

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	18.8	16.1	13.0	14.2	12.4	11.9	16.2
Second Quintile	12.0	12.6	10.5	11.2	10.7	11.3	11.8
Third Quintile	8.9	10.5	8.3	9.2	9.2	10.3	10.1
Fourth Quintile		8.4	6.8	8.5	8.2	9.4	8.7
Fifth Quintile		7.1		7.6		8.7	7.3
Total	11.9	11.5	9.6	10.4	10.2	10.8	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 three or four equal sized groups

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

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	5.7	3.3	4.0	2.3	1.6	2.3	4.9
Second Quintile	1.1	1.4	1.5	1.4	1.0	1.3	1.5
Third Quintile	0.1	0.6	0.7	0.9	0.5	0.9	0.9
Fourth Quintile		0.3	0.1	0.6	0.3	0.7	0.4
Fifth Quintile		0.1		0.2		0.3	0.1
Total	1.3	1.4	1.3	1.3	0.9	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

Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 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	13	37	16	43	18	23	150
First Quintile	1.9	1.8	1.2	1.1	0.9	0.9	1.8
Second Quintile	0.3	0.8	0.5	0.8	0.6	0.7	0.8
Third Quintile	-0.1	0.3	0.2	0.5	0.6	0.6	0.5
Fourth Quintile		0.0	0.0	0.3	0.4	0.4	0.2
Fifth Quintile		0.0		0.2		0.2	0.0
Total	1.0	0.6	0.5	0.7	0.6	0.6	0.6

* 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

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	939.8		574.3	692.6	536.3	334.0	
Second Quintile	124.1	487.8	225.0	273.8	346.8	289.0	340.3
Third Quintile	51.6	216.7	102.0	203.5	166.6	173.6	199.7
Fourth Quintile		82.0	45.3	142.7	125.2	124.6	112.5
Fifth Quintile		45.9		83.3		84.9	55.0
Total	173.6	132.0	116.3	157.0	221.1	147.6	157.9

* 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

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	12.6	395.7	635.3	464.6	593.7	501.9	588.7
Second Quintile	0.0	222.4	431.5	345.3	435.5	411.2	363.8
Third Quintile	0.0	146.0	149.6	280.0	236.1	343.5	234.5
Fourth Quintile		98.4	59.0	187.9	168.3	268.7	131.9
Fifth Quintile		28.8		89.5		177.5	26.1
Total	54.9	171.7	297.7	278.2	357.2	323.1	319.7

* 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 Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	4.9	74.6	84.2	74.1	79.3	86.5	83.7
Second Quintile	0.0	53.2	70.1	60.6	71.3	77.8	67.9
Third Quintile	0.0	41.2	49.5	54.9	54.9	69.8	53.0
Fourth Quintile		28.9	11.4	45.9	35.1	62.8	34.8
Fifth Quintile		9.8		21.5		42.4	7.3
Total	16.4	46.3	56.4	54.0	63.4	70.1	66.2

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile		5.5	6.1	3.6	2.2	2.9	10.7
Second Quintile		0.8	2.3	1.9	1.3	1.8	2.4
Third Quintile	33.3	0.0	0.5	1.2	0.6	1.2	1.1
Fourth Quintile		0.0	0.0	0.5	0.3	0.8	0.2
Fifth Quintile		0.0		0.1		0.2	0.0
Total	0.3	1.9	1.8	1.9	1.0	1.6	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.

** 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 June 30, 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	13	37	16	43	18	23	150
First Quintile	0.9	118.1	165.2	126.0	134.9	154.7	155.7
Second Quintile	0.0	61.0	64.9	86.0	98.7	77.0	82.0
Third Quintile	0.0	28.7	24.4	64.6	54.8	51.7	46.0
Fourth Quintile		10.8	5.0	36.4	21.1	39.6	22.0
Fifth Quintile		1.9		17.5		30.7	2.3
Total	4.9	40.8	53.7	68.0	82.2	60.6	64.4

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile		91.4	67.3	50.2	38.3	33.4	79.7
Second Quintile		39.9	25.9	37.1	23.7	24.4	39.6
Third Quintile	66.7	24.8	12.9	25.8	18.7	18.6	24.3
Fourth Quintile		14.6	2.1	16.2	11.5	13.0	15.1
Fifth Quintile		3.2		8.6		8.9	5.4
Total	9.0	23.8	18.0	24.5	23.0	18.7	20.1

