



Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





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

Northern California

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 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion

California counties included in the data:

Northern

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

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

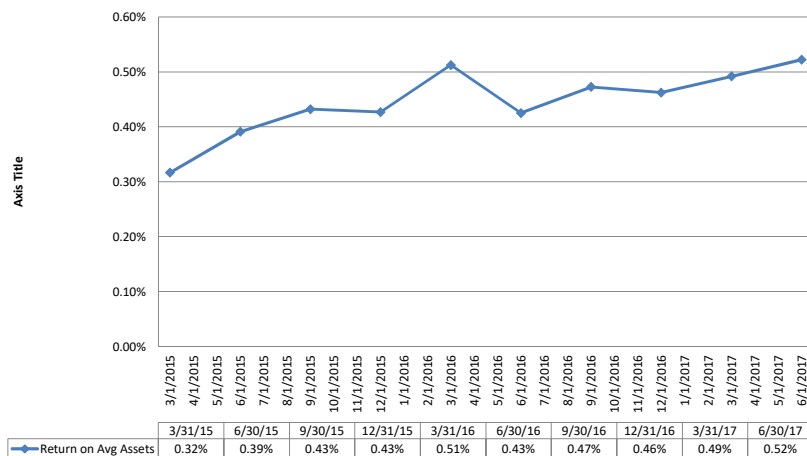
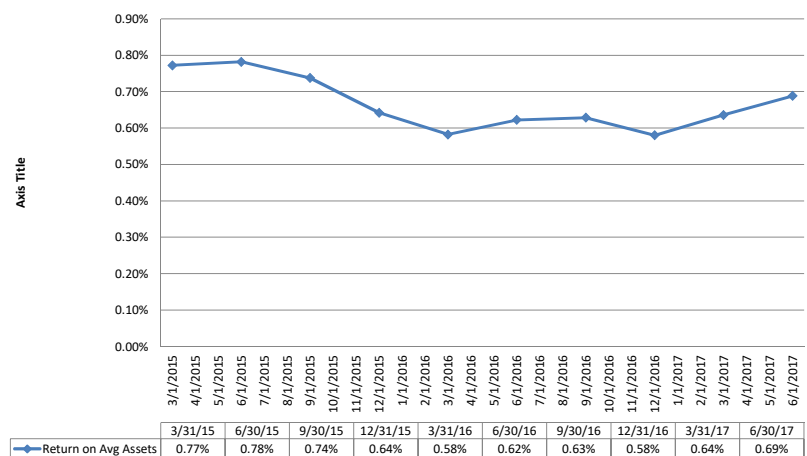
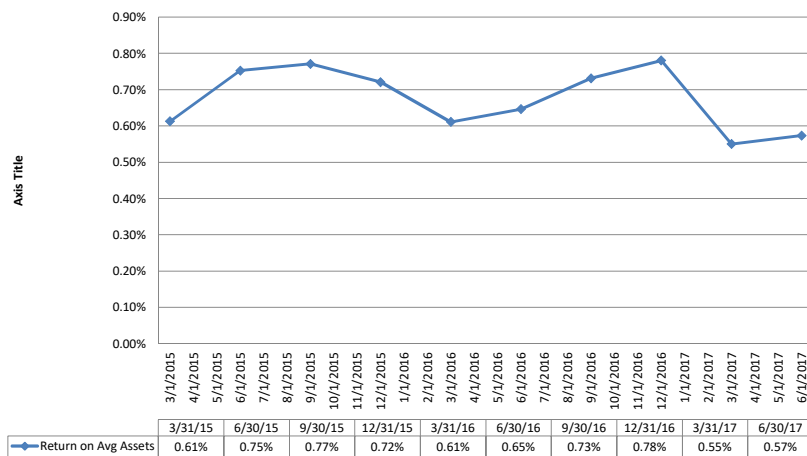
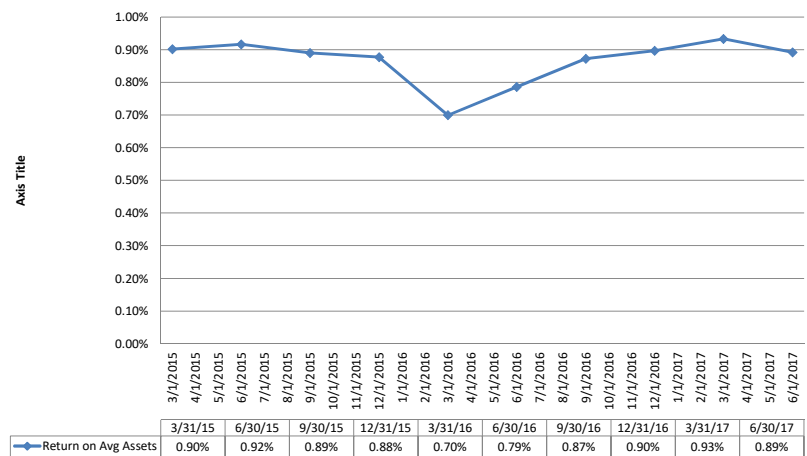
Southern

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

Northern California

Performance Analysis

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

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

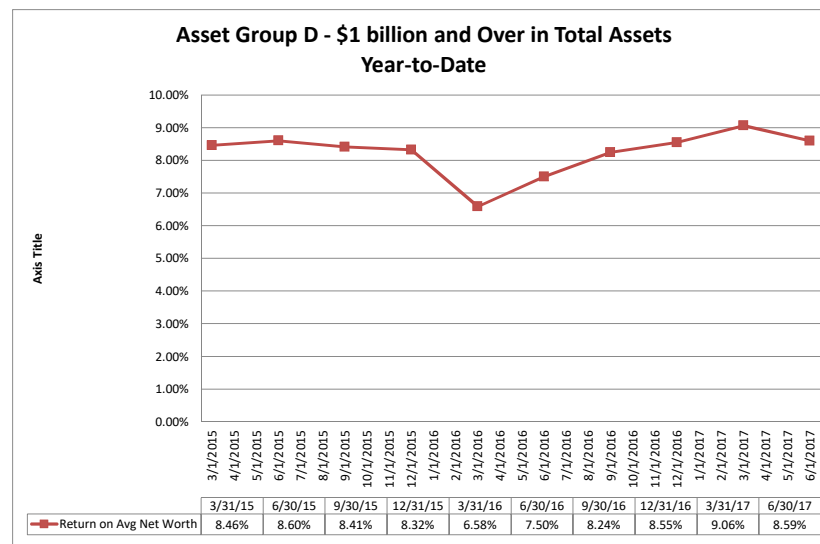
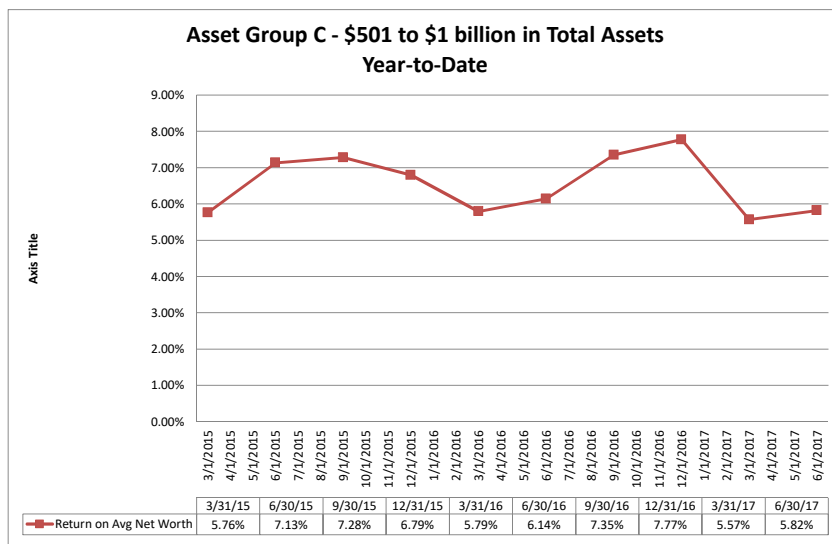
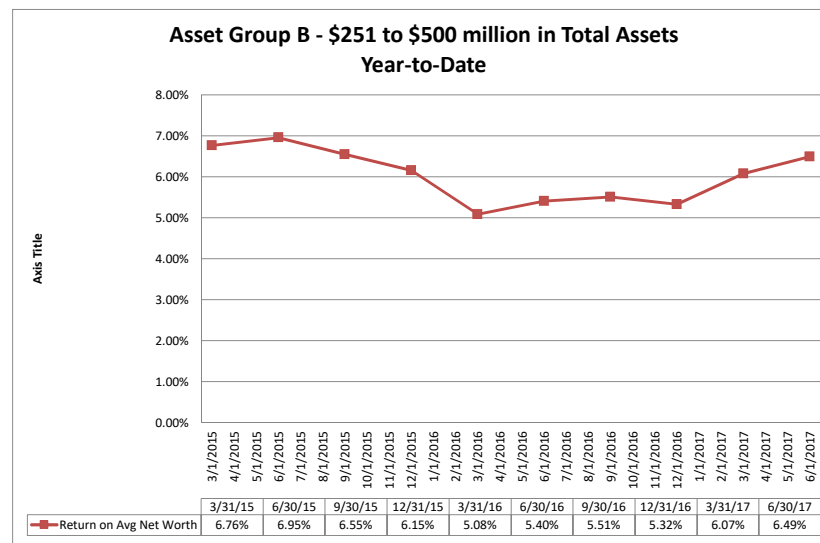
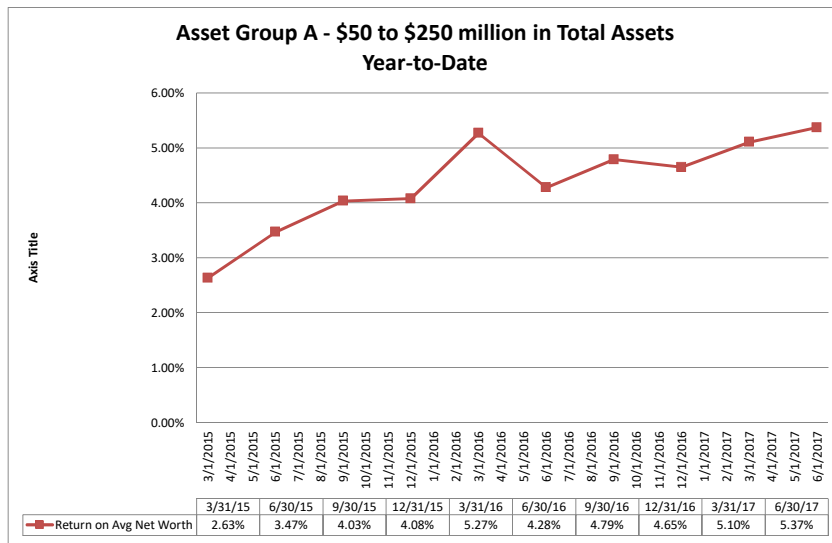
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 30, 2017

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	\$52,996	(\$46)	(0.35%)	(3.77%)	88.25%	\$47	(\$135)	(0.52%)	(5.49%)	92.41%	\$49
	California Community Credit Union	\$61,447	\$33	0.21%	1.79%	92.94%	\$55	\$45	0.15%	1.22%	95.01%	\$54
	Menlo Survey Federal Credit Union	\$62,600	\$119	0.76%	6.44%	65.55%	\$68	\$183	0.59%	4.98%	74.79%	\$76
	Siskiyou Central Credit Union	\$64,501	\$68	0.42%	4.35%	81.60%	\$56	\$165	0.51%	5.31%	82.49%	\$55
	Vision One Credit Union	\$67,518	\$184	1.08%	7.39%	76.74%	\$135	\$345	1.01%	6.99%	78.15%	\$138
	Chabot Federal Credit Union	\$70,681	\$93	0.53%	3.97%	90.77%	\$114	\$128	0.36%	2.76%	90.84%	\$112
	Marin County Federal Credit Union	\$71,091	\$92	0.52%	5.84%	78.66%	\$86	\$187	0.54%	5.98%	79.26%	\$86
	Kaiperm Diablo Federal Credit Union	\$71,788	\$103	0.57%	4.41%	92.68%	\$100	\$166	0.46%	3.57%	88.91%	\$85
	Upward Credit Union	\$72,247	\$78	0.43%	4.71%	89.80%	\$88	\$134	0.38%	4.07%	89.78%	\$88
	Lassen County Federal Credit Union	\$73,832	\$61	0.33%	2.01%	89.29%	\$85	\$123	0.34%	2.04%	89.73%	\$84
	Bay Cities Credit Union	\$73,991	\$144	0.78%	9.58%	81.36%	\$60	\$266	0.72%	8.94%	82.93%	\$61
	Polam Federal Credit Union	\$74,012	\$65	0.35%	2.98%	88.17%	\$68	\$126	0.34%	2.90%	88.58%	\$69
	First California Federal Credit Union	\$88,645	\$102	0.46%	5.75%	76.91%	\$45	\$111	0.25%	3.14%	84.27%	\$54
	SRI Federal Credit Union	\$88,866	\$129	0.59%	6.75%	76.85%	\$82	\$429	0.99%	11.40%	80.15%	\$84
	SMW 104 Federal Credit Union	\$89,192	\$36	0.16%	2.13%	89.25%	\$121	\$99	0.22%	2.94%	92.93%	\$131
	Tulare County Federal Credit Union	\$95,267	\$25	0.11%	1.47%	87.56%	\$63	\$118	0.25%	3.49%	88.92%	\$62
	Community Credit Union of Southern Humboldt	\$95,347	\$377	1.61%	14.36%	71.69%	\$66	\$762	1.63%	14.78%	70.15%	\$67
	Mission City Federal Credit Union	\$96,616	\$121	0.50%	6.65%	79.58%	\$98	\$145	0.30%	4.02%	81.72%	\$101
	Shell Western States Federal Credit Union	\$97,508	\$5	0.02%	0.23%	99.08%	\$106	\$201	0.40%	4.62%	84.54%	\$110
	Merco Credit Union	\$109,292	\$209	0.77%	8.73%	82.13%	\$61	\$293	0.55%	6.17%	85.92%	\$62
	Santa Cruz Community Credit Union	\$111,933	\$262	0.92%	13.03%	83.00%	\$71	\$724	1.27%	18.44%	77.45%	\$73
	Kings Federal Credit Union	\$112,260	\$167	0.60%	4.20%	71.39%	\$59	\$285	0.52%	3.61%	73.16%	\$62
	United Local Credit Union	\$113,478	\$103	0.36%	2.14%	83.84%	\$76	\$235	0.42%	2.45%	83.90%	\$79
	Cooperative Center Federal Credit Union	\$119,388	(\$8)	(0.03%)	(0.64%)	81.24%	\$83	\$1	0.00%	0.04%	84.17%	\$85
	California State & Federal Employees #20 Credit Union	\$135,051	\$299	0.88%	6.38%	53.58%	\$110	\$555	0.82%	5.97%	55.02%	\$115
	San Joaquin Power Employees Credit Union	\$136,835	\$62	0.18%	1.12%	68.30%	\$145	\$90	0.13%	0.81%	79.70%	\$174
	Central Coast Federal Credit Union	\$141,127	\$78	0.22%	3.05%	93.72%	\$76	\$161	0.24%	3.21%	93.42%	\$74
	Premier Community Credit Union	\$143,776	\$129	0.36%	3.90%	85.78%	\$55	\$289	0.40%	4.40%	86.99%	\$55
	Solano First Federal Credit Union	\$146,466	\$51	0.14%	1.92%	80.08%	\$64	\$76	0.11%	1.44%	85.64%	\$66
	Families & Schools Together Federal Credit Union	\$152,983	\$651	1.71%	16.34%	62.68%	\$48	\$1,166	1.56%	14.91%	64.78%	\$49
	Members 1st Credit Union	\$183,906	\$290	0.64%	6.39%	80.51%	\$60	\$527	0.59%	5.84%	83.53%	\$60
	Central State Credit Union	\$187,538	\$452	0.97%	12.63%	75.93%	\$55	\$389	0.42%	5.48%	82.52%	\$60
	CAHP Credit Union	\$198,332	\$749	1.52%	17.86%	68.54%	\$121	\$1,187	1.24%	14.40%	75.09%	\$121
	Heritage Community Credit Union	\$201,823	\$71	0.14%	1.49%	82.29%	\$80	\$368	0.36%	3.88%	80.73%	\$81
	Pacific Postal Credit Union	\$222,197	\$314	0.57%	4.08%	74.12%	\$92	\$694	0.64%	4.56%	76.81%	\$92
	Tucoemas Federal Credit Union	\$228,728	\$284	0.49%	8.23%	77.55%	\$53	\$523	0.46%	7.67%	80.21%	\$54
	Monterey Credit Union	\$232,947	\$290	0.50%	3.62%	74.71%	\$92	\$538	0.46%	3.38%	78.11%	\$95
	Community First Credit Union	\$246,120	\$548	0.90%	11.98%	73.36%	\$68	\$877	0.73%	9.71%	74.53%	\$69
	Average of Asset Group A	\$120,851	\$179	0.55%	5.62%	80.25%	\$79	\$331	0.52%	5.37%	82.03%	\$81

Source: SNL Financial

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Performance Analysis

June 30, 2017

Run Date: August 30, 2017

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	\$277,347	\$958	1.40%	13.51%	69.79%	\$66	\$1,601	1.18%	11.45%	71.92%	\$67
	MOCSE Federal Credit Union	\$290,774	\$577	0.80%	10.78%	75.40%	\$73	\$806	0.57%	7.57%	78.97%	\$72
	Sea West Coast Guard Federal Credit Union	\$353,966	\$492	0.56%	2.86%	75.67%	\$88	\$716	0.40%	2.09%	77.85%	\$91
	First U.S. Community Credit Union	\$358,072	\$753	0.84%	8.03%	76.66%	\$75	\$1,423	0.80%	7.66%	76.67%	\$78
	UNCLE Credit Union	\$390,638	\$725	0.75%	8.56%	77.55%	\$81	\$1,508	0.80%	9.03%	79.50%	\$82
	PremierOne Credit Union	\$411,102	\$512	0.49%	5.34%	84.07%	\$93	\$867	0.42%	4.56%	83.78%	\$90
	Alliance Credit Union	\$429,804	\$387	0.36%	4.49%	80.18%	\$83	\$728	0.34%	4.25%	82.23%	\$83
	SafeAmerica Credit Union	\$433,433	\$56	0.05%	0.73%	90.41%	\$90	\$719	0.33%	4.81%	84.95%	\$92
	Sacramento Credit Union	\$456,256	\$1,242	1.10%	8.30%	70.18%	\$71	\$2,272	1.01%	7.66%	74.49%	\$71
	Financial Center Credit Union	\$480,829	\$1,526	1.28%	6.57%	62.68%	\$68	\$3,024	1.28%	6.58%	63.97%	\$71
	Merced School Employees Federal Credit Union	\$485,998	\$817	0.67%	7.31%	81.00%	\$60	\$1,612	0.68%	7.30%	80.86%	\$59
	Commonwealth Central Credit Union	\$497,971	\$730	0.59%	6.39%	78.36%	\$95	\$1,111	0.45%	4.90%	82.10%	\$99
	Average of Asset Group B	\$405,516	\$731	0.74%	6.91%	76.83%	\$79	\$1,366	0.69%	6.49%	78.11%	\$80
Asset Group C - \$501 million to \$1 billion in total assets												
	Valley First Credit Union	\$601,871	\$226	0.15%	1.49%	90.59%	\$62	\$462	0.15%	1.53%	91.16%	\$62
	1st Northern California Credit Union	\$701,254	\$471	0.27%	2.63%	85.89%	\$76	\$907	0.26%	2.54%	86.50%	\$78
	Noble Federal Credit Union	\$705,283	\$1,168	0.67%	6.17%	76.40%	\$72	\$2,178	0.63%	5.80%	77.95%	\$73
	Santa Clara County Federal Credit Union	\$729,583	\$1,113	0.61%	6.79%	72.17%	\$94	\$2,283	0.63%	7.05%	73.70%	\$95
	S.F. Police Credit Union	\$874,270	\$685	0.31%	2.28%	76.83%	\$104	\$1,696	0.39%	2.83%	77.57%	\$107
	Bay Federal Credit Union	\$907,754	\$2,133	0.95%	11.41%	80.38%	\$94	\$4,099	0.92%	11.21%	80.40%	\$95
	Sierra Central Credit Union	\$922,292	\$1,891	0.83%	7.51%	68.65%	\$71	\$2,940	0.65%	5.88%	69.70%	\$75
	San Mateo Credit Union	\$975,737	\$2,781	1.14%	11.51%	70.81%	\$93	\$5,216	1.08%	10.95%	72.69%	\$99
	1st United Services Credit Union	\$995,775	\$1,142	0.47%	4.80%	78.38%	\$97	\$2,155	0.45%	4.57%	78.88%	\$97
	Average of Asset Group C	\$823,758	\$1,290	0.60%	6.07%	77.79%	\$85	\$2,437	0.57%	5.82%	78.73%	\$87
Asset Group D - \$1 billion and over in total assets												
	Operating Engineers Local Union #3 Federal Credit Union	\$1,048,666	\$2,877	1.11%	7.72%	69.73%	\$95	\$7,468	1.45%	10.17%	63.97%	\$97
	San Francisco Federal Credit Union	\$1,088,249	\$651	0.24%	2.26%	70.14%	\$111	\$1,467	0.27%	2.56%	72.75%	\$113
	Pacific Service Credit Union	\$1,169,444	\$1,339	0.46%	3.49%	77.66%	\$130	\$2,278	0.39%	2.97%	80.01%	\$132
	KeyPoint Credit Union	\$1,198,928	\$1,300	0.44%	5.66%	81.88%	\$112	\$2,035	0.36%	4.47%	85.05%	\$109
	San Francisco Fire Credit Union	\$1,263,119	\$541	0.17%	2.08%	67.39%	\$98	\$5,671	0.91%	11.05%	67.78%	\$95
	Coast Central Credit Union	\$1,343,841	\$3,275	0.98%	9.22%	63.95%	\$72	\$6,552	1.00%	9.45%	64.05%	\$73
	Meriwest Credit Union	\$1,413,269	\$2,791	0.79%	11.47%	75.73%	\$116	\$6,041	0.87%	12.62%	76.46%	\$117
	Schools Financial Credit Union	\$1,861,280	\$5,098	1.10%	10.64%	63.32%	\$86	\$9,779	1.07%	10.36%	62.72%	\$82
	Stanford Federal Credit Union	\$2,200,348	\$5,785	1.05%	11.19%	62.02%	\$128	\$11,039	1.01%	10.83%	63.10%	\$128
	Provident Credit Union	\$2,365,123	\$3,649	0.62%	5.29%	78.11%	\$102	\$7,545	0.65%	5.50%	79.16%	\$105
	Technology Credit Union	\$2,404,396	\$7,956	1.36%	13.44%	58.63%	\$120	\$14,081	1.23%	12.10%	61.03%	\$118
	SAFE Credit Union	\$2,622,702	\$6,136	0.94%	10.43%	78.87%	\$83	\$9,629	0.75%	8.26%	80.03%	\$83
	Travis Credit Union	\$2,880,623	\$6,147	0.87%	7.59%	66.91%	\$77	\$11,465	0.82%	7.15%	68.94%	\$80
	Educational Employees Credit Union	\$2,883,301	\$5,948	0.83%	7.06%	72.89%	\$69	\$10,834	0.76%	6.51%	75.03%	\$69
	Chevron Federal Credit Union	\$3,123,239	\$4,265	0.54%	4.99%	75.16%	\$119	\$11,864	0.76%	7.00%	68.24%	\$116
	Redwood Credit Union	\$3,537,718	\$18,181	2.08%	17.65%	52.52%	\$87	\$34,894	2.03%	17.31%	53.70%	\$87
	Patelco Credit Union	\$5,856,819	\$11,615	0.81%	7.76%	68.03%	\$95	\$25,410	0.90%	8.60%	66.70%	\$94
	Star One Credit Union	\$9,287,040	\$15,936	0.69%	7.04%	42.72%	\$128	\$31,399	0.69%	6.99%	43.63%	\$141
	First Technology Federal Credit Union	\$10,560,441	\$23,029	0.90%	9.02%	66.04%	\$95	\$48,857	0.98%	9.71%	66.25%	\$93
	Golden 1 Credit Union	\$11,158,918	\$27,627	0.99%	8.77%	63.76%	\$78	\$51,505	0.94%	8.26%	66.13%	\$82
	Average of Asset Group D	\$3,463,373	\$7,707	0.85%	8.14%	67.77%	\$100	\$15,491	0.89%	8.59%	68.24%	\$101

