

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	21.7	15.2	13.6	14.9	10.5	12.0	15.8
Second Quintile	14.7	12.1	10.9	10.6	9.1	10.8	11.5
Third Quintile	7.9	10.2	7.7	9.4	8.2	9.9	9.7
Fourth Quintile		8.7	6.9	8.1	6.6	8.5	8.3
Fifth Quintile		7.0		6.6		6.7	6.7
Total	13.2	11.3	10.1	9.7	9.0	9.9	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.

** 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 June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	19.3	4.6	3.8	4.7	2.8	4.4	5.7
Second Quintile	1.7	2.5	1.8	2.2	1.6	2.7	2.4
Third Quintile	0.4	1.6	0.8	1.5	1.3	2.2	1.6
Fourth Quintile		0.8	0.3	0.9	0.8	1.4	0.9
Fifth Quintile		0.2		0.5		0.6	0.4
Total	3.6	2.2	3.1	2.3	1.8	2.2	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 three or four equal sized groups

Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	1.7	2.5	2.0	2.7	1.5	2.6	2.6
Second Quintile	0.6	1.1	1.2	1.7	1.1	2.0	1.6
Third Quintile	-5.7	0.5	0.7	1.3	0.9	1.7	1.1
Fourth Quintile		0.3	0.0	1.0	0.6	1.4	0.6
Fifth Quintile		0.2		0.3		0.6	0.2
Total	0.7	1.0	1.1	1.5	1.3	1.6	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 three or four equal sized groups

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	252.2	916.9	459.8	584.3	303.7	292.2	770.0
Second Quintile	86.4	198.9	194.4	224.7	155.1	206.6	217.9
Third Quintile	12.7	132.8	90.9	163.4	117.5	163.4	145.5
Fourth Quintile		81.3	35.2	120.7	105.6	136.2	105.8
Fifth Quintile		37.6		76.5		80.1	45.4
Total	66.9	102.6	69.1	128.2	164.4	133.6	135.8

* 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 three or four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	235.2	495.1	581.8	760.4	656.9	813.2	700.4
Second Quintile	0.0	300.8	434.3	450.7	564.2	543.0	448.8
Third Quintile	0.0	179.2	182.0	335.2	416.7	411.1	299.4
Fourth Quintile		110.3	73.4	227.2	274.0	307.7	160.2
Fifth Quintile		31.1		104.8		192.7	35.9
Total	82.3	213.5	302.5	353.1	462.6	392.2	392.6

* 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

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	26.5	73.2	77.1	82.4	77.1	92.1	82.5
Second Quintile	0.0	59.2	70.8	67.4	71.9	81.9	69.6
Third Quintile	0.0	41.5	50.7	56.9	63.5	72.9	55.6
Fourth Quintile		29.7	20.5	46.2	50.1	59.0	38.0
Fifth Quintile		10.1		22.7		41.1	9.9
Total	22.3	47.8	57.9	57.4	66.7	71.1	67.4

* 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 three or four equal sized groups

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	∞	8.1	4.3	6.0	3.7	5.3	12.8
Second Quintile	∞	3.3	2.1	3.2	1.6	3.7	3.8
Third Quintile	27.3	0.7	0.1	1.8	1.4	2.7	2.0
Fourth Quintile		0.0	0.0	0.8	0.7	1.5	0.7
Fifth Quintile		0.0		0.2		0.5	0.0
Total	2.5	3.1	4.3	3.3	2.1	2.7	2.7

* 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

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	22.5	173.2	157.6	218.2	225.9	251.5	210.3
Second Quintile	0.0	87.7	79.0	129.0	136.6	162.5	117.3
Third Quintile	0.0	45.9	34.1	91.6	89.2	83.0	70.8
Fourth Quintile		19.1	8.2	60.5	47.1	62.9	35.2
Fifth Quintile		2.7		25.5		40.6	4.7
Total	13.6	63.3	72.8	94.5	121.4	93.3	97.1

* 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 June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	∞	90.4	54.3	62.3	35.5	56.8	84.0
Second Quintile	∞	48.9	27.8	39.9	27.2	33.7	44.6
Third Quintile	64.1	33.3	15.3	30.5	20.8	27.1	31.2
Fourth Quintile		19.2	3.3	19.8	13.2	16.5	19.4
Fifth Quintile		4.3		9.8		9.5	7.7
Total	16.5	29.7	24.1	26.8	26.2	23.8	24.7

