



# 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 **Jane Han**,  
**Senior Manager**, at **(858) 627-1430**.

## Northern California

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### FRESNO

255 East River Park Circle  
Suite 220  
Fresno, CA 93270  
**(559) 389-5700**

### SAN FRANCISCO

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

### STOCKTON

3121 West March Lane  
Suite 200  
Stockton, CA 95219  
**(209) 955-6100**

### HEALDSBURG

205 Foss Creek Circle  
Healdsburg, CA 95448  
**(707) 431-0600**

### NAPA

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

### SALINAS

913 Blanco Circle  
Salinas, CA 93901  
**(831) 784-6000**

### SANTA ROSA

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

### SACRAMENTO

2882 Prospect Park Drive  
Suite 300  
Rancho Cordova, CA 95670  
**(916) 503-8100**

### SILICON VALLEY

635 Campbell Technology  
Parkway  
Campbell, CA 95008  
**(408) 558-7500**

### WALNUT CREEK

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

## Southern California

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### EL SEGUNDO

222 N. Pacific Coast Highway  
Suite 1400  
El Segundo, CA 90245  
**(310) 477-0450**

### ORANGE COUNTY

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

### PASADENA

225 South Lake Avenue  
Suite 900  
Pasadena, CA 91101  
**(310) 477-0450**

### SAN DIEGO

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

### WOODLAND HILLS

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



## ASSET SIZE DEFINITION

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**Group A**     \$50–\$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

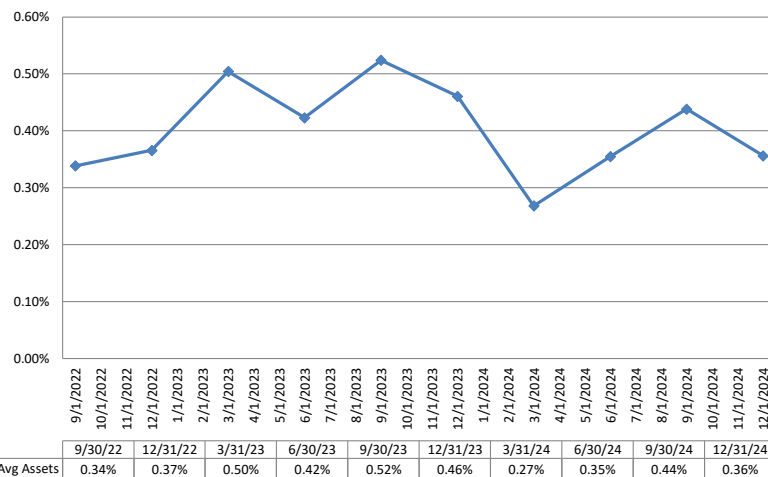
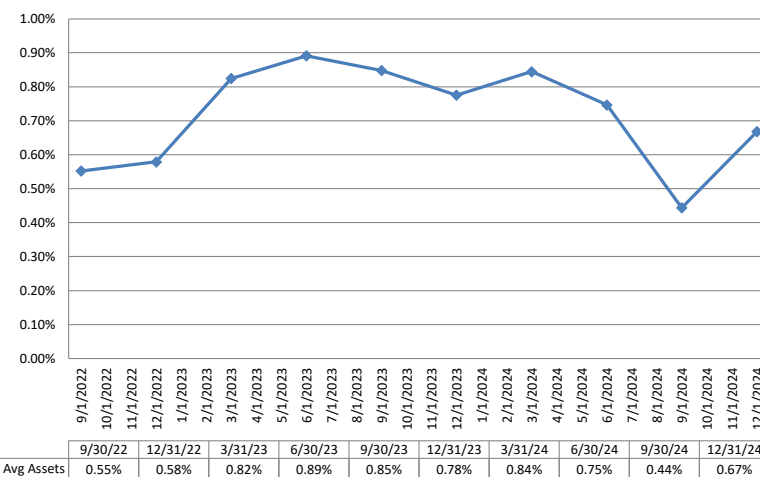
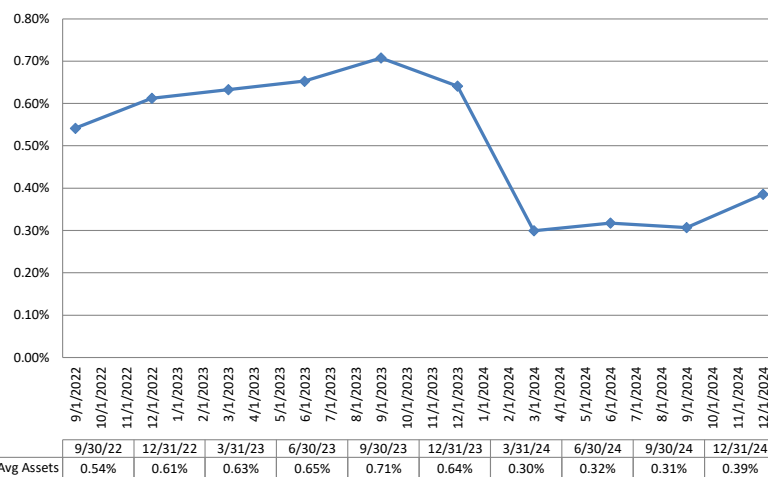
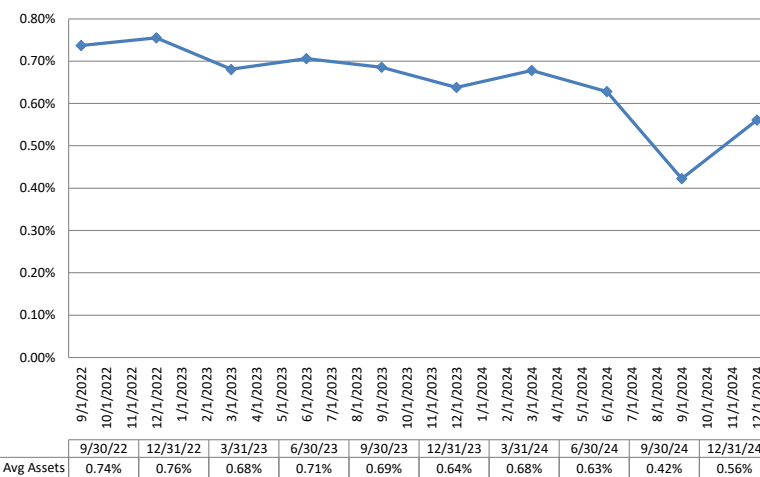
### Southern

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

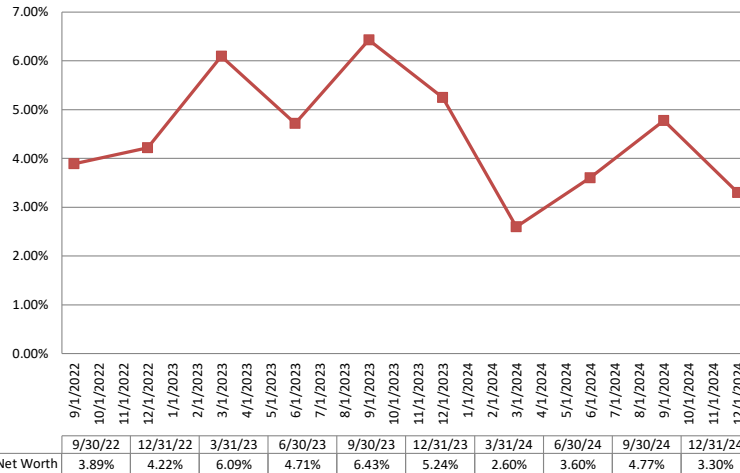
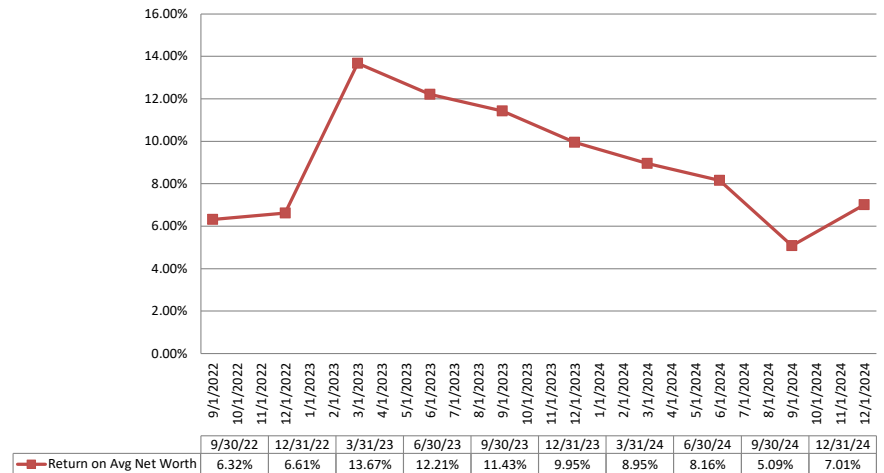
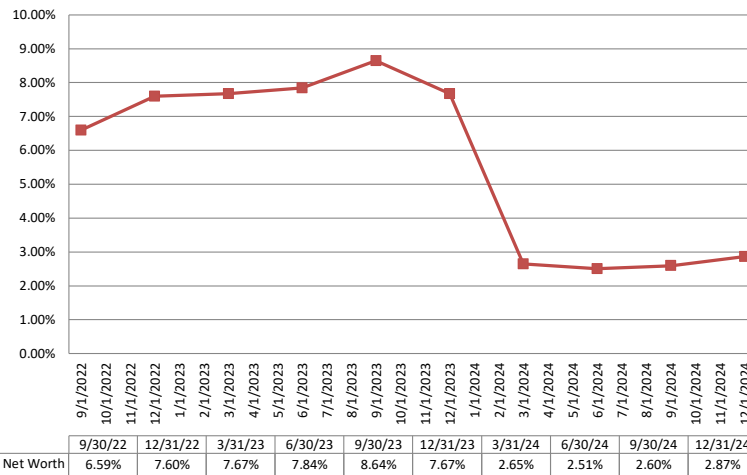
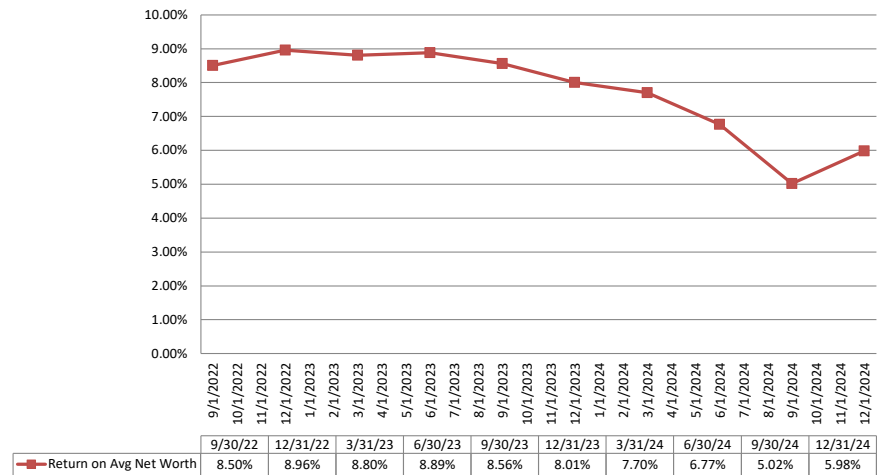
Source: SNL Financial

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

**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.

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		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)
Region	Institution Name											
Asset Group A - \$50 to \$250 million in total assets												
	Modesto's First Federal Credit Union	\$56,498	\$171	1.22%	11.93%	67.34%	\$87	\$331	0.61%	5.91%	74.95%	\$86
	Silverado Credit Union	\$57,272	\$56	0.40%	4.22%	90.66%	\$81	\$451	0.81%	8.78%	80.38%	\$63
	Mokelumne Federal Credit Union	\$58,892	\$119	0.81%	5.80%	77.65%	\$75	\$383	0.62%	4.75%	81.80%	\$75
	Delta Schools Federal Credit Union	\$59,961	\$177	1.18%	12.30%	72.65%	\$120	\$618	1.04%	11.20%	74.98%	\$111
	Rolling F Credit Union	\$66,078	\$41	0.25%	2.38%	87.14%	\$96	\$186	0.28%	2.71%	86.64%	\$91
	McKesson & Healthcare Providers Federal Credit Union	\$71,741	(\$183)	(1.01%)	(13.80%)	94.77%	\$114	(\$280)	(0.38%)	(5.15%)	96.15%	\$108
	Shell Western States Federal Credit Union	\$71,782	(\$151)	(0.84%)	(6.83%)	72.17%	\$162	(\$1,217)	(1.62%)	(12.95%)	103.72%	\$166
	Bay Cities Credit Union	\$75,515	\$238	1.25%	11.59%	70.13%	\$91	\$996	1.28%	12.73%	69.13%	\$90
	Sonoma Federal Credit Union	\$75,803	\$312	1.69%	14.26%	57.42%	\$97	\$1,047	1.51%	12.52%	61.13%	\$97
	Polam Federal Credit Union	\$76,635	(\$80)	(0.42%)	(3.05%)	111.93%	\$87	(\$334)	(0.44%)	(3.14%)	113.47%	\$87
	Valley Oak Credit Union	\$78,164	(\$66)	(0.34%)	(5.00%)	90.53%	\$63	(\$182)	(0.23%)	(3.45%)	95.75%	\$66
	California Community Credit Union	\$79,379	\$44	0.22%	1.83%	92.14%	\$104	\$408	0.52%	4.33%	83.23%	\$90
	Marin County Federal Credit Union	\$89,237	\$261	1.17%	11.14%	62.23%	\$106	\$986	1.10%	12.09%	61.54%	\$109
	Vision One Credit Union	\$92,912	\$22	0.10%	0.61%	89.59%	\$174	\$239	0.26%	1.68%	87.00%	\$181
	Upward Credit Union	\$94,012	\$178	0.75%	8.12%	77.12%	\$127	\$384	0.40%	4.73%	83.78%	\$128
	Lassen County Federal Credit Union	\$102,958	\$29	0.11%	0.88%	96.21%	\$121	\$135	0.13%	1.07%	95.16%	\$113
	First California Federal Credit Union	\$103,428	\$458	1.75%	19.92%	62.40%	\$73	\$1,323	1.28%	15.38%	74.80%	\$74
	SMW 104 Federal Credit Union	\$108,844	\$261	0.97%	9.41%	74.36%	\$168	\$1,650	1.56%	15.88%	61.98%	\$162
	Kaiperm Federal Credit Union	\$115,287	\$34	0.12%	1.41%	90.14%	\$111	(\$60)	(0.05%)	(0.62%)	96.42%	\$113
	North Bay Credit Union	\$117,150	(\$1,116)	(3.79%)	(60.65%)	137.69%	\$97	(\$1,972)	(1.65%)	(23.06%)	122.22%	\$101
	United Local Credit Union	\$121,470	\$230	0.75%	4.03%	82.88%	\$90	\$1,052	0.85%	4.74%	79.34%	\$91
	Tulare County Federal Credit Union	\$136,052	\$166	0.49%	7.56%	86.04%	\$96	\$600	0.45%	7.09%	85.54%	\$95
	Vocality Community Credit Union	\$138,428	(\$104)	(0.30%)	(4.55%)	87.42%	\$99	(\$584)	(0.40%)	(6.20%)	98.44%	\$105
	Siskiyou Credit Union	\$146,579	\$456	1.23%	15.84%	59.76%	\$70	\$863	0.59%	7.69%	65.45%	\$71
	Kings Federal Credit Union	\$150,901	\$523	1.38%	10.09%	63.44%	\$97	\$1,440	0.94%	7.40%	69.92%	\$99
	Mission City Federal Credit Union	\$154,799	(\$139)	(0.37%)	(4.73%)	99.64%	\$174	\$36	0.02%	0.32%	90.83%	\$138
	San Joaquin Power Employees Credit Union	\$173,190	\$214	0.50%	3.38%	58.08%	\$145	\$444	0.26%	1.77%	73.41%	\$157
	Compass Community Credit Union	\$174,536	(\$175)	(0.40%)	(3.58%)	106.78%	\$158	(\$570)	(0.33%)	(2.96%)	111.34%	\$146
	Santa Cruz Community Credit Union	\$186,023	\$218	0.47%	4.68%	83.36%	\$132	\$912	0.48%	5.04%	86.95%	\$131
	Merco Credit Union	\$201,176	\$553	1.12%	12.66%	62.66%	\$87	\$1,064	0.56%	6.23%	64.26%	\$87
	S R I Federal Credit Union	\$227,868	\$447	0.79%	7.11%	68.66%	\$140	\$1,597	0.72%	6.57%	71.32%	\$135
	F3 Credit Union	\$233,289	\$308	0.52%	3.49%	63.42%	\$87	\$1,139	0.48%	3.33%	68.79%	\$102
	Central State Credit Union	\$234,503	\$330	0.56%	12.11%	68.52%	\$40	\$237	0.10%	2.53%	88.02%	\$79
Average of Asset Group A		\$119,102	\$116	0.37%	2.87%	80.76%	\$108	\$404	0.36%	3.30%	83.57%	\$107

Source: SNL Financial

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		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)
Region	Institution Name											
Asset Group B - \$251 to \$500 million in total assets												
	Heritage Community Credit Union	\$268,126	(\$26)	(0.04%)	(0.42%)	69.99%	\$106	\$1,926	0.71%	7.86%	67.45%	\$111
	Families and Schools Together Federal Credit Union	\$291,955	\$1,991	2.71%	15.28%	51.28%	\$114	\$8,127	2.75%	16.57%	47.63%	\$91
	Tucoemas Federal Credit Union	\$306,332	\$547	0.67%	9.17%	70.96%	\$74	\$1,873	0.56%	8.73%	70.52%	\$72
	Monterey Credit Union	\$315,431	(\$571)	(0.71%)	(9.22%)	104.93%	\$121	(\$3,187)	(1.02%)	(12.61%)	115.93%	\$122
	Members 1st Credit Union	\$340,725	\$801	0.95%	10.09%	74.25%	\$95	\$3,382	1.02%	11.19%	71.34%	\$89
	C.A.H.P. Credit Union	\$348,280	\$715	0.83%	9.22%	77.10%	\$182	\$3,651	1.08%	12.29%	73.72%	\$164
	Yolo Federal Credit Union	\$394,897	\$34	0.03%	0.34%	98.00%	\$82	\$2,149	0.51%	5.59%	86.24%	\$85
	Sea West Coast Guard Federal Credit Union	\$397,307	(\$516)	(0.52%)	(2.72%)	127.84%	\$130	(\$1,083)	(0.27%)	(1.42%)	113.27%	\$129
	MOCSE Federal Credit Union	\$412,147	\$576	0.56%	10.90%	73.59%	\$95	\$2,757	0.67%	14.91%	69.06%	\$92
Average of Asset Group B		\$341,689	\$395	0.50%	4.74%	83.10%	\$111	\$2,177	0.67%	7.01%	79.46%	\$106
Asset Group C - \$501 million to \$1 billion in total assets												
	SafeAmerica Credit Union	\$506,930	(\$272)	(0.21%)	(2.67%)	94.64%	\$113	(\$1,561)	(0.30%)	(3.87%)	87.88%	\$114
	First U.S. Community Credit Union	\$537,732	(\$20)	(0.01%)	(0.14%)	81.52%	\$111	\$758	0.14%	1.40%	84.51%	\$106
	PremierOne Credit Union	\$611,213	\$1,255	0.81%	9.94%	82.79%	\$117	\$5,347	0.85%	11.56%	71.42%	\$122
	Commonwealth Central Credit Union	\$614,518	\$1,565	1.02%	7.89%	72.88%	\$126	\$7,519	1.21%	9.87%	70.54%	\$124
	Excite Credit Union	\$625,719	(\$63)	(0.04%)	(0.82%)	97.68%	\$115	(\$10,686)	(1.59%)	(29.52%)	116.07%	\$126
	UNCLE Credit Union	\$747,615	\$523	0.28%	4.07%	76.09%	\$119	\$2,361	0.32%	4.80%	75.85%	\$119
	Sacramento Credit Union	\$760,156	\$1,998	1.00%	7.29%	67.06%	\$109	\$9,469	1.16%	8.94%	63.83%	\$105
	Merced School Employees Federal Credit Union	\$784,996	\$2,225	1.13%	11.51%	64.27%	\$81	\$7,567	0.97%	10.83%	67.49%	\$83
	Community First Credit Union	\$805,920	\$1,145	0.56%	5.85%	76.91%	\$106	\$3,124	0.38%	4.08%	79.28%	\$104
	1st Northern California Credit Union	\$822,266	\$1,271	0.62%	5.64%	77.53%	\$111	\$4,143	0.50%	4.68%	80.33%	\$106
	Mirastar Federal Credit Union	\$962,817	\$1,017	0.42%	5.59%	80.71%	\$158	\$5,855	0.60%	8.76%	78.17%	\$160
Average of Asset Group C		\$707,262	\$968	0.51%	4.92%	79.28%	\$115	\$3,081	0.39%	2.87%	79.58%	\$115

Source: SNL Financial

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		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)
Region	Institution Name											
Asset Group D - Over \$1 billion in total assets												
	Valley First Credit Union	\$1,027,274	\$1,496	0.58%	6.58%	76.99%	\$111	\$4,812	0.47%	5.48%	73.86%	\$97
	The Police Credit Union of California	\$1,052,641	(\$957)	(0.36%)	(4.02%)	105.45%	\$139	(\$5,437)	(0.50%)	(5.90%)	111.50%	\$138
	1st United Credit Union	\$1,212,276	\$2,129	0.71%	6.88%	76.39%	\$132	\$7,847	0.64%	6.66%	76.29%	\$131
	Noble Federal Credit Union	\$1,283,486	\$2,470	0.77%	8.34%	76.92%	\$116	\$10,223	0.80%	9.03%	74.91%	\$111
	San Francisco Federal Credit Union	\$1,290,321	\$4,101	1.24%	12.29%	62.92%	\$180	\$22,837	1.65%	18.80%	54.21%	\$147
	Pacific Service Credit Union	\$1,377,852	\$2,419	0.69%	5.65%	75.88%	\$142	\$5,915	0.41%	3.58%	82.52%	\$156
	Sierra Central Credit Union	\$1,455,103	\$211	0.06%	0.61%	76.48%	\$94	\$1,458	0.10%	1.06%	77.61%	\$87
	Operating Engineers Local Union #3 Federal Credit Union	\$1,518,098	\$3,571	0.95%	7.17%	71.06%	\$123	\$11,596	0.78%	6.18%	73.09%	\$124
	KeyPoint Credit Union	\$1,602,390	(\$309)	(0.08%)	(1.05%)	89.61%	\$152	\$4,049	0.24%	3.55%	86.44%	\$144
	San Francisco Fire Credit Union	\$1,628,559	\$2,735	0.66%	10.31%	78.67%	\$156	\$8,139	0.48%	8.42%	80.90%	\$144
	Bay Federal Credit Union	\$1,692,942	\$3,750	0.89%	10.56%	73.13%	\$127	\$11,311	0.69%	8.52%	76.53%	\$125
	Monterra Credit Union	\$1,761,678	\$5,375	1.22%	9.85%	69.28%	\$138	\$19,401	1.12%	9.21%	70.32%	\$132
	Meriwest Credit Union	\$2,097,172	\$1,204	0.23%	2.95%	72.79%	\$160	\$5,518	0.26%	3.45%	81.16%	\$157
	Self-Help Federal Credit Union	\$2,133,111	\$4,660	0.88%	10.16%	81.28%	\$93	\$21,289	1.00%	11.96%	77.45%	\$93
	Coast Central Credit Union	\$2,183,366	\$4,112	0.77%	9.12%	69.35%	\$104	\$14,112	0.68%	8.49%	73.53%	\$102
	Provident Credit Union	\$3,546,468	\$1,678	0.19%	1.89%	90.93%	\$150	\$3,321	0.09%	0.96%	94.40%	\$144
	S A F E Credit Union	\$4,319,552	\$7,456	0.67%	8.55%	82.91%	\$118	\$24,561	0.53%	7.38%	80.77%	\$121
	Stanford Federal Credit Union	\$4,331,816	\$9,233	0.85%	8.54%	60.38%	\$161	\$36,485	0.86%	8.76%	59.88%	\$164
	Educational Employees Credit Union	\$4,711,208	\$16,529	1.41%	12.50%	59.76%	\$103	\$62,871	1.34%	13.04%	60.94%	\$93
	Technology Credit Union	\$4,768,852	(\$1,816)	(0.15%)	(1.70%)	82.50%	\$149	\$875	0.02%	0.21%	79.12%	\$160
	Chevron Federal Credit Union	\$4,907,393	\$12,142	1.00%	7.66%	59.68%	\$143	\$32,208	0.66%	5.11%	69.13%	\$140
	Travis Credit Union	\$5,253,881	\$3,503	0.27%	2.66%	75.04%	\$131	\$20,689	0.40%	4.03%	73.65%	\$125
	Redwood Credit Union	\$9,109,021	\$28,799	1.29%	10.54%	59.45%	\$131	\$115,249	1.31%	11.05%	58.06%	\$124
	Patelco Credit Union	\$9,414,389	(\$9,637)	(0.41%)	(4.38%)	92.23%	\$137	\$6,205	0.06%	0.71%	76.47%	\$135
	Star One Credit Union	\$9,454,398	\$12,636	0.53%	4.44%	41.90%	(\$30)	\$33,660	0.34%	3.10%	57.18%	\$17
	First Technology Federal Credit Union	\$17,373,579	\$17,241	0.40%	4.79%	63.44%	\$133	\$28,796	0.17%	2.06%	70.11%	\$136
	The Golden 1 Credit Union	\$19,609,427	\$24,450	0.50%	5.76%	67.00%	\$116	\$106,716	0.54%	6.61%	67.05%	\$115
Average of Asset Group D		\$4,448,750	\$5,896	0.58%	5.80%	73.76%	\$126	\$22,767	0.56%	5.98%	74.71%	\$125

