

**Peer Analysis --- NCUA National Data
at December 31, 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	0.87%	1.10%	1.30%	1.37%	1.51%	1.59%	1.54%	1.65%	1.70%	1.68%	1.64%
Loan Yield	8.23%	7.76%	7.35%	6.93%	6.58%	6.39%	6.12%	5.94%	5.68%	5.59%	5.82%
Net Loan Yield After NCOs	7.28%	7.01%	6.61%	6.23%	5.89%	5.69%	5.36%	5.03%	4.85%	4.57%	4.90%
Asset Yield	4.27%	4.27%	4.15%	4.00%	4.04%	4.15%	4.13%	4.08%	4.02%	4.02%	4.05%
Cost of Funds	-0.69%	-0.63%	-0.60%	-0.58%	-0.65%	-0.70%	-0.77%	-0.80%	-0.88%	-1.08%	-0.93%
Gross Spread	3.58%	3.64%	3.55%	3.42%	3.39%	3.45%	3.36%	3.28%	3.14%	2.95%	3.13%
Provision Expense	-0.48%	-0.38%	-0.36%	-0.34%	-0.37%	-0.39%	-0.41%	-0.48%	-0.47%	-0.56%	-0.49%
Net Spread after Provision Expense	3.10%	3.26%	3.18%	3.08%	3.02%	3.06%	2.95%	2.80%	2.68%	2.39%	2.63%
Total Non-Interest Income	0.47%	0.57%	0.71%	0.90%	1.08%	1.27%	1.40%	1.48%	1.33%	1.26%	1.30%
Total Non-Interest Expense	-4.15%	-3.95%	-3.75%	-3.70%	-3.68%	-3.76%	-3.68%	-3.50%	-3.16%	-2.60%	-3.06%
Net Operating Expense	-3.68%	-3.38%	-3.04%	-2.80%	-2.60%	-2.48%	-2.28%	-2.02%	-1.83%	-1.34%	-1.76%
Non-Operating Gains (Losses)	0.07%	0.04%	0.02%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.02%	0.02%	0.01%
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	-0.22%	-0.21%	-0.21%	-0.21%	-0.21%	-0.21%	-0.21%	-0.21%	-0.20%	-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)	-0.72%	-0.29%	-0.05%	0.07%	0.21%	0.37%	0.45%	0.58%	0.67%	0.87%	0.68%
Net Charge-Offs	-0.44%	-0.36%	-0.36%	-0.34%	-0.36%	-0.39%	-0.45%	-0.54%	-0.51%	-0.64%	-0.55%
ROA (with Net Charge-offs)	-0.69%	-0.27%	-0.04%	0.07%	0.22%	0.36%	0.42%	0.52%	0.63%	0.79%	0.62%
ROA with Provision for LL - W/O NCUSIF Expense	-0.50%	-0.08%	0.16%	0.29%	0.42%	0.58%	0.66%	0.78%	0.87%	1.07%	0.88%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.47%	-0.06%	0.17%	0.28%	0.43%	0.57%	0.63%	0.72%	0.82%	0.99%	0.82%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.06%	-2.13%	-1.95%	-1.84%	-1.77%	-1.83%	-1.86%	-1.78%	-1.66%	-1.31%	-1.55%
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%	-0.19%	-0.24%	-0.26%	-0.28%	-0.29%	-0.28%	-0.25%	-0.20%	-0.23%
Office Operations Expense	-0.94%	-0.82%	-0.77%	-0.76%	-0.74%	-0.71%	-0.70%	-0.65%	-0.59%	-0.49%	-0.58%
Educational and Promotional Expense	-0.03%	-0.03%	-0.05%	-0.07%	-0.09%	-0.12%	-0.13%	-0.14%	-0.12%	-0.10%	-0.11%
Loan Servicing Expense	-0.09%	-0.09%	-0.13%	-0.16%	-0.20%	-0.22%	-0.22%	-0.22%	-0.20%	-0.22%	-0.21%
Professional and Outside Services	-0.34%	-0.34%	-0.36%	-0.41%	-0.42%	-0.42%	-0.33%	-0.28%	-0.21%	-0.19%	-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)	-0.05%	-0.05%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.20%	-0.16%	-0.15%	-0.11%	-0.10%	-0.09%	-0.09%	-0.08%	-0.08%	-0.07%	-0.08%
Total Non-Interest Expense	-4.15%	-3.95%	-3.75%	-3.70%	-3.68%	-3.76%	-3.68%	-3.50%	-3.16%	-2.60%	-3.06%