* 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

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	0.0	45.2	131.7	183.3	104.7	242.2	149.8
Second Quintile	0.0	3.1	30.5	62.4	68.6	126.6	46.5
Third Quintile	0.0	0.0	0.0	22.4	26.4	46.3	6.5
Fourth Quintile		0.0	0.0	1.1	5.7	20.9	0.0
Fifth Quintile		0.0		0.0		0.2	0.0
Total	0.0	13.0	46.8	46.8	58.6	56.6	54.3

* 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

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	∞	25.4	23.4	38.5	20.3	36.4	39.0
Second Quintile	∞	2.5	7.0	18.9	12.3	21.7	17.1
Third Quintile	0.0	0.0	0.0	5.8	6.1	10.7	5.4
Fourth Quintile		0.0	0.0	0.5	1.5	6.4	0.1
Fifth Quintile		0.0		0.0		0.1	0.0
Total	0.0	6.1	15.5	13.2	12.7	14.4	13.8

* 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 three or four equal sized groups

Real Estate Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	0.0	50.3	47.2	110.5	35.3	81.4	77.1
Second Quintile	0.0	13.2	12.2	28.5	24.4	51.7	24.5
Third Quintile	0.0	1.4	1.3	16.8	18.2	22.3	10.7
Fourth Quintile		0.0	0.0	8.4	8.5	7.7	1.5
Fifth Quintile		0.0		1.2		2.6	0.0
Total	0.0	13.9	19.4	29.8	22.1	23.1	23.6

* 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

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	∞	100.0	85.5	90.2	70.6	77.3	97.4
Second Quintile	∞	85.0	52.9	73.0	54.9	66.4	77.5
Third Quintile	39.6	51.9	40.8	56.2	42.8	48.3	55.4
Fourth Quintile		24.3	17.5	38.7	30.7	31.1	36.8
Fifth Quintile		2.2		16.7		13.0	11.0
Total	6.2	45.5	47.9	53.6	46.7	48.2	48.6

* 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

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	∞	98.9	73.5	83.3	65.0	87.0	95.7
Second Quintile	∞	79.3	55.5	61.3	54.4	68.9	72.5
Third Quintile	60.4	52.4	41.4	43.8	41.6	51.7	52.6
Fourth Quintile		18.2	8.1	27.0	24.6	33.6	31.6
Fifth Quintile		0.3		9.8		22.7	9.1
Total	93.8	54.5	52.1	46.4	53.3	51.8	51.4

* 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 three or four equal sized groups

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	0.0	119.1	144.1	297.7	153.8	380.5	201.1
Second Quintile	0.0	17.3	28.5	57.0	86.0	107.9	65.8
Third Quintile	0.0	0.0	0.3	18.2	56.3	72.8	12.1
Fourth Quintile		0.0	0.0	1.0	14.4	41.3	0.0
Fifth Quintile		0.0		0.0		2.0	0.0
Total	0.0	38.4	66.7	69.6	100.1	76.9	78.6

* 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 June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	1.7	34.4	134.2	244.3	109.6	196.9	182.3
Second Quintile	0.0	0.4	10.0	115.8	66.1	92.0	56.5
Third Quintile	0.0	0.0	0.1	61.1	20.5	35.4	7.7
Fourth Quintile		0.0	0.0	9.4	2.0	13.0	0.0
Fifth Quintile		0.0		0.1		2.0	0.0
Total	0.7	18.5	39.8	80.7	67.3	58.5	62.0

* 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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Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	17.5	9.1	11.6	11.1	6.5	11.2	11.5
Second Quintile	0.5	4.0	6.0	6.8	3.8	6.0	6.1
Third Quintile	-10.3	1.8	1.2	5.0	1.0	2.1	3.1
Fourth Quintile		-2.2	-2.1	1.7	-3.8	-0.6	-0.5
Fifth Quintile		-9.2		-8.3		-5.8	-7.4
Total	4.0	1.1	4.8	1.7	2.4	2.2	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 three or four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	1.1	1.1	1.5	1.5	1.2	1.7	1.5
Second Quintile	0.0	0.7	0.3	0.9	0.8	1.2	0.8
Third Quintile	-1.1	0.2	0.0	0.5	0.6	0.8	0.5
Fourth Quintile		-0.2	-0.6	0.2	0.4	0.6	0.1
Fifth Quintile		-1.3		-0.5		-0.4	-0.8
Total	0.0	0.1	0.4	0.4	0.9	1.0	0.8