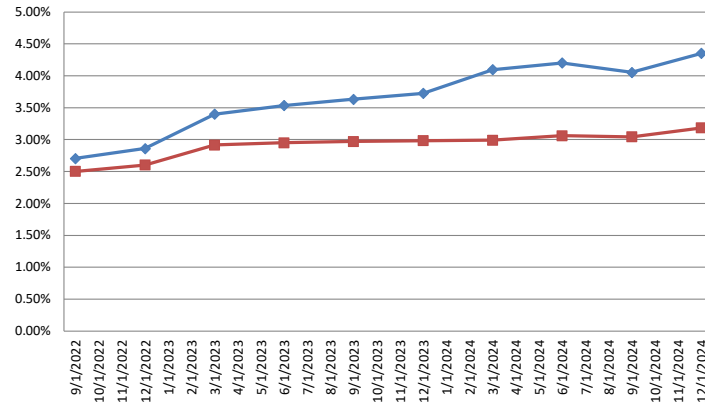
Source: SNL Financial

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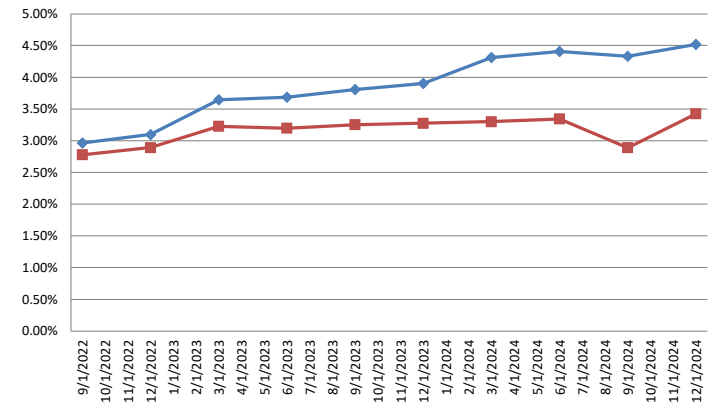
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# Balance Sheet & Net Interest Margin

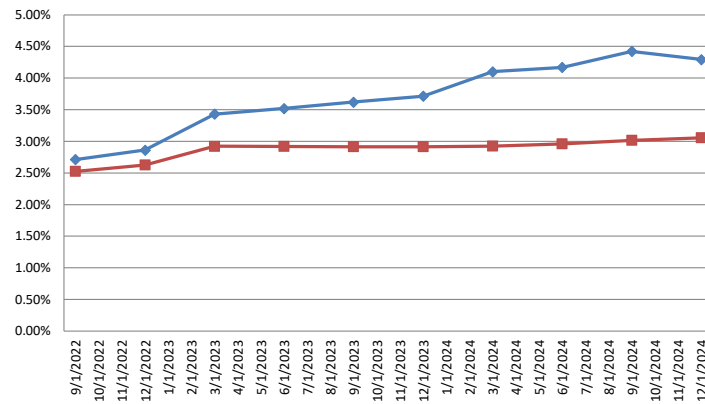
## Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets &amp; Net Interest Income/ Avg Assets (%)

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

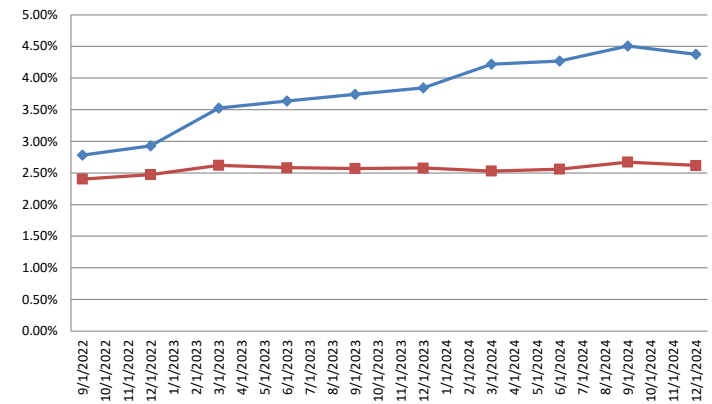
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	2.71%	2.86%	3.40%	3.53%	3.63%	3.72%	4.10%	4.20%	4.05%	4.35%
Net Interest Income/ Avg Assets	2.50%	2.60%	2.92%	2.95%	2.97%	2.98%	2.99%	3.06%	3.04%	3.18%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	2.97%	3.10%	3.65%	3.69%	3.81%	3.90%	4.31%	4.41%	4.33%	4.52%
Net Interest Income/ Avg Assets	2.78%	2.89%	3.23%	3.20%	3.25%	3.28%	3.30%	3.34%	2.89%	3.42%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	2.71%	2.86%	3.43%	3.52%	3.62%	3.71%	4.10%	4.17%	4.42%	4.29%
Net Interest Income/ Avg Assets	2.52%	2.63%	2.92%	2.92%	2.91%	2.92%	2.92%	2.96%	3.02%	3.06%

**Asset Group D - \$1 billion and Over in Total Assets**  
Year-to-Date

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield of Avg Assets	2.78%	2.93%	3.53%	3.64%	3.74%	3.85%	4.22%	4.27%	4.51%	4.38%
Net Interest Income/ Avg Assets	2.40%	2.47%	2.62%	2.58%	2.57%	2.58%	2.53%	2.56%	2.67%	2.62%

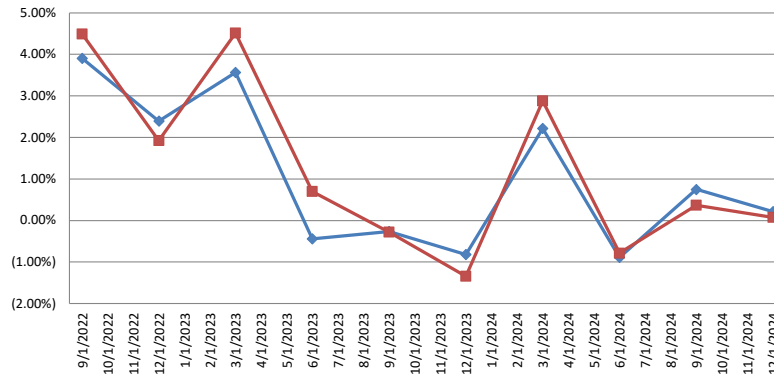
Source: SNL Financial

Note: Report includes only bank-level data.

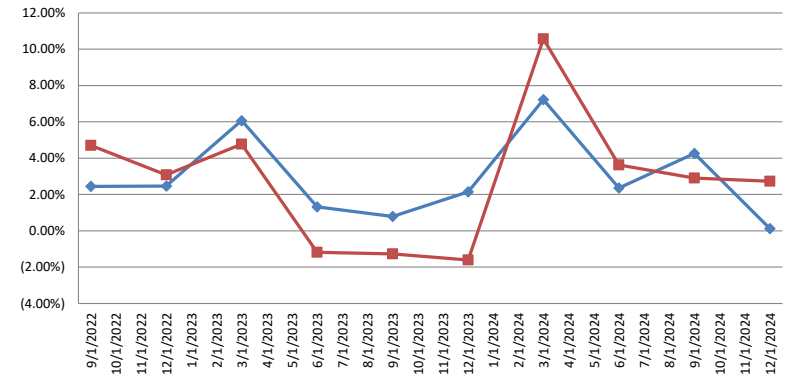
NA = data was not available.

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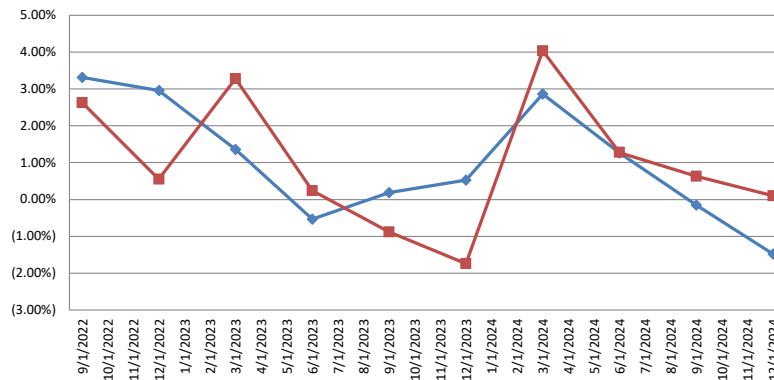
## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate

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

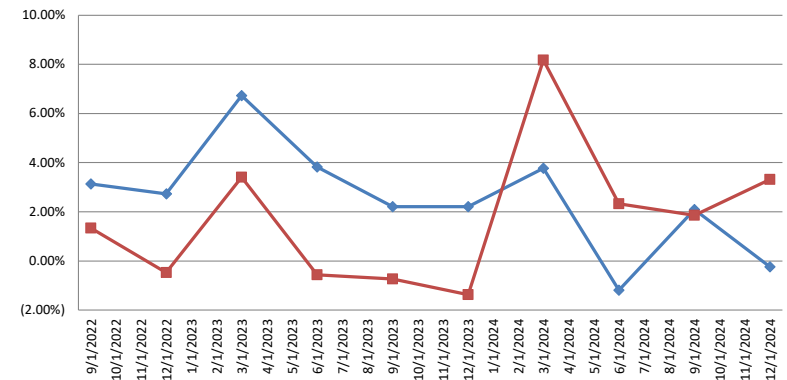
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	3.90%	2.39%	3.57%	(0.44%)	(0.27%)	(0.82%)	2.22%	(0.89%)	0.75%	0.21%
Market Growth Rate	4.49%	1.92%	4.51%	0.70%	(0.28%)	(1.35%)	2.88%	(0.79%)	0.37%	0.07%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	2.45%	2.47%	6.07%	1.32%	0.78%	2.14%	7.23%	2.36%	4.27%	0.12%
Market Growth Rate	4.70%	3.07%	4.78%	(1.18%)	(1.27%)	(1.61%)	10.58%	3.62%	2.91%	2.73%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	3.31%	2.96%	1.36%	(0.53%)	0.19%	0.52%	2.86%	1.26%	(0.15%)	(1.48%)
Market Growth Rate	2.62%	0.55%	3.28%	0.24%	(0.88%)	(1.74%)	4.03%	1.28%	0.63%	0.10%

**Asset Group D - \$1 billion and Over in Total Assets**  
Year-to-Date

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Asset Growth Rate	3.14%	2.74%	6.72%	3.82%	2.21%	2.21%	3.77%	(1.19%)	2.09%	(0.24%)
Market Growth Rate	1.34%	(0.47%)	3.41%	(0.56%)	(0.74%)	(1.38%)	8.18%	2.33%	1.86%	3.31%

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

December 31, 2024

Run Date: February 22, 2025

		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 (%)
Region	Institution Name										
Asset Group A - \$50 to \$250 million in total assets											
	Modesto's First Federal Credit Union	\$56,498	\$42,901	\$50,491	84.97%	\$8,071	5.04%	1.90%	3.14%	7.52%	7.82%
	Silverado Credit Union	\$57,272	\$37,693	\$51,719	72.88%	\$3,950	4.28%	0.41%	3.87%	1.44%	0.79%
	Mokelumne Federal Credit Union	\$58,892	\$26,518	\$50,372	52.64%	\$4,362	3.28%	0.35%	2.93%	(8.58%)	(10.23%)
	Delta Schools Federal Credit Union	\$59,961	\$28,688	\$54,016	53.11%	\$6,662	4.19%	0.80%	3.38%	4.57%	3.60%
	Rolling F Credit Union	\$66,078	\$32,765	\$58,563	55.95%	\$5,507	3.73%	0.98%	2.75%	(1.24%)	(1.23%)
	McKesson & Healthcare Providers Federal Credit Union	\$71,741	\$46,446	\$66,222	70.14%	\$5,519	4.69%	1.11%	3.58%	(4.72%)	(4.25%)
	Shell Western States Federal Credit Union	\$71,782	\$42,224	\$62,189	67.90%	\$6,836	3.97%	1.14%	2.83%	(9.41%)	(4.23%)
	Bay Cities Credit Union	\$75,515	\$29,187	\$66,898	43.63%	\$4,872	4.94%	0.04%	4.90%	(5.20%)	(7.00%)
	Sonoma Federal Credit Union	\$75,803	\$51,702	\$66,751	77.46%	\$7,219	6.00%	3.03%	2.96%	18.88%	19.41%
	Polam Federal Credit Union	\$76,635	\$63,814	\$65,725	97.09%	\$4,645	3.51%	0.81%	2.70%	(3.67%)	(3.79%)
	Valley Oak Credit Union	\$78,164	\$53,206	\$72,509	73.38%	\$3,908	4.18%	1.11%	3.07%	(0.15%)	8.33%
	California Community Credit Union	\$79,379	\$29,870	\$68,909	43.35%	\$6,350	3.60%	0.53%	3.08%	2.15%	2.17%
	Marin County Federal Credit Union	\$89,237	\$29,872	\$79,599	37.53%	\$13,729	3.68%	0.83%	2.85%	(3.46%)	(6.45%)
	Vision One Credit Union	\$92,912	\$78,394	\$77,715	100.87%	\$9,291	4.50%	1.66%	2.84%	(1.85%)	(2.20%)
	Upward Credit Union	\$94,012	\$48,829	\$84,516	57.77%	\$6,964	3.96%	0.70%	3.26%	(0.18%)	(1.22%)
	Lassen County Federal Credit Union	\$102,958	\$54,033	\$89,458	60.40%	\$6,864	3.05%	0.80%	2.25%	1.73%	1.03%
	First California Federal Credit Union	\$103,428	\$50,561	\$93,784	53.91%	\$5,304	3.90%	0.37%	3.53%	(0.41%)	(1.87%)
	SMW 104 Federal Credit Union	\$108,844	\$47,948	\$96,721	49.57%	\$13,606	4.75%	0.89%	3.86%	3.58%	2.33%
	Kaiperm Federal Credit Union	\$115,287	\$93,528	\$105,210	88.90%	\$7,686	4.52%	1.98%	2.54%	0.72%	0.79%
	North Bay Credit Union	\$117,150	\$106,674	\$106,856	99.83%	\$2,343	6.00%	2.23%	3.78%	(3.13%)	(0.21%)
	United Local Credit Union	\$121,470	\$78,700	\$97,475	80.74%	\$5,061	4.26%	0.50%	3.76%	(1.78%)	(4.00%)
	Tulare County Federal Credit Union	\$136,052	\$106,481	\$117,435	90.67%	\$4,123	4.48%	0.74%	3.74%	5.18%	1.91%
	Vocality Community Credit Union	\$138,428	\$105,633	\$127,760	82.68%	\$4,465	4.89%	1.81%	3.08%	(11.51%)	(5.48%)
	Siskiyou Credit Union	\$146,579	\$99,968	\$127,568	78.36%	\$4,728	5.13%	1.00%	4.13%	6.77%	2.55%
	Kings Federal Credit Union	\$150,901	\$86,794	\$129,045	67.26%	\$8,877	4.02%	0.93%	3.09%	(2.26%)	(4.37%)
	Mission City Federal Credit Union	\$154,799	\$110,131	\$133,056	82.77%	\$8,600	4.12%	1.34%	2.78%	(1.85%)	(6.04%)
	San Joaquin Power Employees Credit Union	\$173,190	\$119,758	\$141,843	84.43%	\$28,865	4.38%	3.33%	1.05%	1.22%	0.35%
	Compass Community Credit Union	\$174,536	\$120,626	\$154,572	78.04%	\$8,514	3.78%	1.60%	2.18%	0.85%	0.61%
	Santa Cruz Community Credit Union	\$186,023	\$146,320	\$160,235	91.32%	\$3,875	5.14%	0.97%	4.16%	(2.99%)	(1.67%)
	Merco Credit Union	\$201,176	\$132,039	\$178,849	73.83%	\$4,679	5.87%	1.02%	4.85%	8.42%	9.61%
	S R I Federal Credit Union	\$227,868	\$177,233	\$191,662	92.47%	\$14,701	4.43%	1.97%	2.47%	5.33%	5.82%
	F3 Credit Union	\$233,289	\$108,484	\$197,438	54.95%	\$6,480	4.46%	1.08%	3.38%	(1.36%)	(2.61%)
	Central State Credit Union	\$234,503	\$63,582	\$223,905	28.40%	\$5,391	2.95%	0.65%	2.30%	2.43%	2.14%
Average of Asset Group A		\$119,102	\$74,261	\$104,517	70.52%	\$7,335	4.35%	1.17%	3.18%	0.21%	0.07%

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

December 31, 2024

Run Date: February 22, 2025

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											
	Heritage Community Credit Union	\$268,126	\$230,643	\$238,449	96.73%	\$6,540	4.57%	1.41%	3.16%	(1.78%)	(2.71%)
	Families and Schools Together Federal Credit Union	\$291,955	\$219,047	\$241,603	90.66%	\$6,561	4.93%	0.52%	4.41%	(0.17%)	0.80%
	Tucoemas Federal Credit Union	\$306,332	\$150,699	\$275,491	54.70%	\$4,112	4.64%	0.74%	3.89%	(13.66%)	(0.36%)
	Monterey Credit Union	\$315,431	\$219,929	\$283,351	77.62%	\$4,708	4.31%	1.43%	2.89%	8.47%	15.29%
	Members 1st Credit Union	\$340,725	\$233,308	\$305,054	76.48%	\$5,366	4.13%	0.96%	3.17%	7.23%	6.86%
	C.A.H.P. Credit Union	\$348,280	\$281,729	\$314,146	89.68%	\$10,244	6.26%	1.98%	4.28%	8.56%	8.32%
	Yolo Federal Credit Union	\$394,897	\$258,072	\$352,723	73.17%	\$4,875	4.14%	0.86%	3.28%	(7.40%)	(4.42%)
	Sea West Coast Guard Federal Credit Union	\$397,307	\$252,786	\$318,990	79.25%	\$10,595	2.96%	1.31%	1.65%	(1.43%)	(1.55%)
	MOCSE Federal Credit Union	\$412,147	\$218,297	\$388,892	56.13%	\$5,724	4.73%	0.64%	4.09%	1.30%	2.36%
	Average of Asset Group B	\$341,689	\$229,390	\$302,078	77.16%	\$6,525	4.52%	1.09%	3.42%	0.12%	2.73%
Asset Group C - \$501 million to \$1 billion in total assets											
	SafeAmerica Credit Union	\$506,930	\$379,302	\$464,013	81.74%	\$8,243	4.32%	1.68%	2.64%	(3.91%)	2.35%
	First U.S. Community Credit Union	\$537,732	\$354,824	\$477,543	74.30%	\$6,938	3.89%	1.33%	2.57%	0.33%	(0.29%)
	PremierOne Credit Union	\$611,213	\$433,968	\$522,775	83.01%	\$6,868	4.53%	1.54%	2.99%	(1.42%)	(0.26%)
	Commonwealth Central Credit Union	\$614,518	\$472,451	\$528,471	89.40%	\$6,401	4.59%	0.46%	4.13%	(2.68%)	(4.44%)
	Excite Credit Union	\$625,719	\$469,030	\$569,094	82.42%	\$5,465	4.59%	1.36%	3.24%	(10.69%)	(0.43%)
	UNCLE Credit Union	\$747,615	\$638,500	\$686,358	93.03%	\$7,366	4.92%	1.47%	3.44%	2.98%	3.85%
	Sacramento Credit Union	\$760,156	\$420,443	\$641,535	65.54%	\$8,002	3.89%	1.51%	2.38%	(5.71%)	5.81%
	Merced School Employees Federal Credit Union	\$784,996	\$312,687	\$703,118	44.47%	\$6,331	3.77%	0.93%	2.84%	4.73%	3.29%
	Community First Credit Union	\$805,920	\$582,035	\$719,289	80.92%	\$5,427	4.88%	1.57%	3.31%	(1.33%)	(1.83%)
	1st Northern California Credit Union	\$822,266	\$336,883	\$671,480	50.17%	\$9,239	3.10%	0.80%	2.29%	2.93%	(4.28%)
	Mirastar Federal Credit Union	\$962,817	\$539,741	\$865,797	62.34%	\$7,464	4.73%	0.94%	3.79%	(1.48%)	(2.67%)
	Average of Asset Group C	\$707,262	\$449,079	\$622,679	73.39%	\$7,068	4.29%	1.24%	3.06%	(1.48%)	0.10%

Source: SNL Financial

NA = data was not available.

