

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of March 31, 2004
(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* | 38 | 60 | 27 | 57 | 34 |
| % of total | 17.6 | 27.8 | 12.5 | 26.4 | 15.7 |
| Loans & Leases (Net) | 83.6 | 857.3 | 1,099.4 | 8,275.3 | 25,882.3 |
| Allowance for loan losses | 1.1 | 6.9 | 8.0 | 77.7 | 209.4 |
| Total Assets | 178.7 | 1,698.0 | 1,818.2 | 13,189.9 | 40,554.0 |
| % of total | 0.3 | 3.0 | 3.2 | 23.0 | 70.6 |
| Members' Shares | 156.2 | 1,498.7 | 1,604.7 | 11,580.6 | 35,309.2 |
| Members' Equity | 21.7 | 188.9 | 188.2 | 1,367.4 | 4,028.8 |
| Total Delinquent Loans | 1.6 | 8.1 | 9.3 | 55.9 | 116.8 |
| Other Real Estate Owned | 0.0 | 0.1 | 0.0 | 2.2 | 2.0 |
| Interest Income | 2.2 | 19.8 | 22.3 | 161.0 | 463.4 |
| Interest Expense | 0.5 | 4.7 | 5.7 | 39.0 | 137.3 |
| Net Interest Income | 1.6 | 15.1 | 16.5 | 122.0 | 326.1 |
| Provision for Loan Losses | 0.1 | 0.9 | 1.3 | 16.6 | 33.5 |
| Other Income | 0.2 | 2.9 | 3.4 | 38.0 | 103.0 |
| Operating Expenses | 1.7 | 15.1 | 15.7 | 114.6 | 282.0 |
| Net Income | 0.1 | 2.0 | 2.9 | 28.8 | 113.7 |
| Return on Assets | 0.24 | 0.46 | 0.64 | 0.87 | 1.12 |
| Net Interest Margin | 3.68 | 3.55 | 3.64 | 3.70 | 3.22 |
| Capital/Assets | 12.14 | 11.12 | 10.35 | 10.37 | 9.93 |
| Total Loans/Total Shares | 53.55 | 57.20 | 68.51 | 71.46 | 73.30 |
| Total Loans/Total Assets | 46.80 | 50.49 | 60.47 | 62.74 | 63.82 |
| Delinquent Loans/Total Loans | 1.9 | 0.9 | 0.8 | 0.7 | 0.5 |
| Net Charge-Offs/Total Loans | 0.2 | 0.1 | 0.1 | 0.2 | 0.1 |