



MOSS ADAMS^{LLP}

Certified Public Accountants | Business Consultants

Credit Union Index

An Analysis of California Credit Unions



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

NORTHERN CALIFORNIA

Fresno

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

Napa

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

Sacramento

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

San Francisco

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

Santa Rosa

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

Silicon Valley

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

Stockton

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

Walnut Creek

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

SOUTHERN CALIFORNIA

Los Angeles

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

San Diego

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

Orange County

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

Woodland Hills

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

Asset Size Definition:

GROUP A	\$0-\$250 million
GROUP B	\$251-\$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

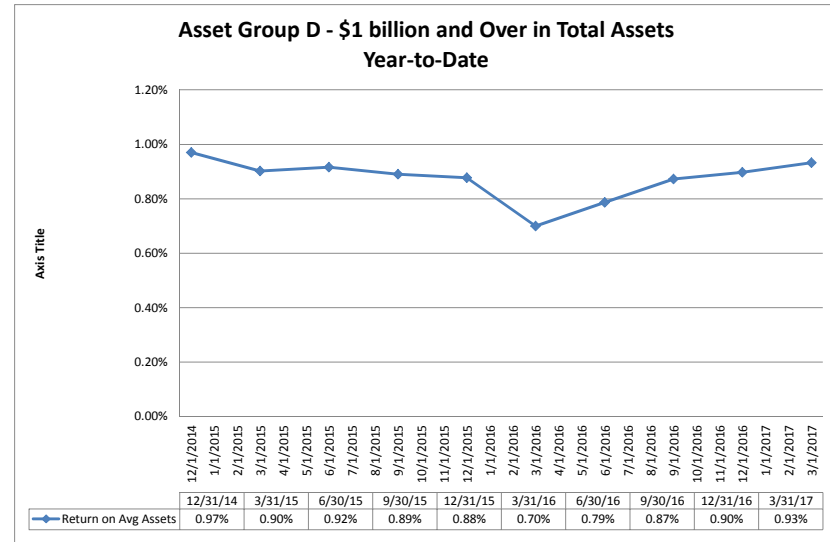
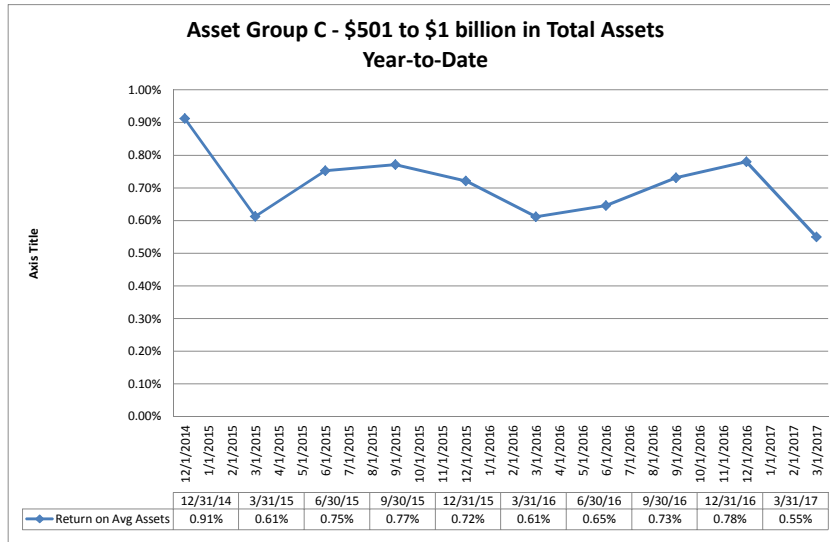
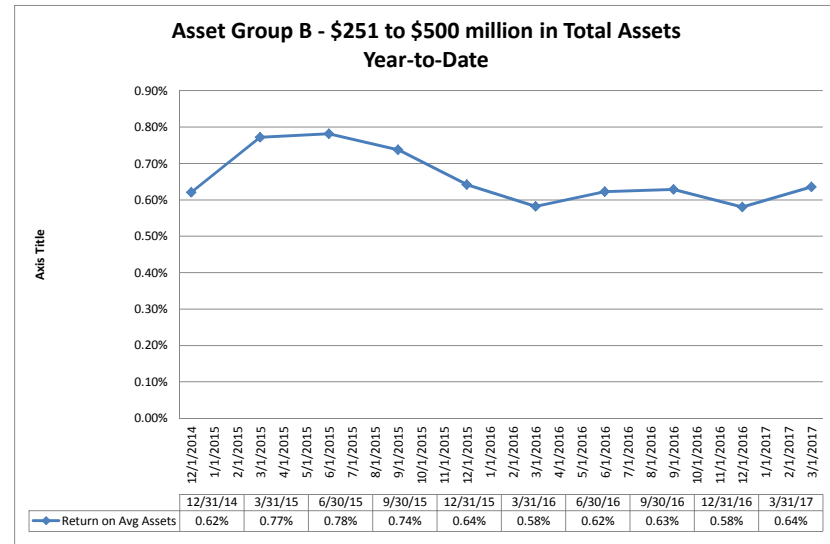
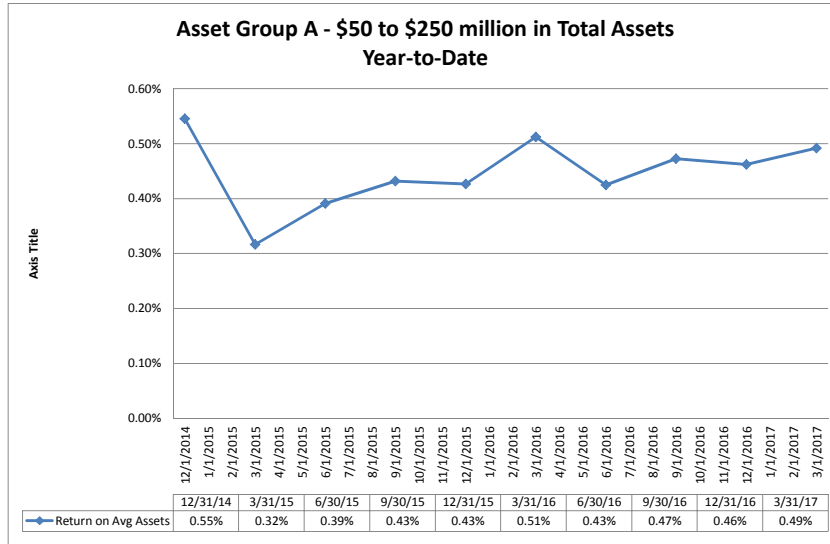
SOUTHERN

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



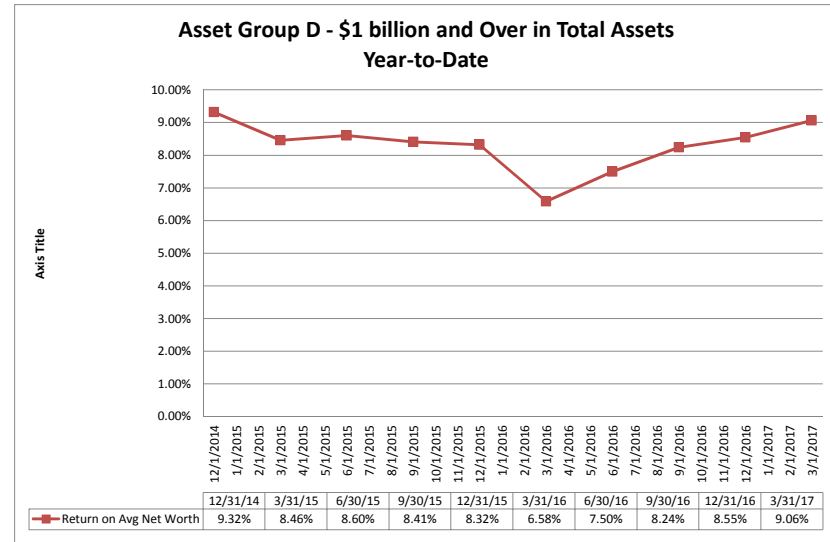
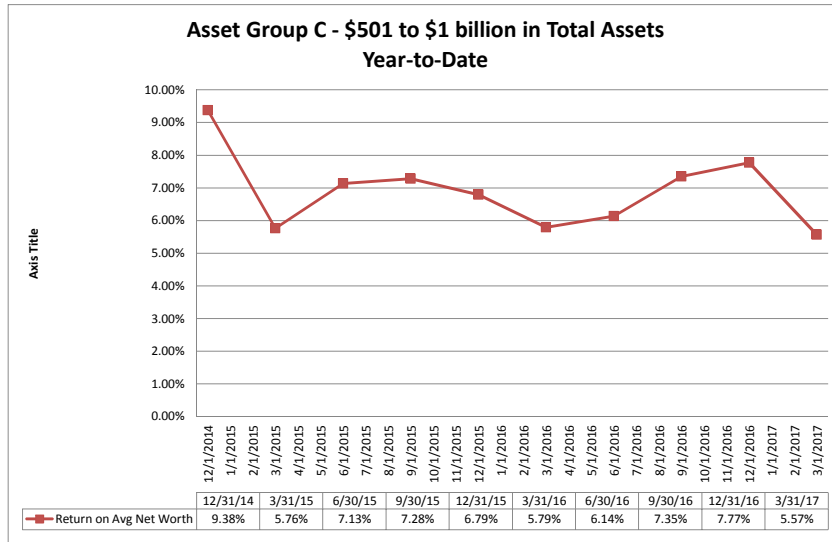
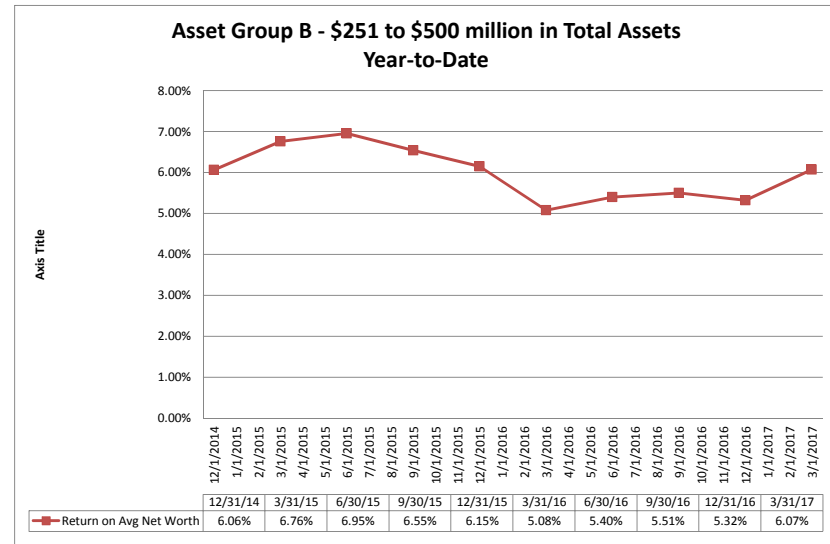
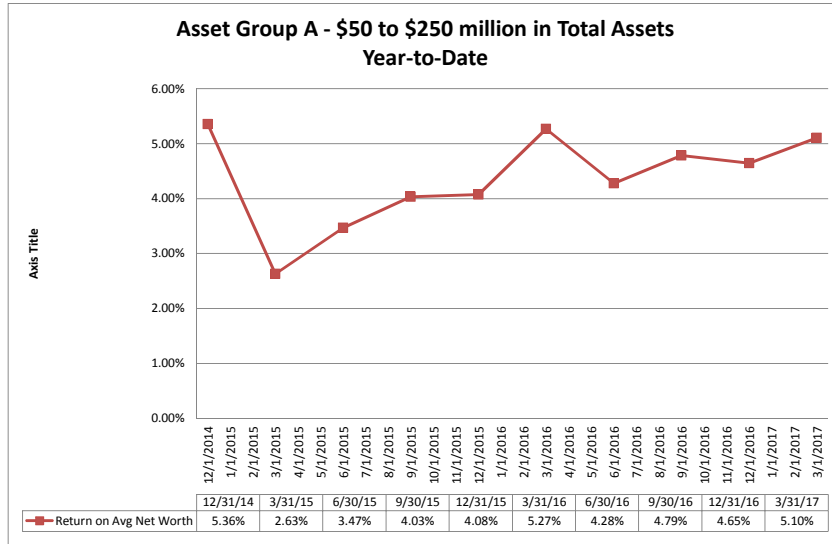
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

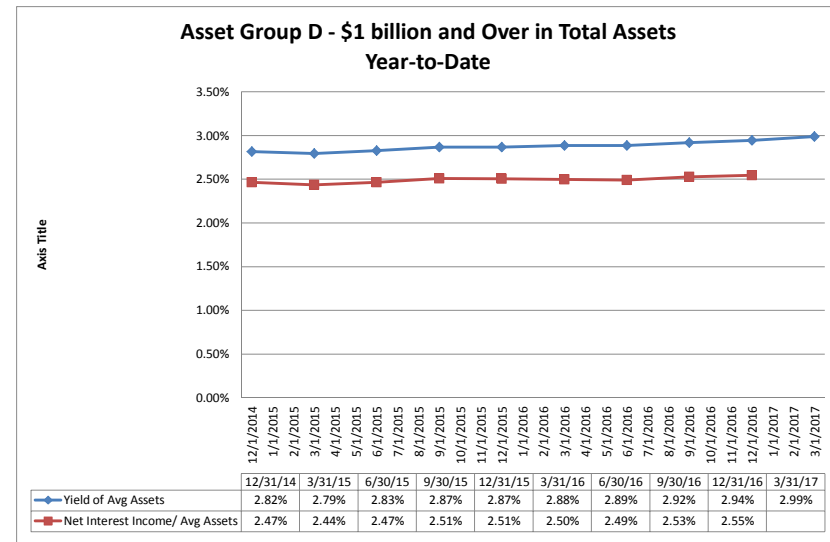
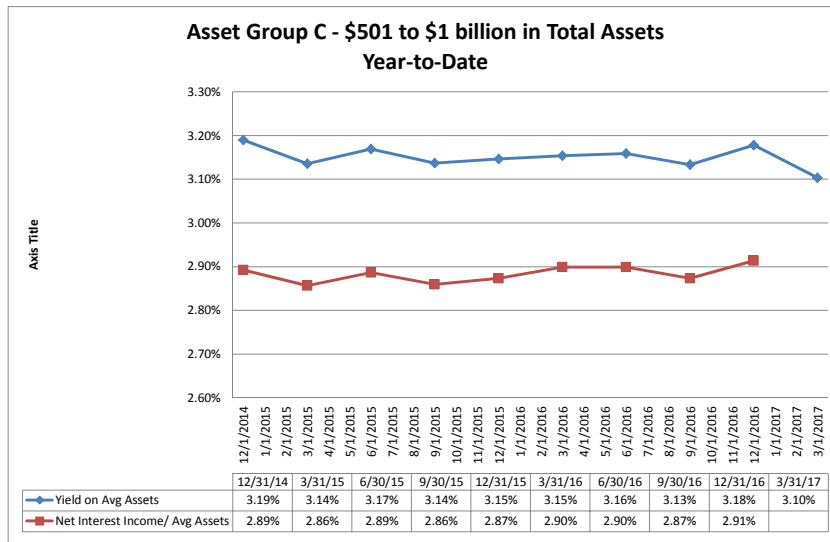
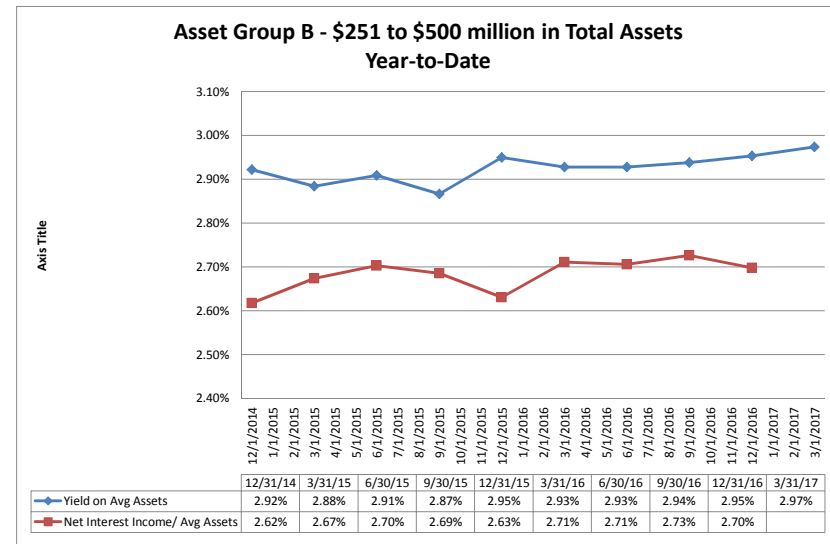
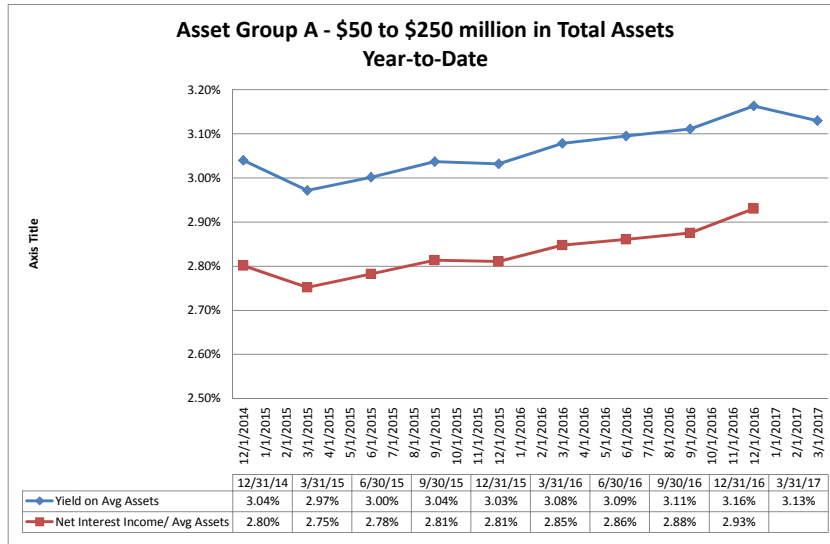
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Valley Oak Credit Union	\$52,449	(\$89)	(0.69%)	(7.19%)	96.66%	\$52	(\$89)	(0.69%)	(7.19%)	96.66%	\$52
	California Community Credit Union	\$61,629	\$12	0.08%	0.65%	97.20%	\$54	\$12	0.08%	0.65%	97.20%	\$54
	Menlo Survey Federal Credit Union	\$61,881	\$64	0.42%	3.51%	84.35%	\$84	\$64	0.42%	3.51%	84.35%	\$84
	Siskiyou Central Credit Union	\$66,554	\$97	0.60%	6.28%	83.41%	\$54	\$97	0.60%	6.28%	83.41%	\$54
	Vision One Credit Union	\$68,598	\$161	0.94%	6.58%	79.57%	\$141	\$161	0.94%	6.58%	79.57%	\$141
	Marin County Federal Credit Union	\$69,623	\$95	0.56%	6.12%	79.88%	\$98	\$95	0.56%	6.12%	79.88%	\$98
	Chabot Federal Credit Union	\$69,920	\$35	0.20%	1.53%	90.91%	\$110	\$35	0.20%	1.53%	90.91%	\$110
	Upward Credit Union	\$71,272	\$56	0.32%	3.42%	89.75%	\$89	\$56	0.32%	3.42%	89.75%	\$89
	Kaiperm Diablo Federal Credit Union	\$73,349	\$63	0.35%	2.72%	84.73%	\$74	\$63	0.35%	2.72%	84.73%	\$74
	Lassen County Federal Credit Union	\$73,566	\$61	0.33%	2.82%	88.99%	\$66	\$61	0.33%	2.82%	88.99%	\$66
	Lassen County Federal Credit Union	\$73,853	\$62	0.34%	2.07%	90.19%	\$83	\$62	0.34%	2.07%	90.19%	\$83
	Bay Cities Credit Union	\$74,570	\$122	0.67%	8.30%	84.54%	\$61	\$122	0.67%	8.30%	84.54%	\$61
	SRI Federal Credit Union	\$86,972	\$300	1.41%	16.19%	83.68%	\$99	\$300	1.41%	16.19%	83.68%	\$99
	First California Federal Credit Union	\$87,780	\$9	0.04%	0.51%	91.91%	\$65	\$9	0.04%	0.51%	91.91%	\$65
	SMW 104 Federal Credit Union	\$88,698	\$63	0.29%	3.75%	96.77%	\$141	\$63	0.29%	3.75%	96.77%	\$141
	Community Credit Union of Southern Humboldt	\$92,294	\$385	1.65%	15.22%	68.57%	\$73	\$385	1.65%	15.22%	68.57%	\$73
	Tulare County Federal Credit Union	\$95,065	\$93	0.40%	5.51%	90.36%	\$64	\$93	0.40%	5.51%	90.36%	\$64
	Mission City Federal Credit Union	\$96,977	\$24	0.10%	1.34%	84.01%	\$97	\$24	0.10%	1.34%	84.01%	\$97
	Shell Western States Federal Credit Union	\$99,543	\$196	0.77%	9.06%	74.04%	\$134	\$196	0.77%	9.06%	74.04%	\$134
	Merco Credit Union	\$106,457	\$84	0.32%	3.56%	89.86%	\$67	\$84	0.32%	3.56%	89.86%	\$67
	Kings Federal Credit Union	\$111,629	\$118	0.43%	3.00%	75.03%	\$64	\$118	0.43%	3.00%	75.03%	\$64
	United Local Credit Union	\$114,460	\$132	0.47%	2.76%	83.96%	\$82	\$132	0.47%	2.76%	83.96%	\$82
	Santa Cruz Community Credit Union	\$114,799	\$462	1.62%	24.10%	72.49%	\$82	\$462	1.62%	24.10%	72.49%	\$82
	Cooperative Center Federal Credit Union	\$118,482	\$9	0.03%	0.72%	87.46%	\$86	\$9	0.03%	0.72%	87.46%	\$86
	San Joaquin Power Employees Credit Union	\$134,852	\$28	0.08%	0.51%	91.45%	\$203	\$28	0.08%	0.51%	91.45%	\$203
	California State & Federal Employees #20 Credit Union	\$135,405	\$256	0.76%	5.56%	56.58%	\$142	\$256	0.76%	5.56%	56.58%	\$142
	Central Coast Federal Credit Union	\$137,794	\$83	0.25%	3.37%	93.09%	\$77	\$83	0.25%	3.37%	93.09%	\$77
	Premier Community Credit Union	\$144,370	\$160	0.45%	4.89%	88.22%	\$58	\$160	0.45%	4.89%	88.22%	\$58
	Solano First Federal Credit Union	\$144,754	\$25	0.07%	0.96%	91.45%	\$68	\$25	0.07%	0.96%	91.45%	\$68
	Families & Schools Together Federal Credit Union	\$150,775	\$515	1.40%	13.42%	67.03%	\$52	\$515	1.40%	13.42%	67.03%	\$52
	Members 1st Credit Union	\$179,385	\$237	0.54%	5.29%	86.79%	\$58	\$237	0.54%	5.29%	86.79%	\$58
	Central State Credit Union	\$186,844	(\$63)	(0.14%)	(1.79%)	89.44%	\$68	(\$63)	(0.14%)	(1.79%)	89.44%	\$68
	CAHP Credit Union	\$196,665	\$438	0.94%	10.83%	82.50%	\$117	\$438	0.94%	10.83%	82.50%	\$117
	Heritage Community Credit Union	\$204,820	\$297	0.58%	6.29%	79.23%	\$71	\$297	0.58%	6.29%	79.23%	\$71
	Pacific Postal Credit Union	\$217,648	\$380	0.70%	5.05%	79.69%	\$92	\$380	0.70%	5.05%	79.69%	\$92
	Tuocomas Federal Credit Union	\$232,920	\$239	0.42%	7.10%	82.98%	\$57	\$239	0.42%	7.10%	82.98%	\$57
	Monterey Credit Union	\$233,095	\$248	0.43%	3.13%	81.69%	\$97	\$248	0.43%	3.13%	81.69%	\$97
	Community First Credit Union	\$241,424	\$322	0.55%	6.78%	75.96%	\$63	\$322	0.55%	6.78%	75.96%	\$63
	Average of Asset Group A	\$120,294	\$152	0.49%	5.10%	84.06%	\$85	\$152	0.49%	5.10%	84.06%	\$85