Source: SNL Financial

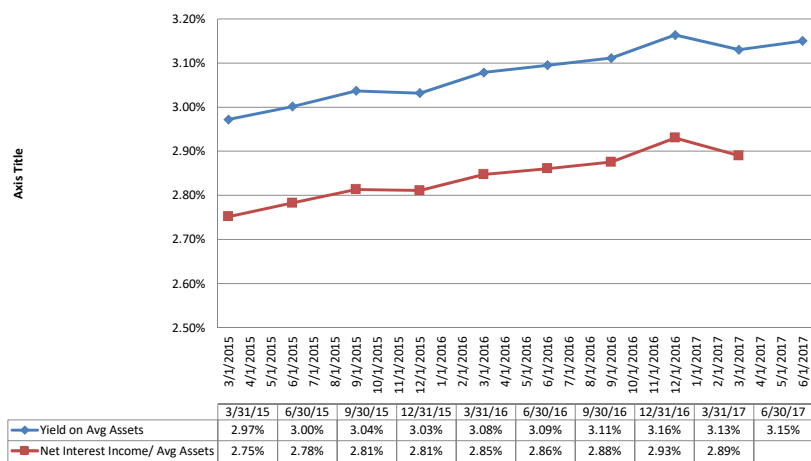
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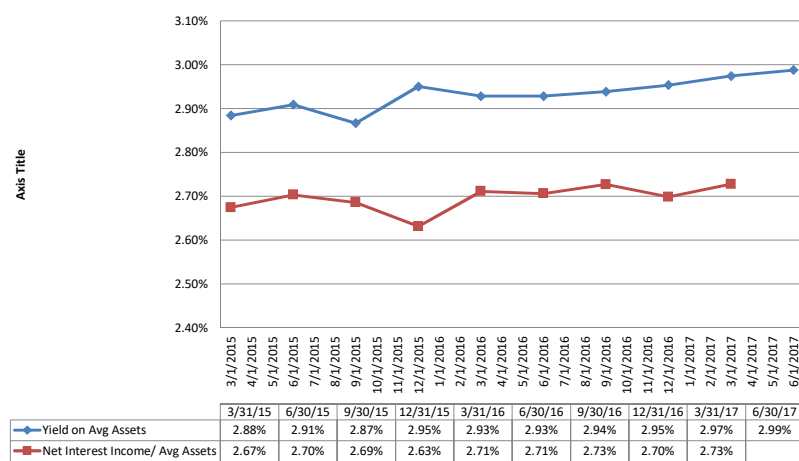
Balance Sheet & Net Interest Margin

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

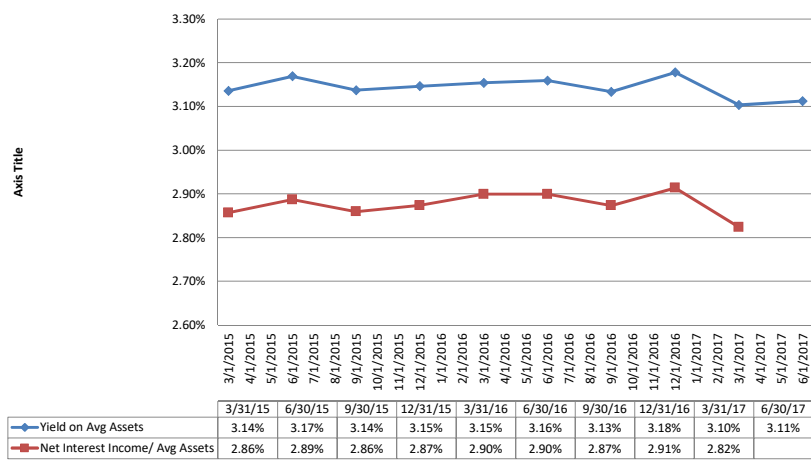
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



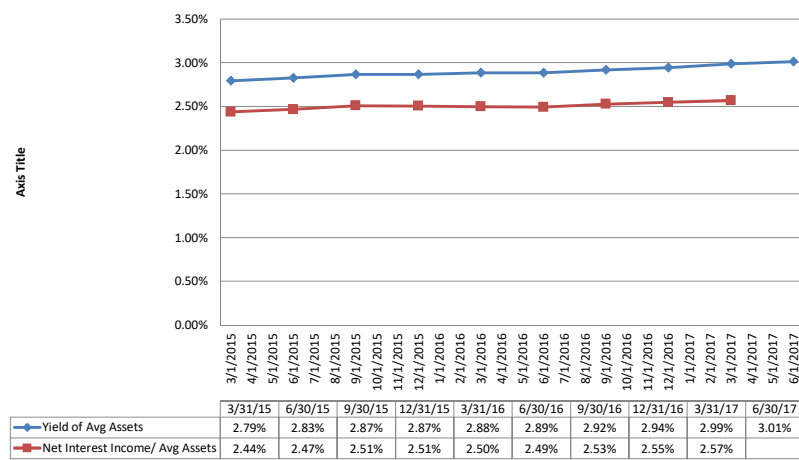
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



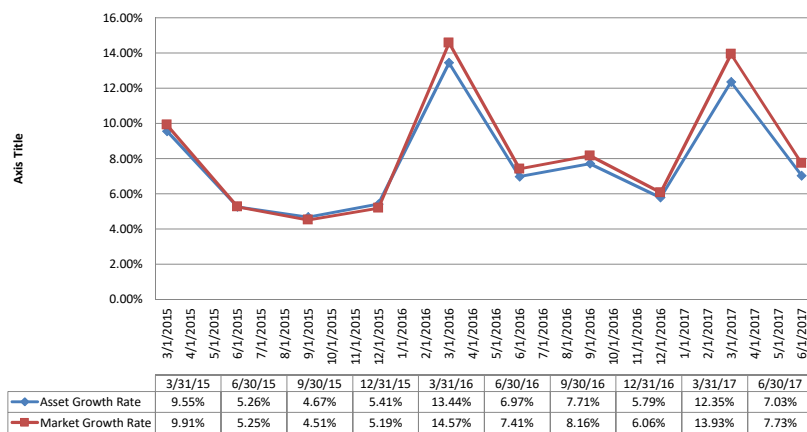
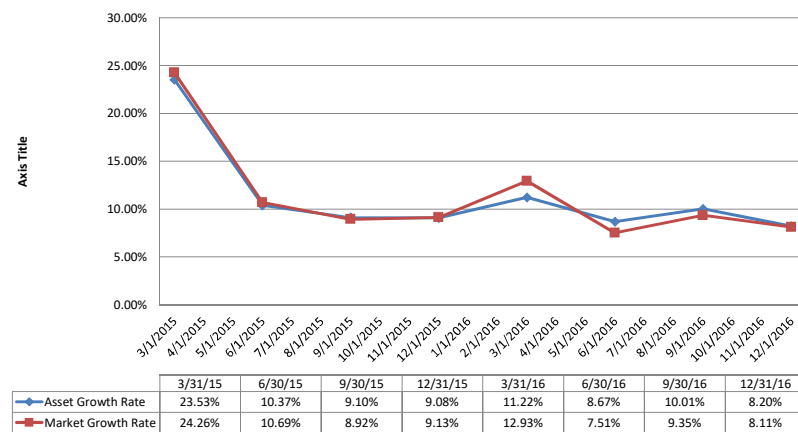
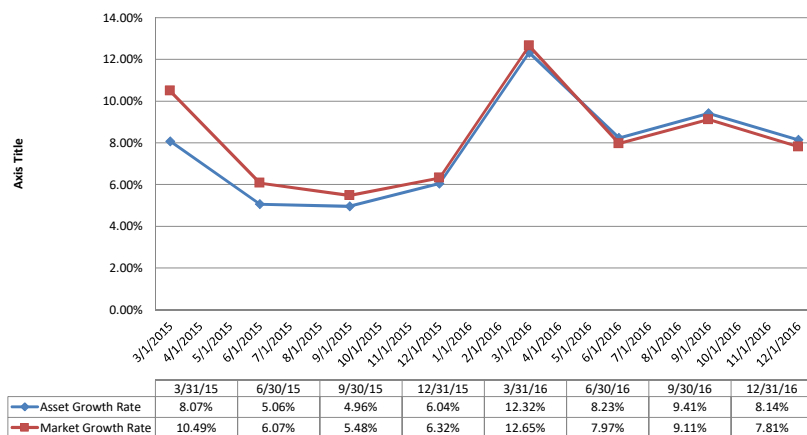
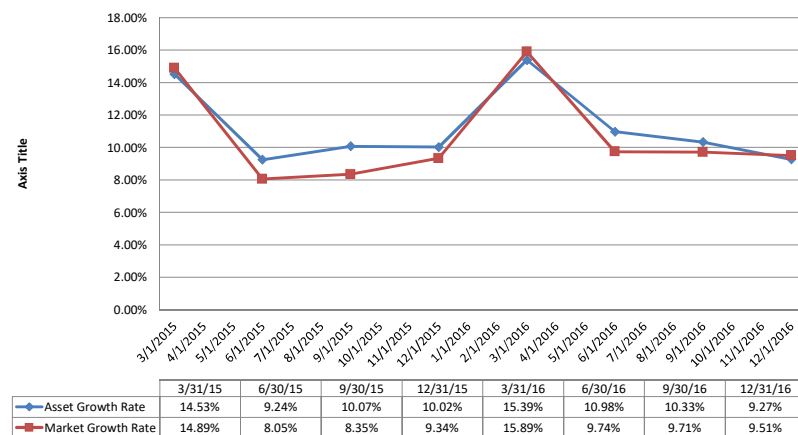
Source: SNL Financial

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 30, 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											
	Valley Oak Credit Union	\$52,996	\$39,721	\$47,479	83.66%	\$1,963	4.42%	0.23%	4.19%	8.68%	8.06%
	California Community Credit Union	\$61,447	\$24,767	\$53,824	46.01%	\$3,615	2.48%	0.12%	2.35%	4.26%	4.92%
	Menlo Survey Federal Credit Union	\$62,600	\$27,616	\$53,834	51.30%	\$9,631	2.24%	0.15%	2.10%	5.58%	8.21%
	Siskiyou Central Credit Union	\$64,501	\$26,065	\$57,770	45.12%	\$3,686	2.45%	0.02%	2.44%	7.67%	7.64%
	Vision One Credit Union	\$67,518	\$57,386	\$57,061	100.57%	\$5,871	4.50%	0.68%	3.82%	(0.57%)	(1.98%)
	Chabot Federal Credit Union	\$70,681	\$16,380	\$60,588	27.04%	\$10,097	2.22%	0.38%	1.84%	1.54%	(0.62%)
	Marin County Federal Credit Union	\$71,091	\$21,453	\$64,479	33.27%	\$8,886	2.55%	0.09%	2.46%	15.05%	16.00%
	Kaiperm Diablo Federal Credit Union	\$71,788	\$36,705	\$62,262	58.95%	\$7,976	2.32%	0.24%	2.09%	(0.97%)	(1.47%)
	Upward Credit Union	\$72,247	\$39,619	\$64,351	61.57%	\$4,983	3.30%	0.11%	3.19%	9.81%	8.73%
	Lassen County Federal Credit Union	\$73,832	\$42,332	\$61,023	69.37%	\$5,274	2.77%	0.35%	2.41%	5.70%	5.70%
	Bay Cities Credit Union	\$73,991	\$26,240	\$69,874	37.55%	\$3,700	3.30%	0.02%	3.28%	6.98%	13.78%
	Polam Federal Credit Union	\$74,012	\$36,550	\$65,012	56.22%	\$5,104	2.87%	0.39%	2.48%	1.34%	0.99%
	First California Federal Credit Union	\$88,645	\$41,364	\$80,101	51.64%	\$4,324	2.64%	0.19%	2.46%	6.29%	6.76%
	SRI Federal Credit Union	\$88,866	\$50,278	\$80,156	62.73%	\$7,727	2.82%	0.44%	2.37%	13.24%	12.64%
	SMW 104 Federal Credit Union	\$89,192	\$32,178	\$82,213	39.14%	\$9,910	2.47%	0.18%	2.29%	2.42%	2.62%
	Tulare County Federal Credit Union	\$95,267	\$72,172	\$87,854	82.15%	\$3,176	3.57%	0.18%	3.38%	10.63%	11.82%
	Community Credit Union of Southern Humboldt	\$95,347	\$61,673	\$83,626	73.75%	\$2,980	4.27%	0.24%	4.03%	1.65%	4.15%
	Mission City Federal Credit Union	\$96,616	\$59,242	\$88,381	67.03%	\$7,432	3.09%	0.25%	2.84%	11.08%	10.77%
	Shell Western States Federal Credit Union	\$97,508	\$31,908	\$87,774	36.35%	\$9,286	2.30%	0.32%	1.99%	(11.31%)	(10.51%)
	Merco Credit Union	\$109,292	\$45,959	\$99,115	46.37%	\$3,363	3.03%	0.13%	2.90%	11.49%	12.24%
	Santa Cruz Community Credit Union	\$111,933	\$84,695	\$102,505	82.63%	\$2,697	4.74%	0.03%	4.70%	(1.88%)	1.27%
	Kings Federal Credit Union	\$112,260	\$80,189	\$95,469	83.99%	\$5,613	3.16%	0.29%	2.87%	10.55%	12.42%
	United Local Credit Union	\$113,478	\$82,665	\$93,723	88.20%	\$5,404	3.20%	0.15%	3.05%	6.23%	7.47%
	Cooperative Center Federal Credit Union	\$119,388	\$76,833	\$110,985	69.23%	\$4,592	3.50%	0.11%	3.39%	5.43%	5.69%
	California State & Federal Employees #20 Credit Union	\$135,051	\$47,111	\$116,049	40.60%	\$20,777	2.07%	0.35%	1.73%	3.98%	3.40%
	San Joaquin Power Employees Credit Union	\$136,835	\$90,835	\$113,383	80.11%	\$22,806	2.83%	1.56%	1.27%	1.44%	3.19%
	Central Coast Federal Credit Union	\$141,127	\$55,949	\$130,084	43.01%	\$3,920	2.70%	0.16%	2.54%	18.58%	19.17%
	Premier Community Credit Union	\$143,776	\$62,283	\$128,877	48.33%	\$2,995	2.79%	0.13%	2.67%	5.89%	6.69%
	Solano First Federal Credit Union	\$146,466	\$91,697	\$135,371	67.74%	\$3,406	3.70%	0.12%	3.58%	17.51%	18.55%
	Families & Schools Together Federal Credit Union	\$152,983	\$118,301	\$134,541	87.93%	\$3,642	3.50%	0.19%	3.31%	14.71%	18.44%
	Members 1st Credit Union	\$183,906	\$133,753	\$164,708	81.21%	\$3,678	2.95%	0.09%	2.86%	13.99%	15.16%
	Central State Credit Union	\$187,538	\$107,035	\$172,164	62.17%	\$3,642	3.34%	0.16%	3.18%	7.79%	8.19%
	CAHP Credit Union	\$198,332	\$161,241	\$179,113	90.02%	\$6,611	4.85%	0.56%	4.30%	26.94%	27.14%
	Heritage Community Credit Union	\$201,823	\$165,656	\$176,674	93.76%	\$4,749	2.96%	0.19%	2.76%	(0.60%)	(1.77%)
	Pacific Postal Credit Union	\$222,197	\$58,838	\$189,242	31.09%	\$7,936	3.13%	0.29%	2.84%	5.02%	5.41%
	Tuocomas Federal Credit Union	\$228,728	\$158,808	\$214,456	74.05%	\$3,010	3.02%	0.12%	2.91%	5.69%	5.43%
	Monterey Credit Union	\$232,947	\$137,074	\$197,287	69.48%	\$3,584	3.51%	0.06%	3.45%	0.83%	1.79%
	Community First Credit Union	\$246,120	\$164,866	\$225,449	73.13%	\$3,673	4.14%	0.05%	4.09%	14.56%	15.70%
	Average of Asset Group A	\$120,851	\$70,196	\$107,549	63.07%	\$6,098	3.15%	0.25%	2.91%	7.03%	7.73%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 30, 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											
	Yolo Federal Credit Union	\$277,347	\$182,098	\$246,719	73.81%	\$4,622	3.17%	0.10%	3.07%	9.99%	9.86%
	MOCSE Federal Credit Union	\$290,774	\$129,585	\$267,477	48.45%	\$3,956	2.69%	0.02%	2.67%	14.43%	15.57%
	Sea West Coast Guard Federal Credit Union	\$353,966	\$135,757	\$283,181	47.94%	\$9,971	2.44%	0.49%	1.95%	1.33%	1.08%
	First U.S. Community Credit Union	\$358,072	\$200,465	\$318,206	63.00%	\$5,152	2.89%	0.19%	2.70%	5.77%	6.18%
	UNCLE Credit Union	\$390,638	\$280,831	\$352,463	79.68%	\$5,243	3.19%	0.29%	2.90%	15.15%	15.80%
	PremierOne Credit Union	\$411,102	\$233,739	\$370,666	63.06%	\$5,790	2.97%	0.22%	2.76%	7.60%	7.80%
	Alliance Credit Union	\$429,804	\$373,671	\$392,605	95.18%	\$4,235	3.45%	0.26%	3.19%	3.68%	4.24%
	SafeAmerica Credit Union	\$433,433	\$353,709	\$397,481	88.99%	\$5,557	3.29%	0.62%	2.67%	(1.25%)	12.98%
	Sacramento Credit Union	\$456,256	\$234,826	\$393,190	59.72%	\$5,126	2.37%	0.22%	2.16%	8.95%	9.76%
	Financial Center Credit Union	\$480,829	\$175,119	\$379,442	46.15%	\$5,255	3.57%	0.40%	3.17%	10.37%	11.86%
	Merced School Employees Federal Credit Union	\$485,998	\$162,119	\$438,547	36.97%	\$4,788	2.66%	0.14%	2.52%	12.31%	12.36%
	Commonwealth Central Credit Union	\$497,971	\$339,720	\$447,193	75.97%	\$5,413	3.16%	0.09%	3.07%	7.93%	9.10%
	Average of Asset Group B	\$405,516	\$233,470	\$357,264	64.91%	\$5,426	2.99%	0.25%	2.74%	8.02%	9.72%
Asset Group C - \$501 million to \$1 billion in total assets											
	Valley First Credit Union	\$601,871	\$354,334	\$532,391	66.56%	\$3,499	2.72%	0.14%	2.57%	5.13%	7.29%
	1st Northern California Credit Union	\$701,254	\$213,999	\$625,886	34.19%	\$10,163	1.87%	0.27%	1.60%	2.86%	2.82%
	Noble Federal Credit Union	\$705,283	\$517,320	\$608,598	85.00%	\$3,407	3.82%	0.29%	3.53%	9.14%	10.53%
	Santa Clara County Federal Credit Union	\$729,583	\$358,055	\$656,315	54.56%	\$6,573	3.05%	0.25%	2.80%	9.96%	10.95%
	S.F. Police Credit Union	\$874,270	\$546,910	\$748,106	73.11%	\$7,841	3.23%	0.25%	2.98%	6.99%	7.31%
	Bay Federal Credit Union	\$907,754	\$546,790	\$815,951	67.01%	\$4,232	3.25%	0.15%	3.10%	11.79%	14.48%
	Sierra Central Credit Union	\$922,292	\$648,061	\$811,831	79.83%	\$5,506	3.51%	0.41%	3.10%	12.75%	13.49%
	San Mateo Credit Union	\$975,737	\$701,073	\$872,946	80.31%	\$5,860	3.34%	0.28%	3.06%	8.27%	8.52%
	1st United Services Credit Union	\$995,775	\$750,521	\$896,330	83.73%	\$7,487	3.22%	0.49%	2.73%	12.73%	13.24%
	Average of Asset Group C	\$823,758	\$515,229	\$729,817	69.37%	\$6,063	3.11%	0.28%	2.83%	8.85%	9.85%
Asset Group D - \$1 billion and over in total assets											
	Operating Engineers Local Union #3 Federal Credit Union	\$1,048,666	\$547,464	\$828,378	66.09%	\$6,115	3.39%	0.32%	3.07%	6.72%	7.17%
	San Francisco Federal Credit Union	\$1,088,249	\$673,300	\$964,588	69.80%	\$8,244	3.10%	0.35%	2.75%	4.66%	7.27%
	Pacific Service Credit Union	\$1,169,444	\$565,461	\$999,929	56.55%	\$10,349	2.52%	0.24%	2.28%	3.71%	4.28%
	KeyPoint Credit Union	\$1,198,928	\$962,545	\$908,909	105.90%	\$6,717	3.35%	0.49%	2.86%	24.00%	3.50%
	San Francisco Fire Credit Union	\$1,263,119	\$889,586	\$1,153,701	77.11%	\$8,149	3.05%	0.22%	2.84%	7.24%	7.68%
	Coast Central Credit Union	\$1,343,841	\$600,523	\$1,128,719	53.20%	\$6,492	2.73%	0.59%	2.15%	9.95%	9.24%
	Meriwest Credit Union	\$1,413,269	\$1,090,581	\$1,174,085	92.89%	\$6,352	3.10%	0.26%	2.84%	10.23%	8.54%
	Schools Financial Credit Union	\$1,861,280	\$1,190,484	\$1,653,361	72.00%	\$6,589	2.76%	0.22%	2.54%	8.73%	8.62%
	Stanford Federal Credit Union	\$2,200,348	\$1,423,202	\$1,850,400	76.91%	\$12,024	3.00%	0.48%	2.52%	7.91%	8.27%
	Provident Credit Union	\$2,365,123	\$1,422,601	\$2,070,819	68.70%	\$7,755	2.72%	0.54%	2.18%	7.11%	8.27%
	Technology Credit Union	\$2,404,396	\$1,788,969	\$2,049,943	87.27%	\$10,523	3.27%	0.41%	2.86%	18.80%	9.11%
	SAFE Credit Union	\$2,622,702	\$2,031,801	\$2,353,069	86.35%	\$4,026	2.77%	0.29%	2.48%	8.80%	9.39%
	Travis Credit Union	\$2,880,623	\$2,073,531	\$2,526,611	82.07%	\$4,565	3.65%	0.33%	3.32%	14.00%	14.84%
	Educational Employees Credit Union	\$2,883,301	\$1,142,824	\$2,518,950	45.37%	\$6,019	2.73%	0.34%	2.39%	9.81%	10.20%
	Chevron Federal Credit Union	\$3,123,239	\$2,532,027	\$2,761,129	91.70%	\$11,944	3.15%	0.72%	2.43%	6.31%	5.88%
	Redwood Credit Union	\$3,537,718	\$2,711,296	\$3,084,416	87.90%	\$6,869	3.42%	0.25%	3.17%	15.22%	15.22%
	Patelco Credit Union	\$5,856,819	\$3,998,746	\$5,108,908	78.27%	\$8,874	3.03%	0.66%	2.37%	14.39%	15.24%
	Star One Credit Union	\$9,287,040	\$3,738,781	\$6,253,278	59.79%	\$48,623	2.20%	1.02%	1.18%	10.57%	13.28%
	First Technology Federal Credit Union	\$10,560,441	\$7,605,196	\$7,467,301	101.85%	\$7,516	3.27%	0.60%	2.68%	22.04%	6.50%
	Golden 1 Credit Union	\$11,158,918	\$7,806,745	\$9,764,164	79.95%	\$6,927	3.05%	0.40%	2.65%	10.20%	10.59%
	Average of Asset Group D	\$3,463,373	\$2,239,783	\$2,831,033	76.98%	\$9,734	3.01%	0.44%	2.58%	11.02%	9.15%

