

## Net Worth / Total Assets by Quintile\*

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	21.1	15.7	12.9	14.8	12.9	12.5	16.6
Second Quintile	13.7	13.0	9.7	11.9	11.0	11.7	12.3
Third Quintile	9.9	11.1	7.3	9.6	9.4	10.5	10.4
Fourth Quintile		9.0		8.9	8.3	9.7	9.1
Fifth Quintile		7.9		8.1		9.1	7.7
Total	12.5	12.0	10.0	10.8	10.4	11.2	11.0

\* 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

## Delinquent Loans / Total Loans by Quintile\* State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	10.1	3.1	3.0	2.1	1.2	1.7	4.0
Second Quintile	0.7	1.3	1.0	1.2	0.8	1.2	1.3
Third Quintile	0.0	0.6	0.3	0.7	0.7	0.8	0.7
Fourth Quintile		0.4		0.5	0.4	0.6	0.4
Fifth Quintile		0.1		0.2		0.2	0.1
Total	1.6	1.2	1.3	1.1	0.7	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.

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## Net Charge-Offs / Average Loans by Quintile\*

### State Chartered Credit Unions

As of December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	2.6	1.2	1.2	1.0	0.9	0.8	1.5
Second Quintile	0.4	0.7	0.3	0.7	0.5	0.6	0.7
Third Quintile	-0.4	0.4	0.1	0.5	0.4	0.5	0.4
Fourth Quintile		0.1		0.4	0.2	0.3	0.3
Fifth Quintile		0.0		0.2		0.2	0.0
Total	0.5	0.5	0.5	0.6	0.5	0.5	0.5

\* 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.

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## Loss Reserves / Delinquent Loans by Quintile\* State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	∞	∞	247.6	604.8	466.2	399.6	∞
Second Quintile	211.6	460.8	123.5	312.4	172.9	268.9	322.9
Third Quintile	68.8	250.3	52.1	199.8	141.3	198.9	178.2
Fourth Quintile		118.9		118.7	105.3	133.5	116.4
Fifth Quintile		43.6		83.1		107.9	57.6
Total	176.4	139.7	115.7	145.4	195.1	158.7	160.8

\* 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 December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	11.9	350.3	579.6	447.2	602.0	522.0	572.7
Second Quintile	0.0	197.9	250.2	352.8	406.3	443.0	357.1
Third Quintile	0.0	141.8	65.4	274.2	267.4	363.6	228.0
Fourth Quintile		90.1		188.2	176.9	285.6	126.9
Fifth Quintile		30.8		95.8		174.6	22.7
Total	5.0	164.5	284.0	267.4	366.5	322.9	319.4

\* 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 / Total Loans by Quintile\*

### State Chartered Credit Unions

As of December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	3.8	69.9	81.3	72.8	78.1	88.6	83.0
Second Quintile	0.0	49.8	59.1	60.4	72.1	78.7	67.0
Third Quintile	0.0	40.1	15.7	53.5	60.1	70.1	51.3
Fourth Quintile		26.7		43.9	38.6	61.9	32.7
Fifth Quintile		11.1		21.8		40.2	6.6
Total	1.7	44.9	54.4	51.9	64.7	68.5	65.1

\* 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 December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	∞	4.1	4.3	3.1	1.8	2.2	10.1
Second Quintile	∞	0.2	0.8	1.6	1.0	1.6	1.9
Third Quintile	50.0	0.0	0.0	0.9	0.7	1.2	0.8
Fourth Quintile		0.0		0.4	0.3	0.7	0.2
Fifth Quintile		0.0		0.1		0.1	0.0
Total	3.4	1.3	1.6	1.6	0.8	1.2	1.2

\* 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

## HELOC & Equity Loans / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	11.9	85.6	128.6	122.4	124.4	149.8	145.8
Second Quintile	0.0	50.5	35.6	83.3	83.7	88.8	73.3
Third Quintile	0.0	27.6	6.7	61.9	42.2	50.3	42.5
Fourth Quintile		11.1		35.0	24.0	39.0	21.3
Fifth Quintile		2.4		16.7		29.1	2.3
Total	5.0	34.7	45.7	63.8	75.6	56.7	60.1

\* 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 December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	∞	80.1	60.1	47.8	36.7	33.6	77.5
Second Quintile	∞	36.4	19.0	35.3	21.2	25.6	38.0
Third Quintile	100.0	23.7	3.0	24.4	14.5	18.8	23.4
Fourth Quintile		13.5		18.0	8.7	12.7	14.2
Fifth Quintile		4.8		8.6		8.1	5.3
Total	100.0	21.1	16.1	23.9	20.6	17.6	18.8

