



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

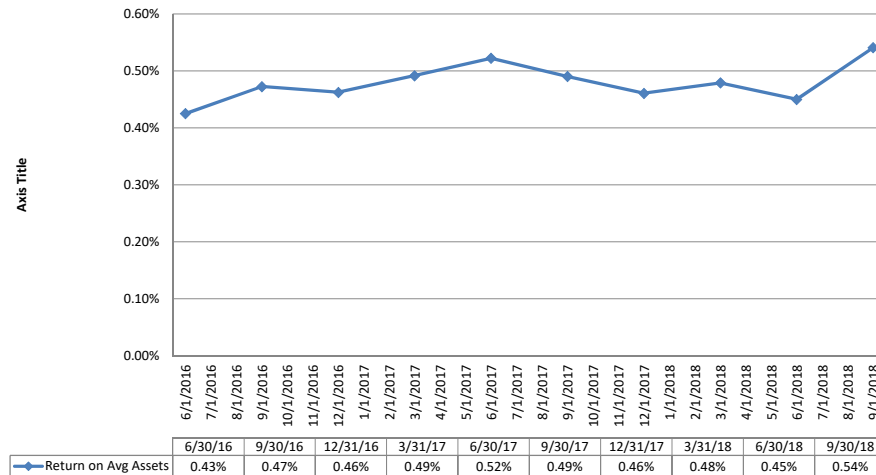
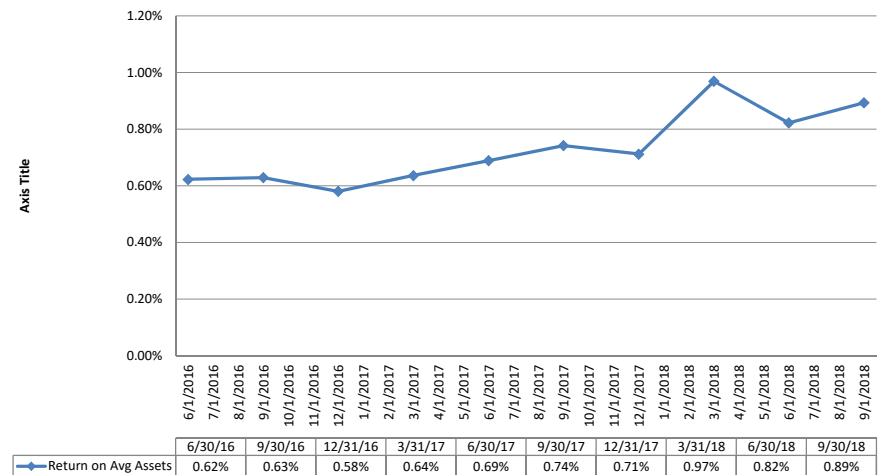
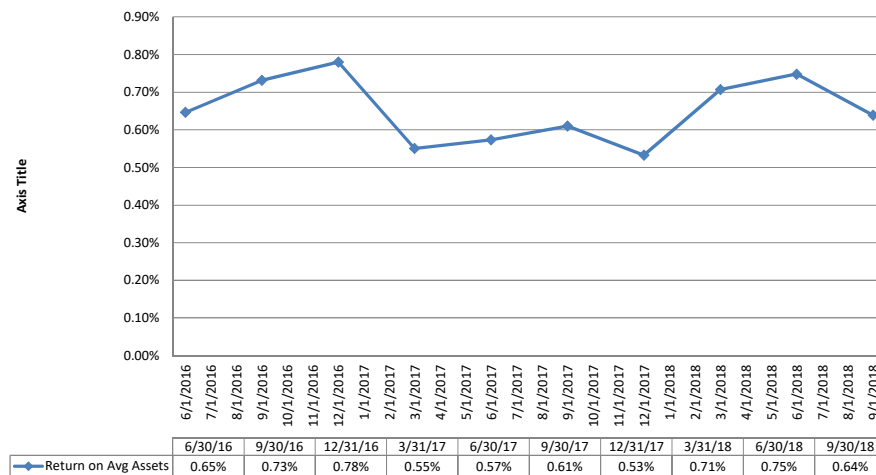
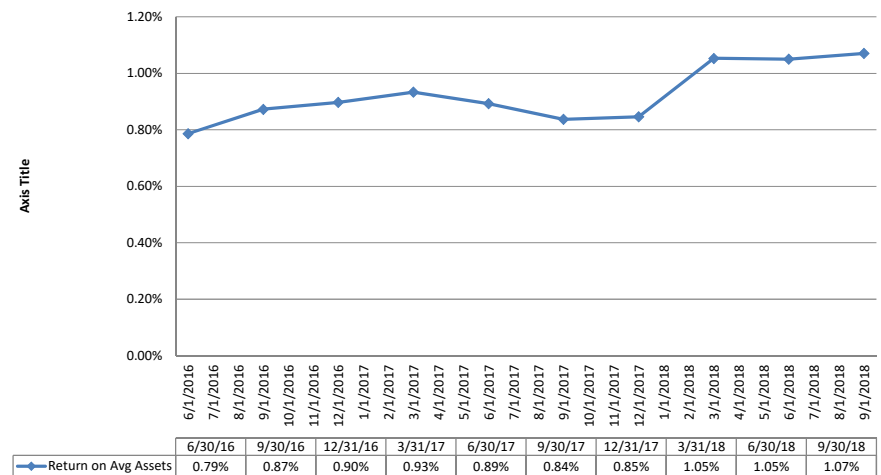
Southern

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

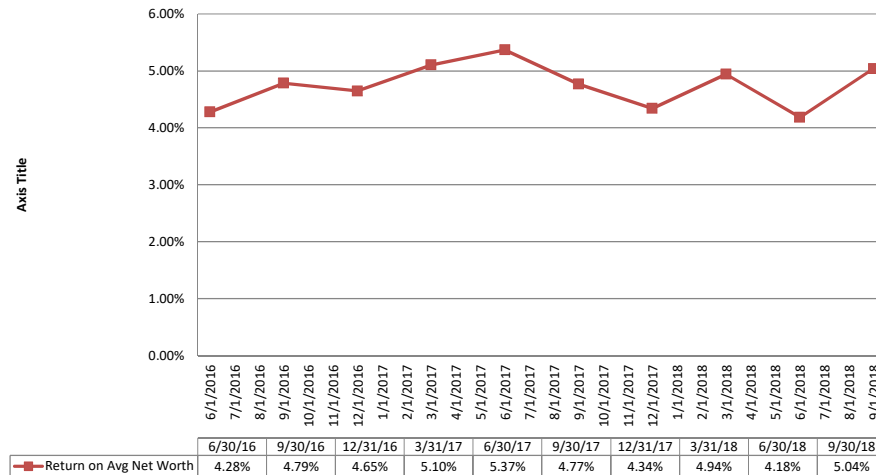
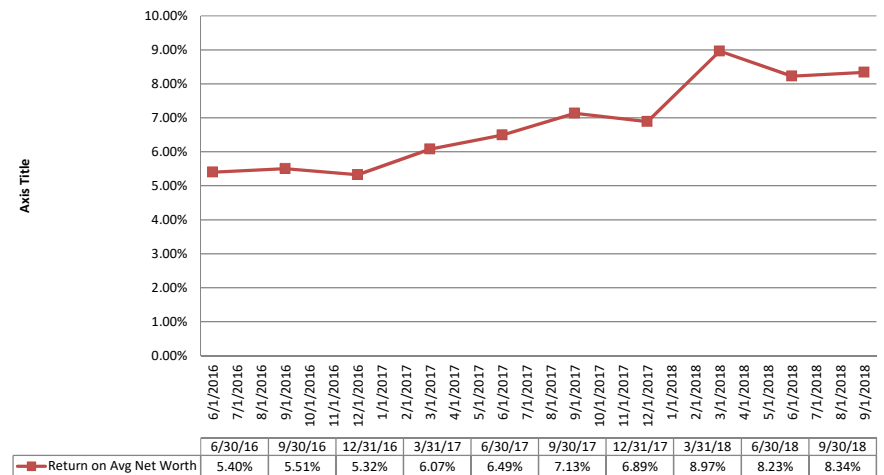
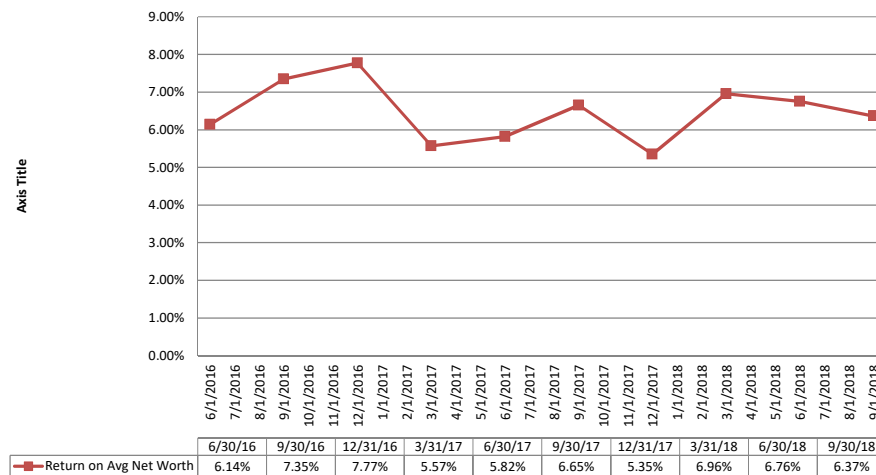
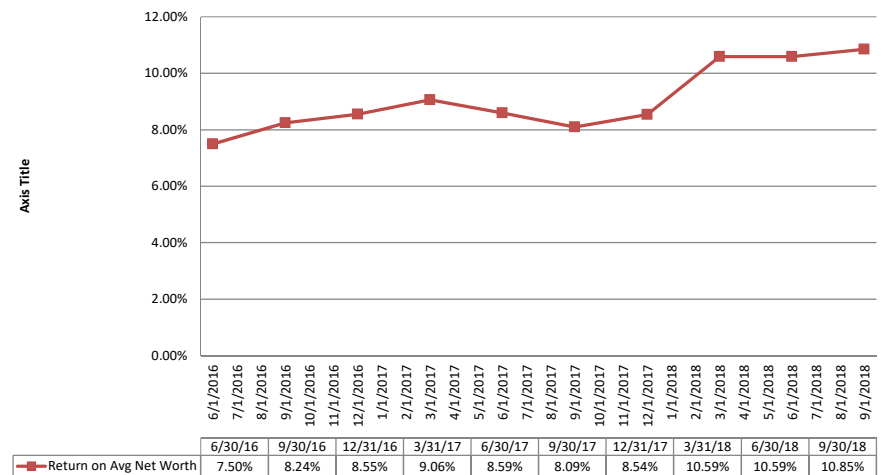
Source: SNL Financial

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

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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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

		As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Region	Institution Name											
Asset Group A - \$50 to \$250 million in total assets												
	Valley Oak Credit Union	\$52,305	\$40	0.30%	3.44%	82.19%	\$54	(\$30)	(0.07%)	(0.86%)	89.36%	\$54
	California Community Credit Union	\$63,530	\$145	0.92%	7.29%	74.35%	\$46	\$389	0.82%	6.63%	75.42%	\$44
	Menlo Survey Federal Credit Union	\$64,207	\$104	0.65%	5.14%	75.05%	\$103	\$402	0.82%	6.74%	71.36%	\$90
	Siskiyou Central Credit Union	\$67,447	\$118	0.70%	6.81%	71.43%	\$55	\$449	0.91%	8.83%	73.99%	\$52
	Chabot Federal Credit Union	\$68,909	\$96	0.55%	4.06%	75.93%	\$145	\$263	0.50%	3.67%	77.54%	\$143
	Marin County Federal Credit Union	\$70,361	\$274	1.56%	16.17%	57.91%	\$79	\$618	1.17%	12.42%	63.71%	\$84
	Kaiperm Diablo Federal Credit Union	\$73,040	\$53	0.29%	2.24%	91.93%	\$86	\$35	0.06%	0.49%	99.73%	\$82
	Polam Federal Credit Union	\$74,062	\$185	1.00%	8.04%	69.84%	\$77	\$391	0.71%	5.75%	78.53%	\$79
	Bay Cities Credit Union	\$74,681	\$82	0.43%	4.99%	77.73%	\$68	\$272	0.47%	5.61%	81.28%	\$65
	Upward Credit Union	\$76,378	\$172	0.91%	9.42%	76.26%	\$90	\$512	0.91%	9.57%	78.16%	\$91
	Lassen County Federal Credit Union	\$78,697	\$58	0.30%	1.92%	93.81%	\$83	\$181	0.31%	2.00%	90.90%	\$83
	Vision One Credit Union	\$85,452	\$185	0.90%	6.75%	72.04%	\$138	\$680	1.16%	8.45%	70.99%	\$138
	First California Federal Credit Union	\$90,929	\$133	0.58%	6.70%	77.58%	\$67	(\$256)	(0.37%)	(4.45%)	99.96%	\$99
	SRI Federal Credit Union	\$97,573	\$223	0.93%	10.62%	68.06%	\$102	\$591	0.84%	9.56%	70.05%	\$102
	Shell Western States Federal Credit Union	\$97,916	\$101	0.41%	4.77%	83.51%	\$109	\$251	0.35%	3.98%	82.76%	\$115
	Tulare County Federal Credit Union	\$98,164	\$118	0.48%	6.75%	85.05%	\$69	\$370	0.50%	7.14%	83.78%	\$68
	SMW 104 Federal Credit Union	\$99,920	\$225	0.91%	12.15%	69.45%	\$131	\$527	0.73%	9.73%	74.74%	\$128
	Community Credit Union of Southern Humboldt	\$100,091	\$351	1.42%	11.50%	72.08%	\$80	\$961	1.31%	10.77%	74.83%	\$80
	Mission City Federal Credit Union	\$102,704	\$166	0.66%	8.35%	77.88%	\$107	\$451	0.59%	7.63%	81.48%	\$105
	United Local Credit Union	\$109,916	(\$38)	(0.14%)	(0.80%)	82.38%	\$77	(\$310)	(0.37%)	(2.17%)	97.33%	\$77
	Merco Credit Union	\$115,521	\$252	0.88%	9.49%	75.70%	\$64	\$698	0.82%	8.96%	75.14%	\$64
	Cooperative Center Federal Credit Union	\$117,220	(\$19)	(0.06%)	(1.65%)	94.44%	\$86	\$50	0.06%	1.45%	90.07%	\$85
	Kings Federal Credit Union	\$118,479	\$323	1.09%	8.02%	66.18%	\$62	\$481	0.54%	4.00%	70.96%	\$62
	Santa Cruz Community Credit Union	\$120,149	\$499	1.66%	23.14%	74.88%	\$82	\$739	0.84%	11.82%	79.68%	\$81
	Compass Community Credit Union	\$136,810	\$379	1.10%	7.76%	50.82%	\$103	\$861	0.83%	5.94%	56.70%	\$111
	San Joaquin Power Employees Credit Union	\$140,955	\$270	0.77%	4.73%	53.78%	\$147	\$363	0.35%	2.13%	70.52%	\$167
	Solano First Federal Credit Union	\$141,456	\$36	0.10%	1.86%	82.81%	\$77	(\$2,396)	(2.19%)	(38.73%)	85.13%	\$79
	Central Coast Federal Credit Union	\$143,351	\$168	0.47%	6.48%	82.23%	\$76	\$862	0.80%	11.18%	80.55%	\$79
	Premier Community Credit Union	\$149,453	\$181	0.48%	5.54%	84.52%	\$61	\$481	0.43%	4.88%	85.35%	\$62
	Families & Schools Together Federal Credit Union	\$161,382	\$824	2.06%	17.12%	50.79%	\$54	\$2,185	1.84%	15.64%	56.79%	\$57
	C.A.H.P. Credit Union	\$202,105	\$258	0.51%	5.66%	82.09%	\$111	\$401	0.26%	2.95%	83.54%	\$114
	Central State Credit Union	\$202,800	\$416	0.83%	11.75%	68.47%	\$68	\$1,312	0.88%	12.57%	72.04%	\$65
	Members 1st Credit Union	\$210,287	\$324	0.63%	6.66%	76.51%	\$62	\$1,052	0.70%	7.32%	76.73%	\$62
	Heritage Community Credit Union	\$212,472	\$408	0.77%	8.51%	75.10%	\$72	\$650	0.41%	4.58%	78.80%	\$75
	Pacific Postal Credit Union	\$219,369	\$355	0.65%	4.74%	80.15%	\$91	\$1,336	0.82%	5.89%	79.62%	\$91
	Tucoemas Federal Credit Union	\$238,661	\$490	0.82%	11.63%	72.44%	\$56	\$1,275	0.72%	10.39%	73.99%	\$55
	Monterey Credit Union	\$239,160	\$386	0.65%	4.77%	75.10%	\$86	\$972	0.55%	4.01%	76.73%	\$85
Average of Asset Group A		\$122,052	\$225	0.73%	7.37%	75.15%	\$84	\$488	0.54%	5.04%	78.60%	\$86

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

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

Yolo Federal Credit Union	\$293,743	\$1,166	1.59%	13.95%	66.88%	\$74	\$3,408	1.56%	14.04%	66.92%	\$76
MOCSE Federal Credit Union	\$301,657	\$703	0.92%	12.59%	72.92%	\$70	\$2,287	1.01%	13.81%	71.85%	\$67
Sea West Coast Guard Federal Credit Union	\$358,765	\$640	0.71%	3.61%	71.33%	\$88	\$1,450	0.54%	2.75%	75.39%	\$84
First U.S. Community Credit Union	\$367,225	\$918	1.00%	8.96%	69.25%	\$77	\$2,783	1.00%	9.25%	69.84%	\$79
PremierOne Credit Union	\$425,043	\$582	0.55%	5.79%	77.99%	\$92	\$2,247	0.71%	7.54%	77.81%	\$91
SafeAmerica Credit Union	\$433,080	\$721	0.67%	8.89%	75.64%	\$103	\$1,440	0.45%	6.04%	78.54%	\$103
UNCLE Credit Union	\$438,857	\$434	0.39%	4.36%	80.79%	\$87	\$1,759	0.54%	6.00%	80.69%	\$88
Sacramento Credit Union	\$470,549	\$1,484	1.26%	8.87%	65.23%	\$73	\$4,470	1.27%	9.10%	66.50%	\$76
Alliance Credit Union	\$477,476	\$391	0.33%	4.26%	79.04%	\$89	\$1,143	0.33%	4.19%	80.55%	\$94
Community First Credit Union	\$487,224	\$998	0.81%	8.55%	76.19%	\$71	\$3,038	0.82%	8.75%	75.01%	\$72
Merced School Employees Federal Credit Union	\$490,816	\$1,748	1.41%	15.42%	66.64%	\$63	\$3,528	0.95%	10.40%	74.88%	\$64
Financial Center Credit Union	\$497,289	\$1,723	1.38%	7.33%	65.15%	\$75	\$5,750	1.54%	8.22%	61.42%	\$73
Average of Asset Group B	\$420,144	\$959	0.92%	8.55%	72.25%	\$80	\$2,775	0.89%	8.34%	73.28%	\$81

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

Commonwealth Central Credit Union	\$517,237	\$1,345	1.04%	10.85%	76.06%	\$105	\$3,029	0.78%	8.31%	79.37%	\$102
Valley First Credit Union	\$596,774	\$165	0.11%	1.08%	90.27%	\$71	\$793	0.17%	1.73%	89.41%	\$72
1st Northern California Credit Union	\$709,191	\$598	0.34%	3.17%	80.49%	\$88	\$2,507	0.47%	4.48%	75.39%	\$85
Noble Federal Credit Union	\$731,348	\$1,153	0.63%	5.69%	79.39%	\$81	\$4,887	0.90%	8.12%	75.86%	\$81
Santa Clara County Federal Credit Union	\$751,485	\$663	0.35%	4.08%	88.74%	\$107	\$1,434	0.25%	2.93%	85.12%	\$100
S.F. Police Credit Union	\$900,931	\$1,538	0.68%	5.03%	67.20%	\$115	\$3,096	0.46%	3.39%	74.11%	\$117
Sierra Central Credit Union	\$982,556	\$2,005	0.82%	7.21%	64.23%	\$73	\$7,530	1.04%	9.23%	62.51%	\$73
Bay Federal Credit Union	\$988,024	\$2,756	1.12%	13.62%	73.28%	\$93	\$7,576	1.04%	12.74%	74.34%	\$93
Average of Asset Group C	\$772,193	\$1,278	0.64%	6.34%	77.46%	\$92	\$3,857	0.64%	6.37%	77.01%	\$90

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$1 billion and over in total assets												
	1st United Services Credit Union	\$1,062,428	\$2,744	1.03%	10.82%	68.84%	\$101	\$5,620	0.71%	7.49%	73.71%	\$103
	San Mateo Credit Union	\$1,071,817	\$3,775	1.41%	13.28%	67.34%	\$92	\$11,052	1.40%	13.38%	66.94%	\$90
	San Francisco Federal Credit Union	\$1,074,236	\$997	0.37%	3.60%	67.01%	\$135	\$3,228	0.39%	3.91%	66.01%	\$136
	Operating Engineers Local Union #3 Federal Credit Union	\$1,130,713	\$3,164	1.12%	7.80%	66.25%	\$97	\$9,053	1.09%	7.58%	66.40%	\$98
	Self-Help Federal Credit Union	\$1,133,469	\$6,287	2.22%	33.90%	58.85%	\$70	\$12,105	1.44%	23.76%	66.49%	\$72
	Pacific Service Credit Union	\$1,152,069	\$1,495	0.52%	3.77%	83.71%	\$136	\$6,416	0.73%	5.46%	75.43%	\$132
	KeyPoint Credit Union	\$1,310,843	\$1,798	0.55%	7.40%	77.57%	\$94	\$6,145	0.64%	8.56%	77.22%	\$106
	San Francisco Fire Credit Union	\$1,322,364	\$3,656	1.11%	13.22%	72.90%	\$107	\$10,534	1.06%	12.94%	71.27%	\$102
	Coast Central Credit Union	\$1,423,796	\$3,822	1.07%	10.36%	57.13%	\$70	\$12,816	1.21%	11.70%	56.55%	\$69
	Meriwest Credit Union	\$1,581,415	\$3,342	0.86%	11.68%	70.42%	\$125	\$8,949	0.78%	10.83%	73.89%	\$124
	Schools Financial Credit Union	\$1,978,888	\$6,659	1.34%	12.26%	58.64%	\$86	\$20,550	1.40%	12.98%	57.68%	\$84
	Provident Credit Union	\$2,491,255	\$4,247	0.68%	5.90%	80.40%	\$112	\$12,359	0.67%	5.78%	79.63%	\$110
	Stanford Federal Credit Union	\$2,516,322	\$8,244	1.32%	13.80%	55.29%	\$137	\$24,442	1.32%	14.07%	55.44%	\$137
	Technology Credit Union	\$2,685,057	\$8,333	1.27%	12.37%	56.63%	\$128	\$25,620	1.33%	13.04%	58.06%	\$130
	SAFE Credit Union	\$2,904,949	\$8,343	1.16%	12.61%	71.98%	\$90	\$21,379	1.01%	11.07%	73.83%	\$87
	Educational Employees Credit Union	\$3,011,826	\$10,395	1.38%	12.02%	64.36%	\$68	\$25,281	1.13%	9.82%	67.71%	\$69
	Travis Credit Union	\$3,100,390	\$7,201	0.93%	8.27%	65.00%	\$84	\$22,036	0.96%	8.59%	64.62%	\$84
	Chevron Federal Credit Union	\$3,343,899	\$9,646	1.15%	9.80%	57.75%	\$117	\$38,623	1.55%	13.48%	49.33%	\$113
	Redwood Credit Union	\$4,412,965	\$23,962	2.18%	18.82%	49.21%	\$91	\$67,460	2.08%	18.48%	51.36%	\$90
	Patelco Credit Union	\$6,476,677	\$15,212	0.95%	9.39%	67.66%	\$109	\$45,858	0.97%	9.57%	66.01%	\$105
	Star One Credit Union	\$8,693,793	\$12,675	0.58%	5.40%	54.63%	\$174	\$47,772	0.72%	6.83%	47.67%	\$161
	Golden 1 Credit Union	\$12,125,058	\$25,456	0.85%	7.55%	64.10%	\$80	\$77,740	0.87%	7.81%	63.75%	\$81
	First Technology Federal Credit Union	\$12,265,747	\$45,108	1.48%	15.94%	55.82%	\$102	\$102,925	1.15%	12.37%	62.77%	\$102
	Average of Asset Group D	\$3,403,042	\$9,416	1.11%	11.30%	64.85%	\$105	\$26,868	1.07%	10.85%	64.86%	\$104

