

**CALIFORNIA STATE CHARTERED CREDIT UNIONS**  
**PEER GROUP COMPARISON**  
**as of September 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	16	43	20	47	39
% of total	9.7	26.1	12.1	28.5	23.6
Loans & Leases (Net)*	37.4	713.1	849.1	6,764.7	35,329.9
Allowance for Loan Losses	0.8	15.1	25.4	206.7	1,105.5
Total Assets	70.0	1,326.5	1,485.6	10,956.8	57,991.4
% of total	0.1	1.8	2.1	15.3	80.7
Members' Shares	60.4	1,167.2	1,323.2	9,622.8	49,603.6
Net Worth	8.9	148.2	139.5	1,023.9	5,358.3
Total Delinquent Loans	1.4	17.4	21.7	173.3	936.4
Other Real Estate Owned	0.2	2.6	2.7	17.7	107.2
Interest Income	2.5	44.4	50.7	362.0	1,863.1
Interest Expense	0.4	7.3	8.0	67.3	462.0
Net Interest Income	2.2	37.1	42.7	294.7	1,401.1
Provision for Loan Losses	0.5	7.8	8.4	97.8	478.6
Other Income	0.4	7.9	13.6	114.7	529.3
Operating Expenses	2.4	37.9	42.0	300.7	1,168.0
Net Income	-0.4	-2.2	4.1	-0.9	223.3
Return on Assets*	-0.83	-0.22	0.37	-0.01	0.51
Net Interest Margin*	4.11	3.73	3.83	3.59	3.22
Capital/Assets	12.76	11.17	9.39	9.35	9.24
Total Loans/Total Shares	61.86	61.10	64.17	70.30	71.22
Total Loans/Total Assets	53.39	53.76	57.16	61.74	60.92
Delinquent Loans/Total Loans	3.80	2.45	2.56	2.56	2.65