

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	21.2	14.9	12.6	13.0	11.8	11.6	15.7
Second Quintile	13.6	11.9	10.3	10.4	9.2	10.4	11.3
Third Quintile	8.5	9.9	7.4	9.2	8.3	9.6	9.6
Fourth Quintile		8.6	6.5	7.9	7.3	8.4	8.2
Fifth Quintile		7.0		6.8		7.2	6.8
Total	12.1	11.2	9.5	9.5	9.2	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 March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	20.5	3.8	4.5	3.9	2.4	3.9	6.6
Second Quintile	2.4	1.8	1.1	2.0	1.4	2.5	2.2
Third Quintile	0.2	0.8	0.5	1.2	1.0	1.8	1.2
Fourth Quintile		0.4	0.2	0.9	0.6	1.1	0.7
Fifth Quintile		0.1		0.5		0.4	0.2
Total	2.6	1.8	1.9	2.2	1.4	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 three or four equal sized groups

Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	8.8	1.7	2.0	2.0	1.9	2.2	2.8
Second Quintile	0.0	1.2	0.8	1.3	1.0	1.7	1.4
Third Quintile	-0.3	0.7	0.3	0.9	0.6	1.4	0.8
Fourth Quintile		0.3	0.1	0.7	0.4	0.8	0.4
Fifth Quintile		0.0		0.4		0.4	0.0
Total	0.4	0.9	0.9	1.4	1.0	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

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	∞	1,542.5	412.6	438.9	405.8	298.1	925.5
Second Quintile	175.9	351.3	254.2	257.6	253.1	203.6	300.0
Third Quintile	42.2	186.6	103.3	179.3	146.9	146.7	173.3
Fourth Quintile		100.1	47.4	126.3	115.7	115.8	115.5
Fifth Quintile		38.8		73.6		79.5	54.5
Total	130.2	130.1	98.8	130.6	192.4	133.5	140.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	222.5	411.1	573.4	586.2	628.4	620.1	647.7
Second Quintile	0.0	266.6	373.5	403.6	496.9	474.1	408.7
Third Quintile	0.0	171.0	137.9	323.3	351.5	391.0	276.3
Fourth Quintile		110.9	59.2	199.9	261.2	295.8	149.2
Fifth Quintile		38.2		96.9		178.7	32.3
Total	62.4	200.3	280.2	325.3	423.1	371.8	368.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	27.0	72.9	77.2	78.7	80.4	89.0	83.8
Second Quintile	0.0	56.9	66.7	67.6	73.1	81.5	70.1
Third Quintile	0.0	42.9	45.0	56.7	66.2	72.8	55.4
Fourth Quintile		31.7	12.8	45.8	50.5	59.7	37.9
Fifth Quintile		12.5		22.5		41.2	9.1
Total	17.9	50.7	54.2	56.5	67.7	71.8	68.1

* 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

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	∞	5.2	6.0	5.1	2.9	4.6	13.0
Second Quintile	∞	2.2	1.0	3.0	1.8	3.5	3.4
Third Quintile	25.0	0.4	0.0	1.6	1.2	2.4	1.6
Fourth Quintile		0.0	0.0	1.0	0.6	1.3	0.6
Fifth Quintile		0.0		0.4		0.3	0.0
Total	0.2	2.5	2.8	3.2	1.7	2.5	2.4

* 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

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	18.9	158.8	124.6	170.5	199.3	200.6	192.1
Second Quintile	0.0	74.9	61.1	123.1	137.0	120.6	110.5
Third Quintile	0.0	37.7	22.9	85.3	88.5	67.0	62.3
Fourth Quintile		14.6	6.8	53.8	40.0	55.9	29.7
Fifth Quintile		3.0		25.1		34.6	4.0
Total	10.1	54.2	52.9	86.6	106.9	80.5	84.7

* 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 / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	∞	86.2	51.2	57.6	41.0	39.8	82.6
Second Quintile	∞	40.3	24.2	39.6	28.8	30.5	42.6
Third Quintile	60.2	30.6	12.6	29.7	20.7	22.7	29.7
Fourth Quintile		17.6	3.2	20.2	12.5	14.3	18.1
Fifth Quintile		3.9		10.1		9.1	6.9
Total	16.2	27.1	18.9	26.6	25.3	21.7	23.0