\* 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 / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	0.0	13.4	84.0	89.0	73.6	110.6	110.8
Second Quintile	0.0	0.0	3.2	33.4	30.8	60.2	24.1
Third Quintile	0.0	0.0	0.0	7.4	10.0	27.9	2.7
Fourth Quintile		0.0		0.2	1.0	15.1	0.0
Fifth Quintile		0.0		0.0		1.0	0.0
Total	0.0	5.9	23.3	30.8	43.4	33.6	34.3

\* 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 December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	∞	6.8	20.4	32.1	19.1	23.9	35.1
Second Quintile	∞	0.0	1.1	13.4	6.4	13.8	12.0
Third Quintile	0.0	0.0	0.0	2.5	3.2	8.8	2.9
Fourth Quintile		0.0		0.1	0.5	5.1	0.0
Fifth Quintile		0.0		0.0		0.5	0.0
Total	0.0	3.6	8.2	11.5	11.9	10.4	10.7

\* 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 TDRs / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	0.0	42.3	56.4	46.9	20.7	50.0	61.7
Second Quintile	0.0	18.1	1.5	22.2	13.0	31.6	19.0
Third Quintile	0.0	5.2	0.0	10.2	10.6	14.0	7.6
Fourth Quintile		0.3		2.8	6.4	6.7	1.3
Fifth Quintile		0.0		0.4		3.4	0.0
Total	0.0	15.3	13.9	19.7	12.3	15.7	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 three or four equal sized groups

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

### State Chartered Credit Unions

As of December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	∞	97.6	72.6	87.0	81.8	77.4	95.4
Second Quintile	∞	84.8	42.9	69.6	62.0	63.8	77.4
Third Quintile	71.4	59.4	28.3	57.7	50.1	47.9	56.8
Fourth Quintile		26.7		43.8	36.5	32.2	38.5
Fifth Quintile		2.9		25.9		24.0	15.3
Total	44.8	49.6	41.4	55.6	50.8	50.7	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

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

### State Chartered Credit Unions

As of December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	∞	99.3	71.7	74.1	63.5	76.0	91.7
Second Quintile	∞	77.0	57.1	56.2	49.9	67.8	68.2
Third Quintile	28.6	46.5	27.4	42.3	38.0	52.1	50.1
Fourth Quintile		18.6		30.4	18.2	36.2	30.6
Fifth Quintile		3.8		13.0		22.6	9.1
Total	55.2	50.4	58.6	44.4	49.2	49.3	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

## Member Business Loans / Net Worth by Quintile\*

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	0.0	55.1	183.8	90.0	123.2	145.8	191.4
Second Quintile	0.0	6.2	17.0	48.4	66.0	95.5	53.3
Third Quintile	0.0	0.0	0.0	22.6	29.3	63.5	14.9
Fourth Quintile		0.0		5.4	10.1	35.9	0.8
Fifth Quintile		0.0		0.2		4.4	0.0
Total	0.0	18.2	79.1	45.9	78.1	58.6	59.6

\* 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 December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	0.1	22.8	76.8	246.8	100.1	144.2	197.1
Second Quintile	0.0	0.4	0.0	99.2	57.4	54.9	40.4
Third Quintile	0.0	0.0	0.0	35.6	22.8	9.6	4.4
Fourth Quintile		0.0		7.1	2.2	6.2	0.0
Fifth Quintile		0.0		0.0		1.2	0.0
Total	0.0	20.1	22.8	77.8	50.5	53.1	55.1

\* 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

## Asset Growth by Quintile\*

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	4.6	4.2	8.0	7.5	7.8	8.1	11.1
Second Quintile	-1.8	2.0	2.4	3.2	4.4	4.7	3.9
Third Quintile	-5.5	0.4	-2.0	1.0	2.8	3.5	1.8
Fourth Quintile		-1.2		-0.2	1.4	3.1	-0.2
Fifth Quintile		-3.9		-1.7		0.6	-3.6
Total	0.0	0.3	2.7	3.2	4.3	4.5	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

## Return on Average Assets by Quintile\* State Chartered Credit Unions

As of December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	0.6	0.8	1.0	1.2	1.1	1.4	1.5
Second Quintile	0.0	0.4	0.6	0.8	0.8	1.2	0.8
Third Quintile	-1.3	0.2	0.0	0.5	0.7	0.9	0.6
Fourth Quintile		0.1		0.3	0.6	0.8	0.2
Fifth Quintile		-0.3		0.1		0.6	-0.3
Total	0.1	0.3	0.5	0.6	0.9	1.1	1.0

