

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of December 31, 2007
(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* | 29 | 51 | 23 | 56 | 37 |
| % of total | 14.8 | 26.0 | 11.7 | 28.6 | 18.9 |
| Loans & Leases (Net) | 85.4 | 947.5 | 1,100.7 | 9,802.4 | 39,905.6 |
| Allowance for loan losses | 1.0 | 6.0 | 9.0 | 122.2 | 312.4 |
| Total Assets | 138.6 | 1,491.0 | 1,661.5 | 13,505.7 | 54,626.8 |
| % of total | 0.2 | 2.1 | 2.3 | 18.9 | 76.5 |
| Members' Shares | 116.5 | 1,270.8 | 1,439.2 | 11,507.6 | 45,357.6 |
| Members' Equity | 19.6 | 199.5 | 187.6 | 1,559.0 | 5,648.8 |
| Total Delinquent Loans | 2.1 | 10.8 | 12.6 | 130.2 | 319.7 |
| Other Real Estate Owned | 0.2 | 0.0 | 0.9 | 12.8 | 13.7 |
| Interest Income | 9.1 | 89.3 | 97.9 | 795.0 | 3,111.7 |
| Interest Expense | 2.6 | 33.6 | 40.1 | 339.4 | 1,655.6 |
| Net Interest Income | 6.5 | 55.7 | 57.8 | 455.6 | 1,456.1 |
| Provision for Loan Losses | 0.6 | 6.0 | 7.9 | 138.8 | 329.6 |
| Other Income | 1.4 | 13.4 | 19.2 | 170.0 | 617.4 |
| Operating Expenses | 7.5 | 59.7 | 63.8 | 501.2 | 1,519.7 |
| Net Income | -0.3 | 3.5 | 5.2 | -14.5 | 224.1 |
| Return on Assets | -0.18 | 0.23 | 0.32 | -0.11 | 0.41 |
| Net Interest Margin | 4.66 | 3.74 | 3.48 | 3.37 | 2.67 |
| Capital/Assets | 14.12 | 13.38 | 11.29 | 11.54 | 10.34 |
| Total Loans/Total Shares | 73.25 | 74.56 | 76.48 | 85.18 | 87.98 |
| Total Loans/Total Assets | 61.58 | 63.55 | 66.25 | 72.58 | 73.05 |
| Delinquent Loans/Total Loans | 2.5 | 1.1 | 1.1 | 1.3 | 0.8 |
| Net Charge-Offs/Total Loans | 0.7 | 0.5 | 0.8 | 0.9 | 0.6 |