



# Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





The Credit Union Index is published by the California offices of Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

## Northern California

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### FRESNO

265 East River Park Circle  
Suite 110  
Fresno, CA 93270  
**(559) 389-5700**

### NAPA

1000 Main Street  
Suite 280  
Napa, CA 94559  
**(707) 255-1059**

### SACRAMENTO

3100 Zinfandel Drive  
Fifth Floor  
Rancho Cordova, CA 95670  
**(916) 503-8100**

### SAN FRANCISCO

101 Second Street  
Suite 900  
San Francisco, CA 94105  
**(415) 956-1500**

### SANTA ROSA

3558 Round Barn Boulevard  
Suite 300  
Santa Rosa, CA 95403  
**(707) 527-0800**

### SILICON VALLEY

635 Campbell Technology  
Parkway, Suite 300  
Campbell, CA 95008  
**(408) 369-2400**

### STOCKTON

3121 West March Lane  
Suite 100  
Stockton, CA 95219  
**(209) 955-6100**

### WALNUT CREEK

1333 North California  
Boulevard, Suite 350  
Walnut Creek, CA 94596  
**(925) 952-2500**

## Southern California

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### LOS ANGELES

10960 Wilshire Boulevard  
Suite 1100  
Los Angeles, CA 90024  
**(310) 477-0450**

### SAN DIEGO

4747 Executive Drive  
Suite 1300  
San Diego, CA 92121  
**(858) 627-1400**

### ORANGE COUNTY

2040 Main Street  
Suite 900  
Irvine, CA 92614  
**(949) 221-4000**

### WOODLAND HILLS

21700 Oxnard Street  
Suite 300  
Woodland Hills, CA 91367  
**(818) 577-1900**



## ASSET SIZE DEFINITION

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**Group A**     \$0–\$250 million

**Group B**     \$251 million–\$500 million

**Group C**     \$501 million–\$1 billion

**Group D**     Over \$1 billion

## California counties included in the data:

### Northern

Alameda  
Alpine  
Amador  
Butte  
Calaveras  
Colusa  
Contra Costa  
Del Norte  
El Dorado  
Fresno  
Glenn  
Humboldt  
Inyo  
Kings  
Lake  
Lassen  
Madera  
Marin  
Mariposa  
Mendocino  
Merced  
Modoc  
Mono  
Monterey

Napa  
Nevada  
Placer  
Plumas  
Sacramento  
San Benito  
San Francisco  
San Joaquin  
San Mateo  
Santa Clara  
Santa Cruz  
Shasta  
Sierra  
Siskiyou  
Solano  
Sonoma  
Stanislaus  
Sutter  
Tehama  
Trinity  
Tulare  
Tuolumne  
Yolo  
Yuba

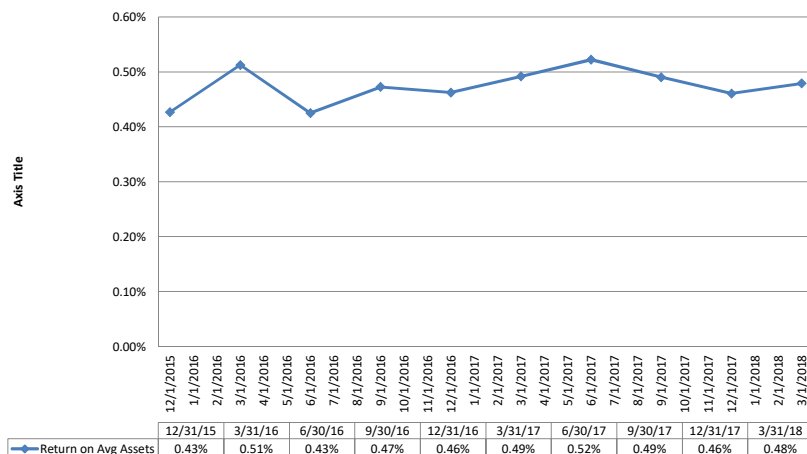
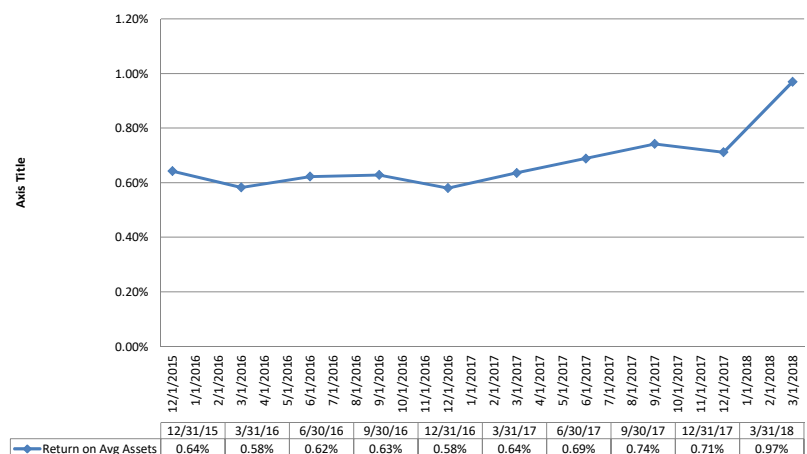
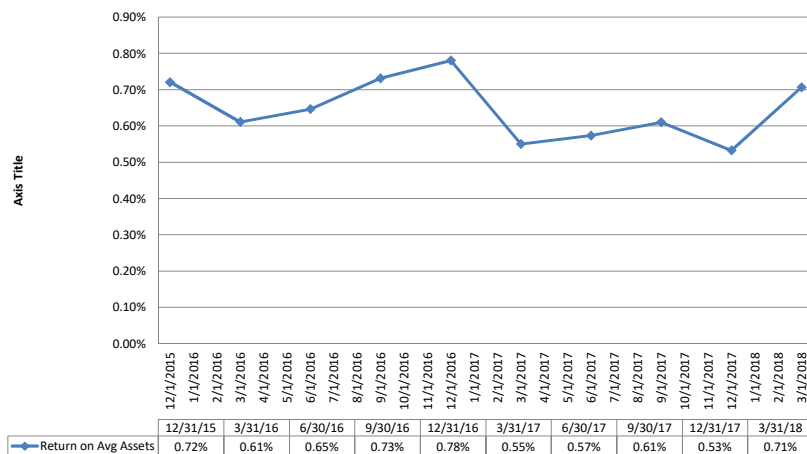
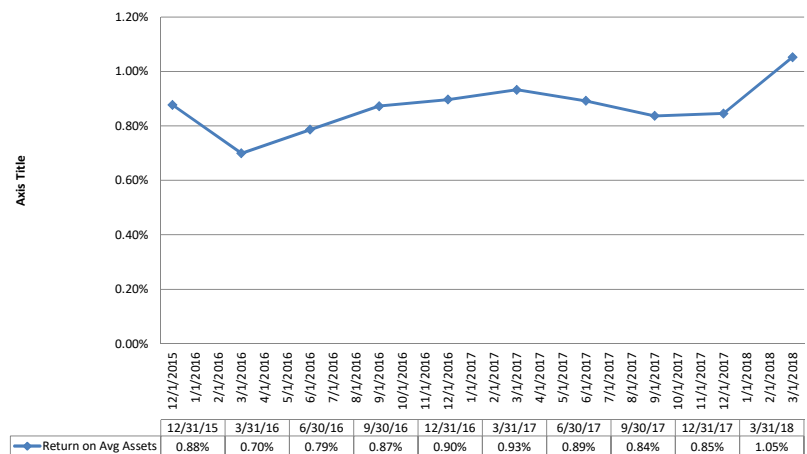
### Southern

Imperial  
Kern  
Los Angeles  
Orange  
Riverside  
San Bernardino  
San Diego  
San Luis Obispo  
Santa Barbara  
Ventura

# Northern California

# Performance Analysis

## Summary Trends of Historical Asset Group Averages: Return on Average Assets

**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**  
Year-to-Date**Asset Group D - \$1 billion and Over in Total Assets**  
Year-to-Date

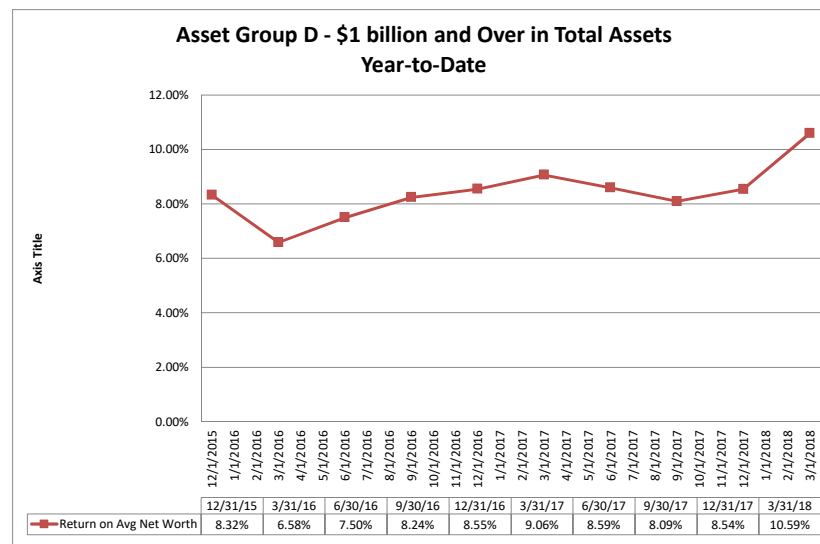
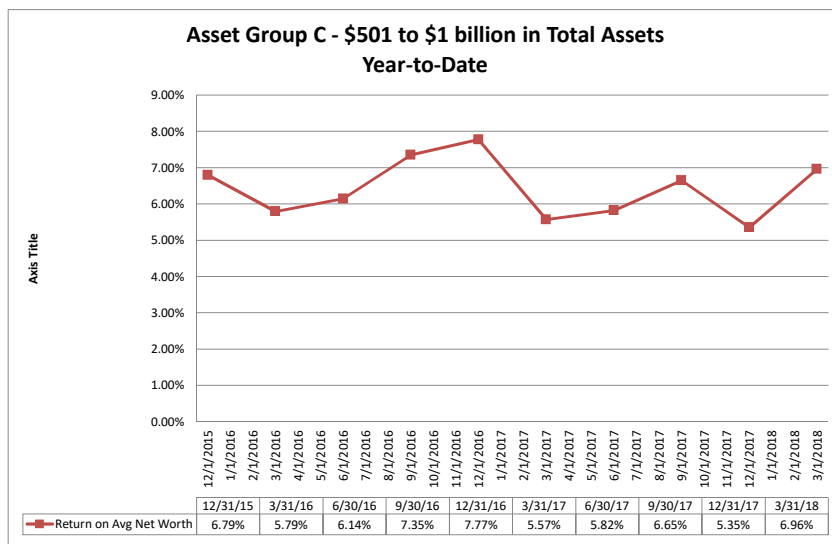
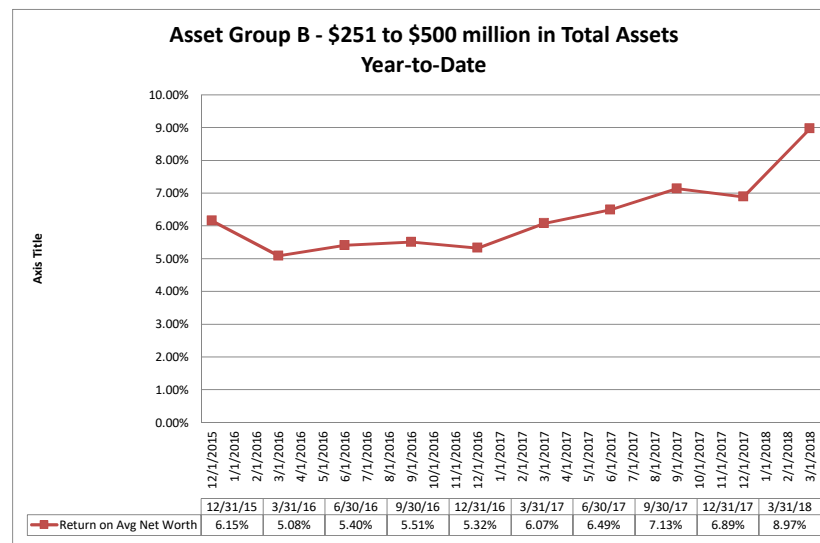
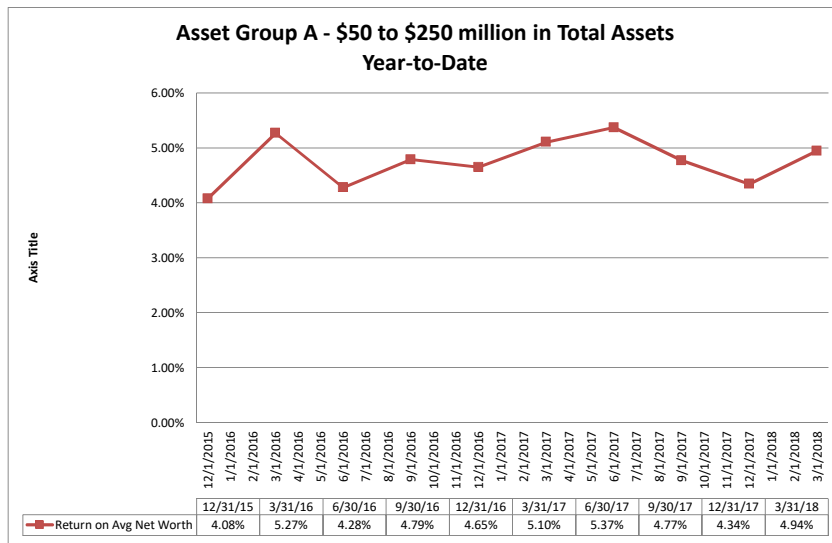
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Summary Trends of Historical Asset Group Averages: Return on Average Net Worth



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Performance Analysis

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Valley Oak Credit Union	\$55,209	(\$89)	(0.66%)	(7.64%)	102.55%	\$58	(\$89)	(0.66%)	(7.64%)	102.55%	\$58
	California Community Credit Union	\$63,428	\$111	0.71%	5.77%	77.73%	\$53	\$111	0.71%	5.77%	77.73%	\$53
	Siskiyou Central Credit Union	\$65,818	\$154	0.95%	9.31%	76.83%	\$59	\$154	0.95%	9.31%	76.83%	\$59
	Menlo Survey Federal Credit Union	\$66,651	\$147	0.89%	7.53%	72.54%	\$90	\$147	0.89%	7.53%	72.54%	\$90
	Marin County Federal Credit Union	\$70,197	\$134	0.76%	8.21%	69.28%	\$94	\$134	0.76%	8.21%	69.28%	\$94
	Chabot Federal Credit Union	\$70,748	\$104	0.59%	4.31%	74.70%	\$128	\$104	0.59%	4.31%	74.70%	\$128
	Polam Federal Credit Union	\$73,075	\$78	0.42%	3.49%	86.36%	\$74	\$78	0.42%	3.49%	86.36%	\$74
	Kaiperm Diablo Federal Credit Union	\$73,605	\$33	0.18%	1.39%	97.20%	\$83	\$33	0.18%	1.39%	97.20%	\$83
	Upward Credit Union	\$75,497	\$167	0.90%	9.60%	80.34%	\$92	\$167	0.90%	9.60%	80.34%	\$92
	Vision One Credit Union	\$77,193	\$212	1.17%	8.09%	71.58%	\$151	\$212	1.17%	8.09%	71.58%	\$151
	Bay Cities Credit Union	\$77,830	\$44	0.23%	2.77%	87.28%	\$64	\$44	0.23%	2.77%	87.28%	\$64
	Lassen County Federal Credit Union	\$77,963	\$59	0.30%	1.95%	89.72%	\$89	\$59	0.30%	1.95%	89.72%	\$89
	First California Federal Credit Union	\$91,080	\$61	0.27%	3.31%	81.00%	\$66	\$61	0.27%	3.31%	81.00%	\$66
	Shell Western States Federal Credit Union	\$91,591	\$19	0.08%	0.91%	85.05%	\$130	\$19	0.08%	0.91%	85.05%	\$130
	SRI Federal Credit Union	\$93,169	\$171	0.75%	8.47%	73.15%	\$103	\$171	0.75%	8.47%	73.15%	\$103
	SMW 104 Federal Credit Union	\$94,464	\$113	0.48%	6.41%	82.76%	\$132	\$113	0.48%	6.41%	82.76%	\$132
	Community Credit Union of Southern Humboldt	\$97,097	\$315	1.30%	10.88%	75.56%	\$66	\$315	1.30%	10.88%	75.56%	\$66
	Tulare County Federal Credit Union	\$99,290	\$125	0.52%	7.31%	82.34%	\$69	\$125	0.52%	7.31%	82.34%	\$69
	Mission City Federal Credit Union	\$102,781	\$132	0.52%	6.77%	86.42%	\$107	\$132	0.52%	6.77%	86.42%	\$107
	United Local Credit Union	\$111,663	(\$365)	(1.31%)	(7.64%)	127.90%	\$80	(\$365)	(1.31%)	(7.64%)	127.90%	\$80
	Merco Credit Union	\$113,268	\$207	0.75%	8.15%	75.67%	\$71	\$207	0.75%	8.15%	75.67%	\$71
	Santa Cruz Community Credit Union	\$115,692	(\$27)	(0.09%)	(1.33%)	81.70%	\$83	(\$27)	(0.09%)	(1.33%)	81.70%	\$83
	Kings Federal Credit Union	\$120,453	\$55	0.19%	1.38%	73.72%	\$62	\$55	0.19%	1.38%	73.72%	\$62
	Cooperative Center Federal Credit Union	\$121,139	\$55	0.18%	4.80%	85.09%	\$83	\$55	0.18%	4.80%	85.09%	\$83
	San Joaquin Power Employees Credit Union	\$138,161	\$20	0.06%	0.35%	89.92%	\$207	\$20	0.06%	0.35%	89.92%	\$207
	Compass Community Credit Union	\$138,648	\$129	0.38%	2.70%	64.78%	\$167	\$129	0.38%	2.70%	64.78%	\$167
	Central Coast Federal Credit Union	\$145,594	\$318	0.89%	12.39%	78.05%	\$78	\$318	0.89%	12.39%	78.05%	\$78
	Solano First Federal Credit Union	\$150,166	(\$94)	(0.26%)	(3.65%)	82.96%	\$68	(\$94)	(0.26%)	(3.65%)	82.96%	\$68
	Premier Community Credit Union	\$150,541	\$174	0.47%	5.25%	84.29%	\$60	\$174	0.47%	5.25%	84.29%	\$60
	Families & Schools Together Federal Credit Union	\$159,733	\$977	2.50%	21.75%	58.60%	\$54	\$977	2.50%	21.75%	58.60%	\$54
	Members 1st Credit Union	\$197,681	\$342	0.70%	7.25%	76.19%	\$62	\$342	0.70%	7.25%	76.19%	\$62
	Central State Credit Union	\$201,813	\$298	0.60%	8.67%	77.38%	\$62	\$298	0.60%	8.67%	77.38%	\$62
	CAHP Credit Union	\$207,858	\$54	0.10%	1.20%	82.66%	\$114	\$54	0.10%	1.20%	82.66%	\$114
	Heritage Community Credit Union	\$211,512	\$20	0.04%	0.43%	82.43%	\$75	\$20	0.04%	0.43%	82.43%	\$75
	Pacific Postal Credit Union	\$217,121	\$438	0.80%	5.74%	79.05%	\$86	\$438	0.80%	5.74%	79.05%	\$86
	Monterey Credit Union	\$238,143	\$279	0.47%	3.45%	79.75%	\$97	\$279	0.47%	3.45%	79.75%	\$97
	Tucoemas Federal Credit Union	\$238,920	\$521	0.89%	13.12%	71.91%	\$46	\$521	0.89%	13.12%	71.91%	\$46
	Average of Asset Group A	\$121,481	\$148	0.48%	4.94%	81.20%	\$88	\$148	0.48%	4.94%	81.20%	\$88

Source: SNL Financial

NA = data was not available.