Other Performance Ratios											
Earning Asset Yield	4.31%	4.34%	4.25%	4.15%	4.22%	4.36%	4.36%	4.29%	4.18%	4.15%	4.21%
Average Cost of Funds	-0.84%	-0.74%	-0.70%	-0.67%	-0.74%	-0.79%	-0.86%	-0.90%	-0.98%	-1.19%	-1.03%
FTE Employee / \$million of Loans & Share Drafts	2.57	1.13	0.83	0.67	0.57	0.51	0.47	0.41	0.36	0.27	0.36
Compensation & Benefits / FTE Emp.	\$17,906	\$37,334	\$44,323	\$48,686	\$51,156	\$53,532	\$55,817	\$59,378	\$64,557	\$69,641	\$61,779
Compensation & Benefits / \$million Lns. & S.D.s	\$44,544	\$42,009	\$36,718	\$32,776	\$28,939	\$27,521	\$26,310	\$24,714	\$23,136	\$18,798	\$22,276
Operating Expense / Loans & Share Drafts	-8.99%	-7.80%	-7.07%	-6.58%	-6.00%	-5.66%	-5.21%	-4.85%	-4.41%	-3.74%	-4.41%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.03%	1.13%	1.34%	1.60%	1.75%	1.91%	1.98%	2.05%	1.86%	1.81%	1.87%
Net Operating Expense / Loans & Share Drafts	-7.96%	-6.67%	-5.73%	-4.98%	-4.25%	-3.74%	-3.23%	-2.81%	-2.56%	-1.93%	-2.54%
Operating Expense / Operating Revenue	102.09%	94.64%	89.60%	87.41%	84.65%	82.26%	80.50%	77.41%	75.47%	69.61%	74.54%
Total Fixed Assets / Shares & Equity	0.32%	0.58%	1.07%	1.79%	2.29%	2.69%	2.88%	2.79%	2.31%	1.88%	2.23%
Net Loans to Total Shares and Deposits	57.6%	57.8%	55.8%	55.7%	58.4%	62.3%	66.4%	67.9%	70.0%	72.9%	69.4%
Members / FTE Employee	362.96	430.70	461.67	439.64	414.49	381.14	350.93	351.99	356.17	421.91	388.13

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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	0.6%	0.7%	1.1%	1.3%	1.3%	1.3%	1.2%	1.0%	0.8%	0.6%	0.8%
Total Investments	51.8%	49.6%	49.3%	47.8%	44.0%	39.6%	35.5%	35.1%	34.8%	34.5%	35.8%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.8%	1.6%	2.0%	2.7%	2.9%	2.9%	3.2%	3.5%	4.7%	3.9%
All Other Unsecured Loans/Lines of Credit	12.8%	10.3%	8.1%	5.9%	4.3%	3.5%	2.9%	2.6%	2.1%	2.3%	2.7%
Short-Term Small Amount Loans (STS)	0.1%	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%	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
New Vehicle Loans	9.6%	10.6%	9.3%	7.1%	6.1%	5.6%	5.4%	5.8%	5.8%	6.2%	6.0%
Used Vehicle Loans	17.4%	18.3%	16.3%	14.3%	13.6%	13.8%	13.4%	12.7%	11.4%	9.3%	11.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.8%	1.8%	4.3%	8.9%	13.7%	17.0%	20.6%	22.3%	25.6%	27.8%	24.2%
Total Other Real Estate Loans/Lines of Credit	0.9%	2.0%	4.0%	5.5%	7.2%	8.0%	9.2%	8.8%	8.4%	8.4%	8.4%
Leases Receivable	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Total All Other Loans/Lines of Credit to Members	5.1%	4.7%	4.1%	4.2%	3.6%	3.8%	4.0%	3.4%	3.3%	2.3%	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	47.1%	48.6%	47.8%	48.1%	51.1%	54.9%	58.6%	59.4%	60.6%	61.8%	59.8%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.6%	-0.6%	-0.6%	-0.7%	-0.7%	-0.9%	-0.9%	-1.0%	-0.9%
Net Loans and Leases	45.7%	47.8%	47.1%	47.5%	50.5%	54.2%	57.9%	58.5%	59.7%	60.8%	58.9%
