

## Net Worth / Total Assets by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	20.0	16.0	12.3	13.8	11.8	12.0	15.3
Second Quintile	12.1	12.3	9.7	11.1	9.7	10.9	11.4
Third Quintile	9.3	10.4	7.7	9.4	8.9	9.8	9.9
Fourth Quintile		8.8	6.3	8.3	7.7	8.6	8.5
Fifth Quintile		7.0		7.2		7.7	7.1
Total	11.6	11.5	9.3	10.2	9.6	10.3	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 three or four equal sized groups

## Delinquent Loans / Total Loans by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	11.9	3.3	2.3	2.1	1.5	2.5	3.5
Second Quintile	1.5	1.8	1.2	1.3	1.1	1.7	1.5
Third Quintile	0.4	0.7	0.7	0.9	0.8	1.3	1.0
Fourth Quintile		0.3	0.2	0.6	0.5	0.9	0.6
Fifth Quintile		0.1		0.2		0.4	0.2
Total	2.2	1.4	1.2	1.2	1.0	1.4	1.3

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

### State Chartered Credit Unions

Annualized year-to-date through September 30, 2012

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	14	37	17	46	18	21	153
First Quintile	0.9	1.8	2.0	1.7	1.7	1.7	2.0
Second Quintile	0.0	0.9	1.2	1.3	0.9	1.5	1.2
Third Quintile	-0.3	0.5	0.9	0.9	0.7	1.3	0.8
Fourth Quintile		0.3	0.1	0.6	0.4	0.8	0.5
Fifth Quintile		0.1		0.3		0.4	0.0
Total	0.3	0.7	1.4	1.0	0.9	1.1	1.1

\* 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.

\*\* Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

## Loss Reserves / Delinquent Loans by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	717.0	3,373.5	447.9	1,306.9	568.2	348.6	
Second Quintile	130.6	589.2	210.3	373.1	265.4	242.1	346.3
Third Quintile	42.9	173.5	114.1	242.9	175.5	196.4	202.0
Fourth Quintile		86.8	61.6	151.7	127.9	159.9	126.5
Fifth Quintile		43.2		79.8		110.7	57.1
Total	140.0	146.2	145.5	197.0	237.7	168.4	182.0

\* 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 three or four equal sized groups

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

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	16.2	441.1	596.6	551.6	630.1	562.1	599.5
Second Quintile	0.0	249.8	411.5	370.6	469.3	454.5	386.2
Third Quintile	0.0	160.6	159.7	298.4	310.6	370.9	260.0
Fourth Quintile		103.1	65.9	183.4	245.4	281.3	141.2
Fifth Quintile		33.3		78.8		167.4	30.5
Total	57.2	188.7	308.5	287.8	403.4	351.1	347.0

\* 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 three or four equal sized groups

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

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	7.5	76.7	78.6	77.7	80.4	89.1	82.8
Second Quintile	0.0	55.4	68.8	64.5	72.5	80.4	69.0
Third Quintile	0.0	42.5	45.6	56.9	66.4	72.0	54.5
Fourth Quintile		29.5	12.4	42.9	48.8	59.6	36.3
Fifth Quintile		11.8		18.6		40.2	8.3
Total	15.6	49.3	56.3	53.8	67.6	71.4	67.5

\* 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 three or four equal sized groups

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

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile		4.5	2.8	2.8	1.5	2.9	9.4
Second Quintile		0.9	0.8	1.5	1.3	2.1	1.8
Third Quintile	50.0	0.0	0.2	1.1	1.1	1.6	1.1
Fourth Quintile		0.0	0.0	0.6	0.6	1.0	0.4
Fifth Quintile		0.0		0.1		0.3	0.0
Total	0.3	1.6	1.5	1.6	1.2	1.8	1.6

\* 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 three or four equal sized groups

## HELOC & Equity Loans / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	0.9	162.5	135.5	151.8	169.5	184.2	167.3
Second Quintile	0.0	69.6	74.7	109.1	126.4	107.2	100.9
Third Quintile	0.0	33.1	25.3	74.7	78.4	61.2	56.0
Fourth Quintile		14.1	7.3	43.7	36.1	49.5	26.6
Fifth Quintile		2.4		18.9		30.6	3.1
Total	6.3	49.4	62.1	76.6	97.4	71.7	76.1

\* 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.