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

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 - Over \$1 billion in total assets											
	Valley First Credit Union	\$1,027,274	\$715,655	\$845,577	84.64%	\$6,061	4.71%	1.42%	3.29%	0.78%	5.50%
	The Police Credit Union of California	\$1,052,641	\$562,588	\$948,102	59.34%	\$7,712	3.55%	1.37%	2.18%	(2.27%)	1.46%
	1st United Credit Union	\$1,212,276	\$839,208	\$1,071,444	78.32%	\$7,437	4.30%	1.11%	3.19%	(1.00%)	(1.34%)
	Noble Federal Credit Union	\$1,283,486	\$853,522	\$1,052,933	81.06%	\$6,097	4.71%	1.38%	3.32%	3.20%	2.96%
	San Francisco Federal Credit Union	\$1,290,321	\$524,172	\$1,144,131	45.81%	\$13,167	4.45%	1.20%	3.25%	(13.16%)	8.09%
	Pacific Service Credit Union	\$1,377,852	\$986,417	\$1,130,929	87.22%	\$8,832	4.56%	1.53%	3.03%	(5.43%)	(0.10%)
	Sierra Central Credit Union	\$1,455,103	\$1,032,058	\$1,305,634	79.05%	\$6,737	4.62%	1.79%	2.83%	(0.97%)	0.62%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,518,098	\$843,175	\$1,310,514	64.34%	\$7,726	4.34%	1.19%	3.15%	2.94%	2.34%
	KeyPoint Credit Union	\$1,602,390	\$1,256,436	\$1,353,136	92.85%	\$8,732	4.18%	1.71%	2.47%	(4.60%)	2.74%
	San Francisco Fire Credit Union	\$1,628,559	\$1,103,115	\$1,497,186	73.68%	\$9,580	3.94%	1.21%	2.72%	(7.31%)	4.97%
	Bay Federal Credit Union	\$1,692,942	\$1,109,594	\$1,527,826	72.63%	\$6,758	4.18%	1.17%	3.01%	6.44%	5.85%
	Monterra Credit Union	\$1,761,678	\$1,434,152	\$1,515,729	94.62%	\$8,175	4.51%	1.25%	3.26%	4.99%	4.79%
	Meriwest Credit Union	\$2,097,172	\$1,651,453	\$1,658,308	99.59%	\$9,489	4.49%	2.01%	2.48%	(4.37%)	(5.61%)
	Self-Help Federal Credit Union	\$2,133,111	\$1,520,053	\$1,485,235	102.34%	\$5,781	5.51%	1.99%	3.52%	1.89%	1.62%
	Coast Central Credit Union	\$2,183,366	\$1,022,376	\$1,934,650	52.85%	\$8,496	4.01%	1.93%	2.09%	6.49%	6.93%
	Provident Credit Union	\$3,546,468	\$2,617,414	\$3,133,583	83.53%	\$11,135	3.91%	1.87%	2.04%	1.40%	0.57%
	S A F E Credit Union	\$4,319,552	\$3,140,191	\$3,915,374	80.20%	\$6,211	4.06%	1.84%	2.23%	(7.16%)	(1.24%)
	Stanford Federal Credit Union	\$4,331,816	\$3,316,134	\$3,293,226	100.70%	\$17,502	4.55%	2.29%	2.27%	4.50%	6.17%
	Educational Employees Credit Union	\$4,711,208	\$2,214,212	\$4,130,619	53.60%	\$8,179	3.62%	0.97%	2.65%	1.37%	1.69%
	Technology Credit Union	\$4,768,852	\$3,306,942	\$3,901,385	84.76%	\$13,823	4.85%	2.68%	2.17%	(1.19%)	5.49%
	Chevron Federal Credit Union	\$4,907,393	\$3,999,360	\$4,231,037	94.52%	\$13,843	4.13%	3.18%	0.94%	5.12%	5.11%
	Travis Credit Union	\$5,253,881	\$4,123,583	\$4,382,133	94.10%	\$8,426	4.58%	1.75%	2.83%	6.47%	7.13%
	Redwood Credit Union	\$9,109,021	\$6,870,839	\$7,922,880	86.72%	\$9,896	5.00%	1.76%	3.24%	7.05%	14.58%
	Patelco Credit Union	\$9,414,389	\$6,857,253	\$7,906,661	86.73%	\$11,194	4.58%	2.10%	2.48%	(3.09%)	(1.92%)
	Star One Credit Union	\$9,454,398	\$6,076,684	\$7,341,752	82.77%	\$36,085	3.53%	2.78%	0.75%	(4.47%)	(0.45%)
	First Technology Federal Credit Union	\$17,373,579	\$12,195,009	\$12,891,206	94.60%	\$10,886	4.84%	2.38%	2.46%	3.12%	5.75%
	The Golden 1 Credit Union	\$19,609,427	\$14,601,680	\$17,674,058	82.62%	\$9,389	4.45%	1.63%	2.83%	(7.20%)	5.74%
	Average of Asset Group D	\$4,448,750	\$3,139,751	\$3,722,417	81.23%	\$10,272	4.38%	1.76%	2.62%	(0.24%)	3.31%

Source: SNL Financial

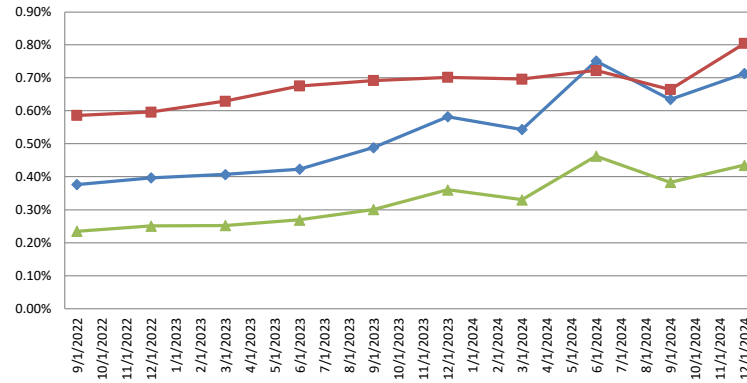
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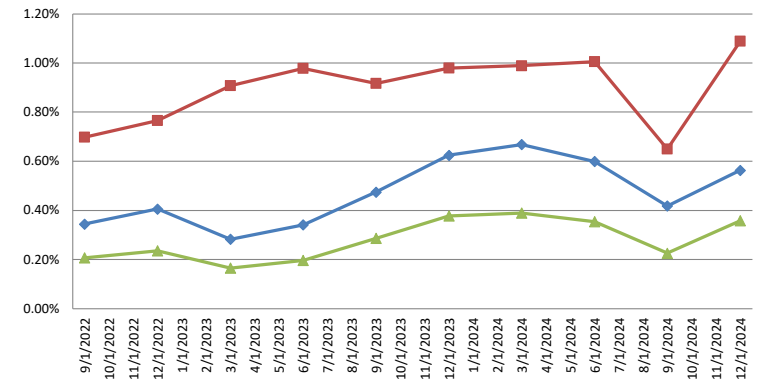


# Asset Quality

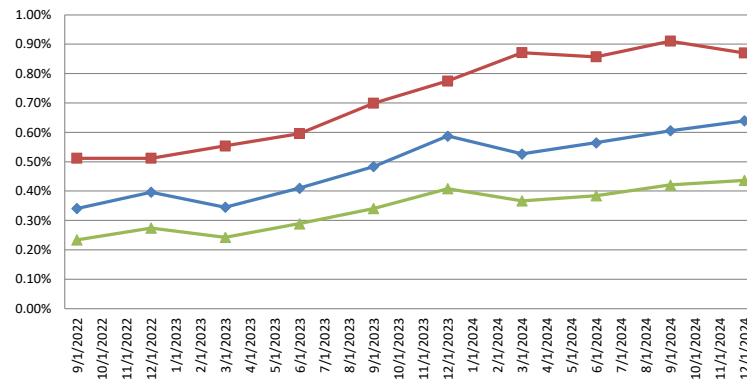
## Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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

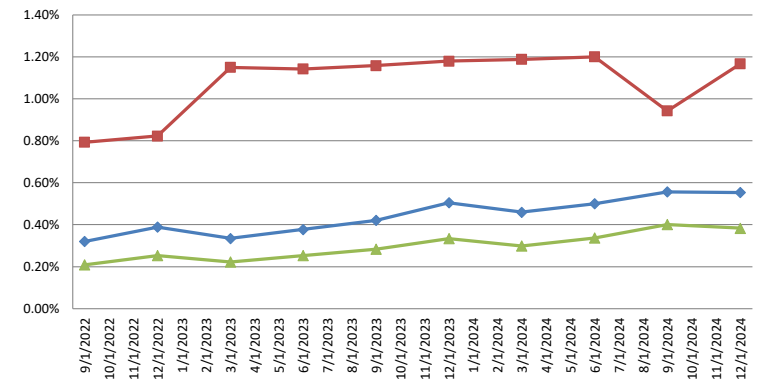
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.38%	0.40%	0.41%	0.42%	0.49%	0.58%	0.54%	0.75%	0.63%	0.71%
Reserves/Loans	0.59%	0.60%	0.63%	0.68%	0.69%	0.70%	0.70%	0.72%	0.66%	0.80%
Delinquent Loans/Assets	0.24%	0.25%	0.25%	0.27%	0.30%	0.36%	0.33%	0.46%	0.38%	0.44%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.34%	0.41%	0.28%	0.34%	0.47%	0.62%	0.67%	0.60%	0.42%	0.56%
Reserves/Loans	0.70%	0.77%	0.91%	0.98%	0.92%	0.98%	0.99%	1.01%	0.65%	1.09%
Delinquent Loans/Assets	0.21%	0.24%	0.17%	0.20%	0.29%	0.38%	0.39%	0.35%	0.23%	0.36%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.34%	0.40%	0.35%	0.41%	0.48%	0.59%	0.53%	0.56%	0.61%	0.64%
Reserves/Loans	0.51%	0.51%	0.55%	0.60%	0.70%	0.77%	0.87%	0.86%	0.91%	0.87%
Delinquent Loans/Assets	0.23%	0.27%	0.24%	0.29%	0.34%	0.41%	0.37%	0.38%	0.42%	0.44%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
NPLs/Loans	0.32%	0.39%	0.33%	0.38%	0.42%	0.50%	0.46%	0.50%	0.56%	0.55%
Reserves/Loans	0.79%	0.82%	1.15%	1.14%	1.16%	1.18%	1.19%	1.20%	0.94%	1.17%
Delinquent Loans/Assets	0.21%	0.25%	0.22%	0.25%	0.28%	0.33%	0.30%	0.34%	0.40%	0.38%

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

December 31, 2024

Run Date: February 22, 2025

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								
	Modesto's First Federal Credit Union	\$56,498	\$282	0.66%	0.46%	70.57%	4.69%	0.50%
	Silverado Credit Union	\$57,272	\$24	0.06%	0.06%	91.67%	0.45%	0.04%
	Mokelumne Federal Credit Union	\$58,892	\$25	0.09%	1.10%	NM	0.29%	0.04%
	Delta Schools Federal Credit Union	\$59,961	\$56	0.20%	0.69%	351.79%	0.93%	0.09%
	Rolling F Credit Union	\$66,078	\$194	0.59%	0.67%	113.40%	2.71%	0.29%
	McKesson & Healthcare Providers Federal Credit Union	\$71,741	\$270	0.58%	0.25%	42.96%	5.07%	0.38%
	Shell Western States Federal Credit Union	\$71,782	\$559	1.32%	1.74%	131.48%	5.85%	0.78%
	Bay Cities Credit Union	\$75,515	\$273	0.94%	1.55%	165.57%	3.11%	0.36%
	Sonoma Federal Credit Union	\$75,803	\$120	0.23%	0.18%	76.67%	1.33%	0.16%
	Polam Federal Credit Union	\$76,635	\$474	0.74%	0.55%	74.26%	4.47%	0.62%
	Valley Oak Credit Union	\$78,164	\$370	0.70%	0.62%	89.19%	7.17%	0.47%
	California Community Credit Union	\$79,379	\$60	0.20%	0.63%	311.67%	0.61%	0.08%
	Marin County Federal Credit Union	\$89,237	\$868	2.91%	0.33%	11.52%	9.05%	0.97%
	Vision One Credit Union	\$92,912	\$30	0.04%	1.17%	NM	0.20%	0.03%
	Upward Credit Union	\$94,012	\$71	0.15%	0.56%	385.92%	0.78%	0.08%
	Lassen County Federal Credit Union	\$102,958	\$0	0.00%	0.12%	NA	0.12%	0.00%
	First California Federal Credit Union	\$103,428	\$427	0.84%	0.69%	82.20%	4.67%	0.41%
	SMW 104 Federal Credit Union	\$108,844	\$351	0.73%	0.63%	86.32%	3.07%	0.32%
	Kaiperm Federal Credit Union	\$115,287	\$302	0.32%	0.24%	75.83%	3.06%	0.26%
	North Bay Credit Union	\$117,150	\$1,259	1.18%	0.23%	19.54%	16.05%	1.07%
	United Local Credit Union	\$121,470	\$189	0.24%	1.12%	468.25%	1.22%	0.16%
	Tulare County Federal Credit Union	\$136,052	\$558	0.52%	0.44%	83.51%	6.18%	0.41%
	Vocality Community Credit Union	\$138,428	\$4,754	4.50%	1.96%	43.58%	50.20%	3.43%
	Siskiyou Credit Union	\$146,579	\$979	0.98%	1.69%	172.93%	10.67%	0.67%
	Kings Federal Credit Union	\$150,901	\$131	0.15%	0.92%	608.40%	0.61%	0.09%
	Mission City Federal Credit Union	\$154,799	\$195	0.18%	0.37%	208.72%	1.61%	0.13%
	San Joaquin Power Employees Credit Union	\$173,190	\$89	0.07%	1.00%	NM	0.35%	0.05%
	Compass Community Credit Union	\$174,536	\$437	0.36%	0.21%	58.81%	2.20%	0.25%
	Santa Cruz Community Credit Union	\$186,023	\$695	0.47%	1.09%	229.64%	5.15%	0.37%
	Merco Credit Union	\$201,176	\$1,824	1.38%	2.50%	181.20%	9.75%	0.91%
	S R I Federal Credit Union	\$227,868	\$294	0.17%	0.23%	138.44%	1.15%	0.13%
	F3 Credit Union	\$233,289	\$1,414	1.30%	1.36%	104.53%	4.07%	0.61%
	Central State Credit Union	\$234,503	\$462	0.73%	1.20%	164.94%	5.31%	0.20%
	Average of Asset Group A	\$119,102	\$547	0.71%	0.80%	160.12%	5.22%	0.44%

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

December 31, 2024

Run Date: February 22, 2025

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								
	Heritage Community Credit Union	\$268,126	\$1,689	0.73%	1.19%	162.23%	6.42%	0.63%
	Families and Schools Together Federal Credit Union	\$291,955	\$497	0.23%	1.16%	511.27%	0.89%	0.17%
	Tucoemas Federal Credit Union	\$306,332	\$1,319	0.88%	1.66%	189.84%	7.67%	0.43%
	Monterey Credit Union	\$315,431	\$1,267	0.58%	0.99%	171.35%	6.64%	0.40%
	Members 1st Credit Union	\$340,725	\$753	0.32%	0.43%	133.47%	2.64%	0.22%
	C.A.H.P. Credit Union	\$348,280	\$316	0.11%	0.71%	630.70%	0.95%	0.09%
	Yolo Federal Credit Union	\$394,897	\$2,131	0.83%	0.78%	94.23%	5.86%	0.54%
	Sea West Coast Guard Federal Credit Union	\$397,307	\$4	0.00%	0.23%	NM	0.01%	0.00%
	MOCSE Federal Credit Union	\$412,147	\$3,033	1.39%	2.65%	190.47%	17.25%	0.74%
	Average of Asset Group B	\$341,689	\$1,223	0.56%	1.09%	260.45%	5.37%	0.36%
Asset Group C - \$501 million to \$1 billion in total assets								
	SafeAmerica Credit Union	\$506,930	\$3,329	0.88%	0.95%	108.44%	7.77%	0.66%
	First U.S. Community Credit Union	\$537,732	\$497	0.14%	1.36%	967.81%	1.05%	0.09%
	PremierOne Credit Union	\$611,213	\$2,406	0.55%	0.94%	169.95%	4.66%	0.39%
	Commonwealth Central Credit Union	\$614,518	\$2,247	0.48%	0.69%	145.26%	3.02%	0.37%
	Excite Credit Union	\$625,719	\$4,940	1.05%	0.88%	83.89%	17.08%	0.79%
	UNCLE Credit Union	\$747,615	\$5,864	0.92%	0.67%	72.90%	11.34%	0.78%
	Sacramento Credit Union	\$760,156	\$641	0.15%	0.66%	434.79%	0.62%	0.08%
	Merced School Employees Federal Credit Union	\$784,996	\$2,155	0.69%	1.25%	180.74%	3.00%	0.27%
	Community First Credit Union	\$805,920	\$5,797	1.00%	1.21%	121.05%	8.96%	0.72%
	1st Northern California Credit Union	\$822,266	\$86	0.03%	0.31%	NM	0.09%	0.01%
	Mirastar Federal Credit Union	\$962,817	\$6,168	1.14%	0.65%	57.10%	8.64%	0.64%
	Average of Asset Group C	\$707,262	\$3,103	0.64%	0.87%	234.19%	6.02%	0.44%

Source: SNL Financial

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**Asset Quality**
**December 31, 2024**
**Run Date: February 22, 2025**

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 - Over \$1 billion in total assets								
	Valley First Credit Union	\$1,027,274	\$7,146	1.00%	1.63%	162.89%	7.91%	0.70%
	The Police Credit Union of California	\$1,052,641	\$3,317	0.59%	0.87%	147.57%	3.45%	0.32%
	1st United Credit Union	\$1,212,276	\$2,660	0.32%	0.51%	160.56%	2.29%	0.22%
	Noble Federal Credit Union	\$1,283,486	\$4,326	0.51%	1.39%	273.83%	4.12%	0.34%
	San Francisco Federal Credit Union	\$1,290,321	\$1,606	0.31%	4.39%	NM	1.03%	0.12%
	Pacific Service Credit Union	\$1,377,852	\$5,071	0.51%	1.04%	203.25%	3.06%	0.37%
	Sierra Central Credit Union	\$1,455,103	\$6,554	0.64%	1.77%	278.68%	5.13%	0.45%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,518,098	\$5,758	0.68%	1.24%	181.33%	3.03%	0.38%
	KeyPoint Credit Union	\$1,602,390	\$4,561	0.36%	0.71%	196.19%	3.77%	0.28%
	San Francisco Fire Credit Union	\$1,628,559	\$9,046	0.82%	0.72%	87.98%	8.16%	0.56%
	Bay Federal Credit Union	\$1,692,942	\$1,803	0.16%	0.65%	401.77%	1.44%	0.11%
	Monterra Credit Union	\$1,761,678	\$5,172	0.36%	0.53%	146.35%	2.37%	0.29%
	Meriwest Credit Union	\$2,097,172	\$12,867	0.78%	0.87%	111.25%	7.80%	0.61%
	Self-Help Federal Credit Union	\$2,133,111	\$7,878	0.52%	2.60%	502.40%	4.10%	0.37%
	Coast Central Credit Union	\$2,183,366	\$5,231	0.51%	0.56%	109.39%	3.04%	0.24%
	Provident Credit Union	\$3,546,468	\$4,345	0.17%	0.45%	269.32%	1.28%	0.12%
	S A F E Credit Union	\$4,319,552	\$13,276	0.42%	0.86%	203.98%	3.57%	0.31%
	Stanford Federal Credit Union	\$4,331,816	\$5,501	0.17%	0.85%	510.00%	1.19%	0.13%
	Educational Employees Credit Union	\$4,711,208	\$5,114	0.23%	1.37%	591.63%	0.98%	0.11%
	Technology Credit Union	\$4,768,852	\$25,003	0.76%	0.99%	131.48%	5.55%	0.52%
	Chevron Federal Credit Union	\$4,907,393	\$16,541	0.41%	1.60%	386.08%	2.42%	0.34%
	Travis Credit Union	\$5,253,881	\$33,465	0.81%	0.86%	105.57%	6.22%	0.64%
	Redwood Credit Union	\$9,109,021	\$50,265	0.73%	1.50%	204.91%	4.30%	0.55%
	Patelco Credit Union	\$9,414,389	\$60,953	0.89%	1.09%	122.46%	7.31%	0.65%
	Star One Credit Union	\$9,454,398	\$8,923	0.15%	0.21%	145.90%	0.79%	0.09%
	First Technology Federal Credit Union	\$17,373,579	\$160,638	1.32%	1.20%	90.97%	10.56%	0.92%
	The Golden 1 Credit Union	\$19,609,427	\$120,186	0.82%	1.02%	124.16%	6.74%	0.61%
	Average of Asset Group D	\$4,448,750	\$21,748	0.55%	1.17%	225.00%	4.13%	0.38%

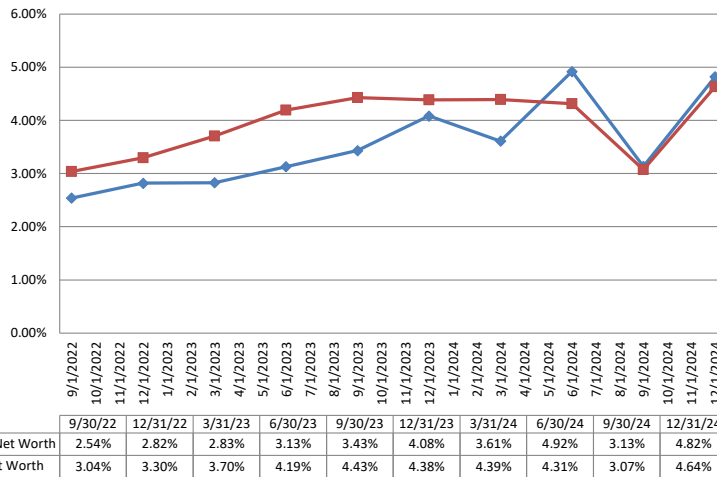
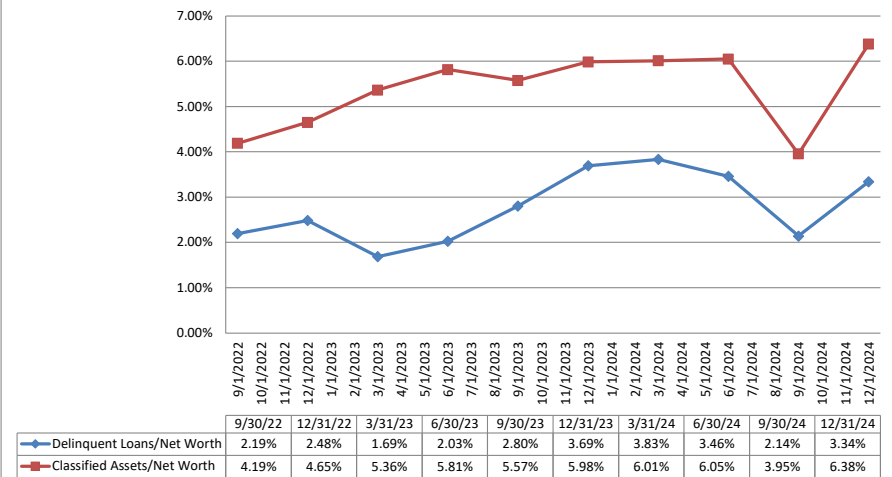
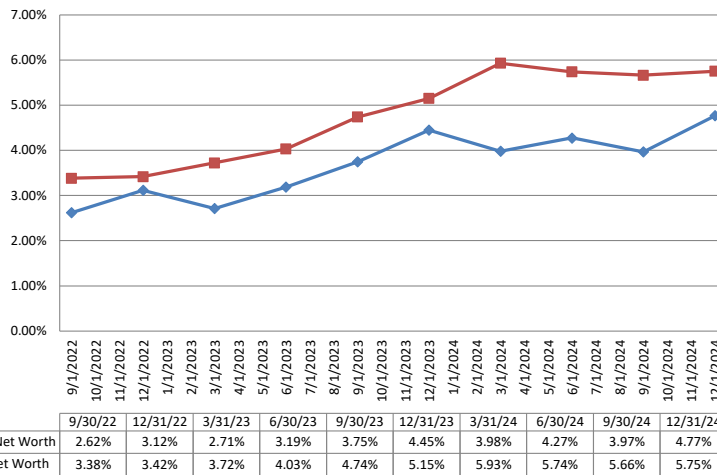
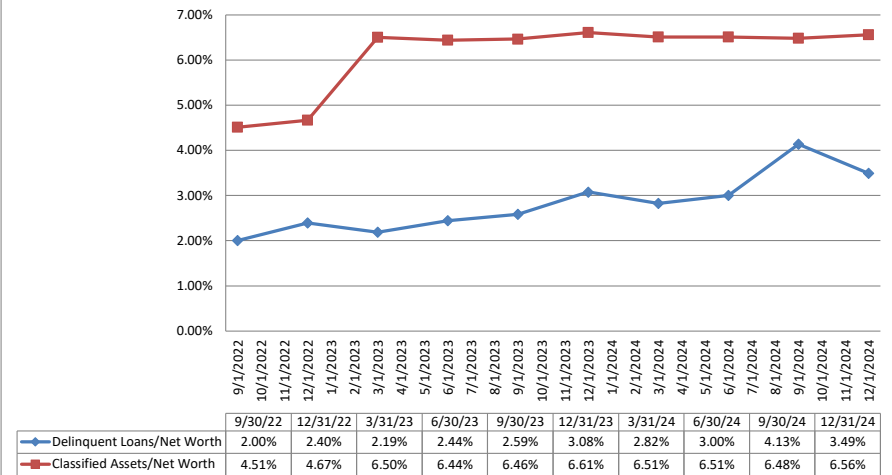
Source: SNL Financial