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## Performance Analysis

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Yolo Federal Credit Union	\$292,493	\$1,074	1.49%	13.73%	68.00%	\$75	\$1,074	1.49%	13.73%	68.00%	\$75
	MOCSE Federal Credit Union	\$306,638	\$762	1.03%	13.95%	73.80%	\$72	\$762	1.03%	13.95%	73.80%	\$72
	Sea West Coast Guard Federal Credit Union	\$360,592	\$422	0.47%	2.41%	78.54%	\$87	\$422	0.47%	2.41%	78.54%	\$87
	First U.S. Community Credit Union	\$372,284	\$946	1.03%	9.63%	67.66%	\$82	\$946	1.03%	9.63%	67.66%	\$82
	PremierOne Credit Union	\$425,326	\$854	0.81%	8.67%	76.20%	\$96	\$854	0.81%	8.67%	76.20%	\$96
	SafeAmerica Credit Union	\$428,770	(\$28)	(0.03%)	(0.36%)	85.00%	\$101	(\$28)	(0.03%)	(0.36%)	85.00%	\$101
	UNCLE Credit Union	\$444,314	\$1,570	1.48%	16.63%	65.06%	\$89	\$1,570	1.48%	16.63%	65.06%	\$89
	Alliance Credit Union	\$458,193	\$455	0.39%	5.05%	80.54%	\$101	\$455	0.39%	5.05%	80.54%	\$101
	Sacramento Credit Union	\$470,445	\$1,601	1.37%	10.01%	67.68%	\$83	\$1,601	1.37%	10.01%	67.68%	\$83
	Financial Center Credit Union	\$499,088	\$2,062	1.68%	8.88%	59.71%	\$72	\$2,062	1.68%	8.88%	59.71%	\$72
	Community First Credit Union	\$499,930	\$1,142	0.94%	10.02%	73.54%	\$74	\$1,142	0.94%	10.02%	73.54%	\$74
	Average of Asset Group B	\$414,370	\$987	0.97%	8.97%	72.34%	\$85	\$987	0.97%	8.97%	72.34%	\$85
Asset Group C - \$501 million to \$1 billion in total assets												
	Merced School Employees Federal Credit Union	\$504,896	\$814	0.66%	7.14%	80.67%	\$65	\$814	0.66%	7.14%	80.67%	\$65
	Commonwealth Central Credit Union	\$522,330	\$665	0.52%	5.57%	83.70%	\$100	\$665	0.52%	5.57%	83.70%	\$100
	Valley First Credit Union	\$617,162	\$415	0.27%	2.73%	90.23%	\$72	\$415	0.27%	2.73%	90.23%	\$72
	1st Northern California Credit Union	\$711,685	\$1,192	0.67%	6.46%	68.69%	\$84	\$1,192	0.67%	6.46%	68.69%	\$84
	Noble Federal Credit Union	\$724,630	\$2,803	1.58%	14.15%	68.06%	\$81	\$2,803	1.58%	14.15%	68.06%	\$81
	Santa Clara County Federal Credit Union	\$756,736	\$521	0.28%	3.17%	80.94%	\$112	\$521	0.28%	3.17%	80.94%	\$112
	S.F. Police Credit Union	\$896,237	\$716	0.32%	2.35%	80.61%	\$112	\$716	0.32%	2.35%	80.61%	\$112
	Bay Federal Credit Union	\$966,432	\$1,886	0.79%	9.64%	77.79%	\$101	\$1,886	0.79%	9.64%	77.79%	\$101
	Sierra Central Credit Union	\$966,707	\$3,022	1.27%	11.39%	62.31%	\$79	\$3,022	1.27%	11.39%	62.31%	\$79
	Average of Asset Group C	\$740,757	\$1,337	0.71%	6.96%	77.00%	\$90	\$1,337	0.71%	6.96%	77.00%	\$90
Asset Group D - \$1 billion and over in total assets												
	1st United Services Credit Union	\$1,044,354	\$1,442	0.56%	5.83%	77.39%	\$102	\$1,442	0.56%	5.83%	77.39%	\$102
	San Mateo Credit Union	\$1,053,843	\$4,026	1.56%	15.11%	64.99%	\$103	\$4,026	1.56%	15.11%	64.99%	\$103
	Operating Engineers Local Union #3 Federal Credit Union	\$1,099,695	\$3,119	1.15%	7.99%	66.17%	\$100	\$3,119	1.15%	7.99%	66.17%	\$100
	San Francisco Federal Credit Union	\$1,101,573	\$1,140	0.41%	4.17%	65.74%	\$127	\$1,140	0.41%	4.17%	65.74%	\$127
	Self-Help Federal Credit Union	\$1,114,903	\$2,631	0.95%	17.02%	71.00%	\$71	\$2,631	0.95%	17.02%	71.00%	\$71
	Pacific Service Credit Union	\$1,176,576	\$1,814	0.62%	4.69%	76.07%	\$136	\$1,814	0.62%	4.69%	76.07%	\$136
	KeyPoint Credit Union	\$1,269,233	\$1,556	0.50%	6.60%	79.45%	\$116	\$1,556	0.50%	6.60%	79.45%	\$116
	San Francisco Fire Credit Union	\$1,330,009	\$3,035	0.92%	11.38%	72.30%	\$106	\$3,035	0.92%	11.38%	72.30%	\$106
	Coast Central Credit Union	\$1,416,653	\$4,837	1.38%	13.36%	54.60%	\$72	\$4,837	1.38%	13.36%	54.60%	\$72
	Meriwet Credit Union	\$1,526,445	\$3,342	0.89%	12.48%	73.25%	\$122	\$3,342	0.89%	12.48%	73.25%	\$122
	Schools Financial Credit Union	\$1,953,478	\$5,715	1.18%	11.13%	60.12%	\$88	\$5,715	1.18%	11.13%	60.12%	\$88
	Provident Credit Union	\$2,454,912	\$3,855	0.64%	5.46%	79.48%	\$117	\$3,855	0.64%	5.46%	79.48%	\$117
	Stanford Federal Credit Union	\$2,461,486	\$7,430	1.23%	13.24%	58.09%	\$136	\$7,430	1.23%	13.24%	58.09%	\$136
	Technology Credit Union	\$2,571,027	\$7,093	1.12%	11.13%	64.09%	\$133	\$7,093	1.12%	11.13%	64.09%	\$133
	SAFE Credit Union	\$2,776,278	\$6,416	0.94%	10.23%	74.78%	\$88	\$6,416	0.94%	10.23%	74.78%	\$88
	Educational Employees Credit Union	\$3,016,040	\$7,069	0.95%	8.24%	70.93%	\$73	\$7,069	0.95%	8.24%	70.93%	\$73
	Travis Credit Union	\$3,055,736	\$8,355	1.11%	9.95%	64.47%	\$88	\$8,355	1.11%	9.95%	64.47%	\$88
	Chevron Federal Credit Union	\$3,373,956	\$17,663	2.16%	19.13%	39.49%	\$114	\$17,663	2.16%	19.13%	39.49%	\$114
	Redwood Credit Union	\$4,374,329	\$21,420	2.03%	18.44%	52.72%	\$91	\$21,420	2.03%	18.44%	52.72%	\$91
	Patelco Credit Union	\$6,310,706	\$18,135	1.17%	11.51%	60.15%	\$102	\$18,135	1.17%	11.51%	60.15%	\$102
	Star One Credit Union	\$9,070,015	\$21,831	0.97%	9.42%	37.41%	\$135	\$21,831	0.97%	9.42%	37.41%	\$135
	First Technology Federal Credit Union	\$11,782,597	\$23,142	0.80%	8.48%	72.76%	\$101	\$23,142	0.80%	8.48%	72.76%	\$101
	Golden 1 Credit Union	\$11,868,775	\$28,366	0.97%	8.67%	62.67%	\$84	\$28,366	0.97%	8.67%	62.67%	\$84
	Average of Asset Group D	\$3,356,636	\$8,845	1.05%	10.59%	65.14%	\$105	\$8,845	1.05%	10.59%	65.14%	\$105

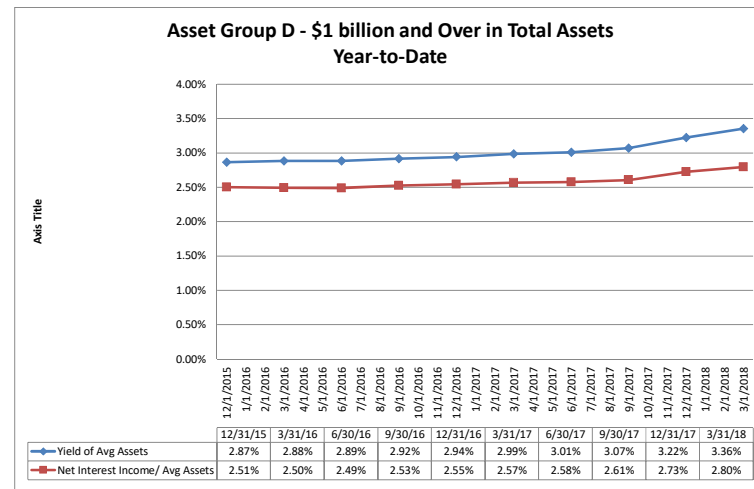
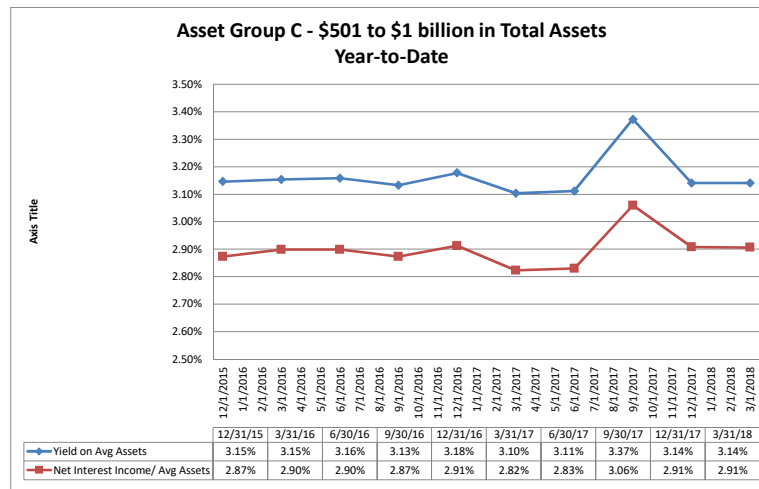
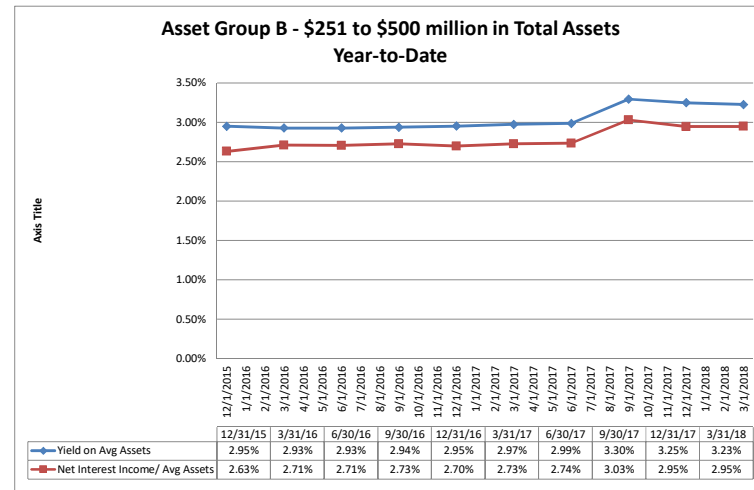
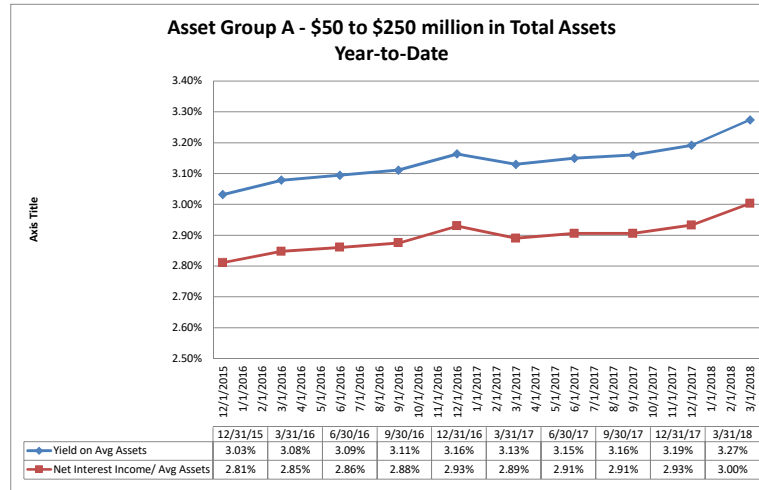
Source: SNL Financial

NA = data was not available.

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# Balance Sheet & Net Interest Margin

## Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets &amp; Net Interest Income/ Avg Assets (%)



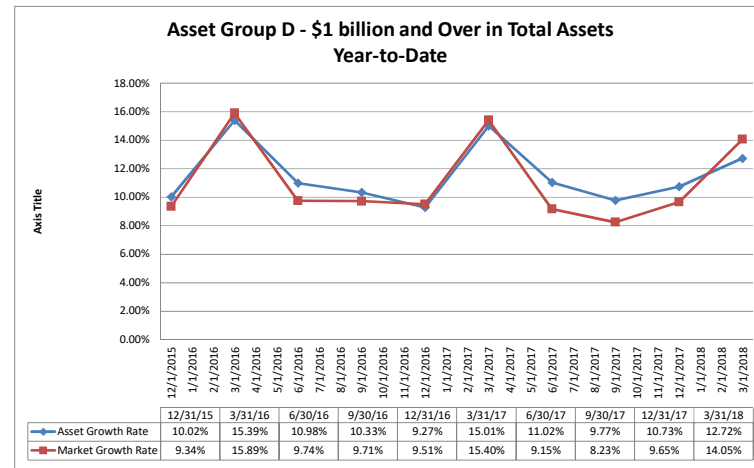
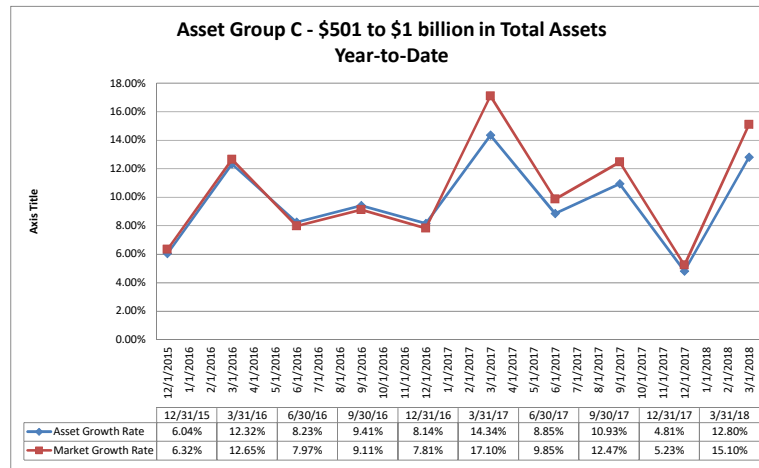
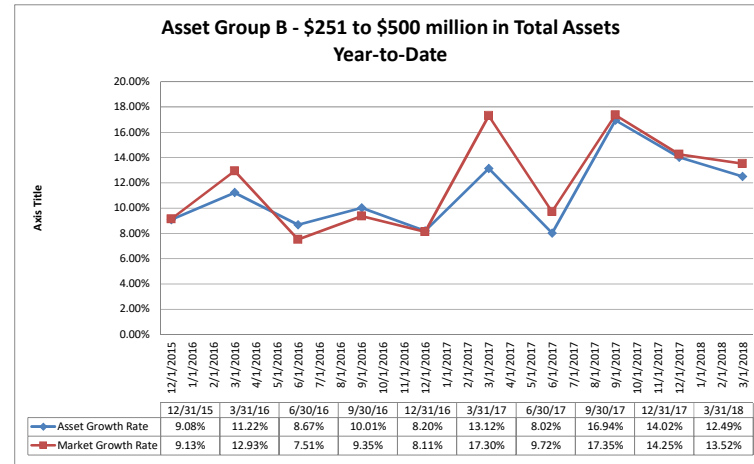
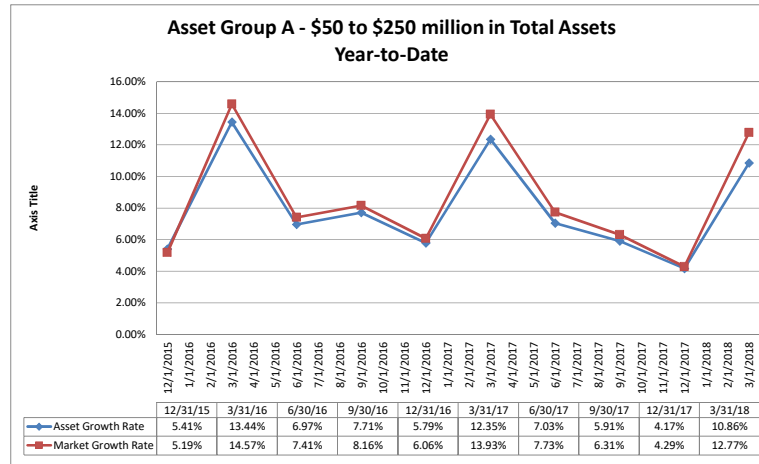
Source: SNL Financial

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## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Valley Oak Credit Union	\$55,209	\$41,272	\$50,217	82.19%	\$2,349	4.11%	0.24%	3.87%	21.16%	26.28%
	California Community Credit Union	\$63,428	\$24,359	\$55,361	44.00%	\$4,092	2.74%	0.13%	2.61%	11.06%	11.99%
	Siskiyou Central Credit Union	\$65,818	\$33,257	\$58,815	56.55%	\$3,657	2.75%	0.02%	2.73%	14.62%	15.10%
	Menlo Survey Federal Credit Union	\$66,651	\$26,188	\$57,324	45.68%	\$11,109	2.40%	0.16%	2.23%	4.77%	6.53%
	Marin County Federal Credit Union	\$70,197	\$24,016	\$63,435	37.86%	\$8,775	2.99%	0.09%	2.90%	(1.10%)	(1.28%)
	Chabot Federal Credit Union	\$70,748	\$16,723	\$61,948	27.00%	\$11,791	2.35%	0.37%	1.98%	3.24%	12.16%
	Polam Federal Credit Union	\$73,075	\$41,333	\$63,901	64.68%	\$5,220	3.15%	0.38%	2.78%	(4.67%)	(5.91%)
	Kaiperm Diablo Federal Credit Union	\$73,605	\$41,169	\$64,052	64.27%	\$6,691	2.62%	0.34%	2.28%	12.95%	15.54%
	Upward Credit Union	\$75,497	\$41,844	\$67,611	61.89%	\$5,592	3.56%	0.06%	3.48%	11.94%	13.13%
	Vision One Credit Union	\$77,193	\$71,063	\$66,171	107.39%	\$7,352	4.55%	0.70%	3.85%	51.72%	61.22%
	Bay Cities Credit Union	\$77,830	\$25,811	\$71,332	36.18%	\$4,447	3.35%	0.02%	3.32%	23.32%	23.45%
	Lassen County Federal Credit Union	\$77,963	\$41,075	\$65,437	62.77%	\$5,569	2.72%	0.37%	2.35%	(1.97%)	(0.32%)
	First California Federal Credit Union	\$91,080	\$47,192	\$82,034	57.53%	\$4,671	2.95%	0.19%	2.76%	8.24%	7.78%
	Shell Western States Federal Credit Union	\$91,591	\$33,539	\$82,696	40.56%	\$9,159	2.42%	0.18%	2.25%	(5.82%)	(6.62%)
	SRI Federal Credit Union	\$93,169	\$55,654	\$83,953	66.29%	\$9,317	3.09%	0.58%	2.52%	14.23%	12.28%
	SMW 104 Federal Credit Union	\$94,464	\$34,900	\$87,193	40.03%	\$10,496	2.64%	0.18%	2.46%	6.69%	6.43%
	Community Credit Union of Southern Humboldt	\$97,097	\$66,420	\$84,477	78.62%	\$2,735	4.42%	0.25%	4.17%	(0.05%)	(0.20%)
	Tulare County Federal Credit Union	\$99,290	\$75,048	\$91,572	81.96%	\$3,424	3.68%	0.21%	3.47%	21.05%	23.53%
	Mission City Federal Credit Union	\$102,781	\$63,642	\$93,899	67.78%	\$6,424	3.33%	0.28%	3.06%	9.59%	9.03%
	United Local Credit Union	\$111,663	\$73,671	\$92,311	79.81%	\$4,855	3.16%	0.15%	3.01%	3.05%	5.94%
	Merco Credit Union	\$113,268	\$53,654	\$102,265	52.47%	\$3,654	3.28%	0.12%	3.15%	16.60%	17.44%
	Santa Cruz Community Credit Union	\$115,692	\$87,588	\$106,366	82.35%	\$2,892	4.68%	0.03%	4.64%	8.07%	12.00%
	Kings Federal Credit Union	\$120,453	\$75,801	\$103,672	73.12%	\$6,023	3.10%	0.34%	2.76%	28.53%	34.34%
	Cooperative Center Federal Credit Union	\$121,139	\$74,918	\$113,360	66.09%	\$4,326	3.53%	0.11%	3.42%	12.15%	12.77%
	San Joaquin Power Employees Credit Union	\$138,161	\$96,516	\$114,687	84.16%	\$23,027	2.95%	1.71%	1.24%	(1.98%)	2.84%
	Compass Community Credit Union	\$138,648	\$65,360	\$119,394	54.74%	\$18,486	2.45%	0.34%	2.11%	7.08%	8.65%
	Central Coast Federal Credit Union	\$145,594	\$63,470	\$134,786	47.09%	\$4,044	3.13%	0.17%	2.96%	13.31%	15.89%
	Solano First Federal Credit Union	\$150,166	\$91,632	\$139,655	65.61%	\$3,533	3.71%	0.12%	3.59%	21.61%	24.63%
	Premier Community Credit Union	\$150,541	\$67,280	\$135,747	49.56%	\$3,104	2.92%	0.14%	2.79%	14.72%	17.82%
	Families & Schools Together Federal Credit Union	\$159,733	\$119,635	\$139,073	86.02%	\$3,896	3.73%	0.20%	3.53%	17.45%	24.34%
	Members 1st Credit Union	\$197,681	\$152,593	\$177,450	85.99%	\$3,838	3.11%	0.21%	2.90%	12.36%	12.82%
	Central State Credit Union	\$201,813	\$109,878	\$186,586	58.89%	\$3,957	3.40%	0.11%	3.29%	17.52%	18.76%
	CAHP Credit Union	\$207,858	\$168,477	\$186,689	90.24%	\$6,705	4.65%	0.83%	3.82%	(5.97%)	(7.62%)
	Heritage Community Credit Union	\$211,512	\$168,400	\$191,261	88.05%	\$4,753	3.01%	0.26%	2.75%	15.76%	16.62%
	Pacific Postal Credit Union	\$217,121	\$61,488	\$185,739	33.10%	\$7,237	3.50%	0.27%	3.23%	(6.92%)	(6.06%)
	Monterey Credit Union	\$238,143	\$141,122	\$202,572	69.67%	\$3,692	3.63%	0.06%	3.57%	7.83%	9.96%
	Tuocomas Federal Credit Union	\$238,920	\$164,989	\$221,735	74.41%	\$2,968	3.40%	0.11%	3.29%	19.65%	21.08%
	Average of Asset Group A	\$121,481	\$71,378	\$108,237	63.91%	\$6,321	3.27%	0.27%	3.00%	10.86%	12.77%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Balance Sheet &amp; Net Interest Margin

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Yolo Federal Credit Union	\$292,493	\$194,223	\$258,058	75.26%	\$4,916	3.25%	0.08%	3.16%	11.73%	11.39%
	MOCSE Federal Credit Union	\$306,638	\$143,144	\$282,451	50.68%	\$4,008	2.87%	0.02%	2.85%	25.87%	28.31%
	Sea West Coast Guard Federal Credit Union	\$360,592	\$136,212	\$288,427	47.23%	\$9,015	2.60%	0.57%	2.03%	2.94%	3.03%
	First U.S. Community Credit Union	\$372,284	\$221,263	\$329,907	67.07%	\$5,318	3.18%	0.39%	2.79%	8.81%	8.58%
	PremierOne Credit Union	\$425,326	\$249,784	\$384,787	64.91%	\$5,787	3.21%	0.23%	2.98%	11.64%	12.72%
	SafeAmerica Credit Union	\$428,770	\$364,901	\$393,188	92.81%	\$5,834	3.35%	0.53%	2.82%	8.78%	9.28%
	UNCLE Credit Union	\$444,314	\$310,137	\$400,010	77.53%	\$5,554	3.19%	0.15%	3.04%	40.88%	40.56%
	Alliance Credit Union	\$458,193	\$401,968	\$418,753	95.99%	\$4,537	3.57%	0.27%	3.31%	(14.90%)	(16.39%)
	Sacramento Credit Union	\$470,445	\$240,996	\$402,985	59.80%	\$5,470	2.62%	0.24%	2.38%	7.52%	7.22%
	Financial Center Credit Union	\$499,088	\$175,053	\$397,370	44.05%	\$5,281	3.72%	0.39%	3.33%	12.42%	18.92%
	Community First Credit Union	\$499,930	\$337,293	\$450,417	74.88%	\$3,597	3.93%	0.18%	3.75%	21.70%	25.09%
	Average of Asset Group B	\$414,370	\$252,270	\$364,214	68.20%	\$5,392	3.23%	0.28%	2.95%	12.49%	13.52%
Asset Group C - \$501 million to \$1 billion in total assets											
	Merced School Employees Federal Credit Union	\$504,896	\$179,420	\$458,991	39.09%	\$4,653	2.87%	0.17%	2.71%	18.68%	22.66%
	Commonwealth Central Credit Union	\$522,330	\$365,896	\$467,198	78.32%	\$5,071	3.36%	0.08%	3.28%	15.30%	16.03%
	Valley First Credit Union	\$617,162	\$386,714	\$546,175	70.80%	\$3,630	2.87%	0.14%	2.73%	8.86%	15.16%
	1st Northern California Credit Union	\$711,685	\$220,252	\$633,746	34.75%	\$10,702	1.96%	0.28%	1.68%	5.26%	5.39%
	Noble Federal Credit Union	\$724,630	\$555,513	\$638,907	86.95%	\$3,410	3.87%	0.29%	3.57%	15.70%	16.69%
	Santa Clara County Federal Credit Union	\$756,736	\$353,958	\$683,400	51.79%	\$6,496	3.08%	0.26%	2.81%	17.09%	21.08%
	S.F. Police Credit Union	\$896,237	\$600,165	\$769,615	77.98%	\$8,185	3.31%	0.26%	3.05%	7.90%	9.24%
	Bay Federal Credit Union	\$966,432	\$576,599	\$872,747	66.07%	\$4,569	3.24%	0.15%	3.09%	13.29%	16.11%
	Sierra Central Credit Union	\$966,707	\$702,498	\$850,039	82.64%	\$5,859	3.71%	0.46%	3.24%	13.09%	13.54%
	Average of Asset Group C	\$740,757	\$437,891	\$657,869	65.38%	\$5,842	3.14%	0.23%	2.91%	12.80%	15.10%
Asset Group D - \$1 billion and over in total assets											
	1st United Services Credit Union	\$1,044,354	\$833,461	\$941,334	88.54%	\$7,355	3.45%	0.63%	2.81%	8.40%	9.38%
	San Mateo Credit Union	\$1,053,843	\$801,592	\$937,745	85.48%	\$5,937	3.66%	0.35%	3.32%	17.79%	17.90%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,099,695	\$593,702	\$872,697	68.03%	\$6,213	3.59%	0.41%	3.18%	8.09%	9.27%
	San Francisco Federal Credit Union	\$1,101,573	\$788,857	\$984,047	80.16%	\$9,496	3.46%	0.52%	2.93%	1.90%	2.51%
	Self-Help Federal Credit Union	\$1,114,903	\$945,711	\$844,222	112.02%	\$3,517	5.62%	1.13%	4.48%	6.31%	8.12%
	Pacific Service Credit Union	\$1,176,576	\$643,175	\$1,006,680	63.89%	\$9,764	2.80%	0.26%	2.54%	5.00%	5.40%
	KeyPoint Credit Union	\$1,269,233	\$1,014,537	\$1,006,850	100.76%	\$7,071	3.60%	0.85%	2.75%	23.04%	21.11%
	San Francisco Fire Credit Union	\$1,330,009	\$893,002	\$1,217,614	73.34%	\$7,430	3.35%	0.21%	3.14%	6.80%	7.49%
	Coast Central Credit Union	\$1,416,653	\$633,634	\$1,191,691	53.17%	\$6,746	2.95%	0.61%	2.33%	9.82%	9.43%
	Meriwest Credit Union	\$1,526,445	\$1,220,994	\$1,212,678	100.69%	\$6,845	3.35%	0.42%	2.93%	10.76%	10.07%
	Schools Financial Credit Union	\$1,953,478	\$1,329,125	\$1,729,269	76.86%	\$6,964	2.92%	0.23%	2.69%	9.89%	10.57%
	Provident Credit Union	\$2,454,912	\$1,522,713	\$2,152,719	70.73%	\$8,379	2.95%	0.65%	2.30%	11.64%	13.85%
	Stanford Federal Credit Union	\$2,461,486	\$1,689,123	\$2,039,106	82.84%	\$13,234	3.17%	0.55%	2.62%	17.95%	20.53%
	Technology Credit Union	\$2,571,027	\$1,905,369	\$2,202,923	86.49%	\$10,780	3.39%	0.50%	2.89%	13.67%	15.49%
	SAFE Credit Union	\$2,776,278	\$2,269,522	\$2,446,017	92.78%	\$4,200	3.04%	0.33%	2.71%	9.62%	11.30%
	Educational Employees Credit Union	\$3,016,040	\$1,226,766	\$2,647,550	46.34%	\$6,187	2.87%	0.34%	2.53%	13.68%	17.25%
	Travis Credit Union	\$3,055,736	\$2,309,419	\$2,692,185	85.78%	\$4,805	3.85%	0.41%	3.44%	11.44%	12.71%
	Chevron Federal Credit Union	\$3,373,956	\$2,657,322	\$2,980,336	89.16%	\$12,137	3.28%	0.90%	2.38%	26.63%	27.78%
	Redwood Credit Union	\$4,374,329	\$3,077,646	\$3,851,215	79.91%	\$7,790	3.50%	0.37%	3.13%	32.35%	33.74%
	Patelco Credit Union	\$6,310,706	\$4,506,652	\$5,536,100	81.40%	\$9,294	3.19%	0.74%	2.45%	16.79%	22.84%
	Star One Credit Union	\$9,070,015	\$3,882,872	\$6,689,559	58.04%	\$46,632	2.51%	1.25%	1.27%	4.06%	7.69%
	First Technology Federal Credit Union	\$11,782,597	\$8,694,001	\$8,385,690	103.68%	\$8,098	3.46%	0.74%	2.72%	13.69%	13.79%
	Golden 1 Credit Union	\$11,868,775	\$8,180,934	\$10,401,641	78.65%	\$7,311	3.22%	0.43%	2.79%	13.30%	15.02%
	Average of Asset Group D	\$3,356,636	\$2,244,353	\$2,781,299	80.81%	\$9,399	3.36%	0.56%	2.80%	12.72%	14.05%

