

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of March 31, 2012
(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	15	38	17	48	39
% of total	9.6	24.2	10.8	30.6	24.8
Loans & Leases (Net)*	30.3	521.2	573.0	6,292.9	32,731.5
Allowance for Loan Losses	1.0	12.2	10.6	181.1	888.1
Total Assets	71.8	1,182.4	1,168.5	11,452.9	62,229.1
% of total	0.1	1.6	1.5	15.0	81.8
Members' Shares	62.8	1,042.6	1,043.2	10,115.4	53,469.5
Net Worth	8.7	132.0	110.9	1,092.7	6,072.8
Total Delinquent Loans	0.8	9.4	11.5	138.7	618.3
Other Real Estate Owned	0.1	0.8	2.0	20.8	129.7
Interest Income	0.7	10.1	10.3	102.6	513.8
Interest Expense	0.1	1.1	1.4	11.6	89.3
Net Interest Income	0.7	8.9	8.9	91.0	424.5
Provision for Loan Losses	0.1	0.7	1.1	16.14	55.5
Other Income	0.2	2.5	2.4	31.2	182.4
Operating Expenses	0.8	10.2	9.4	104.1	390.5
Net Income	0.0	0.5	0.8	2.0	160.9
Return on Assets*	-0.13	0.15	0.29	0.07	1.03
Net Interest Margin*	3.65	3.02	3.05	3.18	2.73
Capital/Assets	12.12	11.16	9.49	9.54	9.76
Total Loans/Total Shares	48.28	49.99	54.93	62.21	61.22
Total Loans/Total Assets	42.19	44.08	49.04	54.95	52.60
Delinquent Loans/Total Loans	2.62	1.80	2.01	2.20	1.89