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

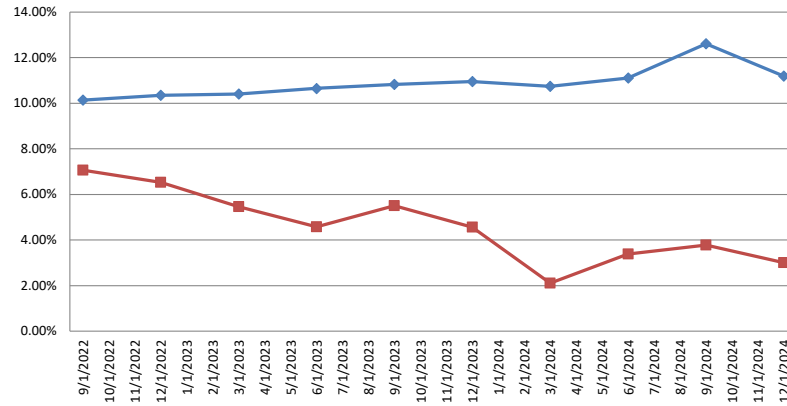
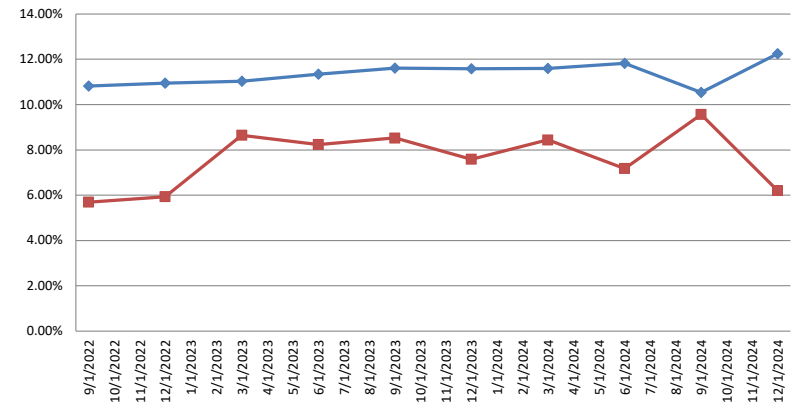
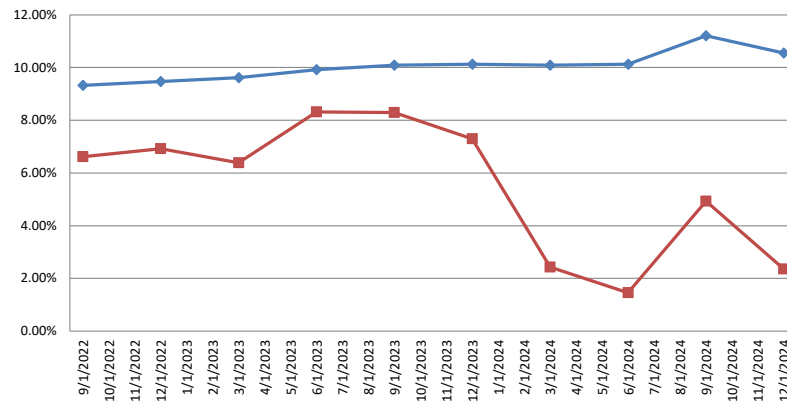
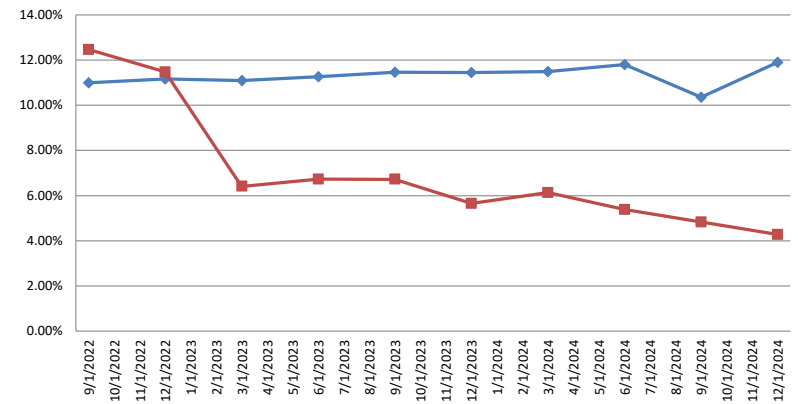
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## 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

December 31, 2024

Run Date: February 22, 2025

		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 (%)
Region	Institution Name						
Asset Group A - \$50 to \$250 million in total assets							
	Modesto's First Federal Credit Union	\$56,498	\$5,820	10.30%	6.03%	4.85%	3.42%
	Silverado Credit Union	\$57,272	\$5,344	9.33%	9.06%	0.45%	0.41%
	Mokelumne Federal Credit Union	\$58,892	\$8,269	14.04%	4.87%	0.30%	3.53%
	Delta Schools Federal Credit Union	\$59,961	\$5,859	9.77%	11.52%	0.96%	3.36%
	Rolling F Credit Union	\$66,078	\$7,031	10.64%	4.63%	2.76%	3.13%
	McKesson & Healthcare Providers Federal Credit Union	\$71,741	\$5,265	7.34%	(5.93%)	5.13%	2.20%
	Shell Western States Federal Credit Union	\$71,782	\$8,782	12.23%	(12.70%)	6.37%	8.37%
	Bay Cities Credit Union	\$75,515	\$8,333	11.03%	13.58%	3.28%	5.42%
	Sonoma Federal Credit Union	\$75,803	\$8,907	11.75%	13.31%	1.35%	1.03%
	Polam Federal Credit Union	\$76,635	\$10,448	13.63%	(3.10%)	4.54%	3.37%
	Valley Oak Credit Union	\$78,164	\$5,642	7.22%	(4.47%)	6.56%	5.85%
	California Community Credit Union	\$79,379	\$9,611	12.11%	4.44%	0.62%	1.95%
	Marin County Federal Credit Union	\$89,237	\$11,256	12.61%	9.31%	7.71%	0.89%
	Vision One Credit Union	\$92,912	\$14,357	15.45%	1.61%	0.21%	6.39%
	Upward Credit Union	\$94,012	\$9,587	10.20%	3.61%	0.74%	2.86%
	Lassen County Federal Credit Union	\$102,958	\$14,222	13.81%	0.96%	0.00%	0.45%
	First California Federal Credit Union	\$103,428	\$9,425	9.11%	16.31%	4.53%	3.72%
	SMW 104 Federal Credit Union	\$108,844	\$12,021	11.04%	15.91%	2.92%	2.52%
	Kaiperm Federal Credit Union	\$115,287	\$9,850	8.54%	(0.61%)	3.07%	2.32%
	North Bay Credit Union	\$117,150	\$8,264	7.05%	(19.11%)	15.23%	2.98%
	United Local Credit Union	\$121,470	\$23,420	19.28%	4.46%	0.81%	3.78%
	Tulare County Federal Credit Union	\$136,052	\$10,211	7.51%	5.46%	5.46%	4.56%
	Vocality Community Credit Union	\$138,428	\$9,567	6.91%	(8.81%)	49.69%	21.66%
	Siskiyou Credit Union	\$146,579	\$11,820	8.06%	6.06%	8.28%	14.32%
	Kings Federal Credit Union	\$150,901	\$23,376	15.49%	6.56%	0.56%	3.41%
	Mission City Federal Credit Union	\$154,799	\$12,662	8.18%	0.28%	1.54%	3.21%
	San Joaquin Power Employees Credit Union	\$173,190	\$25,442	14.69%	1.78%	0.35%	4.71%
	Compass Community Credit Union	\$174,536	\$19,840	11.37%	(2.79%)	2.20%	1.30%
	Santa Cruz Community Credit Union	\$186,023	\$20,414	10.97%	3.69%	3.40%	7.82%
	Merco Credit Union	\$201,176	\$21,341	10.61%	4.73%	8.55%	15.49%
	S R I Federal Credit Union	\$227,868	\$27,107	11.90%	5.63%	1.08%	1.50%
	F3 Credit Union	\$233,289	\$41,064	17.60%	2.85%	3.44%	3.60%
	Central State Credit Union	\$234,503	\$22,207	9.47%	0.02%	2.08%	3.43%
Average of Asset Group A		\$119,102	\$13,538	11.19%	3.00%	4.82%	4.64%

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

December 31, 2024

Run Date: February 22, 2025

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							
	Heritage Community Credit Union	\$268,126	\$26,853	10.02%	7.64%	6.29%	10.20%
	Families and Schools Together Federal Credit Union	\$291,955	\$53,600	18.36%	17.27%	0.93%	4.74%
	Tucoemas Federal Credit Union	\$306,332	\$32,610	10.65%	6.06%	4.04%	7.68%
	Monterey Credit Union	\$315,431	\$35,190	11.16%	(9.57%)	3.60%	6.17%
	Members 1st Credit Union	\$340,725	\$33,341	9.79%	11.17%	2.26%	3.01%
	C.A.H.P. Credit Union	\$348,280	\$31,364	9.01%	13.17%	1.01%	6.35%
	Yolo Federal Credit Union	\$394,897	\$48,809	12.36%	4.14%	4.37%	4.11%
	Sea West Coast Guard Federal Credit Union	\$397,307	\$75,707	19.06%	(1.41%)	0.01%	0.78%
	MOCSE Federal Credit Union	\$412,147	\$40,169	9.75%	7.37%	7.55%	14.38%
	Average of Asset Group B	\$341,689	\$41,960	12.24%	6.20%	3.34%	6.38%
Asset Group C - \$501 million to \$1 billion in total assets							
	SafeAmerica Credit Union	\$506,930	\$50,231	9.91%	(4.56%)	6.63%	7.19%
	First U.S. Community Credit Union	\$537,732	\$62,876	11.69%	0.49%	0.79%	7.65%
	PremierOne Credit Union	\$611,213	\$59,670	9.76%	8.96%	4.03%	6.85%
	Commonwealth Central Credit Union	\$614,518	\$81,287	13.23%	9.76%	2.76%	4.02%
	Excite Credit Union	\$625,719	\$44,309	7.08%	(24.54%)	11.15%	9.35%
	UNCLE Credit Union	\$747,615	\$58,914	7.88%	3.62%	9.95%	7.26%
	Sacramento Credit Union	\$760,156	\$111,194	14.63%	9.10%	0.58%	2.51%
	Merced School Employees Federal Credit Union	\$784,996	\$89,475	11.40%	9.24%	2.41%	4.35%
	Community First Credit Union	\$805,920	\$76,226	9.46%	2.96%	7.61%	9.21%
	1st Northern California Credit Union	\$822,266	\$90,974	11.06%	4.68%	0.09%	1.16%
	Mirastar Federal Credit Union	\$962,817	\$95,678	9.94%	6.22%	6.45%	3.68%
	Average of Asset Group C	\$707,262	\$74,621	10.55%	2.36%	4.77%	5.75%

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

December 31, 2024

Run Date: February 22, 2025

		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 (%)
Region	Institution Name						
Asset Group D - Over \$1 billion in total assets							
	Valley First Credit Union	\$1,027,274	\$100,798	9.81%	3.81%	7.09%	11.55%
	The Police Credit Union of California	\$1,052,641	\$128,104	12.17%	(4.18%)	2.59%	3.82%
	1st United Credit Union	\$1,212,276	\$138,517	11.43%	5.65%	1.92%	3.08%
	Noble Federal Credit Union	\$1,283,486	\$132,088	10.29%	7.84%	3.28%	8.97%
	San Francisco Federal Credit Union	\$1,290,321	\$155,288	12.03%	16.85%	1.03%	14.80%
	Pacific Service Credit Union	\$1,377,852	\$194,763	14.14%	2.27%	2.60%	5.29%
	Sierra Central Credit Union	\$1,455,103	\$141,954	9.76%	(1.37%)	4.62%	12.87%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,518,098	\$231,994	15.28%	5.01%	2.48%	4.50%
	KeyPoint Credit Union	\$1,602,390	\$147,347	9.20%	(0.11%)	3.10%	6.07%
	San Francisco Fire Credit Union	\$1,628,559	\$161,036	9.89%	4.14%	5.62%	4.94%
	Bay Federal Credit Union	\$1,692,942	\$161,578	9.54%	6.82%	1.12%	4.48%
	Monterra Credit Union	\$1,761,678	\$223,627	12.69%	8.94%	2.31%	3.38%
	Meriwest Credit Union	\$2,097,172	\$194,513	9.28%	2.92%	6.61%	7.36%
	Self-Help Federal Credit Union	\$2,133,111	\$597,528	28.01%	2.34%	1.32%	6.62%
	Coast Central Credit Union	\$2,183,366	\$254,249	11.64%	5.70%	2.06%	2.25%
	Provident Credit Union	\$3,546,468	\$363,589	10.25%	1.26%	1.20%	3.73%
	S A F E Credit Union	\$4,319,552	\$431,423	9.99%	5.12%	3.08%	6.28%
	Stanford Federal Credit Union	\$4,331,816	\$454,876	10.50%	8.72%	1.21%	6.17%
	Educational Employees Credit Union	\$4,711,208	\$649,606	13.79%	9.97%	0.79%	4.66%
	Technology Credit Union	\$4,768,852	\$511,829	10.73%	(0.19%)	4.89%	6.42%
	Chevron Federal Credit Union	\$4,907,393	\$653,030	13.31%	2.69%	2.53%	9.78%
	Travis Credit Union	\$5,253,881	\$566,518	10.78%	3.40%	5.91%	6.24%
	Redwood Credit Union	\$9,109,021	\$1,127,882	12.38%	10.10%	4.46%	9.13%
	Patelco Credit Union	\$9,414,389	\$979,439	10.40%	(0.02%)	6.22%	7.62%
	Star One Credit Union	\$9,454,398	\$1,320,755	13.97%	2.55%	0.68%	0.99%
	First Technology Federal Credit Union	\$17,373,579	\$1,669,520	9.61%	1.02%	9.62%	8.75%
	The Golden 1 Credit Union	\$19,609,427	\$2,046,338	10.44%	4.43%	5.87%	7.29%
Average of Asset Group D		\$4,448,750	\$508,822	11.90%	4.28%	3.49%	6.56%

Source: SNL Financial

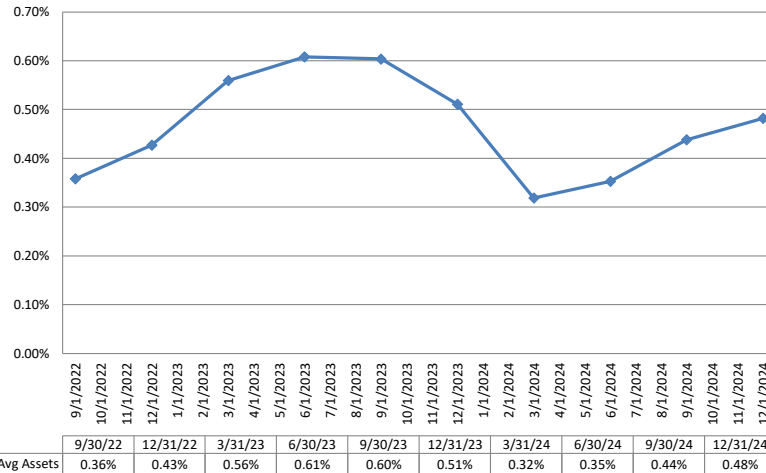
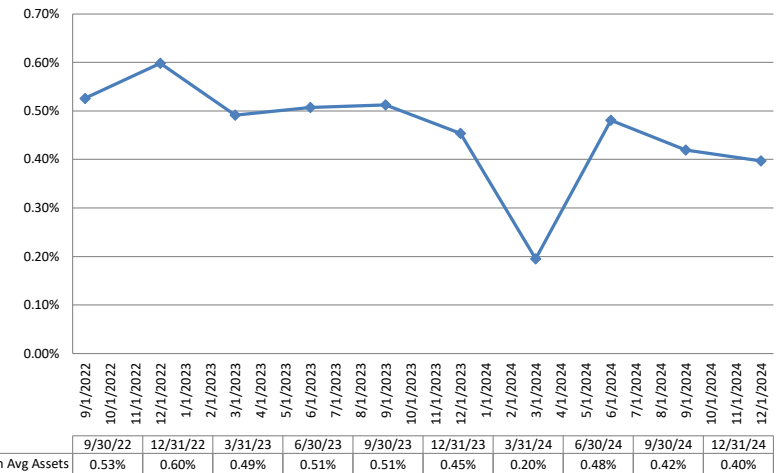
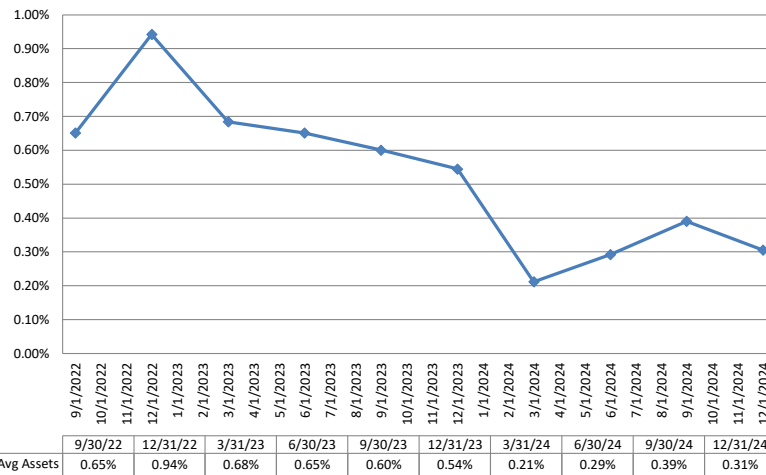
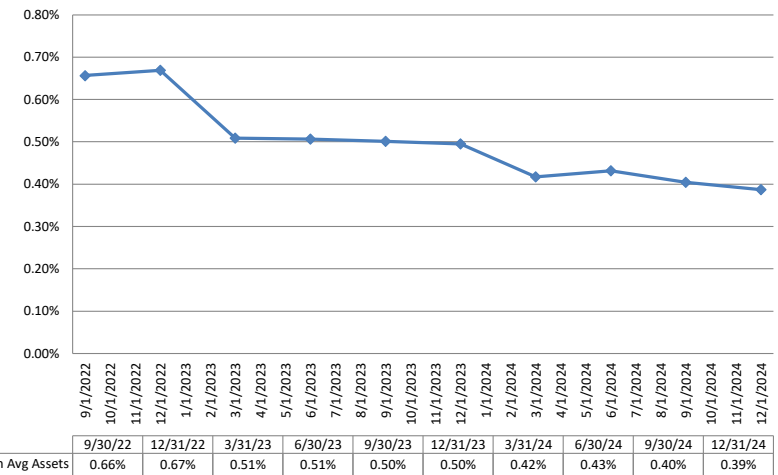
NA = data was not available.

