

**Peer Analysis --- NCUA National Data
at September 30, 2011**

Earnings to Average Assets YTD Annualized	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Investment Yield	0.86%	1.15%	1.33%	1.40%	1.55%	1.62%	1.59%	1.69%	1.75%	1.73%	1.68%
Loan Yield	8.22%	7.74%	7.39%	6.97%	6.58%	6.41%	6.11%	5.94%	5.70%	5.61%	5.83%
Net Loan Yield After NCOs	7.43%	7.14%	6.71%	6.29%	5.87%	5.71%	5.36%	5.04%	4.87%	4.58%	4.91%
Asset Yield	4.21%	4.33%	4.18%	4.05%	4.06%	4.18%	4.15%	4.12%	4.08%	4.07%	4.09%
Cost of Funds	-0.66%	-0.63%	-0.63%	-0.61%	-0.67%	-0.73%	-0.78%	-0.83%	-0.90%	-1.08%	-0.94%
Gross Spread	3.55%	3.70%	3.55%	3.44%	3.40%	3.46%	3.37%	3.29%	3.18%	2.98%	3.15%
Provision Expense	-0.40%	-0.33%	-0.32%	-0.34%	-0.37%	-0.36%	-0.40%	-0.48%	-0.46%	-0.58%	-0.50%
Net Spread after Provision Expense	3.14%	3.37%	3.23%	3.11%	3.03%	3.09%	2.97%	2.80%	2.72%	2.40%	2.65%
Total Non-Interest Income	0.45%	0.56%	0.69%	0.98%	1.06%	1.25%	1.36%	1.46%	1.30%	1.24%	1.27%
Total Non-Interest Expense	-4.26%	-4.00%	-3.75%	-3.76%	-3.65%	-3.75%	-3.65%	-3.47%	-3.15%	-2.55%	-3.03%
Net Operating Expense	-3.81%	-3.44%	-3.06%	-2.78%	-2.60%	-2.50%	-2.29%	-2.01%	-1.84%	-1.32%	-1.76%
Non-Operating Gains (Losses)	0.10%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.02%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	-0.19%	-0.20%	-0.20%	-0.20%	-0.21%	-0.20%	-0.20%	-0.20%	-0.19%	-0.19%	-0.20%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.75%	-0.25%	-0.02%	0.13%	0.22%	0.39%	0.48%	0.60%	0.70%	0.92%	0.71%
Net Charge-Offs	-0.36%	-0.30%	-0.33%	-0.33%	-0.37%	-0.39%	-0.45%	-0.54%	-0.51%	-0.64%	-0.55%
ROA (with Net Charge-offs)	-0.71%	-0.21%	-0.02%	0.14%	0.22%	0.37%	0.43%	0.55%	0.65%	0.86%	0.66%
ROA with Provision for LL - W/O NCUSIF Expense	-0.56%	-0.04%	0.19%	0.34%	0.43%	0.60%	0.69%	0.80%	0.89%	1.11%	0.91%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.52%	-0.01%	0.18%	0.34%	0.43%	0.57%	0.63%	0.75%	0.84%	1.05%	0.86%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.01%	-2.12%	-1.94%	-1.87%	-1.76%	-1.82%	-1.84%	-1.76%	-1.65%	-1.29%	-1.53%
Travel and Conference Expense	-0.04%	-0.03%	-0.03%	-0.04%	-0.04%	-0.05%	-0.04%	-0.04%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.21%	-0.18%	-0.20%	-0.24%	-0.26%	-0.28%	-0.29%	-0.28%	-0.25%	-0.20%	-0.24%
Office Operations Expense	-0.93%	-0.80%	-0.76%	-0.75%	-0.74%	-0.71%	-0.70%	-0.65%	-0.59%	-0.49%	-0.58%
Educational and Promotional Expense	-0.02%	-0.03%	-0.05%	-0.07%	-0.09%	-0.12%	-0.12%	-0.13%	-0.12%	-0.09%	-0.10%
Loan Servicing Expense	-0.09%	-0.09%	-0.14%	-0.16%	-0.20%	-0.22%	-0.22%	-0.22%	-0.19%	-0.21%	-0.21%
Professional and Outside Services	-0.34%	-0.34%	-0.37%	-0.45%	-0.42%	-0.42%	-0.32%	-0.27%	-0.21%	-0.18%	-0.24%
Member Insurance	-0.19%	-0.12%	-0.08%	-0.05%	-0.03%	-0.02%	-0.01%	-0.01%	-0.01%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.05%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.38%	-0.24%	-0.14%	-0.11%	-0.09%	-0.09%	-0.09%	-0.08%	-0.08%	-0.07%	-0.08%