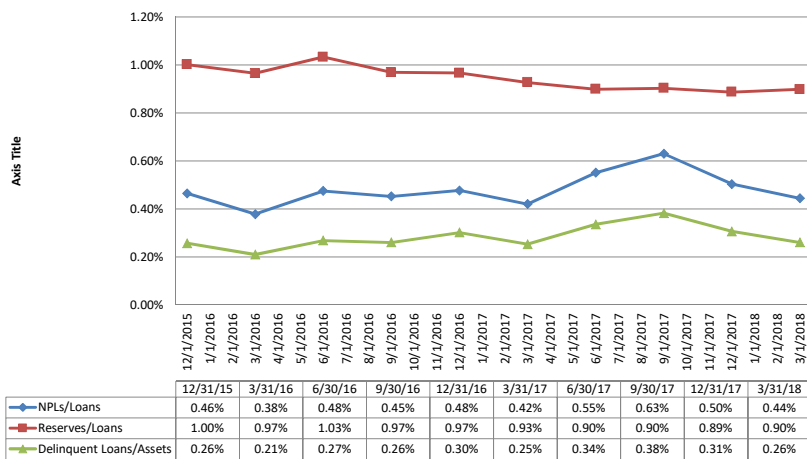
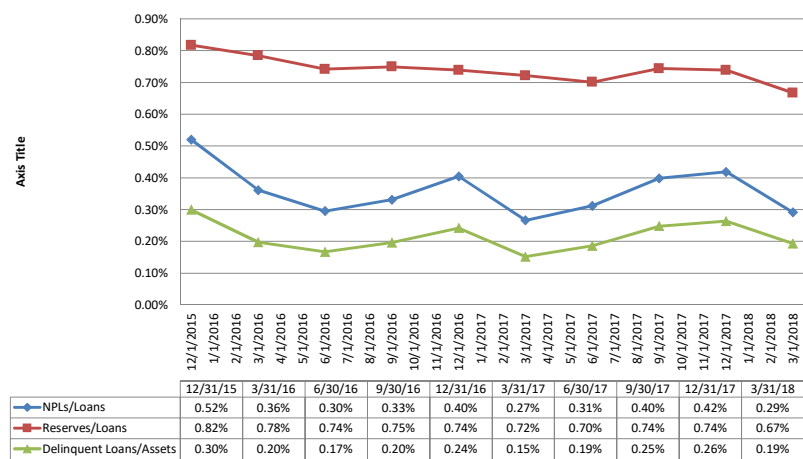
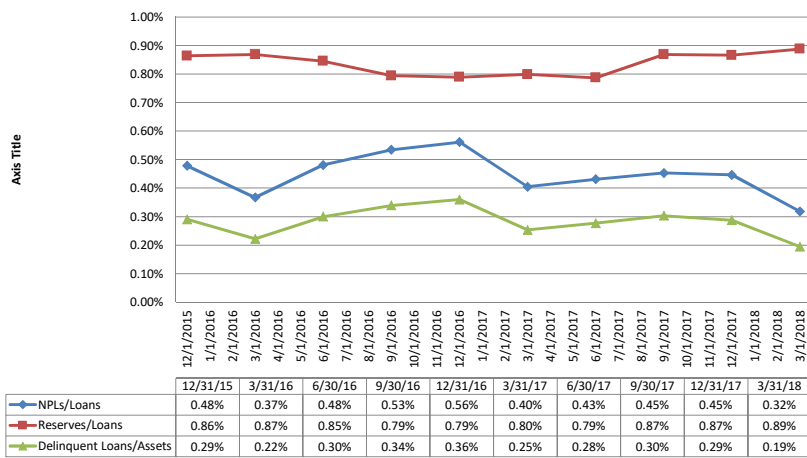
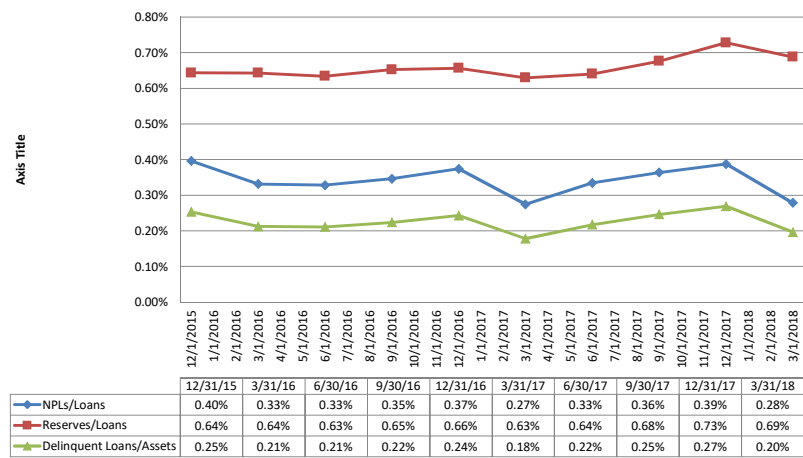
Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

## Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

Asset Group A - \$50 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - \$1 billion and Over in Total Assets  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



**Asset Quality**
**March 31, 2018**
**Run Date: May 29, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Valley Oak Credit Union	\$55,209	\$333	0.81%	1.41%	174.47%	7.85%	0.60%
	California Community Credit Union	\$63,428	\$113	0.46%	2.49%	536.28%	1.35%	0.18%
	Siskiyou Central Credit Union	\$65,818	\$77	0.23%	0.55%	238.96%	1.12%	0.12%
	Menlo Survey Federal Credit Union	\$66,651	\$47	0.18%	0.21%	117.02%	0.59%	0.07%
	Marin County Federal Credit Union	\$70,197	\$70	0.29%	0.68%	234.29%	1.04%	0.10%
	Chabot Federal Credit Union	\$70,748	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Polam Federal Credit Union	\$73,075	\$24	0.06%	0.98%	NM	6.92%	0.03%
	Kaiperm Diablo Federal Credit Union	\$73,605	\$1	0.00%	0.99%	NM	0.01%	0.00%
	Upward Credit Union	\$75,497	\$580	1.39%	0.19%	13.97%	8.14%	0.77%
	Vision One Credit Union	\$77,193	\$175	0.25%	1.85%	753.14%	1.47%	0.23%
	Bay Cities Credit Union	\$77,830	\$210	0.81%	1.33%	163.33%	3.12%	0.27%
	Lassen County Federal Credit Union	\$77,963	\$35	0.09%	0.42%	488.57%	0.57%	0.04%
	First California Federal Credit Union	\$91,080	\$114	0.24%	0.56%	229.82%	1.46%	0.13%
	Shell Western States Federal Credit Union	\$91,591	\$127	0.38%	0.47%	123.62%	1.49%	0.14%
	SRI Federal Credit Union	\$93,169	\$54	0.10%	0.24%	251.85%	0.65%	0.06%
	SMW 104 Federal Credit Union	\$94,464	\$39	0.11%	0.19%	171.79%	0.54%	0.04%
	Community Credit Union of Southern Humboldt	\$97,097	\$615	0.93%	0.32%	34.31%	5.14%	0.63%
	Tulare County Federal Credit Union	\$99,290	\$436	0.58%	0.57%	98.85%	7.17%	0.44%
	Mission City Federal Credit Union	\$102,781	\$45	0.07%	0.12%	166.67%	0.57%	0.04%
	United Local Credit Union	\$111,663	\$79	0.11%	1.58%	NM	0.56%	0.07%
	Merco Credit Union	\$113,268	\$201	0.37%	0.69%	184.08%	1.99%	0.18%
	Santa Cruz Community Credit Union	\$115,692	\$1,056	1.21%	1.66%	137.41%	63.95%	0.91%
	Kings Federal Credit Union	\$120,453	\$240	0.32%	0.97%	306.67%	1.44%	0.20%
	Cooperative Center Federal Credit Union	\$121,139	\$863	1.15%	0.95%	82.85%	17.54%	0.71%
	San Joaquin Power Employees Credit Union	\$138,161	\$61	0.06%	1.00%	NM	0.26%	0.04%
	Compass Community Credit Union	\$138,648	\$205	0.31%	0.46%	147.80%	1.06%	0.15%
	Central Coast Federal Credit Union	\$145,594	\$46	0.07%	1.26%	NM	0.75%	0.03%
	Solano First Federal Credit Union	\$150,166	\$1,916	2.09%	1.95%	93.42%	31.36%	1.28%
	Premier Community Credit Union	\$150,541	\$565	0.84%	1.29%	153.98%	4.04%	0.38%
	Families & Schools Together Federal Credit Union	\$159,733	\$245	0.20%	0.67%	328.16%	1.27%	0.15%
	Members 1st Credit Union	\$197,681	\$64	0.04%	0.45%	NM	0.42%	0.03%
	Central State Credit Union	\$201,813	\$560	0.51%	1.25%	245.54%	4.64%	0.28%
	CAHP Credit Union	\$207,858	\$700	0.42%	0.63%	150.71%	3.92%	0.34%
	Heritage Community Credit Union	\$211,512	\$534	0.32%	1.68%	528.65%	4.96%	0.25%
	Pacific Postal Credit Union	\$217,121	\$271	0.44%	0.83%	188.56%	0.88%	0.12%
	Monterey Credit Union	\$238,143	\$914	0.65%	1.20%	184.57%	3.60%	0.38%
	Tucoemas Federal Credit Union	\$238,920	\$576	0.35%	0.71%	202.78%	4.44%	0.24%
	Average of Asset Group A	\$121,481	\$329	0.44%	0.90%	224.40%	5.30%	0.26%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Asset Quality**
**March 31, 2018**
**Run Date: May 29, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Yolo Federal Credit Union	\$292,493	\$171	0.09%	0.65%	732.75%	0.58%	0.06%
	MOCSE Federal Credit Union	\$306,638	\$299	0.21%	0.80%	380.60%	1.77%	0.10%
	Sea West Coast Guard Federal Credit Union	\$360,592	\$80	0.06%	0.51%	866.25%	0.11%	0.02%
	First U.S. Community Credit Union	\$372,284	\$254	0.11%	0.50%	439.37%	0.75%	0.07%
	PremierOne Credit Union	\$425,326	\$296	0.12%	0.40%	333.78%	0.73%	0.07%
	SafeAmerica Credit Union	\$428,770	\$1,360	0.37%	0.54%	145.07%	4.49%	0.32%
	UNCLE Credit Union	\$444,314	\$483	0.16%	0.37%	236.02%	1.52%	0.11%
	Alliance Credit Union	\$458,193	\$2,554	0.64%	0.68%	107.48%	7.50%	0.56%
	Sacramento Credit Union	\$470,445	\$257	0.11%	0.62%	585.60%	0.41%	0.05%
	Financial Center Credit Union	\$499,088	\$748	0.43%	1.41%	329.55%	0.79%	0.15%
	Community First Credit Union	\$499,930	\$3,052	0.90%	0.86%	95.54%	7.16%	0.61%
	Average of Asset Group B	\$414,370	\$869	0.29%	0.67%	386.55%	2.35%	0.19%
Asset Group C - \$501 million to \$1 billion in total assets								
	Merced School Employees Federal Credit Union	\$504,896	\$569	0.32%	1.21%	381.55%	1.27%	0.11%
	Commonwealth Central Credit Union	\$522,330	\$350	0.10%	0.59%	616.29%	0.93%	0.07%
	Valley First Credit Union	\$617,162	\$748	0.19%	0.49%	253.21%	1.19%	0.12%
	1st Northern California Credit Union	\$711,685	\$11	0.00%	0.55%	NM	0.01%	0.00%
	Noble Federal Credit Union	\$724,630	\$1,930	0.35%	1.43%	411.45%	2.75%	0.27%
	Santa Clara County Federal Credit Union	\$756,736	\$1,512	0.43%	1.01%	237.57%	2.34%	0.20%
	S.F. Police Credit Union	\$896,237	\$4,446	0.74%	1.05%	141.30%	4.26%	0.50%
	Bay Federal Credit Union	\$966,432	\$2,473	0.43%	0.69%	160.90%	3.44%	0.26%
	Sierra Central Credit Union	\$966,707	\$2,099	0.30%	0.97%	326.06%	2.25%	0.22%
	Average of Asset Group C	\$740,757	\$1,571	0.32%	0.89%	316.04%	2.05%	0.19%
Asset Group D - \$1 billion and over in total assets								
	1st United Services Credit Union	\$1,044,354	\$2,365	0.28%	0.41%	143.59%	2.57%	0.23%
	San Mateo Credit Union	\$1,053,843	\$1,428	0.18%	0.53%	294.96%	1.39%	0.14%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,099,695	\$2,044	0.34%	1.04%	300.88%	1.61%	0.19%
	San Francisco Federal Credit Union	\$1,101,573	\$3,502	0.44%	1.97%	442.80%	7.41%	0.32%
	Self-Help Federal Credit Union	\$1,114,903	\$5,252	0.56%	1.18%	212.68%	7.71%	0.47%
	Pacific Service Credit Union	\$1,176,576	\$293	0.05%	0.28%	612.29%	0.19%	0.02%
	KeyPoint Credit Union	\$1,269,233	\$3,549	0.35%	0.37%	105.83%	3.83%	0.28%
	San Francisco Fire Credit Union	\$1,330,009	\$3,321	0.37%	0.59%	159.59%	4.10%	0.25%
	Coast Central Credit Union	\$1,416,653	\$2,795	0.44%	0.66%	150.59%	2.11%	0.20%
	Meriwest Credit Union	\$1,526,445	\$5,060	0.41%	0.65%	156.07%	4.83%	0.33%
	Schools Financial Credit Union	\$1,953,478	\$3,973	0.30%	0.62%	207.75%	2.39%	0.20%
	Provident Credit Union	\$2,454,912	\$2,317	0.15%	0.26%	173.97%	0.90%	0.09%
	Stanford Federal Credit Union	\$2,461,486	\$805	0.05%	0.61%	NM	0.34%	0.03%
	Technology Credit Union	\$2,571,027	\$3,370	0.18%	0.78%	441.45%	1.25%	0.13%
	SAFE Credit Union	\$2,776,278	\$5,440	0.24%	0.63%	264.82%	2.29%	0.20%
	Educational Employees Credit Union	\$3,016,040	\$2,483	0.20%	0.84%	415.02%	0.74%	0.08%
	Travis Credit Union	\$3,055,736	\$10,667	0.46%	1.23%	267.29%	3.13%	0.35%
	Chevron Federal Credit Union	\$3,373,956	\$5,810	0.22%	0.27%	124.96%	1.56%	0.17%
	Redwood Credit Union	\$4,374,329	\$10,814	0.35%	0.79%	223.53%	2.21%	0.25%
	Patelco Credit Union	\$6,310,706	\$12,387	0.27%	0.83%	303.64%	2.32%	0.20%
	Star One Credit Union	\$9,070,015	\$2,293	0.06%	0.11%	185.48%	0.25%	0.03%
	First Technology Federal Credit Union	\$11,782,597	\$16,340	0.19%	0.50%	266.03%	1.58%	0.14%
	Golden 1 Credit Union	\$11,868,775	\$25,485	0.31%	0.67%	215.42%	2.04%	0.21%
	Average of Asset Group D	\$3,356,636	\$5,730	0.28%	0.69%	257.67%	2.47%	0.20%

Source: SNL Financial

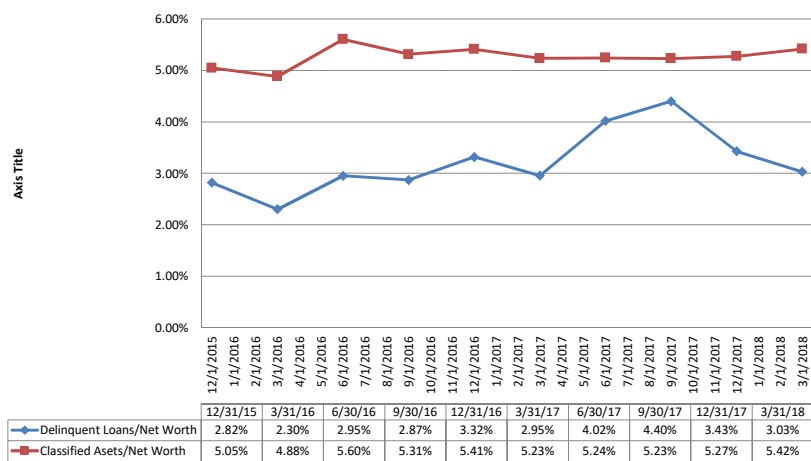
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

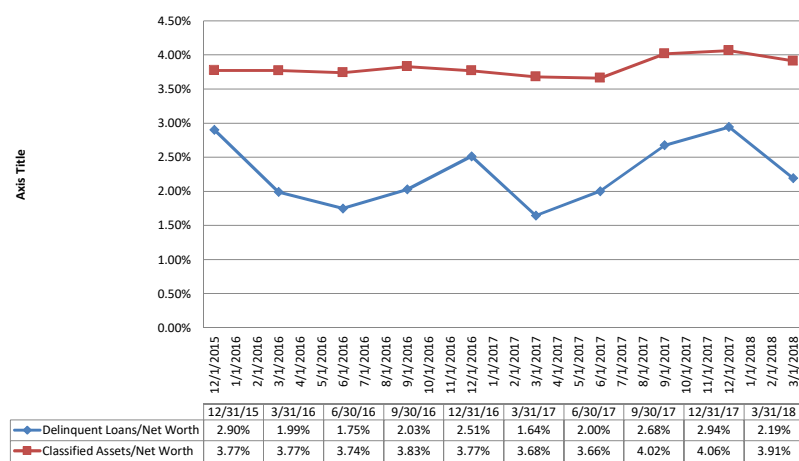
Net Worth

## Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth &amp; Classified Assets/Net Worth

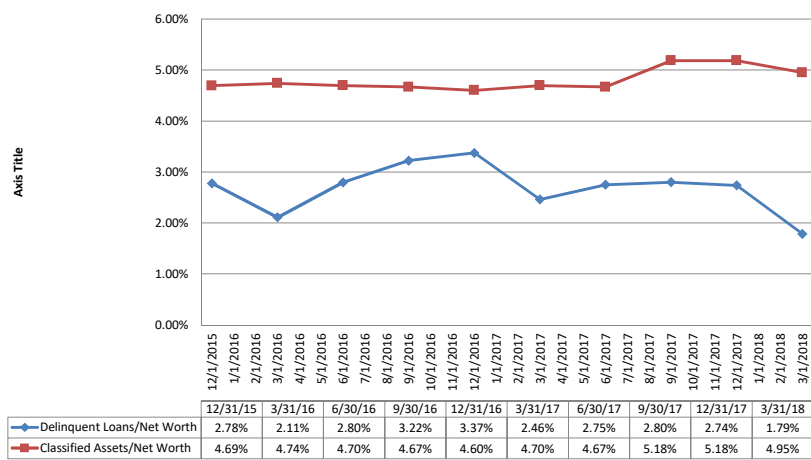
**Asset Group A - \$50 to \$250 million in Total Assets**  
As of Date



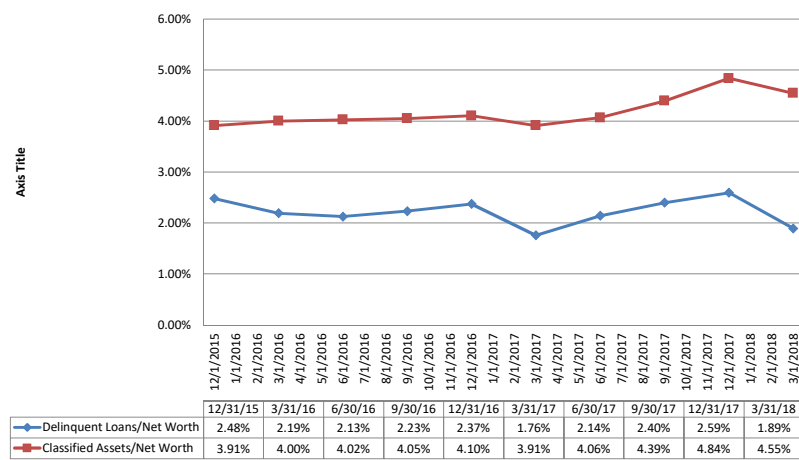
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date



**Asset Group D - \$1 billion and Over in Total Assets**  
As of Date



Source: SNL Financial

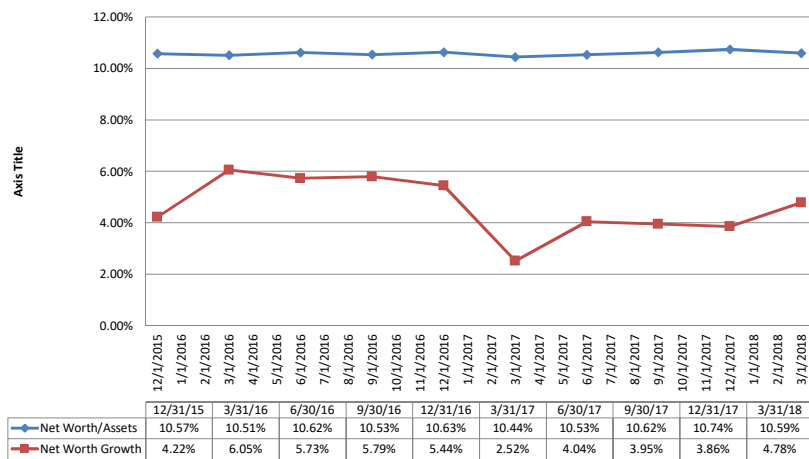
Note: Report includes only bank-level data.