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

**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

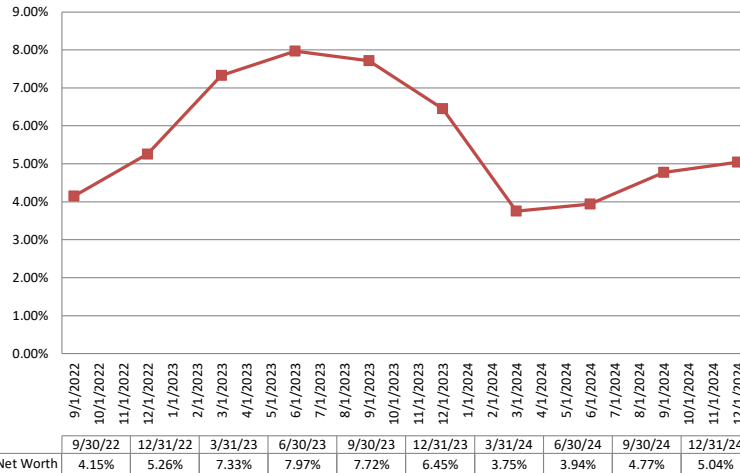
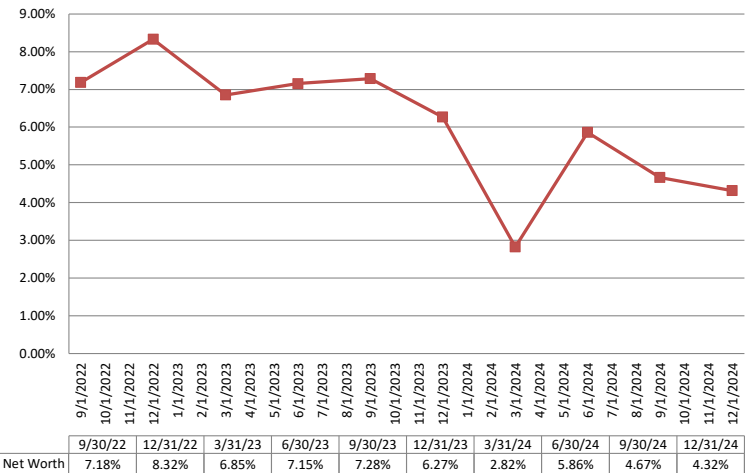
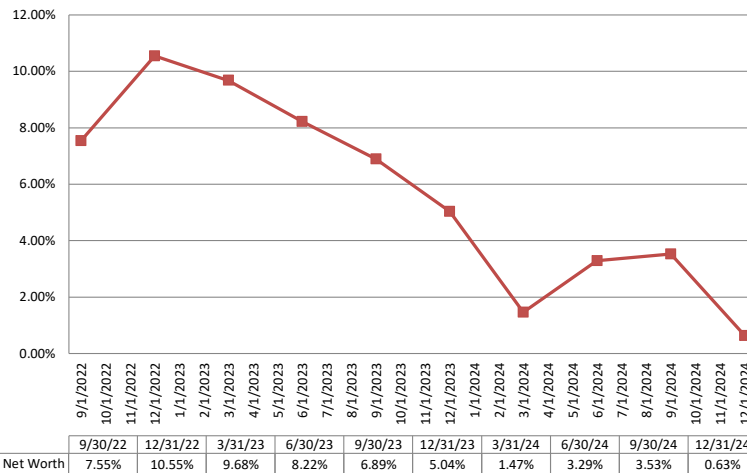
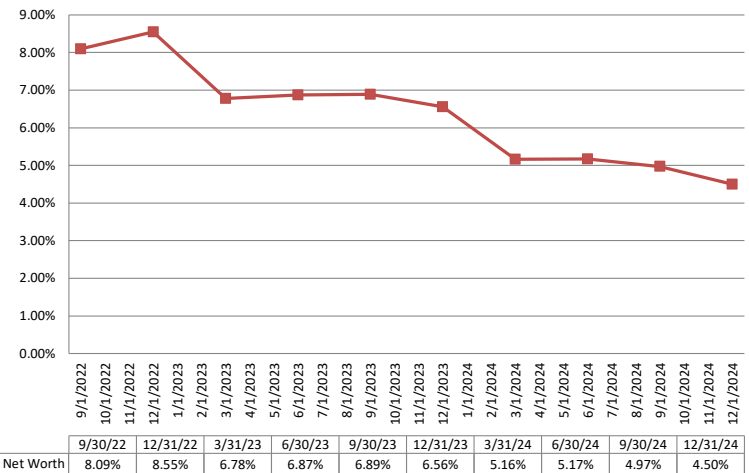
Source: SNL Financial

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

**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.

		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)
Region	Institution Name											

Asset Group A - \$50 to \$250 million in total assets

Los Angeles Electrical Workers Credit Union	\$51,133	\$139	1.05%	6.58%	74.54%	\$122	\$266	0.49%	3.29%	80.87%	\$116
Inland Valley Federal Credit Union	\$54,187	(\$4)	(0.03%)	(0.36%)	100.79%	\$91	\$90	0.17%	2.01%	91.38%	\$93
Huntington Beach Credit Union	\$54,887	\$66	0.49%	3.98%	83.85%	\$101	\$239	0.44%	3.67%	82.93%	\$107
JACOM Credit Union	\$55,314	(\$141)	(1.01%)	(7.90%)	145.75%	\$113	(\$519)	(0.90%)	(7.81%)	141.16%	\$110
Escondido Federal Credit Union	\$60,885	\$181	1.21%	9.36%	67.37%	\$93	\$875	1.48%	11.81%	60.39%	\$88
Parishioners Federal Credit Union	\$61,111	\$185	1.20%	19.73%	67.94%	\$73	\$711	1.15%	21.51%	68.73%	\$120
Olive View Employees Federal Credit Union	\$63,955	\$138	0.87%	3.86%	70.25%	\$104	\$515	0.81%	3.66%	70.23%	\$95
Santa Barbara County Federal Credit Union	\$64,780	\$179	1.13%	10.11%	70.34%	\$127	\$919	1.47%	13.67%	64.27%	\$115
North County Credit Union	\$71,408	\$38	0.21%	2.67%	91.33%	\$96	\$87	0.13%	1.65%	93.73%	\$100
Polam Federal Credit Union	\$72,277	\$104	0.57%	5.48%	123.69%	\$94	(\$196)	(0.27%)	(2.61%)	130.63%	\$89
Union Yes Federal Credit Union	\$73,474	\$267	1.34%	18.65%	71.77%	\$144	\$1,007	1.25%	18.89%	72.12%	\$131
Bopti Federal Credit Union	\$73,562	\$112	0.61%	3.00%	73.95%	\$142	\$21	0.03%	0.14%	80.98%	\$136
Universal City Studios Credit Union	\$73,959	(\$155)	(0.84%)	(9.86%)	121.78%	\$115	(\$112)	(0.15%)	(1.76%)	102.02%	\$86
Cal State L.A. Federal Credit Union	\$75,852	\$103	0.54%	6.65%	85.90%	\$109	(\$50)	(0.07%)	(0.83%)	102.02%	\$113
PostCity Financial Credit Union	\$78,518	\$4	0.02%	0.18%	95.54%	\$98	\$3	0.00%	0.03%	93.86%	\$97
Desert Valleys Federal Credit Union	\$78,968	\$199	1.06%	12.05%	89.47%	\$112	\$771	1.10%	12.90%	82.47%	\$101
Nikkei Credit Union	\$81,766	\$60	0.29%	2.15%	91.15%	\$86	\$259	0.30%	2.34%	91.07%	\$84
CalCom Federal Credit Union	\$83,539	\$135	0.63%	4.34%	87.82%	\$81	\$185	0.21%	1.50%	88.59%	\$79
Technicolor Federal Credit Union	\$84,790	(\$383)	(1.78%)	(34.67%)	132.90%	\$114	(\$916)	(1.02%)	(19.65%)	121.71%	\$108
VA Desert Pacific Federal Credit Union	\$89,796	\$313	1.39%	7.20%	71.49%	\$119	\$1,185	1.32%	7.17%	72.57%	\$119
County Schools Federal Credit Union	\$93,469	(\$91)	(0.39%)	(5.23%)	93.96%	\$101	(\$4)	0.00%	(0.06%)	84.64%	\$98
Glendale Federal Credit Union	\$97,705	\$66	0.27%	2.31%	88.99%	\$96	\$231	0.23%	2.07%	90.08%	\$95
Santa Ana Federal Credit Union	\$101,918	\$1,022	3.97%	37.68%	36.72%	\$83	\$1,625	1.58%	14.42%	59.14%	\$83
Rancho Federal Credit Union	\$106,576	\$272	1.01%	13.00%	82.23%	\$99	\$444	0.41%	5.52%	89.90%	\$96
La Loma Federal Credit Union	\$110,688	\$256	0.93%	26.39%	78.73%	\$85	\$1,041	0.94%	28.49%	77.60%	\$80
Thinkwise Federal Credit Union	\$115,540	(\$140)	(0.49%)	(5.23%)	84.52%	\$89	(\$178)	(0.16%)	(1.66%)	88.00%	\$92
Sea Air Federal Credit Union	\$121,605	(\$249)	(0.82%)	(3.54%)	142.74%	\$105	(\$1,112)	(0.91%)	(3.92%)	145.60%	\$96
Interfaith Federal Credit Union	\$121,908	\$225	0.75%	6.20%	80.19%	\$74	\$966	0.81%	6.80%	78.78%	\$72
San Diego Firefighters Federal Credit Union	\$134,440	\$173	0.52%	10.15%	76.36%	\$102	\$583	0.45%	9.63%	80.08%	\$106
California Lithuanian Credit Union	\$147,280	\$388	1.05%	5.38%	70.55%	\$148	\$893	0.63%	3.13%	68.92%	\$122
East County Schools Federal Credit Union	\$147,283	\$56	0.15%	1.74%	87.56%	\$147	\$418	0.27%	3.29%	86.49%	\$140
Torrance Community Federal Credit Union	\$152,655	\$399	1.04%	21.60%	70.68%	\$100	\$1,003	0.63%	16.79%	76.33%	\$87
South Bay Credit Union	\$158,036	(\$514)	(1.30%)	(15.15%)	118.75%	\$110	(\$879)	(0.55%)	(6.38%)	98.42%	\$120
Vida Federal Credit Union	\$165,895	\$1,573	3.79%	32.88%	43.91%	\$102	\$3,854	2.30%	22.46%	53.10%	\$94
E-Central Credit Union	\$169,203	\$329	0.78%	3.44%	86.50%	\$146	\$1,889	1.10%	4.97%	78.30%	\$123
Camino Federal Credit Union	\$174,049	\$372	0.85%	8.72%	78.89%	\$105	\$753	0.42%	4.61%	82.33%	\$104
Schools Federal Credit Union	\$178,742	\$82	0.18%	1.51%	84.17%	\$99	\$414	0.23%	1.92%	86.12%	\$93
Clearpath Federal Credit Union	\$183,316	\$478	1.09%	13.46%	73.18%	\$103	\$621	0.39%	4.48%	86.64%	\$102
Priority One Credit Union	\$195,046	\$714	1.47%	13.62%	69.81%	\$109	\$2,587	1.33%	13.38%	70.53%	\$112
Long Beach Firemen's Credit Union	\$204,961	\$719	1.40%	5.33%	36.00%	\$142	\$3,154	1.53%	5.98%	34.58%	\$148
Alta Vista Credit Union	\$209,028	\$103	0.20%	2.33%	89.48%	\$95	\$51	0.02%	0.29%	90.65%	\$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.



Performance Analysis

December 31, 2024

Run Date: February 22, 2025

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 (continued)

First Imperial Credit Union	\$219,267	\$10	0.02%	0.15%	66.12%	\$87	\$2,312	1.13%	9.03%	66.47%	\$86
Chaffey Federal Credit Union	\$230,937	(\$78)	(0.14%)	(2.48%)	96.77%	\$86	(\$8)	0.00%	(0.07%)	95.24%	\$84
Average of Asset Group A	\$114,970	\$179	0.59%	5.52%	84.99%	\$106	\$605	0.48%	5.04%	85.11%	\$103

Asset Group B - \$251 to \$500 million in total assets

Edwards Federal Credit Union	\$259,201	\$23	0.04%	0.69%	88.52%	\$134	\$835	0.32%	7.01%	84.96%	\$124
Long Beach City Employees Federal Credit Union	\$277,540	\$114	0.16%	1.59%	88.14%	\$77	(\$484)	(0.17%)	(1.87%)	109.80%	\$116
Santa Barbara Teachers Federal Credit Union	\$282,366	\$759	1.07%	8.30%	59.20%	\$133	\$4,078	1.43%	11.77%	49.50%	\$115
Downey Federal Credit Union	\$320,854	(\$37)	(0.05%)	(0.82%)	88.67%	\$98	\$91	0.03%	0.56%	83.48%	\$97
Strata Federal Credit Union	\$339,661	(\$1)	0.00%	(0.01%)	77.27%	\$96	\$3,732	1.09%	8.19%	69.21%	\$95
SAG-AFTRA Federal Credit Union	\$349,858	\$591	0.68%	6.17%	72.85%	\$112	\$2,144	0.61%	5.79%	73.48%	\$107
UMe Federal Credit Union	\$351,537	\$152	0.18%	3.21%	88.09%	\$121	\$518	0.15%	2.84%	89.10%	\$117
Pasadena Federal Credit Union	\$351,546	\$83	0.09%	0.94%	93.58%	\$136	\$945	0.26%	2.97%	89.52%	\$121
Eagle Community Credit Union	\$356,942	\$561	0.63%	6.09%	75.30%	\$97	\$1,726	0.48%	4.81%	79.49%	\$97
Matadors Community Credit Union	\$360,723	\$258	0.28%	2.61%	80.21%	\$134	\$987	0.28%	2.52%	77.07%	\$134
POPA Federal Credit Union	\$365,488	\$622	0.67%	7.93%	79.03%	\$135	\$1,613	0.42%	5.46%	71.47%	\$113
Cabrillo Credit Union	\$403,211	\$924	0.91%	10.47%	75.96%	\$107	\$4,992	1.22%	15.76%	73.27%	\$108
Glendale Area Schools Credit Union	\$428,975	(\$77)	(0.07%)	(0.68%)	70.60%	\$99	\$159	0.04%	0.36%	81.31%	\$102
Gain Federal Credit Union	\$432,540	\$77	0.07%	1.38%	95.83%	\$110	\$400	0.09%	1.99%	95.08%	\$109
Wheelhouse Credit Union	\$441,640	\$688	0.63%	9.13%	79.68%	\$95	\$585	0.13%	1.98%	91.19%	\$100
Aerospace Federal Credit Union	\$468,500	(\$81)	(0.07%)	(2.24%)	102.69%	\$128	(\$123)	(0.03%)	(1.05%)	99.38%	\$125
Average of Asset Group B	\$361,911	\$291	0.33%	3.42%	82.23%	\$113	\$1,387	0.40%	4.32%	82.33%	\$111

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

I.L.W.U. Federal Credit Union	\$502,031	\$942	0.74%	9.98%	76.63%	\$139	\$4,039	0.80%	11.36%	76.89%	\$124
LA Financial Federal Credit Union	\$559,080	\$736	0.53%	7.30%	78.92%	\$121	\$1,308	0.24%	3.39%	89.67%	\$121
AdelFi Credit Union	\$633,519	\$79	0.05%	0.37%	92.80%	\$135	(\$2,521)	(0.44%)	(2.90%)	92.62%	\$150
MyPoint Credit Union	\$650,873	(\$208)	(0.13%)	(1.46%)	98.41%	\$102	\$991	0.15%	1.75%	92.84%	\$101
America's Christian Credit Union	\$688,840	\$482	0.29%	3.68%	88.58%	\$141	\$3,430	0.52%	6.87%	84.43%	\$140
USC Credit Union	\$693,764	(\$144)	(0.08%)	(1.26%)	89.99%	\$102	\$1,356	0.18%	3.12%	85.63%	\$99
The First Financial Federal Credit Union	\$754,021	(\$2,722)	(1.43%)	(122.24%)	108.57%	\$129	(\$3,490)	(0.46%)	(48.57%)	95.57%	\$129
Foothill Federal Credit Union	\$764,524	\$282	0.15%	1.41%	94.53%	\$121	\$4,499	0.56%	5.92%	79.34%	\$119
Sun Community Federal Credit Union	\$766,459	(\$113)	(0.06%)	(0.71%)	90.87%	\$104	\$3,854	0.51%	6.32%	82.53%	\$97
Christian Community Credit Union	\$839,488	(\$136)	(0.07%)	(0.49%)	90.07%	\$132	\$2,620	0.31%	2.41%	85.48%	\$132
OceanAir Federal Credit Union	\$865,730	\$884	0.41%	6.84%	82.85%	\$122	\$1,032	0.12%	2.02%	90.63%	\$118
Certified Federal Credit Union	\$871,705	\$4,557	2.20%	11.06%	56.53%	\$98	\$11,460	1.44%	7.28%	62.42%	\$99
First City Credit Union	\$888,361	\$561	0.25%	3.18%	76.14%	\$94	\$4,188	0.46%	6.72%	76.16%	\$101
AltaOne Federal Credit Union	\$932,743	(\$263)	(0.11%)	(1.79%)	81.78%	\$91	\$417	0.05%	0.73%	80.99%	\$89
Water and Power Community Credit Union	\$944,738	\$526	0.22%	4.58%	83.73%	\$127	\$1,297	0.14%	3.08%	81.26%	\$129
Average of Asset Group C	\$757,058	\$364	0.20%	(5.30%)	86.03%	\$117	\$2,299	0.31%	0.63%	83.76%	\$117

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.

		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)
Region	Institution Name											
Asset Group D - Over \$1 billion in total assets												
	Safe 1 Credit Union	\$1,000,356	\$3,868	1.57%	10.33%	55.44%	\$98	\$13,556	1.34%	9.44%	58.68%	\$94
	American First Credit Union	\$1,001,435	\$116	0.05%	0.49%	82.20%	\$117	\$1,927	0.19%	2.07%	83.44%	\$120
	SkyOne Federal Credit Union	\$1,004,516	\$2,299	0.92%	21.19%	70.22%	\$128	\$2,460	0.25%	5.97%	85.94%	\$143
	University Credit Union	\$1,135,866	\$67	0.02%	0.27%	90.00%	\$110	\$5,806	0.51%	6.15%	77.89%	\$136
	SESLOC Credit Union	\$1,143,863	\$1,382	0.49%	5.41%	83.85%	\$120	\$5,928	0.51%	6.12%	83.13%	\$120
	Honda Federal Credit Union	\$1,175,186	\$442	0.15%	1.89%	89.75%	\$125	\$48	0.00%	0.05%	95.26%	\$129
	Rize Federal Credit Union	\$1,200,080	\$1,183	0.40%	5.54%	82.19%	\$129	\$4,289	0.38%	5.26%	79.99%	\$125
	Blupeak Credit Union	\$1,207,156	\$480	0.15%	2.44%	93.54%	\$123	(\$6,477)	(0.48%)	(8.17%)	98.70%	\$130
	Southland Credit Union	\$1,264,183	(\$3,452)	(1.10%)	(17.33%)	95.30%	\$110	(\$4,043)	(0.33%)	(5.32%)	86.95%	\$111
	Los Angeles Federal Credit Union	\$1,278,834	(\$2,069)	(0.64%)	(8.25%)	79.61%	\$115	(\$2,554)	(0.20%)	(2.64%)	83.57%	\$117
	Los Angeles Police Federal Credit Union	\$1,329,590	(\$611)	(0.18%)	(2.18%)	95.34%	\$170	\$2,936	0.22%	2.78%	88.79%	\$162
	Frontwave Credit Union	\$1,408,446	\$2,046	0.57%	7.22%	77.94%	\$99	\$7,257	0.49%	6.90%	80.17%	\$104
	Ventura County Credit Union	\$1,418,680	\$2,127	0.60%	7.17%	74.31%	\$105	\$11,776	0.85%	10.48%	72.30%	\$103
	Farmers Insurance Federal Credit Union	\$1,443,981	(\$5,661)	(1.56%)	(17.50%)	87.04%	\$141	(\$9,568)	(0.64%)	(7.18%)	77.19%	\$132
	Northrop Grumman Federal Credit Union	\$1,526,118	(\$2,247)	(0.56%)	(9.08%)	83.28%	\$104	\$1,763	0.10%	1.95%	81.92%	\$105
	CoastHills Federal Credit Union	\$1,809,919	\$498	0.11%	1.50%	80.74%	\$110	\$391	0.02%	0.30%	82.52%	\$114
	Cal Tech Employees Federal Credit Union	\$2,033,162	\$27	0.01%	0.08%	99.42%	\$159	\$1,290	0.06%	0.98%	93.43%	\$159
	LBS Financial Credit Union	\$2,043,255	\$2,133	0.42%	3.15%	69.83%	\$105	\$8,709	0.43%	3.26%	72.41%	\$104
	First Entertainment Credit Union	\$2,105,153	\$772	0.15%	1.82%	77.66%	\$143	\$6,430	0.30%	4.03%	78.45%	\$142
	Firefighters First Federal Credit Union	\$2,210,280	\$366	0.07%	0.74%	95.22%	\$126	\$14,785	0.68%	7.69%	78.81%	\$119
	Financial Partners Credit Union	\$2,241,896	\$426	0.08%	1.15%	84.01%	\$122	\$3,299	0.15%	2.27%	82.85%	\$118
	Arrowhead Central Credit Union	\$2,472,834	\$5,971	0.98%	8.66%	69.92%	\$122	\$23,542	0.98%	9.12%	71.20%	\$106
	Altura Federal Credit Union	\$2,579,582	\$5,067	0.78%	11.07%	74.81%	\$111	\$19,046	0.72%	11.33%	73.85%	\$112
	Partners Federal Credit Union	\$2,586,507	\$2,109	0.33%	2.92%	78.68%	\$121	\$20,344	0.80%	7.22%	71.96%	\$122
	F & A Federal Credit Union	\$2,693,408	\$3,641	0.54%	5.42%	61.28%	\$119	\$17,743	0.70%	7.11%	55.76%	\$116
	Orange County's Credit Union	\$2,736,467	\$3,563	0.52%	7.10%	75.07%	\$129	\$13,114	0.49%	6.84%	77.39%	\$123
	Credit Union of Southern California	\$2,894,345	\$4,022	0.51%	8.26%	74.19%	\$144	\$33,660	1.01%	19.28%	65.24%	\$127
	NuVision Federal Credit Union	\$3,307,207	\$2,687	0.32%	3.06%	82.25%	\$122	\$10,046	0.30%	2.96%	81.03%	\$114
	California Coast Credit Union	\$3,359,400	\$3,609	0.43%	4.35%	85.27%	\$118	\$21,831	0.64%	6.95%	82.49%	\$113
	Premier America Credit Union	\$3,396,242	(\$902)	(0.11%)	(1.17%)	112.22%	\$115	(\$9,036)	(0.26%)	(2.93%)	110.86%	\$121
	Valley Strong Credit Union	\$3,916,564	\$4,573	0.47%	5.72%	75.84%	\$121	\$30,311	0.78%	9.92%	70.29%	\$119
	California Credit Union	\$5,046,382	\$7,857	0.62%	9.60%	83.80%	\$126	\$20,260	0.40%	6.56%	84.95%	\$128
	Wescom Central Credit Union	\$6,276,758	\$2,005	0.13%	2.71%	94.40%	\$120	\$18,516	0.29%	6.76%	90.09%	\$118
	Mission Federal Credit Union	\$6,609,923	\$14,425	0.87%	8.13%	66.31%	\$122	\$73,178	1.12%	10.88%	61.48%	\$122
	Kinecta Federal Credit Union	\$6,656,774	\$13,879	0.83%	10.45%	68.40%	\$133	\$8,366	0.12%	1.60%	82.08%	\$137
	San Diego County Credit Union	\$9,165,818	\$13,048	0.54%	3.49%	78.47%	\$117	\$65,772	0.58%	3.90%	74.65%	\$121
	Logix Federal Credit Union	\$9,726,332	\$15,329	0.62%	4.93%	67.23%	\$136	\$66,984	0.68%	5.60%	66.56%	\$133
	SchoolsFirst Federal Credit Union	\$31,926,538	\$47,492	0.60%	6.10%	60.21%	\$133	\$164,830	0.54%	5.44%	62.36%	\$127
Average of Asset Group D		\$3,587,711	\$4,015	0.28%	3.08%	80.40%	\$123	\$17,593	0.39%	4.50%	79.07%	\$122

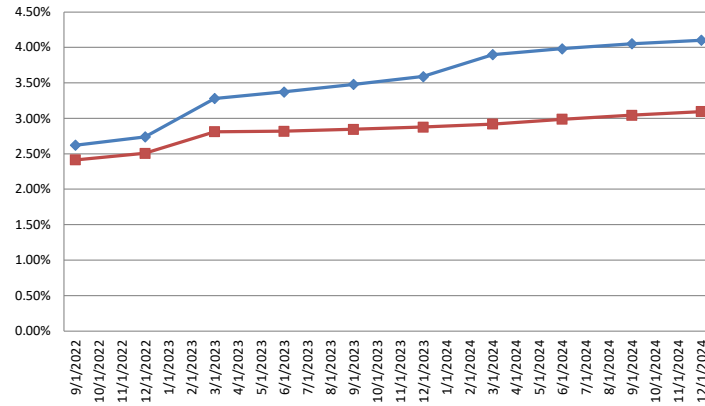
Source: SNL Financial

NA = data was not available.

