60	0.97	N/A	N/A	N/A	N/A	0.97	0.10	0.11	0.09	1.05	0.00	1.12	2.0	31.1
1999	0.45	0.79	1.70	N/A	N/A	N/A	0.60	0.04	0.01	0.07	0.18	0.00	0.19	1.6	72.1
2000	0.35	0.63	1.42	N/A	N/A	N/A	0.46	0.01	0.01	0.02	-0.11	0.00	-0.12	1.7	32.7
2001	0.33	0.66	1.31	N/A	N/A	N/A	0.51	0.01	0.01	0.02	-0.26	0.00	-0.28	1.4	41.0
2002	0.36	0.76	1.70	N/A	N/A	N/A	0.55	0.01	0.01	0.00	3.38		3.38	1.2	50.7
2003	0.38	0.84	1.70	N/A	N/A	N/A	0.65	0.01	0.00	0.01	0.00		0.00	1.4	50.2
2004	0.34	0.78	1.56	N/A	N/A	N/A	0.60	0.00	0.00	0.00	0.00		0.00	1.1	42.4
2005	0.35	0.83	1.64	N/A	N/A	N/A	0.66	0.00	0.00	0.00	0.00		0.00	1.5	66.5
2006	0.24	0.59	1.04	N/A	N/A	N/A	0.50	-0.01	-0.02	0.00	0.00		0.00	0.4	24.9
2007	0.28	0.67	1.15	N/A	N/A	N/A	0.57	0.00	0.00	0.01	0.00		0.00	0.6	38.6
2008	0.47	1.14	1.87	N/A	N/A	N/A	0.98	0.02	0.02	0.03	0.04		0.04	2.7	37.0
2009	0.64	1.51	2.49	N/A	N/A	N/A	1.28	0.09	0.06	0.13	0.11		0.11	1.3	50.2
2010	0.73	1.70	3.40	N/A	N/A	N/A	1.27	0.16	0.04	0.32	0.00		0.00	1.3	48.4
2011	0.50	1.12	2.14	N/A	N/A	0.18	0.86	0.15	0.07	0.28	0.04		0.04	1.0	58.0
2012	0.46	0.91	1.76	N/A	N/A	0.21	0.70	0.21	0.11	0.39	0.13		0.13	1.4	47.4
2013	0.39	0.79	1.43	0.11	0.48	0.13	1.24	0.16	0.10	0.29	0.28		0.28	0.8	50.9
2014	0.40	0.83	1.49	0.19	0.55	0.22	1.29	0.14	0.07	0.29	0.69		0.69	0.9	64.9
2015	0.36	0.68	1.37	0.16	0.42	0.18	1.12	0.15	0.09	0.29	0.06		0.06	0.7	53.8
2016	0.33	0.66	1.39	0.12	0.41	0.12	1.29	0.10	0.06	0.21	0.25		0.25	0.6	46.1
2017	0.35	0.75	1.38	0.16	0.54	0.08	1.58	0.06	0.04	0.12	0.16		0.16	0.7	46.3
2018	0.34	0.71	1.91	0.17	0.37	0.04	1.82	0.05	0.03	0.13	0.18		0.18	0.8	45.6
2019	0.33	0.66	1.69	0.16	0.33	0.54	1.81	0.08	0.06	0.13	0.65		0.65	0.8	46.0
2020	0.30	0.67	2.33	0.18	0.39	0.35	1.42	0.02	0.01	0.07	-0.01	0.00	-0.01	1.5	114.5

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.07	1.47	N/A	N/A	N/A	N/A	1.47	0.45	0.53	0.38	0.00	0.00	0.00
1998	1.21	1.71	N/A	N/A	N/A	N/A	1.71	0.48	0.61	0.39	0.00		0.00
1999	1.20	1.72	1.66	N/A	N/A	N/A	1.73	0.51	0.57	0.46	0.00		0.00
2000	1.34	1.69	1.68	N/A	N/A	N/A	1.69	0.88	1.05	0.77	0.00	0.00	9.06
2001	1.63	2.63	2.76	N/A	N/A	N/A	2.61	0.40	0.47	0.37	0.00		0.00
2002	1.61	2.37	2.85	N/A	N/A	N/A	2.28	0.74	0.94	0.65	0.00		0.00
2003	1.33	1.99	2.02	N/A	N/A	N/A	1.99	0.61	0.87	0.47	0.00		0.00
2004	1.48	2.05	2.54	N/A	N/A	N/A	1.96	0.96	0.81	1.08	0.00		0.00
2005	1.54	2.42	1.98	N/A	N/A	N/A	2.49	0.74	0.75	0.73	0.00		0.00
2006	1.38	1.63	1.68	N/A	N/A	N/A	1.62	1.16	1.87	0.73	0.00		0.00
2007	2.01	2.20	2.53	N/A	N/A	N/A	2.15	1.84	2.88	1.21	0.00		0.00
2008	2.99	2.68	2.87	N/A	N/A	N/A	2.65	3.24	4.88	2.07	0.00		0.00
2009	3.13	2.14	2.36	N/A	N/A	N/A	2.10	4.08	6.25	2.27	0.00	0.00	0.00
2010	2.94	1.96	2.22	N/A	N/A	N/A	1.91	3.91	5.18	2.67	0.00	0.00	0.00
2011	2.77	2.41	1.44	N/A	N/A	0.00	2.61	3.11	3.73	2.40	0.00	0.00	0.00
2012	2.62	1.74	1.31	N/A	N/A	0.98	1.83	3.42	4.05	2.43	0.67	0.00	0.69
2013	2.12	1.34	1.06	0.86	1.41	2.66	1.79	2.87	3.23	2.19	3.30	0.00	3.36
2014	1.50	1.30	1.09	1.01	1.09	0.10	1.97	1.74	1.62	1.98	0.39	0.00	0.39
2015	1.49	1.25	0.98	0.70	1.46	0.90	1.52	1.81	1.66	2.12	0.00	0.00	0.00
2016	1.19	1.03	1.01	0.64	1.09	3.12	1.33	1.45	1.40	1.57	0.00	0.00	0.00
2017	1.35	1.24	1.19	0.58	1.12	0.55	2.40	1.50	1.60	1.28	2.14	0.00	2.16
2018	1.17	1.09	1.33	0.45	1.06	2.48	2.19	1.27	1.18	1.48	1.67	0.00	1.70
2019	0.74	0.77	1.28	0.36	0.76	1.02	1.44	0.69	0.69	0.70	0.91	0.00	0.99
2020	0.78	0.82	1.06	0.40	0.67	3.31	2.07	0.73	0.79	0.53	1.53	0.00	1.67

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.43	0.68	N/A	N/A	N/A	N/A	0.68	0.06	0.08	0.04	0.00	0.00	0.00	1.9	124.9
1998	0.60	0.98	N/A	N/A	N/A	N/A	0.98	0.04	0.09	0.01	0.00	0.00	0.00	1.7	40.8
1999	0.55	0.96	1.30	N/A	N/A	N/A	0.91	-0.01	-0.01	0.00	0.00	0.00	0.00	1.7	34.0
2000	0.49	0.84	0.90	N/A	N/A	N/A	0.83	0.04	0.03	0.04	0.00	0.00	0.00	1.5	35.4
2001	0.53	0.97	1.26	N/A	N/A	N/A	0.92	0.01	0.00	0.01	0.00	0.00	0.00	1.6	58.0
2002	0.83	1.49	2.12	N/A	N/A	N/A	1.38	0.08	0.00	0.12	0.00	0.00	0.00	1.8	37.2
2003	0.88	1.64	3.20	N/A	N/A	N/A	1.37	0.05	0.00	0.08	0.00	0.00	0.00	2.3	63.0
2004	0.50	1.04	1.71	N/A	N/A	N/A	0.92	0.02	0.06	-0.01	0.00	0.00	0.00	1.7	77.6
2005	0.52	1.09	2.00	N/A	N/A	N/A	0.94	0.01	0.00	0.01	0.00	0.00	0.00	2.2	92.8
2006	0.50	1.03	1.90	N/A	N/A	N/A	0.89	0.02	0.00	0.03	0.00	0.00	0.00	0.6	69.8
2007	0.56	1.11	1.66	N/A	N/A	N/A	1.02	0.07	0.09	0.07	0.00	0.00	0.00	10.7	53.4
2008	1.04	1.92	3.17	N/A	N/A	N/A	1.70	0.29	0.15	0.39	0.00	0.00	0.00	1.0	60.9
2009	1.23	1.98	3.67	N/A	N/A	N/A	1.68	0.52	0.54	0.50	0.00	0.00	0.00	1.7	56.1
2010	1.53	1.78	2.69	N/A	N/A	N/A	1.61	1.29	1.58	1.01	0.00	0.00	0.00	1.3	41.0
2011	1.31	1.48	3.22	N/A	N/A	0.00	1.14	1.14	1.12	1.17	0.00	0.00	0.00	1.9	53.5
2012	1.10	1.42	2.30	N/A	N/A	0.00	1.24	0.82	0.56	1.23	0.00	0.00	0.00	1.7	44.2
2013	0.90	1.17	1.59	0.54	0.62	0.71	2.04	0.65	0.54	0.84	0.27	0.00	0.28	1.6	46.7
2014	0.84	1.00	1.62	0.38	0.65	0.00	1.73	0.65	0.57	0.81	0.00	0.00	0.00	1.7	64.8
2015	0.54	0.79	1.80	0.21	0.52	0.75	1.39	0.20	0.22	0.17	0.06	0.00	0.06	1.5	81.7
2016	1.04	1.50	1.79	0.73	1.62	0.62	2.04	0.32	0.13	0.74	0.17	0.00	0.17	0.9	23.4
2017	0.84	1.36	1.78	0.61	1.38	0.00	2.12	0.10	0.09	0.11	0.00	0.00	0.00	1.5	38.4
2018	0.91	1.29	2.24	0.48	1.19	-0.24	2.49	0.35	0.41	0.23	0.74	0.00	0.76	1.2	25.5
2019	0.74	1.19	2.24	0.47	1.01	2.91	2.68	0.11	0.01	0.45	0.83	0.00	0.90	0.9	46.0
2020	0.83	1.33	3.00	0.75	1.07	2.56	2.52	0.11	0.10	0.17	0.63	0.00	0.68	1.3	57.5

**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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.95	1.44	N/A	N/A	N/A	N/A	1.44	0.33	0.29	0.44	0.00		0.00
1998	0.92	1.48	N/A	N/A	N/A	N/A	1.48	0.22	0.14	0.43	0.00		0.00
1999	0.74	1.24	1.72	N/A	N/A	N/A	1.13	0.16	0.12	0.30	0.00		0.00
2000	0.63	1.11	1.56	N/A	N/A	N/A	1.00	0.13	0.12	0.14	0.00		0.00
2001	0.75	1.29	1.49	N/A	N/A	N/A	1.24	0.28	0.26	0.33	0.00		0.00
2002	0.52	1.04	1.18	N/A	N/A	N/A	1.02	0.12	0.12	0.13	0.00		0.00
2003	0.46	0.95	1.10	N/A	N/A	N/A	0.92	0.14	0.11	0.26	0.00		0.00
2004	0.38	0.95	1.04	N/A	N/A	N/A	0.93	0.07	0.06	0.11	0.00		0.00
2005	0.34	0.92	1.19	N/A	N/A	N/A	0.85	0.05	0.04	0.06	0.00		0.00
2006	0.36	0.93	0.99	N/A	N/A	N/A	0.91	0.07	0.06	0.11	0.00		0.00
2007	0.64	1.30	1.45	N/A	N/A	N/A	1.26	0.31	0.27	0.44	0.00		0.00
2008	1.16	1.81	2.15	N/A	N/A	N/A	1.70	0.86	0.71	1.34	0.00		0.00
2009	1.40	2.19	3.03	N/A	N/A	N/A	1.90	1.12	1.01	1.62	0.00		0.00
2010	1.34	1.96	2.65	N/A	N/A	N/A	1.71	1.13	0.99	1.80	0.00		0.00
2011	1.27	1.65	2.20	N/A	N/A	0.09	1.43	1.14	0.97	2.01	0.00		0.00
2012	1.05	1.31	1.30	N/A	N/A	0.14	1.31	0.97	0.82	1.89	0.80		0.80
2013	1.03	1.38	1.61	0.51	0.98	1.09	1.88	0.93	0.80	1.80	0.00		0.00
2014	1.00	1.38	1.55	1.12	1.03	1.28	1.64	0.89	0.79	1.52	0.00		0.00
2015	0.90	1.57	1.68	1.14	1.40	1.49	1.83	0.73	0.63	1.50	0.00		0.00
2016	0.67	1.47	2.07	0.74	1.19	0.93	1.58	0.50	0.38	1.51	0.00		0.00
2017	0.78	1.63	2.15	0.78	1.50	0.76	1.78	0.60	0.52	1.37	0.00		0.00
2018	0.60	1.54	2.29	0.49	1.21	0.44	1.78	0.41	0.32	1.30	0.00		0.00
2019	0.59	1.58	2.42	0.44	0.98	1.13	2.07	0.41	0.32	1.32	0.00		0.00
2020	0.54	1.57	2.82	0.50	0.97	1.06	1.78	0.36	0.26	1.64	0.00		0.00

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.57	0.96	N/A	N/A	N/A	N/A	0.96	0.06	0.02	0.15	0.00		0.00	3.0	72.9
1998	0.53	0.93	N/A	N/A	N/A	N/A	0.93	0.02	0.01	0.05	0.00		0.00	2.9	73.1
1999	1.09	2.03	1.43	N/A	N/A	N/A	2.18	0.03	0.01	0.09	0.00		0.00	2.4	19.8
2000	0.39	0.74	1.23	N/A	N/A	N/A	0.62	0.02	0.01	0.04	0.00		0.00	1.8	50.4
2001	0.42	0.89	1.62	N/A	N/A	N/A	0.72	0.00	0.00	0.01	0.00		0.00	1.9	42.8
2002	0.29	0.66	1.17	N/A	N/A	N/A	0.55	0.00	0.00	0.02	0.00		0.00	1.7	59.8
2003	0.25	0.63	1.06	N/A	N/A	N/A	0.53	0.00	0.00	0.01	0.00		0.00	1.3	48.9
2004	0.19	0.55	0.96	N/A	N/A	N/A	0.45	0.00	0.00	0.01	0.00		0.00	1.0	44.3
2005	0.17	0.50	0.76	N/A	N/A	N/A	0.44	0.00	0.00	0.00	0.00		0.00	1.1	58.6
2006	0.18	0.55	0.86	N/A	N/A	N/A	0.47	0.00	0.00	0.00	0.00		0.00	0.6	37.6
2007	0.24	0.68	0.97	N/A	N/A	N/A	0.60	0.02	0.00	0.10	0.00		0.00	0.6	42.2
2008	0.41	1.11	1.65	N/A	N/A	N/A	0.94	0.08	0.01	0.30	0.00		0.00	1.3	53.4
2009	0.39	1.25	1.74	N/A	N/A	N/A	1.08	0.10	0.06	0.26	0.00		0.00	1.4	68.2
2010	0.48	1.49	2.47	N/A	N/A	N/A	1.14	0.14	0.04	0.62	0.00		0.00	1.5	52.7
2011	0.49	1.68	2.39	N/A	N/A	0.00	1.40	0.11	0.03	0.49	0.00		0.00	1.4	65.1
2012	0.43	1.47	2.23	N/A	N/A	0.02	1.18	0.12	0.05	0.51	0.00		0.00	1.2	43.2
2013	0.29	0.90	1.44	0.26	0.39	0.00	1.18	0.13	0.06	0.58	0.00		0.00	1.1	38.1
2014	0.30	1.10	1.54	0.36	0.53	0.06	1.54	0.08	0.03	0.43	0.00		0.00	1.0	56.1
2015	0.25	1.03	1.12	0.31	0.71	0.94	1.53	0.05	0.03	0.21	0.00		0.00	1.1	43.8
2016	0.32	1.53	1.68	0.46	1.34	0.30	2.01	0.05	0.04	0.17	0.00		0.00	1.0	40.8
2017	0.26	1.31	1.84	0.17	1.31	0.13	1.91	0.04	0.01	0.32	0.00		0.00	0.8	36.7
2018	0.22	1.34	1.79	0.45	0.56	0.60	1.99	0.01	0.00	0.09	0.00		0.00	0.7	30.3
2019	0.19	1.19	1.79	0.12	0.40	0.50	1.96	0.00	0.00	0.00	0.00		0.00	0.5	33.9
2020	0.27	1.50	1.91	0.14	0.85	0.97	2.40	0.05	0.01	0.58	0.00		0.00	0.8	27.4

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.90	1.15	N/A	N/A	N/A	N/A	1.15	0.35	0.34	0.37	0.06	0.00	0.06
1998	0.78	1.01	N/A	N/A	N/A	N/A	1.01	0.33	0.30	0.43	0.33	0.00	0.33
1999	0.63	0.82	1.21	N/A	N/A	N/A	0.76	0.26	0.26	0.27	0.77	0.00	0.77
2000	0.59	0.76	1.15	N/A	N/A	N/A	0.70	0.25	0.25	0.27	0.51	39.28	0.20
2001	0.65	0.89	1.27	N/A	N/A	N/A	0.83	0.22	0.20	0.28	0.01	0.00	0.01
2002	0.68	0.92	1.35	N/A	N/A	N/A	0.87	0.24	0.22	0.32	0.12	0.00	0.12
2003	0.64	0.87	1.28	N/A	N/A	N/A	0.81	0.22	0.21	0.26	0.40	0.00	0.40
2004	0.61	0.87	1.27	N/A	N/A	N/A	0.82	0.16	0.16	0.16	0.16	0.00	0.00
2005	0.55	0.83	1.04	N/A	N/A	N/A	0.81	0.11	0.10	0.13	0.11	0.00	0.00
2006	0.58	0.87	0.98	N/A	N/A	N/A	0.85	0.21	0.19	0.24	0.37	0.00	0.37
2007	1.35	1.36	1.48	N/A	N/A	N/A	1.34	1.34	1.50	1.02	7.25	0.00	7.25
2008	2.12	1.70	2.55	N/A	N/A	N/A	1.53	2.55	2.70	2.23	4.78	0.00	4.78
2009	3.11	1.71	2.50	N/A	N/A	N/A	1.53	4.48	4.92	3.43	4.56	0.00	4.56
2010	3.15	1.29	1.78	N/A	N/A	N/A	1.18	4.83	5.42	3.28	4.34	0.00	4.34
2011	2.85	0.97	1.33	N/A	N/A	0.32	0.88	4.55	5.18	2.73	4.10	0.00	4.11
2012	2.18	0.78	1.07	N/A	N/A	0.70	0.71	3.49	3.88	2.13	4.34	0.00	4.35
2013	1.62	0.68	0.89	0.35	0.75	0.64	0.86	2.56	2.79	1.67	2.59	0.00	2.60
2014	1.21	0.70	0.85	0.33	0.91	0.90	0.76	1.80	1.93	1.27	1.53	0.00	1.54
2015	0.91	0.63	0.77	0.33	0.73	1.60	0.89	1.26	1.31	1.03	1.47	0.00	1.47
2016	0.74	0.63	0.79	0.35	0.74	2.72	0.87	0.89	0.91	0.82	0.90	0.00	0.90
2017	0.67	0.54	0.73	0.32	0.61	2.35	0.73	0.85	0.85	0.87	0.78	0.00	0.78
2018	0.57	0.50	0.80	0.31	0.53	2.17	0.71	0.69	0.70	0.61	0.65	0.00	0.65
2019	0.50	0.50	0.85	0.31	0.51	2.43	0.68	0.49	0.47	0.63	0.29	0.00	0.29
2020	0.39	0.41	0.81	0.25	0.40	1.94	0.57	0.35	0.32	0.60	0.25	0.00	0.25

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.75	1.07	N/A	N/A	N/A	N/A	1.07	0.02	0.01	0.05	0.44	0.00	0.44	3.5	66.9
1998	0.73	1.08	N/A	N/A	N/A	N/A	1.08	0.01	0.01	0.02	0.00	0.00	0.00	3.1	51.0
1999	0.62	0.93	2.53	N/A	N/A	N/A	0.66	0.02	0.01	0.06	0.00	0.00	0.00	3.0	54.2
2000	0.48	0.72	2.06	N/A	N/A	N/A	0.52	0.02	0.01	0.04	0.00	0.00	0.00	2.6	63.0
2001	0.51	0.78	2.12	N/A	N/A	N/A	0.59	0.01	0.00	0.03	0.15	0.00	0.15	3.0	75.5
2002	0.57	0.87	2.21	N/A	N/A	N/A	0.69	0.01	0.00	0.02	0.14	0.00	0.14	2.9	87.1
2003	0.68	1.04	2.49	N/A	N/A	N/A	0.86	0.01	0.01	0.03	0.00	0.00	0.00	2.9	73.2
2004	0.61	0.97	2.35	N/A	N/A	N/A	0.80	0.00	0.00	0.01	0.06	0.00	0.00	2.9	379.8
2005	0.53	0.88	2.14	N/A	N/A	N/A	0.72	0.00	0.00	0.01	0.06	0.00	0.00	3.5	94.6
2006	0.42	0.73	1.36	N/A	N/A	N/A	0.64	0.00	0.00	0.01	0.01	0.00	0.01	1.5	37.0
2007	0.62	1.11	1.89	N/A	N/A	N/A	0.97	0.05	0.03	0.08	0.00	0.00	0.00	1.5	46.7
2008	1.55	2.45	4.26	N/A	N/A	N/A	2.10	0.61	0.20	1.50	1.37	0.00	1.37	3.1	47.9
2009	2.14	3.20	6.92	N/A	N/A	N/A	2.39	1.11	0.47	2.60	1.76	0.00	1.76	5.7	59.0
2010	2.20	2.94	6.66	N/A	N/A	N/A	2.05	1.54	0.94	3.09	1.38	0.00	1.38	5.1	70.5
2011	1.79	1.87	4.50	N/A	N/A	0.00	1.22	1.72	1.22	3.18	1.17	0.00	1.17	3.2	53.2
2012	1.31	1.33	3.20	N/A	N/A	0.06	0.89	1.30	1.01	2.33	0.66	0.00	0.66	2.4	57.3
2013	1.01	1.05	2.34	0.28	0.68	-0.01	1.88	0.98	0.84	1.57	1.34	0.00	1.35	2.1	63.6
2014	0.71	0.93	1.87	0.26	0.79	0.00	1.72	0.46	0.41	0.66	0.63	0.00	0.63	1.7	58.2
2015	0.61	0.95	1.77	0.32	0.86	0.02	1.83	0.20	0.17	0.29	0.19	0.00	0.19	1.4	48.9
2016	0.61	0.95	1.82	0.41	0.84	1.11	1.87	0.13	0.13	0.11	0.52	0.00	0.52	1.2	36.5
2017	0.59	0.98	1.94	0.44	0.88	0.09	1.89	0.01	0.02	-0.07	0.09	0.00	0.09	1.3	40.3
2018	0.57	0.94	2.04	0.48	0.79	2.16	1.84	0.00	0.01	-0.06	0.23	0.00	0.23	1.4	39.0
2019	0.51	0.90	2.27	0.47	0.64	1.40	1.71	-0.01	0.00	-0.12	0.10	0.00	0.10	1.4	41.5
2020	0.56	0.99	2.57	0.56	0.70	1.39	1.72	-0.01	0.01	-0.11	0.00	0.00	0.00	1.6	45.4

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.07	1.33	N/A	N/A	N/A	N/A	1.33	0.40	0.45	0.31	0.86	0.00	0.86
1998	0.86	1.11	N/A	N/A	N/A	N/A	1.11	0.25	0.31	0.12	0.83	0.00	0.90
1999	0.78	1.03	0.89	N/A	N/A	N/A	1.04	0.25	0.28	0.17	0.06	0.00	0.06
2000	0.83	1.07	0.99	N/A	N/A	N/A	1.08	0.30	0.32	0.24	0.88	0.00	0.88
2001	0.96	1.28	1.38	N/A	N/A	N/A	1.27	0.34	0.37	0.27	3.46		3.46
2002	0.91	1.29	1.41	N/A	N/A	N/A	1.27	0.24	0.24	0.25	0.61	0.00	0.64
2003	0.90	1.25	1.40	N/A	N/A	N/A	1.23	0.25	0.22	0.31	0.90		0.90
2004	0.87	1.21	1.20	N/A	N/A	N/A	1.21	0.26	0.25	0.30	0.10		0.00
2005	0.89	1.15	1.18	N/A	N/A	N/A	1.15	0.40	0.44	0.31	0.10		0.00
2006	0.75	1.00	0.96	N/A	N/A	N/A	1.01	0.30	0.31	0.27	0.18		0.18
2007	0.73	0.93	1.02	N/A	N/A	N/A	0.92	0.38	0.37	0.41	0.09		0.09
2008	1.05	1.28	1.47	N/A	N/A	N/A	1.25	0.69	0.70	0.68	0.14		0.14
2009	1.35	1.58	1.89	N/A	N/A	N/A	1.54	1.02	0.97	1.16	0.56		0.56
2010	1.43	1.28	1.47	N/A	N/A	N/A	1.25	1.63	1.47	2.11	2.37		2.37
2011	1.21	1.16	1.10	N/A	N/A	0.24	1.16	1.27	1.32	1.12	0.75	0.00	0.75
2012	0.86	0.84	0.84	N/A	N/A	0.35	0.84	0.89	0.87	0.94	0.21	0.00	0.21
2013	0.81	0.75	0.71	0.40	0.83	0.09	1.14	0.90	0.96	0.63	0.79	16.67	0.76
2014	0.69	0.67	0.59	0.32	0.76	0.72	1.15	0.73	0.78	0.50	0.67	0.00	0.67
2015	0.62	0.68	0.59	0.37	0.75	0.54	1.27	0.52	0.56	0.36	0.38	0.00	0.38
2016	0.57	0.68	0.67	0.37	0.76	0.53	1.19	0.41	0.43	0.31	0.54	0.00	0.55
2017	0.57	0.68	0.73	0.43	0.69	1.23	1.23	0.38	0.40	0.30	0.47	0.00	0.47
2018	0.50	0.62	0.72	0.40	0.69	2.95	0.87	0.30	0.30	0.27	0.07	0.00	0.07
2019	0.56	0.69	0.71	0.42	0.63	2.11	1.52	0.35	0.33	0.50	0.14	0.00	0.14
2020	0.44	0.58	0.67	0.38	0.57	1.21	0.96	0.24	0.19	0.50	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			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.50	0.69	N/A	N/A	N/A	N/A	0.69	0.02	0.02	0.02	0.00	0.00	0.00	3.6	158.3
1998	0.54	0.77	N/A	N/A	N/A	N/A	0.77	0.01	0.00	0.01	-0.02	0.00	-0.02	3.5	104.9
1999	0.41	0.58	1.47	N/A	N/A	N/A	0.47	0.02	0.02	0.01	0.32	0.00	0.32	3.1	122.8
2000	0.37	0.53	1.33	N/A	N/A	N/A	0.44	0.01	0.01	0.01	0.02	0.00	0.02	3.0	142.3
2001	0.49	0.74	1.47	N/A	N/A	N/A	0.65	0.02	0.01	0.04	0.46		0.46	3.1	90.3
2002	0.61	0.94	1.94	N/A	N/A	N/A	0.82	0.02	0.01	0.03	0.00	0.00	0.00	3.6	115.4
2003	0.68	1.04	2.39	N/A	N/A	N/A	0.87	0.03	0.01	0.08	0.02		0.02	3.6	155.7
2004	0.58	0.89	2.30	N/A	N/A	N/A	0.72	0.01	0.00	0.04	0.00		0.00	3.8	152.9
2005	0.60	0.90	2.42	N/A	N/A	N/A	0.72	0.03	0.01	0.07	0.00		0.00	4.4	184.3
2006	0.51	0.77	1.89	N/A	N/A	N/A	0.64	0.03	0.01	0.08	0.00		0.00	2.0	91.1
2007	0.53	0.81	1.75	N/A	N/A	N/A	0.69	0.04	0.03	0.07	0.17		0.17	2.4	97.1
2008	0.67	1.06	2.25	N/A	N/A	N/A	0.91	0.08	0.04	0.15	0.06		0.06	3.1	82.8
2009	0.88	1.42	3.10	N/A	N/A	N/A	1.18	0.16	0.10	0.32	0.22		0.22	4.2	93.2
2010	0.92	1.38	3.48	N/A	N/A	N/A	1.08	0.31	0.18	0.69	0.23		0.23	4.8	85.3
2011	0.79	1.15	2.94	N/A	N/A	0.00	0.90	0.32	0.20	0.73	0.24	0.00	0.24	3.6	83.7
2012	0.72	0.96	2.13	N/A	N/A	0.00	0.81	0.38	0.20	1.09	0.39	0.00	0.39	2.9	65.3
2013	0.59	0.85	1.66	0.33	0.42	0.07	2.38	0.24	0.14	0.64	0.07	0.00	0.07	2.2	71.8
2014	0.53	0.80	1.63	0.34	0.55	0.00	1.99	0.13	0.06	0.41	0.03	0.00	0.03	1.9	77.8
2015	0.47	0.73	1.51	0.35	0.56	0.00	1.73	0.06	0.04	0.12	0.11	0.00	0.11	1.9	59.9
2016	0.46	0.74	1.40	0.39	0.62	0.00	1.61	0.03	0.02	0.09	0.06	0.00	0.06	1.8	53.1
2017	0.51	0.82	1.70	0.43	0.64	0.00	1.86	0.03	0.02	0.05	0.57	0.00	0.57	1.7	44.4
2018	0.56	0.91	1.77	0.45	0.52	0.65	2.92	0.00	0.01	-0.02	1.84	0.00	1.86	1.7	40.7
2019	0.46	0.76	2.01	0.43	0.54	1.64	1.52	0.01	0.01	0.02	0.10	0.00	0.10	1.6	48.1
2020	0.57	0.97	2.55	0.53	0.49	1.12	2.70	0.01	0.00	0.04	0.11	0.00	0.11	2.0	53.3

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.72	2.17	N/A	N/A	N/A	N/A	2.17	1.22	1.69	0.80	3.61	0.00	3.62
1998	1.64	2.26	N/A	N/A	N/A	N/A	2.26	0.96	1.09	0.82	2.27		2.27
1999	1.34	1.84	4.81	N/A	N/A	N/A	1.54	0.76	0.70	0.82	1.23		1.23
2000	1.16	1.72	1.85	N/A	N/A	N/A	1.71	0.45	0.48	0.42	0.56	0.00	0.56
2001	1.23	1.78	1.87	N/A	N/A	N/A	1.77	0.46	0.47	0.45	0.21	0.00	0.21
2002	1.21	1.81	1.81	N/A	N/A	N/A	1.80	0.39	0.44	0.33	0.06	0.00	0.06
2003	1.16	1.80	1.82	N/A	N/A	N/A	1.80	0.27	0.27	0.28	0.38	0.00	0.38
2004	0.89	1.45	1.54	N/A	N/A	N/A	1.44	0.17	0.20	0.14	0.05	0.00	0.00
2005	0.70	1.29	1.56	N/A	N/A	N/A	1.26	0.06	0.06	0.07	0.00		0.00
2006	0.64	1.20	1.47	N/A	N/A	N/A	1.17	0.06	0.06	0.06	0.00		0.00
2007	0.78	1.44	1.43	N/A	N/A	N/A	1.44	0.10	0.11	0.08	0.06	0.00	0.06
2008	1.09	1.85	2.14	N/A	N/A	N/A	1.82	0.42	0.46	0.35	0.04	0.00	0.04
2009	1.67	2.36	2.37	N/A	N/A	N/A	2.36	1.12	1.16	1.04	0.57	0.00	0.58
2010	1.59	1.90	1.78	N/A	N/A	N/A	1.91	1.38	1.53	1.06	0.36	0.00	0.36
2011	1.56	1.69	1.30	N/A	N/A	0.00	1.75	1.49	1.74	0.91	1.25	0.00	1.25
2012	1.31	1.29	1.04	N/A	N/A	0.49	1.33	1.32	1.45	1.03	0.41	0.00	0.42
2013	1.30	1.29	0.94	0.84	1.53	0.34	1.48	1.30	1.43	1.00	1.50	0.00	1.50
2014	1.05	1.04	0.86	0.71	1.57	0.18	1.02	1.06	1.23	0.68	1.56	0.00	1.56
2015	0.86	1.02	0.86	0.58	1.31	1.27	1.11	0.75	0.86	0.51	1.16	0.00	1.16
2016	0.74	1.00	0.86	0.68	1.01	0.94	1.16	0.57	0.62	0.44	0.61	0.00	0.61
2017	0.74	1.15	0.92	0.77	1.31	1.01	1.32	0.46	0.50	0.36	0.41	0.00	0.41
2018	0.83	1.27	1.01	1.02	1.69	1.96	1.25	0.55	0.63	0.36	0.12	0.00	0.12
2019	0.75	1.24	1.22	1.03	1.47	1.42	1.25	0.44	0.48	0.32	0.38	0.00	0.40
2020	0.64	1.13	1.02	0.84	1.40	0.70	1.19	0.35	0.35	0.33	0.17	0.00	0.17

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.77	1.41	N/A	N/A	N/A	N/A	1.41	0.07	0.04	0.09	-0.01	-2.45	-0.01	2.3	51.9
1998	0.84	1.43	N/A	N/A	N/A	N/A	1.43	0.20	0.10	0.31	0.08		0.08	3.2	39.7
1999	0.74	1.23	2.16	N/A	N/A	N/A	1.13	0.17	0.12	0.22	-0.01		-0.01	2.9	34.5
2000	0.73	1.24	1.79	N/A	N/A	N/A	1.18	0.10	0.02	0.20	0.00	-0.53	0.00	2.0	25.2
2001	0.64	1.03	1.68	N/A	N/A	N/A	0.97	0.09	0.07	0.10	0.39	-0.12	0.39	2.2	34.6
2002	0.72	1.20	1.80	N/A	N/A	N/A	1.15	0.05	0.03	0.09	0.00	-0.99	0.00	2.1	46.8
2003	0.81	1.37	1.80	N/A	N/A	N/A	1.33	0.03	0.02	0.04	0.00	-0.47	0.00	1.8	31.4
2004	0.57	1.02	1.49	N/A	N/A	N/A	0.98	0.01	0.00	0.02	0.00	0.00	0.00	1.4	32.5
2005	0.53	1.03	1.56	N/A	N/A	N/A	0.98	0.00	0.00	0.00	-0.03		0.00	1.5	34.8
2006	0.40	0.79	1.17	N/A	N/A	N/A	0.76	0.00	0.00	0.00	0.00		0.00	0.6	15.8
2007	0.38	0.75	1.17	N/A	N/A	N/A	0.71	0.00	0.00	-0.01	0.00	0.00	0.00	0.4	21.7
2008	0.55	1.16	1.50	N/A	N/A	N/A	1.13	0.01	0.01	0.02	0.03	0.00	0.03	0.8	25.8
2009	0.79	1.72	2.83	N/A	N/A	N/A	1.58	0.05	0.04	0.07	0.00	0.00	0.00	1.0	35.5
2010	0.89	1.99	3.67	N/A	N/A	N/A	1.75	0.14	0.03	0.36	0.05	0.00	0.05	1.0	37.9
2011	0.81	1.70	2.84	N/A	N/A	0.00	1.53	0.27	0.18	0.48	0.09	0.00	0.09	0.9	31.5
2012	0.53	1.15	1.86	N/A	N/A	0.00	1.05	0.14	0.04	0.37	0.03	0.00	0.03	0.8	46.4
2013	0.47	0.99	1.48	0.25	0.62	0.00	1.30	0.15	0.12	0.22	0.05	0.00	0.05	0.5	40.1
2014	0.37	0.83	1.20	0.11	0.70	0.00	1.06	0.08	0.07	0.12	0.25	0.00	0.25	0.3	36.5
2015	0.31	0.70	1.05	0.14	0.53	0.04	0.90	0.05	0.03	0.08	0.03	0.00	0.03	0.4	34.2
2016	0.39	0.90	1.26	0.20	0.79	0.00	1.17	0.04	0.05	0.00	0.25	0.00	0.25	0.5	29.8
2017	0.44	1.07	1.41	0.41	0.78	0.30	1.45	0.01	0.00	0.03	0.03	0.00	0.03	0.5	18.8
2018	0.56	1.40	1.58	0.40	1.13	0.46	1.99	0.02	0.02	0.01	1.15	0.00	1.17	0.4	12.1
2019	0.59	1.56	2.02	0.57	1.46	1.82	2.02	-0.01	0.00	-0.02	0.12	0.00	0.12	0.5	16.3
2020	0.59	1.58	2.18	0.82	1.32	0.58	1.96	0.00	0.00	0.00	0.08	0.00	0.08	0.8	34.7

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.25	1.47	N/A	N/A	N/A	N/A	1.47	0.36	0.40	0.29	1.94	11.95	0.00
1998	1.12	1.33	N/A	N/A	N/A	N/A	1.33	0.31	0.40	0.16	0.31	1.86	0.00
1999	0.80	0.95	1.72	N/A	N/A	N/A	0.90	0.24	0.24	0.23	0.20	0.00	0.30
2000	0.89	1.03	1.76	N/A	N/A	N/A	0.98	0.35	0.27	0.49	0.00	0.00	0.00
2001	0.94	1.09	1.71	N/A	N/A	N/A	1.04	0.47	0.45	0.51	0.00	0.00	0.00
2002	0.83	1.03	1.69	N/A	N/A	N/A	0.99	0.28	0.23	0.40	0.44	1.41	0.00
2003	0.76	0.93	1.04	N/A	N/A	N/A	0.92	0.38	0.41	0.29	2.44	0.00	3.65
2004	0.56	0.76	1.01	N/A	N/A	N/A	0.75	0.12	0.12	0.13	1.12	0.00	0.00
2005	0.55	0.71	0.80	N/A	N/A	N/A	0.70	0.23	0.22	0.26	1.81	0.00	0.00
2006	0.41	0.56	0.72	N/A	N/A	N/A	0.55	0.13	0.11	0.18	1.41	0.88	1.57
2007	0.51	0.67	0.86	N/A	N/A	N/A	0.66	0.23	0.20	0.29	0.28	0.00	0.34
2008	0.81	1.05	1.56	N/A	N/A	N/A	1.03	0.44	0.37	0.61	2.54	1.93	2.63
2009	1.13	1.24	1.65	N/A	N/A	N/A	1.22	0.96	0.89	1.19	2.94	1.14	3.27
2010	1.27	1.14	1.29	N/A	N/A	N/A	1.13	1.47	1.53	1.25	4.18	0.00	4.72
2011	0.99	0.84	1.09	N/A	N/A	0.00	0.83	1.21	1.20	1.28	1.36	0.00	1.51
2012	0.78	0.79	0.81	N/A	N/A	0.45	0.79	0.77	0.74	0.91	4.25	0.00	4.69
2013	0.57	0.53	0.61	0.15	0.51	0.43	0.96	0.65	0.65	0.65	1.00	0.00	1.09
2014	0.58	0.42	0.66	0.19	0.40	0.92	0.68	0.88	0.95	0.51	4.31	0.00	4.64
2015	0.41	0.44	0.63	0.16	0.51	1.54	0.57	0.36	0.36	0.38	0.27	0.00	0.29
2016	0.46	0.57	0.62	0.36	0.69	3.18	0.53	0.26	0.26	0.31	0.21	0.01	0.22
2017	0.58	0.74	0.76	0.42	0.92	4.08	0.73	0.32	0.30	0.42	0.33	2.60	0.25
2018	0.50	0.70	0.96	0.37	0.87	4.33	0.69	0.22	0.18	0.42	0.26	1.20	0.22
2019	0.42	0.59	0.79	0.31	0.75	3.63	0.56	0.22	0.18	0.44	0.16	1.35	0.12
2020	0.38	0.56	0.87	0.29	0.67	1.75	0.55	0.17	0.12	0.49	0.14	0.78	0.12

