

**CALIFORNIA STATE CHARTERED CREDIT UNIONS**  
**PEER GROUP COMPARISON**  
**as of September 30, 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*	23	44	20	48	40
% of total	13.1	25.1	11.4	27.4	22.9
Loans & Leases (Net)	61.9	776.6	912.6	7,308.3	39,453.6
Allowance for loan losses	1.5	13.5	21.4	183.4	1,037.0
Total Assets	112.2	1,355.6	1,490.3	11,391.0	59,687.4
% of total	0.2	1.8	2.0	15.4	80.6
Members' Shares	98.6	1,179.0	1,300.0	9,692.1	49,788.6
Net Worth	12.2	154.6	137.4	1,061.1	5,222.7
Total Delinquent Loans	2.2	17.0	15.6	171.4	926.2
Other Real Estate Owned	0.2	0.4	1.3	11.0	76.5
Interest Income	4.5	49.0	55.4	403.2	2,152.6
Interest Expense	0.9	12.8	14.9	123.9	769.8
Net Interest Income	3.6	36.2	40.5	279.3	1,382.8
Provision for Loan Losses	1.5	12.7	19.2	154.2	915.7
Other Income	0.5	6.7	12.8	115.36	645.5
Operating Expenses	4.9	38.3	39.7	293.14	1,174.1
Net Income	(2.6)	(14.7)	(11.6)	(97.1)	(239.5)
Return on Assets	(3.09)	(1.45)	(1.04)	(1.14)	(0.54)
Net Interest Margin	4.31	3.56	3.63	3.27	3.09
Capital/Assets	10.85	11.41	9.22	9.32	8.75
Total Loans/Total Shares	62.84	65.87	70.20	75.40	79.24
Total Loans/Total Assets	55.22	57.29	61.23	64.16	66.10
Delinquent Loans/Total Loans	3.55	2.19	1.71	2.34	2.35
Net Charge-Offs/Total Loans	1.68	0.98	1.46	1.44	1.51