



# Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





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

## Northern California

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### FRESNO

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

### NAPA

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

### SACRAMENTO

2882 Prospect Park Drive  
Suite 300  
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  
Campbell, CA 95008  
**(408) 558-7500**

### STOCKTON

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

### WALNUT CREEK

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

## Southern California

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### LOS ANGELES

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

### SAN DIEGO

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

### ORANGE COUNTY

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

### WOODLAND HILLS

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



## ASSET SIZE DEFINITION

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**Group A**     \$50–\$250 million

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

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

**Group D**     Over \$1 billion

## California counties included in the data:

### Northern

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

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

### Southern

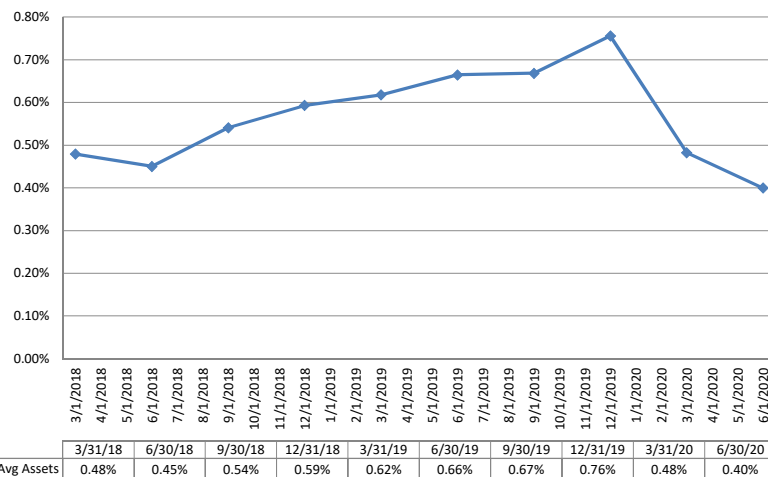
Imperial  
Kern  
Los Angeles  
Orange  
Riverside  
San Bernardino  
San Diego  
San Luis Obispo  
Santa Barbara  
Ventura

# Northern California

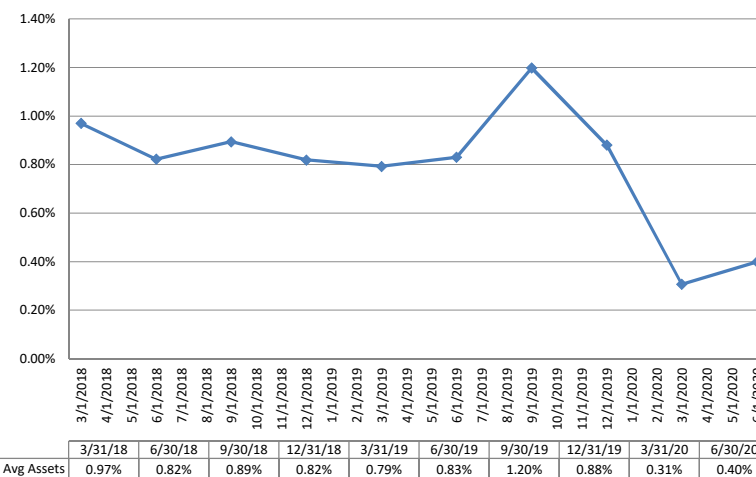
# Performance Analysis

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

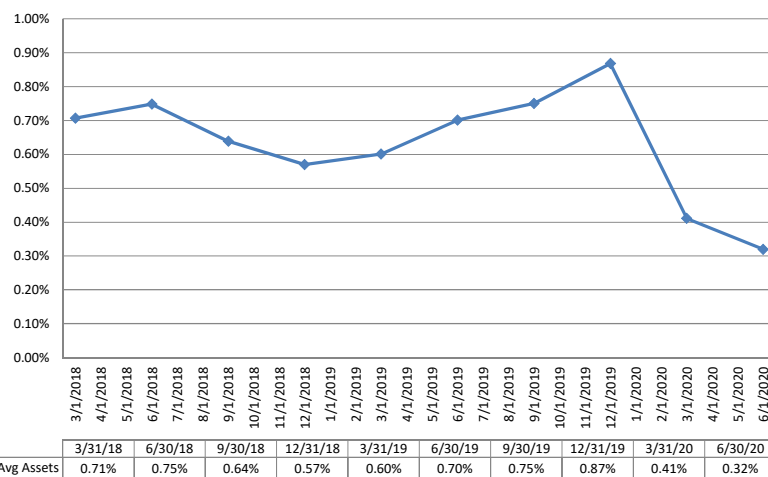
**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date



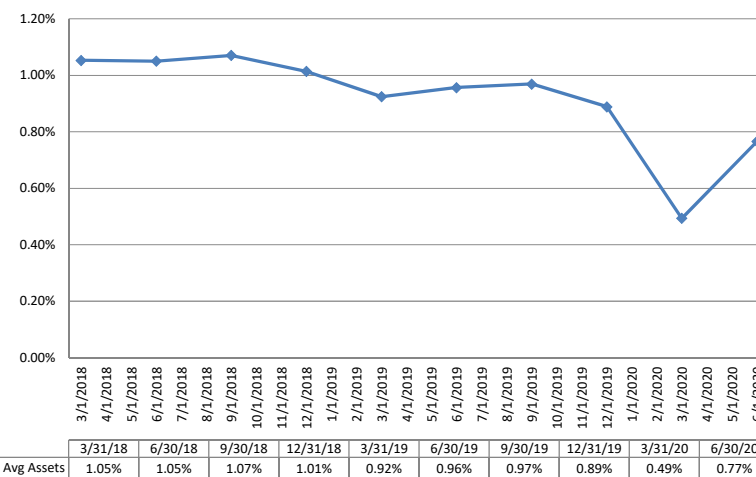
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

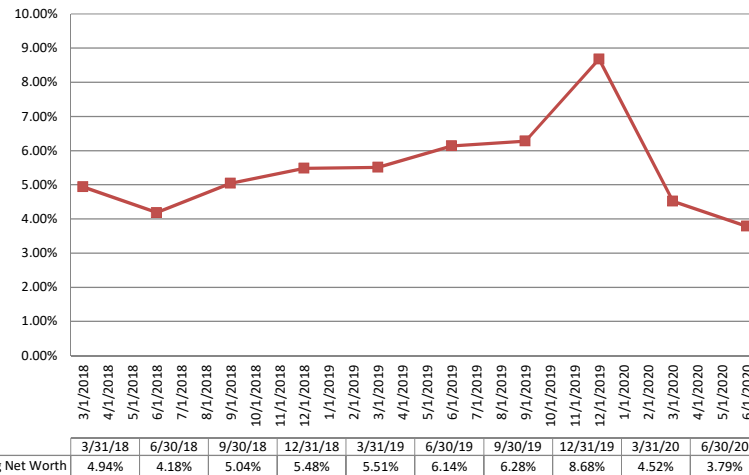
Note: Report includes only bank-level data.

NA = data was not available.

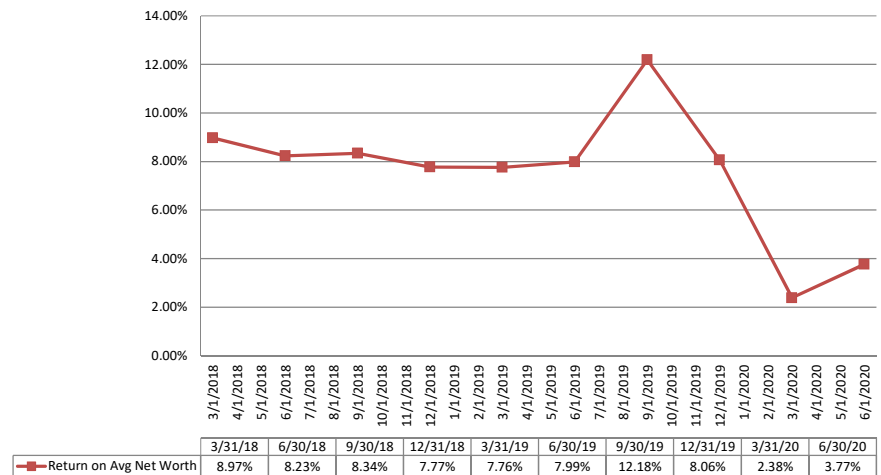
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

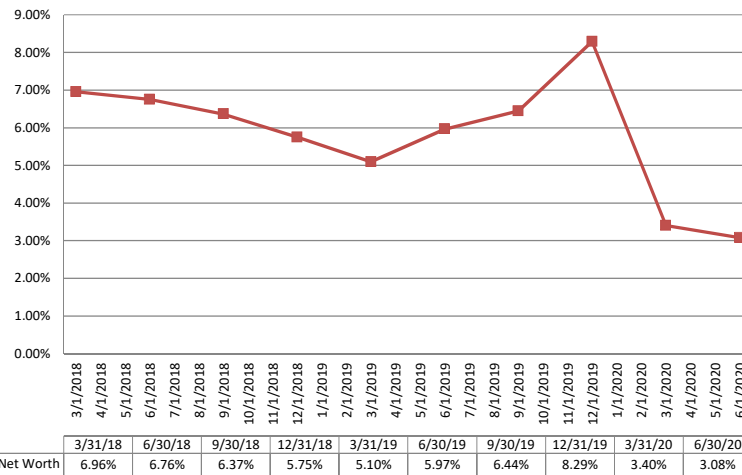
**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date



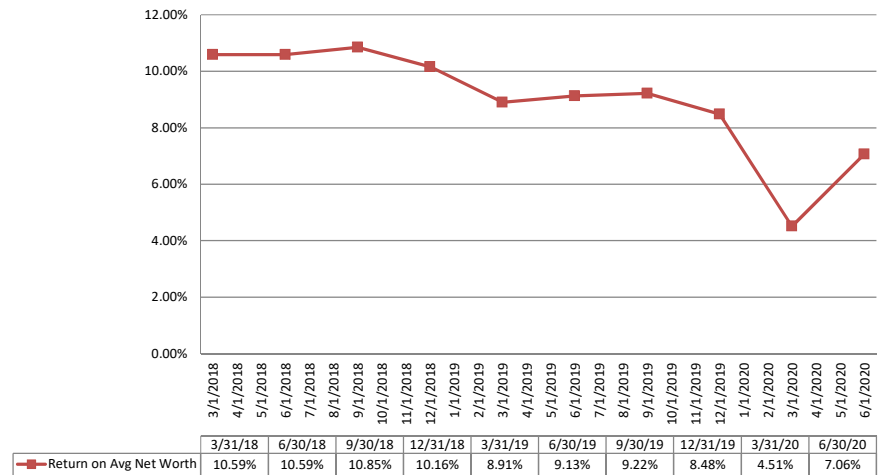
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

June 30, 2020

Run Date: August 14, 2020

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												
	Mokelumne Federal Credit Union	\$55,427	(\$8)	(0.06%)	(0.44%)	98.54%	\$63	\$42	0.16%	1.17%	94.31%	\$63
	Valley Oak Credit Union	\$58,441	(\$30)	(0.21%)	(2.47%)	106.67%	\$63	(\$68)	(0.25%)	(2.79%)	101.19%	\$63
	Chabot Federal Credit Union	\$68,056	\$21	0.13%	0.76%	94.75%	\$125	\$56	0.17%	1.02%	92.98%	\$129
	Menlo Survey Federal Credit Union	\$69,076	\$120	0.71%	5.08%	64.65%	\$74	\$212	0.64%	4.52%	72.56%	\$85
	California Community Credit Union	\$70,765	\$32	0.19%	1.50%	92.83%	\$56	\$55	0.16%	1.29%	94.24%	\$58
	Polam Federal Credit Union	\$75,839	\$86	0.46%	3.47%	85.65%	\$73	\$168	0.45%	3.40%	85.82%	\$75
	Kaiperm Federal Credit Union	\$76,351	(\$78)	(0.42%)	(3.35%)	113.77%	\$90	(\$116)	(0.31%)	(2.49%)	110.33%	\$88
	Bay Cities Credit Union	\$79,640	\$1	0.01%	0.06%	100.27%	\$70	\$77	0.20%	2.13%	92.99%	\$73
	Marin County Federal Credit Union	\$79,845	\$131	0.68%	5.61%	71.38%	\$88	\$267	0.71%	5.87%	70.56%	\$87
	Upward Credit Union	\$85,703	\$71	0.34%	3.28%	88.93%	\$89	\$158	0.39%	3.67%	88.60%	\$90
	North Bay Credit Union	\$88,571	\$187	0.88%	9.87%	87.26%	\$84	\$1,290	3.24%	35.53%	55.83%	\$86
	Siskiyou Central Credit Union	\$88,717	\$226	1.07%	11.03%	63.96%	\$57	\$314	0.77%	7.73%	63.50%	\$55
	Lassen County Federal Credit Union	\$89,321	\$82	0.38%	2.46%	85.51%	\$79	\$144	0.34%	2.18%	87.40%	\$83
	Shell Western States Federal Credit Union	\$96,617	\$48	0.21%	2.08%	85.78%	\$112	\$118	0.27%	2.57%	84.88%	\$112
	First California Federal Credit Union	\$98,908	(\$241)	(1.01%)	(11.16%)	88.86%	\$59	(\$323)	(0.69%)	(7.41%)	87.20%	\$63
	SMW 104 Federal Credit Union	\$103,063	\$30	0.12%	1.36%	88.38%	\$151	\$223	0.44%	5.08%	82.43%	\$152
	Vision One Credit Union	\$106,228	\$105	0.42%	3.48%	86.30%	\$169	\$181	0.39%	3.01%	82.43%	\$168
	Tulare County Federal Credit Union	\$111,468	\$69	0.26%	3.65%	92.35%	\$70	(\$122)	(0.23%)	(3.22%)	102.60%	\$82
	United Local Credit Union	\$118,112	(\$79)	(0.27%)	(1.60%)	94.60%	\$78	\$17	0.03%	0.17%	92.09%	\$82
	Mission City Federal Credit Union	\$119,798	\$150	0.52%	6.40%	86.98%	\$80	\$89	0.16%	1.91%	90.42%	\$96
	Cooperative Center Federal Credit Union	\$126,096	(\$183)	(0.60%)	(8.85%)	98.02%	\$87	(\$263)	(0.43%)	(6.31%)	99.95%	\$95
	Merco Credit Union	\$131,704	\$13	0.04%	0.43%	86.16%	\$74	\$145	0.23%	2.38%	84.50%	\$75
	SRI Federal Credit Union	\$134,351	\$507	1.65%	19.77%	51.54%	\$128	\$662	1.13%	13.16%	62.21%	\$129
	Kings Federal Credit Union	\$137,038	\$14	0.04%	0.30%	80.06%	\$79	\$211	0.33%	2.28%	76.31%	\$75
	San Joaquin Power Employees Credit Union	\$144,241	\$167	0.47%	2.78%	65.95%	\$129	\$295	0.41%	2.46%	73.64%	\$180
	Vocality Community Credit Union	\$144,366	\$379	1.10%	10.48%	72.25%	\$83	\$607	0.90%	8.48%	76.54%	\$80
	Santa Cruz Community Credit Union	\$156,681	\$527	1.45%	19.06%	77.11%	\$88	\$788	1.15%	14.51%	79.91%	\$91
	Compass Community Credit Union	\$158,800	(\$61)	(0.16%)	(1.19%)	96.35%	\$95	(\$209)	(0.28%)	(2.04%)	103.55%	\$107
	Solano First Federal Credit Union	\$159,470	\$22	0.06%	1.02%	96.35%	\$73	\$23	0.03%	0.54%	98.04%	\$75
	Central Coast Federal Credit Union	\$168,248	\$177	0.45%	5.16%	83.36%	\$83	\$355	0.46%	5.28%	86.29%	\$85
	Premier Community Credit Union	\$173,053	(\$138)	(0.33%)	(3.59%)	97.03%	\$59	(\$16)	(0.02%)	(0.21%)	92.68%	\$63
	Families & Schools Together Federal Credit Union	\$207,538	\$882	1.79%	14.00%	62.77%	\$65	\$1,751	1.85%	14.16%	61.22%	\$66
	Central State Credit Union	\$220,313	\$327	0.62%	6.89%	77.25%	\$58	\$735	0.71%	7.91%	75.63%	\$61
	Heritage Community Credit Union	\$228,471	\$63	0.11%	1.23%	73.79%	\$83	(\$31)	(0.03%)	(0.30%)	78.02%	\$88
	C.A.H.P. Credit Union	\$235,394	\$353	0.62%	6.95%	86.73%	\$146	\$702	0.63%	6.96%	87.33%	\$134
	Pacific Postal Credit Union	\$235,627	\$90	0.16%	1.03%	82.61%	\$106	\$303	0.27%	1.75%	77.83%	\$105
Average of Asset Group A		\$125,037	\$113	0.33%	3.24%	85.13%	\$88	\$246	0.40%	3.79%	84.61%	\$92

Source: SNL Financial

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# Performance Analysis

June 30, 2020

Run Date: August 14, 2020

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												
	Members 1st Credit Union	\$262,573	\$347	0.56%	6.04%	76.78%	\$70	\$719	0.60%	6.31%	78.81%	\$73
	Tucoemas Federal Credit Union	\$270,701	\$356	0.55%	7.09%	72.55%	\$63	\$704	0.56%	7.09%	70.97%	\$65
	Monterey Credit Union	\$280,781	(\$175)	(0.26%)	(1.86%)	86.65%	\$94	\$16	0.01%	0.09%	84.62%	\$96
	Yolo Federal Credit Union	\$331,954	\$267	0.34%	2.69%	83.54%	\$89	\$894	0.58%	4.53%	80.88%	\$80
	MOCSE Federal Credit Union	\$343,173	\$152	0.18%	1.92%	92.23%	\$70	\$434	0.27%	2.80%	87.95%	\$77
	Sea West Coast Guard Federal Credit Union	\$386,736	\$128	0.13%	0.68%	93.22%	\$103	\$344	0.18%	0.92%	91.11%	\$101
	First U.S. Community Credit Union	\$452,146	\$791	0.73%	6.15%	70.40%	\$93	\$1,813	0.86%	7.14%	68.07%	\$91
	PremierOne Credit Union	\$476,174	\$39	0.03%	0.34%	97.43%	\$101	\$286	0.13%	1.24%	93.79%	\$102
	Average of Asset Group B	\$350,530	\$238	0.28%	2.88%	84.10%	\$85	\$651	0.40%	3.77%	82.03%	\$86
Asset Group C - \$501 million to \$1 billion in total assets												
	SafeAmerica Credit Union	\$501,847	\$572	0.46%	6.15%	74.67%	\$97	\$1,144	0.47%	6.19%	73.38%	\$100
	UNCLE Credit Union	\$541,762	\$1,242	0.96%	11.24%	66.60%	\$61	\$45	0.02%	0.20%	86.99%	\$113
	Sacramento Credit Union	\$558,462	\$1,940	1.45%	9.90%	61.42%	\$169	\$3,171	1.22%	8.17%	65.61%	\$168
	Financial Center Credit Union	\$578,460	(\$2,146)	(1.54%)	(7.66%)	168.91%	\$104	(\$1,406)	(0.52%)	(2.55%)	106.06%	\$91
	Commonwealth Central Credit Union	\$586,536	(\$148)	(0.11%)	(1.06%)	90.50%	\$107	\$492	0.18%	1.77%	86.88%	\$107
	Excite Credit Union	\$599,377	(\$502)	(0.35%)	(4.07%)	92.87%	\$99	(\$1,055)	(0.38%)	(4.25%)	93.65%	\$95
	Merced School Employees Federal Credit Union	\$609,800	\$774	0.53%	4.77%	78.57%	\$65	\$1,751	0.62%	5.52%	78.50%	\$67
	Community First Credit Union	\$621,775	\$1,332	0.90%	9.10%	73.83%	\$90	\$2,933	1.02%	10.17%	71.51%	\$85
	Valley First Credit Union	\$704,695	\$1,674	1.01%	9.86%	74.77%	\$83	\$2,482	0.78%	7.40%	75.20%	\$80
	1st Northern California Credit Union	\$776,407	\$47	0.02%	0.24%	95.90%	\$91	\$420	0.11%	1.06%	92.10%	\$84
	Santa Clara County Federal Credit Union	\$865,576	\$74	0.04%	0.38%	91.20%	\$151	\$922	0.23%	2.44%	86.73%	\$152
	Noble Federal Credit Union	\$891,187	\$722	0.34%	3.09%	84.71%	\$93	\$374	0.09%	0.80%	81.38%	\$93
	Average of Asset Group C	\$652,990	\$465	0.31%	3.50%	87.83%	\$101	\$939	0.32%	3.08%	83.17%	\$103

Source: SNL Financial

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## Performance Analysis

June 30, 2020

Run Date: August 14, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
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Asset Group D - \$1 billion and over in total assets												
	Police Credit Union of California	\$1,021,908	(\$529)	(0.21%)	(1.54%)	94.44%	\$121	(\$303)	(0.06%)	(0.44%)	93.44%	\$123
	Sierra Central Credit Union	\$1,201,353	\$1,982	0.68%	6.17%	69.67%	\$79	\$4,131	0.72%	6.48%	69.73%	\$82
	San Francisco Federal Credit Union	\$1,231,776	\$178	0.06%	0.55%	89.86%	\$124	\$1,713	0.29%	2.67%	85.12%	\$140
	Operating Engineers Local Union #3 Federal Credit Union	\$1,232,592	\$416	0.14%	0.90%	74.77%	\$103	\$1,916	0.32%	2.09%	73.51%	\$104
	1st United Services Credit Union	\$1,239,993	(\$258)	(0.09%)	(0.88%)	97.37%	\$110	\$473	0.08%	0.82%	91.24%	\$111
	Pacific Service Credit Union	\$1,246,243	\$851	0.28%	1.91%	83.25%	\$145	\$2,095	0.35%	2.37%	83.95%	\$145
	Bay Federal Credit Union	\$1,255,908	\$2,239	0.75%	8.30%	75.70%	\$97	\$4,232	0.73%	7.99%	77.28%	\$98
	San Mateo Credit Union	\$1,321,549	\$3,083	0.97%	8.80%	70.43%	\$106	\$6,496	1.05%	9.38%	71.16%	\$108
	KeyPoint Credit Union	\$1,444,115	\$127	0.04%	0.46%	81.15%	\$127	\$463	0.07%	0.84%	84.54%	\$128
	Self-Help Federal Credit Union	\$1,449,049	\$683	0.20%	4.63%	80.99%	\$78	\$1,477	0.23%	4.70%	77.84%	\$76
	San Francisco Fire Credit Union	\$1,531,905	(\$1,180)	(0.32%)	(3.57%)	97.03%	\$127	(\$99)	(0.01%)	(0.15%)	96.81%	\$126
	Coast Central Credit Union	\$1,791,434	\$2,261	0.53%	4.33%	75.45%	\$84	\$5,060	0.61%	4.97%	71.29%	\$82
	Meriwest Credit Union	\$1,861,147	\$1,271	0.28%	3.88%	82.81%	\$151	\$3,055	0.34%	4.72%	81.99%	\$147
	Provident Credit Union	\$3,096,944	\$2,322	0.31%	2.82%	83.84%	\$131	\$5,304	0.36%	3.24%	84.88%	\$129
	Stanford Federal Credit Union	\$3,296,597	\$5,254	0.66%	6.94%	60.23%	\$137	\$12,606	0.81%	8.46%	60.21%	\$139
	Technology Credit Union	\$3,394,123	\$7,397	0.90%	8.63%	57.92%	\$146	\$15,010	0.94%	8.91%	57.98%	\$144
	SAFE Credit Union	\$3,574,049	\$4,103	0.48%	5.14%	75.85%	\$105	\$10,374	0.63%	6.55%	73.81%	\$102
	Educational Employees Credit Union	\$3,681,420	\$5,056	0.57%	4.29%	77.65%	\$81	\$12,451	0.73%	5.40%	73.69%	\$80
	Travis Credit Union	\$3,919,732	\$8,068	0.85%	8.05%	70.42%	\$91	\$7,278	0.40%	3.65%	78.17%	\$93
	Chevron Federal Credit Union	\$4,023,679	\$149,088	15.34%	132.06%	8.90%	\$131	\$129,752	6.87%	61.90%	18.04%	\$127
	Redwood Credit Union	\$5,692,530	\$17,263	1.27%	10.54%	58.30%	\$112	\$33,537	1.28%	10.37%	58.42%	\$109
	Patelco Credit Union	\$7,946,732	\$12,639	0.65%	6.39%	62.53%	\$118	\$27,864	0.74%	7.12%	64.30%	\$118
	Star One Credit Union	\$9,774,230	\$2,480	0.10%	0.83%	89.15%	\$447	\$17,682	0.38%	3.03%	68.74%	\$288
	Golden 1 Credit Union	\$14,946,271	\$14,214	0.39%	3.59%	72.80%	\$90	\$34,687	0.50%	4.43%	70.57%	\$89
	Average of Asset Group D	\$3,382,303	\$9,959	1.03%	9.30%	74.60%	\$127	\$14,052	0.77%	7.06%	73.61%	\$120