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile	0.0	16.2	143.7	87.5	86.2	103.6	117.2
Second Quintile	0.0	0.0	10.8	32.3	38.9	51.2	24.8
Third Quintile	0.0	0.0	0.8	8.4	14.6	23.7	2.6
Fourth Quintile		0.0	0.0	0.2	1.9	12.4	0.0
Fifth Quintile		0.0		0.0		0.5	0.0
Total	0.0	6.0	32.2	31.2	46.5	34.7	35.6

* 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

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile		9.0	29.3	31.6	21.5	22.8	34.8
Second Quintile		0.0	5.9	12.8	9.7	12.6	12.9
Third Quintile	0.0	0.0	0.2	2.2	4.6	7.5	3.0
Fourth Quintile		0.0	0.0	0.1	1.0	4.7	0.0
Fifth Quintile		0.0		0.0		0.2	0.0
Total	0.0	3.5	10.8	11.2	13.0	10.7	11.1

* 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 TDRs / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	0.0	45.2	82.5	48.6	22.4	41.5	65.7
Second Quintile	0.0	19.1	4.9	25.2	16.0	30.0	20.4
Third Quintile	0.0	6.7	0.0	12.3	11.9	13.2	8.6
Fourth Quintile		0.6	0.0	3.1	6.6	5.4	1.2
Fifth Quintile		0.0		0.3		2.7	0.0
Total	0.0	15.7	14.9	21.6	14.8	17.0	17.2

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile		99.0	82.0	85.1	83.6	72.6	95.9
Second Quintile		85.1	46.4	67.7	67.7	60.9	76.3
Third Quintile	49.0	54.6	38.1	54.7	50.5	50.6	55.6
Fourth Quintile		20.2	28.5	40.5	35.6	35.5	38.0
Fifth Quintile		1.8		21.2		21.0	12.5
Total	6.8	46.0	44.0	55.5	51.1	51.2	51.5

* 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

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile		99.5	71.5	76.1	64.4	75.3	93.2
Second Quintile		82.9	61.9	57.4	49.5	61.4	69.9
Third Quintile	51.0	50.4	53.6	43.7	32.3	45.5	51.0
Fourth Quintile		18.8	18.0	30.6	16.4	37.5	31.4
Fifth Quintile		2.1		11.9		23.4	8.9
Total	93.2	54.0	56.0	44.5	48.9	48.8	48.5

* 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

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	0.0	84.9	216.3	89.1	127.6	124.5	197.5
Second Quintile	0.0	6.7	60.5	43.3	55.4	87.7	54.0
Third Quintile	0.0	0.0	5.9	18.7	23.6	64.0	13.6
Fourth Quintile		0.0	0.0	6.3	8.3	37.6	0.7
Fifth Quintile		0.0		0.3		4.3	0.0
Total	0.0	21.5	80.7	45.8	75.3	60.8	60.7

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile	0.0	36.0	104.2	217.5	130.9	121.5	184.5
Second Quintile	0.0	1.5	0.0	101.1	67.6	47.6	41.2
Third Quintile	0.0	0.0	0.0	32.0	25.6	8.1	3.8
Fourth Quintile		0.0	0.0	5.2	2.2	5.0	0.0
Fifth Quintile		0.0		0.0		1.4	0.0
Total	0.1	20.6	22.8	71.6	57.7	49.4	52.7

* 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

Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 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	13	37	16	43	18	23	150
First Quintile	10.1	11.9	12.9	11.9	11.6	9.2	17.6
Second Quintile	2.7	6.4	6.8	6.7	6.7	6.9	7.6
Third Quintile	-8.9	3.3	2.8	3.6	4.3	5.3	4.4
Fourth Quintile		0.5	-3.9	1.2	1.9	4.4	1.7
Fifth Quintile		-4.6		-2.0		2.0	-4.2
Total	3.8	2.9	4.2	7.1	6.3	6.7	6.6

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile	0.6	1.2	1.1	1.3	1.9	1.4	1.7
Second Quintile	0.0	0.3	0.7	0.9	1.0	1.3	0.9
Third Quintile	-1.2	0.1	0.3	0.6	0.8	1.0	0.6
Fourth Quintile		0.0	-0.1	0.3	0.5	0.9	0.2
Fifth Quintile		-0.5		0.0		0.7	-0.5
Total	0.4	0.2	0.5	0.7	1.1	1.2	1.1

* 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.