Total Other Assets	1.9%	1.9%	2.5%	3.4%	4.2%	4.9%	5.5%	5.5%	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%	0.5%	0.6%	0.7%	1.0%	1.4%	2.3%	3.0%	5.5%	3.7%
Share Drafts	0.9%	3.4%	5.9%	8.7%	10.5%	11.8%	12.8%	13.7%	11.9%	8.7%	10.5%
Regular Shares	70.5%	63.5%	56.9%	48.2%	39.4%	32.9%	28.2%	25.2%	23.5%	22.1%	25.5%
Money Market Shares	0.3%	1.5%	2.9%	6.2%	10.1%	13.2%	16.0%	18.3%	20.2%	23.0%	19.7%
Share Certificates	6.8%	11.6%	14.6%	16.2%	19.2%	21.4%	22.2%	21.5%	22.0%	21.2%	21.2%
IRA/KEOGH Accounts	0.9%	2.2%	3.5%	5.4%	6.9%	7.7%	7.8%	7.5%	7.9%	8.7%	8.1%
All Other Shares	0.6%	0.9%	1.4%	1.1%	1.1%	0.7%	1.1%	0.9%	0.8%	0.9%	0.9%
Non-Member Deposits	1.6%	0.9%	0.4%	0.5%	0.4%	0.4%	0.2%	0.3%	0.2%	0.2%	0.2%
Total Shares and Deposits	81.7%	84.1%	85.6%	86.4%	87.6%	88.2%	88.3%	87.4%	86.6%	84.8%	86.1%
Total Equity	17.7%	15.4%	13.9%	13.1%	11.7%	10.8%	10.3%	10.3%	10.4%	9.7%	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	17.8%	15.5%	14.0%	13.1%	11.7%	10.9%	10.3%	10.4%	10.4%	9.7%	10.2%
Total Equity + Allow. for Loan Loss	19.1%	16.2%	14.6%	13.7%	12.3%	11.5%	11.0%	11.2%	11.3%	10.7%	11.1%
Balance Sheet Growth											
YTD Annualized											
Total Investments	-0.9%	3.4%	6.5%	7.9%	10.4%	12.9%	12.0%	12.9%	13.5%	15.5%	13.7%
Total Loans and Leases	-3.6%	-1.3%	-1.7%	-1.3%	-0.7%	0.5%	1.1%	1.4%	2.4%	3.3%	2.3%
TOTAL ASSETS	-2.1%	1.0%	2.4%	3.0%	4.1%	5.2%	5.0%	5.4%	6.2%	7.4%	6.3%
Total Liabilities	-1.3%	-2.5%	3.1%	4.8%	3.5%	8.8%	-0.4%	3.0%	-2.4%	-1.9%	-1.3%
Total Shares and Deposits	-1.6%	1.4%	2.8%	3.3%	4.3%	5.3%	5.0%	5.3%	6.3%	7.5%	6.4%
Equity Capital	-4.4%	-1.4%	-0.1%	0.7%	2.3%	4.3%	6.2%	7.0%	8.3%	11.8%	8.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-2.1%	1.0%	2.4%	3.0%	4.1%	5.2%	5.0%	5.4%	6.2%	7.4%	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	4.37%	2.61%	2.11%	1.81%	1.64%	1.49%	1.49%	1.53%	1.43%	1.74%	1.63%
Delinquent Loans / Total Capital	10.5%	7.7%	6.8%	6.3%	6.7%	7.0%	7.8%	8.0%	7.6%	9.8%	8.6%
Delinquent Loans + OREO / Net Loans + OREO	4.4%	2.7%	2.3%	2.1%	1.9%	1.8%	1.8%	1.9%	1.8%	2.0%	1.9%
Delinquent Loans > 6mo / Delinquent Loans	40.9%	35.5%	34.4%	33.9%	35.4%	35.0%	38.9%	41.6%	42.2%	43.2%	41.6%
Allowance for Loan Losses/Net Loans	2.90%	1.67%	1.36%	1.30%	1.25%	1.21%	1.29%	1.50%	1.47%	1.72%	1.56%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$27	\$48	\$82	\$172	\$370	\$738	\$1,655	\$3,460	\$15,550	\$754
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$10	\$16	\$27	\$59	\$126	\$277	\$654	\$1,464	\$6,250	\$297
Loans 12 months and over Delinquent (\$000s)	\$3	\$5	\$9	\$15	\$36	\$73	\$193	\$523	\$1,061	\$5,555	\$239
Total Delinquent Loans (\$000s)	\$18	\$43	\$73	\$124	\$266	\$570	\$1,208	\$2,832	\$5,984	\$27,355	\$1,290
Delinquency by Category											
Unsecured Credit Card	0.17%	0.16%	0.37%	0.46%	0.60%	0.62%	0.58%	0.63%	0.61%	0.76%	0.68%
STS Loans	10.80%	2.16%	1.32%	0.83%	0.90%	1.93%	2.50%	3.90%	0.64%	3.38%	1.96%
