

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	21.4	16.8	12.3	15.1	11.0	12.5	15.6
Second Quintile	13.8	12.5	10.8	10.9	9.1	10.9	11.5
Third Quintile	7.6	10.3	8.4	9.4	8.4	10.0	9.8
Fourth Quintile		8.7	7.0	8.1	7.2	8.7	8.3
Fifth Quintile		6.8		6.7		7.1	6.8
Total	12.6	11.3	10.0	9.9	9.3	10.1	9.9

* 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

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	19.8	5.5	3.0	5.3	2.4	5.6	6.2
Second Quintile	2.1	2.6	1.2	2.1	1.7	2.9	2.4
Third Quintile	0.3	1.5	0.7	1.2	1.0	2.4	1.4
Fourth Quintile		0.8	0.4	0.9	0.7	1.6	0.8
Fifth Quintile		0.2		0.3		0.6	0.3
Total	2.9	2.4	3.1	2.2	1.7	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.

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	3.5	3.3	1.6	2.2	1.5	2.4	2.6
Second Quintile	0.9	1.4	0.9	1.6	1.1	2.0	1.6
Third Quintile	-3.0	0.8	0.4	1.4	0.9	1.7	1.1
Fourth Quintile		0.4	0.2	1.0	0.7	1.3	0.7
Fifth Quintile		0.1		0.3		0.5	0.2
Total	1.4	1.3	1.0	1.4	1.4	1.5	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.

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Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	429.9	∞	282.6	980.9	326.0	326.4	762.6
Second Quintile	136.4	238.3	194.9	261.9	198.7	170.2	229.5
Third Quintile	22.1	119.5	113.8	172.8	146.2	135.4	152.1
Fourth Quintile		71.2	64.4	125.2	92.0	114.6	102.6
Fifth Quintile		29.8		76.4		75.2	47.6
Total	108.4	96.5	65.2	130.6	167.5	116.3	124.5

* 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 December 31, 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	40	19	45	19	20	158
First Quintile	230.3	542.8	516.7	743.0	606.3	760.7	648.9
Second Quintile	0.0	299.3	352.6	427.4	489.0	522.9	417.9
Third Quintile	0.0	183.0	144.1	323.8	382.0	393.3	280.2
Fourth Quintile		110.0	66.6	206.8	266.8	298.6	149.4
Fifth Quintile		22.9		97.5		188.1	31.0
Total	70.1	212.7	275.3	334.9	435.6	379.1	377.0

* 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

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	26.7	78.1	74.5	82.8	77.2	92.5	82.6
Second Quintile	0.0	61.2	67.3	67.2	72.5	82.3	69.5
Third Quintile	0.0	42.7	45.4	56.6	65.7	73.6	54.9
Fourth Quintile		31.6	14.9	45.3	50.4	58.8	37.2
Fifth Quintile		8.3		22.0		41.2	8.6
Total	19.6	51.4	52.9	56.7	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 December 31, 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	40	19	45	19	20	158
First Quintile	∞	7.6	3.8	6.9	3.0	6.2	13.3
Second Quintile	∞	4.4	0.9	2.8	1.9	4.1	3.7
Third Quintile	25.0	1.0	0.2	1.6	1.0	3.1	1.8
Fourth Quintile		0.0	0.0	0.9	0.5	1.9	0.6
Fifth Quintile		0.0		0.2		0.4	0.0
Total	0.2	3.4	4.7	3.1	2.0	3.0	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

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	21.2	189.3	130.4	201.5	203.0	226.7	192.4
Second Quintile	0.0	93.8	64.7	124.1	129.2	151.6	112.4
Third Quintile	0.0	44.1	31.1	86.5	80.0	77.7	64.5
Fourth Quintile		14.7	13.0	55.7	42.1	58.8	30.9
Fifth Quintile		1.5		22.8		36.9	3.7
Total	13.0	60.1	67.2	88.8	110.0	85.7	89.4

* 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 / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	∞	96.2	51.7	61.3	35.9	54.0	83.3
Second Quintile	∞	50.7	31.4	40.3	26.1	32.9	44.1
Third Quintile	63.0	32.7	16.0	29.2	20.7	26.2	30.3
Fourth Quintile		18.6	5.8	19.4	11.9	15.9	18.8
Fifth Quintile		3.4		9.4		9.0	7.1
Total	18.5	28.3	24.4	26.5	25.3	22.6	23.7