Total Non-Interest Expense	-4.26%	-4.00%	-3.75%	-3.76%	-3.65%	-3.75%	-3.65%	-3.47%	-3.15%	-2.55%	-3.03%
Other Performance Ratios											
Earning Asset Yield	4.24%	4.39%	4.27%	4.20%	4.24%	4.39%	4.37%	4.32%	4.24%	4.19%	4.25%
Average Cost of Funds	-0.80%	-0.74%	-0.73%	-0.70%	-0.75%	-0.81%	-0.87%	-0.92%	-1.00%	-1.20%	-1.05%
FTE Employee / \$million of Loans & Share Drafts	2.68	1.12	0.84	0.67	0.57	0.52	0.47	0.42	0.36	0.27	0.36
Compensation & Benefits / FTE Emp.	\$17,164	\$37,151	\$43,873	\$49,004	\$50,682	\$53,036	\$55,398	\$58,363	\$64,031	\$68,739	\$60,996
Compensation & Benefits / \$million Lns. & S.D.s	\$44,219	\$41,401	\$36,614	\$33,076	\$28,677	\$27,463	\$26,045	\$24,365	\$22,864	\$18,556	\$22,068
Operating Expense / Loans & Share Drafts	-9.38%	-7.83%	-7.08%	-6.66%	-5.95%	-5.65%	-5.16%	-4.79%	-4.36%	-3.67%	-4.36%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.99%	1.09%	1.31%	1.74%	1.72%	1.88%	1.92%	2.01%	1.80%	1.77%	1.83%
Net Operating Expense / Loans & Share Drafts	-8.39%	-6.74%	-5.78%	-4.92%	-4.23%	-3.76%	-3.24%	-2.78%	-2.56%	-1.90%	-2.53%
Operating Expense / Operating Revenue	105.55%	94.73%	89.83%	86.85%	84.38%	82.41%	80.48%	77.08%	75.21%	68.64%	74.04%
Total Fixed Assets / Shares & Equity	0.33%	0.57%	1.06%	1.81%	2.29%	2.70%	2.88%	2.80%	2.36%	1.86%	2.23%
Net Loans to Total Shares and Deposits	56.0%	57.8%	55.3%	56.0%	58.4%	62.6%	66.5%	68.3%	70.6%	72.9%	69.5%
Members / FTE Employee	366.54	440.49	460.64	442.41	414.91	382.50	353.60	351.26	355.73	422.96	388.49

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.7%	0.7%	1.0%	1.3%	1.3%	1.3%	1.1%	0.9%	0.8%	0.6%	0.8%
Total Investments	53.1%	49.4%	49.7%	47.5%	44.0%	39.3%	35.4%	34.8%	34.2%	34.6%	35.7%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.7%	1.5%	2.0%	2.6%	2.8%	2.7%	3.1%	3.4%	4.6%	3.8%
All Other Unsecured Loans/Lines of Credit	11.9%	9.8%	8.0%	5.8%	4.1%	3.5%	2.9%	2.6%	2.0%	2.3%	2.6%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%
New Vehicle Loans	9.5%	10.6%	9.4%	7.3%	6.2%	5.8%	5.6%	6.0%	6.1%	6.2%	6.1%
Used Vehicle Loans	17.0%	18.6%	16.1%	14.5%	13.5%	13.9%	13.2%	12.9%	11.6%	9.2%	11.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.7%	2.0%	4.2%	8.7%	13.6%	17.0%	20.4%	22.3%	25.5%	27.8%	24.2%
Total Other Real Estate Loans/Lines of Credit	0.9%	2.2%	3.9%	5.7%	7.3%	8.3%	9.5%	9.0%	8.8%	8.7%	8.6%
Leases Receivable	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%
Total All Other Loans/Lines of Credit to Members	5.4%	4.7%	4.1%	4.5%	3.7%	3.9%	4.1%	3.5%	3.4%	2.4%	3.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.5%	0.3%
Total Loans and Leases	45.9%	48.7%	47.4%	48.4%	51.2%	55.2%	58.7%	59.7%	61.1%	61.9%	59.9%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.6%	-0.6%	-0.6%	-0.7%	-0.8%	-0.9%	-0.9%	-1.1%	-1.0%