NA = data was not available.

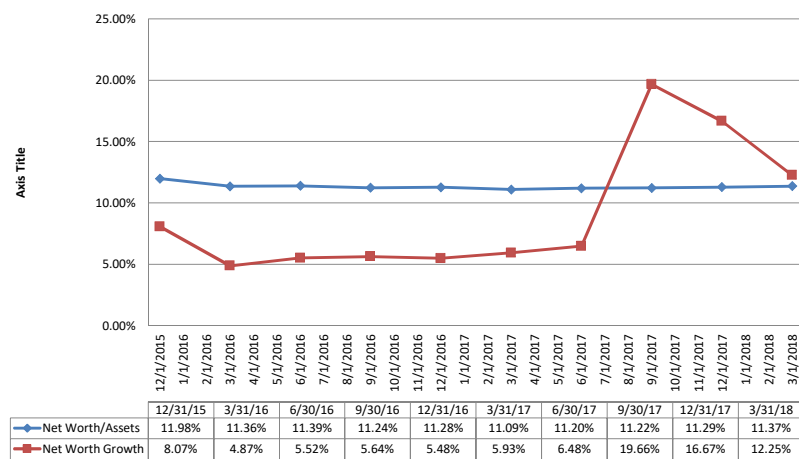
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Summary Trends of Historical Asset Group Averages: Net Worth/Assets &amp; Net Worth Growth (Decline) - YTD

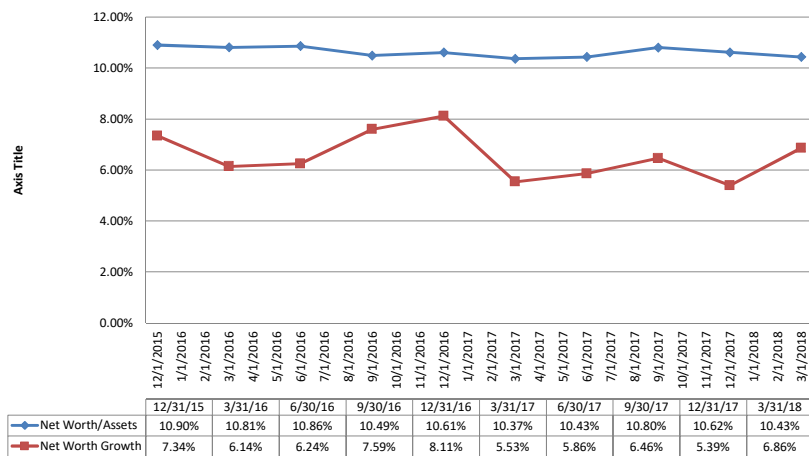
**Asset Group A - \$50 to \$250 million in Total Assets**  
As of Date



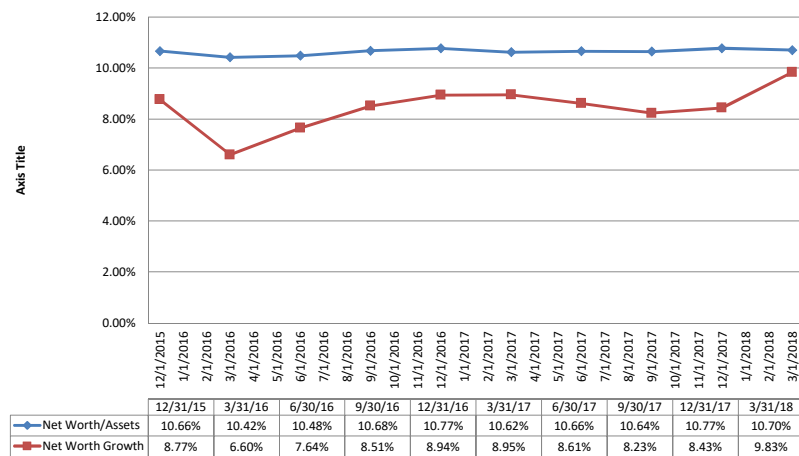
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date



**Asset Group D - \$1 billion and Over in Total Assets**  
As of Date



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Net Worth**
**March 31, 2018**
**Run Date: May 29, 2018**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Valley Oak Credit Union	\$55,209	\$4,614	8.36%	(7.57%)	7.22%	12.59%
	California Community Credit Union	\$63,428	\$7,750	12.22%	5.76%	1.46%	7.82%
	Siskiyou Central Credit Union	\$65,818	\$6,695	10.17%	9.42%	1.15%	2.75%
	Menlo Survey Federal Credit Union	\$66,651	\$7,885	11.83%	7.60%	0.60%	0.70%
	Marin County Federal Credit Union	\$70,197	\$6,720	9.57%	8.14%	1.04%	2.44%
	Chabot Federal Credit Union	\$70,748	\$10,214	14.44%	4.15%	0.00%	0.69%
	Polam Federal Credit Union	\$73,075	\$8,982	12.29%	3.55%	0.27%	4.49%
	Kaiperm Diablo Federal Credit Union	\$73,605	\$9,492	12.90%	1.40%	0.01%	4.28%
	Upward Credit Union	\$75,497	\$7,043	9.33%	9.71%	8.24%	1.15%
	Vision One Credit Union	\$77,193	\$10,590	13.72%	8.17%	1.65%	12.45%
	Bay Cities Credit Union	\$77,830	\$6,386	8.21%	2.78%	3.29%	5.37%
	Lassen County Federal Credit Union	\$77,963	\$12,379	15.88%	1.92%	0.28%	1.38%
	First California Federal Credit Union	\$91,080	\$8,349	9.17%	2.94%	1.37%	3.14%
	Shell Western States Federal Credit Union	\$91,591	\$8,433	9.21%	0.90%	1.51%	1.86%
	SRI Federal Credit Union	\$93,169	\$8,398	9.01%	8.31%	0.64%	1.62%
	SMW 104 Federal Credit Union	\$94,464	\$7,104	7.52%	6.47%	0.55%	0.94%
	Community Credit Union of Southern Humboldt	\$97,097	\$11,743	12.09%	11.03%	5.24%	1.80%
	Tulare County Federal Credit Union	\$99,290	\$7,061	7.11%	7.21%	6.17%	6.10%
	Mission City Federal Credit Union	\$102,781	\$8,092	7.87%	6.63%	0.56%	0.93%
	United Local Credit Union	\$111,663	\$18,916	16.94%	(7.57%)	0.42%	6.15%
	Merco Credit Union	\$113,268	\$10,256	9.05%	8.20%	1.96%	3.61%
	Santa Cruz Community Credit Union	\$115,692	\$8,502	7.35%	(2.48%)	12.42%	17.07%
	Kings Federal Credit Union	\$120,453	\$16,817	13.96%	1.31%	1.43%	4.38%
	Cooperative Center Federal Credit Union	\$121,139	\$7,410	6.12%	3.05%	11.65%	9.65%
	San Joaquin Power Employees Credit Union	\$138,161	\$22,648	16.39%	0.35%	0.27%	4.26%
	Compass Community Credit Union	\$138,648	\$19,549	14.10%	2.66%	1.05%	1.55%
	Central Coast Federal Credit Union	\$145,594	\$11,651	8.00%	11.22%	0.39%	6.84%
	Solano First Federal Credit Union	\$150,166	\$10,453	6.96%	(3.53%)	18.33%	17.12%
	Premier Community Credit Union	\$150,541	\$14,272	9.48%	4.94%	3.96%	6.10%
	Families & Schools Together Federal Credit Union	\$159,733	\$18,457	11.55%	22.33%	1.33%	4.36%
	Members 1st Credit Union	\$197,681	\$18,805	9.51%	7.41%	0.34%	3.66%
	Central State Credit Union	\$201,813	\$14,742	7.30%	8.25%	3.80%	9.33%
	CAHP Credit Union	\$207,858	\$18,031	8.67%	1.20%	3.88%	5.85%
	Heritage Community Credit Union	\$211,512	\$18,798	8.89%	0.43%	2.84%	15.02%
	Pacific Postal Credit Union	\$217,121	\$32,007	14.74%	5.55%	0.85%	1.60%
	Monterey Credit Union	\$238,143	\$33,990	14.27%	3.31%	2.69%	4.96%
	Tucoemas Federal Credit Union	\$238,920	\$18,287	7.65%	11.73%	3.15%	6.39%
	Average of Asset Group A	\$121,481	\$12,744	10.59%	4.78%	3.03%	5.42%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Net Worth

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Yolo Federal Credit Union	\$292,493	\$31,886	10.90%	13.94%	0.54%	3.93%
	MOCSE Federal Credit Union	\$306,638	\$23,686	7.72%	13.30%	1.26%	4.80%
	Sea West Coast Guard Federal Credit Union	\$360,592	\$70,378	19.52%	2.41%	0.11%	0.98%
	First U.S. Community Credit Union	\$372,284	\$40,323	10.83%	9.61%	0.63%	2.77%
	PremierOne Credit Union	\$425,326	\$39,904	9.38%	8.75%	0.74%	2.48%
	SafeAmerica Credit Union	\$428,770	\$34,311	8.00%	(0.33%)	3.96%	5.75%
	UNCLE Credit Union	\$444,314	\$42,086	9.47%	51.45%	1.15%	2.71%
	Alliance Credit Union	\$458,193	\$36,476	7.96%	5.17%	7.00%	7.53%
	Sacramento Credit Union	\$470,445	\$64,805	13.78%	10.13%	0.40%	2.32%
	Financial Center Credit Union	\$499,088	\$96,787	19.39%	8.71%	0.77%	2.55%
	Community First Credit Union	\$499,930	\$40,365	8.07%	11.65%	7.56%	7.22%
	Average of Asset Group B	\$414,370	\$47,364	11.37%	12.25%	2.19%	3.91%
Asset Group C - \$501 million to \$1 billion in total assets							
	Merced School Employees Federal Credit Union	\$504,896	\$50,463	9.99%	6.56%	1.13%	4.30%
	Commonwealth Central Credit Union	\$522,330	\$48,390	9.26%	5.57%	0.72%	4.46%
	Valley First Credit Union	\$617,162	\$62,679	10.16%	2.67%	1.19%	3.02%
	1st Northern California Credit Union	\$711,685	\$74,369	10.45%	6.52%	0.01%	1.64%
	Noble Federal Credit Union	\$724,630	\$81,662	11.27%	14.22%	2.36%	9.72%
	Santa Clara County Federal Credit Union	\$756,736	\$68,643	9.07%	3.06%	2.20%	5.23%
	S.F. Police Credit Union	\$896,237	\$125,311	13.98%	2.30%	3.55%	5.01%
	Bay Federal Credit Union	\$966,432	\$83,442	8.63%	9.25%	2.96%	4.77%
	Sierra Central Credit Union	\$966,707	\$107,150	11.08%	11.61%	1.96%	6.39%
	Average of Asset Group C	\$740,757	\$78,012	10.43%	6.86%	1.79%	4.95%
Asset Group D - \$1 billion and over in total assets							
	1st United Services Credit Union	\$1,044,354	\$102,210	9.79%	5.72%	2.31%	3.32%
	San Mateo Credit Union	\$1,053,843	\$108,577	10.30%	15.40%	1.32%	3.88%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,099,695	\$155,871	14.17%	3.40%	1.31%	3.95%
	San Francisco Federal Credit Union	\$1,101,573	\$109,054	9.90%	4.23%	3.21%	14.22%
	Self-Help Federal Credit Union	\$1,114,903	\$144,684	12.98%	7.41%	3.63%	7.72%
	Pacific Service Credit Union	\$1,176,576	\$160,720	13.66%	4.57%	0.18%	1.12%
	KeyPoint Credit Union	\$1,269,233	\$98,520	7.76%	6.42%	3.60%	3.81%
	San Francisco Fire Credit Union	\$1,330,009	\$111,085	8.35%	11.24%	2.99%	4.77%
	Coast Central Credit Union	\$1,416,653	\$159,380	11.25%	12.52%	1.75%	2.64%
	Meriwest Credit Union	\$1,526,445	\$133,835	8.77%	10.24%	3.78%	5.90%
	Schools Financial Credit Union	\$1,953,478	\$210,334	10.77%	11.17%	1.89%	3.92%
	Provident Credit Union	\$2,454,912	\$288,858	11.77%	5.41%	0.80%	1.40%
	Stanford Federal Credit Union	\$2,461,486	\$229,123	9.31%	13.41%	0.35%	4.50%
	Technology Credit Union	\$2,571,027	\$266,532	10.37%	10.94%	1.26%	5.58%
	SAFE Credit Union	\$2,776,278	\$255,149	9.19%	10.32%	2.13%	5.65%
	Educational Employees Credit Union	\$3,016,040	\$371,227	12.31%	7.76%	0.67%	2.78%
	Travis Credit Union	\$3,055,736	\$348,277	11.40%	9.83%	3.06%	8.19%
	Chevron Federal Credit Union	\$3,373,956	\$375,947	11.14%	19.72%	1.55%	1.93%
	Redwood Credit Union	\$4,374,329	\$477,357	10.91%	18.79%	2.27%	5.06%
	Patelco Credit Union	\$6,310,706	\$671,902	10.65%	11.10%	1.84%	5.60%
	Star One Credit Union	\$9,070,015	\$999,617	11.02%	8.93%	0.23%	0.43%
	First Technology Federal Credit Union	\$11,782,597	\$1,064,766	9.04%	8.89%	1.53%	4.08%
	Golden 1 Credit Union	\$11,868,775	\$1,342,089	11.31%	8.64%	1.90%	4.09%
	Average of Asset Group D	\$3,356,636	\$355,875	10.70%	9.83%	1.89%	4.55%

Source: SNL Financial

NA = data was not available.

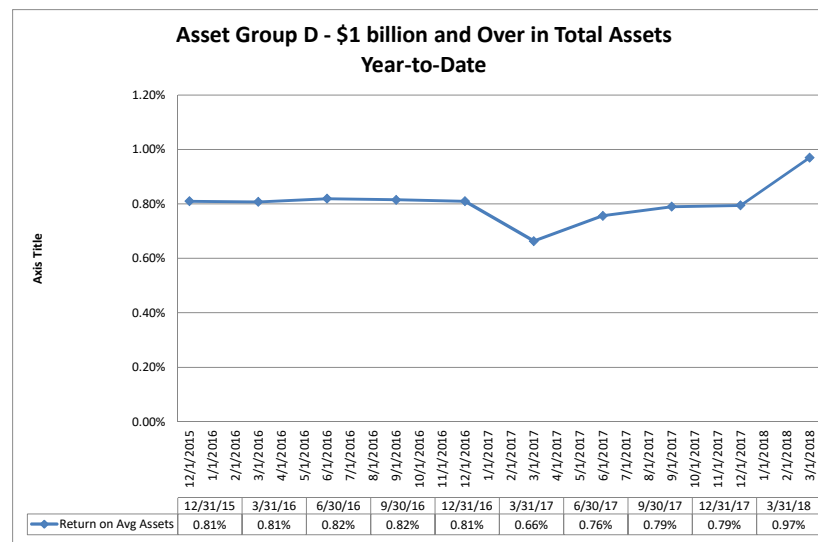
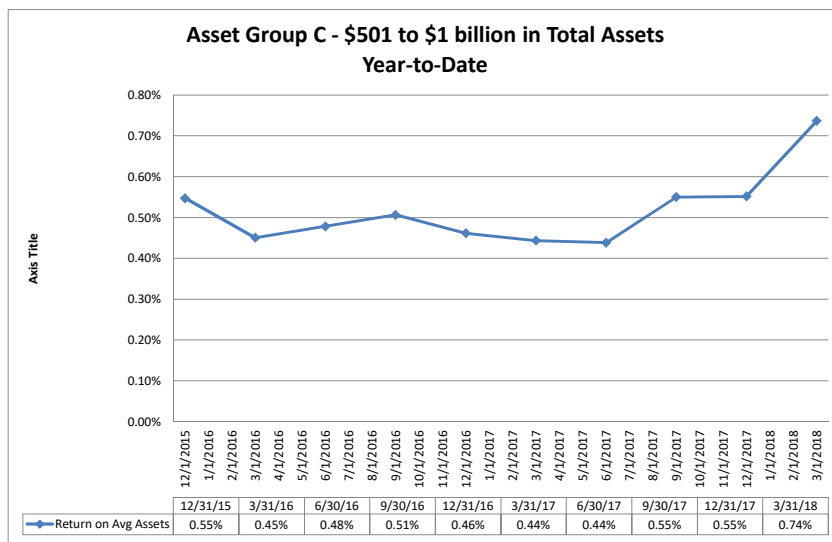
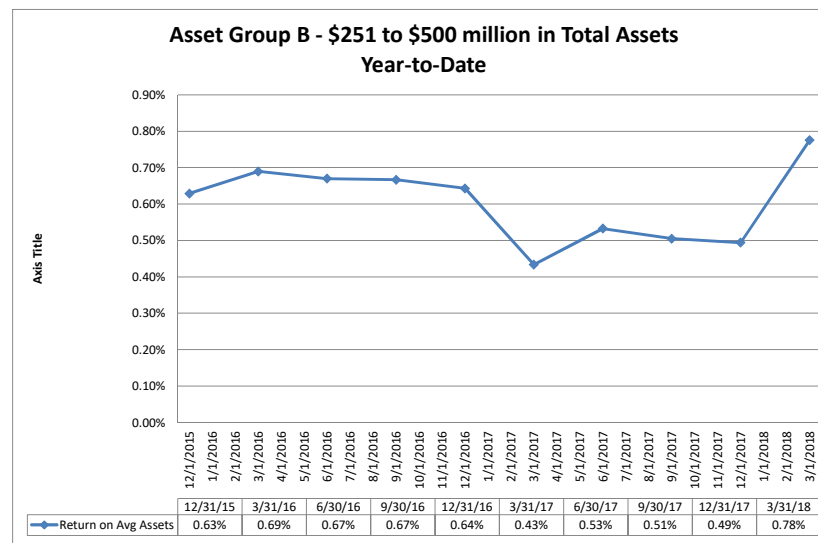
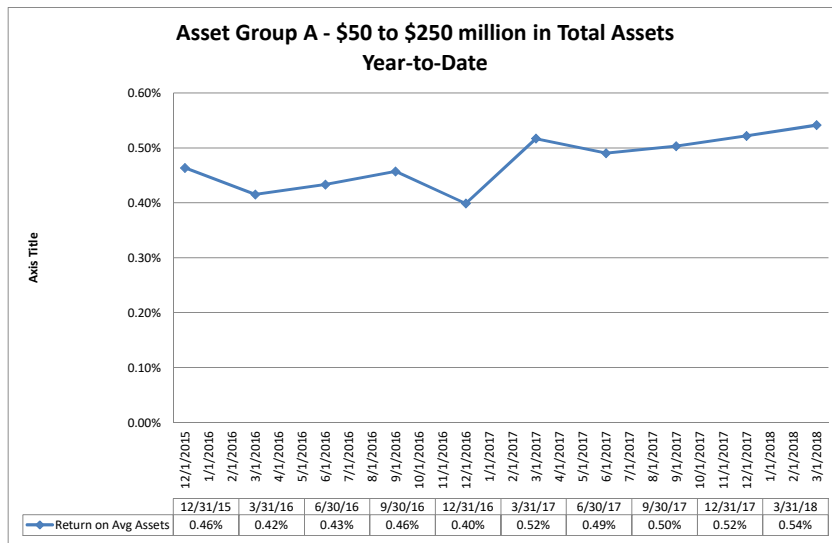
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# **Southern California**



# Performance Analysis

## Summary Trends of Historical Asset Group Averages: Return on Average Assets



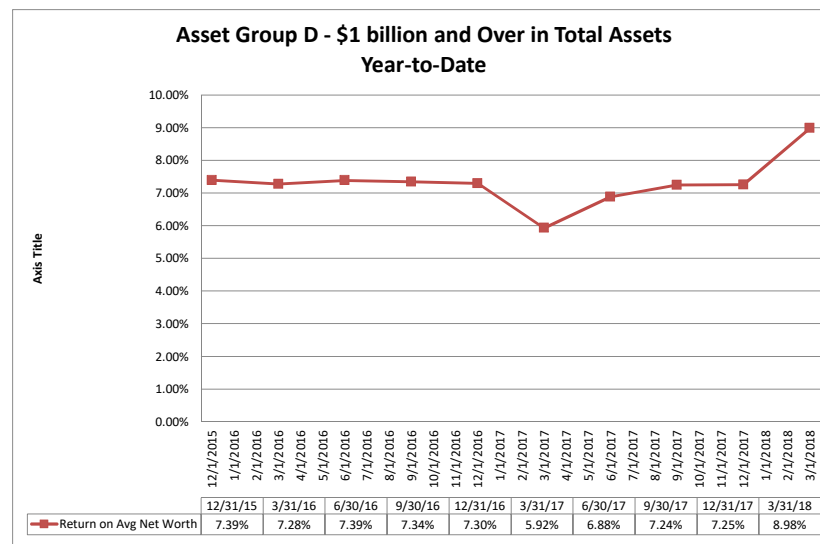
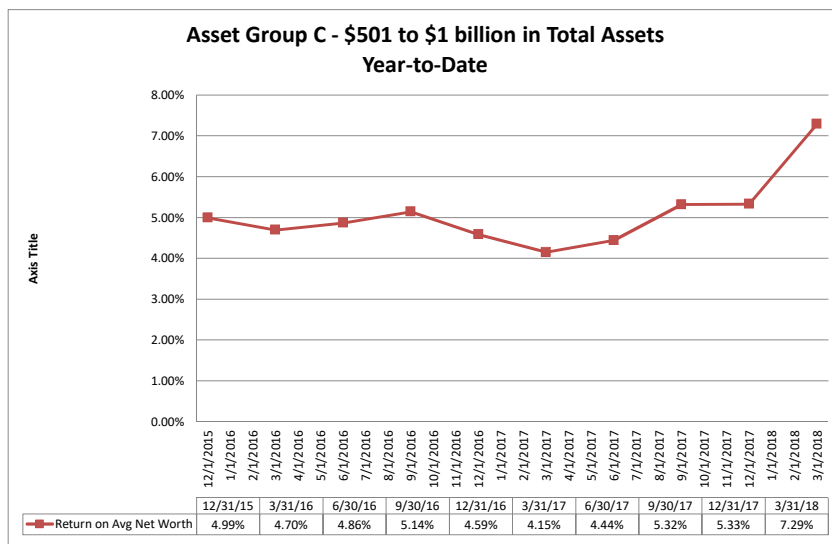
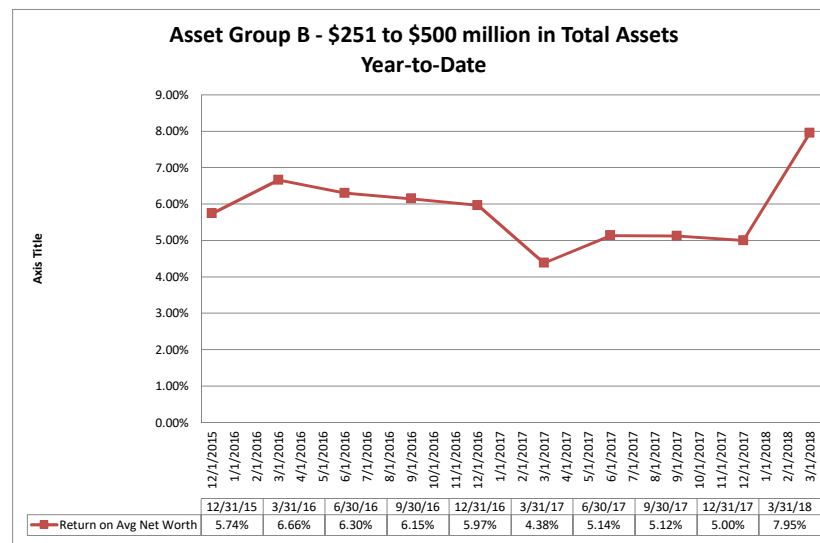
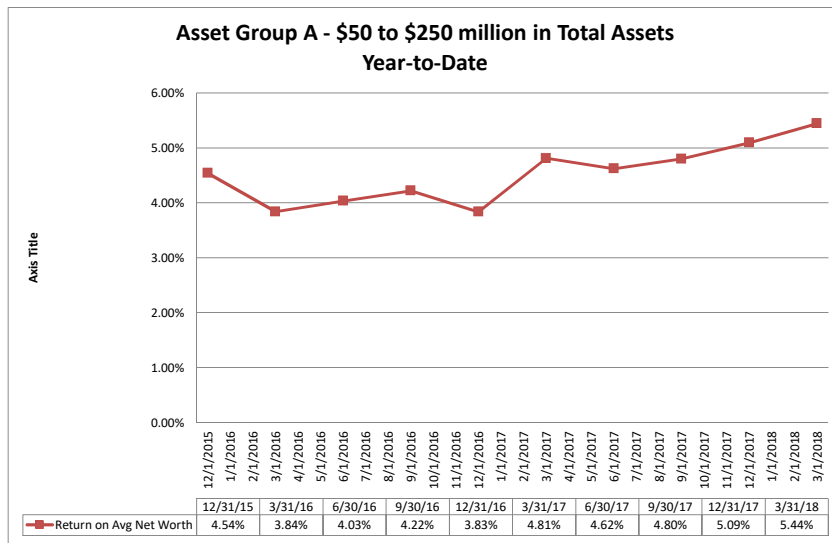
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Summary Trends of Historical Asset Group Averages: Return on Average Net Worth



