

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of December 31, 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 | 19 | 44 | 40 |
| % of total | 9.9 | 26.5 | 11.7 | 27.2 | 24.7 |
| Loans & Leases (Net)* | 36.7 | 699.5 | 786.5 | 6,145.3 | 34,880.4 |
| Allowance for Loan Losses | 1.0 | 15.5 | 24.6 | 187.1 | 1,093.8 |
| Total Assets | 68.3 | 1,315.9 | 1,379.8 | 10,158.8 | 58,929.6 |
| % of total | 0.1 | 1.8 | 1.9 | 14.1 | 82.0 |
| Members' Shares | 59.4 | 1,158.3 | 1,234.2 | 8,903.4 | 50,034.1 |
| Net Worth | 8.6 | 148.6 | 131.7 | 986.0 | 5,498.3 |
| Total Delinquent Loans | 1.2 | 16.6 | 20.2 | 158.6 | 889.9 |
| Other Real Estate Owned | 0.2 | 2.5 | 2.9 | 18.5 | 108.8 |
| Interest Income | 3.3 | 58.5 | 62.6 | 442.9 | 2,460.7 |
| Interest Expense | 0.5 | 9.3 | 9.9 | 80.9 | 591.3 |
| Net Interest Income | 2.9 | 49.2 | 52.7 | 362.1 | 1,869.4 |
| Provision for Loan Losses | 0.9 | 9.8 | 12.0 | 110.6 | 631.7 |
| Other Income | 0.5 | 10.7 | 16.3 | 141.4 | 723.2 |
| Operating Expenses | 3.3 | 52.0 | 53.6 | 381.4 | 1,637.6 |
| Net Income | -0.8 | -1.9 | 3.4 | 11.5 | 323.2 |
| Return on Assets* | -1.12 | -0.15 | 0.24 | 0.11 | 0.55 |
| Net Interest Margin* | 4.24 | 3.74 | 3.82 | 3.56 | 3.17 |
| Capital/Assets | 12.64 | 11.30 | 9.54 | 9.71 | 9.33 |
| Total Loans/Total Shares | 61.72 | 60.39 | 63.72 | 69.02 | 69.71 |
| Total Loans/Total Assets | 53.69 | 53.16 | 57.00 | 60.49 | 59.19 |
| Delinquent Loans/Total Loans | 3.36 | 2.38 | 2.57 | 2.58 | 2.55 |