* 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 December 31, 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	40	19	45	19	20	158
First Quintile	0.0	43.7	111.7	172.8	96.5	213.8	136.6
Second Quintile	0.0	2.0	18.3	57.0	61.6	111.5	38.0
Third Quintile	0.0	0.0	0.0	15.5	24.3	43.0	5.1
Fourth Quintile		0.0	0.0	0.8	4.9	24.3	0.0
Fifth Quintile		0.0		0.0		1.7	0.0
Total	0.0	8.7	44.8	42.5	54.3	52.5	50.3

* 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, 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	40	19	45	19	20	158
First Quintile	∞	12.8	25.3	38.3	20.0	36.5	35.7
Second Quintile	∞	1.6	7.8	18.6	12.0	20.0	16.6
Third Quintile	0.0	0.0	0.0	4.7	6.2	11.0	4.8
Fourth Quintile		0.0	0.0	0.3	1.4	7.3	0.1
Fifth Quintile		0.0		0.0		0.7	0.0
Total	0.0	4.1	16.3	12.7	12.5	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.

** 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 December 31, 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	40	19	45	19	20	158
First Quintile	0.0	74.7	32.8	117.4	35.0	86.2	73.7
Second Quintile	0.0	19.2	7.3	32.8	27.5	53.6	26.0
Third Quintile	0.0	6.5	0.4	16.0	17.4	25.2	11.1
Fourth Quintile		0.3	0.0	8.7	8.2	9.9	2.3
Fifth Quintile		0.0		1.6		3.2	0.0
Total	0.0	17.3	18.0	32.0	22.9	23.9	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

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	∞	100.0	78.1	90.6	70.6	76.9	97.0
Second Quintile	∞	88.0	50.9	72.8	55.6	66.9	77.0
Third Quintile	39.8	55.6	38.5	56.5	44.0	50.4	55.2
Fourth Quintile		20.4	26.7	39.4	30.5	31.7	36.3
Fifth Quintile		1.9		17.3		13.8	10.9
Total	7.6	44.6	47.6	54.2	47.3	49.2	49.4

* 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

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	∞	99.8	65.2	82.7	66.4	86.2	94.8
Second Quintile	∞	86.5	59.2	60.6	51.9	68.3	72.4
Third Quintile	60.2	54.0	45.8	43.5	41.8	49.6	51.9
Fourth Quintile		18.5	12.3	27.2	23.6	33.1	31.8
Fifth Quintile		0.3		9.4		23.1	8.5
Total	92.4	55.4	52.4	45.8	52.7	50.8	50.6

* 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

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	0.0	118.7	152.4	297.0	137.4	386.3	186.4
Second Quintile	0.0	17.9	24.3	49.4	78.7	104.9	58.9
Third Quintile	0.0	0.1	0.8	20.3	51.3	69.2	11.8
Fourth Quintile		0.0	0.0	1.8	13.7	38.5	0.1
Fifth Quintile		0.0		0.0		2.1	0.0
Total	0.0	26.9	73.4	64.7	95.7	73.4	75.0

* 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

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	1.1	72.6	74.1	235.7	94.3	178.7	162.4
Second Quintile	0.0	1.8	4.0	100.3	56.0	84.2	46.9
Third Quintile	0.0	0.0	0.0	52.2	15.4	25.4	5.9
Fourth Quintile		0.0	0.0	7.5	1.6	9.0	0.0
Fifth Quintile		0.0		0.0		1.8	0.0
Total	0.5	15.9	36.2	74.9	56.7	53.6	56.2

* 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.

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Asset Growth by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	8.0	9.1	12.3	9.6	7.9	9.4	10.4
Second Quintile	-1.5	2.2	6.3	5.3	3.9	4.4	4.7
Third Quintile	-9.2	0.6	3.4	2.6	1.6	1.0	1.7
Fourth Quintile		-3.4	-0.5	0.6	-5.0	-1.2	-0.8
Fifth Quintile		-9.7		-6.7		-6.5	-7.8
Total	-0.5	-0.1	5.8	0.8	2.4	2.1	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

As of December 31, 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	40	19	45	19	20	158
First Quintile	0.5	0.9	1.1	1.5	1.2	1.4	1.3
Second Quintile	-0.6	0.3	0.6	0.8	0.8	1.0	0.7
Third Quintile	-2.0	0.0	-0.2	0.4	0.6	0.6	0.3
Fourth Quintile		-0.4	-0.4	0.2	0.4	0.4	-0.1
Fifth Quintile		-1.1		-0.4		-0.3	-1.0
Total	-0.9	-0.1	0.3	0.4	0.9	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