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Performance Analysis

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Huntington Beach City Employees Credit Union	\$58,131	\$49	0.34%	3.42%	85.24%	\$82	\$49	0.34%	3.42%	85.24%	\$82
	Polam Federal Credit Union	\$59,435	\$65	0.43%	3.94%	82.48%	\$76	\$65	0.43%	3.94%	82.48%	\$76
	County Schools Federal Credit Union	\$59,804	\$12	0.08%	1.14%	77.34%	\$59	\$12	0.08%	1.14%	77.34%	\$59
	Pacific Transportation Federal Credit Union	\$61,541	(\$168)	(1.09%)	(5.62%)	103.68%	\$72	(\$168)	(1.09%)	(5.62%)	103.68%	\$72
	CalCom Federal Credit Union	\$65,102	\$132	0.82%	6.01%	83.14%	\$70	\$132	0.82%	6.01%	83.14%	\$70
	North County Credit Union	\$66,659	\$17	0.10%	1.29%	91.62%	\$85	\$17	0.10%	1.29%	91.62%	\$85
	Union Yes Federal Credit Union	\$67,905	\$66	0.42%	9.85%	88.49%	\$101	\$66	0.42%	9.85%	88.49%	\$101
	Santa Ana Federal Credit Union	\$68,410	\$177	1.03%	11.48%	77.56%	\$63	\$177	1.03%	11.48%	77.56%	\$63
	Technicolor Federal Credit Union	\$69,188	\$285	1.79%	21.78%	69.87%	\$82	\$285	1.79%	21.78%	69.87%	\$82
	Nikkei Credit Union	\$69,842	\$58	0.34%	2.73%	86.93%	\$70	\$58	0.34%	2.73%	86.93%	\$70
	Bopti Federal Credit Union	\$71,794	\$91	0.51%	3.02%	63.44%	\$149	\$91	0.51%	3.02%	63.44%	\$149
	Allied Healthcare Federal Credit Union	\$72,555	\$166	0.93%	11.32%	72.75%	\$75	\$166	0.93%	11.32%	72.75%	\$75
	Universal City Studios Federal Credit Union	\$72,629	\$123	0.68%	8.56%	88.20%	\$67	\$123	0.68%	8.56%	88.20%	\$67
	Prospectors Federal Credit Union	\$75,091	\$73	0.40%	3.56%	86.13%	\$71	\$73	0.40%	3.56%	86.13%	\$71
	JACOM Credit Union	\$76,870	\$38	0.20%	1.57%	71.66%	\$106	\$38	0.20%	1.57%	71.66%	\$106
	VA Desert Pacific Federal Credit Union	\$77,013	\$136	0.71%	4.53%	76.67%	\$96	\$136	0.71%	4.53%	76.67%	\$96
	PostCity Financial Credit Union	\$77,981	\$17	0.09%	0.77%	95.34%	\$87	\$17	0.09%	0.77%	95.34%	\$87
	Paradise Valley Federal Credit Union	\$79,761	\$37	0.19%	1.66%	99.83%	\$73	\$37	0.19%	1.66%	99.83%	\$73
	La Loma Federal Credit Union	\$82,272	\$18	0.09%	1.48%	81.27%	\$57	\$18	0.09%	1.48%	81.27%	\$57
	Thinkwise Federal Credit Union	\$84,727	\$121	0.58%	4.45%	78.84%	\$84	\$121	0.58%	4.45%	78.84%	\$84
	Glendale Federal Credit Union	\$88,915	\$14	0.06%	0.50%	89.40%	\$69	\$14	0.06%	0.50%	89.40%	\$69
	United Methodist Federal Credit Union	\$91,872	\$220	0.97%	9.99%	67.44%	\$66	\$220	0.97%	9.99%	67.44%	\$66
	Rancho Federal Credit Union	\$96,752	\$6	0.03%	0.35%	96.67%	\$83	\$6	0.03%	0.35%	96.67%	\$83
	San Diego Firefighters Federal Credit Union	\$98,208	\$73	0.30%	3.72%	89.67%	\$96	\$73	0.30%	3.72%	89.67%	\$96
	South Bay Credit Union	\$101,840	\$102	0.40%	3.84%	81.54%	\$83	\$102	0.40%	3.84%	81.54%	\$83
	East County Schools Federal Credit Union	\$111,364	\$132	0.48%	5.53%	82.64%	\$91	\$132	0.48%	5.53%	82.64%	\$91
	First Imperial Credit Union	\$112,390	\$415	1.50%	15.36%	70.19%	\$84	\$415	1.50%	15.36%	70.19%	\$84
	Ontario Montclair School Employees Federal Credit Union	\$114,536	\$203	0.73%	7.65%	78.51%	\$85	\$203	0.73%	7.65%	78.51%	\$85
	California Bear Credit Union	\$114,642	(\$5)	(0.02%)	(0.27%)	102.52%	\$87	(\$5)	(0.02%)	(0.27%)	102.52%	\$87
	Pasadena Service Federal Credit Union	\$116,746	\$119	0.41%	4.34%	81.27%	\$73	\$119	0.41%	4.34%	81.27%	\$73
	California Lithuanian Credit Union	\$121,411	\$376	1.26%	8.66%	40.54%	\$109	\$376	1.26%	8.66%	40.54%	\$109
	Clearpath Federal Credit Union	\$122,097	\$108	0.36%	3.80%	87.48%	\$69	\$108	0.36%	3.80%	87.48%	\$69
	Schools Federal Credit Union	\$128,029	\$162	0.52%	4.03%	83.71%	\$82	\$162	0.52%	4.03%	83.71%	\$82
	Torrance Community Federal Credit Union	\$134,341	\$260	0.78%	11.42%	69.21%	\$45	\$260	0.78%	11.42%	69.21%	\$45
	Sea Air Federal Credit Union	\$134,466	(\$1)	0.00%	(0.01%)	88.42%	\$81	(\$1)	0.00%	(0.01%)	88.42%	\$81
	Chaffey Federal Credit Union	\$151,953	\$213	0.57%	7.32%	80.83%	\$63	\$213	0.57%	7.32%	80.83%	\$63
	Camino Federal Credit Union	\$156,919	\$102	0.26%	2.92%	85.99%	\$83	\$102	0.26%	2.92%	85.99%	\$83
	E-Central Credit Union	\$161,588	\$318	0.80%	4.23%	84.16%	\$93	\$318	0.80%	4.23%	84.16%	\$93
	Priority One Credit Union	\$162,880	\$215	0.53%	6.00%	87.82%	\$71	\$215	0.53%	6.00%	87.82%	\$71
	Alta Vista Credit Union	\$166,022	\$109	0.26%	3.41%	75.15%	\$82	\$109	0.26%	3.41%	75.15%	\$82
	Pasadena Federal Credit Union	\$169,305	\$138	0.33%	3.41%	90.33%	\$80	\$138	0.33%	3.41%	90.33%	\$80
	Long Beach Firemen's Credit Union	\$187,434	\$668	1.43%	7.41%	34.77%	\$90	\$668	1.43%	7.41%	34.77%	\$90
	Edwards Federal Credit Union	\$197,524	\$251	0.52%	6.84%	82.27%	\$72	\$251	0.52%	6.84%	82.27%	\$72
	Parsons Federal Credit Union	\$211,580	\$75	0.14%	1.09%	92.53%	\$114	\$75	0.14%	1.09%	92.53%	\$114
	UME Federal Credit Union	\$215,771	\$546	1.03%	11.66%	67.06%	\$77	\$546	1.03%	11.66%	67.06%	\$77
	Downey Federal Credit Union	\$224,857	\$473	0.85%	7.97%	72.90%	\$78	\$473	0.85%	7.97%	72.90%	\$78
	Matadors Community Credit Union	\$232,580	\$692	1.21%	10.98%	70.45%	\$96	\$692	1.21%	10.98%	70.45%	\$96
	POPA Federal Credit Union	\$233,859	\$1,142	2.00%	16.27%	82.39%	\$96	\$1,142	2.00%	16.27%	82.39%	\$96
	Santa Barbara Teachers Federal Credit Union	\$239,144	\$419	0.70%	6.59%	63.65%	\$81	\$419	0.70%	6.59%	63.65%	\$81
	Kern Federal Credit Union	\$249,364	\$13	0.02%	0.17%	84.46%	\$79	\$13	0.02%	0.17%	84.46%	\$79
	Average of Asset Group A	\$121,302	\$181	0.54%	5.44%	80.49%	\$82	\$181	0.54%	5.44%	80.49%	\$82

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Performance Analysis

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Eagle Community Credit Union	\$251,742	\$102	0.16%	1.78%	89.52%	\$82	\$102	0.16%	1.78%	89.52%	\$82
	I.L.W.U. Credit Union	\$262,323	\$970	1.52%	13.76%	72.47%	\$116	\$970	1.52%	13.76%	72.47%	\$116
	Cabrillo Credit Union	\$275,727	\$834	1.21%	11.75%	71.26%	\$71	\$834	1.21%	11.75%	71.26%	\$71
	San Diego Metropolitan Credit Union	\$279,484	\$671	0.97%	9.32%	79.32%	\$74	\$671	0.97%	9.32%	79.32%	\$74
	Long Beach City Employees Federal Credit Union	\$303,547	\$461	0.61%	6.53%	70.01%	\$107	\$461	0.61%	6.53%	70.01%	\$107
	SAG-AFTRA Federal Credit Union	\$319,085	\$628	0.79%	11.01%	76.60%	\$80	\$628	0.79%	11.01%	76.60%	\$80
	Burbank City Federal Credit Union	\$336,468	\$582	0.71%	8.98%	77.70%	\$88	\$582	0.71%	8.98%	77.70%	\$88
	Glendale Area Schools Credit Union	\$349,328	\$785	0.90%	6.39%	49.51%	\$76	\$785	0.90%	6.39%	49.51%	\$76
	Aerospace Federal Credit Union	\$369,131	\$397	0.43%	4.79%	77.89%	\$129	\$397	0.43%	4.79%	77.89%	\$129
	America's Christian Credit Union	\$382,541	\$957	1.01%	9.96%	78.45%	\$98	\$957	1.01%	9.96%	78.45%	\$98
	LA Financial Federal Credit Union	\$396,838	\$723	0.74%	9.26%	82.62%	\$91	\$723	0.74%	9.26%	82.62%	\$91
	Foothill Federal Credit Union	\$434,667	\$1,225	1.15%	10.10%	66.64%	\$89	\$1,225	1.15%	10.10%	66.64%	\$89
	Sun Community Federal Credit Union	\$442,803	\$501	0.46%	4.85%	83.10%	\$57	\$501	0.46%	4.85%	83.10%	\$57
	CBC Federal Credit Union	\$465,987	\$161	0.13%	1.34%	81.03%	\$87	\$161	0.13%	1.34%	81.03%	\$87
	SkyOne Federal Credit Union	\$471,157	\$986	0.84%	9.41%	76.47%	\$104	\$986	0.84%	9.41%	76.47%	\$104
	Average of Asset Group B	\$356,055	\$666	0.78%	7.95%	75.51%	\$90	\$666	0.78%	7.95%	75.51%	\$90
Asset Group C - \$501 million to \$1 billion in total assets												
	Point Loma Credit Union	\$502,966	\$578	0.46%	5.52%	85.39%	\$88	\$578	0.46%	5.52%	85.39%	\$88
	Vons Employees Federal Credit Union	\$522,425	\$1,490	1.16%	5.50%	68.94%	\$97	\$1,490	1.16%	5.50%	68.94%	\$97
	USC Credit Union	\$522,462	\$1,441	1.11%	13.89%	61.28%	\$74	\$1,441	1.11%	13.89%	61.28%	\$74
	First Financial Federal Credit Union	\$604,477	\$509	0.35%	4.77%	86.59%	\$94	\$509	0.35%	4.77%	86.59%	\$94
	Safe 1 Credit Union	\$629,852	\$1,605	1.04%	7.18%	69.41%	\$79	\$1,605	1.04%	7.18%	69.41%	\$79
	AltaOne Federal Credit Union	\$642,573	\$1,216	0.77%	8.01%	78.19%	\$77	\$1,216	0.77%	8.01%	78.19%	\$77
	University Credit Union	\$644,432	\$1,401	0.88%	11.36%	68.31%	\$114	\$1,401	0.88%	11.36%	68.31%	\$114
	Christian Community Credit Union	\$660,504	\$1,439	0.88%	7.06%	85.50%	\$92	\$1,439	0.88%	7.06%	85.50%	\$92
	First City Credit Union	\$666,179	\$1,197	0.73%	6.84%	69.61%	\$76	\$1,197	0.73%	6.84%	69.61%	\$76
	Water and Power Community Credit Union	\$670,738	\$1,023	0.63%	7.79%	81.67%	\$98	\$1,023	0.63%	7.79%	81.67%	\$98
	American First Credit Union	\$730,939	\$1,405	0.77%	8.42%	76.39%	\$92	\$1,405	0.77%	8.42%	76.39%	\$92
	SCE Federal Credit Union	\$735,554	\$1,155	0.63%	6.81%	80.74%	\$91	\$1,155	0.63%	6.81%	80.74%	\$91
	Southland Credit Union	\$751,181	\$680	0.36%	3.23%	81.00%	\$108	\$680	0.36%	3.23%	81.00%	\$108
	Evangelical Christian Credit Union	\$785,462	\$688	0.35%	4.12%	84.88%	\$108	\$688	0.35%	4.12%	84.88%	\$108
	Honda Federal Credit Union	\$802,140	\$2,742	1.38%	15.00%	69.15%	\$99	\$2,742	1.38%	15.00%	69.15%	\$99
	Sesloc Federal Credit Union	\$823,539	\$1,351	0.67%	7.65%	75.75%	\$91	\$1,351	0.67%	7.65%	75.75%	\$91
	Farmers Insurance Group Federal Credit Union	\$835,117	\$1,861	0.92%	7.06%	75.39%	\$109	\$1,861	0.92%	7.06%	75.39%	\$109
	Pacific Marine Credit Union	\$837,150	\$1,121	0.55%	4.15%	83.01%	\$73	\$1,121	0.55%	4.15%	83.01%	\$73
	Ventura County Credit Union	\$880,172	\$2,639	1.23%	14.61%	65.65%	\$79	\$2,639	1.23%	14.61%	65.65%	\$79
	Xceed Financial Federal Credit Union	\$922,475	\$533	0.23%	2.33%	90.75%	\$92	\$533	0.23%	2.33%	90.75%	\$92
	Los Angeles Police Federal Credit Union	\$941,843	\$2,129	0.92%	7.74%	75.91%	\$140	\$2,129	0.92%	7.74%	75.91%	\$140
	University & State Employees Credit Union	\$945,428	\$914	0.39%	4.08%	82.72%	\$99	\$914	0.39%	4.08%	82.72%	\$99
	Los Angeles Federal Credit Union	\$965,313	\$1,262	0.53%	4.59%	81.13%	\$107	\$1,262	0.53%	4.59%	81.13%	\$107
	Average of Asset Group C	\$740,127	\$1,321	0.74%	7.29%	77.28%	\$95	\$1,321	0.74%	7.29%	77.28%	\$95

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Performance Analysis

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$1 billion and over in total assets												
	CoastHills Credit Union	\$1,116,277	\$1,197	0.44%	4.84%	73.32%	\$83	\$1,197	0.44%	4.84%	73.32%	\$83
	Northrop Grumman Federal Credit Union	\$1,156,710	\$951	0.34%	3.35%	83.68%	\$88	\$951	0.34%	3.35%	83.68%	\$88
	Arrowhead Central Credit Union	\$1,290,012	\$3,517	1.13%	9.08%	72.74%	\$77	\$3,517	1.13%	9.08%	72.74%	\$77
	Firefighters First Federal Credit Union	\$1,307,519	\$2,668	0.83%	8.90%	76.64%	\$117	\$2,668	0.83%	8.90%	76.64%	\$117
	Financial Partners Credit Union	\$1,316,380	\$961	0.29%	3.10%	84.28%	\$101	\$961	0.29%	3.10%	84.28%	\$101
	Altura Credit Union	\$1,357,982	\$4,694	1.42%	13.39%	68.42%	\$75	\$4,694	1.42%	13.39%	68.42%	\$75
	LBS Financial Credit Union	\$1,438,877	\$3,613	1.03%	7.98%	68.50%	\$89	\$3,613	1.03%	7.98%	68.50%	\$89
	Credit Union of Southern California	\$1,439,799	\$3,049	0.86%	8.19%	75.52%	\$94	\$3,049	0.86%	8.19%	75.52%	\$94
	First Entertainment Credit Union	\$1,484,492	\$3,696	1.01%	12.29%	66.27%	\$94	\$3,696	1.01%	12.29%	66.27%	\$94
	Kern Schools Federal Credit Union	\$1,565,668	\$5,848	1.52%	15.68%	68.54%	\$69	\$5,848	1.52%	15.68%	68.54%	\$69
	Orange County's Credit Union	\$1,602,732	\$7,596	1.92%	19.64%	59.83%	\$89	\$7,596	1.92%	19.64%	59.83%	\$89
	NuVision Federal Credit Union	\$1,618,711	\$1,810	0.46%	3.88%	75.41%	\$97	\$1,810	0.46%	3.88%	75.41%	\$97
	Caltech Employees Federal Credit Union	\$1,618,783	\$3,424	0.85%	8.59%	51.15%	\$121	\$3,424	0.85%	8.59%	51.15%	\$121
	F&A Federal Credit Union	\$1,629,613	\$4,590	1.14%	7.90%	45.43%	\$88	\$4,590	1.14%	7.90%	45.43%	\$88
	Partners Federal Credit Union	\$1,690,368	\$1,752	0.42%	3.73%	77.43%	\$92	\$1,752	0.42%	3.73%	77.43%	\$92
	California Coast Credit Union	\$2,488,364	\$5,832	0.96%	8.44%	70.27%	\$83	\$5,832	0.96%	8.44%	70.27%	\$83
	Premier America Credit Union	\$2,499,126	\$6,515	1.05%	10.15%	67.51%	\$102	\$6,515	1.05%	10.15%	67.51%	\$102
	UNIFY Financial Federal Credit Union	\$2,818,044	\$4,976	0.70%	8.86%	74.07%	\$97	\$4,976	0.70%	8.86%	74.07%	\$97
	California Credit Union	\$3,086,355	\$4,238	0.55%	5.59%	84.78%	\$121	\$4,238	0.55%	5.59%	84.78%	\$121
	Mission Federal Credit Union	\$3,537,972	\$10,820	1.25%	10.19%	67.59%	\$94	\$10,820	1.25%	10.19%	67.59%	\$94
	Wescom Central Credit Union	\$3,873,895	\$5,064	0.56%	7.37%	85.63%	\$103	\$5,064	0.56%	7.37%	85.63%	\$103
	Kinecta Federal Credit Union	\$4,314,254	\$3,838	0.36%	4.40%	81.58%	\$103	\$3,838	0.36%	4.40%	81.58%	\$103
	Logix Federal Credit Union	\$5,546,463	\$20,984	1.54%	9.99%	53.77%	\$116	\$20,984	1.54%	9.99%	53.77%	\$116
	San Diego County Credit Union	\$8,425,153	\$28,629	1.37%	9.42%	57.77%	\$86	\$28,629	1.37%	9.42%	57.77%	\$86
	SchoolsFirst Federal Credit Union	\$14,745,146	\$38,944	1.08%	9.81%	61.03%	\$103	\$38,944	1.08%	9.81%	61.03%	\$103
	Average of Asset Group D	\$2,918,748	\$7,698	0.97%	8.98%	69.31%	\$96	\$7,698	0.97%	8.98%	69.31%	\$96