Net Loans and Leases	44.5%	48.0%	46.8%	47.8%	50.6%	54.6%	58.0%	58.8%	60.2%	60.8%	59.0%
Total Other Assets	1.7%	1.9%	2.4%	3.4%	4.2%	4.9%	5.5%	5.4%	4.8%	4.1%	4.5%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.6%	0.5%	0.4%	0.6%	0.7%	1.0%	1.5%	2.3%	3.1%	5.4%	3.6%
Share Drafts	0.9%	3.3%	5.9%	8.7%	10.6%	11.8%	12.9%	13.5%	11.8%	8.7%	10.5%
Regular Shares	70.5%	63.0%	57.0%	47.9%	39.3%	32.9%	28.0%	25.1%	23.2%	22.0%	25.4%
Money Market Shares	0.3%	1.5%	2.9%	6.0%	10.0%	13.0%	15.9%	18.3%	20.0%	22.8%	19.4%
Share Certificates	6.5%	12.1%	14.5%	16.5%	19.4%	21.6%	22.5%	21.7%	22.7%	21.4%	21.5%
IRA/KEOGH Accounts	0.9%	2.3%	3.4%	5.5%	6.9%	7.8%	7.7%	7.6%	7.9%	8.8%	8.1%
All Other Shares	1.0%	1.2%	1.6%	1.3%	1.2%	0.7%	1.1%	1.0%	0.8%	1.0%	1.0%
Non-Member Deposits	1.7%	0.9%	0.4%	0.5%	0.4%	0.4%	0.2%	0.3%	0.2%	0.2%	0.2%
Total Shares and Deposits	81.8%	84.3%	85.7%	86.4%	87.7%	88.2%	88.3%	87.5%	86.6%	84.8%	86.2%
Total Equity	17.6%	15.2%	13.8%	13.0%	11.6%	10.8%	10.2%	10.3%	10.3%	9.8%	10.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	17.6%	15.2%	13.8%	13.0%	11.6%	10.8%	10.2%	10.3%	10.2%	9.7%	10.2%
Total Equity + Allow. for Loan Loss	18.9%	15.9%	14.5%	13.6%	12.2%	11.4%	11.0%	11.2%	11.2%	10.9%	11.2%
Balance Sheet Growth											
YTD Annualized											
Total Investments	3.0%	7.3%	10.7%	10.8%	13.1%	14.5%	14.1%	15.2%	16.3%	17.3%	15.9%
Total Loans and Leases	-3.7%	-1.4%	-1.9%	-1.1%	-0.9%	0.2%	0.4%	0.5%	1.9%	1.9%	1.3%
TOTAL ASSETS	-0.1%	2.8%	4.2%	4.4%	5.0%	5.6%	5.3%	5.4%	6.7%	6.9%	6.3%
Total Liabilities	-3.9%	0.6%	-2.3%	10.2%	-5.0%	9.9%	-1.2%	2.0%	-5.2%	-8.5%	-6.6%
Total Shares and Deposits	0.9%	3.7%	5.1%	4.9%	5.5%	5.8%	5.3%	5.3%	6.9%	7.2%	6.5%
Equity Capital	-4.6%	-2.1%	-0.4%	0.6%	1.9%	4.2%	6.4%	7.1%	9.4%	13.4%	9.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.1%	2.8%	4.2%	4.4%	5.0%	5.6%	5.3%	5.4%	6.7%	6.9%	6.3%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	4.65%	2.53%	2.12%	1.77%	1.56%	1.44%	1.46%	1.56%	1.46%	1.72%	1.62%
Delinquent Loans / Total Capital	10.9%	7.6%	6.9%	6.2%	6.5%	6.9%	7.7%	8.2%	7.8%	9.6%	8.5%
Delinquent Loans + OREO / Net Loans + OREO	4.7%	2.6%	2.3%	2.0%	1.8%	1.7%	1.8%	1.9%	1.8%	2.0%	1.9%
Delinquent Loans > 6mo / Delinquent Loans	42.7%	38.0%	35.4%	35.4%	37.5%	34.4%	40.5%	43.8%	41.5%	44.2%	42.6%
Allowance for Loan Losses/Net Loans	2.98%	1.62%	1.35%	1.32%	1.23%	1.19%	1.30%	1.52%	1.50%	1.81%	1.61%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$26	\$45	\$79	\$159	\$363	\$703	\$1,624	\$3,610	\$14,995	\$721
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$10	\$15	\$27	\$59	\$118	\$300	\$725	\$1,460	\$6,332	\$298
Loans 12 months and over Delinquent (\$000s)	\$3	\$6	\$9	\$17	\$36	\$72	\$178	\$542	\$1,097	\$5,558	\$236
Total Delinquent Loans (\$000s)	\$19	\$41	\$69	\$122	\$254	\$554	\$1,182	\$2,891	\$6,167	\$26,886	\$1,255
Delinquency by Category											
Unsecured Credit Card	0.12%	0.19%	0.38%	0.50%	0.62%	0.62%	0.61%	0.63%	0.60%	0.79%	0.70%