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Net Interest Margin by Quintile* State Chartered Credit Unions

Annualized year-to-date through June 30, 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	13	37	16	43	18	23	150
First Quintile	4.2	4.3	4.5	3.9	3.2	2.9	4.3
Second Quintile	2.9	3.3	3.0	3.2	3.0	2.7	3.2
Third Quintile	1.9	2.8	2.7	2.9	2.7	2.5	2.8
Fourth Quintile		2.4	2.1	2.6	2.5	2.4	2.5
Fifth Quintile		2.0		2.2		1.9	1.9
Total	3.5	2.9	3.0	3.0	2.9	2.4	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

Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through June 30, 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	13	37	16	43	18	23	150
First Quintile	4.9	11.6	10.8	12.9	18.8	13.6	16.7
Second Quintile	0.7	3.0	7.7	8.9	10.9	12.4	9.6
Third Quintile	-6.1	1.0	4.2	5.1	7.7	11.8	5.7
Fourth Quintile		0.1	-1.0	2.6	5.2	8.7	1.8
Fifth Quintile		-5.9		0.0		7.1	-4.4
Total	3.0	1.5	5.2	6.6	11.2	11.6	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 three or four equal sized groups

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

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	44.1	38.2	33.9	29.2	35.1	27.5	39.3
Second Quintile	28.3	27.9	25.8	23.7	22.0	20.7	27.0
Third Quintile	15.5	25.4	19.3	19.3	13.0	16.3	21.4
Fourth Quintile		20.5	11.0	14.8	8.5	12.0	15.3
Fifth Quintile		14.2		10.9		8.7	9.9
Total	28.7	25.8	22.9	20.4	19.4	19.0	19.4

* 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 Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of June 30, 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	13	37	16	43	18	23	150
First Quintile	19.2	38.0	54.7	45.8	48.9	50.3	52.5
Second Quintile	4.6	30.2	41.6	37.7	42.0	41.0	38.5
Third Quintile	0.9	26.1	30.5	31.5	35.4	37.0	31.3
Fourth Quintile		20.5	15.3	25.2	25.2	33.1	23.7
Fifth Quintile		9.5		17.5		29.0	9.4
Total	9.0	25.8	37.0	33.0	38.1	39.9	38.5

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile		3,422.7	3,868.7	470.0	348.4	456.1	
Second Quintile	205.3	466.4	382.2	334.2	260.4	294.9	371.4
Third Quintile	-297,563.0	254.3	214.7	255.3	193.2	237.7	249.4
Fourth Quintile		173.2	163.1	202.7	165.6	200.2	181.8
Fifth Quintile		-87.2		133.5		159.8	-41,395.4
Total	399.8	310.9	276.9	247.9	249.7	240.9	244.6

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile	4.9	5.6	6.1	5.4	5.2	4.6	5.8
Second Quintile	3.2	4.0	4.2	4.7	4.3	4.0	4.5
Third Quintile	2.0	3.5	3.6	4.2	3.9	3.8	3.9
Fourth Quintile		3.0	2.3	3.8	3.6	3.5	3.5
Fifth Quintile		2.2		3.0		2.8	2.3
Total	4.2	3.6	3.9	4.2	4.4	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 June 30, 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	13	37	16	43	18	23	150
First Quintile	115.7	113.8	108.5	94.5	85.8	80.5	161.1
Second Quintile	92.8	99.7	87.5	89.9	78.9	74.7	91.1
Third Quintile	87.0	91.3	79.5	84.9	75.1	71.8	85.0
Fourth Quintile		87.7	63.1	78.5	68.0	67.2	76.9
Fifth Quintile		77.9		68.9		58.2	62.9
Total	92.5	94.1	83.9	83.4	75.8	67.2	71.9

* 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 June 30, 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	13	37	16	43	18	23	150
First Quintile	0.0	0.0	2.5	0.6	0.5	5.2	3.1
Second Quintile	0.0	0.0	0.0	0.0	0.0	0.7	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	0.3	0.3	3.5	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

Annualized year-to-date through June 30, 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	13	37	16	43	18	23	150
First Quintile	0.5	1.2	1.6	1.3	1.5	1.4	1.6
Second Quintile	0.2	0.4	0.8	0.9	1.0	1.2	1.0
Third Quintile	-0.7	0.1	0.5	0.6	0.9	1.1	0.6
Fourth Quintile		0.0	-0.1	0.4	0.6	0.9	0.3
Fifth Quintile		-0.5		0.2		0.7	-0.4
Total	0.3	0.2	0.7	0.7	1.1	1.2	1.1

* 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