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.49	0.62	N/A	N/A	N/A	N/A	0.62	-0.03	0.00	-0.07	-0.49	-1.85	-0.23	3.2	83.3
1998	0.50	0.63	N/A	N/A	N/A	N/A	0.63	0.01	-0.01	0.03	1.75	-1.91	2.46	3.1	70.9
1999	0.45	0.57	1.71	N/A	N/A	N/A	0.49	0.02	0.00	0.05	-1.50	-3.16	-0.77	2.7	73.1
2000	0.39	0.49	1.60	N/A	N/A	N/A	0.42	0.01	0.01	0.00	-0.13	-0.40	-0.02	2.5	71.7
2001	0.46	0.59	1.67	N/A	N/A	N/A	0.52	0.04	0.00	0.13	-0.12	-0.28	-0.04	2.6	81.3
2002	0.50	0.66	2.04	N/A	N/A	N/A	0.57	0.05	0.04	0.08	-0.44	-1.41	0.00	2.8	83.8
2003	0.43	0.59	1.56	N/A	N/A	N/A	0.53	0.04	0.00	0.15	0.50	-0.07	0.79	2.8	108.5
2004	0.43	0.63	1.58	N/A	N/A	N/A	0.58	0.01	0.01	0.03	0.35	0.00	0.00	2.7	93.6
2005	0.40	0.60	1.62	N/A	N/A	N/A	0.54	0.00	0.00	0.00	0.46	0.00	0.00	3.4	131.7
2006	0.26	0.38	0.93	N/A	N/A	N/A	0.35	0.02	0.02	0.01	0.40	0.00	0.53	0.8	46.9
2007	0.28	0.43	0.66	N/A	N/A	N/A	0.42	0.03	0.00	0.12	0.11	0.00	0.14	0.9	58.3
2008	0.41	0.66	1.33	N/A	N/A	N/A	0.63	0.02	0.00	0.08	0.00	0.00	0.00	2.2	101.7
2009	0.77	1.06	2.39	N/A	N/A	N/A	0.99	0.31	0.24	0.56	0.14	0.00	0.17	2.7	84.5
2010	0.73	1.01	2.27	N/A	N/A	N/A	0.93	0.32	0.12	0.99	0.24	0.68	0.19	3.0	94.6
2011	0.56	0.75	1.90	N/A	N/A	0.00	0.67	0.27	0.14	0.79	0.57	0.00	0.63	2.6	106.4
2012	0.43	0.46	1.38	N/A	N/A	0.00	0.40	0.38	0.23	N/A	0.21	0.00	0.23	2.0	88.4
2013	0.28	0.36	1.31	0.14	0.26	0.00	0.60	0.13	0.07	0.46	0.07	-0.04	0.08	1.6	117.5
2014	0.22	0.30	1.00	0.08	0.24	0.00	0.55	0.08	0.04	0.28	0.06	-0.07	0.07	1.3	117.2
2015	0.25	0.36	0.99	0.14	0.32	0.00	0.56	0.03	0.03	0.06	0.01	-0.05	0.02	1.4	89.4
2016	0.29	0.45	1.20	0.17	0.48	0.02	0.51	0.01	0.01	0.02	0.00	-0.04	0.00	1.4	86.8
2017	0.34	0.53	1.33	0.20	0.61	0.00	0.58	0.02	0.02	0.05	0.02	-0.02	0.03	1.6	66.3
2018	0.42	0.72	1.45	0.23	0.74	2.74	1.04	0.00	0.00	0.00	0.02	0.00	0.02	1.8	52.3
2019	0.39	0.72	1.91	0.21	0.63	10.53	1.13	0.00	0.00	0.00	0.02	0.17	0.02	1.9	57.3
2020	0.33	0.63	1.77	0.22	0.56	3.34	0.92	0.00	-0.01	0.02	0.01	0.00	0.01	1.7	85.5

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.88	1.24	N/A	N/A	N/A	N/A	1.24	0.22	0.24	0.20	0.67	0.00	0.67
1998	0.83	1.21	N/A	N/A	N/A	N/A	1.21	0.21	0.20	0.25	0.43	0.00	0.43
1999	0.76	1.14	1.18	N/A	N/A	N/A	1.13	0.19	0.19	0.20	0.85	0.00	0.86
2000	0.71	1.10	1.09	N/A	N/A	N/A	1.10	0.16	0.17	0.15	1.38	0.00	1.38
2001	0.79	1.26	1.32	N/A	N/A	N/A	1.25	0.23	0.24	0.19	2.63	0.00	2.64
2002	0.76	1.25	1.29	N/A	N/A	N/A	1.24	0.22	0.23	0.17	1.53	0.00	1.53
2003	0.74	1.29	1.36	N/A	N/A	N/A	1.28	0.17	0.16	0.21	0.86	0.00	0.86
2004	0.79	1.39	1.28	N/A	N/A	N/A	1.40	0.21	0.17	0.29	1.59	0.00	0.00
2005	0.88	1.61	1.23	N/A	N/A	N/A	1.67	0.16	0.13	0.23	0.26	0.00	0.00
2006	0.73	1.23	1.15	N/A	N/A	N/A	1.25	0.23	0.17	0.37	0.41	0.00	0.41
2007	0.80	1.25	1.42	N/A	N/A	N/A	1.22	0.40	0.33	0.58	1.49	0.00	1.49
2008	0.98	1.37	2.08	N/A	N/A	N/A	1.27	0.67	0.68	0.66	1.98	0.00	1.98
2009	1.41	1.44	2.12	N/A	N/A	N/A	1.33	1.38	1.44	1.23	4.03	0.00	4.08
2010	1.43	1.19	1.73	N/A	N/A	N/A	1.10	1.62	1.75	1.21	2.88	0.00	2.91
2011	1.51	1.06	1.33	N/A	N/A	0.49	1.02	1.86	1.95	1.59	4.81	0.00	4.86
2012	1.26	0.88	1.04	N/A	N/A	0.40	0.85	1.58	1.66	1.29	3.38	0.00	3.41
2013	0.95	0.77	0.95	0.40	0.84	0.68	0.94	1.09	1.09	1.12	2.76	5.90	2.74
2014	0.74	0.68	0.84	0.35	0.78	0.45	0.78	0.80	0.81	0.75	1.10	0.00	1.10
2015	0.69	0.68	0.81	0.30	0.81	0.42	0.81	0.70	0.72	0.60	1.20	0.00	1.21
2016	0.69	0.73	0.93	0.32	0.92	0.49	0.82	0.65	0.66	0.55	1.33	0.00	1.34
2017	0.66	0.82	1.03	0.38	1.03	0.32	0.93	0.48	0.47	0.51	0.66	0.00	0.67
2018	0.65	0.84	1.06	0.42	1.03	0.45	0.91	0.45	0.46	0.41	0.47	0.00	0.47
2019	0.65	0.82	1.10	0.42	0.96	0.55	0.90	0.47	0.45	0.60	0.71	0.00	0.71
2020	0.63	0.77	1.09	0.40	0.85	0.60	0.90	0.48	0.47	0.54	0.90	1.73	0.89

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.49	0.75	N/A	N/A	N/A	N/A	0.75	0.02	0.01	0.05	0.00	0.00	0.00	3.1	89.6
1998	0.48	0.76	N/A	N/A	N/A	N/A	0.76	0.03	0.02	0.05	0.31	0.00	0.31	3.3	77.9
1999	0.47	0.77	1.65	N/A	N/A	N/A	0.63	0.02	0.01	0.04	0.02	0.00	0.02	3.1	60.8
2000	0.40	0.67	1.48	N/A	N/A	N/A	0.54	0.01	0.01	0.03	0.00	0.00	0.00	2.5	65.6
2001	0.43	0.77	1.71	N/A	N/A	N/A	0.61	0.02	0.00	0.04	0.00	0.00	0.00	3.2	71.9
2002	0.46	0.86	1.97	N/A	N/A	N/A	0.68	0.02	0.01	0.03	0.06	0.00	0.06	3.2	83.4
2003	0.46	0.90	2.23	N/A	N/A	N/A	0.69	0.02	0.01	0.04	0.05	0.00	0.05	3.5	88.6
2004	0.45	0.88	1.90	N/A	N/A	N/A	0.72	0.03	0.02	0.05	0.16	0.00	0.00	3.2	83.3
2005	0.49	0.98	2.15	N/A	N/A	N/A	0.81	0.02	0.01	0.05	0.04	0.00	0.00	4.6	108.4
2006	0.50	0.98	1.38	N/A	N/A	N/A	0.92	0.03	0.01	0.07	0.11	3.94	0.11	1.6	40.2
2007	0.43	0.88	1.68	N/A	N/A	N/A	0.75	0.04	0.01	0.12	0.02	0.00	0.02	2.3	60.9
2008	0.52	1.05	2.30	N/A	N/A	N/A	0.86	0.11	0.02	0.32	0.25	0.00	0.26	2.4	64.7
2009	0.80	1.48	4.29	N/A	N/A	N/A	1.05	0.27	0.12	0.68	0.48	0.00	0.48	3.2	68.5
2010	0.84	1.35	4.13	N/A	N/A	N/A	0.91	0.45	0.27	1.01	0.80	0.00	0.81	3.6	88.3
2011	0.69	1.02	3.11	N/A	N/A	0.31	0.69	0.44	0.28	0.98	0.69	0.00	0.69	3.0	78.7
2012	0.63	0.77	2.24	N/A	N/A	0.29	0.55	0.50	0.32	1.23	0.55	0.00	0.56	2.6	74.6
2013	0.47	0.71	1.82	0.20	0.49	0.16	1.09	0.28	0.22	0.58	0.14	0.00	0.14	2.4	87.8
2014	0.42	0.64	1.62	0.18	0.50	0.13	0.97	0.23	0.18	0.49	0.75	0.00	0.76	2.2	82.8
2015	0.39	0.67	1.51	0.20	0.56	0.15	1.09	0.12	0.07	0.33	0.42	0.00	0.42	2.0	73.6
2016	0.41	0.71	1.63	0.20	0.65	0.10	1.13	0.09	0.06	0.22	0.28	0.00	0.28	1.8	53.7
2017	0.46	0.80	1.88	0.25	0.77	0.17	1.22	0.08	0.05	0.21	0.15	0.00	0.16	2.1	55.6
2018	0.48	0.86	2.09	0.30	0.78	0.27	1.30	0.05	0.04	0.13	0.34	0.00	0.35	2.0	49.8
2019	0.53	0.98	2.17	0.36	0.77	0.52	1.60	0.04	0.03	0.12	0.13	0.00	0.13	2.1	53.2
2020	0.60	1.12	2.71	0.39	0.76	0.28	2.02	0.04	0.01	0.23	0.11	0.00	0.11	2.4	79.9

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.95	1.29	N/A	N/A	N/A	N/A	1.29	0.28	0.26	0.31	0.44	0.04	0.72
1998	0.84	1.16	N/A	N/A	N/A	N/A	1.16	0.28	0.27	0.30	0.23	0.26	0.20
1999	0.74	1.04	1.74	N/A	N/A	N/A	0.95	0.26	0.21	0.35	0.31	0.47	0.12
2000	0.88	1.09	1.71	N/A	N/A	N/A	1.02	0.55	0.63	0.39	3.78	0.75	6.72
2001	0.91	1.22	1.96	N/A	N/A	N/A	1.14	0.50	0.54	0.42	1.93	0.08	3.68
2002	0.82	1.13	1.86	N/A	N/A	N/A	1.06	0.44	0.48	0.33	1.18	0.57	1.71
2003	0.75	1.14	1.93	N/A	N/A	N/A	1.08	0.31	0.30	0.35	1.13	0.56	1.54
2004	0.83	1.20	1.65	N/A	N/A	N/A	1.17	0.43	0.49	0.30	1.16	0.00	0.00
2005	0.98	1.46	1.56	N/A	N/A	N/A	1.45	0.46	0.47	0.44	1.26	0.00	0.00
2006	0.80	1.15	1.24	N/A	N/A	N/A	1.14	0.46	0.45	0.51	0.76	0.17	1.05
2007	0.83	1.06	1.20	N/A	N/A	N/A	1.05	0.61	0.60	0.66	0.86	0.30	1.08
2008	0.98	1.24	1.72	N/A	N/A	N/A	1.21	0.77	0.73	0.91	0.84	0.14	1.10
2009	1.41	1.60	1.81	N/A	N/A	N/A	1.59	1.26	1.16	1.60	0.99	0.11	1.33
2010	1.32	1.15	1.51	N/A	N/A	N/A	1.12	1.47	1.58	1.11	2.37	0.14	3.32
2011	1.15	1.05	1.06	N/A	N/A	0.31	1.05	1.24	1.34	0.89	1.91	0.23	2.72
2012	0.76	0.84	0.93	N/A	N/A	4.06	0.83	0.70	0.73	0.56	0.92	0.11	1.33
2013	0.82	0.86	0.82	0.34	0.79	5.84	1.66	0.78	0.83	0.56	0.98	0.36	1.29
2014	0.69	0.79	0.92	0.31	0.79	3.97	1.30	0.60	0.63	0.46	0.61	0.19	0.82
2015	0.60	0.74	0.90	0.27	0.75	2.46	1.19	0.47	0.42	0.71	0.68	0.43	0.83
2016	0.56	0.73	0.91	0.26	0.79	1.69	1.05	0.38	0.35	0.54	0.50	0.40	0.56
2017	0.59	0.75	0.86	0.32	0.77	1.53	1.18	0.41	0.43	0.34	1.43	1.66	1.28
2018	0.58	0.77	1.01	0.33	0.83	1.44	1.00	0.38	0.38	0.41	1.22	1.66	0.98
2019	0.53	0.70	0.91	0.35	0.82	0.63	0.68	0.36	0.35	0.38	0.47	0.50	0.46
2020	0.47	0.65	0.82	0.33	0.68	1.11	0.85	0.30	0.29	0.37	0.72	0.86	0.65

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.58	0.87	N/A	N/A	N/A	N/A	0.87	0.02	0.02	0.03	0.02	-0.05	0.06	3.4	67.5
1998	0.62	0.98	N/A	N/A	N/A	N/A	0.98	0.00	-0.03	0.07	0.03	0.02	0.04	3.8	72.7
1999	0.46	0.72	1.92	N/A	N/A	N/A	0.56	0.02	-0.03	0.13	-0.01	-0.02	-0.01	3.4	72.1
2000	0.44	0.70	2.13	N/A	N/A	N/A	0.54	0.03	0.01	0.07	0.02	0.05	-0.01	3.0	66.6
2001	0.49	0.81	2.04	N/A	N/A	N/A	0.69	0.06	0.03	0.13	0.19	0.01	0.36	4.0	76.4
2002	0.52	0.90	2.76	N/A	N/A	N/A	0.74	0.06	0.03	0.13	0.24	0.04	0.41	3.9	93.9
2003	0.53	0.93	2.75	N/A	N/A	N/A	0.80	0.07	0.04	0.17	0.18	0.00	0.30	4.2	108.3
2004	0.44	0.80	2.52	N/A	N/A	N/A	0.68	0.05	0.02	0.14	0.07	0.00	0.00	3.9	146.0
2005	0.52	0.95	2.50	N/A	N/A	N/A	0.85	0.05	0.02	0.13	0.10	0.00	0.00	5.8	189.9
2006	0.53	0.97	1.84	N/A	N/A	N/A	0.92	0.09	0.06	0.18	0.10	-0.02	0.16	1.8	59.1
2007	0.48	0.92	1.60	N/A	N/A	N/A	0.88	0.09	0.06	0.19	0.18	0.02	0.23	2.5	95.1
2008	0.69	1.21	1.97	N/A	N/A	N/A	1.16	0.28	0.24	0.43	0.36	0.01	0.49	3.2	92.0
2009	0.83	1.54	2.83	N/A	N/A	N/A	1.46	0.26	0.15	0.62	0.60	0.00	0.84	4.2	109.7
2010	0.69	1.20	2.46	N/A	N/A	N/A	1.12	0.28	0.18	0.60	0.37	0.00	0.53	3.9	127.6
2011	0.64	0.97	1.66	N/A	N/A	4.75	0.92	0.35	0.29	0.57	0.54	0.01	0.80	3.1	98.8
2012	0.43	0.62	1.41	N/A	N/A	5.46	0.56	0.26	0.22	0.40	0.52	0.00	0.78	2.6	124.9
2013	0.34	0.61	1.19	0.19	0.51	3.32	1.11	0.11	0.08	0.20	0.13	0.01	0.19	2.2	114.7
2014	0.30	0.55	1.19	0.19	0.52	0.05	0.83	0.07	0.06	0.13	0.08	0.00	0.12	2.1	112.5
2015	0.32	0.54	1.31	0.19	0.55	0.05	0.67	0.09	0.07	0.17	0.07	0.00	0.11	1.9	103.3
2016	0.33	0.59	1.41	0.23	0.57	0.92	0.76	0.06	0.05	0.15	0.06	0.05	0.06	2.0	100.1
2017	0.34	0.64	1.58	0.26	0.60	1.10	0.91	0.03	0.02	0.06	0.06	0.01	0.10	2.0	92.3
2018	0.35	0.66	1.67	0.38	0.60	0.90	0.83	0.03	0.02	0.08	0.03	0.00	0.05	2.0	73.0
2019	0.39	0.78	1.92	0.42	0.63	1.56	1.26	0.02	0.02	0.06	0.22	0.24	0.22	1.9	68.6
2020	0.35	0.71	2.00	0.37	0.67	0.17	0.78	0.01	0.00	0.05	0.01	0.00	0.01	2.1	89.3

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.00	1.37	N/A	N/A	N/A	N/A	1.37	0.26	0.30	0.21	0.57	4.15	0.51
1998	1.00	1.35	N/A	N/A	N/A	N/A	1.35	0.37	0.41	0.32	1.38	0.00	1.39
1999	0.88	1.21	1.41	N/A	N/A	N/A	1.19	0.35	0.34	0.38	0.12	0.00	0.12
2000	0.86	1.23	1.28	N/A	N/A	N/A	1.23	0.30	0.33	0.26	0.28	0.00	0.28
2001	0.98	1.31	1.49	N/A	N/A	N/A	1.29	0.48	0.52	0.44	0.52	0.00	0.52
2002	0.96	1.30	1.54	N/A	N/A	N/A	1.27	0.46	0.57	0.34	0.50	0.00	0.51
2003	0.97	1.29	1.33	N/A	N/A	N/A	1.29	0.51	0.46	0.56	0.32	0.00	0.32
2004	0.96	1.29	1.29	N/A	N/A	N/A	1.29	0.49	0.48	0.52	0.41	0.00	0.00
2005	0.80	1.10	1.16	N/A	N/A	N/A	1.09	0.42	0.45	0.38	0.50	0.00	0.00
2006	0.71	1.05	1.18	N/A	N/A	N/A	1.03	0.34	0.39	0.28	0.03	0.00	0.04
2007	0.84	1.15	1.32	N/A	N/A	N/A	1.13	0.54	0.59	0.45	0.44	0.00	0.45
2008	1.29	1.18	1.29	N/A	N/A	N/A	1.17	1.39	1.54	1.14	4.17	0.00	4.28
2009	1.33	1.36	1.36	N/A	N/A	N/A	1.36	1.30	1.56	0.77	2.86	0.00	2.96
2010	1.25	1.22	1.07	N/A	N/A	N/A	1.24	1.27	1.49	0.81	2.45	0.00	2.59
2011	0.92	1.03	0.90	N/A	N/A	5.48	1.04	0.82	0.81	0.86	0.96	0.00	1.02
2012	1.07	1.18	1.02	N/A	N/A	3.77	1.20	0.99	1.04	0.83	1.68	0.21	1.77
2013	1.03	1.20	0.90	0.45	1.20	5.76	2.33	0.90	0.97	0.67	1.33	0.00	1.39
2014	0.96	1.27	1.00	0.58	1.49	3.58	1.57	0.71	0.73	0.64	0.63	0.02	0.66
2015	0.75	0.94	0.92	0.46	1.08	2.05	1.11	0.59	0.61	0.51	0.45	0.00	0.47
2016	0.76	0.95	1.08	0.43	1.18	1.87	0.85	0.61	0.65	0.47	0.23	0.03	0.24
2017	0.80	1.18	1.34	0.66	1.43	1.73	1.04	0.49	0.51	0.44	0.25	0.00	0.27
2018	0.80	1.14	1.37	0.68	1.31	1.57	1.38	0.50	0.49	0.57	0.81	5.15	0.51
2019	0.78	1.04	1.42	0.68	1.17	0.96	1.02	0.57	0.57	0.56	0.68	4.80	0.43
2020	0.69	0.97	1.39	0.67	1.04	1.14	1.03	0.46	0.41	0.70	0.91	4.48	0.71

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.38	0.57	N/A	N/A	N/A	N/A	0.57	0.01	0.01	0.01	1.00	0.00	1.02	2.8	83.0
1998	0.35	0.54	N/A	N/A	N/A	N/A	0.54	0.01	0.01	0.01	0.15	0.15	0.15	2.7	43.3
1999	0.30	0.47	1.04	N/A	N/A	N/A	0.40	0.03	0.03	0.03	0.14	0.00	0.15	2.2	38.7
2000	0.29	0.47	1.11	N/A	N/A	N/A	0.40	0.01	0.01	0.01	0.00	0.00	0.00	2.0	29.4
2001	0.36	0.59	1.44	N/A	N/A	N/A	0.50	0.02	0.02	0.01	0.07	0.00	0.07	2.6	36.9
2002	0.36	0.58	1.35	N/A	N/A	N/A	0.50	0.04	0.03	0.05	0.00	0.00	0.00	2.7	79.9
2003	0.39	0.63	1.64	N/A	N/A	N/A	0.53	0.05	0.03	0.08	0.01	0.00	0.01	3.0	98.8
2004	0.40	0.66	1.56	N/A	N/A	N/A	0.56	0.04	0.03	0.05	0.12	0.00	0.00	3.2	103.0
2005	0.50	0.85	2.38	N/A	N/A	N/A	0.70	0.05	0.03	0.08	0.14	0.00	0.00	4.4	117.1
2006	0.34	0.59	1.40	N/A	N/A	N/A	0.51	0.05	0.04	0.07	0.08	0.00	0.08	1.5	71.1
2007	0.33	0.59	1.68	N/A	N/A	N/A	0.47	0.08	0.04	0.13	0.08	0.00	0.03	1.9	105.1
2008	0.38	0.72	2.18	N/A	N/A	N/A	0.57	0.08	0.04	0.16	0.05	0.00	0.05	2.1	103.6
2009	0.50	0.83	2.29	N/A	N/A	N/A	0.68	0.20	0.20	0.20	0.40	0.00	0.41	2.9	124.1
2010	0.45	0.78	1.89	N/A	N/A	N/A	0.67	0.16	0.09	0.31	0.22	0.00	0.23	2.4	121.7
2011	0.47	0.67	1.45	N/A	N/A	2.91	0.59	0.29	0.29	0.31	0.57	0.00	0.60	2.1	84.8
2012	0.39	0.63	1.11	N/A	N/A	2.81	0.58	0.20	0.13	0.37	0.25	0.00	0.27	1.7	80.6
2013	0.40	0.74	1.38	0.21	0.62	2.56	1.43	0.12	0.08	0.24	0.21	0.00	0.22	1.5	63.0
2014	0.38	0.69	1.28	0.16	0.59	1.33	1.46	0.11	0.09	0.16	0.30	0.00	0.32	1.4	64.7
2015	0.33	0.66	1.30	0.20	0.61	1.17	1.11	0.05	0.02	0.12	0.07	0.00	0.08	1.3	60.2
2016	0.31	0.63	1.47	0.23	0.60	1.23	0.89	0.04	0.03	0.08	0.02	0.00	0.02	1.4	59.5
2017	0.34	0.70	1.76	0.26	0.58	1.62	1.41	0.04	0.02	0.09	0.04	0.00	0.04	1.5	54.5
2018	0.39	0.83	2.28	0.35	0.71	1.44	1.63	0.02	0.01	0.08	0.04	0.00	0.04	1.6	52.1
2019	0.40	0.84	2.17	0.43	0.72	2.09	1.41	0.03	0.01	0.13	0.01	0.00	0.01	2.0	57.5
2020	0.42	0.87	2.78	0.44	0.74	0.98	1.16	0.04	0.02	0.09	0.00	0.00	0.00	2.9	87.7

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.70	0.76	N/A	N/A	N/A	N/A	0.76	0.37	0.47	0.19	1.45	1.18	2.02
1998	1.08	1.33	N/A	N/A	N/A	N/A	1.33	0.29	0.31	0.25	1.11	0.85	1.61
1999	0.93	1.19	1.70	N/A	N/A	N/A	1.17	0.19	0.20	0.17	0.36	0.41	0.26
2000	1.06	1.30	1.50	N/A	N/A	N/A	1.29	0.35	0.40	0.24	2.16	2.52	1.57
2001	1.09	1.37	1.62	N/A	N/A	N/A	1.36	0.40	0.44	0.31	1.83	1.82	1.84
2002	1.60	1.74	1.89	N/A	N/A	N/A	1.73	1.29	1.67	0.35	1.68	2.01	1.33
2003	1.10	1.26	1.65	N/A	N/A	N/A	1.24	0.75	0.86	0.50	1.17	0.14	2.20
2004	1.08	1.40	1.56	N/A	N/A	N/A	1.39	0.38	0.38	0.37	0.60	0.00	0.00
2005	1.30	1.75	1.46	N/A	N/A	N/A	1.76	0.38	0.36	0.42	1.86	0.00	0.00
2006	1.08	1.40	1.31	N/A	N/A	N/A	1.40	0.42	0.51	0.26	0.98	0.31	1.36
2007	1.23	1.40	1.01	N/A	N/A	N/A	1.42	0.86	1.01	0.55	1.26	0.04	1.94
2008	1.25	1.52	1.31	N/A	N/A	N/A	1.53	0.66	0.72	0.54	1.18	0.26	1.50
2009	1.55	1.71	1.38	N/A	N/A	N/A	1.73	1.16	1.31	0.83	1.12	0.87	1.20
2010	1.32	1.42	1.31	N/A	N/A	N/A	1.43	1.10	1.23	0.77	1.49	0.79	1.70
2011	1.13	1.11	1.14	N/A	N/A	10.97	1.10	1.17	1.42	0.54	0.76	0.96	0.69
2012	0.93	1.06	0.98	N/A	N/A	7.39	1.06	0.65	0.67	0.58	1.02	0.72	1.16
2013	0.93	0.99	0.88	0.59	0.86	8.52	2.30	0.79	0.91	0.40	0.85	0.78	0.87
2014	0.71	0.78	0.79	0.38	0.74	6.70	1.65	0.53	0.62	0.23	0.33	0.27	0.35
2015	0.70	0.77	0.77	0.42	0.75	6.36	1.57	0.51	0.60	0.24	0.44	0.81	0.31
2016	0.84	0.95	0.94	0.50	0.95	4.65	1.81	0.57	0.60	0.49	1.01	0.55	1.20
2017	0.90	0.95	1.19	0.57	0.94	2.68	1.67	0.76	0.91	0.30	2.57	0.10	3.57
2018	0.76	0.82	1.16	0.45	0.81	1.50	1.53	0.61	0.68	0.40	1.58	0.58	1.98
2019	0.72	0.72	1.29	0.44	0.68	1.18	1.26	0.71	0.78	0.45	1.42	0.96	1.60
2020	0.65	0.66	1.32	0.44	0.58	1.19	1.33	0.64	0.67	0.50	1.79	2.47	1.55

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.26	0.30	N/A	N/A	N/A	N/A	0.30	0.03	0.04	0.03	0.00	-0.01	0.00	3.9	158.7
1998	0.52	0.68	N/A	N/A	N/A	N/A	0.68	0.02	0.01	0.05	0.00	0.01	0.00	3.6	115.8
1999	0.35	0.47	1.69	N/A	N/A	N/A	0.41	0.02	0.02	0.02	0.35	0.24	0.57	2.9	116.1
2000	0.30	0.40	1.53	N/A	N/A	N/A	0.34	0.01	0.00	0.02	0.12	0.00	0.32	2.5	128.2
2001	0.42	0.60	1.91	N/A	N/A	N/A	0.53	0.01	0.00	0.01	0.34	0.33	0.35	3.1	125.1
2002	0.48	0.68	1.77	N/A	N/A	N/A	0.63	0.05	0.06	0.03	0.07	0.00	0.14	3.5	145.1
2003	0.58	0.69	2.05	N/A	N/A	N/A	0.63	0.33	0.44	0.08	0.49	0.29	0.69	4.0	129.6
2004	0.62	0.85	2.25	N/A	N/A	N/A	0.78	0.13	0.11	0.19	0.04	0.00	0.00	3.8	125.1
2005	0.59	0.83	2.23	N/A	N/A	N/A	0.77	0.08	0.08	0.09	0.50	0.00	0.00	6.0	181.4
2006	0.52	0.71	1.67	N/A	N/A	N/A	0.66	0.13	0.10	0.18	0.71	0.52	0.81	1.5	71.4
2007	0.51	0.74	1.82	N/A	N/A	N/A	0.68	0.03	0.02	0.05	0.07	0.00	0.10	1.9	84.7
2008	0.60	0.80	1.68	N/A	N/A	N/A	0.75	0.18	0.19	0.16	0.10	0.03	0.12	2.5	90.8
2009	0.81	1.11	2.31	N/A	N/A	N/A	1.05	0.12	0.06	0.25	0.88	0.00	1.15	3.3	91.8
2010	0.74	0.98	2.24	N/A	N/A	N/A	0.92	0.17	0.16	0.20	0.32	0.19	0.35	3.6	118.7
2011	0.89	1.23	2.75	N/A	N/A	8.47	1.11	0.39	0.23	0.77	0.06	0.17	0.02	4.8	104.1
2012	0.55	0.74	1.34	N/A	N/A	6.50	0.71	0.12	0.07	0.30	0.20	-0.03	0.31	3.4	113.6
2013	0.57	0.79	1.51	0.25	0.73	5.45	1.54	0.07	0.05	0.14	0.38	0.10	0.49	3.5	99.9
2014	0.56	0.77	1.50	0.40	0.73	0.02	1.27	0.08	0.06	0.15	0.09	0.10	0.09	3.1	96.1
2015	0.51	0.70	1.43	0.38	0.66	0.80	1.14	0.04	0.03	0.06	0.08	0.00	0.11	2.9	107.0
2016	0.55	0.73	1.64	0.47	0.66	6.71	1.35	0.06	0.05	0.06	0.11	0.00	0.15	3.2	96.4
2017	0.71	0.99	1.86	0.68	0.92	4.22	1.66	0.02	0.01	0.06	0.06	-0.01	0.09	3.3	85.0
2018	0.63	0.85	2.03	0.56	0.77	0.91	1.44	0.09	0.10	0.08	0.64	0.34	0.77	3.2	86.1
2019	0.53	0.75	2.02	0.39	0.64	0.46	1.57	0.02	0.01	0.07	0.49	0.31	0.55	2.7	81.8
2020	0.45	0.64	2.26	0.52	0.48	3.52	1.22	0.02	0.00	0.09	0.02	0.00	0.03	2.0	83.6

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.07	1.44	N/A	N/A	N/A	N/A	1.44	0.29	0.30	0.25	0.28	0.00	0.29
1998	0.99	1.34	N/A	N/A	N/A	N/A	1.34	0.34	0.35	0.29	3.62	0.00	3.63
1999	0.87	1.17	1.43	N/A	N/A	N/A	1.14	0.34	0.39	0.25	0.08	0.00	0.08
2000	0.86	1.13	1.37	N/A	N/A	N/A	1.11	0.34	0.42	0.22	0.06	0.00	0.06
2001	1.07	1.46	1.61	N/A	N/A	N/A	1.44	0.46	0.49	0.40	0.00	0.00	0.00
2002	0.98	1.31	1.63	N/A	N/A	N/A	1.28	0.50	0.54	0.43	0.00		0.00
2003	0.94	1.37	1.70	N/A	N/A	N/A	1.33	0.39	0.36	0.44	0.00		0.00
2004	0.93	1.27	1.59	N/A	N/A	N/A	1.24	0.52	0.47	0.64	0.27		0.00
2005	1.02	1.42	1.62	N/A	N/A	N/A	1.40	0.54	0.51	0.59	0.14		0.00
2006	0.80	1.07	1.22	N/A	N/A	N/A	1.06	0.49	0.50	0.48	0.13		0.13
2007	0.86	1.13	1.07	N/A	N/A	N/A	1.14	0.56	0.56	0.55	0.69		0.69
2008	1.07	1.24	1.25	N/A	N/A	N/A	1.24	0.91	0.92	0.86	0.21		0.21
2009	1.00	1.15	0.96	N/A	N/A	N/A	1.17	0.86	0.89	0.81	0.49		0.49
2010	0.92	0.99	0.77	N/A	N/A	N/A	1.02	0.86	0.98	0.59	0.46		0.46
2011	0.98	0.98	0.61	N/A	N/A	1.74	1.03	0.97	1.11	0.67	0.14	0.00	0.15
2012	0.85	0.83	0.81	N/A	N/A	0.00	0.83	0.87	0.96	0.65	0.75	0.00	0.75
2013	0.94	0.95	0.90	0.57	1.05	0.84	1.06	0.94	0.99	0.80	0.70	0.00	0.71
2014	0.76	0.82	0.64	0.48	0.96	5.54	0.90	0.68	0.74	0.53	0.41	0.00	0.41
2015	0.75	0.89	0.58	0.47	1.05	3.70	1.08	0.58	0.62	0.45	1.08	0.00	1.11
2016	0.79	1.04	0.77	0.47	1.10	1.65	1.51	0.52	0.55	0.45	1.01	0.00	1.03
2017	0.72	1.04	0.75	0.52	1.15	1.38	1.50	0.38	0.36	0.44	1.12	0.00	1.14
2018	0.65	0.87	1.06	0.48	0.89	0.12	1.23	0.42	0.41	0.44	0.65	0.00	0.66
2019	0.71	1.09	0.99	0.50	0.86	0.40	2.50	0.36	0.31	0.53	2.41	0.00	2.43
2020	0.63	0.95	0.97	0.43	0.77	0.86	2.09	0.35	0.34	0.38	1.84	0.00	1.85

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.67	0.98	N/A	N/A	N/A	N/A	0.98	0.02	0.01	0.03	0.00	0.00	0.00	4.8	112.7
1998	0.66	1.00	N/A	N/A	N/A	N/A	1.00	0.03	0.03	0.03	0.00	0.00	0.00	4.7	102.1
1999	0.50	0.76	1.37	N/A	N/A	N/A	0.70	0.03	0.03	0.02	0.16	0.00	0.17	3.6	96.5
2000	0.46	0.70	1.36	N/A	N/A	N/A	0.63	0.03	0.04	0.00	0.00	0.00	0.00	3.7	116.1
2001	0.49	0.79	1.57	N/A	N/A	N/A	0.72	0.03	0.01	0.05	0.00	0.00	0.00	4.3	132.0
2002	0.54	0.90	1.74	N/A	N/A	N/A	0.83	0.02	0.01	0.05	0.00	0.00	0.00	4.1	138.4
2003	0.58	0.99	1.79	N/A	N/A	N/A	0.92	0.03	0.01	0.08	0.00	0.00	0.00	4.7	156.3
2004	0.56	0.99	1.86	N/A	N/A	N/A	0.91	0.04	0.01	0.12	0.00	0.00	0.00	4.2	153.2
2005	0.57	1.00	2.12	N/A	N/A	N/A	0.90	0.05	0.02	0.11	0.00	0.00	0.00	5.9	228.4
2006	0.49	0.86	1.61	N/A	N/A	N/A	0.79	0.07	0.02	0.17	0.29	0.29	0.29	3.2	92.7
2007	0.42	0.75	1.19	N/A	N/A	N/A	0.71	0.07	0.04	0.15	0.38	0.38	0.38	2.3	129.3
2008	0.56	1.00	1.43	N/A	N/A	N/A	0.95	0.14	0.09	0.24	0.05	0.05	0.05	4.1	142.1
2009	0.78	1.28	2.39	N/A	N/A	N/A	1.16	0.34	0.20	0.66	0.06	0.06	0.06	4.5	148.6
2010	0.66	1.05	1.83	N/A	N/A	N/A	0.96	0.30	0.23	0.48	0.10	0.10	0.10	3.8	141.3
2011	0.59	0.94	1.50	N/A	N/A	0.05	0.87	0.27	0.14	0.57	0.03	0.00	0.03	3.3	139.4
2012	0.55	0.87	1.54	N/A	N/A	1.48	0.79	0.22	0.11	0.48	0.04	0.00	0.04	2.8	131.8
2013	0.57	0.95	1.72	0.35	0.79	-0.60	1.47	0.17	0.10	0.34	0.14	0.00	0.14	3.2	120.7
2014	0.54	0.93	1.72	0.37	0.83	0.98	1.23	0.12	0.00	0.41	0.05	0.00	0.05	3.1	118.0
2015	0.52	0.90	1.42	0.37	0.86	2.10	1.22	0.10	0.05	0.22	0.05	0.00	0.05	2.7	103.1
2016	0.58	1.04	1.66	0.46	1.04	1.16	1.31	0.08	0.05	0.17	0.06	0.00	0.06	2.9	96.4
2017	0.57	1.08	2.05	0.49	1.03	0.57	1.43	0.04	0.03	0.09	0.24	0.00	0.24	3.2	107.6
2018	0.61	1.18	1.85	0.45	0.94	0.42	2.33	0.05	0.03	0.10	1.67	0.00	1.69	3.4	87.5
2019	0.49	0.98	1.94	0.42	0.74	0.56	1.87	0.04	0.03	0.11	0.64	0.00	0.64	2.8	104.1
2020	0.60	1.22	2.47	0.39	0.71	0.19	3.11	0.06	0.02	0.22	1.66	0.00	1.67	4.5	189.8

