

Net Worth / Total Assets by Quintile* State Chartered Credit Unions

As of March 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	42	18	45	20	20	160
First Quintile	21.8	15.7	13.5	14.8	12.4	11.8	16.4
Second Quintile	14.5	12.3	10.9	10.3	9.2	10.5	11.4
Third Quintile	7.8	10.3	8.1	9.3	8.5	9.6	9.5
Fourth Quintile		8.8	7.1	8.1	7.1	8.4	8.2
Fifth Quintile		6.8		6.6	5.5	6.5	6.3
Total	13.0	11.2	9.9	9.6	8.6	9.6	9.5

* 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

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

As of March 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	42	18	45	20	20	160
First Quintile	17.0	5.3	2.5	5.0	3.2	4.9	7.0
Second Quintile	1.6	2.3	1.6	2.7	2.2	2.8	2.5
Third Quintile	0.6	1.4	1.4	1.7	1.7	2.2	1.6
Fourth Quintile		0.5	0.4	0.9	1.3	1.4	1.0
Fifth Quintile		0.2		0.4	0.9	0.7	0.3
Total	3.8	2.1	2.0	2.6	1.9	2.3	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

Annualized year-to-date through March 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	42	18	45	20	20	160
First Quintile	1.2	2.7	2.1	2.9	3.1	2.8	2.9
Second Quintile	0.0	1.1	1.3	1.8	1.4	2.3	1.7
Third Quintile	0.0	0.6	0.6	1.3	1.0	2.0	1.0
Fourth Quintile		0.3	0.0	0.9	0.8	1.5	0.6
Fifth Quintile		0.0		0.4	0.5	0.7	0.0
Total	0.6	1.1	1.1	1.6	1.4	1.8	1.6

* 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.

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

As of March 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	42	18	45	20	20	160
First Quintile	224.2	831.4	365.2	3,346.8	364.5	283.1	∞
Second Quintile	105.7	271.8	178.4	229.2	200.9	193.6	220.1
Third Quintile	36.8	143.2	123.2	156.2	132.7	173.1	145.0
Fourth Quintile		79.6	74.0	108.4	109.9	128.5	99.8
Fifth Quintile		45.0		66.4	76.8	71.0	50.8
Total	69.9	108.0	116.3	115.8	163.5	130.6	133.3

* 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

Real Estate Loans / Net Worth by Quintile* State Chartered Credit Unions

As of March 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	42	18	45	20	20	160
First Quintile	252.8	557.4	551.0	725.9	810.5	818.9	740.2
Second Quintile	0.0	322.7	382.8	456.5	685.6	564.1	458.0
Third Quintile	0.0	197.0	156.3	338.1	562.0	416.6	303.1
Fourth Quintile		120.0	77.2	233.8	399.5	316.7	160.2
Fifth Quintile		35.2		107.7	236.7	199.7	32.7
Total	84.0	222.9	271.7	344.3	491.3	403.1	403.2

* 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

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

As of March 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	42	18	45	20	20	160
First Quintile	26.3	74.9	76.2	82.3	84.2	91.8	83.4
Second Quintile	0.0	61.7	65.6	67.8	74.4	81.8	69.4
Third Quintile	0.0	43.3	45.2	56.9	69.7	71.7	55.5
Fourth Quintile		33.0	14.4	46.4	60.1	59.0	37.2
Fifth Quintile		10.9		22.8	43.5	40.6	8.2
Total	22.0	49.6	50.2	56.9	66.8	70.7	67.2

