

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	20.2	17.1	12.7	12.4	11.0	11.7	16.2
Second Quintile	15.4	12.5	8.3	9.8	8.8	9.9	11.0
Third Quintile	12.7	10.7	7.4	8.6	7.7	9.0	9.0
Fourth Quintile	8.2	9.3	6.4	7.5	7.2	7.8	7.7
Fifth Quintile	7.0	6.6		6.5	6.1	5.7	5.9
Total	11.2	11.3	9.1	9.1	8.1	8.9	8.8

* 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

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	204.0	670.2	582.0	645.2	853.6	1062.9	743.2
Second Quintile	70.4	340.6	385.9	480.6	729.9	611.9	485.4
Third Quintile	0.0	224.7	201.1	347.1	583.1	530.7	307.9
Fourth Quintile	0.0	133.5	96.4	246.4	483.6	355.2	171.1
Fifth Quintile	0.0	40.9		112.7	248.4	234.3	-118.1
Total	85.9	250.0	311.7	366.8	543.6	498.6	474.3

* 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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Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	6.7	6.4	1.5	4.3	3.6	3.9	5.5
Second Quintile	3.4	2.7	1.1	2.3	1.8	2.6	2.3
Third Quintile	2.3	1.3	0.6	1.6	1.4	1.8	1.5
Fourth Quintile	1.4	0.6	0.4	1.2	1.2	1.3	1.0
Fifth Quintile	0.6	0.1		0.4	0.6	0.8	0.3
Total	3.4	2.3	1.1	2.3	1.8	2.2	2.1

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through As of June 30, 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	24	45	19	53	20	20	181
First Quintile	2.8	3.6	2.3	3.3	3.7	3.7	3.6
Second Quintile	1.5	1.3	1.3	2.4	2.0	2.5	2.1
Third Quintile	0.4	0.8	0.6	1.7	1.3	1.9	1.3
Fourth Quintile	0.1	0.5	0.1	1.2	0.9	1.2	0.7
Fifth Quintile	0.0	0.1		0.5	0.5	0.5	0.1
Total	1.6	1.2	1.3	2.1	1.9	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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Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	243.3	∞	234.3	347.3	220.2	253.3	∞
Second Quintile	127.8	222.3	177.1	175.1	150.9	152.9	169.9
Third Quintile	63.1	83.1	111.9	135.6	119.5	114.1	116.3
Fourth Quintile	40.1	49.2	71.6	91.5	96.6	94.0	73.9
Fifth Quintile	27.5	25.3		55.8	61.7	54.7	34.1
Total	52.7	74.8	164.7	108.6	114.6	109.4	109.9

* 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 was divided into four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	27.7	74.0	63.5	70.8	83.6	88.6	78.2
Second Quintile	10.1	60.9	56.4	58.5	72.9	78.6	62.6
Third Quintile	0.0	42.6	43.2	52.6	67.6	66.4	49.9
Fourth Quintile	0.0	28.8	19.6	43.4	57.8	55.0	33.0
Fifth Quintile	0.0	10.9		22.9	39.5	34.8	6.8
Total	17.2	48.9	47.9	51.4	63.0	67.3	63.2

* 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

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

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	∞	8.6	0.6	4.9	3.7	4.1	7.6
Second Quintile	∞	1.8	0.3	2.5	2.1	2.6	2.5
Third Quintile	∞	0.3	0.0	1.1	1.3	1.8	1.0
Fourth Quintile	4.3	0.0	0.0	0.4	0.9	0.8	0.2
Fifth Quintile	0.0	0.0	0.0	0.0	0.2	0.4	0.0
Total	0.9	2.8	0.4	2.5	1.7	2.3	2.2

* 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

Member Business Loans / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	0.0	15.9	10.1	10.3	32.4	36.6	18.1
Second Quintile	0.0	3.6	1.4	4.3	10.2	11.6	5.6
Third Quintile	0.0	0.0	0.0	0.8	6.7	7.8	0.6
Fourth Quintile	0.0	0.0	0.0	0.0	4.4	2.3	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.8	0.2	0.0
Total	0.0	4.2	4.9	5.0	9.9	8.9	8.3