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Yolo Federal Credit Union	\$270,620	\$643	0.96%	9.33%	74.23%	\$67	\$643	0.96%	9.33%	74.23%	\$67
	MOCSE Federal Credit Union	\$289,271	\$229	0.33%	4.33%	83.04%	\$70	\$229	0.33%	4.33%	83.04%	\$70
	Sea West Coast Guard Federal Credit Union	\$354,815	\$224	0.25%	1.31%	80.12%	\$94	\$224	0.25%	1.31%	80.12%	\$94
	First U.S. Community Credit Union	\$356,610	\$670	0.76%	7.28%	76.69%	\$82	\$670	0.76%	7.28%	76.69%	\$82
	UNCLE Credit Union	\$381,830	\$783	0.84%	9.51%	81.60%	\$89	\$783	0.84%	9.51%	81.60%	\$89
	PremierOne Credit Union	\$417,086	\$355	0.35%	3.77%	83.48%	\$90	\$355	0.35%	3.77%	83.48%	\$90
	Alliance Credit Union	\$429,175	\$341	0.32%	4.00%	84.47%	\$84	\$341	0.32%	4.00%	84.47%	\$84
	SafeAmerica Credit Union	\$434,135	\$663	0.61%	9.08%	80.42%	\$98	\$663	0.61%	9.08%	80.42%	\$98
	Sacramento Credit Union	\$449,114	\$1,030	0.93%	7.01%	79.05%	\$74	\$1,030	0.93%	7.01%	79.05%	\$74
	Financial Center Credit Union	\$474,164	\$1,498	1.29%	6.59%	65.28%	\$77	\$1,498	1.29%	6.59%	65.28%	\$77
	Merced School Employees Federal Credit Union	\$482,815	\$795	0.68%	7.29%	80.72%	\$63	\$795	0.68%	7.29%	80.72%	\$63
	Commonwealth Central Credit Union	\$494,145	\$381	0.31%	3.39%	85.99%	\$99	\$381	0.31%	3.39%	85.99%	\$99
	Average of Asset Group B	\$402,815	\$634	0.64%	6.07%	79.59%	\$82	\$634	0.64%	6.07%	79.59%	\$82
Asset Group C - \$501 million to \$1 billion in total assets												
	Valley First Credit Union	\$608,955	\$236	0.16%	1.57%	91.76%	\$65	\$236	0.16%	1.57%	91.76%	\$65
	Noble Federal Credit Union	\$698,162	\$1,010	0.59%	5.44%	79.55%	\$76	\$1,010	0.59%	5.44%	79.55%	\$76
	1st Northern California Credit Union	\$701,906	\$436	0.25%	2.45%	87.13%	\$79	\$436	0.25%	2.45%	87.13%	\$79
	Santa Clara County Federal Credit Union	\$733,291	\$1,170	0.66%	7.32%	75.29%	\$105	\$1,170	0.66%	7.32%	75.29%	\$105
	S.F. Police Credit Union	\$865,613	\$1,011	0.47%	3.40%	78.30%	\$110	\$1,011	0.47%	3.40%	78.30%	\$110
	Bay Federal Credit Union	\$890,151	\$1,966	0.90%	11.00%	80.42%	\$96	\$1,966	0.90%	11.00%	80.42%	\$96
	Sierra Central Credit Union	\$905,479	\$1,049	0.47%	4.23%	70.74%	\$82	\$1,049	0.47%	4.23%	70.74%	\$82
	1st United Services Credit Union	\$965,067	\$1,013	0.43%	4.34%	79.40%	\$100	\$1,013	0.43%	4.34%	79.40%	\$100
	San Mateo Credit Union	\$975,574	\$2,435	1.02%	10.36%	74.62%	\$108	\$2,435	1.02%	10.36%	74.62%	\$108
	Average of Asset Group C	\$816,022	\$1,147	0.55%	5.57%	79.69%	\$91	\$1,147	0.55%	5.57%	79.69%	\$91
Asset Group D - \$1 billion and over in total assets												
	Operating Engineers Local Union #3 Federal Credit Union	\$1,033,541	\$4,591	1.79%	12.68%	59.16%	\$98	\$4,591	1.79%	12.68%	59.16%	\$98
	San Francisco Federal Credit Union	\$1,079,428	\$816	0.30%	2.86%	75.43%	\$115	\$816	0.30%	2.86%	75.43%	\$115
	KeyPoint Credit Union	\$1,157,353	\$735	0.26%	3.25%	88.53%	\$109	\$735	0.26%	3.25%	88.53%	\$109
	Pacific Service Credit Union	\$1,176,936	\$939	0.32%	2.46%	82.48%	\$137	\$939	0.32%	2.46%	82.48%	\$137
	San Francisco Fire Credit Union	\$1,255,174	\$5,130	1.66%	20.28%	68.18%	\$92	\$5,130	1.66%	20.28%	68.18%	\$92
	Coast Central Credit Union	\$1,321,050	\$3,277	1.01%	9.68%	64.16%	\$77	\$3,277	1.01%	9.68%	64.16%	\$77
	Meriwest Credit Union	\$1,404,170	\$3,250	0.95%	13.81%	77.23%	\$117	\$3,250	0.95%	13.81%	77.23%	\$117
	Schools Financial Credit Union	\$1,842,862	\$4,681	1.03%	10.07%	62.09%	\$80	\$4,681	1.03%	10.07%	62.09%	\$80
	Stanford Federal Credit Union	\$2,211,546	\$5,254	0.97%	10.47%	64.21%	\$124	\$5,254	0.97%	10.47%	64.21%	\$124
	Technology Credit Union	\$2,280,622	\$6,125	1.09%	10.71%	63.70%	\$120	\$6,125	1.09%	10.71%	63.70%	\$120
	Provident Credit Union	\$2,353,747	\$3,896	0.67%	5.72%	80.21%	\$114	\$3,896	0.67%	5.72%	80.21%	\$114
	SAFE Credit Union	\$2,587,727	\$3,493	0.55%	6.05%	81.25%	\$84	\$3,493	0.55%	6.05%	81.25%	\$84
	Travis Credit Union	\$2,800,108	\$5,318	0.77%	6.70%	71.01%	\$84	\$5,318	0.77%	6.70%	71.01%	\$84
	Educational Employees Credit Union	\$2,860,659	\$4,886	0.70%	5.95%	77.23%	\$69	\$4,886	0.70%	5.95%	77.23%	\$69
	Chevron Federal Credit Union	\$3,172,499	\$7,599	0.98%	9.04%	62.29%	\$117	\$7,599	0.98%	9.04%	62.29%	\$117
	Redwood Credit Union	\$3,460,856	\$16,713	1.98%	16.95%	54.95%	\$89	\$16,713	1.98%	16.95%	54.95%	\$89
	Patelco Credit Union	\$5,681,638	\$13,795	0.99%	9.46%	65.32%	\$93	\$13,795	0.99%	9.46%	65.32%	\$93
	Star One Credit Union	\$9,109,132	\$15,463	0.69%	6.94%	44.51%	\$155	\$15,463	0.69%	6.94%	44.51%	\$155
	First Technology Federal Credit Union	\$9,810,830	\$25,828	1.07%	10.43%	66.47%	\$96	\$25,828	1.07%	10.43%	66.47%	\$96
	Golden 1 Credit Union	\$11,069,448	\$23,878	0.88%	7.74%	68.57%	\$87	\$23,878	0.88%	7.74%	68.57%	\$87
	Average of Asset Group D	\$3,383,466	\$7,783	0.93%	9.06%	68.85%	\$103	\$7,783	0.93%	9.06%	68.85%	\$103

Balance Sheet & Net Interest Margin

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



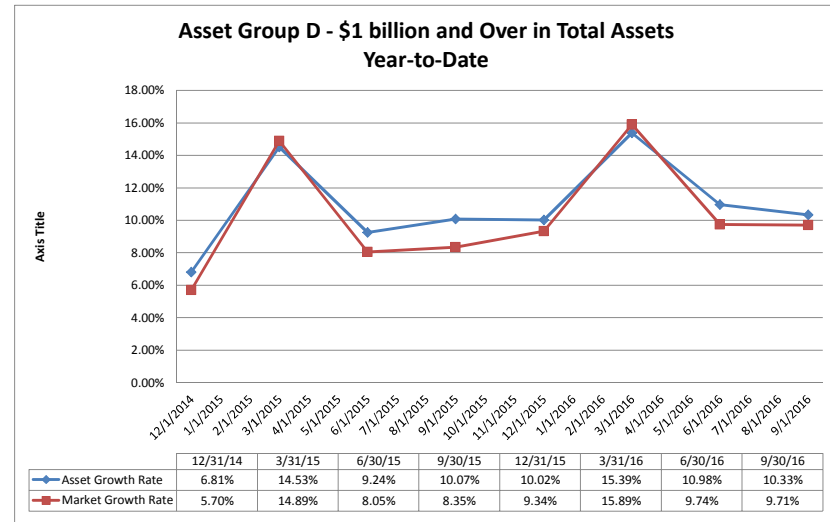
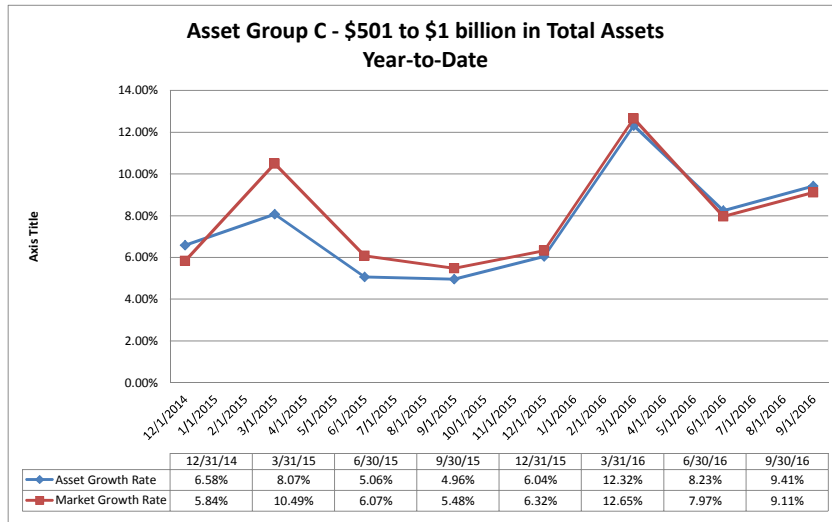
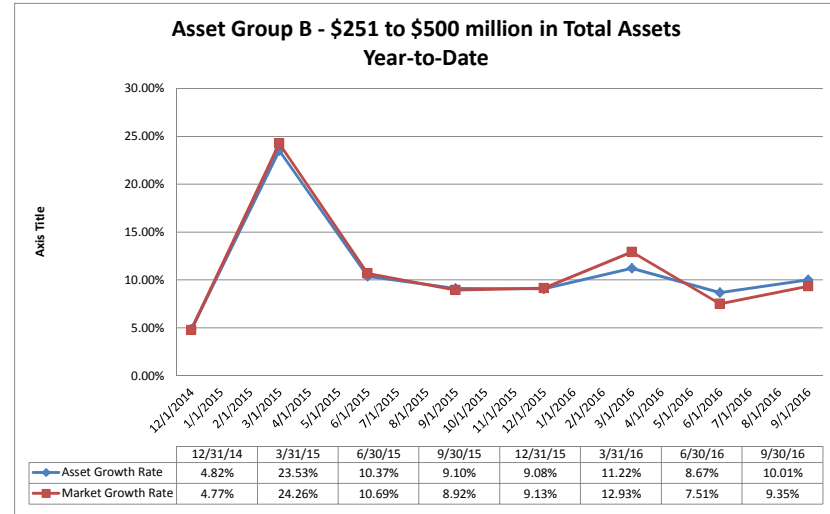
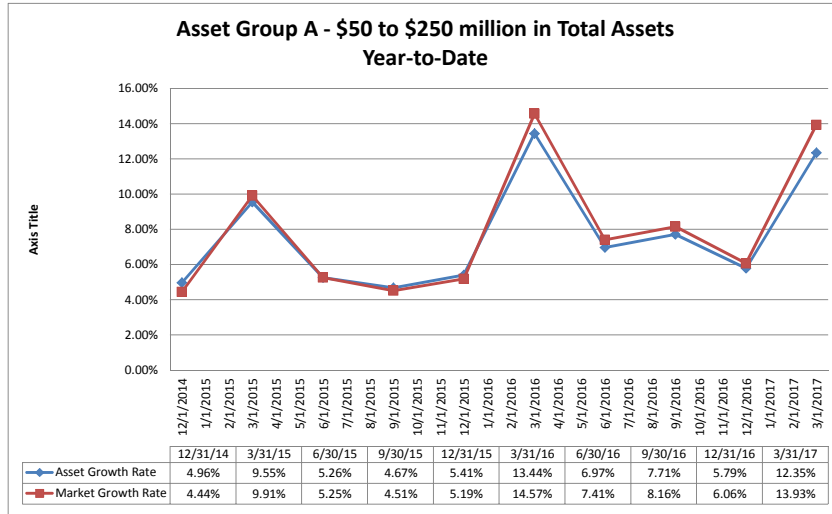
Source: SNL Financial

Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Valley Oak Credit Union	\$52,449	\$39,615	\$47,337	83.69%	\$1,979	4.45%	0.22%	4.22%	13.06%	14.88%
	California Community Credit Union	\$61,629	\$22,225	\$54,012	41.15%	\$3,625	2.47%	0.12%	2.34%	9.73%	11.26%
	Menlo Survey Federal Credit Union	\$61,881	\$27,882	\$53,389	52.22%	\$9,520	2.21%	0.14%	2.07%	6.43%	12.98%
	Siskiyou Central Credit Union	\$66,554	\$25,875	\$59,904	43.19%	\$3,697	2.43%	0.02%	2.41%	28.56%	30.62%
	Vision One Credit Union	\$68,598	\$57,188	\$58,370	97.97%	\$5,965	4.50%	0.67%	3.83%	5.23%	5.12%
	Marin County Federal Credit Union	\$69,623	\$21,270	\$63,159	33.68%	\$9,946	2.55%	0.09%	2.46%	21.22%	23.16%
	Chabot Federal Credit Union	\$69,920	\$16,145	\$60,471	26.70%	\$9,989	2.21%	0.38%	1.83%	(1.26%)	(2.01%)
	Upward Credit Union	\$71,272	\$39,119	\$63,937	61.18%	\$4,915	3.27%	0.11%	3.16%	13.9%	14.76%
	Kaiperm Diablo Federal Credit Union	\$73,349	\$36,982	\$63,923	57.85%	\$8,629	2.28%	0.24%	2.06%	6.72%	7.66%
	Polam Federal Credit Union	\$73,566	\$37,516	\$64,638	58.04%	\$4,746	2.86%	0.38%	2.48%	0.25%	(0.33%)
	Lassen County Federal Credit Union	\$73,853	\$40,151	\$61,270	65.53%	\$5,275	2.72%	0.35%	2.37%	11.52%	13.07%
	Bay Cities Credit Union	\$74,570	\$26,516	\$68,198	38.88%	\$3,638	3.29%	0.02%	3.27%	17.20%	17.30%
	SRI Federal Credit Union	\$86,972	\$46,146	\$78,718	58.62%	\$8,697	2.73%	0.40%	2.33%	17.3%	17.66%
	First California Federal Credit Union	\$87,780	\$41,716	\$79,298	52.61%	\$4,389	2.63%	0.19%	2.45%	8.56%	9.37%
	SMW 104 Federal Credit Union	\$88,698	\$31,241	\$81,668	38.25%	\$9,855	2.44%	0.19%	2.26%	2.59%	2.56%
	Community Credit Union of Southern Humboldt	\$92,294	\$56,530	\$81,097	69.71%	\$3,076	4.19%	0.24%	3.95%	(9.61%)	(4.04%)
	Tulare County Federal Credit Union	\$95,065	\$74,215	\$87,448	84.87%	\$3,395	3.53%	0.19%	3.34%	20.37%	21.69%
	Mission City Federal Credit Union	\$96,977	\$58,630	\$87,237	67.21%	\$6,927	3.04%	0.25%	2.79%	23.74%	16.09%
	Shell Western States Federal Credit Union	\$99,543	\$32,527	\$89,482	36.35%	\$11,060	2.23%	0.32%	1.90%	(14.75%)	(13.64%)
	Merco Credit Union	\$106,457	\$43,837	\$96,429	45.46%	\$3,490	3.02%	0.13%	2.89%	12.02%	12.99%
	Kings Federal Credit Union	\$111,629	\$76,704	\$94,845	80.87%	\$5,581	3.15%	0.29%	2.86%	18.73%	22.06%
	United Local Credit Union	\$114,460	\$83,192	\$94,478	88.05%	\$5,450	3.21%	0.15%	3.05%	16.03%	18.28%
	Santa Cruz Community Credit Union	\$114,799	\$84,161	\$105,693	79.63%	\$3,021	4.73%	0.03%	4.70%	6.39%	15.06%
	Cooperative Center Federal Credit Union	\$118,482	\$76,808	\$110,213	69.69%	\$4,471	3.37%	0.11%	3.27%	7.74%	8.53%
	San Joaquin Power Employees Credit Union	\$134,852	\$88,439	\$111,999	78.96%	\$22,475	2.80%	1.55%	1.25%	(2.95%)	1.42%
	California State & Federal Employees #20 Credit Union	\$135,405	\$47,670	\$116,743	40.83%	\$24,619	2.02%	0.35%	1.68%	9.03%	9.23%
	Central Coast Federal Credit Union	\$137,794	\$50,312	\$127,353	39.51%	\$4,053	2.72%	0.15%	2.57%	26.83%	29.14%
	Premier Community Credit Union	\$144,370	\$58,276	\$129,549	44.98%	\$3,208	2.79%	0.13%	2.66%	13.49%	15.53%
	Solano First Federal Credit Union	\$144,754	\$92,570	\$133,760	69.21%	\$3,328	3.72%	0.13%	3.59%	29.94%	31.91%
	Families & Schools Together Federal Credit Union	\$150,775	\$106,079	\$133,035	79.74%	\$3,769	3.43%	0.19%	3.24%	23.22%	31.98%
	Members 1st Credit Union	\$179,385	\$126,892	\$160,724	78.95%	\$3,385	2.88%	0.09%	2.79%	17.46%	19.92%
	Central State Credit Union	\$186,844	\$102,130	\$171,702	59.48%	\$3,737	3.30%	0.16%	3.14%	14.04%	15.27%
	CAHP Credit Union	\$196,665	\$160,695	\$176,433	91.08%	\$6,344	4.92%	0.47%	4.45%	50.07%	47.47%
	Heritage Community Credit Union	\$204,820	\$161,400	\$180,613	89.36%	\$4,223	2.89%	0.19%	2.70%	4.73%	5.30%
	Pacific Postal Credit Union	\$217,648	\$56,586	\$185,108	30.57%	\$7,773	3.04%	0.28%	2.76%	1.65%	1.84%
	Tucumans Federal Credit Union	\$232,920	\$150,118	\$219,012	68.54%	\$3,169	2.96%	0.12%	2.84%	18.91%	19.58%
	Monterey Credit Union	\$233,095	\$133,669	\$197,687	67.62%	\$3,586	3.84%	0.06%	3.78%	1.91%	4.39%
	Community First Credit Union	\$241,424	\$157,805	\$220,235	71.65%	\$3,241	4.12%	0.05%	4.08%	19.02%	21.42%
	Average of Asset Group A	\$120,294	\$68,127	\$107,083	61.63%	\$6,270	3.13%	0.24%	2.89%	12.35%	13.93%

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Yolo Federal Credit Union	\$270,620	\$175,888	\$241,030	72.97%	\$4,400	3.16%	0.11%	3.05%	9.79%	10.04%
	MOCSE Federal Credit Union	\$289,271	\$115,853	\$266,716	43.44%	\$3,831	2.62%	0.02%	2.60%	26.65%	29.91%
	Sea West Coast Guard Federal Credit Union	\$354,815	\$137,823	\$284,688	48.41%	\$9,995	2.41%	0.48%	1.93%	3.63%	4.31%
	First U.S. Community Credit Union	\$356,610	\$196,236	\$317,372	61.83%	\$5,244	3.00%	0.19%	2.81%	9.86%	11.28%
	UNCLE Credit Union	\$381,830	\$262,906	\$344,743	76.26%	\$5,455	3.12%	0.24%	2.87%	20.60%	22.15%
	PremierOne Credit Union	\$417,086	\$228,836	\$377,856	60.56%	\$6,001	2.94%	0.22%	2.73%	21.24%	23.66%
	Alliance Credit Union	\$429,175	\$367,000	\$392,358	93.54%	\$4,270	3.39%	0.26%	3.13%	6.77%	8.22%
	SafeAmerica Credit Union	\$434,135	\$355,080	\$398,960	89.00%	\$5,867	3.35%	0.62%	2.73%	(1.85)%	27.54%
	Sacramento Credit Union	\$449,114	\$231,640	\$387,215	59.82%	\$5,253	2.34%	0.20%	2.14%	11.35%	13.15%
	Financial Center Credit Union	\$474,164	\$174,348	\$375,393	46.44%	\$5,358	3.58%	0.40%	3.19%	14.91%	19.20%
	Merced School Employees Federal Credit Union	\$482,815	\$155,779	\$437,095	35.64%	\$5,082	2.66%	0.14%	2.52%	21.84%	23.31%
	Commonwealth Central Credit Union	\$494,145	\$330,585	\$443,632	74.52%	\$5,202	3.12%	0.08%	3.03%	12.67%	14.86%
	Average of Asset Group B	\$402,815	\$227,665	\$355,588	63.54%	\$5,497	2.97%	0.25%	2.73%	13.12%	17.30%
Asset Group C - \$501 million to \$1 billion in total assets											
	Valley First Credit Union	\$608,955	\$338,716	\$540,324	62.69%	\$3,759	2.69%	0.14%	2.55%	15.09%	20.76%
	Noble Federal Credit Union	\$698,162	\$511,954	\$603,354	84.85%	\$3,456	3.83%	0.29%	3.53%	14.05%	17.44%
	1st Northern California Credit Union	\$701,906	\$204,976	\$627,683	32.66%	\$10,173	1.86%	0.28%	1.58%	6.10%	6.80%
	Santa Clara County Federal Credit Union	\$733,291	\$349,551	\$661,708	52.83%	\$7,119	3.07%	0.25%	2.82%	22.05%	25.37%
	S.F. Police Credit Union	\$865,613	\$541,965	\$739,595	73.28%	\$7,763	3.24%	0.25%	2.99%	9.88%	9.90%
	Bay Federal Credit Union	\$890,151	\$531,931	\$803,359	66.21%	\$4,150	3.26%	0.16%	3.10%	15.37%	22.35%
	Sierra Central Credit Union	\$905,479	\$632,449	\$797,535	79.30%	\$5,572	3.48%	0.40%	3.07%	17.74%	19.46%
	1st United Services Credit Union	\$965,067	\$729,804	\$868,409	84.04%	\$7,452	3.20%	0.47%	2.74%	12.33%	13.20%
	San Mateo Credit Union	\$975,574	\$667,646	\$876,302	76.19%	\$6,022	3.30%	0.26%	3.03%	16.47%	18.65%
	Average of Asset Group C	\$816,022	\$500,999	\$724,252	68.01%	\$6,163	3.10%	0.28%	2.82%	14.34%	17.10%
Asset Group D - \$1 billion and over in total assets											
	Operating Engineers Local Union #3 Federal Credit Union	\$1,033,541	\$540,825	\$816,085	66.27%	\$6,026	3.40%	0.31%	3.09%	7.47%	8.20%
	San Francisco Federal Credit Union	\$1,079,428	\$647,910	\$946,937	68.42%	\$8,116	3.08%	0.33%	2.74%	6.01%	6.95%
	KeyPoint Credit Union	\$1,157,353	\$943,229	\$928,570	101.58%	\$6,613	3.28%	0.45%	2.83%	32.47%	15.79%
	Pacific Service Credit Union	\$1,176,936	\$544,723	\$1,007,205	54.08%	\$10,603	2.48%	0.24%	2.24%	10.04%	11.53%
	San Francisco Fire Credit Union	\$1,255,174	\$884,069	\$1,146,307	77.12%	\$8,204	3.06%	0.21%	2.84%	11.87%	12.69%
	Coast Central Credit Union	\$1,321,050	\$571,685	\$1,117,002	51.18%	\$6,622	2.74%	0.58%	2.16%	12.78%	14.14%
	Meriwest Credit Union	\$1,404,170	\$1,056,349	\$1,162,127	90.90%	\$6,311	3.05%	0.24%	2.81%	17.75%	12.83%
	Schools Financial Credit Union	\$1,842,862	\$1,148,127	\$1,643,693	69.85%	\$6,617	2.74%	0.22%	2.53%	13.33%	14.81%
	Stanford Federal Credit Union	\$2,211,546	\$1,352,805	\$1,869,530	72.36%	\$11,826	2.98%	0.48%	2.50%	17.93%	20.85%
	Technology Credit Union	\$2,280,622	\$1,694,974	\$2,040,814	83.05%	\$10,227	3.18%	0.36%	2.83%	15.06%	16.35%
	Provident Credit Union	\$2,353,747	\$1,415,095	\$2,064,362	68.55%	\$8,144	2.68%	0.50%	2.18%	12.23%	15.25%
	SAFE Credit Union	\$2,587,727	\$1,918,490	\$2,326,659	82.46%	\$4,003	2.75%	0.29%	2.46%	12.03%	14.08%
	Travis Credit Union	\$2,800,108	\$1,992,316	\$2,459,592	81.00%	\$4,473	3.67%	0.31%	3.36%	16.04%	18.28%
	Educational Employees Credit Union	\$2,860,659	\$1,132,114	\$2,502,082	45.25%	\$6,010	2.72%	0.34%	2.37%	16.32%	17.59%
	Chevron Federal Credit Union	\$3,172,499	\$2,480,169	\$2,819,784	87.96%	\$12,639	3.11%	0.72%	2.39%	19.13%	20.50%
	Redwood Credit Union	\$3,460,856	\$2,588,927	\$3,030,934	85.42%	\$6,915	3.36%	0.24%	3.12%	21.08%	22.98%
	Patelco Credit Union	\$5,681,638	\$3,783,721	\$4,953,298	76.39%	\$8,583	3.01%	0.63%	2.38%	15.95%	17.36%
	Star One Credit Union	\$9,109,132	\$3,704,993	\$6,108,686	60.65%	\$48,069	2.20%	0.98%	1.21%	13.07%	16.69%
	First Technology Federal Credit Union	\$9,810,830	\$7,174,370	\$7,478,132	95.94%	\$7,360	3.21%	0.57%	2.65%	12.55%	13.59%
	Golden 1 Credit Union	\$11,069,448	\$7,558,447	\$9,680,748	78.08%	\$7,008	3.05%	0.38%	2.67%	17.03%	17.58%
	Average of Asset Group D	\$3,383,466	\$2,156,667	\$2,805,127	74.83%	\$9,718	2.99%	0.42%	2.57%	15.01%	15.40%