STS Loans	12.07%	1.99%	1.39%	0.95%	1.01%	2.37%	3.08%	3.55%	0.83%	4.20%	2.29%
Non-Federally Guaranteed Student Loans	0.47%	0.00%	2.42%	0.52%	0.30%	0.47%	0.39%	0.91%	1.54%	1.20%	1.12%
Other Loans (non-indirect)	6.18%	3.23%	2.69%	2.00%	1.65%	1.40%	1.44%	1.37%	1.25%	1.15%	1.37%
1st Mortgage Fixed	6.74%	3.49%	2.03%	1.99%	1.64%	1.74%	1.80%	1.79%	1.95%	1.75%	1.79%
1st Mortgage Adj	4.81%	1.22%	1.53%	2.78%	2.39%	2.12%	2.26%	3.36%	2.56%	3.66%	3.26%
Other RE Fixed	3.89%	2.12%	2.18%	1.62%	1.72%	1.64%	1.37%	1.47%	1.63%	1.92%	1.72%
Other RE Adj	6.78%	1.85%	1.81%	1.63%	1.44%	1.36%	1.12%	1.19%	0.91%	1.18%	1.15%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.30%	0.69%	0.02%	0.33%	0.03%	0.17%	0.18%
Indirect	48.78%	0.30%	1.45%	1.35%	1.31%	0.94%	0.87%	0.86%	0.62%	1.06%	0.92%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.79%	0.61%	0.68%	0.68%	0.71%	0.70%	0.76%	0.90%	0.83%	1.03%	0.92%
Recoveries / Charge-Offs	32.87%	29.70%	26.92%	21.80%	20.68%	17.70%	15.11%	14.03%	12.75%	13.13%	14.00%
Expected Charge-Offs / Net Loans	7.44%	4.28%	3.96%	3.51%	3.43%	3.34%	3.58%	4.01%	3.83%	4.48%	4.12%
Provision for Loan Losses/Net Charge-Offs	112.2%	112.6%	99.0%	101.6%	100.8%	93.1%	88.1%	89.5%	90.3%	90.6%	90.8%
Prov. for Loan Losses/Expected Charge-Offs	12.2%	16.2%	17.3%	20.0%	21.0%	19.7%	18.9%	20.3%	19.9%	21.2%	20.6%
Bankruptcies / Net Loans	0.98%	1.19%	1.35%	1.30%	1.43%	1.52%	1.53%	1.69%	1.70%	1.88%	1.75%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$14	\$31	\$61	\$147	\$329	\$732	\$1,954	\$4,032	\$18,632	\$833
Total Amount of Recoveries (\$000s)	\$2	\$4	\$8	\$13	\$30	\$58	\$111	\$274	\$514	\$2,447	\$117
Net Charge Offs (\$000s)	\$3	\$10	\$23	\$48	\$116	\$271	\$621	\$1,680	\$3,518	\$16,185	\$716
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.05%	0.12%	0.27%	0.52%	0.88%	1.07%	1.29%	1.60%	1.92%	2.33%	1.88%
STS Loans	3.01%	2.94%	3.92%	2.79%	2.54%	11.94%	3.42%	8.94%	8.61%	4.20%	4.57%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.01%
Total 1st Mortgage RE Loans/LOC	0.08%	0.00%	0.36%	0.28%	0.24%	0.31%	0.35%	0.39%	0.36%	0.43%	0.39%
Total Other RE Loans/ LOC	0.00%	0.43%	0.51%	0.62%	0.58%	0.69%	0.83%	0.97%	1.10%	1.52%	1.21%
Leases Receivable	0.00%	0.00%	0.06%	1.85%	0.03%	1.78%	0.68%	0.85%	0.14%	0.57%	0.62%
All Other Loans (non-indirect)	1.11%	0.80%	0.88%	0.88%	0.97%	0.89%	0.96%	1.18%	0.98%	1.20%	1.09%
Indirect Loans	1.11%	0.81%	0.88%	0.88%	1.00%	0.93%	1.04%	1.38%	1.15%	1.42%	1.24%
Number of Credit Unions in Each Peer Group:	927	818	972	1,079	1,341	806	574	462	215	179	7,323

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at September 30, 2011**

Concentration Risk (% of Equity)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Bank Credit Unions - Deposits in and Loans to	107.81%	155.22%	192.63%	203.82%	192.82%	152.63%	94.12%	44.91%	16.84%	2.73%	44.77%