* 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

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

As of March 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	42	18	45	20	20	160
First Quintile	∞	9.1	3.9	6.3	4.2	5.6	12.7
Second Quintile	∞	2.8	1.9	3.5	2.3	4.1	3.8
Third Quintile	26.9	0.3	0.8	2.1	1.6	2.7	1.9
Fourth Quintile		0.0	0.0	0.9	1.3	1.6	0.7
Fifth Quintile		0.0		0.1	0.9	0.5	0.0
Total	1.5	3.0	2.3	3.6	2.1	2.8	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 March 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	42	18	45	20	20	160
First Quintile	22.7	188.2	146.3	194.4	365.0	258.4	231.3
Second Quintile	0.0	97.6	79.8	133.6	207.7	171.6	125.2
Third Quintile	0.0	47.1	41.7	94.6	130.5	86.6	72.1
Fourth Quintile		19.5	15.8	62.9	84.0	63.0	36.0
Fifth Quintile		3.0		26.7	34.0	41.6	4.2
Total	13.7	66.5	68.2	88.4	135.3	97.1	101.1

* 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 March 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	42	18	45	20	20	160
First Quintile	∞	92.2	77.2	62.0	48.8	57.3	87.2
Second Quintile	∞	51.3	35.1	40.2	33.9	34.4	46.8
Third Quintile	63.6	33.2	18.0	31.0	24.7	27.0	31.4
Fourth Quintile		18.8	6.2	20.1	20.1	16.6	19.4
Fifth Quintile		4.5		10.0	10.8	9.4	7.1
Total	16.3	29.8	25.1	25.7	27.5	24.1	25.1

* 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

IOPO Loans / Net Worth by Quintile* State Chartered Credit Unions

As of March 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	42	18	45	20	20	160
First Quintile	0.0	39.9	133.4	143.6	218.5	258.4	160.4
Second Quintile	0.0	1.6	14.2	45.6	98.5	138.8	39.8
Third Quintile	0.0	0.0	0.0	11.1	60.2	49.3	3.8
Fourth Quintile		0.0	0.0	0.4	23.4	19.1	0.0
Fifth Quintile		0.0		0.0	2.3	0.7	0.0
Total	0.0	9.0	41.6	31.0	69.1	60.9	56.5

* 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

IOPO Loans / Real Estate Loans Assets by Quintile* State Chartered Credit Unions

As of March 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	42	18	45	20	20	160
First Quintile	∞	15.3	25.2	34.0	32.3	37.3	35.3
Second Quintile	∞	1.4	3.3	13.0	17.2	22.9	16.0
Third Quintile	0.0	0.0	0.0	2.9	11.1	11.8	3.7
Fourth Quintile		0.0	0.0	0.2	4.5	5.9	0.0
Fifth Quintile		0.0		0.0	1.0	0.3	0.0
Total	0.0	4.0	15.3	9.0	14.1	15.1	14.0

* 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 Loan Modifications / Net Worth by Quintile* State Chartered Credit Unions

As of March 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	42	18	45	20	20	160
First Quintile	0.0	62.5	34.3	88.2	71.1	83.4	79.5
Second Quintile	0.0	13.8	14.8	22.2	30.9	52.7	23.3
Third Quintile	0.0	2.3	0.4	15.9	25.5	21.1	10.6
Fourth Quintile		0.0	0.0	8.9	16.1	6.7	1.4
Fifth Quintile		0.0		1.4	3.8	2.9	0.0
Total	0.0	13.5	16.9	23.9	23.5	23.3	23.1

* 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

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

As of March 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	42	18	45	20	20	160
First Quintile	∞	100.0	88.4	90.0	81.6	77.5	97.0
Second Quintile	∞	82.8	59.3	72.8	62.3	65.6	77.3
Third Quintile	39.7	52.5	39.3	56.7	50.1	48.0	55.4
Fourth Quintile		24.3	18.2	39.3	39.5	31.4	35.3
Fifth Quintile		2.6		15.7	23.3	12.9	9.3
Total	6.4	44.9	46.8	53.1	46.7	47.9	48.3

