

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of June 30, 2021
(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 | 4 | 15 | 18 | 27 | 57 |
| % of total | 3.3 | 12.4 | 14.9 | 22.3 | 47.1 |
| Loans & Leases (Net)* | 4.1 | 172.2 | 565.8 | 3,484.3 | 78,895.6 |
| Allowance for Loan Losses | 0.0 | 1.4 | 4.2 | 27.5 | 549.8 |
| Total Assets | 11.1 | 467.5 | 1,308.8 | 6,192.9 | 142,684.3 |
| % of total | 0.0 | 0.3 | 0.9 | 4.1 | 94.7 |
| Members' Shares | 10.0 | 413.0 | 1,162.6 | 5,459.5 | 125,077.4 |
| Net Worth | 1.1 | 51.7 | 137.2 | 645.8 | 14,425.9 |
| Total Delinquent Loans | 0.0 | 1.0 | 2.2 | 11.7 | 264.5 |
| Other Real Estate Owned | 0.0 | 0.0 | 0.0 | 0.0 | 3.6 |
| Interest Income | 0.2 | 5.6 | 15.3 | 86.7 | 1,701.7 |
| Interest Expense | 0.0 | 0.3 | 1.2 | 10.3 | 247.8 |
| Net Interest Income | 0.1 | 5.2 | 14.1 | 76.5 | 1,453.9 |
| Provision for Loan Losses | 0.0 | 0.1 | -0.1 | 1.31 | -26.1 |
| Other Income | 0.0 | 1.3 | 7.0 | 27.22 | 736.3 |
| Operating Expenses | 0.2 | 6.6 | 19.9 | 87.70 | 1,603.9 |
| Net Income | -0.1 | -0.2 | 1.3 | 14.7 | 612.4 |
| Return on Assets* | -1.58 | -0.08 | 0.19 | 0.47 | 0.86 |
| Net Interest Margin* | 2.53 | 2.24 | 2.16 | 2.47 | 2.04 |
| Net Worth/Assets | 9.83 | 11.06 | 10.49 | 10.43 | 10.11 |
| Total Loans/Total Shares | 40.89 | 41.69 | 48.67 | 63.82 | 63.08 |
| Total Loans/Total Assets | 36.76 | 36.83 | 43.23 | 56.26 | 55.29 |
| Delinquent Loans/Total Loans | 0.59 | 0.59 | 0.39 | 0.34 | 0.34 |
| Net Charge-Offs/Total Loans* | 0.46 | 0.16 | 0.03 | 0.11 | 0.09 |

* Calculated using annualized, quarter-end data