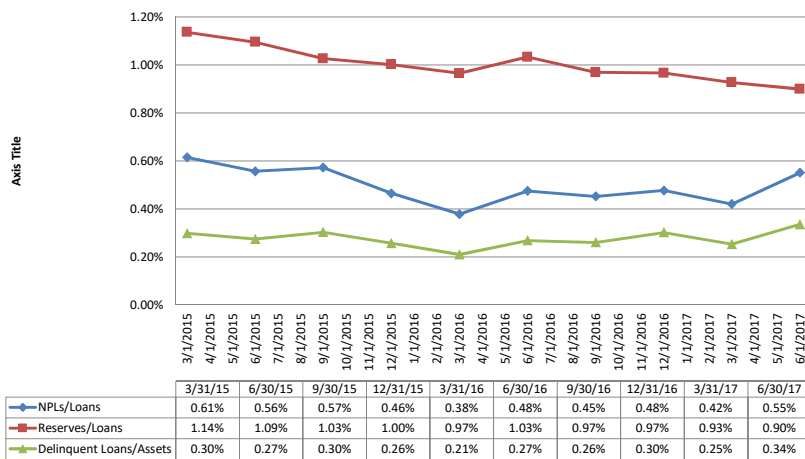
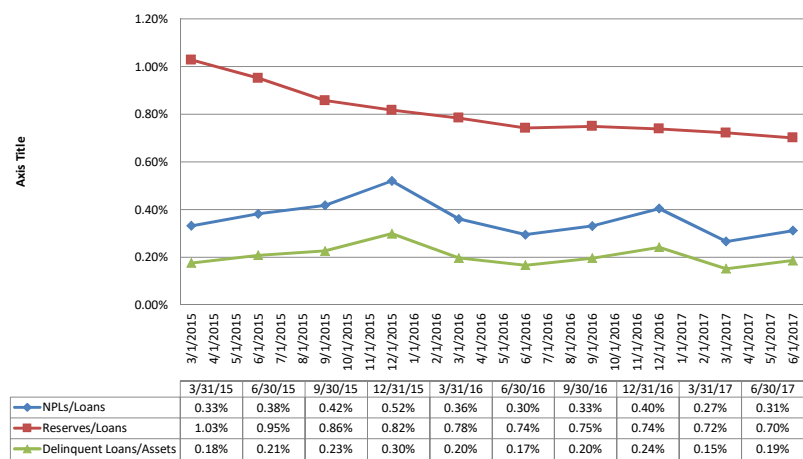
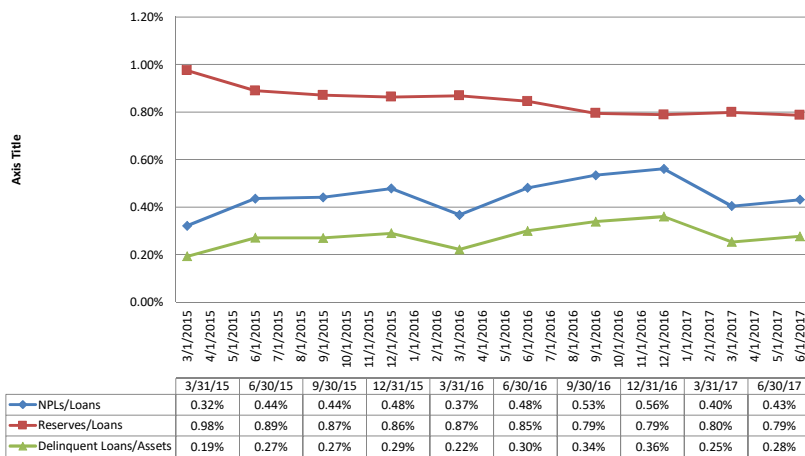
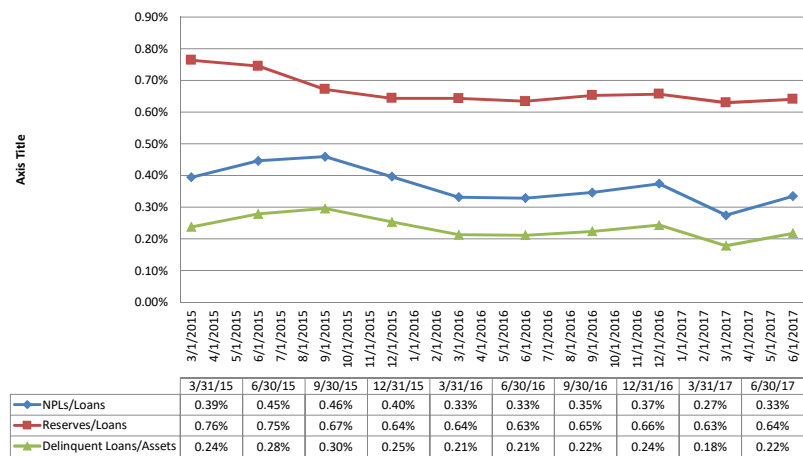
Source: SNL Financial

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: August 30, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Valley Oak Credit Union	\$52,996	\$231	0.58%	1.55%	267.10%	4.91%	0.44%
	California Community Credit Union	\$61,447	\$42	0.17%	2.71%	NM	0.52%	0.07%
	Menlo Survey Federal Credit Union	\$62,600	\$57	0.21%	0.27%	131.58%	0.76%	0.09%
	Siskiyou Central Credit Union	\$64,501	\$91	0.35%	0.59%	169.23%	1.41%	0.14%
	Vision One Credit Union	\$67,518	\$0	0.00%	2.24%	NA	0.00%	0.00%
	Chabot Federal Credit Union	\$70,681	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Marin County Federal Credit Union	\$71,091	\$35	0.16%	0.65%	400.00%	0.54%	0.05%
	Kaiperm Diablo Federal Credit Union	\$71,788	\$17	0.05%	1.25%	NM	0.17%	0.02%
	Upward Credit Union	\$72,247	\$163	0.41%	0.19%	45.40%	2.42%	0.23%
	Lassen County Federal Credit Union	\$73,832	\$4	0.01%	0.39%	NM	0.03%	0.01%
	Bay Cities Credit Union	\$73,991	\$121	0.46%	1.25%	270.25%	1.89%	0.16%
	Polam Federal Credit Union	\$74,012	\$0	0.00%	1.09%	NA	6.83%	0.00%
	First California Federal Credit Union	\$88,645	\$108	0.26%	0.46%	177.78%	2.13%	0.12%
	SRI Federal Credit Union	\$88,866	\$39	0.08%	0.24%	307.69%	0.50%	0.04%
	SMW 104 Federal Credit Union	\$89,192	\$153	0.48%	0.29%	60.78%	2.23%	0.17%
	Tulare County Federal Credit Union	\$95,267	\$252	0.35%	0.58%	167.46%	4.11%	0.26%
	Community Credit Union of Southern Humboldt	\$95,347	\$545	0.88%	0.38%	43.30%	4.99%	0.57%
	Mission City Federal Credit Union	\$96,616	\$4	0.01%	0.18%	NM	0.05%	0.00%
	Shell Western States Federal Credit Union	\$97,508	\$223	0.70%	0.44%	62.78%	2.51%	0.23%
	Merco Credit Union	\$109,292	\$110	0.24%	0.62%	259.09%	1.32%	0.10%
	Santa Cruz Community Credit Union	\$111,933	\$2,258	2.67%	1.71%	63.99%	24.69%	2.02%
	Kings Federal Credit Union	\$112,260	\$567	0.71%	0.66%	93.65%	3.43%	0.51%
	United Local Credit Union	\$113,478	\$79	0.10%	1.27%	NM	0.45%	0.07%
	Cooperative Center Federal Credit Union	\$119,388	\$900	1.17%	0.52%	44.56%	17.13%	0.75%
	California State & Federal Employees #20 Credit Union	\$135,051	\$59	0.13%	0.38%	300.00%	0.31%	0.04%
	San Joaquin Power Employees Credit Union	\$136,835	\$273	0.30%	1.07%	356.04%	1.18%	0.20%
	Central Coast Federal Credit Union	\$141,127	\$336	0.60%	1.39%	230.65%	2.98%	0.24%
	Premier Community Credit Union	\$143,776	\$339	0.54%	1.31%	240.12%	2.41%	0.24%
	Solano First Federal Credit Union	\$146,466	\$4,741	5.17%	1.96%	37.82%	46.17%	3.24%
	Families & Schools Together Federal Credit Union	\$152,983	\$263	0.22%	0.65%	292.02%	4.59%	0.17%
	Members 1st Credit Union	\$183,906	\$37	0.03%	0.30%	NM	0.35%	0.02%
	Central State Credit Union	\$187,538	\$267	0.25%	1.19%	479.03%	1.92%	0.14%
	CAHP Credit Union	\$198,332	\$418	0.26%	0.47%	179.67%	2.49%	0.21%
	Heritage Community Credit Union	\$201,823	\$1,613	0.97%	1.59%	163.05%	8.93%	0.80%
	Pacific Postal Credit Union	\$222,197	\$243	0.41%	0.95%	229.22%	0.76%	0.11%
	Tucoemas Federal Credit Union	\$228,728	\$431	0.27%	0.56%	207.89%	4.55%	0.19%
	Monterey Credit Union	\$232,947	\$834	0.61%	1.31%	216.07%	3.55%	0.36%
	Community First Credit Union	\$246,120	\$1,842	1.12%	1.08%	96.85%	11.30%	0.75%
	Average of Asset Group A	\$120,851	\$466	0.55%	0.90%	192.86%	4.59%	0.34%

Source: SNL Financial

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: August 30, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Yolo Federal Credit Union	\$277,347	\$430	0.24%	0.79%	336.05%	1.60%	0.16%
	MOCSE Federal Credit Union	\$290,774	\$438	0.34%	0.75%	220.78%	2.16%	0.15%
	Sea West Coast Guard Federal Credit Union	\$353,966	\$187	0.14%	0.48%	351.34%	0.27%	0.05%
	First U.S. Community Credit Union	\$358,072	\$738	0.37%	0.45%	122.22%	2.05%	0.21%
	UNCLE Credit Union	\$390,638	\$253	0.09%	0.31%	348.62%	0.73%	0.06%
	PremierOne Credit Union	\$411,102	\$226	0.10%	0.44%	454.87%	0.57%	0.05%
	Alliance Credit Union	\$429,804	\$2,182	0.58%	0.63%	108.66%	7.07%	0.51%
	SafeAmerica Credit Union	\$433,433	\$1,759	0.50%	0.40%	81.18%	5.47%	0.41%
	Sacramento Credit Union	\$456,256	\$110	0.05%	0.71%	NM	0.20%	0.02%
	Financial Center Credit Union	\$480,829	\$864	0.49%	1.38%	279.86%	0.90%	0.18%
	Merced School Employees Federal Credit Union	\$485,998	\$671	0.41%	1.40%	337.85%	1.41%	0.14%
	Commonwealth Central Credit Union	\$497,971	\$1,459	0.43%	0.67%	156.07%	3.46%	0.29%
	Average of Asset Group B	\$405,516	\$776	0.31%	0.70%	254.32%	2.16%	0.19%
Asset Group C - \$501 million to \$1 billion in total assets								
	Valley First Credit Union	\$601,871	\$891	0.25%	0.51%	201.91%	1.42%	0.15%
	1st Northern California Credit Union	\$701,254	\$21	0.01%	0.59%	NM	0.03%	0.00%
	Noble Federal Credit Union	\$705,283	\$3,221	0.62%	1.49%	239.83%	4.77%	0.46%
	Santa Clara County Federal Credit Union	\$729,583	\$1,684	0.47%	1.08%	230.40%	2.93%	0.23%
	S.F. Police Credit Union	\$874,270	\$2,917	0.53%	0.91%	171.00%	3.84%	0.33%
	Bay Federal Credit Union	\$907,754	\$5,819	1.06%	0.68%	63.84%	7.39%	0.64%
	Sierra Central Credit Union	\$922,292	\$2,113	0.33%	0.91%	279.37%	2.63%	0.23%
	San Mateo Credit Union	\$975,737	\$1,411	0.20%	0.53%	263.64%	1.45%	0.14%
	1st United Services Credit Union	\$995,775	\$3,058	0.41%	0.38%	93.07%	3.22%	0.31%
	Average of Asset Group C	\$823,758	\$2,348	0.43%	0.79%	192.88%	3.08%	0.28%
Asset Group D - \$1 billion and over in total assets								
	Operating Engineers Local Union #3 Federal Credit Union	\$1,048,666	\$2,955	0.54%	1.03%	189.92%	2.20%	0.28%
	San Francisco Federal Credit Union	\$1,088,249	\$7,509	1.12%	0.86%	76.96%	10.41%	0.69%
	Pacific Service Credit Union	\$1,169,444	\$750	0.13%	0.29%	221.20%	0.48%	0.06%
	KeyPoint Credit Union	\$1,198,928	\$1,848	0.19%	0.33%	170.18%	2.04%	0.15%
	San Francisco Fire Credit Union	\$1,263,119	\$7,313	0.82%	1.15%	140.01%	7.37%	0.58%
	Coast Central Credit Union	\$1,343,841	\$1,597	0.27%	0.57%	213.59%	1.24%	0.12%
	Meriwest Credit Union	\$1,413,269	\$4,440	0.41%	0.70%	172.07%	4.53%	0.31%
	Schools Financial Credit Union	\$1,861,280	\$3,057	0.26%	0.62%	241.90%	1.79%	0.16%
	Stanford Federal Credit Union	\$2,200,348	\$1,969	0.14%	0.61%	440.78%	0.90%	0.09%
	Provident Credit Union	\$2,365,123	\$1,377	0.10%	0.29%	298.33%	0.52%	0.06%
	Technology Credit Union	\$2,404,396	\$2,783	0.16%	0.73%	468.38%	1.11%	0.12%
	SAFE Credit Union	\$2,622,702	\$4,821	0.24%	0.77%	324.14%	2.08%	0.18%
	Travis Credit Union	\$2,880,623	\$9,254	0.45%	1.02%	228.88%	2.94%	0.32%
	Educational Employees Credit Union	\$2,883,301	\$4,244	0.37%	0.90%	241.14%	1.25%	0.15%
	Chevron Federal Credit Union	\$3,123,239	\$6,561	0.26%	0.24%	93.63%	2.21%	0.21%
	Redwood Credit Union	\$3,537,718	\$6,834	0.25%	0.66%	263.17%	1.67%	0.19%
	Patelco Credit Union	\$5,856,819	\$12,820	0.32%	0.91%	283.06%	2.46%	0.22%
	Star One Credit Union	\$9,287,040	\$1,491	0.04%	0.12%	309.32%	0.16%	0.02%
	First Technology Federal Credit Union	\$10,560,441	\$22,278	0.29%	0.47%	161.67%	2.27%	0.21%
	Golden 1 Credit Union	\$11,158,918	\$25,723	0.33%	0.54%	163.15%	2.11%	0.23%
	Average of Asset Group D	\$3,463,373	\$6,481	0.33%	0.64%	235.07%	2.49%	0.22%

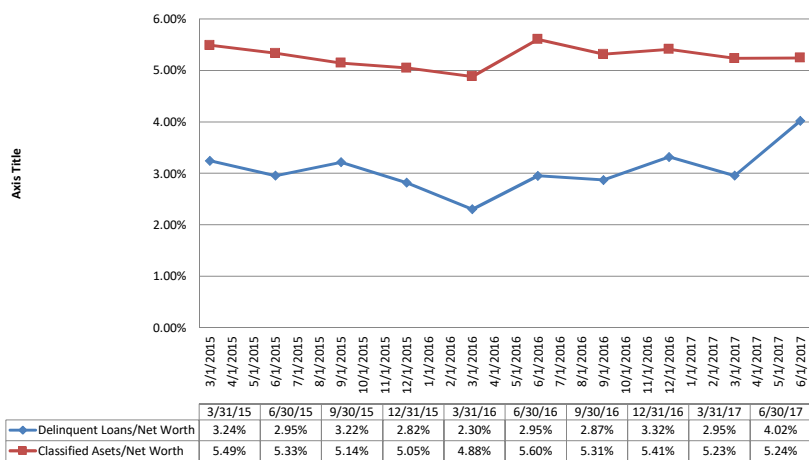
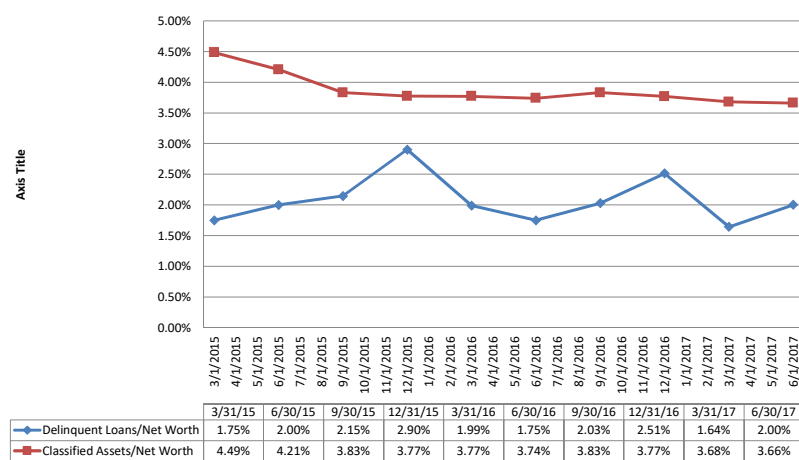
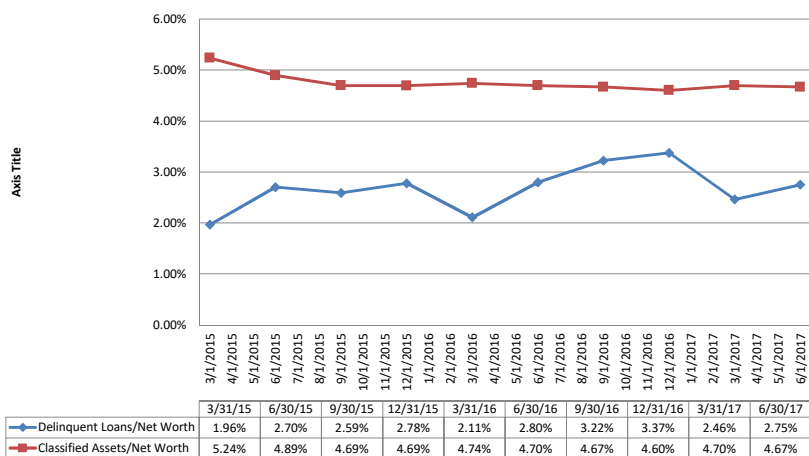
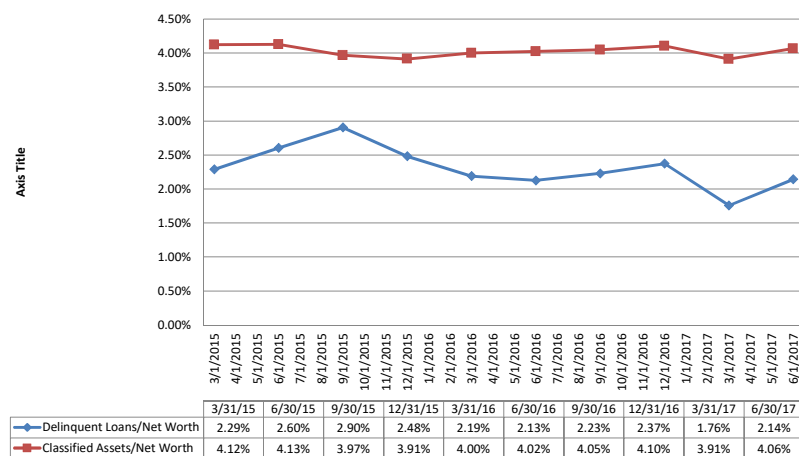
Source: SNL Financial

NA = data was not available.

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

Net Worth

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

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

Source: SNL Financial

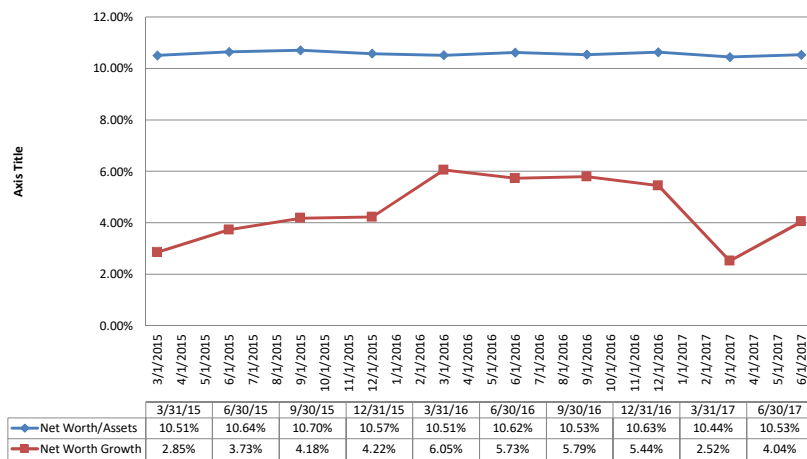
Note: Report includes only bank-level data.

NA = data was not available.

