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Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





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

Northern California

FRESNO

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

SAN FRANCISCO

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

STOCKTON

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

HEALDSBURG

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

NAPA

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

SALINAS

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

SANTA ROSA

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

SACRAMENTO

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

SILICON VALLEY

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

WALNUT CREEK

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

Southern California

EL SEGUNDO

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

ORANGE COUNTY

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

PASADENA

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

SAN DIEGO

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

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

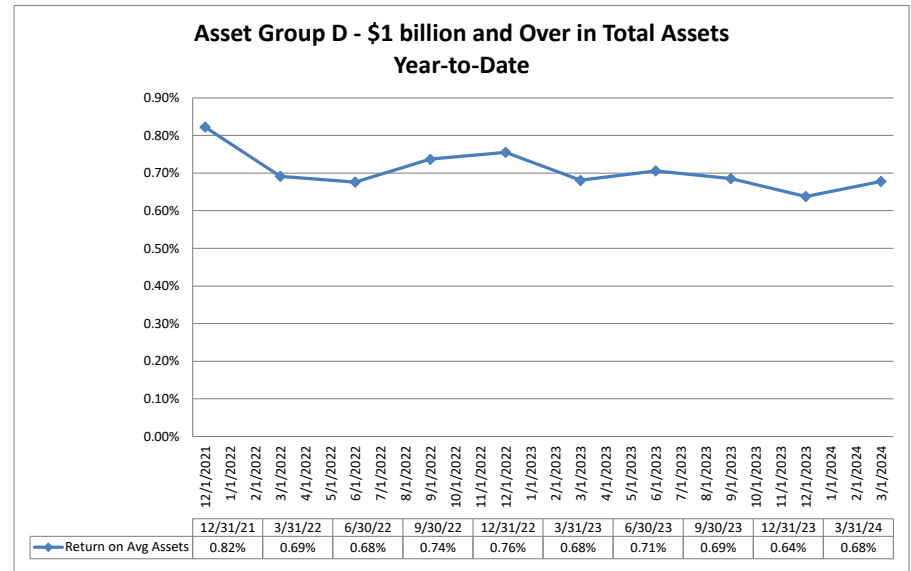
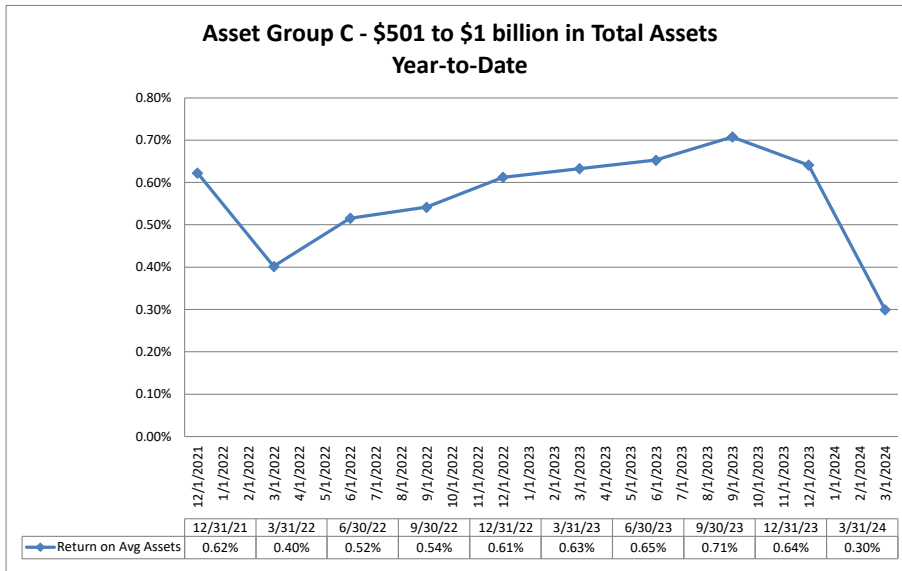
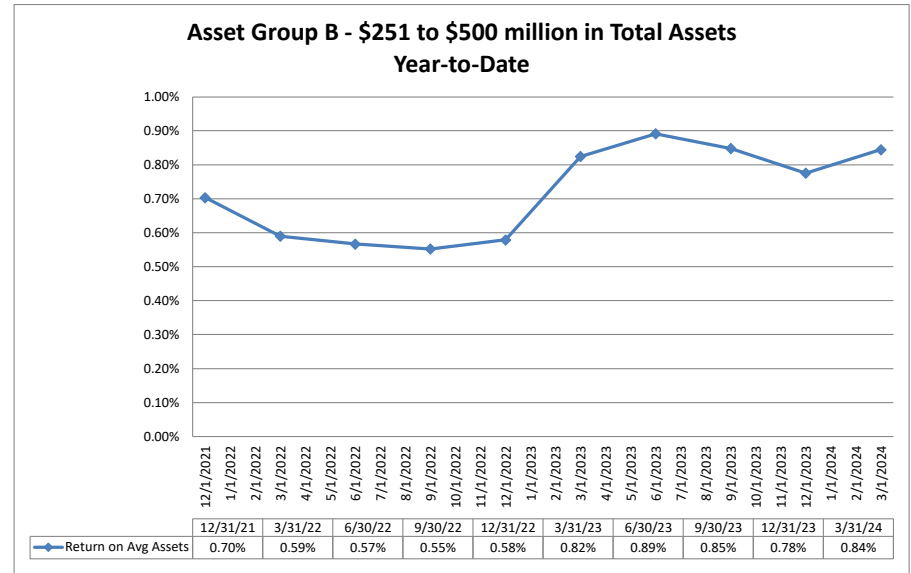
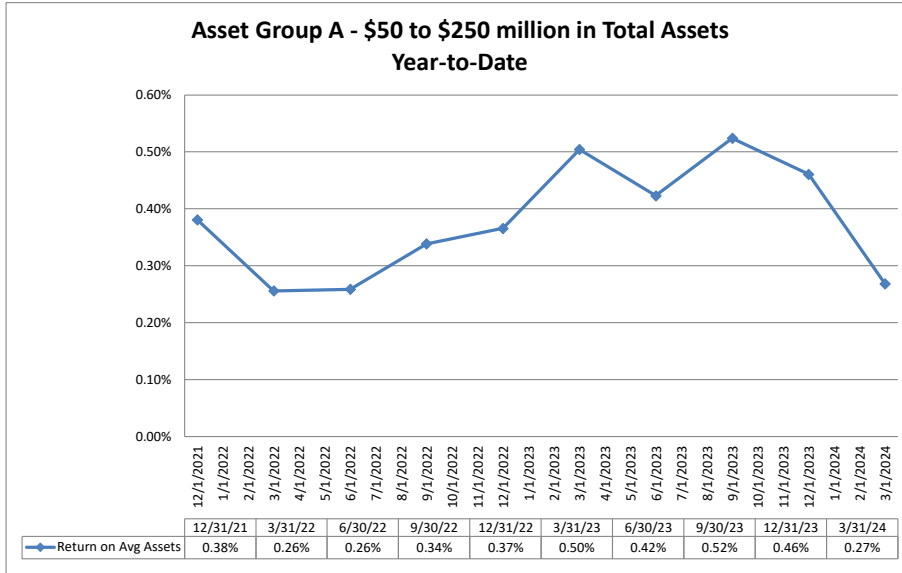
Southern