\*\* Due to the small population in this category, the number of institutions was divided into three or four equal sized groups

## HELOC & Equity Loans / Real Estate Loans by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile		92.9	51.2	59.6	40.3	37.8	80.7
Second Quintile		41.3	25.8	39.5	27.1	29.4	41.7
Third Quintile	100.0	29.5	13.1	28.4	19.7	21.3	28.0
Fourth Quintile		17.5	2.7	19.4	12.1	13.8	17.6
Fifth Quintile		3.7		9.1		8.8	6.5
Total	11.0	26.2	20.1	26.6	24.2	20.4	21.9

\* 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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## IOPO Loans / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	0.0	19.5	107.9	117.1	107.5	150.5	118.1
Second Quintile	0.0	0.0	12.6	43.1	58.7	65.6	30.0
Third Quintile	0.0	0.0	0.0	8.9	25.4	30.6	3.5
Fourth Quintile		0.0	0.0	0.3	6.5	15.1	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	6.6	35.6	34.5	53.9	42.1	42.2

\* 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 three or four equal sized groups

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

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile		9.7	22.9	34.4	24.8	29.5	34.7
Second Quintile		0.0	4.4	16.6	12.6	14.2	14.9
Third Quintile	0.0	0.0	0.0	2.8	6.9	8.5	3.8
Fourth Quintile		0.0	0.0	0.1	2.1	5.3	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	3.5	11.5	12.0	13.4	12.0	12.2

\* 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 three or four equal sized groups

## Real Estate Loan Modifications / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	0.0	41.5	65.8	71.8	32.4	72.9	68.6
Second Quintile	0.0	18.4	11.0	29.0	22.9	42.1	24.1
Third Quintile	0.0	7.3	1.5	15.5	13.4	22.1	10.9
Fourth Quintile		0.8	0.0	6.9	5.2	8.4	2.5
Fifth Quintile		0.0		1.0		2.9	0.0
Total	0.0	14.4	22.9	28.1	18.0	22.0	22.1

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

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile		100.0	84.3	86.4	75.9	76.1	96.6
Second Quintile		86.6	52.3	70.7	59.6	63.2	76.8
Third Quintile	75.6	56.1	41.0	54.8	46.9	51.8	56.1
Fourth Quintile		18.2	27.5	37.2	28.1	32.4	36.8
Fifth Quintile		1.9		19.2		16.4	13.1
Total	8.4	44.8	50.0	56.2	47.4	50.7	50.7

\* 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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## Other than Fixed Loans / Real Estate Loans by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile		99.3	65.7	78.4	71.9	78.3	92.8
Second Quintile		85.3	56.7	60.7	53.1	62.8	70.7
Third Quintile	73.0	50.2	44.8	44.2	40.4	45.5	50.6
Fourth Quintile		16.5	5.2	27.1	24.1	33.0	31.2
Fifth Quintile		0.3		11.3		22.3	8.6
Total	91.6	55.2	50.0	43.8	52.6	49.3	49.3

\* 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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## Member Business Loans / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	0.0	81.7	178.3	117.2	142.2	141.3	156.3
Second Quintile	0.0	6.7	40.7	43.1	80.1	89.6	54.8
Third Quintile	0.0	0.0	1.5	18.0	42.6	65.3	11.7
Fourth Quintile		0.0	0.0	2.9	13.0	32.1	0.2
Fifth Quintile		0.0		0.0		2.2	0.0
Total	0.0	21.9	77.5	45.4	88.9	65.2	65.6

\* 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 three or four equal sized groups

## Indirect Loans / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	0.0	39.6	69.1	214.6	125.4	141.9	164.6
Second Quintile	0.0	0.9	0.2	104.5	56.2	53.5	39.7
Third Quintile	0.0	0.0	0.0	41.0	17.0	11.4	4.8
Fourth Quintile		0.0	0.0	7.9	1.4	6.4	0.0
Fifth Quintile		0.0		0.0		0.9	0.0
Total	0.2	17.0	26.6	75.3	53.2	49.4	52.8

\* 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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## Asset Growth by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	9.5	12.8	8.1	10.9	14.1	11.5	12.5
Second Quintile	1.5	6.0	5.6	7.6	9.1	8.2	7.7
Third Quintile	-6.4	3.5	2.2	4.8	6.1	7.1	5.2
Fourth Quintile		1.1	-0.6	1.4	3.4	5.1	1.9
Fifth Quintile		-3.1		-2.6		-0.5	-3.0
Total	2.2	3.5	4.2	4.5	8.7	7.3	7.0

\* 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.

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## Return on Average Assets by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	1.0	0.9	1.1	1.3	1.6	1.5	1.4
Second Quintile	0.3	0.3	0.5	0.8	1.0	1.3	0.9
Third Quintile	-1.7	0.1	0.0	0.6	0.8	0.9	0.5
Fourth Quintile		0.0	-0.5	0.3	0.5	0.7	0.2
Fifth Quintile		-0.5		-0.3		0.2	-0.6
Total	0.1	0.2	0.3	0.6	1.1	1.1	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.

