

## Net Worth / Total Assets by Quintile\*

### State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	22.5	15.9	12.4	12.3	9.5	11.2	16.7
Second Quintile	16.2	12.2	7.7	9.6	7.8	9.3	11.0
Third Quintile	12.5	10.7	7.1	8.5	7.1	8.4	8.8
Fourth Quintile	7.6	9.2	6.1	7.4	6.4	7.5	7.5
Fifth Quintile	5.6	7.2		6.5		5.5	5.9
Total	11.1	11.2	8.8	9.0	8.0	8.4	8.5

\* 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

## Real Estate Loans / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	331.5	519.2	610.1	703.5	815.4	1151.8	795.9
Second Quintile	72.5	316.1	399.4	532.5	618.1	638.5	504.0
Third Quintile	0.0	217.1	209.3	385.4	504.5	538.2	312.7
Fourth Quintile	0.0	126.0	101.8	268.4	317.2	382.2	173.4
Fifth Quintile	0.0	52.5		149.7		255.4	35.7
Total	85.4	248.7	320.1	392.6	546.3	528.7	495.5

\* 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.

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## Delinquent Loans / Total Loans by Quintile\*

### State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	14.4	3.6	1.5	3.5	2.2	3.1	5.6
Second Quintile	4.7	2.1	1.1	1.9	1.5	2.3	2.1
Third Quintile	2.2	1.1	0.7	1.5	1.2	1.7	1.4
Fourth Quintile	1.2	0.6	0.3	1.0	0.9	1.2	0.9
Fifth Quintile	0.3	0.1		0.5		0.6	0.3
Total	3.2	1.8	1.0	1.8	1.7	1.9	1.9

\* 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.

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## Net Charge-Offs / Average Loans by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	11.7	3.2	2.4	3.5	2.3	3.6	6.6
Second Quintile	1.7	1.5	1.0	2.4	1.6	2.3	2.0
Third Quintile	0.2	0.9	0.6	1.7	1.1	1.7	1.3
Fourth Quintile	0.0	0.3	0.1	1.2	0.6	1.2	0.6
Fifth Quintile	-0.2	0.1		0.5		0.4	0.0
Total	4.7	2.2	1.3	1.9	1.8	1.8	1.8

\* 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.

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## Loss Reserves / Delinquent Loans by Quintile\*

### State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	235.9	542.2	267.9	265.9	137.2	256.8	419.4
Second Quintile	141.6	152.9	158.1	174.7	106.0	161.8	163.0
Third Quintile	64.6	82.4	118.2	133.0	90.6	118.7	112.7
Fourth Quintile	35.1	47.6	72.9	98.3	70.7	82.0	72.3
Fifth Quintile	13.6	27.8		56.1		57.5	32.1
Total	53.9	83.8	145.4	104.3	102.5	111.4	108.3

\* 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.

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## Real Estate Loans / Total Loans by Quintile\*

### State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	44.4	70.1	60.9	72.6	74.4	87.1	78.3
Second Quintile	10.9	55.2	55.4	58.4	68.5	77.8	61.4
Third Quintile	0.0	41.0	42.7	52.6	59.8	66.3	48.7
Fourth Quintile	0.0	29.6	19.4	43.5	45.1	54.8	32.5
Fifth Quintile	0.0	12.4		25.7		34.7	6.3
Total	16.9	47.4	46.5	52.7	61.4	66.8	62.7

\* 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.

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

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	∞	5.1	0.6	3.7	2.0	3.1	5.7
Second Quintile	∞	0.9	0.3	1.5	1.4	2.1	2.0
Third Quintile	∞	0.0	0.0	0.8	0.8	1.5	0.7
Fourth Quintile	3.3	0.0	0.0	0.4	0.4	0.5	0.1
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.3	0.0
Total	0.9	1.7	0.3	1.7	1.5	1.7	1.7

\* 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

## Member Business Loans / Total Assets by Quintile\*

### State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	0.0	10.7	10.1	11.8	10.4	36.4	20.2
Second Quintile	0.0	3.5	1.6	4.3	7.7	11.2	5.7
Third Quintile	0.0	0.0	0.0	0.9	4.5	7.6	0.6
Fourth Quintile	0.0	0.0	0.0	0.0	1.5	2.4	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.2	0.0
Total	0.0	4.5	4.7	7.1	8.1	8.7	8.2