Source: SNL Financial

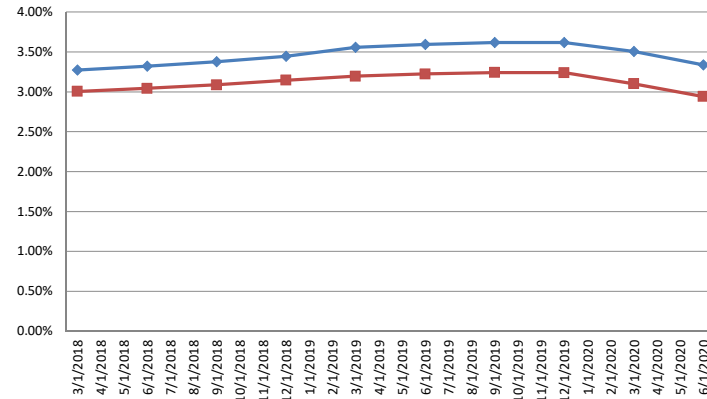
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# Balance Sheet & Net Interest Margin

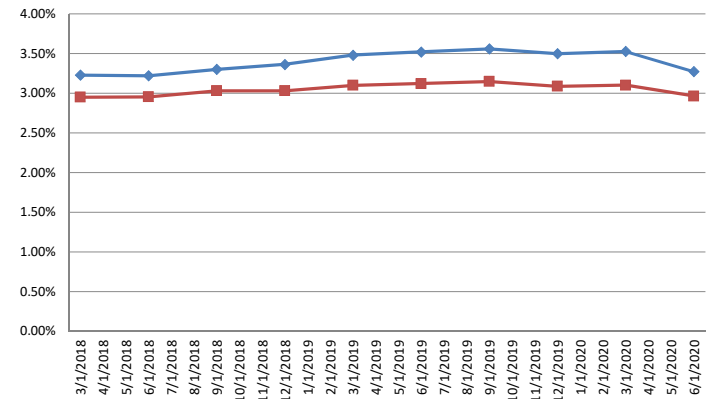
## Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets &amp; Net Interest Income/ Avg Assets (%)

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



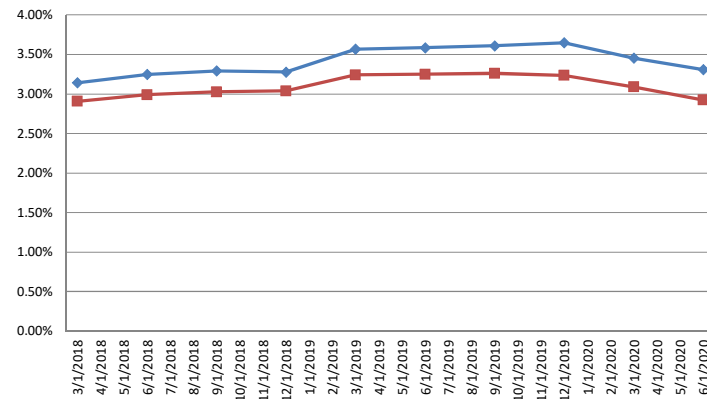
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.27%	3.32%	3.38%	3.44%	3.56%	3.59%	3.62%	3.62%	3.51%	3.34%
Net Interest Income/ Avg Assets	3.00%	3.04%	3.09%	3.14%	3.19%	3.22%	3.24%	3.24%	3.10%	2.94%

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



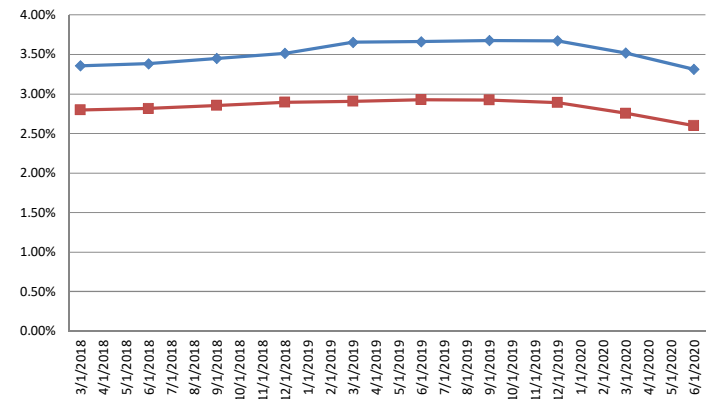
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.23%	3.22%	3.30%	3.36%	3.48%	3.52%	3.56%	3.50%	3.53%	3.27%
Net Interest Income/ Avg Assets	2.95%	2.95%	3.03%	3.03%	3.10%	3.12%	3.15%	3.09%	3.10%	2.96%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.14%	3.25%	3.29%	3.28%	3.56%	3.58%	3.61%	3.65%	3.45%	3.31%
Net Interest Income/ Avg Assets	2.91%	2.99%	3.03%	3.04%	3.24%	3.25%	3.26%	3.23%	3.09%	2.92%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.36%	3.38%	3.45%	3.51%	3.65%	3.66%	3.67%	3.67%	3.52%	3.31%
Net Interest Income/ Avg Assets	2.80%	2.81%	2.85%	2.89%	2.91%	2.93%	2.92%	2.89%	2.75%	2.60%

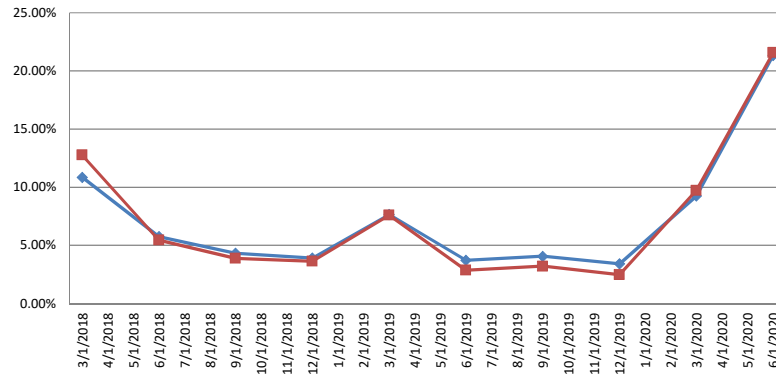
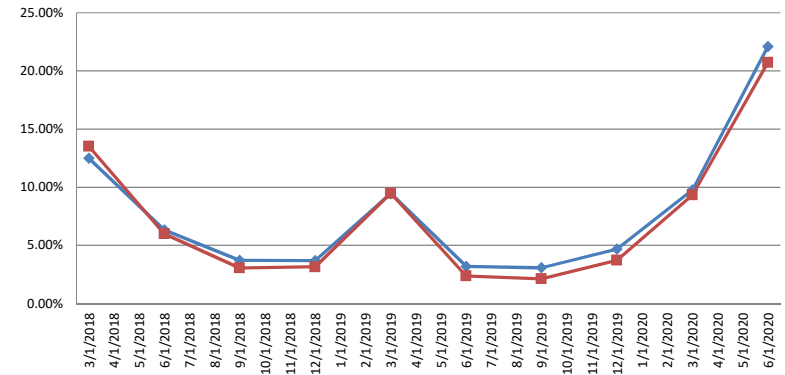
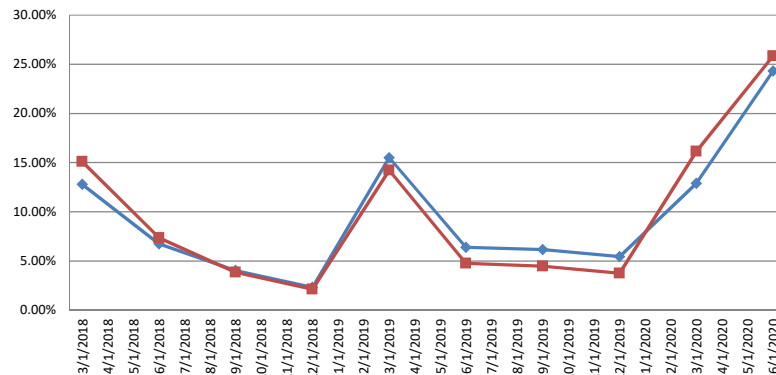
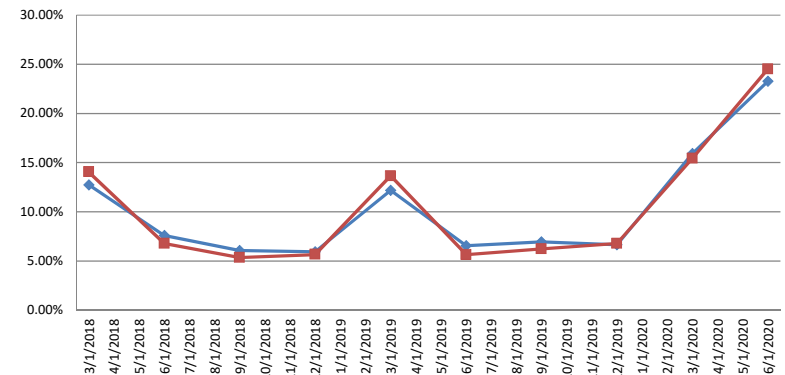
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

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											
	Mokelumne Federal Credit Union	\$55,427	\$24,667	\$48,064	51.32%	\$3,695	3.04%	0.14%	2.90%	20.72%	24.01%
	Valley Oak Credit Union	\$58,441	\$35,609	\$53,243	66.88%	\$2,851	3.64%	0.17%	3.46%	25.79%	28.50%
	Chabot Federal Credit Union	\$68,056	\$20,331	\$56,820	35.78%	\$9,722	2.68%	0.37%	2.31%	3.73%	2.85%
	Menlo Survey Federal Credit Union	\$69,076	\$26,164	\$59,285	44.13%	\$9,868	2.82%	0.27%	2.54%	14.35%	15.79%
	California Community Credit Union	\$70,765	\$26,057	\$61,612	42.29%	\$4,289	2.39%	0.18%	2.21%	18.37%	19.72%
	Polam Federal Credit Union	\$75,839	\$49,121	\$65,657	74.81%	\$5,230	3.03%	0.41%	2.62%	3.35%	3.29%
	Kaiperm Federal Credit Union	\$76,351	\$51,964	\$69,721	74.53%	\$5,266	3.04%	0.42%	2.61%	10.94%	23.51%
	Bay Cities Credit Union	\$79,640	\$23,541	\$72,159	32.62%	\$4,192	3.29%	0.02%	3.28%	16.64%	18.63%
	Marin County Federal Credit Union	\$79,845	\$22,472	\$70,090	32.06%	\$9,981	2.81%	0.14%	2.68%	22.83%	22.67%
	Upward Credit Union	\$85,703	\$44,797	\$76,457	58.59%	\$5,041	3.44%	0.29%	3.14%	16.97%	18.31%
	North Bay Credit Union	\$88,571	\$54,183	\$79,747	67.94%	\$2,768	3.87%	0.79%	3.08%	59.53%	59.90%
	Siskiyou Central Credit Union	\$88,717	\$61,875	\$80,078	77.27%	\$3,697	4.36%	0.20%	4.16%	33.93%	37.00%
	Lassen County Federal Credit Union	\$89,321	\$41,088	\$75,296	54.57%	\$5,955	2.75%	0.50%	2.25%	15.52%	16.69%
	Shell Western States Federal Credit Union	\$96,617	\$45,139	\$75,964	59.42%	\$8,783	2.82%	0.22%	2.60%	38.10%	12.18%
	First California Federal Credit Union	\$98,908	\$44,462	\$90,097	49.35%	\$5,072	3.10%	0.46%	2.65%	16.20%	18.94%
	SMW 104 Federal Credit Union	\$103,063	\$29,382	\$93,731	31.35%	\$12,883	2.89%	0.37%	2.52%	(5.01%)	(6.21%)
	Vision One Credit Union	\$106,228	\$79,920	\$88,064	90.75%	\$10,117	3.90%	0.95%	2.95%	47.31%	41.43%
	Tulare County Federal Credit Union	\$111,468	\$70,485	\$102,585	68.71%	\$3,596	3.44%	0.22%	3.23%	21.38%	27.23%
	United Local Credit Union	\$118,112	\$67,220	\$97,845	68.70%	\$4,543	3.47%	0.23%	3.25%	12.74%	15.18%
	Mission City Federal Credit Union	\$119,798	\$75,946	\$109,679	69.24%	\$6,655	3.50%	0.59%	2.91%	15.47%	17.54%
	Cooperative Center Federal Credit Union	\$126,096	\$65,227	\$116,757	55.87%	\$4,945	3.16%	0.15%	3.01%	9.71%	15.51%
	Merco Credit Union	\$131,704	\$70,948	\$118,566	59.84%	\$4,052	3.53%	0.19%	3.34%	21.76%	23.87%
	SRI Federal Credit Union	\$134,351	\$107,146	\$103,986	103.04%	\$13,435	3.80%	0.87%	2.93%	42.95%	26.59%
	Kings Federal Credit Union	\$137,038	\$74,097	\$117,518	63.05%	\$7,407	3.36%	0.48%	2.88%	20.17%	23.28%
	San Joaquin Power Employees Credit Union	\$144,241	\$100,285	\$118,772	84.43%	\$24,040	3.01%	1.68%	1.33%	0.81%	2.92%
	Vocality Community Credit Union	\$144,366	\$100,671	\$123,214	81.70%	\$3,850	4.25%	0.65%	3.61%	22.31%	23.25%
	Santa Cruz Community Credit Union	\$156,681	\$124,651	\$143,924	86.61%	\$3,561	4.79%	0.20%	4.59%	49.57%	60.23%
	Compass Community Credit Union	\$158,800	\$97,325	\$138,176	70.44%	\$6,757	2.83%	0.52%	2.31%	17.41%	20.48%
	Solano First Federal Credit Union	\$159,470	\$74,660	\$150,584	49.58%	\$4,253	3.20%	0.06%	3.14%	26.01%	27.62%
	Central Coast Federal Credit Union	\$168,248	\$76,205	\$142,836	53.35%	\$4,259	3.36%	0.19%	3.17%	28.09%	14.65%
	Premier Community Credit Union	\$173,053	\$77,234	\$155,451	49.68%	\$3,762	2.76%	0.14%	2.63%	23.36%	27.25%
	Families & Schools Together Federal Credit Union	\$207,538	\$145,598	\$176,434	82.52%	\$4,941	3.82%	0.29%	3.53%	35.30%	38.45%
	Central State Credit Union	\$220,313	\$84,671	\$200,519	42.23%	\$4,196	2.90%	0.12%	2.78%	19.09%	19.18%
	Heritage Community Credit Union	\$228,471	\$171,291	\$196,990	86.95%	\$5,858	3.36%	0.37%	2.99%	10.96%	2.09%
	C.A.H.P. Credit Union	\$235,394	\$189,704	\$212,329	89.34%	\$7,593	4.76%	0.93%	3.82%	21.06%	23.60%
	Pacific Postal Credit Union	\$235,627	\$74,381	\$199,126	37.35%	\$7,725	2.91%	0.44%	2.48%	10.19%	10.62%
Average of Asset Group A		\$125,037	\$70,237	\$109,483	62.40%	\$6,523	3.34%	0.40%	2.94%	21.32%	21.58%

Source: SNL Financial

NA = data was not available.

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

# Balance Sheet & Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

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											
	Members 1st Credit Union	\$262,573	\$202,044	\$226,145	89.34%	\$4,774	3.30%	0.28%	3.02%	27.75%	18.51%
	Tucoemas Federal Credit Union	\$270,701	\$145,729	\$247,793	58.81%	\$5,060	3.91%	0.13%	3.79%	27.72%	29.85%
	Monterey Credit Union	\$280,781	\$144,614	\$230,909	62.63%	\$4,353	3.47%	0.21%	3.25%	25.59%	20.67%
	Yolo Federal Credit Union	\$331,954	\$234,721	\$289,836	80.98%	\$4,955	3.28%	0.08%	3.26%	22.33%	24.68%
	MOCSE Federal Credit Union	\$343,173	\$129,236	\$309,257	41.79%	\$4,457	2.71%	0.01%	2.69%	24.30%	24.91%
	Sea West Coast Guard Federal Credit Union	\$386,736	\$174,788	\$309,683	56.44%	\$8,994	2.77%	0.95%	1.82%	6.25%	6.53%
	First U.S. Community Credit Union	\$452,146	\$268,108	\$387,239	69.24%	\$6,748	3.40%	0.47%	2.93%	20.86%	16.69%
	PremierOne Credit Union	\$476,174	\$301,710	\$427,387	70.59%	\$5,772	3.34%	0.39%	2.95%	21.95%	23.96%
	Average of Asset Group B	\$350,530	\$200,119	\$303,531	66.23%	\$5,639	3.27%	0.32%	2.96%	22.09%	20.73%
Asset Group C - \$501 million to \$1 billion in total assets											
	SafeAmerica Credit Union	\$501,847	\$389,477	\$461,039	84.48%	\$7,169	3.70%	0.83%	2.87%	12.82%	13.41%
	UNCLE Credit Union	\$541,762	\$441,532	\$471,134	93.72%	\$5,921	3.81%	0.26%	3.55%	25.11%	23.56%
	Sacramento Credit Union	\$558,462	\$301,614	\$465,562	64.78%	\$11,282	2.90%	0.35%	2.55%	23.82%	21.53%
	Financial Center Credit Union	\$578,460	\$149,450	\$456,953	32.71%	\$6,463	2.16%	0.21%	1.95%	22.95%	26.96%
	Commonwealth Central Credit Union	\$586,536	\$410,097	\$524,113	78.25%	\$5,332	3.52%	0.25%	3.27%	21.33%	24.00%
	Excite Credit Union	\$599,377	\$447,404	\$537,395	83.25%	\$4,995	3.56%	0.58%	3.04%	33.30%	38.63%
	Merced School Employees Federal Credit Union	\$609,800	\$224,074	\$532,677	42.07%	\$5,124	2.78%	0.25%	2.54%	30.20%	27.15%
	Community First Credit Union	\$621,775	\$445,307	\$547,303	81.36%	\$4,303	4.07%	0.44%	3.63%	27.75%	25.78%
	Valley First Credit Union	\$704,695	\$474,409	\$620,140	76.50%	\$5,106	3.65%	0.18%	3.47%	37.61%	42.24%
	1st Northern California Credit Union	\$776,407	\$261,331	\$691,588	37.79%	\$9,766	2.23%	0.55%	1.68%	13.24%	14.70%
	Santa Clara County Federal Credit Union	\$865,576	\$493,833	\$743,838	66.39%	\$7,398	3.28%	0.35%	2.93%	14.49%	22.56%
	Noble Federal Credit Union	\$891,187	\$583,686	\$778,545	74.97%	\$4,524	4.02%	0.43%	3.59%	29.32%	29.81%
	Average of Asset Group C	\$652,990	\$385,185	\$569,191	68.02%	\$6,449	3.31%	0.39%	2.92%	24.33%	25.86%

Source: SNL Financial

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

		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 D - \$1 billion and over in total assets											
	Police Credit Union of California	\$1,021,908	\$628,953	\$867,157	72.53%	\$8,446	3.13%	0.48%	2.65%	17.69%	17.75%
	Sierra Central Credit Union	\$1,201,353	\$821,613	\$1,062,094	77.36%	\$6,083	3.78%	0.59%	3.19%	10.99%	11.94%
	San Francisco Federal Credit Union	\$1,231,776	\$765,418	\$1,087,389	70.39%	\$11,301	2.94%	0.53%	2.41%	22.04%	23.08%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,232,592	\$798,907	\$998,609	80.00%	\$6,321	3.82%	0.57%	3.25%	8.68%	10.18%
	1st United Services Credit Union	\$1,239,993	\$815,269	\$1,110,269	73.43%	\$8,185	3.23%	0.96%	2.28%	21.09%	21.07%
	Pacific Service Credit Union	\$1,246,243	\$826,147	\$1,051,322	78.58%	\$9,335	3.25%	0.53%	2.73%	13.60%	15.24%
	Bay Federal Credit Union	\$1,255,908	\$729,278	\$1,129,435	64.57%	\$5,645	3.16%	0.26%	2.87%	27.61%	29.14%
	San Mateo Credit Union	\$1,321,549	\$1,030,222	\$1,171,950	87.91%	\$6,478	3.59%	0.47%	3.12%	27.43%	29.42%
	KeyPoint Credit Union	\$1,444,115	\$1,059,529	\$1,174,217	90.23%	\$8,300	3.10%	0.53%	2.55%	23.01%	24.68%
	Self-Help Federal Credit Union	\$1,449,049	\$1,184,195	\$1,128,816	104.91%	\$4,571	4.83%	1.31%	3.52%	40.39%	50.71%
	San Francisco Fire Credit Union	\$1,531,905	\$1,115,740	\$1,396,307	79.91%	\$6,152	3.46%	0.36%	3.10%	19.07%	22.09%
	Coast Central Credit Union	\$1,791,434	\$740,399	\$1,475,541	50.18%	\$7,433	2.73%	0.89%	1.84%	27.18%	24.69%
	Meriwest Credit Union	\$1,861,147	\$1,398,945	\$1,498,910	93.33%	\$8,346	3.34%	0.81%	2.53%	21.76%	25.72%
	Provident Credit Union	\$3,096,944	\$2,014,464	\$2,739,812	73.53%	\$9,217	2.90%	0.79%	2.10%	21.54%	23.50%
	Stanford Federal Credit Union	\$3,296,597	\$2,076,483	\$2,588,117	80.23%	\$15,736	3.09%	0.93%	2.16%	24.09%	24.54%
	Technology Credit Union	\$3,394,123	\$2,479,483	\$3,021,879	82.05%	\$13,549	3.77%	0.84%	2.93%	22.89%	23.27%
	SAFE Credit Union	\$3,574,049	\$2,463,933	\$3,159,395	77.99%	\$5,191	3.21%	0.61%	2.60%	30.74%	33.97%
	Educational Employees Credit Union	\$3,681,420	\$1,577,411	\$3,168,313	49.79%	\$7,046	2.88%	0.45%	2.42%	29.10%	31.35%
	Travis Credit Union	\$3,919,732	\$2,892,610	\$3,374,705	85.71%	\$5,455	3.83%	0.59%	3.24%	32.97%	30.35%
	Chevron Federal Credit Union	\$4,023,679	\$3,048,967	\$3,440,205	88.63%	\$13,571	3.37%	1.25%	2.12%	25.08%	18.30%
	Redwood Credit Union	\$5,692,530	\$4,302,422	\$4,994,342	86.15%	\$8,586	3.50%	0.57%	2.93%	28.20%	31.08%
	Patelco Credit Union	\$7,946,732	\$5,372,569	\$6,728,183	79.85%	\$10,841	3.00%	1.00%	1.99%	18.00%	19.50%
	Star One Credit Union	\$9,774,230	\$4,613,176	\$8,029,161	57.46%	\$46,323	2.51%	1.20%	1.31%	15.44%	15.03%
	Golden 1 Credit Union	\$14,946,271	\$8,828,811	\$13,166,542	67.05%	\$7,829	3.03%	0.51%	2.52%	30.05%	32.25%
	Average of Asset Group D	\$3,382,303	\$2,149,373	\$2,898,445	77.16%	\$9,998	3.31%	0.71%	2.60%	23.28%	24.54%

