## CALIFORNIA STATE CHARTERED CREDIT UNIONS
### PEER GROUP COMPARISON
#### as of June 30, 2019
(Dollar Amounts in Millions)

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Less than $10MM</th>
<th>$10 MM to $50MM</th>
<th>$50MM to $100 MM</th>
<th>$100 MM</th>
<th>Over $500 MM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Credit Unions</td>
<td>6</td>
<td>22</td>
<td>13</td>
<td>34</td>
<td>50</td>
</tr>
<tr>
<td>% of total</td>
<td>4.8</td>
<td>17.6</td>
<td>10.4</td>
<td>27.2</td>
<td>40.0</td>
</tr>
<tr>
<td>Loans &amp; Leases (Net)*</td>
<td>10.9</td>
<td>302.4</td>
<td>497.5</td>
<td>5,663.4</td>
<td>73,757.4</td>
</tr>
<tr>
<td>Allowance for Loan Losses</td>
<td>0.2</td>
<td>2.6</td>
<td>4.6</td>
<td>44.0</td>
<td>506.1</td>
</tr>
<tr>
<td>Total Assets</td>
<td>22.0</td>
<td>689.8</td>
<td>900.6</td>
<td>8,296.8</td>
<td>106,783.4</td>
</tr>
<tr>
<td>% of total</td>
<td>0.0</td>
<td>0.6</td>
<td>0.8</td>
<td>7.1</td>
<td>91.5</td>
</tr>
<tr>
<td>Members' Shares</td>
<td>18.7</td>
<td>597.1</td>
<td>791.9</td>
<td>7,192.4</td>
<td>90,783.3</td>
</tr>
<tr>
<td>Net Worth</td>
<td>3.2</td>
<td>87.7</td>
<td>102.8</td>
<td>944.3</td>
<td>12,385.3</td>
</tr>
<tr>
<td>Total Delinquent Loans</td>
<td>0.0</td>
<td>1.8</td>
<td>2.2</td>
<td>23.6</td>
<td>271.6</td>
</tr>
<tr>
<td>Other Real Estate Owned</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>4.7</td>
<td>7.6</td>
</tr>
<tr>
<td>Interest Income</td>
<td>0.4</td>
<td>11.4</td>
<td>16.1</td>
<td>155.5</td>
<td>1,831.1</td>
</tr>
<tr>
<td>Interest Expense</td>
<td>0.0</td>
<td>0.8</td>
<td>1.7</td>
<td>21.0</td>
<td>364.4</td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>0.4</td>
<td>10.7</td>
<td>14.4</td>
<td>134.5</td>
<td>1,466.6</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>0.0</td>
<td>0.4</td>
<td>0.8</td>
<td>13.21</td>
<td>120.4</td>
</tr>
<tr>
<td>Other Income</td>
<td>0.2</td>
<td>2.3</td>
<td>4.9</td>
<td>45.5</td>
<td>556.1</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>0.5</td>
<td>11.0</td>
<td>15.9</td>
<td>137.98</td>
<td>1,403.5</td>
</tr>
<tr>
<td>Net Income</td>
<td>0.0</td>
<td>1.6</td>
<td>2.7</td>
<td>28.8</td>
<td>498.8</td>
</tr>
<tr>
<td>Return on Assets*</td>
<td>0.07</td>
<td>0.46</td>
<td>0.60</td>
<td>0.69</td>
<td>0.93</td>
</tr>
<tr>
<td>Net Interest Margin*</td>
<td>3.49</td>
<td>3.09</td>
<td>3.21</td>
<td>3.24</td>
<td>2.75</td>
</tr>
<tr>
<td>Net Worth/Assets</td>
<td>14.63</td>
<td>12.71</td>
<td>11.42</td>
<td>11.38</td>
<td>11.60</td>
</tr>
<tr>
<td>Total Loans/Total Shares</td>
<td>58.38</td>
<td>50.65</td>
<td>62.82</td>
<td>78.74</td>
<td>81.25</td>
</tr>
<tr>
<td>Total Loans/Total Assets</td>
<td>49.71</td>
<td>43.84</td>
<td>55.24</td>
<td>68.26</td>
<td>69.07</td>
</tr>
<tr>
<td>Delinquent Loans/Total Loans</td>
<td>0.44</td>
<td>0.59</td>
<td>0.45</td>
<td>0.42</td>
<td>0.37</td>
</tr>
<tr>
<td>Net Charge-Offs/Total Loans*</td>
<td>0.12</td>
<td>0.19</td>
<td>0.17</td>
<td>0.19</td>
<td>0.16</td>
</tr>
</tbody>
</table>

* Calculated using annualized, quarter-end data