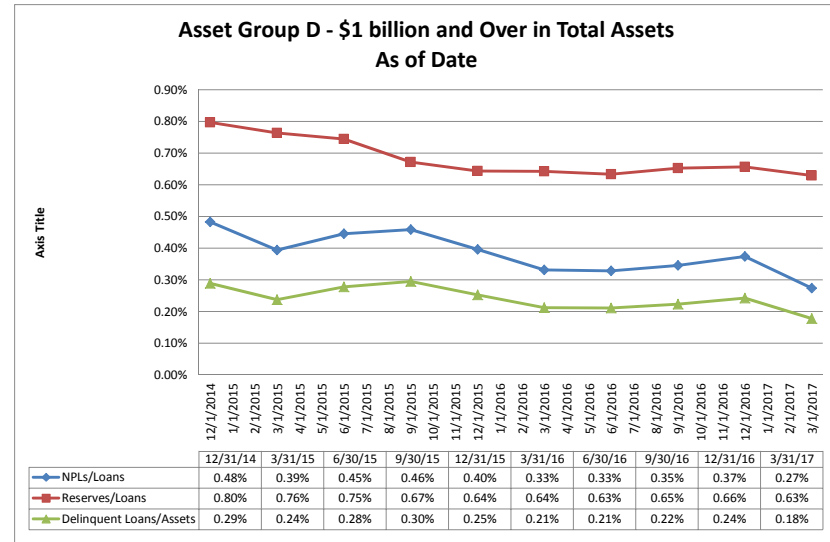
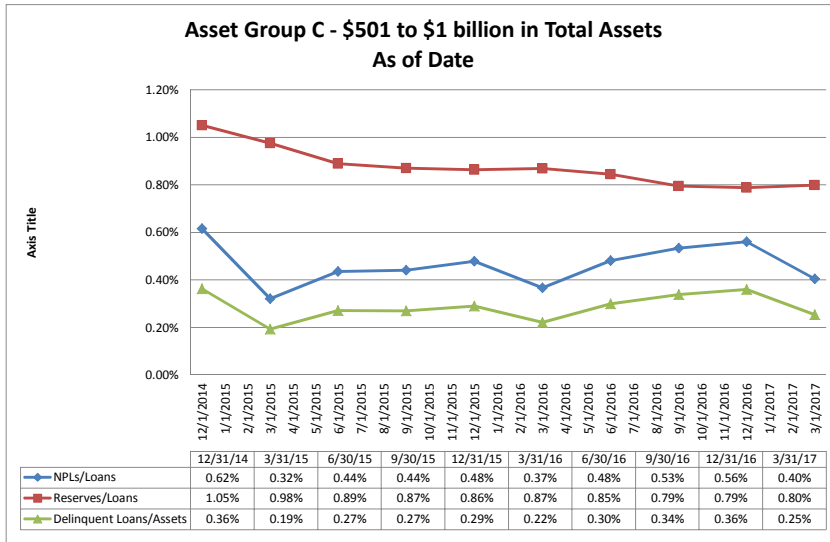
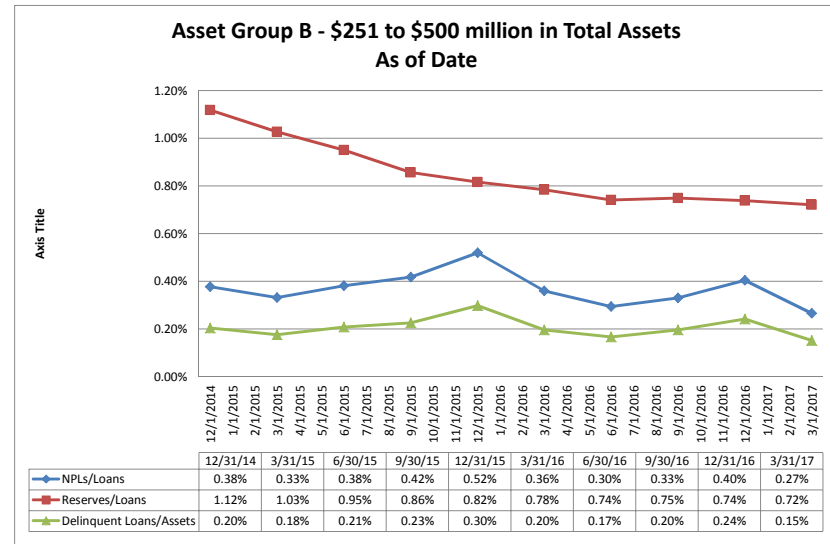
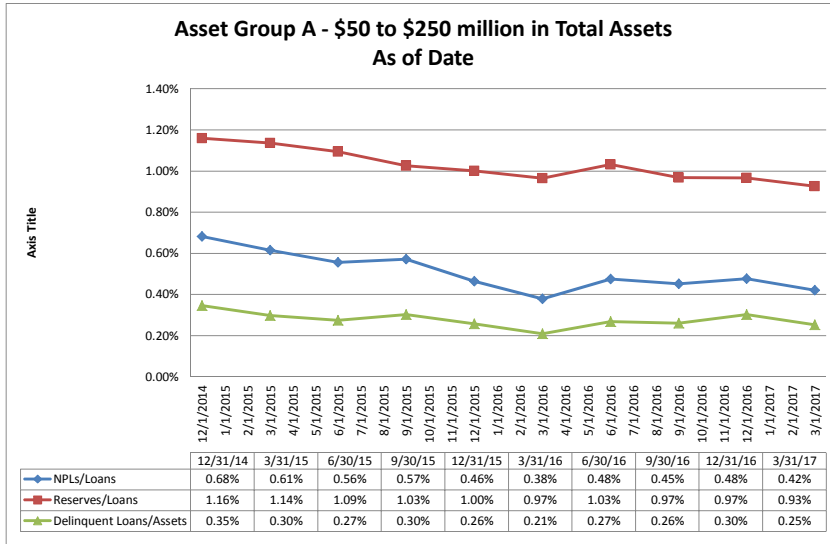
Source: SNL Financial

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 & Delinquent Loans/Total Assets



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

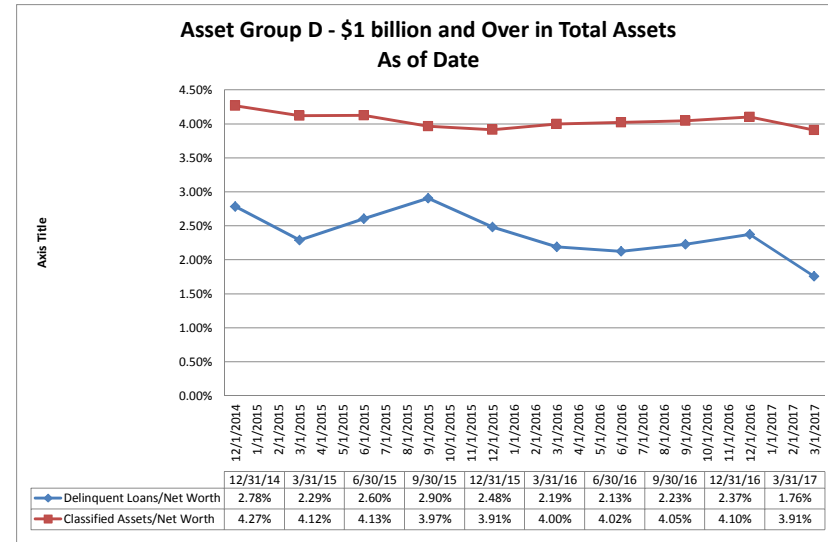
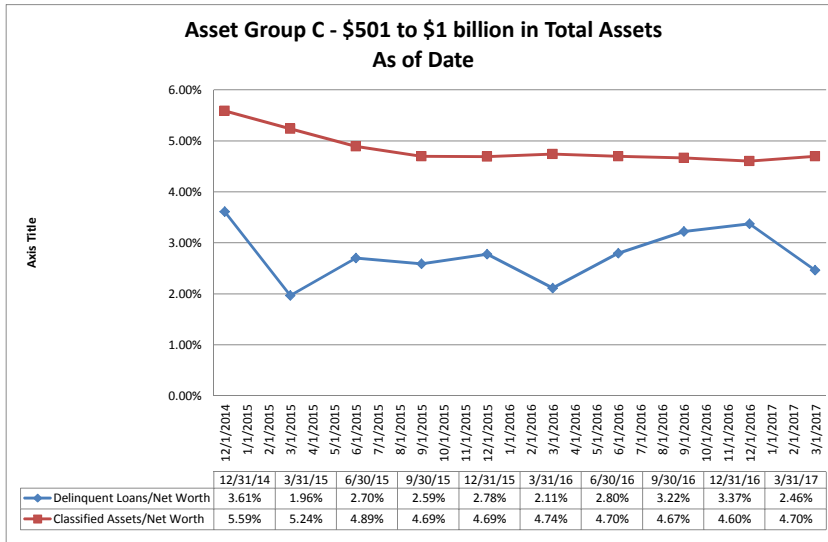
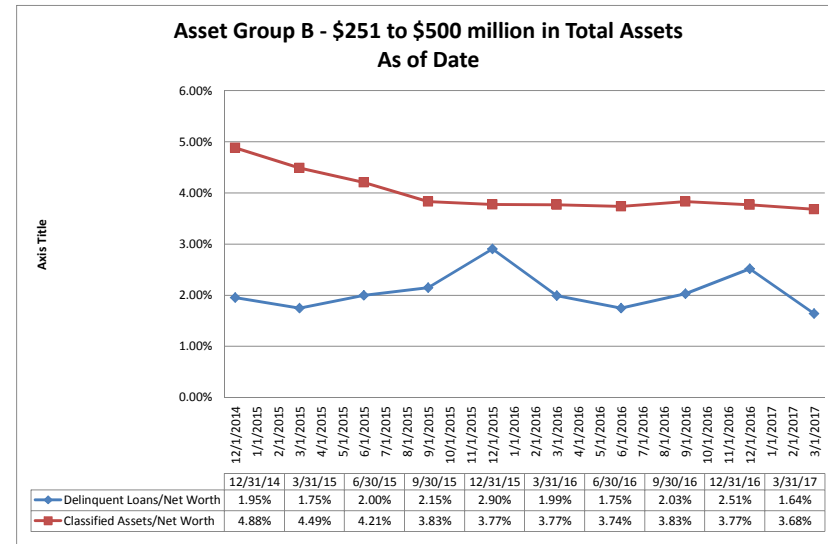
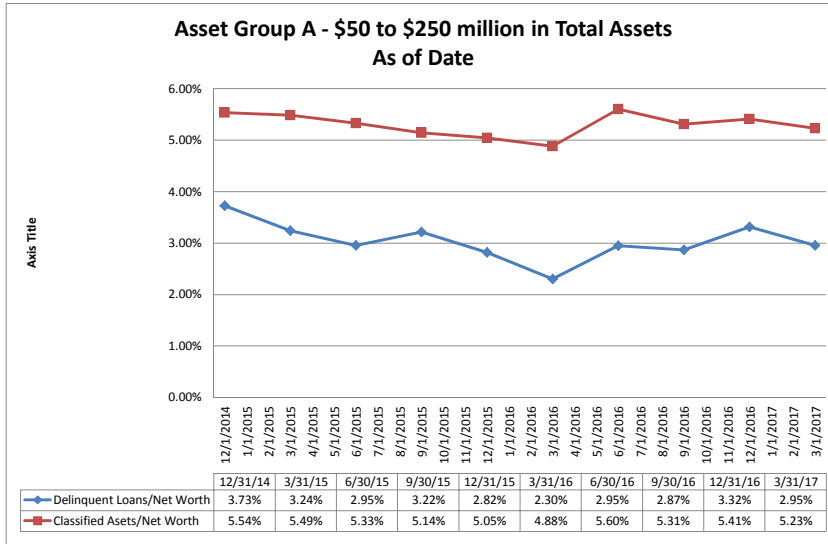
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Valley Oak Credit Union	\$52,449	\$315	0.80%	1.44%	180.95%	7.18%	0.60%
	California Community Credit Union	\$61,629	\$19	0.09%	3.00%	NM	0.24%	0.03%
	Menlo Survey Federal Credit Union	\$61,881	\$49	0.18%	0.25%	140.82%	0.66%	0.08%
	Siskiyou Central Credit Union	\$66,554	\$68	0.26%	0.51%	192.65%	1.07%	0.10%
	Vision One Credit Union	\$68,598	\$0	0.00%	2.25%	NA	0.00%	0.00%
	Marin County Federal Credit Union	\$69,623	\$35	0.16%	0.72%	440.00%	0.55%	0.05%
	Chabot Federal Credit Union	\$69,920	\$6	0.04%	0.81%	NM	0.06%	0.01%
	Upward Credit Union	\$71,272	\$82	0.21%	0.18%	86.59%	1.23%	0.12%
	Kaiperm Diablo Federal Credit Union	\$73,349	\$1	0.00%	1.43%	NM	0.01%	0.00%
	Polam Federal Credit Union	\$73,566	\$0	0.00%	1.07%	NA	8.20%	0.00%
	Lassen County Federal Credit Union	\$73,853	\$117	0.29%	0.47%	162.39%	1.15%	0.16%
	Bay Cities Credit Union	\$74,570	\$74	0.28%	1.13%	404.05%	1.19%	0.10%
	SRI Federal Credit Union	\$86,972	\$50	0.11%	0.24%	220.00%	0.65%	0.06%
	First California Federal Credit Union	\$87,780	\$99	0.24%	0.41%	172.73%	2.15%	0.11%
	SMW 104 Federal Credit Union	\$88,698	\$44	0.14%	0.26%	184.09%	0.64%	0.05%
	Community Credit Union of Southern Humboldt	\$92,294	\$391	0.69%	0.49%	70.33%	3.69%	0.42%
	Tulare County Federal Credit Union	\$95,065	\$295	0.40%	0.54%	135.25%	4.92%	0.31%
	Mission City Federal Credit Union	\$96,977	\$105	0.18%	0.16%	88.57%	1.44%	0.11%
	Shell Western States Federal Credit Union	\$99,543	\$212	0.65%	0.51%	78.30%	2.38%	0.21%
	Merco Credit Union	\$106,457	\$147	0.34%	0.74%	219.73%	1.64%	0.14%
	Kings Federal Credit Union	\$111,629	\$401	0.52%	0.76%	145.14%	2.45%	0.36%
	United Local Credit Union	\$114,460	\$88	0.11%	1.29%	NM	0.67%	0.08%
	Santa Cruz Community Credit Union	\$114,799	\$1,504	1.79%	1.87%	104.45%	17.40%	1.31%
	Cooperative Center Federal Credit Union	\$118,482	\$1,069	1.39%	0.41%	29.65%	22.00%	0.90%
	San Joaquin Power Employees Credit Union	\$134,852	\$85	0.10%	1.02%	NM	0.37%	0.06%
	California State & Federal Employees #20 Credit Union	\$135,405	\$23	0.05%	0.39%	804.35%	0.12%	0.02%
	Central Coast Federal Credit Union	\$137,794	\$49	0.10%	1.57%	NM	0.46%	0.04%
	Premier Community Credit Union	\$144,370	\$378	0.65%	1.32%	203.44%	2.71%	0.26%
	Solano First Federal Credit Union	\$144,754	\$1,765	1.91%	2.02%	106.12%	19.03%	1.22%
	Families & Schools Together Federal Credit Union	\$150,775	\$319	0.30%	0.71%	234.48%	5.12%	0.21%
	Members 1st Credit Union	\$179,385	\$87	0.07%	0.30%	439.08%	0.57%	0.05%
	Central State Credit Union	\$186,844	\$289	0.28%	1.33%	470.24%	2.46%	0.15%
	CAHP Credit Union	\$196,665	\$150	0.09%	0.41%	439.33%	0.88%	0.08%
	Heritage Community Credit Union	\$204,820	\$1,872	1.16%	1.53%	131.78%	10.24%	0.91%
	Pacific Postal Credit Union	\$217,648	\$270	0.48%	0.86%	179.63%	0.88%	0.12%
	Tucoemas Federal Credit Union	\$232,920	\$324	0.22%	0.47%	215.74%	3.97%	0.14%
	Monterey Credit Union	\$233,095	\$1,013	0.76%	1.25%	165.15%	4.07%	0.43%
	Community First Credit Union	\$241,424	\$1,467	0.93%	1.09%	117.04%	9.02%	0.61%
	Average of Asset Group A	\$120,294	\$349	0.42%	0.93%	218.74%	3.72%	0.25%

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Yolo Federal Credit Union	\$270,620	\$25	0.01%	0.82%	NM	0.09%	0.01%
	MOCSE Federal Credit Union	\$289,271	\$200	0.17%	0.77%	443.50%	1.36%	0.07%
	Sea West Coast Guard Federal Credit Union	\$354,815	\$116	0.08%	0.50%	600.00%	0.17%	0.03%
	First U.S. Community Credit Union	\$356,610	\$469	0.24%	0.49%	204.05%	4.93%	0.13%
	UNCLE Credit Union	\$381,830	\$168	0.06%	0.31%	479.76%	0.53%	0.04%
	PremierOne Credit Union	\$417,086	\$306	0.13%	0.49%	362.75%	0.78%	0.07%
	Alliance Credit Union	\$429,175	\$1,794	0.49%	0.59%	121.52%	6.11%	0.42%
	SafeAmerica Credit Union	\$434,135	\$1,666	0.47%	0.43%	91.30%	5.49%	0.38%
	Sacramento Credit Union	\$449,114	\$419	0.18%	0.68%	375.66%	0.69%	0.09%
	Financial Center Credit Union	\$474,164	\$819	0.47%	1.43%	305.25%	0.87%	0.17%
	Merced School Employees Federal Credit Union	\$482,815	\$820	0.53%	1.49%	283.17%	1.80%	0.17%
	Commonwealth Central Credit Union	\$494,145	\$1,179	0.36%	0.66%	186.34%	3.09%	0.24%
	Average of Asset Group B	\$402,815	\$665	0.27%	0.72%	313.94%	2.16%	0.15%
Asset Group C - \$501 million to \$1 billion in total assets								
	Valley First Credit Union	\$608,955	\$623	0.18%	0.47%	257.30%	1.00%	0.10%
	Noble Federal Credit Union	\$698,162	\$2,568	0.50%	1.50%	299.45%	3.82%	0.37%
	1st Northern California Credit Union	\$701,906	\$57	0.03%	0.62%	NM	0.08%	0.01%
	Santa Clara County Federal Credit Union	\$733,291	\$1,887	0.54%	1.00%	185.69%	2.87%	0.26%
	S.F. Police Credit Union	\$865,613	\$4,108	0.76%	0.96%	126.22%	3.29%	0.47%
	Bay Federal Credit Union	\$890,151	\$4,500	0.85%	0.79%	92.98%	6.33%	0.51%
	Sierra Central Credit Union	\$905,479	\$2,284	0.36%	0.95%	262.78%	2.79%	0.25%
	1st United Services Credit Union	\$965,067	\$1,847	0.25%	0.38%	148.62%	2.06%	0.19%
	San Mateo Credit Union	\$975,574	\$1,163	0.17%	0.52%	296.47%	1.24%	0.12%
	Average of Asset Group C	\$816,022	\$2,115	0.40%	0.80%	208.69%	2.61%	0.25%
Asset Group D - \$1 billion and over in total assets								
	Operating Engineers Local Union #3 Federal Credit Union	\$1,033,541	\$1,996	0.37%	1.10%	296.89%	1.72%	0.19%
	San Francisco Federal Credit Union	\$1,079,428	\$6,023	0.93%	0.67%	72.19%	7.77%	0.56%
	KeyPoint Credit Union	\$1,157,353	\$1,830	0.19%	0.34%	175.03%	2.07%	0.16%
	Pacific Service Credit Union	\$1,176,936	\$412	0.08%	0.27%	355.34%	0.27%	0.04%
	San Francisco Fire Credit Union	\$1,255,174	\$5,019	0.57%	0.85%	150.35%	5.73%	0.40%
	Coast Central Credit Union	\$1,321,050	\$1,356	0.24%	0.59%	248.38%	1.06%	0.10%
	Meriwest Credit Union	\$1,404,170	\$3,826	0.36%	0.71%	195.77%	3.87%	0.27%
	Schools Financial Credit Union	\$1,842,862	\$3,775	0.33%	0.65%	196.74%	2.24%	0.20%
	Stanford Federal Credit Union	\$2,211,546	\$626	0.05%	0.63%	NM	0.29%	0.03%
	Technology Credit Union	\$2,280,622	\$1,230	0.07%	0.74%	NM	0.50%	0.05%
	Provident Credit Union	\$2,353,747	\$662	0.05%	0.26%	565.11%	0.28%	0.03%
	SAFE Credit Union	\$2,587,727	\$4,300	0.22%	0.89%	395.95%	2.04%	0.17%
	Travis Credit Union	\$2,800,108	\$7,603	0.38%	0.99%	260.23%	2.55%	0.27%
	Educational Employees Credit Union	\$2,860,659	\$2,153	0.19%	0.91%	478.63%	0.69%	0.08%
	Chevron Federal Credit Union	\$3,172,499	\$4,483	0.18%	0.26%	143.99%	1.73%	0.14%
	Redwood Credit Union	\$3,460,856	\$5,557	0.21%	0.67%	312.40%	1.46%	0.16%
	Patelco Credit Union	\$5,681,638	\$16,590	0.44%	0.94%	214.88%	3.12%	0.29%
	Star One Credit Union	\$9,109,132	\$1,948	0.05%	0.13%	242.20%	0.22%	0.02%
	First Technology Federal Credit Union	\$9,810,830	\$17,000	0.24%	0.45%	189.01%	1.85%	0.17%
	Golden 1 Credit Union	\$11,069,448	\$25,781	0.34%	0.54%	158.07%	2.12%	0.23%
	Average of Asset Group D	\$3,383,466	\$5,609	0.27%	0.63%	258.40%	2.08%	0.18%

Net Worth

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



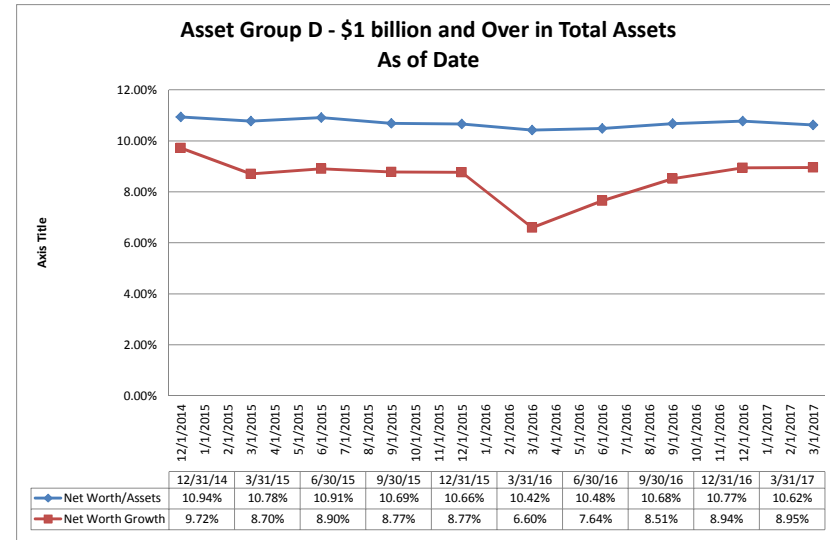
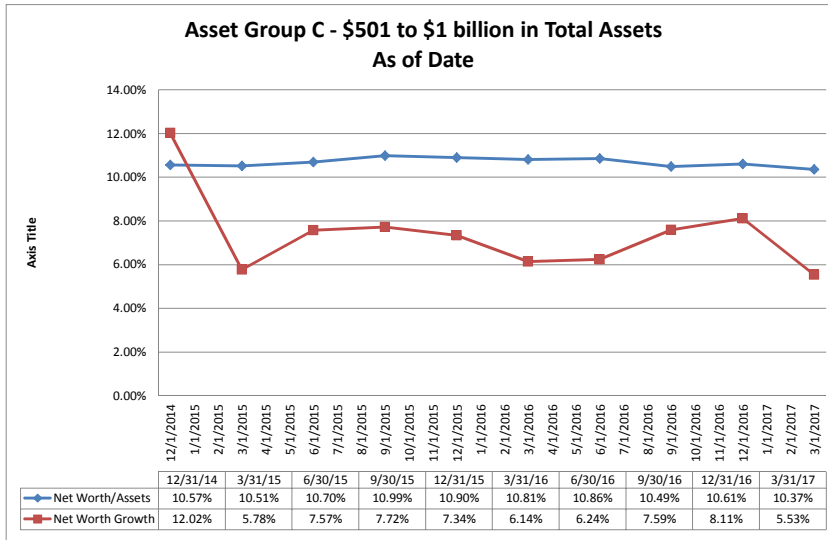
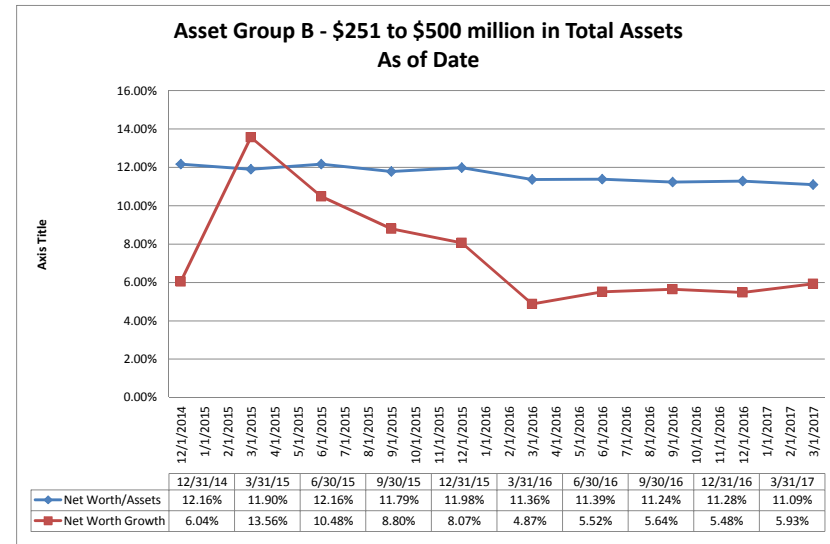
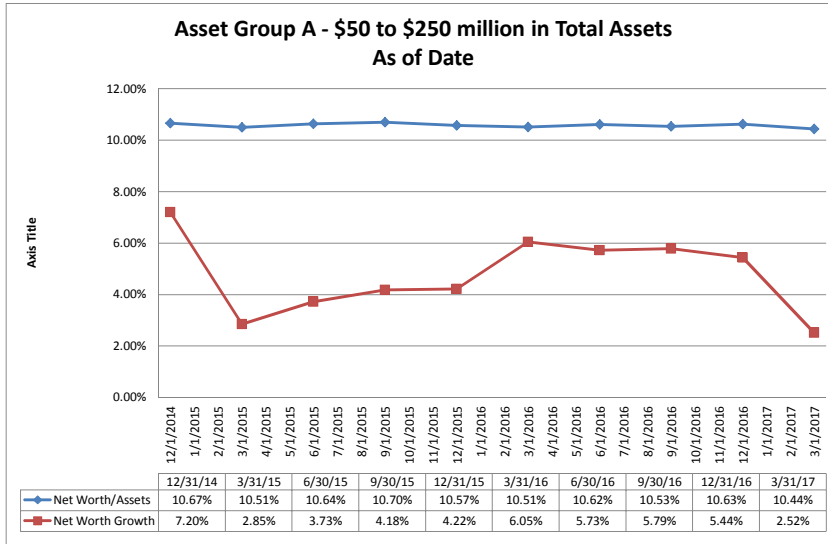
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



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.