Source: SNL Financial

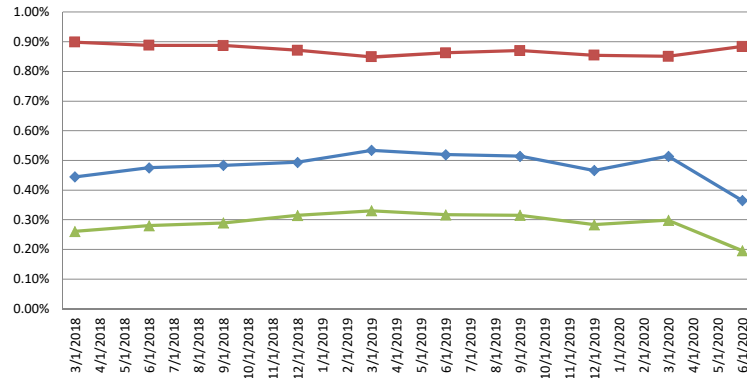
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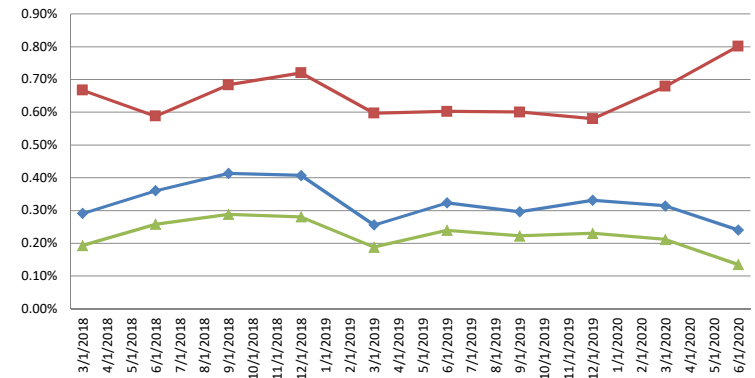


# Asset Quality

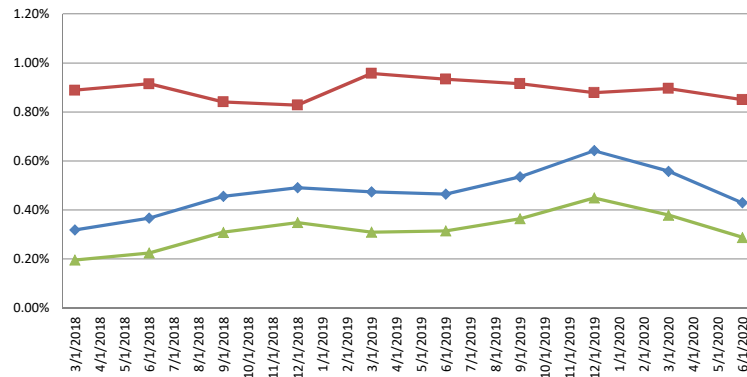
## Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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

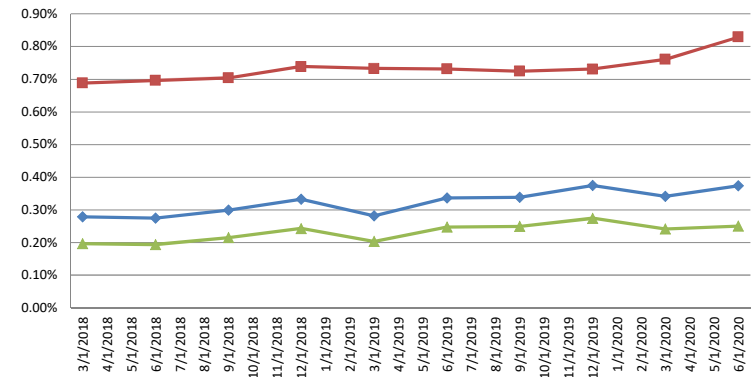
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.44%	0.47%	0.48%	0.49%	0.53%	0.52%	0.51%	0.47%	0.51%	0.36%
Reserves/Loans	0.90%	0.89%	0.89%	0.87%	0.85%	0.86%	0.87%	0.85%	0.85%	0.88%
Delinquent Loans/Assets	0.26%	0.28%	0.29%	0.31%	0.33%	0.32%	0.31%	0.28%	0.30%	0.20%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.29%	0.36%	0.41%	0.41%	0.26%	0.32%	0.30%	0.33%	0.31%	0.24%
Reserves/Loans	0.67%	0.59%	0.68%	0.72%	0.60%	0.60%	0.60%	0.58%	0.68%	0.80%
Delinquent Loans/Assets	0.19%	0.26%	0.29%	0.28%	0.19%	0.24%	0.22%	0.23%	0.21%	0.14%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.32%	0.37%	0.46%	0.49%	0.47%	0.46%	0.53%	0.64%	0.56%	0.43%
Reserves/Loans	0.89%	0.91%	0.84%	0.83%	0.96%	0.93%	0.91%	0.88%	0.90%	0.85%
Delinquent Loans/Assets	0.19%	0.22%	0.31%	0.35%	0.31%	0.31%	0.36%	0.45%	0.38%	0.29%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.28%	0.27%	0.30%	0.33%	0.28%	0.34%	0.34%	0.37%	0.34%	0.37%
Reserves/Loans	0.69%	0.70%	0.70%	0.74%	0.73%	0.73%	0.72%	0.73%	0.76%	0.83%
Delinquent Loans/Assets	0.20%	0.19%	0.21%	0.24%	0.20%	0.25%	0.25%	0.27%	0.24%	0.25%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**
**June 30, 2020**
**Run Date: August 14, 2020**

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								
	Mokelumne Federal Credit Union	\$55,427	\$79	0.32%	0.78%	243.04%	1.07%	0.14%
	Valley Oak Credit Union	\$58,441	\$34	0.10%	1.22%	NM	1.50%	0.06%
	Chabot Federal Credit Union	\$68,056	\$0	0.00%	0.37%	NA	0.00%	0.00%
	Menlo Survey Federal Credit Union	\$69,076	\$2	0.01%	0.24%	NM	0.02%	0.00%
	California Community Credit Union	\$70,765	\$84	0.32%	1.99%	616.67%	0.92%	0.12%
	Polam Federal Credit Union	\$75,839	\$76	0.15%	0.88%	565.79%	6.75%	0.10%
	Kaiperm Federal Credit Union	\$76,351	\$142	0.27%	0.74%	271.83%	1.47%	0.19%
	Bay Cities Credit Union	\$79,640	\$114	0.48%	1.49%	307.02%	1.51%	0.14%
	Marin County Federal Credit Union	\$79,845	\$17	0.08%	0.68%	894.12%	0.18%	0.02%
	Upward Credit Union	\$85,703	\$486	1.08%	0.24%	22.43%	5.53%	0.57%
	North Bay Credit Union	\$88,571	\$16	0.03%	0.37%	NM	0.20%	0.02%
	Siskiyou Central Credit Union	\$88,717	\$320	0.52%	0.82%	158.75%	3.73%	0.36%
	Lassen County Federal Credit Union	\$89,321	\$4	0.01%	0.27%	NM	0.03%	0.00%
	Shell Western States Federal Credit Union	\$96,617	\$28	0.06%	0.27%	442.86%	0.30%	0.03%
	First California Federal Credit Union	\$98,908	\$116	0.26%	1.23%	471.55%	1.62%	0.12%
	SMW 104 Federal Credit Union	\$103,063	\$26	0.09%	0.29%	330.77%	0.29%	0.03%
	Vision One Credit Union	\$106,228	\$0	0.00%	1.81%	NA	0.00%	0.00%
	Tulare County Federal Credit Union	\$111,468	\$239	0.34%	0.49%	144.35%	3.37%	0.21%
	United Local Credit Union	\$118,112	\$66	0.10%	1.72%	NM	0.63%	0.06%
	Mission City Federal Credit Union	\$119,798	\$51	0.07%	0.18%	270.59%	0.53%	0.04%
	Cooperative Center Federal Credit Union	\$126,096	\$830	1.27%	0.74%	58.43%	11.53%	0.66%
	Merco Credit Union	\$131,704	\$218	0.31%	0.87%	283.03%	1.87%	0.17%
	SRI Federal Credit Union	\$134,351	\$61	0.06%	0.17%	295.08%	0.57%	0.05%
	Kings Federal Credit Union	\$137,038	\$213	0.29%	0.95%	329.11%	1.10%	0.16%
	San Joaquin Power Employees Credit Union	\$144,241	\$29	0.03%	1.00%	NM	0.12%	0.02%
	Vocality Community Credit Union	\$144,366	\$1,767	1.76%	0.53%	30.16%	12.35%	1.22%
	Santa Cruz Community Credit Union	\$156,681	\$353	0.28%	0.88%	309.63%	3.22%	0.23%
	Compass Community Credit Union	\$158,800	\$109	0.11%	0.31%	272.48%	0.53%	0.07%
	Solano First Federal Credit Union	\$159,470	\$685	0.92%	2.58%	281.61%	13.35%	0.43%
	Central Coast Federal Credit Union	\$168,248	\$1,022	1.34%	0.70%	51.96%	7.21%	0.61%
	Premier Community Credit Union	\$173,053	\$185	0.24%	1.33%	554.05%	1.11%	0.11%
	Families & Schools Together Federal Credit Union	\$207,538	\$159	0.11%	1.22%	NM	0.58%	0.08%
	Central State Credit Union	\$220,313	\$944	1.11%	1.88%	168.96%	5.01%	0.43%
	Heritage Community Credit Union	\$228,471	\$794	0.46%	1.08%	233.63%	4.94%	0.35%
	C.A.H.P. Credit Union	\$235,394	\$189	0.10%	0.40%	406.35%	1.05%	0.08%
	Pacific Postal Credit Union	\$235,627	\$319	0.43%	1.08%	252.35%	0.89%	0.14%
	Average of Asset Group A	\$125,037	\$272	0.36%	0.88%	306.17%	2.64%	0.20%

Source: SNL Financial

NA = data was not available.

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**Asset Quality**
**June 30, 2020**
**Run Date: August 14, 2020**

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								
	Members 1st Credit Union	\$262,573	\$333	0.16%	0.37%	226.43%	1.72%	0.13%
	Tucoemas Federal Credit Union	\$270,701	\$1,167	0.80%	1.48%	184.75%	6.51%	0.43%
	Monterey Credit Union	\$280,781	\$534	0.37%	1.41%	383.15%	2.01%	0.19%
	Yolo Federal Credit Union	\$331,954	\$213	0.09%	0.68%	753.99%	0.80%	0.06%
	MOCSE Federal Credit Union	\$343,173	\$218	0.17%	0.91%	538.07%	0.78%	0.06%
	Sea West Coast Guard Federal Credit Union	\$386,736	\$69	0.04%	0.35%	879.71%	0.09%	0.02%
	First U.S. Community Credit Union	\$452,146	\$387	0.14%	0.78%	538.24%	0.90%	0.09%
	PremierOne Credit Union	\$476,174	\$460	0.15%	0.43%	278.91%	1.01%	0.10%
	Average of Asset Group B	\$350,530	\$423	0.24%	0.80%	472.91%	1.73%	0.14%
Asset Group C - \$501 million to \$1 billion in total assets								
	SafeAmerica Credit Union	\$501,847	\$2,668	0.69%	0.53%	76.65%	6.97%	0.53%
	UNCLE Credit Union	\$541,762	\$2,670	0.60%	0.61%	101.01%	5.96%	0.49%
	Sacramento Credit Union	\$558,462	\$546	0.18%	0.70%	385.16%	0.69%	0.10%
	Financial Center Credit Union	\$578,460	\$469	0.31%	1.70%	541.15%	0.41%	0.08%
	Commonwealth Central Credit Union	\$586,536	\$795	0.19%	0.71%	364.15%	1.78%	0.14%
	Excite Credit Union	\$599,377	\$1,873	0.42%	0.73%	174.11%	4.54%	0.31%
	Merced School Employees Federal Credit Union	\$609,800	\$389	0.17%	1.01%	581.49%	0.64%	0.06%
	Community First Credit Union	\$621,775	\$6,074	1.36%	0.79%	57.74%	10.53%	0.98%
	Valley First Credit Union	\$704,695	\$1,303	0.27%	0.65%	238.30%	1.92%	0.18%
	1st Northern California Credit Union	\$776,407	\$21	0.01%	0.53%	NM	0.03%	0.00%
	Santa Clara County Federal Credit Union	\$865,576	\$2,695	0.55%	0.60%	110.02%	3.36%	0.31%
	Noble Federal Credit Union	\$891,187	\$2,288	0.39%	1.63%	415.47%	2.92%	0.26%
	Average of Asset Group C	\$652,990	\$1,816	0.43%	0.85%	276.84%	3.31%	0.29%

Source: SNL Financial

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**Asset Quality**
**June 30, 2020**
**Run Date: August 14, 2020**

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								
	Police Credit Union of California	\$1,021,908	\$8,027	1.28%	1.46%	114.03%	5.50%	0.79%
	Sierra Central Credit Union	\$1,201,353	\$2,242	0.27%	0.91%	333.63%	1.86%	0.19%
	San Francisco Federal Credit Union	\$1,231,776	\$13,877	1.81%	2.15%	118.44%	14.74%	1.13%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,232,592	\$1,829	0.23%	1.38%	604.05%	1.32%	0.15%
	1st United Services Credit Union	\$1,239,993	\$1,663	0.20%	0.34%	166.99%	1.78%	0.13%
	Pacific Service Credit Union	\$1,246,243	\$1,170	0.14%	0.30%	213.08%	0.65%	0.09%
	Bay Federal Credit Union	\$1,255,908	\$1,344	0.18%	0.68%	366.96%	1.71%	0.11%
	San Mateo Credit Union	\$1,321,549	\$3,288	0.32%	0.61%	191.58%	2.26%	0.25%
	KeyPoint Credit Union	\$1,444,115	\$3,328	0.31%	0.37%	117.16%	2.99%	0.23%
	Self-Help Federal Credit Union	\$1,449,049	\$5,163	0.44%	1.54%	352.70%	7.22%	0.36%
	San Francisco Fire Credit Union	\$1,531,905	\$6,925	0.62%	0.51%	82.73%	5.04%	0.45%
	Coast Central Credit Union	\$1,791,434	\$1,660	0.22%	0.93%	413.01%	0.80%	0.09%
	Meriwest Credit Union	\$1,861,147	\$3,233	0.23%	0.63%	271.27%	3.00%	0.17%
	Provident Credit Union	\$3,096,944	\$1,231	0.06%	0.31%	511.78%	0.40%	0.04%
	Stanford Federal Credit Union	\$3,296,597	\$684	0.03%	0.77%	NM	0.21%	0.02%
	Technology Credit Union	\$3,394,123	\$7,332	0.30%	0.99%	333.59%	1.99%	0.22%
	SAFE Credit Union	\$3,574,049	\$8,183	0.33%	0.81%	245.13%	2.73%	0.23%
	Educational Employees Credit Union	\$3,681,420	\$2,282	0.14%	0.76%	523.49%	0.57%	0.06%
	Travis Credit Union	\$3,919,732	\$16,126	0.56%	1.16%	207.65%	3.93%	0.41%
	Chevron Federal Credit Union	\$4,023,679	\$6,298	0.21%	0.44%	213.97%	1.21%	0.16%
	Redwood Credit Union	\$5,692,530	\$15,172	0.35%	0.88%	250.01%	2.22%	0.27%
	Patelco Credit Union	\$7,946,732	\$16,594	0.31%	0.76%	245.37%	2.03%	0.21%
	Star One Credit Union	\$9,774,230	\$2,128	0.05%	0.17%	376.74%	0.18%	0.02%
	Golden 1 Credit Union	\$14,946,271	\$32,926	0.37%	1.03%	277.30%	2.03%	0.22%
	Average of Asset Group D	\$3,382,303	\$6,779	0.37%	0.83%	283.94%	2.77%	0.25%

Source: SNL Financial

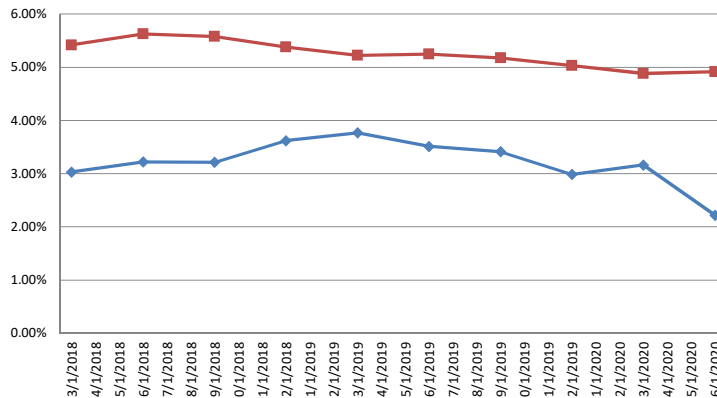
NA = data was not available.

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

Net Worth

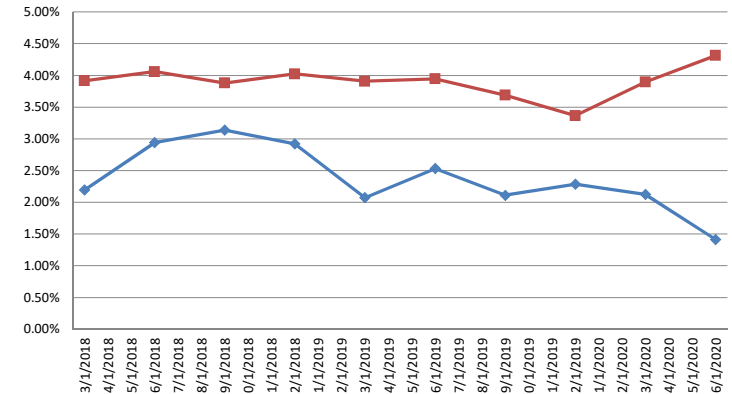
## Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth &amp; Classified Assets/Net Worth

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



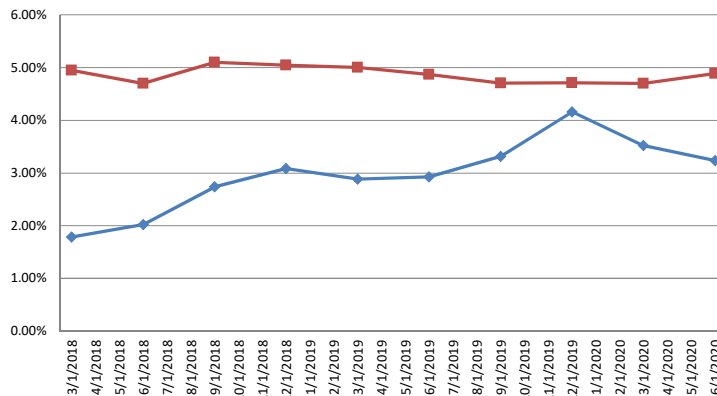
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Delinquent Loans/Net Worth	3.03%	3.22%	3.21%	3.62%	3.76%	3.51%	3.41%	2.98%	3.16%	2.22%
Classified Assets/Net Worth	5.42%	5.63%	5.58%	5.38%	5.22%	5.25%	5.17%	5.03%	4.88%	4.91%

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



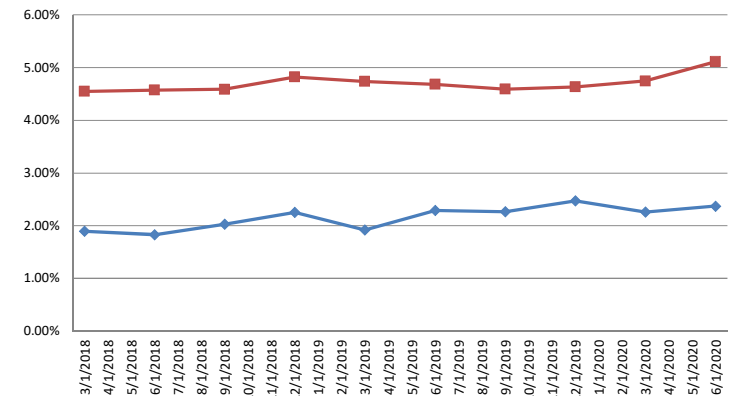
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Delinquent Loans/Net Worth	2.19%	2.94%	3.14%	2.92%	2.07%	2.53%	2.11%	2.28%	2.12%	1.41%
Classified Assets/Net Worth	3.91%	4.06%	3.88%	4.02%	3.91%	3.94%	3.69%	3.37%	3.90%	4.31%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Delinquent Loans/Net Worth	1.79%	2.02%	2.74%	3.08%	2.88%	2.93%	3.31%	4.16%	3.52%	3.24%
Classified Assets/Net Worth	4.95%	4.70%	5.10%	5.04%	5.00%	4.87%	4.71%	4.71%	4.70%	4.89%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Delinquent Loans/Net Worth	1.89%	1.83%	2.03%	2.25%	1.92%	2.29%	2.27%	2.47%	2.26%	2.37%
Classified Assets/Net Worth	4.55%	4.57%	4.59%	4.82%	4.73%	4.68%	4.59%	4.63%	4.74%	5.11%

Source: SNL Financial

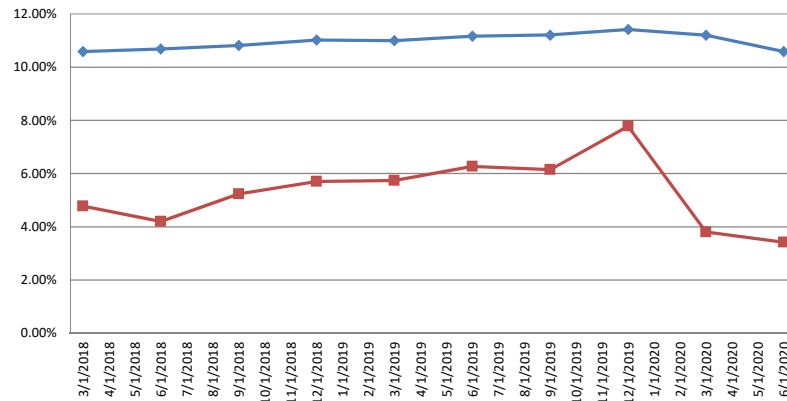
Note: Report includes only bank-level data.