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.93	2.14	N/A	N/A	N/A	N/A	2.14	0.97	1.03	0.67	0.44	2.19	0.28
1998	1.62	1.87	N/A	N/A	N/A	N/A	1.87	0.60	0.57	0.75	0.31	1.75	0.00
1999	1.51	1.74	1.30	N/A	N/A	N/A	1.78	0.64	0.66	0.53	10.46	0.00	13.38
2000	1.39	1.64	1.37	N/A	N/A	N/A	1.66	0.50	0.48	0.59	0.29	1.55	0.00
2001	1.35	1.62	1.59	N/A	N/A	N/A	1.63	0.42	0.39	0.56	7.20	0.00	8.67
2002	1.46	1.72	1.53	N/A	N/A	N/A	1.73	0.63	0.70	0.36	5.88	1.24	6.53
2003	1.34	1.61	1.50	N/A	N/A	N/A	1.62	0.55	0.59	0.38	4.61	0.63	5.62
2004	1.42	1.69	1.58	N/A	N/A	N/A	1.70	0.60	0.63	0.50	2.04	0.00	0.00
2005	1.49	1.81	1.31	N/A	N/A	N/A	1.85	0.54	0.63	0.27	3.87	0.00	0.00
2006	1.15	1.37	0.96	N/A	N/A	N/A	1.40	0.48	0.51	0.39	0.89	135.25	0.83
2007	1.08	1.32	1.10	N/A	N/A	N/A	1.34	0.45	0.43	0.51	0.03	0.00	0.03
2008	1.24	1.45	1.51	N/A	N/A	N/A	1.45	0.72	0.66	0.95	0.80	0.00	0.80
2009	1.50	1.69	1.79	N/A	N/A	N/A	1.68	1.07	1.01	1.29	0.64	0.00	0.64
2010	1.40	1.62	1.58	N/A	N/A	N/A	1.62	0.91	0.90	0.96	1.03	0.00	1.03
2011	1.38	1.51	1.38	N/A	N/A	5.54	1.52	1.11	1.12	1.05	0.82	0.00	0.82
2012	1.24	1.34	1.11	N/A	N/A	4.80	1.36	0.99	0.96	1.14	0.42	0.00	0.42
2013	1.29	1.41	1.19	0.90	1.66	0.19	1.71	1.02	1.08	0.74	0.82	0.00	0.82
2014	1.12	1.26	1.34	0.75	1.56	2.48	1.41	0.81	0.80	0.81	0.37	0.00	0.37
2015	1.06	1.15	1.30	0.67	1.50	1.22	1.22	0.84	0.89	0.50	0.26	0.00	0.26
2016	1.12	1.23	1.37	0.80	1.51	0.61	1.36	0.84	0.89	0.55	0.65	0.00	0.65
2017	1.15	1.23	1.45	0.83	1.40	0.49	1.41	0.95	0.98	0.78	1.24	0.00	1.25
2018	1.05	1.15	1.34	0.67	1.38	0.36	1.38	0.84	0.90	0.47	0.63	0.00	0.63
2019	1.10	1.12	1.24	0.55	1.29	0.46	1.60	1.05	0.98	1.40	3.29	0.00	3.31
2020	1.02	1.04	1.10	0.58	1.06	2.35	1.62	0.99	1.05	0.61	3.57	0.00	3.60

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.65	0.79	N/A	N/A	N/A	N/A	0.79	0.04	0.02	0.15	0.00	0.00	0.00	3.9	108.5
1998	0.73	0.89	N/A	N/A	N/A	N/A	0.89	0.05	0.02	0.23	0.00	0.00	0.00	3.8	138.1
1999	0.67	0.81	1.22	N/A	N/A	N/A	0.78	0.11	0.06	0.35	0.00	0.00	0.00	3.3	70.8
2000	0.58	0.72	1.17	N/A	N/A	N/A	0.68	0.04	0.03	0.06	2.45	0.00	3.00	2.8	59.3
2001	0.57	0.73	1.54	N/A	N/A	N/A	0.66	0.04	0.04	0.03	0.11	0.62	0.00	3.0	68.8
2002	0.63	0.80	1.60	N/A	N/A	N/A	0.73	0.06	0.04	0.13	0.00	0.00	0.00	3.2	93.2
2003	0.68	0.90	1.75	N/A	N/A	N/A	0.83	0.04	0.02	0.12	0.12	0.00	0.15	3.4	106.1
2004	0.59	0.77	1.63	N/A	N/A	N/A	0.70	0.05	0.03	0.12	0.00	0.00	0.00	3.5	116.3
2005	0.77	0.99	2.30	N/A	N/A	N/A	0.89	0.10	0.08	0.18	0.85	0.00	0.00	4.5	130.8
2006	0.56	0.74	1.35	N/A	N/A	N/A	0.69	0.04	0.03	0.08	0.05	117.43	0.00	1.7	62.3
2007	0.50	0.69	1.28	N/A	N/A	N/A	0.64	0.01	0.01	0.01	0.00	0.00	0.00	2.0	89.6
2008	0.57	0.77	1.64	N/A	N/A	N/A	0.70	0.07	0.03	0.24	0.16	0.00	0.16	2.2	101.9
2009	0.73	1.01	2.41	N/A	N/A	N/A	0.89	0.08	0.05	0.20	0.16	0.00	0.16	2.6	92.2
2010	0.74	1.00	2.41	N/A	N/A	N/A	0.88	0.16	0.09	0.44	0.11	0.00	0.11	2.8	100.8
2011	0.65	0.88	1.77	N/A	N/A	1.11	0.80	0.16	0.09	0.48	0.27	0.00	0.27	2.8	98.9
2012	0.58	0.77	1.53	N/A	N/A	-1.36	0.71	0.14	0.07	0.44	0.29	0.00	0.29	2.5	103.6
2013	0.52	0.71	1.35	0.28	0.63	-0.46	1.08	0.09	0.05	0.27	0.09	0.00	0.09	2.2	100.2
2014	0.55	0.74	1.45	0.29	0.65	-0.01	1.15	0.09	0.07	0.17	0.30	0.00	0.30	2.4	109.1
2015	0.54	0.74	1.49	0.27	0.63	0.14	1.18	0.08	0.04	0.29	0.06	0.00	0.06	2.5	96.2
2016	0.58	0.81	1.58	0.38	0.67	-0.19	1.28	0.04	0.03	0.04	0.09	0.00	0.09	2.5	87.3
2017	0.73	1.04	1.68	0.43	0.85	0.11	1.81	0.06	0.07	0.03	0.18	0.00	0.18	2.7	60.8
2018	0.65	0.93	1.90	0.38	0.74	2.17	1.66	0.04	0.04	0.09	0.37	0.00	0.38	2.8	65.3
2019	0.59	0.87	1.84	0.30	0.71	0.25	1.57	0.03	0.02	0.07	0.18	0.00	0.18	2.4	74.9
2020	0.64	0.96	2.05	0.29	0.77	0.31	1.85	0.02	0.01	0.07	0.24	0.00	0.24	2.3	98.3

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.20	1.41	N/A	N/A	N/A	N/A	1.41	0.89	0.91	0.84	1.21	0.33	1.22
1998	1.09	1.39	N/A	N/A	N/A	N/A	1.39	0.71	0.73	0.66	0.94	0.00	0.96
1999	1.00	1.31	2.14	N/A	N/A	N/A	1.20	0.61	0.58	0.70	1.71	57.80	0.54
2000	0.97	1.26	1.79	N/A	N/A	N/A	1.19	0.61	0.67	0.49	0.83	0.00	0.84
2001	0.91	1.24	1.79	N/A	N/A	N/A	1.18	0.56	0.63	0.41	0.36	4.01	0.32
2002	0.93	1.31	1.68	N/A	N/A	N/A	1.28	0.56	0.70	0.30	3.26	0.00	3.28
2003	0.95	1.53	1.60	N/A	N/A	N/A	1.52	0.46	0.56	0.27	7.76	0.00	7.81
2004	0.84	1.38	1.33	N/A	N/A	N/A	1.38	0.41	0.47	0.29	6.19	0.00	0.00
2005	0.87	1.30	1.47	N/A	N/A	N/A	1.29	0.54	0.58	0.46	3.35	0.00	0.00
2006	1.02	1.26	1.55	N/A	N/A	N/A	1.24	0.84	1.02	0.54	3.63	0.00	3.63
2007	1.14	1.27	1.56	N/A	N/A	N/A	1.26	1.05	1.19	0.80	1.56	0.00	1.56
2008	1.27	1.38	2.07	N/A	N/A	N/A	1.33	1.20	1.30	1.03	1.05	0.00	1.05
2009	1.43	1.39	1.78	N/A	N/A	N/A	1.36	1.46	1.66	1.07	2.02	0.00	2.02
2010	1.20	1.11	1.41	N/A	N/A	N/A	1.09	1.25	1.42	0.90	1.71	0.00	1.71
2011	1.17	1.01	1.18	N/A	N/A	0.51	1.00	1.25	1.34	1.03	1.36	0.00	1.36
2012	1.18	0.94	0.96	N/A	N/A	0.47	0.94	1.31	1.41	1.01	1.53	0.00	1.54
2013	1.28	0.99	1.06	0.48	0.99	1.89	1.21	1.44	1.44	1.42	1.79	0.00	1.80
2014	1.14	0.89	1.14	0.53	0.96	0.40	0.87	1.28	1.35	1.02	1.32	0.00	1.33
2015	1.07	0.86	0.97	0.40	0.93	1.17	0.89	1.19	1.25	0.95	1.07	0.00	1.08
2016	0.93	0.95	0.90	0.47	1.09	0.82	0.92	0.91	0.96	0.70	1.02	0.00	1.02
2017	0.77	0.88	1.03	0.51	1.02	1.71	0.76	0.70	0.69	0.76	1.11	0.00	1.13
2018	0.68	0.80	0.99	0.45	0.90	0.56	0.73	0.61	0.62	0.54	0.64	0.00	0.64
2019	0.66	0.70	1.05	0.30	0.77	0.50	0.69	0.63	0.67	0.41	0.97	0.00	0.98
2020	0.59	0.68	1.05	0.35	0.68	0.72	0.75	0.54	0.54	0.51	0.99	0.00	1.00

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.42	0.64	N/A	N/A	N/A	N/A	0.64	0.08	0.11	0.03	0.45	0.00	0.46	2.2	51.8
1998	0.41	0.68	N/A	N/A	N/A	N/A	0.68	0.06	0.06	0.05	0.40	0.00	0.41	2.0	57.4
1999	0.33	0.57	1.54	N/A	N/A	N/A	0.45	0.03	0.01	0.06	0.13	0.00	0.13	1.9	42.2
2000	0.32	0.55	1.68	N/A	N/A	N/A	0.41	0.04	0.05	0.02	0.22	0.00	0.22	1.6	35.1
2001	0.30	0.55	1.83	N/A	N/A	N/A	0.41	0.04	0.03	0.06	0.14	0.00	0.14	1.7	33.3
2002	0.31	0.60	2.05	N/A	N/A	N/A	0.48	0.03	0.03	0.02	1.33	6.90	1.29	1.7	58.9
2003	0.26	0.54	1.52	N/A	N/A	N/A	0.47	0.02	0.03	-0.01	0.15	-7.23	0.20	1.8	72.1
2004	0.25	0.55	1.49	N/A	N/A	N/A	0.48	0.01	0.01	0.02	0.37	0.00	0.00	1.6	72.8
2005	0.35	0.62	1.82	N/A	N/A	N/A	0.54	0.13	0.03	0.31	3.05	0.00	0.00	2.7	123.2
2006	0.24	0.51	1.20	N/A	N/A	N/A	0.47	0.03	0.03	0.04	0.00	0.00	0.00	0.6	41.6
2007	0.30	0.63	1.40	N/A	N/A	N/A	0.58	0.08	0.02	0.19	0.53	0.00	0.53	0.8	41.6
2008	0.36	0.70	1.30	N/A	N/A	N/A	0.66	0.15	0.05	0.34	0.08	0.00	0.08	1.3	54.6
2009	0.46	0.82	2.17	N/A	N/A	N/A	0.72	0.23	0.12	0.45	0.10	0.00	0.10	1.7	81.8
2010	0.36	0.72	2.04	N/A	N/A	N/A	0.61	0.16	0.10	0.29	0.17	0.00	0.17	1.4	81.3
2011	0.34	0.53	1.63	N/A	N/A	0.00	0.44	0.24	0.18	0.40	0.32	0.00	0.32	1.4	70.5
2012	0.32	0.49	1.44	N/A	N/A	0.00	0.40	0.24	0.15	0.50	0.17	0.00	0.17	1.1	99.8
2013	0.26	0.47	1.00	0.07	0.39	0.00	0.64	0.14	0.12	0.25	0.16	0.00	0.16	1.0	103.0
2014	0.30	0.55	1.08	0.18	0.49	1.57	0.69	0.15	0.10	0.38	0.06	0.00	0.06	0.7	63.5
2015	0.28	0.55	1.30	0.18	0.51	0.09	0.61	0.11	0.08	0.26	0.16	0.00	0.16	0.7	62.7
2016	0.29	0.59	1.00	0.14	0.58	0.29	0.69	0.10	0.08	0.20	0.21	0.00	0.21	0.7	34.4
2017	0.28	0.63	1.27	0.18	0.60	0.05	0.71	0.05	0.04	0.08	0.19	0.00	0.19	0.7	46.5
2018	0.26	0.60	1.23	0.17	0.57	0.39	0.70	0.02	0.01	0.05	0.04	0.00	0.04	0.8	51.0
2019	0.25	0.55	1.28	0.22	0.51	0.11	0.61	0.03	0.04	0.02	0.04	0.00	0.04	0.6	41.1
2020	0.25	0.56	1.80	0.11	0.52	0.37	0.58	0.02	0.01	0.06	0.15	0.00	0.15	0.7	63.4

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.09	1.47	N/A	N/A	N/A	N/A	1.47	0.35	0.36	0.32	0.75	0.00	0.76
1998	0.90	1.23	N/A	N/A	N/A	N/A	1.23	0.30	0.28	0.36	1.06	46.66	0.00
1999	0.78	1.06	1.39	N/A	N/A	N/A	1.00	0.30	0.27	0.35	1.46	0.00	1.47
2000	0.66	0.91	1.17	N/A	N/A	N/A	0.87	0.21	0.22	0.21	0.63	0.00	0.64
2001	0.65	0.95	1.43	N/A	N/A	N/A	0.88	0.16	0.17	0.16	0.62		0.62
2002	0.55	0.89	1.18	N/A	N/A	N/A	0.84	0.12	0.10	0.17	0.51		0.51
2003	0.54	0.91	1.04	N/A	N/A	N/A	0.88	0.14	0.12	0.18	0.00		0.00
2004	0.44	0.76	0.88	N/A	N/A	N/A	0.74	0.12	0.12	0.13	1.17		0.00
2005	0.38	0.65	0.82	N/A	N/A	N/A	0.63	0.11	0.13	0.08	0.70		0.00
2006	0.43	0.66	0.75	N/A	N/A	N/A	0.65	0.20	0.15	0.28	2.88		2.88
2007	0.64	0.94	1.14	N/A	N/A	N/A	0.90	0.36	0.39	0.32	2.99		2.99
2008	0.98	1.31	1.56	N/A	N/A	N/A	1.25	0.72	0.65	0.87	0.36		0.36
2009	1.36	1.47	2.08	N/A	N/A	N/A	1.33	1.28	1.30	1.23	0.39		0.39
2010	1.45	1.44	1.64	N/A	N/A	N/A	1.39	1.45	1.61	1.10	0.90		0.90
2011	1.30	1.09	1.40	N/A	N/A	0.21	1.01	1.46	1.52	1.32	0.76	0.00	0.76
2012	1.23	0.96	1.25	N/A	N/A	0.24	0.88	1.45	1.57	1.11	0.61	0.00	0.61
2013	1.19	0.96	1.15	0.70	0.91	0.25	1.16	1.37	1.52	0.96	0.35	0.00	0.35
2014	1.08	0.85	0.96	0.51	0.90	0.86	1.03	1.28	1.42	0.91	0.95	0.00	0.95
2015	1.12	0.99	1.15	0.48	0.90	0.82	1.67	1.22	1.39	0.78	0.80	0.00	0.81
2016	0.98	1.06	1.42	0.59	1.07	1.39	1.49	0.91	1.00	0.66	0.65	0.00	0.65
2017	0.95	1.09	1.49	0.66	1.06	1.57	1.57	0.82	0.92	0.59	1.02	0.00	1.02
2018	0.81	0.98	1.47	0.54	0.99	2.01	1.38	0.65	0.69	0.56	0.18	0.00	0.18
2019	0.78	0.99	1.51	0.56	0.94	1.63	1.33	0.62	0.63	0.59	0.16	0.00	0.16
2020	0.66	0.89	1.50	0.47	0.86	1.68	1.08	0.48	0.47	0.51	0.31	0.00	0.32

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.91	1.35	N/A	N/A	N/A	N/A	1.35	0.05	0.04	0.06	0.65	0.00	0.66	4.6	93.3
1998	0.95	1.47	N/A	N/A	N/A	N/A	1.47	0.02	0.01	0.04	0.00	0.00	0.00	4.8	76.0
1999	0.67	1.04	1.79	N/A	N/A	N/A	0.91	0.04	0.02	0.06	0.00	0.00	0.00	3.7	74.3
2000	0.52	0.80	1.42	N/A	N/A	N/A	0.70	0.03	0.01	0.06	0.42	0.00	0.43	3.1	82.4
2001	0.54	0.87	1.83	N/A	N/A	N/A	0.72	0.02	0.01	0.04	0.32	0.00	0.32	3.2	81.0
2002	0.49	0.87	1.87	N/A	N/A	N/A	0.71	0.01	0.00	0.03	0.00	0.00	0.00	2.8	99.5
2003	0.47	0.87	1.79	N/A	N/A	N/A	0.72	0.02	0.01	0.04	0.00	0.00	0.00	2.8	97.6
2004	0.42	0.82	1.46	N/A	N/A	N/A	0.72	0.02	0.01	0.02	0.00	0.00	0.00	2.2	83.7
2005	0.33	0.67	1.46	N/A	N/A	N/A	0.54	0.00	0.00	0.00	0.03	0.00	0.00	2.5	102.3
2006	0.24	0.48	0.96	N/A	N/A	N/A	0.40	0.00	0.00	0.00	0.02	0.00	0.00	0.6	40.8
2007	0.31	0.61	1.17	N/A	N/A	N/A	0.50	0.02	0.00	0.06	0.03	0.00	0.03	1.0	56.8
2008	0.65	1.32	2.36	N/A	N/A	N/A	1.10	0.10	0.01	0.26	1.30	0.00	1.30	1.5	57.3
2009	0.93	1.74	3.39	N/A	N/A	N/A	1.37	0.30	0.04	0.82	0.69	0.00	0.69	2.2	59.2
2010	0.92	1.73	3.64	N/A	N/A	N/A	1.26	0.30	0.06	0.86	-0.03	0.00	-0.03	2.9	80.2
2011	0.76	1.37	2.72	N/A	N/A	0.03	1.04	0.31	0.16	0.65	0.02	0.00	0.02	2.6	81.6
2012	0.61	1.07	2.03	N/A	N/A	0.09	0.83	0.26	0.13	0.62	0.13	0.00	0.13	2.1	72.7
2013	0.59	1.08	1.92	0.29	0.57	0.01	1.99	0.21	0.12	0.48	0.19	0.00	0.19	1.8	78.7
2014	0.51	0.94	1.62	0.32	0.69	0.01	1.42	0.16	0.09	0.34	0.15	0.00	0.15	1.6	70.5
2015	0.46	0.86	1.71	0.28	0.57	0.02	1.37	0.10	0.08	0.17	0.11	0.00	0.11	1.5	68.9
2016	0.49	0.92	1.86	0.31	0.61	0.02	1.78	0.08	0.06	0.11	0.24	0.00	0.24	1.7	58.1
2017	0.57	1.13	2.21	0.57	0.70	0.03	2.12	0.04	0.03	0.05	0.09	0.00	0.09	1.9	58.9
2018	0.61	1.23	2.47	0.59	0.75	0.79	2.49	0.04	0.04	0.05	0.19	0.00	0.19	1.9	58.5
2019	0.57	1.21	2.56	0.56	0.81	1.39	1.93	0.04	0.04	0.04	0.13	0.00	0.13	2.2	77.3
2020	0.54	1.18	2.86	0.61	0.76	0.68	1.58	0.04	0.01	0.12	0.18	0.00	0.18	2.2	68.4

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.96	1.15	N/A	N/A	N/A	N/A	1.15	0.83	0.92	0.49	3.18		3.06
1998	0.71	0.98	N/A	N/A	N/A	N/A	0.98	0.53	0.56	0.42	2.08	0.00	2.08
1999	0.55	0.90	1.38	N/A	N/A	N/A	0.81	0.33	0.35	0.29	1.12	0.00	1.14
2000	0.57	1.00	1.31	N/A	N/A	N/A	0.94	0.30	0.31	0.26	0.50	0.00	0.50
2001	0.58	1.12	1.55	N/A	N/A	N/A	1.04	0.26	0.29	0.18	0.40	14.15	0.24
2002	0.51	1.06	1.56	N/A	N/A	N/A	0.98	0.22	0.24	0.16	0.41	0.00	0.41
2003	0.55	1.14	1.46	N/A	N/A	N/A	1.09	0.25	0.27	0.17	0.15	3.86	0.13
2004	0.50	1.08	1.30	N/A	N/A	N/A	1.05	0.21	0.24	0.14	0.03	0.00	0.00
2005	0.49	1.11	1.41	N/A	N/A	N/A	1.08	0.20	0.20	0.21	0.18	0.00	0.00
2006	0.59	1.12	1.36	N/A	N/A	N/A	1.09	0.35	0.35	0.37	0.31	0.00	0.31
2007	0.85	1.24	1.77	N/A	N/A	N/A	1.16	0.68	0.69	0.67	0.81	0.00	0.81
2008	1.17	1.27	2.02	N/A	N/A	N/A	1.16	1.13	1.18	1.02	2.26	0.00	2.26
2009	1.65	1.29	1.95	N/A	N/A	N/A	1.18	1.80	1.90	1.56	3.61		3.61
2010	1.57	1.06	1.67	N/A	N/A	N/A	0.97	1.78	1.96	1.29	2.50		2.50
2011	1.48	0.82	1.33	N/A	N/A	1.51	0.75	1.75	1.91	1.28	1.99	0.00	1.99
2012	1.16	0.71	1.32	N/A	N/A	2.07	0.63	1.36	1.42	1.17	1.02	0.00	1.03
2013	1.00	0.67	1.08	0.25	0.53	1.65	1.26	1.15	1.16	1.13	0.59	0.00	0.60
2014	0.82	0.61	0.99	0.18	0.63	1.09	0.91	0.93	0.98	0.80	0.32	0.00	0.32
2015	0.77	0.59	1.01	0.12	0.59	1.55	0.93	0.87	0.94	0.64	0.74	0.00	0.74
2016	0.62	0.60	1.11	0.16	0.57	2.04	0.97	0.63	0.68	0.47	0.47	0.00	0.47
2017	0.64	0.80	1.72	0.18	0.80	2.06	1.11	0.54	0.56	0.48	0.23	0.00	0.23
2018	0.63	0.88	1.72	0.23	0.91	2.56	1.19	0.48	0.51	0.39	0.25	0.42	0.24
2019	0.67	0.94	1.78	0.26	1.00	2.07	1.13	0.51	0.53	0.46	0.31	0.46	0.31
2020	0.65	0.96	1.73	0.28	0.88	2.49	1.39	0.46	0.47	0.45	0.82	0.48	0.83

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.38	0.83	N/A	N/A	N/A	N/A	0.83	0.06	0.06	0.06	0.27		0.27	1.9	62.3
1998	0.32	0.78	N/A	N/A	N/A	N/A	0.78	0.02	0.02	0.01	0.18	0.00	0.18	1.9	54.2
1999	0.27	0.69	1.75	N/A	N/A	N/A	0.47	0.01	0.00	0.03	0.68	8.24	0.54	1.5	42.0
2000	0.23	0.59	1.37	N/A	N/A	N/A	0.43	0.00	0.00	0.01	-0.09	0.00	-0.09	1.1	34.2
2001	0.27	0.72	1.76	N/A	N/A	N/A	0.53	0.00	0.00	0.00	-0.07	0.00	-0.07	1.1	33.6
2002	0.28	0.81	2.04	N/A	N/A	N/A	0.60	0.00	0.00	0.00	-0.03	0.00	-0.03	1.4	38.9
2003	0.29	0.84	2.05	N/A	N/A	N/A	0.65	0.00	0.00	0.01	-0.03	0.00	-0.03	1.1	44.8
2004	0.30	0.90	2.08	N/A	N/A	N/A	0.73	0.00	0.00	0.01	-0.02	0.00	0.00	1.2	37.3
2005	0.29	0.90	1.99	N/A	N/A	N/A	0.76	0.01	0.00	0.02	-0.01	0.00	0.00	1.8	73.2
2006	0.31	0.97	1.88	N/A	N/A	N/A	0.85	0.01	0.00	0.04	0.02	0.00	0.02	0.6	29.0
2007	0.38	1.14	1.97	N/A	N/A	N/A	1.01	0.06	0.02	0.14	0.09	0.00	0.09	1.0	54.6
2008	0.50	1.30	2.82	N/A	N/A	N/A	1.07	0.18	0.03	0.50	0.34	0.00	0.34	1.4	63.0
2009	0.67	1.78	4.36	N/A	N/A	N/A	1.37	0.22	0.09	0.53	0.42		0.42	2.1	124.6
2010	0.78	1.44	4.31	N/A	N/A	N/A	1.00	0.51	0.13	1.52	1.29		1.29	2.2	89.9
2011	0.53	0.97	3.14	N/A	N/A	0.96	0.68	0.35	0.17	0.87	0.43	0.00	0.43	1.7	115.3
2012	0.47	0.67	1.90	N/A	N/A	0.98	0.52	0.38	0.22	0.90	0.58	0.00	0.58	1.4	121.6
2013	0.34	0.61	1.95	0.13	0.38	0.57	0.93	0.21	0.14	0.45	0.25	0.00	0.25	1.0	122.1
2014	0.24	0.48	1.65	0.06	0.36	0.08	0.67	0.11	0.08	0.20	0.03	0.00	0.03	0.8	223.7
2015	0.21	0.47	1.55	0.08	0.42	0.05	0.53	0.07	0.04	0.14	0.04	0.00	0.04	0.6	89.7
2016	0.22	0.48	1.65	0.09	0.44	0.09	0.56	0.08	0.08	0.06	0.17	0.00	0.17	0.6	58.3
2017	0.28	0.72	1.93	0.12	0.51	2.92	1.30	0.02	0.02	0.04	0.06	0.00	0.06	0.5	41.9
2018	0.26	0.66	2.70	0.12	0.49	0.53	0.82	0.02	0.01	0.04	0.04	0.00	0.05	0.5	47.9
2019	0.30	0.78	2.87	0.13	0.55	1.21	1.02	0.01	0.01	0.02	0.01	0.00	0.02	0.5	35.5
2020	0.28	0.76	2.74	0.12	0.56	1.08	0.99	0.00	0.00	-0.02	0.02	0.00	0.02	0.7	51.4

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.00	1.37	N/A	N/A	N/A	N/A	1.37	0.28	0.31	0.20	2.71	1.77	2.75
1998	0.91	1.32	N/A	N/A	N/A	N/A	1.32	0.25	0.27	0.22	2.17	3.86	2.07
1999	0.79	1.19	1.39	N/A	N/A	N/A	1.16	0.23	0.26	0.15	1.67	2.29	1.62
2000	0.80	1.21	1.36	N/A	N/A	N/A	1.19	0.25	0.29	0.15	1.88	7.24	1.44
2001	0.92	1.42	1.71	N/A	N/A	N/A	1.38	0.32	0.36	0.23	1.13	2.25	1.08
2002	0.95	1.47	1.75	N/A	N/A	N/A	1.43	0.40	0.42	0.33	1.09	0.99	1.09
2003	0.94	1.47	1.64	N/A	N/A	N/A	1.45	0.43	0.48	0.31	2.48	0.84	2.51
2004	0.96	1.57	1.53	N/A	N/A	N/A	1.58	0.44	0.45	0.41	0.68	0.00	0.00
2005	1.09	1.75	1.63	N/A	N/A	N/A	1.77	0.55	0.54	0.58	0.52	0.00	0.00
2006	1.08	1.61	1.61	N/A	N/A	N/A	1.61	0.69	0.74	0.54	0.92	2.81	0.91
2007	1.35	1.84	1.81	N/A	N/A	N/A	1.84	1.00	1.05	0.87	2.36	0.92	2.37
2008	1.66	1.87	2.27	N/A	N/A	N/A	1.80	1.51	1.56	1.38	1.90	0.00	1.91
2009	1.91	1.77	2.46	N/A	N/A	N/A	1.65	2.02	2.18	1.52	3.32	1.28	3.33
2010	1.71	1.30	1.59	N/A	N/A	N/A	1.25	2.02	2.19	1.44	2.99	0.00	3.00
2011	1.46	1.11	1.20	N/A	N/A	0.94	1.10	1.74	1.86	1.25	1.93	0.00	1.95
2012	1.07	0.98	1.09	N/A	N/A	1.17	0.96	1.15	1.17	1.03	1.04	0.00	1.05
2013	1.02	0.97	0.89	0.57	1.02	1.70	1.14	1.06	1.09	0.91	1.43	0.00	1.44
2014	0.88	0.97	0.84	0.50	1.18	1.68	0.91	0.79	0.81	0.66	0.47	3.21	0.45
2015	0.81	0.98	0.82	0.53	1.14	1.74	1.00	0.65	0.68	0.49	0.60	0.00	0.60
2016	0.76	0.98	0.87	0.54	1.15	1.27	0.97	0.54	0.55	0.47	0.55	0.00	0.56
2017	0.75	0.98	1.03	0.49	1.12	1.22	1.00	0.51	0.51	0.49	0.60	0.22	0.60
2018	0.68	0.94	1.03	0.43	1.05	1.39	1.04	0.41	0.42	0.37	0.55	0.00	0.56
2019	0.65	0.85	1.04	0.42	0.89	1.27	0.95	0.46	0.43	0.62	0.84	5.30	0.78
2020	0.58	0.78	0.95	0.37	0.78	1.04	0.97	0.40	0.36	0.65	1.00	5.38	0.95

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.41	0.62	N/A	N/A	N/A	N/A	0.62	0.00	0.00	0.01	0.01	0.00	0.01	2.6	82.4
1998	0.48	0.77	N/A	N/A	N/A	N/A	0.77	0.01	0.01	0.01	-0.02	-0.39	0.01	2.5	57.2
1999	0.37	0.62	1.24	N/A	N/A	N/A	0.53	0.01	0.00	0.01	0.10	0.00	0.11	2.6	65.5
2000	0.32	0.56	1.11	N/A	N/A	N/A	0.47	0.00	0.00	0.01	0.05	0.00	0.06	2.2	82.2
2001	0.37	0.67	1.44	N/A	N/A	N/A	0.55	0.01	0.01	0.02	0.44	0.00	0.47	2.4	69.6
2002	0.46	0.88	1.87	N/A	N/A	N/A	0.73	0.01	0.01	0.03	0.13	0.00	0.14	2.9	95.7
2003	0.47	0.96	2.08	N/A	N/A	N/A	0.80	0.02	0.01	0.04	0.05	0.00	0.05	3.1	91.8
2004	0.53	1.08	2.00	N/A	N/A	N/A	0.94	0.06	0.05	0.09	0.89	0.00	0.00	3.3	95.2
2005	0.58	1.24	2.12	N/A	N/A	N/A	1.10	0.06	0.01	0.17	-0.25	0.00	0.00	4.7	138.7
2006	0.53	1.14	1.98	N/A	N/A	N/A	1.00	0.09	0.04	0.20	0.10	0.00	0.10	2.2	61.7
2007	0.59	1.19	1.93	N/A	N/A	N/A	1.05	0.16	0.10	0.35	0.58	0.12	0.58	2.6	89.6
2008	0.78	1.41	2.66	N/A	N/A	N/A	1.19	0.33	0.22	0.66	0.38	-0.02	0.38	3.6	89.1
2009	1.11	1.71	3.68	N/A	N/A	N/A	1.38	0.66	0.46	1.26	0.94	0.00	0.94	4.3	82.1
2010	1.17	1.58	3.57	N/A	N/A	N/A	1.24	0.86	0.65	1.58	0.86	0.00	0.87	4.0	74.7
2011	0.95	1.11	2.50	N/A	N/A	0.05	0.88	0.83	0.68	1.41	0.94	0.00	0.95	3.0	70.0
2012	0.75	0.88	2.03	N/A	N/A	0.21	0.70	0.64	0.53	1.14	0.54	0.00	0.55	2.5	79.3
2013	0.56	0.76	1.62	0.23	0.50	0.35	1.10	0.38	0.33	0.69	0.30	0.00	0.30	2.1	76.9
2014	0.48	0.79	1.38	0.30	0.71	0.14	0.92	0.20	0.17	0.34	0.34	0.00	0.34	1.8	72.0
2015	0.44	0.78	1.32	0.29	0.75	0.20	0.88	0.11	0.10	0.20	0.08	0.00	0.08	1.8	68.0
2016	0.43	0.80	1.40	0.25	0.79	0.20	0.87	0.05	0.05	0.08	0.06	0.00	0.06	1.7	60.7
2017	0.44	0.84	1.46	0.28	0.78	0.20	1.04	0.03	0.03	0.04	0.07	0.00	0.07	1.9	60.3
2018	0.45	0.87	1.71	0.26	0.75	0.42	1.15	0.03	0.03	0.06	0.12	0.03	0.12	1.8	56.6
2019	0.45	0.89	1.83	0.29	0.71	0.70	1.20	0.02	0.02	0.01	0.07	0.00	0.07	2.1	56.6
2020	0.46	0.95	2.11	0.30	0.77	0.80	1.25	0.01	0.01	0.03	0.12	0.00	0.12	2.5	85.0

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.81	1.04	N/A	N/A	N/A	N/A	1.04	0.36	0.46	0.27	1.77	1.77	1.75
1998	0.66	0.84	N/A	N/A	N/A	N/A	0.84	0.34	0.43	0.25	0.87	0.74	1.12
1999	0.59	0.79	1.20	N/A	N/A	N/A	0.74	0.27	0.32	0.22	1.45	1.05	2.26
2000	0.62	0.89	1.16	N/A	N/A	N/A	0.86	0.23	0.27	0.19	1.58	1.19	2.20
2001	0.72	1.03	1.41	N/A	N/A	N/A	0.99	0.29	0.34	0.25	1.17	0.81	1.64
2002	0.68	0.95	1.46	N/A	N/A	N/A	0.89	0.31	0.36	0.28	1.05	0.98	1.12
2003	0.72	1.06	1.44	N/A	N/A	N/A	1.02	0.30	0.35	0.25	0.50	0.51	0.50
2004	0.66	1.03	1.39	N/A	N/A	N/A	0.99	0.28	0.26	0.30	0.17	0.00	0.00
2005	0.64	0.98	1.28	N/A	N/A	N/A	0.95	0.35	0.31	0.38	0.37	0.00	0.00
2006	0.90	1.01	1.40	N/A	N/A	N/A	0.96	0.81	1.04	0.57	2.92	0.12	4.15
2007	1.41	1.24	1.54	N/A	N/A	N/A	1.20	1.55	2.14	0.95	5.89	0.30	8.46
2008	1.98	1.48	1.84	N/A	N/A	N/A	1.44	2.36	3.16	1.48	6.09	0.31	9.00
2009	2.22	1.78	2.06	N/A	N/A	N/A	1.74	2.57	3.18	1.81	4.33	3.04	5.04
2010	1.93	1.32	1.53	N/A	N/A	N/A	1.29	2.40	2.73	1.90	3.67	2.13	4.61
2011	1.53	1.00	1.06	N/A	N/A	0.52	0.99	1.96	2.17	1.56	1.75	0.39	2.57
2012	1.09	0.90	0.88	N/A	N/A	0.64	0.90	1.25	1.34	1.05	1.31	0.11	1.97
2013	0.83	0.76	0.66	0.37	0.73	0.78	1.07	0.88	0.89	0.87	1.34	0.83	1.65
2014	0.65	0.64	0.62	0.40	0.65	0.60	0.76	0.66	0.69	0.60	0.76	0.44	0.94
2015	0.66	0.68	0.62	0.38	0.74	0.65	0.82	0.64	0.67	0.53	1.51	1.61	1.46
2016	0.56	0.67	0.61	0.48	0.69	1.06	0.78	0.46	0.46	0.43	0.86	1.48	0.60
2017	0.48	0.61	0.63	0.38	0.69	0.94	0.60	0.36	0.37	0.32	0.34	0.40	0.32
2018	0.45	0.60	0.64	0.37	0.64	0.83	0.68	0.31	0.28	0.40	0.45	0.53	0.43
2019	0.48	0.68	0.76	0.41	0.69	0.81	0.82	0.30	0.28	0.37	0.63	0.74	0.60
2020	0.46	0.71	0.73	0.39	0.67	0.66	0.95	0.26	0.23	0.38	0.68	0.83	0.64