Source: SNL Financial

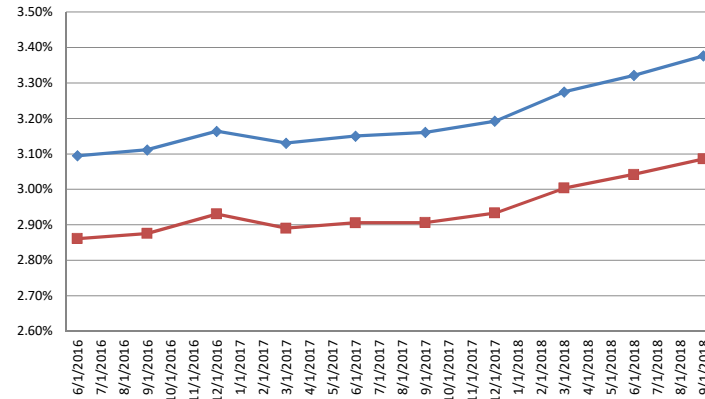
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Balance Sheet & Net Interest Margin

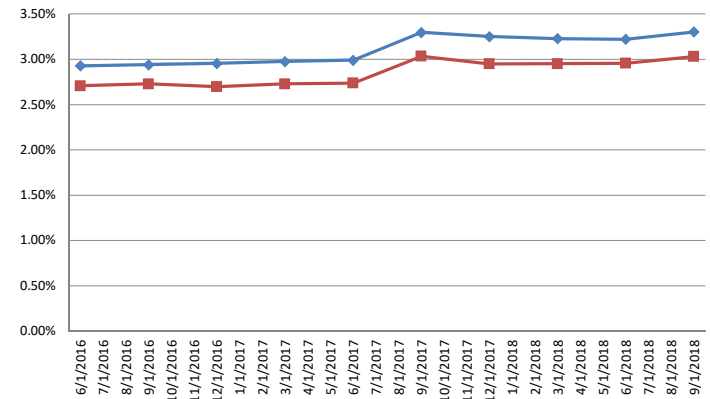
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

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



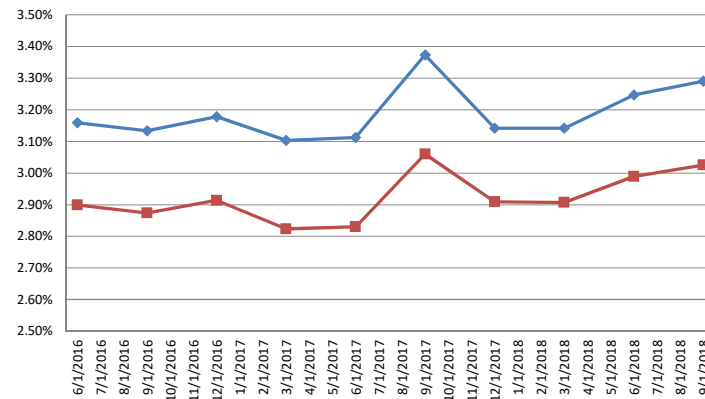
Axis Title

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



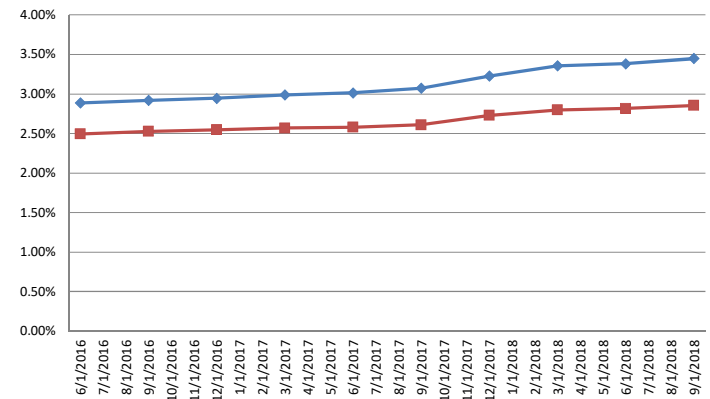
Axis Title

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



Axis Title

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



Axis Title

Source: SNL Financial

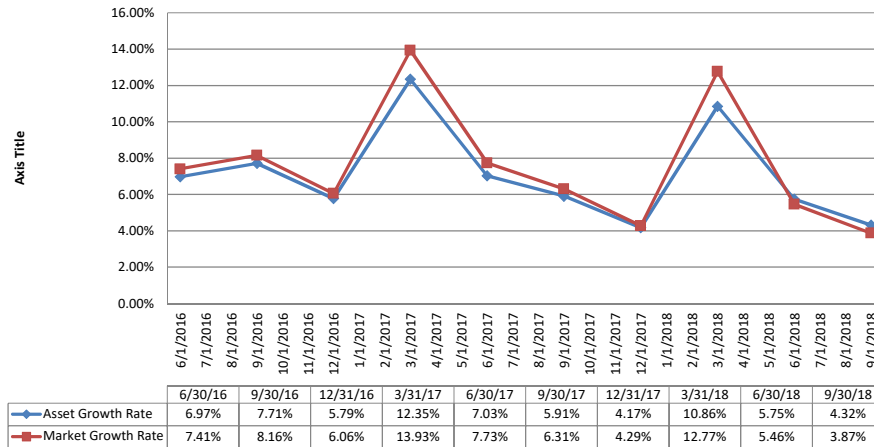
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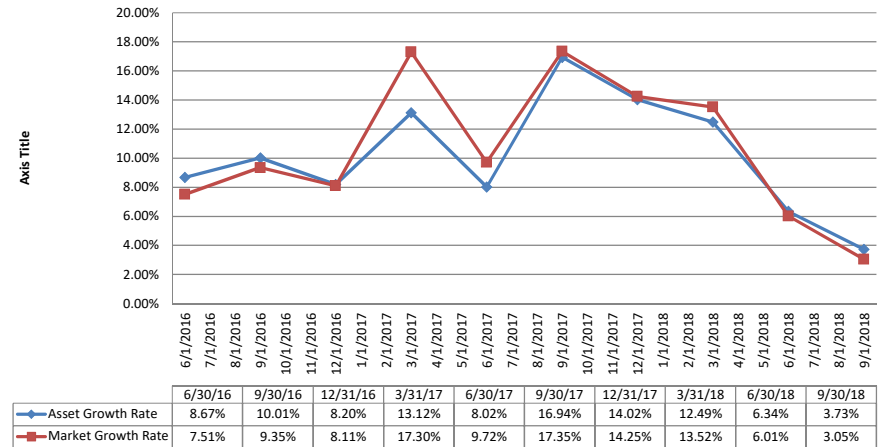
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

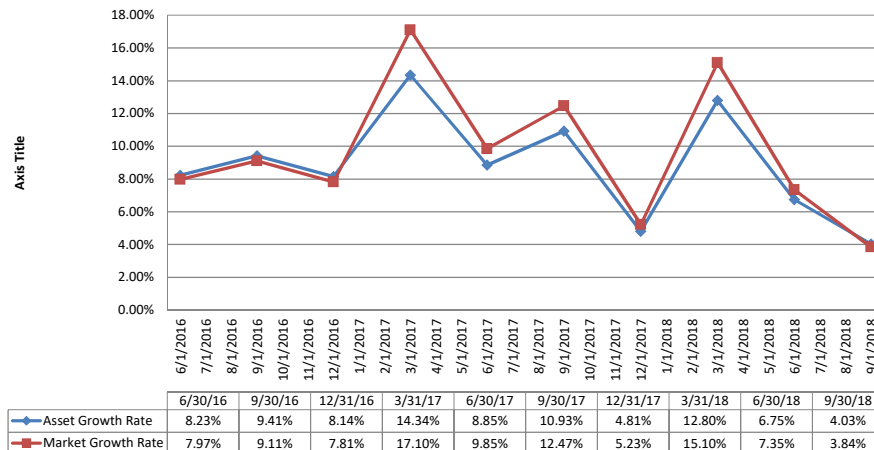
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



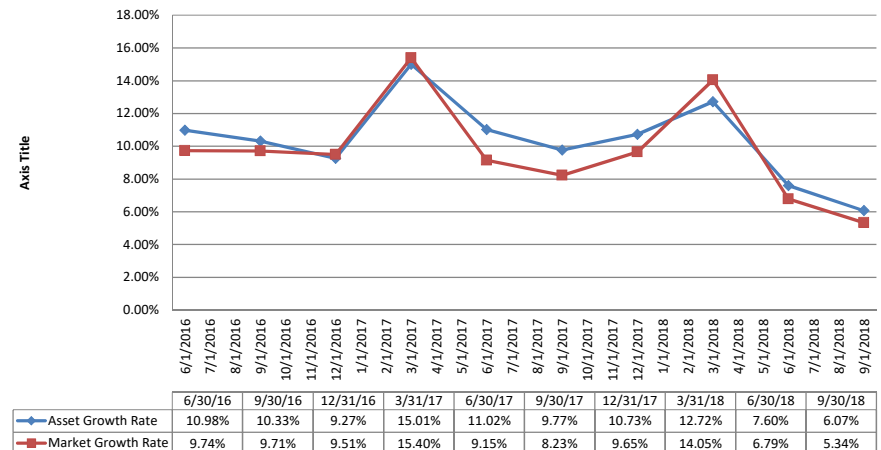
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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.

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

September 30, 2018

Run Date: November 8, 2018

		As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Region	Institution Name										
Asset Group A - \$50 to \$250 million in total assets											
	Valley Oak Credit Union	\$52,305	\$42,059	\$47,802	87.99%	\$2,135	4.27%	0.22%	4.05%	(0.33%)	1.93%
	California Community Credit Union	\$63,530	\$24,184	\$55,148	43.85%	\$3,258	2.81%	0.13%	2.68%	3.91%	3.47%
	Menlo Survey Federal Credit Union	\$64,207	\$26,025	\$55,595	46.81%	\$10,701	2.64%	0.17%	2.46%	(3.36%)	(1.91%)
	Siskiyou Central Credit Union	\$67,447	\$41,825	\$60,062	69.64%	\$3,290	3.07%	0.03%	3.04%	8.29%	7.97%
	Chabot Federal Credit Union	\$68,909	\$17,476	\$59,303	29.47%	\$12,529	2.44%	0.36%	2.08%	(2.41%)	(1.81%)
	Marin County Federal Credit Union	\$70,361	\$24,649	\$63,221	38.99%	\$8,795	3.04%	0.10%	2.94%	(0.06%)	(0.87%)
	Kaiperm Diablo Federal Credit Union	\$73,040	\$47,425	\$63,295	74.93%	\$6,351	2.64%	0.38%	2.26%	3.26%	3.54%
	Polam Federal Credit Union	\$74,062	\$37,706	\$64,549	58.41%	\$5,697	3.23%	0.40%	2.83%	0.22%	(0.64%)
	Bay Cities Credit Union	\$74,681	\$26,267	\$67,986	38.64%	\$4,037	3.37%	0.02%	3.35%	2.07%	1.20%
	Upward Credit Union	\$76,378	\$42,597	\$67,789	62.84%	\$5,658	3.65%	0.10%	3.55%	5.58%	4.74%
	Lassen County Federal Credit Union	\$78,697	\$40,617	\$66,132	61.42%	\$5,246	2.81%	0.39%	2.42%	0.59%	1.31%
	Vision One Credit Union	\$85,452	\$72,815	\$69,040	105.47%	\$7,431	4.61%	0.89%	3.72%	33.35%	27.07%
	First California Federal Credit Union	\$90,929	\$50,193	\$81,624	61.49%	\$4,436	3.05%	0.23%	2.81%	2.52%	1.92%
	SRI Federal Credit Union	\$97,573	\$61,397	\$88,426	69.43%	\$9,757	3.06%	0.54%	2.52%	11.27%	11.42%
	Shell Western States Federal Credit Union	\$97,916	\$39,376	\$82,026	48.00%	\$8,901	2.74%	0.29%	2.45%	7.13%	(3.27%)
	Tulare County Federal Credit Union	\$98,164	\$79,168	\$90,147	87.82%	\$3,328	3.65%	0.22%	3.44%	5.43%	5.65%
	SMW 104 Federal Credit Union	\$99,920	\$36,665	\$91,242	40.18%	\$11,102	2.74%	0.17%	2.56%	10.06%	8.43%
	Community Credit Union of Southern Humboldt	\$100,091	\$68,416	\$86,724	78.89%	\$3,451	4.48%	0.29%	4.19%	4.10%	3.48%
	Mission City Federal Credit Union	\$102,704	\$65,568	\$93,787	69.91%	\$6,847	3.48%	0.39%	3.10%	3.10%	2.85%
	United Local Credit Union	\$109,916	\$77,754	\$90,266	86.14%	\$4,580	3.30%	0.16%	3.14%	(1.09%)	(1.02%)
	Merco Credit Union	\$115,521	\$60,471	\$104,048	58.12%	\$3,501	3.43%	0.13%	3.30%	8.30%	8.24%
	Cooperative Center Federal Credit Union	\$117,220	\$71,095	\$109,126	65.15%	\$4,186	3.51%	0.11%	3.40%	(0.39%)	(0.88%)
	Kings Federal Credit Union	\$118,479	\$77,881	\$101,138	77.00%	\$5,924	3.20%	0.37%	2.83%	7.17%	7.91%
	Santa Cruz Community Credit Union	\$120,149	\$95,244	\$109,656	86.86%	\$2,967	4.78%	0.04%	4.74%	7.93%	8.25%
	Compass Community Credit Union	\$136,810	\$67,545	\$117,002	57.73%	\$14,401	2.56%	0.35%	2.21%	0.56%	0.15%
	San Joaquin Power Employees Credit Union	\$140,955	\$99,231	\$115,905	85.61%	\$23,493	2.98%	1.73%	1.25%	2.02%	2.37%
	Solano First Federal Credit Union	\$141,456	\$91,778	\$133,141	68.93%	\$3,876	3.84%	0.12%	3.72%	(0.95%)	1.61%
	Central Coast Federal Credit Union	\$143,351	\$67,965	\$131,319	51.76%	\$4,155	3.21%	0.19%	3.02%	2.31%	1.73%
	Premier Community Credit Union	\$149,453	\$69,971	\$134,355	52.08%	\$3,180	3.00%	0.14%	2.87%	3.91%	4.51%
	Families & Schools Together Federal Credit Union	\$161,382	\$127,235	\$136,032	93.53%	\$4,192	3.86%	0.22%	3.64%	7.25%	5.02%
	C.A.H.P. Credit Union	\$202,105	\$166,584	\$180,886	92.09%	\$6,520	4.76%	0.77%	3.99%	(5.63%)	(6.61%)
	Central State Credit Union	\$202,800	\$112,928	\$186,616	60.51%	\$4,225	3.43%	0.10%	3.33%	6.43%	6.18%
	Members 1st Credit Union	\$210,287	\$164,737	\$189,440	86.96%	\$4,164	3.17%	0.22%	2.94%	12.88%	13.57%
	Heritage Community Credit Union	\$212,472	\$172,851	\$192,021	90.02%	\$4,884	3.14%	0.28%	2.85%	5.88%	6.09%
	Pacific Postal Credit Union	\$219,369	\$65,340	\$187,909	34.77%	\$7,436	3.71%	0.29%	3.41%	(0.95%)	(0.49%)
	Tuocomas Federal Credit Union	\$238,661	\$164,818	\$220,500	74.75%	\$3,536	3.53%	0.11%	3.42%	6.40%	6.24%
	Monterey Credit Union	\$239,160	\$147,149	\$203,331	72.37%	\$3,254	3.72%	0.06%	3.66%	3.19%	3.83%
	Average of Asset Group A	\$122,052	\$74,189	\$108,016	66.72%	\$6,255	3.38%	0.29%	3.09%	4.32%	3.87%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Yolo Federal Credit Union	\$293,743	\$211,569	\$253,155	83.57%	\$5,065	3.38%	0.09%	3.29%	4.50%	1.19%
	MOCSE Federal Credit Union	\$301,657	\$144,743	\$276,493	52.35%	\$3,995	2.93%	0.02%	2.91%	6.32%	6.43%
	Sea West Coast Guard Federal Credit Union	\$358,765	\$140,675	\$285,757	49.23%	\$8,542	2.71%	0.62%	2.09%	0.30%	(0.23%)
	First U.S. Community Credit Union	\$367,225	\$235,150	\$323,274	72.74%	\$5,246	3.17%	0.30%	2.87%	1.08%	0.12%
	PremierOne Credit Union	\$425,043	\$260,596	\$382,537	68.12%	\$5,520	3.30%	0.25%	3.06%	3.79%	3.44%
	SafeAmerica Credit Union	\$433,080	\$376,015	\$397,052	94.70%	\$6,231	3.49%	0.55%	2.93%	4.30%	4.43%
	UNCLE Credit Union	\$438,857	\$340,387	\$394,454	86.29%	\$5,287	3.34%	0.18%	3.16%	11.82%	11.48%
	Sacramento Credit Union	\$470,549	\$265,471	\$399,982	66.37%	\$5,409	2.72%	0.24%	2.49%	2.54%	1.40%
	Alliance Credit Union	\$477,476	\$423,314	\$426,122	99.34%	\$4,613	3.75%	0.31%	3.43%	0.43%	(3.21%)
	Community First Credit Union	\$487,224	\$364,795	\$437,385	83.40%	\$3,431	4.06%	0.21%	3.85%	3.66%	4.26%
	Merced School Employees Federal Credit Union	\$490,816	\$200,213	\$442,896	45.21%	\$4,344	2.97%	0.18%	2.79%	2.33%	2.61%
	Financial Center Credit Union	\$497,289	\$173,715	\$392,706	44.24%	\$5,405	3.78%	0.30%	3.48%	3.64%	4.67%
	Average of Asset Group B	\$420,144	\$261,387	\$367,651	70.46%	\$5,257	3.30%	0.27%	3.03%	3.73%	3.05%
Asset Group C - \$501 million to \$1 billion in total assets											
	Commonwealth Central Credit Union	\$517,237	\$401,557	\$459,411	87.41%	\$5,022	3.53%	0.10%	3.43%	3.75%	3.03%
	Valley First Credit Union	\$596,774	\$414,844	\$524,262	79.13%	\$3,573	3.08%	0.14%	2.94%	(1.55%)	(0.50%)
	1st Northern California Credit Union	\$709,191	\$236,052	\$628,723	37.54%	\$10,507	2.02%	0.33%	1.69%	1.28%	0.73%
	Noble Federal Credit Union	\$731,348	\$586,154	\$633,450	92.53%	\$3,466	3.98%	0.32%	3.67%	6.52%	4.38%
	Santa Clara County Federal Credit Union	\$751,485	\$397,226	\$675,991	58.76%	\$5,629	3.17%	0.28%	2.89%	4.73%	5.50%
	S.F. Police Credit Union	\$900,931	\$614,640	\$771,725	79.64%	\$8,621	3.36%	0.28%	3.08%	3.35%	3.45%
	Sierra Central Credit Union	\$982,556	\$740,634	\$860,675	86.05%	\$5,729	3.83%	0.52%	3.31%	6.62%	6.24%
	Bay Federal Credit Union	\$988,024	\$618,354	\$888,693	69.58%	\$4,391	3.35%	0.15%	3.19%	7.51%	7.90%
	Average of Asset Group C	\$772,193	\$501,183	\$680,366	73.83%	\$5,867	3.29%	0.27%	3.03%	4.03%	3.84%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$1 billion and over in total assets											
	1st United Services Credit Union	\$1,062,428	\$859,016	\$955,333	89.92%	\$7,535	3.52%	0.67%	2.86%	5.15%	5.16%
	San Mateo Credit Union	\$1,071,817	\$878,333	\$949,157	92.54%	\$5,373	3.59%	0.27%	3.32%	8.31%	7.66%
	San Francisco Federal Credit Union	\$1,074,236	\$770,261	\$954,390	80.71%	\$10,379	3.47%	0.43%	3.04%	(2.69%)	(3.21%)
	Operating Engineers Local Union #3 Federal Credit Union	\$1,130,713	\$635,748	\$905,732	70.19%	\$6,388	3.70%	0.45%	3.25%	6.53%	8.25%
	Self-Help Federal Credit Union	\$1,133,469	\$948,692	\$824,317	115.09%	\$3,785	5.77%	1.18%	4.60%	4.36%	(0.50%)
	Pacific Service Credit Union	\$1,152,069	\$700,356	\$977,111	71.68%	\$9,328	2.92%	0.29%	2.63%	(1.15%)	(2.17%)
	KeyPoint Credit Union	\$1,310,843	\$1,059,628	\$1,022,590	103.62%	\$7,124	3.70%	1.00%	2.71%	12.30%	9.23%
	San Francisco Fire Credit Union	\$1,322,364	\$952,402	\$1,202,246	79.22%	\$6,696	3.51%	0.21%	3.31%	1.49%	0.78%
	Coast Central Credit Union	\$1,423,796	\$655,449	\$1,203,812	54.45%	\$6,356	2.98%	0.67%	2.31%	3.96%	4.53%
	Meriwest Credit Union	\$1,581,415	\$1,291,800	\$1,238,878	104.27%	\$7,092	3.45%	0.52%	2.93%	8.52%	6.31%
	Schools Financial Credit Union	\$1,978,888	\$1,467,562	\$1,735,209	84.58%	\$6,652	3.05%	0.29%	2.76%	5.07%	3.99%
	Provident Credit Union	\$2,491,255	\$1,660,417	\$2,178,329	76.22%	\$7,921	2.91%	0.59%	2.32%	5.91%	6.26%
	Stanford Federal Credit Union	\$2,516,322	\$1,910,675	\$1,971,226	96.93%	\$13,826	3.35%	0.63%	2.73%	9.09%	2.18%
	Technology Credit Union	\$2,685,057	\$2,097,072	\$2,296,478	91.32%	\$11,549	3.65%	0.58%	3.07%	10.67%	11.04%
	SAFE Credit Union	\$2,904,949	\$2,400,663	\$2,482,399	96.71%	\$4,238	3.17%	0.38%	2.78%	9.54%	5.81%
	Educational Employees Credit Union	\$3,011,826	\$1,289,544	\$2,631,042	49.01%	\$6,012	2.95%	0.35%	2.60%	4.37%	4.88%
	Travis Credit Union	\$3,100,390	\$2,340,463	\$2,712,020	86.30%	\$4,770	3.94%	0.44%	3.50%	5.82%	5.25%
	Chevron Federal Credit Union	\$3,343,899	\$2,778,097	\$2,916,860	95.24%	\$11,985	3.36%	1.03%	2.33%	7.61%	6.22%
	Redwood Credit Union	\$4,412,965	\$3,373,571	\$3,870,509	87.16%	\$7,655	3.57%	0.33%	3.23%	12.06%	11.97%
	Patelco Credit Union	\$6,476,677	\$4,900,419	\$5,643,368	86.84%	\$9,187	3.28%	0.79%	2.48%	9.25%	10.34%
	Star One Credit Union	\$8,693,793	\$3,932,695	\$6,753,928	58.23%	\$43,253	2.53%	1.30%	1.22%	(4.23%)	3.87%
	Golden 1 Credit Union	\$12,125,058	\$8,609,990	\$10,588,094	81.32%	\$7,329	3.16%	0.36%	2.79%	7.41%	7.49%
	First Technology Federal Credit Union	\$12,265,747	\$9,000,864	\$8,558,717	105.17%	\$8,471	3.74%	0.87%	2.87%	10.22%	7.44%
	Average of Asset Group D	\$3,403,042	\$2,370,162	\$2,807,467	85.07%	\$9,257	3.45%	0.59%	2.85%	6.07%	5.34%