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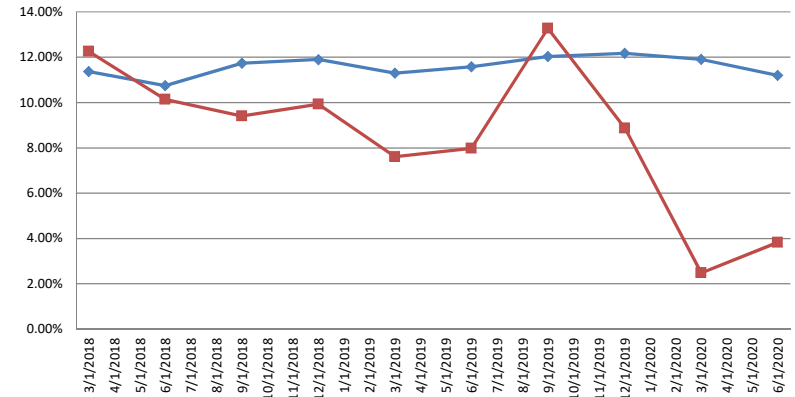
## Summary Trends of Historical Asset Group Averages: Net Worth/Assets &amp; Net Worth Growth (Decline) - YTD

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



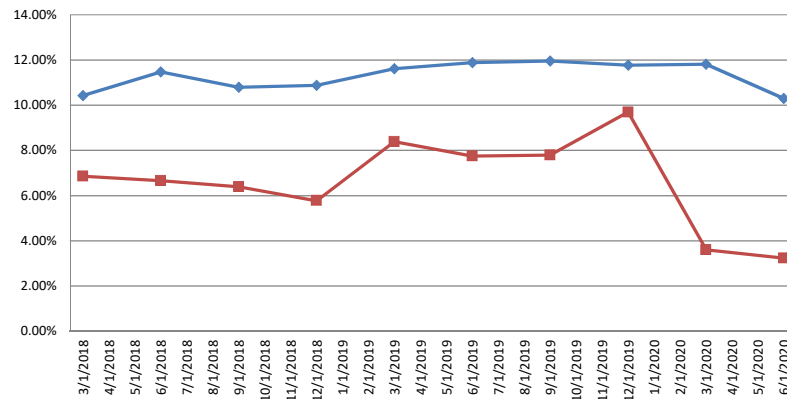
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/Assets	10.59%	10.69%	10.82%	11.02%	10.99%	11.17%	11.21%	11.41%	11.20%	10.59%
Net Worth Growth	4.78%	4.20%	5.23%	5.70%	5.74%	6.27%	6.15%	7.88%	3.80%	3.41%

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



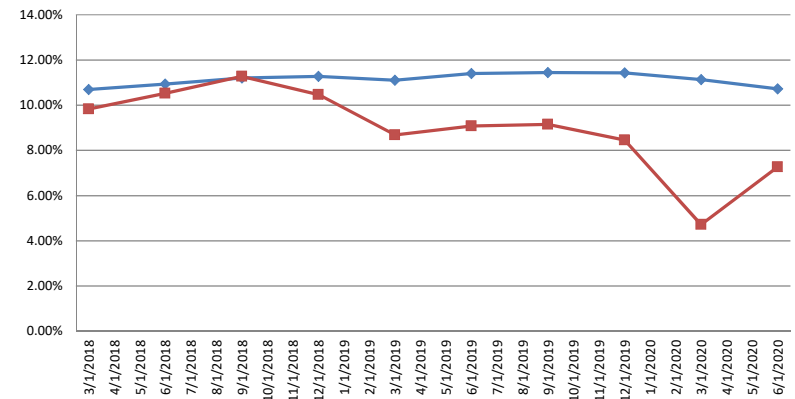
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/Assets	11.37%	10.75%	11.74%	11.90%	11.30%	11.58%	12.03%	12.18%	11.91%	11.19%
Net Worth Growth	12.25%	10.14%	9.41%	9.93%	7.62%	7.98%	13.27%	8.88%	2.48%	3.83%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/Assets	10.43%	11.48%	10.79%	10.88%	11.62%	11.88%	11.96%	11.77%	11.81%	10.30%
Net Worth Growth	6.86%	6.66%	6.39%	5.77%	8.38%	7.74%	7.80%	9.69%	3.60%	3.23%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/Assets	10.70%	10.93%	11.20%	11.28%	11.11%	11.40%	11.44%	11.43%	11.13%	10.73%
Net Worth Growth	9.83%	10.53%	11.27%	10.48%	8.69%	9.09%	9.15%	8.46%	4.71%	7.27%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

June 30, 2020

Run Date: August 14, 2020

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							
	Mokelumne Federal Credit Union	\$55,427	\$7,195	12.98%	1.17%	1.10%	2.67%
	Valley Oak Credit Union	\$58,441	\$4,848	8.30%	(2.77%)	0.70%	8.97%
	Chabot Federal Credit Union	\$68,056	\$10,886	16.00%	1.03%	0.00%	0.70%
	Menlo Survey Federal Credit Union	\$69,076	\$9,503	13.76%	4.59%	0.02%	0.67%
	California Community Credit Union	\$70,765	\$8,570	12.11%	1.29%	0.98%	6.04%
	Polam Federal Credit Union	\$75,839	\$9,954	13.13%	3.43%	0.76%	4.32%
	Kaiperm Federal Credit Union	\$76,351	\$9,215	12.07%	0.11%	1.54%	4.19%
	Bay Cities Credit Union	\$79,640	\$7,221	9.07%	2.16%	1.58%	4.85%
	Marin County Federal Credit Union	\$79,845	\$8,540	10.70%	6.45%	0.20%	1.78%
	Upward Credit Union	\$85,703	\$8,682	10.13%	3.68%	5.60%	1.26%
	North Bay Credit Union	\$88,571	\$7,961	8.99%	38.67%	0.20%	2.49%
	Siskiyou Central Credit Union	\$88,717	\$8,311	9.37%	7.85%	3.85%	6.11%
	Lassen County Federal Credit Union	\$89,321	\$12,906	14.45%	2.26%	0.03%	0.85%
	Shell Western States Federal Credit Union	\$96,617	\$9,184	9.51%	2.63%	0.30%	1.35%
	First California Federal Credit Union	\$98,908	\$8,516	8.61%	(7.31%)	1.36%	6.42%
	SMW 104 Federal Credit Union	\$103,063	\$8,848	8.59%	5.12%	0.29%	0.97%
	Vision One Credit Union	\$106,228	\$12,116	11.41%	3.03%	0.00%	11.93%
	Tulare County Federal Credit Union	\$111,468	\$7,700	6.91%	(3.14%)	3.10%	4.48%
	United Local Credit Union	\$118,112	\$19,655	16.64%	0.17%	0.34%	5.89%
	Mission City Federal Credit Union	\$119,798	\$9,398	7.84%	1.91%	0.54%	1.47%
	Cooperative Center Federal Credit Union	\$126,096	\$8,738	6.93%	(27.35%)	9.50%	5.55%
	Merco Credit Union	\$131,704	\$12,206	9.27%	2.40%	1.79%	5.05%
	SRI Federal Credit Union	\$134,351	\$10,370	7.72%	13.64%	0.59%	1.74%
	Kings Federal Credit Union	\$137,038	\$19,041	13.89%	2.24%	1.12%	3.68%
	San Joaquin Power Employees Credit Union	\$144,241	\$24,110	16.72%	2.48%	0.12%	4.16%
	Vocality Community Credit Union	\$144,366	\$14,654	10.15%	8.66%	12.06%	3.64%
	Santa Cruz Community Credit Union	\$156,681	\$11,469	7.32%	13.75%	3.08%	9.53%
	Compass Community Credit Union	\$158,800	\$20,217	12.73%	(2.05%)	0.54%	1.47%
	Solano First Federal Credit Union	\$159,470	\$8,174	5.13%	0.56%	8.38%	23.60%
	Central Coast Federal Credit Union	\$168,248	\$13,439	7.99%	5.43%	7.60%	3.95%
	Premier Community Credit Union	\$173,053	\$15,534	8.98%	(0.21%)	1.19%	6.60%
	Families & Schools Together Federal Credit Union	\$207,538	\$25,683	12.38%	15.54%	0.62%	6.93%
	Central State Credit Union	\$220,313	\$18,669	8.47%	8.20%	5.06%	8.54%
	Heritage Community Credit Union	\$228,471	\$20,538	8.99%	(0.31%)	3.87%	9.03%
	C.A.H.P. Credit Union	\$235,394	\$20,426	8.68%	5.92%	0.93%	3.76%
	Pacific Postal Credit Union	\$235,627	\$36,235	15.38%	1.69%	0.88%	2.22%
	Average of Asset Group A	\$125,037	\$13,020	10.59%	3.41%	2.22%	4.91%

Source: SNL Financial

NA = data was not available.

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

# Net Worth

June 30, 2020

Run Date: August 14, 2020

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							
	Members 1st Credit Union	\$262,573	\$21,848	8.32%	6.81%	1.52%	3.45%
	Tucoemas Federal Credit Union	\$270,701	\$22,733	8.40%	6.38%	5.13%	9.48%
	Monterey Credit Union	\$280,781	\$36,112	12.86%	0.09%	1.48%	5.67%
	Yolo Federal Credit Union	\$331,954	\$39,558	11.92%	4.62%	0.54%	4.06%
	MOCSE Federal Credit Union	\$343,173	\$29,404	8.57%	3.00%	0.74%	3.99%
	Sea West Coast Guard Federal Credit Union	\$386,736	\$73,470	19.00%	0.94%	0.09%	0.83%
	First U.S. Community Credit Union	\$452,146	\$50,267	11.12%	7.48%	0.77%	4.14%
	PremierOne Credit Union	\$476,174	\$44,550	9.36%	1.29%	1.03%	2.88%
	Average of Asset Group B	\$350,530	\$39,743	11.19%	3.83%	1.41%	4.31%
Asset Group C - \$501 million to \$1 billion in total assets							
	SafeAmerica Credit Union	\$501,847	\$40,854	8.14%	5.77%	6.53%	5.01%
	UNCLE Credit Union	\$541,762	\$46,698	8.62%	0.20%	5.72%	5.78%
	Sacramento Credit Union	\$558,462	\$79,347	14.21%	8.33%	0.69%	2.65%
	Financial Center Credit Union	\$578,460	\$101,529	17.55%	(2.73%)	0.46%	2.50%
	Commonwealth Central Credit Union	\$586,536	\$55,545	9.47%	1.79%	1.43%	5.21%
	Excite Credit Union	\$599,377	\$49,352	8.23%	(4.19%)	3.80%	6.61%
	Merced School Employees Federal Credit Union	\$609,800	\$61,655	10.11%	5.85%	0.63%	3.67%
	Community First Credit Union	\$621,775	\$52,793	8.49%	11.76%	11.51%	6.64%
	Valley First Credit Union	\$704,695	\$68,200	9.68%	7.55%	1.91%	4.55%
	1st Northern California Credit Union	\$776,407	\$79,055	10.18%	1.07%	0.03%	1.75%
	Santa Clara County Federal Credit Union	\$865,576	\$73,613	8.50%	2.54%	3.66%	4.03%
	Noble Federal Credit Union	\$891,187	\$92,841	10.42%	0.81%	2.46%	10.24%
	Average of Asset Group C	\$652,990	\$66,790	10.30%	3.23%	3.24%	4.89%

Source: SNL Financial

NA = data was not available.

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# Net Worth

June 30, 2020

Run Date: August 14, 2020

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							
	Police Credit Union of California	\$1,021,908	\$135,078	13.22%	(0.45%)	5.94%	6.78%
	Sierra Central Credit Union	\$1,201,353	\$129,033	10.74%	6.61%	1.74%	5.80%
	San Francisco Federal Credit Union	\$1,231,776	\$127,919	10.38%	4.61%	10.85%	12.85%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,232,592	\$180,311	14.63%	2.15%	1.01%	6.13%
	1st United Services Credit Union	\$1,239,993	\$114,002	9.19%	0.83%	1.46%	2.44%
	Pacific Service Credit Union	\$1,246,243	\$176,371	14.15%	2.40%	0.66%	1.41%
	Bay Federal Credit Union	\$1,255,908	\$106,035	8.44%	8.31%	1.27%	4.65%
	San Mateo Credit Union	\$1,321,549	\$141,704	10.72%	9.61%	2.32%	4.45%
	KeyPoint Credit Union	\$1,444,115	\$109,006	7.55%	0.85%	3.05%	3.58%
	Self-Help Federal Credit Union	\$1,449,049	\$194,987	13.46%	1.53%	2.65%	9.34%
	San Francisco Fire Credit Union	\$1,531,905	\$128,311	8.38%	(0.16%)	5.40%	4.46%
	Coast Central Credit Union	\$1,791,434	\$190,651	10.64%	5.45%	0.87%	3.60%
	Meriwest Credit Union	\$1,861,147	\$159,960	8.59%	3.89%	2.02%	5.48%
	Provident Credit Union	\$3,096,944	\$323,053	10.43%	3.34%	0.38%	1.95%
	Stanford Federal Credit Union	\$3,296,597	\$297,813	9.03%	8.84%	0.23%	5.37%
	Technology Credit Union	\$3,394,123	\$339,241	9.99%	9.26%	2.16%	7.21%
	SAFE Credit Union	\$3,574,049	\$320,864	8.98%	6.68%	2.55%	6.25%
	Educational Employees Credit Union	\$3,681,420	\$445,370	12.10%	5.75%	0.51%	2.68%
	Travis Credit Union	\$3,919,732	\$404,180	10.31%	3.67%	3.99%	8.28%
	Chevron Federal Credit Union	\$4,023,679	\$524,404	13.03%	65.75%	1.20%	2.57%
	Redwood Credit Union	\$5,692,530	\$665,801	11.70%	10.72%	2.28%	5.70%
	Patelco Credit Union	\$7,946,732	\$811,597	10.21%	7.08%	2.04%	5.02%
	Star One Credit Union	\$9,774,230	\$1,100,210	11.26%	3.27%	0.19%	0.73%
	Golden 1 Credit Union	\$14,946,271	\$1,543,131	10.32%	4.60%	2.13%	5.92%
Average of Asset Group D		\$3,382,303	\$361,210	10.73%	7.27%	2.37%	5.11%

Source: SNL Financial

NA = data was not available.

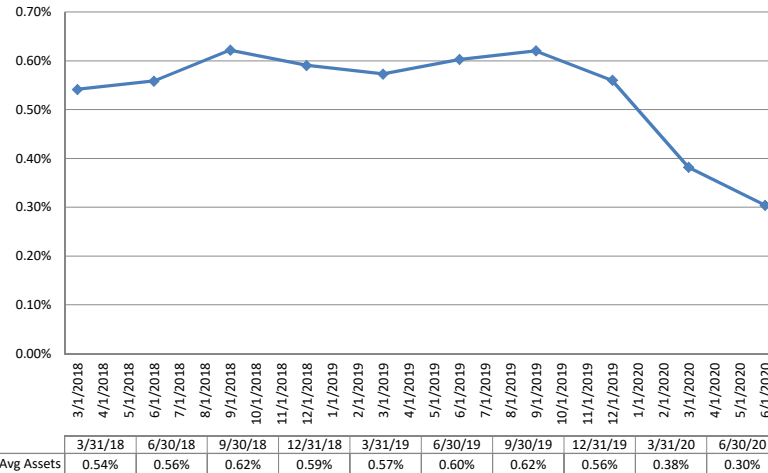
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# **Southern California**

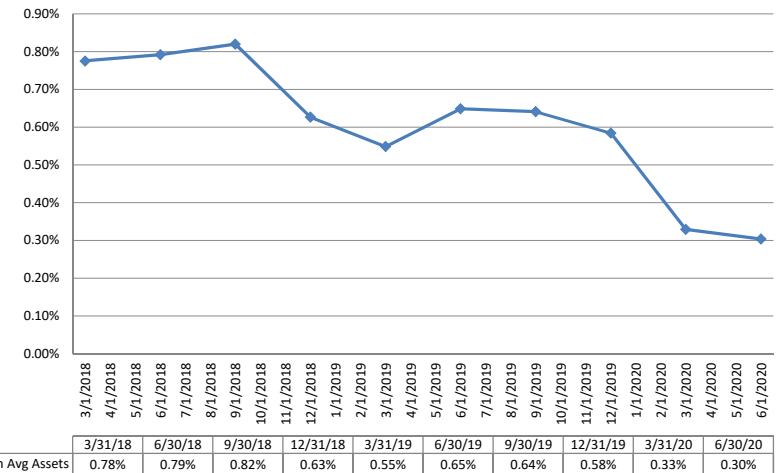
# Performance Analysis

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

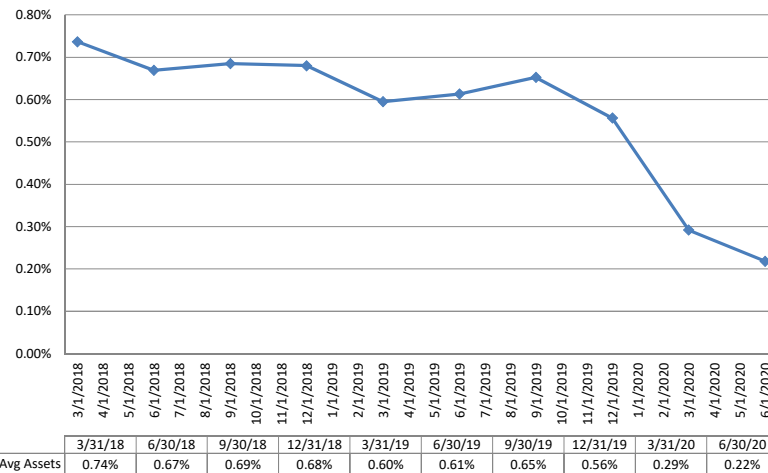
**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date



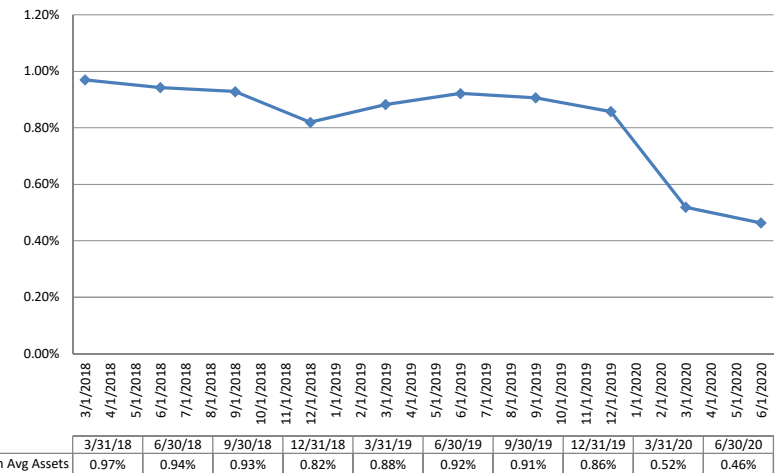
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



**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

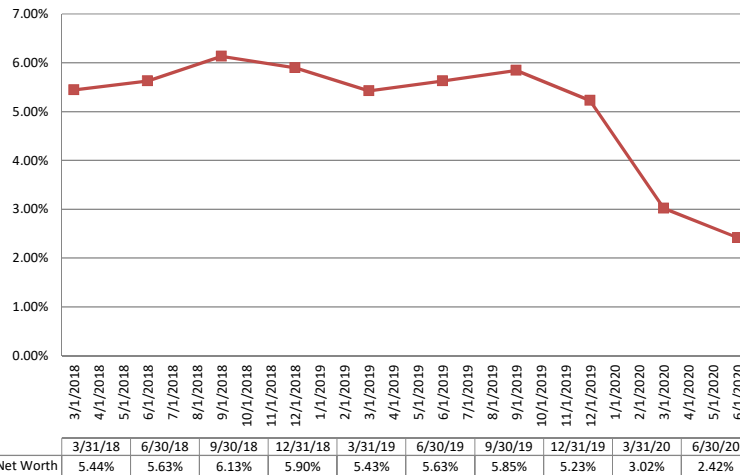
Note: Report includes only bank-level data.

NA = data was not available.

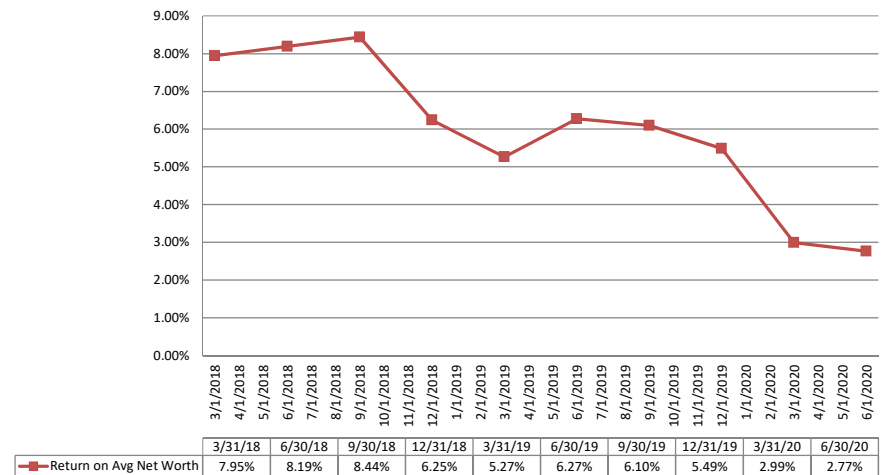
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

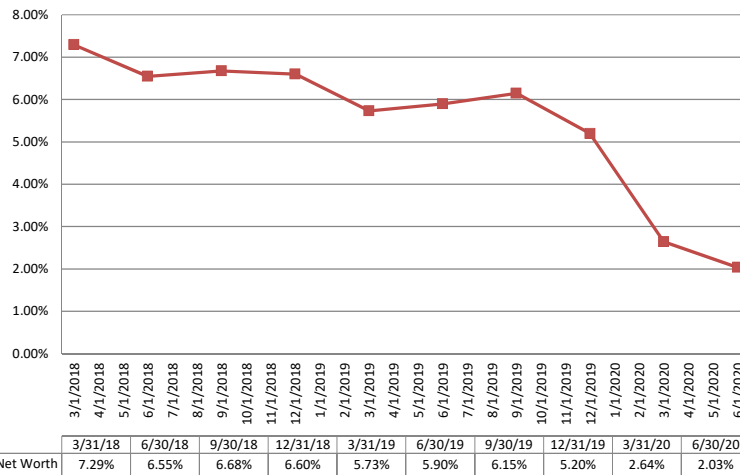
**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date



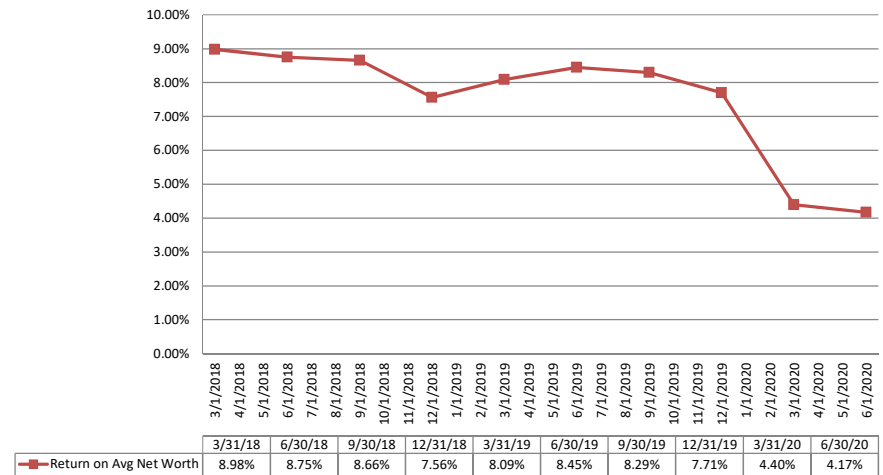
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