* 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

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

As of March 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	42	18	45	20	20	160
First Quintile	∞	99.8	81.8	84.3	76.7	87.1	96.5
Second Quintile	∞	81.7	60.7	60.7	60.5	68.6	74.3
Third Quintile	60.3	56.6	40.7	43.3	49.9	52.0	52.3
Fourth Quintile		22.5	11.6	27.2	37.7	34.4	31.5
Fifth Quintile		2.2		10.0	18.4	22.5	9.1
Total	93.6	55.1	53.2	46.9	53.3	52.1	51.7

* 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

Member Business Loans / Net Worth by Quintile* State Chartered Credit Unions

As of March 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	42	18	45	20	20	160
First Quintile	0.0	130.4	128.8	312.5	301.5	374.7	250.6
Second Quintile	0.0	16.8	11.9	66.0	115.0	114.0	66.1
Third Quintile	0.0	0.0	0.1	17.4	73.7	74.2	10.8
Fourth Quintile		0.0	0.0	1.8	32.6	42.6	0.0
Fifth Quintile		0.0		0.0	9.4	2.1	0.0
Total	0.0	37.7	55.5	74.0	97.9	79.5	80.5

* 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

Indirect Loans / Net Worth by Quintile* State Chartered Credit Unions

As of March 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	42	18	45	20	20	160
First Quintile	2.3	28.4	226.5	249.6	310.7	205.9	236.5
Second Quintile	0.0	0.5	55.2	124.5	84.5	97.8	62.1
Third Quintile	0.0	0.0	0.5	64.1	47.7	41.7	9.5
Fourth Quintile		0.0	0.0	10.2	11.6	16.5	0.0
Fifth Quintile		0.0		0.1	0.6	2.2	0.0
Total	0.9	10.0	78.2	85.7	70.3	62.5	66.3

* 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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Asset Growth by Quintile* State Chartered Credit Unions

Annualized year-to-date through March 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	42	18	45	20	20	160
First Quintile	22.2	18.3	16.9	20.1	18.4	15.1	21.0
Second Quintile	5.4	9.7	9.0	14.0	12.6	10.8	12.1
Third Quintile	-13.3	3.7	6.4	9.8	6.0	7.3	7.4
Fourth Quintile		-0.8	2.4	6.4	3.1	4.3	2.8
Fifth Quintile		-8.9		-5.4	-3.3	-0.4	-7.6
Total	8.3	5.4	8.8	7.8	7.2	7.8	7.6

* 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, 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	18	45	20	20	160
First Quintile	0.7	1.1	2.6	1.6	1.7	2.4	1.9
Second Quintile	-0.4	0.6	0.6	0.8	0.9	1.2	0.8
Third Quintile	-1.9	0.2	0.1	0.5	0.7	0.8	0.5
Fourth Quintile		-0.1	-0.1	0.2	0.5	0.4	0.1
Fifth Quintile		-1.2		-0.3	-0.6	-0.6	-1.1
Total	-0.6	0.2	1.1	0.6	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 Interest Margin by Quintile* State Chartered Credit Unions

Annualized year-to-date through March 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	42	18	45	20	20	160
First Quintile	5.6	4.9	4.3	4.6	4.6	3.7	4.9
Second Quintile	3.6	3.8	3.7	3.8	3.9	3.4	3.8
Third Quintile	2.5	3.5	3.2	3.4	3.4	3.1	3.4
Fourth Quintile		3.2	2.4	3.2	3.1	2.8	3.1
Fifth Quintile		2.5		2.5	2.3	2.3	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 March 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	42	18	45	20	20	160
First Quintile	5.2	10.8	24.6	17.5	29.0	32.0	22.8
Second Quintile	-3.0	5.1	7.6	8.2	10.2	13.7	8.4
Third Quintile	-19.6	2.5	1.6	5.5	8.1	8.1	4.4
Fourth Quintile		-1.1	-1.0	2.9	5.2	4.2	0.9
Fifth Quintile		-16.2		-3.6	-10.7	-7.2	-12.9
Total	-4.6	1.8	10.8	6.2	7.6	10.6	9.2