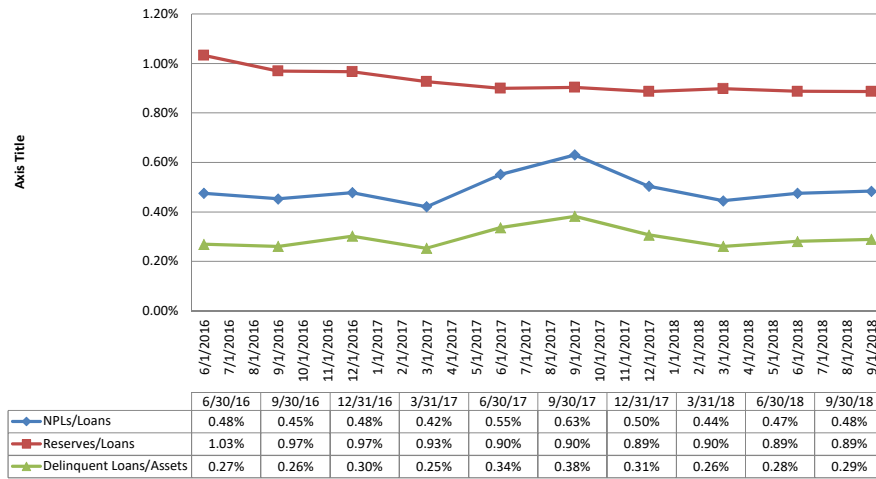
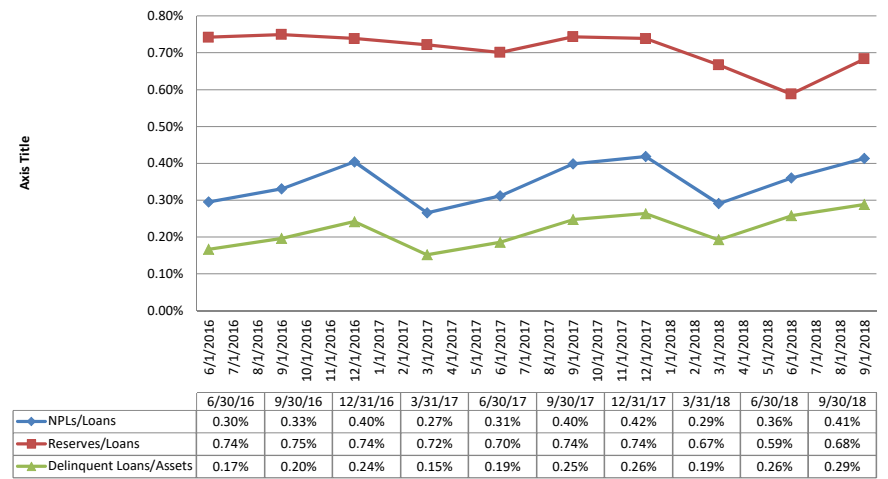
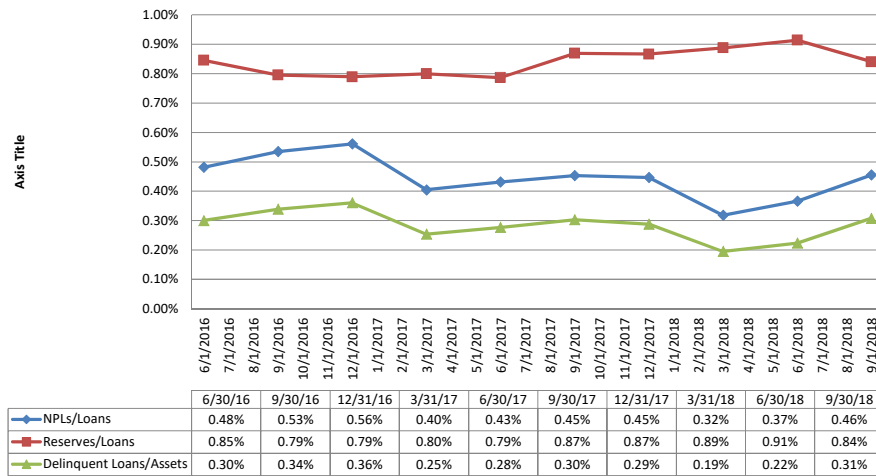
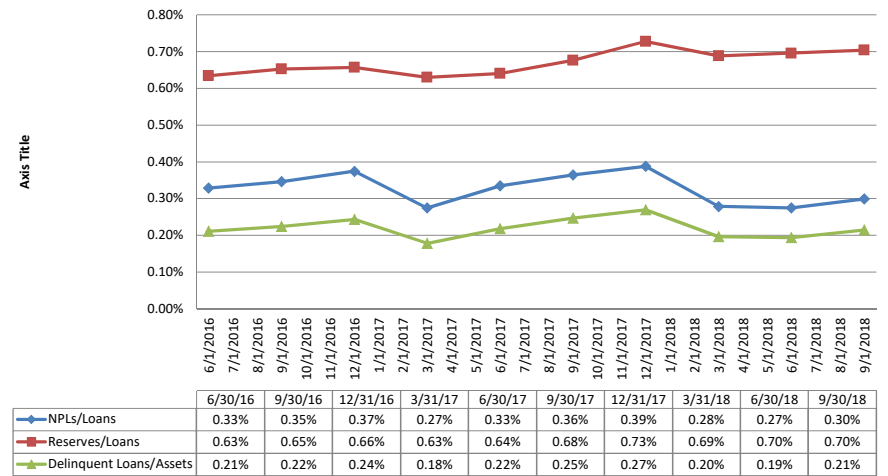
Source: SNL Financial

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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.

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Asset Quality
September 30, 2018
Run Date: November 8, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Valley Oak Credit Union	\$52,305	\$246	0.58%	1.36%	233.33%	7.01%	0.47%
	California Community Credit Union	\$63,530	\$33	0.14%	2.30%	NM	0.38%	0.05%
	Menlo Survey Federal Credit Union	\$64,207	\$63	0.24%	0.24%	100.00%	0.77%	0.10%
	Siskiyou Central Credit Union	\$67,447	\$115	0.27%	0.50%	181.74%	1.60%	0.17%
	Chabot Federal Credit Union	\$68,909	\$0	0.00%	0.41%	NA	0.00%	0.00%
	Marin County Federal Credit Union	\$70,361	\$62	0.25%	0.56%	222.58%	0.88%	0.09%
	Kaiperm Diablo Federal Credit Union	\$73,040	\$6	0.01%	0.84%	NM	0.06%	0.01%
	Polam Federal Credit Union	\$74,062	\$142	0.38%	1.08%	288.03%	7.90%	0.19%
	Bay Cities Credit Union	\$74,681	\$328	1.25%	1.43%	114.33%	4.69%	0.44%
	Upward Credit Union	\$76,378	\$620	1.46%	0.19%	12.74%	8.30%	0.81%
	Lassen County Federal Credit Union	\$78,697	\$21	0.05%	0.39%	752.38%	0.17%	0.03%
	Vision One Credit Union	\$85,452	\$0	0.00%	1.90%	NA	0.00%	0.00%
	First California Federal Credit Union	\$90,929	\$92	0.18%	0.58%	314.13%	2.28%	0.10%
	SRI Federal Credit Union	\$97,573	\$59	0.10%	0.26%	267.80%	0.68%	0.06%
	Shell Western States Federal Credit Union	\$97,916	\$109	0.28%	0.37%	133.94%	1.26%	0.11%
	Tulare County Federal Credit Union	\$98,164	\$514	0.65%	0.55%	85.21%	7.07%	0.52%
	SMW 104 Federal Credit Union	\$99,920	\$70	0.19%	0.26%	135.71%	0.92%	0.07%
	Community Credit Union of Southern Humboldt	\$100,091	\$871	1.27%	0.33%	26.18%	6.90%	0.87%
	Mission City Federal Credit Union	\$102,704	\$60	0.09%	0.14%	158.33%	0.74%	0.06%
	United Local Credit Union	\$109,916	\$1,134	1.46%	1.64%	112.35%	6.16%	1.03%
	Merco Credit Union	\$115,521	\$158	0.26%	0.69%	263.29%	1.72%	0.14%
	Cooperative Center Federal Credit Union	\$117,220	\$1,280	1.80%	0.84%	46.56%	26.24%	1.09%
	Kings Federal Credit Union	\$118,479	\$254	0.33%	0.91%	279.13%	1.75%	0.21%
	Santa Cruz Community Credit Union	\$120,149	\$784	0.82%	1.40%	169.64%	57.90%	0.65%
	Compass Community Credit Union	\$136,810	\$144	0.21%	0.49%	231.25%	0.72%	0.11%
	San Joaquin Power Employees Credit Union	\$140,955	\$13	0.01%	1.00%	NM	0.05%	0.01%
	Solano First Federal Credit Union	\$141,456	\$1,518	1.65%	2.88%	173.98%	23.70%	1.07%
	Central Coast Federal Credit Union	\$143,351	\$122	0.18%	0.99%	553.28%	1.53%	0.09%
	Premier Community Credit Union	\$149,453	\$436	0.62%	1.27%	204.36%	3.13%	0.29%
	Families & Schools Together Federal Credit Union	\$161,382	\$476	0.37%	1.28%	343.07%	2.23%	0.29%
	C.A.H.P. Credit Union	\$202,105	\$264	0.16%	0.72%	454.92%	1.70%	0.13%
	Central State Credit Union	\$202,800	\$573	0.51%	1.31%	257.24%	4.45%	0.28%
	Members 1st Credit Union	\$210,287	\$111	0.07%	0.45%	672.97%	0.86%	0.05%
	Heritage Community Credit Union	\$212,472	\$432	0.25%	0.61%	243.52%	4.58%	0.20%
	Pacific Postal Credit Union	\$219,369	\$470	0.72%	0.48%	66.81%	1.57%	0.21%
	Tucoemas Federal Credit Union	\$238,661	\$626	0.38%	0.83%	218.37%	6.11%	0.26%
	Monterey Credit Union	\$239,160	\$1,007	0.68%	1.33%	193.64%	4.07%	0.42%
	Average of Asset Group A	\$122,052	\$357	0.48%	0.89%	234.71%	5.41%	0.29%

Source: SNL Financial

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Asset Quality
September 30, 2018
Run Date: November 8, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Yolo Federal Credit Union	\$293,743	\$578	0.27%	0.55%	201.38%	1.90%	0.20%
	MOCSE Federal Credit Union	\$301,657	\$396	0.27%	0.84%	307.83%	2.02%	0.13%
	Sea West Coast Guard Federal Credit Union	\$358,765	\$30	0.02%	0.49%	NM	0.04%	0.01%
	First U.S. Community Credit Union	\$367,225	\$987	0.42%	0.51%	121.99%	2.69%	0.27%
	PremierOne Credit Union	\$425,043	\$546	0.21%	0.38%	182.78%	1.32%	0.13%
	SafeAmerica Credit Union	\$433,080	\$1,733	0.46%	0.48%	104.85%	5.32%	0.40%
	UNCLE Credit Union	\$438,857	\$740	0.22%	0.43%	195.81%	1.94%	0.17%
	Sacramento Credit Union	\$470,549	\$452	0.17%	0.61%	356.42%	0.71%	0.10%
	Alliance Credit Union	\$477,476	\$3,628	0.86%	0.71%	82.61%	10.96%	0.76%
	Community First Credit Union	\$487,224	\$5,034	1.38%	0.80%	57.91%	11.39%	1.03%
	Merced School Employees Federal Credit Union	\$490,816	\$573	0.29%	1.00%	350.79%	1.85%	0.12%
	Financial Center Credit Union	\$497,289	\$672	0.39%	1.40%	361.90%	0.69%	0.14%
	Average of Asset Group B	\$420,144	\$1,281	0.41%	0.68%	211.30%	3.40%	0.29%
Asset Group C - \$501 million to \$1 billion in total assets								
	Commonwealth Central Credit Union	\$517,237	\$915	0.23%	0.52%	226.12%	2.07%	0.18%
	Valley First Credit Union	\$596,774	\$1,041	0.25%	0.56%	222.00%	1.64%	0.17%
	1st Northern California Credit Union	\$709,191	\$32	0.01%	0.54%	NM	0.04%	0.00%
	Noble Federal Credit Union	\$731,348	\$2,984	0.51%	1.35%	264.48%	3.84%	0.41%
	Santa Clara County Federal Credit Union	\$751,485	\$2,140	0.54%	0.78%	143.88%	3.37%	0.28%
	S.F. Police Credit Union	\$900,931	\$7,674	1.25%	1.32%	105.82%	5.86%	0.85%
	Sierra Central Credit Union	\$982,556	\$2,367	0.32%	0.99%	310.10%	2.44%	0.24%
	Bay Federal Credit Union	\$988,024	\$3,251	0.53%	0.66%	125.19%	4.21%	0.33%
	Average of Asset Group C	\$772,193	\$2,551	0.46%	0.84%	199.66%	2.93%	0.31%

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
September 30, 2018
Run Date: November 8, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	1st United Services Credit Union	\$1,062,428	\$1,940	0.23%	0.37%	162.37%	2.00%	0.18%
	San Mateo Credit Union	\$1,071,817	\$1,614	0.18%	0.52%	283.52%	1.43%	0.15%
	San Francisco Federal Credit Union	\$1,074,236	\$3,230	0.42%	2.33%	556.10%	7.78%	0.30%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,130,713	\$2,495	0.39%	1.04%	265.37%	1.63%	0.22%
	Self-Help Federal Credit Union	\$1,133,469	\$3,770	0.40%	1.21%	305.41%	4.75%	0.33%
	Pacific Service Credit Union	\$1,152,069	\$227	0.03%	0.24%	729.52%	0.14%	0.02%
	KeyPoint Credit Union	\$1,310,843	\$5,297	0.50%	0.33%	65.72%	5.43%	0.40%
	San Francisco Fire Credit Union	\$1,322,364	\$4,625	0.49%	0.54%	110.88%	5.31%	0.35%
	Coast Central Credit Union	\$1,423,796	\$2,713	0.41%	0.78%	188.39%	1.88%	0.19%
	Meriwest Credit Union	\$1,581,415	\$4,634	0.36%	0.67%	187.79%	4.03%	0.29%
	Schools Financial Credit Union	\$1,978,888	\$3,795	0.26%	0.56%	216.42%	1.91%	0.19%
	Provident Credit Union	\$2,491,255	\$1,196	0.07%	0.22%	309.03%	0.46%	0.05%
	Stanford Federal Credit Union	\$2,516,322	\$1,132	0.06%	0.60%	NM	0.45%	0.04%
	Technology Credit Union	\$2,685,057	\$4,600	0.22%	0.82%	375.63%	1.58%	0.17%
	SAFE Credit Union	\$2,904,949	\$4,639	0.19%	0.63%	327.64%	1.99%	0.16%
	Educational Employees Credit Union	\$3,011,826	\$3,313	0.26%	0.81%	313.37%	1.08%	0.11%
	Travis Credit Union	\$3,100,390	\$14,831	0.63%	1.32%	208.08%	4.08%	0.48%
	Chevron Federal Credit Union	\$3,343,899	\$5,717	0.21%	0.28%	136.07%	1.44%	0.17%
	Redwood Credit Union	\$4,412,965	\$16,795	0.50%	0.76%	151.92%	3.11%	0.38%
	Patelco Credit Union	\$6,476,677	\$15,008	0.31%	0.75%	244.61%	2.67%	0.23%
	Star One Credit Union	\$8,693,793	\$1,880	0.05%	0.11%	228.62%	0.20%	0.02%
	Golden 1 Credit Union	\$12,125,058	\$35,623	0.41%	0.76%	182.89%	2.71%	0.29%
	First Technology Federal Credit Union	\$12,265,747	\$26,347	0.29%	0.54%	183.31%	2.34%	0.21%
	Average of Asset Group D	\$3,403,042	\$7,192	0.30%	0.70%	260.58%	2.54%	0.21%

Source: SNL Financial

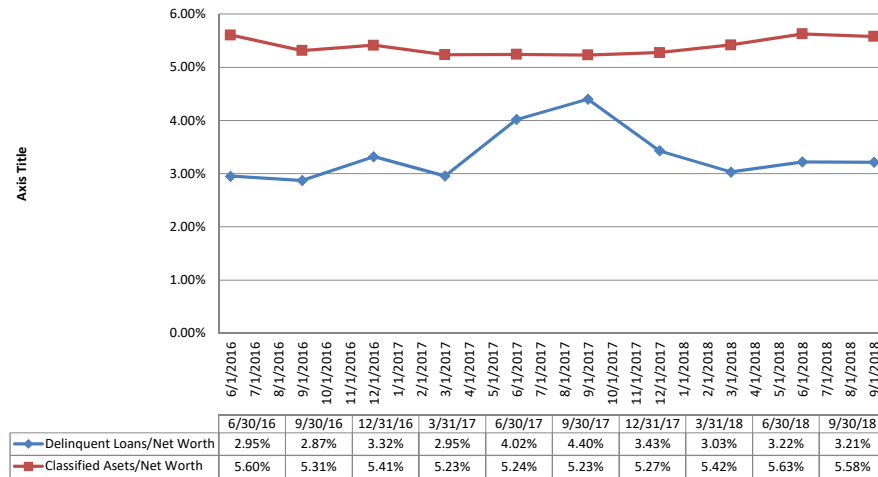
NA = data was not available.

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

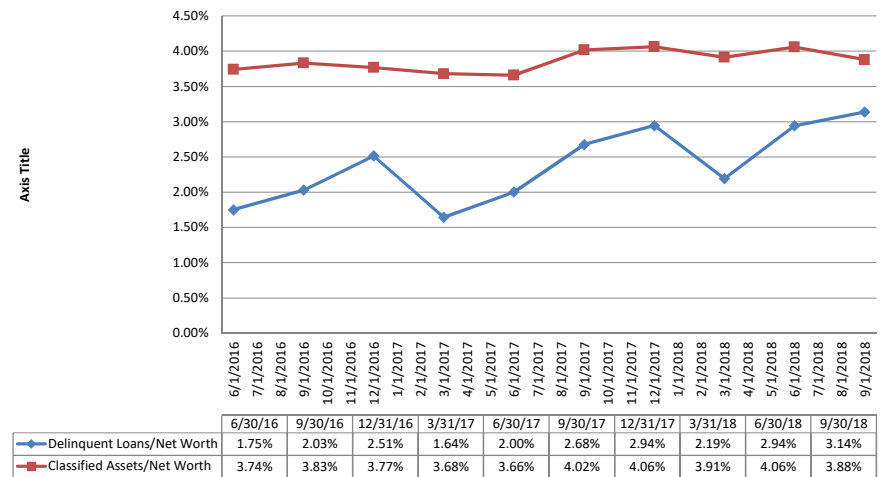
Net Worth

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

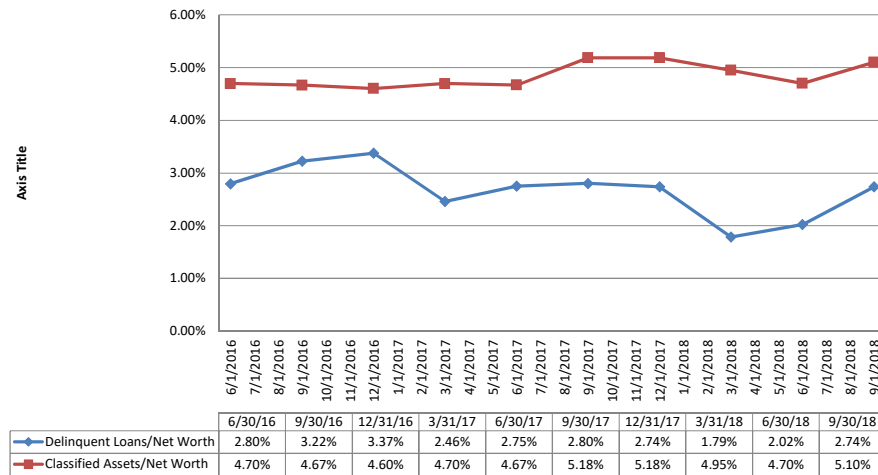
Asset Group A - \$50 to \$250 million in Total Assets
As of Date



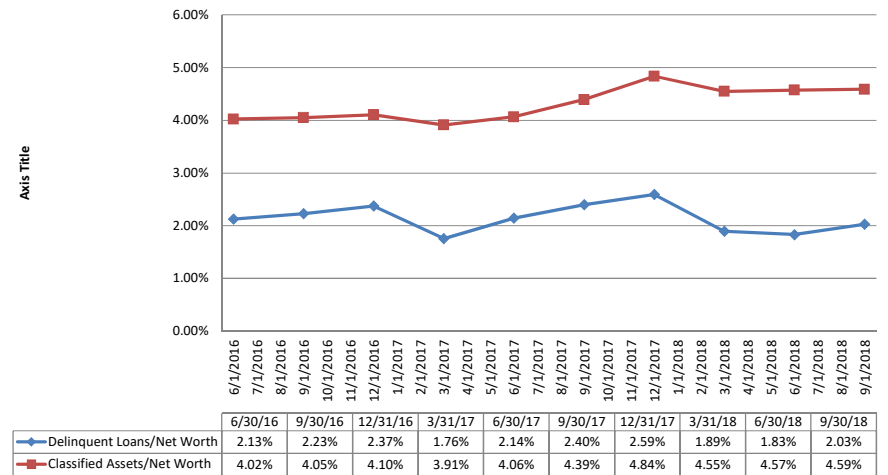
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

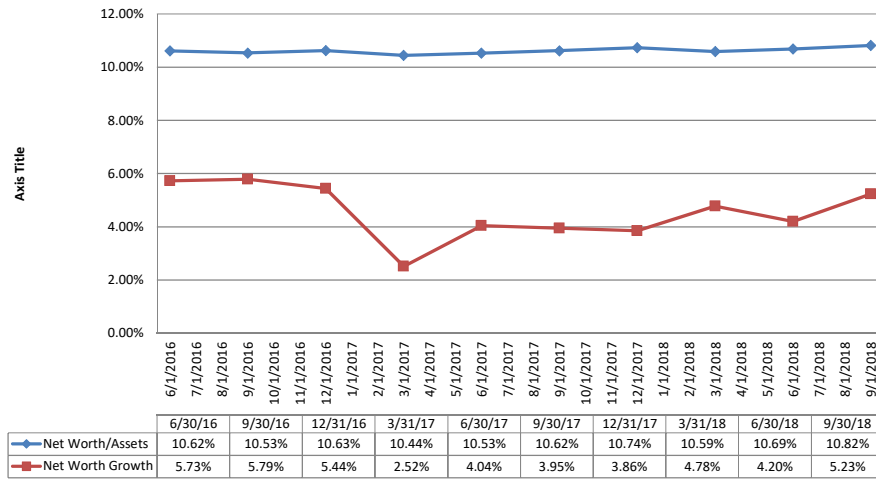
Note: Report includes only bank-level data.

