

# Net Worth / Total Assets by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	21.6	15.8	12.8	13.1	12.8	12.4	15.6
Second Quintile	14.2	12.2	10.7	10.6	9.6	10.7	11.5
Third Quintile	7.5	10.5	7.7	9.2	8.9	9.8	9.7
Fourth Quintile		9.0	6.7	8.2	7.9	8.5	8.3
Fifth Quintile		7.2		6.9	6.7	7.0	6.7
Total	12.7	11.3	9.9	9.7	9.1	10.0	9.8

\* 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

# Delinquent Loans / Total Loans by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	17.6	6.1	3.5	3.2	3.8	5.0	6.0
Second Quintile	1.1	3.2	1.7	2.0	2.5	2.9	2.5
Third Quintile	0.4	1.4	0.9	1.4	1.6	2.5	1.5
Fourth Quintile		0.8	0.2	0.9	0.9	1.4	0.9
Fifth Quintile		0.3		0.5	0.6	0.6	0.3
Total	2.7	2.7	2.9	2.3	1.9	2.4	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.

\*\* 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 September 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	42	17	44	20	20	158
First Quintile	3.8	2.8	1.9	2.2	2.7	2.5	2.6
Second Quintile	1.0	1.2	1.0	1.7	1.2	1.9	1.6
Third Quintile	-4.0	0.5	0.5	1.3	1.0	1.6	1.1
Fourth Quintile		0.2	0.1	1.1	0.8	1.3	0.6
Fifth Quintile		0.1		0.4	0.5	0.6	0.1
Total	1.4	1.0	1.0	1.4	1.3	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.

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# Loss Reserves / Delinquent Loans by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	301.9	1,360.4	341.1	514.9	449.7	287.7	753.5
Second Quintile	133.6	210.4	204.6	251.9	224.4	178.5	226.7
Third Quintile	22.6	108.7	113.0	185.0	146.4	151.6	153.2
Fourth Quintile		64.0	36.9	137.3	104.2	120.7	98.9
Fifth Quintile		34.8		82.7	87.6	80.3	44.6
Total	94.4	82.6	70.4	130.7	154.5	125.6	129.4

\* 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 Loans / Net Worth by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	270.8	489.8	579.0	634.0	692.4	766.9	660.6
Second Quintile	0.0	296.6	427.0	429.8	583.6	536.2	436.7
Third Quintile	0.0	177.8	193.6	322.4	483.7	401.1	290.2
Fourth Quintile		106.2	71.7	224.8	378.0	306.8	154.0
Fifth Quintile		30.0		124.9	240.5	189.6	32.0
Total	76.3	205.7	302.8	336.6	452.7	384.8	384.6

\* 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 September 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	42	17	44	20	20	158
First Quintile	26.6	75.4	77.4	78.9	84.0	92.4	82.7
Second Quintile	0.0	59.5	70.8	65.6	73.9	82.3	69.6
Third Quintile	0.0	41.7	50.5	56.2	70.9	73.4	55.2
Fourth Quintile		29.7	19.9	47.0	62.5	58.9	37.5
Fifth Quintile		8.9		27.0	44.0	41.4	8.6
Total	20.8	47.5	57.6	56.2	67.5	71.3	67.6

\* 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 Delinquency / Real Estate Loans by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	∞	9.4	3.9	4.2	5.1	5.8	13.1
Second Quintile	∞	4.3	1.7	2.8	3.0	4.0	3.7
Third Quintile	25.0	1.0	0.2	1.8	1.8	3.3	1.9
Fourth Quintile		0.0	0.0	1.0	0.9	1.7	0.7
Fifth Quintile		0.0		0.3	0.5	0.6	0.0
Total	0.2	4.0	3.9	3.2	2.3	2.9	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.

\*\* 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, 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	42	17	44	20	20	158
First Quintile	21.2	188.2	151.8	170.7	251.9	238.4	203.2
Second Quintile	0.0	87.4	76.7	122.7	172.1	158.0	116.0
Third Quintile	0.0	45.1	34.4	86.9	121.2	79.9	66.5
Fourth Quintile		18.2	7.4	59.8	75.0	61.7	33.0
Fifth Quintile		2.8		30.5	31.6	38.8	3.9
Total	12.7	62.0	70.9	90.9	116.5	89.9	93.8

\* 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

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

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	∞	94.1	54.4	55.0	46.4	55.8	83.7
Second Quintile	∞	51.9	25.5	39.6	32.9	33.2	44.4
Third Quintile	63.0	34.6	14.5	30.0	22.8	27.1	30.8
Fourth Quintile		21.1	3.4	20.9	19.4	16.3	19.1
Fifth Quintile		5.1		11.5	9.9	9.3	7.3
Total	16.7	30.1	23.4	27.0	25.7	23.4	24.4