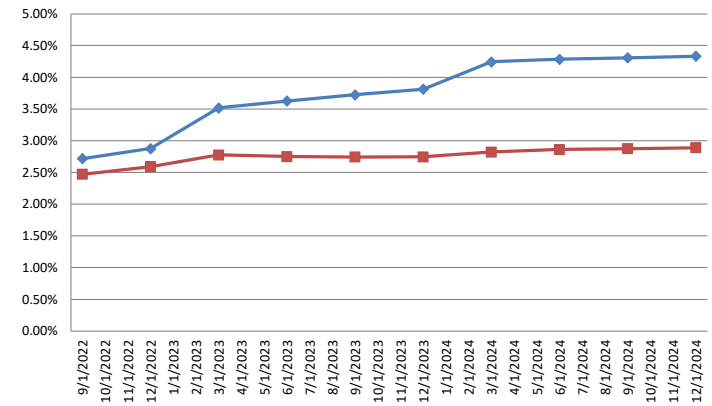
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

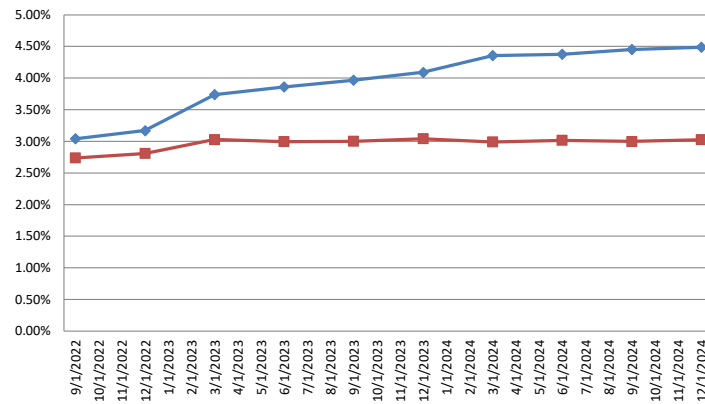
## Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets &amp; Net Interest Income/ Avg Assets (%)

Asset Group A - \$50 to \$250 million in Total Assets  
Year-to-Date

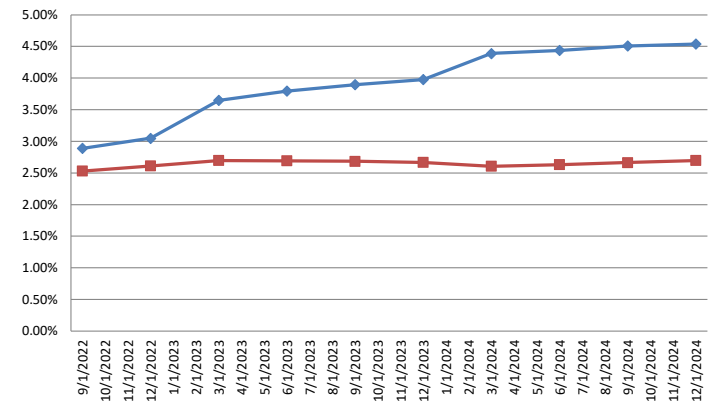
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	2.62%	2.74%	3.28%	3.37%	3.48%	3.59%	3.90%	3.98%	4.05%	4.10%
Net Interest Income/ Avg Assets	2.41%	2.51%	2.81%	2.82%	2.84%	2.88%	2.92%	2.99%	3.04%	3.10%

Asset Group B - \$251 to \$500 million in Total Assets  
Year-to-Date

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	2.72%	2.88%	3.52%	3.63%	3.72%	3.81%	4.24%	4.28%	4.31%	4.33%
Net Interest Income/ Avg Assets	2.47%	2.59%	2.78%	2.75%	2.74%	2.75%	2.82%	2.86%	2.87%	2.89%

Asset Group C - \$501 to \$1 billion in Total Assets  
Year-to-Date

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	3.04%	3.17%	3.74%	3.86%	3.97%	4.09%	4.36%	4.37%	4.45%	4.49%
Net Interest Income/ Avg Assets	2.74%	2.81%	3.03%	2.99%	3.00%	3.04%	2.99%	3.01%	3.00%	3.03%

Asset Group D - \$1 billion and Over in Total Assets  
Year-to-Date

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Avg Assets	2.89%	3.05%	3.65%	3.80%	3.89%	3.97%	4.39%	4.44%	4.51%	4.54%
Net Interest Income/ Avg Assets	2.53%	2.61%	2.70%	2.69%	2.68%	2.66%	2.60%	2.63%	2.66%	2.70%

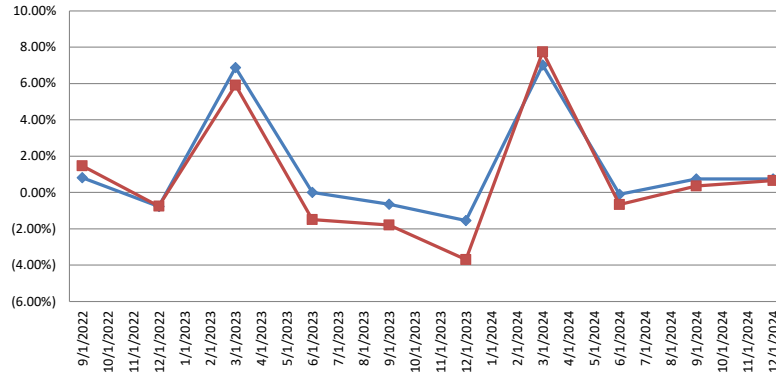
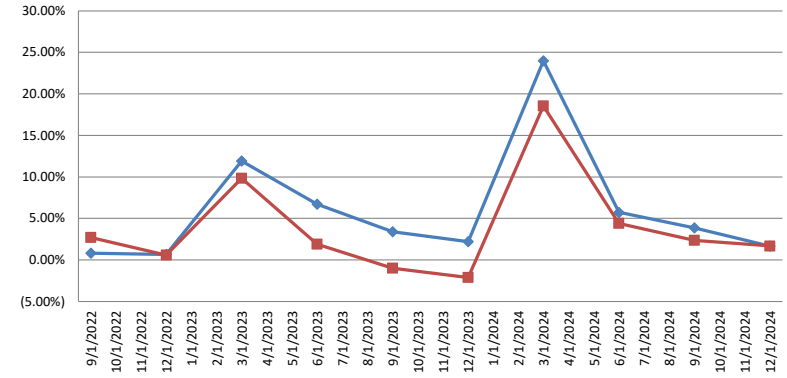
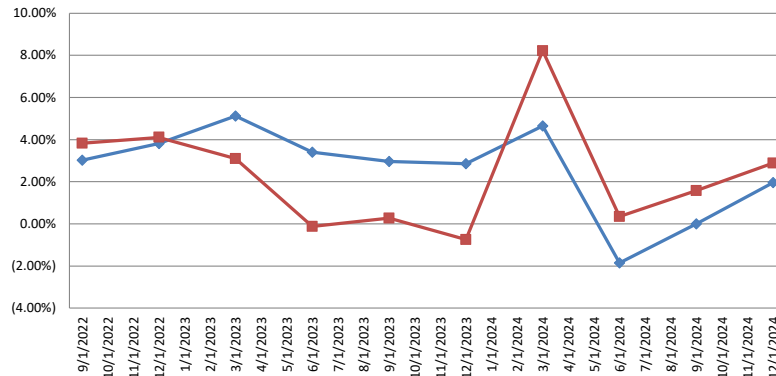
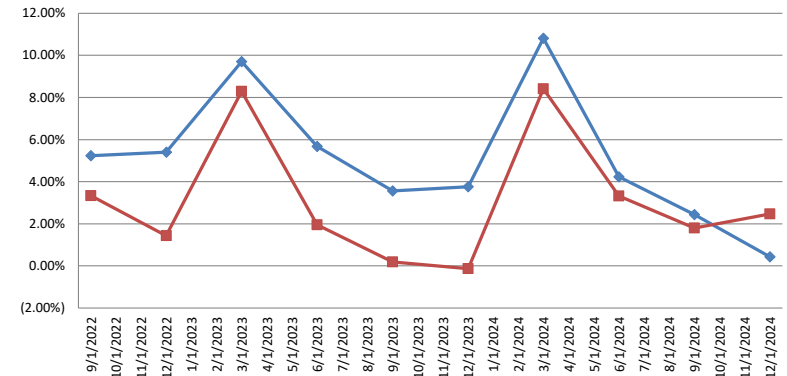
Source: SNL Financial

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: Asset Growth Rate &amp; Market Growth Rate

**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.

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 22, 2025

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											
	Los Angeles Electrical Workers Credit Union	\$51,133	\$12,876	\$41,922	30.71%	\$7,305	3.58%	0.07%	3.51%	(8.75%)	(12.22%)
	Inland Valley Federal Credit Union	\$54,187	\$16,373	\$49,508	33.07%	\$4,926	3.64%	0.51%	3.14%	2.48%	2.32%
	Huntington Beach Credit Union	\$54,887	\$16,299	\$47,963	33.98%	\$9,148	4.00%	0.67%	3.33%	0.49%	0.31%
	JACOM Credit Union	\$55,314	\$12,390	\$47,613	26.02%	\$9,219	2.21%	0.32%	1.89%	(8.72%)	(11.44%)
	Escondido Federal Credit Union	\$60,885	\$22,306	\$52,749	42.29%	\$7,163	3.84%	0.45%	3.40%	9.68%	9.52%
	Parishioners Federal Credit Union	\$61,111	\$39,551	\$55,140	71.73%	\$10,185	5.58%	1.65%	3.93%	(2.88%)	(2.22%)
	Olive View Employees Federal Credit Union	\$63,955	\$36,973	\$49,349	74.92%	\$7,106	5.00%	1.44%	3.56%	0.00%	(0.63%)
	Santa Barbara County Federal Credit Union	\$64,780	\$27,911	\$57,142	48.84%	\$8,098	3.83%	0.44%	3.40%	4.73%	3.88%
	North County Credit Union	\$71,408	\$23,769	\$64,816	36.67%	\$8,926	3.29%	1.14%	2.14%	9.79%	8.68%
	Polam Federal Credit Union	\$72,277	\$38,371	\$63,896	60.05%	\$7,228	3.85%	2.51%	1.34%	(0.43%)	(3.01%)
	Union Yes Federal Credit Union	\$73,474	\$42,263	\$65,802	64.23%	\$6,389	4.11%	0.16%	3.96%	(5.26%)	(2.47%)
	Bopti Federal Credit Union	\$73,562	\$26,175	\$58,005	45.13%	\$14,712	3.61%	1.68%	1.92%	(2.08%)	(0.48%)
	Universal City Studios Credit Union	\$73,959	\$50,145	\$66,618	75.27%	\$4,931	4.27%	0.90%	3.37%	(3.57%)	(3.68%)
	Cal State L.A. Federal Credit Union	\$75,852	\$56,150	\$69,038	81.33%	\$5,619	4.06%	1.25%	2.81%	0.73%	5.64%
	PostCity Financial Credit Union	\$78,518	\$31,839	\$69,195	46.01%	\$5,816	3.28%	0.44%	2.84%	1.81%	2.27%
	Desert Valleys Federal Credit Union	\$78,968	\$42,302	\$69,522	60.85%	\$3,948	5.29%	0.69%	4.60%	22.69%	21.00%
	Nikkei Credit Union	\$81,766	\$67,114	\$70,024	95.84%	\$4,956	4.15%	0.92%	3.23%	(6.71%)	(7.81%)
	CalCom Federal Credit Union	\$83,539	\$67,249	\$70,316	95.64%	\$3,713	4.32%	0.66%	3.65%	(7.08%)	(8.64%)
	Technicolor Federal Credit Union	\$84,790	\$60,244	\$58,383	103.19%	\$4,136	4.40%	2.66%	1.74%	(7.98%)	(6.68%)
	VA Desert Pacific Federal Credit Union	\$89,796	\$55,284	\$71,529	77.29%	\$5,282	5.58%	0.62%	4.96%	1.49%	0.03%
	County Schools Federal Credit Union	\$93,469	\$73,760	\$86,142	85.63%	\$7,190	4.26%	1.52%	2.74%	5.27%	5.87%
	Glendale Federal Credit Union	\$97,705	\$61,683	\$82,626	74.65%	\$6,738	4.32%	1.31%	3.00%	(5.71%)	(0.49%)
	Santa Ana Federal Credit Union	\$101,918	\$60,730	\$91,400	66.44%	\$6,795	3.55%	0.89%	2.66%	2.00%	4.84%
	Rancho Federal Credit Union	\$106,576	\$62,847	\$97,657	64.35%	\$5,075	3.86%	0.32%	3.54%	(2.34%)	(2.66%)
	La Loma Federal Credit Union	\$110,688	\$71,414	\$106,187	67.25%	\$4,710	4.19%	0.49%	3.69%	(2.27%)	(1.93%)
	Thinkwise Federal Credit Union	\$115,540	\$59,641	\$104,086	57.30%	\$4,360	4.57%	0.83%	3.74%	3.82%	4.23%
	Sea Air Federal Credit Union	\$121,605	\$43,534	\$92,669	46.98%	\$6,949	2.81%	1.26%	1.55%	(2.64%)	(2.69%)
	Interfaith Federal Credit Union	\$121,908	\$69,654	\$106,992	65.10%	\$4,204	3.64%	0.67%	2.97%	(0.87%)	(1.80%)
	San Diego Firefighters Federal Credit Union	\$134,440	\$65,665	\$127,645	51.44%	\$8,674	3.60%	1.31%	2.29%	6.19%	5.57%
	California Lithuanian Credit Union	\$147,280	\$98,137	\$116,532	84.21%	\$18,410	4.28%	2.74%	1.54%	4.49%	4.54%
	East County Schools Federal Credit Union	\$147,283	\$81,006	\$133,216	60.81%	\$10,157	3.04%	0.68%	2.36%	(3.57%)	(3.97%)
	Torrance Community Federal Credit Union	\$152,655	\$64,678	\$145,266	44.52%	\$9,541	3.13%	0.62%	2.51%	(10.03%)	(2.62%)
	South Bay Credit Union	\$158,036	\$122,258	\$131,590	92.91%	\$6,585	4.50%	1.24%	3.26%	0.85%	(2.61%)
	Vida Federal Credit Union	\$165,895	\$84,672	\$143,661	58.94%	\$5,351	4.21%	0.85%	3.36%	5.55%	5.90%
	E-Central Credit Union	\$169,203	\$129,541	\$128,157	101.08%	\$5,458	4.98%	0.55%	4.43%	(1.88%)	(3.25%)
	Camino Federal Credit Union	\$174,049	\$133,052	\$147,888	89.97%	\$4,768	4.60%	0.78%	3.82%	(4.08%)	(6.66%)
	Schools Federal Credit Union	\$178,742	\$90,588	\$155,543	58.24%	\$5,336	3.76%	0.67%	3.09%	1.85%	2.29%
	Clearpath Federal Credit Union	\$183,316	\$129,068	\$168,353	76.67%	\$6,321	4.93%	1.72%	3.21%	21.28%	24.84%
	Priority One Credit Union	\$195,046	\$95,102	\$173,217	54.90%	\$5,001	4.65%	0.47%	4.18%	1.34%	(0.23%)
	Long Beach Firemen's Credit Union	\$204,961	\$147,542	\$150,501	98.03%	\$29,280	3.45%	1.18%	2.34%	(2.36%)	(5.11%)
	Alta Vista Credit Union	\$209,028	\$139,927	\$189,092	74.00%	\$4,977	4.41%	1.05%	3.37%	(3.24%)	(1.35%)

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

December 31, 2024

Run Date: February 22, 2025

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 (continued)											
	First Imperial Credit Union	\$219,267	\$163,917	\$186,415	87.93%	\$3,881	5.59%	1.24%	4.33%	12.06%	12.51%
	Chaffey Federal Credit Union	\$230,937	\$122,873	\$195,186	62.95%	\$5,190	4.15%	1.70%	2.45%	6.10%	(1.38%)
	Average of Asset Group A	\$114,970	\$67,834	\$99,036	65.75%	\$7,297	4.10%	1.01%	3.10%	0.75%	0.66%
Asset Group B - \$251 to \$500 million in total assets											
	Edwards Federal Credit Union	\$259,201	\$124,919	\$239,817	52.09%	\$7,855	3.95%	0.63%	3.33%	(4.03%)	(5.16%)
	Long Beach City Employees Federal Credit Union	\$277,540	\$117,118	\$236,629	49.49%	\$12,909	2.23%	0.84%	1.39%	(2.40%)	(6.55%)
	Santa Barbara Teachers Federal Credit Union	\$282,366	\$61,948	\$244,424	25.34%	\$14,118	4.88%	2.09%	2.79%	0.70%	(0.96%)
	Downey Federal Credit Union	\$320,854	\$169,464	\$252,695	67.06%	\$5,887	4.22%	1.56%	2.66%	(11.45%)	2.29%
	Strata Federal Credit Union	\$339,661	\$250,614	\$287,054	87.31%	\$4,784	5.15%	0.84%	4.32%	(0.47%)	1.50%
	SAG-AFTRA Federal Credit Union	\$349,858	\$156,755	\$308,402	50.83%	\$7,289	3.98%	0.71%	3.27%	(3.45%)	(5.69%)
	UMe Federal Credit Union	\$351,537	\$160,611	\$294,963	54.45%	\$9,131	3.53%	1.68%	1.85%	2.08%	0.21%
	Pasadena Federal Credit Union	\$351,546	\$204,077	\$312,991	65.20%	\$7,174	4.29%	1.09%	3.20%	29.78%	27.26%
	Eagle Community Credit Union	\$356,942	\$282,635	\$312,490	90.45%	\$3,399	6.61%	1.50%	5.11%	1.29%	1.48%
	Matadors Community Credit Union	\$360,723	\$279,189	\$318,886	87.55%	\$9,249	5.18%	2.37%	2.82%	5.62%	10.22%
	POPA Federal Credit Union	\$365,488	\$257,904	\$330,149	78.12%	\$6,195	5.45%	1.46%	3.99%	(3.33%)	3.49%
	Cabrillo Credit Union	\$403,211	\$241,792	\$361,419	66.90%	\$5,486	4.44%	0.92%	3.52%	1.38%	4.49%
	Glendale Area Schools Credit Union	\$428,975	\$139,902	\$363,700	38.47%	\$15,599	3.36%	2.06%	1.30%	(2.13%)	(2.43%)
	Gain Federal Credit Union	\$432,540	\$245,052	\$402,828	60.83%	\$6,654	3.57%	1.14%	2.43%	(1.66%)	(2.66%)
	Wheelhouse Credit Union	\$441,640	\$343,696	\$379,234	90.63%	\$5,555	4.77%	1.74%	3.03%	1.44%	3.14%
	Aerospace Federal Credit Union	\$468,500	\$132,662	\$336,449	39.43%	\$20,370	3.73%	2.48%	1.25%	13.21%	(3.61%)
	Average of Asset Group B	\$361,911	\$198,021	\$311,383	62.76%	\$8,853	4.33%	1.44%	2.89%	1.66%	1.69%
Asset Group C - \$501 million to \$1 billion in total assets											
	I.L.W.U. Federal Credit Union	\$502,031	\$362,911	\$442,010	82.10%	\$7,383	4.81%	1.63%	3.17%	4.92%	6.84%
	LA Financial Federal Credit Union	\$559,080	\$412,711	\$487,085	84.73%	\$7,168	3.95%	1.03%	2.92%	5.00%	3.15%
	AdelFi Credit Union	\$633,519	\$414,336	\$495,419	83.63%	\$7,039	4.84%	1.93%	2.91%	11.39%	4.34%
	MyPoint Credit Union	\$650,873	\$515,488	\$564,940	91.25%	\$5,292	4.00%	1.10%	2.90%	(1.04%)	(2.06%)
	America's Christian Credit Union	\$688,840	\$536,024	\$589,252	90.97%	\$7,654	4.87%	2.19%	2.68%	7.08%	4.53%
	USC Credit Union	\$693,764	\$530,110	\$613,141	86.46%	\$6,112	4.48%	1.41%	3.07%	(9.30%)	(2.26%)
	The First Financial Federal Credit Union	\$754,021	\$406,336	\$681,284	59.64%	\$6,032	4.22%	1.33%	2.89%	(5.81%)	(3.13%)
	Foothill Federal Credit Union	\$764,524	\$495,233	\$628,689	78.77%	\$7,801	4.34%	1.80%	2.54%	(9.31%)	0.68%
	Sun Community Federal Credit Union	\$766,459	\$580,284	\$677,711	85.62%	\$5,179	5.17%	1.64%	3.53%	4.60%	6.60%
	Christian Community Credit Union	\$839,488	\$723,543	\$723,535	100.00%	\$7,206	4.42%	1.23%	3.19%	(1.27%)	(1.94%)
	OceanAir Federal Credit Union	\$865,730	\$685,626	\$682,097	100.52%	\$6,898	4.36%	2.10%	2.26%	3.15%	3.88%
	Certified Federal Credit Union	\$871,705	\$569,133	\$687,766	82.75%	\$6,249	5.00%	1.19%	3.81%	11.51%	12.52%
	First City Credit Union	\$888,361	\$414,689	\$773,365	53.62%	\$7,793	3.83%	0.88%	2.95%	(2.01%)	0.55%
	AltaOne Federal Credit Union	\$932,743	\$708,518	\$843,145	84.03%	\$5,153	4.75%	1.31%	3.45%	13.23%	12.01%
	Water and Power Community Credit Union	\$944,738	\$662,828	\$803,958	82.45%	\$8,040	4.24%	1.12%	3.11%	(2.79%)	(2.49%)
	Average of Asset Group C	\$757,058	\$534,518	\$646,226	83.10%	\$6,733	4.49%	1.46%	3.03%	1.96%	2.88%