NA = data was not available.

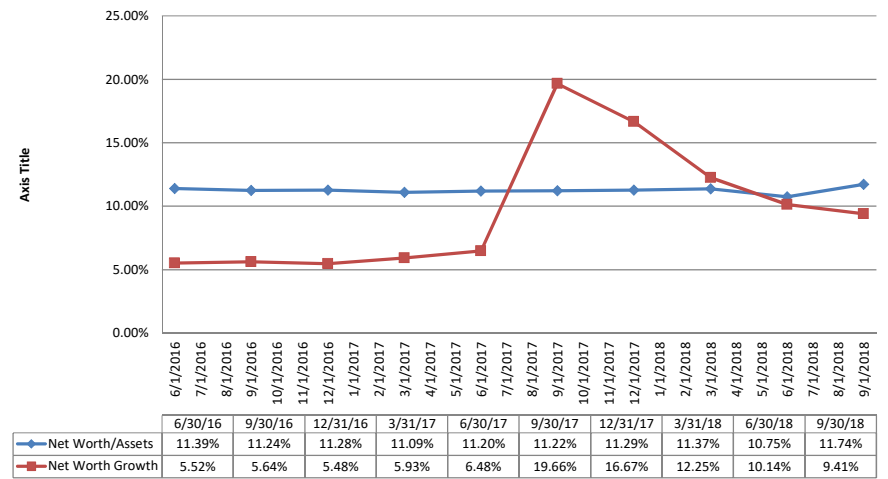
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

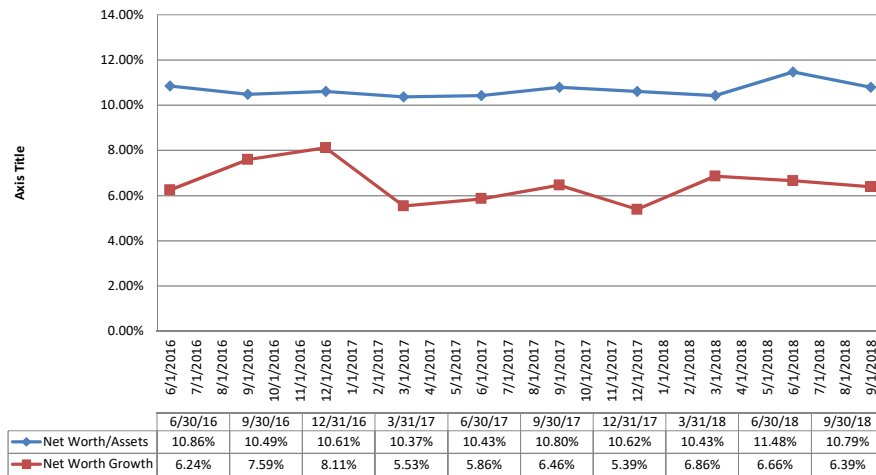
Asset Group A - \$50 to \$250 million in Total Assets
As of Date



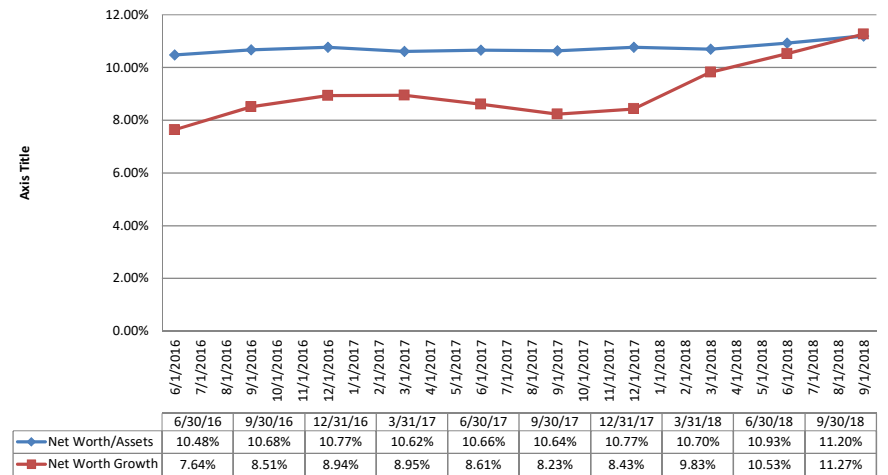
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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
September 30, 2018
Run Date: November 8, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Valley Oak Credit Union	\$52,305	\$4,673	8.93%	(0.85%)	5.26%	12.28%
	California Community Credit Union	\$63,530	\$8,028	12.64%	6.77%	0.41%	6.94%
	Menlo Survey Federal Credit Union	\$64,207	\$8,140	12.68%	6.93%	0.77%	0.77%
	Siskiyou Central Credit Union	\$67,447	\$6,991	10.37%	9.17%	1.64%	2.99%
	Chabot Federal Credit Union	\$68,909	\$10,372	15.05%	3.47%	0.00%	0.69%
	Marin County Federal Credit Union	\$70,361	\$7,203	10.24%	12.49%	0.86%	1.92%
	Kaiperm Diablo Federal Credit Union	\$73,040	\$9,493	13.00%	0.48%	0.06%	4.17%
	Polam Federal Credit Union	\$74,062	\$9,294	12.55%	5.86%	1.53%	4.40%
	Bay Cities Credit Union	\$74,681	\$6,614	8.86%	5.72%	4.96%	5.67%
	Upward Credit Union	\$76,378	\$7,388	9.67%	9.93%	8.39%	1.07%
	Lassen County Federal Credit Union	\$78,697	\$12,502	15.89%	1.97%	0.17%	1.26%
	Vision One Credit Union	\$85,452	\$11,057	12.94%	8.72%	0.00%	12.51%
	First California Federal Credit Union	\$90,929	\$8,032	8.83%	(4.12%)	1.15%	3.60%
	SRI Federal Credit Union	\$97,573	\$8,818	9.04%	9.58%	0.67%	1.79%
	Shell Western States Federal Credit Union	\$97,916	\$8,664	8.85%	3.96%	1.26%	1.69%
	Tulare County Federal Credit Union	\$98,164	\$7,307	7.44%	7.13%	7.03%	5.99%
	SMW 104 Federal Credit Union	\$99,920	\$7,518	7.52%	10.05%	0.93%	1.26%
	Community Credit Union of Southern Humboldt	\$100,091	\$12,389	12.38%	11.21%	7.03%	1.84%
	Mission City Federal Credit Union	\$102,704	\$8,411	8.19%	7.55%	0.71%	1.13%
	United Local Credit Union	\$109,916	\$18,970	17.26%	(2.15%)	5.98%	6.72%
	Merco Credit Union	\$115,521	\$10,748	9.30%	9.26%	1.47%	3.87%
	Cooperative Center Federal Credit Union	\$117,220	\$7,404	6.32%	0.91%	17.29%	8.05%
	Kings Federal Credit Union	\$118,479	\$17,243	14.55%	3.83%	1.47%	4.11%
	Santa Cruz Community Credit Union	\$120,149	\$9,219	7.67%	10.35%	8.50%	14.43%
	Compass Community Credit Union	\$136,810	\$20,281	14.82%	5.91%	0.71%	1.64%
	San Joaquin Power Employees Credit Union	\$140,955	\$22,992	16.31%	2.14%	0.06%	4.31%
	Solano First Federal Credit Union	\$141,456	\$8,150	5.76%	(30.29%)	18.63%	32.40%
	Central Coast Federal Credit Union	\$143,351	\$12,195	8.51%	10.14%	1.00%	5.54%
	Premier Community Credit Union	\$149,453	\$14,580	9.76%	4.56%	2.99%	6.11%
	Families & Schools Together Federal Credit Union	\$161,382	\$19,666	12.19%	16.67%	2.42%	8.30%
	C.A.H.P. Credit Union	\$202,105	\$18,377	9.09%	2.97%	1.44%	6.54%
	Central State Credit Union	\$202,800	\$15,756	7.77%	12.11%	3.64%	9.36%
	Members 1st Credit Union	\$210,287	\$19,514	9.28%	7.59%	0.57%	3.83%
	Heritage Community Credit Union	\$212,472	\$19,428	9.14%	4.62%	2.22%	5.41%
	Pacific Postal Credit Union	\$219,369	\$32,905	15.00%	5.64%	1.43%	0.95%
	Tucoemas Federal Credit Union	\$238,661	\$19,041	7.98%	9.57%	3.29%	7.18%
	Monterey Credit Union	\$239,160	\$34,683	14.50%	3.84%	2.90%	5.62%
	Average of Asset Group A	\$122,052	\$13,082	10.82%	5.23%	3.21%	5.58%

Source: SNL Financial

NA = data was not available.

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Net Worth

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Yolo Federal Credit Union	\$293,743	\$34,220	11.65%	14.75%	1.69%	3.40%
	MOCSE Federal Credit Union	\$301,657	\$25,211	8.36%	13.30%	1.57%	4.84%
	Sea West Coast Guard Federal Credit Union	\$358,765	\$71,406	19.90%	2.76%	0.04%	0.97%
	First U.S. Community Credit Union	\$367,225	\$42,160	11.48%	9.42%	2.34%	2.86%
	PremierOne Credit Union	\$425,043	\$41,297	9.72%	7.67%	1.32%	2.42%
	SafeAmerica Credit Union	\$433,080	\$35,779	8.26%	5.59%	4.84%	5.08%
	UNCLE Credit Union	\$438,857	\$42,275	9.63%	17.82%	1.75%	3.43%
	Sacramento Credit Union	\$470,549	\$67,675	14.38%	9.43%	0.67%	2.38%
	Alliance Credit Union	\$477,476	\$37,164	7.78%	4.27%	9.76%	8.06%
	Community First Credit Union	\$487,224	\$42,261	8.67%	10.33%	11.91%	6.90%
	Merced School Employees Federal Credit Union	\$490,816	\$53,177	10.83%	9.47%	1.08%	3.78%
	Financial Center Credit Union	\$497,289	\$100,475	20.20%	8.09%	0.67%	2.42%
	Average of Asset Group B	\$420,144	\$49,425	11.74%	9.41%	3.14%	3.88%
Asset Group C - \$501 million to \$1 billion in total assets							
	Commonwealth Central Credit Union	\$517,237	\$50,753	9.81%	8.46%	1.80%	4.08%
	Valley First Credit Union	\$596,774	\$63,057	10.57%	1.70%	1.65%	3.66%
	1st Northern California Credit Union	\$709,191	\$75,683	10.67%	4.57%	0.04%	1.70%
	Noble Federal Credit Union	\$731,348	\$83,746	11.45%	8.26%	3.56%	9.42%
	Santa Clara County Federal Credit Union	\$751,485	\$69,556	9.26%	2.81%	3.08%	4.43%
	S.F. Police Credit Union	\$900,931	\$127,691	14.17%	3.31%	6.01%	6.36%
	Sierra Central Credit Union	\$982,556	\$111,658	11.36%	9.64%	2.12%	6.57%
	Bay Federal Credit Union	\$988,024	\$89,132	9.02%	12.39%	3.65%	4.57%
	Average of Asset Group C	\$772,193	\$83,910	10.79%	6.39%	2.74%	5.10%

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

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	1st United Services Credit Union	\$1,062,428	\$106,388	10.01%	7.44%	1.82%	2.96%
	San Mateo Credit Union	\$1,071,817	\$115,603	10.79%	14.09%	1.40%	3.96%
	San Francisco Federal Credit Union	\$1,074,236	\$111,141	10.35%	3.99%	2.91%	16.16%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,130,713	\$163,976	14.50%	8.12%	1.52%	4.04%
	Self-Help Federal Credit Union	\$1,133,469	\$175,158	15.45%	31.07%	2.15%	6.57%
	Pacific Service Credit Union	\$1,152,069	\$165,323	14.35%	5.38%	0.14%	1.00%
	KeyPoint Credit Union	\$1,310,843	\$103,109	7.87%	8.45%	5.14%	3.38%
	San Francisco Fire Credit Union	\$1,322,364	\$118,584	8.97%	13.00%	3.90%	4.32%
	Coast Central Credit Union	\$1,423,796	\$167,359	11.75%	11.06%	1.62%	3.05%
	Meriwest Credit Union	\$1,581,415	\$139,443	8.82%	9.14%	3.32%	6.24%
	Schools Financial Credit Union	\$1,978,888	\$225,168	11.38%	13.39%	1.69%	3.65%
	Provident Credit Union	\$2,491,255	\$297,362	11.94%	5.78%	0.40%	1.24%
	Stanford Federal Credit Union	\$2,516,322	\$246,135	9.78%	14.70%	0.46%	4.62%
	Technology Credit Union	\$2,685,057	\$285,058	10.62%	13.17%	1.61%	6.06%
	SAFE Credit Union	\$2,904,949	\$270,112	9.30%	11.46%	1.72%	5.63%
	Educational Employees Credit Union	\$3,011,826	\$389,439	12.93%	9.26%	0.85%	2.67%
	Travis Credit Union	\$3,100,390	\$361,958	11.67%	8.64%	4.10%	8.53%
	Chevron Federal Credit Union	\$3,343,899	\$396,908	11.87%	14.37%	1.44%	1.96%
	Redwood Credit Union	\$4,412,965	\$523,397	11.86%	19.73%	3.21%	4.87%
	Patelco Credit Union	\$6,476,677	\$699,626	10.80%	9.35%	2.15%	5.25%
	Star One Credit Union	\$8,693,793	\$1,026,506	11.81%	6.64%	0.18%	0.42%
	Golden 1 Credit Union	\$12,125,058	\$1,391,463	11.48%	7.89%	2.56%	4.68%
	First Technology Federal Credit Union	\$12,265,747	\$1,144,549	9.33%	13.17%	2.30%	4.22%
	Average of Asset Group D	\$3,403,042	\$374,946	11.20%	11.27%	2.03%	4.59%

Source: SNL Financial

NA = data was not available.

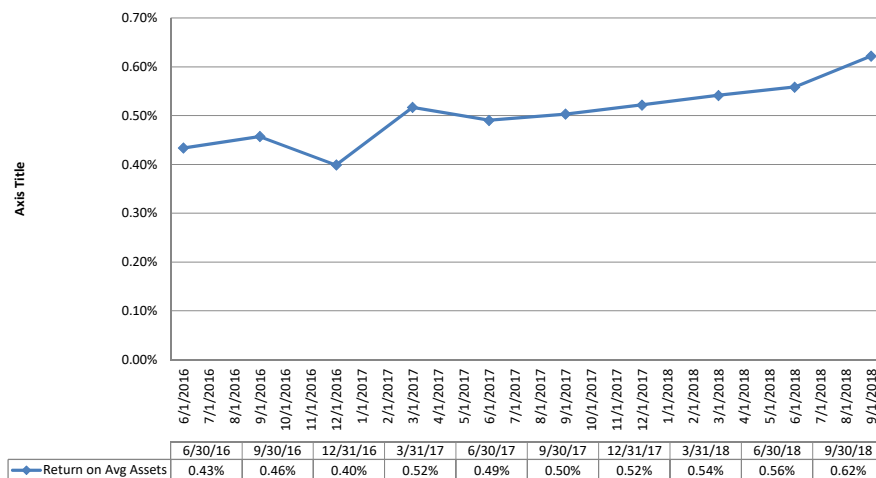
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Southern California

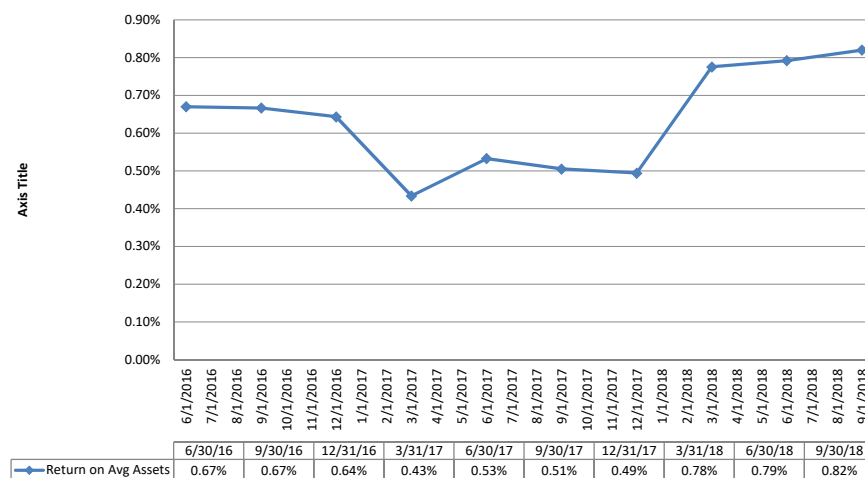
Performance Analysis

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

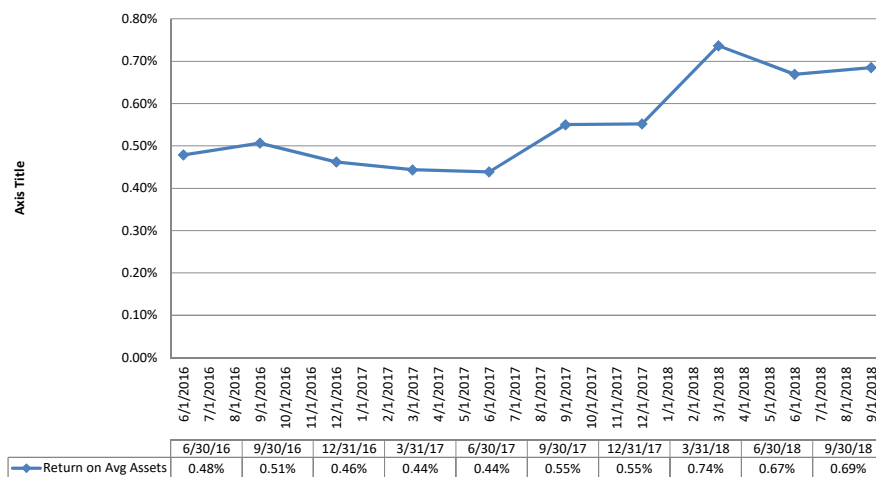
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



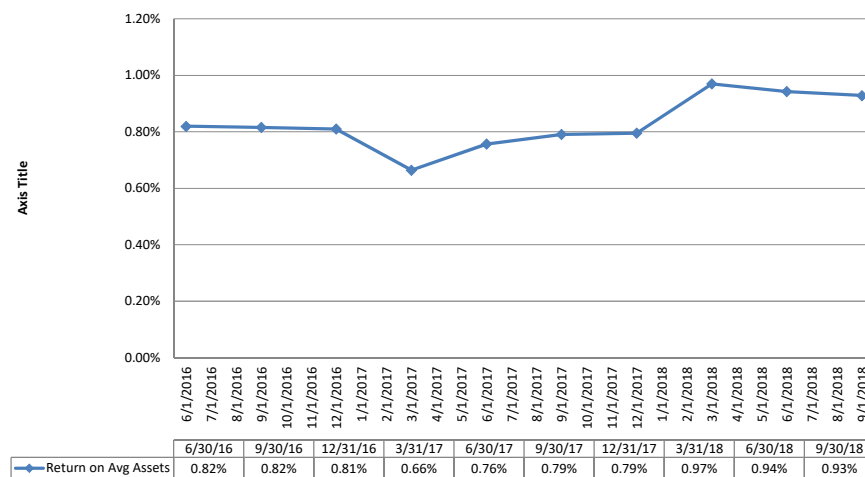
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