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Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Valley Oak Credit Union	\$52,449	\$4,906	9.35%	(7.13%)	6.42%	11.62%
	California Community Credit Union	\$61,629	\$7,369	11.96%	0.65%	0.26%	9.05%
	Menlo Survey Federal Credit Union	\$61,881	\$7,329	11.84%	3.47%	0.67%	0.94%
	Siskiyou Central Credit Union	\$66,554	\$6,226	9.35%	6.33%	1.09%	2.10%
	Vision One Credit Union	\$68,598	\$9,861	14.38%	6.64%	0.00%	13.02%
	Marin County Federal Credit Union	\$69,623	\$6,254	8.98%	6.17%	0.56%	2.46%
	Chabot Federal Credit Union	\$69,920	\$9,891	14.15%	1.42%	0.06%	1.31%
	Upward Credit Union	\$71,272	\$6,584	9.24%	3.43%	1.25%	1.08%
	Kaiperm Diablo Federal Credit Union	\$73,349	\$9,287	12.66%	2.73%	0.01%	5.71%
	Polam Federal Credit Union	\$73,566	\$8,690	11.81%	2.83%	0.00%	4.60%
	Lassen County Federal Credit Union	\$73,853	\$12,145	16.44%	2.02%	0.96%	1.56%
	Bay Cities Credit Union	\$74,570	\$5,943	7.97%	8.45%	1.25%	5.03%
	SRI Federal Credit Union	\$86,972	\$7,820	8.99%	15.96%	0.64%	1.41%
	First California Federal Credit Union	\$87,780	\$8,102	9.23%	0.44%	1.22%	2.11%
	SMW 104 Federal Credit Union	\$88,698	\$6,748	7.61%	3.77%	0.65%	1.20%
	Community Credit Union of Southern Humboldt	\$92,294	\$10,311	11.17%	15.47%	3.79%	2.67%
	Tulare County Federal Credit Union	\$95,065	\$6,916	7.28%	5.45%	4.27%	5.77%
	Mission City Federal Credit Union	\$96,977	\$7,439	7.67%	1.29%	1.41%	1.25%
	Shell Western States Federal Credit Union	\$99,543	\$8,712	8.75%	9.25%	2.43%	1.91%
	Merco Credit Union	\$106,457	\$9,470	8.90%	3.58%	1.55%	3.41%
	Kings Federal Credit Union	\$111,629	\$16,473	14.76%	2.86%	2.43%	3.53%
	United Local Credit Union	\$114,460	\$19,209	16.78%	2.79%	0.46%	5.58%
	Santa Cruz Community Credit Union	\$114,799	\$8,385	7.30%	(73.10%)	17.94%	18.74%
	Cooperative Center Federal Credit Union	\$118,482	\$7,818	6.60%	0.46%	13.67%	4.05%
	San Joaquin Power Employees Credit Union	\$134,852	\$22,175	16.44%	0.49%	0.38%	4.08%
	California State & Federal Employees #20 Credit Union	\$135,405	\$18,604	13.74%	5.58%	0.12%	0.99%
	Central Coast Federal Credit Union	\$137,794	\$11,027	8.00%	3.03%	0.44%	7.18%
	Premier Community Credit Union	\$144,370	\$13,622	9.44%	4.72%	2.77%	5.65%
	Solano First Federal Credit Union	\$144,754	\$10,621	7.34%	0.98%	16.62%	17.63%
	Families & Schools Together Federal Credit Union	\$150,775	\$15,605	10.35%	13.62%	2.04%	4.79%
	Members 1st Credit Union	\$179,385	\$17,608	9.82%	5.48%	0.49%	2.17%
	Central State Credit Union	\$186,844	\$14,620	7.82%	(1.69%)	1.98%	9.30%
	CAHP Credit Union	\$196,665	\$16,403	8.34%	10.97%	0.91%	4.02%
	Heritage Community Credit Union	\$204,820	\$19,068	9.31%	6.33%	9.82%	12.94%
	Pacific Postal Credit Union	\$217,648	\$30,273	13.91%	5.10%	0.89%	1.60%
	Tucoemas Federal Credit Union	\$232,920	\$16,809	7.22%	5.77%	1.93%	4.16%
	Monterey Credit Union	\$233,095	\$32,772	14.06%	3.06%	3.09%	5.10%
	Community First Credit Union	\$241,424	\$18,833	7.80%	6.91%	7.79%	9.12%
	Average of Asset Group A	\$120,294	\$12,367	10.44%	2.52%	2.95%	5.23%

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Yolo Federal Credit Union	\$270,620	\$27,885	10.30%	9.44%	0.09%	5.20%
	MOCSE Federal Credit Union	\$289,271	\$21,222	7.34%	4.34%	0.94%	4.18%
	Sea West Coast Guard Federal Credit Union	\$354,815	\$68,560	19.32%	1.31%	0.17%	1.02%
	First U.S. Community Credit Union	\$356,610	\$37,210	10.43%	7.35%	1.26%	2.57%
	UNCLE Credit Union	\$381,830	\$35,051	9.18%	9.14%	0.48%	2.30%
	PremierOne Credit Union	\$417,086	\$37,507	8.99%	3.81%	0.82%	2.96%
	Alliance Credit Union	\$429,175	\$34,489	8.04%	3.99%	5.20%	6.32%
	SafeAmerica Credit Union	\$434,135	\$34,639	7.98%	7.81%	4.81%	4.39%
	Sacramento Credit Union	\$449,114	\$59,267	13.20%	7.07%	0.71%	2.66%
	Financial Center Credit Union	\$474,164	\$92,632	19.54%	6.59%	0.88%	2.70%
	Merced School Employees Federal Credit Union	\$482,815	\$46,504	9.63%	6.96%	1.76%	4.99%
	Commonwealth Central Credit Union	\$494,145	\$45,340	9.18%	3.39%	2.60%	4.85%
	Average of Asset Group B	\$402,815	\$45,026	11.09%	5.93%	1.64%	3.68%
Asset Group C - \$501 million to \$1 billion in total assets							
	Valley First Credit Union	\$608,955	\$61,516	10.10%	1.55%	1.01%	2.61%
	Noble Federal Credit Union	\$698,162	\$75,428	10.80%	5.43%	3.40%	10.20%
	1st Northern California Credit Union	\$701,906	\$71,325	10.16%	2.46%	0.08%	1.79%
	Santa Clara County Federal Credit Union	\$733,291	\$65,498	8.93%	7.33%	2.88%	5.35%
	S.F. Police Credit Union	\$865,613	\$121,912	14.08%	3.34%	3.37%	4.25%
	Bay Federal Credit Union	\$890,151	\$75,369	8.47%	10.71%	5.97%	5.55%
	Sierra Central Credit Union	\$905,479	\$99,209	10.96%	4.27%	2.30%	6.05%
	1st United Services Credit Union	\$965,067	\$96,759	10.03%	4.23%	1.91%	2.84%
	San Mateo Credit Union	\$975,574	\$95,224	9.76%	10.49%	1.22%	3.62%
	Average of Asset Group C	\$816,022	\$84,693	10.37%	5.53%	2.46%	4.70%
Asset Group D - \$1 billion and over in total assets							
	Operating Engineers Local Union #3 Federal Credit Union	\$1,033,541	\$146,995	14.22%	12.90%	1.36%	4.03%
	San Francisco Federal Credit Union	\$1,079,428	\$112,796	10.45%	2.91%	5.34%	3.85%
	KeyPoint Credit Union	\$1,157,353	\$92,836	8.02%	3.20%	1.97%	3.45%
	Pacific Service Credit Union	\$1,176,936	\$154,268	13.11%	2.45%	0.27%	0.95%
	San Francisco Fire Credit Union	\$1,255,174	\$104,416	8.32%	20.67%	4.81%	7.23%
	Coast Central Credit Union	\$1,321,050	\$145,426	11.01%	9.22%	0.93%	2.32%
	Meriwest Credit Union	\$1,404,170	\$122,690	8.74%	10.89%	3.12%	6.10%
	Schools Financial Credit Union	\$1,842,862	\$188,570	10.23%	10.18%	2.00%	3.94%
	Stanford Federal Credit Union	\$2,211,546	\$203,088	9.18%	10.62%	0.31%	4.18%
	Technology Credit Union	\$2,280,622	\$237,769	10.43%	10.58%	0.52%	5.25%
	Provident Credit Union	\$2,353,747	\$273,169	11.61%	5.79%	0.24%	1.37%
	SAFE Credit Union	\$2,587,727	\$232,019	8.97%	6.11%	1.85%	7.34%
	Travis Credit Union	\$2,800,108	\$327,323	11.69%	6.61%	2.32%	6.04%
	Educational Employees Credit Union	\$2,860,659	\$344,625	12.05%	5.75%	0.62%	2.99%
	Chevron Federal Credit Union	\$3,172,499	\$335,597	10.58%	9.27%	1.34%	1.92%
	Redwood Credit Union	\$3,460,856	\$404,854	11.70%	17.05%	1.37%	4.29%
	Patelco Credit Union	\$5,681,638	\$615,065	10.83%	9.18%	2.70%	5.80%
	Star One Credit Union	\$9,109,132	\$934,384	10.26%	6.73%	0.21%	0.50%
	First Technology Federal Credit Union	\$9,810,830	\$951,742	9.70%	11.16%	1.79%	3.38%
	Golden 1 Credit Union	\$11,069,448	\$1,247,744	11.27%	7.80%	2.07%	3.27%
	Average of Asset Group D	\$3,383,466	\$358,769	10.62%	8.95%	1.76%	3.91%

Source: SNL Financial

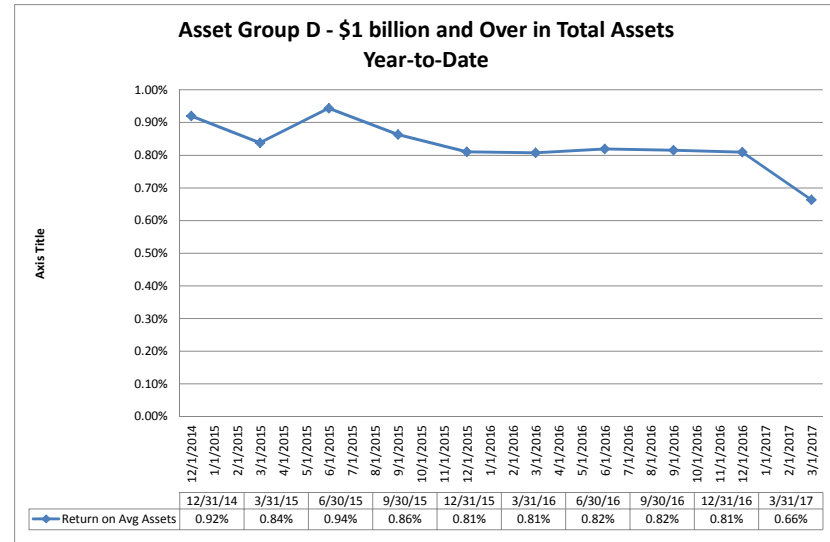
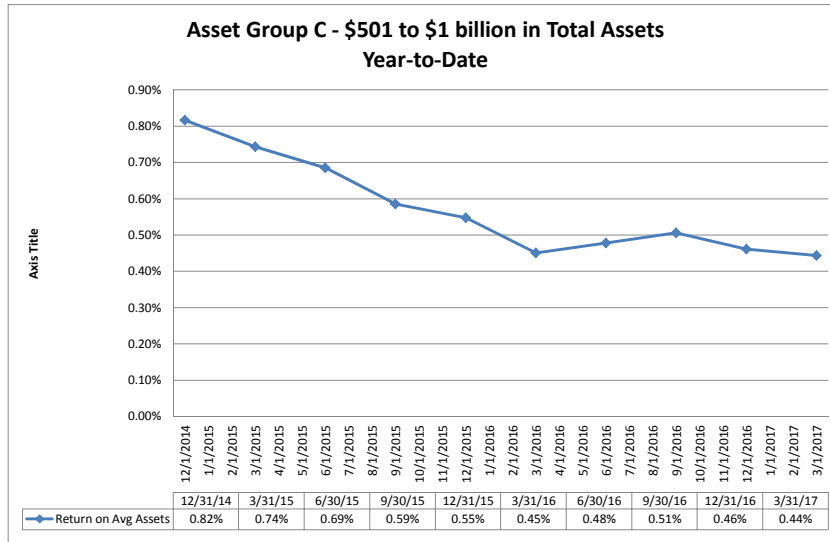
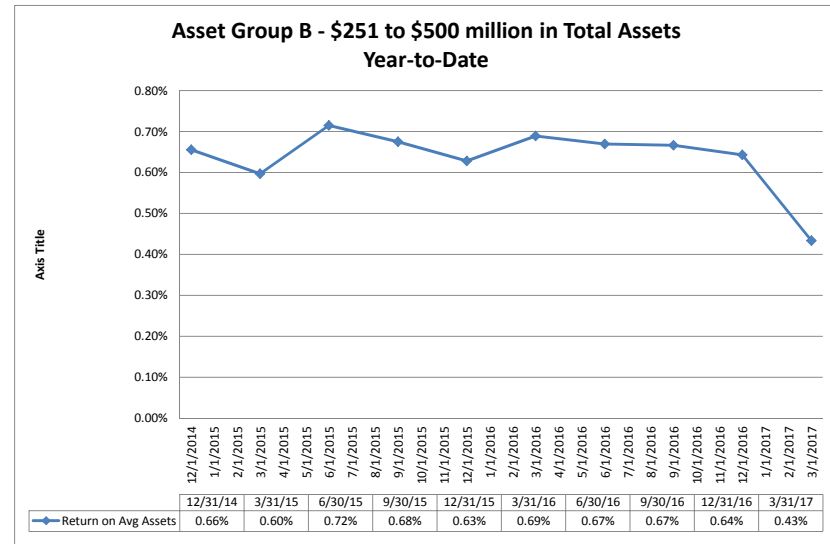
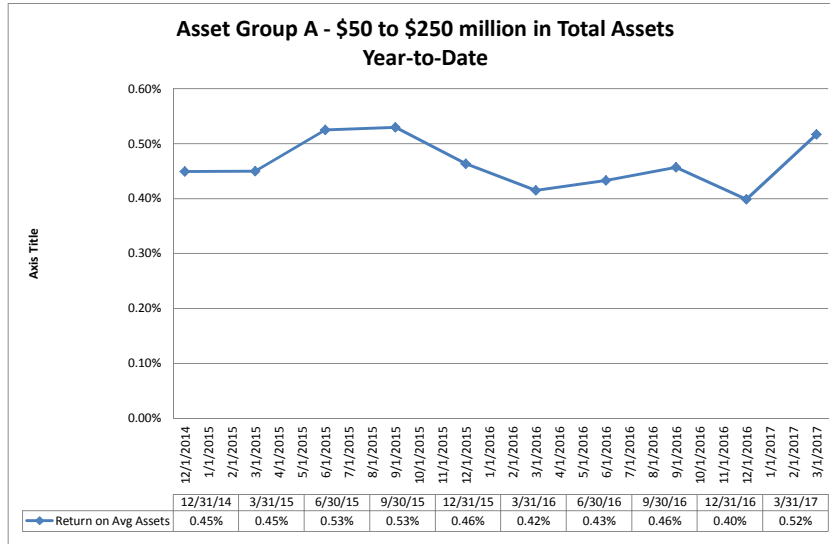
NA = data was not available.

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

Southern California

Performance Analysis

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



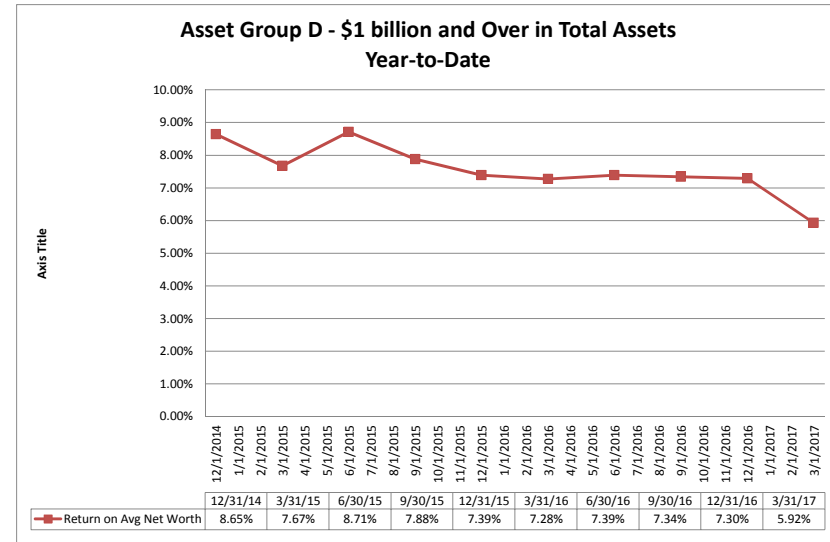
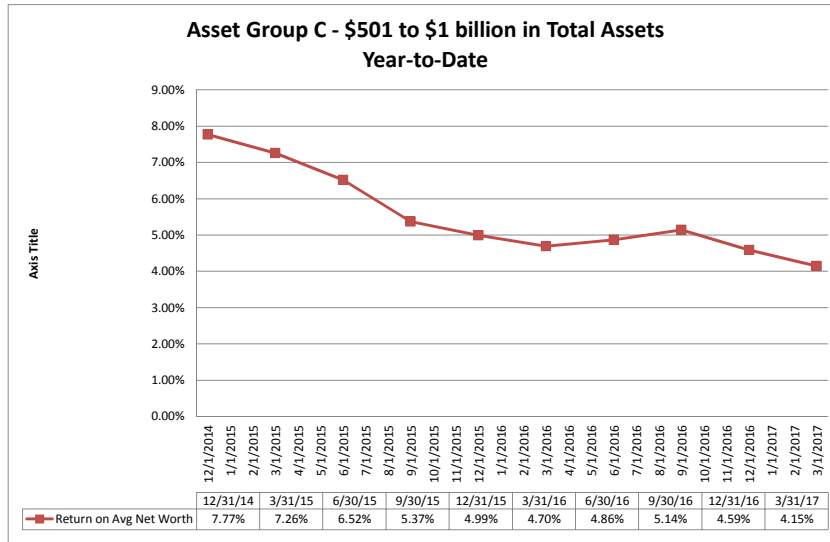
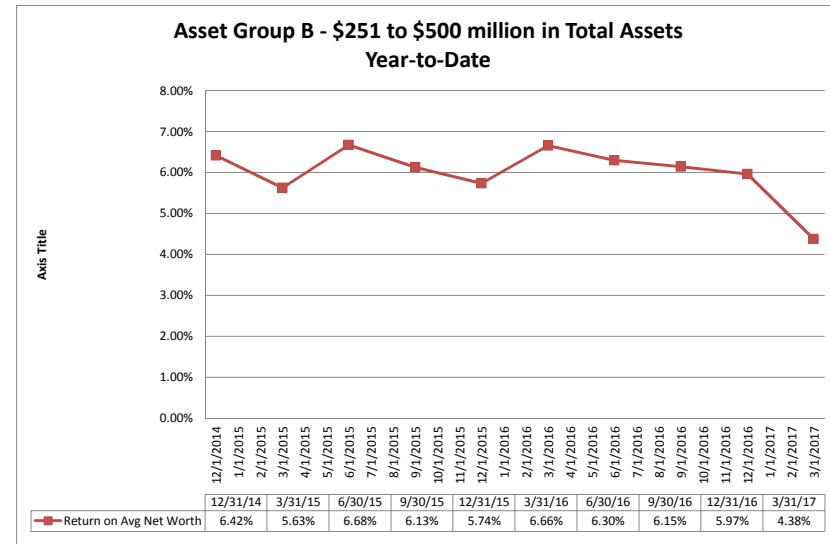
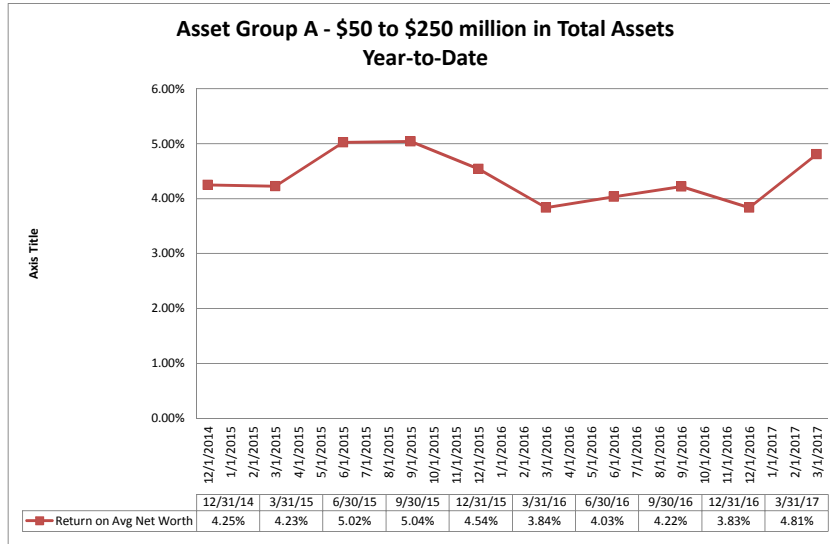
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

