

**CALIFORNIA STATE CHARTERED CREDIT UNIONS**  
**PEER GROUP COMPARISON**  
**as of June 30, 2008**  
(Dollar Amounts in Millions)

Asset Size	Less than \$10MM	\$10 MM to \$50MM	\$50MM to \$100 MM	\$100 MM \$500 MM	Over \$500 MM
Number of Credit Unions*	28	49	21	55	40
% of total	14.5	25.4	10.9	28.5	20.7
Loans & Leases (Net)	78.9	905.8	918.2	8,569.4	41,374.1
Allowance for loan losses	0.9	6.2	15.6	96.3	400.0
Total Assets	136.5	1,462.8	1,488.6	11,930.8	58,302.5
% of total	0.2	2.0	2.0	16.3	79.5
Members' Shares	116.6	1,257.3	1,323.6	10,357.0	48,554.4
Members' Equity	18.7	184.8	146.6	1,120.6	5,947.1
Total Delinquent Loans	1.9	11.1	10.5	97.0	410.6
Other Real Estate Owned	0.2	1.6	1.2	12.2	25.4
Interest Income	4.0	40.3	39.5	332.3	1,600.6
Interest Expense	1.1	14.4	16.1	138.7	785.5
Net Interest Income	2.9	25.9	23.4	193.6	815.1
Provision for Loan Losses	Rancho Cuc	2.8	17.3	47.1	281.9
Other Income	0.6	8.1	7.0	-136.4	373.7
Operating Expenses	3.3	29.1	28.5	226.8	809.5
Net Income	(0.3)	2.1	(15.5)	(216.6)	97.4
Return on Assets	(0.42)	0.29	(2.08)	(3.63)	0.33
Net Interest Margin	4.21	3.54	3.15	3.25	2.80
Capital/Assets	13.68	12.63	9.85	9.39	10.20
Total Loans/Total Shares	67.65	72.04	69.37	82.74	85.21
Total Loans/Total Assets	57.78	61.92	61.69	71.83	70.96
Delinquent Loans/Total Loans	2.4	1.2	1.1	1.1	1.0
Net Charge-Offs/Total Loans	0.6	0.2	1.3	0.7	0.5