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

December 31, 2024

Run Date: February 22, 2025

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 - Over \$1 billion in total assets											
	Safe 1 Credit Union	\$1,000,356	\$754,450	\$840,012	89.81%	\$7,275	4.66%	1.34%	3.32%	(3.59%)	7.06%
	American First Credit Union	\$1,001,435	\$783,721	\$864,688	90.64%	\$8,345	4.36%	2.06%	2.30%	0.05%	1.14%
	SkyOne Federal Credit Union	\$1,004,516	\$670,544	\$810,637	82.72%	\$9,705	5.32%	2.68%	2.64%	7.05%	(6.14%)
	University Credit Union	\$1,135,866	\$948,855	\$965,447	98.28%	\$8,979	4.55%	1.57%	2.92%	(2.56%)	4.51%
	SESLOC Credit Union	\$1,143,863	\$849,133	\$1,024,483	82.88%	\$6,166	4.42%	1.01%	3.41%	(4.09%)	0.25%
	Honda Federal Credit Union	\$1,175,186	\$908,779	\$1,033,232	87.95%	\$5,965	4.77%	1.85%	2.92%	4.55%	5.96%
	Rize Federal Credit Union	\$1,200,080	\$890,571	\$991,732	89.80%	\$6,877	5.36%	2.12%	3.18%	12.18%	11.42%
	Blupeak Credit Union	\$1,207,156	\$825,818	\$1,119,440	73.77%	\$9,976	4.13%	1.85%	2.28%	(18.03%)	(15.25%)
	Southland Credit Union	\$1,264,183	\$890,114	\$1,088,022	81.81%	\$7,203	4.59%	1.73%	2.86%	9.81%	11.18%
	Los Angeles Federal Credit Union	\$1,278,834	\$884,824	\$1,077,826	82.09%	\$7,392	4.08%	1.09%	2.99%	(2.32%)	(1.25%)
	Los Angeles Police Federal Credit Union	\$1,329,590	\$758,287	\$1,166,916	64.98%	\$8,233	4.73%	1.59%	3.13%	(4.94%)	0.46%
	Frontwave Credit Union	\$1,408,446	\$960,441	\$1,109,828	86.54%	\$5,702	4.09%	1.73%	2.36%	(1.50%)	(7.78%)
	Ventura County Credit Union	\$1,418,680	\$935,760	\$1,264,987	73.97%	\$7,238	4.84%	1.52%	3.28%	4.71%	7.53%
	Farmers Insurance Federal Credit Union	\$1,443,981	\$1,357,626	\$1,215,828	111.66%	\$5,663	7.04%	2.47%	4.57%	(6.08%)	(3.72%)
	Northrop Grumman Federal Credit Union	\$1,526,118	\$852,977	\$1,383,732	61.64%	\$6,179	4.78%	2.14%	2.64%	(6.86%)	1.80%
	CoastHills Federal Credit Union	\$1,809,919	\$1,258,812	\$1,452,486	86.67%	\$6,511	4.56%	1.82%	2.73%	1.48%	2.55%
	Cal Tech Employees Federal Credit Union	\$2,033,162	\$596,616	\$1,538,510	38.78%	\$27,852	3.84%	2.93%	0.91%	4.27%	(4.97%)
	LBS Financial Credit Union	\$2,043,255	\$1,041,673	\$1,765,219	59.01%	\$8,769	3.91%	1.63%	2.28%	3.72%	3.98%
	First Entertainment Credit Union	\$2,105,153	\$1,493,495	\$1,723,686	86.65%	\$9,074	4.25%	1.66%	2.59%	(4.73%)	(3.09%)
	Firefighters First Federal Credit Union	\$2,210,280	\$1,797,698	\$1,984,010	90.61%	\$7,492	4.41%	1.93%	2.54%	5.15%	7.78%
	Financial Partners Credit Union	\$2,241,896	\$1,712,568	\$1,936,903	88.42%	\$7,880	4.46%	2.33%	2.13%	(1.43%)	5.23%
	Arrowhead Central Credit Union	\$2,472,834	\$1,407,386	\$2,151,498	65.41%	\$5,104	4.81%	0.71%	4.10%	2.27%	7.24%
	Altura Federal Credit Union	\$2,579,582	\$1,721,825	\$2,171,952	79.28%	\$5,964	4.35%	1.26%	3.09%	(0.42%)	3.61%
	Partners Federal Credit Union	\$2,586,507	\$2,115,911	\$2,269,790	93.22%	\$6,107	5.03%	1.67%	3.36%	4.37%	4.34%
	F & A Federal Credit Union	\$2,693,408	\$1,075,954	\$1,855,361	57.99%	\$23,523	3.75%	2.48%	1.27%	19.71%	5.21%
	Orange County's Credit Union	\$2,736,467	\$2,049,105	\$2,251,510	91.01%	\$7,978	4.40%	1.77%	2.63%	5.97%	6.33%
	Credit Union of Southern California	\$2,894,345	\$1,675,230	\$2,284,765	73.32%	\$7,431	4.73%	2.13%	2.60%	(2.17%)	(1.87%)
	NuVision Federal Credit Union	\$3,307,207	\$2,697,400	\$2,742,351	98.36%	\$6,013	5.18%	1.93%	3.25%	(1.03%)	8.75%
	California Coast Credit Union	\$3,359,400	\$2,285,703	\$3,009,726	75.94%	\$6,181	3.99%	1.02%	2.98%	2.18%	1.56%
	Premier America Credit Union	\$3,396,242	\$2,714,145	\$3,038,067	89.34%	\$8,058	4.49%	2.64%	1.85%	(2.23%)	6.25%
	Valley Strong Credit Union	\$3,916,564	\$2,870,358	\$3,450,926	83.18%	\$6,981	5.00%	1.51%	3.49%	(2.77%)	2.47%
	California Credit Union	\$5,046,382	\$3,195,699	\$4,585,539	69.69%	\$10,013	4.02%	1.78%	2.24%	3.48%	8.25%
	Wescom Central Credit Union	\$6,276,758	\$3,345,200	\$4,495,154	74.42%	\$6,321	4.65%	1.98%	2.66%	7.84%	5.46%
	Mission Federal Credit Union	\$6,609,923	\$4,659,559	\$5,809,909	80.20%	\$9,925	4.39%	2.05%	2.28%	6.35%	8.23%
	Kinecta Federal Credit Union	\$6,656,774	\$5,639,967	\$5,010,520	112.56%	\$9,797	4.36%	2.03%	2.33%	(2.75%)	(9.96%)
	San Diego County Credit Union	\$9,165,818	\$5,462,077	\$7,561,590	72.23%	\$10,701	3.15%	1.43%	1.72%	(32.01%)	(8.53%)
	Logix Federal Credit Union	\$9,726,332	\$7,680,091	\$7,799,289	98.47%	\$11,956	4.50%	2.35%	2.15%	1.45%	6.18%
	SchoolsFirst Federal Credit Union	\$31,926,538	\$20,160,722	\$26,828,355	75.15%	\$11,415	4.45%	1.88%	2.57%	9.25%	11.61%
	Average of Asset Group D	\$3,587,711	\$2,419,187	\$2,991,419	81.54%	\$8,735	4.54%	1.83%	2.70%	0.43%	2.47%

Source: SNL Financial

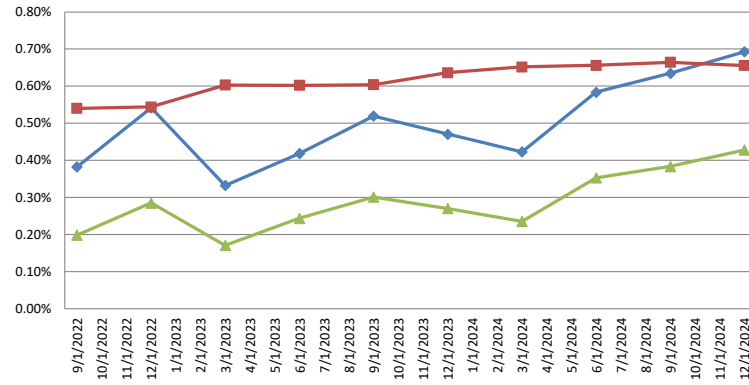
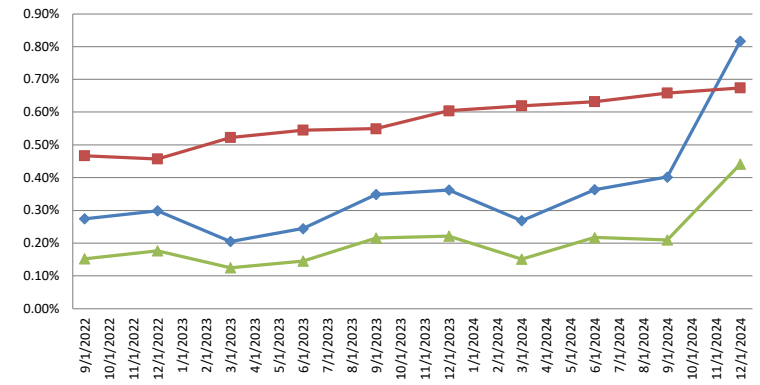
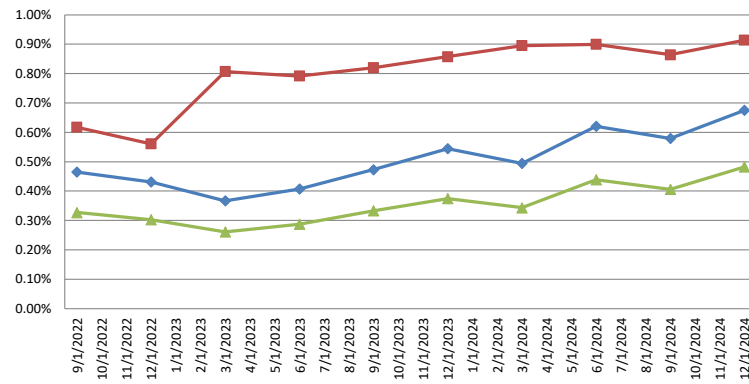
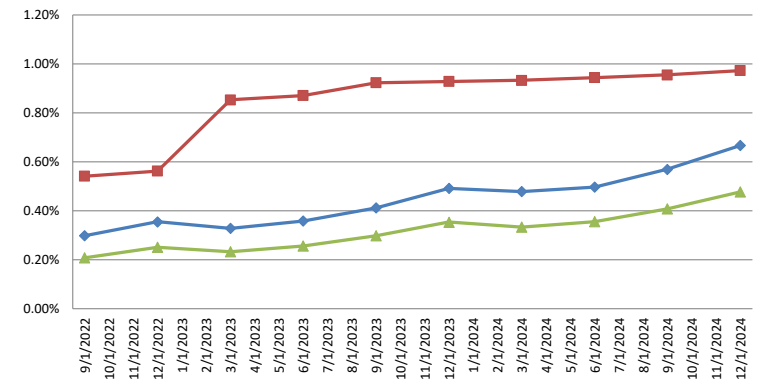
NA = data was not available.

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

December 31, 2024

Run Date: February 22, 2025

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								
	Los Angeles Electrical Workers Credit Union	\$51,133	\$88	0.68%	1.92%	280.68%	1.03%	0.17%
	Inland Valley Federal Credit Union	\$54,187	\$61	0.37%	0.97%	260.66%	1.30%	0.11%
	Huntington Beach Credit Union	\$54,887	\$40	0.25%	1.22%	497.50%	0.58%	0.07%
	JACOM Credit Union	\$55,314	\$10	0.08%	0.22%	270.00%	0.14%	0.02%
	Escondido Federal Credit Union	\$60,885	\$4	0.02%	0.59%	NM	0.05%	0.01%
	Parishioners Federal Credit Union	\$61,111	\$836	2.11%	0.46%	21.53%	21.44%	1.37%
	Olive View Employees Federal Credit Union	\$63,955	\$554	1.50%	0.70%	46.39%	5.06%	0.87%
	Santa Barbara County Federal Credit Union	\$64,780	\$12	0.04%	0.18%	425.00%	0.17%	0.02%
	North County Credit Union	\$71,408	\$2	0.01%	0.19%	NM	0.03%	0.00%
	Polam Federal Credit Union	\$72,277	\$880	2.29%	0.34%	14.77%	11.32%	1.22%
	Union Yes Federal Credit Union	\$73,474	\$9	0.02%	0.33%	NM	0.15%	0.01%
	Bopti Federal Credit Union	\$73,562	\$249	0.95%	1.04%	109.64%	1.63%	0.34%
	Universal City Studios Credit Union	\$73,959	\$486	0.97%	0.42%	43.21%	7.52%	0.66%
	Cal State L.A. Federal Credit Union	\$75,852	\$71	0.13%	0.16%	125.35%	1.13%	0.09%
	PostCity Financial Credit Union	\$78,518	\$255	0.80%	0.31%	39.22%	2.79%	0.32%
	Desert Valleys Federal Credit Union	\$78,968	\$350	0.83%	1.26%	152.57%	4.55%	0.44%
	Nikkei Credit Union	\$81,766	\$629	0.94%	0.27%	28.46%	12.99%	0.77%
	CalCom Federal Credit Union	\$83,539	\$1,175	1.75%	0.51%	29.11%	9.14%	1.41%
	Technicolor Federal Credit Union	\$84,790	\$89	0.15%	0.56%	376.40%	2.11%	0.10%
	VA Desert Pacific Federal Credit Union	\$89,796	\$126	0.23%	0.83%	364.29%	0.71%	0.14%
	County Schools Federal Credit Union	\$93,469	\$1,783	2.42%	0.74%	30.68%	24.14%	1.91%
	Glendale Federal Credit Union	\$97,705	\$126	0.20%	0.31%	151.59%	1.09%	0.13%
	Santa Ana Federal Credit Union	\$101,918	\$180	0.30%	0.12%	41.11%	1.98%	0.18%
	Rancho Federal Credit Union	\$106,576	\$91	0.14%	0.24%	168.13%	1.05%	0.09%
	La Loma Federal Credit Union	\$110,688	\$174	0.24%	0.33%	133.91%	4.47%	0.16%
	Thinkwise Federal Credit Union	\$115,540	\$331	0.55%	1.29%	233.23%	4.14%	0.29%
	Sea Air Federal Credit Union	\$121,605	\$758	1.74%	0.32%	18.60%	2.82%	0.62%
	Interfaith Federal Credit Union	\$121,908	\$91	0.13%	0.48%	365.93%	0.61%	0.07%
	San Diego Firefighters Federal Credit Union	\$134,440	\$205	0.31%	1.06%	339.51%	2.92%	0.15%
	California Lithuanian Credit Union	\$147,280	\$1,163	1.19%	0.41%	34.39%	3.95%	0.79%
	East County Schools Federal Credit Union	\$147,283	\$135	0.17%	0.31%	184.44%	1.02%	0.09%
	Torrance Community Federal Credit Union	\$152,655	\$226	0.35%	0.63%	180.53%	3.12%	0.15%
	South Bay Credit Union	\$158,036	\$872	0.71%	0.84%	118.12%	6.07%	0.55%
	Vida Federal Credit Union	\$165,895	\$170	0.20%	1.07%	530.59%	0.83%	0.10%
	E-Central Credit Union	\$169,203	\$3,345	2.58%	0.89%	34.65%	8.46%	1.98%
	Camino Federal Credit Union	\$174,049	\$702	0.53%	0.72%	137.32%	3.97%	0.40%
	Schools Federal Credit Union	\$178,742	\$270	0.30%	0.94%	313.70%	1.30%	0.15%
	Clearpath Federal Credit Union	\$183,316	\$869	0.67%	0.20%	30.15%	8.24%	0.47%
	Priority One Credit Union	\$195,046	\$328	0.34%	1.10%	318.60%	1.70%	0.17%
	Long Beach Firemen's Credit Union	\$204,961	\$390	0.26%	1.30%	491.03%	0.69%	0.19%
	Alta Vista Credit Union	\$209,028	\$766	0.55%	0.55%	100.39%	4.40%	0.37%

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

December 31, 2024

Run Date: February 22, 2025

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 (continued)								
	First Imperial Credit Union	\$219,267	\$2,286	1.39%	1.58%	113.43%	8.11%	1.04%
	Chaffey Federal Credit Union	\$230,937	\$485	0.39%	0.28%	70.10%	4.04%	0.21%
	Average of Asset Group A	\$114,970	\$504	0.69%	0.66%	180.62%	4.25%	0.43%
Asset Group B - \$251 to \$500 million in total assets								
	Edwards Federal Credit Union	\$259,201	\$899	0.72%	0.49%	68.08%	6.78%	0.35%
	Long Beach City Employees Federal Credit Union	\$277,540	\$2	0.00%	0.08%	NM	0.12%	0.00%
	Santa Barbara Teachers Federal Credit Union	\$282,366	\$15	0.02%	0.20%	833.33%	0.04%	0.01%
	Downey Federal Credit Union	\$320,854	\$8,794	5.19%	1.17%	22.59%	47.49%	2.74%
	Strata Federal Credit Union	\$339,661	\$1,949	0.78%	1.10%	141.77%	4.55%	0.57%
	SAG-AFTRA Federal Credit Union	\$349,858	\$835	0.53%	0.77%	144.91%	2.31%	0.24%
	UMe Federal Credit Union	\$351,537	\$291	0.18%	0.44%	240.21%	2.13%	0.08%
	Pasadena Federal Credit Union	\$351,546	\$2,627	1.29%	0.40%	31.14%	7.44%	0.75%
	Eagle Community Credit Union	\$356,942	\$1,627	0.58%	1.39%	241.49%	4.75%	0.46%
	Matadors Community Credit Union	\$360,723	\$1,141	0.41%	0.58%	143.03%	2.88%	0.32%
	POPA Federal Credit Union	\$365,488	\$1,296	0.50%	2.05%	407.79%	3.61%	0.35%
	Cabrillo Credit Union	\$403,211	\$910	0.38%	0.64%	170.66%	2.92%	0.23%
	Glendale Area Schools Credit Union	\$428,975	\$2,612	1.87%	0.20%	10.80%	5.92%	0.61%
	Gain Federal Credit Union	\$432,540	\$1,162	0.47%	0.45%	94.49%	5.12%	0.27%
	Wheelhouse Credit Union	\$441,640	\$263	0.08%	0.72%	946.39%	0.80%	0.06%
	Aerospace Federal Credit Union	\$468,500	\$87	0.07%	0.10%	149.43%	0.73%	0.02%
	Average of Asset Group B	\$361,911	\$1,532	0.82%	0.67%	243.07%	6.10%	0.44%
Asset Group C - \$501 million to \$1 billion in total assets								
	I.L.W.U. Federal Credit Union	\$502,031	\$2,427	0.67%	0.54%	81.17%	6.19%	0.48%
	LA Financial Federal Credit Union	\$559,080	\$1,891	0.46%	0.41%	89.69%	4.53%	0.34%
	AdelFi Credit Union	\$633,519	\$1,899	0.46%	2.19%	477.78%	2.42%	0.30%
	MyPoint Credit Union	\$650,873	\$1,561	0.30%	0.34%	111.27%	2.67%	0.24%
	America's Christian Credit Union	\$688,840	\$1,533	0.29%	0.55%	192.76%	2.87%	0.22%
	USC Credit Union	\$693,764	\$3,682	0.69%	0.94%	134.74%	7.46%	0.53%
	The First Financial Federal Credit Union	\$754,021	\$2,824	0.69%	0.93%	133.60%	55.17%	0.37%
	Foothill Federal Credit Union	\$764,524	\$1,632	0.33%	0.72%	219.42%	1.95%	0.21%
	Sun Community Federal Credit Union	\$766,459	\$9,272	1.60%	0.81%	50.95%	13.90%	1.21%
	Christian Community Credit Union	\$839,488	\$5,020	0.69%	0.49%	70.58%	4.51%	0.60%
	OceanAir Federal Credit Union	\$865,730	\$7,286	1.06%	0.57%	53.98%	16.45%	0.84%
	Certified Federal Credit Union	\$871,705	\$3,592	0.63%	1.65%	261.44%	2.17%	0.41%
	First City Credit Union	\$888,361	\$2,395	0.58%	0.96%	166.26%	3.46%	0.27%
	AltaOne Federal Credit Union	\$932,743	\$5,917	0.84%	1.53%	183.56%	10.32%	0.63%
	Water and Power Community Credit Union	\$944,738	\$5,526	0.83%	1.08%	129.53%	10.70%	0.58%
	Average of Asset Group C	\$757,058	\$3,764	0.67%	0.91%	157.12%	9.65%	0.48%

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

December 31, 2024

Run Date: February 22, 2025

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 - Over \$1 billion in total assets								
	Safe 1 Credit Union	\$1,000,356	\$4,059	0.54%	0.90%	167.75%	2.92%	0.41%
	American First Credit Union	\$1,001,435	\$3,180	0.41%	0.72%	176.73%	3.68%	0.32%
	SkyOne Federal Credit Union	\$1,004,516	\$12,583	1.88%	0.30%	15.88%	32.88%	1.25%
	University Credit Union	\$1,135,866	\$12,941	1.36%	0.66%	48.40%	12.51%	1.14%
	SESLOC Credit Union	\$1,143,863	\$3,875	0.46%	0.88%	192.21%	3.85%	0.34%
	Honda Federal Credit Union	\$1,175,186	\$3,871	0.43%	0.39%	90.42%	4.26%	0.33%
	Rize Federal Credit Union	\$1,200,080	\$8,545	0.96%	0.99%	103.11%	9.23%	0.71%
	Blupeak Credit Union	\$1,207,156	\$15,269	1.85%	1.48%	79.86%	17.23%	1.26%
	Southland Credit Union	\$1,264,183	\$4,888	0.55%	1.16%	210.56%	6.28%	0.39%
	Los Angeles Federal Credit Union	\$1,278,834	\$6,407	0.72%	1.13%	155.60%	6.03%	0.50%
	Los Angeles Police Federal Credit Union	\$1,329,590	\$4,128	0.54%	0.78%	142.42%	3.67%	0.31%
	Frontwave Credit Union	\$1,408,446	\$3,967	0.41%	0.80%	194.45%	3.33%	0.28%
	Ventura County Credit Union	\$1,418,680	\$4,693	0.50%	1.29%	256.38%	3.69%	0.33%
	Farmers Insurance Federal Credit Union	\$1,443,981	\$15,662	1.15%	1.93%	167.21%	10.52%	1.08%
	Northrop Grumman Federal Credit Union	\$1,526,118	\$4,603	0.54%	1.68%	311.97%	4.24%	0.30%
	CoastHills Federal Credit Union	\$1,809,919	\$6,604	0.52%	1.14%	216.91%	5.94%	0.36%
	Cal Tech Employees Federal Credit Union	\$2,033,162	\$374	0.06%	0.79%	NM	0.26%	0.02%
	LBS Financial Credit Union	\$2,043,255	\$5,443	0.52%	1.05%	200.46%	2.12%	0.27%
	First Entertainment Credit Union	\$2,105,153	\$10,964	0.73%	0.84%	114.76%	6.14%	0.52%
	Firefighters First Federal Credit Union	\$2,210,280	\$1,986	0.11%	0.50%	449.65%	1.12%	0.09%
	Financial Partners Credit Union	\$2,241,896	\$6,744	0.39%	0.59%	150.16%	4.41%	0.30%
	Arrowhead Central Credit Union	\$2,472,834	\$10,380	0.74%	1.43%	194.16%	3.50%	0.42%
	Altura Federal Credit Union	\$2,579,582	\$8,237	0.48%	1.15%	241.10%	4.32%	0.32%
	Partners Federal Credit Union	\$2,586,507	\$22,576	1.07%	1.27%	118.95%	7.34%	0.87%
	F & A Federal Credit Union	\$2,693,408	\$2,102	0.20%	0.33%	168.08%	0.81%	0.08%
	Orange County's Credit Union	\$2,736,467	\$10,606	0.52%	0.85%	164.03%	5.01%	0.39%
	Credit Union of Southern California	\$2,894,345	\$10,503	0.63%	1.58%	252.02%	4.87%	0.36%
	NuVision Federal Credit Union	\$3,307,207	\$15,657	0.58%	0.91%	157.10%	4.24%	0.47%
	California Coast Credit Union	\$3,359,400	\$3,522	0.15%	0.71%	459.85%	1.07%	0.10%
	Premier America Credit Union	\$3,396,242	\$37,481	1.38%	0.70%	50.53%	12.60%	1.10%
	Valley Strong Credit Union	\$3,916,564	\$54,271	1.89%	1.08%	56.87%	15.74%	1.39%
	California Credit Union	\$5,046,382	\$7,200	0.23%	0.67%	295.96%	2.19%	0.14%
	Wescom Central Credit Union	\$6,276,758	\$11,690	0.35%	1.21%	347.51%	3.65%	0.19%
	Mission Federal Credit Union	\$6,609,923	\$7,068	0.15%	1.22%	803.98%	0.98%	0.11%
	Kinecta Federal Credit Union	\$6,656,774	\$27,728	0.49%	1.02%	207.73%	4.79%	0.42%
	San Diego County Credit Union	\$9,165,818	\$11,024	0.20%	0.93%	463.13%	0.90%	0.12%
	Logix Federal Credit Union	\$9,726,332	\$57,894	0.75%	1.05%	139.01%	4.48%	0.60%
	SchoolsFirst Federal Credit Union	\$31,926,538	\$175,044	0.87%	0.82%	94.15%	5.40%	0.55%
	Average of Asset Group D	\$3,587,711	\$16,152	0.67%	0.97%	207.00%	5.95%	0.48%

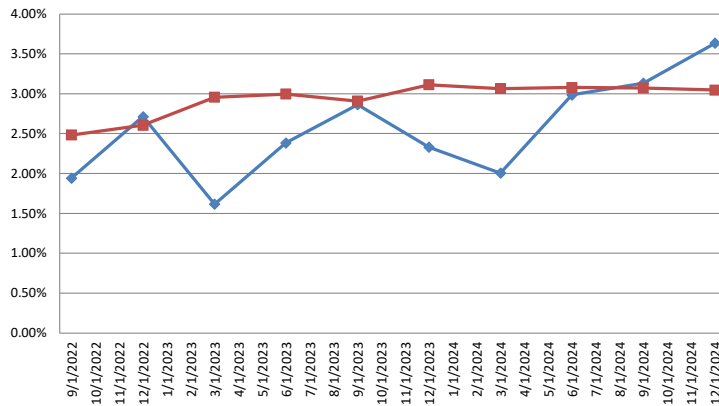
Source: SNL Financial

NA = data was not available.

