

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	22.7	19.4	15.0	14.3	11.1	12.4	17.9
Second Quintile	17.8	13.7	10.4	11.8	9.8	11.3	12.9
Third Quintile	14.5	12.2	8.5	10.3	9.1	10.3	10.7
Fourth Quintile	9.7	10.5	8.0	9.3	7.9	9.1	9.4
Fifth Quintile	7.4	8.5		8.3		7.5	7.8
Total	12.8	12.7	10.8	11.1	9.8	10.1	10.2

* 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 was divided into four equal sized groups

*** Excludes Southern California Latvian Credit Union due to in-substance liquidation

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	246.9	537.0	492.1	546.7	667.1	796.7	625.0
Second Quintile	63.5	315.0	293.5	430.9	534.3	552.9	423.3
Third Quintile	0.0	202.1	180.4	321.9	428.5	493.3	267.3
Fourth Quintile	0.0	117.6	89.7	239.8	267.8	333.9	150.9
Fifth Quintile	0.0	45.7		116.0		216.6	32.5
Total	73.0	232.2	262.9	340.3	468.1	462.6	431.3

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Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	19.0	5.1	1.9	2.9	1.6	3.0	4.9
Second Quintile	4.2	2.2	1.2	1.8	1.3	2.1	2.0
Third Quintile	2.2	1.3	0.8	1.4	1.0	1.8	1.4
Fourth Quintile	1.1	0.6	0.3	1.0	0.7	1.3	0.9
Fifth Quintile	0.1	0.1		0.5		0.5	0.3
Total	3.4	1.8	1.2	1.7	1.4	1.8	1.7

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	4.4	2.3	1.6	2.0	1.5	2.3	2.5
Second Quintile	1.1	1.1	1.2	1.5	1.0	1.8	1.4
Third Quintile	0.4	0.5	0.8	1.1	0.8	1.2	0.9
Fourth Quintile	0.1	0.3	0.3	0.7	0.5	0.8	0.5
Fifth Quintile	-0.1	0.1		0.3		0.3	0.1
Total	1.6	0.9	1.1	1.2	1.2	1.3	1.3

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Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	338.7	877.3	249.0	228.6	159.4	203.5	625.7
Second Quintile	113.8	135.5	125.3	143.8	93.3	149.0	140.8
Third Quintile	62.9	74.4	88.2	101.4	82.0	113.1	92.2
Fourth Quintile	38.4	39.0	62.6	83.4	48.3	62.1	62.3
Fifth Quintile	11.8	17.0		48.5		34.1	24.2
Total	45.0	72.5	113.1	95.1	94.3	91.9	92.5

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Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	43.2	72.7	60.5	71.3	74.1	86.2	76.9
Second Quintile	10.6	56.8	55.0	56.9	67.3	76.7	59.9
Third Quintile	0.0	41.6	43.5	50.9	57.9	66.0	47.9
Fourth Quintile	0.0	29.4	19.3	40.8	43.9	54.4	31.5
Fifth Quintile	0.0	11.6		22.0		34.6	6.4
Total	15.8	47.0	46.0	51.4	60.3	66.1	61.7

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Real Estate Delinquency / Real Estate Loans by Quintile* State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	∞	4.6	1.2	2.8	1.3	2.6	4.8
Second Quintile	∞	0.5	0.4	1.2	1.1	1.7	1.5
Third Quintile	∞	0.0	0.2	0.6	0.6	1.4	0.6
Fourth Quintile	3.5	0.0	0.0	0.3	0.3	0.5	0.1
Fifth Quintile	0.0	0.0		0.0		0.2	0.0
Total	1.2	1.3	0.5	1.5	1.0	1.5	1.4

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Member Business Loans / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	0.0	15.7	9.8	11.9	10.4	37.3	18.1
Second Quintile	0.0	4.1	1.5	4.3	7.4	11.0	5.5
Third Quintile	0.0	0.0	0.0	0.6	4.6	8.0	0.5
Fourth Quintile	0.0	0.0	0.0	0.0	1.3	2.4	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.2	0.0
Total	0.0	4.4	4.3	7.6	8.2	9.2	8.5

