

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of December 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* | 34 | 60 | 29 | 54 | 35 |
| % of total | 16.0 | 28.3 | 13.7 | 25.5 | 16.5 |
| Loans & Leases (Net) | 74.1 | 905.6 | 1,372.3 | 8,408.7 | 29,430.2 |
| Allowance for loan losses | 0.8 | 6.7 | 10.5 | 77.6 | 207.1 |
| Total Assets | 155.1 | 1,711.7 | 2,077.5 | 12,975.2 | 43,323.3 |
| % of total | 0.3 | 2.8 | 3.4 | 21.5 | 71.9 |
| Members' Shares | 134.3 | 1,507.8 | 1,835.2 | 11,328.5 | 37,140.7 |
| Members' Equity | 20.1 | 192.8 | 211.8 | 1,380.8 | 4,371.4 |
| Total Delinquent Loans | 1.9 | 7.7 | 12.0 | 63.3 | 106.5 |
| Other Real Estate Owned | 0.0 | 0.3 | 0.0 | 3.1 | 1.1 |
| Interest Income | 7.9 | 79.0 | 102.7 | 621.1 | 1,926.3 |
| Interest Expense | 1.7 | 19.0 | 25.9 | 152.8 | 592.0 |
| Net Interest Income | 6.2 | 60.1 | 76.7 | 468.3 | 1,334.3 |
| Provision for Loan Losses | 0.3 | 4.6 | 10.3 | 69.6 | 134.7 |
| Other Income | 0.9 | 11.7 | 15.9 | 156.2 | 443.0 |
| Operating Expenses | 6.1 | 59.6 | 73.6 | 441.9 | 1,181.5 |
| Net Income | 0.6 | 7.6 | 8.6 | 112.9 | 461.1 |
| Return on Assets | 0.42 | 0.44 | 0.42 | 0.87 | 1.06 |
| Net Interest Margin | 5.30 | 3.51 | 3.69 | 3.61 | 3.08 |
| Capital/Assets | 12.93 | 11.27 | 10.19 | 10.64 | 10.09 |
| Total Loans/Total Shares | 55.20 | 60.06 | 74.78 | 74.23 | 79.24 |
| Total Loans/Total Assets | 47.80 | 52.91 | 66.06 | 64.81 | 67.93 |
| Delinquent Loans/Total Loans | 2.5 | 0.9 | 0.9 | 0.8 | 0.4 |
| Net Charge-Offs/Total Loans | 0.6 | 0.6 | 0.6 | 0.8 | 0.5 |