\* 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

## Indirect Loans / Total Loans by Quintile\*

### State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	5.6	10.3	34.5	36.8	20.6	41.7	38.0
Second Quintile	0.0	1.2	9.2	27.2	11.1	19.1	13.6
Third Quintile	0.0	0.0	1.0	14.4	6.5	12.5	3.3
Fourth Quintile	0.0	0.0	0.0	3.4	2.2	6.2	0.0
Fifth Quintile	0.0	0.0		0.1		0.6	0.0
Total	2.2	5.1	18.0	17.9	14.3	14.0	14.6

\* 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 was divided into four equal sized groups

## Asset Growth by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	42.0	38.5	29.1	69.8	36.8	46.3	65.1
Second Quintile	13.3	22.0	13.8	21.8	21.3	24.2	22.3
Third Quintile	4.1	12.8	7.6	14.4	12.0	13.8	12.9
Fourth Quintile	-6.1	5.6	-6.1	8.2	0.9	8.6	5.6
Fifth Quintile	-20.8	-7.7		-2.8		-5.6	-10.9
Total	6.6	16.1	16.6	27.0	21.2	20.1	21.3

\* 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

## Return on Average Assets by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	-0.4	-0.2	-1.2	0.1	-0.8	0.6	0.2
Second Quintile	-2.5	-2.3	-3.7	-2.1	-1.9	-0.3	-1.7
Third Quintile	-4.6	-3.8	-5.1	-4.2	-2.9	-2.1	-3.7
Fourth Quintile	-7.4	-5.0	-6.9	-5.7	-5.0	-4.7	-5.5
Fifth Quintile	-11.6	-7.6	-8.7	-8.7	-9.7	-9.7	-9.2
Total	-5.5	-3.9	-4.1	-3.8	-2.6	-2.8	-3.0

\* 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

## Net Interest Margin by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	6.0	4.6	4.1	4.2	3.4	3.8	4.8
Second Quintile	4.6	3.9	3.5	3.6	3.0	3.4	3.8
Third Quintile	4.1	3.4	2.9	3.3	2.7	2.9	3.3
Fourth Quintile	3.4	3.0	2.4	3.1	2.3	2.7	2.9
Fifth Quintile	2.7	2.2		2.7		2.4	2.2
Total	4.3	3.4	3.3	3.4	3.1	2.9	3.0

\* 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

## Return on Average Equity by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	-1.8	-2.3	-11.4	0.0	-9.1	5.8	2.2
Second Quintile	-16.2	-16.8	-32.8	-20.8	-20.8	-3.3	-15.2
Third Quintile	-36.5	-35.1	-59.0	-41.9	-35.8	-25.4	-34.2
Fourth Quintile	-78.5	-45.2	-99.5	-66.8	-68.2	-57.3	-57.4
Fifth Quintile	-145.1	-74.2		-97.9		-146.8	-117.4
Total	-46.2	-32.7	-42.7	-38.7	-30.7	-31.3	-32.8

\* 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 was divided into four equal sized groups

## Cash and Short - Term Investments / Total Assets by Quintile\* State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	55.0	40.3	32.7	36.1	22.3	27.0	42.3
Second Quintile	38.7	30.2	24.4	25.0	19.1	21.8	28.6
Third Quintile	32.7	22.4	19.8	16.6	14.1	16.9	21.4
Fourth Quintile	28.1	17.5	12.6	13.0	9.1	13.7	15.4
Fifth Quintile	17.4	10.1		8.5		7.5	7.9
Total	32.9	23.7	23.7	20.6	17.3	18.2	18.7

\* 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

## Net Long-Term Assets / Total Assets by Quintile\*

### State Chartered Credit Unions

**As of March 31, 2009**

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	48	19	54	19	20	185
First Quintile	14.4	35.3	34.8	42.7	42.1	63.7	46.9
Second Quintile	6.1	25.8	28.7	33.2	36.2	40.8	32.2
Third Quintile	1.8	19.9	18.9	27.1	32.5	32.1	24.0
Fourth Quintile	0.8	12.9	8.8	19.7	26.0	26.7	14.1
Fifth Quintile	0.4	3.9		10.1		18.5	3.1
Total	6.2	20.7	25.3	29.6	35.5	35.5	34.0

\* 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