

**CALIFORNIA STATE CHARTERED CREDIT UNIONS**  
**PEER GROUP COMPARISON**  
**as of December 31, 2005**  
(Dollar Amounts in Millions)

| Asset Size                   | Less than<br>\$10MM | \$10 MM to<br>\$50MM | \$50MM to<br>\$100 MM | \$100 MM<br>\$500 MM | Over<br>\$500 MM |
|------------------------------|---------------------|----------------------|-----------------------|----------------------|------------------|
| Number of Credit Unions*     | 30                  | 57                   | 27                    | 57                   | 36               |
| % of total                   | 14.5                | 27.5                 | 13.0                  | 27.5                 | 17.4             |
| Loans & Leases (Net)         | 68.7                | 909.8                | 1,238.4               | 9,262.4              | 34,585.5         |
| Allowance for loan losses    | 0.7                 | 5.4                  | 11.0                  | 78.7                 | 218.7            |
| Total Assets                 | 132.5               | 1,622.9              | 1,830.2               | 13,680.4             | 48,160.2         |
| % of total                   | 0.2                 | 2.5                  | 2.8                   | 20.9                 | 73.6             |
| Members' Shares              | 113.5               | 1,414.2              | 1,604.8               | 11,753.8             | 40,623.4         |
| Members' Equity              | 17.7                | 191.6                | 186.0                 | 1,488.7              | 4,845.6          |
| Total Delinquent Loans       | 1.2                 | 5.6                  | 12.5                  | 49.1                 | 116.8            |
| Other Real Estate Owned      | 0.0                 | 0.4                  | 1.0                   | 3.4                  | 2.6              |
| Interest Income              | 7.3                 | 78.8                 | 96.1                  | 670.0                | 2,236.9          |
| Interest Expense             | 1.6                 | 21.7                 | 26.0                  | 196.1                | 844.7            |
| Net Interest Income          | 5.7                 | 57.1                 | 70.1                  | 473.8                | 1,392.2          |
| Provision for Loan Losses    | 0.6                 | 3.3                  | 12.0                  | 63.4                 | 147.1            |
| Other Income                 | 0.8                 | 12.5                 | 19.1                  | 160.4                | 502.8            |
| Operating Expenses           | 5.5                 | 57.7                 | 67.7                  | 463.1                | 1,284.3          |
| Net Income                   | 0.5                 | 8.7                  | 9.5                   | 107.7                | 463.6            |
| Return on Assets             | 0.34                | 0.54                 | 0.52                  | 0.79                 | 0.96             |
| Net Interest Margin          | 4.30                | 3.52                 | 3.83                  | 3.46                 | 2.89             |
| Capital/Assets               | 13.39               | 11.81                | 10.16                 | 10.88                | 10.06            |
| Total Loans/Total Shares     | 60.56               | 64.33                | 77.17                 | 78.80                | 85.14            |
| Total Loans/Total Assets     | 51.89               | 56.06                | 67.66                 | 67.71                | 71.81            |
| Delinquent Loans/Total Loans | 1.7                 | 0.6                  | 1.0                   | 0.5                  | 0.3              |
| Net Charge-Offs/Total Loans  | 0.7                 | 0.4                  | 0.8                   | 0.7                  | 0.4              |