

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	22.3	17.7	17.2	15.0	11.4	12.4	18.7
Second Quintile	17.9	13.5	12.9	12.6	10.1	11.7	13.1
Third Quintile	14.9	11.8	9.5	10.7	9.5	10.4	11.0
Fourth Quintile	10.4	11.0	8.9	9.7	8.3	9.5	9.7
Fifth Quintile	8.2	9.4	8.0	8.7		8.1	8.2
Total	13.7	12.7	11.0	11.4	10.1	10.4	10.6

* 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 four equal sized groups

***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

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

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	131.5	449.6	455.7	531.7	624.0	655.1	589.0
Second Quintile	49.9	281.5	362.0	395.7	493.1	519.1	390.2
Third Quintile	0.0	195.1	220.6	299.3	401.4	429.5	243.9
Fourth Quintile	0.0	120.7	135.0	214.4	241.4	274.4	139.6
Fifth Quintile	0.0	59.8	72.9	123.7		197.6	28.2
Total	69.5	224.4	235.2	317.2	440.0	431.1	403.0

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***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	6.7	2.7	2.1	2.1	1.2	1.7	3.8
Second Quintile	3.3	1.7	1.3	1.1	0.8	1.3	1.4
Third Quintile	1.8	0.9	0.9	0.9	0.6	1.1	0.9
Fourth Quintile	0.6	0.4	0.6	0.6	0.4	0.7	0.6
Fifth Quintile	0.1	0.1	0.2	0.4		0.3	0.2
Total	2.4	1.2	1.1	1.1	0.8	1.0	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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***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	2.2	1.0	2.2	1.9	1.2	1.7	2.1
Second Quintile	0.4	0.5	1.2	1.2	0.9	1.3	1.0
Third Quintile	0.1	0.3	0.9	0.8	0.6	1.0	0.6
Fourth Quintile	0.0	0.2	0.6	0.5	0.4	0.6	0.3
Fifth Quintile	-0.2	0.1	0.1	0.2		0.2	0.0
Total	1.2	0.5	1.0	1.1	0.9	1.0	1.0

* Ratio is annualized. 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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***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	181.6	263.6	426.3	198.8	148.6	181.6	298.4
Second Quintile	80.3	84.9	113.3	138.4	118.7	100.7	119.9
Third Quintile	36.8	54.5	81.4	102.3	91.5	82.7	80.4
Fourth Quintile	12.6	37.4	53.0	76.8	48.8	70.4	51.2
Fifth Quintile	2.1	19.7	14.4	48.6		45.0	19.2
Total	47.9	55.8	98.0	100.0	89.5	99.2	96.8

* 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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***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	31.6	68.7	73.0	69.2	73.5	79.6	75.3
Second Quintile	7.6	53.4	55.9	56.0	65.1	73.3	58.1
Third Quintile	0.0	41.5	45.5	49.9	56.4	61.3	46.3
Fourth Quintile	0.0	28.7	34.1	40.1	46.6	48.5	30.1
Fifth Quintile	0.0	15.7	13.6	24.8		31.4	5.8
Total	16.5	46.1	43.1	50.2	61.2	63.5	60.2

* 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 four equal sized groups

***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	0.0	0.8	1.8	1.9	1.0	1.3	1.9
Second Quintile	0.0	0.0	0.6	0.8	0.5	0.8	0.5
Third Quintile	∞	0.0	0.0	0.4	0.2	0.5	0.1
Fourth Quintile	∞	0.0	0.0	0.2	0.1	0.1	0.0
Fifth Quintile	∞	0.0	0.0	0.0		0.0	0.0
Total	0.1	0.6	0.6	0.8	0.6	0.7	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.

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

***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Member Business Loans / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	0.0	10.3	15.3	12.7	8.9	15.5	17.8
Second Quintile	0.0	2.5	6.2	4.3	5.8	10.1	4.8
Third Quintile	0.0	0.0	0.1	0.6	3.2	7.2	0.3
Fourth Quintile	0.0	0.0	0.0	0.0	0.9	2.3	0.0
Fifth Quintile	0.0	0.0	0.0	0.0		0.2	0.0
Total	0.0	4.1	4.1	7.4	7.3	9.2	8.3