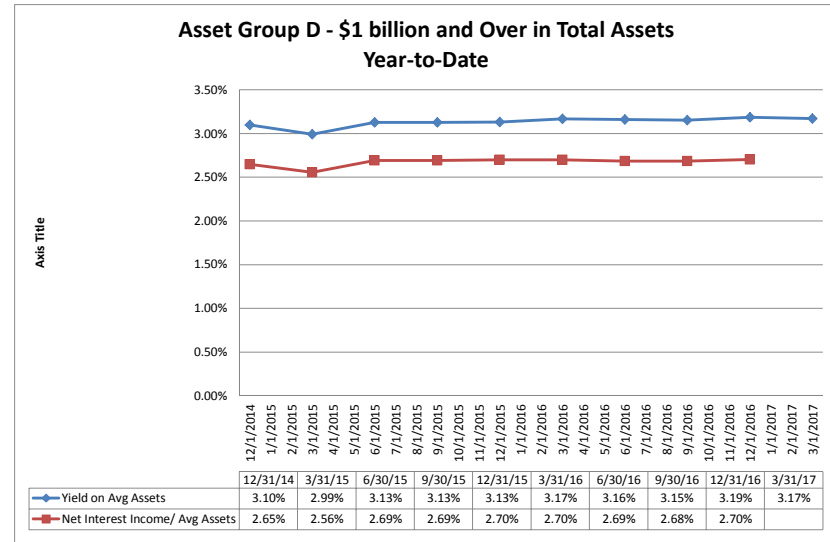
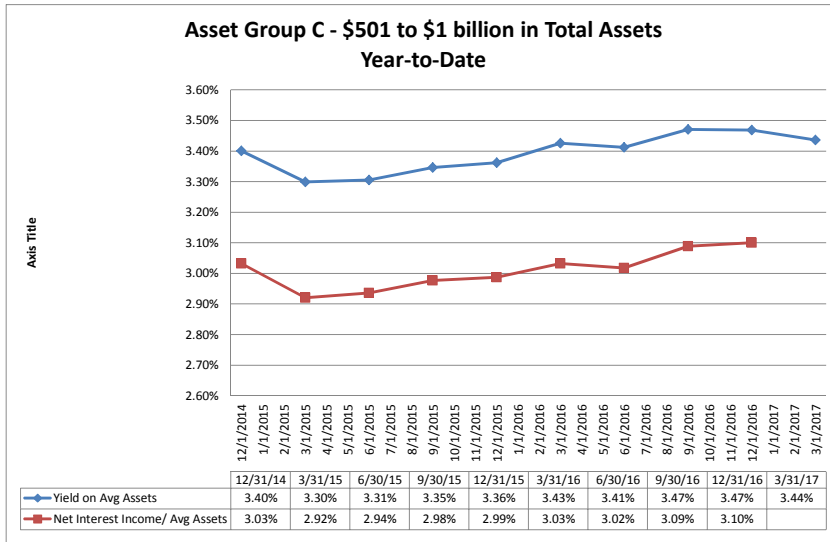
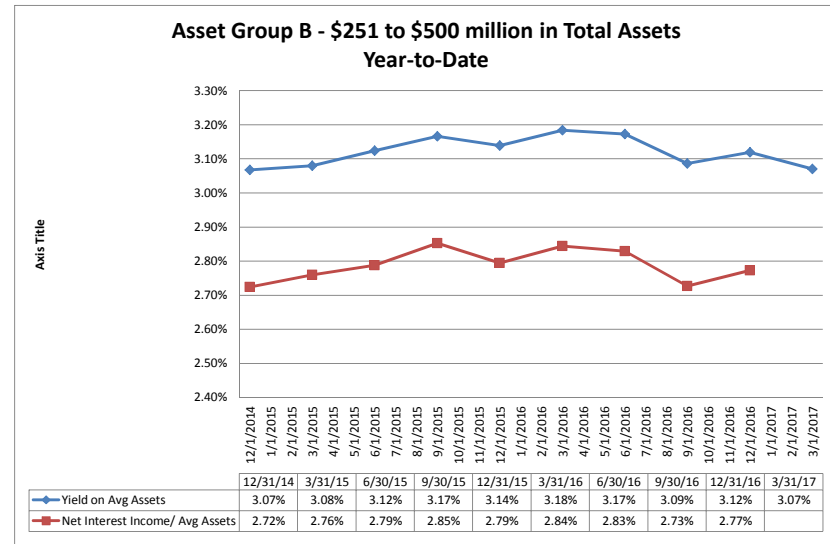
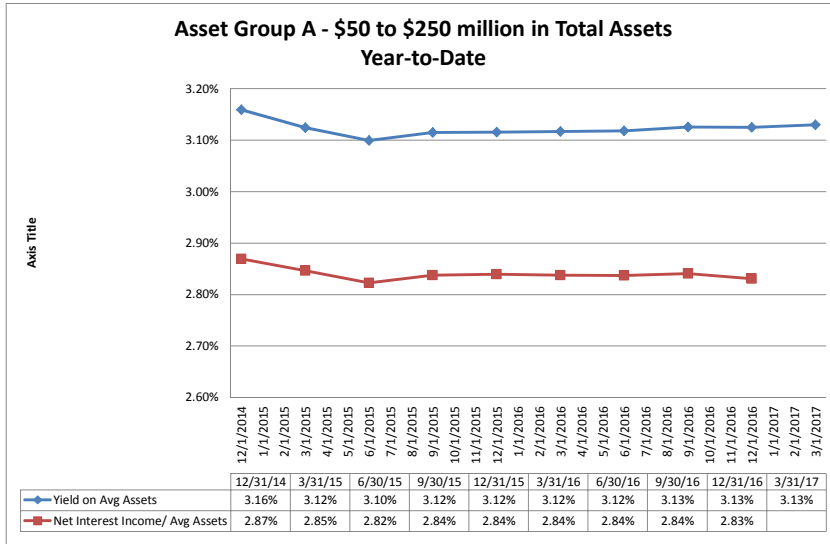
Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Asset Group A - \$50 to \$250 million in total assets											
	California Adventist Federal Credit Union	\$51,448	\$70	0.55%	4.59%	74.44%	\$70	\$70	0.55%	4.59%	74.44%	\$70
	Technicolor Federal Credit Union	\$53,104	\$44	0.33%	3.72%	91.29%	\$83	\$44	0.33%	3.72%	91.29%	\$83
	County Schools Federal Credit Union	\$56,653	\$11	0.08%	1.05%	79.97%	\$55	\$11	0.08%	1.05%	79.97%	\$55
	Huntington Beach City Employees Credit Union	\$57,543	\$31	0.22%	2.23%	93.62%	\$79	\$31	0.22%	2.23%	93.62%	\$79
	Polam Federal Credit Union	\$58,341	\$89	0.63%	5.64%	76.38%	\$78	\$89	0.63%	5.64%	76.38%	\$78
	Pacific Transportation Federal Credit Union	\$62,543	\$36	0.23%	1.19%	94.92%	\$71	\$36	0.23%	1.19%	94.92%	\$71
	Union Yes Federal Credit Union	\$62,760	\$3	0.02%	0.48%	99.24%	\$109	\$3	0.02%	0.48%	99.24%	\$109
	CalCom Federal Credit Union	\$63,448	\$91	0.58%	4.37%	79.93%	\$64	\$91	0.58%	4.37%	79.93%	\$64
	Nikkei Credit Union	\$66,268	(\$2)	(0.01%)	(0.10%)	96.68%	\$66	(\$2)	(0.01%)	(0.10%)	96.68%	\$66
	Santa Ana Federal Credit Union	\$67,788	\$109	0.66%	7.97%	83.56%	\$67	\$109	0.66%	7.97%	83.56%	\$67
	North County Credit Union	\$68,735	\$11	0.06%	0.81%	95.95%	\$82	\$11	0.06%	0.81%	95.95%	\$82
	Prospectors Federal Credit Union	\$69,579	\$76	0.44%	3.79%	85.85%	\$63	\$76	0.44%	3.79%	85.85%	\$63
	Bopti Federal Credit Union	\$71,783	\$233	1.31%	8.21%	55.36%	\$125	\$233	1.31%	8.21%	55.36%	\$125
	Allied Healthcare Federal Credit Union	\$71,784	\$102	0.57%	7.71%	84.40%	\$80	\$102	0.57%	7.71%	84.40%	\$80
	VA Desert Pacific Federal Credit Union	\$72,085	\$40	0.22%	1.39%	85.66%	\$92	\$40	0.22%	1.39%	85.66%	\$92
	Universal City Studios Credit Union	\$73,117	\$11	0.06%	0.80%	89.40%	\$68	\$11	0.06%	0.80%	89.40%	\$68
	Musicians' Interguild Credit Union	\$73,876	(\$15)	(0.08%)	(1.22%)	103.26%	\$70	(\$15)	(0.08%)	(1.22%)	103.26%	\$70
	PostCity Financial Credit Union	\$77,471	(\$93)	(0.48%)	(4.16%)	110.18%	\$87	(\$93)	(0.48%)	(4.16%)	110.18%	\$87
	JACOM Credit Union	\$78,465	\$51	0.26%	2.00%	88.17%	\$73	\$51	0.26%	2.00%	88.17%	\$73
	La Loma Federal Credit Union	\$78,478	\$23	0.12%	1.98%	93.68%	\$67	\$23	0.12%	1.98%	93.68%	\$67
	Thinkwise Federal Credit Union	\$80,983	\$27	0.14%	1.00%	92.79%	\$87	\$27	0.14%	1.00%	92.79%	\$87
	Paradise Valley Federal Credit Union	\$85,846	(\$12)	(0.06%)	(0.53%)	98.26%	\$66	(\$12)	(0.06%)	(0.53%)	98.26%	\$66
	Glendale Federal Credit Union	\$87,332	\$24	0.11%	0.86%	96.72%	\$58	\$24	0.11%	0.86%	96.72%	\$58
	United Methodist Federal Credit Union	\$91,873	\$128	0.56%	6.39%	79.63%	\$67	\$128	0.56%	6.39%	79.63%	\$67
	Rancho Federal Credit Union	\$94,374	(\$31)	(0.13%)	(1.83%)	98.83%	\$80	(\$31)	(0.13%)	(1.83%)	98.83%	\$80
	South Bay Credit Union	\$95,484	\$149	0.64%	6.07%	75.95%	\$83	\$149	0.64%	6.07%	75.95%	\$83
	San Diego Firefighters Federal Credit Union	\$99,368	\$91	0.37%	4.71%	86.66%	\$99	\$91	0.37%	4.71%	86.66%	\$99
	First Imperial Credit Union	\$101,234	\$118	0.48%	4.87%	80.79%	\$73	\$118	0.48%	4.87%	80.79%	\$73
	Ontario Montclair School Employees Federal Credit Union	\$106,957	\$152	0.58%	6.08%	82.39%	\$86	\$152	0.58%	6.08%	82.39%	\$86
	East County Schools Federal Credit Union	\$109,984	\$166	0.60%	7.34%	81.26%	\$88	\$166	0.60%	7.34%	81.26%	\$88
	Clearpath Federal Credit Union	\$111,381	\$102	0.38%	3.58%	81.94%	\$56	\$102	0.38%	3.58%	81.94%	\$56
	California Bear Credit Union	\$114,531	\$37	0.13%	1.92%	91.08%	\$91	\$37	0.13%	1.92%	91.08%	\$91
	California Lithuanian Credit Union	\$116,494	\$330	1.14%	8.28%	42.11%	\$117	\$330	1.14%	8.28%	42.11%	\$117
	Pasadena Service Federal Credit Union	\$116,715	\$143	0.50%	5.34%	86.75%	\$76	\$143	0.50%	5.34%	86.75%	\$76
	Schools Federal Credit Union	\$125,989	\$3,059	10.09%	88.81%	28.27%	\$75	\$3,059	10.09%	88.81%	28.27%	\$75
	Torrance Community Federal Credit Union	\$129,063	\$66	0.21%	2.83%	88.12%	\$93	\$66	0.21%	2.83%	88.12%	\$93
	Sea Air Federal Credit Union	\$135,570	(\$101)	(0.30%)	(1.23%)	106.54%	\$86	(\$101)	(0.30%)	(1.23%)	106.54%	\$86
	Chaffey Federal Credit Union	\$139,216	\$230	0.68%	8.23%	78.76%	\$56	\$230	0.68%	8.23%	78.76%	\$56
	Camino Federal Credit Union	\$151,572	\$47	0.13%	1.35%	90.99%	\$91	\$47	0.13%	1.35%	90.99%	\$91
	Alta Vista Credit Union	\$162,048	\$230	0.59%	7.61%	74.17%	\$70	\$230	0.59%	7.61%	74.17%	\$70
	Priority One Credit Union	\$162,917	\$150	0.37%	4.23%	94.80%	\$73	\$150	0.37%	4.23%	94.80%	\$73
	E-Central Credit Union	\$162,956	\$213	0.53%	2.95%	91.01%	\$86	\$213	0.53%	2.95%	91.01%	\$86
	Pasadena Federal Credit Union	\$163,822	(\$81)	(0.20%)	(2.02%)	96.22%	\$75	(\$81)	(0.20%)	(2.02%)	96.22%	\$75
	Long Beach Firemen's Credit Union	\$183,181	\$585	1.29%	6.94%	37.07%	\$80	\$585	1.29%	6.94%	37.07%	\$80
	Pacific Community Credit Union	\$186,363	\$131	0.28%	1.90%	82.80%	\$76	\$131	0.28%	1.90%	82.80%	\$76
	Edwards Federal Credit Union	\$193,069	\$185	0.39%	5.39%	84.94%	\$82	\$185	0.39%	5.39%	84.94%	\$82
	UMe Federal Credit Union	\$204,740	\$162	0.32%	3.79%	86.29%	\$100	\$162	0.32%	3.79%	86.29%	\$100
	Matadors Community Credit Union	\$205,101	\$1,259	2.48%	22.93%	54.76%	\$95	\$1,259	2.48%	22.93%	54.76%	\$95
	Downey Federal Credit Union	\$212,666	\$153	0.29%	2.66%	77.74%	\$71	\$153	0.29%	2.66%	77.74%	\$71
	Parsons Federal Credit Union	\$214,231	\$213	0.39%	3.05%	85.61%	\$124	\$213	0.39%	3.05%	85.61%	\$124
	POPA Federal Credit Union	\$219,321	(\$11)	(0.02%)	(0.17%)	92.49%	\$100	(\$11)	(0.02%)	(0.17%)	92.49%	\$100
	SAG-AFTRA Federal Credit Union	\$236,514	\$64	0.11%	1.53%	95.13%	\$83	\$64	0.11%	1.53%	95.13%	\$83
	Santa Barbara Teachers Federal Credit Union	\$236,678	\$276	0.47%	4.63%	72.78%	\$75	\$276	0.47%	4.63%	72.78%	\$75
	Eagle Community Credit Union	\$243,295	\$73	0.12%	1.55%	89.54%	\$77	\$73	0.12%	1.55%	89.54%	\$77
	Kern Federal Credit Union	\$246,983	(\$125)	(0.21%)	(1.66%)	90.45%	\$83	(\$125)	(0.21%)	(1.66%)	90.45%	\$83
	I.L.W.U. Credit Union	\$248,435	(\$171)	(0.28%)	(2.59%)	76.53%	\$108	(\$171)	(0.28%)	(2.59%)	76.53%	\$108
	Average of Asset Group A	\$123,421	\$160	0.52%	4.81%	84.14%	\$81	\$160	0.52%	4.81%	84.14%	\$81

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	San Diego Metropolitan Credit Union	\$267,745	\$595	0.89%	9.25%	89.40%	\$79	\$595	0.89%	9.25%	89.40%	\$79
	Cabrillo Credit Union	\$270,031	\$163	0.24%	2.41%	91.08%	\$71	\$163	0.24%	2.41%	91.08%	\$71
	Long Beach City Employees Federal Credit Union	\$307,261	\$108	0.14%	1.50%	89.75%	\$116	\$108	0.14%	1.50%	89.75%	\$116
	Burbank City Federal Credit Union	\$323,609	(\$22)	(0.03%)	(0.36%)	77.81%	\$83	(\$22)	(0.03%)	(0.36%)	77.81%	\$83
	America's Christian Credit Union	\$343,149	\$1,154	1.38%	13.64%	73.65%	\$93	\$1,154	1.38%	13.64%	73.65%	\$93
	Glendale Area Schools Credit Union	\$346,478	\$564	0.66%	4.76%	61.25%	\$93	\$564	0.66%	4.76%	61.25%	\$93
	Aerospace Federal Credit Union	\$379,862	\$329	0.35%	3.81%	79.03%	\$116	\$329	0.35%	3.81%	79.03%	\$116
	LA Financial Federal Credit Union	\$385,076	\$177	0.19%	2.37%	91.55%	\$86	\$177	0.19%	2.37%	91.55%	\$86
	Foothill Federal Credit Union	\$399,093	\$1,009	1.03%	8.94%	71.83%	\$84	\$1,009	1.03%	8.94%	71.83%	\$84
	Sun Community Federal Credit Union	\$441,589	\$34	0.03%	0.34%	95.64%	\$72	\$34	0.03%	0.34%	95.64%	\$72
	CBC Federal Credit Union	\$467,963	\$479	0.42%	4.47%	79.11%	\$84	\$479	0.42%	4.47%	79.11%	\$84
	SkyOne Federal Credit Union	\$475,078	(\$150)	(0.13%)	(1.31%)	87.76%	\$103	(\$150)	(0.13%)	(1.31%)	87.76%	\$103
	USC Credit Union	\$488,202	\$667	0.55%	7.13%	74.38%	\$71	\$667	0.55%	7.13%	74.38%	\$71
	Point Loma Credit Union	\$491,405	\$428	0.35%	4.34%	87.94%	\$83	\$428	0.35%	4.34%	87.94%	\$83
	Average of Asset Group B	\$384,753	\$395	0.43%	4.38%	82.16%	\$88	\$395	0.43%	4.38%	82.16%	\$88
Asset Group C - \$501 million to \$1 billion in total assets												
	Vons Employees Federal Credit Union	\$500,465	\$1,365	1.11%	5.37%	71.17%	\$97	\$1,365	1.11%	5.37%	71.17%	\$97
	First Financial Federal Credit Union	\$556,146	\$371	0.28%	3.56%	81.63%	\$76	\$371	0.28%	3.56%	81.63%	\$76
	Safe 1 Credit Union	\$595,476	\$1,486	1.14%	7.78%	59.06%	\$63	\$1,486	1.14%	7.78%	59.06%	\$63
	University Credit Union	\$614,119	\$728	0.48%	6.46%	76.11%	\$96	\$728	0.48%	6.46%	76.11%	\$96
	Water and Power Community Credit Union	\$627,928	\$1,167	0.76%	9.20%	76.84%	\$98	\$1,167	0.76%	9.20%	76.84%	\$98
	First City Credit Union	\$634,706	\$666	0.43%	3.90%	79.19%	\$72	\$666	0.43%	3.90%	79.19%	\$72
	Christian Community Credit Union	\$643,855	\$1,347	0.84%	7.03%	86.39%	\$95	\$1,347	0.84%	7.03%	86.39%	\$95
	AltaOne Federal Credit Union	\$649,818	\$549	0.34%	3.70%	81.02%	\$69	\$549	0.34%	3.70%	81.02%	\$69
	SCE Federal Credit Union	\$678,816	\$677	0.41%	4.16%	85.26%	\$84	\$677	0.41%	4.16%	85.26%	\$84
	American First Credit Union	\$679,518	\$1,044	0.62%	6.77%	84.49%	\$92	\$1,044	0.62%	6.77%	84.49%	\$92
	Southland Credit Union	\$753,306	\$378	0.22%	2.03%	87.83%	\$99	\$378	0.22%	2.03%	87.83%	\$99
	Farmers Insurance Group Federal Credit Union	\$761,640	\$98	0.05%	0.39%	90.40%	\$105	\$98	0.05%	0.39%	90.40%	\$105
	Honda Federal Credit Union	\$762,148	\$552	0.29%	3.15%	91.32%	\$101	\$552	0.29%	3.15%	91.32%	\$101
	Sesloc Federal Credit Union	\$788,973	\$1,148	0.59%	7.02%	79.20%	\$92	\$1,148	0.59%	7.02%	79.20%	\$92
	Pacific Marine Credit Union	\$791,970	\$856	0.44%	3.21%	85.96%	\$70	\$856	0.44%	3.21%	85.96%	\$70
	Evangelical Christian Credit Union	\$808,288	\$836	0.41%	5.29%	81.53%	\$110	\$836	0.41%	5.29%	81.53%	\$110
	Ventura County Credit Union	\$832,445	(\$257)	(0.13%)	(1.53%)	78.02%	\$78	(\$257)	(0.13%)	(1.53%)	78.02%	\$78
	Los Angeles Police Federal Credit Union	\$903,926	\$259	0.12%	0.99%	89.27%	\$132	\$259	0.12%	0.99%	89.27%	\$132
	University & State Employees Credit Union	\$909,830	\$824	0.37%	3.89%	80.39%	\$92	\$824	0.37%	3.89%	80.39%	\$92
	Los Angeles Federal Credit Union	\$911,203	\$955	0.43%	3.60%	80.09%	\$98	\$955	0.43%	3.60%	80.09%	\$98
	Xceed Financial Federal Credit Union	\$958,846	\$258	0.11%	1.14%	90.83%	\$87	\$258	0.11%	1.14%	90.83%	\$87
	Average of Asset Group C	\$731,592	\$729	0.44%	4.15%	81.71%	\$91	\$729	0.44%	4.15%	81.71%	\$91

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$1 billion and over in total assets												
	CoastHills Credit Union	\$1,043,695	\$1,553	0.61%	6.83%	76.75%	\$79	\$1,553	0.61%	6.83%	76.75%	\$79
	Northrop Grumman Federal Credit Union	\$1,104,588	\$430	0.16%	1.51%	87.55%	\$84	\$430	0.16%	1.51%	87.55%	\$84
	Arrowhead Central Credit Union	\$1,138,684	\$2,885	1.01%	8.16%	76.78%	\$75	\$2,885	1.01%	8.16%	76.78%	\$75
	Firefighters First Federal Credit Union	\$1,211,167	\$997	0.34%	3.52%	90.36%	\$120	\$997	0.34%	3.52%	90.36%	\$120
	Credit Union of Southern California	\$1,218,892	\$2,642	0.88%	8.86%	78.97%	\$91	\$2,642	0.88%	8.86%	78.97%	\$91
	Financial Partners Credit Union	\$1,237,586	\$1,120	0.36%	3.84%	87.98%	\$111	\$1,120	0.36%	3.84%	87.98%	\$111
	Altura Credit Union	\$1,278,074	\$3,639	1.17%	11.17%	74.41%	\$72	\$3,639	1.17%	11.17%	74.41%	\$72
	LBS Financial Credit Union	\$1,381,026	\$2,371	0.70%	5.68%	77.06%	\$88	\$2,371	0.70%	5.68%	77.06%	\$88
	First Entertainment Credit Union	\$1,411,545	(\$1,986)	(0.57%)	(6.86%)	76.52%	\$99	(\$1,986)	(0.57%)	(6.86%)	76.52%	\$99
	Kern Schools Federal Credit Union	\$1,494,584	\$3,432	0.95%	9.96%	76.63%	\$68	\$3,432	0.95%	9.96%	76.63%	\$68
	Orange County's Credit Union	\$1,508,854	\$3,112	0.84%	8.79%	77.09%	\$86	\$3,112	0.84%	8.79%	77.09%	\$86
	NuVision Federal Credit Union	\$1,548,990	\$1,943	0.52%	4.73%	75.79%	\$91	\$1,943	0.52%	4.73%	75.79%	\$91
	Caltech Employees Federal Credit Union	\$1,555,779	\$2,712	0.71%	7.07%	56.32%	\$116	\$2,712	0.71%	7.07%	56.32%	\$116
	F&A Federal Credit Union	\$1,586,682	\$4,567	1.16%	7.94%	46.18%	\$100	\$4,567	1.16%	7.94%	46.18%	\$100
	Partners Federal Credit Union	\$1,594,903	\$3,837	0.98%	8.62%	72.49%	\$88	\$3,837	0.98%	8.62%	72.49%	\$88
	California Coast Credit Union	\$2,328,040	\$3,782	0.67%	5.92%	78.30%	\$81	\$3,782	0.67%	5.92%	78.30%	\$81
	Premier America Credit Union	\$2,385,034	\$5,239	0.90%	8.91%	68.34%	\$87	\$5,239	0.90%	8.91%	68.34%	\$87
	UNIFY Financial Federal Credit Union	\$2,734,095	\$1,010	0.15%	1.90%	85.90%	\$96	\$1,010	0.15%	1.90%	85.90%	\$96
	California Credit Union	\$3,030,864	\$901	0.16%	1.75%	91.25%	\$92	\$901	0.16%	1.75%	91.25%	\$92
	Mission Federal Credit Union	\$3,307,886	\$6,503	0.80%	6.75%	73.86%	\$90	\$6,503	0.80%	6.75%	73.86%	\$90
	Wescom Central Credit Union	\$3,646,002	\$4,075	0.48%	6.63%	88.07%	\$101	\$4,075	0.48%	6.63%	88.07%	\$101
	Kinecta Federal Credit Union	\$4,025,655	\$2,600	0.26%	3.22%	82.78%	\$102	\$2,600	0.26%	3.22%	82.78%	\$102
	Logix Federal Credit Union	\$4,887,809	\$15,392	1.27%	8.01%	61.94%	\$132	\$15,392	1.27%	8.01%	61.94%	\$132
	San Diego County Credit Union	\$8,109,375	\$25,022	1.25%	9.00%	59.43%	\$78	\$25,022	1.25%	9.00%	59.43%	\$78
	SchoolsFirst Federal Credit Union	\$13,639,106	\$26,045	0.78%	7.10%	67.00%	\$98	\$26,045	0.78%	7.10%	67.00%	\$98
	Average of Asset Group D	\$2,736,357	\$5,095	0.66%	5.92%	75.46%	\$94	\$5,095	0.66%	5.92%	75.46%	\$94

