

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 21.0 | 15.2 | 14.6 | 13.0 | 9.9 | 11.4 | 16.1 |
| Second Quintile | 15.8 | 12.1 | 10.3 | 10.3 | 8.4 | 10.4 | 11.1 |
| Third Quintile | 10.1 | 10.5 | 8.0 | 9.1 | 7.3 | 9.5 | 9.5 |
| Fourth Quintile | 6.2 | 9.3 | 7.1 | 7.7 | 6.2 | 8.4 | 7.9 |
| Fifth Quintile | | 7.5 | 6.1 | 6.3 | | 5.9 | 6.2 |
| Total | 12.3 | 11.4 | 9.1 | 9.3 | 8.2 | 9.2 | 9.1 |

* 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

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 12.3 | 5.1 | 5.3 | 5.5 | 3.2 | 5.4 | 6.6 |
| Second Quintile | 2.6 | 2.9 | 1.8 | 3.1 | 2.1 | 3.5 | 2.9 |
| Third Quintile | 1.3 | 1.8 | 1.3 | 1.9 | 1.5 | 2.3 | 1.8 |
| Fourth Quintile | 0.1 | 0.8 | 0.8 | 1.2 | 0.9 | 1.3 | 1.1 |
| Fifth Quintile | | 0.2 | 0.3 | 0.5 | | 0.8 | 0.3 |
| Total | 3.7 | 2.5 | 2.3 | 2.8 | 2.2 | 2.7 | 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.

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 2.2 | 3.0 | 3.6 | 3.1 | 2.2 | 3.1 | 3.4 |
| Second Quintile | 0.7 | 1.6 | 2.3 | 2.4 | 1.5 | 2.5 | 2.2 |
| Third Quintile | 0.0 | 1.0 | 1.2 | 1.8 | 1.0 | 2.1 | 1.4 |
| Fourth Quintile | -0.1 | 0.5 | 0.7 | 1.3 | 0.7 | 1.6 | 0.8 |
| Fifth Quintile | | 0.2 | 0.1 | 0.6 | | 0.6 | 0.2 |
| Total | 1.5 | 1.3 | 1.9 | 1.9 | 1.8 | 2.0 | 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 June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 1,677.9 | 1,162.4 | 732.8 | 809.2 | 256.8 | 277.1 | ∞ |
| Second Quintile | 109.9 | 235.0 | 255.4 | 199.3 | 146.2 | 206.3 | 220.9 |
| Third Quintile | 49.4 | 82.8 | 173.3 | 133.9 | 107.9 | 144.1 | 127.6 |
| Fourth Quintile | 18.3 | 55.1 | 115.1 | 95.9 | 73.2 | 115.2 | 81.7 |
| Fifth Quintile | | 31.3 | 73.1 | 59.5 | | 67.2 | 39.9 |
| Total | 54.0 | 75.9 | 133.5 | 108.9 | 132.7 | 116.9 | 117.9 |

* 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 / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 178.1 | 477.0 | 763.6 | 799.4 | 776.6 | 938.3 | 782.6 |
| Second Quintile | 1.1 | 322.1 | 490.5 | 492.4 | 653.6 | 607.0 | 484.8 |
| Third Quintile | 0.0 | 207.3 | 258.4 | 373.9 | 496.0 | 469.1 | 319.9 |
| Fourth Quintile | 0.0 | 128.2 | 134.0 | 275.5 | 311.9 | 345.3 | 171.8 |
| Fifth Quintile | | 41.4 | 71.8 | 130.9 | | 195.8 | 34.8 |
| Total | 91.5 | 235.7 | 302.0 | 382.6 | 526.9 | 449.2 | 443.5 |

* 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 / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 22.1 | 72.7 | 81.6 | 78.4 | 76.5 | 91.0 | 81.0 |
| Second Quintile | 1.0 | 58.3 | 67.6 | 65.5 | 70.3 | 80.2 | 67.4 |
| Third Quintile | 0.0 | 43.9 | 51.0 | 55.8 | 63.9 | 69.3 | 53.4 |
| Fourth Quintile | 0.0 | 30.8 | 28.5 | 49.0 | 48.2 | 57.7 | 35.8 |
| Fifth Quintile | | 12.8 | 12.4 | 27.8 | | 34.7 | 8.3 |
| Total | 20.5 | 49.8 | 46.9 | 57.0 | 65.0 | 69.0 | 65.5 |

* 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 Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | ∞ | 10.0 | 6.9 | 6.1 | 3.6 | 6.2 | 13.3 |
| Second Quintile | ∞ | 3.3 | 1.6 | 3.5 | 2.5 | 4.3 | 3.9 |
| Third Quintile | 52.4 | 0.5 | 1.0 | 2.4 | 1.4 | 2.8 | 2.0 |
| Fourth Quintile | 0.4 | 0.0 | 0.2 | 1.4 | 0.6 | 1.3 | 0.7 |
| Fifth Quintile | | 0.0 | 0.0 | 0.2 | | 0.5 | 0.0 |
| Total | 1.8 | 3.3 | 3.1 | 3.5 | 2.4 | 3.2 | 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.