* 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

Indirect Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	0.2	18.0	34.9	36.2	33.7	41.1	36.3
Second Quintile	0.0	1.3	8.6	26.2	13.6	19.5	13.3
Third Quintile	0.0	0.0	0.8	14.2	8.4	11.9	3.0
Fourth Quintile	0.0	0.0	0.0	3.2	3.7	5.7	0.0
Fifth Quintile	0.0	0.0	0.0	0.1	0.6	0.6	0.0
Total	2.3	4.7	17.7	18.3	13.1	13.8	14.3

* 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

Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through As of June 30, 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	24	45	19	53	20	20	181
First Quintile	14.4	27.2	23.1	36.5	41.9	27.3	34.8
Second Quintile	6.8	15.0	11.6	13.6	13.9	7.9	13.5
Third Quintile	0.6	7.1	1.5	6.7	11.6	3.5	6.5
Fourth Quintile	-3.3	1.2	-8.4	1.8	8.7	-3.4	-0.2
Fifth Quintile	-7.6	-7.7		-7.5	-9.2	-10.2	-10.1
Total	1.7	8.6	9.5	11.8	11.5	5.5	7.8

* 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

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through As of June 30, 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	24	45	19	53	20	20	181
First Quintile	-0.6	0.3	0.1	1.0	1.0	1.8	0.9
Second Quintile	-1.1	-1.0	-1.2	-0.6	-0.4	0.7	-0.6
Third Quintile	-1.7	-1.6	-2.2	-1.9	-0.8	-0.6	-1.5
Fourth Quintile	-3.2	-2.7	-3.4	-3.0	-1.6	-2.1	-2.6
Fifth Quintile	-5.5	-5.4		-4.7	-3.2	-4.4	-5.5
Total	-2.8	-2.1	-1.5	-1.7	-1.1	-0.7	-1.0

* 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 June 30, 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	24	45	19	53	20	20	181
First Quintile	5.2	4.7	4.2	4.3	4.2	3.9	4.7
Second Quintile	4.4	4.0	3.6	3.7	3.3	3.5	3.8
Third Quintile	4.0	3.6	3.0	3.4	3.0	3.1	3.4
Fourth Quintile	3.4	3.1	2.5	3.2	2.7	2.8	3.1
Fifth Quintile	3.1	2.4		2.7	2.1	2.5	2.4
Total	4.2	3.6	3.4	3.4	3.1	3.1	3.1

* 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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Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through As of June 30, 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	24	45	19	53	20	20	181
First Quintile	-3.7	1.8	-0.7	9.7	9.0	18.3	8.8
Second Quintile	-6.2	-8.6	-12.3	-6.4	-4.7	6.5	-5.6
Third Quintile	-12.9	-14.0	-26.7	-20.1	-9.4	-5.7	-14.3
Fourth Quintile	-27.3	-22.7	-46.8	-33.2	-17.5	-23.5	-27.2
Fifth Quintile	-65.6	-70.9		-52.3	-45.9	-70.8	-77.6
Total	-23.1	-17.4	-16.9	-17.4	-12.3	-7.1	-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

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

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	47.8	43.1	36.5	35.2	27.3	24.7	41.0
Second Quintile	35.7	30.3	25.4	25.9	20.2	21.1	27.9
Third Quintile	29.9	21.2	19.1	16.5	14.9	15.4	20.3
Fourth Quintile	28.1	16.7	13.5	12.1	11.2	12.4	14.3
Fifth Quintile	24.8	10.2		8.2	9.4	7.6	8.6
Total	32.3	23.5	24.7	20.6	16.9	16.7	17.6

* 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

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 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	24	45	19	53	20	20	181
First Quintile	11.9	37.2	34.5	43.4	56.0	63.7	46.4
Second Quintile	6.6	25.3	28.5	33.1	40.2	40.4	31.7
Third Quintile	3.0	20.1	19.7	26.2	33.5	32.3	23.9
Fourth Quintile	0.8	13.4	9.6	18.6	31.2	28.6	14.4
Fifth Quintile	0.7	2.9		9.9	23.6	18.9	3.7
Total	6.7	20.0	25.8	28.9	35.7	36.0	34.3

* 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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