

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of June 30, 2010
(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*	17	44	20	47	39
% of total	10.2	26.3	12.0	28.1	23.4
Loans & Leases (Net)	41.8	723.8	870.9	6,857.5	36,111.1
Allowance for loan losses	0.8	13.8	26.9	206.3	1,128.2
Total Assets	76.3	1,346.5	1,492.9	11,015.2	58,546.1
% of total	0.1	1.9	2.1	15.2	80.8
Members' Shares	66.4	1,182.3	1,333.1	9,669.5	49,890.0
Net Worth	9.4	152.7	135.3	1,021.0	5,271.9
Total Delinquent Loans	1.5	18.2	20.2	189.3	938.1
Other Real Estate Owned	0.2	2.4	2.5	14.3	93.4
Interest Income	1.8	29.9	34.3	242.7	1,258.2
Interest Expense	0.3	5.2	5.6	46.7	317.3
Net Interest Income	1.5	24.8	28.7	196.0	940.9
Provision for Loan Losses	0.4	4.7	6.4	68.2	350.1
Other Income	0.3	5.4	8.1	75.09	339.5
Operating Expenses	1.7	24.8	26.5	194.83	737.8
Net Income	(0.4)	(0.7)	2.2	(3.6)	130.4
Return on Assets	(0.92)	(0.10)	0.29	(0.06)	0.45
Net Interest Margin	3.95	3.68	3.84	3.56	3.21
Net Worth/Assets	12.29	11.34	9.06	9.27	9.00
Total Loans/Total Shares	62.95	61.22	65.33	70.92	72.38
Total Loans/Total Assets	54.77	53.75	58.34	62.25	61.68
Delinquent Loans/Total Loans	3.70	2.51	2.31	2.76	2.60
Net Charge-Offs/Total Loans	0.76	0.67	0.96	0.97	0.99