Non-Federally Guaranteed Student Loans	1.46%	0.00%	3.65%	0.63%	0.37%	0.56%	0.59%	0.92%	1.99%	1.34%	1.29%
Other Loans (non-indirect)	5.94%	3.29%	2.71%	2.10%	1.74%	1.47%	1.52%	1.33%	1.30%	1.21%	1.41%
1st Mortgage Fixed	5.00%	5.03%	1.94%	1.84%	1.85%	1.82%	1.85%	1.89%	1.82%	1.74%	1.79%
1st Mortgage Adj	0.78%	1.53%	0.83%	3.17%	2.28%	2.09%	2.15%	2.77%	2.37%	3.79%	3.22%
Other RE Fixed	4.22%	2.66%	2.50%	1.72%	1.71%	1.67%	1.44%	1.60%	1.59%	1.98%	1.78%
Other RE Adj	0.00%	1.80%	1.35%	1.61%	1.49%	1.39%	1.09%	1.12%	0.93%	1.20%	1.15%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.11%	0.11%	0.00%	0.24%	0.26%	0.49%	0.36%
Indirect	45.45%	1.27%	1.53%	1.76%	1.52%	1.05%	0.96%	0.98%	0.66%	1.11%	1.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.95%	0.75%	0.74%	0.71%	0.69%	0.70%	0.76%	0.91%	0.83%	1.02%	0.92%
Recoveries / Charge-Offs	29.35%	26.69%	24.72%	21.37%	18.68%	17.62%	15.04%	13.77%	12.57%	13.03%	13.78%
Expected Charge-Offs / Net Loans	7.21%	4.32%	4.07%	3.56%	3.62%	3.56%	3.82%	4.23%	4.11%	4.75%	4.37%
Provision for Loan Losses/Net Charge-Offs	108.1%	105.9%	101.7%	98.4%	101.8%	99.0%	92.3%	89.2%	91.3%	87.4%	89.7%
Prov. for Loan Losses/Expected Charge-Offs	14.6%	18.7%	18.8%	19.8%	19.8%	19.8%	18.6%	19.4%	18.8%	19.1%	19.1%
Bankruptcies / Net Loans	1.09%	1.26%	1.47%	1.39%	1.59%	1.71%	1.78%	1.97%	1.97%	2.16%	2.01%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$17	\$35	\$62	\$140	\$329	\$726	\$1,959	\$3,977	\$18,304	\$840
Total Amount of Recoveries (\$000s)	\$2	\$5	\$9	\$13	\$26	\$58	\$109	\$270	\$500	\$2,385	\$116
Net Charge Offs (\$000s)	\$4	\$12	\$26	\$49	\$114	\$271	\$617	\$1,689	\$3,477	\$15,918	\$724
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.06%	0.13%	0.30%	0.52%	0.88%	1.05%	1.28%	1.55%	1.85%	2.25%	1.83%
STS Loans	3.06%	2.64%	5.57%	2.75%	2.88%	11.81%	4.27%	8.52%	8.25%	5.73%	5.07%
	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	0.05%	0.23%	0.31%	0.31%	0.27%	0.31%	0.35%	0.41%	0.37%	0.44%	0.41%
Total Other RE Loans/ LOC	0.08%	0.42%	0.65%	0.60%	0.65%	0.72%	0.83%	1.01%	1.11%	1.50%	1.22%
Leases Receivable	0.00%	0.00%	0.05%	0.00%	1.97%	1.26%	0.61%	0.81%	0.28%	0.49%	0.59%
All Other Loans (non-indirect)	1.34%	1.00%	0.95%	0.92%	0.90%	0.88%	0.97%	1.20%	0.99%	1.18%	1.09%
Indirect Loans	1.34%	1.00%	0.93%	0.83%	0.65%	0.37%	0.15%	-0.10%	-0.76%	-0.48%	-0.16%
Number of Credit Unions in Each Peer Group:	915	800	908	1,064	1,318	803	573	464	212	183	7,240

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at December 31, 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	106.71%	157.53%	192.60%	207.64%	193.71%	155.30%	93.27%	45.45%	17.38%	3.06%	44.86%
Total Investments in Corporate Credit Unions*	15.34%	19.68%	15.48%	14.26%	10.75%	7.61%	4.30%	1.60%	0.75%	0.19%	2.35%
Marketable Securities	62.14%	68.51%	73.89%	71.39%	75.69%	68.05%	63.54%	49.66%	33.67%	17.89%	36.85%