**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.

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## Performance Analysis

June 30, 2020

Run Date: August 14, 2020

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	\$55,957	\$27	0.20%	1.65%	91.99%	\$79	\$92	0.34%	2.83%	91.17%	\$74
	Cal State L.A. Federal Credit Union	\$57,360	(\$25)	(0.18%)	(1.56%)	101.81%	\$79	\$23	0.08%	0.72%	95.46%	\$80
	Polam Federal Credit Union	\$65,224	\$20	0.12%	1.12%	93.71%	\$77	\$60	0.19%	1.68%	91.36%	\$81
	County Schools Federal Credit Union	\$65,713	(\$131)	(0.83%)	(12.41%)	108.78%	\$68	(\$130)	(0.42%)	(6.12%)	104.06%	\$68
	Pacific Transportation Federal Credit Union	\$69,260	\$54	0.32%	1.61%	87.68%	\$68	\$258	0.81%	3.94%	80.73%	\$72
	CalCom Federal Credit Union	\$70,089	\$108	0.64%	4.52%	83.80%	\$61	\$175	0.53%	3.68%	83.13%	\$59
	JACOM Credit Union	\$71,885	(\$25)	(0.14%)	(0.86%)	105.87%	\$102	\$89	0.25%	1.56%	98.65%	\$98
	Bopft Federal Credit Union	\$73,039	\$170	0.94%	5.00%	58.66%	\$106	\$303	0.84%	4.48%	63.01%	\$104
	Bourns Employees Federal Credit Union	\$73,366	\$36	0.20%	1.59%	83.29%	\$77	\$59	0.18%	1.33%	87.06%	\$75
	Union Yes Federal Credit Union	\$75,004	\$36	0.19%	4.00%	92.63%	\$111	\$108	0.29%	6.04%	90.72%	\$112
	Universal City Studios Credit Union	\$75,271	(\$24)	(0.13%)	(1.52%)	113.25%	\$70	\$41	0.11%	1.30%	101.75%	\$71
	PostCity Financial Credit Union	\$75,366	(\$7)	(0.04%)	(0.31%)	95.69%	\$83	\$34	0.09%	0.75%	94.63%	\$85
	North County Credit Union	\$75,546	\$4	0.02%	0.30%	90.25%	\$86	\$18	0.05%	0.68%	90.78%	\$87
	Nikkei Credit Union	\$76,053	\$36	0.19%	1.49%	89.62%	\$66	\$79	0.21%	1.65%	92.90%	\$69
	Allied Healthcare Federal Credit Union	\$77,245	\$15	0.08%	0.80%	93.93%	\$63	\$108	0.29%	2.89%	90.41%	\$73
	Santa Ana Federal Credit Union	\$81,751	\$60	0.30%	3.01%	85.08%	\$56	\$254	0.66%	6.41%	79.03%	\$53
	Prospectors Federal Credit Union	\$83,851	\$50	0.24%	2.14%	87.92%	\$78	\$104	0.26%	2.25%	88.52%	\$80
	VA Desert Pacific Federal Credit Union	\$84,246	\$262	1.28%	6.63%	75.82%	\$118	\$624	1.56%	8.08%	73.21%	\$118
	Paradise Valley Federal Credit Union	\$84,603	\$34	0.17%	1.51%	94.54%	\$67	\$32	0.08%	0.71%	96.15%	\$68
	La Loma Federal Credit Union	\$93,728	\$81	0.36%	5.15%	84.29%	\$62	\$256	0.58%	8.32%	83.83%	\$63
	Glendale Federal Credit Union	\$97,383	\$8	0.04%	0.27%	98.96%	\$61	\$16	0.04%	0.27%	98.73%	\$64
	Interfaith Federal Credit Union	\$97,990	\$74	0.31%	2.89%	83.36%	\$75	\$191	0.41%	3.74%	81.40%	\$75
	Thinkwise Federal Credit Union	\$99,603	(\$188)	(0.79%)	(6.78%)	108.46%	\$78	(\$294)	(0.64%)	(5.27%)	100.62%	\$77
	Technicolor Federal Credit Union	\$102,263	\$274	1.12%	13.69%	84.53%	\$115	\$671	1.42%	17.12%	81.68%	\$113
	Rancho Federal Credit Union	\$107,037	(\$73)	(0.28%)	(3.74%)	106.84%	\$84	(\$99)	(0.20%)	(2.54%)	101.71%	\$84
	San Diego Firefighters Federal Credit Union	\$115,451	\$25	0.09%	1.07%	96.45%	\$108	\$55	0.10%	1.19%	96.09%	\$108
	California Bear Credit Union	\$120,502	\$89	0.30%	4.57%	92.13%	\$93	(\$711)	(1.23%)	(17.80%)	142.73%	\$101
	South Bay Credit Union	\$122,925	\$241	0.81%	8.07%	72.46%	\$84	\$406	0.71%	6.85%	69.15%	\$77
	East County Schools Federal Credit Union	\$127,966	\$9	0.03%	0.32%	97.68%	\$110	\$150	0.24%	2.69%	91.01%	\$108
	Clearpath Federal Credit Union	\$129,570	\$68	0.21%	2.01%	91.25%	\$71	\$224	0.35%	3.34%	88.10%	\$71
	Ontario Montclair School Employees Federal Credit Union	\$130,513	\$132	0.42%	4.28%	82.34%	\$81	\$249	0.40%	4.06%	82.66%	\$81
	Sea Air Federal Credit Union	\$135,128	(\$51)	(0.15%)	(0.62%)	100.00%	\$89	(\$170)	(0.25%)	(1.04%)	102.89%	\$95
	Pasadena Service Federal Credit Union	\$139,436	(\$94)	(0.29%)	(2.94%)	103.29%	\$79	(\$64)	(0.10%)	(1.00%)	95.87%	\$81
	Schools Federal Credit Union	\$143,154	\$192	0.56%	4.13%	84.00%	\$74	\$347	0.52%	3.76%	85.48%	\$82
	First Imperial Credit Union	\$143,343	\$452	1.32%	13.95%	63.46%	\$70	\$659	0.99%	10.31%	69.10%	\$75
	Torrance Community Federal Credit Union	\$150,085	(\$9)	(0.02%)	(0.27%)	102.60%	\$80	\$73	0.10%	1.13%	92.56%	\$87
	California Lithuanian Credit Union	\$151,171	\$410	1.10%	7.62%	39.97%	\$123	\$876	1.21%	8.23%	37.63%	\$118
	Camino Federal Credit Union	\$158,856	(\$98)	(0.25%)	(2.53%)	97.65%	\$104	\$107	0.14%	1.39%	88.88%	\$97
	Chaffey Federal Credit Union	\$180,003	\$275	0.64%	7.21%	79.04%	\$66	\$411	0.49%	5.51%	81.59%	\$68
	E-Central Credit Union	\$184,391	(\$136)	(0.30%)	(1.71%)	97.22%	\$103	\$62	0.07%	0.39%	92.18%	\$104
	Priority One Credit Union	\$190,199	(\$21)	(0.05%)	(0.44%)	99.61%	\$77	\$130	0.15%	1.37%	93.80%	\$79
	Pasadena Federal Credit Union	\$192,750	\$39	0.08%	0.92%	95.62%	\$92	(\$21)	(0.02%)	(0.25%)	98.43%	\$92
	Alta Vista Credit Union	\$195,586	\$210	0.44%	5.81%	86.84%	\$86	\$458	0.49%	6.38%	83.69%	\$83
	Long Beach Firemen's Credit Union	\$203,563	\$646	1.31%	6.18%	36.98%	\$102	\$1,322	1.36%	6.38%	36.66%	\$96
	Edwards Federal Credit Union	\$216,548	(\$84)	(0.16%)	(2.06%)	101.41%	\$74	(\$52)	(0.05%)	(0.64%)	97.44%	\$74
	Average of Asset Group A	\$113,777	\$70	0.23%	1.91%	89.35%	\$83	\$169	0.30%	2.42%	88.15%	\$84

Source: SNL Financial

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## Performance Analysis

June 30, 2020

Run Date: August 14, 2020

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												
	Parsons Federal Credit Union	\$254,467	(\$104)	(0.17%)	(1.40%)	97.93%	\$123	(\$86)	(0.07%)	(0.59%)	95.36%	\$119
	Santa Barbara Teachers Federal Credit Union	\$254,490	\$100	0.16%	1.45%	88.21%	\$95	\$260	0.21%	1.90%	84.15%	\$96
	Downey Federal Credit Union	\$257,980	\$194	0.31%	2.58%	80.22%	\$79	\$499	0.42%	3.37%	80.02%	\$84
	Ume Federal Credit Union	\$258,896	\$228	0.36%	3.83%	82.97%	\$96	\$694	0.56%	5.92%	76.18%	\$88
	Eagle Community Credit Union	\$292,116	\$42	0.06%	0.63%	91.61%	\$77	\$153	0.11%	1.15%	88.66%	\$77
	Matadors Community Credit Union	\$293,386	\$383	0.54%	5.16%	76.61%	\$118	\$805	0.59%	5.46%	75.31%	\$114
	Strata Federal Credit Union	\$300,317	\$238	0.33%	2.63%	82.52%	\$76	\$673	0.49%	3.74%	81.86%	\$82
	POPA Federal Credit Union	\$304,966	\$425	0.59%	5.23%	88.99%	\$106	\$1,004	0.73%	6.24%	85.66%	\$101
	Long Beach City Employees Federal Credit Union	\$306,440	\$135	0.18%	1.64%	88.31%	\$104	(\$3)	0.00%	(0.02%)	95.22%	\$109
	I.L.W.U. Federal Credit Union	\$335,558	\$108	0.13%	1.24%	90.87%	\$109	\$599	0.38%	3.46%	87.69%	\$110
	SAG-AFTRA Federal Credit Union	\$345,278	\$209	0.25%	3.04%	79.39%	\$86	\$708	0.43%	5.24%	75.58%	\$89
	Wheelhouse Credit Union	\$351,557	(\$713)	(0.83%)	(9.62%)	118.66%	\$94	(\$737)	(0.44%)	(4.95%)	108.76%	\$92
	Cabrillo Credit Union	\$370,426	(\$120)	(0.14%)	(1.48%)	96.45%	\$100	\$168	0.10%	1.04%	89.61%	\$100
	Aerospace Federal Credit Union	\$393,035	\$564	0.58%	4.96%	72.44%	\$115	\$828	0.43%	3.75%	78.35%	\$119
	Gain Federal Credit Union	\$401,235	(\$90)	(0.09%)	(1.21%)	92.37%	\$97	\$114	0.06%	0.77%	89.17%	\$94
	Glendale Area Schools Credit Union	\$422,155	\$346	0.34%	2.35%	73.98%	\$80	\$938	0.48%	3.24%	67.46%	\$80
	LA Financial Federal Credit Union	\$454,100	\$614	0.56%	5.81%	84.33%	\$111	\$1,575	0.73%	7.56%	80.96%	\$110
	America's Christian Credit Union	\$488,846	\$648	0.57%	5.79%	78.31%	\$119	\$567	0.26%	2.54%	82.12%	\$110
	Average of Asset Group B	\$338,069	\$178	0.21%	1.81%	86.90%	\$99	\$487	0.30%	2.77%	84.56%	\$99

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

Sun Community Federal Credit Union	\$539,934	(\$123)	(0.10%)	(1.12%)	88.35%	\$62	(\$64)	(0.03%)	(0.29%)	88.77%	\$67
CBC Federal Credit Union	\$543,626	\$558	0.43%	4.97%	81.76%	\$94	\$1	0.00%	0.00%	90.78%	\$93
Foothill Federal Credit Union	\$566,109	\$682	0.50%	4.20%	79.93%	\$104	\$1,583	0.60%	4.95%	77.34%	\$100
MyPoint Credit Union	\$575,039	\$454	0.33%	3.92%	88.90%	\$82	\$984	0.36%	4.27%	88.99%	\$84
SkyOne Federal Credit Union	\$576,099	\$1,165	0.83%	10.13%	73.34%	\$111	\$1,256	0.46%	5.54%	80.59%	\$111
USC Credit Union	\$659,626	\$50	0.03%	0.38%	87.09%	\$98	\$427	0.14%	1.64%	83.35%	\$94
First Financial Federal Credit Union	\$660,460	\$1,515	0.95%	12.07%	74.10%	\$101	\$1,977	0.64%	7.99%	75.56%	\$100
AltaOne Federal Credit Union	\$667,912	(\$255)	(0.16%)	(1.58%)	80.45%	\$63	(\$750)	(0.24%)	(2.32%)	79.51%	\$69
Certified Federal Credit Union	\$678,246	\$1,577	0.96%	4.90%	69.38%	\$101	\$3,283	1.02%	5.14%	68.83%	\$104
Evangelical Christian Credit Union	\$733,419	\$43	0.02%	0.29%	119.45%	\$111	\$1,174	0.33%	4.02%	84.83%	\$112
Safe 1 Credit Union	\$739,253	\$325	0.18%	1.24%	77.98%	\$81	\$1,149	0.33%	2.21%	72.26%	\$84
Christian Community Credit Union	\$759,637	\$705	0.38%	3.06%	87.72%	\$109	\$1,649	0.46%	3.59%	86.25%	\$104
First City Credit Union	\$783,470	\$58	0.03%	0.25%	86.48%	\$89	\$1,570	0.43%	3.47%	81.85%	\$91
University Credit Union	\$822,651	\$1,309	0.67%	8.66%	66.48%	\$120	\$1,833	0.48%	6.09%	75.64%	\$122
SCE Federal Credit Union	\$824,363	\$121	0.06%	0.62%	81.80%	\$82	(\$716)	(0.19%)	(1.84%)	82.74%	\$91
American First Credit Union	\$830,577	\$405	0.20%	2.00%	91.13%	\$89	\$68	0.02%	0.17%	95.51%	\$93
Water and Power Community Credit Union	\$837,018	(\$415)	(0.21%)	(2.40%)	94.12%	\$115	\$324	0.08%	0.95%	88.65%	\$116
Southland Credit Union	\$931,194	(\$812)	(0.36%)	(3.41%)	95.91%	\$102	(\$1,130)	(0.26%)	(2.40%)	95.05%	\$101
Xceed Financial Federal Credit Union	\$941,894	(\$439)	(0.19%)	(1.87%)	97.90%	\$92	(\$1,829)	(0.40%)	(3.89%)	104.56%	\$95
Sesloc Federal Credit Union	\$963,050	(\$191)	(0.08%)	(0.86%)	90.07%	\$106	\$599	0.13%	1.36%	87.16%	\$108
Average of Asset Group C	\$731,679	\$337	0.22%	2.27%	85.62%	\$96	\$669	0.22%	2.03%	84.41%	\$97

Source: SNL Financial

NA = data was not available.

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

## Performance Analysis

June 30, 2020

Run Date: August 14, 2020

		As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Region	Institution Name											
Asset Group D - \$1 billion and over in total assets												
	Frontwave Credit Union	\$1,010,322	\$496	0.21%	1.70%	87.32%	\$82	\$683	0.15%	1.18%	88.75%	\$79
	Ventura County Credit Union	\$1,026,675	\$527	0.21%	2.29%	89.96%	\$89	\$2,756	0.58%	6.05%	80.94%	\$85
	Honda Federal Credit Union	\$1,029,910	\$3	0.00%	0.01%	97.18%	\$101	\$985	0.21%	2.26%	91.89%	\$98
	Los Angeles Federal Credit Union	\$1,096,294	\$294	0.11%	0.90%	80.85%	\$103	\$2,916	0.56%	4.54%	73.23%	\$109
	University & State Employees Credit Union	\$1,105,004	(\$365)	(0.14%)	(1.40%)	94.59%	\$96	\$111	0.02%	0.21%	94.04%	\$101
	Los Angeles Police Federal Credit Union	\$1,107,953	\$1,844	0.69%	5.64%	72.30%	\$134	\$3,555	0.69%	5.50%	74.16%	\$137
	Farmers Insurance Group Federal Credit Union	\$1,227,893	\$1,861	0.63%	6.41%	74.49%	\$105	(\$841)	(0.15%)	(1.45%)	75.67%	\$105
	CoastHills Credit Union	\$1,308,881	\$385	0.12%	1.34%	86.65%	\$94	\$2,521	0.41%	4.43%	81.72%	\$92
	Northrop Grumman Federal Credit Union	\$1,354,204	\$208	0.06%	0.61%	89.30%	\$104	\$909	0.14%	1.35%	86.14%	\$106
	Firefighters First Federal Credit Union	\$1,628,512	\$2,957	0.75%	8.59%	73.38%	\$121	\$4,637	0.60%	6.79%	79.31%	\$124
	Financial Partners Credit Union	\$1,658,147	\$2,457	0.61%	7.07%	74.76%	\$109	\$4,818	0.62%	6.97%	78.39%	\$108
	LBS Financial Credit Union	\$1,677,905	\$1,500	0.37%	2.99%	77.97%	\$95	\$3,987	0.50%	3.95%	75.30%	\$97
	Altura Credit Union	\$1,751,601	\$1,546	0.37%	3.37%	77.60%	\$84	\$5,749	0.71%	6.36%	74.30%	\$88
	First Entertainment Credit Union	\$1,753,273	\$1,565	0.37%	4.00%	80.64%	\$101	\$495	0.06%	0.64%	87.29%	\$111
	Arrowhead Central Credit Union	\$1,782,036	\$2,974	0.71%	5.60%	74.40%	\$77	\$7,384	0.92%	7.05%	75.27%	\$82
	Credit Union of Southern California	\$1,877,912	\$4,640	0.99%	8.86%	65.76%	\$105	\$9,169	1.01%	8.93%	66.41%	\$103
	Caltech Employees Federal Credit Union	\$1,921,374	\$2,754	0.59%	5.63%	57.69%	\$141	\$5,490	0.60%	5.73%	58.12%	\$137
	F&A Federal Credit Union	\$1,941,377	\$3,491	0.74%	4.57%	52.11%	\$84	\$6,865	0.74%	4.59%	54.59%	\$92
	Orange County's Credit Union	\$1,992,241	\$2,300	0.48%	4.89%	81.83%	\$116	\$5,134	0.55%	5.52%	80.37%	\$110
	Partners Federal Credit Union	\$2,096,706	(\$621)	(0.12%)	(1.16%)	79.70%	\$107	\$1,687	0.17%	1.59%	77.34%	\$104
	Valley Strong Credit Union	\$2,097,713	\$8,844	1.76%	18.41%	64.39%	\$93	\$8,858	0.91%	9.38%	75.62%	\$84
	NuVision Federal Credit Union	\$2,568,526	\$2,367	0.38%	3.49%	76.50%	\$98	\$1,858	0.15%	1.38%	82.91%	\$94
	California Coast Credit Union	\$2,970,551	\$2,392	0.32%	2.82%	76.47%	\$88	\$7,619	0.52%	4.54%	73.53%	\$84
	Premier America Credit Union	\$3,057,820	\$152	0.02%	0.20%	86.74%	\$109	\$4,636	0.32%	3.06%	78.13%	\$101
	UNIFY Financial Federal Credit Union	\$3,281,647	\$1,280	0.16%	1.84%	60.94%	\$97	\$4,428	0.28%	3.21%	68.02%	\$106
	California Credit Union	\$3,561,562	\$1,381	0.16%	1.55%	80.84%	\$115	\$970	0.06%	0.55%	88.53%	\$114
	Mission Federal Credit Union	\$4,479,125	(\$2,730)	(0.25%)	(2.00%)	75.88%	\$101	\$7,687	0.36%	2.84%	71.08%	\$106
	Wescom Central Credit Union	\$4,479,978	\$4,702	0.42%	5.42%	82.89%	\$111	\$8,831	0.42%	5.18%	83.40%	\$108
	Kinecta Federal Credit Union	\$5,059,759	\$6,080	0.49%	6.16%	72.98%	\$119	\$5,714	0.23%	2.91%	81.06%	\$120
	Logix Federal Credit Union	\$7,193,030	\$14,696	0.83%	5.82%	64.82%	\$110	\$32,345	0.94%	6.47%	64.40%	\$116
	San Diego County Credit Union	\$9,284,325	\$10,820	0.48%	3.03%	72.05%	\$106	\$30,953	0.70%	4.36%	68.41%	\$108
	SchoolsFirst Federal Credit Union	\$21,623,571	\$34,155	0.66%	5.95%	67.29%	\$106	\$81,031	0.83%	7.39%	65.67%	\$106
Average of Asset Group D		\$3,125,182	\$3,592	0.41%	3.89%	76.57%	\$103	\$8,248	0.46%	4.17%	76.69%	\$104

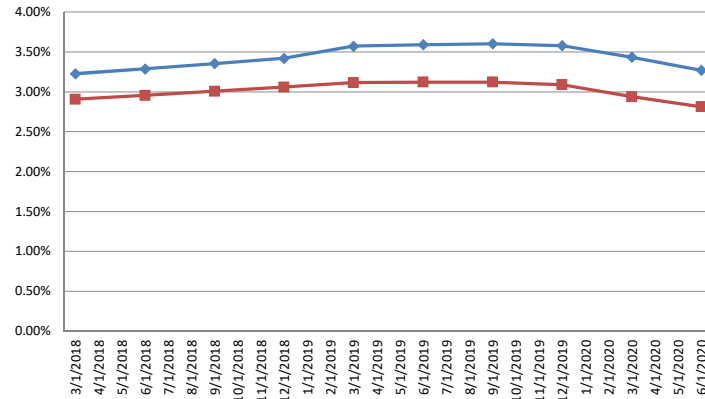
Source: SNL Financial

NA = data was not available.