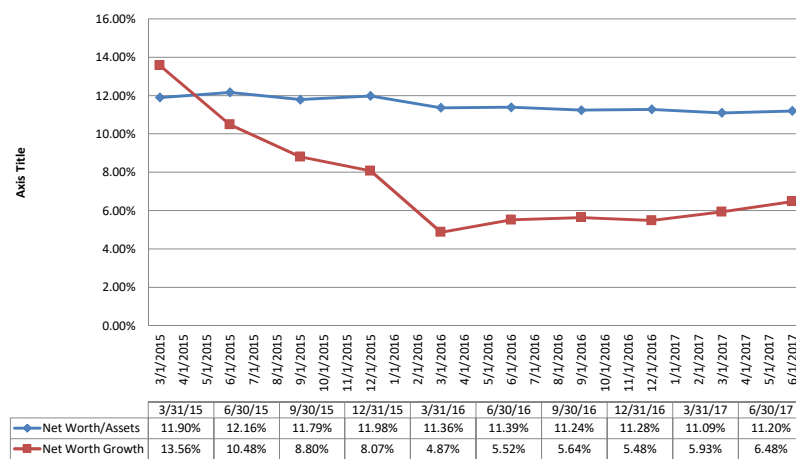
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

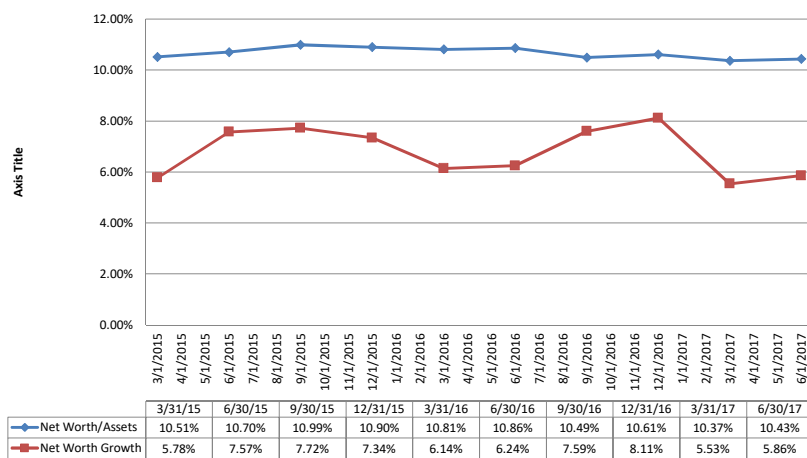
Asset Group A - \$50 to \$250 million in Total Assets
As of Date



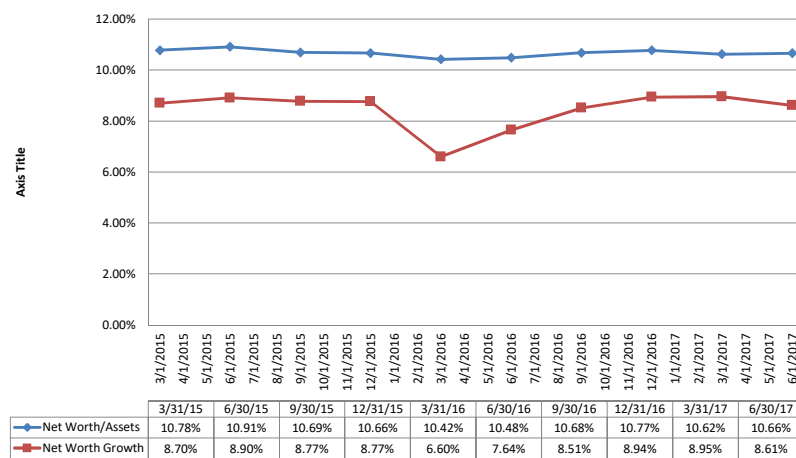
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Valley Oak Credit Union	\$52,996	\$4,859	9.17%	(5.45%)	4.75%	12.70%
	California Community Credit Union	\$61,447	\$7,402	12.05%	1.22%	0.57%	9.07%
	Menlo Survey Federal Credit Union	\$62,600	\$7,449	11.90%	5.04%	0.77%	1.01%
	Siskiyou Central Credit Union	\$64,501	\$6,294	9.76%	5.38%	1.45%	2.45%
	Vision One Credit Union	\$67,518	\$10,046	14.88%	7.13%	0.00%	12.78%
	Chabot Federal Credit Union	\$70,681	\$9,984	14.13%	2.60%	0.00%	0.69%
	Marin County Federal Credit Union	\$71,091	\$6,346	8.93%	6.07%	0.55%	2.21%
	Kaiperm Diablo Federal Credit Union	\$71,788	\$9,390	13.08%	3.60%	0.18%	4.90%
	Upward Credit Union	\$72,247	\$6,662	9.22%	4.11%	2.45%	1.11%
	Lassen County Federal Credit Union	\$73,832	\$12,207	16.53%	2.04%	0.03%	1.35%
	Bay Cities Credit Union	\$73,991	\$6,087	8.23%	9.18%	1.99%	5.37%
	Polam Federal Credit Union	\$74,012	\$8,756	11.83%	2.94%	0.00%	4.57%
	First California Federal Credit Union	\$88,645	\$8,205	9.26%	2.77%	1.32%	2.34%
	SRI Federal Credit Union	\$88,866	\$7,949	8.94%	11.41%	0.49%	1.51%
	SMW 104 Federal Credit Union	\$89,192	\$6,782	7.60%	2.90%	2.26%	1.37%
	Tulare County Federal Credit Union	\$95,267	\$6,941	7.29%	3.46%	3.63%	6.08%
	Community Credit Union of Southern Humboldt	\$95,347	\$10,689	11.21%	15.35%	5.10%	2.21%
	Mission City Federal Credit Union	\$96,616	\$7,560	7.82%	3.91%	0.05%	1.44%
	Shell Western States Federal Credit Union	\$97,508	\$8,716	8.94%	4.72%	2.56%	1.61%
	Merco Credit Union	\$109,292	\$9,679	8.86%	6.24%	1.14%	2.94%
	Santa Cruz Community Credit Union	\$111,933	\$8,622	7.70%	(31.93%)	26.19%	16.76%
	Kings Federal Credit Union	\$112,260	\$16,641	14.82%	3.48%	3.41%	3.19%
	United Local Credit Union	\$113,478	\$19,312	17.02%	2.47%	0.41%	5.44%
	Cooperative Center Federal Credit Union	\$119,388	\$7,810	6.54%	0.03%	11.52%	5.13%
	California State & Federal Employees #20 Credit Union	\$135,051	\$18,903	14.00%	6.05%	0.31%	0.94%
	San Joaquin Power Employees Credit Union	\$136,835	\$22,238	16.25%	0.81%	1.23%	4.37%
	Central Coast Federal Credit Union	\$141,127	\$11,105	7.87%	2.94%	3.03%	6.98%
	Premier Community Credit Union	\$143,776	\$13,717	9.54%	3.77%	2.47%	5.93%
	Solano First Federal Credit Union	\$146,466	\$10,673	7.29%	1.47%	44.42%	16.80%
	Families & Schools Together Federal Credit Union	\$152,983	\$16,257	10.63%	15.45%	1.62%	4.72%
	Members 1st Credit Union	\$183,906	\$17,897	9.73%	6.07%	0.21%	2.27%
	Central State Credit Union	\$187,538	\$15,071	8.04%	5.30%	1.77%	8.49%
	CAHP Credit Union	\$198,332	\$17,152	8.65%	14.87%	2.44%	4.38%
	Heritage Community Credit Union	\$201,823	\$19,139	9.48%	3.92%	8.43%	13.74%
	Pacific Postal Credit Union	\$222,197	\$30,586	13.77%	4.64%	0.79%	1.82%
	Tucoemas Federal Credit Union	\$228,728	\$17,094	7.47%	6.32%	2.52%	5.24%
	Monterey Credit Union	\$232,947	\$33,061	14.19%	3.31%	2.52%	5.45%
	Community First Credit Union	\$246,120	\$18,228	7.41%	10.06%	10.11%	9.79%
	Average of Asset Group A	\$120,851	\$12,513	10.53%	4.04%	4.02%	5.24%

Net Worth
June 30, 2017
Run Date: August 30, 2017

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Yolo Federal Credit Union	\$277,347	\$28,843	10.40%	11.75%	1.49%	5.01%
	MOCSE Federal Credit Union	\$290,774	\$21,800	7.50%	7.68%	2.01%	4.44%
	Sea West Coast Guard Federal Credit Union	\$353,966	\$69,052	19.51%	2.10%	0.27%	0.95%
	First U.S. Community Credit Union	\$358,072	\$37,963	10.60%	7.79%	1.94%	2.38%
	UNCLE Credit Union	\$390,638	\$35,776	9.16%	8.80%	0.71%	2.47%
	PremierOne Credit Union	\$411,102	\$38,019	9.25%	4.66%	0.59%	2.70%
	Alliance Credit Union	\$429,804	\$34,875	8.11%	4.26%	6.26%	6.80%
	SafeAmerica Credit Union	\$433,433	\$34,694	8.00%	4.23%	5.07%	4.12%
	Sacramento Credit Union	\$456,256	\$60,510	13.26%	7.80%	0.18%	2.75%
	Financial Center Credit Union	\$480,829	\$94,162	19.58%	6.65%	0.92%	2.57%
	Merced School Employees Federal Credit Union	\$485,998	\$47,321	9.74%	7.05%	1.42%	4.79%
	Commonwealth Central Credit Union	\$497,971	\$46,070	9.25%	4.94%	3.17%	4.94%
	Average of Asset Group B	\$405,516	\$45,757	11.20%	6.48%	2.00%	3.66%
Asset Group C - \$501 million to \$1 billion in total assets							
	Valley First Credit Union	\$601,871	\$61,741	10.26%	1.51%	1.44%	2.91%
	1st Northern California Credit Union	\$701,254	\$71,796	10.24%	2.56%	0.03%	1.76%
	Noble Federal Credit Union	\$705,283	\$76,596	10.86%	5.85%	4.21%	10.09%
	Santa Clara County Federal Credit Union	\$729,583	\$66,602	9.13%	7.10%	2.53%	5.83%
	S.F. Police Credit Union	\$874,270	\$122,597	14.02%	2.81%	2.38%	4.07%
	Bay Federal Credit Union	\$907,754	\$77,501	8.54%	11.17%	7.51%	4.79%
	Sierra Central Credit Union	\$922,292	\$101,100	10.96%	5.99%	2.09%	5.84%
	San Mateo Credit Union	\$975,737	\$98,005	10.04%	11.24%	1.44%	3.80%
	1st United Services Credit Union	\$995,775	\$97,901	9.83%	4.50%	3.12%	2.91%
	Average of Asset Group C	\$823,758	\$85,982	10.43%	5.86%	2.75%	4.67%
Asset Group D - \$1 billion and over in total assets							
	Operating Engineers Local Union #3 Federal Credit Union	\$1,048,666	\$149,872	14.29%	10.49%	1.97%	3.74%
	San Francisco Federal Credit Union	\$1,088,249	\$113,447	10.42%	2.62%	6.62%	5.09%
	Pacific Service Credit Union	\$1,169,444	\$155,606	13.31%	2.97%	0.48%	1.07%
	KeyPoint Credit Union	\$1,198,928	\$94,135	7.85%	4.42%	1.96%	3.34%
	San Francisco Fire Credit Union	\$1,263,119	\$104,957	8.31%	11.42%	6.97%	9.76%
	Coast Central Credit Union	\$1,343,841	\$148,701	11.07%	9.22%	1.07%	2.29%
	Meriwest Credit Union	\$1,413,269	\$125,480	8.88%	10.12%	3.54%	6.09%
	Schools Financial Credit Union	\$1,861,280	\$193,669	10.41%	10.64%	1.58%	3.82%
	Stanford Federal Credit Union	\$2,200,348	\$208,873	9.49%	11.16%	0.94%	4.16%
	Provident Credit Union	\$2,365,123	\$276,818	11.70%	5.60%	0.50%	1.48%
	Technology Credit Union	\$2,404,396	\$245,725	10.22%	12.16%	1.13%	5.30%
	SAFE Credit Union	\$2,622,702	\$238,156	9.08%	8.43%	2.02%	6.56%
	Travis Credit Union	\$2,880,623	\$333,471	11.58%	7.12%	2.78%	6.35%
	Educational Employees Credit Union	\$2,883,301	\$350,573	12.16%	6.38%	1.21%	2.92%
	Chevron Federal Credit Union	\$3,123,239	\$339,862	10.88%	7.23%	1.93%	1.81%
	Redwood Credit Union	\$3,537,718	\$423,200	11.96%	17.97%	1.61%	4.25%
	Patelco Credit Union	\$5,856,819	\$626,680	10.70%	8.45%	2.05%	5.79%
	Star One Credit Union	\$9,287,040	\$950,320	10.23%	6.83%	0.16%	0.49%
	First Technology Federal Credit Union	\$10,560,441	\$974,772	9.23%	10.55%	2.29%	3.69%
	Golden 1 Credit Union	\$11,158,918	\$1,275,371	11.43%	8.42%	2.02%	3.29%
	Average of Asset Group D	\$3,463,373	\$366,484	10.66%	8.61%	2.14%	4.06%

Source: SNL Financial

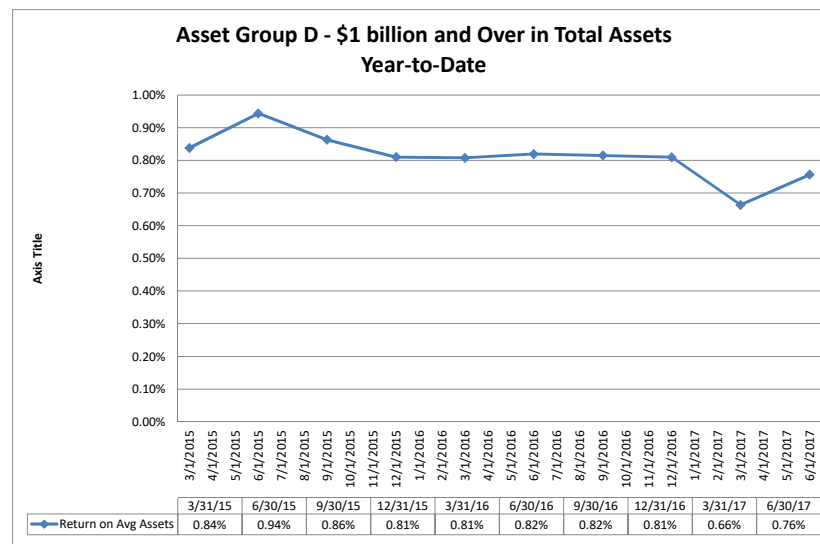
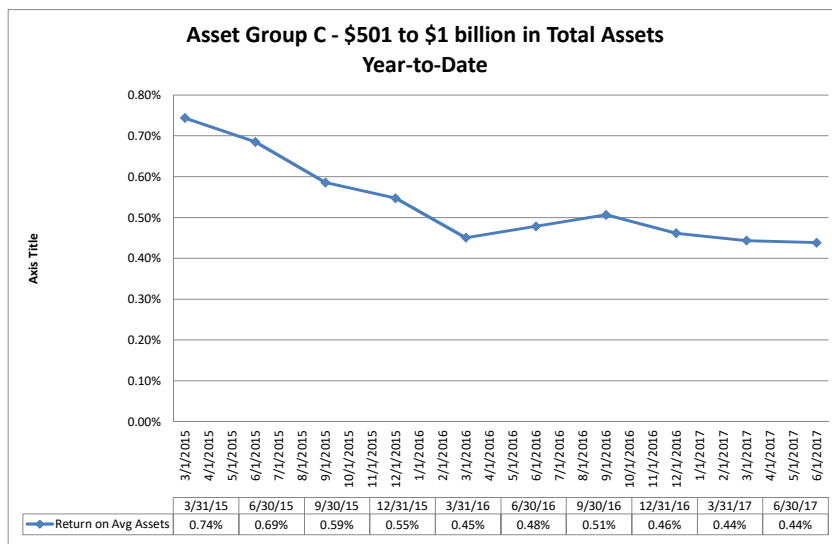
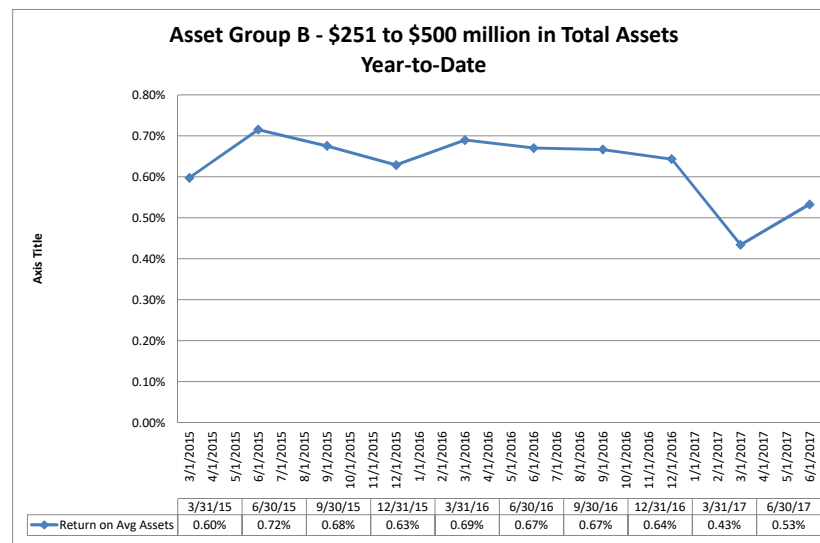
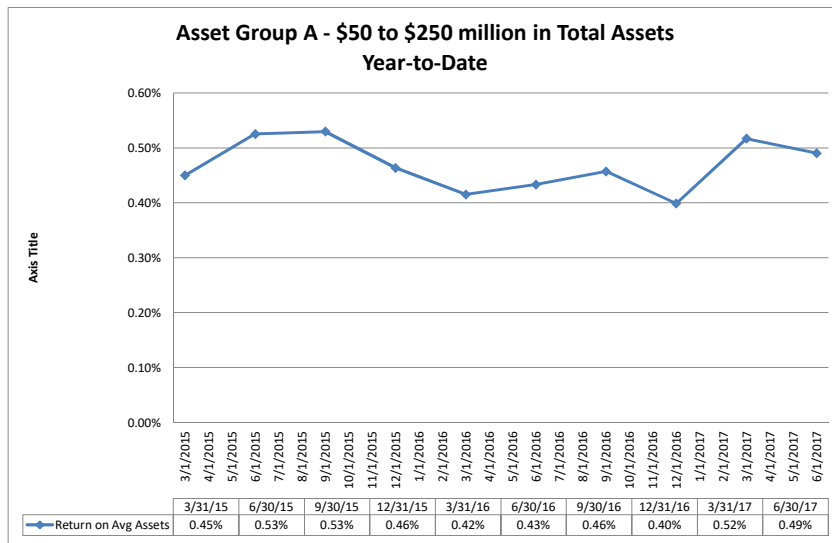
NA = data was not available.

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

Southern California

Performance Analysis

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



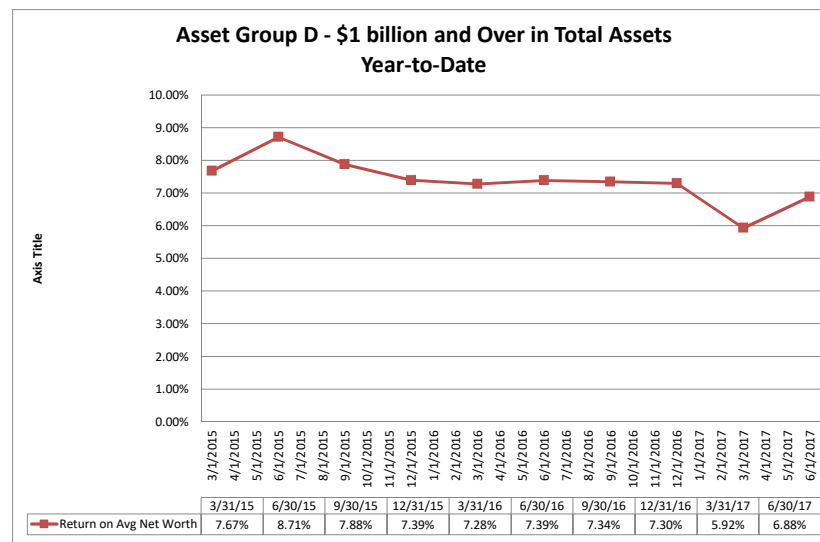
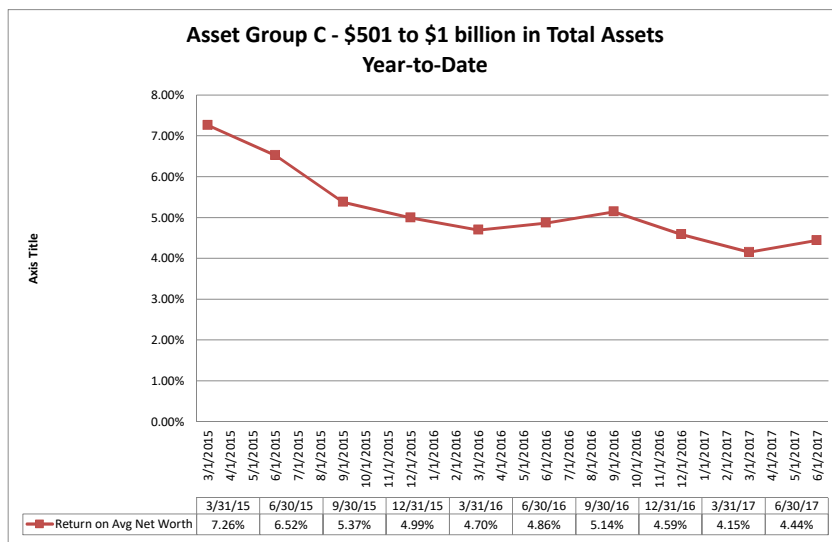
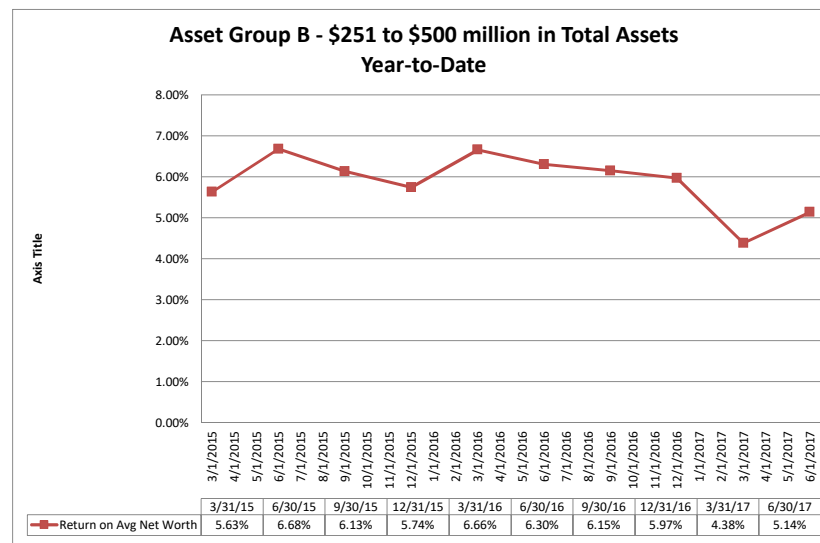
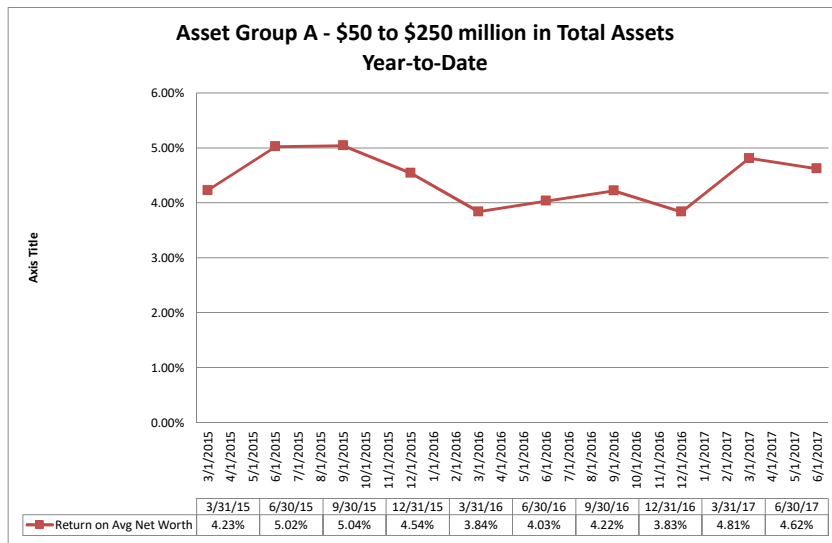
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 30, 2017