* 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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Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	5.7	4.6	4.3	4.6	4.1	3.7	4.7
Second Quintile	3.6	3.7	3.7	3.8	3.6	3.4	3.8
Third Quintile	2.6	3.5	3.0	3.4	3.2	3.1	3.4
Fourth Quintile		3.1	2.2	3.2	2.6	2.9	3.1
Fifth Quintile		2.5		2.5		2.2	2.4
Total	4.1	3.5	3.4	3.5	3.4	2.9	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 three or four equal sized groups

Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	7.7	10.1	14.1	14.8	13.7	21.1	14.6
Second Quintile	-0.3	5.0	3.4	8.7	9.4	12.1	8.6
Third Quintile	-12.6	1.8	0.3	4.8	6.3	8.6	4.5
Fourth Quintile		-1.7	-7.4	2.7	4.1	5.5	1.1
Fifth Quintile		-14.2		-7.0		-4.8	-8.7
Total	-0.4	1.2	4.3	4.6	9.9	9.8	8.7

* 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

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

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	51.8	41.8	31.9	36.2	24.6	27.2	39.4
Second Quintile	31.3	29.6	25.8	23.2	19.6	21.8	26.1
Third Quintile	16.7	22.7	22.3	16.9	14.2	18.3	20.7
Fourth Quintile		18.9	10.8	13.7	7.7	15.4	16.2
Fifth Quintile		13.7		7.8		9.9	9.5
Total	27.8	25.5	25.2	19.2	17.1	18.2	18.4

* 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 three or four equal sized groups

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	19.2	42.0	47.1	55.3	44.5	56.9	50.2
Second Quintile	3.1	30.7	29.3	41.2	36.9	42.4	37.6
Third Quintile	0.8	22.9	18.0	35.0	32.1	37.4	29.5
Fourth Quintile		17.1	8.8	25.6	24.6	30.2	20.2
Fifth Quintile		7.5		14.8		23.2	7.2
Total	8.0	25.4	29.1	36.4	35.6	38.5	37.2

* 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

Loss Reserves / Last 12-Month Net Charge-Offs by Quintile* State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	∞	726.6	413.3	3,899.1	233.4	371.2	2,128.3
Second Quintile	200.5	334.3	183.7	226.0	197.7	202.4	250.4
Third Quintile	-8.2	225.3	140.5	182.8	183.6	163.2	186.3
Fourth Quintile		155.7	-411.8	144.2	146.9	142.5	146.8
Fifth Quintile		116.1		113.7		110.9	98.1
Total	207.7	203.4	182.7	183.3	178.9	169.5	174.0

* 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

Net Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	6.9	5.9	5.9	6.4	5.5	5.2	6.4
Second Quintile	4.0	4.7	4.8	5.4	4.8	4.7	5.1
Third Quintile	2.6	4.2	3.5	4.7	4.4	4.2	4.4
Fourth Quintile		3.7	2.3	4.2	3.5	3.8	3.9
Fifth Quintile		2.7		3.1		2.7	2.7
Total	4.8	4.3	4.3	4.8	4.8	3.9	4.2

* 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

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	117.5	104.5	94.1	87.7	75.7	82.9	100.1
Second Quintile	93.8	93.1	88.3	79.8	72.6	69.5	85.8
Third Quintile	81.2	85.0	80.4	76.6	63.5	63.4	77.8
Fourth Quintile		76.9	59.6	70.3	57.8	59.5	70.9
Fifth Quintile		68.7		56.2		44.7	57.8
Total	94.0	85.9	81.2	74.6	65.9	60.0	64.6

* 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

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

As of June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	0.0	0.0	0.9	4.6	1.4	19.3	4.1
Second Quintile	0.0	0.0	0.0	0.0	0.1	5.1	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.2	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	0.0	0.0	0.7	1.1	1.2	4.8	3.4

* 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 three or four equal sized groups

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 2011

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	15	43	17	45	19	20	159
First Quintile	1.0	1.2	1.4	1.9	2.0	2.0	1.9
Second Quintile	0.2	0.8	0.7	1.3	1.5	1.7	1.3
Third Quintile	-0.7	0.4	0.5	1.0	1.2	1.6	0.9
Fourth Quintile		0.1	0.0	0.8	0.8	1.3	0.5
Fifth Quintile		-0.4		0.2		0.4	-0.2
Total	0.2	0.5	0.8	1.1	1.6	1.5	1.4

* 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 three or four equal sized groups