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.31	0.47	N/A	N/A	N/A	N/A	0.47	0.02	0.01	0.03	0.56	0.81	0.09	2.7	88.4
1998	0.28	0.43	N/A	N/A	N/A	N/A	0.43	0.01	0.00	0.02	0.00	0.02	-0.03	2.0	76.8
1999	0.23	0.37	1.03	N/A	N/A	N/A	0.30	0.01	0.00	0.01	0.39	0.29	0.59	1.9	71.3
2000	0.22	0.34	0.91	N/A	N/A	N/A	0.28	0.02	0.01	0.03	0.11	0.09	0.16	1.6	88.9
2001	0.25	0.43	1.11	N/A	N/A	N/A	0.36	0.00	0.00	0.00	0.29	0.39	0.15	1.9	87.1
2002	0.32	0.55	1.45	N/A	N/A	N/A	0.45	0.01	0.01	0.01	0.18	0.07	0.28	2.1	106.0
2003	0.33	0.59	1.62	N/A	N/A	N/A	0.48	0.02	0.01	0.03	0.16	0.20	0.13	2.5	121.7
2004	0.33	0.64	1.62	N/A	N/A	N/A	0.54	0.02	0.01	0.03	0.10	0.00	0.00	2.4	119.5
2005	0.39	0.75	1.93	N/A	N/A	N/A	0.62	0.07	0.01	0.14	0.12	0.00	0.00	3.0	117.2
2006	0.39	0.67	1.45	N/A	N/A	N/A	0.57	0.17	0.17	0.17	0.92	0.01	1.32	1.2	58.8
2007	0.41	0.75	1.77	N/A	N/A	N/A	0.62	0.13	-0.03	0.30	-0.15	0.00	-0.22	1.8	104.7
2008	0.74	1.16	2.78	N/A	N/A	N/A	0.94	0.43	0.14	0.74	0.50	0.00	0.75	2.4	88.0
2009	1.20	1.46	3.46	N/A	N/A	N/A	1.17	1.00	0.79	1.26	2.07	0.01	3.20	3.2	80.7
2010	0.96	1.18	3.24	N/A	N/A	N/A	0.87	0.79	0.45	1.33	0.55	0.09	0.83	3.4	91.1
2011	0.80	0.88	1.99	N/A	N/A	0.24	0.72	0.73	0.38	1.39	0.62	0.00	0.99	2.6	69.9
2012	0.59	0.65	1.76	N/A	N/A	0.11	0.50	0.55	0.31	1.09	0.19	0.02	0.28	2.1	101.7
2013	0.42	0.58	1.44	0.16	0.34	0.08	0.83	0.29	0.20	0.52	0.30	-0.01	0.50	1.7	95.5
2014	0.33	0.51	1.13	0.24	0.34	0.01	0.70	0.17	0.11	0.32	0.12	0.01	0.18	1.4	93.7
2015	0.25	0.45	1.00	0.21	0.36	0.05	0.54	0.07	0.05	0.14	0.07	0.01	0.10	1.3	103.4
2016	0.25	0.49	1.14	0.26	0.44	0.09	0.49	0.03	0.03	0.03	0.01	0.02	0.01	1.2	88.9
2017	0.24	0.49	1.23	0.26	0.40	0.10	0.54	0.01	0.01	0.03	0.01	-0.01	0.03	1.2	80.0
2018	0.24	0.49	1.40	0.20	0.35	0.45	0.61	0.01	0.01	0.02	0.02	0.01	0.03	1.3	82.1
2019	0.26	0.54	1.56	0.32	0.37	0.43	0.65	0.01	0.00	0.06	0.03	0.03	0.03	1.3	68.6
2020	0.27	0.59	1.77	0.19	0.42	0.13	0.74	0.00	0.01	-0.01	0.05	0.09	0.04	1.4	79.6

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.38	1.48	N/A	N/A	N/A	N/A	1.48	0.82	0.95	0.28	46.86		46.86
1998	1.25	1.35	N/A	N/A	N/A	N/A	1.35	0.82	0.86	0.63	9.94	0.00	10.64
1999	0.99	1.10	1.35	N/A	N/A	N/A	1.09	0.55	0.61	0.30	0.00	0.00	0.00
2000	1.03	1.18	1.35	N/A	N/A	N/A	1.17	0.46	0.53	0.22	0.00	0.00	0.00
2001	1.04	1.23	1.29	N/A	N/A	N/A	1.23	0.46	0.50	0.31	0.00	0.00	0.00
2002	0.96	1.24	1.06	N/A	N/A	N/A	1.24	0.24	0.25	0.16	0.00	0.00	0.00
2003	0.88	1.13	0.79	N/A	N/A	N/A	1.15	0.27	0.24	0.38	6.11	0.00	6.24
2004	0.74	0.88	0.94	N/A	N/A	N/A	0.88	0.36	0.36	0.35	0.00	0.00	0.00
2005	0.81	0.95	0.72	N/A	N/A	N/A	0.96	0.40	0.40	0.38	0.00		0.00
2006	0.75	0.88	0.64	N/A	N/A	N/A	0.90	0.36	0.43	0.11	0.00		0.00
2007	0.92	1.08	0.62	N/A	N/A	N/A	1.11	0.48	0.55	0.27	3.43	0.00	3.45
2008	1.12	1.29	1.10	N/A	N/A	N/A	1.31	0.72	0.64	0.93	3.07	0.00	3.11
2009	1.32	1.44	0.95	N/A	N/A	N/A	1.47	1.08	0.93	1.60	0.00		0.00
2010	1.20	1.14	0.82	N/A	N/A	N/A	1.16	1.31	1.27	1.45	5.85		5.85
2011	1.38	1.20	0.77	N/A	N/A		1.24	1.73	1.75	1.61	12.02		12.02
2012	1.39	1.19	1.10	N/A	N/A	0.00	1.20	1.77	1.81	1.43	7.63		7.63
2013	1.46	1.15	0.85	0.53	1.38	1.02	1.49	2.09	2.22	0.98	4.04		4.04
2014	1.41	1.16	0.98	0.56	1.28	0.73	1.72	1.99	2.11	0.90	1.38		1.38
2015	1.35	1.02	1.37	0.48	1.22	0.87	1.33	2.15	2.23	1.29	1.87		1.87
2016	1.37	1.17	1.22	0.59	1.53	0.97	1.44	1.85	1.86	1.64	0.93		0.93
2017	1.39	1.18	1.48	0.55	1.59	1.82	1.41	1.88	1.94	0.92	1.42		1.42
2018	1.03	0.95	1.27	0.38	1.23	2.89	1.47	1.20	1.24	0.56	0.92	0.00	0.92
2019	0.94	0.79	1.06	0.34	1.11	2.76	1.06	1.22	1.26	0.28	0.56	0.00	0.56
2020	0.91	0.76	0.93	0.30	1.01	2.48	1.13	1.20	1.23	0.33	1.26	0.00	1.26

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.72	0.85	N/A	N/A	N/A	N/A	0.85	0.00	0.00	0.00	0.00		0.00	4.2	112.9
1998	0.66	0.81	N/A	N/A	N/A	N/A	0.81	0.02	0.02	0.01	0.00	0.00	0.00	4.3	74.7
1999	0.54	0.66	1.41	N/A	N/A	N/A	0.62	0.03	0.03	0.04	0.00	0.00	0.00	3.4	64.4
2000	0.45	0.55	1.67	N/A	N/A	N/A	0.49	0.08	0.03	0.25	0.00	0.00	0.00	3.2	104.1
2001	0.52	0.68	2.16	N/A	N/A	N/A	0.59	0.05	0.04	0.10	0.00	0.00	0.00	4.1	64.6
2002	0.61	0.82	2.33	N/A	N/A	N/A	0.74	0.05	0.03	0.11	0.44	0.00	0.45	3.8	67.1
2003	0.55	0.76	1.74	N/A	N/A	N/A	0.71	0.03	0.01	0.13	20.03	0.00	20.45	3.6	71.1
2004	0.51	0.70	1.50	N/A	N/A	N/A	0.65	0.02	0.00	0.10	0.00	0.00	0.00	3.1	97.7
2005	0.42	0.55	2.02	N/A	N/A	N/A	0.48	0.03	0.00	0.13	0.00	0.00	0.00	3.5	140.3
2006	0.38	0.50	1.24	N/A	N/A	N/A	0.47	0.03	0.03	0.05	0.00		0.00	1.1	65.8
2007	0.47	0.63	1.21	N/A	N/A	N/A	0.60	0.04	0.01	0.11	0.00	0.00	0.00	1.7	64.0
2008	0.59	0.84	1.64	N/A	N/A	N/A	0.79	0.02	0.02	0.02	0.00	0.00	0.00	1.9	65.6
2009	0.85	1.24	2.54	N/A	N/A	N/A	1.15	0.06	0.04	0.13	0.50		0.50	2.5	59.9
2010	1.00	1.34	2.42	N/A	N/A	N/A	1.26	0.35	0.16	1.05	0.03		0.03	2.1	47.4
2011	0.66	0.84	2.04	N/A	N/A		0.74	0.30	0.22	0.78	0.94		0.94	2.1	92.3
2012	0.63	0.78	1.78	N/A	N/A	0.00	0.69	0.35	0.24	1.19	0.48		0.48	2.1	77.7
2013	0.71	0.92	1.72	0.27	0.75	0.02	1.59	0.27	0.25	0.41	0.81		0.81	2.5	67.5
2014	0.75	0.99	1.81	0.39	0.88	0.00	1.61	0.18	0.15	0.38	0.20		0.20	2.5	74.2
2015	0.76	0.99	1.51	0.39	0.95	0.00	1.73	0.19	0.15	0.66	0.15		0.15	2.4	72.8
2016	0.83	1.11	2.32	0.44	0.89	0.00	2.08	0.18	0.17	0.30	0.26		0.26	2.1	57.5
2017	0.95	1.31	2.18	0.59	1.11	0.55	2.54	0.11	0.06	0.96	0.04		0.04	2.7	57.6
2018	0.94	1.32	2.35	0.45	1.38	3.17	2.59	0.09	0.08	0.34	0.06	0.00	0.06	2.5	51.8
2019	0.80	1.16	2.73	0.38	1.08	4.93	2.45	0.07	0.07	0.06	0.13	0.00	0.13	2.5	50.8
2020	0.73	1.08	2.59	0.40	0.98	3.77	2.20	0.07	0.07	0.05	-0.01	0.00	-0.01	3.4	84.5

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.15	1.46	N/A	N/A	N/A	N/A	1.46	0.38	0.41	0.34	7.11	42.80	2.12
1998	0.96	1.23	N/A	N/A	N/A	N/A	1.23	0.39	0.45	0.28	12.27	64.67	1.16
1999	0.88	1.22	1.48	N/A	N/A	N/A	1.18	0.22	0.23	0.21	3.42	25.80	1.36
2000	0.88	1.22	1.40	N/A	N/A	N/A	1.19	0.25	0.26	0.23	6.70	98.44	0.94
2001	0.94	1.33	1.53	N/A	N/A	N/A	1.30	0.23	0.24	0.22	0.61	9.10	0.00
2002	0.93	1.38	1.39	N/A	N/A	N/A	1.38	0.18	0.15	0.25	0.60	0.00	0.61
2003	0.89	1.37	1.44	N/A	N/A	N/A	1.37	0.17	0.16	0.18	0.71	0.00	0.72
2004	0.92	1.37	1.17	N/A	N/A	N/A	1.39	0.24	0.25	0.22	0.18	0.00	0.00
2005	0.99	1.49	1.24	N/A	N/A	N/A	1.52	0.24	0.23	0.25	0.00	0.00	0.00
2006	0.94	1.46	1.13	N/A	N/A	N/A	1.50	0.22	0.15	0.33	0.02	0.00	0.02
2007	0.91	1.39	1.40	N/A	N/A	N/A	1.39	0.28	0.22	0.38	0.16	0.00	0.16
2008	1.10	1.48	1.83	N/A	N/A	N/A	1.43	0.66	0.68	0.63	0.57	0.00	0.57
2009	1.42	1.53	2.07	N/A	N/A	N/A	1.47	1.29	1.44	0.99	1.73	0.00	1.74
2010	1.30	1.21	1.53	N/A	N/A	N/A	1.17	1.41	1.64	0.88	2.02	0.00	2.02
2011	1.27	1.30	1.14	N/A	N/A	0.17	1.32	1.22	1.26	1.13	0.62	0.00	0.62
2012	1.14	1.30	0.94	N/A	N/A	4.15	1.34	0.95	1.06	0.65	3.43	0.00	3.45
2013	1.03	1.00	0.98	0.71	0.86	5.51	1.82	1.06	1.15	0.83	2.51	0.00	2.53
2014	0.97	1.03	0.99	0.84	0.98	3.15	1.43	0.90	1.06	0.48	1.61	0.00	1.62
2015	0.84	0.96	0.82	0.62	1.09	1.96	1.04	0.67	0.79	0.37	0.59	0.00	0.60
2016	0.82	0.96	0.92	0.55	1.12	1.29	0.96	0.61	0.73	0.30	0.42	0.00	0.42
2017	0.80	0.98	1.19	0.63	1.01	1.14	1.26	0.53	0.56	0.47	0.74	0.00	0.75
2018	0.79	0.85	1.03	0.63	0.86	1.06	1.07	0.69	0.80	0.44	1.02	0.00	1.04
2019	0.71	0.77	1.00	0.55	0.81	0.77	0.85	0.62	0.72	0.38	0.69	0.00	0.70
2020	0.63	0.73	0.99	0.59	0.74	0.64	0.73	0.49	0.55	0.37	0.55	0.00	0.56

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.56	0.76	N/A	N/A	N/A	N/A	0.76	0.03	0.04	0.03	0.11	0.00	0.12	6.8	75.0
1998	0.55	0.80	N/A	N/A	N/A	N/A	0.80	0.02	0.00	0.05	0.64	0.00	0.78	2.8	61.6
1999	0.41	0.62	1.56	N/A	N/A	N/A	0.47	0.01	0.01	0.02	0.00	0.00	0.00	2.4	63.7
2000	0.41	0.62	1.43	N/A	N/A	N/A	0.50	0.01	0.00	0.02	0.00	0.00	0.00	2.3	68.0
2001	0.55	0.83	2.11	N/A	N/A	N/A	0.66	0.05	0.00	0.13	0.00	0.00	0.00	2.8	78.1
2002	0.62	0.96	2.39	N/A	N/A	N/A	0.79	0.04	0.01	0.09	6.42	0.00	6.58	3.2	95.9
2003	0.57	0.95	2.57	N/A	N/A	N/A	0.76	0.02	0.01	0.02	0.22	0.00	0.22	3.8	128.0
2004	0.50	0.83	2.41	N/A	N/A	N/A	0.66	0.02	0.01	0.04	0.13	0.00	0.00	3.7	126.5
2005	0.53	0.86	2.41	N/A	N/A	N/A	0.70	0.04	0.01	0.10	0.00	0.00	0.00	4.8	151.0
2006	0.53	0.88	1.84	N/A	N/A	N/A	0.77	0.06	0.02	0.14	0.00	0.00	0.00	1.7	65.2
2007	0.67	1.12	2.22	N/A	N/A	N/A	0.98	0.08	0.02	0.19	0.01	0.00	0.01	2.3	77.7
2008	0.80	1.37	3.03	N/A	N/A	N/A	1.17	0.13	0.05	0.29	0.32	0.00	0.32	3.3	92.7
2009	1.08	1.73	4.81	N/A	N/A	N/A	1.38	0.31	0.10	0.72	0.76	0.00	0.76	4.5	101.2
2010	1.03	1.59	4.52	N/A	N/A	N/A	1.24	0.39	0.21	0.79	0.95	0.00	0.95	5.2	114.1
2011	0.72	0.98	2.98	N/A	N/A	0.31	0.76	0.37	0.22	0.75	0.44	0.00	0.44	3.6	118.3
2012	0.76	1.03	2.36	N/A	N/A	5.68	0.88	0.43	0.31	0.75	0.77	0.00	0.77	3.7	100.4
2013	0.86	1.08	2.16	0.42	0.70	3.21	2.42	0.58	0.62	0.48	5.07	0.00	5.10	3.4	78.9
2014	0.54	0.82	2.04	0.50	0.60	0.01	1.21	0.17	0.13	0.29	-0.09	0.00	-0.09	2.9	103.3
2015	0.59	0.95	1.96	0.56	0.75	0.02	1.52	0.09	0.07	0.15	0.01	0.00	0.01	2.5	81.6
2016	0.63	1.01	2.06	0.51	0.86	0.02	1.63	0.06	0.04	0.10	0.10	0.00	0.10	2.9	77.9
2017	0.67	1.10	2.33	0.45	0.95	0.05	1.86	0.02	0.02	0.02	0.38	0.00	0.39	3.1	82.6
2018	0.66	1.08	2.49	0.49	0.85	0.40	2.04	0.03	0.01	0.08	0.03	0.00	0.03	2.1	62.7
2019	0.64	1.08	2.67	0.51	0.69	18.10	2.51	0.01	0.01	-0.01	0.04	0.00	0.04	2.2	55.1
2020	0.55	0.93	2.90	0.46	0.70	0.36	1.47	0.01	0.02	0.00	0.00	0.00	0.00	2.2	74.1

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.20	1.61	N/A	N/A	N/A	N/A	1.61	0.47	0.55	0.30	1.03	2.53	0.40
1998	1.27	1.70	N/A	N/A	N/A	N/A	1.70	0.56	0.67	0.33	2.77	8.95	0.71
1999	1.04	1.23	1.40	N/A	N/A	N/A	1.21	0.72	0.74	0.67	1.92	5.73	0.53
2000	1.02	1.21	1.39	N/A	N/A	N/A	1.20	0.71	0.81	0.47	2.00	2.42	1.85
2001	1.04	1.39	1.68	N/A	N/A	N/A	1.37	0.49	0.53	0.40	1.66	3.48	1.24
2002	1.16	1.51	1.75	N/A	N/A	N/A	1.50	0.64	0.66	0.58	1.83	3.19	1.52
2003	0.91	1.33	1.67	N/A	N/A	N/A	1.31	0.39	0.27	0.85	1.14	1.77	1.02
2004	0.99	1.23	1.34	N/A	N/A	N/A	1.22	0.74	0.74	0.71	1.70	0.00	0.00
2005	0.85	1.16	1.12	N/A	N/A	N/A	1.16	0.57	0.59	0.47	0.80	0.00	0.00
2006	0.71	1.03	0.85	N/A	N/A	N/A	1.04	0.45	0.47	0.38	0.80	3.48	0.52
2007	1.36	1.34	0.92	N/A	N/A	N/A	1.37	1.38	1.58	0.65	2.44	2.13	2.47
2008	1.35	1.12	1.27	N/A	N/A	N/A	1.12	1.52	1.70	0.82	3.08	0.58	3.30
2009	2.61	1.31	1.40	N/A	N/A	N/A	1.31	3.52	3.24	4.70	8.08	0.24	8.81
2010	4.50	1.44	1.17	N/A	N/A	N/A	1.46	6.66	6.78	6.09	15.12	6.01	15.95
2011	3.24	0.91	0.56	N/A	N/A	0.00	0.93	5.01	5.29	3.65	12.73	2.94	13.94
2012	2.46	0.83	0.62	N/A	N/A	0.00	0.84	3.75	3.97	2.50	9.66	2.45	10.87
2013	1.19	0.91	0.47	0.68	0.96	0.02	1.08	1.41	1.38	1.64	5.20	4.82	5.28
2014	0.79	0.77	0.68	0.60	0.87	1.27	0.72	0.81	0.65	1.83	3.23	3.84	3.06
2015	0.64	0.82	0.69	0.55	0.89	0.00	0.86	0.48	0.40	0.97	1.27	0.33	1.58
2016	0.74	1.05	0.85	0.71	0.85	1.85	1.52	0.45	0.39	0.90	1.26	0.89	1.39
2017	0.54	0.68	0.83	0.35	0.76	0.84	0.71	0.42	0.36	0.87	0.63	0.92	0.56
2018	0.54	0.78	0.63	0.27	0.80	2.23	1.12	0.32	0.29	0.50	0.14	0.37	0.09
2019	0.42	0.63	0.58	0.19	0.73	0.98	0.81	0.23	0.22	0.35	0.28	0.75	0.16
2020	0.51	0.83	0.73	0.28	0.70	0.00	1.46	0.23	0.21	0.37	0.57	1.20	0.41

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.43	0.67	N/A	N/A	N/A	N/A	0.67	0.02	0.03	0.00	0.03	0.00	0.04	2.9	80.3
1998	0.38	0.54	N/A	N/A	N/A	N/A	0.54	0.10	0.13	0.03	0.15	0.60	0.00	2.9	71.2
1999	0.38	0.61	1.25	N/A	N/A	N/A	0.56	0.00	-0.02	0.04	0.06	0.00	0.08	2.3	67.3
2000	0.36	0.56	1.34	N/A	N/A	N/A	0.50	0.03	0.01	0.08	0.54	1.99	0.00	2.2	76.3
2001	0.37	0.58	1.75	N/A	N/A	N/A	0.50	0.04	0.04	0.05	0.08	-0.01	0.11	2.4	87.0
2002	0.45	0.70	2.15	N/A	N/A	N/A	0.61	0.07	0.04	0.19	0.27	1.45	0.00	2.8	125.3
2003	0.42	0.72	2.21	N/A	N/A	N/A	0.63	0.04	0.02	0.09	0.20	0.00	0.24	2.7	124.6
2004	0.39	0.70	1.95	N/A	N/A	N/A	0.63	0.05	0.03	0.14	0.15	0.00	0.00	2.6	106.9
2005	0.34	0.69	2.10	N/A	N/A	N/A	0.62	0.01	0.00	0.05	0.03	0.00	0.00	3.4	168.8
2006	0.21	0.44	1.38	N/A	N/A	N/A	0.39	0.02	0.01	0.06	-0.01	-0.31	0.03	0.6	50.2
2007	0.21	0.47	0.90	N/A	N/A	N/A	0.44	0.02	0.01	0.03	0.02	0.15	0.01	0.9	84.5
2008	0.36	0.83	1.48	N/A	N/A	N/A	0.80	0.03	0.01	0.13	0.16	1.82	0.01	1.1	46.4
2009	0.47	0.73	2.37	N/A	N/A	N/A	0.63	0.29	0.29	0.28	0.22	-0.01	0.25	1.4	83.7
2010	0.79	0.79	2.07	N/A	N/A	N/A	0.71	0.79	0.65	1.40	1.41	0.00	1.53	1.6	47.9
2011	0.71	0.54	1.87	N/A	N/A	0.00	0.44	0.84	0.81	0.98	1.72	0.00	1.94	1.3	67.3
2012	0.64	0.51	1.25	N/A	N/A	0.00	0.45	0.75	0.71	0.99	1.92	0.00	2.24	1.1	86.5
2013	0.66	0.72	1.28	0.18	0.35	0.00	1.49	0.61	0.64	0.39	2.88	0.00	3.50	0.9	27.2
2014	0.30	0.41	1.03	0.20	0.39	0.00	0.43	0.19	0.21	0.09	0.70	0.05	0.88	0.7	115.8
2015	0.19	0.43	1.10	0.24	0.42	0.00	0.40	-0.03	-0.05	0.10	-0.25	0.00	-0.33	0.6	91.0
2016	0.35	0.54	1.34	0.23	0.54	0.16	0.54	0.18	0.20	0.04	0.81	0.42	0.93	0.7	40.2
2017	0.32	0.68	1.44	0.13	0.61	0.08	0.96	0.00	0.01	-0.01	-0.04	-0.05	-0.04	0.7	40.7
2018	0.31	0.56	1.65	0.12	0.50	0.00	0.76	0.07	0.08	0.01	0.24	-0.03	0.32	0.7	46.4
2019	0.22	0.45	1.45	0.14	0.43	0.86	0.53	0.01	0.01	0.07	0.06	0.24	0.01	1.0	57.2
2020	0.20	0.44	1.48	0.05	0.41	1.26	0.60	0.00	0.00	-0.01	0.09	-0.12	0.14	0.9	95.4

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.19	1.59	N/A	N/A	N/A	N/A	1.59	0.35	0.39	0.31	0.82	0.00	2.03
1998	1.09	1.52	N/A	N/A	N/A	N/A	1.52	0.31	0.25	0.39	0.00	0.00	0.00
1999	0.94	1.37	2.26	N/A	N/A	N/A	1.32	0.23	0.20	0.28	0.05	0.09	0.00
2000	0.92	1.35	2.34	N/A	N/A	N/A	1.29	0.28	0.27	0.29	1.42	2.92	0.00
2001	0.91	1.26	2.49	N/A	N/A	N/A	1.19	0.42	0.44	0.39	1.43	2.42	0.29
2002	0.89	1.27	2.78	N/A	N/A	N/A	1.19	0.39	0.35	0.45	1.12	2.13	0.19
2003	1.03	1.41	2.13	N/A	N/A	N/A	1.38	0.51	0.48	0.57	0.99	0.90	1.08
2004	0.92	1.36	2.00	N/A	N/A	N/A	1.33	0.36	0.32	0.45	0.50	0.00	0.00
2005	1.02	1.52	2.34	N/A	N/A	N/A	1.49	0.44	0.40	0.51	0.78	0.00	0.00
2006	0.84	1.32	1.66	N/A	N/A	N/A	1.30	0.38	0.41	0.32	1.71	0.00	2.41
2007	1.11	1.27	1.64	N/A	N/A	N/A	1.25	0.96	0.70	1.42	3.75	0.00	5.15
2008	0.91	1.29	1.97	N/A	N/A	N/A	1.26	0.56	0.53	0.61	0.73	0.17	0.96
2009	1.44	1.82	1.91	N/A	N/A	N/A	1.81	1.03	0.98	1.13	4.35	0.00	6.09
2010	1.48	1.91	1.49	N/A	N/A	N/A	1.93	0.94	0.93	0.99	8.42	0.00	12.05
2011	1.14	1.30	1.34	N/A	N/A	N/A	1.30	0.93	0.87	1.06	3.29	0.02	4.75
2012	0.94	1.06	1.29	N/A	N/A	N/A	1.05	0.76	0.68	1.01	2.04	0.00	2.88
2013	0.92	1.08	1.50	0.57	1.06		1.75	0.69	0.62	0.91	0.83	0.00	1.12
2014	0.85	1.06	1.25	0.64	1.22		1.01	0.54	0.50	0.67	0.25	0.00	0.32
2015	0.90	1.12	1.53	0.65	1.35		0.91	0.56	0.50	0.80	0.25	0.00	0.30
2016	0.87	1.10	1.77	0.70	1.27		0.93	0.51	0.49	0.59	0.34	0.00	0.42
2017	0.89	1.10	1.36	0.76	1.29		0.90	0.58	0.55	0.68	0.41	0.00	0.49
2018	0.76	0.89	1.18	0.36	1.03	0.00	0.85	0.58	0.60	0.52	0.17	0.00	0.26
2019	0.87	1.06	1.02	0.50	1.16	0.00	1.16	0.60	0.70	0.33	0.93	0.00	1.30
2020	0.70	0.91	1.14	0.47	0.89	0.00	1.21	0.40	0.44	0.25	1.21	0.58	1.44

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.46	0.66	N/A	N/A	N/A	N/A	0.66	0.03	0.00	0.08	-0.13	-0.21	0.00	3.1	63.6
1998	0.45	0.67	N/A	N/A	N/A	N/A	0.67	0.04	0.06	0.03	0.33	0.00	0.89	2.9	52.1
1999	0.40	0.64	2.10	N/A	N/A	N/A	0.55	0.02	0.02	0.01	0.00	0.00	0.00	2.5	35.0
2000	0.36	0.58	1.71	N/A	N/A	N/A	0.51	0.03	0.02	0.05	0.00	0.00	0.00	2.3	48.3
2001	0.38	0.64	1.95	N/A	N/A	N/A	0.56	0.03	0.01	0.05	0.00	0.00	0.00	2.7	50.0
2002	0.42	0.70	2.17	N/A	N/A	N/A	0.62	0.06	0.02	0.12	0.00	0.00	0.00	3.0	95.5
2003	0.49	0.80	2.49	N/A	N/A	N/A	0.71	0.08	0.05	0.13	0.12	0.00	0.22	3.2	90.0
2004	0.55	0.93	2.02	N/A	N/A	N/A	0.87	0.07	0.04	0.13	0.25	0.00	0.00	3.3	140.5
2005	0.51	0.89	3.12	N/A	N/A	N/A	0.81	0.07	0.05	0.12	0.13	0.00	0.00	4.6	176.1
2006	0.41	0.75	1.59	N/A	N/A	N/A	0.72	0.06	0.03	0.12	0.13	0.00	0.18	1.7	87.6
2007	0.89	0.67	1.45	N/A	N/A	N/A	0.63	1.10	0.04	3.06	0.21	0.00	0.29	1.9	45.1
2008	0.61	1.10	1.77	N/A	N/A	N/A	1.07	0.14	0.10	0.21	2.41	0.00	3.36	2.5	146.1
2009	0.56	0.89	2.47	N/A	N/A	N/A	0.82	0.20	0.10	0.43	0.59	0.15	0.76	2.8	115.6
2010	0.50	0.70	2.17	N/A	N/A	N/A	0.63	0.26	0.21	0.37	0.50	0.00	0.72	2.8	173.3
2011	0.66	0.93	1.06	N/A	N/A	N/A	0.93	0.29	0.25	0.40	5.07	0.00	7.33	2.5	94.6
2012	0.37	0.48	1.33	N/A	N/A	N/A	0.44	0.21	0.16	0.34	0.39	0.00	0.56	2.2	129.2
2013	0.45	0.69	1.63	0.29	0.46		1.80	0.10	0.08	0.17	1.18	0.00	1.58	2.3	102.8
2014	0.36	0.56	1.32	0.53	0.47		0.70	0.07	0.04	0.19	-0.11	0.00	-0.15	2.0	104.6
2015	0.44	0.70	1.33	0.51	0.63		0.99	0.05	0.05	0.06	0.00	0.00	0.00	1.5	62.2
2016	0.46	0.75	1.61	0.48	0.65		1.18	0.02	0.01	0.04	0.16	0.00	0.20	2.0	60.2
2017	0.49	0.80	1.72	0.52	0.66		1.29	0.03	0.03	0.01	0.02	0.00	0.03	2.3	67.2
2018	0.38	0.65	1.57	0.31	0.50	0.00	1.04	0.02	0.01	0.03	-0.02	0.00	-0.03	1.9	87.6
2019	0.45	0.75	2.72	0.13	0.53	0.00	1.39	0.03	0.02	0.09	0.27	0.00	0.38	1.8	69.8
2020	0.52	0.87	2.32	0.37	0.78	0.00	1.22	0.03	0.04	-0.02	0.27	0.00	0.37	2.0	88.2

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.41	1.69	N/A	N/A	N/A	N/A	1.69	0.92	1.20	0.29	26.51	7.83	26.60
1998	0.84	1.07	N/A	N/A	N/A	N/A	1.07	0.49	0.54	0.39	0.79	0.00	0.80
1999	0.88	1.13	2.11	N/A	N/A	N/A	1.03	0.53	0.63	0.26	4.91	0.00	4.96
2000	0.73	1.05	1.78	N/A	N/A	N/A	0.98	0.30	0.34	0.19	1.18	0.00	1.20
2001	0.74	0.97	2.04	N/A	N/A	N/A	0.88	0.44	0.39	0.57	0.19	0.00	0.19
2002	0.83	0.99	2.34	N/A	N/A	N/A	0.91	0.61	0.49	1.00	0.97	0.00	0.97
2003	0.75	0.97	1.68	N/A	N/A	N/A	0.93	0.47	0.40	0.70	0.75	0.00	0.77
2004	0.36	0.57	0.80	N/A	N/A	N/A	0.56	0.14	0.16	0.09	0.31	0.00	0.00
2005	0.37	0.53	0.65	N/A	N/A	N/A	0.53	0.21	0.24	0.15	0.17	0.00	0.00
2006	0.51	0.58	0.91	N/A	N/A	N/A	0.56	0.44	0.51	0.29	0.34	0.00	0.34
2007	1.08	1.11	1.10	N/A	N/A	N/A	1.11	1.05	1.17	0.77	0.23	0.00	0.23
2008	2.82	2.43	2.12	N/A	N/A	N/A	2.44	3.16	3.72	1.62	2.84	0.00	2.86
2009	5.77	3.13	2.67	N/A	N/A	N/A	3.16	7.68	8.64	4.39	6.36	0.00	6.39
2010	4.66	1.95	1.90	N/A	N/A	N/A	1.96	6.43	7.31	3.18	2.97	0.00	2.98
2011	4.51	1.30	1.16	N/A	N/A	0.00	1.32	6.47	7.41	2.31	1.78	0.00	1.80
2012	2.48	0.67	1.01	N/A	N/A	0.64	0.64	3.65	4.09	1.44	4.93	0.00	4.97
2013	1.80	0.44	0.78	0.40	0.31	0.00	0.67	2.74	3.04	0.89	2.82	0.00	2.85
2014	1.34	0.44	0.44	0.48	0.35	0.00	0.63	2.03	2.13	1.33	2.79	0.00	2.83
2015	0.93	0.41	0.60	0.46	0.30	0.00	0.63	1.38	1.49	0.51	2.01	0.00	2.06
2016	0.74	0.44	0.42	0.30	0.35	0.00	0.87	1.03	1.06	0.81	1.83	0.00	1.87
2017	0.61	0.55	0.50	0.34	0.33	0.00	1.41	0.68	0.72	0.40	1.27	0.00	1.29
2018	0.62	0.81	0.69	0.30	0.55	0.00	2.33	0.41	0.41	0.44	1.46	0.00	1.49
2019	0.49	0.66	0.98	0.35	0.51	0.00	1.40	0.29	0.29	0.32	1.01	0.00	1.02
2020	0.66	1.00	0.83	0.29	0.44	0.00	3.47	0.28	0.25	0.52	2.45	0.00	2.54

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.68	1.06	N/A	N/A	N/A	N/A	1.06	0.03	0.02	0.05	0.40	0.00	0.40	5.0	117.3
1998	0.91	1.47	N/A	N/A	N/A	N/A	1.47	0.04	0.01	0.10	0.06	0.00	0.06	6.4	94.0
1999	0.64	0.98	4.14	N/A	N/A	N/A	0.64	0.17	0.23	0.01	0.00	0.00	0.00	4.4	95.9
2000	0.56	0.94	3.38	N/A	N/A	N/A	0.71	0.04	0.03	0.04	0.00	0.00	0.00	3.4	67.5
2001	0.49	0.84	3.60	N/A	N/A	N/A	0.63	0.04	0.01	0.14	0.00	0.00	0.00	4.0	178.3
2002	0.61	1.03	4.07	N/A	N/A	N/A	0.86	0.05	0.03	0.12	0.05	0.00	0.05	4.5	90.4
2003	0.64	1.10	5.29	N/A	N/A	N/A	0.92	0.04	0.01	0.14	0.07	0.00	0.07	4.3	122.2
2004	0.47	0.90	3.26	N/A	N/A	N/A	0.80	0.02	0.03	0.00	0.00	0.00	0.00	3.3	91.7
2005	0.31	0.57	1.81	N/A	N/A	N/A	0.52	0.04	0.00	0.13	0.00	0.00	0.00	3.7	116.8
2006	0.29	0.55	1.05	N/A	N/A	N/A	0.53	0.05	0.00	0.17	0.00	0.00	0.00	1.0	45.1
2007	0.49	1.01	2.26	N/A	N/A	N/A	0.93	0.06	0.00	0.20	0.08	0.00	0.08	2.6	66.1
2008	1.31	2.17	5.49	N/A	N/A	N/A	1.97	0.56	0.26	1.37	0.14	0.00	0.14	4.2	57.3
2009	4.13	5.94	9.61	N/A	N/A	N/A	5.66	2.81	1.77	6.40	1.60	0.00	1.60	9.0	54.9
2010	4.65	5.07	10.08	N/A	N/A	N/A	4.64	4.38	3.64	7.13	4.03	0.00	4.06	8.0	39.7
2011	2.94	2.68	6.87	N/A	N/A	0.00	2.28	3.11	2.15	7.34	0.37	0.00	0.38	6.1	66.6
2012	3.38	1.56	4.43	N/A	N/A	0.00	1.29	4.56	4.29	5.92	2.78	0.00	2.78	4.5	33.7
2013	1.34	1.09	3.29	0.16	0.49	0.00	2.41	1.51	1.35	2.48	2.22	0.00	2.24	3.0	66.6
2014	0.54	0.72	2.22	0.16	0.32	0.00	1.52	0.41	0.48	-0.09	1.41	0.00	1.43	1.9	93.2
2015	0.38	0.73	2.07	0.13	0.39	0.00	1.55	0.08	0.18	-0.68	0.26	0.00	0.27	1.6	95.1
2016	0.39	0.82	2.77	0.25	0.45	0.00	1.80	-0.03	0.04	-0.65	-0.03	0.00	-0.03	1.2	98.2
2017	0.43	0.85	2.59	0.27	0.56	0.00	1.77	-0.03	0.02	-0.38	0.00	0.00	0.00	1.9	79.7
2018	0.43	0.86	3.36	0.29	0.52	0.00	1.97	-0.05	0.06	-1.00	0.12	0.00	0.12	2.0	62.7
2019	0.43	0.84	3.30	0.31	0.59	0.00	1.58	-0.05	0.00	-0.38	0.13	0.00	0.13	2.1	65.4
2020	0.53	1.03	4.90	0.50	0.75	0.00	1.52	-0.04	-0.01	-0.23	0.02	0.00	0.03	2.3	79.0

