

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	20.4	15.5	15.4	12.4	10.5	10.8	16.6
Second Quintile	15.2	12.2	10.3	10.1	9.0	9.3	11.1
Third Quintile	12.1	10.7	8.2	8.9	7.7	8.2	9.3
Fourth Quintile	7.9	9.7	7.0	7.5	7.3	6.9	7.8
Fifth Quintile	3.9	7.8	6.1	6.7	5.8		3.7
Total	10.8	11.4	9.2	9.3	8.2	8.9	8.9

* 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

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	7.3	3.6	3.1	4.5	3.1	3.9	5.7
Second Quintile	3.4	2.7	1.9	2.6	2.1	2.4	2.7
Third Quintile	2.5	2.0	1.3	1.7	1.6	1.6	1.8
Fourth Quintile	1.7	0.8	0.8	1.1	1.1	1.0	1.1
Fifth Quintile	0.4	0.2	0.3	0.6	0.6		0.4
Total	3.6	2.2	1.7	2.3	1.9	2.5	2.3

* 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 As of September 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	23	44	20	48	21	19	175
First Quintile	4.0	2.3	3.8	3.0	3.0	2.8	4.0
Second Quintile	0.8	1.3	2.1	2.2	1.9	2.0	2.0
Third Quintile	0.3	0.7	1.2	1.7	1.3	1.5	1.2
Fourth Quintile	0.1	0.5	0.4	1.2	0.9	0.7	0.6
Fifth Quintile	-0.1	0.2	0.0	0.5	0.5		0.1
Total	2.2	1.3	1.9	1.9	2.1	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.

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

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	243.7	2,150.3	390.9	300.3	235.8	173.1	842.2
Second Quintile	100.8	171.8	227.7	187.4	177.1	140.8	183.2
Third Quintile	65.3	86.8	136.2	118.3	122.1	98.2	114.1
Fourth Quintile	54.9	51.1	98.6	87.4	77.4	80.6	70.4
Fifth Quintile	24.1	35.2	52.6	56.1	55.2		38.2
Total	68.7	79.0	137.5	107.0	125.1	108.2	111.0

* 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

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	228.5	510.1	701.3	659.2	858.2	718.5	754.4
Second Quintile	38.8	323.5	450.3	486.9	726.4	545.1	492.1
Third Quintile	0.0	215.6	224.3	365.4	565.4	453.6	315.5
Fourth Quintile	0.0	135.8	123.9	269.4	433.4	260.8	168.0
Fifth Quintile	0.0	57.9	82.0	137.1	236.9		33.6
Total	88.7	241.6	278.2	364.7	526.2	490.6	466.1

* 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 four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	26.1	71.3	76.7	72.2	81.0	82.7	79.7
Second Quintile	6.3	56.6	62.5	59.8	71.9	73.3	63.5
Third Quintile	0.0	41.8	47.5	54.0	65.8	60.7	50.0
Fourth Quintile	0.0	30.2	26.6	45.9	54.6	45.1	32.4
Fifth Quintile	0.0	14.0	10.5	27.5	35.2		6.4
Total	17.4	48.1	41.9	53.0	61.0	68.0	63.3

* 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

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

As of September 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	23	44	20	48	21	19	175
First Quintile	∞	6.2	3.2	5.6	3.7	4.5	8.0
Second Quintile	∞	2.4	1.9	2.9	2.6	2.7	3.3
Third Quintile	∞	0.7	0.4	1.6	1.7	1.5	1.7
Fourth Quintile	7.5	0.0	0.0	0.5	0.9	0.7	0.4
Fifth Quintile	0.0	0.0	0.0	0.1	0.1		0.0
Total	1.5	2.4	1.2	2.7	2.0	2.8	2.6

* 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

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	51.7	191.0	230.9	200.3	318.7	221.0	262.8
Second Quintile	1.0	107.8	112.2	153.4	211.5	164.6	140.7
Third Quintile	0.0	54.7	85.5	112.4	136.9	87.1	85.4
Fourth Quintile	0.0	25.4	50.2	78.6	86.1	69.6	42.7
Fifth Quintile	0.0	6.8	10.8	38.6	33.1		4.4
Total	25.2	75.5	85.4	108.3	151.9	130.8	128.8

* 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

HELOC & Equity Loans / Real Estate Loans by Quintile* State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	∞	87.8	91.3	54.8	44.9	42.3	88.6
Second Quintile	∞	55.9	47.0	40.9	32.1	33.8	50.9
Third Quintile	∞	34.2	30.8	32.0	23.1	23.9	33.9
Fourth Quintile	83.6	21.6	17.8	21.5	20.1	12.8	20.9
Fifth Quintile	19.5	7.1	6.1	13.4	10.0		8.5
Total	28.4	31.3	30.7	29.7	28.9	26.7	27.6