* 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

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	0.0	18.6	94.6	135.3	108.0	170.6	140.8
Second Quintile	0.0	0.0	8.7	49.1	67.5	76.0	34.7
Third Quintile	0.0	0.0	0.0	12.6	29.9	34.8	4.5
Fourth Quintile		0.0	0.0	0.4	5.7	17.0	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	8.2	30.7	40.9	54.9	47.6	46.8

* 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

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	∞	8.9	20.1	32.0	23.8	31.3	34.5
Second Quintile	∞	0.2	4.3	16.7	13.6	15.6	15.4
Third Quintile	0.0	0.0	0.0	3.5	7.3	9.1	4.2
Fourth Quintile		0.0	0.0	0.2	1.7	5.4	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	4.1	11.0	12.6	13.0	12.8	12.7

* 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

Real Estate Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	0.0	39.0	67.0	69.1	34.6	67.1	79.5
Second Quintile	0.0	16.6	12.7	29.5	25.6	47.1	26.4
Third Quintile	0.0	6.8	0.9	15.7	16.2	24.6	11.9
Fourth Quintile		0.3	0.0	8.6	6.2	9.4	2.5
Fifth Quintile		0.0		1.2		3.1	0.0
Total	0.0	15.4	23.5	32.6	20.1	23.6	24.2

* 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

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

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	∞	99.7	87.0	85.6	76.5	75.1	97.0
Second Quintile	∞	83.9	52.7	68.4	58.2	62.6	76.9
Third Quintile	39.4	53.9	41.8	54.1	45.3	51.2	55.6
Fourth Quintile		18.2	26.8	37.8	29.6	32.0	37.0
Fifth Quintile		2.2		17.8		15.5	11.4
Total	6.8	45.8	49.7	54.0	47.1	49.9	49.9

* 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 three or four equal sized groups

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	∞	97.8	64.8	80.3	70.4	79.3	94.5
Second Quintile	∞	81.8	56.5	59.3	54.7	63.3	72.1
Third Quintile	60.6	46.1	41.1	44.7	41.8	46.8	51.0
Fourth Quintile		16.1	5.4	29.8	23.5	33.0	31.9
Fifth Quintile		0.3		11.9		22.5	8.4
Total	93.2	54.2	50.3	46.0	52.9	50.1	50.1

* 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

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	0.0	72.2	167.7	131.9	151.6	156.5	210.6
Second Quintile	0.0	8.3	23.6	53.3	77.9	102.5	61.5
Third Quintile	0.0	0.0	0.4	23.2	46.8	66.2	13.5
Fourth Quintile		0.0	0.0	3.0	13.3	36.6	0.1
Fifth Quintile		0.0		0.0		1.9	0.0
Total	0.0	23.7	70.8	64.3	91.1	71.6	72.7

* 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

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	0.6	31.4	86.0	186.6	127.1	150.5	166.6
Second Quintile	0.0	0.5	0.2	96.6	58.2	54.5	46.6
Third Quintile	0.0	0.0	0.0	46.9	20.8	16.4	5.7
Fourth Quintile		0.0	0.0	7.6	1.4	7.7	0.0
Fifth Quintile		0.0		0.2		1.2	0.0
Total	0.2	15.7	28.7	75.7	55.6	50.8	54.2

* 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

Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	16.0	28.9	25.1	26.6	31.8	22.8	29.8
Second Quintile	2.7	18.3	15.5	19.8	19.8	20.1	19.5
Third Quintile	-16.5	13.8	9.8	15.6	14.6	16.8	15.0
Fourth Quintile		9.2	0.5	9.4	7.3	13.8	8.5
Fifth Quintile		-1.3		2.9		2.8	-2.2
Total	4.8	13.1	13.4	15.0	18.5	16.7	16.6

* 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

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	1.0	0.6	1.2	1.2	2.0	1.4	1.5
Second Quintile	0.4	0.3	0.5	0.8	0.9	1.1	0.8
Third Quintile	-3.8	0.1	0.0	0.5	0.8	0.9	0.5
Fourth Quintile		-0.1	-0.7	0.2	0.5	0.7	0.2
Fifth Quintile		-0.6		-0.4		0.3	-1.0
Total	-0.1	0.2	0.3	0.1	1.2	1.0	0.9

* 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 three or four equal sized groups

Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	4.8	4.1	4.1	4.1	3.6	3.4	4.4
Second Quintile	3.5	3.4	3.3	3.5	3.3	3.1	3.5
Third Quintile	0.3	3.0	2.7	3.1	3.0	2.9	3.1
Fourth Quintile		2.7	1.8	2.9	2.6	2.7	2.8
Fifth Quintile		2.2		2.5		2.1	2.1
Total	3.7	3.1	3.1	3.2	3.1	2.7	2.9

* 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 three or four equal sized groups

Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	9.7	6.0	13.2	10.8	24.2	14.9	16.0
Second Quintile	2.8	3.1	5.2	7.3	10.9	11.5	8.2
Third Quintile	-19.2	1.2	0.2	5.3	8.4	9.3	4.8
Fourth Quintile		-0.8	-8.5	2.5	4.6	6.3	1.7
Fifth Quintile		-7.7		-5.5		3.2	-8.3
Total	-1.1	1.4	3.0	0.7	12.4	10.3	9.0

* 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

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

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	54.5	40.6	34.2	33.7	35.9	29.8	41.5
Second Quintile	33.4	27.7	25.6	24.8	19.8	24.1	28.4
Third Quintile	23.5	23.4	22.5	21.0	13.7	19.8	22.6
Fourth Quintile		20.8	15.4	17.3	10.8	15.2	19.1
Fifth Quintile		18.5		10.5		10.1	11.5
Total	33.8	27.4	28.1	21.7	19.8	21.3	21.3

* 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 Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	20.3	36.1	42.1	45.9	48.3	44.9	48.9
Second Quintile	3.5	27.6	30.2	37.7	35.5	41.1	35.7
Third Quintile	0.8	22.7	23.0	32.4	30.5	35.0	29.0
Fourth Quintile		16.1	9.3	26.4	25.5	30.8	20.9
Fifth Quintile		7.7		15.8		22.4	7.0
Total	6.8	23.7	29.1	33.9	35.8	37.4	36.2

* 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 March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	∞	456.9	674.4	453.9	322.8	311.5	1,448.1
Second Quintile	156.4	269.4	351.2	271.4	244.4	233.9	289.9
Third Quintile	-7,895.4	175.7	177.4	210.6	219.0	178.9	203.7
Fourth Quintile		131.5	125.1	164.5	167.1	148.9	154.0
Fifth Quintile		91.1		116.9		126.3	93.2
Total	253.7	176.2	235.8	205.7	208.0	189.5	195.6

* 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 Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	6.3	5.1	5.5	5.8	5.6	4.9	6.1
Second Quintile	3.8	4.3	4.4	5.0	4.5	4.4	4.7
Third Quintile	0.4	3.8	3.5	4.3	4.2	4.1	4.2
Fourth Quintile		3.3	2.0	3.9	3.6	3.7	3.7
Fifth Quintile		2.3		3.2		2.7	2.5
Total	4.4	3.8	4.0	4.6	4.5	3.8	4.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	115.2	105.5	100.9	91.9	79.3	78.7	102.3
Second Quintile	86.1	97.0	87.1	85.3	72.5	73.8	88.1
Third Quintile	53.3	91.4	77.3	78.0	66.7	68.4	79.8
Fourth Quintile		83.7	61.3	73.8	60.0	63.2	73.4
Fifth Quintile		76.8		64.7		46.5	56.9
Total	93.0	90.5	81.1	84.3	67.7	62.6	67.9

* 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 three or four equal sized groups

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

As of March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	0.0	0.0	0.0	2.6	1.4	10.6	3.7
Second Quintile	0.0	0.0	0.0	0.0	0.0	2.2	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fourth Quintile		0.0	0.0	0.0	0.0	0.0	0.0
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.0	0.0	0.5	0.9	0.9	4.0	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

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2012

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM**	\$100 to \$500MM	\$500MM to \$1 Billion**	\$1 Billion and More	Total
# of Credit Unions	15	38	17	48	18	21	157
First Quintile	1.3	1.0	1.2	1.5	2.1	1.8	1.8
Second Quintile	0.4	0.4	0.8	1.1	1.4	1.5	1.1
Third Quintile	-3.1	0.2	0.4	0.8	1.1	1.2	0.7
Fourth Quintile		0.1	-0.2	0.5	0.8	1.0	0.4
Fifth Quintile		-0.3		0.3		0.8	-0.5
Total	0.3	0.4	0.7	0.6	1.5	1.4	1.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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