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## Net Interest Margin by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	4.5	4.3	4.1	4.2	3.6	3.3	4.3
Second Quintile	3.3	3.4	3.3	3.4	3.2	3.0	3.4
Third Quintile	2.2	3.1	2.8	3.1	2.9	2.8	3.0
Fourth Quintile		2.7	2.2	2.9	2.6	2.6	2.7
Fifth Quintile		2.2		2.2		1.9	2.1
Total	3.6	3.1	3.2	3.2	3.1	2.6	2.8

\* 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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## Return on Average Equity by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	8.3	7.4	10.9	11.8	17.4	16.1	13.6
Second Quintile	2.8	2.9	5.6	8.1	11.9	11.8	8.8
Third Quintile	-10.0	1.5	-0.2	5.5	8.3	9.5	5.0
Fourth Quintile		0.2	-7.5	3.5	5.2	7.7	1.9
Fifth Quintile		-5.5		-3.2		1.9	-5.4
Total	0.9	1.9	3.1	6.3	11.2	10.5	9.7

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

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	43.2	42.2	36.0	33.0	34.0	30.1	39.4
Second Quintile	31.5	29.0	24.3	24.1	23.1	22.7	27.3
Third Quintile	21.7	24.4	19.9	20.3	12.5	17.1	21.7
Fourth Quintile		18.7	9.7	16.4	10.0	14.3	16.7
Fifth Quintile		14.2		10.9		11.1	11.0
Total	31.0	26.9	24.9	21.0	19.5	20.5	20.6

\* 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 three or four equal sized groups

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

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	16.3	39.8	42.5	46.6	48.6	43.1	46.3
Second Quintile	4.9	30.8	33.4	36.4	37.0	37.7	35.4
Third Quintile	0.9	23.6	25.1	30.6	32.5	34.2	28.9
Fourth Quintile		15.5	14.0	23.3	25.4	28.4	21.4
Fifth Quintile		7.9		14.2		22.6	8.0
Total	7.6	23.9	31.3	32.2	36.7	36.4	35.5

\* 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 three or four equal sized groups

## Loss Reserves / Last 12-Month Net Charge-Offs by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile		1,240.6	497.8	377.9	326.6	328.7	824.2
Second Quintile	56.3	318.9	174.7	290.2	252.3	243.8	280.0
Third Quintile	-850.9	214.2	137.3	233.2	212.2	182.1	205.1
Fourth Quintile		158.3	85.0	155.2	168.2	156.7	150.6
Fifth Quintile		112.1		-3,541.5		125.2	-221.3
Total	496.6	202.6	132.2	213.6	220.6	198.6	203.7

\* 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 three or four equal sized groups

## Net Margin by Quintile\*

### State Chartered Credit Unions

**Annualized year-to-date through September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	5.5	5.5	5.5	5.7	5.6	5.0	5.8
Second Quintile	3.6	4.4	4.4	5.1	4.4	4.4	4.7
Third Quintile	2.3	3.8	3.8	4.3	4.2	4.1	4.1
Fourth Quintile		3.3	2.4	3.9	3.6	3.8	3.7
Fifth Quintile		2.4		2.9		2.5	2.4
Total	4.3	3.8	4.1	4.5	4.5	3.8	4.0

\* 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 three or four equal sized groups

## Efficiency Ratio by Quintile\*

### State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	121.4	102.5	98.6	92.4	79.4	80.6	101.0
Second Quintile	89.9	95.8	85.9	84.6	73.8	74.0	87.7
Third Quintile	81.3	90.6	77.6	78.4	70.4	69.0	80.3
Fourth Quintile		83.8	60.7	73.6	61.9	60.7	73.4
Fifth Quintile		74.7		60.7		47.9	59.3
Total	93.1	88.9	81.7	78.2	69.7	63.0	67.5

\* 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 three or four equal sized groups

## Borrowings / Total Shares and Net Worth by Quintile\* State Chartered Credit Unions

**As of September 30, 2012**

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	14	37	17	46	18	21	153
First Quintile	0.0	0.0	0.0	1.4	1.9	8.2	2.0
Second Quintile	0.0	0.0	0.0	0.0	0.0	0.4	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fourth Quintile		0.0	0.0	0.0	0.0	0.0	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.1	0.0	0.5	0.4	1.0	3.5	2.5

\* 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 three or four equal sized groups

## Pre-Provision Return on Average Assets by Quintile\*

### State Chartered Credit Unions

Annualized year-to-date through September 30, 2012

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	14	37	17	46	18	21	153
First Quintile	1.0	1.2	1.3	1.5	1.8	1.8	1.7
Second Quintile	0.4	0.5	0.9	1.0	1.3	1.4	1.1
Third Quintile	-1.1	0.3	0.4	0.8	1.0	1.1	0.7
Fourth Quintile		0.1	-0.1	0.5	0.7	1.0	0.4
Fifth Quintile		-0.2		0.2		0.6	-0.2
Total	0.4	0.4	0.7	0.9	1.3	1.3	1.3

\* 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 three or four equal sized groups