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	\$50,736	\$75	0.59%	4.86%	74.06%	\$73	\$145	0.57%	4.73%	74.25%	\$71
	Technicolor Federal Credit Union	\$53,601	\$99	0.74%	8.24%	83.05%	\$82	\$143	0.54%	6.00%	87.11%	\$82
	Huntington Beach City Employees Credit Union	\$56,275	\$13	0.09%	0.93%	94.29%	\$77	\$44	0.15%	1.58%	93.96%	\$81
	Union Yes Federal Credit Union	\$57,246	\$37	0.25%	5.91%	93.96%	\$103	\$40	0.14%	3.21%	96.44%	\$106
	Polam Federal Credit Union	\$58,474	\$73	0.50%	4.57%	80.48%	\$80	\$162	0.57%	5.10%	78.41%	\$79
	County Schools Federal Credit Union	\$59,251	(\$9)	(0.06%)	(0.86%)	78.61%	\$52	\$2	0.01%	0.10%	79.28%	\$52
	Pacific Transportation Federal Credit Union	\$61,785	(\$103)	(0.66%)	(3.41%)	93.44%	\$65	(\$67)	(0.22%)	(1.11%)	94.18%	\$66
	CalCom Federal Credit Union	\$64,351	\$104	0.65%	4.93%	77.70%	\$63	\$195	0.61%	4.65%	78.81%	\$64
	Nikkei Credit Union	\$67,853	\$35	0.21%	1.71%	90.29%	\$81	\$33	0.10%	0.81%	93.40%	\$84
	Santa Ana Federal Credit Union	\$67,973	\$164	0.97%	11.74%	81.78%	\$60	\$273	0.81%	9.87%	82.64%	\$58
	North County Credit Union	\$68,014	\$1	0.01%	0.07%	92.63%	\$77	\$12	0.04%	0.44%	94.23%	\$76
	Prospectors Federal Credit Union	\$71,025	\$98	0.56%	4.85%	78.90%	\$63	\$174	0.50%	4.32%	82.16%	\$63
	Allied Healthcare Federal Credit Union	\$72,129	\$158	0.88%	11.65%	78.09%	\$87	\$260	0.73%	9.70%	81.22%	\$87
	Bopti Federal Credit Union	\$72,277	\$139	0.77%	4.82%	53.47%	\$140	\$372	1.04%	6.50%	54.43%	\$141
	Universal City Studios Credit Union	\$72,805	\$126	0.69%	9.02%	84.68%	\$66	\$137	0.38%	4.94%	86.99%	\$67
	VA Desert Pacific Federal Credit Union	\$73,661	\$277	1.52%	9.43%	71.28%	\$97	\$317	0.88%	5.44%	78.12%	\$95
	PostCity Financial Credit Union	\$78,283	(\$18)	(0.09%)	(0.81%)	102.71%	\$79	(\$111)	(0.29%)	(2.49%)	106.37%	\$83
	La Loma Federal Credit Union	\$79,259	\$154	0.78%	12.99%	76.58%	\$58	\$177	0.45%	7.55%	84.41%	\$58
	Thinkwise Federal Credit Union	\$80,469	\$10	0.05%	0.37%	94.76%	\$91	\$83	0.21%	1.54%	91.06%	\$92
	JACOM Credit Union	\$81,370	\$45	0.23%	1.76%	87.26%	\$77	\$96	0.24%	1.88%	87.69%	\$80
	Paradise Valley Federal Credit Union	\$83,712	\$67	0.32%	3.03%	98.78%	\$65	\$55	0.13%	1.23%	98.52%	\$66
	Glendale Federal Credit Union	\$86,527	\$70	0.32%	2.50%	87.62%	\$67	\$94	0.22%	1.69%	92.14%	\$64
	United Methodist Federal Credit Union	\$90,560	\$182	0.80%	8.91%	72.27%	\$66	\$310	0.68%	7.66%	75.82%	\$65
	Rancho Federal Credit Union	\$96,226	\$36	0.15%	2.11%	94.18%	\$76	\$5	0.01%	0.15%	96.45%	\$78
	South Bay Credit Union	\$96,275	\$261	1.09%	10.34%	76.33%	\$76	\$410	0.87%	8.24%	76.14%	\$76
	San Diego Firefighters Federal Credit Union	\$99,302	\$38	0.15%	1.93%	94.44%	\$108	\$129	0.26%	3.31%	90.55%	\$105
	First Imperial Credit Union	\$104,234	\$117	0.46%	4.77%	73.37%	\$65	\$235	0.47%	4.82%	76.93%	\$69
	Ontario Montclair School Employees Federal Credit Union	\$108,550	\$243	0.90%	9.52%	75.51%	\$78	\$395	0.74%	7.82%	78.69%	\$81
	East County Schools Federal Credit Union	\$111,367	\$129	0.47%	5.62%	82.37%	\$80	\$295	0.53%	6.47%	81.80%	\$82
	Clearpath Federal Credit Union	\$112,698	(\$2)	(0.01%)	(0.07%)	99.56%	\$84	\$100	0.18%	1.75%	90.93%	\$70
	California Bear Credit Union	\$115,776	(\$52)	(0.18%)	(2.68%)	100.80%	\$82	(\$15)	(0.03%)	(0.39%)	96.02%	\$76
	Pasadena Service Federal Credit Union	\$116,473	\$26	0.09%	0.96%	83.32%	\$78	\$169	0.29%	3.14%	84.99%	\$79
	California Lithuanian Credit Union	\$116,932	\$340	1.17%	8.36%	43.50%	\$128	\$670	1.16%	8.32%	42.82%	\$123
	Schools Federal Credit Union	\$126,003	\$114	0.36%	2.95%	86.88%	\$73	\$3,173	5.13%	43.44%	42.80%	\$73
	Torrance Community Federal Credit Union	\$132,940	\$66	0.20%	2.75%	86.79%	\$83	\$132	0.20%	2.79%	87.46%	\$88
	Sea Air Federal Credit Union	\$136,341	(\$71)	(0.21%)	(0.86%)	103.38%	\$81	(\$172)	(0.25%)	(1.04%)	104.96%	\$81
	Chaffey Federal Credit Union	\$140,911	\$214	0.61%	7.48%	78.28%	\$57	\$444	0.65%	7.85%	78.52%	\$57
	Camino Federal Credit Union	\$151,132	(\$12)	(0.03%)	(0.34%)	89.87%	\$90	\$35	0.05%	0.50%	90.42%	\$90
	Pasadena Federal Credit Union	\$158,667	(\$69)	(0.17%)	(1.73%)	98.08%	\$83	(\$150)	(0.19%)	(1.88%)	97.17%	\$80
	E-Central Credit Union	\$160,873	\$365	0.90%	5.01%	87.31%	\$80	\$578	0.72%	3.99%	89.13%	\$81
	Priority One Credit Union	\$164,175	\$191	0.47%	5.26%	90.35%	\$71	\$341	0.42%	4.75%	92.54%	\$71
	Alta Vista Credit Union	\$164,341	(\$77)	(0.19%)	(2.53%)	68.70%	\$74	\$153	0.19%	2.52%	71.34%	\$73
	Pacific Community Credit Union	\$184,121	\$260	0.56%	3.72%	78.65%	\$71	\$391	0.42%	2.82%	80.69%	\$72
	Long Beach Firemen's Credit Union	\$186,956	\$546	1.18%	6.37%	42.41%	\$98	\$1,131	1.24%	6.66%	39.77%	\$89
	Edwards Federal Credit Union	\$196,311	\$273	0.56%	7.82%	79.18%	\$71	\$458	0.48%	6.62%	82.00%	\$77
	UMe Federal Credit Union	\$203,549	\$371	0.73%	8.55%	75.26%	\$89	\$533	0.53%	6.19%	80.63%	\$96
	Matadors Community Credit Union	\$210,266	\$370	0.71%	6.50%	77.62%	\$92	\$1,629	1.59%	14.56%	64.27%	\$93
	Parsons Federal Credit Union	\$211,385	\$248	0.47%	3.52%	81.35%	\$121	\$461	0.43%	3.29%	83.33%	\$121
	Downey Federal Credit Union	\$217,022	\$275	0.51%	4.68%	75.38%	\$72	\$428	0.40%	3.68%	76.53%	\$72
	POPA Federal Credit Union	\$221,795	\$368	0.67%	5.57%	82.56%	\$87	\$357	0.33%	2.71%	87.44%	\$90
	Santa Barbara Teachers Federal Credit Union	\$239,067	\$275	0.46%	4.52%	70.04%	\$78	\$551	0.47%	4.57%	71.40%	\$77
	Kern Federal Credit Union	\$244,842	\$206	0.34%	2.73%	80.21%	\$70	\$81	0.07%	0.54%	85.18%	\$76
	Eagle Community Credit Union	\$245,167	\$27	0.04%	0.57%	88.70%	\$79	\$100	0.08%	1.05%	89.11%	\$79
	I.L.W.U. Credit Union	\$248,069	\$832	1.34%	12.32%	75.28%	\$102	\$661	0.54%	4.95%	75.90%	\$106
	Average of Asset Group A	\$122,767	\$143	0.44%	4.31%	82.34%	\$80	\$308	0.49%	4.62%	82.55%	\$81

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 30, 2017

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	\$271,002	\$553	0.82%	8.37%	75.74%	\$72	\$1,148	0.85%	8.80%	82.09%	\$76
	Cabrillo Credit Union	\$275,781	\$250	0.37%	3.67%	88.07%	\$85	\$413	0.31%	3.04%	89.56%	\$87
	Long Beach City Employees Federal Credit Union	\$307,312	\$171	0.22%	2.34%	81.22%	\$108	\$279	0.18%	1.93%	85.46%	\$115
	SAG-AFTRA Federal Credit Union	\$309,829	\$169	0.25%	3.58%	90.41%	\$81	\$233	0.18%	2.62%	92.68%	\$81
	Burbank City Federal Credit Union	\$325,201	\$346	0.43%	5.59%	83.56%	\$87	\$324	0.20%	2.62%	80.66%	\$86
	America's Christian Credit Union	\$353,336	\$1,387	1.59%	15.80%	69.39%	\$85	\$2,541	1.49%	14.74%	71.51%	\$88
	Glendale Area Schools Credit Union	\$355,726	\$814	0.93%	6.77%	47.93%	\$75	\$1,378	0.79%	5.77%	54.33%	\$84
	Aerospace Federal Credit Union	\$377,653	\$558	0.59%	6.30%	71.23%	\$101	\$887	0.47%	5.07%	75.08%	\$108
	LA Financial Federal Credit Union	\$386,332	\$164	0.17%	2.17%	89.89%	\$86	\$341	0.18%	2.27%	90.72%	\$86
	Foothill Federal Credit Union	\$412,019	\$1,018	1.00%	8.67%	67.94%	\$80	\$2,027	1.02%	8.81%	69.91%	\$82
	Sun Community Federal Credit Union	\$427,959	\$870	0.80%	8.61%	76.40%	\$53	\$904	0.42%	4.51%	85.86%	\$63
	SkyOne Federal Credit Union	\$480,292	(\$778)	(0.65%)	(6.80%)	88.92%	\$105	(\$928)	(0.39%)	(4.06%)	88.33%	\$105
	CBC Federal Credit Union	\$480,852	\$835	0.70%	7.57%	77.18%	\$86	\$1,314	0.56%	6.04%	78.11%	\$84
	Point Loma Credit Union	\$491,967	\$675	0.55%	6.75%	84.87%	\$81	\$1,103	0.45%	5.56%	86.36%	\$82
	USC Credit Union	\$494,399	\$1,045	0.85%	10.93%	71.57%	\$78	\$1,712	0.70%	9.05%	72.92%	\$78
	Vons Employees Federal Credit Union	\$498,241	\$1,392	1.12%	5.40%	70.75%	\$96	\$2,757	1.11%	5.39%	70.96%	\$97
	Average of Asset Group B	\$390,494	\$592	0.61%	5.98%	77.19%	\$85	\$1,027	0.53%	5.14%	79.66%	\$88
Asset Group C - \$501 million to \$1 billion in total assets												
	First Financial Federal Credit Union	\$574,616	\$799	0.57%	7.57%	83.06%	\$88	\$1,170	0.43%	5.58%	82.38%	\$81
	Safe 1 Credit Union	\$594,361	\$1,361	0.92%	6.43%	70.79%	\$74	\$2,847	1.02%	7.07%	65.07%	\$69
	University Credit Union	\$616,956	\$779	0.51%	6.77%	75.57%	\$101	\$1,507	0.49%	6.61%	75.83%	\$99
	Water and Power Community Credit Union	\$633,265	\$1,263	0.80%	9.69%	76.11%	\$100	\$2,430	0.78%	9.45%	76.46%	\$99
	Christian Community Credit Union	\$634,108	\$775	0.49%	3.99%	87.77%	\$98	\$2,122	0.66%	5.50%	87.08%	\$97
	First City Credit Union	\$642,030	\$945	0.59%	5.46%	76.01%	\$71	\$1,611	0.51%	4.69%	77.54%	\$71
	AltaOne Federal Credit Union	\$643,569	\$456	0.28%	3.04%	82.20%	\$81	\$1,005	0.31%	3.37%	81.62%	\$78
	American First Credit Union	\$679,875	\$1,067	0.63%	6.76%	80.38%	\$81	\$2,111	0.63%	6.76%	82.47%	\$85
	SCE Federal Credit Union	\$679,881	\$826	0.49%	4.99%	82.24%	\$81	\$1,503	0.45%	4.58%	83.70%	\$80
	Farmers Insurance Group Federal Credit Union	\$750,833	\$1,511	0.80%	5.99%	81.73%	\$105	\$1,609	0.43%	3.20%	85.94%	\$107
	Southland Credit Union	\$754,078	(\$70)	(0.04%)	(0.33%)	91.60%	\$97	\$308	0.09%	0.78%	89.65%	\$98
	Honda Federal Credit Union	\$775,742	\$546	0.28%	3.08%	91.11%	\$111	\$1,098	0.29%	3.12%	91.22%	\$106
	Pacific Marine Credit Union	\$794,309	(\$93)	(0.05%)	(0.34%)	81.52%	\$67	\$763	0.19%	1.42%	83.66%	\$68
	Sesloc Federal Credit Union	\$796,351	\$1,463	0.74%	8.74%	72.06%	\$81	\$2,611	0.66%	7.89%	75.52%	\$83
	Evangelical Christian Credit Union	\$802,072	\$963	0.48%	6.00%	86.39%	\$96	\$1,799	0.45%	5.65%	83.82%	\$100
	Ventura County Credit Union	\$822,727	\$712	0.34%	4.24%	78.57%	\$72	\$455	0.11%	1.36%	78.31%	\$75
	Los Angeles Police Federal Credit Union	\$901,330	\$1,463	0.65%	5.51%	85.48%	\$127	\$1,722	0.38%	3.26%	87.34%	\$131
	University & State Employees Credit Union	\$909,085	\$1,331	0.59%	6.21%	76.15%	\$93	\$2,155	0.48%	5.06%	78.21%	\$94
	Los Angeles Federal Credit Union	\$915,188	\$987	0.43%	3.68%	78.78%	\$99	\$1,942	0.43%	3.64%	79.42%	\$100
	Xceed Financial Federal Credit Union	\$948,572	(\$356)	(0.15%)	(1.58%)	93.80%	\$85	(\$98)	(0.02%)	(0.22%)	92.29%	\$85
	Average of Asset Group C	\$743,447	\$836	0.47%	4.80%	81.57%	\$90	\$1,534	0.44%	4.44%	81.88%	\$90

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 30, 2017

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	\$1,052,515	\$2,313	0.88%	9.96%	72.49%	\$75	\$3,866	0.75%	8.41%	74.56%	\$76
	Northrop Grumman Federal Credit Union	\$1,117,813	(\$80)	(0.03%)	(0.28%)	85.20%	\$81	\$350	0.06%	0.61%	86.35%	\$83
	Arrowhead Central Credit Union	\$1,148,253	\$3,871	1.35%	10.69%	74.56%	\$74	\$6,756	1.18%	9.44%	75.63%	\$74
	Firefighters First Federal Credit Union	\$1,226,933	\$2,266	0.74%	7.93%	79.25%	\$96	\$3,263	0.54%	5.74%	84.72%	\$108
	Credit Union of Southern California	\$1,229,426	\$2,804	0.92%	8.90%	80.14%	\$104	\$5,446	0.90%	8.88%	79.58%	\$99
	Financial Partners Credit Union	\$1,249,557	\$505	0.16%	1.72%	90.32%	\$105	\$1,625	0.26%	2.77%	89.15%	\$105
	Altura Credit Union	\$1,279,216	\$2,824	0.88%	8.44%	75.33%	\$75	\$6,463	1.02%	9.79%	74.86%	\$73
	LBS Financial Credit Union	\$1,398,322	\$2,781	0.80%	6.55%	78.19%	\$84	\$5,152	0.75%	6.12%	77.64%	\$86
	First Entertainment Credit Union	\$1,413,959	\$4,035	1.14%	13.82%	71.43%	\$90	\$2,049	0.29%	3.52%	73.85%	\$92
	Kern Schools Federal Credit Union	\$1,486,491	\$3,551	0.95%	10.08%	75.04%	\$63	\$6,983	0.95%	10.02%	75.83%	\$65
	Orange County's Credit Union	\$1,528,017	\$3,099	0.82%	8.55%	75.74%	\$87	\$6,211	0.83%	8.67%	76.39%	\$86
	NuVision Federal Credit Union	\$1,566,880	\$1,910	0.49%	4.56%	75.46%	\$90	\$3,853	0.50%	4.65%	75.62%	\$90
	Caltech Employees Federal Credit Union	\$1,572,748	\$2,978	0.76%	7.62%	52.83%	\$115	\$5,690	0.73%	7.35%	54.56%	\$114
	Partners Federal Credit Union	\$1,589,789	\$3,576	0.90%	7.87%	78.16%	\$90	\$7,413	0.94%	8.25%	75.33%	\$88
	F&A Federal Credit Union	\$1,592,531	\$3,758	0.95%	6.43%	51.67%	\$91	\$8,325	1.05%	7.18%	48.80%	\$96
	California Coast Credit Union	\$2,326,089	\$7,999	1.37%	12.23%	72.36%	\$75	\$11,781	1.03%	9.11%	75.27%	\$77
	Premier America Credit Union	\$2,380,182	\$4,750	0.80%	7.91%	72.19%	\$99	\$9,989	0.85%	8.41%	70.30%	\$93
	UNIFY Financial Federal Credit Union	\$2,747,256	(\$1,163)	(0.17%)	(2.15%)	85.64%	\$90	(\$153)	(0.01%)	(0.14%)	85.76%	\$92
	California Credit Union	\$3,046,431	\$2,976	0.39%	4.06%	89.99%	\$141	\$3,877	0.29%	3.10%	90.51%	\$120
	Mission Federal Credit Union	\$3,343,477	\$9,146	1.10%	9.30%	69.47%	\$87	\$15,649	0.95%	8.04%	71.59%	\$87
	Wescom Central Credit Union	\$3,667,722	\$5,861	0.64%	9.16%	83.72%	\$99	\$9,936	0.56%	7.92%	85.84%	\$100
	Kinecta Federal Credit Union	\$4,035,303	\$4,857	0.48%	5.91%	79.14%	\$96	\$7,457	0.37%	4.57%	80.94%	\$98
	Logix Federal Credit Union	\$5,107,984	\$18,558	1.49%	9.48%	57.15%	\$110	\$33,950	1.38%	8.75%	59.49%	\$118
	San Diego County Credit Union	\$8,153,904	\$24,191	1.19%	8.51%	60.87%	\$75	\$49,213	1.22%	8.75%	60.16%	\$76
	SchoolsFirst Federal Credit Union	\$13,867,337	\$28,662	0.83%	7.66%	65.52%	\$97	\$54,707	0.81%	7.38%	66.24%	\$96
	Average of Asset Group D	\$2,765,125	\$6,252	0.83%	7.62%	73.66%	\$93	\$11,549	0.76%	6.88%	74.26%	\$93

Source: SNL Financial

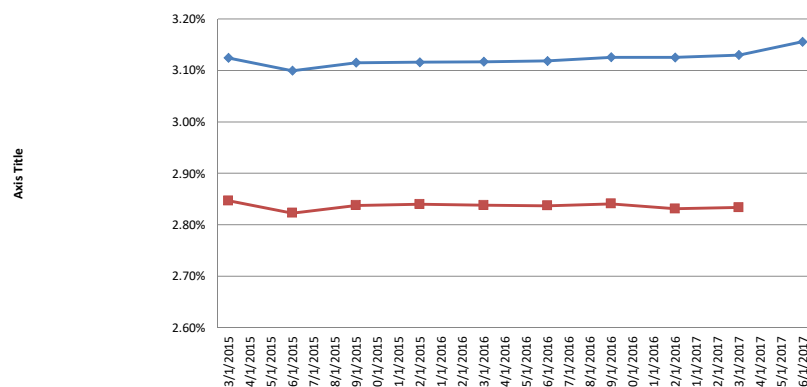
NA = data was not available.

