

**CALIFORNIA STATE CHARTERED CREDIT UNIONS**  
**PEER GROUP COMPARISON**  
**as of December 31, 2004**  
(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*	34	60	29	54	35
% of total	16.0	28.3	13.7	25.5	16.5
Loans & Leases (Net)	74.1	905.6	1,372.3	8,408.7	29,430.2
Allowance for loan losses	0.8	6.7	10.5	77.6	207.1
Total Assets	155.1	1,711.7	2,077.5	12,975.2	43,323.3
% of total	0.3	2.8	3.4	21.5	71.9
Members' Shares	134.3	1,507.8	1,835.2	11,328.5	37,140.7
Members' Equity	20.1	192.8	211.8	1,380.8	4,371.4
Total Delinquent Loans	1.9	7.7	12.0	63.3	106.5
Other Real Estate Owned	0.0	0.3	0.0	3.1	1.1
Interest Income	7.9	79.0	102.7	621.1	1,926.3
Interest Expense	1.7	19.0	25.9	152.8	592.0
Net Interest Income	6.2	60.1	76.7	468.3	1,334.3
Provision for Loan Losses	0.3	4.6	10.3	69.6	134.7
Other Income	0.9	11.7	15.9	156.2	443.0
Operating Expenses	6.1	59.6	73.6	441.9	1,181.5
Net Income	0.6	7.6	8.6	112.9	461.1
Return on Assets	0.42	0.44	0.42	0.87	1.06
Net Interest Margin	5.30	3.51	3.69	3.61	3.08
Capital/Assets	12.93	11.27	10.19	10.64	10.09
Total Loans/Total Shares	55.20	60.06	74.78	74.23	79.24
Total Loans/Total Assets	47.80	52.91	66.06	64.81	67.93
Delinquent Loans/Total Loans	2.5	0.9	0.9	0.8	0.4
Net Charge-Offs/Total Loans	0.6	0.6	0.6	0.8	0.5