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Indirect Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	7.6	20.9	29.0	37.4	21.6	41.8	36.8
Second Quintile	0.0	2.6	9.4	27.9	11.3	19.0	14.0
Third Quintile	0.0	0.0	2.2	13.9	6.7	13.2	3.5
Fourth Quintile	0.0	0.0	0.0	3.2	2.4	6.6	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.6	0.0
Total	3.0	6.1	16.6	18.3	14.8	14.4	15.0

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Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	18.5	16.1	7.6	12.1	8.5	37.4	15.6
Second Quintile	3.5	6.7	4.3	5.6	4.9	9.0	6.6
Third Quintile	-1.9	3.1	0.9	1.4	-0.2	5.3	2.1
Fourth Quintile	-5.9	-0.6	-1.7	-1.8	-6.6	0.1	-1.6
Fifth Quintile	-9.6	-9.1	-5.9	-5.9	-7.9	-8.2	-8.2
Total	-0.6	2.5	3.5	2.2	1.1	6.0	4.3

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Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	0.7	1.0	0.1	0.6	0.4	1.1	0.8
Second Quintile	0.1	0.4	-0.7	0.0	-0.1	0.2	0.2
Third Quintile	-0.1	0.1	-0.9	-0.4	-0.4	0.1	-0.2
Fourth Quintile	-0.7	-0.5	-1.8	-1.2	-1.1	-0.7	-0.9
Fifth Quintile	-3.2	-2.2		-2.1		-2.0	-2.4
Total	-0.9	-0.3	-0.8	-0.6	-0.4	-0.1	-0.3

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Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	6.4	4.9	4.1	4.5	3.4	3.8	4.9
Second Quintile	4.7	4.2	3.6	3.7	3.1	3.3	3.9
Third Quintile	4.0	3.8	2.9	3.4	2.9	3.1	3.4
Fourth Quintile	3.2	3.2	2.2	3.2	2.4	2.7	3.0
Fifth Quintile	1.9	2.5		2.6		2.3	2.3
Total	4.3	3.7	3.3	3.5	3.1	2.9	3.1

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Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	3.6	7.0	0.2	4.3	3.4	10.0	6.1
Second Quintile	0.6	3.3	-5.9	-0.1	-1.1	1.6	1.6
Third Quintile	-0.7	1.1	-9.3	-3.7	-4.7	0.7	-1.7
Fourth Quintile	-6.0	-3.8	-16.4	-10.7	-11.6	-6.5	-7.9
Fifth Quintile	-32.8	-22.0		-20.4		-23.7	-23.9
Total	-6.9	-2.0	-6.9	-5.2	-3.8	-1.3	-2.6

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Cash and Short - Term Investments / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	56.8	42.8	30.9	26.2	15.4	20.4	38.3
Second Quintile	35.6	25.0	22.4	16.5	10.7	15.8	22.4
Third Quintile	28.2	17.7	16.3	11.4	8.2	13.3	15.7
Fourth Quintile	23.1	11.8	8.1	8.3	4.0	9.8	10.4
Fifth Quintile	18.2	6.5		5.0		5.8	5.3
Total	28.9	18.8	21.3	13.5	11.3	13.6	13.5

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Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	25	50	19	53	19	20	186
First Quintile	19.4	39.4	36.8	44.8	43.8	63.3	47.2
Second Quintile	7.0	28.2	31.1	35.3	37.0	41.3	33.9
Third Quintile	1.9	21.2	16.7	28.7	33.9	35.4	25.4
Fourth Quintile	0.9	12.6	10.3	20.8	26.9	28.3	15.1
Fifth Quintile	0.8	3.4		10.8		20.6	3.5
Total	7.6	21.7	26.4	32.0	37.3	37.4	35.9

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