** 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 June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 47.8 | 172.8 | 225.2 | 210.5 | 287.9 | 307.2 | 252.5 |
| Second Quintile | 1.1 | 92.0 | 109.6 | 158.4 | 167.9 | 190.7 | 136.4 |
| Third Quintile | 0.0 | 44.2 | 82.3 | 113.0 | 119.3 | 102.1 | 83.2 |
| Fourth Quintile | 0.0 | 22.8 | 49.9 | 74.8 | 59.5 | 72.3 | 42.2 |
| Fifth Quintile | | 3.9 | 10.0 | 35.3 | | 45.0 | 5.7 |
| Total | 26.1 | 69.8 | 83.0 | 103.5 | 152.9 | 114.0 | 117.2 |

* 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

HELOC & Equity Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | ∞ | 90.0 | 91.3 | 59.1 | 38.2 | 59.3 | 88.5 |
| Second Quintile | ∞ | 52.7 | 44.8 | 40.1 | 28.4 | 38.3 | 48.8 |
| Third Quintile | 100.0 | 34.5 | 28.5 | 32.2 | 22.1 | 28.4 | 33.5 |
| Fourth Quintile | 57.4 | 20.0 | 15.4 | 21.3 | 16.1 | 17.4 | 20.5 |
| Fifth Quintile | | 5.6 | 5.5 | 11.8 | | 9.9 | 8.5 |
| Total | 28.5 | 29.6 | 27.5 | 27.1 | 29.0 | 25.4 | 26.4 |

* 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

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 0.0 | 31.5 | 292.9 | 158.5 | 136.2 | 336.4 | 187.8 |
| Second Quintile | 0.0 | 0.9 | 77.8 | 73.2 | 86.0 | 168.2 | 53.9 |
| Third Quintile | 0.0 | 0.0 | 4.9 | 19.0 | 34.3 | 65.6 | 4.3 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 0.3 | 3.2 | 30.8 | 0.0 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.5 | 0.0 |
| Total | 0.0 | 10.1 | 62.3 | 43.9 | 70.9 | 78.2 | 69.7 |

* 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 June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | ∞ | 16.0 | 37.8 | 35.1 | 21.1 | 38.9 | 37.7 |
| Second Quintile | ∞ | 2.6 | 18.9 | 15.7 | 13.7 | 29.4 | 18.5 |
| Third Quintile | 0.0 | 0.0 | 1.9 | 4.0 | 5.8 | 15.3 | 4.8 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 0.1 | 1.3 | 8.6 | 0.0 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.1 | 0.0 |
| Total | 0.0 | 4.3 | 20.6 | 11.5 | 13.5 | 17.4 | 15.7 |

* 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

Real Estate Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 0.0 | 25.7 | 101.8 | 76.1 | 42.3 | 92.8 | 69.1 |
| Second Quintile | 0.0 | 5.0 | 16.4 | 20.6 | 24.4 | 35.6 | 17.6 |
| Third Quintile | 0.0 | 0.1 | 2.9 | 10.9 | 17.7 | 13.8 | 6.3 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 7.0 | 5.5 | 5.6 | 0.6 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 1.3 | 0.0 | 2.3 | 0.0 |
| Total | 0.0 | 8.6 | 18.8 | 23.0 | 22.8 | 22.2 | 22.0 |

* 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

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | ∞ | 100.0 | 93.6 | 87.5 | 70.2 | 77.8 | 97.8 |
| Second Quintile | ∞ | 82.3 | 69.6 | 70.7 | 55.3 | 66.8 | 77.1 |
| Third Quintile | 100.0 | 53.9 | 50.4 | 54.1 | 44.3 | 49.8 | 55.8 |
| Fourth Quintile | 40.4 | 26.0 | 36.6 | 38.6 | 30.6 | 28.4 | 36.0 |
| Fifth Quintile | | 3.9 | 9.8 | 15.5 | | 12.4 | 9.8 |
| Total | 22.6 | 41.6 | 47.0 | 50.4 | 47.8 | 46.6 | 47.3 |

