

Capital

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	22.5	19.0	14.9	17.0	11.9	12.5	19.6
Second Quintile	18.3	14.5	10.9	13.6	10.3	11.6	13.6
Third Quintile	15.1	12.1	10.3	11.2	9.6	10.6	11.3
Fourth Quintile	10.7	11.3	9.8	10.3	7.8	9.7	10.3
Fifth Quintile	9.3	9.4	8.5	8.4		8.1	8.4
Total	14.1	13.4	11.3	12.0	9.8	10.5	10.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	122.3	440.9	376.8	645.6	695.4	614.3	594.2
Second Quintile	64.5	290.6	282.0	384.0	535.8	495.0	366.9
Third Quintile	0.0	191.6	187.9	295.5	412.5	426.2	243.3
Fourth Quintile	0.0	121.3	112.0	214.9	262.1	274.4	137.3
Fifth Quintile	0.0	43.3	66.0	117.8		186.3	29.4
Total	72.6	224.1	203.3	300.5	460.2	408.9	385.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.

Assets

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	5.6	3.3	2.0	2.1	1.0	1.3	3.7
Second Quintile	2.9	1.4	1.1	1.1	0.7	1.1	1.3
Third Quintile	1.7	0.8	0.7	0.7	0.6	0.8	0.8
Fourth Quintile	0.8	0.3	0.5	0.6	0.4	0.5	0.5
Fifth Quintile	0.2	0.0	0.3	0.2		0.2	0.1
Total	2.4	1.1	1.1	0.9	0.7	0.9	0.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.

Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	1.4	1.3	0.9	1.1	0.9	1.0	1.5
Second Quintile	0.7	0.5	0.7	0.8	0.6	0.7	0.7
Third Quintile	0.5	0.3	0.5	0.6	0.3	0.5	0.5
Fourth Quintile	0.1	0.1	0.3	0.3	0.2	0.3	0.3
Fifth Quintile	0.0	0.0	0.1	0.1		0.2	0.0
Total	0.9	0.5	0.8	0.6	1.9	0.7	0.6

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	129.0	256.5	119.0	287.4	181.7	170.4	2097.0
Second Quintile	62.2	87.6	77.6	127.1	112.8	112.5	111.4
Third Quintile	41.9	45.3	59.7	100.2	73.5	96.8	71.8
Fourth Quintile	22.6	28.0	55.4	73.1	36.6	61.1	45.2
Fifth Quintile	6.7	15.3	28.1	38.0		28.8	18.8
Total	47.1	56.0	71.3	94.2	86.7	108.5	94.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	30.0	71.9	58.8	74.4	75.9	76.4	74.7
Second Quintile	9.4	54.6	48.8	57.6	63.9	70.9	57.2
Third Quintile	0.0	40.4	38.3	48.8	56.2	57.8	44.2
Fourth Quintile	0.0	28.5	28.0	39.7	41.3	44.4	29.6
Fifth Quintile	0.0	11.9	9.8	24.6		30.6	5.9
Total	16.7	47.3	34.8	50.3	58.9	61.8	56.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	0.0	1.5	0.6	1.7	0.6	1.0	2.2
Second Quintile	0.0	0.0	0.0	0.6	0.3	0.5	0.2
Third Quintile	0.0	0.0	0.0	0.2	0.1	0.3	0.0
Fourth Quintile	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	1.1	0.7	0.4	0.5	0.3	0.5	0.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.

Earnings

Return on Average Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	1.3	1.3	1.1	1.3	0.9	1.1	1.8
Second Quintile	0.8	0.7	0.5	0.7	0.6	0.7	0.7
Third Quintile	0.2	0.4	0.2	0.4	0.2	0.6	0.4
Fourth Quintile	-0.4	0.1	-0.1	0.1	-0.6	0.3	0.0
Fifth Quintile	-1.0	-1.3	-0.6	-1.1		-0.6	-1.2
Total	-0.2	0.2	0.3	0.4	0.3	0.5	0.4

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.

Return on Average Equity by Quintile*

State Chartered Credit Unions

As of December 31, 2007

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	29	51	23	55	16	21	195
First Quintile	8.2	9.5	8.6	10.1	8.3	11.8	13.3
Second Quintile	4.2	5.7	5.1	5.9	5.9	7.5	6.2
Third Quintile	1.0	3.1	1.4	3.4	1.6	4.8	3.2
Fourth Quintile	-3.0	1.1	-0.8	0.4	-5.9	2.2	0.1
Fifth Quintile	-9.3	-13.4	-6.2	-13.3		-6.2	-12.8
Total	-1.4	1.8	2.8	3.0	2.7	4.6	3.7

* Ratio is annualized. Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions is divided into four equal sized groups.

*** Excludes Cal State 9 Credit Union.