\* 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

# IOPO Loans / Net Worth by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	0.0	30.6	139.2	132.3	146.6	223.7	137.9
Second Quintile	0.0	2.7	31.7	58.6	83.9	100.1	41.1
Third Quintile	0.0	0.0	0.0	20.6	45.2	45.8	5.6
Fourth Quintile		0.0	0.0	1.9	12.4	25.8	0.0
Fifth Quintile		0.0		0.0	1.3	1.9	0.0
Total	0.0	8.9	48.3	47.2	54.3	53.4	51.6

\* 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

# IOPO Loans / Real Estate Loans Assets by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	∞	14.7	25.1	34.4	28.1	33.8	35.6
Second Quintile	∞	1.9	7.8	18.0	15.8	18.9	16.4
Third Quintile	0.0	0.0	0.0	5.8	9.3	11.5	5.2
Fourth Quintile		0.0	0.0	0.6	2.9	7.8	0.1
Fifth Quintile		0.0		0.0	0.5	0.8	0.0
Total	0.0	4.3	16.0	14.0	12.0	13.9	13.4

\* 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.

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

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	0.0	49.2	47.1	70.7	56.7	74.6	71.0
Second Quintile	0.0	12.8	13.1	28.8	32.4	57.3	25.5
Third Quintile	0.0	6.8	0.8	16.2	26.1	26.2	11.2
Fourth Quintile		0.4	0.0	9.7	16.6	8.6	2.3
Fifth Quintile		0.0		2.1	4.6	2.7	0.0
Total	0.0	14.2	19.6	30.8	23.7	23.8	24.4

\* 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

# Fixed Loans / Real Estate Loans by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	∞	100.0	87.7	86.4	83.8	76.8	97.0
Second Quintile	∞	84.7	54.7	69.6	66.5	66.8	76.7
Third Quintile	39.5	51.6	40.2	55.3	51.4	48.6	54.8
Fourth Quintile		23.8	17.5	40.4	40.3	30.9	36.1
Fifth Quintile		2.0		19.8	23.0	13.6	10.4
Total	6.8	44.5	48.2	52.0	48.4	48.4	48.8

\* 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

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

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	∞	99.8	73.7	80.2	77.0	86.4	95.6
Second Quintile	∞	83.8	56.6	59.6	59.7	69.1	72.6
Third Quintile	60.5	56.0	39.0	44.7	48.6	51.4	52.5
Fourth Quintile		21.7	5.6	30.4	33.5	33.2	31.8
Fifth Quintile		1.6		13.6	16.2	23.2	8.7
Total	93.2	55.5	51.8	48.0	51.6	51.6	51.2

\* 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

# Member Business Loans / Net Worth by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	0.0	116.6	162.7	113.6	266.9	372.6	190.2
Second Quintile	0.0	18.4	26.9	47.4	128.6	107.2	63.1
Third Quintile	0.0	0.0	0.9	20.9	78.7	72.2	12.2
Fourth Quintile		0.0	0.0	2.0	39.6	40.0	0.1
Fifth Quintile		0.0		0.0	9.1	2.0	0.0
Total	0.0	36.2	67.6	63.3	99.7	75.8	77.2

\* 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

# Indirect Loans / Net Worth by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	1.5	64.5	129.7	200.0	219.9	187.8	175.7
Second Quintile	0.0	0.7	8.8	100.1	84.3	89.0	52.4
Third Quintile	0.0	0.0	0.1	55.5	49.2	30.6	6.7
Fourth Quintile		0.0	0.0	9.1	12.7	10.9	0.0
Fifth Quintile		0.0		0.3	0.3	1.9	0.0
Total	0.6	17.5	40.6	77.4	63.0	56.3	59.3

\* 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

# Asset Growth by Quintile\*

## State Chartered Credit Unions

Annualized year-to-date through September 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	42	17	44	20	20	158
First Quintile	10.8	10.2	13.8	9.8	10.1	9.8	11.9
Second Quintile	-0.1	4.2	8.7	5.7	6.3	5.2	5.7
Third Quintile	-8.6	1.4	2.6	3.9	4.2	1.9	2.6
Fourth Quintile		-2.2	-1.8	1.4	0.3	-1.4	-0.3
Fifth Quintile		-8.8		-2.9	-7.4	-7.6	-8.1
Total	2.2	1.1	7.0	1.6	2.7	1.7	2.0

\* 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, 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	42	17	44	20	20	158
First Quintile	0.6	0.9	1.4	1.3	2.1	1.5	1.4
Second Quintile	-0.3	0.5	0.3	0.7	0.9	1.0	0.7
Third Quintile	-2.2	0.0	-0.2	0.4	0.6	0.6	0.4
Fourth Quintile		-0.4	-0.6	0.2	0.5	0.4	0.0
Fifth Quintile		-1.1		-0.3	0.2	-0.3	-1.0
Total	-0.8	0.0	0.3	0.4	0.8	0.8	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.