\* 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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## Net Interest Margin by Quintile\*

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	4.3	4.2	4.2	3.8	3.3	3.0	4.3
Second Quintile	2.9	3.3	2.9	3.2	3.0	2.8	3.2
Third Quintile	1.9	2.8	2.2	2.9	2.8	2.5	2.8
Fourth Quintile		2.6		2.7	2.4	2.5	2.5
Fifth Quintile		2.1		2.3		2.0	1.9
Total	3.4	2.9	3.0	2.9	2.8	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 three or four equal sized groups

## Return on Average Equity by Quintile\*

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	4.8	9.1	9.9	12.1	12.6	12.0	14.4
Second Quintile	-0.2	3.9	7.2	8.0	7.9	11.2	8.5
Third Quintile	-6.3	1.8	0.4	5.0	6.6	9.9	5.5
Fourth Quintile		0.4		2.9	5.2	8.3	2.3
Fifth Quintile		-3.3		0.9		6.1	-2.5
Total	0.7	2.2	5.3	6.1	8.8	10.3	9.3

\* 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

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

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	49.5	32.0	38.4	28.8	29.7	22.6	37.5
Second Quintile	34.8	25.3	21.5	22.3	15.8	17.4	24.7
Third Quintile	20.1	21.5	9.5	17.9	11.3	15.0	19.1
Fourth Quintile		17.8		14.8	6.9	12.2	13.5
Fifth Quintile		11.0		9.2		9.5	7.7
Total	31.9	22.8	23.7	18.6	16.0	16.4	16.9

\* 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 Long-Term Assets / Total Assets by Quintile\*

### State Chartered Credit Unions

As of December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	29.1	40.6	53.3	46.7	54.7	52.5	53.6
Second Quintile	7.1	34.0	32.9	40.1	42.5	43.2	40.2
Third Quintile	0.8	26.4	17.7	35.2	35.7	39.7	33.9
Fourth Quintile		19.7		27.8	26.4	36.3	24.7
Fifth Quintile		10.8		20.8		31.4	10.1
Total	10.2	27.3	35.8	35.5	40.5	41.7	40.4

\* 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 December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	249.1	1,391.6	12,480.5	589.1	539.8	636.9	∞
Second Quintile	111.6	629.2	279.9	409.7	390.3	408.9	438.3
Third Quintile	-148,832.1	256.4	-763.7	257.3	258.8	302.9	265.7
Fourth Quintile		151.5		187.1	174.5	225.5	177.1
Fifth Quintile		-1,555.8		125.8		178.0	-24,867.7
Total	526.2	300.6	290.0	284.3	311.2	343.9	326.3

\* 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

As of December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	5.5	5.4	5.8	5.4	5.3	4.7	5.9
Second Quintile	3.3	4.0	3.9	4.7	4.4	4.3	4.5
Third Quintile	2.0	3.5	2.5	4.2	3.9	3.8	3.9
Fourth Quintile		3.1		3.9	3.5	3.6	3.5
Fifth Quintile		2.4		3.3		2.8	2.3
Total	4.2	3.6	4.0	4.2	4.3	3.5	3.8

\* 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

## Efficiency Ratio by Quintile\* State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	134.7	108.4	99.2	93.3	87.6	85.7	107.3
Second Quintile	99.6	95.5	82.1	88.8	82.7	78.4	90.7
Third Quintile	88.5	90.6	66.7	84.6	77.3	74.1	84.7
Fourth Quintile		86.6		80.5	72.9	68.2	78.5
Fifth Quintile		78.6		73.7		58.9	64.1
Total	94.8	90.8	80.9	83.7	79.1	68.7	73.5

\* 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

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

As of December 31, 2013

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	12	34	15	44	18	22	145
First Quintile	1.3	0.0	1.9	0.5	3.5	8.6	3.8
Second Quintile	0.0	0.0	0.0	0.0	0.1	0.2	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
Fifth Quintile		0.0		0.0		0.0	0.0
Total	0.7	0.1	0.6	0.2	1.4	3.4	2.5

\* 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

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

### State Chartered Credit Unions

**As of December 31, 2013**

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	12	34	15	44	18	22	145
First Quintile	0.6	1.0	1.4	1.1	1.0	1.4	1.5
Second Quintile	0.0	0.4	0.7	0.8	0.8	1.1	0.8
Third Quintile	-0.9	0.2	0.1	0.6	0.7	0.9	0.6
Fourth Quintile		0.0		0.4	0.4	0.8	0.3
Fifth Quintile		-0.3		0.3		0.5	-0.3
Total	0.2	0.3	0.7	0.6	0.8	1.1	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