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.63	0.83	N/A	N/A	N/A	N/A	0.83	0.34	0.31	0.43	0.00		0.00
1998	0.56	0.82	N/A	N/A	N/A	N/A	0.82	0.21	0.20	0.24	0.00		0.25
1999	0.39	0.60	1.09	N/A	N/A	N/A	0.54	0.08	0.06	0.13	0.06		0.06
2000	0.48	0.73	0.98	N/A	N/A	N/A	0.70	0.13	0.13	0.13	0.00		0.00
2001	0.60	0.94	1.07	N/A	N/A	N/A	0.93	0.14	0.15	0.11	0.00		0.00
2002	0.66	1.04	1.62	N/A	N/A	N/A	0.97	0.20	0.22	0.14	0.50		0.50
2003	0.48	0.73	1.13	N/A	N/A	N/A	0.68	0.14	0.16	0.10	0.00		0.00
2004	0.35	0.53	0.87	N/A	N/A	N/A	0.49	0.13	0.13	0.15	0.00		0.00
2005	0.36	0.59	0.74	N/A	N/A	N/A	0.58	0.07	0.08	0.06	0.00		0.00
2006	0.50	0.75	1.04	N/A	N/A	N/A	0.71	0.25	0.26	0.21	0.31		0.31
2007	0.61	0.76	0.80	N/A	N/A	N/A	0.75	0.47	0.58	0.22	0.02	0.00	0.02
2008	0.72	0.68	0.85	N/A	N/A	N/A	0.66	0.76	0.79	0.69	1.39	0.00	1.39
2009	0.61	0.62	1.08	N/A	N/A	N/A	0.57	0.61	0.61	0.62	0.88	0.00	0.88
2010	0.65	0.47	0.82	N/A	N/A	N/A	0.44	0.86	0.91	0.72	0.37	0.00	0.37
2011	0.49	0.49	0.72	N/A	N/A	0.30	0.47	0.48	0.47	0.51	0.48	0.00	0.48
2012	0.48	0.42	0.65	N/A	N/A	1.00	0.40	0.54	0.50	0.70	0.76	0.00	0.76
2013	0.53	0.41	0.58	0.26	0.36	0.94	0.86	0.66	0.65	0.72	0.67	0.00	0.67
2014	0.50	0.39	0.59	0.22	0.36	1.25	0.84	0.65	0.67	0.54	1.50	0.00	1.50
2015	0.40	0.35	0.53	0.19	0.34	0.08	0.73	0.48	0.51	0.36	0.44	0.00	0.44
2016	0.37	0.39	0.54	0.22	0.44	0.73	0.61	0.33	0.33	0.36	0.08	0.00	0.08
2017	0.33	0.36	0.53	0.20	0.40	1.85	0.56	0.28	0.26	0.38	0.00	0.00	0.00
2018	0.29	0.34	0.55	0.18	0.37	1.23	0.54	0.21	0.19	0.30	0.00	0.00	0.00
2019	0.30	0.37	0.53	0.26	0.38	0.97	0.48	0.21	0.20	0.28	0.04	0.00	0.04
2020	0.25	0.30	0.56	0.24	0.29	0.08	0.38	0.18	0.16	0.31	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			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.51	0.84	N/A	N/A	N/A	N/A	0.84	0.04	0.04	0.02	0.67		0.67	3.9	51.7
1998	0.55	0.93	N/A	N/A	N/A	N/A	0.93	0.05	0.06	0.01	-0.10		-0.10	4.5	38.2
1999	0.45	0.75	2.45	N/A	N/A	N/A	0.51	0.03	0.02	0.03	-0.05		-0.05	3.3	17.5
2000	0.37	0.64	1.93	N/A	N/A	N/A	0.47	0.01	0.00	0.03	0.00		0.00	3.0	66.5
2001	0.42	0.74	1.82	N/A	N/A	N/A	0.60	0.00	0.00	-0.02	0.00		0.00	2.5	47.6
2002	0.49	0.88	1.69	N/A	N/A	N/A	0.78	-0.01	-0.01	0.00	0.00		0.00	3.0	44.3
2003	0.59	1.04	2.61	N/A	N/A	N/A	0.86	0.00	0.00	0.00	0.02		0.02	2.0	43.2
2004	0.49	0.89	1.83	N/A	N/A	N/A	0.79	0.00	0.00	0.01	0.00		0.00	2.8	64.1
2005	0.41	0.76	1.82	N/A	N/A	N/A	0.64	0.00	0.00	0.00	0.00		0.00	3.5	110.6
2006	0.39	0.76	1.22	N/A	N/A	N/A	0.70	0.00	0.00	0.01	0.00		0.00	1.0	30.8
2007	0.51	0.99	2.02	N/A	N/A	N/A	0.86	0.05	0.01	0.12	0.03	0.00	0.03	1.6	52.3
2008	0.57	1.03	2.60	N/A	N/A	N/A	0.85	0.09	0.08	0.13	0.60	0.00	0.60	2.1	70.3
2009	0.61	0.96	3.53	N/A	N/A	N/A	0.69	0.22	0.16	0.39	-0.32	0.00	-0.32	3.0	86.7
2010	0.63	0.94	3.14	N/A	N/A	N/A	0.72	0.25	0.18	0.49	0.25	0.00	0.25	3.2	86.7
2011	0.51	0.74	2.05	N/A	N/A	0.00	0.61	0.24	0.16	0.53	0.03	0.00	0.03	2.6	87.6
2012	0.50	0.74	1.95	N/A	N/A	0.00	0.63	0.21	0.16	0.41	-0.02	0.00	-0.02	2.4	78.5
2013	0.44	0.71	1.88	0.33	0.47	0.12	1.85	0.13	0.09	0.27	0.06	0.00	0.06	2.1	76.5
2014	0.35	0.54	1.91	0.21	0.36	0.06	1.32	0.10	0.09	0.11	0.25	0.00	0.26	1.8	74.6
2015	0.30	0.45	1.66	0.13	0.42	0.00	0.90	0.07	0.06	0.11	0.18	0.00	0.18	1.3	61.9
2016	0.30	0.49	1.53	0.19	0.45	0.00	0.97	0.04	0.03	0.07	0.10	0.00	0.10	1.4	66.0
2017	0.31	0.52	1.82	0.20	0.45	0.02	1.06	0.01	0.01	0.03	0.00	0.00	0.00	1.3	61.2
2018	0.30	0.50	1.50	0.23	0.42	0.11	1.13	0.01	0.01	0.01	0.00	0.00	0.00	1.3	56.1
2019	0.27	0.47	1.59	0.19	0.41	-0.14	0.93	0.02	0.03	0.01	0.01	0.00	0.01	1.2	56.8
2020	0.31	0.52	2.11	0.25	0.41	0.00	1.01	0.05	0.05	0.04	0.00	0.00	0.00	1.3	53.9

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.28	1.77	N/A	N/A	N/A	N/A	1.77	0.68	0.69	0.66	0.34		0.34
1998	1.14	1.68	N/A	N/A	N/A	N/A	1.68	0.54	0.45	0.64	0.88		0.88
1999	0.94	1.53	1.45	N/A	N/A	N/A	1.55	0.34	0.29	0.40	0.00		0.00
2000	0.93	1.51	1.56	N/A	N/A	N/A	1.50	0.36	0.33	0.39	0.04		0.04
2001	0.91	1.65	1.79	N/A	N/A	N/A	1.62	0.31	0.30	0.31	0.09		0.09
2002	0.84	1.71	1.99	N/A	N/A	N/A	1.66	0.24	0.24	0.25	0.72		0.72
2003	0.80	1.77	2.09	N/A	N/A	N/A	1.72	0.21	0.21	0.21	0.36		0.36
2004	0.98	2.19	1.78	N/A	N/A	N/A	2.26	0.23	0.19	0.27	0.70	0.00	0.00
2005	0.82	1.95	1.41	N/A	N/A	N/A	2.03	0.17	0.12	0.22	0.68	0.00	0.00
2006	0.76	1.73	1.44	N/A	N/A	N/A	1.78	0.23	0.15	0.31	0.12		0.12
2007	1.16	2.14	1.74	N/A	N/A	N/A	2.21	0.65	0.41	0.88	0.67		0.67
2008	1.42	2.32	2.36	N/A	N/A	N/A	2.32	0.99	1.06	0.91	1.28		1.28
2009	1.90	2.50	3.33	N/A	N/A	N/A	2.33	1.61	1.59	1.64	4.50	0.00	4.51
2010	2.23	2.20	2.68	N/A	N/A	N/A	2.10	2.24	2.27	2.18	5.44	0.00	5.53
2011	2.14	2.06	2.29	N/A	N/A	0.92	2.02	2.18	2.46	1.69	1.45		1.45
2012	2.38	1.93	1.77	N/A	N/A	1.60	1.96	2.61	3.02	1.83	2.62		2.62
2013	1.99	1.52	1.69	1.16	1.51	1.26	1.56	2.25	2.48	1.74	0.69		0.69
2014	1.90	1.54	1.80	0.85	1.69	1.31	1.53	2.12	2.18	2.00	0.94	0.00	0.95
2015	1.83	1.91	1.45	0.67	1.69	1.67	2.56	1.78	1.76	1.82	1.81	0.00	1.82
2016	1.74	2.49	1.70	0.76	1.78	2.44	3.62	1.25	1.12	1.60	3.50	0.00	3.50
2017	1.73	2.49	1.87	0.61	1.71	2.35	3.74	1.25	1.14	1.56	4.40	0.00	4.43
2018	1.65	2.58	1.98	0.65	1.91	2.36	3.89	1.06	0.90	1.52	4.83	0.00	4.87
2019	1.44	2.43	1.80	0.61	1.62	1.54	4.08	0.86	0.75	1.20	4.53	0.00	4.56
2020	1.43	2.41	1.81	0.73	1.58	1.01	4.08	0.87	0.68	1.50	4.99	0.00	5.03

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.63	1.08	N/A	N/A	N/A	N/A	1.08	0.07	0.10	0.05	3.23		3.23	2.1	56.0
1998	0.57	1.05	N/A	N/A	N/A	N/A	1.05	0.05	0.02	0.07	-0.04		-0.04	2.1	42.2
1999	0.46	0.88	1.52	N/A	N/A	N/A	0.77	0.03	0.01	0.06	-0.02		-0.02	1.6	41.5
2000	0.38	0.76	1.17	N/A	N/A	N/A	0.69	0.01	0.00	0.03	-0.01		-0.01	1.4	38.2
2001	0.37	0.80	1.36	N/A	N/A	N/A	0.70	0.02	0.01	0.04	0.09		0.09	1.5	48.1
2002	0.37	0.89	1.52	N/A	N/A	N/A	0.76	0.01	0.02	0.01	0.00		0.00	1.6	56.7
2003	0.40	1.05	2.09	N/A	N/A	N/A	0.86	0.01	0.00	0.01	-0.08		-0.08	1.3	69.9
2004	0.44	1.15	2.28	N/A	N/A	N/A	0.97	0.00	0.00	0.00	0.01	0.00	0.00	1.3	45.8
2005	0.68	1.87	1.98	N/A	N/A	N/A	1.85	0.00	0.00	0.00	0.00	0.00	0.00	1.9	34.7
2006	0.42	1.20	1.49	N/A	N/A	N/A	1.15	0.00	0.00	0.01	0.03		0.03	0.6	25.9
2007	0.45	1.28	1.40	N/A	N/A	N/A	1.26	0.03	0.00	0.05	0.03		0.03	1.0	45.8
2008	0.55	1.59	1.88	N/A	N/A	N/A	1.53	0.05	0.00	0.11	1.41		1.41	1.5	65.5
2009	0.61	1.57	2.90	N/A	N/A	N/A	1.30	0.16	0.11	0.23	0.41	0.00	0.41	1.9	95.9
2010	0.76	1.85	3.72	N/A	N/A	N/A	1.46	0.25	0.07	0.53	0.30	0.00	0.31	1.8	66.6
2011	0.83	1.67	3.60	N/A	N/A	0.41	1.28	0.42	0.05	1.09	0.16		0.16	1.7	59.2
2012	0.70	1.29	2.84	N/A	N/A	0.48	0.99	0.39	0.29	0.59	0.10		0.10	1.4	72.1
2013	0.69	1.14	2.26	0.36	0.65	0.36	1.28	0.43	0.30	0.73	0.66		0.66	1.3	58.5
2014	0.58	1.06	2.16	0.17	0.64	0.38	1.22	0.29	0.28	0.31	0.02	0.00	0.02	1.2	72.5
2015	0.59	1.11	2.22	0.24	0.87	0.20	1.18	0.26	0.23	0.32	0.17	0.00	0.17	1.1	55.2
2016	0.55	1.16	1.91	0.31	0.96	0.27	1.31	0.16	0.13	0.24	0.42	0.00	0.42	1.2	50.4
2017	0.69	1.58	2.22	0.29	1.16	0.33	2.08	0.13	0.08	0.26	1.26	0.00	1.27	1.4	34.7
2018	0.77	1.87	2.49	0.28	1.08	1.90	2.85	0.07	0.06	0.10	1.47	0.00	1.48	1.4	31.9
2019	0.83	2.10	2.55	0.42	1.24	3.00	3.42	0.09	0.04	0.27	1.44	0.00	1.45	1.4	34.8
2020	0.65	1.75	2.79	0.40	1.10	1.23	2.62	0.02	0.01	0.06	0.89	0.00	0.90	1.9	61.5

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.13	1.65	N/A	N/A	N/A	N/A	1.65	0.33	0.24	0.50	0.00	0.00	0.00
1998	0.87	1.30	N/A	N/A	N/A	N/A	1.30	0.27	0.20	0.45	0.00	0.00	0.00
1999	0.78	1.01	1.45	N/A	N/A	N/A	0.96	0.46	0.34	0.78	0.00	0.00	0.00
2000	0.81	1.08	1.40	N/A	N/A	N/A	1.05	0.42	0.42	0.43	0.00	0.00	0.00
2001	0.92	1.29	1.60	N/A	N/A	N/A	1.26	0.36	0.39	0.28	0.00	0.00	0.00
2002	0.70	0.96	1.47	N/A	N/A	N/A	0.91	0.31	0.30	0.34	0.00	0.00	0.00
2003	0.67	0.93	1.30	N/A	N/A	N/A	0.90	0.26	0.21	0.42	0.54	0.00	0.54
2004	0.64	0.89	1.10	N/A	N/A	N/A	0.87	0.24	0.25	0.21	0.37		0.00
2005	0.76	0.88	0.84	N/A	N/A	N/A	0.88	0.55	0.65	0.29	4.41		0.00
2006	0.63	0.85	0.96	N/A	N/A	N/A	0.84	0.29	0.32	0.19	0.00		0.00
2007	0.64	0.93	1.05	N/A	N/A	N/A	0.92	0.21	0.21	0.21	0.64		0.64
2008	1.23	1.07	1.35	N/A	N/A	N/A	1.04	1.42	1.79	0.32	8.13		8.13
2009	0.99	1.04	1.40	N/A	N/A	N/A	1.00	0.93	1.02	0.65	4.29		4.29
2010	1.11	1.01	1.29	N/A	N/A	N/A	0.98	1.24	1.41	0.67	2.81	0.00	2.81
2011	0.92	0.71	1.06	N/A	N/A	0.19	0.68	1.16	1.31	0.61	1.53	0.00	1.53
2012	0.84	0.55	0.96	N/A	N/A	0.29	0.51	1.20	1.35	0.55	1.89	0.00	1.89
2013	0.94	0.66	0.93	0.41	0.62	0.11	1.33	1.33	1.41	0.92	2.19	0.00	2.19
2014	0.71	0.59	1.03	0.42	0.56	0.23	0.94	0.89	0.89	0.86	0.87	0.00	0.88
2015	0.71	0.60	0.81	0.46	0.58	0.40	0.99	0.90	0.92	0.74	0.78	0.00	0.78
2016	0.68	0.66	0.99	0.46	0.64	0.77	1.30	0.72	0.73	0.70	0.55	0.00	0.55
2017	0.61	0.57	1.00	0.44	0.53	0.66	0.95	0.67	0.66	0.78	0.41	0.00	0.41
2018	0.58	0.56	0.99	0.40	0.60	0.88	0.81	0.62	0.60	0.73	0.54	0.00	0.54
2019	0.44	0.49	0.98	0.37	0.50	0.34	0.71	0.34	0.33	0.44	0.29	13.97	0.24
2020	0.43	0.50	0.88	0.34	0.47	0.24	1.07	0.30	0.30	0.30	0.57	24.42	0.40

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.75	1.21	N/A	N/A	N/A	N/A	1.21	0.03	0.03	0.04	0.00	0.00	0.00	3.5	73.0
1998	0.73	1.23	N/A	N/A	N/A	N/A	1.23	0.03	0.00	0.09	0.00	0.00	0.00	5.0	47.8
1999	0.47	0.79	1.78	N/A	N/A	N/A	0.67	0.03	0.02	0.04	0.00	0.00	0.00	3.3	93.5
2000	0.41	0.66	1.31	N/A	N/A	N/A	0.58	0.06	0.03	0.13	0.00	0.00	0.00	2.9	112.3
2001	0.46	0.72	1.40	N/A	N/A	N/A	0.65	0.06	0.01	0.19	0.00	0.00	0.00	3.0	98.5
2002	0.46	0.74	2.20	N/A	N/A	N/A	0.58	0.06	0.01	0.19	0.00	0.00	0.00	3.5	107.0
2003	0.53	0.84	2.46	N/A	N/A	N/A	0.68	0.05	0.01	0.20	0.00	0.00	0.00	3.4	88.9
2004	0.49	0.77	2.08	N/A	N/A	N/A	0.65	0.05	0.01	0.15	1.08	0.00	0.00	3.2	97.1
2005	0.46	0.72	1.86	N/A	N/A	N/A	0.62	0.02	0.00	0.07	0.05	0.00	0.00	3.8	126.6
2006	0.40	0.63	1.20	N/A	N/A	N/A	0.59	0.02	0.02	0.02	0.00	0.00	0.00	1.2	45.8
2007	0.42	0.70	1.26	N/A	N/A	N/A	0.65	0.01	0.00	0.04	0.01	0.00	0.01	1.1	43.7
2008	0.54	0.97	1.63	N/A	N/A	N/A	0.91	0.03	0.00	0.12	0.02	0.00	0.02	1.5	57.4
2009	0.84	1.24	2.63	N/A	N/A	N/A	1.11	0.37	0.42	0.24	0.15	0.00	0.15	2.2	53.8
2010	0.75	1.11	2.90	N/A	N/A	N/A	0.94	0.33	0.27	0.52	1.53	0.00	1.53	2.2	74.2
2011	0.48	0.68	2.03	N/A	N/A	0.07	0.55	0.25	0.14	0.67	0.13	0.00	0.13	1.8	76.5
2012	0.46	0.66	1.83	N/A	N/A	1.22	0.56	0.21	0.10	0.71	0.14	0.00	0.14	1.4	64.7
2013	0.46	0.63	1.53	0.31	0.48	0.23	1.44	0.23	0.19	0.45	0.26	0.00	0.26	1.3	66.8
2014	0.49	0.66	1.53	0.37	0.58	0.37	1.32	0.23	0.21	0.33	0.45	0.00	0.45	1.2	46.8
2015	0.44	0.65	1.65	0.36	0.56	0.12	1.34	0.09	0.07	0.22	0.00	0.00	0.00	1.1	57.6
2016	0.49	0.73	1.74	0.42	0.70	0.16	1.39	0.09	0.06	0.25	0.11	0.00	0.11	1.3	44.1
2017	0.53	0.80	1.99	0.52	0.73	0.32	1.43	0.06	0.05	0.14	0.00	0.00	0.00	1.4	50.6
2018	0.46	0.70	2.08	0.41	0.60	0.69	1.39	0.03	0.02	0.05	0.06	0.00	0.06	1.2	46.2
2019	0.43	0.68	2.14	0.42	0.54	1.82	1.31	0.03	0.02	0.10	0.05	0.00	0.06	1.2	42.5
2020	0.43	0.69	2.13	0.39	0.56	0.53	1.52	0.01	0.00	0.07	0.15	0.00	0.15	1.7	67.7

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.13	1.47	N/A	N/A	N/A	N/A	1.47	0.69	0.74	0.61	1.09	0.00	1.09
1998	0.97	1.31	N/A	N/A	N/A	N/A	1.31	0.58	0.65	0.44	1.01	0.00	1.01
1999	0.85	1.22	1.70	N/A	N/A	N/A	1.15	0.44	0.46	0.38	0.63	0.00	0.63
2000	0.76	1.13	1.61	N/A	N/A	N/A	1.06	0.36	0.39	0.28	0.84	0.00	0.84
2001	0.88	1.47	1.76	N/A	N/A	N/A	1.43	0.31	0.33	0.29	2.26	0.00	2.26
2002	0.73	1.25	1.52	N/A	N/A	N/A	1.21	0.28	0.30	0.23	0.82	0.00	0.82
2003	0.67	1.18	1.55	N/A	N/A	N/A	1.13	0.24	0.24	0.24	0.51	0.00	0.51
2004	0.62	1.16	1.59	N/A	N/A	N/A	1.10	0.19	0.18	0.19	0.32	0.00	0.32
2005	0.72	1.34	1.59	N/A	N/A	N/A	1.31	0.22	0.22	0.23	0.77	0.00	0.77
2006	0.64	1.07	1.42	N/A	N/A	N/A	1.03	0.30	0.33	0.26	0.33	0.00	0.33
2007	0.74	1.16	1.40	N/A	N/A	N/A	1.13	0.43	0.43	0.42	0.61	0.00	0.61
2008	0.93	1.31	1.69	N/A	N/A	N/A	1.26	0.66	0.71	0.58	1.34	0.00	1.34
2009	1.11	1.18	1.78	N/A	N/A	N/A	1.10	1.06	1.13	0.93	0.66	0.00	0.66
2010	1.28	1.10	1.63	N/A	N/A	N/A	1.03	1.40	1.57	1.08	1.34	48.06	1.34
2011	1.45	1.03	1.21	N/A	N/A	0.27	1.01	1.73	1.92	1.36	1.86	18.67	1.86
2012	1.25	0.90	1.08	N/A	N/A	0.30	0.88	1.49	1.51	1.44	1.55	0.00	1.55
2013	1.14	0.83	1.08	0.28	0.73	0.37	1.06	1.35	1.39	1.27	1.02	0.00	1.02
2014	1.03	0.84	1.05	0.25	0.71	0.42	1.14	1.17	1.15	1.22	0.86	0.00	0.86
2015	1.44	2.00	1.04	0.25	0.78	0.74	3.84	1.06	0.99	1.25	3.57	0.00	3.57
2016	2.26	4.30	1.23	0.32	0.90	0.99	9.55	0.88	0.78	1.15	9.22	0.00	9.22
2017	2.13	4.22	1.27	0.38	0.94	0.96	8.88	0.78	0.77	0.80	9.66	0.00	9.66
2018	1.05	1.66	1.37	0.36	0.85	0.89	3.21	0.66	0.62	0.78	2.69	0.00	2.69
2019	0.94	1.13	1.54	0.44	0.77	0.98	1.71	0.82	0.79	0.89	1.91	0.00	1.93
2020	0.91	1.09	1.53	0.37	0.67	1.06	1.72	0.80	0.76	0.93	2.14	0.00	2.16

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.60	0.98	N/A	N/A	N/A	N/A	0.98	0.10	0.10	0.11	0.04	0.00	0.04	2.9	65.0
1998	0.57	1.02	N/A	N/A	N/A	N/A	1.02	0.04	0.03	0.07	-0.03	0.00	-0.03	2.4	54.6
1999	0.47	0.86	2.10	N/A	N/A	N/A	0.69	0.05	0.03	0.09	0.04	0.00	0.04	1.9	41.7
2000	0.40	0.73	1.73	N/A	N/A	N/A	0.59	0.04	0.03	0.07	-0.01	0.00	-0.01	1.7	39.9
2001	0.39	0.77	1.89	N/A	N/A	N/A	0.61	0.02	0.01	0.05	0.03	0.00	0.03	1.9	59.4
2002	0.41	0.84	1.85	N/A	N/A	N/A	0.70	0.02	0.02	0.04	0.01	0.00	0.01	2.1	78.6
2003	0.41	0.89	2.12	N/A	N/A	N/A	0.73	0.02	0.01	0.03	0.01	0.00	0.01	2.2	80.6
2004	0.39	0.86	2.00	N/A	N/A	N/A	0.71	0.02	0.01	0.03	0.00	0.00	0.00	2.9	80.1
2005	0.45	0.99	2.43	N/A	N/A	N/A	0.81	0.01	0.01	0.02	0.01	0.00	0.00	3.5	114.6
2006	0.43	0.96	1.93	N/A	N/A	N/A	0.84	0.02	0.01	0.03	0.04	0.00	0.04	1.3	44.9
2007	0.40	0.90	1.83	N/A	N/A	N/A	0.78	0.03	0.01	0.07	0.02	0.00	0.02	1.6	74.7
2008	0.51	1.09	2.22	N/A	N/A	N/A	0.94	0.10	0.04	0.19	0.13	0.00	0.13	1.7	68.4
2009	0.64	1.27	2.86	N/A	N/A	N/A	1.06	0.19	0.08	0.39	0.28	0.00	0.28	2.0	76.8
2010	0.58	1.12	2.88	N/A	N/A	N/A	0.87	0.21	0.09	0.43	0.16	0.00	0.16	2.0	81.2
2011	0.46	0.86	2.41	N/A	N/A	0.31	0.65	0.18	0.09	0.37	0.11	0.00	0.11	1.6	89.3
2012	0.40	0.72	2.00	N/A	N/A	0.46	0.55	0.19	0.13	0.33	0.14	0.00	0.14	1.5	91.1
2013	0.37	0.65	1.75	0.18	0.56	0.44	0.64	0.18	0.14	0.26	0.16	0.00	0.16	1.3	77.7
2014	0.32	0.65	1.79	0.18	0.60	0.32	0.61	0.10	0.06	0.18	0.03	0.00	0.03	1.2	77.9
2015	0.32	0.67	1.81	0.17	0.61	0.36	0.71	0.08	0.05	0.15	0.13	0.00	0.13	1.1	71.5
2016	0.82	1.94	1.79	0.21	0.71	0.25	3.79	0.06	0.04	0.13	3.31	0.00	3.31	1.1	26.6
2017	0.99	2.43	2.02	0.27	0.70	0.32	4.71	0.05	0.03	0.10	4.10	0.00	4.11	1.1	37.5
2018	0.59	1.44	2.12	0.27	0.65	0.82	2.64	0.04	0.04	0.06	2.24	0.00	2.24	1.1	33.9
2019	0.48	1.19	2.33	0.26	0.59	0.66	1.92	0.03	0.02	0.06	0.44	0.00	0.45	1.1	35.6
2020	0.39	0.97	2.93	0.32	0.66	0.50	1.13	0.02	0.01	0.05	0.24	0.00	0.24	1.3	67.4

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.76	1.25	N/A	N/A	N/A	N/A	1.25	0.38	0.42	0.29	0.89	0.00	0.89
1998	0.76	1.26	N/A	N/A	N/A	N/A	1.26	0.39	0.44	0.25	0.84	0.00	0.85
1999	0.68	1.05	1.71	N/A	N/A	N/A	1.01	0.40	0.44	0.25	0.68	0.00	0.69
2000	0.77	1.08	1.76	N/A	N/A	N/A	1.02	0.54	0.62	0.25	0.55	0.09	0.55
2001	0.85	1.27	1.96	N/A	N/A	N/A	1.21	0.56	0.62	0.29	0.89	0.00	0.90
2002	0.89	1.43	2.14	N/A	N/A	N/A	1.37	0.55	0.60	0.33	0.83	0.00	0.83
2003	0.73	1.20	1.78	N/A	N/A	N/A	1.15	0.47	0.52	0.25	0.37	3.16	0.37
2004	0.71	1.12	1.41	N/A	N/A	N/A	1.09	0.50	0.56	0.23	0.34	0.00	0.00
2005	0.78	1.29	1.57	N/A	N/A	N/A	1.27	0.51	0.56	0.26	0.25	0.00	0.00
2006	0.73	1.07	1.40	N/A	N/A	N/A	1.05	0.57	0.63	0.25	0.18	0.00	0.18
2007	0.88	1.18	1.46	N/A	N/A	N/A	1.16	0.73	0.73	0.74	1.00	0.00	1.00
2008	1.38	1.90	1.88	N/A	N/A	N/A	1.90	1.16	1.15	1.22	2.40	0.00	2.40
2009	1.83	2.00	1.81	N/A	N/A	N/A	2.02	1.76	1.82	1.38	4.06	0.00	4.06
2010	2.51	1.72	1.48	N/A	N/A	N/A	1.75	2.78	2.97	1.48	4.12	0.00	4.12
2011	3.35	1.58	1.47	N/A	N/A	0.27	1.60	3.91	4.13	2.30	3.21	0.00	3.21
2012	1.81	0.86	1.23	N/A	N/A	1.77	0.80	2.13	2.25	1.19	1.69	0.00	1.69
2013	1.61	0.89	1.38	0.44	0.86	1.14	1.05	1.86	1.95	1.06	1.87	0.00	1.87
2014	1.55	0.85	1.14	0.37	0.91	1.25	0.92	1.84	1.93	0.98	1.41	0.00	1.41
2015	1.50	0.96	1.33	0.45	1.05	1.39	0.99	1.73	1.81	0.95	0.73	0.00	0.73
2016	1.50	1.04	1.26	0.56	1.22	1.90	0.94	1.71	1.82	0.73	0.54	0.00	0.54
2017	1.59	1.20	1.40	0.71	1.44	2.73	0.98	1.78	1.90	0.67	0.15	0.00	0.15
2018	1.56	1.12	1.14	0.69	1.40	1.51	0.93	1.76	1.88	0.62	0.08	0.00	0.08
2019	1.56	1.04	1.02	0.68	1.27	5.06	0.93	1.79	1.92	0.60	0.55	0.00	0.56
2020	1.43	0.90	0.91	0.64	1.06	5.34	0.80	1.67	1.79	0.59	0.67	0.00	0.68

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.26	0.60	N/A	N/A	N/A	N/A	0.60	0.00	0.00	0.00	0.02	0.00	0.02	1.7	84.1
1998	0.31	0.72	N/A	N/A	N/A	N/A	0.72	0.01	0.01	0.01	0.18	0.00	0.18	1.8	66.7
1999	0.24	0.55	1.00	N/A	N/A	N/A	0.52	0.01	0.01	0.01	0.15	12.47	0.01	1.6	78.5
2000	0.26	0.58	0.98	N/A	N/A	N/A	0.55	0.01	0.00	0.01	0.00	0.00	0.00	1.6	73.5
2001	0.28	0.67	1.24	N/A	N/A	N/A	0.62	0.01	0.01	0.01	0.03	0.00	0.03	1.9	75.5
2002	0.34	0.89	1.62	N/A	N/A	N/A	0.82	0.01	0.01	0.01	0.03	0.00	0.03	2.0	77.3
2003	0.38	1.06	1.86	N/A	N/A	N/A	0.99	0.02	0.02	0.02	0.02	0.00	0.02	2.1	71.4
2004	0.34	0.94	1.64	N/A	N/A	N/A	0.88	0.02	0.02	0.04	0.01	0.00	0.00	2.0	64.1
2005	0.35	0.95	1.93	N/A	N/A	N/A	0.87	0.03	0.03	0.03	0.10	0.00	0.00	2.9	167.0
2006	0.34	1.00	1.93	N/A	N/A	N/A	0.93	0.02	0.03	0.01	0.08	0.00	0.08	1.3	77.4
2007	0.34	0.97	1.35	N/A	N/A	N/A	0.93	0.05	0.03	0.16	0.06	0.00	0.06	1.3	82.8
2008	0.49	1.28	1.71	N/A	N/A	N/A	1.24	0.16	0.05	0.81	0.10	0.00	0.10	1.6	79.6
2009	0.73	2.11	2.65	N/A	N/A	N/A	2.05	0.22	0.11	1.00	0.49	0.00	0.49	2.1	69.9
2010	0.58	1.48	2.64	N/A	N/A	N/A	1.33	0.27	0.21	0.72	0.95	0.00	0.95	1.8	111.4
2011	0.47	1.12	1.90	N/A	N/A	0.06	1.02	0.27	0.22	0.59	0.57	0.00	0.57	1.4	102.0
2012	0.46	0.91	1.64	N/A	N/A	0.21	0.82	0.31	0.29	0.51	0.81	0.00	0.81	1.2	91.0
2013	0.34	0.71	1.31	0.16	0.48	0.01	1.33	0.21	0.18	0.50	0.38	0.00	0.38	1.0	94.4
2014	0.30	0.70	1.23	0.18	0.53	0.02	1.21	0.13	0.12	0.25	0.16	0.00	0.16	1.0	96.9
2015	0.35	0.88	1.28	0.28	0.70	-0.03	1.57	0.12	0.10	0.24	0.11	0.00	0.11	0.9	68.4
2016	0.38	1.00	1.62	0.30	0.80	0.03	1.74	0.09	0.08	0.14	0.07	0.00	0.07	1.0	71.4
2017	0.45	1.26	1.88	0.40	1.08	-0.01	2.14	0.06	0.05	0.12	-0.01	0.00	-0.01	1.0	56.2
2018	0.49	1.47	2.05	0.49	1.34	0.09	2.36	0.04	0.03	0.06	0.02	0.00	0.02	1.0	45.5
2019	0.46	1.38	2.05	0.47	1.16	0.01	2.27	0.04	0.04	0.05	0.04	0.00	0.05	1.1	52.1
2020	0.53	1.55	2.45	0.53	1.26	0.03	2.56	0.08	0.08	0.06	0.97	0.00	0.99	1.1	87.8

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.44	1.59	N/A	N/A	N/A	N/A	1.59	0.85	0.98	0.06	1.94	1.86	2.56
1998	1.97	2.07	N/A	N/A	N/A	N/A	2.07	1.60	1.81	0.56	2.96	2.94	3.06
1999	1.63	1.62	1.53	N/A	N/A	N/A	1.62	1.68	2.01	0.27	2.47	2.14	4.68
2000	1.24	1.35	1.26	N/A	N/A	N/A	1.36	0.87	0.96	0.55	1.42	1.06	3.63
2001	1.67	1.66	1.71	N/A	N/A	N/A	1.66	1.73	2.07	0.60	2.75	2.57	3.81
2002	1.70	1.95	1.17	N/A	N/A	N/A	1.98	0.92	1.11	0.38	2.86	2.75	3.41
2003	1.43	1.36	0.64	N/A	N/A	N/A	1.39	1.61	2.14	0.23	2.45	2.26	3.35
2004	0.92	1.05	0.74	N/A	N/A	N/A	1.06	0.61	0.77	0.18	1.03	0.00	0.00
2005	0.95	1.01	0.62	N/A	N/A	N/A	1.02	0.81	0.99	0.36	0.79	0.00	0.00
2006	1.26	1.41	0.86	N/A	N/A	N/A	1.43	0.95	1.26	0.27	1.36	1.12	2.04
2007	1.10	1.19	0.86	N/A	N/A	N/A	1.20	0.93	0.87	1.08	0.84	0.78	1.06
2008	0.96	1.07	0.63	N/A	N/A	N/A	1.09	0.74	0.88	0.43	0.78	0.37	2.16
2009	1.03	1.19	0.92	N/A	N/A	N/A	1.20	0.75	0.88	0.44	0.70	0.58	1.01
2010	0.78	0.85	0.72	N/A	N/A	N/A	0.86	0.66	0.71	0.52	0.51	0.50	0.54
2011	0.53	0.65	0.71	N/A	N/A	0.00	0.64	0.34	0.30	0.47	0.31	0.15	0.65
2012	0.51	0.69	0.58	N/A	N/A	1.13	0.69	0.24	0.19	0.42	0.20	0.15	0.29
2013	0.42	0.54	0.40	0.47	0.70	0.70	0.48	0.27	0.19	0.62	0.19	0.19	0.20
2014	0.43	0.51	0.33	0.34	0.61	0.87	0.49	0.32	0.21	0.86	0.27	0.29	0.22
2015	0.71	0.67	0.78	0.31	0.73	1.56	0.68	0.75	0.77	0.66	0.89	0.62	1.38
2016	1.09	1.30	0.65	0.44	0.77	3.80	1.70	0.85	0.63	2.07	1.92	0.92	3.56
2017	1.38	1.48	0.95	0.21	0.61	4.30	2.16	1.27	1.26	1.30	2.76	1.57	4.51
2018	1.18	1.17	0.82	0.19	0.70	5.23	1.62	1.20	1.11	1.71	2.48	1.63	3.86
2019	1.08	1.19	0.47	0.14	0.65	2.33	1.74	0.97	0.97	0.96	2.46	1.95	3.23
2020	1.37	1.29	0.71	0.19	0.60	0.92	1.94	1.44	1.52	0.88	3.80	2.72	5.36

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.35	0.40	N/A	N/A	N/A	N/A	0.40	0.17	0.20	0.00	0.50	0.48	0.61	1.8	55.2
1998	0.35	0.44	N/A	N/A	N/A	N/A	0.44	0.02	0.02	0.00	0.30	0.33	0.16	2.1	37.7
1999	0.36	0.46	1.22	N/A	N/A	N/A	0.43	0.02	0.03	0.00	0.48	0.40	1.00	1.7	38.7
2000	0.26	0.33	1.26	N/A	N/A	N/A	0.30	0.02	0.01	0.07	0.21	0.14	0.64	1.8	26.8
2001	0.45	0.58	1.46	N/A	N/A	N/A	0.55	0.04	0.04	0.01	0.71	0.73	0.59	2.0	15.7
2002	0.60	0.78	1.19	N/A	N/A	N/A	0.76	0.03	-0.02	0.17	0.73	0.20	3.37	2.3	46.1
2003	0.65	0.85	1.20	N/A	N/A	N/A	0.84	0.07	0.03	0.17	1.24	0.45	5.18	2.5	54.5
2004	0.79	1.09	0.83	N/A	N/A	N/A	1.10	0.05	0.06	0.02	1.86	0.00	0.00	2.2	29.4
2005	0.23	0.33	1.22	N/A	N/A	N/A	0.29	0.01	0.02	0.00	0.20	0.00	0.00	2.7	631.4
2006	0.18	0.27	0.62	N/A	N/A	N/A	0.25	0.01	0.01	0.03	-0.13	-0.21	0.10	0.8	82.4
2007	0.33	0.49	0.79	N/A	N/A	N/A	0.47	0.05	0.05	0.05	0.37	0.05	1.49	0.8	61.3
2008	0.22	0.29	0.97	N/A	N/A	N/A	0.27	0.10	0.09	0.11	0.02	0.11	-0.26	1.0	73.8
2009	0.25	0.34	1.18	N/A	N/A	N/A	0.31	0.08	0.11	0.02	0.09	0.00	0.34	1.3	127.5
2010	0.22	0.29	1.05	N/A	N/A	N/A	0.26	0.10	0.06	0.22	0.07	0.06	0.12	1.4	97.4
2011	0.13	0.19	0.79	N/A	N/A	0.00	0.17	0.03	0.01	0.13	0.03	0.02	0.05	1.1	100.5
2012	0.11	0.16	0.56	N/A	N/A	0.00	0.15	0.03	0.01	0.10	0.05	0.03	0.08	0.6	65.3
2013	0.09	0.15	0.47	0.08	0.24	0.00	0.10	0.02	0.02	0.00	0.01	0.01	0.02	0.7	61.9
2014	0.12	0.18	0.50	0.07	0.33	0.00	0.11	0.03	0.02	0.09	0.01	0.01	0.03	0.4	30.9
2015	0.12	0.21	0.49	0.09	0.38	0.00	0.13	0.00	0.00	0.02	0.01	0.01	0.03	0.4	98.5
2016	0.21	0.32	1.14	0.06	0.52	0.00	0.21	0.08	0.09	0.00	0.11	0.03	0.23	0.5	131.9
2017	0.22	0.36	0.77	0.15	0.32	0.00	0.39	0.07	0.00	0.45	0.19	0.11	0.30	0.4	27.5
2018	0.23	0.38	1.20	0.06	0.23	0.00	0.46	0.08	0.06	0.21	0.34	0.21	0.56	0.5	85.0
2019	0.18	0.29	0.93	0.04	0.32	8.99	0.28	0.07	0.05	0.23	0.12	0.04	0.25	0.6	60.5
2020	0.10	0.20	0.40	0.06	0.18	2.78	0.21	0.01	0.01	0.04	0.05	0.00	0.12	0.8	154.9