* 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

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	0.0	30.5	138.1	155.4	170.2	233.3	188.6
Second Quintile	0.0	0.7	32.6	50.1	111.8	134.7	42.4
Third Quintile	0.0	0.0	0.0	3.6	73.6	43.3	1.3
Fourth Quintile	0.0	0.0	0.0	0.0	21.3	3.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	3.4		0.0
Total	0.0	10.2	27.2	38.1	74.0	90.7	75.7

* 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

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	∞	14.4	22.4	32.9	24.0	35.4	37.1
Second Quintile	∞	1.0	9.5	9.5	16.2	23.8	16.4
Third Quintile	∞	0.0	0.0	1.2	12.0	8.8	2.7
Fourth Quintile	0.0	0.0	0.0	0.0	5.5	1.2	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	1.3		0.0
Total	0.0	4.2	9.8	10.4	14.1	18.5	16.2

* 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 Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	0.0	15.0	47.4	37.8	36.7	35.0	46.9
Second Quintile	0.0	3.0	5.5	11.1	24.0	22.0	10.6
Third Quintile	0.0	0.0	0.0	6.5	13.4	6.2	2.6
Fourth Quintile	0.0	0.0	0.0	2.8	5.3	1.7	0.0
Fifth Quintile	0.0	0.0	0.0	0.1	2.2		0.0
Total	0.0	5.5	8.0	14.2	15.4	18.2	16.5

* 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

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	∞	99.7	95.8	85.9	77.2	71.7	99.2
Second Quintile	∞	76.9	71.1	69.8	63.5	53.8	77.9
Third Quintile	∞	53.0	53.6	55.8	50.2	34.2	57.1
Fourth Quintile	100.0	26.6	38.8	38.2	38.3	16.9	36.5
Fifth Quintile	22.5	5.1	15.0	14.9	19.7		9.3
Total	31.3	40.9	51.9	53.8	47.7	46.2	47.5

* 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

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	∞	98.3	85.0	82.9	72.9	77.9	97.1
Second Quintile	∞	79.1	61.2	59.0	58.5	60.1	75.3
Third Quintile	∞	53.7	46.4	43.1	46.4	42.3	51.6
Fourth Quintile	91.1	28.5	28.9	28.2	33.6	25.6	32.0
Fifth Quintile	11.4	4.1	4.2	11.8	17.9		8.1
Total	68.7	59.1	48.1	46.2	52.3	53.8	52.5

* 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

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	0.0	119.8	182.7	141.1	320.4	186.4	253.8
Second Quintile	0.0	25.4	38.5	65.4	108.7	101.3	66.9
Third Quintile	0.0	0.0	1.3	13.3	78.0	59.3	8.0
Fourth Quintile	0.0	0.0	0.0	1.5	40.8	14.2	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	7.0		0.0
Total	0.0	38.2	45.8	58.3	115.3	99.5	93.2

* 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 / Net Worth by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	3.1	36.8	592.8	262.1	334.6	186.2	369.8
Second Quintile	0.0	1.4	223.6	171.0	127.6	111.2	96.9
Third Quintile	0.0	0.0	25.1	86.6	66.3	63.1	17.4
Fourth Quintile	0.0	0.0	0.2	22.8	24.5	7.1	0.0
Fifth Quintile	0.0	0.0	0.0	1.2	3.6		0.0
Total	11.7	22.3	136.2	117.0	135.4	102.3	109.6

* 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

As of September 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	23	44	20	48	21	19	175
First Quintile	13.4	14.9	22.7	24.1	21.8	13.3	25.5
Second Quintile	2.7	10.3	9.4	10.9	9.4	4.2	9.9
Third Quintile	-1.8	6.3	4.6	3.6	3.8	-5.0	3.8
Fourth Quintile	-5.2	1.0	-1.1	-0.9	-1.8	-9.8	-1.8
Fifth Quintile	-14.5	-5.9	-9.1	-4.7	-13.2		-12.0
Total	-1.7	5.4	4.5	7.7	4.2	4.1	4.7

* 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

Return on Average Assets by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	-0.3	0.3	1.5	0.7	0.4	0.9	0.9
Second Quintile	-0.7	-0.6	-0.4	-0.3	-0.3	0.0	-0.3
Third Quintile	-1.3	-1.2	-1.6	-1.2	-0.8	-0.9	-1.1
Fourth Quintile	-2.4	-1.9	-1.9	-2.1	-1.3	-2.5	-1.9
Fifth Quintile	-7.0	-3.2	-2.9	-3.3	-3.4		-6.2
Total	-3.1	-1.5	-1.1	-1.2	-1.0	-0.4	-0.7