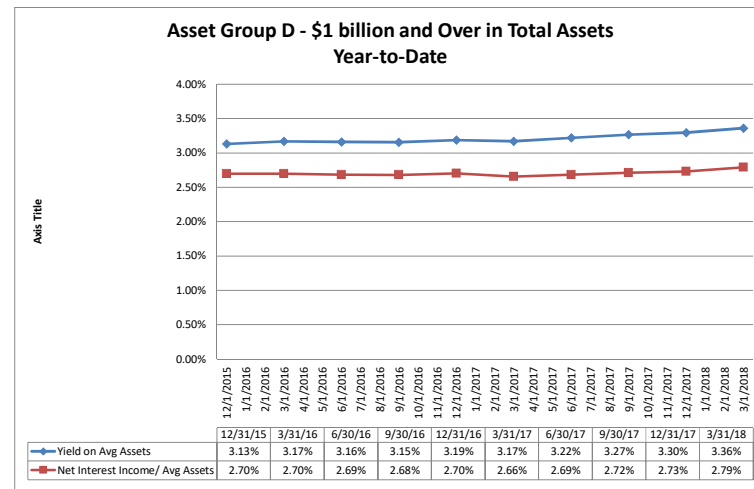
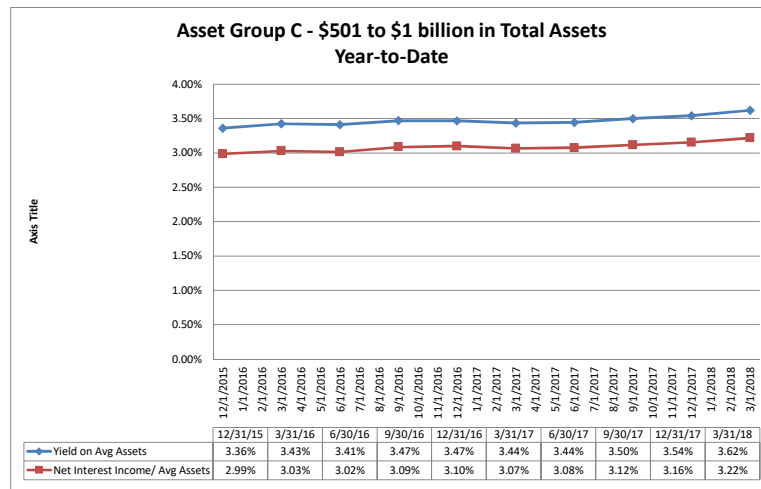
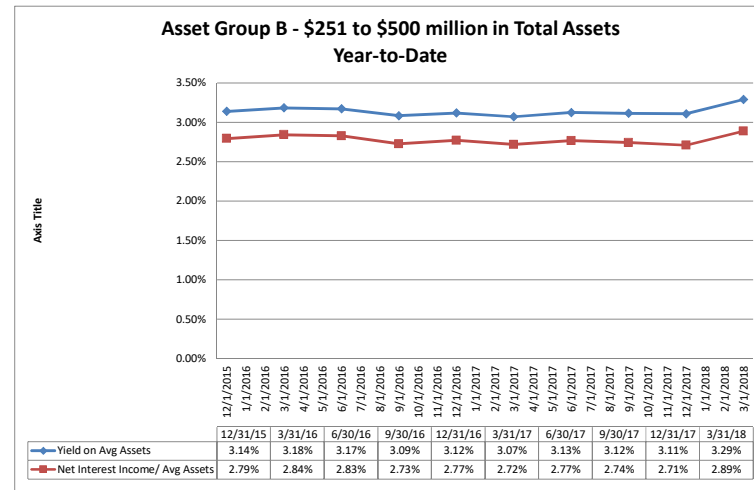
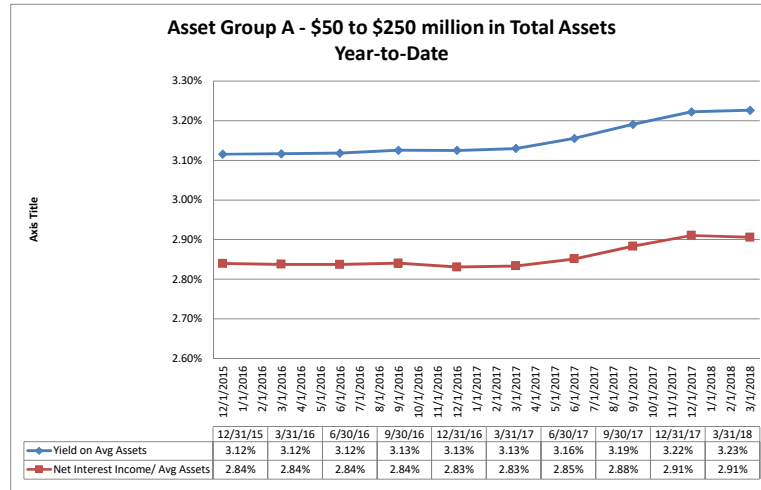
Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

## Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets &amp; Net Interest Income/ Avg Assets (%)



Source: SNL Financial

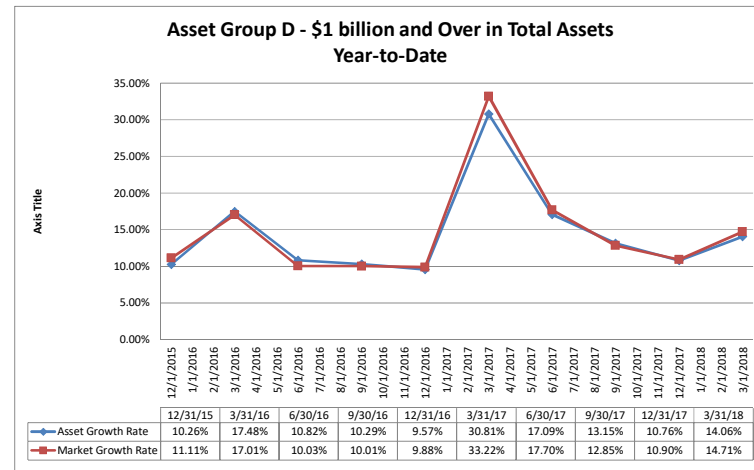
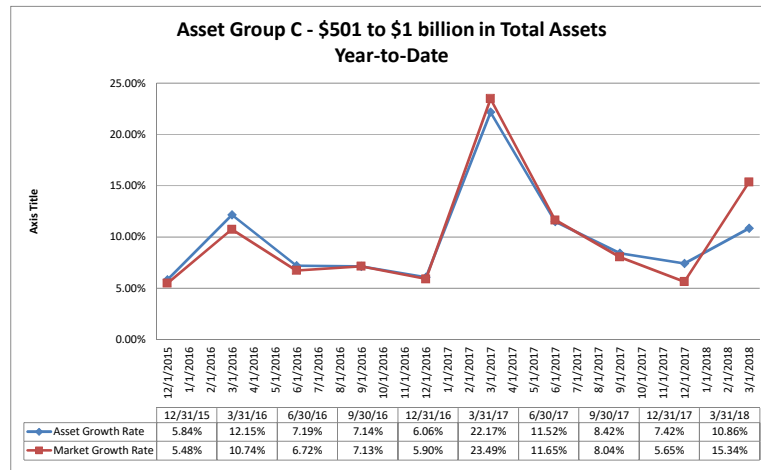
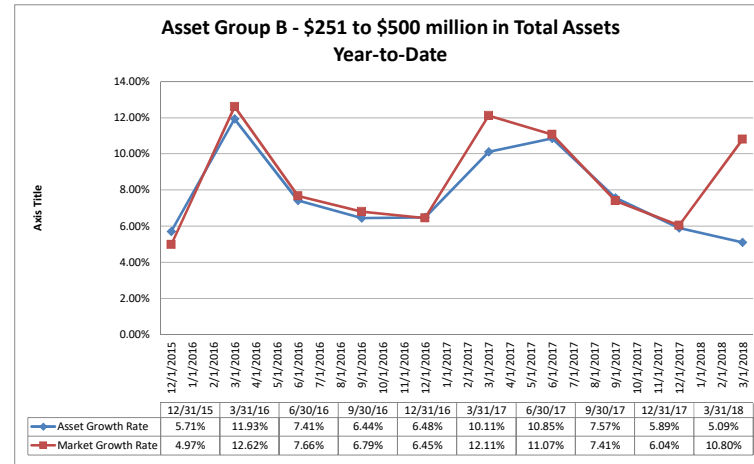
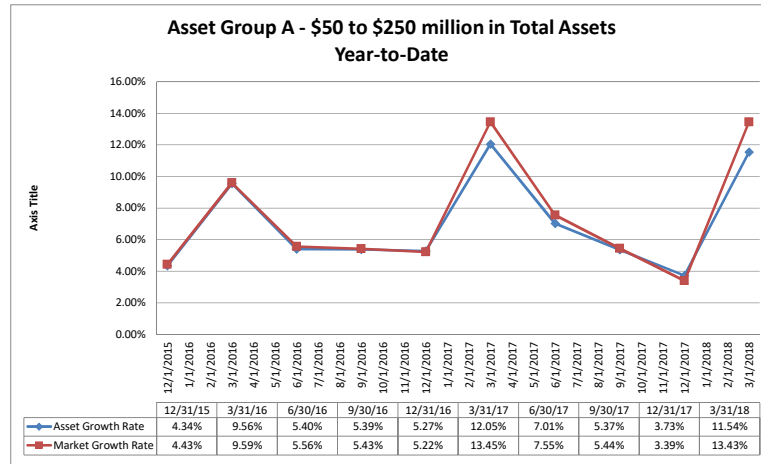
Note: Report includes only bank-level data.

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NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Balance Sheet &amp; Net Interest Margin

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Huntington Beach City Employees Credit Union	\$58,131	\$13,116	\$52,057	25.20%	\$7,751	2.44%	0.29%	2.16%	16.63%	18.20%
	Polam Federal Credit Union	\$59,435	\$29,373	\$52,729	55.71%	\$6,604	2.94%	0.71%	2.23%	(6.71%)	(8.09%)
	County Schools Federal Credit Union	\$59,804	\$47,684	\$55,450	85.99%	\$2,848	4.14%	0.27%	3.87%	17.48%	24.29%
	Pacific Transportation Federal Credit Union	\$61,541	\$35,692	\$49,050	72.77%	\$3,327	3.57%	0.21%	3.36%	0.78%	2.83%
	CalCom Federal Credit Union	\$65,102	\$45,221	\$54,974	82.26%	\$3,028	4.24%	0.23%	4.00%	12.00%	11.89%
	North County Credit Union	\$66,659	\$46,212	\$60,659	76.18%	\$5,555	3.20%	0.32%	2.88%	8.88%	11.12%
	Union Yes Federal Credit Union	\$67,905	\$27,221	\$64,891	41.95%	\$6,467	2.54%	0.07%	2.46%	58.69%	60.57%
	Santa Ana Federal Credit Union	\$68,410	\$40,134	\$61,748	65.00%	\$4,718	2.89%	0.07%	2.82%	(0.15%)	(1.41%)
	Technicolor Federal Credit Union	\$69,188	\$46,473	\$63,375	73.33%	\$3,844	4.26%	0.43%	3.84%	77.98%	86.60%
	Nikkei Credit Union	\$69,842	\$31,264	\$60,845	51.38%	\$5,587	2.74%	0.36%	2.38%	9.02%	9.92%
	Bopti Federal Credit Union	\$71,794	\$24,993	\$59,422	42.06%	\$20,513	3.15%	0.98%	2.17%	(2.07%)	(2.48%)
	Allied Healthcare Federal Credit Union	\$72,555	\$52,191	\$66,291	78.73%	\$4,837	3.94%	0.23%	3.71%	17.37%	17.79%
	Universal City Studios Credit Union	\$72,629	\$43,379	\$62,959	68.90%	\$5,587	3.31%	0.31%	3.00%	3.32%	3.64%
	Prospectors Federal Credit Union	\$75,091	\$47,351	\$66,369	71.35%	\$4,693	3.30%	0.57%	2.73%	18.44%	22.28%
	JACOM Credit Union	\$76,870	\$21,401	\$66,316	32.27%	\$19,218	1.96%	0.17%	1.79%	(4.51%)	(5.43%)
	VA Desert Pacific Federal Credit Union	\$77,013	\$42,223	\$64,072	65.90%	\$4,813	4.52%	0.52%	4.00%	9.02%	8.95%
	PostCity Financial Credit Union	\$77,981	\$21,833	\$69,017	31.63%	\$7,089	2.44%	0.21%	2.23%	1.88%	3.27%
	Paradise Valley Federal Credit Union	\$79,761	\$29,641	\$70,685	41.93%	\$5,146	2.74%	0.33%	2.41%	6.53%	6.90%
	La Loma Federal Credit Union	\$82,272	\$38,439	\$76,871	50.00%	\$4,571	3.03%	0.04%	2.99%	19.04%	20.03%
	Thinkwise Federal Credit Union	\$84,727	\$42,326	\$72,433	58.43%	\$5,295	3.48%	0.45%	3.03%	18.48%	18.46%
	Glendale Federal Credit Union	\$88,915	\$44,774	\$75,466	59.33%	\$4,560	3.14%	0.20%	2.95%	10.56%	6.23%
	United Methodist Federal Credit Union	\$91,872	\$45,188	\$82,775	54.59%	\$5,742	3.13%	0.23%	2.89%	11.93%	12.17%
	Rancho Federal Credit Union	\$96,752	\$54,117	\$88,945	60.84%	\$2,977	3.53%	0.13%	3.40%	15.89%	17.62%
	San Diego Firefighters Federal Credit Union	\$98,208	\$48,687	\$89,162	54.61%	\$6,336	2.69%	0.35%	2.35%	3.03%	3.31%
	South Bay Credit Union	\$101,840	\$81,915	\$89,484	91.54%	\$5,360	3.70%	0.21%	3.48%	(0.19%)	14.45%
	East County Schools Federal Credit Union	\$111,364	\$76,027	\$100,007	76.02%	\$6,187	3.19%	0.33%	2.85%	7.25%	22.91%
	First Imperial Credit Union	\$112,390	\$84,315	\$99,527	84.72%	\$3,211	5.35%	0.47%	4.88%	12.75%	21.36%
	Ontario Montclair School Employees Federal Credit Union	\$114,536	\$52,464	\$101,802	51.54%	\$5,587	2.91%	0.35%	2.56%	21.27%	21.98%
	California Bear Credit Union	\$114,642	\$52,907	\$107,327	49.30%	\$4,984	3.01%	0.16%	2.86%	9.14%	12.85%
	Pasadena Service Federal Credit Union	\$116,746	\$72,818	\$105,260	69.18%	\$3,892	3.73%	0.13%	3.60%	7.37%	9.82%
	California Lithuanian Credit Union	\$121,411	\$75,911	\$103,206	73.55%	\$20,235	3.27%	1.17%	2.11%	13.61%	13.74%
	Clearpath Federal Credit Union	\$122,097	\$81,191	\$109,109	74.41%	\$3,300	3.50%	0.56%	2.93%	10.65%	11.40%
	Schools Federal Credit Union	\$128,029	\$70,205	\$111,186	63.14%	\$4,001	3.29%	0.17%	3.13%	15.99%	18.40%
	Torrance Community Federal Credit Union	\$134,341	\$41,652	\$124,131	33.55%	\$8,142	1.97%	0.16%	2.10%	9.99%	12.83%
	Sea Air Federal Credit Union	\$134,466	\$36,396	\$101,342	35.91%	\$6,723	2.53%	0.45%	2.08%	(1.72%)	(0.60%)
	Chaffey Federal Credit Union	\$151,953	\$82,377	\$137,812	59.77%	\$3,896	3.11%	0.39%	2.72%	14.94%	21.14%
	Camino Federal Credit Union	\$156,919	\$76,522	\$141,095	54.23%	\$4,548	3.56%	0.14%	3.42%	13.12%	10.12%
	E-Central Credit Union	\$161,588	\$107,647	\$130,096	82.74%	\$3,591	3.76%	0.26%	3.50%	9.22%	10.16%
	Priority One Credit Union	\$162,880	\$74,649	\$147,077	50.76%	\$3,163	2.99%	0.11%	2.88%	5.56%	8.69%
	Alta Vista Credit Union	\$166,022	\$112,773	\$150,438	74.96%	\$4,369	3.95%	0.25%	3.70%	4.60%	2.68%
	Pasadena Federal Credit Union	\$169,305	\$67,464	\$150,986	44.68%	\$5,130	2.69%	0.17%	2.52%	15.75%	16.21%
	Long Beach Firemen's Credit Union	\$187,434	\$122,646	\$150,987	81.23%	\$19,730	2.80%	0.69%	2.11%	0.66%	(0.84%)
	Edwards Federal Credit Union	\$197,524	\$77,321	\$180,638	42.80%	\$4,648	2.80%	0.08%	2.72%	13.16%	13.18%
	Parsons Federal Credit Union	\$211,580	\$102,095	\$183,866	55.53%	\$10,075	2.70%	0.46%	2.23%	(0.04%)	1.34%
	UMe Federal Credit Union	\$215,771	\$89,425	\$195,469	45.75%	\$6,639	2.93%	0.36%	2.58%	15.22%	16.33%
	Downey Federal Credit Union	\$224,857	\$96,530	\$198,369	48.66%	\$5,693	2.89%	0.28%	2.61%	7.25%	12.46%
	Matadors Community Credit Union	\$232,580	\$194,298	\$202,190	96.10%	\$5,286	3.97%	0.56%	3.42%	13.94%	16.47%
	POPA Federal Credit Union	\$233,859	\$163,871	\$204,721	80.05%	\$5,197	3.68%	0.21%	3.47%	21.58%	22.08%
	Santa Barbara Teachers Federal Credit Union	\$239,144	\$65,373	\$212,807	30.72%	\$11,666	2.27%	0.40%	1.87%	4.74%	4.70%
	Kern Federal Credit Union	\$249,364	\$203,001	\$214,848	94.49%	\$4,227	3.46%	0.14%	3.32%	7.57%	9.19%
	Average of Asset Group A	\$121,302	\$65,615	\$106,807	60.91%	\$6,412	3.23%	0.33%	2.91%	11.54%	13.43%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Balance Sheet &amp; Net Interest Margin

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Eagle Community Credit Union	\$251,742	\$162,395	\$225,419	72.04%	\$3,757	3.46%	0.21%	3.25%	9.68%	13.07%
	I.L.W.U. Credit Union	\$262,323	\$161,602	\$230,254	70.18%	\$5,523	4.08%	0.43%	3.64%	20.93%	21.48%
	Cabrillo Credit Union	\$275,727	\$149,027	\$248,342	60.01%	\$4,483	3.22%	0.10%	3.13%	0.41%	8.71%
	San Diego Metropolitan Credit Union	\$279,484	\$223,875	\$241,996	92.51%	\$3,472	4.33%	0.17%	4.16%	4.34%	7.88%
	Long Beach City Employees Federal Credit Union	\$303,547	\$93,776	\$275,211	34.07%	\$13,798	2.02%	0.47%	1.56%	6.15%	7.51%
	SAG-AFTRA Federal Credit Union	\$319,085	\$127,504	\$293,237	43.48%	\$5,964	2.85%	0.17%	2.68%	2.36%	2.36%
	Burbank City Federal Credit Union	\$336,468	\$189,050	\$307,727	61.43%	\$5,561	3.33%	0.36%	2.97%	16.06%	15.54%
	Glendale Area Schools Credit Union	\$349,328	\$84,717	\$298,826	28.35%	\$14,258	2.67%	0.79%	1.88%	1.07%	0.53%
	Aerospace Federal Credit Union	\$369,131	\$73,497	\$333,686	22.03%	\$15,380	2.42%	0.52%	1.90%	(3.98%)	(2.18%)
	America's Christian Credit Union	\$382,541	\$267,024	\$334,372	79.86%	\$4,298	3.79%	0.63%	3.16%	10.66%	12.95%
	LA Financial Federal Credit Union	\$396,838	\$277,038	\$363,778	76.16%	\$5,154	3.01%	0.09%	2.92%	10.60%	13.14%
	Foothill Federal Credit Union	\$434,667	\$231,978	\$381,781	60.76%	\$6,210	3.39%	0.70%	2.69%	13.73%	18.45%
	Sun Community Federal Credit Union	\$442,803	\$326,003	\$381,075	85.55%	\$3,107	3.38%	0.54%	2.84%	14.67%	27.65%
	CBC Federal Credit Union	\$465,987	\$284,062	\$398,374	71.31%	\$4,984	3.66%	0.31%	3.35%	(32.47%)	11.75%
	SkyOne Federal Credit Union	\$471,157	\$295,757	\$425,132	69.57%	\$5,817	3.74%	0.52%	3.22%	2.16%	3.15%
	Average of Asset Group B	\$356,055	\$196,487	\$315,947	61.82%	\$6,784	3.29%	0.40%	2.89%	5.09%	10.80%
Asset Group C - \$501 million to \$1 billion in total assets											
	Point Loma Credit Union	\$502,966	\$396,260	\$454,066	87.27%	\$4,174	3.38%	0.21%	3.17%	6.05%	8.04%
	Vons Employees Federal Credit Union	\$522,425	\$297,691	\$406,401	73.25%	\$4,999	4.00%	0.55%	3.45%	13.33%	15.74%
	USC Credit Union	\$522,462	\$455,147	\$477,032	95.41%	\$5,414	3.77%	0.48%	3.29%	7.60%	8.14%
	First Financial Federal Credit Union	\$604,477	\$465,416	\$558,207	83.38%	\$3,790	4.20%	0.46%	3.74%	26.56%	29.26%
	Safe 1 Credit Union	\$629,852	\$515,845	\$531,829	96.99%	\$5,019	2.99%	0.26%	2.72%	16.11%	19.10%
	AltaOne Federal Credit Union	\$642,573	\$517,251	\$579,763	89.22%	\$3,725	4.33%	0.24%	4.09%	8.99%	9.65%
	University Credit Union	\$644,432	\$262,713	\$591,464	44.42%	\$8,828	2.69%	0.30%	2.40%	6.28%	7.10%
	Christian Community Credit Union	\$660,504	\$533,413	\$572,363	93.19%	\$5,327	3.69%	0.45%	3.24%	4.22%	11.08%
	First City Credit Union	\$666,179	\$319,699	\$591,676	54.03%	\$5,622	3.04%	0.19%	2.85%	10.22%	15.62%
	Water and Power Community Credit Union	\$670,738	\$321,488	\$614,656	52.30%	\$6,269	3.35%	0.47%	2.88%	20.60%	23.93%
	American First Credit Union	\$730,939	\$517,062	\$502,491	102.90%	\$5,537	3.23%	0.79%	2.44%	(2.15%)	44.02%
	SCE Federal Credit Union	\$735,554	\$552,673	\$604,574	91.42%	\$3,821	4.29%	0.54%	3.75%	4.20%	17.37%
	Southland Credit Union	\$751,181	\$513,907	\$657,106	78.21%	\$5,801	3.15%	0.34%	2.81%	4.84%	4.46%
	Evangelical Christian Credit Union	\$785,462	\$565,503	\$715,016	79.09%	\$5,590	3.37%	0.75%	2.62%	2.70%	7.66%
	Honda Federal Credit Union	\$802,140	\$607,028	\$682,992	88.88%	\$5,109	3.84%	0.41%	3.43%	7.13%	4.38%
	Sesloc Federal Credit Union	\$823,539	\$525,408	\$745,895	70.44%	\$5,365	3.32%	0.21%	3.12%	13.34%	14.86%
	Farmers Insurance Group Federal Credit Union	\$835,117	\$732,679	\$686,566	106.72%	\$4,294	5.43%	0.73%	4.70%	24.08%	28.65%
	Pacific Marine Credit Union	\$837,150	\$531,964	\$708,273	75.11%	\$3,201	3.41%	0.30%	3.11%	15.38%	17.38%
	Ventura County Credit Union	\$880,172	\$604,716	\$792,436	76.31%	\$5,088	3.86%	0.34%	3.52%	20.89%	21.35%
	Xceed Financial Federal Credit Union	\$922,475	\$744,289	\$770,572	96.59%	\$4,261	3.57%	0.49%	3.08%	2.24%	2.10%
	Los Angeles Police Federal Credit Union	\$941,843	\$593,284	\$825,950	71.83%	\$6,407	3.61%	0.29%	3.32%	15.67%	17.75%
	University & State Employees Credit Union	\$945,428	\$678,774	\$842,039	80.61%	\$5,730	3.35%	0.20%	3.14%	5.64%	7.14%
	Los Angeles Federal Credit Union	\$965,313	\$611,236	\$842,151	72.58%	\$6,248	3.44%	0.27%	3.17%	15.93%	18.14%
	Average of Asset Group C	\$740,127	\$515,802	\$641,457	80.88%	\$5,201	3.62%	0.40%	3.22%	10.86%	15.34%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Balance Sheet &amp; Net Interest Margin