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.25	1.65	N/A	N/A	N/A	N/A	1.65	0.43	0.50	0.34	0.78	0.00	0.80
1998	1.10	1.51	N/A	N/A	N/A	N/A	1.51	0.37	0.33	0.43	N/A	0.00	0.30
1999	1.02	1.40	1.72	N/A	N/A	N/A	1.35	0.37	0.38	0.35	0.25	65.64	0.08
2000	1.09	1.48	1.79	N/A	N/A	N/A	1.43	0.42	0.46	0.37	1.47	0.35	1.49
2001	1.17	1.63	2.12	N/A	N/A	N/A	1.56	0.44	0.44	0.45	0.36	23.27	0.28
2002	1.14	1.63	2.01	N/A	N/A	N/A	1.58	0.45	0.45	0.45	0.26	16.95	0.22
2003	1.15	1.68	2.05	N/A	N/A	N/A	1.63	0.46	0.47	0.44	0.41	0.00	0.41
2004	1.07	1.49	1.87	N/A	N/A	N/A	1.43	0.52	0.58	0.43	0.09	0.00	0.00
2005	1.19	1.60	2.13	N/A	N/A	N/A	1.53	0.65	0.69	0.59	0.54	0.00	0.00
2006	1.06	1.38	1.60	N/A	N/A	N/A	1.35	0.66	0.65	0.68	0.29	0.00	0.29
2007	1.21	1.47	1.76	N/A	N/A	N/A	1.43	0.91	0.93	0.88	1.49	0.00	1.49
2008	1.32	1.46	1.82	N/A	N/A	N/A	1.41	1.17	1.33	0.87	1.85	20.43	1.80
2009	1.41	1.34	1.94	N/A	N/A	N/A	1.26	1.50	1.68	1.12	2.11	28.14	2.05
2010	1.32	1.21	1.42	N/A	N/A	N/A	1.18	1.44	1.58	1.14	0.93	0.51	0.94
2011	1.32	1.10	1.18	N/A	N/A	3.10	1.09	1.56	1.66	1.32	0.94	0.00	0.95
2012	1.16	1.04	1.06	N/A	N/A	1.51	1.03	1.31	1.33	1.27	0.68	0.00	0.69
2013	1.06	0.94	1.02	0.44	0.94	1.72	1.73	1.21	1.21	1.23	1.06	0.00	1.07
2014	0.93	0.88	0.89	0.48	1.01	1.41	1.28	0.99	1.01	0.89	0.84	0.00	0.85
2015	0.87	0.84	0.93	0.48	0.92	0.99	1.26	0.91	0.92	0.85	0.54	0.83	0.54
2016	0.80	0.84	0.90	0.52	0.87	0.98	1.31	0.75	0.73	0.84	0.54	0.00	0.55
2017	0.78	0.86	1.02	0.61	0.94	1.13	0.98	0.68	0.67	0.73	0.44	0.00	0.44
2018	0.73	0.84	1.05	0.57	0.80	1.71	1.34	0.58	0.53	0.84	1.04	0.94	1.04
2019	0.60	0.72	1.09	0.49	0.71	1.01	0.93	0.45	0.41	0.69	0.28	0.12	0.29
2020	0.54	0.68	0.97	0.42	0.63	0.89	1.11	0.38	0.33	0.65	0.73	0.11	0.74

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.45	0.67	N/A	N/A	N/A	N/A	0.67	0.01	0.01	0.03	0.02	0.00	0.02	3.2	83.6
1998	0.50	0.77	N/A	N/A	N/A	N/A	0.77	0.02	0.02	0.02	0.39	0.00	0.39	2.7	57.7
1999	0.40	0.63	1.41	N/A	N/A	N/A	0.51	0.01	0.00	0.02	0.01	0.00	0.01	2.4	59.9
2000	0.39	0.61	1.44	N/A	N/A	N/A	0.48	0.01	0.01	0.03	0.02	0.00	0.02	2.3	53.2
2001	0.49	0.79	1.83	N/A	N/A	N/A	0.63	0.01	0.01	0.02	0.00	0.00	0.00	2.7	52.3
2002	0.54	0.91	2.07	N/A	N/A	N/A	0.75	0.01	0.01	0.02	0.04	0.00	0.04	3.3	76.9
2003	0.60	1.04	2.48	N/A	N/A	N/A	0.84	0.03	0.01	0.05	0.02	2.99	0.02	3.7	78.8
2004	0.59	1.02	2.40	N/A	N/A	N/A	0.83	0.05	0.04	0.07	0.08	0.00	0.00	3.8	113.3
2005	0.61	1.04	2.66	N/A	N/A	N/A	0.84	0.04	0.03	0.06	0.02	0.00	0.00	5.7	141.6
2006	0.54	0.92	2.11	N/A	N/A	N/A	0.78	0.06	0.02	0.11	0.02	0.00	0.02	1.8	52.5
2007	0.53	0.91	1.93	N/A	N/A	N/A	0.78	0.10	0.03	0.23	0.17	0.00	0.17	2.4	85.4
2008	0.61	1.02	2.42	N/A	N/A	N/A	0.85	0.16	0.10	0.27	0.44	0.00	0.44	2.7	111.3
2009	0.71	1.14	2.93	N/A	N/A	N/A	0.92	0.23	0.17	0.36	0.42	0.00	0.42	3.6	102.5
2010	0.70	1.01	2.84	N/A	N/A	N/A	0.78	0.35	0.28	0.50	0.97	0.00	0.97	3.3	105.2
2011	0.56	0.77	2.26	N/A	N/A	2.17	0.58	0.32	0.25	0.49	0.17	0.00	0.17	2.7	102.4
2012	0.48	0.62	1.79	N/A	N/A	1.77	0.49	0.29	0.21	0.52	0.15	0.00	0.15	2.4	102.6
2013	0.47	0.66	1.60	0.18	0.55	0.94	1.18	0.23	0.16	0.45	0.31	0.00	0.31	2.2	92.1
2014	0.49	0.72	1.57	0.26	0.67	0.08	1.22	0.19	0.15	0.32	0.40	0.00	0.40	2.1	85.7
2015	0.47	0.71	1.48	0.34	0.64	0.00	1.15	0.14	0.11	0.26	0.22	0.00	0.23	4.2	199.4
2016	0.47	0.73	1.51	0.38	0.73	0.00	0.95	0.11	0.08	0.19	0.10	0.00	0.10	2.1	82.1
2017	0.50	0.82	1.63	0.47	0.78	0.00	1.13	0.06	0.05	0.11	0.14	0.00	0.15	2.3	64.8
2018	0.45	0.75	1.81	0.42	0.65	0.59	1.04	0.05	0.03	0.11	0.09	0.00	0.09	2.2	73.3
2019	0.43	0.74	1.97	0.41	0.60	1.02	1.05	0.04	0.03	0.08	0.07	0.77	0.06	2.1	72.2
2020	0.41	0.73	2.17	0.42	0.55	0.49	1.02	0.02	0.01	0.07	0.08	0.00	0.09	2.6	111.3

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.01	1.25	N/A	N/A	N/A	N/A	1.25	0.41	0.45	0.28	3.82	4.37	3.77
1998	0.83	1.07	N/A	N/A	N/A	N/A	1.07	0.27	0.30	0.17	4.16	5.05	3.98
1999	0.69	0.91	1.27	N/A	N/A	N/A	0.88	0.19	0.19	0.19	0.55	0.00	0.59
2000	0.74	0.97	1.42	N/A	N/A	N/A	0.94	0.23	0.21	0.28	0.00	0.00	0.00
2001	0.75	1.00	1.61	N/A	N/A	N/A	0.96	0.17	0.14	0.25	1.11	0.00	1.15
2002	0.81	1.07	1.40	N/A	N/A	N/A	1.05	0.20	0.17	0.29	0.65	5.64	0.47
2003	0.86	1.13	1.35	N/A	N/A	N/A	1.12	0.24	0.20	0.38	1.00	0.00	1.01
2004	0.90	1.17	1.17	N/A	N/A	N/A	1.17	0.30	0.29	0.34	0.01	0.00	0.00
2005	1.04	1.37	1.32	N/A	N/A	N/A	1.38	0.34	0.36	0.30	0.00	0.00	0.00
2006	0.83	1.07	1.10	N/A	N/A	N/A	1.07	0.32	0.36	0.21	0.22	0.00	0.22
2007	0.84	1.00	1.22	N/A	N/A	N/A	0.99	0.51	0.60	0.30	1.46	0.00	1.48
2008	0.90	1.10	1.37	N/A	N/A	N/A	1.08	0.47	0.44	0.54	0.27	1.75	0.26
2009	1.13	1.19	1.49	N/A	N/A	N/A	1.17	1.01	1.07	0.82	0.82	2.57	0.81
2010	1.33	1.19	1.17	N/A	N/A	N/A	1.19	1.65	1.94	0.73	5.25	2.48	5.27
2011	1.27	1.13	1.24	N/A	N/A	0.00	1.12	1.63	1.93	0.62	6.15	14.41	6.07
2012	1.26	1.09	0.96	N/A	N/A	0.00	1.10	1.73	1.71	1.82	5.29	0.00	5.37
2013	1.12	1.14	1.13	0.92	1.12	2.23	1.70	1.05	1.10	0.80	2.22	0.00	2.28
2014	0.84	0.96	0.92	0.72	1.05	3.98	1.24	0.45	0.43	0.51	0.46	0.00	0.47
2015	0.94	1.07	0.95	0.83	1.13	3.44	1.45	0.52	0.46	0.81	0.49	0.00	0.50
2016	0.92	1.04	1.04	0.75	1.10	4.76	1.46	0.49	0.45	0.71	0.27	0.49	0.26
2017	0.76	0.83	1.23	0.57	0.86	6.77	1.16	0.48	0.45	0.61	0.99	0.00	1.03
2018	0.69	0.75	1.31	0.54	0.75	3.57	1.00	0.46	0.48	0.39	0.47	0.00	0.49
2019	0.65	0.73	1.30	0.53	0.67	3.75	1.10	0.39	0.38	0.42	0.46	0.00	0.47
2020	0.56	0.63	1.32	0.49	0.53	3.55	1.00	0.31	0.27	0.50	0.31	0.00	0.32

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.56	0.78	N/A	N/A	N/A	N/A	0.78	0.02	0.02	0.00	0.83	3.86	0.54	5.5	93.9
1998	0.62	0.87	N/A	N/A	N/A	N/A	0.87	0.04	0.04	0.05	0.78	3.90	0.18	5.0	79.6
1999	0.48	0.67	2.34	N/A	N/A	N/A	0.55	0.04	0.02	0.08	1.73	0.00	1.85	4.0	55.5
2000	0.35	0.49	1.81	N/A	N/A	N/A	0.39	0.05	0.05	0.08	0.00	0.00	0.00	3.5	75.8
2001	0.37	0.52	2.16	N/A	N/A	N/A	0.41	0.04	0.01	0.11	0.00	0.00	0.00	4.0	77.9
2002	0.43	0.61	2.41	N/A	N/A	N/A	0.50	0.02	0.03	0.02	0.67	0.00	0.70	4.3	134.1
2003	1.10	1.57	2.60	N/A	N/A	N/A	1.50	0.05	0.04	0.08	0.15	0.00	0.15	4.9	76.1
2004	0.68	0.97	2.43	N/A	N/A	N/A	0.87	0.05	0.03	0.10	0.16	0.00	0.00	5.2	103.8
2005	0.66	0.96	2.23	N/A	N/A	N/A	0.87	0.04	0.03	0.09	0.06	0.00	0.00	7.1	168.6
2006	0.56	0.81	1.84	N/A	N/A	N/A	0.73	0.06	0.05	0.09	0.13	-0.11	0.13	1.6	36.3
2007	0.42	0.60	1.50	N/A	N/A	N/A	0.53	0.05	0.03	0.10	0.00	0.00	0.00	2.1	64.3
2008	0.53	0.75	2.08	N/A	N/A	N/A	0.65	0.06	0.04	0.12	0.07	0.00	0.07	2.8	69.9
2009	0.76	1.04	2.92	N/A	N/A	N/A	0.90	0.09	0.04	0.23	0.51	0.23	0.52	3.9	65.2
2010	0.66	0.86	2.85	N/A	N/A	N/A	0.71	0.19	0.11	0.42	0.11	0.00	0.11	4.1	74.8
2011	0.56	0.70	2.23	N/A	N/A	0.00	0.60	0.21	0.12	0.50	0.30	0.00	0.30	3.2	65.3
2012	0.52	0.65	2.06	N/A	N/A	0.00	0.56	0.17	0.14	0.30	0.23	0.00	0.23	2.9	70.7
2013	0.63	0.79	1.65	0.51	0.73	0.00	1.27	0.14	0.12	0.27	0.36	0.00	0.37	2.8	46.3
2014	0.70	0.87	1.87	0.63	0.75	0.00	1.41	0.17	0.16	0.21	0.95	0.00	0.97	2.8	38.5
2015	0.72	0.91	1.88	0.60	0.88	1.00	1.40	0.07	0.07	0.06	0.13	0.00	0.13	2.8	47.8
2016	0.79	1.01	2.05	0.68	0.92	0.19	1.65	0.02	0.02	-0.01	-0.01	0.00	-0.01	3.3	45.2
2017	0.85	1.07	2.69	0.76	0.97	0.00	1.53	0.02	0.02	0.03	0.03	0.00	0.04	4.0	46.8
2018	0.67	0.84	2.43	0.56	0.70	0.12	1.37	0.04	0.02	0.10	0.12	0.02	0.13	3.7	58.2
2019	0.64	0.81	2.56	0.54	0.65	-0.02	1.29	0.03	0.03	0.08	0.01	0.00	0.01	3.8	61.6
2020	0.69	0.89	2.98	0.56	0.74	-0.01	1.37	0.01	0.00	0.08	0.00	0.00	0.00	4.1	104.2

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.95	1.30	N/A	N/A	N/A	N/A	1.30	0.33	0.39	0.28	1.45	0.00	1.51
1998	0.81	1.09	N/A	N/A	N/A	N/A	1.09	0.34	0.31	0.37	2.02	1.96	2.03
1999	0.60	0.87	1.15	N/A	N/A	N/A	0.84	0.18	0.15	0.21	0.97	0.20	1.00
2000	0.62	0.88	1.10	N/A	N/A	N/A	0.86	0.23	0.19	0.27	1.33	0.00	1.40
2001	0.68	0.94	1.57	N/A	N/A	N/A	0.87	0.31	0.26	0.37	1.79	4.58	1.59
2002	0.60	0.84	1.18	N/A	N/A	N/A	0.80	0.27	0.23	0.32	1.54	0.05	1.62
2003	0.54	0.76	1.02	N/A	N/A	N/A	0.73	0.25	0.24	0.26	1.98	1.15	2.07
2004	0.45	0.68	0.99	N/A	N/A	N/A	0.66	0.13	0.14	0.13	1.12	0.00	0.00
2005	0.43	0.64	0.78	N/A	N/A	N/A	0.63	0.14	0.14	0.15	0.65	0.00	0.00
2006	0.39	0.58	0.63	N/A	N/A	N/A	0.57	0.15	0.17	0.13	0.54	0.98	0.51
2007	0.52	0.72	0.82	N/A	N/A	N/A	0.71	0.31	0.35	0.26	0.86	3.22	0.71
2008	1.30	1.62	1.25	N/A	N/A	N/A	1.66	0.99	0.99	1.00	4.12	8.54	3.86
2009	1.64	1.50	1.47	N/A	N/A	N/A	1.50	1.79	1.80	1.78	2.39	15.99	1.78
2010	1.75	1.14	1.07	N/A	N/A	N/A	1.15	2.32	2.58	1.89	3.59	20.20	2.86
2011	1.87	1.07	0.87	N/A	N/A	0.60	1.09	2.65	3.20	1.66	4.27	13.31	3.84
2012	1.02	0.55	0.51	N/A	N/A	0.71	0.55	1.51	1.40	1.75	1.99	7.03	1.74
2013	0.69	0.45	0.56	0.21	0.39	0.92	0.89	0.95	0.91	1.08	1.26	5.47	1.10
2014	0.56	0.41	0.58	0.21	0.48	1.15	0.49	0.74	0.70	0.84	0.62	0.99	0.60
2015	0.49	0.42	0.56	0.24	0.53	1.27	0.47	0.59	0.59	0.58	0.66	1.60	0.61
2016	0.40	0.44	0.69	0.20	0.60	0.39	0.46	0.33	0.31	0.41	0.33	2.56	0.20
2017	0.34	0.42	0.77	0.19	0.56	1.45	0.46	0.23	0.23	0.23	0.11	0.58	0.08
2018	0.34	0.41	0.73	0.19	0.54	0.72	0.49	0.25	0.25	0.25	0.26	0.70	0.23
2019	0.37	0.45	0.92	0.22	0.55	1.64	0.48	0.27	0.25	0.36	0.23	0.72	0.20
2020	0.34	0.42	0.97	0.21	0.48	0.30	0.48	0.24	0.21	0.37	0.57	2.51	0.45

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.46	0.72	N/A	N/A	N/A	N/A	0.72	0.01	0.00	0.01	0.02	0.00	0.02	3.2	92.9
1998	0.64	1.02	N/A	N/A	N/A	N/A	1.02	0.02	0.01	0.03	0.00	0.00	0.00	3.2	49.3
1999	0.43	0.69	1.78	N/A	N/A	N/A	0.56	0.02	0.00	0.03	0.00	0.00	0.00	3.2	80.2
2000	0.43	0.69	1.72	N/A	N/A	N/A	0.57	0.03	0.01	0.05	0.56	0.00	0.58	3.0	78.8
2001	0.50	0.82	2.17	N/A	N/A	N/A	0.66	0.05	0.03	0.08	0.09	0.00	0.09	3.8	91.6
2002	0.60	1.00	2.49	N/A	N/A	N/A	0.84	0.06	0.01	0.13	0.01	0.05	0.01	4.3	94.4
2003	0.50	0.83	2.56	N/A	N/A	N/A	0.67	0.04	0.01	0.09	0.07	0.00	0.07	4.2	132.7
2004	0.41	0.68	2.21	N/A	N/A	N/A	0.55	0.05	0.01	0.09	0.04	0.00	0.00	4.2	147.7
2005	0.37	0.63	2.21	N/A	N/A	N/A	0.52	0.02	0.02	N/A	0.01	0.00	0.00	5.1	195.9
2006	0.27	0.49	1.21	N/A	N/A	N/A	0.44	0.00	0.00	0.00	0.01	0.00	0.01	1.3	71.3
2007	0.29	0.55	1.23	N/A	N/A	N/A	0.50	0.01	0.00	0.03	0.00	0.00	0.00	1.7	78.8
2008	0.53	0.95	1.88	N/A	N/A	N/A	0.87	0.14	0.03	0.28	0.21	0.00	0.22	2.8	86.9
2009	1.03	1.63	3.18	N/A	N/A	N/A	1.48	0.43	0.07	0.93	0.22	0.00	0.23	5.0	90.8
2010	1.03	1.35	3.15	N/A	N/A	N/A	1.15	0.73	0.16	1.67	0.29	0.57	0.28	5.0	94.3
2011	1.00	1.16	2.38	N/A	N/A	0.00	1.03	0.85	0.34	1.75	1.24	0.11	1.30	3.9	81.7
2012	0.67	0.69	1.94	N/A	N/A	-0.13	0.55	0.64	0.31	1.40	0.18	0.70	0.15	3.0	96.6
2013	0.46	0.54	1.51	0.15	0.36	0.20	1.03	0.38	0.21	0.85	0.38	1.09	0.35	2.6	107.4
2014	0.35	0.49	1.55	0.14	0.45	-0.02	0.65	0.18	0.11	0.41	0.13	1.00	0.09	2.2	109.0
2015	0.29	0.46	1.49	0.15	0.46	-0.02	0.54	0.07	0.03	0.20	0.07	0.00	0.07	1.8	103.7
2016	0.30	0.52	1.53	0.19	0.55	-0.03	0.59	0.00	0.01	-0.05	0.15	0.00	0.15	1.4	83.4
2017	0.33	0.60	1.64	0.26	0.70	0.21	0.63	-0.02	0.00	-0.10	0.01	0.00	0.02	1.4	70.2
2018	0.33	0.60	1.80	0.28	0.69	0.12	0.59	-0.02	0.00	-0.09	-0.01	0.00	-0.01	1.5	68.7
2019	0.30	0.57	1.98	0.24	0.60	0.24	0.57	-0.02	0.00	-0.08	0.00	0.01	0.00	1.5	72.5
2020	0.36	0.66	2.38	0.26	0.65	2.97	0.69	0.01	0.01	0.01	0.02	0.00	0.02	1.8	71.6

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.28	1.49	N/A	N/A	N/A	N/A	1.49	0.87	1.08	0.76	3.95	0.00	3.96
1998	1.19	1.45	N/A	N/A	N/A	N/A	1.45	0.75	0.93	0.64	4.42	0.00	4.44
1999	1.03	1.28	1.46	N/A	N/A	N/A	1.25	0.63	0.83	0.50	5.30	0.00	5.36
2000	0.96	1.20	1.29	N/A	N/A	N/A	1.19	0.58	0.72	0.49	4.03	0.00	4.08
2001	0.99	1.31	1.35	N/A	N/A	N/A	1.30	0.52	0.61	0.46	1.99	0.00	2.00
2002	0.96	1.32	1.31	N/A	N/A	N/A	1.32	0.48	0.56	0.42	1.21		1.21
2003	0.95	1.40	1.35	N/A	N/A	N/A	1.41	0.42	0.49	0.39	0.42		0.35
2004	0.99	1.49	1.39	N/A	N/A	N/A	1.50	0.43	0.51	0.39	0.82	0.00	0.00
2005	1.07	1.65	1.45	N/A	N/A	N/A	1.69	0.45	0.51	0.41	0.29	0.00	0.00
2006	0.88	1.34	1.13	N/A	N/A	N/A	1.38	0.44	0.53	0.38	0.12	0.00	0.12
2007	0.90	1.32	1.19	N/A	N/A	N/A	1.34	0.51	0.55	0.49	0.43	0.00	0.43
2008	1.06	1.33	1.46	N/A	N/A	N/A	1.30	0.82	0.89	0.76	1.69	0.00	1.70
2009	1.15	1.20	1.43	N/A	N/A	N/A	1.15	1.11	1.13	1.09	2.14	0.00	2.14
2010	1.17	1.10	1.11	N/A	N/A	N/A	1.10	1.24	1.18	1.30	3.21	0.00	3.21
2011	1.18	1.07	0.91	N/A	N/A	0.32	1.10	1.28	1.13	1.46	2.70	0.00	2.72
2012	1.13	1.04	0.85	N/A	N/A	0.47	1.08	1.21	1.13	1.32	1.56	0.00	1.57
2013	1.13	1.10	0.88	0.50	0.90	0.44	1.99	1.16	1.19	1.11	1.23	0.00	1.24
2014	0.99	0.96	0.89	0.44	0.79	0.48	1.74	1.01	1.05	0.94	0.86	0.00	0.86
2015	0.88	0.86	0.82	0.36	0.72	0.59	1.63	0.89	0.89	0.89	1.06	0.00	1.06
2016	0.83	0.86	0.90	0.37	0.73	1.03	1.60	0.81	0.80	0.84	0.56	0.00	0.56
2017	0.75	0.78	0.98	0.34	0.66	1.12	1.40	0.72	0.71	0.74	0.47	0.00	0.47
2018	0.64	0.63	0.90	0.28	0.56	1.40	1.10	0.65	0.66	0.61	0.75	6.23	0.71
2019	0.59	0.61	0.93	0.29	0.50	1.08	1.09	0.57	0.55	0.61	0.67	6.66	0.64
2020	0.56	0.56	0.92	0.28	0.42	0.89	1.00	0.56	0.54	0.61	1.17	6.93	1.14

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.53	0.79	N/A	N/A	N/A	N/A	0.79	0.06	0.04	0.06	1.50	0.00	1.51	2.0	70.1
1998	0.58	0.87	N/A	N/A	N/A	N/A	0.87	0.07	0.06	0.08	1.44	0.00	1.44	2.3	61.0
1999	0.52	0.82	1.72	N/A	N/A	N/A	0.67	0.04	0.02	0.05	0.05	0.00	0.05	2.0	56.5
2000	0.45	0.71	1.50	N/A	N/A	N/A	0.58	0.05	0.04	0.05	0.01	0.00	0.01	1.8	53.6
2001	0.48	0.78	1.57	N/A	N/A	N/A	0.65	0.05	0.03	0.06	0.92	0.00	0.92	1.9	64.4
2002	0.53	0.91	1.75	N/A	N/A	N/A	0.76	0.02	0.02	0.02	0.29	0.00	0.29	2.2	66.3
2003	0.54	0.97	1.84	N/A	N/A	N/A	0.82	0.02	0.02	0.02	0.12		0.12	2.4	78.9
2004	0.51	0.96	1.89	N/A	N/A	N/A	0.79	0.02	0.02	0.02	0.00	0.00	0.00	2.3	79.8
2005	0.58	1.12	2.29	N/A	N/A	N/A	0.91	0.02	0.01	0.02	0.03	0.00	0.00	3.4	90.5
2006	0.50	0.99	1.82	N/A	N/A	N/A	0.84	0.03	0.02	0.04	0.04	0.00	0.04	1.2	35.8
2007	0.45	0.90	1.33	N/A	N/A	N/A	0.82	0.03	0.01	0.04	0.10	0.00	0.10	1.6	56.5
2008	0.55	1.10	1.88	N/A	N/A	N/A	0.96	0.07	0.02	0.11	0.09	0.00	0.09	1.5	67.7
2009	0.63	1.22	2.26	N/A	N/A	N/A	1.02	0.12	0.04	0.20	0.63	0.00	0.63	1.9	73.7
2010	0.62	1.15	2.40	N/A	N/A	N/A	0.89	0.17	0.07	0.27	0.17	0.00	0.17	2.1	88.8
2011	0.56	0.99	1.90	N/A	N/A	0.30	0.79	0.21	0.08	0.36	0.12	0.00	0.13	1.8	81.1
2012	0.55	0.92	1.66	N/A	N/A	0.19	0.76	0.25	0.12	0.43	0.41	0.00	0.41	1.2	60.9
2013	0.54	0.96	1.58	0.25	0.61	0.18	1.57	0.19	0.13	0.28	0.38	0.00	0.38	1.1	58.9
2014	0.53	0.95	1.70	0.21	0.62	0.12	1.56	0.17	0.11	0.26	0.20	0.00	0.20	1.0	54.4
2015	0.49	0.89	1.61	0.26	0.63	0.07	1.42	0.13	0.10	0.19	0.11	0.00	0.11	1.1	48.7
2016	0.47	0.87	1.63	0.28	0.60	0.12	1.44	0.09	0.07	0.14	0.10	0.00	0.10	1.0	49.4
2017	0.46	0.86	1.76	0.30	0.53	0.14	1.57	0.06	0.04	0.11	0.07	0.00	0.07	1.0	46.0
2018	0.45	0.85	1.99	0.24	0.48	0.46	1.67	0.05	0.05	0.08	0.23	0.00	0.23	1.0	43.4
2019	0.41	0.78	1.93	0.22	0.43	0.63	1.49	0.04	0.03	0.07	0.11	0.00	0.11	1.0	47.0
2020	0.40	0.80	2.14	0.25	0.42	0.50	1.47	0.02	0.01	0.07	0.02	0.00	0.02	1.4	101.4

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.77	1.03	N/A	N/A	N/A	N/A	1.03	0.67	0.70	0.50	0.97	0.00	0.97
1998	0.63	0.87	N/A	N/A	N/A	N/A	0.87	0.54	0.53	0.59	1.08		1.08
1999	0.57	0.80	1.40	N/A	N/A	N/A	0.70	0.50	0.52	0.37	0.96		0.96
2000	0.47	0.78	1.55	N/A	N/A	N/A	0.66	0.35	0.36	0.31	0.15	0.00	0.15
2001	0.51	0.64	0.91	N/A	N/A	N/A	0.62	0.45	0.51	0.22	0.35		0.35
2002	0.31	0.50	0.77	N/A	N/A	N/A	0.49	0.22	0.25	0.12	0.38		0.38
2003	0.29	0.48	0.52	N/A	N/A	N/A	0.47	0.22	0.28	0.06	0.12		0.02
2004	0.23	0.42	0.33	N/A	N/A	N/A	0.43	0.16	0.18	0.13	0.36		0.00
2005	0.26	0.62	0.31	N/A	N/A	N/A	0.63	0.14	0.12	0.16	0.55		0.00
2006	0.41	0.83	0.80	N/A	N/A	N/A	0.83	0.28	0.26	0.33	0.85		0.85
2007	0.64	1.42	0.48	N/A	N/A	N/A	1.45	0.41	0.34	0.56	0.89		0.89
2008	1.19	2.39	1.27	N/A	N/A	N/A	2.42	0.92	0.96	0.81	2.80		2.80
2009	1.18	1.83	1.04	N/A	N/A	N/A	1.85	1.04	0.97	1.25	2.96		2.96
2010	1.09	1.24	0.76	N/A	N/A	N/A	1.25	1.06	1.09	0.95	2.14		2.14
2011	1.21	1.31	0.58	N/A	N/A		1.33	1.19	1.33	0.74	2.86		2.86
2012	0.87	0.71	0.52	N/A	N/A		0.71	0.91	0.97	0.67	1.33		1.33
2013	0.76	0.67	0.70	0.36	0.69	4.94	0.83	0.78	0.74	0.96	1.09		1.09
2014	0.68	0.54	0.54	0.24	0.57	16.29	0.68	0.72	0.72	0.74	0.67		0.67
2015	0.48	0.51	0.74	0.13	0.40	23.94	0.95	0.47	0.44	0.64	0.24		0.24
2016	0.47	0.57	0.66	0.17	0.40	10.07	1.13	0.43	0.36	0.88	0.28		0.28
2017	0.26	0.36	0.53	0.14	0.44	20.08	0.39	0.22	0.19	0.39	0.10	0.00	0.10
2018	0.44	0.51	0.59	0.22	0.53	8.39	0.68	0.41	0.36	0.73	0.72	0.00	0.72
2019	0.45	0.62	0.69	0.38	0.59	0.00	0.83	0.37	0.35	0.53	0.51	0.00	0.52
2020	0.38	0.56	0.84	0.31	0.56	0.00	0.72	0.30	0.27	0.55	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			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.39	1.00	N/A	N/A	N/A	N/A	1.00	0.15	0.17	0.08	0.16	0.00	0.16	1.9	92.1
1998	0.29	0.93	N/A	N/A	N/A	N/A	0.93	0.05	0.04	0.11	0.04		0.04	1.6	90.7
1999	0.25	0.87	2.66	N/A	N/A	N/A	0.56	0.04	0.02	0.12	0.06		0.06	2.0	91.7
2000	0.24	0.83	2.46	N/A	N/A	N/A	0.59	0.01	0.01	0.00	0.09	0.00	0.09	2.1	83.7
2001	0.26	0.85	4.79	N/A	N/A	N/A	0.57	0.01	0.01	0.02	0.02		0.02	2.3	94.5
2002	0.20	0.65	2.11	N/A	N/A	N/A	0.59	0.00	0.00	0.00	0.07		0.07	1.7	117.8
2003	0.18	0.64	2.05	N/A	N/A	N/A	0.60	0.00	0.00	0.00	0.03		0.03	1.7	99.3
2004	0.21	0.79	1.73	N/A	N/A	N/A	0.77	0.00	0.00	0.00	0.01		0.01	1.4	63.6
2005	0.21	0.87	2.15	N/A	N/A	N/A	0.83	0.00	0.00	0.00	0.00		0.00	2.4	119.1
2006	0.23	0.97	1.35	N/A	N/A	N/A	0.95	0.00	0.00	0.00	0.01		0.01	0.6	21.8
2007	0.29	1.23	2.33	N/A	N/A	N/A	1.20	0.02	0.02	0.02	0.11		0.11	1.4	58.1
2008	0.48	1.93	3.18	N/A	N/A	N/A	1.90	0.14	0.12	0.21	0.85		0.85	2.8	99.1
2009	0.62	2.25	3.95	N/A	N/A	N/A	2.20	0.27	0.11	0.74	0.93		0.93	1.9	75.5
2010	0.51	1.49	2.51	N/A	N/A	N/A	1.46	0.31	0.16	0.81	0.78		0.78	3.3	101.0
2011	0.38	0.92	2.34	N/A	N/A		0.88	0.28	0.12	0.79	0.50		0.50	2.5	124.0
2012	0.41	0.89	1.90	N/A	N/A		0.86	0.30	0.21	0.64	0.96		0.96	2.1	136.4
2013	0.24	0.46	1.61	0.12	0.29	0.00	0.87	0.19	0.13	0.44	0.23		0.23	1.3	146.9
2014	0.23	0.60	2.12	0.37	0.53	0.00	0.77	0.11	0.07	0.34	0.14		0.14	1.3	144.1
2015	0.17	0.45	1.45	0.34	0.42	0.00	0.53	0.08	0.04	0.25	0.08		0.08	0.9	122.5
2016	0.15	0.41	1.85	0.37	0.34	0.00	0.48	0.04	0.02	0.16	0.03		0.03	0.8	90.8
2017	0.20	0.59	2.12	0.43	0.38	0.00	0.96	0.04	0.02	0.17	0.12	0.00	0.12	0.9	57.2
2018	0.12	0.36	1.91	0.31	0.38	0.00	0.31	0.01	0.01	0.02	0.01	0.00	0.01	0.9	93.7
2019	0.13	0.42	2.75	0.39	0.44	0.00	0.31	0.00	0.00	-0.02	0.03	0.00	0.03	1.0	101.6
2020	0.08	0.33	1.98	0.39	0.29	0.00	0.30	-0.04	-0.04	0.00	-0.32	0.00	-0.32	0.8	82.0

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.17	1.44	N/A	N/A	N/A	N/A	1.44	0.59	0.67	0.43	0.00	0.00	0.00
1998	0.93	1.16	N/A	N/A	N/A	N/A	1.16	0.48	0.53	0.35	0.62	0.00	0.63
1999	0.85	1.06	1.17	N/A	N/A	N/A	1.05	0.43	0.45	0.39	0.00	0.00	0.00
2000	0.88	1.08	1.31	N/A	N/A	N/A	1.06	0.46	0.47	0.45	0.00	0.00	0.75
2001	1.01	1.31	1.55	N/A	N/A	N/A	1.28	0.45	0.44	0.46	1.22	0.00	1.24
2002	0.95	1.21	1.60	N/A	N/A	N/A	1.17	0.44	0.54	0.26	3.22	0.00	3.35
2003	1.04	1.27	1.61	N/A	N/A	N/A	1.24	0.59	0.67	0.42	2.65	0.00	2.76
2004	0.88	1.06	1.46	N/A	N/A	N/A	1.02	0.53	0.61	0.39	3.04	0.00	0.00
2005	0.88	1.10	1.29	N/A	N/A	N/A	1.08	0.49	0.52	0.43	2.18	0.00	0.00
2006	0.70	0.92	1.29	N/A	N/A	N/A	0.87	0.33	0.35	0.29	2.53	0.00	2.57
2007	0.80	1.02	1.36	N/A	N/A	N/A	0.97	0.49	0.53	0.41	1.64	0.00	1.66
2008	1.15	1.36	2.04	N/A	N/A	N/A	1.27	0.87	0.91	0.78	2.47	0.00	2.48
2009	1.55	1.34	1.22	N/A	N/A	N/A	1.36	1.80	2.07	1.16	0.56	0.00	0.56
2010	1.34	1.02	1.05	N/A	N/A	N/A	1.01	1.69	2.12	0.72	0.23	0.00	0.23
2011	1.27	0.88	0.74	N/A	N/A	5.74	0.91	1.69	2.03	0.83	0.20	0.00	0.21
2012	0.93	0.69	0.66	N/A	N/A	3.42	0.69	1.20	1.32	0.81	1.81	0.00	1.85
2013	0.90	0.75	0.69	0.29	0.82	1.34	0.96	1.09	1.20	0.70	0.68	0.00	0.70
2014	0.80	0.75	0.76	0.30	0.89	1.59	0.83	0.86	0.91	0.64	0.75	0.00	0.76
2015	0.75	0.76	0.80	0.21	0.90	2.01	0.90	0.75	0.77	0.69	0.93	4.77	0.89
2016	0.65	0.69	0.85	0.21	0.77	3.26	0.89	0.59	0.56	0.72	0.74	0.00	0.75
2017	0.63	0.71	1.10	0.23	0.71	1.40	1.00	0.52	0.52	0.53	1.22	0.00	1.23
2018	0.52	0.61	1.01	0.22	0.62	1.92	0.83	0.41	0.36	0.70	0.05	0.00	0.05
2019	0.55	0.65	1.12	0.28	0.61	1.82	0.92	0.44	0.42	0.62	0.02	0.00	0.02
2020	0.48	0.59	0.98	0.30	0.54	1.34	0.82	0.36	0.31	0.68	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			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.64	0.92	N/A	N/A	N/A	N/A	0.92	0.01	0.00	0.02	0.03	0.00	0.03	2.5	52.7
1998	0.63	0.94	N/A	N/A	N/A	N/A	0.94	0.03	0.02	0.06	1.97	0.00	2.00	2.6	58.3
1999	0.45	0.67	1.31	N/A	N/A	N/A	0.60	0.02	0.00	0.05	2.84	0.00	2.92	2.4	78.0
2000	0.46	0.68	1.35	N/A	N/A	N/A	0.61	0.02	0.01	0.04	-0.03	0.00	-0.03	2.2	78.9
2001	0.55	0.83	1.82	N/A	N/A	N/A	0.72	0.02	0.02	0.04	-0.04	0.00	-0.04	2.2	77.2
2002	0.64	0.95	1.92	N/A	N/A	N/A	0.85	0.05	0.04	0.06	-0.03	0.00	-0.03	2.3	114.5
2003	0.68	0.99	2.14	N/A	N/A	N/A	0.87	0.04	0.02	0.07	0.00	0.00	0.00	2.5	521.3
2004	0.82	1.22	2.26	N/A	N/A	N/A	1.12	0.05	0.03	0.07	0.12	0.00	0.00	2.5	67.8
2005	0.67	1.01	2.18	N/A	N/A	N/A	0.88	0.04	0.02	0.07	0.00	0.00	0.00	2.6	79.5
2006	0.52	0.81	1.62	N/A	N/A	N/A	0.71	0.06	0.04	0.10	0.40	0.00	0.41	1.1	40.0
2007	0.59	0.95	1.61	N/A	N/A	N/A	0.87	0.06	0.02	0.16	0.17	0.00	0.17	1.3	44.5
2008	0.80	1.32	2.28	N/A	N/A	N/A	1.18	0.09	0.03	0.24	0.27	0.00	0.27	1.6	43.0
2009	1.15	1.98	4.11	N/A	N/A	N/A	1.63	0.21	0.09	0.50	0.23	0.00	0.24	2.3	53.7
2010	1.19	1.72	3.68	N/A	N/A	N/A	1.37	0.60	0.31	1.26	0.29	0.00	0.29	1.9	50.1
2011	0.93	1.37	2.79	N/A	N/A	0.00	1.11	0.46	0.29	0.88	0.20	0.00	0.20	1.6	52.3
2012	0.74	1.05	1.84	N/A	N/A	0.00	0.91	0.39	0.24	0.86	0.17	0.00	0.18	1.5	63.2
2013	0.64	0.95	1.34	0.20	0.55	0.00	2.12	0.27	0.17	0.62	0.23	0.00	0.24	1.3	48.6
2014	0.64	1.00	1.51	0.20	0.68	0.23	2.02	0.20	0.17	0.32	0.65	0.00	0.66	1.2	42.4
2015	0.61	0.99	1.35	0.21	0.74	-0.02	1.99	0.11	0.09	0.23	0.14	0.00	0.14	1.3	45.8
2016	0.55	0.93	1.30	0.20	0.66	-0.02	2.00	0.06	0.04	0.14	0.25	0.00	0.26	1.2	48.4
2017	0.63	1.10	1.50	0.30	0.92	-0.01	2.14	0.04	0.03	0.11	0.01	0.00	0.01	1.1	33.4
2018	0.57	1.03	1.76	0.26	0.76	0.60	2.19	0.00	0.01	-0.03	0.05	0.00	0.05	1.1	34.5
2019	0.51	0.94	1.79	0.27	0.66	2.88	1.92	0.01	0.01	0.01	0.05	0.00	0.05	1.1	38.3
2020	0.55	1.03	2.23	0.29	0.63	3.55	2.19	0.01	0.00	0.07	0.00	0.00	0.00	1.2	51.2