* 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

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | ∞ | 99.5 | 90.2 | 84.5 | 64.3 | 87.6 | 95.9 |
| Second Quintile | ∞ | 83.6 | 63.4 | 61.4 | 53.1 | 71.6 | 74.7 |
| Third Quintile | 98.4 | 55.9 | 49.6 | 45.9 | 41.2 | 50.2 | 51.7 |
| Fourth Quintile | 10.4 | 28.2 | 30.4 | 29.3 | 25.5 | 33.2 | 32.1 |
| Fifth Quintile | | 4.0 | 6.4 | 12.5 | | 22.2 | 8.9 |
| Total | 77.4 | 58.4 | 53.0 | 49.6 | 52.2 | 53.4 | 52.7 |

* 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 / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 0.0 | 99.3 | 201.6 | 290.2 | 147.1 | 404.8 | 248.2 |
| Second Quintile | 0.0 | 20.6 | 24.1 | 75.2 | 95.5 | 117.1 | 66.6 |
| Third Quintile | 0.0 | 0.0 | 0.7 | 23.0 | 64.7 | 79.2 | 11.0 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 0.9 | 20.5 | 38.0 | 0.0 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.1 | 0.0 |
| Total | 0.0 | 38.0 | 46.3 | 83.6 | 108.5 | 91.1 | 90.6 |

* 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

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 4.0 | 23.9 | 487.7 | 259.1 | 135.0 | 256.0 | 273.9 |
| Second Quintile | 0.0 | 0.1 | 192.3 | 155.3 | 79.5 | 123.6 | 82.4 |
| Third Quintile | 0.0 | 0.0 | 25.9 | 86.6 | 30.6 | 65.1 | 14.7 |
| Fourth Quintile | 0.0 | 0.0 | 1.4 | 18.8 | 4.8 | 28.3 | 0.0 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 | 2.6 | 0.0 |
| Total | 12.6 | 11.2 | 121.6 | 99.9 | 90.0 | 79.4 | 83.6 |

* 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 June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 14.5 | 15.4 | 10.2 | 7.4 | 5.0 | 6.3 | 12.4 |
| Second Quintile | 3.3 | 6.3 | 3.2 | 2.6 | 1.9 | 4.5 | 4.1 |
| Third Quintile | -3.1 | 1.6 | 0.6 | -0.1 | -3.0 | -1.6 | 0.5 |
| Fourth Quintile | -10.4 | -2.4 | -4.0 | -2.7 | -10.6 | -6.1 | -3.8 |
| Fifth Quintile | | -10.2 | -19.9 | -24.4 | | -15.8 | -17.9 |
| Total | 2.6 | 1.0 | -2.7 | -4.8 | -1.6 | -2.4 | -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

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 0.2 | 0.8 | 1.1 | 1.0 | 0.6 | 1.4 | 1.0 |
| Second Quintile | -0.2 | 0.2 | 0.6 | 0.5 | 0.4 | 0.8 | 0.5 |
| Third Quintile | -1.0 | 0.0 | 0.4 | 0.2 | 0.1 | 0.3 | 0.1 |
| Fourth Quintile | -2.7 | -0.4 | 0.0 | -0.2 | -0.6 | 0.1 | -0.2 |
| Fifth Quintile | | -1.0 | -0.8 | -1.4 | | -0.4 | -1.4 |
| Total | -0.9 | -0.1 | 0.3 | -0.1 | 0.1 | 0.5 | 0.4 |

* 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

Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 5.4 | 4.9 | 5.1 | 4.4 | 4.1 | 4.2 | 4.9 |
| Second Quintile | 3.9 | 4.0 | 4.3 | 3.9 | 3.6 | 3.5 | 4.0 |
| Third Quintile | 3.2 | 3.6 | 3.9 | 3.5 | 3.2 | 3.3 | 3.5 |
| Fourth Quintile | 2.1 | 3.2 | 3.1 | 3.3 | 2.6 | 2.9 | 3.2 |
| Fifth Quintile | | 2.7 | 2.3 | 2.6 | | 2.5 | 2.4 |
| Total | 4.0 | 3.7 | 3.8 | 3.5 | 3.5 | 3.1 | 3.3 |

* 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 Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 1.7 | 6.1 | 12.6 | 10.2 | 6.8 | 19.8 | 10.6 |
| Second Quintile | -1.0 | 2.1 | 7.7 | 5.1 | 5.0 | 8.1 | 4.8 |
| Third Quintile | -7.9 | -0.3 | 4.1 | 2.1 | 1.4 | 4.0 | 1.5 |
| Fourth Quintile | -38.6 | -3.2 | 0.4 | -2.2 | -10.8 | 1.3 | -2.4 |
| Fifth Quintile | | -10.3 | -8.0 | -21.0 | | -6.3 | -19.2 |
| Total | -7.3 | -0.7 | 3.3 | -0.7 | 1.3 | 6.0 | 3.9 |