* 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 March 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	42	18	45	20	20	160
First Quintile	49.3	42.6	34.5	32.2	30.6	29.1	39.9
Second Quintile	29.8	29.9	27.2	23.6	22.8	23.3	26.9
Third Quintile	18.0	23.4	23.1	17.1	18.9	19.0	21.5
Fourth Quintile		18.0	17.9	14.2	12.0	15.8	16.0
Fifth Quintile		11.2		8.1	9.4	12.3	9.9
Total	28.5	24.6	27.1	19.6	19.0	19.8	19.8

* 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 Long-Term Assets / Total Assets by Quintile* State Chartered Credit Unions

As of March 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	42	18	45	20	20	160
First Quintile	15.5	42.2	40.6	58.8	52.2	59.7	52.6
Second Quintile	1.9	33.2	26.2	41.5	37.8	40.1	37.0
Third Quintile	0.8	22.9	15.4	35.1	32.7	35.5	29.0
Fourth Quintile		18.0	7.6	24.3	29.6	28.0	18.6
Fifth Quintile		7.8		13.8	24.0	20.6	5.7
Total	6.0	26.0	23.8	36.3	34.6	36.2	35.5

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

As of March 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	42	18	45	20	20	160
First Quintile	∞	541.8	295.8	625.3	315.8	336.8	∞
Second Quintile	391.6	264.8	181.7	206.4	208.5	184.4	231.3
Third Quintile	95.0	200.5	143.4	166.7	180.0	156.1	174.3
Fourth Quintile		132.3	106.6	142.4	156.9	135.9	139.0
Fifth Quintile		97.0		109.8	131.4	102.0	-1,403.1
Total	223.5	175.5	164.4	177.3	168.1	158.6	163.4

* 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 Margin by Quintile* State Chartered Credit Unions

Annualized year-to-date through March 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	42	18	45	20	20	160
First Quintile	7.0	6.2	6.0	6.3	7.2	5.3	6.6
Second Quintile	4.0	4.6	5.1	5.3	5.2	4.7	5.1
Third Quintile	2.6	4.2	3.9	4.7	4.6	4.1	4.4
Fourth Quintile		3.7	2.5	4.1	4.1	3.7	3.8
Fifth Quintile		2.7		3.1	3.2	2.8	2.7
Total	4.8	4.3	4.4	4.7	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 March 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	42	18	45	20	20	160
First Quintile	139.9	108.0	101.2	91.4	84.4	89.4	109.9
Second Quintile	102.8	96.3	88.5	82.6	77.7	70.0	88.8
Third Quintile	77.6	88.9	84.5	78.0	70.9	66.2	80.0
Fourth Quintile		80.6	72.6	73.9	63.0	60.1	72.6
Fifth Quintile		71.5		58.7	53.9	50.7	57.8
Total	99.4	87.6	84.8	76.7	68.1	62.4	66.8

* 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

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

As of March 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	42	18	45	20	20	160
First Quintile	0.1	0.0	0.9	5.1	6.1	20.9	6.2
Second Quintile	0.0	0.0	0.0	0.0	0.7	6.6	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.5	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	0.1	0.0	0.7	1.4	1.4	6.2	4.3

* 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

Pre-Provision Return on Average Assets by Quintile* State Chartered Credit Unions

Annualized year-to-date through March 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	42	18	45	20	20	160
First Quintile	1.1	1.3	1.4	1.9	3.2	2.0	2.1
Second Quintile	0.0	0.8	0.7	1.3	1.6	1.7	1.3
Third Quintile	-1.4	0.4	0.5	1.0	1.2	1.5	0.9
Fourth Quintile		0.1	0.0	0.8	1.0	1.1	0.4
Fifth Quintile		-0.4		0.3	0.6	0.4	-0.4
Total	0.0	0.5	0.7	1.1	1.5	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