As of December 31, 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	40	19	45	19	20	158
First Quintile	5.6	4.7	4.1	4.6	3.9	3.7	4.6
Second Quintile	3.6	3.7	3.7	3.7	3.5	3.3	3.7
Third Quintile	2.7	3.4	3.1	3.3	3.2	3.1	3.3
Fourth Quintile		3.1	2.3	3.2	2.6	2.8	3.0
Fifth Quintile		2.3		2.4		2.2	2.3
Total	4.1	3.4	3.4	3.4	3.3	2.8	3.0

* 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

Return on Average Equity by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	3.2	7.8	10.2	13.9	14.3	17.2	13.2
Second Quintile	-3.9	2.0	7.0	7.2	9.1	10.1	6.8
Third Quintile	-21.9	-0.7	-1.2	4.3	5.9	7.0	3.2
Fourth Quintile		-4.3	-5.2	2.1	3.9	3.9	-0.4
Fifth Quintile		-11.3		-6.6		-4.5	-10.0
Total	-6.9	-1.0	3.3	4.2	9.7	7.6	7.2

* 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

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

As of December 31, 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	40	19	45	19	20	158
First Quintile	53.1	49.5	30.0	34.0	27.1	28.9	39.6
Second Quintile	29.2	27.5	26.1	21.2	20.1	22.2	25.4
Third Quintile	19.6	22.1	21.4	18.9	13.5	17.1	20.6
Fourth Quintile		19.6	12.8	16.3	9.5	13.3	17.2
Fifth Quintile		14.8		8.7		10.0	10.4
Total	27.6	26.6	25.5	19.0	18.1	18.3	18.7

* 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

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	20.9	40.1	37.8	52.4	45.3	55.8	47.4
Second Quintile	3.1	28.8	32.1	36.6	38.5	40.8	35.6
Third Quintile	0.8	22.8	22.6	32.2	30.7	36.3	28.6
Fourth Quintile		16.3	11.0	25.1	23.5	32.6	20.5
Fifth Quintile		5.9		15.9		22.6	7.2
Total	8.7	23.9	28.8	34.2	35.8	37.5	36.3

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

As of December 31, 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	40	19	45	19	20	158
First Quintile	∞	769.2	410.2	956.0	258.0	386.8	773.9
Second Quintile	138.3	348.0	227.8	271.1	228.9	220.6	266.3
Third Quintile	10.4	210.9	137.5	196.7	208.2	169.8	192.5
Fourth Quintile		138.4	110.5	160.2	164.6	150.3	149.7
Fifth Quintile		90.2		125.9		132.2	93.1
Total	205.1	175.0	201.3	204.8	201.8	183.7	190.3

* 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, 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	40	19	45	19	20	158
First Quintile	6.8	6.0	5.7	6.4	5.4	5.2	6.3
Second Quintile	4.1	4.6	4.8	5.5	4.7	4.7	5.0
Third Quintile	2.8	4.1	3.8	4.7	4.3	4.2	4.4
Fourth Quintile		3.6	2.5	4.1	3.6	3.8	3.8
Fifth Quintile		2.4		3.1		2.8	2.7
Total	4.8	4.1	4.4	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 December 31, 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	40	19	45	19	20	158
First Quintile	111.5	101.9	93.7	87.3	73.6	81.5	98.9
Second Quintile	98.6	93.8	83.2	79.8	71.4	71.8	84.5
Third Quintile	81.2	86.8	76.4	75.5	67.5	65.1	77.4
Fourth Quintile		79.2	67.1	69.4	59.1	58.5	70.6
Fifth Quintile		68.9		56.1		47.8	57.7
Total	93.6	85.7	79.5	74.2	66.2	61.1	65.2

* 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

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

As of December 31, 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	40	19	45	19	20	158
First Quintile	0.0	0.0	0.0	4.2	1.3	16.8	3.0
Second Quintile	0.0	0.0	0.0	0.0	0.0	2.0	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	0.7	1.0	1.0	4.1	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

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

As of December 31, 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	40	19	45	19	20	158
First Quintile	0.6	1.3	1.2	1.9	1.7	1.9	1.8
Second Quintile	-0.2	0.6	0.9	1.2	1.4	1.5	1.2
Third Quintile	-0.9	0.3	0.4	1.0	1.1	1.4	0.8
Fourth Quintile		0.0	-0.1	0.7	0.8	1.0	0.4
Fifth Quintile		-0.2		0.3		0.3	-0.2
Total	-0.1	0.4	0.7	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