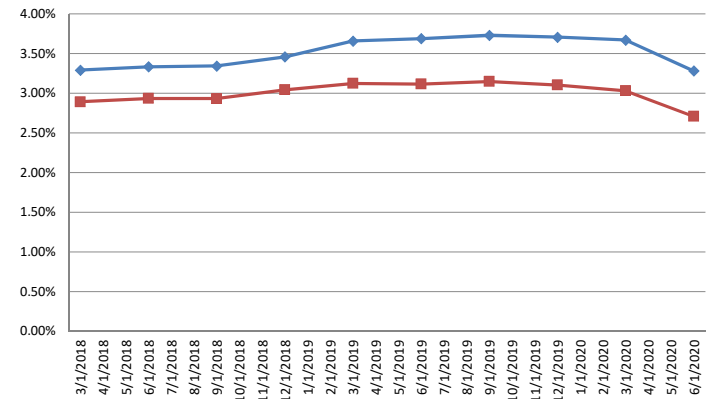
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

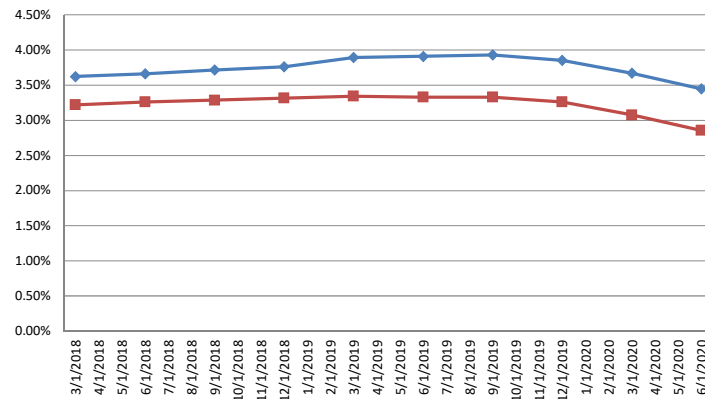
## Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets &amp; Net Interest Income/ Avg Assets (%)

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

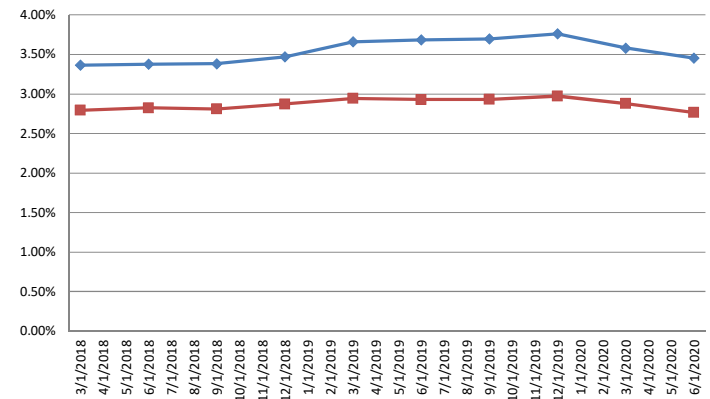
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.23%	3.29%	3.35%	3.42%	3.57%	3.59%	3.60%	3.58%	3.43%	3.27%
Net Interest Income/ Avg Assets	2.91%	2.95%	3.01%	3.06%	3.11%	3.12%	3.12%	3.09%	2.94%	2.81%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.29%	3.33%	3.34%	3.46%	3.66%	3.69%	3.73%	3.71%	3.67%	3.28%
Net Interest Income/ Avg Assets	2.89%	2.93%	2.93%	3.04%	3.12%	3.11%	3.15%	3.10%	3.03%	2.71%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.62%	3.66%	3.71%	3.76%	3.89%	3.91%	3.93%	3.85%	3.67%	3.45%
Net Interest Income/ Avg Assets	3.22%	3.26%	3.29%	3.31%	3.34%	3.33%	3.33%	3.26%	3.08%	2.85%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Yield on Avg Assets	3.36%	3.37%	3.38%	3.47%	3.66%	3.68%	3.69%	3.76%	3.58%	3.45%
Net Interest Income/ Avg Assets	2.79%	2.82%	2.81%	2.87%	2.94%	2.93%	2.93%	2.97%	2.88%	2.76%

Source: SNL Financial

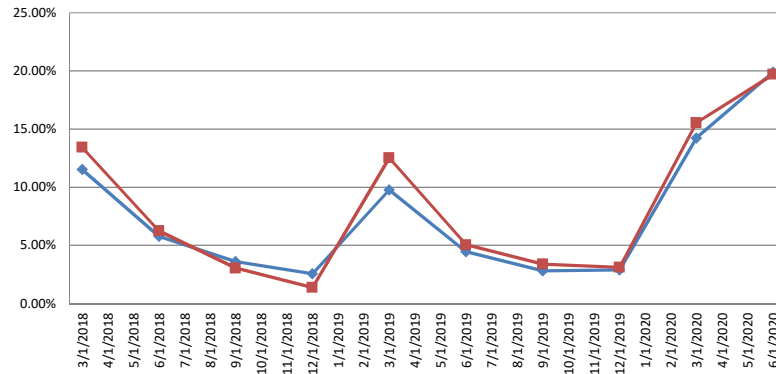
Note: Report includes only bank-level data.

NA = data was not available.

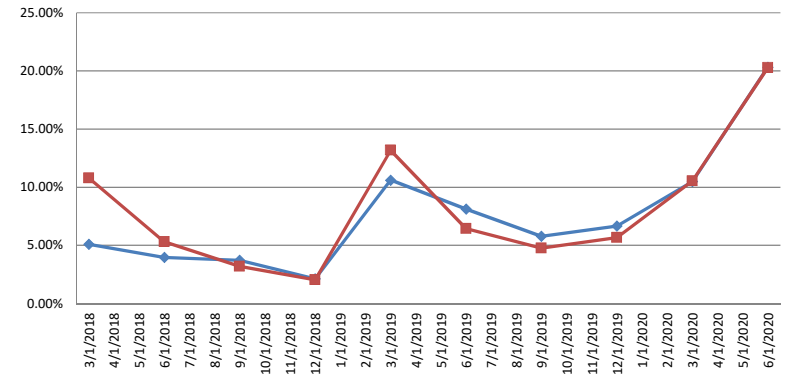
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

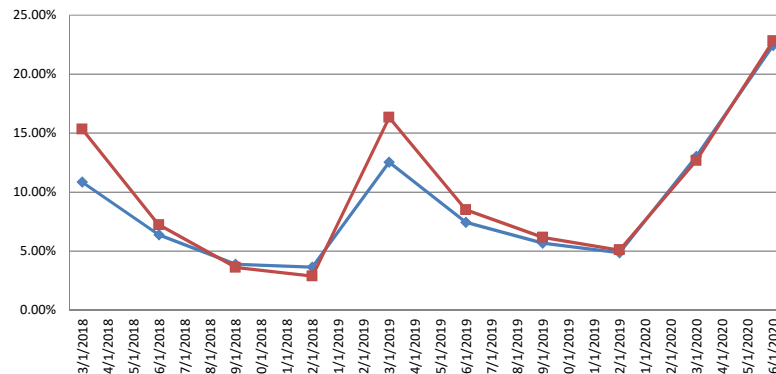
**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date



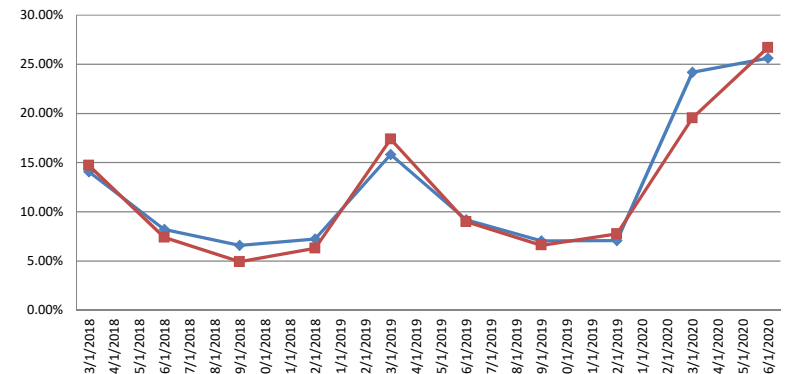
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Balance Sheet &amp; Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

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	\$55,957	\$11,122	\$49,161	22.62%	\$7,461	2.38%	0.12%	2.26%	7.64%	8.16%
	Cal State L.A. Federal Credit Union	\$57,360	\$39,301	\$50,116	78.42%	\$3,956	3.84%	0.09%	3.74%	16.46%	17.44%
	Polam Federal Credit Union	\$65,224	\$32,360	\$57,873	55.92%	\$6,866	2.92%	0.99%	1.93%	4.95%	5.29%
	County Schools Federal Credit Union	\$65,713	\$44,031	\$61,373	71.74%	\$3,459	3.77%	0.55%	3.21%	25.44%	27.92%
	Pacific Transportation Federal Credit Union	\$69,260	\$41,258	\$55,085	74.90%	\$5,328	3.85%	0.20%	3.65%	52.84%	63.31%
	CalCom Federal Credit Union	\$70,089	\$44,362	\$60,003	73.93%	\$3,186	4.02%	0.35%	3.68%	17.32%	21.13%
	JACOM Credit Union	\$71,885	\$18,009	\$58,908	30.57%	\$8,986	2.36%	0.16%	2.19%	4.53%	2.93%
	Bopti Federal Credit Union	\$73,039	\$22,511	\$59,067	38.11%	\$11,237	3.48%	0.99%	2.49%	3.74%	3.47%
	Bourns Employees Federal Credit Union	\$73,366	\$36,415	\$58,182	62.59%	\$4,733	2.88%	0.77%	2.11%	55.55%	50.19%
	Union Yes Federal Credit Union	\$75,004	\$30,525	\$67,546	45.19%	\$6,819	2.63%	0.28%	2.36%	12.82%	10.61%
	Universal City Studios Credit Union	\$75,271	\$39,414	\$66,416	59.34%	\$5,576	2.80%	0.40%	2.41%	11.42%	9.51%
	PostCity Financial Credit Union	\$75,366	\$23,880	\$66,030	36.17%	\$5,797	2.90%	0.17%	2.72%	9.78%	10.67%
	North County Credit Union	\$75,546	\$43,637	\$59,673	73.13%	\$6,296	3.03%	0.52%	2.51%	26.01%	(3.81%)
	Nikkei Credit Union	\$76,053	\$33,501	\$66,009	50.75%	\$5,070	3.09%	0.52%	2.56%	10.64%	11.65%
	Allied Healthcare Federal Credit Union	\$77,245	\$46,924	\$69,439	67.58%	\$5,150	3.63%	0.43%	3.20%	16.49%	17.60%
	Santa Ana Federal Credit Union	\$81,751	\$47,152	\$73,401	64.24%	\$6,056	2.70%	0.24%	2.46%	17.81%	19.69%
	Prospectors Federal Credit Union	\$83,851	\$52,846	\$73,571	71.83%	\$5,590	3.38%	0.86%	2.52%	15.87%	16.12%
	VA Desert Pacific Federal Credit Union	\$84,246	\$39,023	\$66,993	58.25%	\$6,018	4.40%	0.39%	4.01%	17.66%	17.99%
	Paradise Valley Federal Credit Union	\$84,603	\$48,139	\$75,333	63.90%	\$4,977	3.24%	0.57%	2.68%	17.66%	19.96%
	La Loma Federal Credit Union	\$93,728	\$42,751	\$86,549	49.40%	\$3,988	2.99%	0.04%	2.95%	26.72%	26.92%
	Glendale Federal Credit Union	\$97,383	\$48,864	\$75,584	64.65%	\$5,125	2.98%	0.22%	2.76%	36.09%	13.75%
	Interfaith Federal Credit Union	\$97,990	\$63,144	\$87,145	72.46%	\$5,444	3.35%	0.46%	2.89%	13.73%	14.16%
	Thinkwise Federal Credit Union	\$99,603	\$48,798	\$82,736	58.98%	\$4,331	3.34%	0.65%	2.69%	28.61%	20.64%
	Technicolor Federal Credit Union	\$102,263	\$51,569	\$86,865	59.37%	\$4,174	3.15%	0.61%	2.54%	27.43%	30.54%
	Rancho Federal Credit Union	\$107,037	\$57,724	\$98,704	58.48%	\$3,756	3.16%	0.17%	3.00%	21.51%	23.75%
	San Diego Firefighters Federal Credit Union	\$115,451	\$44,300	\$104,937	42.22%	\$7,216	2.70%	0.58%	2.12%	20.75%	22.02%
	California Bear Credit Union	\$120,502	\$93,231	\$112,369	82.97%	\$5,356	3.83%	0.15%	3.68%	12.17%	15.66%
	South Bay Credit Union	\$122,925	\$86,811	\$109,682	79.15%	\$5,463	3.69%	0.25%	3.44%	31.68%	36.02%
	East County Schools Federal Credit Union	\$127,966	\$87,826	\$115,630	75.95%	\$7,109	3.16%	0.51%	2.65%	5.13%	9.69%
	Clearpath Federal Credit Union	\$129,570	\$86,374	\$114,531	75.42%	\$3,280	3.74%	0.69%	3.05%	10.75%	10.75%
	Ontario Montclair School Employees Federal Credit Union	\$130,513	\$67,330	\$116,269	57.91%	\$5,327	3.24%	0.48%	2.77%	20.39%	20.93%
	Sea Air Federal Credit Union	\$135,128	\$31,707	\$101,646	31.19%	\$7,722	2.73%	0.67%	2.06%	(0.02%)	(0.41%)
	Pasadena Service Federal Credit Union	\$139,436	\$65,584	\$115,721	56.67%	\$5,262	3.36%	0.20%	3.16%	37.31%	22.71%
	Schools Federal Credit Union	\$143,154	\$74,930	\$123,101	60.87%	\$4,210	3.53%	0.22%	3.31%	24.28%	26.14%
	First Imperial Credit Union	\$143,343	\$96,440	\$128,777	74.89%	\$3,584	5.04%	0.68%	4.39%	25.33%	32.08%
	Torrance Community Federal Credit Union	\$150,085	\$41,534	\$135,983	30.54%	\$9,096	2.35%	0.23%	2.06%	21.50%	23.50%
	California Lithuanian Credit Union	\$151,171	\$90,273	\$128,539	70.23%	\$25,195	3.23%	1.32%	1.92%	21.89%	24.85%
	Camino Federal Credit Union	\$158,856	\$96,803	\$141,704	68.31%	\$4,605	3.87%	0.24%	3.62%	14.37%	16.26%
	Chaffey Federal Credit Union	\$180,003	\$96,904	\$161,856	59.87%	\$4,390	3.24%	0.66%	2.59%	29.65%	31.21%
	E-Central Credit Union	\$184,391	\$124,714	\$151,403	82.37%	\$4,728	3.53%	0.46%	3.07%	19.18%	23.55%
	Priority One Credit Union	\$190,199	\$83,760	\$169,615	49.38%	\$3,842	3.01%	0.11%	2.89%	36.97%	40.39%
	Pasadena Federal Credit Union	\$192,750	\$110,827	\$174,558	63.49%	\$5,841	2.74%	0.56%	2.18%	16.40%	18.23%
	Alta Vista Credit Union	\$195,586	\$121,689	\$179,366	67.84%	\$5,509	3.82%	0.44%	3.38%	19.41%	19.44%
	Long Beach Firemen's Credit Union	\$203,563	\$142,532	\$161,345	88.34%	\$20,356	3.13%	1.05%	2.08%	14.53%	16.73%
	Edwards Federal Credit Union	\$216,548	\$85,848	\$198,916	43.16%	\$4,708	2.84%	0.22%	2.61%	15.35%	17.00%
	Average of Asset Group A	\$113,777	\$60,815	\$99,060	60.52%	\$6,271	3.27%	0.45%	2.81%	19.91%	19.70%

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.

## Balance Sheet &amp; Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

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

Parsons Federal Credit Union	\$254,467	\$134,061	\$211,077	63.51%	\$11,567	2.89%	0.84%	2.04%	23.11%	15.44%
Santa Barbara Teachers Federal Credit Union	\$254,490	\$76,066	\$225,049	33.80%	\$13,394	1.93%	0.43%	1.51%	13.10%	14.44%
Downey Federal Credit Union	\$257,980	\$112,928	\$224,844	50.23%	\$5,375	3.15%	0.34%	2.81%	28.26%	30.60%
UMe Federal Credit Union	\$258,896	\$94,562	\$234,006	40.41%	\$6,725	2.95%	0.39%	2.55%	17.04%	17.78%
Eagle Community Credit Union	\$292,116	\$202,981	\$248,938	81.54%	\$3,519	4.24%	0.40%	3.84%	25.40%	32.31%
Matadors Community Credit Union	\$293,386	\$228,812	\$250,462	91.36%	\$6,745	4.16%	0.89%	3.27%	23.99%	18.15%
Strata Federal Credit Union	\$300,317	\$177,575	\$250,903	70.77%	\$5,134	3.76%	0.29%	3.46%	25.01%	19.45%
POPA Federal Credit Union	\$304,966	\$195,826	\$259,092	75.58%	\$6,224	3.74%	0.41%	3.33%	41.04%	36.03%
Long Beach City Employees Federal Credit Union	\$306,440	\$99,097	\$273,118	36.28%	\$12,258	2.24%	0.80%	1.44%	5.87%	6.29%
I.L.W.U. Federal Credit Union	\$335,558	\$220,500	\$299,042	73.74%	\$5,501	4.17%	0.74%	3.43%	29.88%	34.89%
SAG-AFTRA Federal Credit Union	\$345,278	\$136,830	\$314,768	43.47%	\$7,269	3.04%	0.21%	2.83%	11.16%	11.18%
Wheelhouse Credit Union	\$351,557	\$239,467	\$307,856	77.79%	\$3,972	3.76%	0.66%	3.10%	11.47%	16.74%
Cabrillo Credit Union	\$370,426	\$217,487	\$309,892	70.18%	\$4,463	3.75%	0.47%	3.28%	22.25%	28.14%
Aerospace Federal Credit Union	\$393,035	\$97,409	\$345,571	28.19%	\$15,721	2.41%	0.80%	1.60%	5.72%	3.68%
Gain Federal Credit Union	\$401,235	\$217,312	\$368,967	58.90%	\$6,079	3.07%	0.48%	2.60%	17.27%	18.51%
Glendale Area Schools Credit Union	\$422,155	\$113,192	\$350,822	32.26%	\$16,237	2.50%	1.06%	1.44%	23.36%	18.82%
LA Financial Federal Credit Union	\$454,100	\$348,615	\$396,526	87.92%	\$5,897	3.55%	0.23%	3.31%	16.78%	14.70%
America's Christian Credit Union	\$488,846	\$346,561	\$427,012	81.16%	\$5,717	3.73%	0.85%	2.88%	25.07%	28.14%
Average of Asset Group B	\$338,069	\$181,071	\$294,330	60.95%	\$7,878	3.28%	0.57%	2.71%	20.32%	20.29%

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

Sun Community Federal Credit Union	\$539,934	\$386,311	\$484,787	79.69%	\$4,122	3.71%	0.66%	3.05%	37.63%	43.99%
CBC Federal Credit Union	\$543,626	\$370,076	\$403,112	91.80%	\$5,252	3.62%	0.64%	2.99%	33.55%	18.08%
Foothill Federal Credit Union	\$566,109	\$335,529	\$482,725	69.51%	\$7,305	3.19%	0.65%	2.53%	29.62%	26.82%
MyPoint Credit Union	\$575,039	\$425,343	\$503,412	84.49%	\$4,458	3.38%	0.41%	2.97%	17.89%	20.26%
SkyOne Federal Credit Union	\$576,099	\$421,721	\$478,252	88.18%	\$5,593	3.89%	0.79%	3.09%	26.76%	14.76%
USC Credit Union	\$659,626	\$451,468	\$598,270	75.46%	\$6,596	3.18%	0.57%	2.61%	22.83%	23.39%
First Financial Federal Credit Union	\$660,460	\$388,756	\$604,100	64.35%	\$4,167	3.90%	0.39%	3.52%	18.56%	18.62%
AltaOne Federal Credit Union	\$667,912	\$413,623	\$595,448	69.46%	\$4,188	4.01%	0.21%	3.80%	18.01%	20.00%
Certified Federal Credit Union	\$678,246	\$367,346	\$539,832	68.05%	\$6,339	4.09%	0.66%	3.42%	19.29%	23.44%
Evangelical Christian Credit Union	\$733,419	\$380,444	\$651,261	58.42%	\$7,018	2.95%	0.96%	1.99%	4.89%	10.02%
Safe 1 Credit Union	\$739,253	\$490,424	\$627,592	78.14%	\$5,914	3.07%	0.49%	2.57%	26.48%	31.69%
Christian Community Credit Union	\$759,637	\$572,910	\$661,310	86.63%	\$6,410	3.52%	0.76%	2.77%	18.80%	21.31%
First City Credit Union	\$783,470	\$297,618	\$686,011	43.38%	\$6,612	3.02%	0.28%	2.74%	24.00%	24.86%
University Credit Union	\$822,651	\$434,902	\$739,658	58.80%	\$9,510	3.00%	0.41%	2.62%	22.38%	19.69%
SCE Federal Credit Union	\$824,363	\$540,577	\$739,606	73.09%	\$4,249	4.21%	0.71%	3.50%	26.25%	31.39%
American First Credit Union	\$830,577	\$470,639	\$639,367	73.61%	\$6,464	3.07%	1.00%	2.08%	11.94%	20.55%
Water and Power Community Credit Union	\$837,018	\$426,830	\$713,401	59.83%	\$7,216	3.17%	0.46%	2.71%	24.13%	21.39%
Southland Credit Union	\$931,194	\$539,791	\$756,643	71.34%	\$6,008	3.09%	0.61%	2.48%	27.10%	22.22%
Xceed Financial Federal Credit Union	\$941,894	\$640,316	\$778,941	82.20%	\$5,078	3.41%	0.82%	2.52%	13.03%	16.22%
Sesloc Federal Credit Union	\$963,050	\$631,106	\$864,959	72.96%	\$5,854	3.48%	0.36%	3.13%	25.56%	27.64%
Average of Asset Group C	\$731,679	\$449,287	\$627,434	72.47%	\$5,918	3.45%	0.59%	2.85%	22.44%	22.82%

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.

## Balance Sheet &amp; Net Interest Margin

June 30, 2020

Run Date: August 14, 2020

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											
	Frontwave Credit Union	\$1,010,322	\$649,681	\$870,833	74.60%	\$3,939	3.43%	0.45%	3.04%	30.28%	32.15%
	Ventura County Credit Union	\$1,026,675	\$658,034	\$921,822	71.38%	\$5,185	3.58%	0.36%	3.22%	26.99%	29.94%
	Honda Federal Credit Union	\$1,029,910	\$746,885	\$874,184	85.44%	\$5,754	3.88%	0.83%	3.05%	33.67%	32.05%
	Los Angeles Federal Credit Union	\$1,096,294	\$704,334	\$950,468	74.10%	\$7,073	3.52%	0.37%	3.14%	21.48%	20.16%
	University & State Employees Credit Union	\$1,105,004	\$772,073	\$943,992	81.79%	\$5,973	3.38%	0.41%	2.97%	15.89%	18.69%
	Los Angeles Police Federal Credit Union	\$1,107,953	\$732,747	\$957,454	76.53%	\$7,721	3.97%	0.46%	3.51%	26.06%	26.45%
	Farmers Insurance Group Federal Credit Union	\$1,227,893	\$877,265	\$993,163	88.33%	\$6,297	5.14%	1.24%	3.90%	44.50%	42.37%
	CoastHills Credit Union	\$1,308,881	\$1,030,699	\$1,118,805	92.12%	\$4,768	4.09%	0.93%	3.16%	17.94%	21.40%
	Northrop Grumman Federal Credit Union	\$1,354,204	\$815,621	\$1,188,796	68.61%	\$6,874	3.50%	0.86%	2.63%	26.80%	25.82%
	Firefighters First Federal Credit Union	\$1,628,512	\$1,270,339	\$1,475,138	86.12%	\$9,306	3.35%	0.90%	2.45%	18.79%	20.16%
	Financial Partners Credit Union	\$1,658,147	\$1,216,303	\$1,403,160	86.68%	\$5,922	3.31%	0.96%	2.35%	20.60%	25.27%
	LBS Financial Credit Union	\$1,677,905	\$1,088,606	\$1,465,710	74.27%	\$7,715	3.18%	0.80%	2.39%	18.67%	22.20%
	Altura Credit Union	\$1,751,601	\$1,189,913	\$1,550,154	76.76%	\$4,597	3.83%	0.44%	3.39%	31.19%	34.50%
	First Entertainment Credit Union	\$1,753,273	\$1,120,714	\$1,581,849	70.85%	\$6,718	3.38%	0.45%	2.93%	17.29%	19.11%
	Arrowhead Central Credit Union	\$1,782,036	\$705,806	\$1,506,142	46.86%	\$4,546	3.15%	0.16%	2.99%	38.91%	43.16%
	Credit Union of Southern California	\$1,877,912	\$1,108,032	\$1,564,959	70.80%	\$5,597	3.45%	0.43%	3.03%	23.56%	28.74%
	Caltech Employees Federal Credit Union	\$1,921,374	\$543,471	\$1,708,866	31.80%	\$26,686	2.55%	1.22%	1.32%	14.04%	12.34%
	F&A Federal Credit Union	\$1,941,377	\$392,375	\$1,564,491	25.08%	\$19,127	2.38%	0.99%	1.40%	21.52%	14.25%
	Orange County's Credit Union	\$1,992,241	\$1,282,122	\$1,734,499	73.92%	\$6,130	3.07%	0.64%	2.44%	26.65%	28.08%
	Partners Federal Credit Union	\$2,096,706	\$1,599,092	\$1,842,669	86.78%	\$5,369	3.95%	0.73%	3.23%	19.89%	24.87%
	Valley Strong Credit Union	\$2,097,713	\$1,277,391	\$1,846,912	69.16%	\$5,098	2.91%	0.48%	2.52%	33.43%	34.14%
	NuVision Federal Credit Union	\$2,568,526	\$1,986,646	\$2,210,250	89.88%	\$4,949	4.10%	0.72%	3.36%	16.79%	19.56%
	California Coast Credit Union	\$2,970,551	\$2,181,080	\$2,617,226	83.34%	\$5,746	3.15%	0.34%	2.81%	24.72%	27.26%
	Premier America Credit Union	\$3,057,820	\$2,206,821	\$2,724,848	80.99%	\$9,308	3.27%	1.22%	2.04%	15.88%	16.62%
	UNIFY Financial Federal Credit Union	\$3,281,647	\$2,529,047	\$2,708,095	93.39%	\$5,595	4.32%	0.75%	3.57%	14.99%	21.85%
	California Credit Union	\$3,561,562	\$2,367,800	\$3,042,065	77.84%	\$6,803	3.15%	0.45%	2.71%	23.24%	29.41%
	Mission Federal Credit Union	\$4,479,125	\$2,862,386	\$3,721,691	76.91%	\$7,631	2.85%	0.45%	2.40%	32.31%	28.60%
	Wescom Central Credit Union	\$4,479,978	\$2,257,778	\$3,621,489	62.34%	\$5,657	3.19%	0.66%	2.53%	42.79%	27.75%
	Kinecta Federal Credit Union	\$5,059,759	\$3,914,393	\$4,623,797	84.66%	\$7,569	3.53%	1.04%	2.51%	15.17%	19.01%
	Logix Federal Credit Union	\$7,193,030	\$5,483,368	\$5,825,714	94.12%	\$9,578	3.49%	1.00%	2.49%	28.54%	26.63%
	San Diego County Credit Union	\$9,284,325	\$6,202,039	\$7,802,240	79.49%	\$10,752	2.90%	0.50%	2.40%	19.30%	22.19%
	SchoolsFirst Federal Credit Union	\$21,623,571	\$11,663,936	\$18,708,963	62.34%	\$9,031	3.47%	0.91%	2.55%	58.01%	59.88%
	Average of Asset Group D	\$3,125,182	\$1,982,400	\$2,677,201	74.92%	\$7,594	3.45%	0.69%	2.76%	25.62%	26.71%

Source: SNL Financial

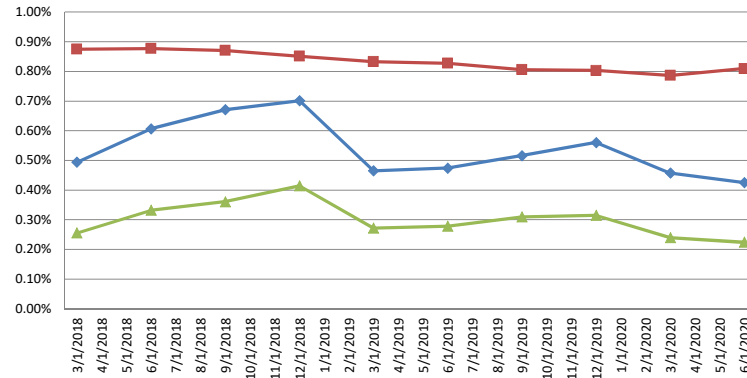
NA = data was not available.