Total Investments in Corporate Credit Unions*	69.49%	74.67%	80.12%	78.28%	82.39%	74.46%	69.84%	59.43%	46.61%	25.36%	45.47%
Marketable Securities	2.47%	3.63%	8.14%	13.88%	38.91%	75.90%	118.18%	172.82%	198.53%	246.55%	187.37%
All Other Investments	9.77%	13.30%	18.38%	23.12%	26.36%	25.96%	24.05%	18.92%	9.55%	12.90%	15.98%
Total Investments	301.48%	325.96%	359.81%	365.43%	378.98%	364.30%	346.76%	338.59%	331.10%	354.30%	349.57%
Unsecured Loans	69.27%	69.77%	68.40%	59.65%	57.91%	57.79%	54.95%	55.20%	52.48%	70.94%	62.54%
Vehicle Loans	150.39%	192.62%	185.04%	167.44%	170.31%	182.61%	184.11%	183.50%	170.97%	157.37%	168.58%
New Vehicle Loans	53.76%	70.14%	68.23%	55.83%	53.60%	53.84%	54.46%	58.50%	59.07%	63.48%	60.07%
Used Vehicle Loans	96.63%	122.48%	116.80%	111.61%	116.72%	128.78%	129.64%	125.01%	111.90%	93.89%	108.51%
Total Real Estate	8.93%	27.64%	59.02%	110.62%	180.31%	234.60%	293.06%	304.51%	331.86%	374.22%	321.12%
1st Mortgage	3.85%	12.94%	30.55%	66.98%	117.02%	157.94%	200.02%	216.65%	246.63%	285.09%	236.53%
1st Mortgage Fxd	3.22%	9.47%	24.57%	47.69%	82.80%	113.88%	136.66%	158.33%	179.34%	191.56%	164.01%
1st Mortgage Adj	0.63%	3.47%	5.98%	19.29%	34.22%	44.06%	63.36%	58.33%	67.29%	93.53%	72.52%
2nd Mortgage	4.38%	10.29%	16.94%	24.87%	34.25%	38.98%	46.31%	42.65%	35.25%	40.16%	39.19%
Closed-End Fxd	4.26%	9.32%	15.75%	22.75%	31.13%	35.75%	42.25%	39.61%	33.44%	38.19%	36.78%
Closed-End Adj	0.12%	0.97%	1.20%	2.12%	3.11%	3.23%	4.05%	3.04%	1.81%	1.97%	2.41%
Open-End Adj	0.38%	3.62%	9.56%	16.42%	26.43%	35.04%	44.00%	43.21%	47.57%	47.92%	43.65%
Open-End Fxd	0.33%	0.78%	1.96%	2.35%	2.61%	2.64%	2.73%	2.01%	2.41%	1.04%	1.76%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.62%	0.29%	0.17%	0.17%	0.20%	0.16%	0.56%	0.44%	0.19%	0.61%	0.45%
All Other Loans/Lines of Credit to Members	30.83%	30.75%	29.85%	34.32%	32.30%	35.87%	39.90%	33.94%	33.05%	24.20%	29.83%
Total Loans	260.53%	321.32%	343.03%	372.70%	441.65%	512.38%	574.58%	580.66%	591.83%	633.68%	586.71%
Indirect Loans	0.03%	0.71%	2.88%	5.99%	21.38%	44.43%	62.75%	80.32%	94.26%	78.52%	72.27%
Percent of Vehicle Loans	0.02%	0.37%	1.56%	3.58%	12.55%	24.33%	34.08%	43.77%	55.13%	49.89%	42.87%
Business Loans	0.62%	1.69%	2.16%	7.85%	11.24%	19.17%	36.53%	41.73%	62.13%	42.15%	40.45%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Mortgage Exposure**	9.77%	27.90%	61.15%	114.42%	196.11%	267.71%	351.14%	393.05%	434.78%	479.26%	406.72%
Total Real Estate	8.93%	27.64%	59.02%	110.62%	180.31%	234.60%	293.06%	304.51%	331.86%	374.22%	321.12%
RE Business Loans	0.03%	0.75%	0.81%	3.45%	7.77%	13.96%	24.70%	33.91%	48.88%	35.12%	32.35%
Mortgage-Backed Investments	0.84%	0.27%	2.14%	3.80%	15.80%	33.11%	58.08%	88.53%	102.92%	105.04%	85.59%
Federal Agency Securities (Mtg Backed)	0.84%	0.26%	2.14%	3.79%	15.67%	32.64%	56.93%	85.64%	100.08%	102.81%	83.55%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.01%	0.13%	0.48%	1.15%	2.89%	2.85%	2.23%	2.04%