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.15	1.37	N/A	N/A	N/A	N/A	1.37	0.45	0.69	0.10	2.65	3.75	0.35
1998	1.09	1.30	N/A	N/A	N/A	N/A	1.30	0.50	0.61	0.31	1.92	2.97	0.04
1999	1.06	1.34	1.83	N/A	N/A	N/A	1.30	0.27	0.36	0.12	3.06	5.00	0.00
2000	1.16	1.46	1.68	N/A	N/A	N/A	1.45	0.34	0.42	0.21	1.89	3.34	0.58
2001	1.16	1.55	1.97	N/A	N/A	N/A	1.52	0.26	0.25	0.27	2.45	2.94	1.97
2002	0.97	1.23	2.02	N/A	N/A	N/A	1.19	0.41	0.48	0.29	0.37	0.02	0.61
2003	1.10	1.43	2.19	N/A	N/A	N/A	1.39	0.45	0.51	0.33	3.20	0.88	4.32
2004	0.90	1.13	2.09	N/A	N/A	N/A	1.08	0.47	0.56	0.31	0.83	0.00	0.00
2005	0.90	1.09	1.95	N/A	N/A	N/A	1.04	0.57	0.70	0.35	0.13	0.00	0.00
2006	0.78	0.95	1.31	N/A	N/A	N/A	0.93	0.50	0.61	0.30	1.93	0.00	2.68
2007	0.82	0.96	1.07	N/A	N/A	N/A	0.95	0.62	0.77	0.32	0.57	0.02	0.77
2008	1.04	1.02	1.36	N/A	N/A	N/A	1.00	1.06	1.29	0.62	2.51	2.62	2.46
2009	1.13	1.21	1.18	N/A	N/A	N/A	1.22	1.00	1.08	0.86	2.08	1.63	2.20
2010	1.10	1.12	1.20	N/A	N/A	N/A	1.11	1.07	0.92	1.37	2.47	0.02	2.96
2011	0.94	0.84	1.29	N/A	N/A	0.29	0.81	1.06	1.06	1.05	1.01	0.00	1.22
2012	0.79	0.74	0.98	N/A	N/A	0.67	0.72	0.86	0.85	0.87	0.84	0.00	1.02
2013	0.65	0.65	0.48	0.29	0.63	0.33	0.88	0.65	0.67	0.59	0.22	0.02	0.25
2014	0.65	0.65	0.38	0.14	0.66	0.58	0.87	0.65	0.72	0.43	0.48	0.00	0.56
2015	0.51	0.66	0.48	0.31	0.59	0.70	0.93	0.32	0.35	0.24	0.34	0.00	0.39
2016	0.60	0.66	0.48	0.29	0.74	1.82	0.73	0.53	0.59	0.27	0.44	0.20	0.48
2017	0.72	0.68	0.67	0.26	0.74	2.16	0.76	0.78	0.89	0.35	1.56	0.35	1.81
2018	0.66	0.73	0.62	0.22	0.85	2.01	0.79	0.56	0.51	0.72	0.73	0.06	0.87
2019	0.70	0.87	0.86	0.32	1.02	1.84	0.88	0.50	0.50	0.49	0.57	0.42	0.60
2020	0.62	0.86	0.95	0.23	1.03	1.02	0.84	0.33	0.32	0.43	0.58	0.16	0.64

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.48	0.63	N/A	N/A	N/A	N/A	0.63	0.03	0.03	0.03	0.75	0.93	0.37	3.3	49.1
1998	0.33	0.44	N/A	N/A	N/A	N/A	0.44	0.01	0.02	-0.01	0.36	0.27	0.51	2.5	35.3
1999	0.36	0.44	1.26	N/A	N/A	N/A	0.39	0.11	0.17	0.01	0.37	0.61	-0.01	2.3	24.9
2000	0.29	0.43	1.40	N/A	N/A	N/A	0.36	-0.07	-0.14	0.03	0.39	0.84	-0.03	1.9	35.8
2001	0.56	0.77	1.07	N/A	N/A	N/A	0.75	0.06	0.07	0.03	0.97	1.95	0.00	3.0	48.5
2002	0.46	0.64	1.48	N/A	N/A	N/A	0.59	0.05	0.07	0.03	1.01	0.53	1.34	2.6	54.7
2003	0.46	0.65	1.82	N/A	N/A	N/A	0.59	0.08	0.06	0.12	0.32	-0.05	0.50	3.1	78.0
2004	0.36	0.57	1.55	N/A	N/A	N/A	0.52	-0.01	0.01	-0.05	-0.21	0.00	0.00	2.8	90.2
2005	0.31	0.48	1.65	N/A	N/A	N/A	0.43	0.02	0.01	0.04	0.50	0.00	0.00	3.9	109.6
2006	0.32	0.47	1.31	N/A	N/A	N/A	0.43	0.06	0.04	0.10	0.20	-0.03	0.28	1.0	28.1
2007	0.22	0.31	0.55	N/A	N/A	N/A	0.30	0.07	0.03	0.16	0.26	-0.02	0.36	1.2	80.4
2008	0.27	0.37	0.54	N/A	N/A	N/A	0.36	0.13	0.14	0.10	0.56	-0.03	0.77	1.4	81.5
2009	0.39	0.56	1.29	N/A	N/A	N/A	0.53	0.13	0.08	0.24	0.62	1.16	0.48	1.8	59.5
2010	0.41	0.59	1.01	N/A	N/A	N/A	0.57	0.17	0.18	0.13	0.80	1.20	0.72	1.9	51.8
2011	0.34	0.46	0.92	N/A	N/A	0.34	0.43	0.17	0.09	0.38	0.75	-0.31	0.96	1.7	66.1
2012	0.29	0.30	0.87	N/A	N/A	0.32	0.27	0.27	0.25	0.33	0.28	0.00	0.34	1.1	57.8
2013	0.24	0.36	0.79	0.08	0.23	-0.03	0.60	0.07	0.05	0.14	0.19	0.00	0.23	1.1	56.5
2014	0.18	0.26	0.41	0.08	0.24	-0.02	0.34	0.06	0.04	0.11	0.06	-0.01	0.07	0.8	62.6
2015	0.18	0.28	0.71	0.02	0.27	-0.02	0.32	0.05	0.05	0.04	0.12	0.00	0.14	0.9	54.2
2016	0.19	0.32	0.72	0.10	0.35	0.01	0.29	0.01	0.01	0.01	0.05	0.00	0.06	0.8	56.1
2017	0.21	0.34	0.75	0.04	0.38	0.00	0.34	0.04	0.04	0.04	0.04	-0.06	0.07	0.9	82.4
2018	0.22	0.31	0.85	0.12	0.29	1.21	0.32	0.10	0.12	0.03	0.27	0.12	0.30	0.9	55.3
2019	0.21	0.37	0.96	0.10	0.28	2.88	0.56	0.02	0.01	0.05	0.02	0.05	0.01	0.8	54.7
2020	0.18	0.33	1.39	0.09	0.25	2.46	0.44	0.00	0.00	0.00	-0.01	0.00	-0.01	1.2	99.7

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.71	0.97	N/A	N/A	N/A	N/A	0.97	0.22	0.22	0.23	0.62	2.74	0.47
1998	0.72	1.04	N/A	N/A	N/A	N/A	1.04	0.21	0.21	0.21	0.14	1.98	0.00
1999	0.57	0.81	0.93	N/A	N/A	N/A	0.80	0.20	0.20	0.21	0.57	2.51	0.46
2000	0.58	0.87	0.91	N/A	N/A	N/A	0.86	0.16	0.16	0.13	0.00	0.05	0.00
2001	0.64	0.95	1.08	N/A	N/A	N/A	0.94	0.20	0.21	0.15	0.00	0.17	0.00
2002	0.64	0.94	1.01	N/A	N/A	N/A	0.93	0.25	0.27	0.17	0.00	0.00	0.00
2003	0.63	0.98	1.14	N/A	N/A	N/A	0.97	0.20	0.20	0.24	0.05	0.00	0.05
2004	0.60	0.90	0.98	N/A	N/A	N/A	0.90	0.22	0.23	0.18	0.00	0.00	0.00
2005	0.62	0.93	0.97	N/A	N/A	N/A	0.93	0.24	0.22	0.30	0.43	0.00	0.00
2006	0.63	0.95	1.02	N/A	N/A	N/A	0.94	0.25	0.25	0.26	0.44	0.00	0.44
2007	0.73	1.04	1.15	N/A	N/A	N/A	1.04	0.36	0.35	0.41	0.26	0.00	0.26
2008	0.88	1.21	1.28	N/A	N/A	N/A	1.20	0.55	0.54	0.57	0.34	0.00	0.34
2009	1.08	1.35	1.29	N/A	N/A	N/A	1.36	0.81	0.80	0.88	1.47	0.00	1.47
2010	1.08	1.25	1.06	N/A	N/A	N/A	1.27	0.93	0.92	0.96	1.21	0.00	1.21
2011	0.76	0.84	0.82	N/A	N/A	0.12	0.84	0.69	0.70	0.67	1.11	0.59	1.12
2012	0.80	0.71	0.77	N/A	N/A	0.19	0.70	0.88	0.83	1.17	2.43	0.00	2.45
2013	0.75	0.66	0.83	0.30	0.69	0.26	0.96	0.84	0.83	0.94	1.47	0.00	1.48
2014	0.60	0.64	0.83	0.26	0.66	0.33	0.99	0.57	0.51	1.02	0.19	0.11	0.19
2015	0.51	0.56	0.77	0.26	0.63	0.48	0.74	0.46	0.42	0.74	0.19	0.00	0.17
2016	0.53	0.61	0.93	0.28	0.73	0.22	0.74	0.44	0.42	0.64	0.08	0.00	0.08
2017	0.54	0.62	0.78	0.31	0.81	0.34	0.66	0.45	0.40	0.84	0.09	0.00	0.09
2018	0.51	0.58	0.98	0.28	0.74	0.55	0.66	0.42	0.40	0.60	0.08	0.00	0.08
2019	0.47	0.58	0.91	0.30	0.74	0.42	0.67	0.36	0.34	0.49	0.04	0.00	0.04
2020	0.38	0.52	0.85	0.31	0.63	0.31	0.58	0.24	0.22	0.44	0.07	0.00	0.07

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.41	0.63	N/A	N/A	N/A	N/A	0.63	0.01	0.01	0.02	0.23	0.00	0.25	4.3	153.4
1998	0.39	0.63	N/A	N/A	N/A	N/A	0.63	0.02	0.01	0.04	0.00	0.00	0.00	3.7	115.8
1999	0.32	0.53	1.49	N/A	N/A	N/A	0.44	0.02	0.01	0.03	0.00	0.00	0.00	3.3	101.4
2000	0.31	0.51	1.42	N/A	N/A	N/A	0.43	0.02	0.02	0.02	0.07	0.00	0.08	3.1	112.5
2001	0.41	0.68	1.59	N/A	N/A	N/A	0.59	0.03	0.02	0.06	0.02	0.00	0.02	3.6	90.0
2002	0.43	0.74	1.89	N/A	N/A	N/A	0.63	0.03	0.02	0.07	0.00	0.08	0.00	3.9	134.7
2003	0.42	0.73	2.33	N/A	N/A	N/A	0.61	0.03	0.02	0.10	0.00	0.00	0.00	4.1	156.1
2004	0.38	0.66	1.91	N/A	N/A	N/A	0.58	0.03	0.02	0.06	0.00	0.00	0.00	4.0	151.3
2005	0.37	0.66	1.79	N/A	N/A	N/A	0.59	0.02	0.02	0.03	0.00	0.00	0.00	4.6	188.6
2006	0.33	0.58	1.32	N/A	N/A	N/A	0.54	0.02	0.02	0.05	0.05	0.00	0.05	2.3	102.5
2007	0.41	0.74	1.49	N/A	N/A	N/A	0.69	0.03	0.02	0.06	0.14	6.96	0.09	2.8	106.9
2008	0.65	1.21	1.96	N/A	N/A	N/A	1.16	0.07	0.05	0.16	0.04	0.00	0.04	3.5	94.4
2009	0.78	1.46	2.63	N/A	N/A	N/A	1.37	0.14	0.09	0.34	0.14	0.00	0.14	5.0	117.6
2010	0.64	1.12	2.31	N/A	N/A	N/A	1.02	0.21	0.15	0.46	0.64	0.00	0.64	4.0	138.9
2011	0.53	0.87	1.77	N/A	N/A	0.49	0.79	0.23	0.17	0.54	0.71	0.00	0.72	3.5	118.9
2012	0.40	0.63	1.38	N/A	N/A	0.28	0.56	0.20	0.16	0.45	0.29	0.00	0.29	2.9	128.5
2013	0.41	0.65	1.31	0.18	0.39	0.15	1.47	0.19	0.15	0.49	0.40	0.00	0.40	2.9	108.9
2014	0.36	0.59	1.31	0.18	0.45	0.25	1.17	0.12	0.09	0.29	0.18	0.00	0.18	2.8	112.6
2015	0.37	0.66	1.35	0.16	0.43	0.33	1.64	0.05	0.04	0.12	0.03	0.00	0.03	2.4	99.9
2016	0.35	0.64	1.32	0.19	0.49	0.13	1.48	0.03	0.03	0.08	0.05	0.00	0.05	2.3	100.6
2017	0.38	0.69	1.43	0.29	0.60	0.02	1.33	0.02	0.02	0.09	0.09	0.00	0.09	2.4	93.7
2018	0.38	0.69	1.50	0.27	0.65	0.03	1.37	0.01	0.01	0.05	0.02	0.00	0.02	2.5	97.2
2019	0.39	0.73	1.86	0.30	0.65	0.01	1.41	0.01	0.01	0.02	0.04	0.00	0.04	2.7	94.4
2020	0.39	0.75	1.86	0.31	0.70	0.68	1.41	0.01	0.00	0.05	0.00	0.00	0.00	3.4	146.7

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.09	1.20	N/A	N/A	N/A	N/A	1.20	0.37	0.36	0.47	1.35	1.80	1.08
1998	0.94	1.09	N/A	N/A	N/A	N/A	1.09	0.18	0.19	0.15	4.66	0.89	7.09
1999	0.81	0.95	1.41	N/A	N/A	N/A	0.91	0.15	0.16	0.11	2.89	0.81	4.14
2000	0.81	0.95	1.42	N/A	N/A	N/A	0.91	0.19	0.23	0.12	2.93	0.81	3.91
2001	0.87	1.04	1.59	N/A	N/A	N/A	1.00	0.19	0.18	0.21	2.00	0.34	2.84
2002	0.83	1.01	1.61	N/A	N/A	N/A	0.97	0.20	0.19	0.22	1.78	2.38	1.51
2003	0.94	1.16	1.79	N/A	N/A	N/A	1.12	0.20	0.19	0.22	1.77	7.59	0.74
2004	0.95	1.16	1.64	N/A	N/A	N/A	1.14	0.24	0.25	0.20	0.24	0.00	0.00
2005	1.06	1.29	1.71	N/A	N/A	N/A	1.26	0.30	0.31	0.27	0.31	0.00	0.00
2006	0.86	1.06	1.34	N/A	N/A	N/A	1.05	0.29	0.33	0.20	0.65	0.25	0.66
2007	1.10	1.13	1.43	N/A	N/A	N/A	1.11	1.05	1.40	0.25	2.98	0.01	3.04
2008	1.41	1.42	1.86	N/A	N/A	N/A	1.39	1.39	1.84	0.29	4.70	0.03	4.80
2009	1.46	1.48	1.93	N/A	N/A	N/A	1.45	1.43	1.80	0.48	3.48	1.84	3.51
2010	1.23	1.25	1.45	N/A	N/A	N/A	1.24	1.19	1.39	0.68	3.74	10.86	3.61
2011	1.23	1.19	1.11	N/A	N/A	0.63	1.20	1.31	1.48	0.81	5.98	9.82	5.92
2012	0.82	0.87	0.99	N/A	N/A	0.94	0.87	0.70	0.72	0.63	0.97	6.25	0.88
2013	0.84	0.94	1.00	0.56	0.87	0.62	1.65	0.64	0.66	0.48	0.84	0.92	0.83
2014	0.79	0.90	1.05	0.60	0.87	1.03	1.41	0.56	0.57	0.51	0.54	0.22	0.54
2015	0.81	0.98	1.19	0.73	0.93	0.91	1.40	0.47	0.47	0.47	0.40	0.04	0.40
2016	0.89	1.11	1.41	0.86	1.03	0.98	1.56	0.45	0.45	0.44	0.33	1.18	0.32
2017	0.82	0.87	1.32	0.62	0.81	0.73	1.31	0.70	0.73	0.42	0.44	0.49	0.44
2018	0.76	0.89	1.47	0.56	0.75	1.51	1.57	0.51	0.51	0.45	0.76	0.00	0.77
2019	0.74	0.85	1.54	0.52	0.69	0.59	1.51	0.53	0.54	0.45	0.71	0.00	0.72
2020	0.63	0.78	1.41	0.48	0.60	0.69	1.47	0.37	0.37	0.41	0.88	0.00	0.90

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.59	0.68	N/A	N/A	N/A	N/A	0.68	0.02	0.01	0.07	0.97	0.14	1.48	3.1	98.2
1998	0.57	0.68	N/A	N/A	N/A	N/A	0.68	0.01	0.01	0.02	-0.03	0.00	-0.06	2.8	78.8
1999	0.47	0.57	1.96	N/A	N/A	N/A	0.46	0.01	0.01	0.02	0.02	0.08	-0.01	2.5	69.8
2000	0.41	0.50	1.56	N/A	N/A	N/A	0.42	0.00	0.00	0.01	0.15	0.22	0.12	2.1	77.2
2001	0.46	0.57	1.78	N/A	N/A	N/A	0.48	0.01	0.00	0.01	0.21	0.18	0.22	2.4	83.8
2002	0.54	0.69	2.02	N/A	N/A	N/A	0.60	0.01	0.00	0.03	0.08	0.18	0.03	2.4	112.0
2003	0.58	0.75	2.45	N/A	N/A	N/A	0.64	0.01	0.01	0.02	0.17	-0.06	0.22	2.8	107.2
2004	0.64	0.82	2.77	N/A	N/A	N/A	0.71	0.02	0.01	0.03	0.12	0.00	0.00	3.0	101.6
2005	0.61	0.79	2.48	N/A	N/A	N/A	0.69	0.02	0.01	0.04	0.02	0.00	0.00	4.3	135.9
2006	0.62	0.83	1.97	N/A	N/A	N/A	0.76	0.01	0.01	0.03	0.02	-0.03	0.02	1.6	45.3
2007	0.57	0.78	1.72	N/A	N/A	N/A	0.73	0.04	0.04	0.04	0.19	-0.03	0.19	1.5	54.8
2008	0.72	1.00	1.93	N/A	N/A	N/A	0.94	0.10	0.10	0.08	1.01	0.89	1.02	1.8	49.0
2009	0.92	1.28	2.75	N/A	N/A	N/A	1.18	0.16	0.13	0.25	0.64	0.00	0.65	2.1	56.4
2010	0.88	1.18	2.74	N/A	N/A	N/A	1.07	0.28	0.30	0.22	0.85	0.04	0.86	2.1	58.4
2011	0.73	0.93	2.08	N/A	N/A	0.64	0.85	0.34	0.35	0.29	1.55	0.14	1.57	1.8	60.1
2012	0.67	0.82	1.66	N/A	N/A	0.54	0.76	0.35	0.36	0.30	3.00	0.82	3.04	1.7	51.7
2013	0.50	0.69	1.55	0.32	0.51	0.65	1.35	0.12	0.11	0.16	0.62	0.00	0.63	1.4	53.7
2014	0.49	0.70	1.53	0.36	0.60	0.15	1.20	0.03	0.02	0.06	0.07	0.00	0.07	1.3	50.0
2015	0.54	0.79	1.66	0.48	0.64	0.06	1.31	0.02	0.02	0.05	0.12	0.00	0.12	1.2	40.2
2016	0.65	0.96	1.99	0.65	0.76	0.06	1.60	0.01	0.01	0.04	0.06	0.00	0.06	1.2	32.3
2017	0.68	1.01	2.43	0.70	0.77	0.06	1.60	0.01	0.01	0.01	0.06	0.08	0.06	1.2	33.8
2018	0.60	0.89	2.35	0.54	0.64	1.29	1.57	0.01	0.01	0.05	0.03	0.00	0.03	1.2	32.6
2019	0.60	0.92	2.70	0.54	0.64	1.15	1.59	0.01	0.01	0.01	0.13	0.00	0.14	1.1	34.4
2020	0.63	0.98	3.40	0.57	0.64	0.57	1.66	0.00	0.01	-0.02	0.01	0.00	0.01	1.2	38.7

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.93	1.22	N/A	N/A	N/A	N/A	1.22	0.38	0.43	0.34	0.11	0.00	0.11
1998	0.98	1.34	N/A	N/A	N/A	N/A	1.34	0.32	0.19	0.49	0.28	0.00	0.28
1999	0.84	1.17	1.65	N/A	N/A	N/A	1.12	0.27	0.11	0.49	0.05	11.49	0.04
2000	0.91	1.11	1.80	N/A	N/A	N/A	1.03	0.57	0.31	0.90	0.74	0.00	0.74
2001	1.13	1.36	1.97	N/A	N/A	N/A	1.29	0.72	0.33	1.41	5.48	0.00	5.49
2002	0.87	0.98	1.51	N/A	N/A	N/A	0.93	0.68	0.68	0.67	2.26	0.00	2.26
2003	0.68	0.80	1.20	N/A	N/A	N/A	0.76	0.47	0.46	0.49	0.99	0.00	1.00
2004	0.60	0.76	1.04	N/A	N/A	N/A	0.74	0.30	0.29	0.30	0.68	0.00	0.00
2005	0.57	0.76	1.04	N/A	N/A	N/A	0.73	0.26	0.29	0.19	0.36	0.00	0.00
2006	0.48	0.63	0.66	N/A	N/A	N/A	0.62	0.26	0.22	0.38	0.35	0.00	0.35
2007	0.77	0.93	0.87	N/A	N/A	N/A	0.93	0.55	0.45	0.81	0.57	0.00	0.57
2008	2.65	1.70	1.58	N/A	N/A	N/A	1.72	3.95	4.92	1.47	4.07	0.00	4.08
2009	3.92	2.36	2.06	N/A	N/A	N/A	2.39	6.16	7.86	1.77	12.42	0.00	12.43
2010	3.47	1.92	1.67	N/A	N/A	N/A	1.95	5.74	7.06	2.20	12.19	44.82	12.17
2011	2.35	1.20	0.90	N/A	N/A	1.74	1.24	4.13	5.00	1.50	8.75	0.00	8.78
2012	1.46	0.81	0.63	N/A	N/A	1.93	0.84	2.49	2.89	1.05	6.35	0.00	6.38
2013	1.23	0.71	0.59	0.45	0.70	1.65	1.08	2.09	2.44	0.69	6.15	0.00	6.17
2014	0.64	0.60	0.56	0.34	0.66	1.71	0.69	0.71	0.76	0.54	1.18	0.00	1.18
2015	0.78	0.69	0.62	0.28	0.75	1.54	0.95	0.94	1.05	0.54	1.63	0.00	1.63
2016	0.65	0.66	0.72	0.28	0.76	1.75	0.74	0.62	0.68	0.42	1.03	0.00	1.03
2017	0.70	0.73	0.79	0.31	0.86	1.57	0.79	0.66	0.76	0.32	1.29	0.00	1.29
2018	0.78	1.02	1.06	0.51	1.12	1.71	1.24	0.35	0.35	0.32	0.40	0.00	0.40
2019	0.86	1.12	1.06	0.64	1.26	1.61	1.17	0.40	0.39	0.44	0.26	0.00	0.26
2020	0.76	1.03	1.10	0.57	1.16	1.21	1.05	0.30	0.26	0.42	0.20	0.00	0.20

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.31	0.46	N/A	N/A	N/A	N/A	0.46	0.02	0.00	0.03	0.04	0.00	0.04	3.9	116.2
1998	0.39	0.59	N/A	N/A	N/A	N/A	0.59	0.02	0.01	0.04	0.02	0.00	0.02	4.4	116.5
1999	0.38	0.56	1.72	N/A	N/A	N/A	0.43	0.06	0.07	0.04	0.00	0.00	0.00	4.8	141.1
2000	0.35	0.54	1.38	N/A	N/A	N/A	0.44	0.03	0.01	0.06	0.00	0.00	0.00	4.3	152.3
2001	0.43	0.65	1.68	N/A	N/A	N/A	0.53	0.06	0.01	0.15	0.04	0.00	0.04	5.4	103.7
2002	0.51	0.73	2.42	N/A	N/A	N/A	0.54	0.12	0.02	0.30	0.07	0.00	0.07	5.5	144.3
2003	0.59	0.85	2.72	N/A	N/A	N/A	0.66	0.12	0.04	0.29	0.09	0.00	0.09	5.1	111.0
2004	0.53	0.77	2.43	N/A	N/A	N/A	0.60	0.10	0.04	0.23	0.15	0.00	0.00	4.8	89.6
2005	0.47	0.73	2.34	N/A	N/A	N/A	0.58	0.02	0.00	0.05	0.03	0.00	0.00	5.3	91.0
2006	0.36	0.59	1.44	N/A	N/A	N/A	0.50	0.02	0.01	0.04	0.00	0.00	0.00	1.4	41.8
2007	0.37	0.64	1.06	N/A	N/A	N/A	0.60	0.01	0.00	0.04	0.00	0.00	0.00	1.6	38.5
2008	0.94	1.13	2.05	N/A	N/A	N/A	1.02	0.69	0.72	0.61	0.03	0.00	0.03	2.7	41.2
2009	2.23	2.35	4.25	N/A	N/A	N/A	2.11	2.07	1.66	3.13	0.70	0.61	0.70	4.6	36.7
2010	1.80	2.24	4.41	N/A	N/A	N/A	1.94	1.16	0.95	1.72	1.53	0.00	1.53	5.7	72.2
2011	1.54	1.64	3.75	N/A	N/A	0.66	1.34	1.39	1.09	2.29	1.14	0.00	1.14	5.6	63.5
2012	1.03	0.94	2.48	N/A	N/A	0.76	0.72	1.19	1.16	1.27	2.63	0.00	2.63	2.4	65.6
2013	0.53	0.65	1.53	0.23	0.44	0.65	1.10	0.33	0.28	0.54	0.51	0.00	0.51	2.1	61.8
2014	0.41	0.60	1.40	0.13	0.44	0.79	1.02	0.09	0.08	0.14	0.17	0.00	0.17	1.9	61.9
2015	0.38	0.57	1.21	0.14	0.45	0.94	1.03	0.04	0.04	0.04	0.12	0.00	0.12	1.9	61.5
2016	0.44	0.65	1.39	0.17	0.54	0.88	1.13	0.06	0.07	0.00	0.19	0.00	0.19	1.8	51.4
2017	0.46	0.71	1.61	0.18	0.55	0.93	1.32	0.02	0.02	0.01	0.04	0.00	0.04	1.6	44.2
2018	0.49	0.79	1.78	0.23	0.63	1.27	1.36	-0.02	-0.01	-0.03	0.04	0.00	0.04	1.5	41.0
2019	0.58	0.90	2.16	0.32	0.72	1.88	1.43	0.02	0.03	0.00	0.07	0.00	0.07	1.4	35.2
2020	0.62	0.99	2.17	0.43	0.77	1.73	1.67	-0.01	-0.01	0.00	0.01	0.00	0.01	1.5	41.5

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.80	1.20	N/A	N/A	N/A	N/A	1.20	0.30	0.23	0.39	0.00		0.00
1998	0.69	0.94	N/A	N/A	N/A	N/A	0.94	0.39	0.38	0.42	N/A		0.75
1999	0.50	0.80	1.06	N/A	N/A	N/A	0.76	0.16	0.11	0.25	0.00		0.00
2000	0.56	0.86	1.10	N/A	N/A	N/A	0.83	0.21	0.14	0.30	0.00		0.00
2001	0.59	0.89	1.25	N/A	N/A	N/A	0.84	0.26	0.21	0.33	0.24	0.00	0.25
2002	0.61	0.96	0.99	N/A	N/A	N/A	0.96	0.25	0.22	0.29	0.12	0.00	0.12
2003	0.58	1.05	1.27	N/A	N/A	N/A	1.02	0.23	0.29	0.13	0.69	13.93	0.00
2004	0.53	1.03	0.95	N/A	N/A	N/A	1.04	0.20	0.26	0.11	1.37	0.00	0.00
2005	0.54	0.98	0.85	N/A	N/A	N/A	0.99	0.26	0.30	0.19	0.10	0.00	0.00
2006	0.53	1.03	0.98	N/A	N/A	N/A	1.04	0.22	0.27	0.16	0.89		0.87
2007	0.73	1.16	0.90	N/A	N/A	N/A	1.19	0.47	0.57	0.34	0.58	0.00	0.58
2008	0.83	1.29	0.93	N/A	N/A	N/A	1.33	0.58	0.73	0.38	1.54	0.00	1.54
2009	1.01	1.43	1.33	N/A	N/A	N/A	1.44	0.79	0.95	0.52	1.76	0.00	1.77
2010	1.04	1.12	0.98	N/A	N/A	N/A	1.14	0.99	1.09	0.78	0.78	0.00	0.78
2011	1.22	1.32	0.71	N/A	N/A	0.19	1.41	1.17	1.27	0.92	0.63	0.00	0.64
2012	1.10	1.13	0.85	N/A	N/A	0.00	1.17	1.09	1.13	0.98	1.48	0.00	1.48
2013	1.12	1.19	0.94	0.78	1.40	0.15	1.12	1.08	1.11	1.00	0.61	0.00	0.62
2014	1.06	1.22	0.98	1.04	1.33	0.20	1.24	0.99	0.95	1.12	1.32	0.00	1.32
2015	1.03	1.23	0.93	0.80	1.43	1.96	1.22	0.92	0.96	0.78	1.07	0.00	1.07
2016	0.85	1.11	0.80	0.75	1.41	1.90	0.95	0.73	0.74	0.63	0.65	0.00	0.65
2017	0.92	1.19	0.91	0.64	1.45	0.46	1.14	0.78	0.76	0.91	1.13	0.00	1.14
2018	0.79	1.02	0.94	0.64	1.20	1.16	0.96	0.66	0.65	0.69	0.98	0.00	0.99
2019	0.78	0.91	0.88	0.72	0.94	1.01	0.95	0.72	0.72	0.70	1.33	0.00	1.34
2020	0.56	0.87	0.85	0.62	0.90	0.93	0.93	0.41	0.36	0.74	0.28	0.00	0.29

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.26	0.45	N/A	N/A	N/A	N/A	0.45	0.03	0.00	0.06	0.00		0.00	1.8	90.3
1998	0.29	0.50	N/A	N/A	N/A	N/A	0.50	0.05	0.02	0.10	0.00		0.00	2.0	52.2
1999	0.17	0.30	0.83	N/A	N/A	N/A	0.23	0.01	0.01	0.02	0.00		0.00	1.6	30.1
2000	0.18	0.31	0.80	N/A	N/A	N/A	0.24	0.03	0.00	0.07	0.00		0.00	1.1	35.3
2001	0.22	0.40	0.94	N/A	N/A	N/A	0.33	0.02	0.02	0.03	0.00	0.00	0.00	1.1	24.7
2002	0.25	0.47	1.10	N/A	N/A	N/A	0.39	0.01	0.00	0.03	0.00	0.00	0.00	1.5	76.7
2003	0.25	0.56	1.02	N/A	N/A	N/A	0.50	0.01	0.00	0.02	0.46	0.00	0.48	1.6	72.2
2004	0.19	0.48	1.32	N/A	N/A	N/A	0.39	0.00	0.01	0.00	0.03	0.00	0.00	1.5	110.4
2005	0.24	0.60	1.00	N/A	N/A	N/A	0.56	0.00	0.00	0.01	0.03	0.00	0.00	1.9	139.3
2006	0.24	0.59	0.59	N/A	N/A	N/A	0.60	0.02	0.00	0.04	1.69		1.69	0.5	45.0
2007	0.23	0.57	0.92	N/A	N/A	N/A	0.53	0.02	0.00	0.04	0.17	0.00	0.17	0.9	106.8
2008	0.24	0.64	0.94	N/A	N/A	N/A	0.60	0.03	0.01	0.05	0.09	0.00	0.09	1.3	134.2
2009	0.35	0.91	1.53	N/A	N/A	N/A	0.83	0.04	0.03	0.06	0.15	0.00	0.15	1.6	203.3
2010	0.32	0.68	1.36	N/A	N/A	N/A	0.59	0.10	0.08	0.15	0.08	0.00	0.08	1.2	129.2
2011	0.28	0.70	1.14	N/A	N/A	0.00	0.64	0.05	0.03	0.12	0.14	0.00	0.15	1.0	95.4
2012	0.33	0.74	1.01	N/A	N/A	0.00	0.70	0.13	0.06	0.32	0.10	0.00	0.10	0.9	77.7
2013	0.29	0.68	0.83	0.31	0.76	0.00	0.62	0.10	0.06	0.24	0.03	0.00	0.03	1.0	109.7
2014	0.28	0.72	0.82	0.42	0.73	0.30	0.74	0.07	0.05	0.14	0.05	0.00	0.05	0.8	82.8
2015	0.28	0.71	1.16	0.34	0.68	0.03	0.68	0.06	0.02	0.25	0.03	0.00	0.03	0.9	77.6
2016	0.30	0.74	1.13	0.34	0.77	0.00	0.67	0.07	0.03	0.28	0.11	0.00	0.11	0.7	48.5
2017	0.27	0.69	1.07	0.27	0.76	0.06	0.61	0.04	0.04	0.07	0.04	0.00	0.04	0.7	51.1
2018	0.29	0.78	1.41	0.20	0.79	-0.01	0.75	0.02	0.01	0.06	0.09	0.00	0.09	0.7	52.9
2019	0.30	0.80	1.35	0.37	0.88	0.16	0.66	0.04	0.03	0.13	0.07	0.00	0.07	0.8	47.4
2020	0.36	0.86	1.58	0.42	0.76	-0.02	0.90	0.11	0.12	0.05	0.72	0.00	0.72	1.0	68.5

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.80	1.02	N/A	N/A	N/A	N/A	1.02	0.31	0.24	0.38	0.87	0.00	0.87
1998	0.69	0.89	N/A	N/A	N/A	N/A	0.89	0.29	0.26	0.34	0.25	22.03	0.18
1999	0.56	0.76	0.72	N/A	N/A	N/A	0.77	0.22	0.18	0.28	0.36	0.00	0.36
2000	0.56	0.73	0.71	N/A	N/A	N/A	0.74	0.23	0.18	0.29	0.08	0.00	0.08
2001	0.64	0.84	0.74	N/A	N/A	N/A	0.87	0.28	0.19	0.42	0.29	0.00	0.31
2002	0.55	0.77	0.69	N/A	N/A	N/A	0.79	0.22	0.13	0.38	0.04	0.00	0.04
2003	0.54	0.81	0.78	N/A	N/A	N/A	0.82	0.17	0.08	0.37	0.12	0.00	0.12
2004	0.57	0.92	0.98	N/A	N/A	N/A	0.91	0.15	0.10	0.25	0.12	0.00	0.00
2005	0.52	0.85	0.71	N/A	N/A	N/A	0.88	0.19	0.14	0.27	0.05	0.00	0.00
2006	0.46	0.74	0.69	N/A	N/A	N/A	0.75	0.20	0.09	0.37	0.00	0.00	0.00
2007	0.65	0.97	1.03	N/A	N/A	N/A	0.95	0.40	0.14	0.79	0.00	0.00	0.00
2008	1.01	1.31	1.47	N/A	N/A	N/A	1.24	0.82	0.49	1.52	0.16	0.00	0.16
2009	1.41	1.38	1.82	N/A	N/A	N/A	1.20	1.43	1.12	2.20	0.52	0.00	0.52
2010	1.23	1.21	1.42	N/A	N/A	N/A	1.12	1.24	0.97	2.00	0.40	0.00	0.40
2011	1.16	1.04	1.10	N/A	N/A	0.02	1.02	1.25	1.05	1.89	0.42	0.00	0.42
2012	0.90	0.86	0.98	N/A	N/A	0.17	0.81	0.94	0.74	1.68	0.43	0.00	0.43
2013	0.81	0.93	1.08	0.30	0.86	0.66	1.44	0.70	0.58	1.29	1.25	26.83	1.21
2014	0.76	1.03	1.22	0.32	0.93	0.55	1.66	0.52	0.45	0.94	0.67	0.00	0.67
2015	0.80	1.19	1.43	0.41	1.07	0.86	1.83	0.46	0.42	0.75	0.54	0.00	0.54
2016	0.88	1.30	1.62	0.49	1.16	0.67	1.87	0.50	0.48	0.63	0.26	0.00	0.26
2017	0.97	1.40	1.88	0.53	1.11	0.30	1.90	0.56	0.55	0.58	0.42	0.00	0.43
2018	0.96	1.39	1.93	0.60	1.08	0.30	1.71	0.55	0.56	0.50	0.20	0.00	0.20
2019	1.10	1.55	1.97	0.62	1.07	0.31	2.21	0.65	0.66	0.54	2.13	0.00	2.16
2020	0.97	1.34	1.93	0.60	0.95	0.29	1.45	0.58	0.59	0.55	1.19	0.00	1.20