All Other Investments	2.11%	3.30%	8.17%	14.73%	39.78%	77.99%	122.82%	182.44%	206.76%	241.60%	189.00%
Total Investments	10.35%	12.32%	20.05%	22.85%	28.31%	25.75%	26.80%	16.37%	12.02%	14.69%	17.10%
Total Investments	291.95%	322.11%	353.38%	365.05%	376.73%	365.97%	345.34%	340.03%	334.31%	355.20%	350.50%
Unsecured Loans	73.50%	71.78%	69.42%	60.62%	59.54%	59.00%	56.52%	56.22%	53.82%	72.46%	64.01%
Vehicle Loans	152.13%	187.61%	183.68%	163.84%	168.41%	180.01%	182.75%	179.93%	165.24%	159.73%	167.68%
New Vehicle Loans	54.04%	68.95%	66.60%	54.30%	52.15%	52.19%	52.69%	56.43%	55.91%	64.08%	59.20%
Used Vehicle Loans	98.08%	118.65%	117.09%	109.54%	116.25%	127.82%	130.06%	123.50%	109.33%	95.65%	108.49%
Total Real Estate	9.44%	24.75%	59.30%	110.09%	178.32%	231.21%	289.16%	302.06%	326.84%	373.44%	319.52%
1st Mortgage	4.53%	11.95%	30.55%	68.11%	116.93%	156.82%	200.01%	216.59%	245.67%	286.54%	237.46%
1st Mortgage Fxd	3.30%	9.17%	24.61%	49.37%	81.70%	113.62%	136.44%	160.72%	176.15%	195.81%	166.07%
1st Mortgage Adj	1.23%	2.78%	5.95%	18.75%	35.23%	43.20%	63.56%	55.87%	69.52%	90.73%	71.40%
2nd Mortgage	4.26%	9.96%	16.30%	23.20%	33.44%	37.23%	43.36%	40.74%	32.35%	38.74%	37.38%
Closed-End Fxd	4.15%	9.21%	15.23%	21.30%	30.70%	34.28%	39.93%	37.69%	30.57%	36.78%	35.08%
Closed-End Adj	0.11%	0.75%	1.08%	1.89%	2.74%	2.95%	3.43%	3.06%	1.78%	1.96%	2.30%
Open-End Adj	0.30%	2.06%	10.75%	16.61%	25.50%	34.31%	43.14%	42.80%	46.88%	47.14%	43.02%
Open-End Fxd	0.36%	0.79%	1.69%	2.17%	2.45%	2.85%	2.65%	1.93%	1.94%	1.02%	1.65%
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	0.53%	0.29%	0.09%	0.64%	0.20%	0.35%	0.36%	0.43%	0.24%	0.57%	0.44%
All Other Loans/Lines of Credit to Members	28.86%	30.64%	29.44%	32.37%	30.77%	35.46%	39.36%	33.35%	32.07%	23.92%	29.23%
Total Loans	265.27%	315.44%	342.57%	368.02%	438.04%	507.59%	570.39%	575.50%	582.07%	637.42%	585.72%
Indirect Loans	0.01%	0.77%	3.20%	5.75%	20.32%	43.86%	61.64%	77.78%	86.86%	80.26%	71.45%
Percent of Vehicle Loans	0.00%	0.41%	1.74%	3.51%	12.07%	24.37%	33.73%	43.23%	52.57%	50.24%	42.61%
Business Loans	0.40%	1.59%	2.21%	7.34%	10.93%	19.77%	36.67%	41.92%	62.23%	42.65%	40.77%
Participation Loans	0.70%	1.30%	1.68%	2.66%	5.32%	8.26%	10.50%	10.18%	14.26%	11.01%	10.58%
Total Mortgage Exposure**	10.25%	25.35%	61.78%	113.37%	194.68%	265.71%	350.59%	396.53%	434.35%	479.66%	407.87%
Total Real Estate	9.44%	24.75%	59.30%	110.09%	178.32%	231.21%	289.16%	302.06%	326.84%	373.44%	319.52%
RE Business Loans	0.15%	0.83%	1.07%	3.48%	8.28%	14.98%	26.02%	34.91%	50.55%	36.00%	33.41%
Mortgage-Backed Investments	0.81%	0.60%	2.48%	3.28%	16.36%	34.51%	61.42%	94.47%	107.52%	106.22%	88.35%
Federal Agency Securities (Mtg Backed)	0.81%	0.60%	2.48%	3.27%	16.16%	33.97%	60.47%	91.59%	104.90%	104.21%	86.45%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.01%	0.20%	0.54%	0.96%	2.88%	2.61%	2.01%	1.90%