

**CALIFORNIA STATE CHARTERED CREDIT UNIONS**  
**PEER GROUP COMPARISON**  
**as of June 30, 2012**  
(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	15	38	18	46	39
% of total	9.6	24.4	11.5	29.5	25.0
Loans & Leases (Net)*	29.9	513.1	618.3	5,979.3	32,840.7
Allowance for Loan Losses	1.0	11.6	11.1	151.3	852.7
Total Assets	72.2	1,182.0	1,266.5	11,032.0	62,476.0
% of total	0.1	1.6	1.7	14.5	82.2
Members' Shares	63.1	1,041.2	1,131.7	9,725.8	53,695.3
Net Worth	8.8	132.5	119.7	1,101.0	6,231.3
Total Delinquent Loans	0.8	7.5	6.9	85.1	446.9
Other Real Estate Owned	0.1	0.7	1.7	15.4	114.9
Interest Income	1.4	19.9	22.2	194.4	1,015.0
Interest Expense	0.1	2.1	2.9	21.1	177.9
Net Interest Income	1.3	17.8	19.3	173.3	837.2
Provision for Loan Losses	0.1	1.3	2.3	16.98	104.0
Other Income	0.3	4.8	5.3	1.0	377.7
Operating Expenses	1.5	20.3	20.8	4.0	790.9
Net Income	0.0	1.0	1.5	35.2	319.9
Return on Assets*	0.11	0.17	0.24	0.64	1.02
Net Interest Margin*	3.60	3.02	3.05	3.14	2.68
Capital/Assets	12.13	11.21	9.45	1.12	9.97
Total Loans/Total Shares	47.45	49.28	54.64	61.48	61.16
Total Loans/Total Assets	41.48	43.41	48.82	54.20	52.57
Delinquent Loans/Total Loans	2.60	1.45	1.11	1.42	1.36