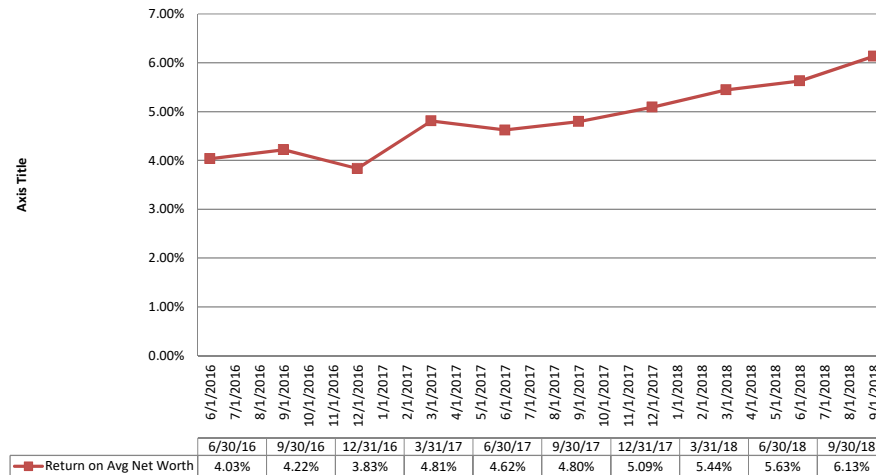
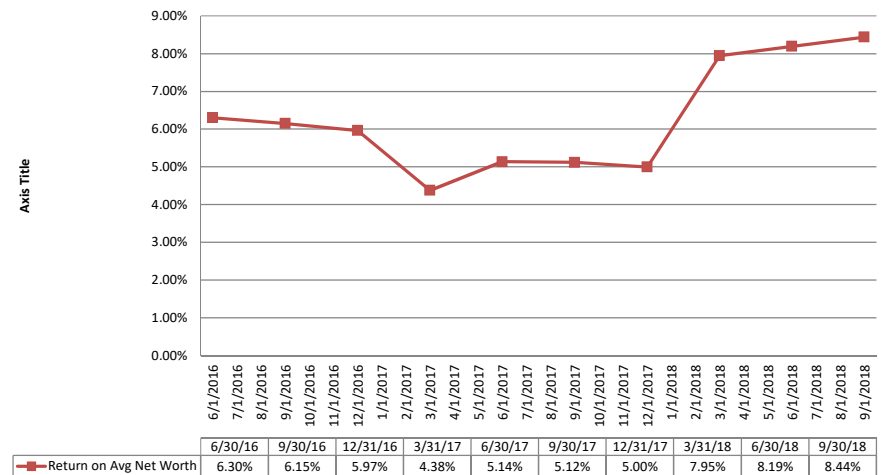
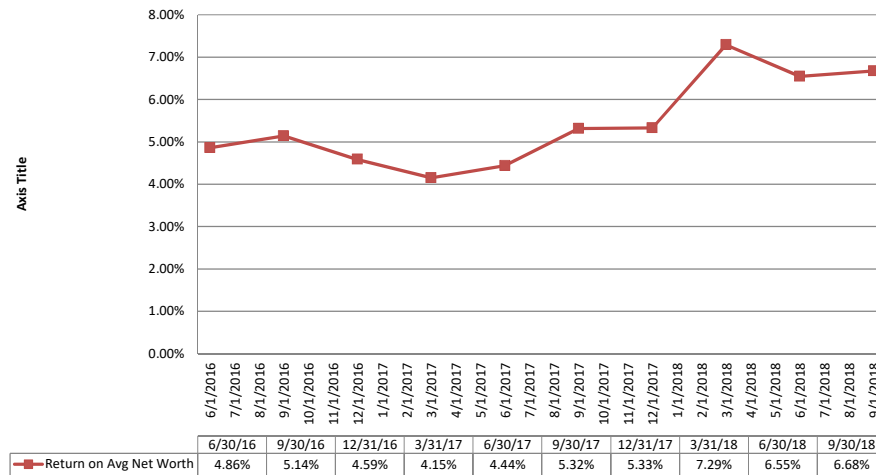
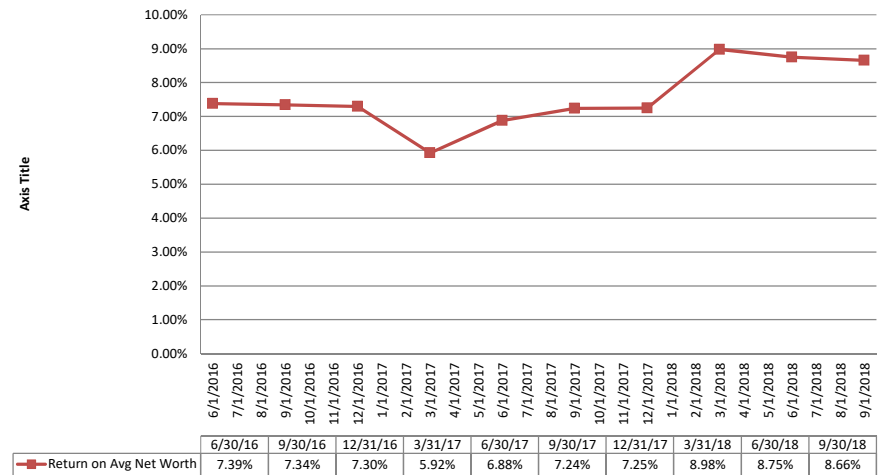
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Huntington Beach City Employees Credit Union	\$58,827	\$116	0.78%	7.94%	72.04%	\$72	\$192	0.44%	4.43%	79.49%	\$74
	Pacific Transportation Federal Credit Union	\$60,049	\$366	2.45%	12.31%	63.68%	\$69	\$97	0.21%	1.09%	85.36%	\$75
	County Schools Federal Credit Union	\$61,257	\$13	0.09%	1.23%	86.28%	\$56	\$58	0.13%	1.84%	85.13%	\$58
	Polam Federal Credit Union	\$63,622	\$74	0.47%	4.39%	80.68%	\$76	\$223	0.49%	4.46%	80.94%	\$79
	CalCom Federal Credit Union	\$64,383	\$52	0.32%	2.36%	82.94%	\$71	\$180	0.37%	2.72%	87.19%	\$71
	North County Credit Union	\$65,697	(\$13)	(0.08%)	(0.98%)	79.72%	\$78	\$0	0.00%	0.00%	86.97%	\$81
	Universal City Studios Credit Union	\$69,242	\$51	0.29%	3.42%	87.97%	\$74	\$351	0.66%	7.97%	87.00%	\$69
	Technicolor Federal Credit Union	\$69,808	\$271	1.58%	18.76%	80.38%	\$133	\$821	1.64%	19.87%	77.92%	\$113
	Santa Ana Federal Credit Union	\$69,975	\$271	1.55%	16.62%	67.54%	\$56	\$608	1.17%	12.79%	73.30%	\$62
	Union Yes Federal Credit Union	\$70,936	\$89	0.54%	12.53%	85.45%	\$98	\$238	0.49%	11.50%	87.02%	\$101
	Nikkei Credit Union	\$71,105	\$118	0.67%	5.52%	76.77%	\$69	\$248	0.47%	3.89%	82.39%	\$68
	Allied Healthcare Federal Credit Union	\$71,973	\$253	1.40%	16.11%	70.03%	\$77	\$624	1.16%	13.71%	72.10%	\$76
	Bopti Federal Credit Union	\$72,083	\$177	0.97%	5.68%	44.62%	\$148	\$613	1.13%	6.67%	47.64%	\$156
	Prospectors Federal Credit Union	\$73,944	\$123	0.67%	5.96%	80.75%	\$66	\$296	0.54%	4.81%	83.37%	\$65
	JACOM Credit Union	\$74,077	\$70	0.37%	2.88%	88.78%	\$94	\$208	0.36%	2.86%	77.15%	\$70
	VA Desert Pacific Federal Credit Union	\$74,820	\$297	1.56%	9.80%	72.64%	\$107	\$683	1.19%	7.56%	73.67%	\$100
	PostCity Financial Credit Union	\$76,540	\$19	0.10%	0.85%	101.92%	\$87	\$61	0.10%	0.92%	96.26%	\$91
	Paradise Valley Federal Credit Union	\$79,372	\$100	0.51%	4.46%	97.57%	\$68	\$95	0.16%	1.42%	98.15%	\$70
	La Loma Federal Credit Union	\$83,024	\$214	1.04%	17.05%	71.57%	\$56	\$379	0.62%	10.26%	72.59%	\$53
	Thinkwise Federal Credit Union	\$84,824	\$424	2.00%	14.86%	65.77%	\$71	\$799	1.27%	9.58%	73.65%	\$74
	Glendale Federal Credit Union	\$88,116	\$92	0.42%	3.30%	82.79%	\$67	\$133	0.20%	1.59%	85.22%	\$67
	United Methodist Federal Credit Union	\$88,828	\$236	1.06%	10.31%	64.21%	\$71	\$574	0.85%	8.52%	67.40%	\$69
	Rancho Federal Credit Union	\$95,397	\$179	0.74%	10.36%	84.96%	\$80	\$102	0.14%	1.96%	93.11%	\$90
	San Diego Firefighters Federal Credit Union	\$97,400	\$142	0.58%	7.20%	81.59%	\$99	\$311	0.42%	5.28%	85.77%	\$97
	South Bay Credit Union	\$102,861	\$134	0.52%	4.92%	77.49%	\$78	\$361	0.47%	4.47%	76.24%	\$71
	Ontario Montclair School Employees Federal Credit Union	\$112,057	\$291	1.02%	10.74%	70.89%	\$79	\$637	0.75%	7.93%	76.82%	\$86
	California Bear Credit Union	\$112,102	\$82	0.29%	4.52%	91.95%	\$92	\$144	0.17%	2.61%	93.56%	\$91
	Pasadena Service Federal Credit Union	\$116,011	\$119	0.41%	4.21%	78.44%	\$70	\$477	0.55%	5.71%	76.50%	\$70
	First Imperial Credit Union	\$117,715	\$231	0.79%	8.12%	63.18%	\$68	\$925	1.08%	11.11%	65.03%	\$70
	Clearpath Federal Credit Union	\$120,241	\$276	0.92%	9.68%	79.25%	\$66	\$462	0.51%	5.42%	83.24%	\$68
	East County Schools Federal Credit Union	\$121,010	\$244	0.82%	9.86%	72.79%	\$86	\$548	0.64%	7.52%	78.35%	\$89
	California Lithuanian Credit Union	\$121,134	\$464	1.53%	10.22%	34.70%	\$106	\$1,204	1.33%	9.04%	39.12%	\$113
	Schools Federal Credit Union	\$126,557	\$376	1.18%	9.10%	73.14%	\$80	\$794	0.83%	6.51%	78.01%	\$78
	Sea Air Federal Credit Union	\$132,046	(\$62)	(0.19%)	(0.77%)	100.23%	\$81	(\$210)	(0.21%)	(0.87%)	95.23%	\$81
	Torrance Community Federal Credit Union	\$133,705	\$188	0.56%	8.22%	82.56%	\$102	\$729	0.72%	10.69%	76.82%	\$78
	Camino Federal Credit Union	\$148,997	\$117	0.31%	3.32%	82.63%	\$81	\$319	0.28%	3.03%	84.22%	\$82
	Chaffey Federal Credit Union	\$154,740	\$290	0.74%	10.05%	76.57%	\$61	\$703	0.61%	8.11%	78.63%	\$61
	Priority One Credit Union	\$159,762	\$190	0.47%	5.34%	83.04%	\$69	\$783	0.65%	7.34%	83.69%	\$72
	E-Central Credit Union	\$161,353	\$171	0.42%	2.25%	92.15%	\$90	\$633	0.52%	2.79%	89.28%	\$89
	Alta Vista Credit Union	\$164,007	\$185	0.45%	5.61%	62.21%	\$70	\$528	0.43%	5.42%	69.90%	\$79
	Pasadena Federal Credit Union	\$164,329	\$292	0.70%	7.02%	82.52%	\$90	\$649	0.52%	5.27%	85.92%	\$89
	Long Beach Firemen's Credit Union	\$186,049	\$703	1.51%	7.52%	31.16%	\$88	\$2,019	1.44%	7.33%	34.10%	\$92
	Edwards Federal Credit Union	\$194,877	(\$212)	(0.43%)	(5.71%)	107.26%	\$80	\$174	0.12%	1.57%	94.14%	\$78
	Parsons Federal Credit Union	\$211,992	\$72	0.14%	1.08%	93.11%	\$114	\$197	0.12%	0.97%	93.12%	\$120
	UMe Federal Credit Union	\$218,290	\$596	1.08%	12.12%	68.08%	\$92	\$1,583	0.97%	11.00%	69.57%	\$85
	Downey Federal Credit Union	\$221,198	\$327	0.59%	5.46%	73.16%	\$72	\$1,055	0.63%	5.91%	73.99%	\$75
	Santa Barbara Teachers Federal Credit Union	\$236,343	\$588	0.98%	8.94%	56.00%	\$83	\$1,431	0.80%	7.38%	61.14%	\$81
	POPA Federal Credit Union	\$237,467	\$515	0.87%	7.01%	79.36%	\$89	\$2,181	1.25%	10.11%	80.94%	\$91
	Matadors Community Credit Union	\$240,562	\$450	0.75%	6.84%	71.18%	\$94	\$1,669	0.95%	8.63%	71.35%	\$96
	Strata Federal Credit Union	\$249,562	\$650	1.04%	8.01%	70.06%	\$78	\$1,423	0.76%	5.96%	75.04%	\$78
	Average of Asset Group A	\$121,005	\$220	0.75%	7.13%	76.48%	\$82	\$586	0.62%	6.13%	78.45%	\$82

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

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

Eagle Community Credit Union	\$254,514	\$468	0.73%	8.13%	80.62%	\$70	\$779	0.41%	4.54%	84.78%	\$72
I.L.W.U. Credit Union	\$262,519	\$687	1.06%	9.32%	81.80%	\$114	\$2,366	1.22%	10.93%	74.93%	\$109
Wheelhouse Credit Union	\$283,094	\$181	0.26%	2.43%	88.70%	\$80	\$1,528	0.73%	6.94%	82.05%	\$77
Cabrillo Credit Union	\$300,376	\$667	0.90%	9.06%	73.87%	\$85	\$2,669	1.24%	12.29%	69.10%	\$79
Long Beach City Employees Federal Credit Union	\$301,159	\$468	0.62%	6.62%	67.92%	\$87	\$1,117	0.49%	5.28%	72.49%	\$91
SAG-AFTRA Federal Credit Union	\$316,430	\$609	0.77%	10.05%	69.89%	\$80	\$1,723	0.72%	9.75%	74.70%	\$82
Gain Federal Credit Union	\$333,635	\$555	0.66%	8.24%	78.99%	\$85	\$1,640	0.65%	8.27%	78.80%	\$86
Glendale Area Schools Credit Union	\$352,450	\$671	0.77%	5.37%	53.48%	\$72	\$2,225	0.85%	5.99%	51.31%	\$72
Aerospace Federal Credit Union	\$369,523	\$615	0.67%	7.98%	70.81%	\$124	\$1,549	0.56%	6.49%	72.97%	\$117
America's Christian Credit Union	\$387,556	\$1,393	1.46%	13.73%	72.97%	\$92	\$3,329	1.17%	11.25%	75.37%	\$94
LA Financial Federal Credit Union	\$398,259	\$952	0.96%	11.04%	77.45%	\$88	\$4,398	1.48%	17.88%	69.27%	\$89
Sun Community Federal Credit Union	\$433,977	\$761	0.69%	7.18%	79.71%	\$54	\$2,162	0.66%	6.90%	80.51%	\$52
Foothill Federal Credit Union	\$448,574	\$1,458	1.31%	11.55%	64.31%	\$83	\$4,099	1.25%	11.08%	65.50%	\$81
SkyOne Federal Credit Union	\$465,442	(\$183)	(0.16%)	(1.78%)	77.29%	\$106	\$180	0.05%	0.58%	75.38%	\$104
Average of Asset Group B	\$350,536	\$664	0.76%	7.78%	74.13%	\$87	\$2,126	0.82%	8.44%	73.37%	\$86

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

Point Loma Credit Union	\$503,976	\$789	0.63%	7.29%	84.06%	\$81	\$2,063	0.55%	6.46%	85.65%	\$82
Vons Employees Federal Credit Union	\$524,189	\$1,564	1.19%	5.60%	71.02%	\$93	\$4,758	1.22%	5.77%	69.13%	\$92
USC Credit Union	\$533,562	\$1,313	1.00%	11.89%	68.38%	\$83	\$4,017	1.03%	12.50%	65.09%	\$79
First Financial Federal Credit Union	\$589,901	\$354	0.23%	3.17%	86.96%	\$97	\$2,669	0.59%	8.15%	80.87%	\$97
Safe 1 Credit Union	\$611,778	\$1,756	1.14%	7.58%	67.03%	\$78	\$4,931	1.06%	7.23%	68.04%	\$80
AltaOne Federal Credit Union	\$635,682	(\$278)	(0.17%)	(1.79%)	75.81%	\$71	\$2,166	0.45%	4.69%	73.88%	\$73
University Credit Union	\$652,080	\$1,301	0.80%	10.27%	75.59%	\$120	\$4,220	0.87%	11.27%	70.00%	\$112
Christian Community Credit Union	\$653,983	\$1,456	0.89%	6.91%	78.81%	\$98	\$4,169	0.85%	6.71%	81.72%	\$96
First City Credit Union	\$672,623	\$1,151	0.69%	6.52%	75.60%	\$78	\$3,346	0.67%	6.35%	72.22%	\$76
Water and Power Community Credit Union	\$690,230	\$1,557	0.90%	11.70%	76.34%	\$109	\$3,898	0.77%	9.86%	78.54%	\$98
Evangelical Christian Credit Union	\$710,511	\$2,470	1.34%	15.73%	94.93%	\$110	(\$2,422)	(0.42%)	(4.99%)	93.76%	\$122
SCE Federal Credit Union	\$730,544	\$1,226	0.67%	7.12%	80.66%	\$92	\$3,244	0.59%	6.33%	80.79%	\$92
Southland Credit Union	\$745,133	\$443	0.24%	2.08%	78.77%	\$102	\$2,210	0.39%	3.48%	79.74%	\$103
American First Credit Union	\$764,087	\$1,985	1.06%	11.41%	72.10%	\$82	\$4,734	0.85%	9.26%	75.07%	\$89
Honda Federal Credit Union	\$802,130	\$1,079	0.54%	5.80%	85.40%	\$94	\$4,871	0.81%	8.80%	80.09%	\$98
Frontwave Credit Union	\$829,719	\$1,442	0.69%	5.31%	81.28%	\$67	\$3,941	0.64%	4.86%	82.05%	\$69
Ventura County Credit Union	\$866,978	\$2,114	0.97%	11.14%	72.73%	\$82	\$6,672	1.02%	12.01%	69.53%	\$77
Xceed Financial Federal Credit Union	\$904,925	\$664	0.29%	2.84%	90.19%	\$87	\$2,620	0.38%	3.78%	89.03%	\$89
Farmers Insurance Group Federal Credit Union	\$936,090	\$1,624	0.70%	5.96%	79.02%	\$111	\$5,459	0.83%	6.79%	77.56%	\$113
Los Angeles Police Federal Credit Union	\$951,680	\$1,455	0.62%	5.16%	79.53%	\$126	\$5,411	0.77%	6.47%	77.86%	\$130
University & State Employees Credit Union	\$960,895	\$2,285	0.95%	10.07%	73.10%	\$87	\$4,232	0.59%	6.27%	78.00%	\$90
Los Angeles Federal Credit Union	\$965,251	\$1,685	0.70%	6.06%	75.11%	\$96	\$4,037	0.56%	4.87%	78.49%	\$101
Average of Asset Group C	\$737,998	\$1,338	0.73%	7.17%	78.29%	\$93	\$3,693	0.69%	6.68%	77.60%	\$94

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

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$1 billion and over in total assets												
	CoastHills Credit Union	\$1,128,955	\$2,670	0.95%	10.60%	71.45%	\$78	\$3,946	0.47%	5.28%	73.92%	\$82
	Northrop Grumman Federal Credit Union	\$1,137,201	\$308	0.11%	1.11%	83.80%	\$86	\$2,060	0.24%	2.45%	84.27%	\$85
	Arrowhead Central Credit Union	\$1,338,669	\$3,201	0.98%	7.80%	78.99%	\$92	\$12,149	1.27%	10.17%	73.35%	\$81
	Firefighters First Federal Credit Union	\$1,347,241	\$2,900	0.87%	9.23%	75.18%	\$113	\$8,883	0.91%	9.65%	74.35%	\$110
	Altura Credit Union	\$1,352,133	\$4,720	1.39%	12.75%	69.50%	\$77	\$13,606	1.35%	12.59%	69.95%	\$75
	Financial Partners Credit Union	\$1,378,495	\$1,632	0.48%	5.19%	81.16%	\$96	\$4,315	0.43%	4.61%	80.65%	\$99
	LBS Financial Credit Union	\$1,426,489	\$2,782	0.77%	5.84%	67.64%	\$82	\$9,391	0.87%	6.74%	68.88%	\$86
	Credit Union of Southern California	\$1,471,218	\$3,629	0.99%	9.58%	77.11%	\$92	\$10,856	1.00%	9.65%	75.20%	\$92
	First Entertainment Credit Union	\$1,507,855	\$2,813	0.75%	9.09%	70.40%	\$94	\$10,002	0.90%	10.94%	67.97%	\$90
	Kern Schools Federal Credit Union	\$1,595,031	\$3,704	0.94%	9.46%	74.55%	\$66	\$13,757	1.17%	12.01%	72.31%	\$67
	Orange County's Credit Union	\$1,609,462	\$3,030	0.75%	7.48%	76.90%	\$94	\$14,293	1.19%	12.01%	70.85%	\$91
	NuVision Federal Credit Union	\$1,619,858	\$1,488	0.37%	3.14%	82.57%	\$95	\$5,220	0.44%	3.70%	79.18%	\$94
	F&A Federal Credit Union	\$1,639,320	\$3,533	0.86%	6.20%	52.92%	\$85	\$11,661	0.96%	6.77%	50.05%	\$85
	Caltech Employees Federal Credit Union	\$1,640,956	\$1,915	0.47%	4.83%	65.49%	\$118	\$7,677	0.63%	6.44%	58.67%	\$120
	California Coast Credit Union	\$2,502,027	\$6,312	1.01%	8.82%	72.34%	\$76	\$17,334	0.94%	8.22%	71.96%	\$77
	Premier America Credit Union	\$2,503,578	\$6,372	1.02%	9.50%	67.19%	\$95	\$17,715	0.94%	9.00%	69.53%	\$102
	UNIFY Financial Federal Credit Union	\$2,982,549	\$6,420	0.87%	11.06%	71.30%	\$92	\$16,075	0.74%	9.39%	72.32%	\$90
	California Credit Union	\$3,037,340	\$5,767	0.76%	7.42%	79.33%	\$122	\$16,766	0.73%	7.29%	81.09%	\$120
	Mission Federal Credit Union	\$3,539,699	\$12,471	1.41%	11.15%	65.39%	\$92	\$35,139	1.33%	10.75%	65.73%	\$92
	Wescom Central Credit Union	\$3,894,456	\$7,316	0.75%	10.43%	82.06%	\$103	\$18,589	0.65%	8.95%	84.16%	\$103
	Kinecta Federal Credit Union	\$4,419,788	\$7,353	0.67%	8.17%	76.20%	\$112	\$16,654	0.51%	6.27%	78.63%	\$119
	Logix Federal Credit Union	\$5,918,959	\$18,480	1.26%	8.40%	57.51%	\$102	\$60,097	1.42%	9.32%	55.84%	\$104
	San Diego County Credit Union	\$8,416,918	\$27,104	1.29%	8.55%	59.81%	\$88	\$80,824	1.28%	8.68%	59.58%	\$86
	SchoolsFirst Federal Credit Union	\$14,876,024	\$43,228	1.16%	10.40%	60.80%	\$103	\$119,127	1.08%	9.78%	61.52%	\$100
	Average of Asset Group D	\$3,011,843	\$8,503	0.90%	8.37%	70.51%	\$94	\$24,955	0.93%	8.66%	69.70%	\$95

Source: SNL Financial

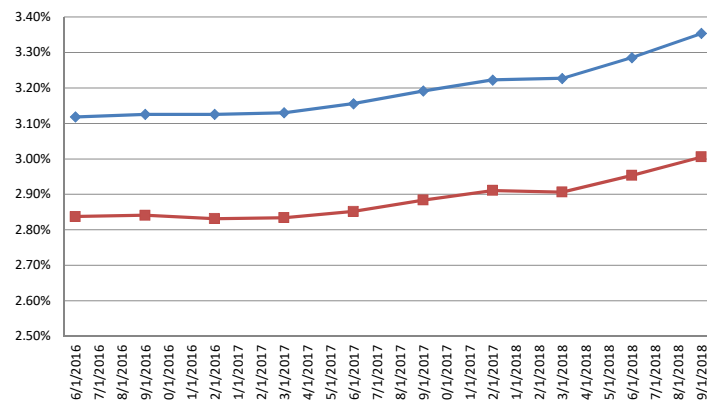
NA = data was not available.