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$1 billion and over in total assets											
	CoastHills Credit Union	\$1,116,277	\$978,896	\$930,472	105.20%	\$4,538	3.84%	0.68%	3.15%	12.25%	18.69%
	Northrop Grumman Federal Credit Union	\$1,156,710	\$646,285	\$1,032,814	62.58%	\$6,153	3.47%	0.91%	2.56%	19.01%	23.16%
	Arrowhead Central Credit Union	\$1,290,012	\$585,408	\$1,083,817	54.01%	\$3,839	3.02%	0.13%	2.89%	33.66%	33.04%
	Firefighters First Federal Credit Union	\$1,307,519	\$1,076,148	\$1,173,644	91.69%	\$8,046	3.39%	0.59%	2.81%	15.52%	17.63%
	Financial Partners Credit Union	\$1,316,380	\$972,096	\$1,123,076	86.56%	\$5,395	3.37%	0.61%	2.77%	0.34%	10.94%
	Altura Credit Union	\$1,357,982	\$912,955	\$1,191,400	76.63%	\$3,942	3.37%	0.25%	3.12%	24.79%	25.63%
	LBS Financial Credit Union	\$1,438,877	\$983,395	\$1,245,965	78.93%	\$6,481	3.15%	0.51%	2.64%	16.86%	18.53%
	Credit Union of Southern California	\$1,439,799	\$809,123	\$1,270,656	63.68%	\$5,088	3.47%	0.47%	3.01%	8.99%	12.64%
	First Entertainment Credit Union	\$1,484,492	\$884,443	\$1,349,423	65.54%	\$7,171	3.26%	0.54%	2.73%	7.93%	9.38%
	Kern Schools Federal Credit Union	\$1,565,668	\$1,077,649	\$1,400,834	76.93%	\$4,020	3.18%	0.32%	2.86%	14.24%	19.44%
	Orange County's Credit Union	\$1,602,732	\$1,092,093	\$1,389,567	78.59%	\$5,415	3.19%	0.40%	2.79%	10.62%	10.87%
	NuVision Federal Credit Union	\$1,618,711	\$1,232,242	\$1,382,236	89.15%	\$5,591	3.75%	0.52%	3.27%	14.56%	16.97%
	Caltech Employees Federal Credit Union	\$1,618,783	\$445,360	\$1,457,920	30.55%	\$22,800	2.99%	1.56%	1.44%	2.45%	3.27%
	F&A Federal Credit Union	\$1,629,613	\$294,843	\$1,392,042	21.18%	\$20,119	2.73%	1.18%	1.55%	8.39%	11.42%
	Partners Federal Credit Union	\$1,690,368	\$1,479,693	\$1,460,654	101.30%	\$4,231	4.17%	0.47%	3.70%	13.38%	14.33%
	California Coast Credit Union	\$2,488,364	\$1,917,368	\$2,196,826	87.28%	\$5,261	2.93%	0.26%	2.66%	15.88%	17.90%
	Premier America Credit Union	\$2,499,126	\$1,989,033	\$2,212,928	89.88%	\$7,959	3.19%	0.58%	2.61%	5.19%	3.81%
	UNIFY Financial Federal Credit Union	\$2,818,044	\$2,267,962	\$2,424,646	93.54%	\$4,556	4.24%	0.57%	3.67%	(2.50%)	6.51%
	California Credit Union	\$3,086,355	\$2,157,435	\$2,609,459	82.68%	\$6,403	3.35%	0.30%	3.05%	7.27%	14.55%
	Mission Federal Credit Union	\$3,537,972	\$2,459,668	\$3,037,422	80.98%	\$6,100	3.07%	0.39%	2.69%	18.40%	20.13%
	Wescom Central Credit Union	\$3,873,895	\$2,164,601	\$3,019,854	71.68%	\$4,983	3.45%	0.66%	2.79%	60.55%	13.35%
	Kinecta Federal Credit Union	\$4,314,254	\$3,719,615	\$3,771,752	98.62%	\$5,043	3.36%	0.74%	2.93%	6.04%	8.68%
	Logix Federal Credit Union	\$5,546,463	\$4,970,105	\$4,259,488	116.68%	\$8,646	3.94%	0.76%	3.18%	12.08%	9.05%
	San Diego County Credit Union	\$8,425,153	\$6,440,229	\$7,136,840	90.24%	\$10,151	3.01%	0.62%	2.39%	7.98%	7.91%
	SchoolsFirst Federal Credit Union	\$14,745,146	\$7,740,941	\$12,664,600	61.12%	\$8,798	3.16%	0.62%	2.54%	17.74%	19.86%
	Average of Asset Group D	\$2,918,748	\$1,971,903	\$2,488,733	78.21%	\$7,229	3.36%	0.59%	2.79%	14.06%	14.71%

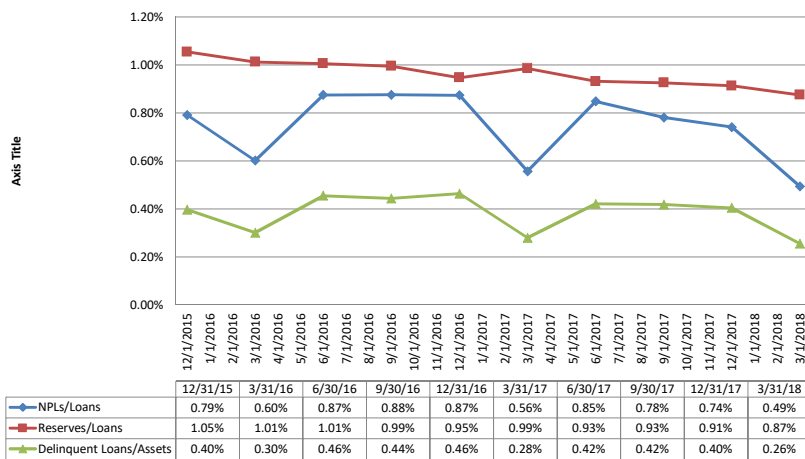
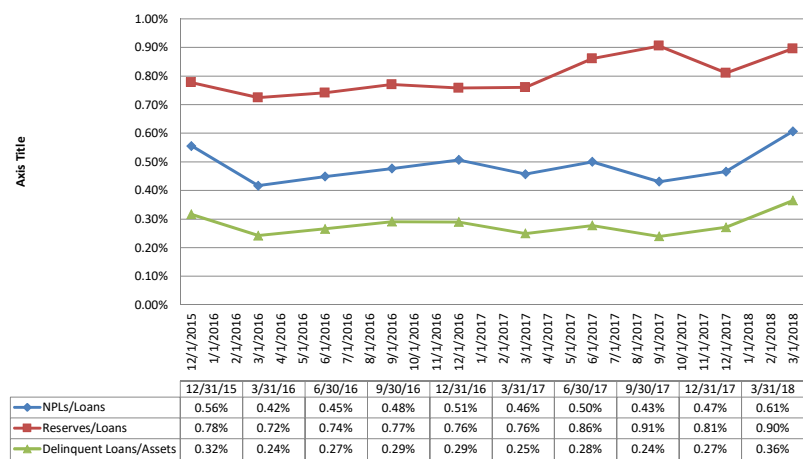
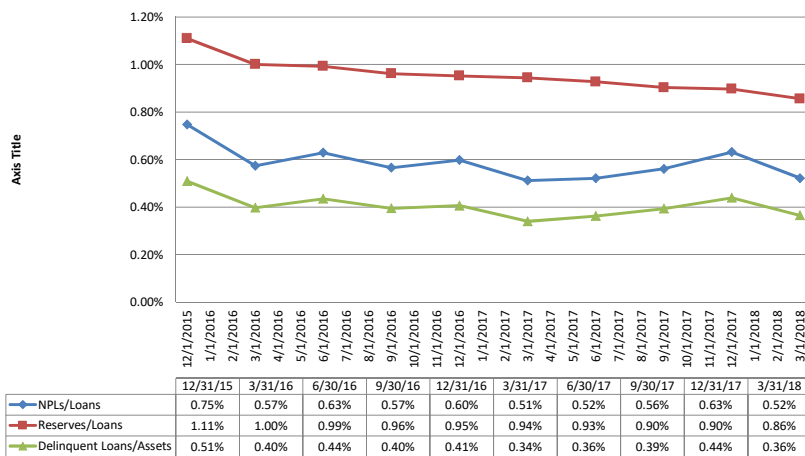
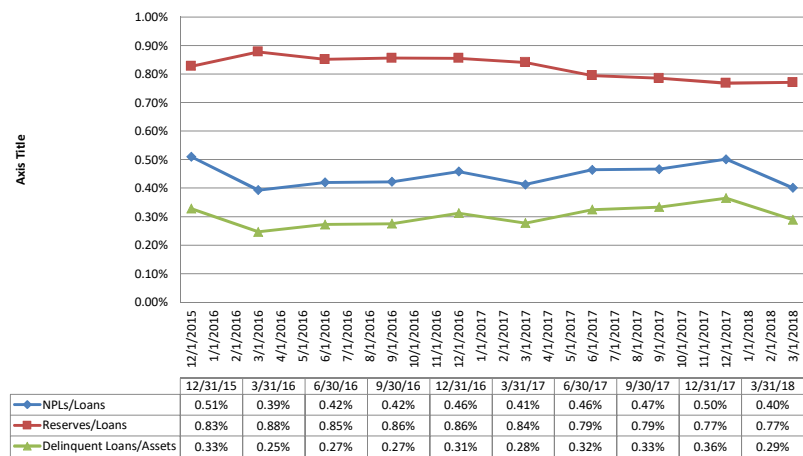
Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

## Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

Asset Group A - \$50 to \$250 million in Total Assets  
As of DateAsset Group B - \$251 to \$500 million in Total Assets  
As of DateAsset Group C - \$501 to \$1 billion in Total Assets  
As of DateAsset Group D - \$1 billion and Over in Total Assets  
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Asset Quality**
**March 31, 2018**
**Run Date: May 29, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Huntington Beach City Employees Credit Union	\$58,131	\$14	0.11%	1.76%	NM	0.23%	0.02%
	Polam Federal Credit Union	\$59,435	\$8	0.03%	2.33%	NM	0.11%	0.01%
	County Schools Federal Credit Union	\$59,804	\$252	0.53%	1.76%	332.14%	5.34%	0.42%
	Pacific Transportation Federal Credit Union	\$61,541	\$376	1.05%	0.56%	53.46%	3.26%	0.61%
	CalCom Federal Credit Union	\$65,102	\$191	0.42%	1.00%	236.65%	2.06%	0.29%
	North County Credit Union	\$66,659	\$151	0.33%	0.37%	113.91%	3.48%	0.23%
	Union Yes Federal Credit Union	\$67,905	\$11	0.04%	0.25%	627.27%	0.40%	0.02%
	Santa Ana Federal Credit Union	\$68,410	\$125	0.31%	0.22%	71.20%	1.97%	0.18%
	Technicolor Federal Credit Union	\$69,188	\$86	0.19%	0.72%	389.53%	1.80%	0.12%
	Nikkei Credit Union	\$69,842	\$10	0.03%	0.81%	NM	0.11%	0.01%
	Bopti Federal Credit Union	\$71,794	\$266	1.06%	0.87%	81.95%	2.16%	0.37%
	Allied Healthcare Federal Credit Union	\$72,555	\$198	0.38%	0.44%	115.15%	3.20%	0.27%
	Universal City Studios Credit Union	\$72,629	\$202	0.47%	0.83%	177.72%	3.27%	0.28%
	Prospectors Federal Credit Union	\$75,091	\$44	0.09%	0.43%	459.09%	0.53%	0.06%
	JACOM Credit Union	\$76,870	\$128	0.60%	0.64%	107.81%	1.31%	0.17%
	VA Desert Pacific Federal Credit Union	\$77,013	\$142	0.34%	0.94%	279.58%	1.15%	0.18%
	PostCity Financial Credit Union	\$77,981	\$385	1.76%	0.55%	31.43%	4.28%	0.49%
	Paradise Valley Federal Credit Union	\$79,761	\$660	2.23%	2.48%	111.52%	6.96%	0.83%
	La Loma Federal Credit Union	\$82,272	\$257	0.67%	1.14%	170.82%	5.25%	0.31%
	Thinkwise Federal Credit Union	\$84,727	\$687	1.62%	1.62%	100.00%	8.01%	0.81%
	Glendale Federal Credit Union	\$88,915	\$209	0.47%	0.78%	167.46%	1.83%	0.24%
	United Methodist Federal Credit Union	\$91,872	\$238	0.53%	0.27%	51.68%	2.63%	0.26%
	Rancho Federal Credit Union	\$96,752	\$79	0.15%	0.36%	246.84%	1.10%	0.08%
	San Diego Firefighters Federal Credit Union	\$98,208	\$10	0.02%	0.49%	NM	0.12%	0.01%
	South Bay Credit Union	\$101,840	\$565	0.69%	0.74%	107.79%	5.00%	0.55%
	East County Schools Federal Credit Union	\$111,364	\$57	0.07%	0.34%	450.88%	0.58%	0.05%
	First Imperial Credit Union	\$112,390	\$872	1.03%	1.16%	111.93%	8.62%	0.78%
	Ontario Montclair School Employees Federal Credit Union	\$114,536	\$59	0.11%	0.49%	435.59%	0.54%	0.05%
	California Bear Credit Union	\$114,642	\$597	1.13%	0.78%	68.84%	7.71%	0.52%
	Pasadena Service Federal Credit Union	\$116,746	\$809	1.11%	1.26%	113.10%	7.62%	0.69%
	California Lithuanian Credit Union	\$121,411	\$0	0.00%	0.77%	NA	0.00%	0.00%
	Clearpath Federal Credit Union	\$122,097	\$462	0.57%	0.85%	148.70%	4.26%	0.38%
	Schools Federal Credit Union	\$128,029	\$259	0.37%	3.27%	885.71%	1.41%	0.20%
	Torrance Community Federal Credit Union	\$134,341	\$65	0.16%	0.89%	567.69%	0.70%	0.05%
	Sea Air Federal Credit Union	\$134,466	\$389	1.07%	1.03%	96.66%	1.42%	0.29%
	Chaffey Federal Credit Union	\$151,953	\$67	0.08%	0.34%	411.94%	0.57%	0.04%
	Camino Federal Credit Union	\$156,919	\$291	0.38%	0.89%	235.05%	2.31%	0.19%
	E-Central Credit Union	\$161,588	\$280	0.26%	0.83%	320.71%	0.90%	0.17%
	Priority One Credit Union	\$162,880	\$43	0.06%	0.50%	867.44%	0.30%	0.03%
	Alta Vista Credit Union	\$166,022	\$1,373	1.22%	1.41%	115.95%	14.39%	0.83%
	Pasadena Federal Credit Union	\$169,305	\$4	0.01%	0.38%	NM	0.09%	0.00%
	Long Beach Firemen's Credit Union	\$187,434	\$0	0.00%	1.41%	NA	0.00%	0.00%
	Edwards Federal Credit Union	\$197,524	\$358	0.46%	0.81%	175.14%	2.32%	0.18%
	Parsons Federal Credit Union	\$211,580	\$15	0.01%	0.15%	993.33%	0.06%	0.01%
	UMe Federal Credit Union	\$215,771	\$90	0.10%	0.29%	292.22%	0.47%	0.04%
	Downey Federal Credit Union	\$224,857	\$960	0.99%	0.56%	56.77%	3.98%	0.43%
	Matadors Community Credit Union	\$232,580	\$90	0.05%	0.37%	795.56%	0.39%	0.04%
	POPA Federal Credit Union	\$233,859	\$1,497	0.91%	1.37%	150.37%	6.30%	0.64%
	Santa Barbara Teachers Federal Credit Union	\$239,144	\$17	0.03%	0.20%	752.94%	0.07%	0.01%
	Kern Federal Credit Union	\$249,364	\$786	0.39%	1.02%	263.23%	2.64%	0.32%
	Average of Asset Group A	\$121,302	\$295	0.49%	0.87%	287.04%	2.66%	0.26%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Asset Quality**
**March 31, 2018**
**Run Date: May 29, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Eagle Community Credit Union	\$251,742	\$387	0.24%	0.99%	416.80%	1.59%	0.15%
	I.L.W.U. Credit Union	\$262,323	\$2,559	1.58%	1.53%	96.33%	9.45%	0.98%
	Cabrillo Credit Union	\$275,727	\$388	0.26%	0.78%	299.74%	1.71%	0.14%
	San Diego Metropolitan Credit Union	\$279,484	\$3,379	1.51%	1.73%	114.59%	10.25%	1.21%
	Long Beach City Employees Federal Credit Union	\$303,547	\$592	0.63%	0.21%	33.11%	2.09%	0.20%
	SAG-AFTRA Federal Credit Union	\$319,085	\$336	0.26%	0.42%	158.33%	1.44%	0.11%
	Burbank City Federal Credit Union	\$336,468	\$347	0.18%	1.08%	586.17%	1.39%	0.10%
	Glendale Area Schools Credit Union	\$349,328	\$216	0.25%	0.64%	250.93%	0.43%	0.06%
	Aerospace Federal Credit Union	\$369,131	\$165	0.22%	0.22%	96.97%	0.52%	0.04%
	America's Christian Credit Union	\$382,541	\$575	0.22%	1.13%	526.96%	1.37%	0.15%
	LA Financial Federal Credit Union	\$396,838	\$313	0.11%	0.32%	282.75%	1.16%	0.08%
	Foothill Federal Credit Union	\$434,667	\$700	0.30%	0.50%	166.71%	1.42%	0.16%
	Sun Community Federal Credit Union	\$442,803	\$703	0.22%	0.71%	330.30%	2.06%	0.16%
	CBC Federal Credit Union	\$465,987	\$4,175	1.47%	0.81%	55.28%	8.72%	0.90%
	SkyOne Federal Credit Union	\$471,157	\$4,869	1.65%	2.36%	143.56%	10.83%	1.03%
	Average of Asset Group B	\$356,055	\$1,314	0.61%	0.90%	237.24%	3.63%	0.36%
Asset Group C - \$501 million to \$1 billion in total assets								
	Point Loma Credit Union	\$502,966	\$246	0.06%	0.29%	459.76%	0.57%	0.05%
	Vons Employees Federal Credit Union	\$522,425	\$1,235	0.41%	0.96%	232.55%	1.19%	0.24%
	USC Credit Union	\$522,462	\$1,913	0.42%	0.58%	138.21%	4.52%	0.37%
	First Financial Federal Credit Union	\$604,477	\$1,376	0.30%	0.39%	132.92%	3.19%	0.23%
	Safe 1 Credit Union	\$629,852	\$1,448	0.28%	0.69%	247.58%	2.01%	0.23%
	AltaOne Federal Credit Union	\$642,573	\$5,229	1.01%	1.32%	130.54%	12.09%	0.81%
	University Credit Union	\$644,432	\$1,829	0.70%	0.93%	132.91%	3.54%	0.28%
	Christian Community Credit Union	\$660,504	\$2,936	0.55%	0.76%	138.35%	4.92%	0.44%
	First City Credit Union	\$666,179	\$801	0.25%	0.86%	344.82%	1.22%	0.12%
	Water and Power Community Credit Union	\$670,738	\$2,101	0.65%	0.78%	118.80%	3.85%	0.31%
	American First Credit Union	\$730,939	\$967	0.19%	0.69%	370.53%	1.49%	0.13%
	SCE Federal Credit Union	\$735,554	\$2,226	0.40%	0.78%	194.52%	3.53%	0.30%
	Southland Credit Union	\$751,181	\$1,852	0.36%	0.77%	214.15%	2.53%	0.25%
	Evangelical Christian Credit Union	\$785,462	\$14,176	2.51%	3.76%	150.16%	17.09%	1.80%
	Honda Federal Credit Union	\$802,140	\$1,060	0.17%	0.17%	94.91%	1.79%	0.13%
	Sesloc Federal Credit Union	\$823,539	\$2,675	0.51%	0.58%	113.27%	3.96%	0.32%
	Farmers Insurance Group Federal Credit Union	\$835,117	\$4,012	0.55%	0.79%	144.07%	3.76%	0.48%
	Pacific Marine Credit Union	\$837,150	\$1,377	0.26%	0.86%	331.74%	1.45%	0.16%
	Ventura County Credit Union	\$880,172	\$4,359	0.72%	1.21%	167.77%	5.90%	0.50%
	Xceed Financial Federal Credit Union	\$922,475	\$5,720	0.77%	0.59%	76.64%	6.00%	0.62%
	Los Angeles Police Federal Credit Union	\$941,843	\$1,851	0.31%	0.42%	136.03%	1.64%	0.20%
	University & State Employees Credit Union	\$945,428	\$2,555	0.38%	0.88%	234.17%	3.10%	0.27%
	Los Angeles Federal Credit Union	\$965,313	\$1,442	0.24%	0.63%	266.37%	1.27%	0.15%
	Average of Asset Group C	\$740,127	\$2,756	0.52%	0.86%	198.73%	3.94%	0.36%

Source: SNL Financial

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**Asset Quality**
**March 31, 2018**
**Run Date: May 29, 2018**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	CoastHills Credit Union	\$1,116,277	\$7,798	0.80%	1.24%	155.62%	7.77%	0.70%
	Northrop Grumman Federal Credit Union	\$1,156,710	\$2,042	0.32%	0.61%	191.72%	1.82%	0.18%
	Arrowhead Central Credit Union	\$1,290,012	\$1,624	0.28%	1.85%	668.41%	1.03%	0.13%
	Firefighters First Federal Credit Union	\$1,307,519	\$1,278	0.12%	0.34%	287.64%	1.02%	0.10%
	Financial Partners Credit Union	\$1,316,380	\$5,544	0.57%	0.47%	82.22%	4.39%	0.42%
	Altura Credit Union	\$1,357,982	\$2,765	0.30%	1.27%	418.44%	2.43%	0.20%
	LBS Financial Credit Union	\$1,438,877	\$1,450	0.15%	0.33%	222.83%	0.88%	0.10%
	Credit Union of Southern California	\$1,439,799	\$5,826	0.72%	0.70%	97.68%	3.79%	0.40%
	First Entertainment Credit Union	\$1,484,492	\$4,931	0.56%	1.82%	325.88%	4.42%	0.33%
	Kern Schools Federal Credit Union	\$1,565,668	\$4,082	0.38%	0.63%	166.63%	2.74%	0.26%
	Orange County's Credit Union	\$1,602,732	\$1,907	0.17%	0.53%	304.40%	1.19%	0.12%
	NuVision Federal Credit Union	\$1,618,711	\$6,083	0.49%	0.76%	154.59%	3.10%	0.38%
	Caltech Employees Federal Credit Union	\$1,618,783	\$243	0.05%	0.54%	987.24%	0.15%	0.02%
	F&A Federal Credit Union	\$1,629,613	\$285	0.10%	0.44%	450.18%	0.12%	0.02%
	Partners Federal Credit Union	\$1,690,368	\$13,367	0.90%	1.02%	112.75%	7.17%	0.79%
	California Coast Credit Union	\$2,488,364	\$3,584	0.19%	0.52%	277.06%	1.27%	0.14%
	Premier America Credit Union	\$2,499,126	\$20,307	1.02%	0.69%	67.84%	8.43%	0.81%
	UNIFY Financial Federal Credit Union	\$2,818,044	\$15,834	0.70%	0.67%	95.31%	7.34%	0.56%
	California Credit Union	\$3,086,355	\$9,263	0.43%	0.38%	88.51%	2.97%	0.30%
	Mission Federal Credit Union	\$3,537,972	\$2,000	0.08%	0.55%	677.00%	0.48%	0.06%
	Wescom Central Credit Union	\$3,873,895	\$6,107	0.28%	0.74%	263.89%	2.47%	0.16%
	Kinecta Federal Credit Union	\$4,314,254	\$14,993	0.40%	0.79%	196.76%	4.24%	0.35%
	Logix Federal Credit Union	\$5,546,463	\$16,548	0.33%	1.16%	349.28%	1.94%	0.30%
	San Diego County Credit Union	\$8,425,153	\$11,409	0.18%	0.41%	230.27%	0.97%	0.14%
	SchoolsFirst Federal Credit Union	\$14,745,146	\$38,614	0.50%	0.80%	159.62%	2.39%	0.26%
	Average of Asset Group D	\$2,918,748	\$7,915	0.40%	0.77%	281.27%	2.98%	0.29%