Balance Sheet & Net Interest Margin

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



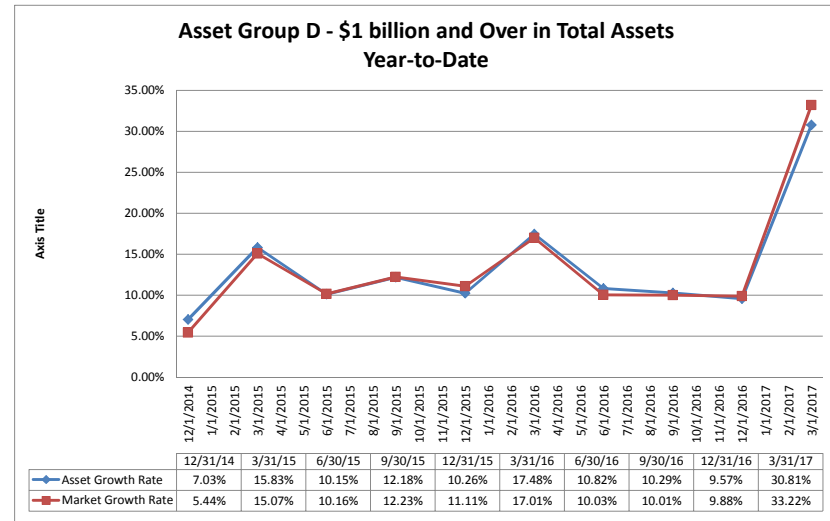
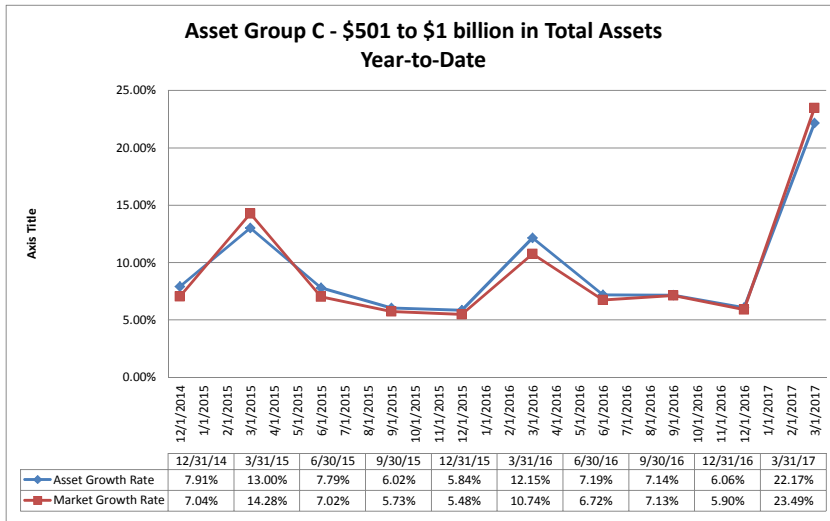
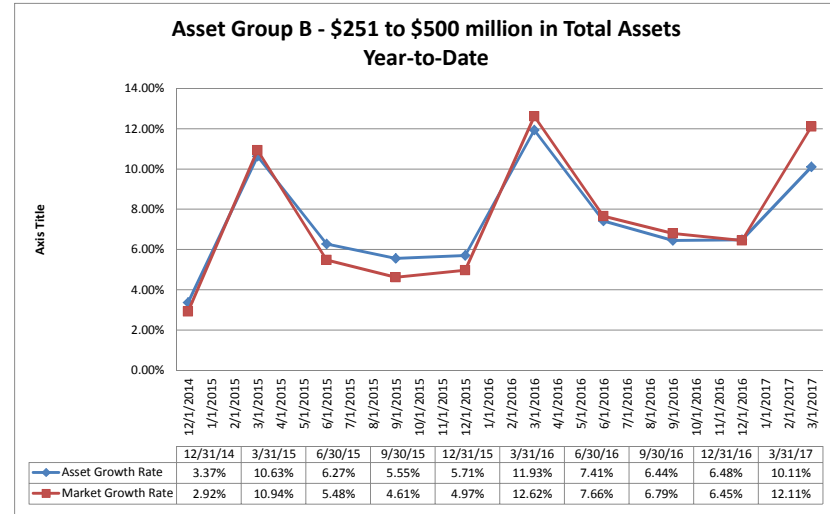
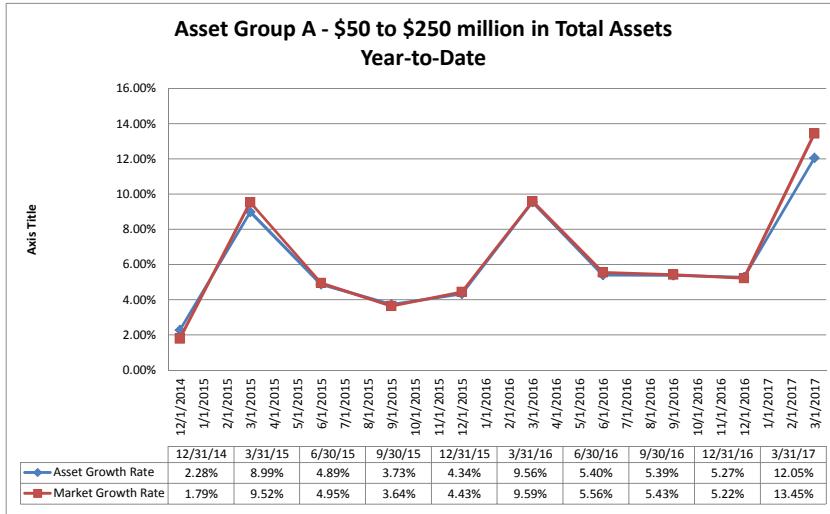
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

MOSS ADAMS LLP

Balance Sheet & Net Interest Margin

March 31, 2017

Run Date: May 17, 2017

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											
	California Adventist Federal Credit Union	\$51,448	\$16,091	\$45,286	35.53%	\$8,575	2.35%	0.53%	1.82%	9.30%	9.87%
	Technicolor Federal Credit Union	\$53,104	\$43,548	\$47,993	90.74%	\$3,934	4.37%	0.45%	3.91%	0.83%	1.09%
	County Schools Federal Credit Union	\$56,653	\$40,862	\$52,228	78.24%	\$2,698	4.39%	0.20%	4.19%	25.49%	27.06%
	Huntington Beach City Employees Credit Union	\$57,543	\$12,181	\$51,701	23.56%	\$7,193	2.13%	0.18%	1.94%	8.08%	8.72%
	Polam Federal Credit Union	\$58,341	\$31,344	\$51,914	60.38%	\$6,864	3.06%	0.59%	2.47%	30.63%	33.91%
	Pacific Transportation Federal Credit Union	\$62,543	\$35,446	\$49,854	71.10%	\$3,679	3.35%	0.23%	3.13%	4.91%	7.44%
	Union Yes Federal Credit Union	\$62,760	\$24,891	\$59,409	41.90%	\$5,977	2.51%	0.05%	2.46%	64.43%	64.10%
	CalCom Federal Credit Union	\$63,448	\$45,689	\$53,885	84.79%	\$3,021	4.25%	0.21%	4.04%	5.53%	4.54%
	Nikkei Credit Union	\$66,268	\$25,004	\$57,844	43.23%	\$5,301	2.33%	0.32%	2.01%	(2.76%)	(1.17%)
	Santa Ana Federal Credit Union	\$67,788	\$33,852	\$61,923	54.67%	\$5,895	2.63%	0.03%	2.60%	19.33%	21.03%
	North County Credit Union	\$68,735	\$42,110	\$62,820	67.03%	\$5,728	2.89%	0.36%	2.53%	8.33%	8.70%
	Prospectors Federal Credit Union	\$69,579	\$36,991	\$60,934	60.71%	\$4,489	3.11%	0.46%	2.66%	14.13%	16.58%
	Bopti Federal Credit Union	\$71,783	\$22,504	\$60,042	37.48%	\$15,952	3.78%	1.01%	2.77%	4.93%	4.23%
	Allied Healthcare Federal Credit Union	\$71,784	\$55,822	\$66,262	84.24%	\$5,127	3.94%	0.20%	3.74%	6.41%	6.47%
	VA Desert Pacific Federal Credit Union	\$72,085	\$45,284	\$60,374	75.01%	\$4,505	4.50%	0.49%	4.01%	3.50%	6.01%
	Universal City Studios Credit Union	\$73,117	\$46,614	\$63,842	73.01%	\$5,416	3.14%	0.29%	2.85%	11.68%	15.17%
	Musicians' Interguild Credit Union	\$73,876	\$27,684	\$68,801	40.24%	\$14,775	2.56%	0.25%	2.31%	(6.94%)	(5.67%)
	PostCity Financial Credit Union	\$77,471	\$25,365	\$68,256	37.16%	\$5,959	2.43%	0.22%	2.21%	8.10%	8.49%
	JACOM Credit Union	\$78,465	\$23,758	\$67,624	35.13%	\$9,808	2.16%	0.14%	2.02%	(2.01%)	(2.54%)
	La Loma Federal Credit Union	\$78,478	\$29,013	\$73,344	39.56%	\$5,606	2.37%	0.04%	2.33%	12.26%	14.38%
	Thinkwise Federal Credit Union	\$80,983	\$40,330	\$69,384	58.13%	\$4,499	3.33%	0.42%	2.92%	12.98%	13.57%
	Paradise Valley Federal Credit Union	\$85,846	\$35,627	\$76,350	46.66%	\$5,920	2.86%	0.46%	2.40%	6.15%	7.53%
	Glendale Federal Credit Union	\$87,332	\$33,924	\$76,164	44.54%	\$4,596	3.03%	0.18%	2.85%	6.09%	7.05%
	United Methodist Federal Credit Union	\$91,873	\$41,845	\$83,604	50.05%	\$5,742	3.00%	0.17%	2.83%	5.94%	5.75%
	Rancho Federal Credit Union	\$94,374	\$54,394	\$86,927	62.57%	\$2,817	3.50%	0.12%	3.38%	18.68%	21.62%
	South Bay Credit Union	\$95,484	\$70,574	\$84,701	83.32%	\$5,787	3.60%	0.12%	3.49%	22.36%	24.66%
	San Diego Firefighters Federal Credit Union	\$99,368	\$49,008	\$90,505	54.15%	\$6,411	2.64%	0.34%	2.31%	12.31%	15.28%
	First Imperial Credit Union	\$101,234	\$66,883	\$90,141	74.20%	\$2,664	4.69%	0.37%	4.31%	24.62%	27.55%
	Ontario Montclair School Employees Federal Credit Union	\$106,957	\$52,350	\$95,336	54.91%	\$5,348	2.93%	0.33%	2.60%	20.52%	22.71%
	East County Schools Federal Credit Union	\$109,984	\$71,874	\$99,726	72.07%	\$6,110	3.17%	0.28%	2.89%	(2.02%)	22.54%
	Clearpath Federal Credit Union	\$111,381	\$83,287	\$95,972	86.78%	\$2,931	3.67%	0.37%	3.30%	21.39%	16.79%
	California Bear Credit Union	\$114,531	\$42,309	\$106,096	39.88%	\$7,158	2.80%	0.15%	2.65%	18.18%	19.11%
	California Lithuanian Credit Union	\$116,494	\$73,111	\$100,032	73.09%	\$21,181	3.02%	1.06%	1.96%	8.43%	8.70%
	Pasadena Service Federal Credit Union	\$116,715	\$70,051	\$105,302	66.52%	\$3,705	3.54%	0.13%	3.40%	14.27%	18.86%
	Schools Federal Credit Union	\$125,989	\$70,168	\$109,512	64.07%	\$3,818	3.25%	0.18%	3.07%	32.14%	23.29%
	Torrance Community Federal Credit Union	\$129,063	\$40,184	\$118,497	33.91%	\$7,822	2.34%	0.17%	1.88%	6.41%	6.11%
	Sea Air Federal Credit Union	\$135,570	\$35,723	\$101,825	35.08%	\$7,532	2.36%	0.41%	1.95%	(1.50%)	(2.15%)
	Chaffey Federal Credit Union	\$139,216	\$72,358	\$125,789	57.52%	\$3,480	2.94%	0.33%	2.61%	24.71%	24.43%
	Camino Federal Credit Union	\$151,572	\$65,460	\$137,438	47.63%	\$4,664	3.24%	0.14%	3.10%	11.93%	16.34%
	Alta Vista Credit Union	\$162,048	\$112,683	\$148,271	76.00%	\$3,813	4.01%	0.19%	3.82%	28.65%	30.15%
	Priority One Credit Union	\$162,917	\$72,816	\$147,321	49.43%	\$3,194	2.80%	0.12%	2.68%	8.25%	10.34%
	E-Central Credit Union	\$162,956	\$93,660	\$133,150	70.34%	\$3,880	3.29%	0.27%	3.02%	9.93%	11.85%
	Pasadena Federal Credit Union	\$163,822	\$54,532	\$145,889	37.38%	\$4,551	2.48%	0.18%	2.31%	8.69%	7.72%
	Long Beach Firemen's Credit Union	\$183,181	\$109,567	\$149,120	73.48%	\$17,446	2.69%	0.70%	1.99%	9.80%	10.36%
	Pacific Community Credit Union	\$186,363	\$94,089	\$156,386	60.16%	\$4,545	3.22%	0.18%	3.04%	(4.41%)	(2.50%)
	Edwards Federal Credit Union	\$193,069	\$73,452	\$177,559	41.37%	\$4,827	2.73%	0.08%	2.65%	10.73%	10.88%
	UMe Federal Credit Union	\$204,740	\$74,240	\$186,631	39.78%	\$6,713	2.58%	0.23%	2.36%	17.03%	18.60%
	Matadors Community Credit Union	\$205,101	\$160,258	\$176,387	90.86%	\$4,770	5.54%	0.40%	5.15%	7.35%	13.79%
	Downey Federal Credit Union	\$212,666	\$84,458	\$187,591	45.02%	\$5,991	2.75%	0.30%	2.45%	13.35%	14.54%
	Parsons Federal Credit Union	\$214,231	\$83,970	\$184,908	45.41%	\$10,712	2.47%	0.36%	2.10%	(6.88%)	(9.84%)
	POPA Federal Credit Union	\$219,321	\$146,262	\$192,144	76.12%	\$5,222	3.52%	0.21%	3.31%	19.31%	20.39%
	SAG-AFTRA Federal Credit Union	\$236,514	\$99,217	\$217,284	45.66%	\$4,730	2.67%	0.06%	2.60%	6.15%	5.01%
	Santa Barbara Teachers Federal Credit Union	\$236,678	\$68,810	\$212,099	32.44%	\$11,545	1.86%	0.22%	1.64%	5.05%	4.99%
	Eagle Community Credit Union	\$243,295	\$130,703	\$219,440	59.56%	\$3,714	3.13%	0.22%	2.90%	15.13%	16.99%
	Kern Federal Credit Union	\$246,983	\$191,736	\$213,964	89.61%	\$4,222	3.25%	0.14%	3.12%	10.48%	12.90%
	I.L.W.U. Credit Union	\$248,435	\$144,459	\$220,879	65.40%	\$5,122	4.12%	0.48%	3.64%	26.61%	28.96%
	Average of Asset Group A	\$123,421	\$63,008	\$109,048	57.80%	\$6,209	3.13%	0.29%	2.83%	12.05%	13.45%

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.

MOSS ADAMS LLP

Balance Sheet & Net Interest Margin

March 31, 2017

Run Date: May 17, 2017

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											
	San Diego Metropolitan Credit Union	\$267,745	\$197,159	\$236,893	83.23%	\$3,477	4.29%	0.14%	4.15%	(1.08%)	2.10%
	Cabrillo Credit Union	\$270,031	\$133,332	\$239,929	55.57%	\$4,091	3.16%	0.11%	3.05%	8.66%	11.84%
	Long Beach City Employees Federal Credit Union	\$307,261	\$92,264	\$275,753	33.46%	\$12,803	2.03%	0.47%	1.57%	7.46%	8.04%
	Burbank City Federal Credit Union	\$323,609	\$188,838	\$297,078	63.57%	\$5,178	3.19%	0.35%	2.84%	14.51%	16.05%
	America's Christian Credit Union	\$343,149	\$234,613	\$297,867	78.76%	\$3,834	3.74%	0.55%	3.19%	23.84%	25.30%
	Glendale Area Schools Credit Union	\$346,478	\$74,120	\$297,850	24.89%	\$15,064	2.01%	0.44%	1.57%	6.24%	6.99%
	Aerospace Federal Credit Union	\$379,862	\$74,347	\$342,106	21.73%	\$14,610	2.10%	0.51%	1.59%	0.36%	(0.61%)
	LA Financial Federal Credit Union	\$385,076	\$240,685	\$348,089	69.14%	\$4,844	2.74%	0.15%	2.59%	8.54%	9.63%
	Foothill Federal Credit Union	\$399,093	\$205,291	\$349,803	58.69%	\$5,784	3.13%	0.54%	2.60%	17.83%	21.18%
	Sun Community Federal Credit Union	\$441,589	\$324,447	\$382,265	84.87%	\$3,099	3.36%	0.50%	2.86%	13.96%	37.03%
	CBC Federal Credit Union	\$467,963	\$226,999	\$377,681	60.10%	\$5,410	3.53%	0.32%	3.21%	18.97%	5.23%
	SkyOne Federal Credit Union	\$475,078	\$285,756	\$423,630	67.45%	\$5,656	3.37%	0.43%	2.94%	0.76%	1.54%
	USC Credit Union	\$488,202	\$395,836	\$445,904	88.77%	\$5,221	3.14%	0.25%	2.89%	11.08%	12.06%
	Point Loma Credit Union	\$491,405	\$353,619	\$445,375	79.40%	\$4,273	3.20%	0.20%	3.01%	10.44%	13.19%
	Average of Asset Group B	\$384,753	\$216,236	\$340,016	62.12%	\$6,667	3.07%	0.35%	2.72%	10.11%	12.11%
Asset Group C - \$501 million to \$1 billion in total assets											
	Vons Employees Federal Credit Union	\$500,465	\$273,131	\$394,414	69.25%	\$4,835	3.84%	0.49%	3.35%	14.51%	18.57%
	First Financial Federal Credit Union	\$556,146	\$418,498	\$512,653	81.63%	\$3,509	4.13%	0.37%	3.76%	36.20%	41.24%
	Safe 1 Credit Union	\$595,476	\$430,041	\$503,958	85.33%	\$4,707	2.67%	0.25%	2.41%	131.27%	137.48%
	University Credit Union	\$614,119	\$243,661	\$565,949	43.05%	\$8,081	2.40%	0.29%	2.11%	11.37%	11.76%
	Water and Power Community Credit Union	\$627,928	\$250,805	\$571,990	43.85%	\$6,473	3.12%	0.35%	2.76%	13.30%	15.32%
	First City Credit Union	\$634,706	\$303,376	\$562,551	53.93%	\$5,203	2.73%	0.18%	2.55%	18.36%	20.57%
	Christian Community Credit Union	\$643,855	\$514,900	\$559,582	92.02%	\$5,050	3.54%	0.44%	3.10%	4.32%	5.01%
	AltaOne Federal Credit Union	\$649,818	\$543,270	\$587,006	92.55%	\$3,341	4.13%	0.27%	3.87%	5.80%	5.90%
	SCE Federal Credit Union	\$678,816	\$445,670	\$587,305	75.88%	\$3,901	4.02%	0.55%	3.47%	17.11%	20.02%
	American First Credit Union	\$679,518	\$397,993	\$469,673	84.74%	\$5,502	2.98%	0.58%	2.40%	12.97%	10.81%
	Southland Credit Union	\$753,306	\$468,463	\$659,709	71.01%	\$5,343	3.30%	0.35%	2.94%	87.51%	86.24%
	Farmers Insurance Group Federal Credit Union	\$761,640	\$655,933	\$635,636	103.19%	\$3,977	5.01%	0.51%	4.49%	27.65%	23.56%
	Honda Federal Credit Union	\$762,148	\$543,955	\$654,204	83.15%	\$5,047	3.60%	0.40%	3.20%	8.08%	10.83%
	Sesloc Federal Credit Union	\$788,973	\$489,429	\$717,061	68.25%	\$5,955	3.04%	0.22%	2.82%	11.03%	11.84%
	Pacific Marine Credit Union	\$791,970	\$507,213	\$673,798	75.28%	\$3,307	3.27%	0.27%	2.99%	18.91%	19.96%
	Evangelical Christian Credit Union	\$808,288	\$574,488	\$729,604	78.74%	\$5,753	3.51%	0.66%	2.85%	(3.02%)	(3.65%)
	Ventura County Credit Union	\$832,445	\$589,092	\$754,585	78.07%	\$4,897	3.46%	0.31%	3.15%	11.34%	12.79%
	Los Angeles Police Federal Credit Union	\$903,926	\$572,096	\$795,992	71.87%	\$6,108	3.48%	0.30%	3.18%	14.14%	17.22%
	University & State Employees Credit Union	\$909,830	\$593,837	\$812,749	73.07%	\$5,758	3.16%	0.21%	2.95%	11.97%	13.44%
	Los Angeles Federal Credit Union	\$911,203	\$583,723	\$794,556	73.47%	\$6,055	3.36%	0.26%	3.10%	15.42%	17.25%
	Xceed Financial Federal Credit Union	\$958,846	\$780,250	\$808,783	96.47%	\$4,271	3.42%	0.44%	2.98%	(2.62%)	(2.95%)
	Average of Asset Group C	\$731,592	\$484,754	\$635,798	75.94%	\$5,099	3.44%	0.37%	3.07%	22.17%	23.49%

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.