* 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

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

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 40.0 | 38.5 | 38.2 | 30.6 | 23.2 | 24.7 | 36.8 |
| Second Quintile | 30.1 | 27.0 | 25.4 | 24.4 | 17.9 | 20.8 | 24.9 |
| Third Quintile | 22.8 | 20.2 | 20.2 | 18.1 | 13.6 | 16.1 | 19.3 |
| Fourth Quintile | 13.5 | 14.7 | 17.8 | 14.2 | 8.1 | 14.5 | 14.8 |
| Fifth Quintile | | 11.1 | 9.4 | 9.5 | | 9.6 | 9.3 |
| Total | 25.1 | 21.8 | 22.0 | 19.5 | 17.2 | 17.4 | 17.9 |

* 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

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 9.0 | 37.3 | 48.0 | 48.9 | 41.8 | 60.8 | 47.5 |
| Second Quintile | 3.0 | 31.0 | 32.9 | 37.8 | 34.6 | 39.0 | 34.7 |
| Third Quintile | 1.0 | 22.6 | 22.5 | 30.1 | 31.1 | 35.2 | 27.0 |
| Fourth Quintile | 0.8 | 14.2 | 13.6 | 22.9 | 25.7 | 26.4 | 16.9 |
| Fifth Quintile | | 4.5 | 5.8 | 15.5 | | 18.9 | 4.8 |
| Total | 5.8 | 22.5 | 24.5 | 33.5 | 34.3 | 35.8 | 34.7 |

* 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

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

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | ∞ | 217.8 | 956.0 | 340.5 | 221.9 | 261.3 | 621.6 |
| Second Quintile | 229.7 | 175.8 | 223.9 | 171.6 | 169.3 | 186.8 | 191.3 |
| Third Quintile | 98.4 | 134.7 | 157.5 | 152.2 | 152.9 | 158.8 | 151.8 |
| Fourth Quintile | -395.5 | 110.3 | 130.1 | 124.9 | 124.2 | 134.6 | 123.0 |
| Fifth Quintile | | 76.9 | 99.1 | 107.3 | | 99.0 | 30.8 |
| Total | 105.5 | 137.2 | 145.7 | 148.8 | 148.3 | 151.6 | 150.2 |

* 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

Net Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 6.7 | 6.1 | 6.9 | 6.1 | 5.5 | 5.7 | 6.5 |
| Second Quintile | 4.5 | 5.1 | 5.9 | 5.3 | 4.9 | 4.9 | 5.3 |
| Third Quintile | 3.3 | 4.4 | 5.2 | 4.9 | 4.5 | 4.3 | 4.7 |
| Fourth Quintile | 2.2 | 3.7 | 3.7 | 4.4 | 3.4 | 3.8 | 3.9 |
| Fifth Quintile | | 2.8 | 2.5 | 3.4 | | 3.0 | 2.7 |
| Total | 4.6 | 4.5 | 4.9 | 4.9 | 4.9 | 4.1 | 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 June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 126.6 | 102.1 | 92.2 | 86.4 | 70.5 | 70.9 | 101.9 |
| Second Quintile | 99.8 | 92.3 | 76.2 | 78.2 | 67.9 | 65.9 | 81.5 |
| Third Quintile | 92.1 | 81.2 | 73.7 | 72.6 | 63.7 | 57.5 | 72.8 |
| Fourth Quintile | 77.0 | 72.7 | 70.3 | 66.7 | 61.1 | 53.1 | 66.6 |
| Fifth Quintile | | 65.1 | 54.4 | 56.7 | | 41.6 | 54.9 |
| Total | 95.4 | 82.2 | 72.2 | 72.0 | 65.4 | 54.8 | 60.9 |

* 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

Borrowings / Total Shares and Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 0.0 | 0.0 | 5.9 | 5.1 | 2.0 | 23.2 | 7.0 |
| Second Quintile | 0.0 | 0.0 | 0.0 | 0.2 | 0.7 | 10.0 | 0.0 |
| Third Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.6 | 0.0 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 0.2 | 0.1 | 0.9 | 1.8 | 1.8 | 5.9 | 4.3 |

* 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

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2010

| 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 | 17 | 44 | 20 | 47 | 19 | 20 | 167 |
| First Quintile | 0.6 | 1.5 | 2.2 | 1.9 | 1.8 | 2.3 | 2.0 |
| Second Quintile | 0.1 | 0.9 | 1.3 | 1.3 | 1.5 | 2.0 | 1.4 |
| Third Quintile | -0.2 | 0.5 | 1.1 | 1.1 | 1.3 | 1.6 | 1.0 |
| Fourth Quintile | -0.9 | 0.1 | 0.8 | 0.8 | 1.0 | 1.2 | 0.5 |
| Fifth Quintile | | -0.3 | 0.2 | 0.4 | | 0.9 | -0.2 |
| Total | 0.1 | 0.6 | 1.1 | 1.2 | 1.5 | 1.7 | 1.5 |

* 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