* 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 four equal sized groups

***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Indirect Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	0.3	12.7	50.3	39.1	26.8	38.0	38.0
Second Quintile	0.0	0.9	20.3	28.0	13.8	20.6	15.2
Third Quintile	0.0	0.0	8.6	13.9	9.4	15.2	3.6
Fourth Quintile	0.0	0.0	0.8	4.4	3.3	7.1	0.0
Fifth Quintile	0.0	0.0	0.0	0.1		0.1	0.0
Total	2.1	5.3	18.4	19.0	15.6	16.1	16.4

* 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 four equal sized groups

***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Asset Growth by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	21.0	22.4	25.8	17.3	14.1	29.3	25.9
Second Quintile	9.5	13.3	10.5	8.3	9.9	12.3	11.6
Third Quintile	0.2	7.1	9.2	4.7	3.2	7.2	6.3
Fourth Quintile	-2.6	4.3	6.4	2.5	-8.8	-0.1	1.8
Fifth Quintile	-8.6	-4.6	3.2	-3.1		-9.7	-8.3
Total	6.0	8.9	10.8	5.3	3.7	11.5	9.0

* Ratio is annualized. 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 four equal sized groups

***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Return on Average Assets by Quintile*

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	1.6	1.1	0.8	0.7	0.7	1.1	1.3
Second Quintile	0.6	0.6	-0.2	0.3	0.2	0.6	0.5
Third Quintile	0.3	0.3	-0.5	0.0	-0.1	0.3	0.1
Fourth Quintile	-0.1	0.0	-1.0	-0.4	-0.3	0.0	-0.3
Fifth Quintile	-1.9	-0.8	-1.7	-1.9		-0.7	-1.8
Total	-0.4	0.3	-0.6	-0.4	0.2	0.4	0.2

* Ratio is annualized. 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 four equal sized groups

***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

Net Interest Margin by Quintile* State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	5.6	4.6	4.3	4.3	3.2	3.8	4.8
Second Quintile	4.4	4.0	3.9	3.6	3.0	3.2	3.8
Third Quintile	3.9	3.8	3.4	3.3	2.7	2.9	3.3
Fourth Quintile	3.2	3.2	2.6	3.1	2.5	2.6	2.9
Fifth Quintile	2.9	2.7	1.9	2.6		2.2	2.3
Total	4.3	3.6	3.2	3.3	2.9	2.9	3.0

* Ratio is annualized. 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 Equity by Quintile* State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	9.6	8.2	5.3	6.0	5.2	9.7	9.7
Second Quintile	3.9	4.5	-1.6	3.0	2.3	6.2	3.9
Third Quintile	1.4	2.4	-4.8	0.1	-0.7	2.9	1.0
Fourth Quintile	-0.6	-0.4	-9.4	-3.7	-3.3	-0.4	-2.7
Fifth Quintile	-17.2	-6.2	-18.5	-17.4		-7.7	-18.2
Total	-3.1	2.3	-5.1	-3.4	1.6	3.8	1.9

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

***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

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

State Chartered Credit Unions

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	52.5	39.6	41.2	26.3	19.1	20.4	40.2
Second Quintile	33.8	26.8	28.3	17.2	13.1	13.2	23.8
Third Quintile	28.1	18.4	19.5	12.7	9.0	9.9	17.0
Fourth Quintile	24.7	15.2	16.1	8.6	5.2	7.4	11.3
Fifth Quintile	19.2	10.2	8.4	4.6		3.6	5.4
Total	30.6	21.2	22.2	13.8	12.5	12.1	12.9

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***Excludes Cal State 9 Credit Union and Sterlent Credit Union.

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

As of June 30, 2008

Asset Size	Less than \$10MM	\$10 to \$50MM	\$50 to \$100MM***	\$100 to \$500MM***	\$500 to \$1 Billion**	\$1 Billion and More	Total***
# of Credit Unions	28	49	20	54	19	21	191
First Quintile	11.7	34.5	46.0	45.2	43.9	54.7	47.1
Second Quintile	5.4	24.5	34.8	35.2	34.7	41.7	32.6
Third Quintile	1.3	19.9	27.6	27.0	30.4	34.4	23.7
Fourth Quintile	0.9	14.0	14.4	19.8	25.4	26.1	13.9
Fifth Quintile	0.8	4.7	7.9	10.2		20.0	3.1
Total	7.0	20.1	26.3	30.6	35.8	38.1	35.9

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