MOSS ADAMS LLP

Balance Sheet & Net Interest Margin

March 31, 2017

Run Date: May 17, 2017

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Deposits (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$1 billion and over in total assets											
	CoastHills Credit Union	\$1,043,695	\$896,514	\$863,441	103.83%	\$4,404	3.79%	0.67%	3.12%	15.28%	17.65%
	Northrop Grumman Federal Credit Union	\$1,104,588	\$555,107	\$977,990	56.76%	\$6,694	3.14%	0.75%	2.39%	11.74%	13.27%
	Arrowhead Central Credit Union	\$1,138,684	\$515,466	\$970,320	53.12%	\$3,815	2.82%	0.12%	2.69%	0.45%	36.98%
	Firefighters First Federal Credit Union	\$1,211,167	\$950,866	\$1,082,724	87.82%	\$7,523	3.18%	0.61%	2.58%	20.99%	21.84%
	Credit Union of Southern California	\$1,218,892	\$591,817	\$1,081,820	54.71%	\$4,925	3.27%	0.38%	2.88%	15.34%	16.47%
	Financial Partners Credit Union	\$1,237,586	\$884,287	\$1,029,960	85.86%	\$5,851	3.29%	0.58%	2.71%	1.28%	11.71%
	Altura Credit Union	\$1,278,074	\$809,448	\$1,131,170	71.56%	\$3,715	3.23%	0.24%	2.99%	19.35%	22.47%
	LBS Financial Credit Union	\$1,381,026	\$936,703	\$1,201,928	77.93%	\$6,350	3.02%	0.47%	2.54%	17.76%	19.88%
	First Entertainment Credit Union	\$1,411,545	\$789,062	\$1,284,954	61.41%	\$7,314	2.97%	0.50%	2.47%	15.09%	18.40%
	Kern Schools Federal Credit Union	\$1,494,584	\$964,653	\$1,335,852	72.21%	\$4,112	3.08%	0.29%	2.78%	23.99%	26.32%
	Orange County's Credit Union	\$1,508,854	\$961,884	\$1,319,800	72.88%	\$5,332	2.97%	0.33%	2.64%	19.04%	21.35%
	NuVision Federal Credit Union	\$1,548,990	\$1,082,439	\$1,284,294	84.28%	\$5,981	3.73%	0.50%	3.08%	25.27%	11.86%
	Caltech Employees Federal Credit Union	\$1,555,779	\$411,201	\$1,399,512	29.38%	\$22,548	2.58%	1.06%	1.52%	10.13%	10.79%
	F&A Federal Credit Union	\$1,586,682	\$286,363	\$1,317,138	21.74%	\$19,710	2.48%	0.95%	1.53%	9.55%	13.50%
	Partners Federal Credit Union	\$1,594,903	\$1,372,201	\$1,382,394	99.26%	\$4,219	4.10%	0.45%	3.65%	12.49%	13.73%
	California Coast Credit Union	\$2,328,040	\$1,760,595	\$2,055,801	85.64%	\$5,139	2.85%	0.18%	2.67%	23.48%	25.01%
	Premier America Credit Union	\$2,385,034	\$1,790,670	\$2,130,909	84.03%	\$8,099	2.97%	0.52%	2.45%	16.69%	18.08%
	UNIFY Financial Federal Credit Union	\$2,734,095	\$1,813,806	\$2,372,540	76.45%	\$4,435	3.85%	0.49%	3.36%	35.61%	27.55%
	California Credit Union	\$3,030,864	\$2,115,781	\$2,526,795	83.73%	\$5,925	2.92%	0.28%	2.64%	359.54%	382.67%
	Mission Federal Credit Union	\$3,307,886	\$2,221,790	\$2,858,321	77.73%	\$5,971	2.80%	0.35%	2.45%	13.74%	16.42%
	Wescom Central Credit Union	\$3,646,002	\$1,935,850	\$2,886,836	67.06%	\$4,794	3.26%	0.54%	2.72%	56.83%	17.25%
	Kinecta Federal Credit Union	\$4,025,655	\$3,449,633	\$3,569,472	96.64%	\$4,764	3.44%	0.59%	2.78%	9.80%	16.32%
	Logix Federal Credit Union	\$4,887,809	\$4,349,080	\$4,045,610	107.50%	\$8,236	3.90%	0.68%	3.22%	8.40%	17.78%
	San Diego County Credit Union	\$8,109,375	\$5,826,923	\$6,937,647	83.99%	\$10,423	2.79%	0.51%	2.28%	10.62%	11.28%
	SchoolsFirst Federal Credit Union	\$13,639,106	\$6,679,166	\$11,703,181	57.07%	\$8,641	2.87%	0.56%	2.30%	17.69%	21.80%
	Average of Asset Group D	\$2,736,357	\$1,758,052	\$2,350,016	74.10%	\$7,157	3.17%	0.50%	2.66%	30.81%	33.22%

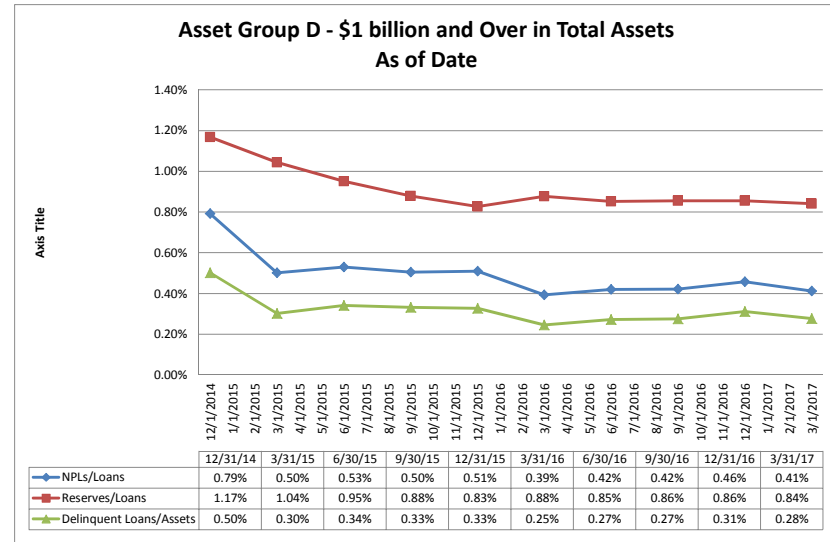
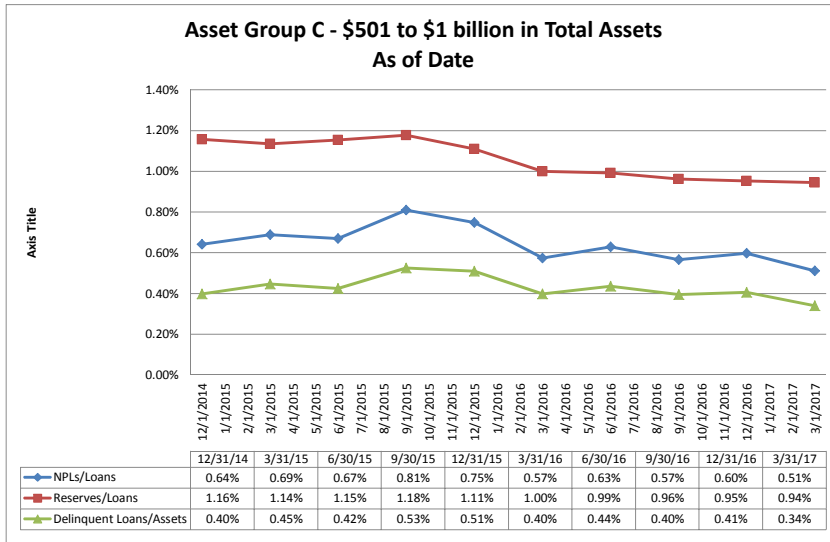
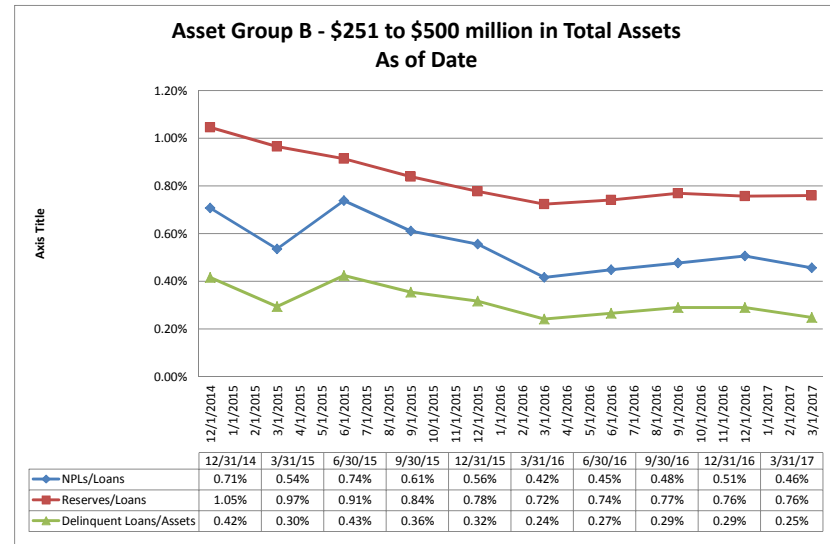
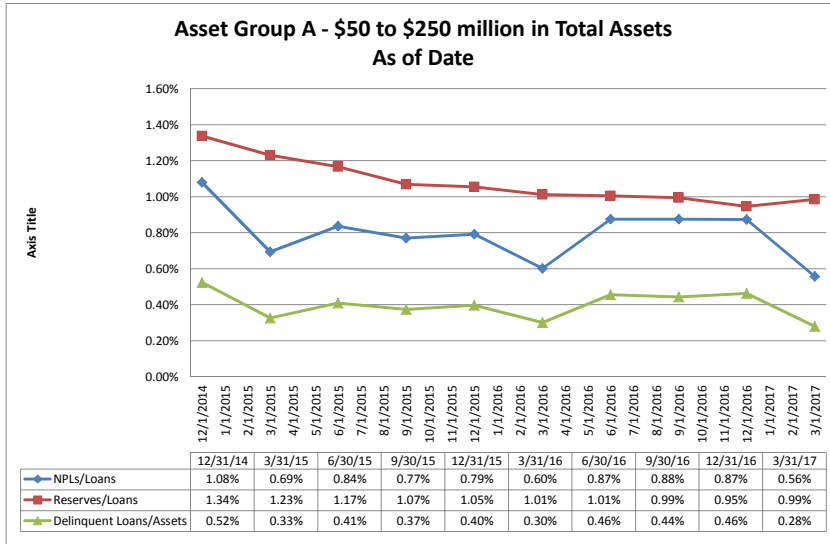
Source: SNL Financial

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 & Delinquent Loans/Total Assets



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

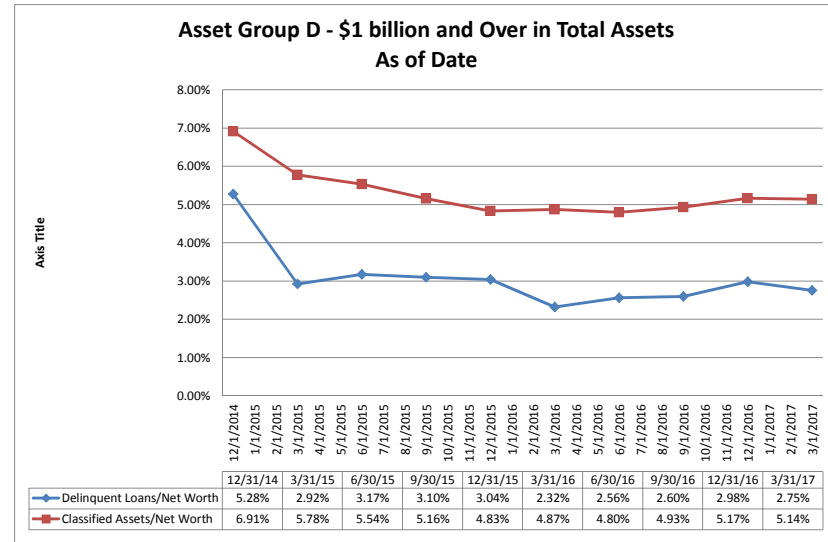
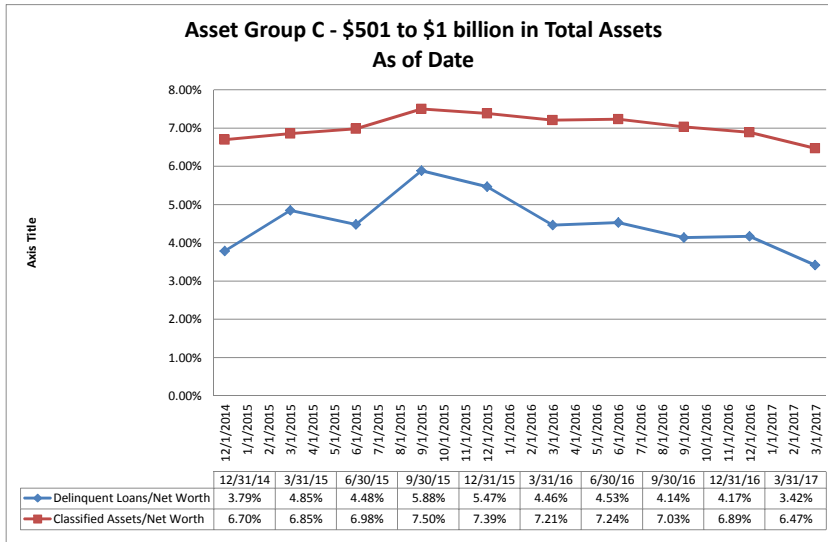
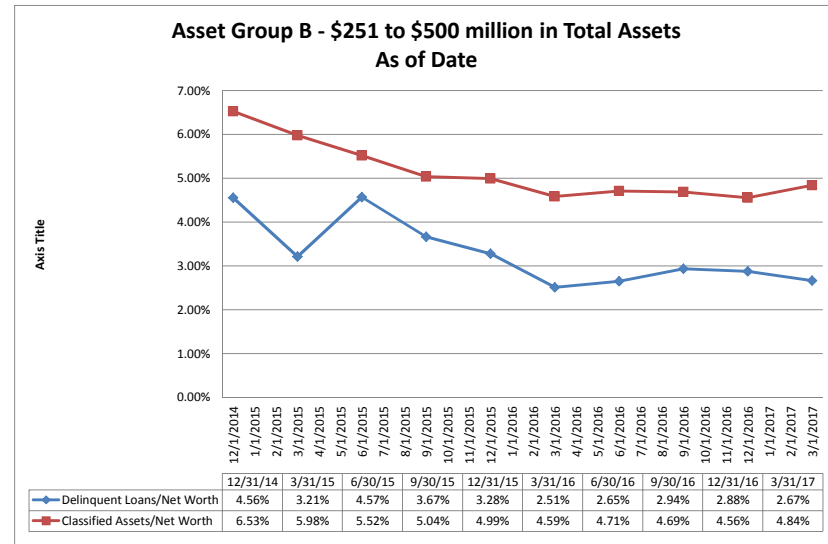
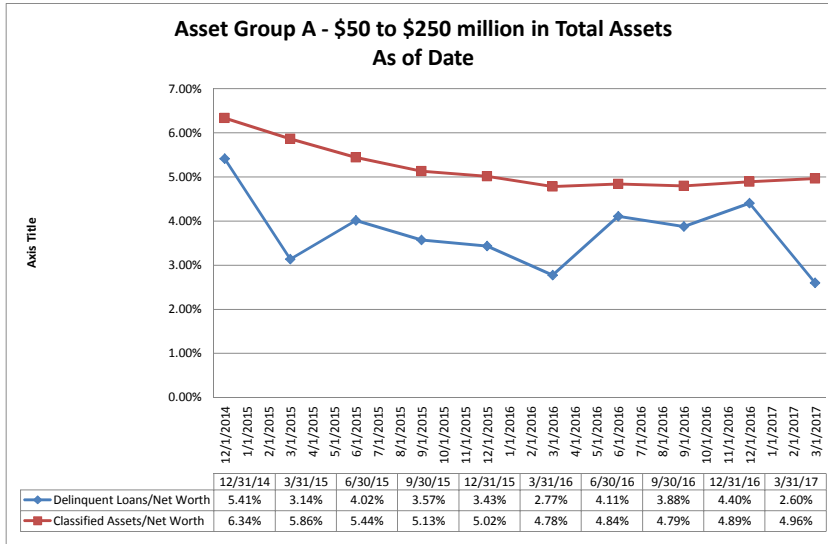
		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	California Adventist Federal Credit Union	\$51,448	\$97	0.60%	0.72%	119.59%	1.55%	0.19%
	Technicolor Federal Credit Union	\$53,104	\$96	0.22%	0.81%	365.63%	1.88%	0.18%
	County Schools Federal Credit Union	\$56,653	\$238	0.58%	2.18%	374.79%	5.36%	0.42%
	Huntington Beach City Employees Credit Union	\$57,543	\$0	0.00%	1.77%	NA	0.00%	0.00%
	Polam Federal Credit Union	\$58,341	\$0	0.00%	2.17%	NA	1.83%	0.00%
	Pacific Transportation Federal Credit Union	\$62,543	\$677	1.91%	0.44%	23.04%	5.52%	1.08%
	Union Yes Federal Credit Union	\$62,760	\$19	0.08%	0.58%	757.89%	0.72%	0.03%
	CalCom Federal Credit Union	\$63,448	\$331	0.72%	1.00%	138.07%	3.74%	0.52%
	Nikkei Credit Union	\$66,268	\$20	0.08%	1.05%	NM	0.24%	0.03%
	Santa Ana Federal Credit Union	\$67,788	\$17	0.05%	0.46%	911.76%	0.30%	0.03%
	North County Credit Union	\$68,735	\$88	0.21%	0.26%	123.86%	1.58%	0.13%
	Prospectors Federal Credit Union	\$69,579	\$47	0.13%	0.52%	410.64%	0.57%	0.07%
	Bopfi Federal Credit Union	\$71,783	\$261	1.16%	0.94%	81.23%	2.23%	0.36%
	Allied Healthcare Federal Credit Union	\$71,784	\$189	0.34%	0.37%	109.52%	3.40%	0.26%
	VA Desert Pacific Federal Credit Union	\$72,085	\$401	0.89%	1.24%	139.90%	7.36%	0.56%
	Universal City Studios Credit Union	\$73,117	\$93	0.20%	0.84%	419.35%	1.71%	0.13%
	Musicians' Interguild Credit Union	\$73,876	\$50	0.18%	2.85%	NM	0.88%	0.07%
	PostCity Financial Credit Union	\$77,471	\$195	0.77%	0.52%	68.21%	2.16%	0.25%
	JACOM Credit Union	\$78,465	\$170	0.72%	0.19%	27.06%	1.65%	0.22%
	La Loma Federal Credit Union	\$78,478	\$57	0.20%	0.77%	391.23%	1.17%	0.07%
	Thinkwise Federal Credit Union	\$80,983	\$633	1.57%	1.52%	96.68%	8.14%	0.78%
	Paradise Valley Federal Credit Union	\$85,846	\$1,422	3.99%	3.56%	89.24%	15.36%	1.66%
	Glendale Federal Credit Union	\$87,332	\$291	0.86%	1.36%	158.42%	2.51%	0.33%
	United Methodist Federal Credit Union	\$91,873	\$107	0.26%	0.36%	142.06%	1.30%	0.12%
	Rancho Federal Credit Union	\$94,374	\$756	1.39%	0.32%	22.88%	11.05%	0.80%
	South Bay Credit Union	\$95,484	\$217	0.31%	0.75%	244.70%	2.08%	0.23%
	San Diego Firefighters Federal Credit Union	\$99,368	\$8	0.02%	0.49%	NM	0.10%	0.01%
	First Imperial Credit Union	\$101,234	\$832	1.24%	1.14%	91.71%	8.21%	0.82%
	Ontario Montclair School Employees Federal Credit Union	\$106,957	\$54	0.10%	0.48%	466.67%	0.52%	0.05%
	East County Schools Federal Credit Union	\$109,984	\$68	0.09%	0.33%	347.06%	0.73%	0.06%
	Clearpath Federal Credit Union	\$111,381	\$76	0.09%	0.97%	NM	0.79%	0.07%
	California Bear Credit Union	\$114,531	\$438	1.04%	1.47%	142.47%	5.26%	0.38%
	California Lithuanian Credit Union	\$116,494	\$0	0.00%	0.80%	NA	0.00%	0.00%
	Pasadena Service Federal Credit Union	\$116,715	\$269	0.38%	0.94%	245.35%	2.47%	0.23%
	Schools Federal Credit Union	\$125,989	\$318	0.45%	3.21%	707.23%	1.81%	0.25%
	Torrance Community Federal Credit Union	\$129,063	\$103	0.26%	0.79%	309.71%	1.05%	0.08%
	Sea Air Federal Credit Union	\$135,570	\$441	1.23%	1.13%	91.16%	1.37%	0.33%
	Chaffey Federal Credit Union	\$139,216	\$446	0.62%	0.46%	74.66%	4.56%	0.32%
	Camino Federal Credit Union	\$151,572	\$119	0.18%	0.58%	319.33%	0.91%	0.08%
	Alta Vista Credit Union	\$162,048	\$384	0.34%	0.91%	266.67%	4.18%	0.24%
	Priority One Credit Union	\$162,917	\$59	0.08%	0.42%	518.64%	0.40%	0.04%
	E-Central Credit Union	\$162,956	\$154	0.16%	1.30%	790.91%	0.51%	0.09%
	Pasadena Federal Credit Union	\$163,822	\$58	0.11%	0.27%	253.45%	0.45%	0.04%
	Long Beach Firemen's Credit Union	\$183,181	\$9	0.01%	1.59%	NM	0.03%	0.00%
	Pacific Community Credit Union	\$186,363	\$279	0.30%	1.14%	383.15%	0.97%	0.15%
	Edwards Federal Credit Union	\$193,069	\$458	0.62%	0.99%	158.73%	3.15%	0.24%
	UMe Federal Credit Union	\$204,740	\$124	0.17%	0.39%	230.65%	0.71%	0.06%
	Matadors Community Credit Union	\$205,101	\$72	0.04%	0.41%	916.67%	0.34%	0.04%
	Downey Federal Credit Union	\$212,666	\$736	0.87%	0.62%	71.33%	3.12%	0.35%
	Parsons Federal Credit Union	\$214,231	\$22	0.03%	0.22%	827.27%	0.16%	0.01%
	POPA Federal Credit Union	\$219,321	\$1,333	0.91%	2.10%	230.31%	4.55%	0.61%
	SAG-AFTRA Federal Credit Union	\$236,514	\$219	0.22%	0.34%	155.25%	1.29%	0.09%
	Santa Barbara Teachers Federal Credit Union	\$236,678	\$9	0.01%	0.18%	NM	0.04%	0.00%
	Eagle Community Credit Union	\$243,295	\$71	0.05%	0.57%	NM	4.90%	0.03%
	Kern Federal Credit Union	\$246,983	\$575	0.30%	0.99%	328.52%	2.43%	0.23%
	I.L.W.U. Credit Union	\$248,435	\$5,547	3.84%	2.40%	62.45%	18.53%	2.23%
	Average of Asset Group A	\$123,421	\$353	0.56%	0.99%	287.07%	2.82%	0.28%

		As of Date						
Region	Institution Name	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								
	San Diego Metropolitan Credit Union	\$267,745	\$1,710	0.87%	1.88%	216.49%	5.75%	0.64%
	Cabrillo Credit Union	\$270,031	\$174	0.13%	1.01%	777.59%	1.42%	0.06%
	Long Beach City Employees Federal Credit Union	\$307,261	\$938	1.02%	0.14%	13.33%	3.23%	0.31%
	Burbank City Federal Credit Union	\$323,609	\$800	0.42%	1.15%	271.88%	3.50%	0.25%
	America's Christian Credit Union	\$343,149	\$374	0.16%	1.59%	995.72%	0.98%	0.11%
	Glendale Area Schools Credit Union	\$346,478	\$299	0.40%	0.42%	103.01%	0.69%	0.09%
	Aerospace Federal Credit Union	\$379,862	\$9	0.01%	0.32%	NM	0.03%	0.00%
	LA Financial Federal Credit Union	\$385,076	\$420	0.17%	0.42%	241.43%	1.57%	0.11%
	Foothill Federal Credit Union	\$399,093	\$361	0.18%	0.43%	246.54%	0.77%	0.09%
	Sun Community Federal Credit Union	\$441,589	\$329	0.10%	0.47%	467.17%	1.36%	0.07%
	CBC Federal Credit Union	\$467,963	\$3,011	1.33%	1.16%	87.58%	6.96%	0.64%
	SkyOne Federal Credit Union	\$475,078	\$2,386	0.83%	0.90%	107.25%	7.35%	0.50%
	USC Credit Union	\$488,202	\$2,505	0.63%	0.45%	70.78%	6.38%	0.51%
	Point Loma Credit Union	\$491,405	\$544	0.15%	0.30%	197.43%	1.49%	0.11%
	Average of Asset Group B	\$384,753	\$990	0.46%	0.76%	292.02%	2.96%	0.25%
Asset Group C - \$501 million to \$1 billion in total assets								
	Vons Employees Federal Credit Union	\$500,465	\$1,425	0.52%	0.79%	151.65%	1.40%	0.28%
	First Financial Federal Credit Union	\$556,146	\$1,269	0.30%	0.47%	155.16%	3.86%	0.23%
	Safe 1 Credit Union	\$595,476	\$1,754	0.41%	1.18%	288.37%	2.31%	0.29%
	University Credit Union	\$614,119	\$981	0.40%	0.72%	178.70%	2.07%	0.16%
	Water and Power Community Credit Union	\$627,928	\$2,086	0.83%	1.19%	143.62%	3.83%	0.33%
	First City Credit Union	\$634,706	\$722	0.24%	0.74%	313.02%	1.16%	0.11%
	Christian Community Credit Union	\$643,855	\$2,239	0.43%	0.97%	222.64%	5.06%	0.35%
	AltaOne Federal Credit Union	\$649,818	\$4,392	0.81%	1.41%	174.84%	10.52%	0.68%
	SCE Federal Credit Union	\$678,816	\$3,457	0.78%	0.97%	124.76%	5.11%	0.51%
	American First Credit Union	\$679,518	\$1,555	0.39%	0.80%	203.99%	3.87%	0.23%
	Southland Credit Union	\$753,306	\$4,111	0.88%	0.76%	86.45%	5.02%	0.55%
	Farmers Insurance Group Federal Credit Union	\$761,640	\$4,586	0.70%	0.96%	137.24%	4.44%	0.60%
	Honda Federal Credit Union	\$762,148	\$1,218	0.22%	0.16%	72.99%	1.98%	0.16%
	Sesloc Federal Credit Union	\$788,973	\$2,493	0.51%	0.39%	77.46%	4.09%	0.32%
	Pacific Marine Credit Union	\$791,970	\$2,095	0.41%	0.72%	173.60%	2.13%	0.26%
	Evangelical Christian Credit Union	\$808,288	\$5,319	0.93%	3.44%	371.95%	7.51%	0.66%
	Ventura County Credit Union	\$832,445	\$4,571	0.78%	1.37%	176.09%	6.35%	0.55%
	Los Angeles Police Federal Credit Union	\$903,926	\$1,055	0.18%	0.44%	238.77%	0.98%	0.12%
	University & State Employees Credit Union	\$909,830	\$1,483	0.25%	1.12%	449.02%	2.02%	0.16%
	Los Angeles Federal Credit Union	\$911,203	\$1,205	0.21%	0.52%	254.19%	1.10%	0.13%
	Xceed Financial Federal Credit Union	\$958,846	\$4,434	0.57%	0.71%	125.08%	5.21%	0.46%
	Average of Asset Group C	\$731,592	\$2,498	0.51%	0.94%	196.17%	3.81%	0.34%

