

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of March 31, 2009
(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*	25	48	19	54	39
% of total	13.5	25.9	10.3	29.2	21.1
Loans & Leases (Net)	70.1	874.7	834.8	8,533.0	40,670.4
Allowance for loan losses	1.2	13.3	12.7	162.8	835.4
Total Assets	124.7	1,489.7	1,381.7	12,710.4	60,401.0
% of total	0.2	2.0	1.8	16.7	79.4
Members' Shares	109.8	1,299.9	1,209.6	10,863.8	50,169.6
Members' Equity	13.8	166.7	121.0	1,125.9	5,015.9
Total Delinquent Loans	2.3	15.9	8.8	156.0	764.0
Other Real Estate Owned	0.2	0.0	1.3	8.0	56.0
Interest Income	1.7	17.9	16.6	154.1	727.6
Interest Expense	0.4	5.3	5.3	50.3	293.5
Net Interest Income	1.3	12.5	11.3	103.7	434.2
Provision for Loan Losses	0.4	4.3	4.6	59.6	316.6
Other Income	-0.3	-0.6	-2.1	-3.5	46.9
Operating Expenses	1.7	14.5	12.5	110.5	396.2
Net Income	(1.7)	(14.2)	(13.7)	(116.5)	(406.8)
Return on Assets	(5.44)	(3.82)	(3.97)	(3.67)	(2.69)
Net Interest Margin	4.22	3.37	3.27	3.26	2.88
Capital/Assets	11.05	11.19	8.76	8.86	8.30
Total Loans/Total Shares	63.84	67.29	69.02	78.55	81.07
Total Loans/Total Assets	56.19	58.72	60.42	67.13	67.33
Delinquent Loans/Total Loans	3.23	1.82	1.05	1.83	1.88
Net Charge-Offs/Total Loans	1.18	0.54	0.33	0.48	0.46