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

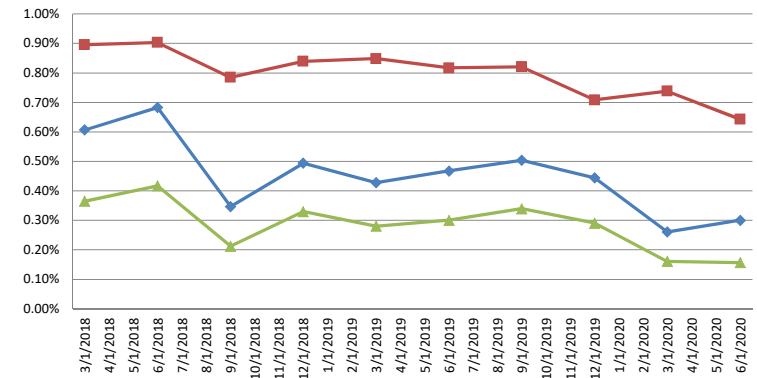


# Asset Quality

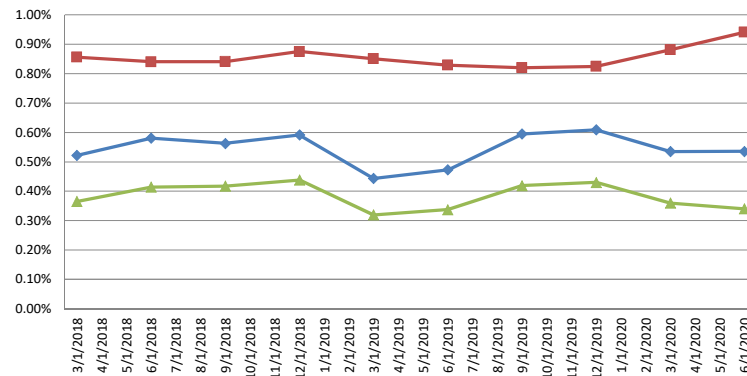
## Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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

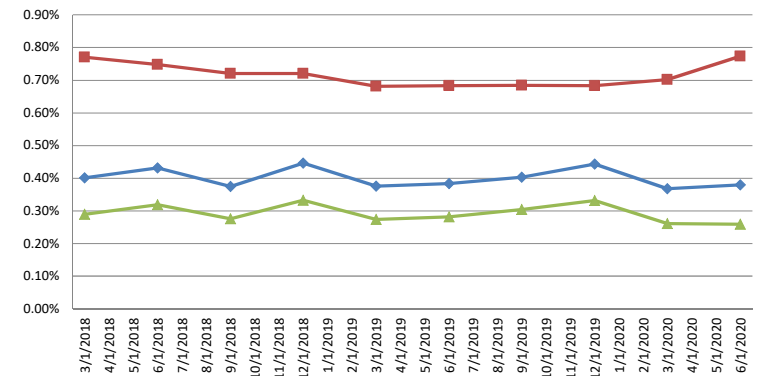
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.49%	0.61%	0.67%	0.70%	0.46%	0.47%	0.52%	0.56%	0.46%	0.42%
Reserves/Loans	0.87%	0.88%	0.87%	0.85%	0.83%	0.83%	0.81%	0.80%	0.79%	0.81%
Delinquent Loans/Assets	0.26%	0.33%	0.36%	0.41%	0.27%	0.28%	0.31%	0.31%	0.24%	0.22%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.61%	0.68%	0.35%	0.49%	0.43%	0.47%	0.50%	0.44%	0.26%	0.30%
Reserves/Loans	0.90%	0.90%	0.78%	0.84%	0.85%	0.82%	0.82%	0.71%	0.74%	0.64%
Delinquent Loans/Assets	0.36%	0.42%	0.21%	0.33%	0.28%	0.30%	0.34%	0.29%	0.16%	0.16%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.52%	0.58%	0.56%	0.59%	0.44%	0.47%	0.59%	0.61%	0.53%	0.54%
Reserves/Loans	0.86%	0.84%	0.84%	0.88%	0.85%	0.83%	0.82%	0.82%	0.88%	0.94%
Delinquent Loans/Assets	0.36%	0.41%	0.42%	0.44%	0.32%	0.34%	0.42%	0.43%	0.36%	0.34%

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

	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
NPLs/Loans	0.40%	0.43%	0.37%	0.45%	0.38%	0.38%	0.40%	0.44%	0.37%	0.38%
Reserves/Loans	0.77%	0.75%	0.72%	0.72%	0.68%	0.68%	0.68%	0.68%	0.70%	0.77%
Delinquent Loans/Assets	0.29%	0.32%	0.28%	0.33%	0.27%	0.28%	0.30%	0.33%	0.26%	0.26%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Asset Quality

June 30, 2020

Run Date: August 14, 2020

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	\$55,957	\$182	1.64%	1.83%	111.54%	2.70%	0.33%
	Cal State L.A. Federal Credit Union	\$57,360	\$433	1.10%	0.53%	48.27%	6.48%	0.75%
	Polam Federal Credit Union	\$65,224	\$0	0.00%	2.03%	NA	0.00%	0.00%
	County Schools Federal Credit Union	\$65,713	\$237	0.54%	1.01%	188.19%	5.46%	0.36%
	Pacific Transportation Federal Credit Union	\$69,260	\$139	0.34%	0.47%	140.29%	4.17%	0.20%
	CalCom Federal Credit Union	\$70,089	\$228	0.51%	0.77%	149.12%	2.29%	0.33%
	JACOM Credit Union	\$71,885	\$44	0.24%	0.72%	295.45%	0.36%	0.06%
	Bopti Federal Credit Union	\$73,039	\$67	0.30%	1.18%	395.52%	0.92%	0.09%
	Bourns Employees Federal Credit Union	\$73,366	\$84	0.23%	1.16%	501.19%	7.96%	0.11%
	Union Yes Federal Credit Union	\$75,004	\$0	0.00%	0.11%	NA	0.00%	0.00%
	Universal City Studios Credit Union	\$75,271	\$14	0.04%	0.77%	NM	0.21%	0.02%
	PostCity Financial Credit Union	\$75,366	\$47	0.20%	0.40%	202.13%	0.64%	0.06%
	North County Credit Union	\$75,546	\$74	0.17%	0.51%	302.70%	1.60%	0.10%
	Nikkei Credit Union	\$76,053	\$59	0.18%	0.24%	138.98%	0.60%	0.08%
	Allied Healthcare Federal Credit Union	\$77,245	\$665	1.42%	0.37%	26.02%	8.56%	0.86%
	Santa Ana Federal Credit Union	\$81,751	\$28	0.06%	0.17%	292.86%	0.35%	0.03%
	Prospectors Federal Credit Union	\$83,851	\$6	0.01%	0.19%	NM	0.06%	0.01%
	VA Desert Pacific Federal Credit Union	\$84,246	\$26	0.07%	0.39%	584.62%	0.16%	0.03%
	Paradise Valley Federal Credit Union	\$84,603	\$167	0.35%	0.74%	211.98%	1.78%	0.20%
	La Loma Federal Credit Union	\$93,728	\$430	1.01%	1.16%	115.58%	6.29%	0.46%
	Glendale Federal Credit Union	\$97,383	\$77	0.16%	0.58%	366.23%	0.64%	0.08%
	Interfaith Federal Credit Union	\$97,990	\$137	0.22%	0.45%	206.57%	1.30%	0.14%
	Thinkwise Federal Credit Union	\$99,603	\$1,302	2.67%	1.95%	72.96%	11.21%	1.31%
	Technicolor Federal Credit Union	\$102,263	\$70	0.14%	0.50%	367.14%	0.83%	0.07%
	Rancho Federal Credit Union	\$107,037	\$87	0.15%	0.30%	197.70%	1.10%	0.08%
	San Diego Firefighters Federal Credit Union	\$115,451	\$30	0.07%	0.44%	653.33%	0.31%	0.03%
	California Bear Credit Union	\$120,502	\$571	0.61%	0.34%	55.17%	6.99%	0.47%
	South Bay Credit Union	\$122,925	\$549	0.63%	1.16%	182.70%	4.22%	0.45%
	East County Schools Federal Credit Union	\$127,966	\$200	0.23%	0.32%	142.00%	1.74%	0.16%
	Clearpath Federal Credit Union	\$129,570	\$791	0.92%	0.58%	63.34%	5.65%	0.61%
	Ontario Montclair School Employees Federal Credit Union	\$130,513	\$93	0.14%	0.45%	324.73%	0.73%	0.07%
	Sea Air Federal Credit Union	\$135,128	\$230	0.73%	1.05%	145.22%	0.76%	0.17%
	Pasadena Service Federal Credit Union	\$139,436	\$229	0.35%	0.94%	269.00%	1.76%	0.16%
	Schools Federal Credit Union	\$143,154	\$309	0.41%	2.91%	706.80%	1.48%	0.22%
	First Imperial Credit Union	\$143,343	\$1,327	1.38%	2.42%	175.66%	9.03%	0.93%
	Torrance Community Federal Credit Union	\$150,085	\$42	0.10%	0.84%	826.19%	0.30%	0.03%
	California Lithuanian Credit Union	\$151,171	\$0	0.00%	0.65%	NA	0.00%	0.00%
	Camino Federal Credit Union	\$158,856	\$338	0.35%	1.00%	286.98%	2.10%	0.21%
	Chaffey Federal Credit Union	\$180,003	\$27	0.03%	0.33%	NM	0.17%	0.01%
	E-Central Credit Union	\$184,391	\$329	0.26%	0.74%	279.64%	1.01%	0.18%
	Priority One Credit Union	\$190,199	\$74	0.09%	0.47%	536.49%	0.38%	0.04%
	Pasadena Federal Credit Union	\$192,750	\$25	0.02%	0.19%	832.00%	0.14%	0.01%
	Alta Vista Credit Union	\$195,586	\$667	0.55%	1.17%	214.24%	4.20%	0.34%
	Long Beach Firemen's Credit Union	\$203,563	\$72	0.05%	1.35%	NM	0.16%	0.04%
	Edwards Federal Credit Union	\$216,548	\$384	0.45%	0.53%	118.49%	2.30%	0.18%
	Average of Asset Group A	\$113,777	\$242	0.42%	0.81%	282.29%	2.42%	0.22%

Source: SNL Financial

NA = data was not available.

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

# Asset Quality

June 30, 2020

Run Date: August 14, 2020

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

Parsons Federal Credit Union	\$254,467	\$167	0.12%	0.28%	222.75%	0.66%	0.07%
Santa Barbara Teachers Federal Credit Union	\$254,490	\$11	0.01%	0.21%	NM	0.04%	0.00%
Downey Federal Credit Union	\$257,980	\$658	0.58%	0.53%	91.64%	2.12%	0.26%
UMe Federal Credit Union	\$258,896	\$659	0.70%	0.52%	75.27%	2.69%	0.25%
Eagle Community Credit Union	\$292,116	\$401	0.20%	0.91%	458.85%	1.42%	0.14%
Matadors Community Credit Union	\$293,386	\$260	0.11%	0.46%	401.54%	0.91%	0.09%
Strata Federal Credit Union	\$300,317	\$1,359	0.77%	1.22%	159.09%	3.94%	0.45%
POPA Federal Credit Union	\$304,966	\$152	0.08%	0.94%	NM	4.21%	0.05%
Long Beach City Employees Federal Credit Union	\$306,440	\$294	0.30%	0.14%	47.28%	0.89%	0.10%
I.L.W.U. Federal Credit Union	\$335,558	\$1,782	0.81%	0.58%	72.05%	5.23%	0.53%
SAG-AFTRA Federal Credit Union	\$345,278	\$650	0.48%	0.85%	179.38%	2.32%	0.19%
Wheelhouse Credit Union	\$351,557	\$442	0.18%	1.19%	644.12%	1.42%	0.13%
Cabrillo Credit Union	\$370,426	\$325	0.15%	0.56%	377.54%	1.02%	0.09%
Aerospace Federal Credit Union	\$393,035	\$209	0.21%	0.23%	105.26%	0.45%	0.05%
Gain Federal Credit Union	\$401,235	\$220	0.10%	0.79%	777.27%	0.78%	0.05%
Glendale Area Schools Credit Union	\$422,155	\$184	0.16%	1.06%	651.09%	0.30%	0.04%
LA Financial Federal Credit Union	\$454,100	\$622	0.18%	0.23%	131.19%	1.48%	0.14%
America's Christian Credit Union	\$488,846	\$912	0.26%	0.87%	331.69%	2.03%	0.19%
Average of Asset Group B	\$338,069	\$517	0.30%	0.64%	295.38%	1.77%	0.16%

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

Sun Community Federal Credit Union	\$539,934	\$374	0.10%	0.80%	829.68%	1.05%	0.07%
CBC Federal Credit Union	\$543,626	\$2,635	0.71%	1.02%	143.04%	5.37%	0.48%
Foothill Federal Credit Union	\$566,109	\$249	0.07%	0.41%	557.83%	0.37%	0.04%
MyPoint Credit Union	\$575,039	\$1,280	0.30%	0.35%	117.11%	2.66%	0.22%
SkyOne Federal Credit Union	\$576,099	\$7,541	1.79%	1.73%	96.66%	16.52%	1.31%
USC Credit Union	\$659,626	\$2,465	0.55%	0.61%	111.93%	4.56%	0.37%
First Financial Federal Credit Union	\$660,460	\$1,941	0.50%	0.64%	128.49%	4.02%	0.29%
AltaOne Federal Credit Union	\$667,912	\$8,356	2.02%	1.73%	85.73%	13.94%	1.25%
Certified Federal Credit Union	\$678,246	\$957	0.26%	0.99%	380.36%	0.86%	0.14%
Evangelical Christian Credit Union	\$733,419	\$1,886	0.50%	2.99%	603.13%	2.67%	0.26%
Safe 1 Credit Union	\$739,253	\$1,085	0.22%	0.83%	376.31%	1.15%	0.15%
Christian Community Credit Union	\$759,637	\$869	0.15%	0.53%	346.38%	0.91%	0.11%
First City Credit Union	\$783,470	\$734	0.25%	0.85%	344.96%	0.82%	0.09%
University Credit Union	\$822,651	\$1,880	0.43%	0.87%	200.59%	3.71%	0.23%
SCE Federal Credit Union	\$824,363	\$2,443	0.45%	1.16%	257.43%	3.12%	0.30%
American First Credit Union	\$830,577	\$608	0.13%	0.73%	567.27%	1.22%	0.07%
Water and Power Community Credit Union	\$837,018	\$1,889	0.44%	0.68%	152.67%	2.66%	0.23%
Southland Credit Union	\$931,194	\$2,724	0.50%	0.75%	149.01%	2.95%	0.29%
Xceed Financial Federal Credit Union	\$941,894	\$4,578	0.71%	0.49%	67.87%	4.74%	0.49%
Sesloc Federal Credit Union	\$963,050	\$3,913	0.62%	0.65%	104.19%	4.34%	0.41%
Average of Asset Group C	\$731,679	\$2,420	0.54%	0.94%	281.03%	3.88%	0.34%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**
**June 30, 2020**
**Run Date: August 14, 2020**

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								
	Frontwave Credit Union	\$1,010,322	\$1,782	0.27%	0.86%	314.76%	1.43%	0.18%
	Ventura County Credit Union	\$1,026,675	\$3,019	0.46%	0.88%	191.19%	3.09%	0.29%
	Honda Federal Credit Union	\$1,029,910	\$2,715	0.36%	0.23%	63.20%	3.11%	0.26%
	Los Angeles Federal Credit Union	\$1,096,294	\$2,584	0.37%	0.75%	204.88%	2.20%	0.24%
	University & State Employees Credit Union	\$1,105,004	\$2,262	0.29%	0.70%	239.83%	2.11%	0.20%
	Los Angeles Police Federal Credit Union	\$1,107,953	\$3,083	0.42%	0.47%	110.57%	2.25%	0.28%
	Farmers Insurance Group Federal Credit Union	\$1,227,893	\$5,013	0.57%	1.19%	207.78%	4.02%	0.41%
	CoastHills Credit Union	\$1,308,881	\$8,090	0.78%	1.16%	147.80%	6.91%	0.62%
	Northrop Grumman Federal Credit Union	\$1,354,204	\$1,865	0.23%	0.61%	264.77%	1.34%	0.14%
	Firefighters First Federal Credit Union	\$1,628,512	\$1,686	0.13%	0.37%	279.54%	1.17%	0.10%
	Financial Partners Credit Union	\$1,658,147	\$3,605	0.30%	0.41%	139.00%	2.53%	0.22%
	LBS Financial Credit Union	\$1,677,905	\$1,463	0.13%	0.44%	329.60%	0.82%	0.09%
	Altura Credit Union	\$1,751,601	\$3,759	0.32%	1.27%	401.49%	1.95%	0.21%
	First Entertainment Credit Union	\$1,753,273	\$9,491	0.85%	1.05%	124.51%	5.85%	0.54%
	Arrowhead Central Credit Union	\$1,782,036	\$1,713	0.24%	1.96%	805.66%	0.78%	0.10%
	Credit Union of Southern California	\$1,877,912	\$4,051	0.37%	1.09%	296.84%	1.82%	0.22%
	Caltech Employees Federal Credit Union	\$1,921,374	\$60	0.01%	0.36%	NM	0.03%	0.00%
	F&A Federal Credit Union	\$1,941,377	\$810	0.21%	0.00%	0.00%	0.26%	0.04%
	Orange County's Credit Union	\$1,992,241	\$3,616	0.28%	0.58%	206.25%	1.86%	0.18%
	Partners Federal Credit Union	\$2,096,706	\$7,689	0.48%	1.21%	251.65%	3.45%	0.37%
	Valley Strong Credit Union	\$2,097,713	\$4,949	0.39%	0.58%	150.90%	2.49%	0.24%
	NuVision Federal Credit Union	\$2,568,526	\$10,612	0.53%	0.69%	129.73%	3.84%	0.41%
	California Coast Credit Union	\$2,970,551	\$2,305	0.11%	0.73%	688.33%	0.70%	0.08%
	Premier America Credit Union	\$3,057,820	\$26,799	1.21%	0.46%	38.16%	10.69%	0.88%
	UNIFY Financial Federal Credit Union	\$3,281,647	\$25,714	1.02%	1.08%	105.76%	8.73%	0.78%
	California Credit Union	\$3,561,562	\$8,204	0.35%	0.47%	137.07%	2.22%	0.23%
	Mission Federal Credit Union	\$4,479,125	\$2,133	0.07%	0.90%	NM	0.40%	0.05%
	Wescom Central Credit Union	\$4,479,978	\$3,821	0.17%	0.81%	480.92%	1.00%	0.09%
	Kinecta Federal Credit Union	\$5,059,759	\$11,220	0.29%	0.86%	299.47%	2.59%	0.22%
	Logix Federal Credit Union	\$7,193,030	\$22,260	0.41%	1.26%	309.68%	2.09%	0.31%
	San Diego County Credit Union	\$9,284,325	\$9,647	0.16%	0.53%	338.85%	0.68%	0.10%
	SchoolsFirst Federal Credit Union	\$21,623,571	\$41,342	0.35%	0.79%	222.58%	1.79%	0.19%
	Average of Asset Group D	\$3,125,182	\$7,418	0.38%	0.77%	249.36%	2.63%	0.26%

Source: SNL Financial

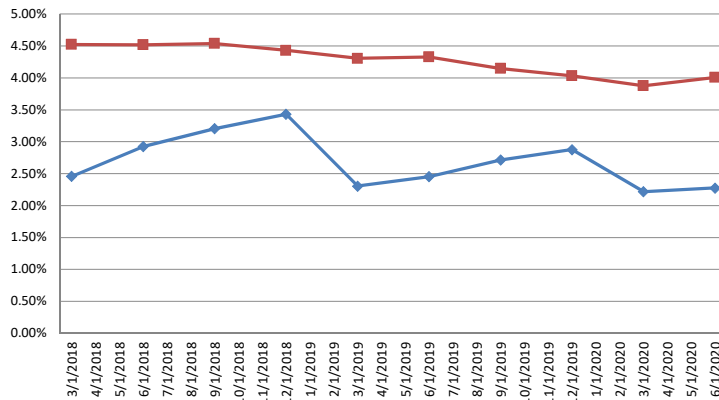
NA = data was not available.