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

Balance Sheet & Net Interest Margin

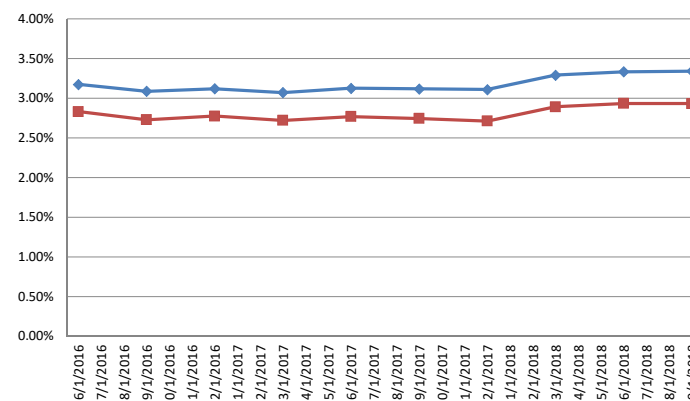
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

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



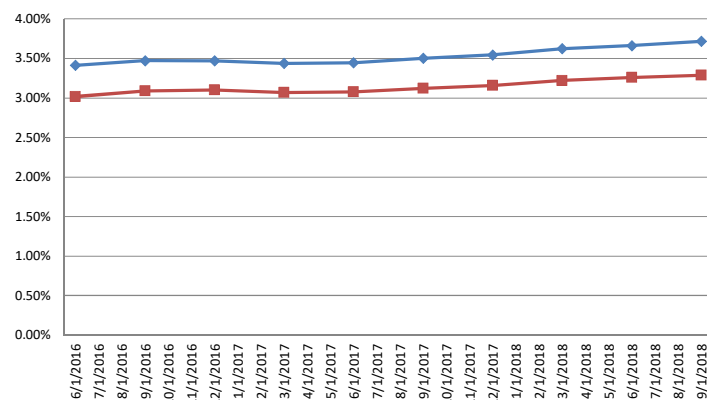
Axis Title

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



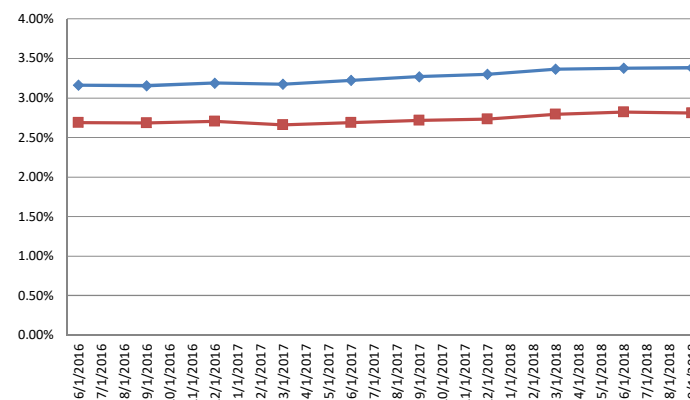
Axis Title

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



Axis Title

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



Axis Title

Source: SNL Financial

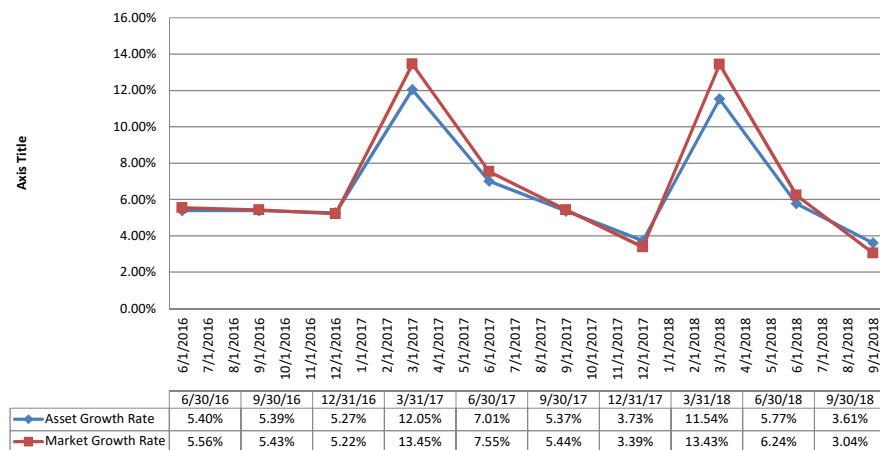
Note: Report includes only bank-level data.

NA = data was not available.

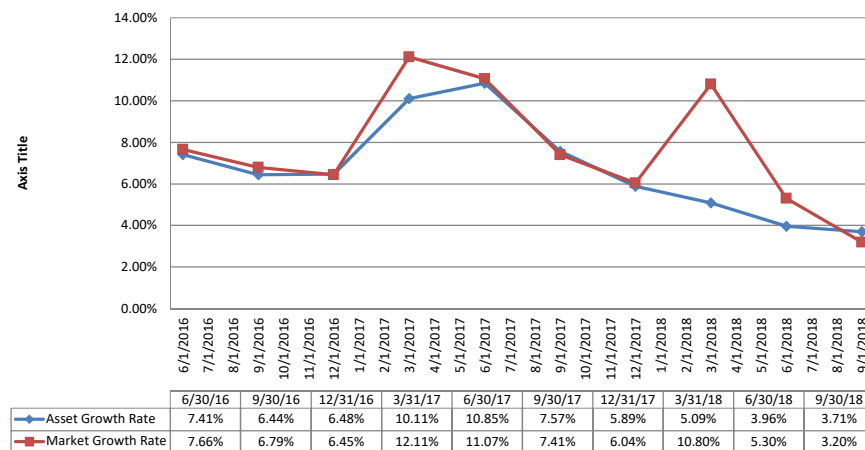
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

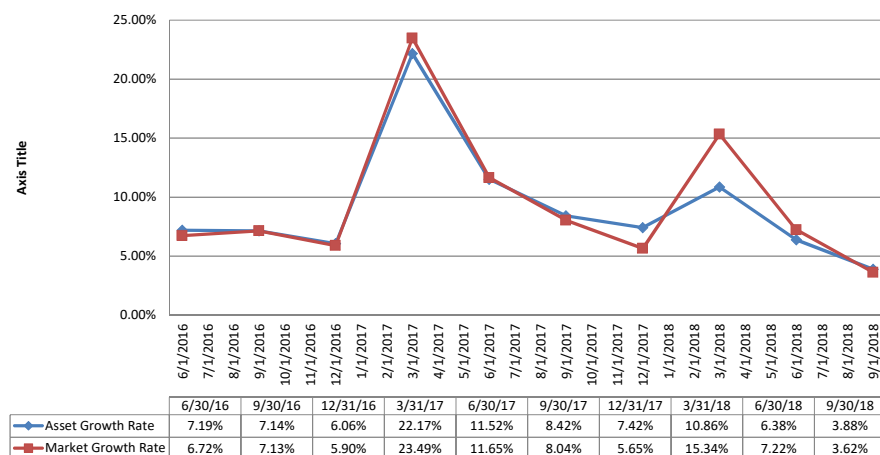
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



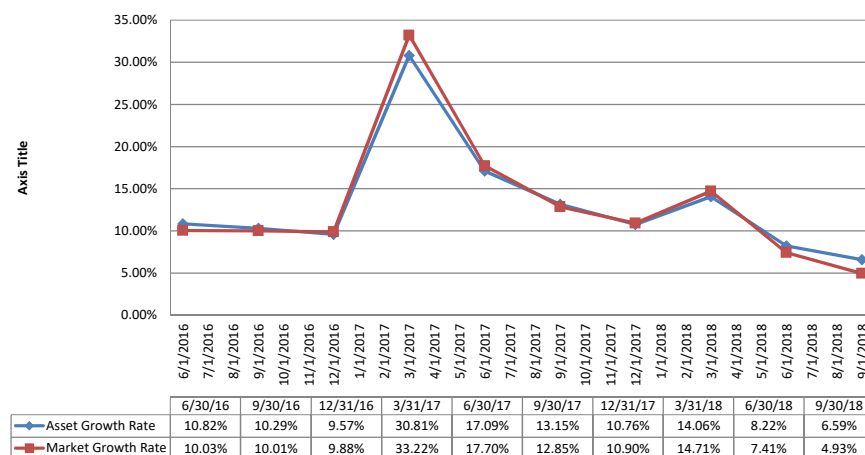
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Huntington Beach City Employees Credit Union	\$58,827	\$13,574	\$52,590	25.81%	\$7,353	2.61%	0.35%	2.26%	7.21%	7.50%
	Pacific Transportation Federal Credit Union	\$60,049	\$37,596	\$46,256	81.28%	\$3,639	4.32%	0.22%	4.10%	(2.98%)	(6.71%)
	County Schools Federal Credit Union	\$61,257	\$51,143	\$52,700	97.05%	\$2,849	4.28%	0.31%	3.97%	9.21%	1.08%
	Polam Federal Credit Union	\$63,622	\$30,217	\$56,739	53.26%	\$7,069	3.03%	0.80%	2.23%	7.00%	7.24%
	CalCom Federal Credit Union	\$64,383	\$45,487	\$54,530	83.42%	\$2,995	4.23%	0.26%	3.97%	2.48%	2.85%
	North County Credit Union	\$65,697	\$50,312	\$55,388	90.84%	\$5,475	3.28%	0.34%	2.94%	0.99%	(8.20%)
	Universal City Studios Credit Union	\$69,242	\$42,565	\$61,275	69.47%	\$5,326	3.38%	0.32%	3.06%	(5.16%)	(2.38%)
	Technicolor Federal Credit Union	\$69,808	\$48,310	\$60,511	79.84%	\$4,363	4.32%	0.48%	3.85%	27.42%	21.54%
	Santa Ana Federal Credit Union	\$69,975	\$42,478	\$63,006	67.42%	\$5,183	3.07%	0.08%	2.99%	3.00%	2.24%
	Union Yes Federal Credit Union	\$70,936	\$29,250	\$67,680	43.22%	\$6,756	2.70%	0.08%	2.63%	26.39%	26.79%
	Nikkei Credit Union	\$71,105	\$31,340	\$62,055	50.50%	\$5,688	2.87%	0.40%	2.47%	5.47%	6.03%
	Allied Healthcare Federal Credit Union	\$71,973	\$52,060	\$65,238	79.80%	\$4,798	3.98%	0.25%	3.72%	4.67%	3.72%
	Bopfi Federal Credit Union	\$72,083	\$25,108	\$59,282	42.35%	\$24,028	3.68%	1.00%	2.67%	(0.16%)	(1.14%)
	Prospectors Federal Credit Union	\$73,944	\$46,811	\$65,057	71.95%	\$4,350	3.36%	0.60%	2.76%	4.02%	4.64%
	JACOM Credit Union	\$74,077	\$20,544	\$63,457	32.37%	\$9,877	2.29%	0.16%	2.13%	(6.21%)	(7.48%)
	VA Desert Pacific Federal Credit Union	\$74,820	\$41,287	\$61,781	66.83%	\$4,827	4.61%	0.51%	4.10%	(0.87%)	(1.89%)
	PostCity Financial Credit Union	\$76,540	\$22,471	\$67,251	33.41%	\$7,654	2.55%	0.20%	2.35%	(1.85%)	(2.35%)
	Paradise Valley Federal Credit Union	\$79,372	\$31,105	\$70,234	44.29%	\$4,961	2.87%	0.35%	2.52%	1.52%	1.44%
	La Loma Federal Credit Union	\$83,024	\$41,349	\$76,996	53.70%	\$4,151	3.15%	0.04%	3.11%	7.62%	6.90%
	Thinkwise Federal Credit Union	\$84,824	\$45,761	\$72,262	63.33%	\$4,847	3.67%	0.47%	3.21%	6.32%	5.82%
	Glendale Federal Credit Union	\$88,116	\$52,234	\$75,829	68.88%	\$4,519	3.24%	0.21%	3.04%	2.29%	2.73%
	United Methodist Federal Credit Union	\$88,828	\$47,842	\$79,336	60.30%	\$5,552	3.24%	0.28%	2.96%	(0.57%)	(1.65%)
	Rancho Federal Credit Union	\$95,397	\$53,163	\$87,384	60.84%	\$3,469	3.39%	0.13%	3.26%	3.35%	3.43%
	San Diego Firefighters Federal Credit Union	\$97,400	\$48,095	\$88,191	54.54%	\$6,284	2.83%	0.37%	2.46%	(0.09%)	(0.36%)
	South Bay Credit Union	\$102,861	\$86,348	\$85,981	100.43%	\$4,676	3.72%	0.20%	3.52%	1.27%	(0.59%)
	Ontario Montclair School Employees Federal Credit Union	\$112,057	\$58,666	\$99,344	59.05%	\$5,747	3.04%	0.35%	2.69%	4.05%	3.93%
	California Bear Credit Union	\$112,102	\$56,729	\$104,664	54.20%	\$4,982	3.28%	0.16%	3.13%	0.02%	0.87%
	Pasadena Service Federal Credit Union	\$116,011	\$73,569	\$101,688	72.35%	\$3,867	3.86%	0.13%	3.73%	1.60%	(1.36%)
	First Imperial Credit Union	\$117,715	\$91,465	\$104,465	87.56%	\$3,058	5.50%	0.54%	4.96%	10.77%	14.09%
	Clearpath Federal Credit Union	\$120,241	\$80,417	\$107,064	75.11%	\$3,340	3.59%	0.57%	3.02%	1.47%	1.23%
	East County Schools Federal Credit Union	\$121,010	\$79,405	\$106,343	74.67%	\$6,723	3.19%	0.31%	2.88%	14.18%	16.57%
	California Lithuanian Credit Union	\$121,134	\$80,118	\$102,294	78.32%	\$20,189	3.31%	1.21%	2.10%	4.22%	3.36%
	Schools Federal Credit Union	\$126,557	\$71,402	\$109,183	65.40%	\$3,955	3.39%	0.16%	3.23%	3.74%	3.62%
	Sea Air Federal Credit Union	\$132,046	\$37,933	\$99,363	38.18%	\$6,602	2.64%	0.50%	2.13%	(2.96%)	(2.80%)
	Torrance Community Federal Credit Union	\$133,705	\$43,557	\$123,253	35.34%	\$8,103	2.39%	0.16%	2.20%	2.68%	3.30%
	Camino Federal Credit Union	\$148,997	\$83,207	\$132,864	62.63%	\$3,973	3.70%	0.16%	3.55%	(2.58%)	(4.60%)
	Chaffey Federal Credit Union	\$154,740	\$89,215	\$139,863	63.79%	\$3,774	3.12%	0.42%	2.70%	7.52%	9.14%
	Priority One Credit Union	\$159,762	\$78,282	\$143,838	54.42%	\$3,228	3.13%	0.11%	3.01%	(0.74%)	(0.10%)
	E-Central Credit Union	\$161,353	\$107,242	\$129,635	82.73%	\$3,508	3.81%	0.27%	3.54%	2.87%	2.90%
	Alta Vista Credit Union	\$164,007	\$121,588	\$148,454	81.90%	\$4,374	4.11%	0.24%	3.87%	(0.10%)	(0.88%)
	Pasadena Federal Credit Union	\$164,329	\$81,715	\$146,480	55.79%	\$5,478	2.82%	0.18%	2.64%	1.18%	1.26%
	Long Beach Firemen's Credit Union	\$186,049	\$129,132	\$148,220	87.12%	\$19,584	2.88%	0.75%	2.13%	(0.77%)	(2.72%)
	Edwards Federal Credit Union	\$194,877	\$73,939	\$184,511	40.07%	\$4,872	2.73%	0.09%	2.64%	2.54%	7.35%
	Parsons Federal Credit Union	\$211,992	\$113,327	\$179,909	62.99%	\$10,600	2.86%	0.54%	2.31%	0.25%	(2.43%)
	UMe Federal Credit Union	\$218,290	\$95,596	\$197,210	48.47%	\$6,420	2.98%	0.37%	2.60%	6.69%	6.68%
	Downey Federal Credit Union	\$221,198	\$107,205	\$193,700	55.35%	\$5,600	2.94%	0.29%	2.65%	0.21%	0.92%
	Santa Barbara Teachers Federal Credit Union	\$236,343	\$65,235	\$208,994	31.21%	\$11,254	2.43%	0.52%	1.90%	0.00%	(0.85%)
	POPA Federal Credit Union	\$237,467	\$177,855	\$206,484	86.14%	\$5,162	3.74%	0.22%	3.52%	9.36%	8.57%
	Matadors Community Credit Union	\$240,562	\$202,347	\$209,821	96.44%	\$5,530	3.98%	0.58%	3.40%	9.38%	10.73%
	Strata Federal Credit Union	\$249,562	\$209,267	\$213,482	98.03%	\$4,579	3.58%	0.14%	3.44%	2.63%	2.20%
	Average of Asset Group A	\$121,005	\$68,897	\$105,843	64.45%	\$6,304	3.35%	0.35%	3.01%	3.61%	3.04%

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

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

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

Eagle Community Credit Union	\$254,514	\$180,281	\$219,831	82.01%	\$3,327	3.64%	0.24%	3.40%	4.73%	0.94%
I.L.W.U. Credit Union	\$262,519	\$178,242	\$229,580	77.64%	\$5,413	4.18%	0.44%	3.73%	7.08%	6.75%
Wheelhouse Credit Union	\$283,094	\$233,410	\$242,887	96.10%	\$3,495	4.32%	0.19%	4.13%	3.19%	3.13%
Cabrillo Credit Union	\$300,376	\$180,918	\$256,887	70.43%	\$4,172	3.38%	0.14%	3.24%	12.07%	7.59%
Long Beach City Employees Federal Credit Union	\$301,159	\$93,413	\$272,287	34.31%	\$11,583	2.15%	0.49%	1.66%	0.99%	1.06%
SAG-AFTRA Federal Credit Union	\$316,430	\$130,968	\$288,938	45.33%	\$5,915	3.01%	0.20%	2.81%	(0.33%)	(1.18%)
Gain Federal Credit Union	\$333,635	\$191,449	\$303,623	63.05%	\$5,425	3.37%	0.36%	3.01%	4.19%	3.33%
Glendale Area Schools Credit Union	\$352,450	\$104,590	\$301,174	34.73%	\$13,556	2.51%	0.68%	1.84%	1.55%	1.23%
Aerospace Federal Credit Union	\$369,523	\$78,542	\$335,404	23.42%	\$14,781	2.44%	0.59%	1.85%	(1.19%)	(0.04%)
America's Christian Credit Union	\$387,556	\$276,292	\$336,861	82.02%	\$4,282	3.95%	0.68%	3.27%	5.35%	5.34%
LA Financial Federal Credit Union	\$398,259	\$309,539	\$360,490	85.87%	\$5,172	3.18%	0.10%	3.08%	4.02%	3.13%
Sun Community Federal Credit Union	\$433,977	\$347,797	\$369,953	94.01%	\$2,942	3.50%	0.52%	2.97%	2.14%	5.06%
Foothill Federal Credit Union	\$448,574	\$255,707	\$390,271	65.52%	\$5,902	3.29%	0.55%	2.74%	8.99%	9.25%
SkyOne Federal Credit Union	\$465,442	\$305,507	\$419,216	72.88%	\$5,541	3.87%	0.57%	3.30%	(0.91%)	(0.82%)

Average of Asset Group B

\$350,536	\$204,761	\$309,100	66.24%	\$6,536	3.34%	0.41%	2.93%	3.71%	3.20%
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Asset Group C - \$501 million to \$1 billion in total assets

Point Loma Credit Union	\$503,976	\$424,841	\$453,019	93.78%	\$4,016	3.47%	0.22%	3.24%	2.29%	2.37%
Vons Employees Federal Credit Union	\$524,189	\$313,412	\$403,043	77.76%	\$4,744	4.12%	0.59%	3.53%	4.91%	4.10%
USC Credit Union	\$533,562	\$473,311	\$483,545	97.88%	\$5,646	3.73%	0.42%	3.31%	5.42%	4.57%
First Financial Federal Credit Union	\$589,901	\$479,690	\$542,960	88.35%	\$3,843	4.16%	0.48%	3.68%	5.42%	5.85%
Safe 1 Credit Union	\$611,778	\$534,206	\$508,515	105.05%	\$5,077	3.09%	0.27%	2.82%	1.39%	0.24%
AltaOne Federal Credit Union	\$635,682	\$493,343	\$563,729	87.51%	\$3,685	4.60%	0.25%	4.34%	1.53%	(0.56%)
University Credit Union	\$652,080	\$292,368	\$596,217	49.04%	\$8,469	2.84%	0.31%	2.53%	3.70%	3.46%
Christian Community Credit Union	\$653,983	\$546,127	\$549,730	99.34%	\$5,295	3.77%	0.47%	3.29%	0.08%	(1.73%)
First City Credit Union	\$672,623	\$318,060	\$594,233	53.52%	\$5,605	3.10%	0.19%	2.91%	4.73%	5.80%
Water and Power Community Credit Union	\$690,230	\$372,109	\$620,767	59.94%	\$6,163	3.32%	0.36%	2.95%	10.94%	9.38%
Evangelical Christian Credit Union	\$710,511	\$520,492	\$642,597	81.00%	\$5,730	3.43%	0.80%	2.63%	(11.91%)	(11.21%)
SCE Federal Credit Union	\$730,544	\$577,980	\$596,270	96.93%	\$3,949	4.38%	0.50%	3.88%	0.48%	3.88%
Southland Credit Union	\$745,133	\$539,965	\$648,388	83.28%	\$5,561	3.27%	0.36%	2.91%	0.53%	(0.30%)
American First Credit Union	\$764,087	\$526,363	\$519,207	101.38%	\$5,855	3.37%	0.86%	2.50%	5.30%	19.60%
Honda Federal Credit Union	\$802,130	\$654,612	\$674,414	97.06%	\$4,982	3.91%	0.50%	3.41%	2.37%	(0.23%)
Frontwave Credit Union	\$829,719	\$548,941	\$702,399	78.15%	\$3,067	3.48%	0.30%	3.18%	3.90%	4.64%
Ventura County Credit Union	\$866,978	\$622,987	\$773,964	80.49%	\$4,871	3.81%	0.25%	3.56%	4.86%	3.84%
Xceed Financial Federal Credit Union	\$904,925	\$759,499	\$746,291	101.77%	\$4,209	3.64%	0.55%	3.09%	(1.80%)	(3.52%)
Farmers Insurance Group Federal Credit Union	\$936,090	\$767,834	\$722,181	106.32%	\$4,914	5.46%	0.88%	4.58%	25.12%	16.96%
Los Angeles Police Federal Credit Union	\$951,680	\$642,476	\$831,460	77.27%	\$6,452	3.72%	0.31%	3.41%	6.67%	6.85%
University & State Employees Credit Union	\$960,895	\$746,499	\$828,238	90.13%	\$5,368	3.49%	0.23%	3.27%	4.09%	0.16%
Los Angeles Federal Credit Union	\$965,251	\$676,927	\$838,248	80.75%	\$6,248	3.55%	0.29%	3.25%	5.30%	5.40%