* 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 Interest Margin by Quintile* State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	5.2	4.7	5.0	4.2	3.9	3.6	4.9
Second Quintile	4.5	4.1	4.2	3.7	3.4	3.3	3.9
Third Quintile	4.1	3.6	3.5	3.4	3.2	3.0	3.5
Fourth Quintile	3.4	3.2	2.9	3.2	2.8	2.6	3.1
Fifth Quintile	2.9	2.6	2.3	2.4	2.1		2.3
Total	4.3	3.6	3.7	3.4	3.3	3.1	3.2

* 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

Return on Average Equity by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	-1.2	1.8	15.9	6.4	4.4	8.3	27.2
Second Quintile	-3.2	-5.1	-3.7	-2.8	-4.0	0.5	-2.4
Third Quintile	-8.1	-9.7	-17.7	-12.5	-8.6	-10.4	-9.9
Fourth Quintile	-16.1	-16.1	-26.0	-23.3	-15.8	-30.3	-19.1
Fifth Quintile	-73.8	-30.4	-34.1	-38.8	-50.7		-52.8
Total	-25.6	-12.1	-10.9	-11.7	-11.6	-4.2	-7.2

* 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 September 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	23	44	20	48	21	19	175
First Quintile	49.3	37.7	44.5	34.8	22.4	22.3	41.7
Second Quintile	36.8	26.9	28.9	27.6	17.1	16.7	27.3
Third Quintile	29.6	19.2	19.7	17.2	13.5	14.4	18.9
Fourth Quintile	25.3	15.1	16.6	12.3	11.4	9.6	14.4
Fifth Quintile	20.5	11.1	8.9	6.8	7.6		8.1
Total	31.1	21.4	23.5	20.9	16.0	17.2	17.8

* 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

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	11.7	33.7	45.5	45.0	48.7	46.3	48.8
Second Quintile	5.2	26.8	29.1	36.1	39.5	34.3	32.5
Third Quintile	1.8	21.6	23.2	27.4	33.1	31.0	24.8
Fourth Quintile	0.9	15.5	11.8	19.6	30.2	23.0	15.2
Fifth Quintile	0.8	5.7	5.2	11.2	22.2		3.9
Total	6.7	21.3	22.9	29.8	35.2	35.4	33.9

* 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

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

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	588.5	490.9	384.9	227.0	198.0	198.4	1,070.9
Second Quintile	295.4	186.5	182.0	164.4	152.1	158.7	177.9
Third Quintile	78.6	145.3	149.8	134.6	132.7	123.4	139.2
Fourth Quintile	60.8	105.7	120.9	114.8	115.4	100.6	107.6
Fifth Quintile	-681.1	72.5	89.8	90.6	88.7		-17,145.6
Total	116.5	134.7	121.6	134.1	115.5	139.7	132.7

* 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 Margin by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	6.6	6.0	6.8	5.8	5.7	5.3	6.6
Second Quintile	5.6	5.0	5.8	5.0	5.0	4.4	5.3
Third Quintile	4.4	4.5	4.9	4.7	4.5	3.9	4.6
Fourth Quintile	3.5	3.7	3.3	4.2	4.0	3.5	3.9
Fifth Quintile	3.0	2.8	2.6	3.0	3.1		2.7
Total	5.1	4.5	4.8	4.6	4.8	4.2	4.4

* 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 was divided into four equal sized groups

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	152.9	123.6	143.2	106.2	92.6	71.5	170.6
Second Quintile	118.1	97.8	94.5	84.3	76.9	60.2	94.3
Third Quintile	102.0	88.9	83.8	69.8	66.8	49.2	80.1
Fourth Quintile	97.0	80.5	68.0	63.5	58.8	40.1	66.2
Fifth Quintile	84.9	66.5	49.0	53.4	54.9		15.0
Total	116.8	89.3	74.3	74.3	68.7	53.7	61.4

* 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 was divided into four equal sized groups

Borrowings / Total Shares and Net Worth by Quintile*

State Chartered Credit Unions

As of September 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	23	44	20	48	21	19	175
First Quintile	0.5	2.2	17.6	14.0	18.6	18.8	17.4
Second Quintile	0.0	0.0	0.0	4.3	2.5	10.8	2.3
Third Quintile	0.0	0.0	0.0	0.6	1.6	3.5	0.0
Fourth Quintile	0.0	0.0	0.0	0.0	0.3	0.5	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0		0.0
Total	0.4	0.9	3.0	5.0	4.5	8.4	6.8

* 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