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

Net Worth

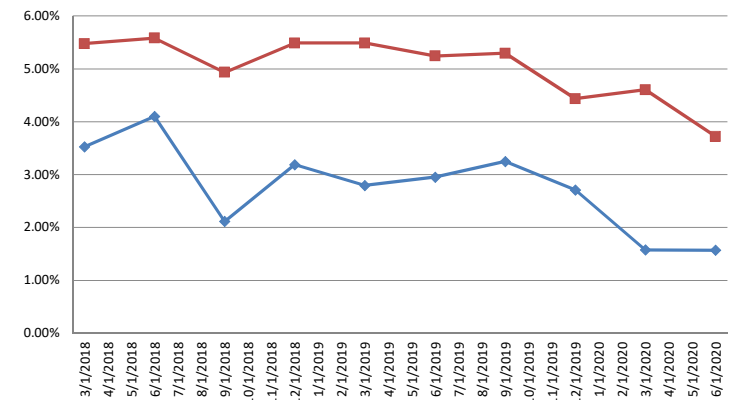
## Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth &amp; Classified Assets/Net Worth

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



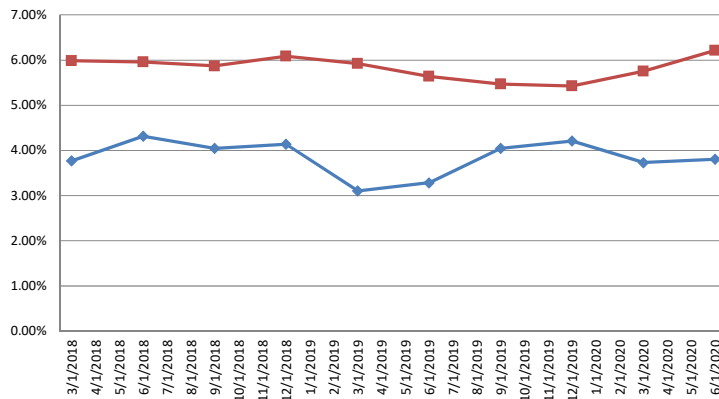
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Delinquent Loans/Net Worth	2.46%	2.92%	3.20%	3.43%	2.30%	2.45%	2.71%	2.88%	2.22%	2.27%
Classified Assets/Net Worth	4.52%	4.52%	4.54%	4.43%	4.30%	4.32%	4.15%	4.03%	3.88%	4.00%

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



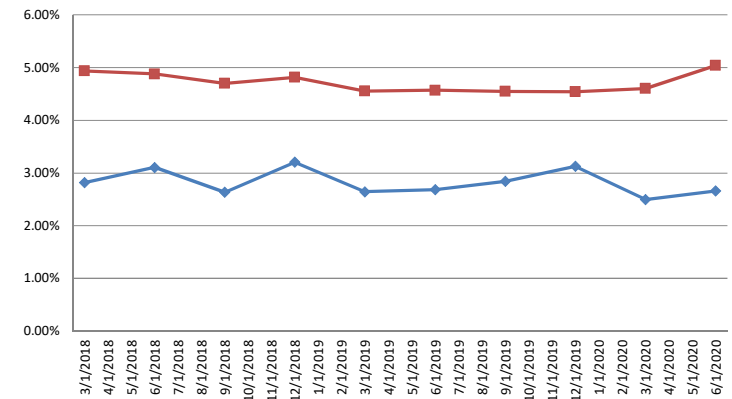
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Delinquent Loans/Net Worth	3.53%	4.10%	2.11%	3.19%	2.79%	2.95%	3.25%	2.71%	1.57%	1.57%
Classified Assets/Net Worth	5.47%	5.58%	4.93%	5.48%	5.49%	5.24%	5.29%	4.43%	4.60%	3.72%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Delinquent Loans/Net Worth	3.77%	4.31%	4.04%	4.14%	3.11%	3.28%	4.04%	4.21%	3.73%	3.80%
Classified Assets/Net Worth	5.98%	5.96%	5.87%	6.09%	5.92%	5.64%	5.47%	5.42%	5.75%	6.21%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Delinquent Loans/Net Worth	2.82%	3.10%	2.64%	3.20%	2.64%	2.68%	2.84%	3.13%	2.50%	2.66%
Classified Assets/Net Worth	4.94%	4.88%	4.70%	4.81%	4.55%	4.57%	4.54%	4.54%	4.60%	5.04%

Source: SNL Financial

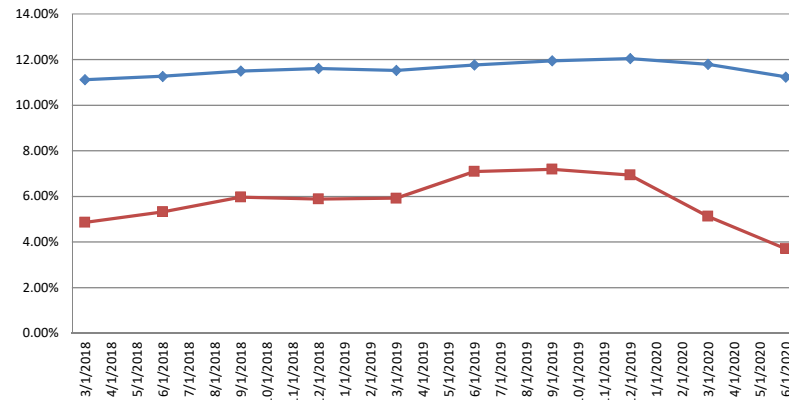
Note: Report includes only bank-level data.

NA = data was not available.

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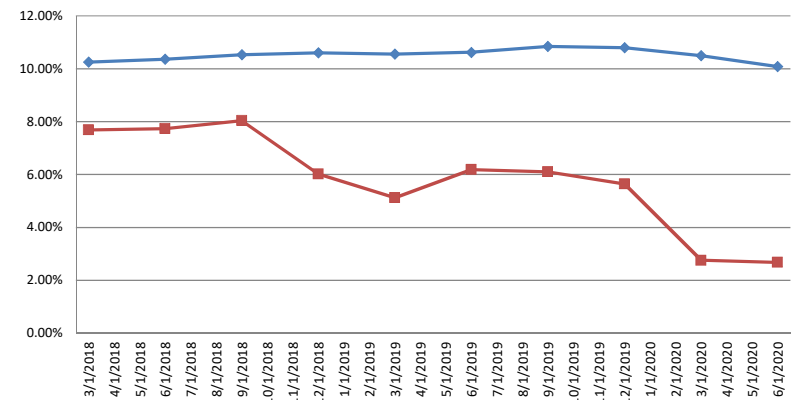
## Summary Trends of Historical Asset Group Averages: Net Worth/Assets &amp; Net Worth Growth (Decline) - YTD

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



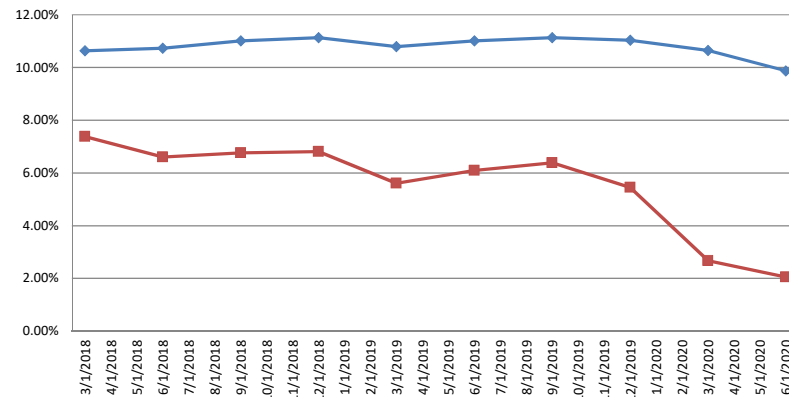
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/Assets	11.12%	11.26%	11.50%	11.60%	11.53%	11.76%	11.95%	12.05%	11.79%	11.24%
Net Worth Growth	4.86%	5.32%	5.97%	5.88%	5.92%	7.09%	7.18%	6.93%	5.13%	3.70%

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



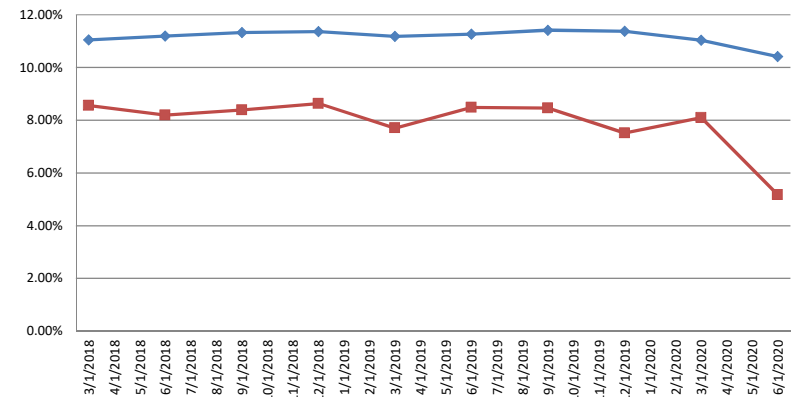
	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/Assets	10.25%	10.37%	10.53%	10.60%	10.56%	10.62%	10.84%	10.80%	10.50%	10.09%
Net Worth Growth	7.69%	7.74%	8.04%	6.02%	5.12%	6.19%	6.11%	5.64%	2.75%	2.68%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/Assets	10.63%	10.74%	11.01%	11.13%	10.79%	11.01%	11.13%	11.04%	10.65%	9.88%
Net Worth Growth	7.38%	6.60%	6.76%	6.81%	5.61%	6.10%	6.38%	5.45%	2.67%	2.05%

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



	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20	6/30/20
Net Worth/Assets	11.05%	11.20%	11.33%	11.36%	11.19%	11.27%	11.42%	11.38%	11.04%	10.41%
Net Worth Growth	8.56%	8.20%	8.39%	8.64%	7.71%	8.49%	8.47%	7.52%	8.10%	5.17%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



# Net Worth

June 30, 2020

Run Date: August 14, 2020

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	\$55,957	\$6,547	11.70%	2.85%	2.78%	3.10%
	Cal State L.A. Federal Credit Union	\$57,360	\$6,322	11.02%	0.73%	6.85%	3.31%
	Polam Federal Credit Union	\$65,224	\$7,161	10.98%	1.69%	0.00%	9.16%
	County Schools Federal Credit Union	\$65,713	\$4,139	6.30%	(6.04%)	5.73%	10.78%
	Pacific Transportation Federal Credit Union	\$69,260	\$13,363	19.29%	17.98%	1.04%	1.46%
	CalCom Federal Credit Union	\$70,089	\$9,616	13.72%	3.71%	2.37%	3.54%
	JACOM Credit Union	\$71,885	\$11,344	15.78%	1.58%	0.39%	1.15%
	Bopti Federal Credit Union	\$73,039	\$13,675	18.72%	4.53%	0.49%	1.94%
	Bourns Employees Federal Credit Union	\$73,366	\$9,018	12.29%	15.48%	0.93%	4.67%
	Union Yes Federal Credit Union	\$75,004	\$6,220	8.29%	34.19%	0.00%	0.56%
	Universal City Studios Credit Union	\$75,271	\$6,914	9.19%	1.19%	0.20%	4.38%
	PostCity Financial Credit Union	\$75,366	\$9,401	12.47%	0.75%	0.50%	1.01%
	North County Credit Union	\$75,546	\$6,218	8.23%	0.58%	1.19%	3.60%
	Nikkei Credit Union	\$76,053	\$9,373	12.32%	1.68%	0.63%	0.87%
	Allied Healthcare Federal Credit Union	\$77,245	\$7,376	9.55%	2.97%	9.02%	2.35%
	Santa Ana Federal Credit Union	\$81,751	\$7,849	9.60%	6.69%	0.36%	1.04%
	Prospectors Federal Credit Union	\$83,851	\$9,137	10.90%	2.30%	0.07%	1.07%
	VA Desert Pacific Federal Credit Union	\$84,246	\$14,797	17.56%	8.81%	0.18%	1.03%
	Paradise Valley Federal Credit Union	\$84,603	\$9,022	10.66%	0.71%	1.85%	3.92%
	La Loma Federal Credit Union	\$93,728	\$6,123	6.53%	8.73%	7.02%	8.12%
	Glendale Federal Credit Union	\$97,383	\$11,741	12.06%	0.26%	0.66%	2.40%
	Interfaith Federal Credit Union	\$97,990	\$10,295	10.51%	3.78%	1.33%	2.75%
	Thinkwise Federal Credit Union	\$99,603	\$11,458	11.50%	(5.00%)	11.36%	8.29%
	Technicolor Federal Credit Union	\$102,263	\$8,144	7.96%	17.96%	0.86%	3.16%
	Rancho Federal Credit Union	\$107,037	\$7,577	7.08%	(2.55%)	1.15%	2.27%
	San Diego Firefighters Federal Credit Union	\$115,451	\$8,531	7.39%	1.27%	0.35%	2.30%
	California Bear Credit Union	\$120,502	\$7,848	6.51%	(19.05%)	7.28%	4.01%
	South Bay Credit Union	\$122,925	\$12,931	10.52%	6.48%	4.25%	7.76%
	East County Schools Federal Credit Union	\$127,966	\$11,198	8.75%	2.72%	1.79%	2.54%
	Clearpath Federal Credit Union	\$129,570	\$13,289	10.26%	3.43%	5.95%	3.77%
	Ontario Montclair School Employees Federal Credit Union	\$130,513	\$13,431	10.29%	3.78%	0.69%	2.25%
	Sea Air Federal Credit Union	\$135,128	\$32,472	24.03%	(1.04%)	0.71%	1.03%
	Pasadena Service Federal Credit Union	\$139,436	\$12,741	9.14%	(0.98%)	1.80%	4.83%
	Schools Federal Credit Union	\$143,154	\$18,591	12.99%	3.80%	1.66%	11.75%
	First Imperial Credit Union	\$143,343	\$13,944	9.73%	9.91%	9.52%	16.72%
	Torrance Community Federal Credit Union	\$150,085	\$11,862	7.90%	1.22%	0.35%	2.93%
	California Lithuanian Credit Union	\$151,171	\$21,717	14.37%	8.41%	0.00%	2.70%
	Camino Federal Credit Union	\$158,856	\$16,077	10.12%	1.34%	2.10%	6.03%
	Chaffey Federal Credit Union	\$180,003	\$14,588	8.10%	5.80%	0.19%	2.20%
	E-Central Credit Union	\$184,391	\$31,751	17.22%	0.39%	1.04%	2.90%
	Priority One Credit Union	\$190,199	\$18,377	9.66%	1.42%	0.40%	2.16%
	Pasadena Federal Credit Union	\$192,750	\$17,036	8.84%	(0.23%)	0.15%	1.22%
	Alta Vista Credit Union	\$195,586	\$14,570	7.45%	6.49%	4.58%	9.81%
	Long Beach Firemen's Credit Union	\$203,563	\$42,122	20.69%	6.48%	0.17%	4.57%
	Edwards Federal Credit Union	\$216,548	\$16,256	7.51%	(0.65%)	2.36%	2.80%
	Average of Asset Group A	\$113,777	\$12,715	11.24%	3.70%	2.27%	4.00%

Source: SNL Financial

NA = data was not available.

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

# Net Worth

June 30, 2020

Run Date: August 14, 2020

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

Parsons Federal Credit Union	\$254,467	\$28,969	11.38%	(0.59%)	0.58%	1.28%
Santa Barbara Teachers Federal Credit Union	\$254,490	\$28,479	11.19%	1.84%	0.04%	0.56%
Downey Federal Credit Union	\$257,980	\$28,876	11.19%	3.52%	2.28%	2.09%
UMe Federal Credit Union	\$258,896	\$23,133	8.94%	6.19%	2.85%	2.14%
Eagle Community Credit Union	\$292,116	\$26,480	9.06%	1.16%	1.51%	6.95%
Matadors Community Credit Union	\$293,386	\$29,881	10.18%	5.54%	0.87%	3.49%
Strata Federal Credit Union	\$300,317	\$36,271	12.08%	3.78%	3.75%	5.96%
POPA Federal Credit Union	\$304,966	\$32,712	10.73%	6.34%	0.46%	5.62%
Long Beach City Employees Federal Credit Union	\$306,440	\$36,018	11.75%	(0.02%)	0.82%	0.39%
I.L.W.U. Federal Credit Union	\$335,558	\$34,406	10.25%	3.54%	5.18%	3.73%
SAG-AFTRA Federal Credit Union	\$345,278	\$29,117	8.43%	4.98%	2.23%	4.00%
Wheelhouse Credit Union	\$351,557	\$29,106	8.28%	(4.93%)	1.52%	9.78%
Cabrillo Credit Union	\$370,426	\$32,352	8.73%	1.04%	1.00%	3.79%
Aerospace Federal Credit Union	\$393,035	\$40,058	10.19%	4.22%	0.52%	0.55%
Gain Federal Credit Union	\$401,235	\$29,355	7.32%	(2.19%)	0.75%	5.83%
Glendale Area Schools Credit Union	\$422,155	\$56,655	13.42%	3.37%	0.32%	2.11%
LA Financial Federal Credit Union	\$454,100	\$41,715	9.19%	7.84%	1.49%	1.96%
America's Christian Credit Union	\$488,846	\$45,112	9.23%	2.55%	2.02%	6.71%

Average of Asset Group B	\$338,069	\$33,816	10.09%	2.68%	1.57%	3.72%
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## Asset Group C - \$501 million to \$1 billion in total assets

Sun Community Federal Credit Union	\$539,934	\$46,566	8.62%	(0.28%)	0.80%	6.66%
CBC Federal Credit Union	\$543,626	\$45,934	8.45%	0.00%	5.74%	8.21%
Foothill Federal Credit Union	\$566,109	\$63,226	11.17%	5.14%	0.39%	2.20%
MyPoint Credit Union	\$575,039	\$46,596	8.10%	4.31%	2.75%	3.22%
SkyOne Federal Credit Union	\$576,099	\$47,707	8.28%	5.41%	15.81%	15.28%
USC Credit Union	\$659,626	\$51,815	7.86%	1.66%	4.76%	5.32%
First Financial Federal Credit Union	\$660,460	\$50,220	7.60%	8.20%	3.86%	4.97%
AltaOne Federal Credit Union	\$667,912	\$63,772	9.55%	(2.32%)	13.10%	11.23%
Certified Federal Credit Union	\$678,246	\$128,359	18.93%	5.25%	0.75%	2.84%
Evangelical Christian Credit Union	\$733,419	\$59,211	8.07%	4.04%	3.19%	19.21%
Safe 1 Credit Union	\$739,253	\$104,632	14.15%	2.22%	1.04%	3.90%
Christian Community Credit Union	\$759,637	\$92,595	12.19%	3.63%	0.94%	3.25%
First City Credit Union	\$783,470	\$84,869	10.83%	3.77%	0.86%	2.98%
University Credit Union	\$822,651	\$66,929	8.14%	5.63%	2.81%	5.63%
SCE Federal Credit Union	\$824,363	\$77,244	9.37%	(1.84%)	3.16%	8.14%
American First Credit Union	\$830,577	\$81,307	9.79%	0.17%	0.75%	4.24%
Water and Power Community Credit Union	\$837,018	\$67,426	8.06%	0.97%	2.80%	4.28%
Southland Credit Union	\$931,194	\$87,342	9.38%	(2.55%)	3.12%	4.65%
Xceed Financial Federal Credit Union	\$941,894	\$93,326	9.91%	(3.84%)	4.91%	3.33%
Sesloc Federal Credit Union	\$963,050	\$87,634	9.10%	1.38%	4.47%	4.65%

Average of Asset Group C	\$731,679	\$72,336	9.88%	2.05%	3.80%	6.21%
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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

June 30, 2020

Run Date: August 14, 2020

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							
	Frontwave Credit Union	\$1,010,322	\$113,713	11.26%	1.16%	1.57%	4.93%
	Ventura County Credit Union	\$1,026,675	\$91,411	8.90%	6.22%	3.30%	6.31%
	Honda Federal Credit Union	\$1,029,910	\$86,712	8.42%	2.30%	3.13%	1.98%
	Los Angeles Federal Credit Union	\$1,096,294	\$127,942	11.67%	4.66%	2.02%	4.14%
	University & State Employees Credit Union	\$1,105,004	\$102,142	9.24%	0.22%	2.21%	5.31%
	Los Angeles Police Federal Credit Union	\$1,107,953	\$130,983	11.82%	5.58%	2.35%	2.60%
	Farmers Insurance Group Federal Credit Union	\$1,227,893	\$116,997	9.53%	(1.43%)	4.28%	8.90%
	CoastHills Credit Union	\$1,308,881	\$113,737	8.69%	4.53%	7.11%	10.51%
	Northrop Grumman Federal Credit Union	\$1,354,204	\$132,428	9.78%	2.50%	1.41%	3.73%
	Firefighters First Federal Credit Union	\$1,628,512	\$138,964	8.53%	6.91%	1.21%	3.39%
	Financial Partners Credit Union	\$1,658,147	\$138,996	8.38%	7.18%	2.59%	3.61%
	LBS Financial Credit Union	\$1,677,905	\$214,401	12.78%	3.79%	0.68%	2.25%
	Altura Credit Union	\$1,751,601	\$180,765	10.32%	6.56%	2.08%	8.35%
	First Entertainment Credit Union	\$1,753,273	\$151,088	8.62%	0.57%	6.28%	7.82%
	Arrowhead Central Credit Union	\$1,782,036	\$209,832	11.77%	7.29%	0.82%	6.58%
	Credit Union of Southern California	\$1,877,912	\$222,858	11.87%	8.58%	1.82%	5.40%
	Caltech Employees Federal Credit Union	\$1,921,374	\$181,384	9.44%	6.24%	0.03%	1.08%
	F&A Federal Credit Union	\$1,941,377	\$285,882	14.73%	4.92%	0.28%	0.00%
	Orange County's Credit Union	\$1,992,241	\$186,837	9.38%	5.67%	1.94%	3.99%
	Partners Federal Credit Union	\$2,096,706	\$212,345	10.13%	1.60%	3.62%	9.11%
	Valley Strong Credit Union	\$2,097,713	\$192,513	9.18%	9.65%	2.57%	3.88%
	NuVision Federal Credit Union	\$2,568,526	\$274,552	10.69%	1.37%	3.87%	5.01%
	California Coast Credit Union	\$2,970,551	\$329,093	11.08%	4.74%	0.70%	4.82%
	Premier America Credit Union	\$3,057,820	\$300,086	9.81%	3.14%	8.93%	3.41%
	UNIFY Financial Federal Credit Union	\$3,281,647	\$278,997	8.50%	3.23%	9.22%	9.75%
	California Credit Union	\$3,561,562	\$372,898	10.47%	0.52%	2.20%	3.02%
	Mission Federal Credit Union	\$4,479,125	\$539,599	12.05%	2.89%	0.40%	4.76%
	Wescom Central Credit Union	\$4,479,978	\$359,198	8.02%	5.04%	1.06%	5.12%
	Kinecta Federal Credit Union	\$5,059,759	\$396,445	7.84%	2.93%	2.83%	8.48%
	Logix Federal Credit Union	\$7,193,030	\$1,038,502	14.44%	6.43%	2.14%	6.64%
	San Diego County Credit Union	\$9,284,325	\$1,431,880	15.42%	4.42%	0.67%	2.28%
	SchoolsFirst Federal Credit Union	\$21,623,571	\$2,265,816	10.48%	36.13%	1.82%	4.06%
	Average of Asset Group D	\$3,125,182	\$341,219	10.41%	5.17%	2.66%	5.04%

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.

# Definitions



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

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