Average of Asset Group C

\$737,998	\$537,820	\$629,064	85.76%	\$5,170	3.71%	0.43%	3.29%	3.88%	3.62%
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Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$1 billion and over in total assets											
	CoastHills Credit Union	\$1,128,955	\$1,019,070	\$934,242	109.08%	\$4,608	3.94%	0.75%	3.19%	5.65%	6.79%
	Northrop Grumman Federal Credit Union	\$1,137,201	\$689,310	\$1,014,012	67.98%	\$5,954	3.37%	0.76%	2.61%	3.98%	5.15%
	Arrowhead Central Credit Union	\$1,338,669	\$662,211	\$1,118,424	59.21%	\$3,961	3.20%	0.13%	3.07%	16.67%	15.62%
	Firefighters First Federal Credit Union	\$1,347,241	\$1,146,348	\$1,202,575	95.32%	\$8,092	3.50%	0.65%	2.85%	9.38%	9.31%
	Altura Credit Union	\$1,352,133	\$998,767	\$1,179,920	84.65%	\$3,809	3.52%	0.25%	3.26%	7.65%	7.18%
	Financial Partners Credit Union	\$1,378,495	\$1,065,261	\$1,130,657	94.22%	\$5,720	3.46%	0.62%	2.83%	6.41%	4.57%
	LBS Financial Credit Union	\$1,426,489	\$1,068,248	\$1,225,758	87.15%	\$6,397	3.25%	0.55%	2.70%	4.42%	3.91%
	Credit Union of Southern California	\$1,471,218	\$895,561	\$1,264,844	70.80%	\$4,962	3.52%	0.29%	3.23%	5.97%	3.59%
	First Entertainment Credit Union	\$1,507,855	\$925,396	\$1,365,854	67.75%	\$6,556	3.24%	0.41%	2.83%	4.78%	4.79%
	Kern Schools Federal Credit Union	\$1,595,031	\$1,151,923	\$1,379,779	83.49%	\$3,958	3.22%	0.27%	2.96%	7.33%	4.38%
	Orange County's Credit Union	\$1,609,462	\$1,157,526	\$1,394,899	82.98%	\$5,286	3.27%	0.43%	2.83%	4.11%	4.15%
	NuVision Federal Credit Union	\$1,619,858	\$1,297,854	\$1,373,902	94.46%	\$5,557	3.93%	0.55%	3.35%	4.95%	4.82%
	F&A Federal Credit Union	\$1,639,320	\$302,867	\$1,404,138	21.57%	\$19,633	2.60%	1.07%	1.53%	3.61%	5.00%
	Caltech Employees Federal Credit Union	\$1,640,956	\$472,006	\$1,479,332	31.91%	\$22,950	2.86%	1.50%	1.36%	2.66%	3.07%
	California Coast Credit Union	\$2,502,027	\$2,034,634	\$2,199,401	92.51%	\$5,080	3.05%	0.29%	2.76%	6.05%	6.13%
	Premier America Credit Union	\$2,503,578	\$2,108,047	\$2,212,558	95.28%	\$7,910	3.33%	0.69%	2.64%	1.97%	1.25%
	UNIFY Financial Federal Credit Union	\$2,982,549	\$2,465,404	\$2,368,914	104.07%	\$4,621	4.26%	0.57%	3.69%	6.90%	(0.94%)
	California Credit Union	\$3,037,340	\$2,237,115	\$2,582,070	86.64%	\$6,388	3.42%	0.29%	3.12%	0.27%	3.40%
	Mission Federal Credit Union	\$3,539,699	\$2,621,078	\$3,010,502	87.06%	\$6,119	3.10%	0.31%	2.78%	6.20%	5.47%
	Wescom Central Credit Union	\$3,894,456	\$2,253,780	\$3,022,853	74.56%	\$4,980	3.50%	0.77%	2.73%	21.00%	4.59%
	Kinecta Federal Credit Union	\$4,419,788	\$3,853,590	\$3,747,603	102.83%	\$6,190	3.52%	0.72%	2.95%	5.32%	2.02%
	Logix Federal Credit Union	\$5,918,959	\$5,314,660	\$4,351,754	122.13%	\$8,510	3.83%	0.79%	3.04%	13.25%	5.97%
	San Diego County Credit Union	\$8,416,918	\$6,556,138	\$7,068,559	92.75%	\$10,032	2.98%	0.52%	2.46%	2.53%	1.34%
	SchoolsFirst Federal Credit Union	\$14,876,024	\$8,439,839	\$12,671,316	66.61%	\$8,355	3.29%	0.68%	2.60%	7.15%	6.69%
	Average of Asset Group D	\$3,011,843	\$2,114,026	\$2,529,328	82.29%	\$7,318	3.38%	0.58%	2.81%	6.59%	4.93%

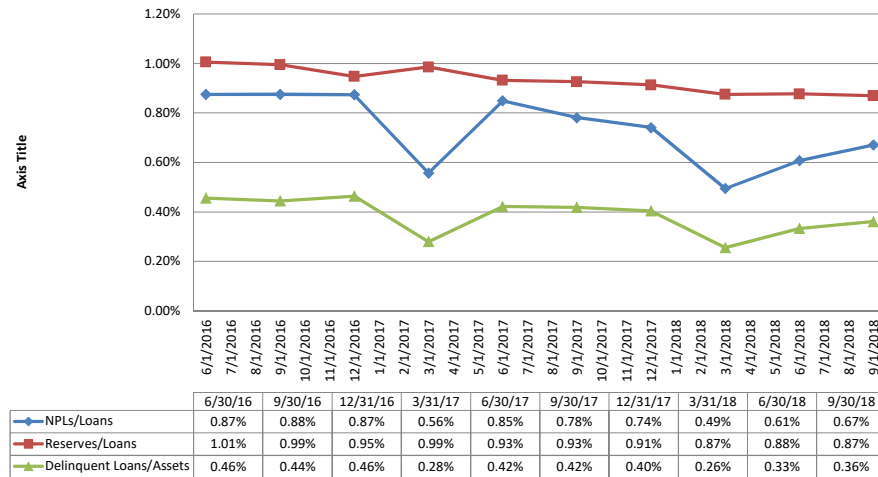
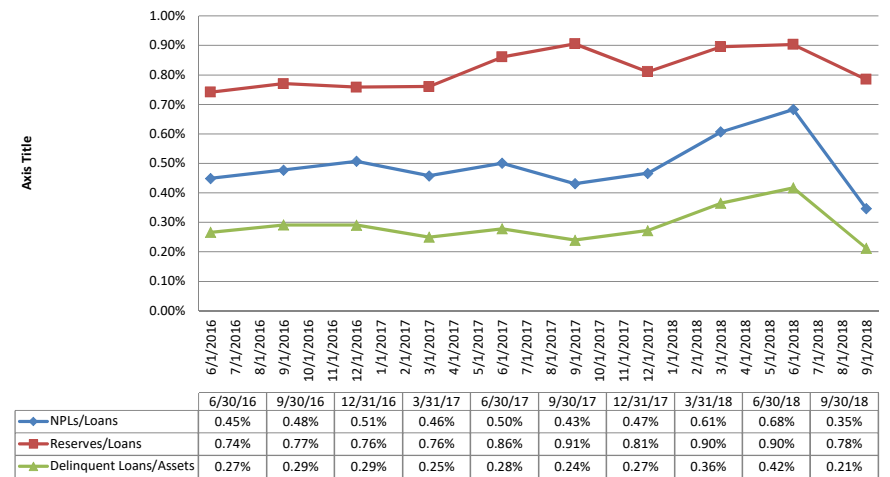
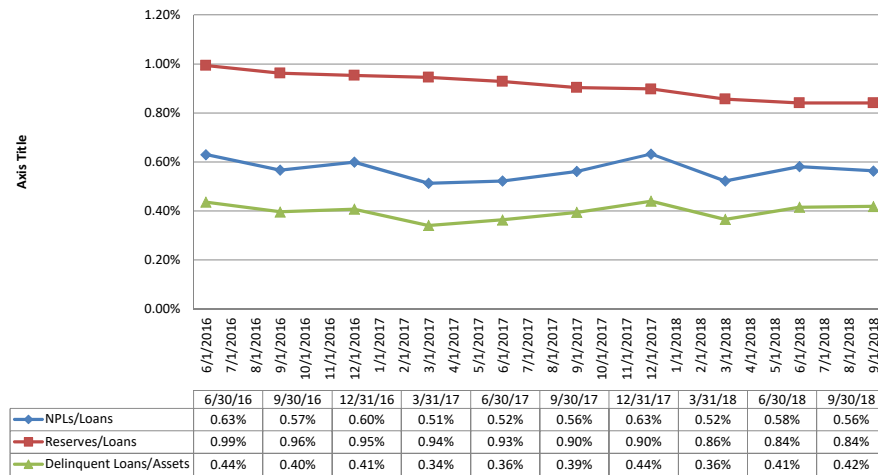
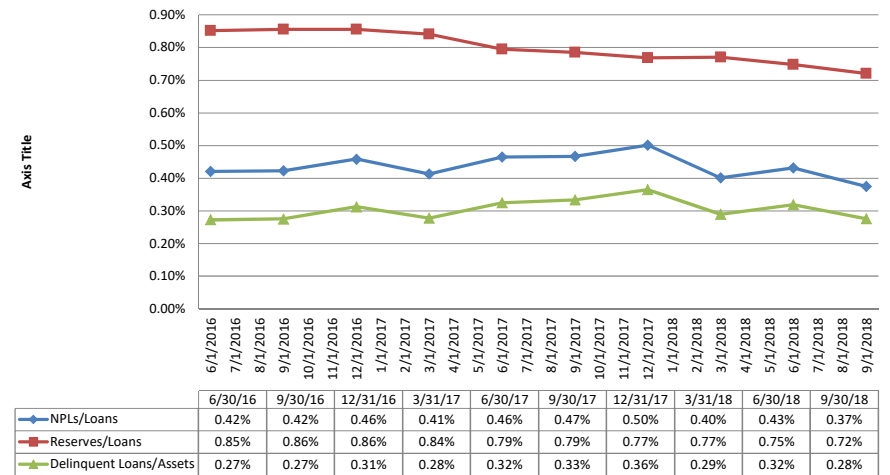
Source: SNL Financial

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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
September 30, 2018
Run Date: November 8, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Huntington Beach City Employees Credit Union	\$58,827	\$426	3.14%	2.01%	64.08%	6.90%	0.72%
	Pacific Transportation Federal Credit Union	\$60,049	\$1,441	3.83%	0.60%	15.75%	11.90%	2.40%
	County Schools Federal Credit Union	\$61,257	\$148	0.29%	1.49%	513.51%	3.34%	0.24%
	Polam Federal Credit Union	\$63,622	\$308	1.02%	2.22%	217.53%	4.13%	0.48%
	CalCom Federal Credit Union	\$64,383	\$272	0.60%	1.00%	166.91%	2.92%	0.42%
	North County Credit Union	\$65,697	\$142	0.28%	0.47%	164.79%	2.74%	0.22%
	Universal City Studios Credit Union	\$69,242	\$697	1.64%	0.79%	48.35%	11.10%	1.01%
	Technicolor Federal Credit Union	\$69,808	\$123	0.25%	0.54%	213.01%	2.35%	0.18%
	Santa Ana Federal Credit Union	\$69,975	\$2	0.00%	0.23%	NM	0.03%	0.00%
	Union Yes Federal Credit Union	\$70,936	\$16	0.05%	0.23%	425.00%	0.54%	0.02%
	Nikkei Credit Union	\$71,105	\$67	0.21%	0.77%	359.70%	0.76%	0.09%
	Allied Healthcare Federal Credit Union	\$71,973	\$494	0.95%	0.36%	38.26%	7.49%	0.69%
	Bopti Federal Credit Union	\$72,083	\$250	1.00%	1.03%	103.20%	1.95%	0.35%
	Prospectors Federal Credit Union	\$73,944	\$63	0.13%	0.33%	242.86%	0.74%	0.09%
	JACOM Credit Union	\$74,077	\$95	0.46%	0.92%	197.89%	0.96%	0.13%
	VA Desert Pacific Federal Credit Union	\$74,820	\$89	0.22%	0.89%	411.24%	0.71%	0.12%
	PostCity Financial Credit Union	\$76,540	\$343	1.53%	0.37%	24.49%	3.81%	0.45%
	Paradise Valley Federal Credit Union	\$79,372	\$519	1.67%	2.09%	125.05%	5.37%	0.65%
	La Loma Federal Credit Union	\$83,024	\$230	0.56%	1.20%	215.65%	5.52%	0.28%
	Thinkwise Federal Credit Union	\$84,824	\$944	2.06%	1.23%	59.64%	8.51%	1.11%
	Glendale Federal Credit Union	\$88,116	\$134	0.26%	0.74%	288.06%	1.16%	0.15%
	United Methodist Federal Credit Union	\$88,828	\$207	0.43%	0.34%	79.23%	2.19%	0.23%
	Rancho Federal Credit Union	\$95,397	\$120	0.23%	0.34%	152.50%	1.68%	0.13%
	San Diego Firefighters Federal Credit Union	\$97,400	\$18	0.04%	0.50%	NM	0.22%	0.02%
	South Bay Credit Union	\$102,861	\$727	0.84%	0.84%	100.00%	6.22%	0.71%
	Ontario Montclair School Employees Federal Credit Union	\$112,057	\$124	0.21%	0.54%	254.84%	1.10%	0.11%
	California Bear Credit Union	\$112,102	\$530	0.93%	0.78%	83.77%	6.92%	0.47%
	Pasadena Service Federal Credit Union	\$116,011	\$306	0.42%	1.32%	317.65%	3.47%	0.26%
	First Imperial Credit Union	\$117,715	\$1,278	1.40%	1.59%	114.01%	11.83%	1.09%
	Clearpath Federal Credit Union	\$120,241	\$372	0.46%	0.92%	198.39%	3.31%	0.31%
	East County Schools Federal Credit Union	\$121,010	\$63	0.08%	0.35%	446.03%	0.61%	0.05%
	California Lithuanian Credit Union	\$121,134	\$0	0.00%	0.73%	NA	0.00%	0.00%
	Schools Federal Credit Union	\$126,557	\$366	0.51%	3.41%	664.48%	1.91%	0.29%
	Sea Air Federal Credit Union	\$132,046	\$269	0.71%	1.15%	162.08%	0.85%	0.20%
	Torrance Community Federal Credit Union	\$133,705	\$59	0.14%	0.67%	496.61%	0.62%	0.04%
	Camino Federal Credit Union	\$148,997	\$355	0.43%	0.96%	224.79%	2.68%	0.24%
	Chaffey Federal Credit Union	\$154,740	\$54	0.06%	0.36%	594.44%	0.49%	0.03%
	Priority One Credit Union	\$159,762	\$399	0.51%	0.60%	118.30%	2.72%	0.25%
	E-Central Credit Union	\$161,353	\$222	0.21%	0.76%	365.77%	0.71%	0.14%
	Alta Vista Credit Union	\$164,007	\$1,578	1.30%	1.49%	115.15%	11.27%	0.96%
	Pasadena Federal Credit Union	\$164,329	\$40	0.05%	0.27%	550.00%	0.24%	0.02%
	Long Beach Firemen's Credit Union	\$186,049	\$0	0.00%	1.42%	NA	0.00%	0.00%
	Edwards Federal Credit Union	\$194,877	\$421	0.57%	0.74%	130.17%	2.75%	0.22%
	Parsons Federal Credit Union	\$211,992	\$95	0.08%	0.18%	209.47%	0.35%	0.04%
	UMe Federal Credit Union	\$218,290	\$116	0.12%	0.30%	245.69%	0.57%	0.05%
	Downey Federal Credit Union	\$221,198	\$1,815	1.69%	0.60%	35.21%	7.39%	0.82%
	Santa Barbara Teachers Federal Credit Union	\$236,343	\$21	0.03%	0.19%	595.24%	0.08%	0.01%
	POPA Federal Credit Union	\$237,467	\$1,781	1.00%	1.27%	126.90%	5.71%	0.75%
	Matadors Community Credit Union	\$240,562	\$552	0.27%	0.39%	143.12%	2.03%	0.23%
	Strata Federal Credit Union	\$249,562	\$1,364	0.65%	0.98%	149.63%	4.39%	0.55%
	Average of Asset Group A	\$121,005	\$401	0.67%	0.87%	229.75%	3.30%	0.36%

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
September 30, 2018
Run Date: November 8, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)

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

Eagle Community Credit Union	\$254,514	\$416	0.23%	0.91%	396.39%	1.67%	0.16%
I.L.W.U. Credit Union	\$262,519	\$775	0.43%	0.56%	129.03%	3.75%	0.30%
Wheelhouse Credit Union	\$283,094	\$1,347	0.58%	1.37%	236.60%	4.11%	0.48%
Cabrillo Credit Union	\$300,376	\$732	0.40%	0.58%	142.35%	2.74%	0.24%
Long Beach City Employees Federal Credit Union	\$301,159	\$357	0.38%	0.20%	52.94%	1.25%	0.12%
SAG-AFTRA Federal Credit Union	\$316,430	\$548	0.42%	0.44%	104.01%	2.24%	0.17%
Gain Federal Credit Union	\$333,635	\$749	0.39%	0.95%	242.59%	2.72%	0.22%
Glendale Area Schools Credit Union	\$352,450	\$144	0.14%	0.66%	477.08%	0.28%	0.04%
Aerospace Federal Credit Union	\$369,523	\$115	0.15%	0.25%	173.91%	0.37%	0.03%
America's Christian Credit Union	\$387,556	\$247	0.09%	1.15%	NM	0.61%	0.06%
LA Financial Federal Credit Union	\$398,259	\$498	0.16%	0.26%	160.24%	1.55%	0.13%
Sun Community Federal Credit Union	\$433,977	\$1,350	0.39%	0.66%	170.89%	3.41%	0.31%
Foothill Federal Credit Union	\$448,574	\$252	0.10%	0.47%	472.22%	0.48%	0.06%
SkyOne Federal Credit Union	\$465,442	\$3,010	0.99%	2.52%	255.81%	8.48%	0.65%
Average of Asset Group B	\$350,536	\$753	0.35%	0.78%	231.85%	2.40%	0.21%

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

Point Loma Credit Union	\$503,976	\$481	0.11%	0.24%	211.64%	1.15%	0.10%
Vons Employees Federal Credit Union	\$524,189	\$1,240	0.40%	0.95%	241.21%	1.10%	0.24%
USC Credit Union	\$533,562	\$3,084	0.65%	0.60%	92.51%	6.53%	0.58%
First Financial Federal Credit Union	\$589,901	\$1,096	0.23%	0.42%	184.12%	2.45%	0.19%
Safe 1 Credit Union	\$611,778	\$1,149	0.22%	0.62%	287.82%	1.63%	0.19%
AltaOne Federal Credit Union	\$635,682	\$5,896	1.20%	1.55%	129.88%	13.06%	0.93%
University Credit Union	\$652,080	\$1,531	0.52%	0.82%	156.17%	2.86%	0.23%
Christian Community Credit Union	\$653,983	\$7,596	1.39%	0.70%	50.59%	8.72%	1.16%
First City Credit Union	\$672,623	\$719	0.23%	0.90%	396.24%	1.16%	0.11%
Water and Power Community Credit Union	\$690,230	\$2,173	0.58%	0.62%	105.34%	3.89%	0.31%
Evangelical Christian Credit Union	\$710,511	\$8,343	1.60%	3.67%	229.05%	11.20%	1.17%
SCE Federal Credit Union	\$730,544	\$4,132	0.71%	0.75%	105.57%	6.01%	0.57%
Southland Credit Union	\$745,133	\$4,050	0.75%	0.83%	111.19%	5.03%	0.54%
American First Credit Union	\$764,087	\$1,291	0.25%	0.67%	274.83%	2.12%	0.17%
Honda Federal Credit Union	\$802,130	\$1,897	0.29%	0.20%	69.06%	2.86%	0.24%
Frontwave Credit Union	\$829,719	\$1,683	0.31%	0.84%	273.80%	1.71%	0.20%
Ventura County Credit Union	\$866,978	\$4,713	0.76%	1.10%	145.51%	5.99%	0.54%
Xceed Financial Federal Credit Union	\$904,925	\$5,098	0.67%	0.44%	65.57%	5.30%	0.56%
Farmers Insurance Group Federal Credit Union	\$936,090	\$4,472	0.58%	0.76%	130.93%	4.77%	0.48%
Los Angeles Police Federal Credit Union	\$951,680	\$1,579	0.25%	0.42%	170.23%	1.36%	0.17%
University & State Employees Credit Union	\$960,895	\$2,929	0.39%	0.81%	206.93%	3.22%	0.30%
Los Angeles Federal Credit Union	\$965,251	\$1,917	0.28%	0.58%	205.89%	1.66%	0.20%
Average of Asset Group C	\$737,998	\$3,049	0.56%	0.84%	174.73%	4.26%	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
September 30, 2018
Run Date: November 8, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	CoastHills Credit Union	\$1,128,955	\$7,167	0.70%	1.29%	183.05%	7.10%	0.63%
	Northrop Grumman Federal Credit Union	\$1,137,201	\$2,362	0.34%	0.60%	175.49%	2.12%	0.21%
	Arrowhead Central Credit Union	\$1,338,669	\$2,520	0.38%	1.73%	455.24%	1.44%	0.19%
	Firefighters First Federal Credit Union	\$1,347,241	\$891	0.08%	0.37%	481.48%	0.68%	0.07%
	Altura Credit Union	\$1,352,133	\$2,875	0.29%	1.16%	401.60%	2.59%	0.21%
	Financial Partners Credit Union	\$1,378,495	\$4,312	0.40%	0.42%	103.25%	3.40%	0.31%
	LBS Financial Credit Union	\$1,426,489	\$2,347	0.22%	0.34%	157.01%	1.40%	0.16%
	Credit Union of Southern California	\$1,471,218	\$4,060	0.45%	0.70%	154.01%	2.56%	0.28%
	First Entertainment Credit Union	\$1,507,855	\$5,352	0.58%	1.59%	274.81%	5.29%	0.35%
	Kern Schools Federal Credit Union	\$1,595,031	\$3,771	0.33%	0.59%	180.38%	2.41%	0.24%
	Orange County's Credit Union	\$1,609,462	\$2,551	0.22%	0.49%	223.91%	1.53%	0.16%
	NuVision Federal Credit Union	\$1,619,858	\$6,798	0.52%	0.72%	137.13%	3.40%	0.42%
	F&A Federal Credit Union	\$1,639,320	\$521	0.17%	0.39%	228.79%	0.23%	0.03%
	Caltech Employees Federal Credit Union	\$1,640,956	\$148	0.03%	0.48%	NM	0.09%	0.01%
	California Coast Credit Union	\$2,502,027	\$5,279	0.26%	0.49%	187.95%	1.80%	0.21%
	Premier America Credit Union	\$2,503,578	\$17,084	0.81%	0.60%	73.91%	7.29%	0.68%
	UNIFY Financial Federal Credit Union	\$2,982,549	\$22,488	0.91%	0.71%	78.25%	9.58%	0.75%
	California Credit Union	\$3,037,340	\$9,932	0.44%	0.35%	79.26%	3.10%	0.33%
	Mission Federal Credit Union	\$3,539,699	\$3,069	0.12%	0.53%	450.96%	0.69%	0.09%
	Wescom Central Credit Union	\$3,894,456	\$6,509	0.29%	0.68%	235.72%	2.35%	0.17%
	Kinecta Federal Credit Union	\$4,419,788	\$13,661	0.35%	0.79%	223.26%	3.76%	0.31%
	Logix Federal Credit Union	\$5,918,959	\$16,711	0.31%	1.09%	346.72%	1.84%	0.28%
	San Diego County Credit Union	\$8,416,918	\$19,584	0.30%	0.41%	136.41%	1.53%	0.23%
	SchoolsFirst Federal Credit Union	\$14,876,024	\$41,505	0.49%	0.76%	154.78%	2.48%	0.28%
	Average of Asset Group D	\$3,011,843	\$8,396	0.37%	0.72%	222.76%	2.86%	0.28%

Source: SNL Financial

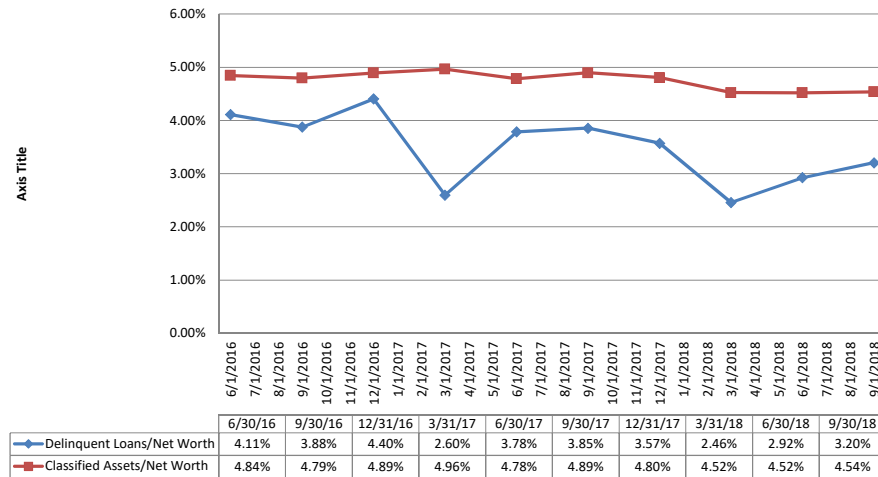
NA = data was not available.