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# Net Interest Margin by Quintile\*

## State Chartered Credit Unions

**Annualized year-to-date through September 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	42	17	44	20	20	158
First Quintile	5.7	4.7	4.2	4.4	4.4	3.7	4.7
Second Quintile	3.6	3.7	3.6	3.7	3.8	3.3	3.7
Third Quintile	2.7	3.4	2.9	3.4	3.4	3.1	3.4
Fourth Quintile		3.2	2.1	3.2	3.1	2.9	3.1
Fifth Quintile		2.5		2.7	2.4	2.2	2.3
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 September 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	42	17	44	20	20	158
First Quintile	4.2	8.7	12.8	12.6	32.0	18.8	13.8
Second Quintile	-1.4	3.9	3.9	6.6	11.7	10.2	6.6
Third Quintile	-24.7	0.3	-1.5	4.3	6.9	6.5	3.5
Fourth Quintile		-4.2	-7.6	2.1	5.1	3.2	-0.2
Fifth Quintile		-10.8		-3.2	1.8	-3.2	-10.2
Total	-5.9	0.4	3.3	4.1	9.4	7.8	7.3

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

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	52.4	44.0	33.6	31.7	29.2	27.4	40.8
Second Quintile	36.0	28.7	28.0	24.1	23.8	22.0	26.6
Third Quintile	19.5	23.3	21.7	20.2	18.7	19.6	22.1
Fourth Quintile		20.6	10.4	16.1	12.9	16.6	17.8
Fifth Quintile		16.5		10.7	8.0	12.7	11.1
Total	29.9	26.2	26.3	20.8	18.0	19.4	19.6

\* 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, 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	42	17	44	20	20	158
First Quintile	20.7	38.2	45.3	44.5	54.6	52.9	47.3
Second Quintile	3.1	29.4	31.8	37.0	42.1	40.9	36.1
Third Quintile	0.8	22.3	18.8	32.0	35.1	37.8	28.5
Fourth Quintile		16.9	8.3	24.7	30.4	32.2	19.7
Fifth Quintile		7.2		15.9	23.2	22.6	6.8
Total	8.5	23.8	29.0	33.5	36.6	37.6	36.4

\* 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

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

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	832.6	911.6	403.8	376.0	365.7	380.5	889.7
Second Quintile	133.2	418.4	185.2	230.2	238.8	216.0	257.6
Third Quintile	4.0	255.4	134.7	192.3	216.1	174.9	198.0
Fourth Quintile		161.2	-395.7	161.6	199.1	147.0	150.2
Fifth Quintile		102.0		129.9	146.7	119.7	88.2
Total	172.2	201.2	185.2	189.8	197.5	177.2	183.3

\* 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

# Net Margin by Quintile\*

## State Chartered Credit Unions

**Annualized year-to-date through September 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	42	17	44	20	20	158
First Quintile	6.9	5.9	5.9	6.0	7.2	5.2	6.3
Second Quintile	4.0	4.6	4.8	5.4	5.1	4.7	5.0
Third Quintile	2.8	4.2	3.5	4.8	4.6	4.2	4.4
Fourth Quintile		3.7	2.3	4.3	4.1	3.8	3.8
Fifth Quintile		2.6		3.5	3.3	2.8	2.7
Total	4.8	4.2	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 September 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	42	17	44	20	20	158
First Quintile	115.3	101.0	95.8	84.6	75.3	78.3	99.4
Second Quintile	98.3	92.3	85.8	79.2	72.4	70.0	83.6
Third Quintile	81.7	83.3	77.3	76.1	69.6	64.3	76.8
Fourth Quintile		77.5	57.8	69.4	64.6	57.6	69.7
Fifth Quintile		69.2		60.3	53.9	45.5	56.3
Total	96.3	83.9	79.6	73.8	65.6	59.6	64.0

\* 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

# Borrowings / Total Shares and Net Worth by Quintile\*

## State Chartered Credit Unions

**As of September 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	42	17	44	20	20	158
First Quintile	0.0	0.0	0.8	2.3	6.6	17.9	3.5
Second Quintile	0.0	0.0	0.0	0.0	1.0	2.7	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	0.0
Total	0.0	0.0	0.7	0.8	1.6	4.3	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

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

## State Chartered Credit Unions

Annualized year-to-date through September 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	42	17	44	20	20	158
First Quintile	0.6	1.2	1.3	1.7	3.1	1.9	1.8
Second Quintile	-0.1	0.7	0.8	1.2	1.5	1.5	1.2
Third Quintile	-1.0	0.3	0.3	0.9	1.3	1.4	0.7
Fourth Quintile		0.0	-0.2	0.6	0.9	1.1	0.4
Fifth Quintile		-0.3		0.4	0.7	0.4	-0.3
Total	-0.1	0.4	0.6	1.0	1.5	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