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

Balance Sheet & Net Interest Margin

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

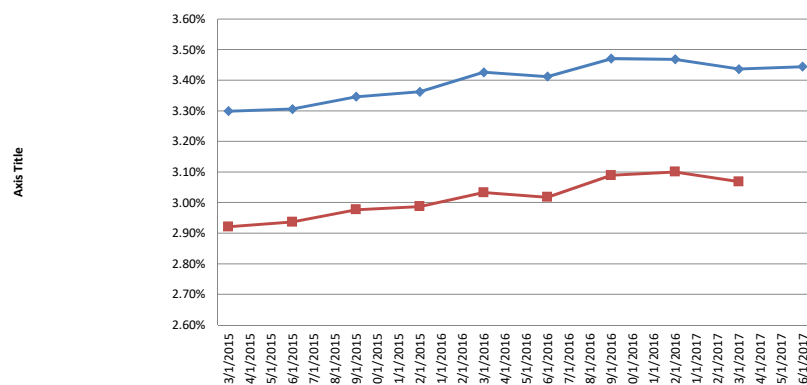
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



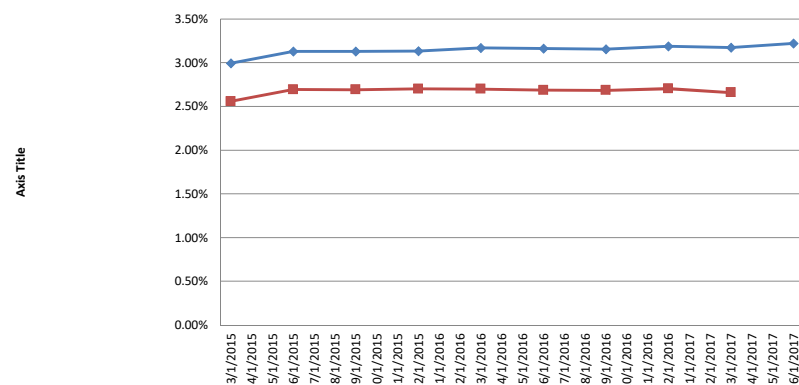
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

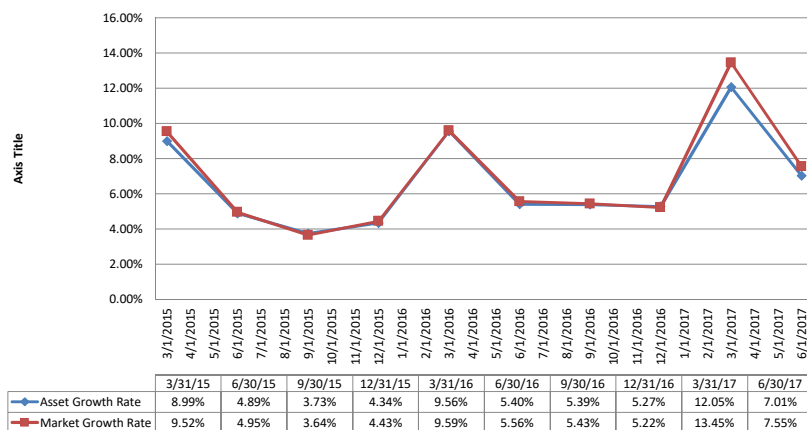
Note: Report includes only bank-level data.

NA = data was not available.

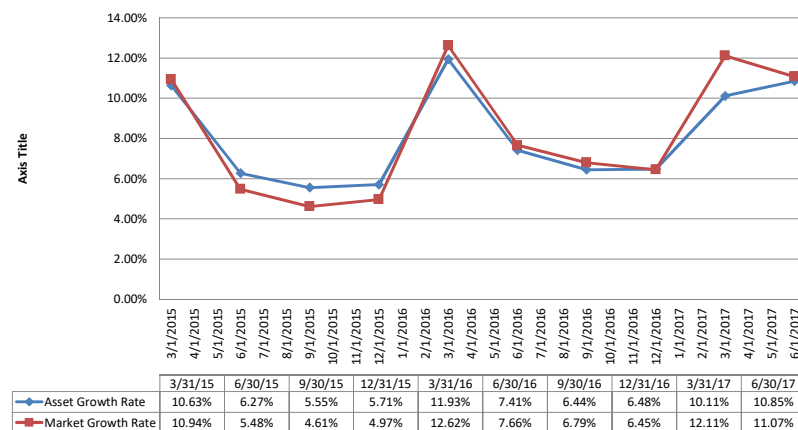
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

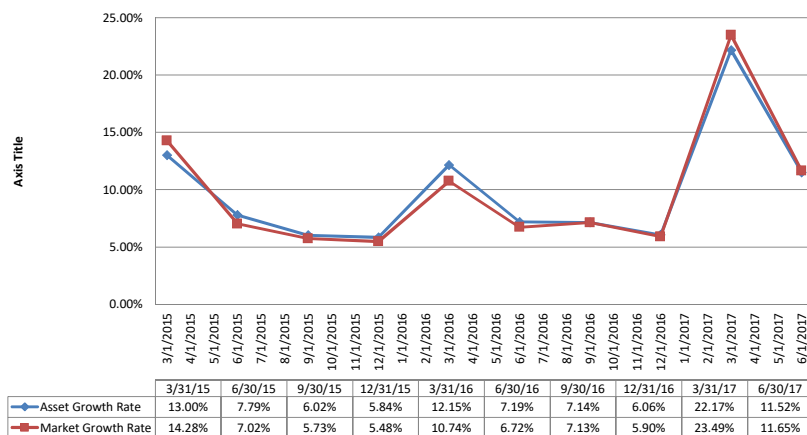
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



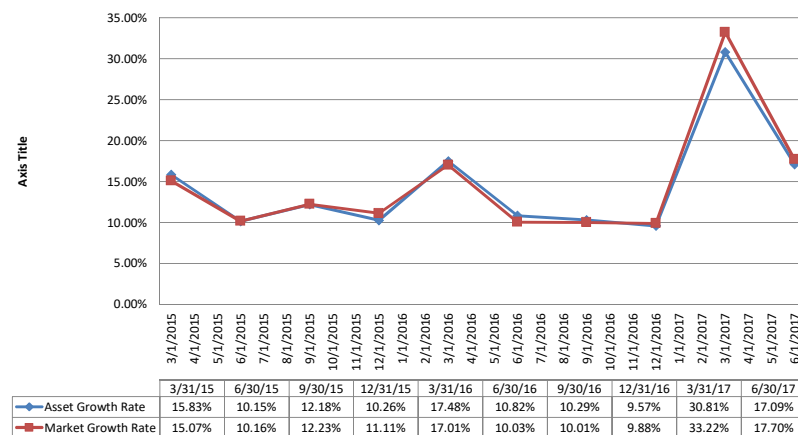
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 30, 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	\$50,736	\$17,422	\$44,513	39.14%	\$8,456	2.42%	0.52%	1.91%	1.82%	1.43%
	Technicolor Federal Credit Union	\$53,601	\$43,628	\$48,389	90.16%	\$3,970	4.44%	0.47%	3.97%	2.29%	2.20%
	Huntington Beach City Employees Credit Union	\$56,275	\$12,559	\$50,415	24.91%	\$7,503	2.15%	0.19%	1.96%	(0.46%)	(0.72%)
	Union Yes Federal Credit Union	\$57,246	\$24,688	\$54,419	45.37%	\$5,452	2.60%	0.05%	2.55%	11.81%	12.56%
	Polam Federal Credit Union	\$58,474	\$30,743	\$51,980	59.14%	\$6,879	2.95%	0.61%	2.34%	15.81%	17.23%
	County Schools Federal Credit Union	\$59,251	\$44,267	\$54,950	80.56%	\$2,693	4.38%	0.21%	4.17%	22.50%	24.66%
	Pacific Transportation Federal Credit Union	\$61,785	\$35,363	\$49,195	71.88%	\$3,433	3.41%	0.22%	3.19%	0.00%	1.03%
	CalCom Federal Credit Union	\$64,351	\$45,912	\$55,224	83.14%	\$3,064	4.26%	0.22%	4.03%	5.65%	7.30%
	Nikkei Credit Union	\$67,853	\$28,141	\$58,788	47.87%	\$7,142	2.44%	0.34%	2.11%	3.37%	2.67%
	Santa Ana Federal Credit Union	\$67,973	\$35,683	\$61,886	57.66%	\$4,855	2.69%	0.03%	2.65%	10.24%	10.39%
	North County Credit Union	\$68,014	\$43,434	\$62,195	69.84%	\$5,232	3.03%	0.35%	2.69%	2.03%	2.32%
	Prospectors Federal Credit Union	\$71,025	\$39,853	\$62,245	64.03%	\$4,582	3.11%	0.47%	2.64%	11.37%	12.77%
	Allied Healthcare Federal Credit Union	\$72,129	\$54,560	\$66,341	82.24%	\$5,548	3.91%	0.20%	3.71%	4.18%	3.48%
	Bopti Federal Credit Union	\$72,277	\$23,642	\$60,381	39.15%	\$18,069	3.69%	1.02%	2.68%	3.86%	3.26%
	Universal City Studios Credit Union	\$72,805	\$44,748	\$63,209	70.79%	\$5,393	3.15%	0.30%	2.85%	4.96%	5.53%
	VA Desert Pacific Federal Credit Union	\$73,661	\$44,893	\$61,338	73.19%	\$4,604	4.54%	0.50%	4.05%	6.16%	6.24%
	PostCity Financial Credit Union	\$78,283	\$24,363	\$69,282	35.16%	\$6,022	2.47%	0.23%	2.24%	6.19%	7.32%
	La Loma Federal Credit Union	\$79,259	\$32,007	\$74,410	43.01%	\$4,954	2.52%	0.04%	2.48%	8.18%	10.20%
	Thinkwise Federal Credit Union	\$80,469	\$41,135	\$68,883	59.72%	\$4,733	3.26%	0.43%	2.83%	5.18%	5.24%
	JACOM Credit Union	\$81,370	\$23,607	\$70,477	33.50%	\$11,624	2.12%	0.14%	1.98%	6.36%	7.11%
	Paradise Valley Federal Credit Union	\$83,712	\$33,894	\$74,059	45.77%	\$5,773	2.85%	0.44%	2.42%	(1.98%)	(2.35%)
	Glendale Federal Credit Union	\$86,527	\$35,126	\$75,199	46.71%	\$4,807	3.03%	0.18%	2.86%	1.17%	0.95%
	United Methodist Federal Credit Union	\$90,560	\$42,153	\$82,064	51.37%	\$5,488	3.03%	0.17%	2.86%	0.07%	(0.86%)
	Rancho Federal Credit Union	\$96,226	\$54,504	\$88,903	61.31%	\$2,872	3.48%	0.12%	3.36%	13.45%	15.60%
	South Bay Credit Union	\$96,275	\$70,546	\$84,876	83.12%	\$5,349	3.59%	0.12%	3.47%	12.93%	12.77%
	San Diego Firefighters Federal Credit Union	\$99,302	\$48,391	\$90,333	53.57%	\$6,620	2.65%	0.33%	2.32%	6.02%	7.25%
	First Imperial Credit Union	\$104,234	\$74,392	\$92,431	80.48%	\$2,743	4.83%	0.40%	4.42%	18.60%	19.21%
	Ontario Montclair School Employees Federal Credit Union	\$108,550	\$51,899	\$96,384	53.85%	\$5,295	2.93%	0.33%	2.60%	13.39%	13.68%
	East County Schools Federal Credit Union	\$111,367	\$71,603	\$101,171	70.77%	\$6,020	3.07%	0.28%	2.80%	1.49%	14.33%
	Clearpath Federal Credit Union	\$112,698	\$83,694	\$97,688	85.67%	\$2,966	3.67%	0.38%	3.29%	13.19%	12.12%
	California Bear Credit Union	\$115,776	\$42,695	\$107,108	39.86%	\$5,513	2.80%	0.15%	2.65%	11.36%	11.55%
	Pasadena Service Federal Credit Union	\$116,473	\$73,678	\$105,279	69.98%	\$3,819	3.61%	0.13%	3.48%	6.71%	9.39%
	California Lithuanian Credit Union	\$116,932	\$76,443	\$100,133	76.34%	\$21,260	3.07%	1.08%	1.99%	4.98%	4.56%
	Schools Federal Credit Union	\$126,003	\$72,471	\$109,261	66.33%	\$3,761	3.27%	0.18%	3.09%	16.09%	11.16%
	Torrance Community Federal Credit Union	\$132,940	\$40,489	\$122,057	33.17%	\$8,057	2.30%	0.17%	1.91%	9.31%	9.16%
	Sea Air Federal Credit Union	\$136,341	\$35,498	\$102,672	34.57%	\$7,176	2.38%	0.42%	1.96%	0.38%	0.58%
	Chaffey Federal Credit Union	\$140,911	\$71,303	\$127,453	55.94%	\$3,613	2.95%	0.33%	2.62%	14.94%	15.02%
	Camino Federal Credit Union	\$151,132	\$65,837	\$138,298	47.61%	\$4,650	3.27%	0.14%	3.12%	5.37%	9.47%
	Pasadena Federal Credit Union	\$158,667	\$55,746	\$141,545	39.38%	\$4,533	2.53%	0.17%	2.35%	(2.08%)	(2.21%)
	E-Central Credit Union	\$160,873	\$96,425	\$130,678	73.79%	\$3,656	3.35%	0.27%	3.08%	2.35%	2.10%
	Priority One Credit Union	\$164,175	\$73,037	\$148,119	49.31%	\$3,188	2.83%	0.12%	2.71%	5.70%	6.28%
	Alta Vista Credit Union	\$164,341	\$120,410	\$150,748	79.88%	\$4,008	4.07%	0.21%	3.86%	17.36%	18.67%
	Pacific Community Credit Union	\$184,121	\$93,961	\$152,137	61.76%	\$4,282	3.27%	0.18%	3.09%	(4.59%)	(6.65%)
	Long Beach Firemen's Credit Union	\$186,956	\$111,660	\$152,299	73.32%	\$17,805	2.69%	0.70%	1.98%	9.12%	9.55%
	Edwards Federal Credit Union	\$196,311	\$77,453	\$180,537	42.90%	\$4,970	2.80%	0.07%	2.72%	8.81%	8.89%
	UMe Federal Credit Union	\$203,549	\$76,999	\$185,060	41.61%	\$6,900	2.63%	0.23%	2.39%	7.30%	7.54%
	Matadors Community Credit Union	\$210,266	\$180,201	\$180,626	99.76%	\$4,890	4.70%	0.42%	4.29%	8.80%	11.87%
	Parsons Federal Credit Union	\$211,385	\$86,974	\$182,475	47.66%	\$10,311	2.49%	0.36%	2.12%	(6.05%)	(7.49%)
	Downey Federal Credit Union	\$217,022	\$86,931	\$190,910	45.54%	\$6,201	2.76%	0.31%	2.45%	10.91%	10.94%
	POPA Federal Credit Union	\$221,795	\$152,000	\$194,086	78.32%	\$4,929	3.50%	0.21%	3.30%	12.02%	12.32%
	Santa Barbara Teachers Federal Credit Union	\$239,067	\$68,658	\$213,881	32.10%	\$11,953	1.89%	0.25%	1.64%	4.57%	4.20%
	Kern Federal Credit Union	\$244,842	\$202,594	\$211,711	95.69%	\$4,185	3.33%	0.14%	3.19%	3.46%	4.28%
	Eagle Community Credit Union	\$245,167	\$144,370	\$219,469	65.78%	\$3,801	3.17%	0.22%	2.94%	9.16%	8.52%
	I.L.W.U. Credit Union	\$248,069	\$148,764	\$219,241	67.85%	\$5,223	4.07%	0.46%	3.62%	12.99%	12.89%
	Average of Asset Group A	\$122,767	\$65,027	\$108,100	59.66%	\$6,126	3.16%	0.30%	2.85%	7.01%	7.55%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 30, 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	\$271,002	\$195,718	\$237,024	82.57%	\$3,520	4.31%	0.15%	4.16%	1.89%	1.16%
	Cabrillo Credit Union	\$275,781	\$139,092	\$245,738	56.60%	\$4,179	3.16%	0.11%	3.05%	8.68%	10.91%
	Long Beach City Employees Federal Credit Union	\$307,312	\$94,018	\$275,152	34.17%	\$13,361	2.02%	0.47%	1.55%	3.76%	3.58%
	SAG-AFTRA Federal Credit Union	\$309,829	\$126,789	\$286,394	44.27%	\$6,075	2.56%	0.06%	2.50%	66.03%	66.91%
	Burbank City Federal Credit Union	\$325,201	\$188,661	\$298,221	63.26%	\$5,288	3.19%	0.35%	2.84%	8.28%	8.83%
	America's Christian Credit Union	\$353,336	\$244,241	\$306,523	79.68%	\$3,820	3.73%	0.56%	3.18%	18.21%	18.83%
	Glendale Area Schools Credit Union	\$355,726	\$70,426	\$306,198	23.00%	\$15,466	2.20%	0.57%	1.63%	8.54%	9.20%
	Aerospace Federal Credit Union	\$377,653	\$72,650	\$338,784	21.44%	\$14,525	2.14%	0.51%	1.64%	(0.98%)	(2.24%)
	LA Financial Federal Credit Union	\$386,332	\$255,845	\$348,639	73.38%	\$4,890	2.77%	0.15%	2.63%	4.93%	5.14%
	Foothill Federal Credit Union	\$412,019	\$211,266	\$360,224	58.65%	\$5,971	3.17%	0.60%	2.57%	15.68%	16.86%
	Sun Community Federal Credit Union	\$427,959	\$320,967	\$370,204	86.70%	\$3,035	3.38%	0.50%	2.88%	0.83%	11.62%
	SkyOne Federal Credit Union	\$480,292	\$288,151	\$428,471	67.25%	\$5,857	3.38%	0.43%	2.95%	2.58%	3.07%
	CBC Federal Credit Union	\$480,852	\$237,443	\$377,401	62.92%	\$5,373	3.62%	0.32%	3.31%	15.25%	2.46%
	Point Loma Credit Union	\$491,967	\$362,984	\$445,975	81.39%	\$4,241	3.27%	0.24%	3.03%	5.45%	6.88%
	USC Credit Union	\$494,399	\$408,709	\$450,647	90.69%	\$5,886	3.19%	0.26%	2.94%	8.15%	8.22%
	Vons Employees Federal Credit Union	\$498,241	\$279,904	\$387,731	72.19%	\$4,909	3.91%	0.50%	3.41%	6.34%	5.74%
	Average of Asset Group B	\$390,494	\$218,554	\$341,458	62.39%	\$6,650	3.13%	0.36%	2.77%	10.85%	11.07%
Asset Group C - \$501 million to \$1 billion in total assets											
	First Financial Federal Credit Union	\$574,616	\$428,087	\$529,772	80.81%	\$3,547	4.06%	0.37%	3.69%	25.34%	27.99%
	Safe 1 Credit Union	\$594,361	\$462,822	\$502,809	92.05%	\$4,662	2.79%	0.24%	2.54%	65.14%	68.13%
	University Credit Union	\$616,956	\$251,534	\$567,826	44.30%	\$8,226	2.44%	0.30%	2.14%	6.63%	6.56%
	Water and Power Community Credit Union	\$633,265	\$256,722	\$576,981	44.49%	\$6,529	3.14%	0.40%	2.74%	8.41%	9.47%
	Christian Community Credit Union	\$634,108	\$520,957	\$550,126	94.70%	\$5,033	3.57%	0.44%	3.13%	(0.90%)	(0.92%)
	First City Credit Union	\$642,030	\$313,396	\$568,993	55.08%	\$5,220	2.77%	0.18%	2.59%	11.59%	12.69%
	AltaOne Federal Credit Union	\$643,569	\$538,890	\$589,059	91.48%	\$3,565	4.22%	0.26%	3.95%	0.95%	3.66%
	American First Credit Union	\$679,875	\$416,020	\$470,539	88.41%	\$5,291	3.03%	0.62%	2.42%	6.59%	5.78%
	SCE Federal Credit Union	\$679,881	\$470,562	\$587,038	80.16%	\$3,655	4.09%	0.58%	3.51%	8.88%	9.92%
	Farmers Insurance Group Federal Credit Union	\$750,833	\$672,759	\$623,518	107.90%	\$4,092	5.09%	0.53%	4.55%	10.79%	7.74%
	Southland Credit Union	\$754,078	\$482,731	\$660,857	73.05%	\$5,406	3.20%	0.34%	2.86%	44.01%	43.54%
	Honda Federal Credit Union	\$775,742	\$562,703	\$661,939	85.01%	\$5,172	3.59%	0.40%	3.19%	7.68%	7.85%
	Pacific Marine Credit Union	\$794,309	\$521,053	\$671,894	77.55%	\$3,276	3.30%	0.28%	3.02%	10.07%	9.39%
	Sesloc Federal Credit Union	\$796,351	\$502,354	\$722,935	69.49%	\$5,588	3.06%	0.21%	2.84%	7.44%	7.61%
	Evangelical Christian Credit Union	\$802,072	\$577,856	\$701,081	82.42%	\$5,456	3.46%	0.66%	2.81%	(3.04%)	(9.57%)
	Ventura County Credit Union	\$822,727	\$587,880	\$744,028	79.01%	\$4,783	3.55%	0.33%	3.22%	3.27%	3.51%
	Los Angeles Police Federal Credit Union	\$901,330	\$586,314	\$789,876	74.23%	\$6,238	3.51%	0.30%	3.21%	6.47%	7.01%
	University & State Employees Credit Union	\$909,085	\$610,874	\$809,532	75.46%	\$5,961	3.20%	0.21%	2.99%	5.81%	5.90%
	Los Angeles Federal Credit Union	\$915,188	\$600,933	\$796,690	75.43%	\$6,205	3.38%	0.26%	3.12%	8.62%	9.19%
	Xceed Financial Federal Credit Union	\$948,572	\$780,914	\$804,467	97.07%	\$4,142	3.44%	0.44%	3.00%	(3.44%)	(2.54%)
	Average of Asset Group C	\$743,447	\$507,268	\$646,498	78.41%	\$5,102	3.44%	0.37%	3.08%	11.52%	11.65%