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

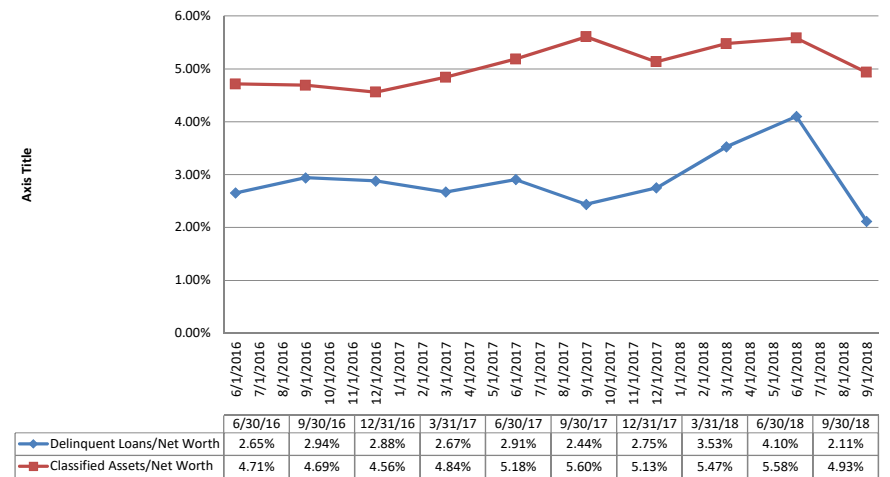
Net Worth

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

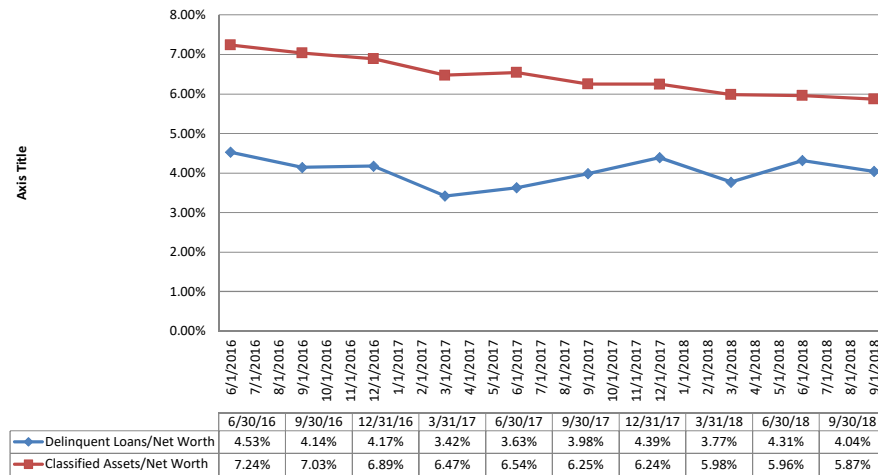
Asset Group A - \$50 to \$250 million in Total Assets
As of Date



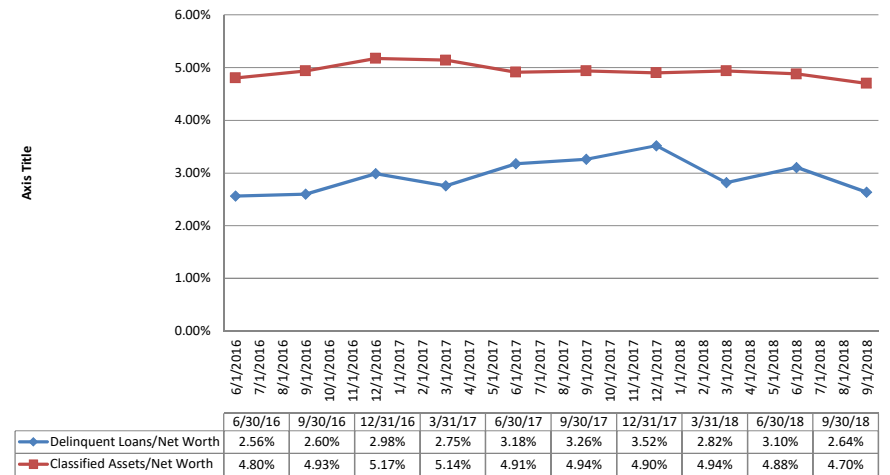
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

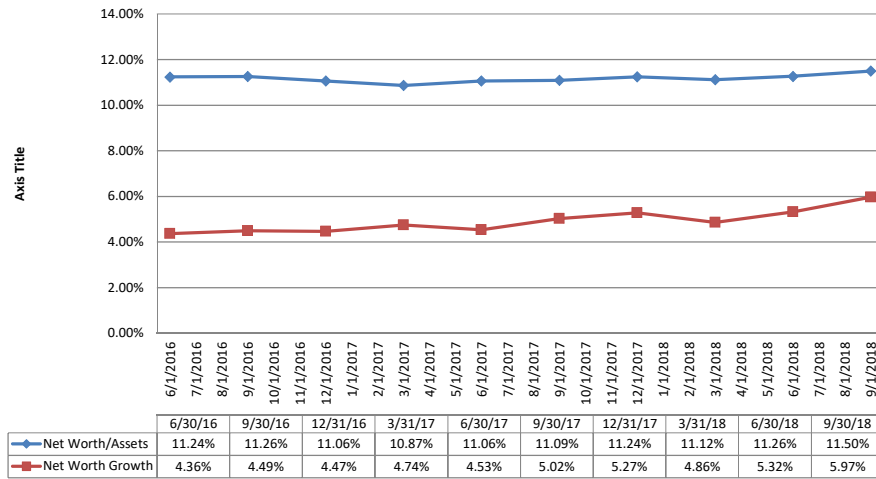
Note: Report includes only bank-level data.

NA = data was not available.

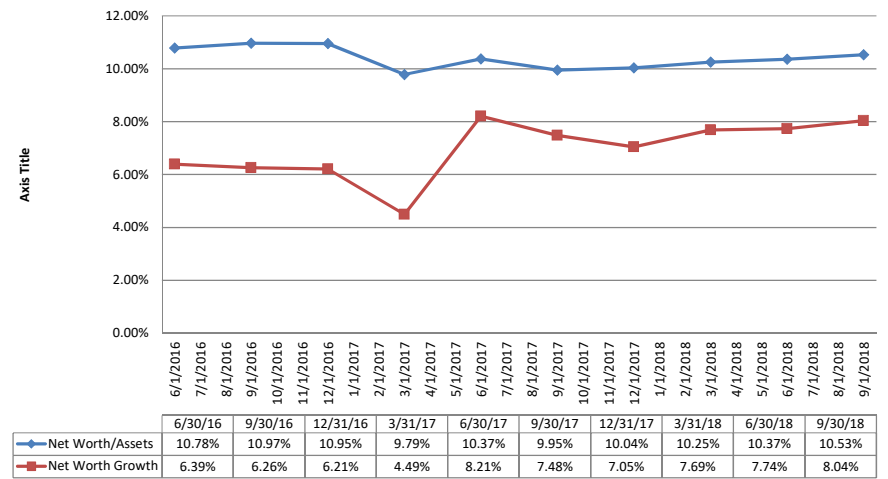
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

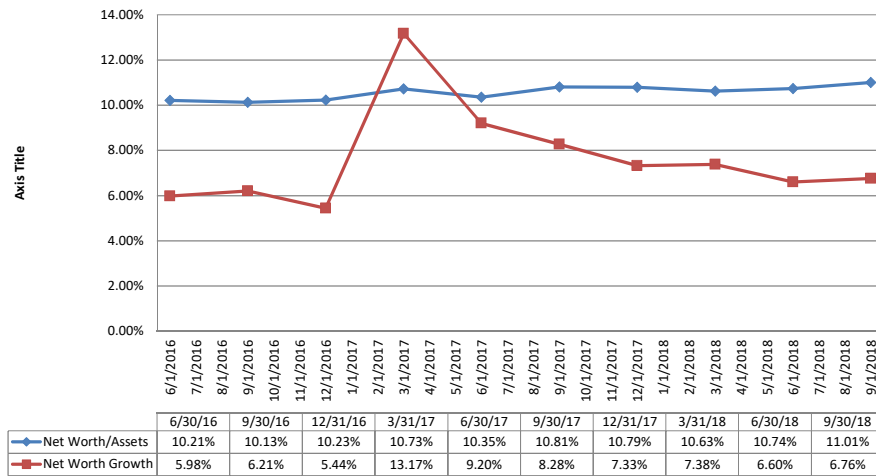
Asset Group A - \$50 to \$250 million in Total Assets
As of Date



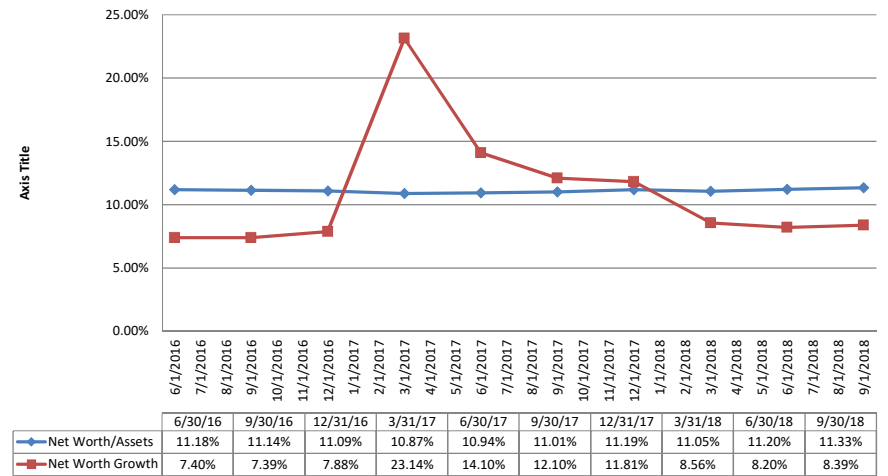
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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.

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Net Worth

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Huntington Beach City Employees Credit Union	\$58,827	\$5,901	10.03%	4.48%	7.22%	4.63%
	Pacific Transportation Federal Credit Union	\$60,049	\$12,221	20.35%	1.07%	11.79%	1.86%
	County Schools Federal Credit Union	\$61,257	\$4,255	6.95%	1.84%	3.48%	17.86%
	Polam Federal Credit Union	\$63,622	\$6,785	10.66%	4.53%	4.54%	9.87%
	CalCom Federal Credit Union	\$64,383	\$8,981	13.95%	(5.85%)	3.03%	5.06%
	North County Credit Union	\$65,697	\$6,228	9.48%	0.00%	2.28%	3.76%
	Universal City Studios Credit Union	\$69,242	\$6,699	9.67%	7.37%	10.40%	5.03%
	Technicolor Federal Credit Union	\$69,808	\$5,913	8.47%	21.50%	2.08%	4.43%
	Santa Ana Federal Credit Union	\$69,975	\$6,729	9.62%	13.22%	0.03%	1.47%
	Union Yes Federal Credit Union	\$70,936	\$2,885	4.07%	11.93%	0.55%	2.36%
	Nikkei Credit Union	\$71,105	\$9,050	12.73%	3.74%	0.74%	2.66%
	Allied Healthcare Federal Credit Union	\$71,973	\$6,407	8.90%	14.39%	7.71%	2.95%
	Bopti Federal Credit Union	\$72,083	\$12,544	17.40%	5.84%	1.99%	2.06%
	Prospectors Federal Credit Union	\$73,944	\$8,676	11.73%	4.71%	0.73%	1.76%
	JACOM Credit Union	\$74,077	\$11,005	14.86%	2.57%	0.86%	1.71%
	VA Desert Pacific Federal Credit Union	\$74,820	\$12,791	17.10%	7.52%	0.70%	2.86%
	PostCity Financial Credit Union	\$76,540	\$9,204	12.03%	0.89%	3.73%	0.91%
	Paradise Valley Federal Credit Union	\$79,372	\$9,604	12.10%	1.32%	5.40%	6.76%
	La Loma Federal Credit Union	\$83,024	\$5,425	6.53%	10.01%	4.24%	9.14%
	Thinkwise Federal Credit Union	\$84,824	\$11,897	14.03%	9.59%	7.93%	4.73%
	Glendale Federal Credit Union	\$88,116	\$11,395	12.93%	1.57%	1.18%	3.39%
	United Methodist Federal Credit Union	\$88,828	\$9,275	10.44%	8.81%	2.23%	1.77%
	Rancho Federal Credit Union	\$95,397	\$7,279	7.63%	1.89%	1.65%	2.51%
	San Diego Firefighters Federal Credit Union	\$97,400	\$7,947	8.16%	5.43%	0.23%	3.05%
	South Bay Credit Union	\$102,861	\$11,727	11.40%	4.23%	6.20%	6.20%
	Ontario Montclair School Employees Federal Credit Union	\$112,057	\$12,053	10.76%	7.44%	1.03%	2.62%
	California Bear Credit Union	\$112,102	\$8,181	7.30%	2.37%	6.48%	5.43%
	Pasadena Service Federal Credit Union	\$116,011	\$11,130	9.59%	5.97%	2.75%	8.73%
	First Imperial Credit Union	\$117,715	\$12,121	10.30%	11.02%	10.54%	12.02%
	Clearpath Federal Credit Union	\$120,241	\$12,033	10.01%	5.31%	3.09%	6.13%
	East County Schools Federal Credit Union	\$121,010	\$10,073	8.32%	7.69%	0.63%	2.79%
	California Lithuanian Credit Union	\$121,134	\$18,389	15.18%	9.33%	0.00%	3.19%
	Schools Federal Credit Union	\$126,557	\$16,996	13.43%	6.53%	2.15%	14.31%
	Sea Air Federal Credit Union	\$132,046	\$32,749	24.80%	(0.85%)	0.82%	1.33%
	Torrance Community Federal Credit Union	\$133,705	\$10,575	7.91%	9.89%	0.56%	2.77%
	Camino Federal Credit Union	\$148,997	\$15,104	10.14%	2.88%	2.35%	5.28%
	Chaffey Federal Credit Union	\$154,740	\$13,044	8.43%	7.60%	0.41%	2.46%
	Priority One Credit Union	\$159,762	\$16,492	10.32%	6.65%	2.42%	2.86%
	E-Central Credit Union	\$161,353	\$30,512	18.91%	2.82%	0.73%	2.66%
	Alta Vista Credit Union	\$164,007	\$13,276	8.09%	5.52%	11.89%	13.69%
	Pasadena Federal Credit Union	\$164,329	\$16,789	10.22%	5.36%	0.24%	1.31%
	Long Beach Firemen's Credit Union	\$186,049	\$37,751	20.29%	7.54%	0.00%	4.86%
	Edwards Federal Credit Union	\$194,877	\$14,734	7.56%	1.60%	2.86%	3.72%
	Parsons Federal Credit Union	\$211,992	\$28,594	13.49%	0.92%	0.33%	0.70%
	UMe Federal Credit Union	\$218,290	\$20,068	9.19%	11.43%	0.58%	1.42%
	Downey Federal Credit Union	\$221,198	\$25,955	11.73%	5.65%	6.99%	2.46%
	Santa Barbara Teachers Federal Credit Union	\$236,343	\$26,200	11.09%	7.71%	0.08%	0.48%
	POPA Federal Credit Union	\$237,467	\$29,602	12.47%	10.61%	6.02%	7.63%
	Matadors Community Credit Union	\$240,562	\$26,538	11.03%	8.95%	2.08%	2.98%
	Strata Federal Credit Union	\$249,562	\$32,775	13.13%	6.05%	4.16%	6.23%
	Average of Asset Group A	\$121,005	\$14,051	11.50%	5.97%	3.20%	4.54%

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

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date				
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)

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

Eagle Community Credit Union	\$254,514	\$24,670	9.69%	4.35%	1.69%	6.68%
I.L.W.U. Credit Union	\$262,519	\$30,353	11.56%	11.27%	2.55%	3.29%
Wheelhouse Credit Union	\$283,094	\$30,149	10.65%	7.12%	4.47%	10.57%
Cabrillo Credit Union	\$300,376	\$29,626	9.86%	7.78%	2.47%	3.52%
Long Beach City Employees Federal Credit Union	\$301,159	\$34,272	11.38%	4.55%	1.04%	0.55%
SAG-AFTRA Federal Credit Union	\$316,430	\$26,165	8.27%	9.40%	2.09%	2.18%
Gain Federal Credit Union	\$333,635	\$27,273	8.17%	8.53%	2.75%	6.66%
Glendale Area Schools Credit Union	\$352,450	\$52,251	14.83%	5.93%	0.28%	1.31%
Aerospace Federal Credit Union	\$369,523	\$39,266	10.63%	5.48%	0.29%	0.51%
America's Christian Credit Union	\$387,556	\$41,279	10.65%	11.70%	0.60%	7.67%
LA Financial Federal Credit Union	\$398,259	\$36,153	9.08%	18.47%	1.38%	2.21%
Sun Community Federal Credit Union	\$433,977	\$45,109	10.39%	6.71%	2.99%	5.11%
Foothill Federal Credit Union	\$448,574	\$55,082	12.28%	10.72%	0.46%	2.16%
SkyOne Federal Credit Union	\$465,442	\$46,261	9.94%	0.52%	6.51%	16.64%

Average of Asset Group B	\$350,536	\$36,994	10.53%	8.04%	2.11%	4.93%
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Asset Group C - \$501 million to \$1 billion in total assets

Point Loma Credit Union	\$503,976	\$43,674	8.67%	6.61%	1.10%	2.33%
Vons Employees Federal Credit Union	\$524,189	\$111,807	21.33%	5.93%	1.11%	2.68%
USC Credit Union	\$533,562	\$44,897	8.41%	13.10%	6.87%	6.35%
First Financial Federal Credit Union	\$589,901	\$45,246	7.67%	8.36%	2.42%	4.46%
Safe 1 Credit Union	\$611,778	\$93,719	15.32%	7.41%	1.23%	3.53%
AltaOne Federal Credit Union	\$635,682	\$62,679	9.86%	4.77%	9.41%	12.22%
University Credit Union	\$652,080	\$60,234	9.24%	10.05%	2.54%	3.97%
Christian Community Credit Union	\$653,983	\$84,979	12.99%	6.88%	8.94%	4.52%
First City Credit Union	\$672,623	\$75,057	11.16%	6.22%	0.96%	3.80%
Water and Power Community Credit Union	\$690,230	\$59,851	8.67%	9.29%	3.63%	3.82%
Evangelical Christian Credit Union	\$710,511	\$64,426	9.07%	(4.83%)	12.95%	29.66%
SCE Federal Credit Union	\$730,544	\$72,603	9.94%	6.24%	5.69%	6.01%
Southland Credit Union	\$745,133	\$84,908	11.40%	3.56%	4.77%	5.30%
American First Credit Union	\$764,087	\$71,900	9.41%	11.03%	1.80%	4.93%
Honda Federal Credit Union	\$802,130	\$80,029	9.98%	8.64%	2.37%	1.64%
Frontwave Credit Union	\$829,719	\$115,604	13.93%	4.71%	1.46%	3.99%
Ventura County Credit Union	\$866,978	\$78,035	9.00%	12.47%	6.04%	8.79%
Xceed Financial Federal Credit Union	\$904,925	\$94,121	10.40%	3.82%	5.42%	3.55%
Farmers Insurance Group Federal Credit Union	\$936,090	\$109,851	11.74%	6.97%	4.07%	5.33%
Los Angeles Police Federal Credit Union	\$951,680	\$117,279	12.32%	6.45%	1.35%	2.29%
University & State Employees Credit Union	\$960,895	\$92,927	9.67%	6.36%	3.15%	6.52%
Los Angeles Federal Credit Union	\$965,251	\$116,541	12.07%	4.78%	1.64%	3.39%

Average of Asset Group C	\$737,998	\$80,926	11.01%	6.76%	4.04%	5.87%
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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

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	CoastHills Credit Union	\$1,128,955	\$102,425	9.07%	5.34%	7.00%	12.81%
	Northrop Grumman Federal Credit Union	\$1,137,201	\$125,361	11.02%	2.23%	1.88%	3.31%
	Arrowhead Central Credit Union	\$1,338,669	\$179,462	13.41%	10.84%	1.40%	6.39%
	Firefighters First Federal Credit Union	\$1,347,241	\$126,818	9.41%	9.51%	0.70%	3.38%
	Altura Credit Union	\$1,352,133	\$154,821	11.45%	12.85%	1.86%	7.46%
	Financial Partners Credit Union	\$1,378,495	\$125,005	9.07%	4.77%	3.45%	3.56%
	LBS Financial Credit Union	\$1,426,489	\$196,726	13.79%	6.68%	1.19%	1.87%
	Credit Union of Southern California	\$1,471,218	\$189,771	12.90%	8.09%	2.14%	3.30%
	First Entertainment Credit Union	\$1,507,855	\$134,272	8.90%	10.71%	3.99%	10.95%
	Kern Schools Federal Credit Union	\$1,595,031	\$164,424	10.31%	12.17%	2.29%	4.14%
	Orange County's Credit Union	\$1,609,462	\$168,943	10.50%	12.32%	1.51%	3.38%
	NuVision Federal Credit Union	\$1,619,858	\$208,378	12.86%	4.88%	3.26%	4.47%
	F&A Federal Credit Union	\$1,639,320	\$260,317	15.88%	6.25%	0.20%	0.46%
	Caltech Employees Federal Credit Union	\$1,640,956	\$167,414	10.20%	6.41%	0.09%	1.35%
	California Coast Credit Union	\$2,502,027	\$291,171	11.64%	8.44%	1.81%	3.41%
	Premier America Credit Union	\$2,503,578	\$270,120	10.79%	9.36%	6.32%	4.67%
	UNIFY Financial Federal Credit Union	\$2,982,549	\$252,338	8.46%	9.07%	8.91%	6.97%
	California Credit Union	\$3,037,340	\$335,223	11.04%	7.02%	2.96%	2.35%
	Mission Federal Credit Union	\$3,539,699	\$456,642	12.90%	11.12%	0.67%	3.03%
	Wescom Central Credit Union	\$3,894,456	\$314,569	8.08%	8.37%	2.07%	4.88%
	Kinecta Federal Credit Union	\$4,419,788	\$362,760	8.21%	6.42%	3.77%	8.41%
	Logix Federal Credit Union	\$5,918,959	\$914,406	15.45%	9.38%	1.83%	6.34%
	San Diego County Credit Union	\$8,416,918	\$1,282,058	15.23%	8.97%	1.53%	2.08%
	SchoolsFirst Federal Credit Union	\$14,876,024	\$1,697,332	11.41%	10.06%	2.45%	3.78%
	Average of Asset Group D	\$3,011,843	\$353,365	11.33%	8.39%	2.64%	4.70%

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.

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.