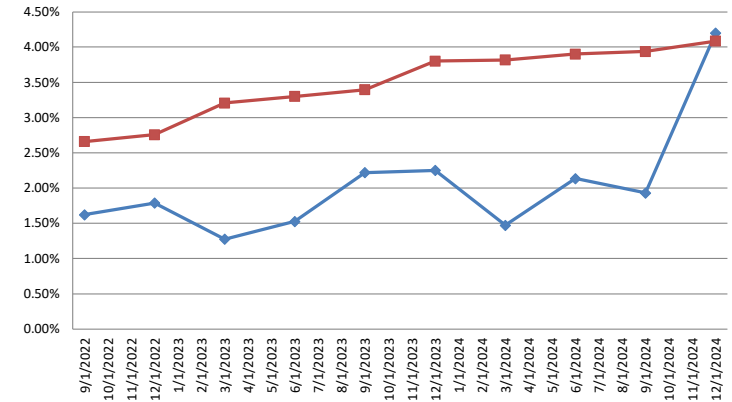
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

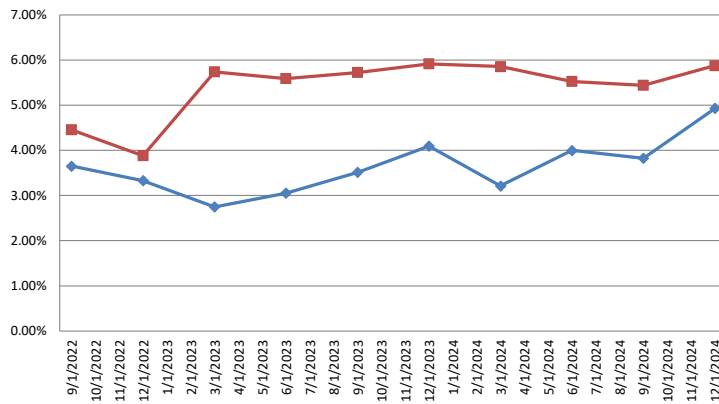
## Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth &amp; Classified Assets/Net Worth

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

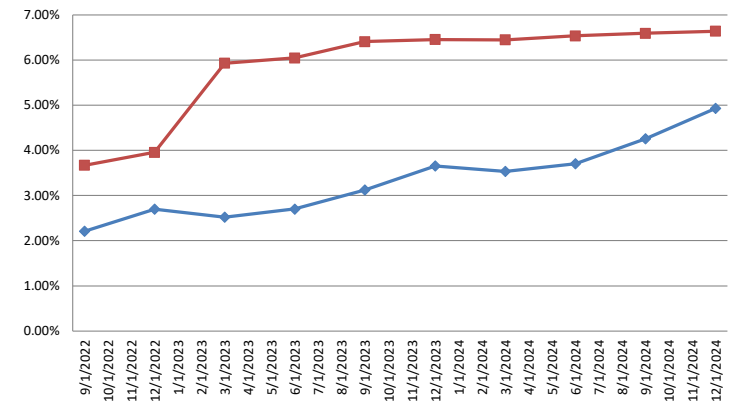
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Delinquent Loans/Net Worth	1.94%	2.71%	1.62%	2.38%	2.86%	2.33%	2.01%	2.99%	3.13%	3.63%
Classified Assets/Net Worth	2.48%	2.60%	2.96%	3.00%	2.91%	3.11%	3.06%	3.08%	3.07%	3.05%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Delinquent Loans/Net Worth	1.62%	1.79%	1.28%	1.53%	2.22%	2.25%	1.47%	2.14%	1.93%	4.20%
Classified Assets/Net Worth	2.66%	2.76%	3.21%	3.30%	3.39%	3.80%	3.82%	3.90%	3.94%	4.08%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Delinquent Loans/Net Worth	3.65%	3.33%	2.75%	3.05%	3.51%	4.09%	3.21%	4.00%	3.82%	4.93%
Classified Assets/Net Worth	4.45%	3.88%	5.74%	5.59%	5.72%	5.91%	5.85%	5.53%	5.44%	5.87%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Delinquent Loans/Net Worth	2.21%	2.70%	2.52%	2.70%	3.13%	3.66%	3.54%	3.70%	4.25%	4.93%
Classified Assets/Net Worth	3.67%	3.95%	5.93%	6.04%	6.41%	6.45%	6.44%	6.53%	6.59%	6.64%

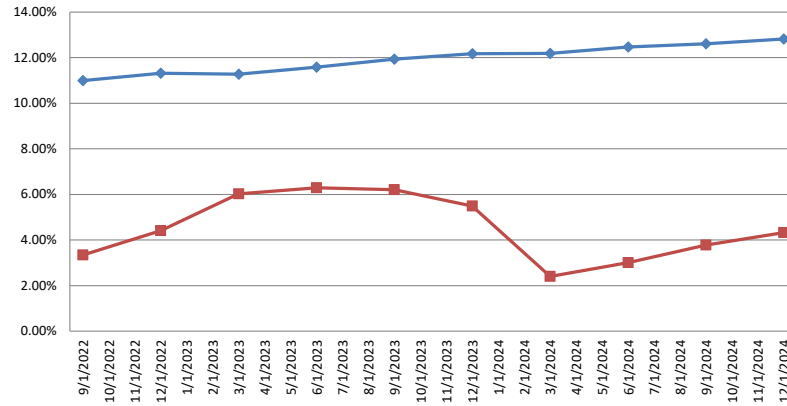
Source: SNL Financial

Note: Report includes only bank-level data.

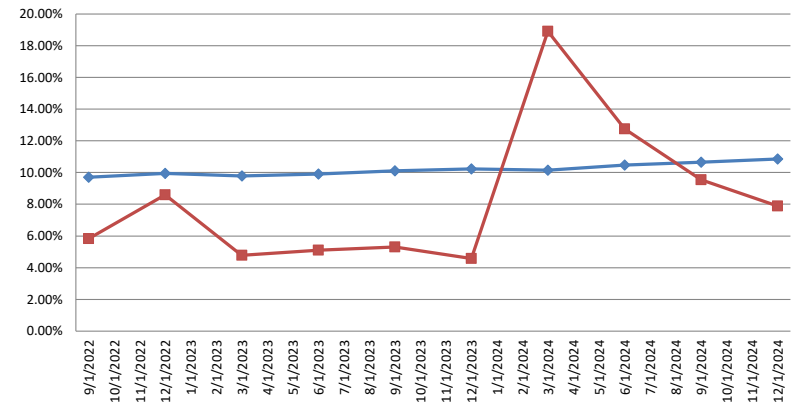
NA = data was not available.

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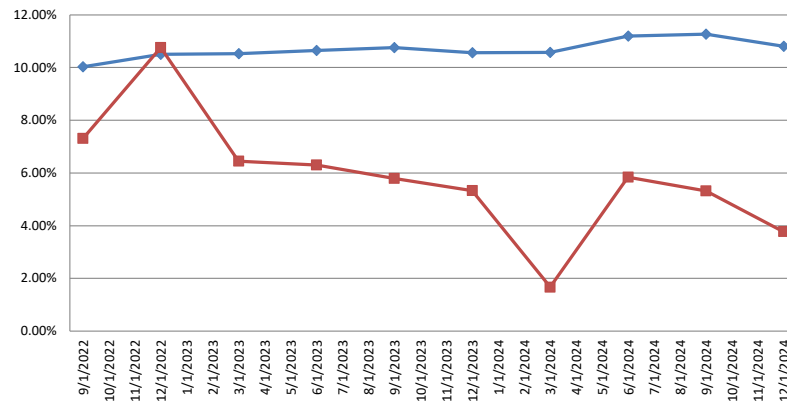
## Summary Trends of Historical Asset Group Averages: Net Worth/Assets &amp; Net Worth Growth (Decline) - YTD

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

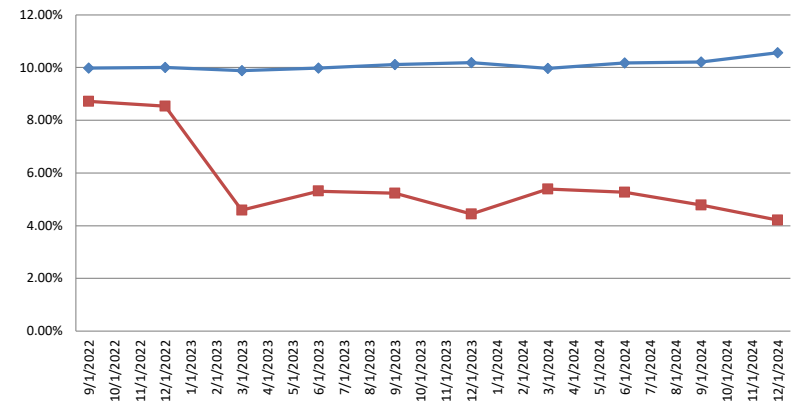
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth/Assets	10.99%	11.31%	11.27%	11.58%	11.94%	12.17%	12.18%	12.47%	12.60%	12.82%
Net Worth Growth	3.35%	4.40%	6.03%	6.28%	6.20%	5.49%	2.40%	3.00%	3.77%	4.32%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth/Assets	9.71%	9.95%	9.79%	9.90%	10.11%	10.22%	10.15%	10.48%	10.65%	10.85%
Net Worth Growth	5.83%	8.59%	4.78%	5.10%	5.31%	4.58%	18.90%	12.76%	9.54%	7.88%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth/Assets	10.03%	10.51%	10.53%	10.65%	10.76%	10.56%	10.58%	11.20%	11.26%	10.81%
Net Worth Growth	7.31%	10.76%	6.44%	6.31%	5.80%	5.33%	1.67%	5.84%	5.32%	3.77%

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

	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Net Worth/Assets	9.99%	10.00%	9.89%	9.98%	10.12%	10.19%	9.97%	10.18%	10.22%	10.56%
Net Worth Growth	8.72%	8.54%	4.59%	5.31%	5.24%	4.44%	5.39%	5.27%	4.78%	4.21%

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

December 31, 2024

Run Date: February 22, 2025

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							
	Los Angeles Electrical Workers Credit Union	\$51,133	\$10,276	20.10%	2.27%	0.86%	2.40%
	Inland Valley Federal Credit Union	\$54,187	\$4,564	8.42%	1.11%	1.34%	3.48%
	Huntington Beach Credit Union	\$54,887	\$6,663	12.14%	3.72%	0.60%	2.99%
	JACOM Credit Union	\$55,314	\$9,515	17.20%	(5.16%)	0.11%	0.28%
	Escondido Federal Credit Union	\$60,885	\$7,847	12.89%	12.21%	0.05%	1.68%
	Parishioners Federal Credit Union	\$61,111	\$5,169	8.46%	15.95%	16.17%	3.48%
	Olive View Employees Federal Credit Union	\$63,955	\$14,364	22.46%	3.72%	3.86%	1.79%
	Santa Barbara County Federal Credit Union	\$64,780	\$7,170	11.07%	14.68%	0.17%	0.71%
	North County Credit Union	\$71,408	\$6,747	9.45%	1.23%	0.03%	0.67%
	Polam Federal Credit Union	\$72,277	\$7,641	10.57%	(2.50%)	11.52%	1.70%
	Union Yes Federal Credit Union	\$73,474	\$6,167	8.39%	11.86%	0.15%	2.24%
	Bopti Federal Credit Union	\$73,562	\$15,014	20.41%	0.14%	1.66%	1.82%
	Universal City Studios Credit Union	\$73,959	\$7,031	9.51%	(2.81%)	6.91%	2.99%
	Cal State L.A. Federal Credit Union	\$75,852	\$6,998	9.23%	(0.72%)	1.01%	1.27%
	PostCity Financial Credit Union	\$78,518	\$9,456	12.04%	(0.11%)	2.70%	1.06%
	Desert Valleys Federal Credit Union	\$78,968	\$7,151	9.06%	30.37%	4.89%	7.47%
	Nikkei Credit Union	\$81,766	\$11,282	13.80%	2.13%	5.58%	1.59%
	CalCom Federal Credit Union	\$83,539	\$12,635	15.12%	1.11%	9.30%	2.71%
	Technicolor Federal Credit Union	\$84,790	\$7,816	9.22%	(10.50%)	1.14%	4.29%
	VA Desert Pacific Federal Credit Union	\$89,796	\$20,000	22.27%	6.64%	0.63%	2.30%
	County Schools Federal Credit Union	\$93,469	\$6,968	7.45%	(0.06%)	25.59%	7.85%
	Glendale Federal Credit Union	\$97,705	\$12,107	12.39%	1.95%	1.04%	1.58%
	Santa Ana Federal Credit Union	\$101,918	\$12,694	12.46%	10.82%	1.42%	0.58%
	Rancho Federal Credit Union	\$106,576	\$8,842	8.30%	4.73%	1.03%	1.73%
	La Loma Federal Credit Union	\$110,688	\$9,942	8.98%	11.47%	1.75%	2.34%
	Thinkwise Federal Credit Union	\$115,540	\$10,691	9.25%	(2.21%)	3.10%	7.22%
	Sea Air Federal Credit Union	\$121,605	\$29,362	24.15%	(3.70%)	2.58%	0.48%
	Interfaith Federal Credit Union	\$121,908	\$14,544	11.93%	5.87%	0.63%	2.29%
	San Diego Firefighters Federal Credit Union	\$134,440	\$11,077	8.24%	4.54%	1.85%	6.28%
	California Lithuanian Credit Union	\$147,280	\$29,040	19.72%	3.17%	4.00%	1.38%
	East County Schools Federal Credit Union	\$147,283	\$12,936	8.78%	3.34%	1.04%	1.92%
	Torrance Community Federal Credit Union	\$152,655	\$14,551	9.53%	7.19%	1.55%	2.80%
	South Bay Credit Union	\$158,036	\$14,147	8.95%	(5.85%)	6.16%	7.28%
	Vida Federal Credit Union	\$165,895	\$21,972	13.24%	21.27%	0.77%	4.11%
	E-Central Credit Union	\$169,203	\$38,589	22.81%	4.89%	8.67%	3.00%
	Camino Federal Credit Union	\$174,049	\$20,929	12.02%	5.66%	3.35%	4.61%
	Schools Federal Credit Union	\$178,742	\$21,847	12.22%	2.08%	1.24%	3.88%
	Clearpath Federal Credit Union	\$183,316	\$19,524	10.65%	1.52%	4.45%	1.34%
	Priority One Credit Union	\$195,046	\$25,169	12.90%	10.99%	1.30%	4.15%
	Long Beach Firemen's Credit Union	\$204,961	\$54,318	26.50%	6.16%	0.72%	3.53%
	Alta Vista Credit Union	\$209,028	\$17,952	8.59%	0.00%	4.27%	4.28%

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

December 31, 2024

Run Date: February 22, 2025

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 (continued)							
	First Imperial Credit Union	\$219,267	\$27,183	12.40%	7.32%	8.41%	9.54%
	Chaffey Federal Credit Union	\$230,937	\$17,969	7.78%	(0.57%)	2.70%	1.89%
	Average of Asset Group A	\$114,970	\$14,787	12.82%	4.32%	3.63%	3.05%
Asset Group B - \$251 to \$500 million in total assets							
	Edwards Federal Credit Union	\$259,201	\$24,354	9.40%	3.38%	3.69%	2.51%
	Long Beach City Employees Federal Credit Union	\$277,540	\$36,422	13.12%	(1.35%)	0.01%	0.26%
	Santa Barbara Teachers Federal Credit Union	\$282,366	\$38,493	13.63%	11.83%	0.04%	0.32%
	Downey Federal Credit Union	\$320,854	\$30,716	9.57%	(0.42%)	28.63%	6.47%
	Strata Federal Credit Union	\$339,661	\$47,209	13.90%	8.40%	4.13%	5.85%
	SAG-AFTRA Federal Credit Union	\$349,858	\$39,785	11.37%	5.17%	2.10%	3.04%
	UMe Federal Credit Union	\$351,537	\$27,820	7.91%	1.89%	1.05%	2.51%
	Pasadena Federal Credit Union	\$351,546	\$37,302	10.61%	72.48%	7.04%	2.19%
	Eagle Community Credit Union	\$356,942	\$37,666	10.55%	4.51%	4.32%	10.43%
	Matadors Community Credit Union	\$360,723	\$39,801	11.03%	2.31%	2.87%	4.10%
	POPA Federal Credit Union	\$365,488	\$41,794	11.44%	2.56%	3.10%	12.65%
	Cabrillo Credit Union	\$403,211	\$41,962	10.41%	13.40%	2.17%	3.70%
	Glendale Area Schools Credit Union	\$428,975	\$67,306	15.69%	0.21%	3.88%	0.42%
	Gain Federal Credit Union	\$432,540	\$37,386	8.64%	0.21%	3.11%	2.94%
	Wheelhouse Credit Union	\$441,640	\$32,550	7.37%	1.83%	0.81%	7.65%
	Aerospace Federal Credit Union	\$468,500	\$41,910	8.95%	(0.31%)	0.21%	0.31%
	Average of Asset Group B	\$361,911	\$38,905	10.85%	7.88%	4.20%	4.08%
Asset Group C - \$501 million to \$1 billion in total assets							
	I.L.W.U. Federal Credit Union	\$502,031	\$45,296	9.02%	8.98%	5.36%	4.35%
	LA Financial Federal Credit Union	\$559,080	\$48,681	8.71%	2.04%	3.88%	3.48%
	AdelFi Credit Union	\$633,519	\$88,143	13.91%	(3.36%)	2.15%	10.29%
	MyPoint Credit Union	\$650,873	\$57,078	8.77%	1.33%	2.73%	3.04%
	America's Christian Credit Union	\$688,840	\$64,940	9.43%	4.76%	2.36%	4.55%
	USC Credit Union	\$693,764	\$73,365	10.57%	0.19%	5.02%	6.76%
	The First Financial Federal Credit Union	\$754,021	\$54,215	7.19%	(6.81%)	5.21%	6.96%
	Foothill Federal Credit Union	\$764,524	\$90,529	11.84%	4.02%	1.80%	3.96%
	Sun Community Federal Credit Union	\$766,459	\$70,221	9.16%	5.37%	13.20%	6.73%
	Christian Community Credit Union	\$839,488	\$110,614	13.18%	2.25%	4.54%	3.20%
	OceanAir Federal Credit Union	\$865,730	\$67,752	7.83%	0.66%	10.75%	5.80%
	Certified Federal Credit Union	\$871,705	\$173,734	19.93%	8.59%	2.07%	5.41%
	First City Credit Union	\$888,361	\$123,181	13.87%	3.27%	1.94%	3.23%
	AltaOne Federal Credit Union	\$932,743	\$89,955	9.64%	26.53%	6.58%	12.07%
	Water and Power Community Credit Union	\$944,738	\$86,355	9.14%	(1.25%)	6.40%	8.29%
	Average of Asset Group C	\$757,058	\$82,937	10.81%	3.77%	4.93%	5.87%

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

December 31, 2024

Run Date: February 22, 2025

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 - Over \$1 billion in total assets							
	Safe 1 Credit Union	\$1,000,356	\$154,770	15.47%	9.60%	2.62%	4.40%
	American First Credit Union	\$1,001,435	\$103,633	10.35%	1.56%	3.07%	5.42%
	SkyOne Federal Credit Union	\$1,004,516	\$76,096	7.58%	13.03%	16.54%	2.63%
	University Credit Union	\$1,135,866	\$102,287	9.01%	5.37%	12.65%	6.12%
	SESLOC Credit Union	\$1,143,863	\$109,380	9.56%	5.13%	3.54%	6.81%
	Honda Federal Credit Union	\$1,175,186	\$103,765	8.83%	0.57%	3.73%	3.37%
	Rize Federal Credit Union	\$1,200,080	\$123,879	10.32%	30.68%	6.90%	7.11%
	Blupeak Credit Union	\$1,207,156	\$102,942	8.53%	(6.19%)	14.83%	11.85%
	Southland Credit Union	\$1,264,183	\$100,777	7.97%	1.78%	4.85%	10.21%
	Los Angeles Federal Credit Union	\$1,278,834	\$141,484	11.06%	(1.77%)	4.53%	7.05%
	Los Angeles Police Federal Credit Union	\$1,329,590	\$153,400	11.54%	1.67%	2.69%	3.83%
	Frontwave Credit Union	\$1,408,446	\$141,219	10.03%	5.03%	2.81%	5.46%
	Ventura County Credit Union	\$1,418,680	\$133,849	9.43%	7.44%	3.51%	8.99%
	Farmers Insurance Federal Credit Union	\$1,443,981	\$130,280	9.02%	(9.33%)	12.02%	20.10%
	Northrop Grumman Federal Credit Union	\$1,526,118	\$146,048	9.57%	(0.58%)	3.15%	9.83%
	CoastHills Federal Credit Union	\$1,809,919	\$137,173	7.58%	(0.38%)	4.81%	10.44%
	Cal Tech Employees Federal Credit Union	\$2,033,162	\$209,376	10.30%	(0.11%)	0.18%	2.26%
	LBS Financial Credit Union	\$2,043,255	\$272,198	13.32%	2.93%	2.00%	4.01%
	First Entertainment Credit Union	\$2,105,153	\$203,894	9.69%	3.26%	5.38%	6.17%
	Firefighters First Federal Credit Union	\$2,210,280	\$207,469	9.39%	7.22%	0.96%	4.30%
	Financial Partners Credit Union	\$2,241,896	\$196,593	8.77%	(0.36%)	3.43%	5.15%
	Arrowhead Central Credit Union	\$2,472,834	\$284,576	11.51%	9.25%	3.65%	7.08%
	Altura Federal Credit Union	\$2,579,582	\$260,102	10.08%	7.23%	3.17%	7.64%
	Partners Federal Credit Union	\$2,586,507	\$299,031	11.56%	5.81%	7.55%	8.98%
	F & A Federal Credit Union	\$2,693,408	\$346,630	12.87%	5.39%	0.61%	1.02%
	Orange County's Credit Union	\$2,736,467	\$280,667	10.26%	4.90%	3.78%	6.20%
	Credit Union of Southern California	\$2,894,345	\$357,097	12.34%	9.09%	2.94%	7.41%
	NuVision Federal Credit Union	\$3,307,207	\$383,897	11.61%	6.67%	4.08%	6.41%
	California Coast Credit Union	\$3,359,400	\$443,657	13.21%	4.41%	0.79%	3.65%
	Premier America Credit Union	\$3,396,242	\$333,356	9.82%	(2.99%)	11.24%	5.68%
	Valley Strong Credit Union	\$3,916,564	\$357,989	9.14%	4.39%	15.16%	8.62%
	California Credit Union	\$5,046,382	\$469,858	9.31%	3.31%	1.53%	4.54%
	Wescom Central Credit Union	\$6,276,758	\$496,483	7.91%	3.61%	2.35%	8.18%
	Mission Federal Credit Union	\$6,609,923	\$800,619	12.11%	8.81%	0.88%	7.10%
	Kinecta Federal Credit Union	\$6,656,774	\$560,080	8.41%	0.59%	4.95%	10.28%
	San Diego County Credit Union	\$9,165,818	\$1,798,874	19.63%	2.97%	0.61%	2.84%
	Logix Federal Credit Union	\$9,726,332	\$1,387,333	14.26%	5.07%	4.17%	5.80%
	SchoolsFirst Federal Credit Union	\$31,926,538	\$3,146,438	9.86%	5.09%	5.56%	5.24%
Average of Asset Group D		\$3,587,711	\$396,242	10.56%	4.21%	4.93%	6.64%

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.

# 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.