

**CALIFORNIA STATE CHARTERED CREDIT UNIONS**  
**PEER GROUP COMPARISON**  
**as of September 30, 2009**  
(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*     | 23                  | 44                   | 20                    | 48                   | 40               |
| % of total                   | 13.1                | 25.1                 | 11.4                  | 27.4                 | 22.9             |
| Loans & Leases (Net)         | 61.9                | 776.6                | 912.6                 | 7,308.3              | 39,453.6         |
| Allowance for loan losses    | 1.5                 | 13.5                 | 21.4                  | 183.4                | 1,037.0          |
| Total Assets                 | 112.2               | 1,355.6              | 1,490.3               | 11,391.0             | 59,687.4         |
| % of total                   | 0.2                 | 1.8                  | 2.0                   | 15.4                 | 80.6             |
| Members' Shares              | 98.6                | 1,179.0              | 1,300.0               | 9,692.1              | 49,788.6         |
| Net Worth                    | 12.2                | 154.6                | 137.4                 | 1,061.1              | 5,222.7          |
| Total Delinquent Loans       | 2.2                 | 17.0                 | 15.6                  | 171.4                | 926.2            |
| Other Real Estate Owned      | 0.2                 | 0.4                  | 1.3                   | 11.0                 | 76.5             |
| Interest Income              | 4.5                 | 49.0                 | 55.4                  | 403.2                | 2,152.6          |
| Interest Expense             | 0.9                 | 12.8                 | 14.9                  | 123.9                | 769.8            |
| Net Interest Income          | 3.6                 | 36.2                 | 40.5                  | 279.3                | 1,382.8          |
| Provision for Loan Losses    | 1.5                 | 12.7                 | 19.2                  | 154.2                | 915.7            |
| Other Income                 | 0.5                 | 6.7                  | 12.8                  | 115.36               | 645.5            |
| Operating Expenses           | 4.9                 | 38.3                 | 39.7                  | 293.14               | 1,174.1          |
| Net Income                   | (2.6)               | (14.7)               | (11.6)                | (97.1)               | (239.5)          |
| Return on Assets             | (3.09)              | (1.45)               | (1.04)                | (1.14)               | (0.54)           |
| Net Interest Margin          | 4.31                | 3.56                 | 3.63                  | 3.27                 | 3.09             |
| Capital/Assets               | 10.85               | 11.41                | 9.22                  | 9.32                 | 8.75             |
| Total Loans/Total Shares     | 62.84               | 65.87                | 70.20                 | 75.40                | 79.24            |
| Total Loans/Total Assets     | 55.22               | 57.29                | 61.23                 | 64.16                | 66.10            |
| Delinquent Loans/Total Loans | 3.55                | 2.19                 | 1.71                  | 2.34                 | 2.35             |
| Net Charge-Offs/Total Loans  | 1.68                | 0.98                 | 1.46                  | 1.44                 | 1.51             |