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	CoastHills Credit Union	\$1,043,695	\$6,446	0.72%	1.16%	161.96%	6.84%	0.62%
	Northrop Grumman Federal Credit Union	\$1,104,588	\$1,816	0.33%	0.57%	173.90%	1.59%	0.16%
	Arrowhead Central Credit Union	\$1,138,684	\$1,220	0.24%	2.09%	884.26%	0.82%	0.11%
	Firefighters First Federal Credit Union	\$1,211,167	\$2,308	0.24%	0.47%	192.11%	1.95%	0.19%
	Credit Union of Southern California	\$1,218,892	\$2,759	0.47%	0.95%	203.33%	2.15%	0.23%
	Financial Partners Credit Union	\$1,237,586	\$4,861	0.55%	0.44%	79.55%	4.13%	0.39%
	Altura Credit Union	\$1,278,074	\$4,039	0.50%	1.20%	241.22%	3.24%	0.32%
	LBS Financial Credit Union	\$1,381,026	\$1,398	0.15%	0.39%	263.73%	1.04%	0.10%
	First Entertainment Credit Union	\$1,411,545	\$7,787	0.99%	2.23%	225.71%	6.07%	0.55%
	Kern Schools Federal Credit Union	\$1,494,584	\$2,920	0.30%	0.70%	231.92%	2.06%	0.20%
	Orange County's Credit Union	\$1,508,854	\$1,242	0.13%	0.53%	412.96%	0.85%	0.08%
	NuVision Federal Credit Union	\$1,548,990	\$6,241	0.58%	0.65%	112.08%	3.72%	0.40%
	Caltech Employees Federal Credit Union	\$1,555,779	\$123	0.03%	0.64%	NM	0.08%	0.01%
	F&A Federal Credit Union	\$1,586,682	\$612	0.21%	0.58%	271.08%	0.27%	0.04%
	Partners Federal Credit Union	\$1,594,903	\$11,186	0.82%	1.02%	125.11%	6.66%	0.70%
	California Coast Credit Union	\$2,328,040	\$4,210	0.24%	0.63%	261.38%	1.59%	0.18%
	Premier America Credit Union	\$2,385,034	\$11,961	0.67%	0.96%	143.52%	5.09%	0.50%
	UNIFY Financial Federal Credit Union	\$2,734,095	\$13,533	0.75%	0.65%	86.57%	6.61%	0.49%
	California Credit Union	\$3,030,864	\$8,336	0.39%	0.30%	75.06%	3.89%	0.28%
	Mission Federal Credit Union	\$3,307,886	\$3,038	0.14%	0.57%	420.28%	0.91%	0.09%
	Wescom Central Credit Union	\$3,646,002	\$5,333	0.28%	0.90%	326.80%	2.19%	0.15%
	Kinecta Federal Credit Union	\$4,025,655	\$14,878	0.43%	0.79%	183.49%	4.57%	0.37%
	Logix Federal Credit Union	\$4,887,809	\$17,695	0.41%	1.22%	299.44%	2.32%	0.36%
	San Diego County Credit Union	\$8,109,375	\$14,860	0.26%	0.52%	205.57%	1.30%	0.18%
	SchoolsFirst Federal Credit Union	\$13,639,106	\$31,865	0.48%	0.86%	179.76%	2.13%	0.23%
	Average of Asset Group D	\$2,736,357	\$7,227	0.41%	0.84%	240.03%	2.88%	0.28%

Net Worth

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



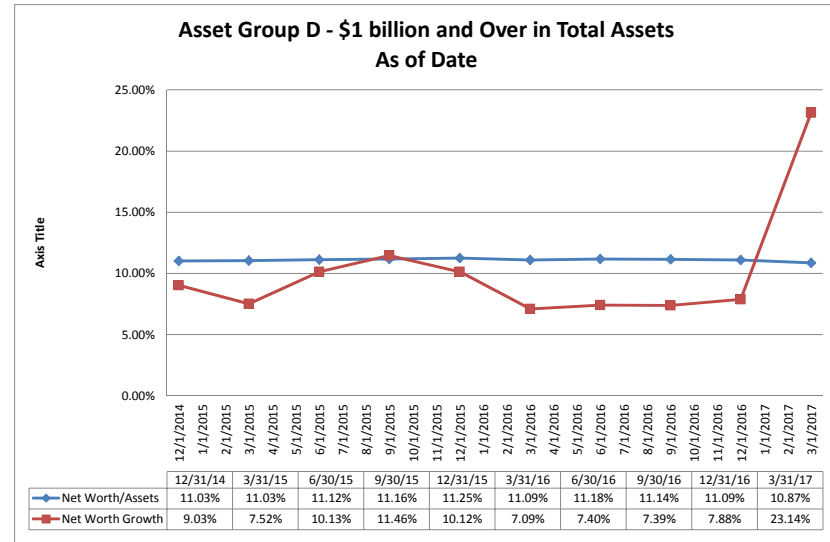
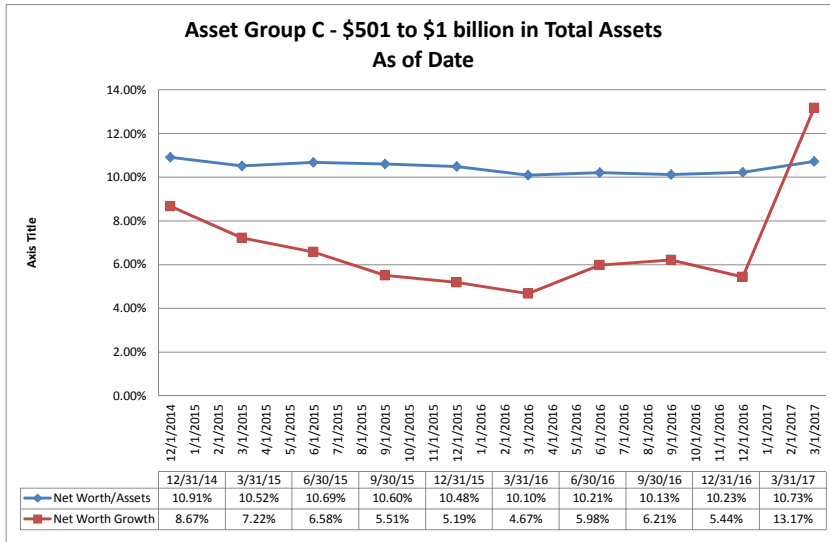
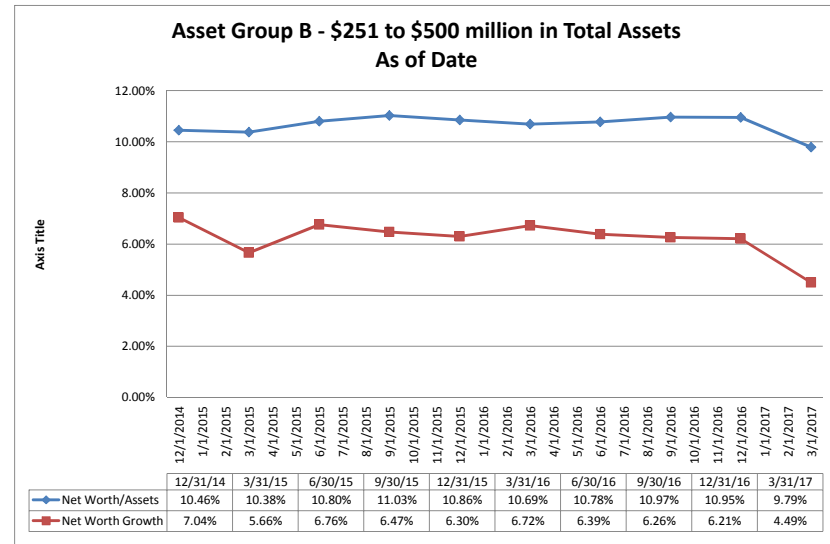
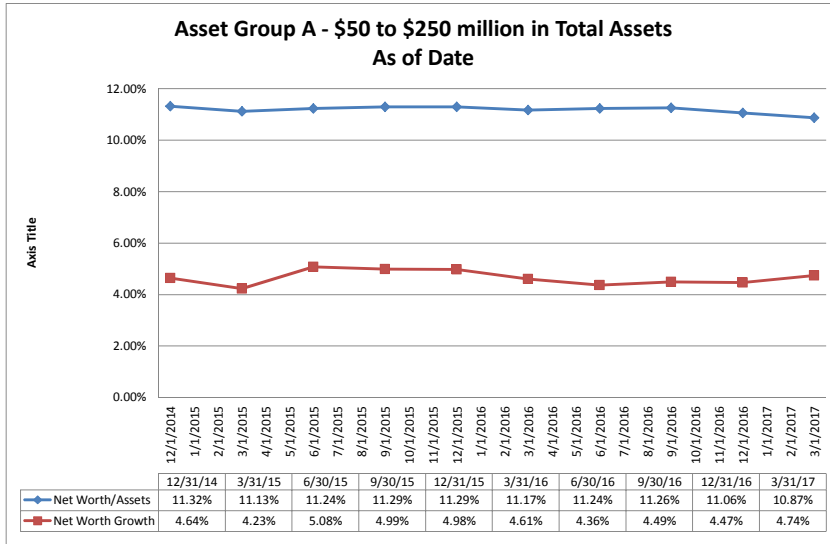
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



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					
Region	Institution Name	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							
	California Adventist Federal Credit Union	\$51,448	\$6,141	11.94%	4.61%	1.58%	1.89%
	Technicolor Federal Credit Union	\$53,104	\$4,755	8.95%	3.65%	2.02%	7.38%
	County Schools Federal Credit Union	\$56,653	\$4,200	7.41%	1.05%	5.67%	21.24%
	Huntington Beach City Employees Credit Union	\$57,543	\$5,582	9.70%	2.23%	0.00%	3.87%
	Polam Federal Credit Union	\$58,341	\$6,354	10.89%	5.62%	0.00%	10.72%
	Pacific Transportation Federal Credit Union	\$62,543	\$12,134	19.40%	1.19%	5.58%	1.29%
	Union Yes Federal Credit Union	\$62,760	\$2,484	3.96%	0.48%	0.76%	5.80%
	CalCom Federal Credit Union	\$63,448	\$9,022	14.22%	4.08%	3.67%	5.07%
	Nikkei Credit Union	\$66,268	\$8,344	12.59%	(0.10%)	0.24%	3.14%
	Santa Ana Federal Credit Union	\$67,788	\$5,670	8.36%	7.77%	0.30%	2.73%
	North County Credit Union	\$68,735	\$6,383	9.29%	0.69%	1.38%	1.71%
	Prospectors Federal Credit Union	\$69,579	\$8,108	11.65%	3.78%	0.58%	2.38%
	Bopti Federal Credit Union	\$71,783	\$11,471	15.98%	8.33%	2.28%	1.85%
	Allied Healthcare Federal Credit Union	\$71,784	\$5,342	7.44%	7.79%	3.54%	3.87%
	VA Desert Pacific Federal Credit Union	\$72,085	\$11,512	15.97%	1.43%	3.48%	4.87%
	Universal City Studios Credit Union	\$73,117	\$6,073	8.31%	0.73%	1.53%	6.42%
	Musicians' Interguild Credit Union	\$73,876	\$4,913	6.65%	(1.30%)	1.02%	16.04%
	PostCity Financial Credit Union	\$77,471	\$9,191	11.86%	(4.01%)	2.12%	1.45%
	JACOM Credit Union	\$78,465	\$11,166	14.23%	1.84%	1.52%	0.41%
	La Loma Federal Credit Union	\$78,478	\$4,682	5.97%	1.97%	1.22%	4.76%
	Thinkwise Federal Credit Union	\$80,983	\$11,062	13.66%	0.98%	5.72%	5.53%
	Paradise Valley Federal Credit Union	\$85,846	\$9,559	11.14%	(17.72%)	14.88%	13.28%
	Glendale Federal Credit Union	\$87,332	\$11,169	12.79%	0.86%	2.61%	4.13%
	United Methodist Federal Credit Union	\$91,873	\$8,077	8.79%	6.44%	1.32%	1.88%
	Rancho Federal Credit Union	\$94,374	\$7,010	7.43%	(1.76%)	10.78%	2.47%
	South Bay Credit Union	\$95,484	\$10,840	11.35%	5.57%	2.00%	4.90%
	San Diego Firefighters Federal Credit Union	\$99,368	\$7,502	7.55%	4.91%	0.11%	3.23%
	First Imperial Credit Union	\$101,234	\$10,275	10.15%	4.65%	8.10%	7.43%
	Ontario Montclair School Employees Federal Credit Union	\$106,957	\$10,841	10.14%	5.69%	0.50%	2.32%
	East County Schools Federal Credit Union	\$109,984	\$9,150	8.32%	7.39%	0.74%	2.58%
	Clearpath Federal Credit Union	\$111,381	\$11,534	10.36%	8.79%	0.66%	7.01%
	California Bear Credit Union	\$114,531	\$8,038	7.02%	1.85%	5.45%	7.76%
	California Lithuanian Credit Union	\$116,494	\$16,107	13.83%	8.37%	0.00%	3.64%
	Pasadena Service Federal Credit Union	\$116,715	\$10,581	9.07%	5.48%	2.54%	6.24%
	Schools Federal Credit Union	\$125,989	\$15,535	12.33%	98.12%	2.05%	14.48%
	Torrance Community Federal Credit Union	\$129,063	\$9,706	7.52%	2.74%	1.06%	3.29%
	Sea Air Federal Credit Union	\$135,570	\$33,153	24.45%	(1.21%)	1.33%	1.21%
	Chaffey Federal Credit Union	\$139,216	\$11,694	8.40%	8.03%	3.81%	2.85%
	Camino Federal Credit Union	\$151,572	\$14,772	9.75%	1.28%	0.81%	2.57%
	Alta Vista Credit Union	\$162,048	\$12,209	7.53%	7.71%	3.15%	8.39%
	Priority One Credit Union	\$162,917	\$15,161	9.31%	4.00%	0.39%	2.02%
	E-Central Credit Union	\$162,956	\$28,943	17.76%	2.97%	0.53%	4.21%
	Pasadena Federal Credit Union	\$163,822	\$15,970	9.75%	(2.02%)	0.36%	0.92%
	Long Beach Firemen's Credit Union	\$183,181	\$33,997	18.56%	7.00%	0.03%	5.12%
	Pacific Community Credit Union	\$186,363	\$28,480	15.28%	1.85%	0.98%	3.75%
	Edwards Federal Credit Union	\$193,069	\$13,821	7.16%	5.43%	3.31%	5.26%
	UMe Federal Credit Union	\$204,740	\$17,173	8.39%	3.83%	0.72%	1.67%
	Matadors Community Credit Union	\$205,101	\$22,595	11.02%	23.60%	0.32%	2.92%
	Downey Federal Credit Union	\$212,666	\$24,190	11.37%	2.56%	3.04%	2.17%
	Parsons Federal Credit Union	\$214,231	\$27,618	12.89%	3.09%	0.08%	0.66%
	POPA Federal Credit Union	\$219,321	\$26,077	11.89%	(0.17%)	5.11%	11.77%
	SAG-AFTRA Federal Credit Union	\$236,514	\$18,915	8.00%	1.34%	1.16%	1.80%
	Santa Barbara Teachers Federal Credit Union	\$236,678	\$23,726	10.02%	4.69%	0.04%	0.53%
	Eagle Community Credit Union	\$243,295	\$19,869	8.17%	1.48%	0.36%	3.72%
	Kern Federal Credit Union	\$246,983	\$30,079	12.18%	(1.66%)	1.91%	6.28%
	I.L.W.U. Credit Union	\$248,435	\$26,485	10.66%	(2.57%)	20.94%	13.08%
	Average of Asset Group A	\$123,421	\$13,490	10.87%	4.74%	2.60%	4.96%

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	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							
	San Diego Metropolitan Credit Union	\$267,745	\$25,983	9.70%	9.37%	6.58%	14.25%
	Cabrillo Credit Union	\$270,031	\$27,110	10.04%	2.42%	0.64%	4.99%
	Long Beach City Employees Federal Credit Union	\$307,261	\$33,053	10.76%	3.36%	2.84%	0.38%
	Burbank City Federal Credit Union	\$323,609	\$24,604	7.60%	(0.36%)	3.25%	8.84%
	America's Christian Credit Union	\$343,149	\$34,429	10.03%	13.87%	1.09%	10.82%
	Glendale Area Schools Credit Union	\$346,478	\$47,674	13.76%	4.79%	0.63%	0.65%
	Aerospace Federal Credit Union	\$379,862	\$36,882	9.71%	3.60%	0.02%	0.65%
	LA Financial Federal Credit Union	\$385,076	\$30,612	7.95%	2.31%	1.37%	3.31%
	Foothill Federal Credit Union	\$399,093	\$47,728	11.96%	8.64%	0.76%	1.86%
	Sun Community Federal Credit Union	\$441,589	\$41,830	9.47%	0.33%	0.79%	3.67%
	CBC Federal Credit Union	\$467,963	\$46,049	9.84%	4.20%	6.54%	5.73%
	SkyOne Federal Credit Union	\$475,078	\$49,292	10.38%	(1.21%)	4.84%	5.19%
	USC Credit Union	\$488,202	\$37,838	7.75%	7.18%	6.62%	4.69%
	Point Loma Credit Union	\$491,405	\$39,640	8.07%	4.36%	1.37%	2.71%
	Average of Asset Group B	\$384,753	\$37,337	9.79%	4.49%	2.67%	4.84%
Asset Group C - \$501 million to \$1 billion in total assets							
	Vons Employees Federal Credit Union	\$500,465	\$102,594	20.50%	5.39%	1.39%	2.11%
	First Financial Federal Credit Union	\$556,146	\$41,896	7.53%	3.58%	3.03%	4.70%
	Safe 1 Credit Union	\$595,476	\$84,085	14.12%	87.97%	2.09%	6.02%
	University Credit Union	\$614,119	\$53,664	8.74%	5.50%	1.83%	3.27%
	Water and Power Community Credit Union	\$627,928	\$52,905	8.43%	9.03%	3.94%	5.66%
	First City Credit Union	\$634,706	\$69,046	10.88%	3.90%	1.05%	3.27%
	Christian Community Credit Union	\$643,855	\$77,338	12.01%	7.10%	2.90%	6.45%
	AltaOne Federal Credit Union	\$649,818	\$59,878	9.21%	3.71%	7.33%	12.82%
	SCE Federal Credit Union	\$678,816	\$66,599	9.81%	4.11%	5.19%	6.48%
	American First Credit Union	\$679,518	\$62,737	9.23%	6.77%	2.48%	5.06%
	Southland Credit Union	\$753,306	\$84,961	11.28%	112.42%	4.84%	4.18%
	Farmers Insurance Group Federal Credit Union	\$761,640	\$100,057	13.14%	0.39%	4.58%	6.29%
	Honda Federal Credit Union	\$762,148	\$73,118	9.59%	3.04%	1.67%	1.22%
	Sesloc Federal Credit Union	\$788,973	\$68,395	8.67%	6.82%	3.65%	2.82%
	Pacific Marine Credit Union	\$791,970	\$109,972	13.89%	3.50%	1.91%	3.31%
	Evangelical Christian Credit Union	\$808,288	\$64,073	7.93%	5.29%	8.30%	30.88%
	Ventura County Credit Union	\$832,445	\$66,445	7.98%	(1.54%)	6.88%	12.11%
	Los Angeles Police Federal Credit Union	\$903,926	\$107,119	11.85%	0.97%	0.98%	2.35%
	University & State Employees Credit Union	\$909,830	\$83,880	9.22%	3.97%	1.77%	7.94%
	Los Angeles Federal Credit Union	\$911,203	\$108,221	11.88%	3.56%	1.11%	2.83%
	Xceed Financial Federal Credit Union	\$958,846	\$90,517	9.44%	1.14%	4.90%	6.13%
	Average of Asset Group C	\$731,592	\$77,500	10.73%	13.17%	3.42%	6.47%

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.

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	CoastHills Credit Union	\$1,043,695	\$91,793	8.80%	6.88%	7.02%	11.37%
	Northrop Grumman Federal Credit Union	\$1,104,588	\$122,483	11.09%	1.41%	1.48%	2.58%
	Arrowhead Central Credit Union	\$1,138,684	\$153,400	13.47%	7.67%	0.80%	7.03%
	Firefighters First Federal Credit Union	\$1,211,167	\$113,576	9.38%	3.61%	2.03%	3.90%
	Credit Union of Southern California	\$1,218,892	\$148,593	12.19%	7.24%	1.86%	3.78%
	Financial Partners Credit Union	\$1,237,586	\$115,618	9.34%	3.91%	4.20%	3.34%
	Altura Credit Union	\$1,278,074	\$134,618	10.53%	11.11%	3.00%	7.24%
	LBS Financial Credit Union	\$1,381,026	\$179,876	13.02%	5.34%	0.78%	2.05%
	First Entertainment Credit Union	\$1,411,545	\$116,060	8.22%	(6.82%)	6.71%	15.14%
	Kern Schools Federal Credit Union	\$1,494,584	\$143,807	9.62%	9.78%	2.03%	4.71%
	Orange County's Credit Union	\$1,508,854	\$145,214	9.62%	8.76%	0.86%	3.53%
	NuVision Federal Credit Union	\$1,548,990	\$180,507	11.65%	4.35%	3.46%	3.88%
	Caltech Employees Federal Credit Union	\$1,555,779	\$151,393	9.73%	7.29%	0.08%	1.73%
	F&A Federal Credit Union	\$1,586,682	\$237,604	14.97%	7.84%	0.26%	0.70%
	Partners Federal Credit Union	\$1,594,903	\$179,406	11.25%	8.74%	6.24%	7.80%
	California Coast Credit Union	\$2,328,040	\$255,771	10.99%	6.00%	1.65%	4.30%
	Premier America Credit Union	\$2,385,034	\$236,239	9.91%	9.07%	5.06%	7.27%
	UNIFY Financial Federal Credit Union	\$2,734,095	\$231,873	8.48%	12.60%	5.84%	5.05%
	California Credit Union	\$3,030,864	\$329,964	10.89%	423.57%	2.53%	1.90%
	Mission Federal Credit Union	\$3,307,886	\$390,064	11.79%	6.78%	0.78%	3.27%
	Wescom Central Credit Union	\$3,646,002	\$276,956	7.60%	5.97%	1.93%	6.29%
	Kinecta Federal Credit Union	\$4,025,655	\$327,108	8.13%	3.20%	4.55%	8.35%
	Logix Federal Credit Union	\$4,887,809	\$794,944	16.26%	7.90%	2.23%	6.67%
	San Diego County Credit Union	\$8,109,375	\$1,124,762	13.87%	9.10%	1.32%	2.72%
	SchoolsFirst Federal Credit Union	\$13,639,106	\$1,485,191	10.89%	7.14%	2.15%	3.86%
	Average of Asset Group D	\$2,736,357	\$306,673	10.87%	23.14%	2.75%	5.14%

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

Total Assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of Funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net Income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Non-controlling interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes non-controlling interests for fiscal years starting after December 15, 2008).	Net Interest Income/Average Assets	Interest on loans and investments less cost of funds as a percent of average assets.
Return on Average Assets (%)	Return on average assets; net income as a percent of average assets.	Net Interest Margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on Average Equity (%)	Return on average equity; net income as a percent of average equity.	Asset Growth Rate (%)	Growth in total assets. Annualized: [(Current Period Total Assets - Previous Period Total Assets) / Previous Period Total Assets].
Efficiency Ratio (FTE) (%)	Non-interest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and non-interest revenues, excluding only gains from securities transactions and nonrecurring items.	Deposit Growth Rate (%)	Growth in deposits. Annualized: [(Current Period Deposits - Previous Period Deposits (Domestic & Foreign Office)) / Previous Period Deposits].
Salary Expense / Employees	Salary and benefits expense / number of full-time equivalent employees at end of period.	Total Loans & Leases Non-accrual	The amount of loans and finance leases, gross of reserves, on which the interest is no longer accruing.
Total Loans & Leases	The total of loans and lease financing receivables, net of 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 U.S. 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 U.S.; other loans (e.g., for purchasing or carrying securities, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	Non-accrual Loans / Total Loans (%)	Non-accrual loans, net of guaranteed loans, as a percent of total gross loans.
Total Deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that are not insured but subject to the FDIC deposit regulations.	Reserves / Loans (%)	Reserves for loan losses as a percent of loans before reserves.
Liquidity Ratio (%)	Liquid Assets (Cash & Bal Due to Dep Inst + Securities + Fed Fund&Repos + Trading Accounts - Pledged Secs) / Total Liabilities.	Reserves / NPLs (%)	Loan loss reserves as a percent of nonperforming loans.
Total Assets / Employees	Total assets / number of full-time equivalent employees at end of period.	NPAs / Total Assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Loans / Deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	NPA+ Loans 90PD / Tang Equity + LLRs [Texas Ratio] (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas Ratio.
Yield on Earning Assets (%)	Return earned on interest-earning assets, expressed as a percent. Total Interest & Dividend Income / Average Earning Assets.	Total Equity Capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes minority interest for fiscal years starting after December 15, 2008).
Cost of Interest Bearing Liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total Interest Expense / Average Interest Bearing Liabilities.	Tier 1 Capital	For OTS-regulated institutions it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
		Leverage Ratio (%)	The Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 Risk-Based Ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.