Source: SNL Financial

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 30, 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 D - \$1 billion and over in total assets											
	CoastHills Credit Union	\$1,052,515	\$918,821	\$876,058	104.88%	\$4,385	3.80%	0.68%	3.12%	9.39%	11.88%
	Northrop Grumman Federal Credit Union	\$1,117,813	\$580,778	\$989,715	58.68%	\$6,775	3.20%	0.79%	2.41%	8.33%	9.11%
	Arrowhead Central Credit Union	\$1,148,253	\$535,337	\$966,379	55.40%	\$3,752	2.89%	0.13%	2.76%	1.91%	17.60%
	Firefighters First Federal Credit Union	\$1,226,933	\$990,108	\$1,100,167	90.00%	\$7,574	3.22%	0.60%	2.61%	13.23%	14.32%
	Credit Union of Southern California	\$1,229,426	\$625,610	\$1,083,186	57.76%	\$5,059	3.53%	0.43%	3.10%	9.47%	8.50%
	Financial Partners Credit Union	\$1,249,557	\$886,551	\$1,036,163	85.56%	\$5,554	3.34%	0.60%	2.74%	2.58%	7.09%
	Altura Credit Union	\$1,279,216	\$831,605	\$1,128,922	73.66%	\$3,692	3.26%	0.25%	3.01%	9.86%	10.82%
	LBS Financial Credit Union	\$1,398,322	\$955,216	\$1,215,780	78.57%	\$6,414	3.04%	0.48%	2.56%	11.50%	12.36%
	First Entertainment Credit Union	\$1,413,959	\$805,757	\$1,283,274	62.79%	\$6,831	3.02%	0.52%	2.49%	7.90%	8.93%
	Kern Schools Federal Credit Union	\$1,486,491	\$1,007,159	\$1,326,009	75.95%	\$3,985	3.09%	0.31%	2.78%	10.85%	11.59%
	Orange County's Credit Union	\$1,528,017	\$1,023,626	\$1,334,408	76.71%	\$5,371	2.98%	0.33%	2.64%	12.18%	13.01%
	NuVision Federal Credit Union	\$1,566,880	\$1,131,714	\$1,301,235	86.97%	\$5,935	3.71%	0.51%	3.08%	15.09%	8.65%
	Caltech Employees Federal Credit Union	\$1,572,748	\$414,704	\$1,412,561	29.36%	\$22,468	2.63%	1.13%	1.51%	7.30%	7.31%
	Partners Federal Credit Union	\$1,589,789	\$1,400,787	\$1,374,117	101.94%	\$4,162	4.09%	0.46%	3.63%	5.58%	5.63%
	F&A Federal Credit Union	\$1,592,531	\$289,563	\$1,329,180	21.79%	\$19,783	2.56%	1.01%	1.56%	5.53%	8.64%
	California Coast Credit Union	\$2,326,089	\$1,809,819	\$2,046,866	88.42%	\$4,944	2.87%	0.18%	2.69%	11.56%	11.58%
	Premier America Credit Union	\$2,380,182	\$1,884,403	\$2,120,884	88.85%	\$7,987	3.00%	0.53%	2.47%	7.92%	8.06%
	UNIFY Financial Federal Credit Union	\$2,747,256	\$1,930,597	\$2,388,804	80.82%	\$4,350	3.91%	0.51%	3.40%	18.85%	15.24%
	California Credit Union	\$3,046,431	\$2,151,455	\$2,542,056	84.63%	\$6,380	3.14%	0.28%	2.86%	181.72%	193.70%
	Mission Federal Credit Union	\$3,343,477	\$2,300,430	\$2,881,815	79.83%	\$5,902	2.86%	0.38%	2.48%	9.10%	9.92%
	Wescom Central Credit Union	\$3,667,722	\$1,989,151	\$2,885,531	68.94%	\$4,826	3.20%	0.56%	2.64%	29.77%	8.53%
	Kinecta Federal Credit Union	\$4,035,303	\$3,476,960	\$3,567,279	97.47%	\$4,660	3.54%	0.62%	2.83%	5.39%	8.03%
	Logix Federal Credit Union	\$5,107,984	\$4,486,847	\$4,093,674	109.60%	\$8,192	3.92%	0.72%	3.20%	13.40%	11.37%
	San Diego County Credit Union	\$8,153,904	\$6,094,178	\$6,956,820	87.60%	\$10,256	2.82%	0.54%	2.28%	6.43%	6.21%
	SchoolsFirst Federal Credit Union	\$13,867,337	\$6,935,290	\$11,897,263	58.29%	\$8,552	2.91%	0.58%	2.32%	12.34%	14.40%
	Average of Asset Group D	\$2,765,125	\$1,818,259	\$2,365,526	76.18%	\$7,112	3.22%	0.53%	2.69%	17.09%	17.70%

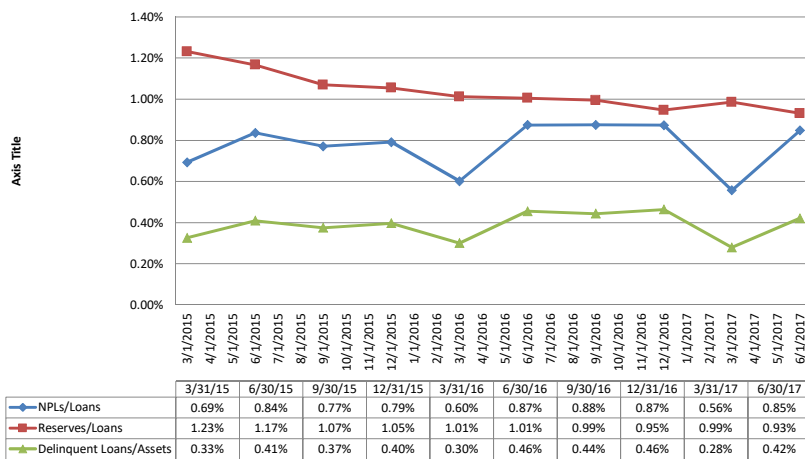
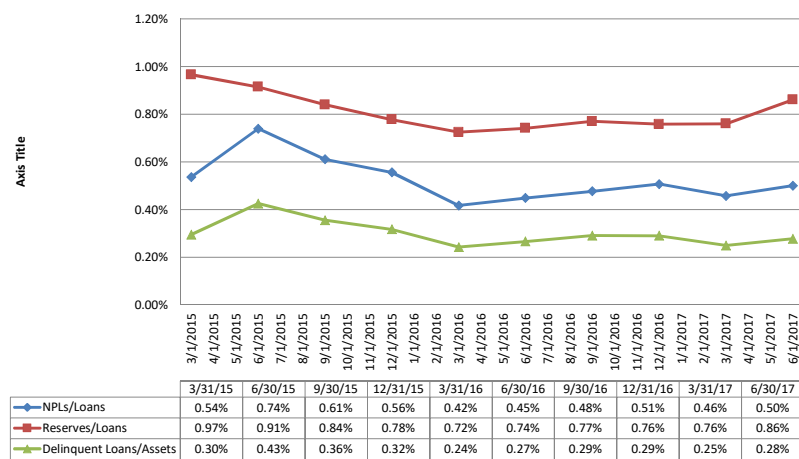
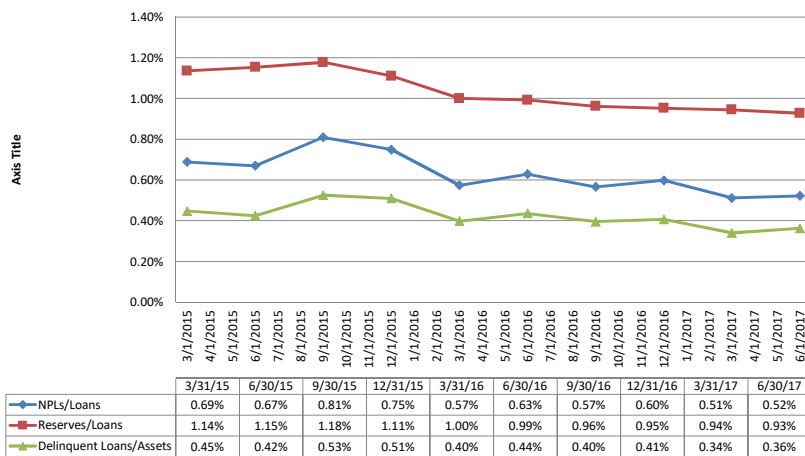
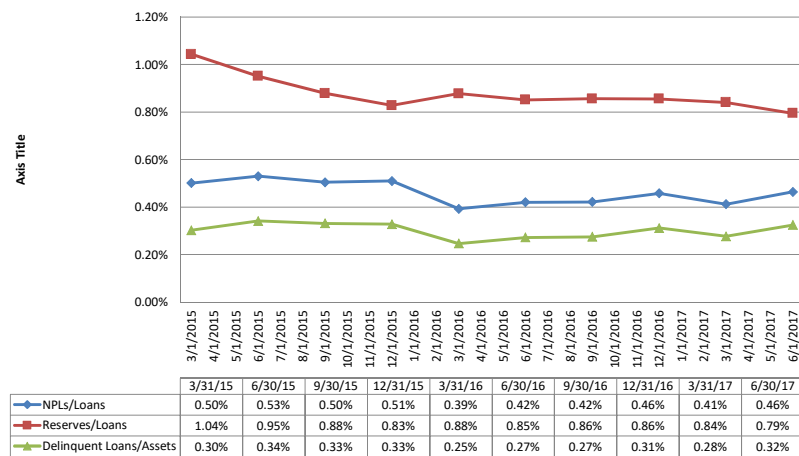
Source: SNL Financial

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: August 30, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	California Adventist Federal Credit Union	\$50,736	\$64	0.37%	0.61%	167.19%	1.01%	0.13%
	Technicolor Federal Credit Union	\$53,601	\$112	0.26%	0.81%	315.18%	2.15%	0.21%
	Huntington Beach City Employees Credit Union	\$56,275	\$9	0.07%	1.80%	NM	0.15%	0.02%
	Union Yes Federal Credit Union	\$57,246	\$5	0.02%	0.54%	NM	0.19%	0.01%
	Polam Federal Credit Union	\$58,474	\$17	0.06%	2.22%	NM	0.24%	0.03%
	County Schools Federal Credit Union	\$59,251	\$269	0.61%	2.01%	330.11%	6.01%	0.45%
	Pacific Transportation Federal Credit Union	\$61,785	\$1,878	5.31%	0.67%	12.57%	15.29%	3.04%
	CalCom Federal Credit Union	\$64,351	\$208	0.45%	1.00%	220.67%	2.32%	0.32%
	Nikkei Credit Union	\$67,853	\$62	0.22%	0.91%	412.90%	0.73%	0.09%
	Santa Ana Federal Credit Union	\$67,973	\$20	0.06%	0.36%	645.00%	0.35%	0.03%
	North County Credit Union	\$68,014	\$84	0.19%	0.29%	148.81%	1.50%	0.12%
	Prospectors Federal Credit Union	\$71,025	\$44	0.11%	0.52%	475.00%	0.53%	0.06%
	Allied Healthcare Federal Credit Union	\$72,129	\$174	0.32%	0.35%	110.34%	3.06%	0.24%
	Bopti Federal Credit Union	\$72,277	\$263	1.11%	1.11%	99.62%	2.22%	0.36%
	Universal City Studios Credit Union	\$72,805	\$69	0.15%	0.84%	547.83%	1.15%	0.09%
	VA Desert Pacific Federal Credit Union	\$73,661	\$439	0.98%	0.90%	91.80%	3.56%	0.60%
	PostCity Financial Credit Union	\$78,283	\$572	2.35%	0.55%	23.60%	6.65%	0.73%
	La Loma Federal Credit Union	\$79,259	\$355	1.11%	0.73%	65.63%	7.01%	0.45%
	Thinkwise Federal Credit Union	\$80,469	\$1,294	3.15%	1.41%	44.67%	13.42%	1.61%
	JACOM Credit Union	\$81,370	\$53	0.22%	0.19%	86.79%	0.74%	0.07%
	Paradise Valley Federal Credit Union	\$83,712	\$3,140	9.26%	2.98%	32.13%	32.99%	3.75%
	Glendale Federal Credit Union	\$86,527	\$196	0.56%	1.03%	184.69%	2.29%	0.23%
	United Methodist Federal Credit Union	\$90,560	\$373	0.88%	0.34%	38.07%	4.44%	0.41%
	Rancho Federal Credit Union	\$96,226	\$870	1.60%	0.33%	20.46%	12.38%	0.90%
	South Bay Credit Union	\$96,275	\$290	0.41%	0.74%	180.69%	2.68%	0.30%
	San Diego Firefighters Federal Credit Union	\$99,302	\$16	0.03%	0.49%	NM	0.20%	0.02%
	First Imperial Credit Union	\$104,234	\$721	0.97%	1.13%	117.06%	7.71%	0.69%
	Ontario Montclair School Employees Federal Credit Union	\$108,550	\$55	0.11%	0.50%	470.91%	0.52%	0.05%
	East County Schools Federal Credit Union	\$111,367	\$87	0.12%	0.35%	290.80%	0.92%	0.08%
	Clearpath Federal Credit Union	\$112,698	\$168	0.20%	0.94%	467.26%	1.56%	0.15%
	California Bear Credit Union	\$115,776	\$636	1.49%	1.39%	93.40%	7.55%	0.55%
	Pasadena Service Federal Credit Union	\$116,473	\$569	0.77%	1.04%	134.09%	5.10%	0.49%
	California Lithuanian Credit Union	\$116,932	\$0	0.00%	0.77%	NA	0.00%	0.00%
	Schools Federal Credit Union	\$126,003	\$256	0.35%	3.15%	891.80%	1.44%	0.20%
	Torrance Community Federal Credit Union	\$132,940	\$111	0.27%	0.82%	297.30%	1.10%	0.08%
	Sea Air Federal Credit Union	\$136,341	\$419	1.18%	1.05%	88.54%	1.28%	0.31%
	Chaffey Federal Credit Union	\$140,911	\$155	0.22%	0.46%	212.90%	2.18%	0.11%
	Camino Federal Credit Union	\$151,132	\$212	0.32%	0.64%	200.00%	1.46%	0.14%
	Pasadena Federal Credit Union	\$158,667	\$61	0.11%	0.37%	334.43%	0.38%	0.04%
	E-Central Credit Union	\$160,873	\$470	0.49%	1.08%	222.55%	1.55%	0.29%
	Priority One Credit Union	\$164,175	\$77	0.11%	0.37%	348.05%	0.60%	0.05%
	Alta Vista Credit Union	\$164,341	\$858	0.71%	1.18%	165.38%	7.76%	0.52%
	Pacific Community Credit Union	\$184,121	\$207	0.22%	1.10%	501.45%	0.71%	0.11%
	Long Beach Firemen's Credit Union	\$186,956	\$5	0.00%	1.55%	NM	0.01%	0.00%
	Edwards Federal Credit Union	\$196,311	\$593	0.77%	1.03%	134.57%	3.98%	0.30%
	UMe Federal Credit Union	\$203,549	\$94	0.12%	0.38%	312.77%	0.53%	0.05%
	Matadors Community Credit Union	\$210,266	\$109	0.06%	0.37%	614.68%	0.50%	0.05%
	Parsons Federal Credit Union	\$211,385	\$28	0.03%	0.21%	653.57%	0.17%	0.01%
	Downey Federal Credit Union	\$217,022	\$1,648	1.90%	0.66%	34.89%	6.73%	0.76%
	POPA Federal Credit Union	\$221,795	\$1,687	1.11%	2.07%	186.13%	5.67%	0.76%
	Santa Barbara Teachers Federal Credit Union	\$239,067	\$20	0.03%	0.20%	695.00%	0.08%	0.01%
	Kern Federal Credit Union	\$244,842	\$929	0.46%	0.96%	209.26%	3.39%	0.38%
	Eagle Community Credit Union	\$245,167	\$282	0.20%	0.59%	301.06%	5.94%	0.12%
	I.L.W.U. Credit Union	\$248,069	\$5,394	3.63%	2.20%	60.55%	17.51%	2.17%
	Average of Asset Group A	\$122,767	\$495	0.85%	0.93%	256.09%	3.88%	0.42%

Source: SNL Financial

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: August 30, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	San Diego Metropolitan Credit Union	\$271,002	\$2,653	1.36%	1.89%	139.62%	8.69%	0.98%
	Cabrillo Credit Union	\$275,781	\$855	0.61%	0.93%	151.70%	3.26%	0.31%
	Long Beach City Employees Federal Credit Union	\$307,312	\$888	0.94%	0.19%	20.38%	3.00%	0.29%
	SAG-AFTRA Federal Credit Union	\$309,829	\$599	0.47%	2.24%	473.29%	2.58%	0.19%
	Burbank City Federal Credit Union	\$325,201	\$843	0.45%	1.10%	245.55%	4.69%	0.26%
	America's Christian Credit Union	\$353,336	\$356	0.15%	1.50%	NM	0.90%	0.10%
	Glendale Area Schools Credit Union	\$355,726	\$217	0.31%	0.34%	110.14%	0.45%	0.06%
	Aerospace Federal Credit Union	\$377,653	\$13	0.02%	0.29%	NM	0.04%	0.00%
	LA Financial Federal Credit Union	\$386,332	\$223	0.09%	0.42%	479.37%	0.84%	0.06%
	Foothill Federal Credit Union	\$412,019	\$265	0.13%	0.43%	343.02%	0.54%	0.06%
	Sun Community Federal Credit Union	\$427,959	\$429	0.13%	0.65%	483.68%	1.34%	0.10%
	SkyOne Federal Credit Union	\$480,292	\$3,123	1.08%	1.22%	112.58%	9.73%	0.65%
	CBC Federal Credit Union	\$480,852	\$2,818	1.19%	1.08%	91.09%	6.41%	0.59%
	Point Loma Credit Union	\$491,967	\$366	0.10%	0.29%	285.79%	1.08%	0.07%
	USC Credit Union	\$494,399	\$2,675	0.65%	0.43%	65.64%	6.83%	0.54%
	Vons Employees Federal Credit Union	\$498,241	\$909	0.32%	0.77%	236.52%	0.90%	0.18%
	Average of Asset Group B	\$390,494	\$1,077	0.50%	0.86%	231.31%	3.21%	0.28%
Asset Group C - \$501 million to \$1 billion in total assets								
	First Financial Federal Credit Union	\$574,616	\$1,473	0.34%	0.45%	130.55%	4.06%	0.26%
	Safe 1 Credit Union	\$594,361	\$2,542	0.55%	1.06%	193.08%	3.08%	0.43%
	University Credit Union	\$616,956	\$1,134	0.45%	0.79%	176.01%	2.34%	0.18%
	Water and Power Community Credit Union	\$633,265	\$790	0.31%	1.10%	356.84%	1.42%	0.12%
	Christian Community Credit Union	\$634,108	\$2,647	0.51%	0.93%	183.87%	5.51%	0.42%
	First City Credit Union	\$642,030	\$1,120	0.36%	0.71%	199.38%	1.73%	0.17%
	AltaOne Federal Credit Union	\$643,569	\$4,784	0.89%	1.39%	156.31%	10.55%	0.74%
	American First Credit Union	\$679,875	\$1,438	0.35%	0.77%	221.84%	3.46%	0.21%
	SCE Federal Credit Union	\$679,881	\$2,935	0.62%	0.91%	146.58%	4.42%	0.43%
	Farmers Insurance Group Federal Credit Union	\$750,833	\$4,321	0.64%	0.87%	135.59%	4.13%	0.58%
	Southland Credit Union	\$754,078	\$4,957	1.03%	0.76%	73.69%	6.08%	0.66%
	Honda Federal Credit Union	\$775,742	\$1,458	0.26%	0.15%	58.64%	2.29%	0.19%
	Pacific Marine Credit Union	\$794,309	\$1,507	0.29%	0.81%	281.42%	1.48%	0.19%
	Sesloc Federal Credit Union	\$796,351	\$4,919	0.98%	0.40%	41.19%	7.19%	0.62%
	Evangelical Christian Credit Union	\$802,072	\$3,954	0.68%	3.32%	485.15%	5.86%	0.49%
	Ventura County Credit Union	\$822,727	\$4,468	0.76%	1.33%	174.62%	6.26%	0.54%
	Los Angeles Police Federal Credit Union	\$901,330	\$1,784	0.30%	0.43%	140.08%	1.63%	0.20%
	University & State Employees Credit Union	\$909,085	\$1,830	0.30%	1.13%	378.36%	2.33%	0.20%
	Los Angeles Federal Credit Union	\$915,188	\$1,818	0.30%	0.57%	187.35%	1.64%	0.20%
	Xceed Financial Federal Credit Union	\$948,572	\$3,990	0.51%	0.67%	131.70%	4.56%	0.42%
	Average of Asset Group C	\$743,447	\$2,693	0.52%	0.93%	192.61%	4.00%	0.36%

Source: SNL Financial

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Asset Quality
June 30, 2017
Run Date: August 30, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	CoastHills Credit Union	\$1,052,515	\$6,504	0.71%	1.13%	159.42%	6.88%	0.62%
	Northrop Grumman Federal Credit Union	\$1,117,813	\$2,164	0.37%	0.65%	173.98%	1.84%	0.19%
	Arrowhead Central Credit Union	\$1,148,253	\$1,609	0.30%	1.94%	646.67%	1.05%	0.14%
	Firefighters First Federal Credit Union	\$1,226,933	\$2,511	0.25%	0.33%	128.28%	2.12%	0.20%
	Credit Union of Southern California	\$1,229,426	\$2,723	0.44%	0.83%	189.57%	2.02%	0.22%
	Financial Partners Credit Union	\$1,249,557	\$4,286	0.48%	0.40%	82.87%	3.59%	0.34%
	Altura Credit Union	\$1,279,216	\$5,065	0.61%	1.22%	200.47%	3.67%	0.40%
	LBS Financial Credit Union	\$1,398,322	\$2,122	0.22%	0.33%	150.57%	1.40%	0.15%
	First Entertainment Credit Union	\$1,413,959	\$8,008	0.99%	1.92%	192.97%	6.28%	0.57%
	Kern Schools Federal Credit Union	\$1,486,491	\$3,078	0.31%	0.68%	221.35%	2.23%	0.21%
	Orange County's Credit Union	\$1,528,017	\$3,050	0.30%	0.51%	171.15%	2.05%	0.20%
	NuVision Federal Credit Union	\$1,566,880	\$5,957	0.53%	0.68%	129.78%	3.36%	0.38%
	Caltech Employees Federal Credit Union	\$1,572,748	\$100	0.02%	0.62%	NM	0.06%	0.01%
	Partners Federal Credit Union	\$1,589,789	\$13,942	1.00%	0.95%	95.04%	7.73%	0.88%
	F&A Federal Credit Union	\$1,592,531	\$665	0.23%	0.58%	254.14%	0.28%	0.04%
	California Coast Credit Union	\$2,326,089	\$4,386	0.24%	0.47%	195.46%	1.63%	0.19%
	Premier America Credit Union	\$2,380,182	\$23,145	1.23%	0.91%	73.77%	9.40%	0.97%
	UNIFY Financial Federal Credit Union	\$2,747,256	\$14,262	0.74%	0.70%	94.29%	6.97%	0.52%
	California Credit Union	\$3,046,431	\$13,315	0.62%	0.29%	46.40%	5.42%	0.44%
	Mission Federal Credit Union	\$3,343,477	\$2,776	0.12%	0.57%	471.65%	0.82%	0.08%
	Wescom Central Credit Union	\$3,667,722	\$6,007	0.30%	0.87%	287.78%	2.34%	0.16%
	Kinecta Federal Credit Union	\$4,035,303	\$15,451	0.44%	0.79%	178.63%	4.57%	0.38%
	Logix Federal Credit Union	\$5,107,984	\$21,896	0.49%	1.19%	244.07%	2.71%	0.43%
	San Diego County Credit Union	\$8,153,904	\$14,585	0.24%	0.47%	197.11%	1.29%	0.18%
	SchoolsFirst Federal Credit Union	\$13,867,337	\$29,784	0.43%	0.84%	196.07%	2.03%	0.21%
	Average of Asset Group D	\$2,765,125	\$8,296	0.46%	0.79%	199.23%	3.27%	0.32%