Source: SNL Financial

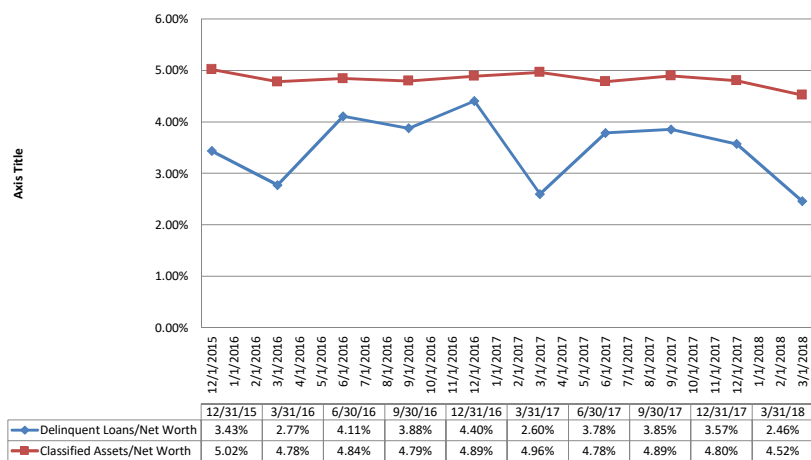
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

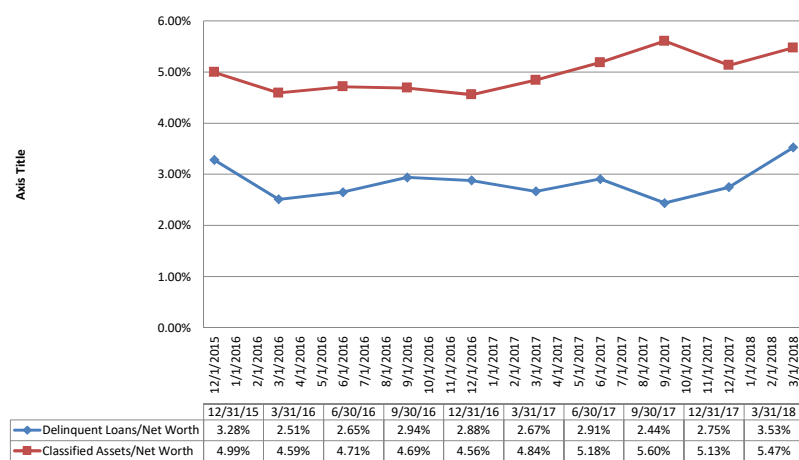
Net Worth

## Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth &amp; Classified Assets/Net Worth

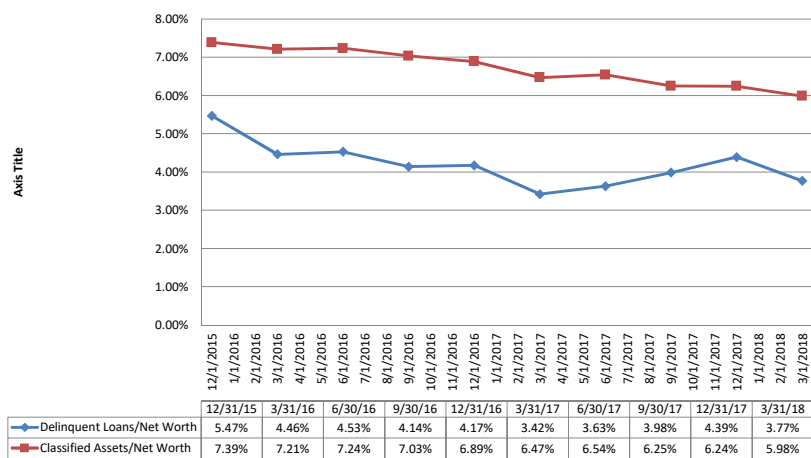
**Asset Group A - \$50 to \$250 million in Total Assets**  
As of Date



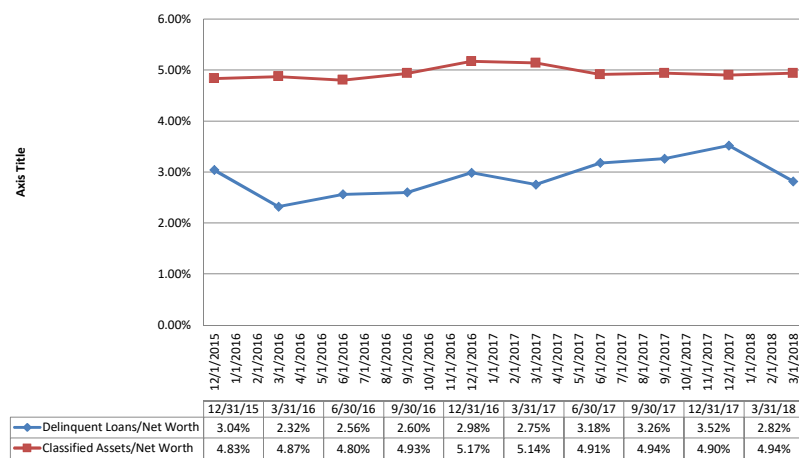
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date



**Asset Group D - \$1 billion and Over in Total Assets**  
As of Date



Source: SNL Financial

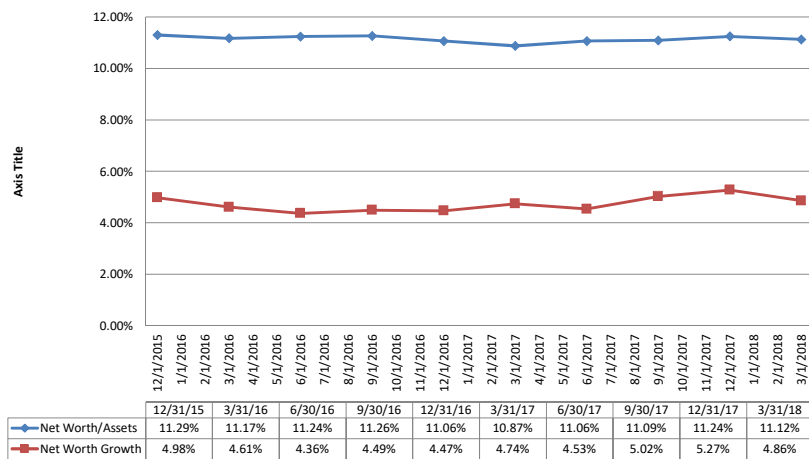
Note: Report includes only bank-level data.

NA = data was not available.

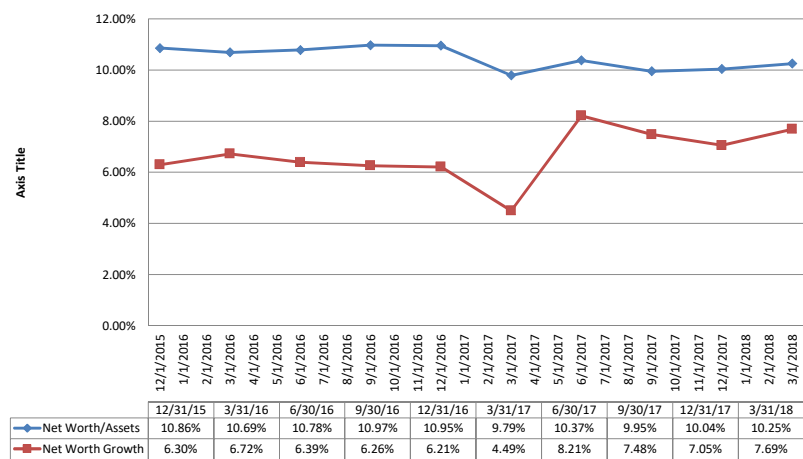
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Summary Trends of Historical Asset Group Averages: Net Worth/Assets &amp; Net Worth Growth (Decline) - YTD

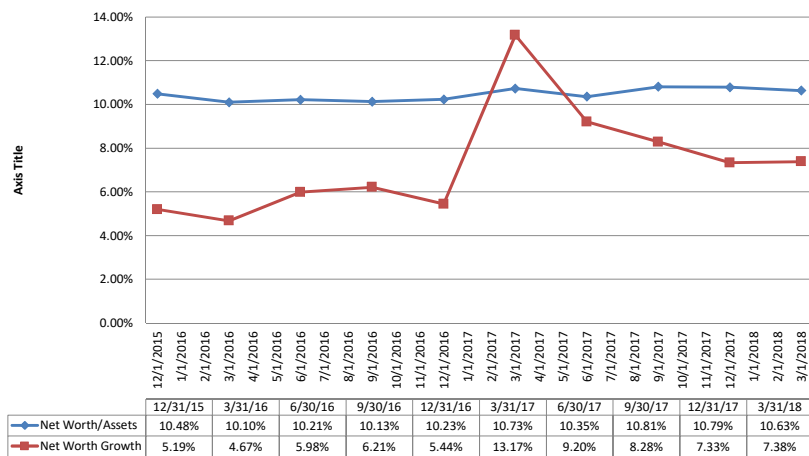
**Asset Group A - \$50 to \$250 million in Total Assets**  
As of Date



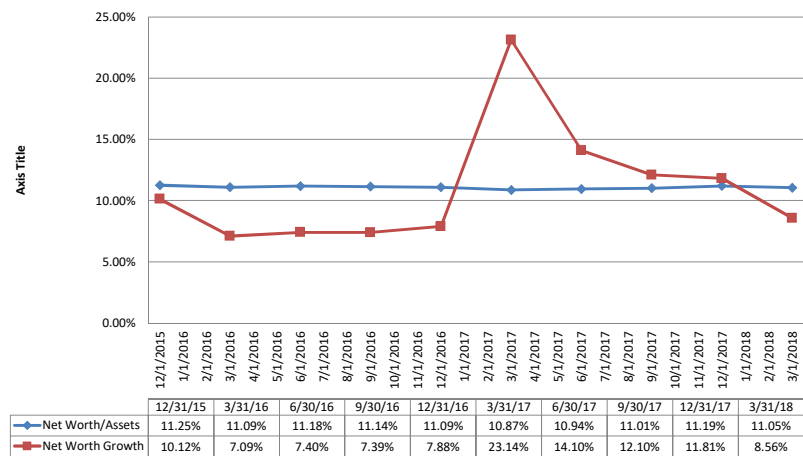
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



**Asset Group C - \$501 to \$1 billion in Total Assets**  
As of Date



**Asset Group D - \$1 billion and Over in Total Assets**  
As of Date



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Net Worth**
**March 31, 2018**
**Run Date: May 29, 2018**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Huntington Beach City Employees Credit Union	\$58,131	\$5,758	9.91%	3.43%	0.24%	4.01%
	Polam Federal Credit Union	\$59,435	\$6,626	11.15%	3.90%	0.12%	10.31%
	County Schools Federal Credit Union	\$59,804	\$4,209	7.04%	1.14%	5.99%	19.89%
	Pacific Transportation Federal Credit Union	\$61,541	\$11,956	19.43%	(5.54%)	3.14%	1.68%
	CalCom Federal Credit Union	\$65,102	\$8,934	13.72%	(19.55%)	2.14%	5.06%
	North County Credit Union	\$66,659	\$6,245	9.37%	1.09%	2.42%	2.75%
	Union Yes Federal Credit Union	\$67,905	\$2,714	4.00%	9.97%	0.41%	2.54%
	Santa Ana Federal Credit Union	\$68,410	\$6,298	9.21%	11.50%	1.98%	1.41%
	Technicolor Federal Credit Union	\$69,188	\$5,376	7.77%	22.31%	1.60%	6.23%
	Nikkei Credit Union	\$69,842	\$8,860	12.69%	2.59%	0.11%	2.86%
	Bopti Federal Credit Union	\$71,794	\$12,109	16.87%	3.03%	2.20%	1.80%
	Allied Healthcare Federal Credit Union	\$72,555	\$5,949	8.20%	11.48%	3.33%	3.83%
	Universal City Studios Credit Union	\$72,629	\$6,472	8.91%	7.81%	3.12%	5.55%
	Prospectors Federal Credit Union	\$75,091	\$8,453	11.26%	3.48%	0.52%	2.39%
	JACOM Credit Union	\$76,870	\$10,878	14.15%	1.11%	1.18%	1.27%
	VA Desert Pacific Federal Credit Union	\$77,013	\$12,244	15.90%	4.49%	1.16%	3.24%
	PostCity Financial Credit Union	\$77,981	\$9,160	11.75%	0.74%	4.20%	1.32%
	Paradise Valley Federal Credit Union	\$79,761	\$9,546	11.97%	1.51%	6.91%	7.71%
	La Loma Federal Credit Union	\$82,272	\$5,063	6.15%	1.35%	5.08%	8.67%
	Thinkwise Federal Credit Union	\$84,727	\$11,220	13.24%	4.36%	6.12%	6.12%
	Glendale Federal Credit Union	\$88,915	\$11,276	12.68%	0.50%	1.85%	3.10%
	United Methodist Federal Credit Union	\$91,872	\$8,920	9.71%	10.11%	2.67%	1.38%
	Rancho Federal Credit Union	\$96,752	\$7,183	7.42%	0.33%	1.10%	2.71%
	San Diego Firefighters Federal Credit Union	\$98,208	\$7,708	7.85%	3.77%	0.13%	3.07%
	South Bay Credit Union	\$101,840	\$11,467	11.26%	3.55%	4.93%	5.31%
	East County Schools Federal Credit Union	\$111,364	\$9,657	8.67%	5.59%	0.59%	2.66%
	First Imperial Credit Union	\$112,390	\$11,611	10.33%	14.83%	7.51%	8.41%
	Ontario Montclair School Employees Federal Credit Union	\$114,536	\$11,618	10.14%	7.08%	0.51%	2.21%
	California Bear Credit Union	\$114,642	\$8,033	7.01%	(0.25%)	7.43%	5.12%
	Pasadena Service Federal Credit Union	\$116,746	\$10,772	9.23%	4.47%	7.51%	8.49%
	California Lithuanian Credit Union	\$121,411	\$17,561	14.46%	8.73%	0.00%	3.34%
	Clearpath Federal Credit Union	\$122,097	\$11,679	9.57%	3.70%	3.96%	5.88%
	Schools Federal Credit Union	\$128,029	\$16,365	12.78%	4.00%	1.58%	14.02%
	Torrance Community Federal Credit Union	\$134,341	\$10,105	7.52%	10.56%	0.64%	3.65%
	Sea Air Federal Credit Union	\$134,466	\$32,958	24.51%	(0.01%)	1.18%	1.14%
	Chaffey Federal Credit Union	\$151,953	\$12,554	8.26%	6.90%	0.53%	2.20%
	Camino Federal Credit Union	\$156,919	\$14,887	9.49%	2.76%	1.95%	4.59%
	E-Central Credit Union	\$161,588	\$30,198	18.69%	4.27%	0.93%	2.97%
	Priority One Credit Union	\$162,880	\$15,924	9.78%	5.47%	0.27%	2.34%
	Alta Vista Credit Union	\$166,022	\$12,857	7.74%	3.42%	10.68%	12.38%
	Pasadena Federal Credit Union	\$169,305	\$16,278	9.61%	3.42%	0.02%	1.56%
	Long Beach Firemen's Credit Union	\$187,434	\$36,399	19.42%	7.48%	0.00%	4.76%
	Edwards Federal Credit Union	\$197,524	\$14,811	7.50%	6.92%	2.42%	4.23%
	Parsons Federal Credit Union	\$211,580	\$28,471	13.46%	1.04%	0.05%	0.52%
	UMe Federal Credit Union	\$215,771	\$19,031	8.82%	11.84%	0.47%	1.38%
	Downey Federal Credit Union	\$224,857	\$25,373	11.28%	7.60%	3.78%	2.15%
	Matadors Community Credit Union	\$232,580	\$25,561	10.99%	11.13%	0.35%	2.80%
	POPA Federal Credit Union	\$233,859	\$28,558	12.21%	16.59%	5.24%	7.88%
	Santa Barbara Teachers Federal Credit Union	\$239,144	\$25,188	10.53%	6.78%	0.07%	0.51%
	Kern Federal Credit Union	\$249,364	\$31,365	12.58%	0.17%	2.51%	6.60%
	Average of Asset Group A	\$121,302	\$13,649	11.12%	4.86%	2.46%	4.52%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

## Net Worth

March 31, 2018

Run Date: May 29, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Eagle Community Credit Union	\$251,742	\$23,993	9.53%	1.71%	1.61%	6.72%
	I.L.W.U. Credit Union	\$262,323	\$28,958	11.04%	13.88%	8.84%	8.51%
	Cabrillo Credit Union	\$275,727	\$28,791	10.44%	11.40%	1.35%	4.04%
	San Diego Metropolitan Credit Union	\$279,484	\$29,292	10.48%	9.38%	11.54%	13.22%
	Long Beach City Employees Federal Credit Union	\$303,547	\$33,615	11.07%	5.72%	1.76%	0.58%
	SAG-AFTRA Federal Credit Union	\$319,085	\$25,069	7.86%	10.26%	1.34%	2.12%
	Burbank City Federal Credit Union	\$336,468	\$26,215	7.79%	9.08%	1.32%	7.76%
	Glendale Area Schools Credit Union	\$349,328	\$50,811	14.55%	6.28%	0.43%	1.07%
	Aerospace Federal Credit Union	\$369,131	\$38,114	10.33%	4.21%	0.43%	0.42%
	America's Christian Credit Union	\$382,541	\$38,907	10.17%	10.09%	1.48%	7.79%
	LA Financial Federal Credit Union	\$396,838	\$32,478	8.18%	9.11%	0.96%	2.72%
	Foothill Federal Credit Union	\$434,667	\$52,208	12.01%	9.61%	1.34%	2.24%
	Sun Community Federal Credit Union	\$442,803	\$43,448	9.81%	4.67%	1.62%	5.34%
	CBC Federal Credit Union	\$465,987	\$48,936	10.50%	1.32%	8.53%	4.72%
	SkyOne Federal Credit Union	\$471,157	\$47,067	9.99%	8.56%	10.34%	14.85%
	Average of Asset Group B	\$356,055	\$36,527	10.25%	7.69%	3.53%	5.47%

**Asset Group C - \$501 million to \$1 billion in total assets**

	Point Loma Credit Union	\$502,966	\$42,189	8.39%	5.56%	0.58%	2.68%
	Vons Employees Federal Credit Union	\$522,425	\$108,539	20.78%	5.57%	1.14%	2.65%
	USC Credit Union	\$522,462	\$42,321	8.10%	14.10%	4.52%	6.25%
	First Financial Federal Credit Union	\$604,477	\$43,064	7.12%	4.58%	3.20%	4.25%
	Safe 1 Credit Union	\$629,852	\$90,392	14.35%	7.23%	1.60%	3.97%
	AltaOne Federal Credit Union	\$642,573	\$61,730	9.61%	8.04%	8.47%	11.06%
	University Credit Union	\$644,432	\$57,415	8.91%	10.00%	3.19%	4.23%
	Christian Community Credit Union	\$660,504	\$82,248	12.45%	7.12%	3.57%	4.94%
	First City Credit Union	\$666,179	\$72,908	10.94%	6.68%	1.10%	3.79%
	Water and Power Community Credit Union	\$670,738	\$56,976	8.49%	7.31%	3.69%	4.38%
	American First Credit Union	\$730,939	\$68,572	9.38%	13.03%	1.41%	5.23%
	SCE Federal Credit Union	\$735,554	\$70,512	9.59%	6.66%	3.16%	6.14%
	Southland Credit Union	\$751,181	\$83,378	11.10%	3.29%	2.22%	4.76%
	Evangelical Christian Credit Union	\$785,462	\$67,537	8.60%	4.12%	20.99%	31.52%
	Honda Federal Credit Union	\$802,140	\$77,901	9.71%	14.60%	1.36%	1.29%
	Sesloc Federal Credit Union	\$823,539	\$74,555	9.05%	7.38%	3.59%	4.06%
	Farmers Insurance Group Federal Credit Union	\$835,117	\$106,253	12.72%	7.13%	3.78%	5.44%
	Pacific Marine Credit Union	\$837,150	\$112,785	13.47%	4.02%	1.22%	4.05%
	Ventura County Credit Union	\$880,172	\$74,002	8.41%	14.79%	5.89%	9.88%
	Xceed Financial Federal Credit Union	\$922,475	\$92,033	9.98%	2.33%	6.22%	4.76%
	Los Angeles Police Federal Credit Union	\$941,843	\$113,997	12.10%	7.61%	1.62%	2.21%
	University & State Employees Credit Union	\$945,428	\$89,609	9.48%	4.12%	2.85%	6.68%
	Los Angeles Federal Credit Union	\$965,313	\$113,766	11.79%	4.49%	1.27%	3.38%
	Average of Asset Group C	\$740,127	\$78,377	10.63%	7.38%	3.77%	5.98%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	CoastHills Credit Union	\$1,116,277	\$99,676	8.93%	4.86%	7.82%	12.17%
	Northrop Grumman Federal Credit Union	\$1,156,710	\$124,252	10.74%	3.09%	1.64%	3.15%
	Arrowhead Central Credit Union	\$1,290,012	\$169,486	13.14%	8.48%	0.96%	6.40%
	Firefighters First Federal Credit Union	\$1,307,519	\$120,901	9.25%	8.54%	1.06%	3.04%
	Financial Partners Credit Union	\$1,316,380	\$121,651	9.24%	3.19%	4.56%	3.75%
	Altura Credit Union	\$1,357,982	\$145,908	10.74%	13.30%	1.90%	7.93%
	LBS Financial Credit Union	\$1,438,877	\$190,949	13.27%	7.71%	0.76%	1.69%
	Credit Union of Southern California	\$1,439,799	\$181,964	12.64%	6.82%	3.20%	3.13%
	First Entertainment Credit Union	\$1,484,492	\$127,990	8.62%	11.92%	3.85%	12.55%
	Kern Schools Federal Credit Union	\$1,565,668	\$156,515	10.00%	15.53%	2.61%	4.35%
	Orange County's Credit Union	\$1,602,732	\$162,246	10.12%	19.65%	1.18%	3.58%
	NuVision Federal Credit Union	\$1,618,711	\$204,968	12.66%	7.84%	2.97%	4.59%
	Caltech Employees Federal Credit Union	\$1,618,783	\$163,161	10.08%	8.57%	0.15%	1.47%
	F&A Federal Credit Union	\$1,629,613	\$253,246	15.54%	7.38%	0.11%	0.51%
	Partners Federal Credit Union	\$1,690,368	\$188,644	11.16%	3.75%	7.09%	7.99%
	California Coast Credit Union	\$2,488,364	\$279,669	11.24%	8.52%	1.28%	3.55%
	Premier America Credit Union	\$2,499,126	\$258,920	10.36%	10.32%	7.84%	5.32%
	UNIFY Financial Federal Credit Union	\$2,818,044	\$241,240	8.56%	8.43%	6.56%	6.26%
	California Credit Union	\$3,086,355	\$322,694	10.46%	5.32%	2.87%	2.54%
	Mission Federal Credit Union	\$3,537,972	\$432,322	12.22%	10.27%	0.46%	3.13%
	Wescom Central Credit Union	\$3,873,895	\$301,044	7.77%	6.84%	2.03%	5.35%
	Kinecta Federal Credit Union	\$4,314,254	\$349,944	8.11%	4.44%	4.28%	8.43%
	Logix Federal Credit Union	\$5,546,463	\$875,293	15.78%	9.83%	1.89%	6.60%
	San Diego County Credit Union	\$8,425,153	\$1,229,863	14.60%	9.53%	0.93%	2.14%
	SchoolsFirst Federal Credit Union	\$14,745,146	\$1,617,150	10.97%	9.87%	2.39%	3.81%
	Average of Asset Group D	\$2,918,748	\$332,788	11.05%	8.56%	2.82%	4.94%

# Definitions





<b>Total assets (\$000)</b>	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income (\$000)</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Operational expense ÷ operational revenue (%)</b>	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases (\$000)</b>	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
<b>Total shares and deposits (\$000)</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.

<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Market growth rate (%)</b>	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Net worth growth (decline) - YTD (%)</b>	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.