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.68	0.97	N/A	N/A	N/A	N/A	0.97	0.04	0.02	0.06	0.06	9.54	0.02	5.1	71.6
1998	0.70	1.03	N/A	N/A	N/A	N/A	1.03	0.03	0.01	0.06	0.09	0.00	0.09	4.9	58.3
1999	0.52	0.80	1.36	N/A	N/A	N/A	0.67	0.03	0.01	0.06	0.52	0.00	0.52	4.1	67.3
2000	0.48	0.71	1.26	N/A	N/A	N/A	0.58	0.04	0.03	0.05	1.34	0.00	1.34	3.8	109.0
2001	0.53	0.81	1.38	N/A	N/A	N/A	0.68	0.03	0.01	0.07	0.00	0.00	0.00	4.2	68.3
2002	0.58	0.95	1.38	N/A	N/A	N/A	0.84	0.03	0.01	0.07	0.00	0.00	0.00	4.5	71.1
2003	0.59	1.02	1.45	N/A	N/A	N/A	0.92	0.02	0.01	0.06	0.00	0.00	0.00	4.6	67.4
2004	0.56	1.02	1.41	N/A	N/A	N/A	0.93	0.03	0.01	0.06	0.00	0.00	0.00	4.1	67.5
2005	0.82	1.60	2.05	N/A	N/A	N/A	1.48	0.01	0.00	0.03	0.01	0.00	0.00	4.8	35.8
2006	0.51	1.05	1.16	N/A	N/A	N/A	1.02	0.02	0.01	0.04	0.12	0.00	0.12	1.8	43.7
2007	0.58	1.22	1.41	N/A	N/A	N/A	1.15	0.07	0.00	0.19	0.03	0.00	0.03	2.4	55.5
2008	0.95	1.84	2.41	N/A	N/A	N/A	1.60	0.34	0.01	1.06	0.21	0.00	0.21	3.9	57.8
2009	1.40	2.49	3.76	N/A	N/A	N/A	1.95	0.60	0.06	1.94	0.20	0.00	0.20	5.4	61.0
2010	1.35	2.39	3.69	N/A	N/A	N/A	1.78	0.59	0.11	1.94	0.23	0.00	0.23	5.4	65.9
2011	1.13	1.91	2.87	N/A	N/A	0.00	1.43	0.50	0.13	1.73	0.12	0.00	0.12	5.1	70.1
2012	0.96	1.47	2.31	N/A	N/A	0.11	1.08	0.48	0.20	1.59	0.32	0.00	0.32	4.1	63.1
2013	0.86	1.51	2.23	0.28	0.96	0.05	2.33	0.28	0.13	1.00	0.13	0.00	0.13	2.2	41.2
2014	0.86	1.68	2.44	0.29	1.06	0.04	2.79	0.14	0.06	0.60	0.26	0.00	0.26	2.1	39.7
2015	0.96	1.96	2.94	0.38	1.24	0.09	3.13	0.09	0.05	0.35	0.23	0.00	0.23	2.0	28.9
2016	1.09	2.21	3.27	0.50	1.30	0.15	3.62	0.06	0.03	0.27	0.18	0.00	0.18	1.5	23.7
2017	1.19	2.41	3.69	0.49	1.31	0.13	3.79	0.03	0.03	0.08	0.14	0.00	0.15	1.4	21.0
2018	1.28	2.57	4.13	0.50	1.15	0.15	3.93	0.03	0.03	0.05	0.55	0.00	0.55	1.4	19.0
2019	1.29	2.53	4.21	0.49	0.96	0.28	3.35	0.03	0.03	0.05	0.17	0.00	0.17	2.1	32.2
2020	1.43	2.82	4.78	0.60	1.13	0.33	3.47	0.01	0.01	0.04	0.12	0.00	0.12	2.1	32.7

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	0.90	1.12	N/A	N/A	N/A	N/A	1.12	0.46	0.53	0.39	0.68	0.00	0.68
1998	0.79	1.01	N/A	N/A	N/A	N/A	1.01	0.40	0.40	0.40	0.33	0.00	0.33
1999	0.69	0.90	1.06	N/A	N/A	N/A	0.87	0.31	0.27	0.37	0.20	100.00	0.20
2000	0.63	0.83	1.10	N/A	N/A	N/A	0.78	0.29	0.35	0.22	0.05	14.32	0.05
2001	0.75	1.01	1.24	N/A	N/A	N/A	0.96	0.37	0.38	0.35	0.36	0.00	0.36
2002	0.64	0.87	0.95	N/A	N/A	N/A	0.86	0.33	0.33	0.32	0.21	0.00	0.21
2003	0.57	0.76	0.81	N/A	N/A	N/A	0.76	0.33	0.34	0.30	0.26	0.00	0.26
2004	0.46	0.63	0.71	N/A	N/A	N/A	0.61	0.26	0.29	0.20	0.19	0.00	0.00
2005	0.45	0.62	0.69	N/A	N/A	N/A	0.61	0.23	0.26	0.16	0.04	0.00	0.00
2006	0.39	0.55	0.50	N/A	N/A	N/A	0.55	0.20	0.24	0.15	0.09	0.00	0.09
2007	0.61	0.90	0.66	N/A	N/A	N/A	0.93	0.29	0.31	0.28	1.97	0.00	1.97
2008	1.10	1.14	0.90	N/A	N/A	N/A	1.17	1.08	1.03	1.14	1.83	0.00	1.83
2009	1.98	1.40	1.03	N/A	N/A	N/A	1.47	2.52	2.66	2.31	5.90	0.00	5.90
2010	1.68	1.12	0.92	N/A	N/A	N/A	1.16	2.17	2.71	1.25	3.89	6.08	3.88
2011	1.37	0.76	0.63	N/A	N/A	0.02	0.78	1.90	2.32	1.07	2.01	0.00	2.02
2012	0.82	0.45	0.40	N/A	N/A	0.10	0.46	1.16	1.37	0.67	0.63	8.17	0.60
2013	0.61	0.43	0.33	0.29	0.57	0.12	0.40	0.79	0.94	0.37	0.30	0.00	0.30
2014	0.51	0.44	0.31	0.26	0.66	0.11	0.38	0.59	0.68	0.32	0.20	0.00	0.20
2015	0.44	0.43	0.31	0.28	0.61	0.08	0.36	0.45	0.47	0.38	0.18	0.00	0.18
2016	0.40	0.44	0.36	0.30	0.64	0.40	0.31	0.35	0.36	0.34	0.05	0.00	0.05
2017	0.39	0.46	0.41	0.32	0.63	0.08	0.40	0.30	0.30	0.32	0.13	0.00	0.13
2018	0.34	0.43	0.45	0.33	0.57	0.40	0.32	0.24	0.23	0.30	0.06	0.00	0.06
2019	0.32	0.43	0.50	0.33	0.54	0.32	0.34	0.22	0.20	0.29	0.05	0.00	0.05
2020	0.30	0.40	0.47	0.29	0.50	0.12	0.34	0.20	0.17	0.32	0.20	0.00	0.20

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.60	0.90	N/A	N/A	N/A	N/A	0.90	0.02	0.01	0.03	0.00	0.00	0.00	4.0	87.2
1998	0.61	0.92	N/A	N/A	N/A	N/A	0.92	0.02	0.02	0.03	0.12	0.00	0.12	4.1	75.3
1999	0.53	0.81	1.73	N/A	N/A	N/A	0.63	0.05	0.05	0.04	0.02	0.00	0.02	3.8	73.2
2000	0.47	0.73	1.59	N/A	N/A	N/A	0.57	0.03	0.02	0.04	0.00	0.00	0.00	3.3	97.0
2001	0.52	0.84	1.89	N/A	N/A	N/A	0.65	0.04	0.02	0.07	0.03	1.94	0.03	3.8	102.1
2002	0.61	1.04	2.34	N/A	N/A	N/A	0.81	0.03	0.01	0.08	0.01	0.00	0.01	4.3	98.7
2003	0.63	1.11	2.26	N/A	N/A	N/A	0.92	0.03	0.01	0.09	0.15	0.00	0.15	4.0	100.4
2004	0.53	0.93	2.29	N/A	N/A	N/A	0.72	0.03	0.01	0.07	0.01	0.00	0.00	3.7	100.6
2005	0.44	0.78	2.13	N/A	N/A	N/A	0.60	0.01	0.00	0.03	0.02	0.00	0.00	4.4	138.4
2006	0.31	0.57	1.09	N/A	N/A	N/A	0.50	0.01	0.01	0.00	0.00	0.00	0.00	1.3	56.9
2007	0.35	0.65	1.08	N/A	N/A	N/A	0.59	0.01	0.00	0.03	0.02	0.00	0.02	1.5	65.4
2008	0.77	1.25	2.10	N/A	N/A	N/A	1.11	0.31	0.03	0.69	1.03	0.00	1.03	2.5	61.6
2009	1.47	2.14	3.94	N/A	N/A	N/A	1.81	0.85	0.14	1.90	0.76	0.00	0.76	4.1	60.1
2010	1.36	1.78	3.58	N/A	N/A	N/A	1.41	0.99	0.36	2.06	0.69	0.00	0.69	4.4	68.4
2011	1.07	1.31	2.94	N/A	N/A	0.00	0.96	0.87	0.41	1.77	0.29	0.00	0.29	3.5	71.6
2012	0.92	1.00	2.18	N/A	N/A	0.05	0.76	0.85	0.54	1.56	0.57	0.00	0.57	2.7	67.4
2013	0.61	0.77	1.67	0.29	0.51	0.09	1.08	0.45	0.29	0.88	0.23	1.11	0.22	2.2	85.7
2014	0.41	0.69	1.50	0.32	0.55	0.33	0.80	0.11	0.09	0.18	0.07	0.00	0.07	2.0	91.5
2015	0.38	0.68	1.29	0.29	0.66	0.19	0.81	0.03	0.04	0.02	0.01	0.00	0.01	1.9	80.9
2016	0.40	0.74	1.40	0.35	0.71	0.23	0.86	-0.01	0.02	-0.08	0.04	0.00	0.04	1.5	63.4
2017	0.42	0.82	1.56	0.43	0.82	0.54	0.88	-0.03	0.01	-0.18	0.04	1.55	0.03	1.4	57.8
2018	0.44	0.88	1.72	0.43	0.85	0.50	0.99	-0.04	0.00	-0.19	0.00	0.00	0.00	1.3	46.1
2019	0.44	0.90	1.93	0.43	0.82	0.42	1.01	-0.02	0.00	-0.10	0.00	0.00	0.00	1.1	39.6
2020	0.44	0.93	2.32	0.45	0.73	-0.09	1.06	-0.02	0.00	-0.12	0.00	0.00	0.00	1.3	47.5

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.36	1.66	N/A	N/A	N/A	N/A	1.66	0.55	0.60	0.29	0.00		0.00
1998	1.21	1.49	N/A	N/A	N/A	N/A	1.49	0.56	0.59	0.44	0.00		0.00
1999	1.39	1.82	2.15	N/A	N/A	N/A	1.80	0.43	0.48	0.22	0.00		0.00
2000	1.06	1.39	2.04	N/A	N/A	N/A	1.35	0.30	0.30	0.31	0.00		0.00
2001	1.18	1.49	3.27	N/A	N/A	N/A	1.38	0.49	0.56	0.25	0.00		0.00
2002	1.33	1.67	3.25	N/A	N/A	N/A	1.58	0.59	0.51	0.85	0.00		0.00
2003	1.42	1.79	2.79	N/A	N/A	N/A	1.73	0.65	0.55	1.11	0.00		0.00
2004	1.48	1.92	2.45	N/A	N/A	N/A	1.90	0.65	0.64	0.67	0.19		0.00
2005	1.64	1.97	2.46	N/A	N/A	N/A	1.94	1.07	1.14	0.81	0.14		0.00
2006	1.08	1.37	1.44	N/A	N/A	N/A	1.36	0.61	0.60	0.66	2.05		2.05
2007	1.11	1.35	1.49	N/A	N/A	N/A	1.34	0.73	0.69	0.90	0.04		0.04
2008	1.20	1.38	1.73	N/A	N/A	N/A	1.37	0.91	0.92	0.86	0.00	0.00	0.00
2009	1.38	1.48	2.38	N/A	N/A	N/A	1.44	1.23	1.26	1.12	0.05		0.05
2010	1.39	1.55	2.05	N/A	N/A	N/A	1.53	1.14	1.08	1.35	0.18		0.18
2011	1.18	1.27	1.34	N/A	N/A	0.00	1.26	1.06	1.11	0.83	1.10	0.00	1.10
2012	1.05	1.18	1.12	N/A	N/A	0.00	1.18	0.85	0.87	0.76	0.17		0.17
2013	1.12	1.03	1.30	0.51	0.92	0.00	1.70	1.23	1.32	0.73	0.31		0.31
2014	1.07	1.10	2.08	0.65	1.00	0.00	1.55	1.04	1.01	1.19	0.44		0.44
2015	1.05	1.14	1.39	0.70	1.19	0.00	1.43	0.93	0.89	1.22	0.60		0.60
2016	1.20	1.37	1.25	0.97	1.49	0.00	1.52	0.98	0.94	1.32	0.32		0.32
2017	1.01	1.17	1.43	0.79	1.22	0.00	1.38	0.81	0.80	0.87	0.08		0.08
2018	1.20	1.37	1.53	0.80	1.38	0.00	1.94	0.99	0.99	0.97	1.52		1.52
2019	1.10	1.17	1.66	0.78	1.28	0.00	1.35	1.00	0.98	1.12	0.08		0.08
2020	0.85	1.06	1.80	0.73	1.11	0.00	1.22	0.57	0.50	1.03	0.08		0.08

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.40	0.55	N/A	N/A	N/A	N/A	0.55	0.01	0.01	0.00	0.00		0.00	2.8	76.2
1998	0.39	0.52	N/A	N/A	N/A	N/A	0.52	0.06	0.05	0.07	0.00		0.00	2.6	48.8
1999	0.40	0.57	1.01	N/A	N/A	N/A	0.54	0.01	0.01	0.02	0.00		0.00	2.3	42.9
2000	0.46	0.64	1.48	N/A	N/A	N/A	0.58	0.05	0.06	0.04	0.00		0.00	2.2	26.3
2001	0.47	0.64	1.65	N/A	N/A	N/A	0.58	0.10	0.11	0.06	0.00		0.00	2.7	48.7
2002	0.48	0.68	1.82	N/A	N/A	N/A	0.61	0.05	0.03	0.13	0.00		0.00	2.8	91.0
2003	0.54	0.78	1.77	N/A	N/A	N/A	0.72	0.04	0.02	0.13	0.00		0.00	2.7	75.4
2004	0.76	1.12	2.70	N/A	N/A	N/A	1.04	0.08	0.09	0.04	0.04		0.00	3.8	86.5
2005	0.74	1.09	2.97	N/A	N/A	N/A	0.99	0.12	0.09	0.25	0.65		0.00	4.9	137.0
2006	0.60	0.95	2.21	N/A	N/A	N/A	0.89	0.04	0.05	-0.01	0.03		0.03	1.2	39.9
2007	0.41	0.59	1.96	N/A	N/A	N/A	0.53	0.12	0.10	0.18	0.18		0.18	1.3	66.5
2008	0.42	0.63	1.48	N/A	N/A	N/A	0.60	0.09	0.07	0.17	0.01	0.00	0.01	1.3	163.9
2009	0.51	0.66	1.74	N/A	N/A	N/A	0.62	0.26	0.25	0.27	0.60		0.60	1.8	88.5
2010	0.44	0.65	2.18	N/A	N/A	N/A	0.59	0.12	0.10	0.20	0.12		0.12	1.6	72.9
2011	0.39	0.56	1.66	N/A	N/A	0.00	0.52	0.15	0.13	0.23	0.34	0.00	0.34	1.1	67.4
2012	0.34	0.44	1.16	N/A	N/A	0.00	0.41	0.20	0.19	0.22	0.09		0.09	1.0	49.0
2013	0.21	0.29	0.95	0.07	0.29	0.00	0.42	0.10	0.09	0.18	0.09		0.09	0.9	95.3
2014	0.33	0.43	1.02	0.08	0.34	0.00	0.80	0.19	0.15	0.45	-0.01		-0.01	0.7	67.0
2015	0.39	0.63	1.64	0.12	0.49	0.00	1.17	0.08	0.07	0.13	0.00		0.00	0.8	38.4
2016	0.40	0.67	1.52	0.16	0.61	0.00	1.11	0.05	0.06	0.04	0.01		0.01	1.0	79.7
2017	0.42	0.64	1.35	0.14	0.57	0.00	1.17	0.14	0.16	0.05	0.00		0.00	0.9	57.6
2018	0.34	0.51	1.56	0.09	0.46	0.00	0.95	0.11	0.07	0.33	0.14		0.14	0.9	73.9
2019	0.35	0.56	1.19	0.07	0.56	0.00	1.08	0.06	0.06	0.02	0.12		0.12	0.7	57.9
2020	0.39	0.64	1.72	0.12	0.54	0.00	1.35	0.06	0.05	0.07	0.00		0.00	0.9	128.3

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.08	1.52	N/A	N/A	N/A	N/A	1.52	0.45	0.46	0.44	0.61	0.57	0.62
1998	1.04	1.58	N/A	N/A	N/A	N/A	1.58	0.38	0.41	0.32	0.41	0.35	0.43
1999	0.93	1.46	1.97	N/A	N/A	N/A	1.42	0.32	0.33	0.28	0.34	0.31	0.34
2000	0.97	1.61	1.91	N/A	N/A	N/A	1.58	0.30	0.31	0.28	1.45	0.56	1.64
2001	1.10	1.84	2.47	N/A	N/A	N/A	1.78	0.42	0.46	0.31	1.41	1.42	1.41
2002	1.07	1.65	2.33	N/A	N/A	N/A	1.60	0.51	0.54	0.41	0.54	0.65	0.52
2003	1.04	1.75	2.20	N/A	N/A	N/A	1.71	0.46	0.50	0.37	2.01	0.38	2.20
2004	0.88	1.60	2.02	N/A	N/A	N/A	1.57	0.35	0.39	0.25	0.74	0.00	0.00
2005	1.04	1.93	1.93	N/A	N/A	N/A	1.93	0.42	0.47	0.33	0.77	0.00	0.00
2006	1.09	1.90	1.55	N/A	N/A	N/A	1.94	0.60	0.64	0.52	1.36	0.41	1.44
2007	1.27	2.07	1.78	N/A	N/A	N/A	2.10	0.80	0.88	0.61	1.55	0.33	1.65
2008	1.44	2.14	2.65	N/A	N/A	N/A	2.08	1.05	1.07	0.99	1.47	0.92	1.50
2009	2.01	2.47	2.38	N/A	N/A	N/A	2.48	1.75	1.84	1.46	2.17	1.36	2.22
2010	1.87	1.91	1.76	N/A	N/A	N/A	1.93	1.85	1.85	1.82	1.82	0.42	1.91
2011	1.79	1.85	1.37	N/A	N/A	0.92	1.91	1.76	1.75	1.78	1.93	1.18	1.99
2012	1.33	1.48	1.09	N/A	N/A	0.73	1.52	1.24	1.21	1.39	1.24	1.27	1.24
2013	1.09	1.12	0.99	0.58	0.99	0.79	1.62	1.07	1.03	1.29	1.01	0.84	1.02
2014	0.96	1.10	0.90	0.50	0.87	0.76	1.82	0.87	0.86	0.91	0.97	1.61	0.92
2015	0.80	0.99	0.78	0.45	0.90	0.76	1.49	0.68	0.64	0.88	0.69	1.41	0.64
2016	0.74	1.02	0.81	0.53	0.98	0.77	1.39	0.55	0.53	0.64	0.40	0.96	0.37
2017	0.68	0.99	0.91	0.54	1.07	0.65	1.12	0.45	0.45	0.47	0.35	0.60	0.33
2018	0.67	0.96	0.99	0.63	1.01	0.92	1.07	0.45	0.46	0.41	0.49	0.84	0.46
2019	0.69	0.97	1.04	0.63	0.97	0.88	1.14	0.47	0.47	0.43	0.39	1.12	0.34
2020	0.62	0.92	1.05	0.60	0.87	0.62	1.11	0.39	0.39	0.37	0.46	1.19	0.42

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.28	0.47	N/A	N/A	N/A	N/A	0.47	0.01	0.01	0.02	0.09	-0.01	0.11	2.3	96.4
1998	0.28	0.49	N/A	N/A	N/A	N/A	0.49	0.03	0.01	0.08	0.05	-0.01	0.07	2.4	87.7
1999	0.26	0.48	1.45	N/A	N/A	N/A	0.40	0.01	0.01	0.03	0.06	0.04	0.06	2.1	55.0
2000	0.24	0.46	1.33	N/A	N/A	N/A	0.38	0.01	0.01	0.01	0.03	0.00	0.04	1.9	61.4
2001	0.26	0.54	1.54	N/A	N/A	N/A	0.45	0.01	0.01	0.03	0.01	0.02	0.01	2.3	77.7
2002	0.28	0.56	1.93	N/A	N/A	N/A	0.44	0.02	0.01	0.04	0.02	0.14	0.01	2.7	101.7
2003	0.30	0.64	2.10	N/A	N/A	N/A	0.52	0.03	0.02	0.04	0.02	0.08	0.02	3.2	128.8
2004	0.28	0.63	1.94	N/A	N/A	N/A	0.52	0.02	0.01	0.04	0.05	0.00	0.00	2.9	138.3
2005	0.28	0.64	1.98	N/A	N/A	N/A	0.53	0.04	0.04	0.03	0.16	0.00	0.00	4.4	200.1
2006	0.31	0.72	1.67	N/A	N/A	N/A	0.62	0.07	0.04	0.12	0.16	-0.04	0.17	1.4	73.9
2007	0.31	0.71	1.49	N/A	N/A	N/A	0.63	0.08	0.03	0.21	0.14	0.01	0.15	2.1	120.0
2008	0.37	0.81	2.11	N/A	N/A	N/A	0.67	0.13	0.09	0.24	0.23	0.09	0.24	5.1	130.7
2009	0.65	1.24	3.33	N/A	N/A	N/A	1.01	0.31	0.28	0.38	0.61	0.01	0.65	3.7	132.8
2010	0.60	1.09	3.17	N/A	N/A	N/A	0.85	0.32	0.23	0.61	0.40	0.20	0.42	3.8	161.6
2011	0.58	0.98	2.30	N/A	N/A	0.11	0.83	0.35	0.23	0.80	0.39	0.22	0.40	3.1	129.0
2012	0.49	0.68	1.79	N/A	N/A	0.10	0.54	0.38	0.24	0.99	0.41	0.05	0.44	2.6	110.3
2013	0.41	0.58	1.59	0.20	0.41	0.25	0.66	0.31	0.22	0.73	0.41	0.25	0.42	2.2	141.6
2014	0.30	0.49	1.39	0.14	0.34	0.29	0.57	0.18	0.14	0.40	0.12	-0.02	0.13	2.0	136.2
2015	0.25	0.45	1.41	0.13	0.33	0.29	0.48	0.12	0.08	0.31	0.07	0.01	0.07	1.5	110.2
2016	0.23	0.45	1.28	0.17	0.35	0.21	0.48	0.08	0.06	0.20	0.10	0.12	0.10	1.4	98.7
2017	0.25	0.54	1.45	0.24	0.49	0.12	0.51	0.04	0.03	0.10	0.10	0.00	0.02	1.4	129.1
2018	0.26	0.57	1.59	0.25	0.51	0.29	0.55	0.02	0.02	0.03	0.03	0.05	0.03	1.3	86.6
2019	0.25	0.57	1.67	0.27	0.47	0.65	0.61	0.01	0.00	0.04	0.01	0.09	0.01	1.5	95.5
2020	0.30	0.60	1.99	0.24	0.51	0.50	0.60	0.06	0.06	0.07	0.24	-0.02	0.26	1.8	102.2

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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.37	1.69	N/A	N/A	N/A	N/A	1.69	0.44	0.60	0.31	2.88	0.00	3.21
1998	1.22	1.48	N/A	N/A	N/A	N/A	1.48	0.51	0.71	0.29	0.00	0.00	0.00
1999	1.22	1.33	1.96	N/A	N/A	N/A	1.25	0.91	1.14	0.64	0.00	0.00	0.00
2000	1.10	1.23	1.77	N/A	N/A	N/A	1.17	0.68	0.94	0.41	2.21	0.00	2.60
2001	0.92	1.09	1.84	N/A	N/A	N/A	1.00	0.44	0.31	0.61	2.70	0.00	3.26
2002	0.87	0.97	1.35	N/A	N/A	N/A	0.94	0.53	0.64	0.42	0.00	0.00	0.00
2003	0.86	1.03	1.72	N/A	N/A	N/A	0.99	0.35	0.38	0.31	1.10	0.00	1.14
2004	1.01	1.27	1.69	N/A	N/A	N/A	1.24	0.34	0.43	0.22	3.98	0.00	0.00
2005	0.94	1.23	1.06	N/A	N/A	N/A	1.24	0.26	0.34	0.16	1.33	0.00	0.00
2006	0.92	1.12	2.08	N/A	N/A	N/A	1.07	0.44	0.47	0.41	0.00	0.00	0.00
2007	1.11	1.32	1.85	N/A	N/A	N/A	1.30	0.60	0.67	0.51	0.48	0.00	0.49
2008	0.96	1.21	1.31	N/A	N/A	N/A	1.21	0.46	0.61	0.28	0.11	0.00	0.12
2009	1.31	1.49	1.78	N/A	N/A	N/A	1.47	0.92	0.89	0.96	0.43	0.00	0.44
2010	1.29	1.48	1.44	N/A	N/A	N/A	1.48	0.90	1.03	0.70	0.88	0.00	0.90
2011	0.78	0.91	0.97	N/A	N/A	0.00	0.91	0.51	0.47	0.58	0.00	0.00	0.00
2012	0.87	0.99	1.12	N/A	N/A	0.00	0.98	0.62	0.61	0.63	0.59	0.00	0.61
2013	0.95	1.15	1.52	0.75	1.18	0.00	1.32	0.49	0.53	0.35	0.84	0.00	0.85
2014	0.79	0.95	1.37	0.44	1.06	0.00	0.97	0.44	0.46	0.41	0.25	0.00	0.25
2015	0.84	1.04	1.13	0.74	1.18	0.00	0.95	0.38	0.36	0.43	0.00	0.00	0.00
2016	0.85	1.03	0.91	0.76	1.18	1.03	0.95	0.44	0.50	0.28	0.00	0.00	0.00
2017	0.72	0.85	0.99	0.49	1.00	3.01	0.76	0.46	0.51	0.26	0.27	0.00	0.27
2018	0.53	0.65	0.64	0.38	0.83	5.51	0.53	0.24	0.26	0.17	0.00	0.00	0.00
2019	0.66	0.81	0.79	0.48	0.91	0.53	0.84	0.34	0.31	0.46	0.00	0.00	0.00
2020	0.56	0.69	0.68	0.46	0.74	0.35	0.75	0.26	0.20	0.53	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			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.55	0.72	N/A	N/A	N/A	N/A	0.72	0.04	0.07	0.00	0.32	0.00	0.36	3.0	67.4
1998	0.77	0.99	N/A	N/A	N/A	N/A	0.99	0.17	0.08	0.26	1.00	0.00	1.16	3.6	86.6
1999	0.81	1.06	1.91	N/A	N/A	N/A	0.95	0.13	0.10	0.16	0.00	0.00	0.00	2.9	43.2
2000	0.63	0.79	1.73	N/A	N/A	N/A	0.68	0.16	0.17	0.14	0.00	0.00	0.00	2.7	46.7
2001	0.46	0.62	2.00	N/A	N/A	N/A	0.47	0.03	0.01	0.05	0.01	0.00	0.01	2.3	53.0
2002	0.50	0.63	2.22	N/A	N/A	N/A	0.49	0.07	0.08	0.07	0.00	0.00	0.00	2.4	575.1
2003	0.39	0.52	1.93	N/A	N/A	N/A	0.42	0.04	0.01	0.07	0.06	0.00	0.07	2.8	108.0
2004	0.37	0.51	1.68	N/A	N/A	N/A	0.43	0.00	0.00	0.00	0.05	0.00	0.00	2.5	89.6
2005	0.47	0.65	1.94	N/A	N/A	N/A	0.57	0.03	0.01	0.05	0.00	0.00	0.00	2.7	97.2
2006	0.40	0.57	1.21	N/A	N/A	N/A	0.54	0.02	0.00	0.04	0.00	0.00	0.00	1.0	27.2
2007	0.44	0.60	1.54	N/A	N/A	N/A	0.55	0.06	0.00	0.12	0.00	0.00	0.00	0.8	29.9
2008	0.67	0.96	1.21	N/A	N/A	N/A	0.94	0.08	0.01	0.17	0.00	0.00	0.00	0.9	24.9
2009	0.90	1.27	1.83	N/A	N/A	N/A	1.24	0.13	0.07	0.21	0.53	0.00	0.54	1.5	33.2
2010	0.81	1.02	2.13	N/A	N/A	N/A	0.95	0.35	0.10	0.72	-0.05	0.00	-0.05	1.8	53.3
2011	0.63	0.80	1.23	N/A	N/A	0.00	0.78	0.27	0.18	0.42	-0.04	0.00	-0.04	1.6	65.2
2012	0.47	0.59	1.20	N/A	N/A	0.00	0.55	0.22	0.12	0.50	-0.04	0.00	-0.04	2.0	62.1
2013	0.38	0.52	1.11	0.25	0.46	0.00	0.71	0.09	0.05	0.23	-0.03	0.00	-0.03	2.2	72.8
2014	0.43	0.60	1.37	0.40	0.64	0.00	0.51	0.04	0.02	0.09	0.08	0.00	0.09	1.5	53.4
2015	0.46	0.64	1.60	0.26	0.60	0.00	0.78	0.03	0.01	0.07	0.00	0.00	0.00	1.8	53.1
2016	0.52	0.75	1.94	0.43	0.63	0.00	0.94	0.03	0.02	0.03	0.02	0.00	0.02	1.8	53.2
2017	0.54	0.78	1.59	0.41	0.75	0.00	0.95	0.00	0.00	0.02	0.00	0.00	0.00	1.9	45.3
2018	0.41	0.57	1.40	0.22	0.56	0.00	0.71	0.04	0.02	0.10	0.03	0.00	0.03	1.8	53.5
2019	0.40	0.57	1.28	0.36	0.58	2.89	0.61	0.02	0.01	0.05	-0.01	0.00	-0.01	1.4	49.2
2020	0.44	0.64	2.14	0.31	0.59	0.00	0.77	0.00	0.00	0.01	0.00	0.00	0.00	2.3	99.8

**U.S.
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	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs
1997	1.00	1.29	N/A	N/A	N/A	N/A	1.29	0.46	0.49	0.40	1.33	1.93	1.24
1998	0.88	1.18	N/A	N/A	N/A	N/A	1.18	0.36	0.37	0.36	1.07	1.92	0.92
1999	0.75	1.04	1.35	N/A	N/A	N/A	1.00	0.29	0.30	0.29	0.77	1.56	0.65
2000	0.74	1.03	1.27	N/A	N/A	N/A	1.00	0.29	0.31	0.26	0.94	1.22	0.91
2001	0.82	1.18	1.46	N/A	N/A	N/A	1.14	0.31	0.31	0.30	1.33	1.54	1.30
2002	0.79	1.16	1.40	N/A	N/A	N/A	1.13	0.30	0.31	0.29	0.72	1.62	0.62
2003	0.76	1.15	1.35	N/A	N/A	N/A	1.13	0.28	0.28	0.28	0.78	1.46	0.72
2004	0.72	1.12	1.27	N/A	N/A	N/A	1.10	0.25	0.26	0.24	0.44	0.00	0.00
2005	0.73	1.15	1.18	N/A	N/A	N/A	1.15	0.27	0.27	0.25	0.38	0.00	0.00
2006	0.68	1.01	1.04	N/A	N/A	N/A	1.01	0.34	0.35	0.32	0.50	0.57	0.50
2007	0.93	1.21	1.34	N/A	N/A	N/A	1.20	0.67	0.64	0.73	1.62	0.57	1.67
2008	1.37	1.56	1.89	N/A	N/A	N/A	1.52	1.20	1.26	1.06	2.09	0.63	2.15
2009	1.82	1.65	2.06	N/A	N/A	N/A	1.59	1.97	2.12	1.61	3.00	1.41	3.07
2010	1.75	1.33	1.54	N/A	N/A	N/A	1.30	2.09	2.30	1.55	3.15	1.51	3.23
2011	1.60	1.10	1.15	N/A	N/A	1.29	1.10	2.02	2.22	1.43	2.85	0.87	2.95
2012	1.15	0.88	0.97	N/A	N/A	1.36	0.87	1.39	1.44	1.20	1.68	0.53	1.74
2013	1.01	0.85	0.93	0.44	0.81	1.45	1.28	1.15	1.19	1.01	1.47	0.66	1.51
2014	0.85	0.80	0.94	0.41	0.82	1.16	1.13	0.89	0.91	0.82	0.83	0.48	0.84
2015	0.81	0.87	1.00	0.42	0.83	1.15	1.41	0.75	0.75	0.73	1.06	0.74	1.08
2016	0.83	1.02	1.14	0.46	0.88	1.25	1.92	0.63	0.63	0.65	1.49	0.78	1.53
2017	0.81	1.00	1.29	0.45	0.86	1.16	1.84	0.61	0.62	0.56	1.58	1.07	1.61
2018	0.71	0.87	1.35	0.43	0.82	1.23	1.31	0.54	0.55	0.52	0.73	1.29	0.71
2019	0.70	0.86	1.40	0.44	0.78	0.97	1.23	0.55	0.55	0.54	0.67	1.09	0.65
2020	0.63	0.78	1.36	0.41	0.69	0.94	1.12	0.48	0.46	0.54	0.79	1.48	0.76

Chargeoffs Net of Recoveries as a % of Loans Outstanding

Year	All Loans	Non-Mortgage Loans						Mortgage Loans			Member Business Loans			Bankruptcies per 1,000 Members	\$Bankruptcies /\$Net Chargeoffs
		Total Non-Mortgage	Credit Cards	New Auto	Used Auto	Student Loans	All Other Non-Mortgage	Total Mortgage	First Mortgage	All Other Mortgages	Total MBLs	Agricultural MBLs	All Other MBLs		
1997	0.57	0.84	N/A	N/A	N/A	N/A	0.84	0.05	0.03	0.07	0.18	0.37	0.15	3.5	85.4
1998	0.57	0.89	N/A	N/A	N/A	N/A	0.89	0.03	0.02	0.06	0.08	0.15	0.06	3.3	70.0
1999	0.47	0.74	1.85	N/A	N/A	N/A	0.59	0.03	0.02	0.05	0.12	0.34	0.08	2.8	77.6
2000	0.40	0.64	1.57	N/A	N/A	N/A	0.52	0.02	0.01	0.04	0.05	0.15	0.04	2.5	77.4
2001	0.44	0.74	1.76	N/A	N/A	N/A	0.60	0.02	0.01	0.04	0.10	0.37	0.06	2.8	73.7
2002	0.50	0.85	1.98	N/A	N/A	N/A	0.71	0.02	0.01	0.04	0.09	0.15	0.08	3.0	88.8
2003	0.53	0.94	2.14	N/A	N/A	N/A	0.81	0.02	0.01	0.05	0.08	0.18	0.07	3.1	94.0
2004	0.51	0.92	2.01	N/A	N/A	N/A	0.80	0.03	0.01	0.05	0.10	0.00	0.00	3.0	107.3
2005	0.51	0.95	2.13	N/A	N/A	N/A	0.83	0.02	0.01	0.05	0.05	0.00	0.00	4.1	111.5
2006	0.43	0.83	1.49	N/A	N/A	N/A	0.75	0.03	0.02	0.06	0.08	-0.06	0.09	1.4	47.3
2007	0.49	0.92	1.62	N/A	N/A	N/A	0.83	0.08	0.02	0.18	0.08	0.16	0.09	1.8	66.1
2008	0.81	1.44	2.71	N/A	N/A	N/A	1.26	0.27	0.10	0.62	0.32	0.14	0.33	2.7	62.1
2009	1.20	1.97	4.15	N/A	N/A	N/A	1.64	0.55	0.26	1.22	0.53	0.04	0.55	3.6	67.6
2010	1.14	1.72	4.09	N/A	N/A	N/A	1.34	0.65	0.36	1.37	0.66	0.09	0.69	3.7	77.1
2011	0.90	1.24	2.96	N/A	N/A	1.07	0.96	0.62	0.40	1.25	0.72	0.05	0.76	3.0	75.8
2012	0.71	0.93	2.19	N/A	N/A	1.02	0.72	0.53	0.37	1.03	0.60	0.05	0.63	2.4	74.6
2013	0.54	0.83	1.87	0.26	0.54	0.63	1.32	0.28	0.21	0.56	0.39	0.04	0.41	1.9	73.4
2014	0.47	0.80	1.81	0.27	0.59	0.21	1.19	0.15	0.12	0.28	0.25	0.02	0.26	1.7	71.4
2015	0.46	0.83	1.91	0.31	0.63	0.18	1.24	0.08	0.07	0.15	0.13	0.01	0.14	1.6	61.3
2016	0.52	0.98	2.12	0.37	0.70	0.70	1.65	0.05	0.04	0.08	0.45	0.04	0.47	1.5	47.4
2017	0.56	1.09	2.44	0.42	0.76	0.52	1.86	0.02	0.02	0.02	0.50	0.03	0.53	1.5	46.8
2018	0.55	1.06	2.72	0.40	0.70	0.53	1.76	0.02	0.02	0.01	0.34	0.06	0.36	1.5	41.5
2019	0.54	1.07	2.92	0.40	0.66	0.97	1.65	0.02	0.02	0.01	0.14	0.10	0.15	1.6	45.4
2020	0.57	1.14	3.35	0.45	0.69	0.62	1.65	0.01	0.01	0.01	0.10	0.01	0.10	1.8	58.3