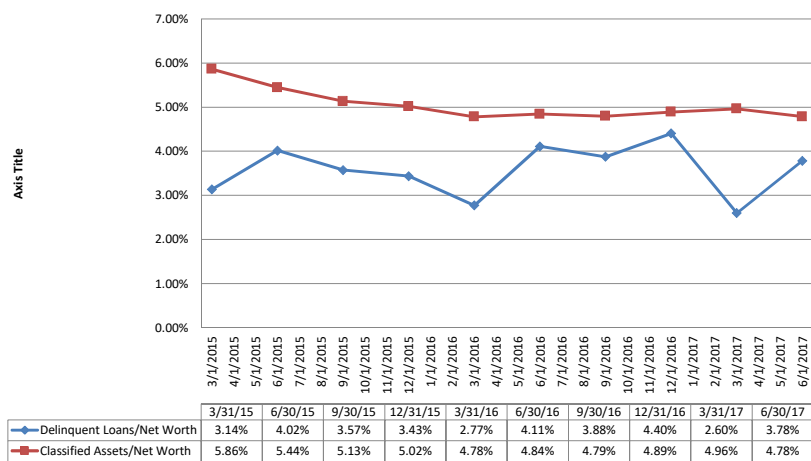
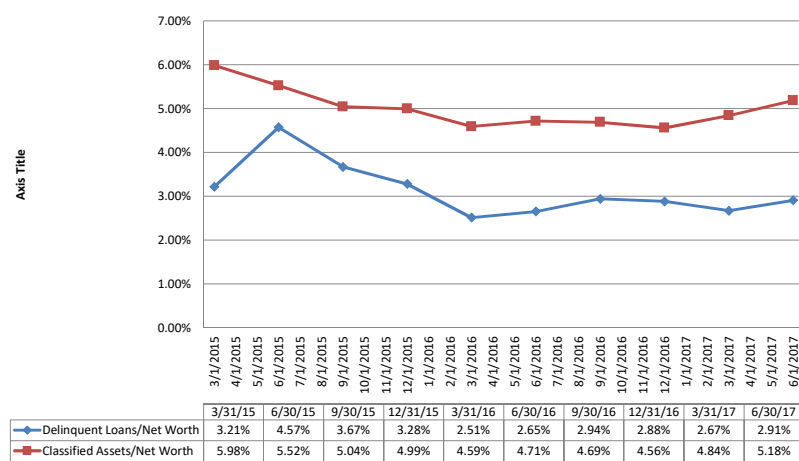
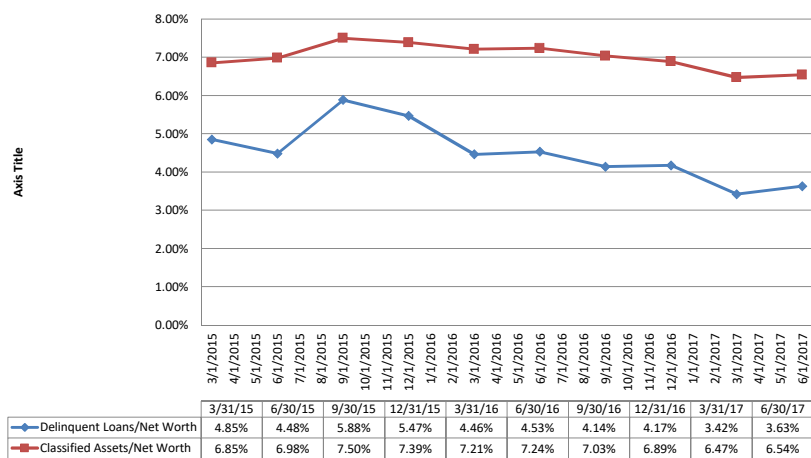
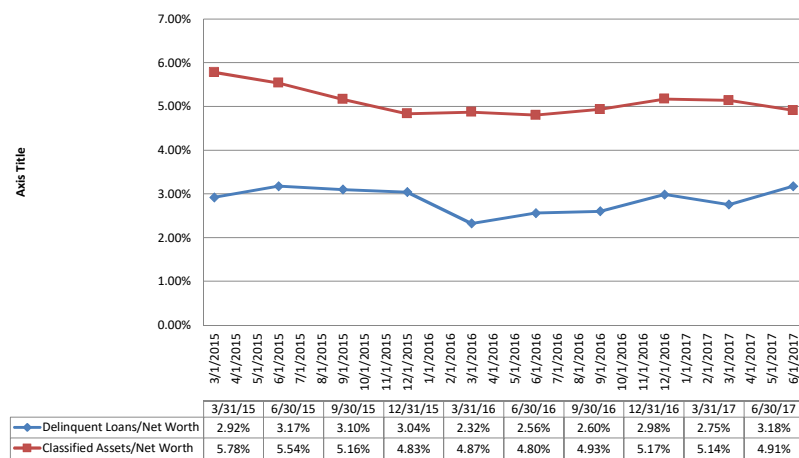
Source: SNL Financial

NA = data was not available.

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

Net Worth

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

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

Source: SNL Financial

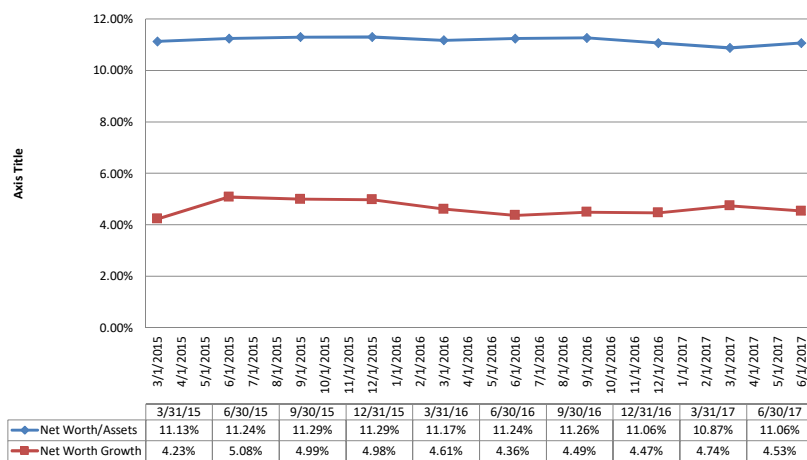
Note: Report includes only bank-level data.

NA = data was not available.

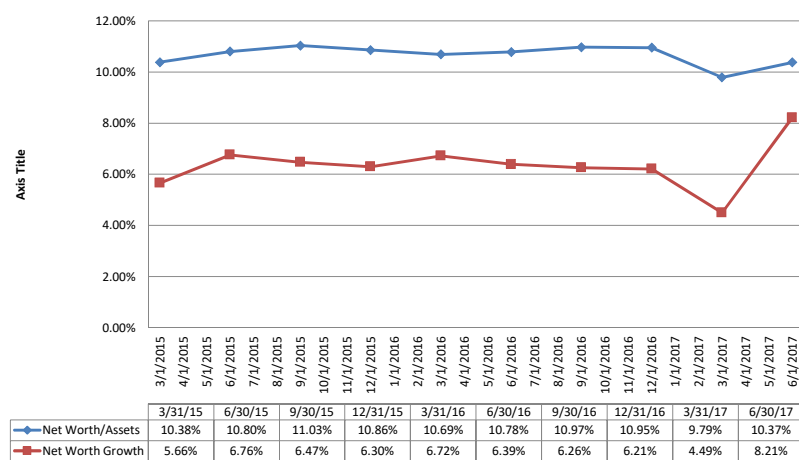
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

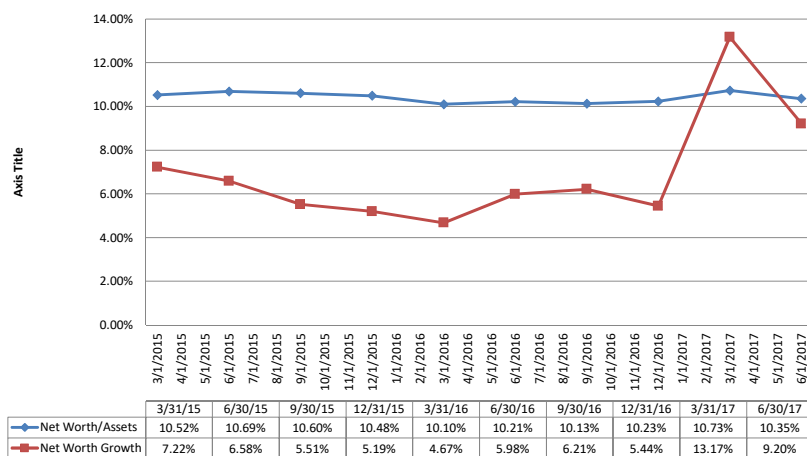
Asset Group A - \$50 to \$250 million in Total Assets
As of Date



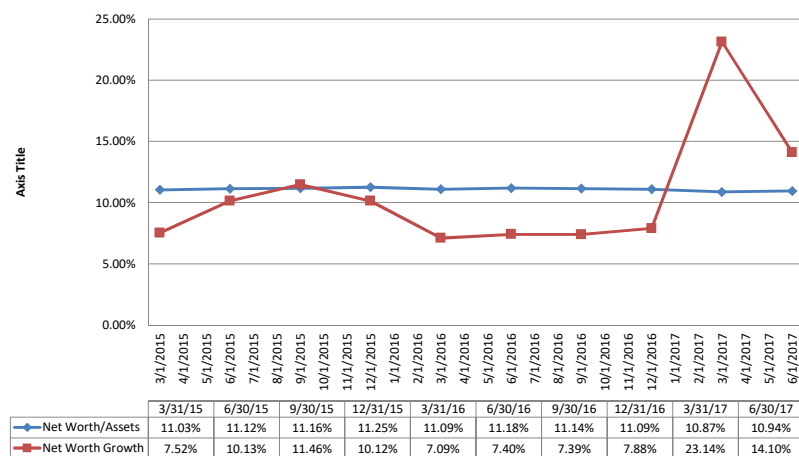
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

June 30, 2017

Run Date: August 30, 2017

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	California Adventist Federal Credit Union	\$50,736	\$6,216	12.25%	4.78%	1.03%	1.72%
	Technicolor Federal Credit Union	\$53,601	\$4,854	9.06%	6.03%	2.31%	7.27%
	Huntington Beach City Employees Credit Union	\$56,275	\$5,595	9.94%	1.59%	0.16%	4.04%
	Union Yes Federal Credit Union	\$57,246	\$2,521	4.40%	3.22%	0.20%	5.28%
	Polam Federal Credit Union	\$58,474	\$6,428	10.99%	5.17%	0.26%	10.59%
	County Schools Federal Credit Union	\$59,251	\$4,177	7.05%	0.10%	6.44%	21.26%
	Pacific Transportation Federal Credit Union	\$61,785	\$12,031	19.47%	(1.11%)	15.61%	1.96%
	CalCom Federal Credit Union	\$64,351	\$9,126	14.18%	4.37%	2.28%	5.03%
	Nikkei Credit Union	\$67,853	\$8,379	12.35%	0.79%	0.74%	3.06%
	Santa Ana Federal Credit Union	\$67,973	\$5,835	8.58%	9.82%	0.34%	2.21%
	North County Credit Union	\$68,014	\$6,384	9.39%	0.38%	1.32%	1.96%
	Prospectors Federal Credit Union	\$71,025	\$8,207	11.56%	4.36%	0.54%	2.55%
	Allied Healthcare Federal Credit Union	\$72,129	\$5,499	7.62%	9.89%	3.16%	3.49%
	Bopti Federal Credit Union	\$72,277	\$11,610	16.06%	6.64%	2.27%	2.26%
	Universal City Studios Credit Union	\$72,805	\$6,199	8.51%	4.52%	1.11%	6.10%
	VA Desert Pacific Federal Credit Union	\$73,661	\$11,789	16.00%	5.54%	3.72%	3.42%
	PostCity Financial Credit Union	\$78,283	\$9,173	11.72%	(2.39%)	6.24%	1.47%
	La Loma Federal Credit Union	\$79,259	\$4,836	6.10%	7.60%	7.34%	4.82%
	Thinkwise Federal Credit Union	\$80,469	\$11,073	13.76%	1.53%	11.69%	5.22%
	JACOM Credit Union	\$81,370	\$11,177	13.74%	1.12%	0.47%	0.41%
	Paradise Valley Federal Credit Union	\$83,712	\$9,626	11.50%	(7.52%)	32.62%	10.48%
	Glendale Federal Credit Union	\$86,527	\$11,239	12.99%	1.69%	1.74%	3.22%
	United Methodist Federal Credit Union	\$90,560	\$8,307	9.17%	9.01%	4.49%	1.71%
	Rancho Federal Credit Union	\$96,226	\$7,046	7.32%	0.14%	12.35%	2.53%
	South Bay Credit Union	\$96,275	\$11,101	11.53%	7.67%	2.61%	4.72%
	San Diego Firefighters Federal Credit Union	\$99,302	\$7,540	7.59%	3.48%	0.21%	3.14%
	First Imperial Credit Union	\$104,234	\$10,392	9.97%	4.63%	6.94%	8.12%
	Ontario Montclair School Employees Federal Credit Union	\$108,550	\$11,084	10.21%	7.39%	0.50%	2.34%
	East County Schools Federal Credit Union	\$111,367	\$9,278	8.33%	6.54%	0.94%	2.73%
	Clearpath Federal Credit Union	\$112,698	\$11,387	10.10%	1.79%	1.48%	6.89%
	California Bear Credit Union	\$115,776	\$7,986	6.90%	(0.37%)	7.96%	7.44%
	Pasadena Service Federal Credit Union	\$116,473	\$10,607	9.11%	3.24%	5.36%	7.19%
	California Lithuanian Credit Union	\$116,932	\$16,446	14.06%	8.48%	0.00%	3.57%
	Schools Federal Credit Union	\$126,003	\$15,649	12.42%	50.89%	1.64%	14.59%
	Torrance Community Federal Credit Union	\$132,940	\$9,772	7.35%	2.74%	1.14%	3.38%
	Sea Air Federal Credit Union	\$136,341	\$33,082	24.26%	(1.03%)	1.27%	1.12%
	Chaffey Federal Credit Union	\$140,911	\$11,909	8.45%	7.76%	1.30%	2.77%
	Camino Federal Credit Union	\$151,132	\$14,462	9.57%	(3.57%)	1.47%	2.93%
	Pasadena Federal Credit Union	\$158,667	\$15,901	10.02%	(1.87%)	0.38%	1.28%
	E-Central Credit Union	\$160,873	\$29,309	18.22%	4.03%	1.60%	3.57%
	Priority One Credit Union	\$164,175	\$15,352	9.35%	4.54%	0.50%	1.75%
	Alta Vista Credit Union	\$164,341	\$12,131	7.38%	2.55%	7.07%	11.70%
	Pacific Community Credit Union	\$184,121	\$28,740	15.61%	2.76%	0.72%	3.61%
	Long Beach Firemen's Credit Union	\$186,956	\$34,543	18.48%	6.77%	0.01%	5.03%
	Edwards Federal Credit Union	\$196,311	\$14,094	7.18%	6.72%	4.21%	5.66%
	UMe Federal Credit Union	\$203,549	\$17,544	8.62%	6.28%	0.54%	1.68%
	Matadors Community Credit Union	\$210,266	\$22,966	10.92%	15.28%	0.47%	2.92%
	Parsons Federal Credit Union	\$211,385	\$27,867	13.18%	3.36%	0.10%	0.66%
	Downey Federal Credit Union	\$217,022	\$24,465	11.27%	3.57%	6.74%	2.35%
	POPA Federal Credit Union	\$221,795	\$26,445	11.92%	2.74%	6.38%	11.87%
	Santa Barbara Teachers Federal Credit Union	\$239,067	\$24,002	10.04%	4.70%	0.08%	0.58%
	Kern Federal Credit Union	\$244,842	\$30,285	12.37%	0.54%	3.07%	6.42%
	Eagle Community Credit Union	\$245,167	\$19,895	8.11%	1.00%	1.42%	4.27%
	I.L.W.U. Credit Union	\$248,069	\$27,317	11.01%	4.96%	19.75%	11.96%
	Average of Asset Group A	\$122,767	\$13,683	11.06%	4.53%	3.78%	4.78%

Source: SNL Financial

NA = data was not available.

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

Net Worth
June 30, 2017
Run Date: August 30, 2017

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	San Diego Metropolitan Credit Union	\$271,002	\$26,822	9.90%	11.30%	9.89%	13.81%
	Cabrillo Credit Union	\$275,781	\$27,360	9.92%	3.07%	3.13%	4.74%
	Long Beach City Employees Federal Credit Union	\$307,312	\$33,225	10.81%	2.73%	2.67%	0.54%
	SAG-AFTRA Federal Credit Union	\$309,829	\$23,384	7.55%	48.08%	2.56%	12.12%
	Burbank City Federal Credit Union	\$325,201	\$24,950	7.67%	2.63%	3.38%	8.30%
	America's Christian Credit Union	\$353,336	\$35,816	10.14%	15.27%	0.99%	10.22%
	Glendale Area Schools Credit Union	\$355,726	\$48,488	13.63%	5.85%	0.45%	0.49%
	Aerospace Federal Credit Union	\$377,653	\$37,440	9.91%	4.85%	0.03%	0.56%
	LA Financial Federal Credit Union	\$386,332	\$30,777	7.97%	2.24%	0.72%	3.47%
	Foothill Federal Credit Union	\$412,019	\$48,746	11.83%	8.68%	0.54%	1.86%
	Sun Community Federal Credit Union	\$427,959	\$42,199	9.86%	4.37%	1.02%	4.92%
	SkyOne Federal Credit Union	\$480,292	\$48,514	10.10%	(3.75%)	6.44%	7.25%
	CBC Federal Credit Union	\$480,852	\$46,884	9.75%	5.77%	6.01%	5.48%
	Point Loma Credit Union	\$491,967	\$40,315	8.19%	5.62%	0.91%	2.59%
	USC Credit Union	\$494,399	\$38,883	7.86%	9.21%	6.88%	4.52%
	Vons Employees Federal Credit Union	\$498,241	\$103,986	20.87%	5.45%	0.87%	2.07%
	Average of Asset Group B	\$390,494	\$41,112	10.37%	8.21%	2.91%	5.18%
Asset Group C - \$501 million to \$1 billion in total assets							
	First Financial Federal Credit Union	\$574,616	\$42,695	7.43%	5.64%	3.45%	4.50%
	Safe 1 Credit Union	\$594,361	\$85,446	14.38%	47.94%	2.97%	5.74%
	University Credit Union	\$616,956	\$54,443	8.82%	5.69%	2.08%	3.67%
	Water and Power Community Credit Union	\$633,265	\$54,167	8.55%	9.39%	1.46%	5.20%
	Christian Community Credit Union	\$634,108	\$78,113	12.32%	5.59%	3.39%	6.23%
	First City Credit Union	\$642,030	\$69,992	10.90%	4.71%	1.60%	3.19%
	AltaOne Federal Credit Union	\$643,569	\$60,334	9.37%	3.39%	7.93%	12.39%
	American First Credit Union	\$679,875	\$63,803	9.38%	6.84%	2.25%	5.00%
	SCE Federal Credit Union	\$679,881	\$67,425	9.92%	4.56%	4.35%	6.38%
	Farmers Insurance Group Federal Credit Union	\$750,833	\$101,568	13.53%	3.22%	4.25%	5.77%
	Southland Credit Union	\$754,078	\$84,891	11.26%	56.00%	5.84%	4.30%
	Honda Federal Credit Union	\$775,742	\$73,664	9.50%	3.03%	1.98%	1.16%
	Pacific Marine Credit Union	\$794,309	\$109,780	13.82%	1.40%	1.37%	3.86%
	Sesloc Federal Credit Union	\$796,351	\$69,859	8.77%	7.77%	7.04%	2.90%
	Evangelical Christian Credit Union	\$802,072	\$65,036	8.11%	5.69%	6.08%	29.50%
	Ventura County Credit Union	\$822,727	\$67,157	8.16%	1.36%	6.65%	11.62%
	Los Angeles Police Federal Credit Union	\$901,330	\$108,581	12.05%	3.22%	1.64%	2.30%
	University & State Employees Credit Union	\$909,085	\$85,211	9.37%	5.19%	2.15%	8.13%
	Los Angeles Federal Credit Union	\$915,188	\$109,208	11.93%	3.62%	1.66%	3.12%
	Xceed Financial Federal Credit Union	\$948,572	\$90,162	9.51%	(0.21%)	4.43%	5.83%
	Average of Asset Group C	\$743,447	\$77,077	10.35%	9.20%	3.63%	6.54%

Source: SNL Financial

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Net Worth
June 30, 2017
Run Date: August 30, 2017

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	CoastHills Credit Union	\$1,052,515	\$94,106	8.94%	8.57%	6.91%	11.02%
	Northrop Grumman Federal Credit Union	\$1,117,813	\$122,403	10.95%	0.57%	1.77%	3.08%
	Arrowhead Central Credit Union	\$1,148,253	\$157,271	13.70%	8.98%	1.02%	6.62%
	Firefighters First Federal Credit Union	\$1,226,933	\$115,194	9.39%	4.68%	2.18%	2.80%
	Credit Union of Southern California	\$1,229,426	\$151,397	12.31%	7.46%	1.80%	3.41%
	Financial Partners Credit Union	\$1,249,557	\$116,124	9.29%	2.84%	3.69%	3.06%
	Altura Credit Union	\$1,279,216	\$137,442	10.74%	9.87%	3.69%	7.39%
	LBS Financial Credit Union	\$1,398,322	\$182,657	13.06%	5.80%	1.16%	1.75%
	First Entertainment Credit Union	\$1,413,959	\$120,052	8.49%	3.35%	6.67%	12.87%
	Kern Schools Federal Credit Union	\$1,486,491	\$147,358	9.91%	9.95%	2.09%	4.62%
	Orange County's Credit Union	\$1,528,017	\$148,313	9.71%	8.74%	2.06%	3.52%
	NuVision Federal Credit Union	\$1,566,880	\$184,663	11.79%	6.83%	3.23%	4.19%
	Caltech Employees Federal Credit Union	\$1,572,748	\$154,372	9.82%	7.65%	0.06%	1.68%
	Partners Federal Credit Union	\$1,589,789	\$182,982	11.51%	8.45%	7.62%	7.24%
	F&A Federal Credit Union	\$1,592,531	\$241,362	15.16%	7.14%	0.28%	0.70%
	California Coast Credit Union	\$2,326,089	\$263,770	11.34%	9.35%	1.66%	3.25%
	Premier America Credit Union	\$2,380,182	\$240,990	10.12%	8.65%	9.60%	7.09%
	UNIFY Financial Federal Credit Union	\$2,747,256	\$230,710	8.40%	5.27%	6.18%	5.83%
	California Credit Union	\$3,046,431	\$306,922	10.07%	183.03%	4.34%	2.01%
	Mission Federal Credit Union	\$3,343,477	\$399,209	11.94%	8.16%	0.70%	3.28%
	Wescom Central Credit Union	\$3,667,722	\$282,817	7.71%	7.28%	2.12%	6.11%
	Kinecta Federal Credit Union	\$4,035,303	\$331,966	8.23%	4.60%	4.65%	8.31%
	Logix Federal Credit Union	\$5,107,984	\$813,502	15.93%	8.71%	2.69%	6.57%
	San Diego County Credit Union	\$8,153,904	\$1,148,953	14.09%	8.95%	1.27%	2.50%
	SchoolsFirst Federal Credit Union	\$13,867,337	\$1,513,853	10.92%	7.50%	1.97%	3.86%
	Average of Asset Group D	\$2,765,125	\$311,536	10.94%	14.10%	3.18%	4.91%

Source: SNL Financial

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Definitions



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

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