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



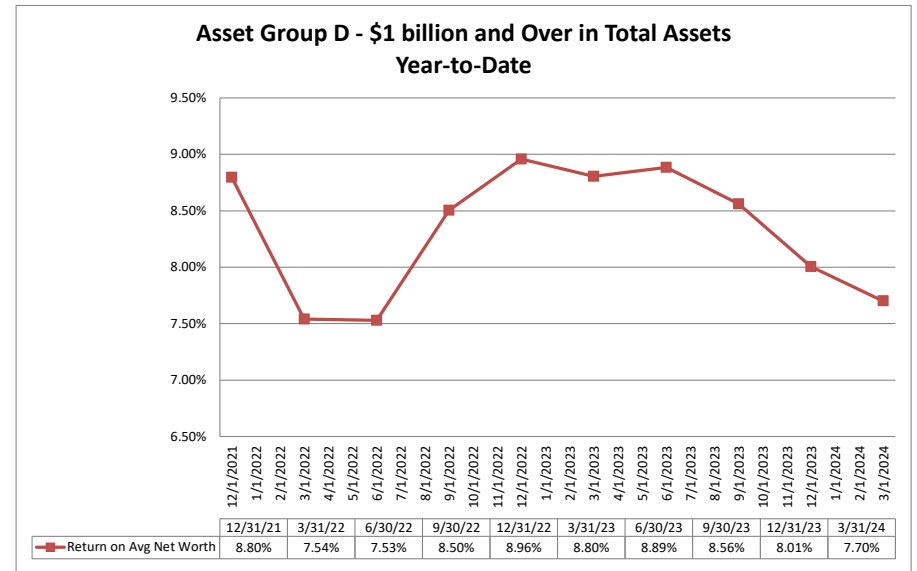
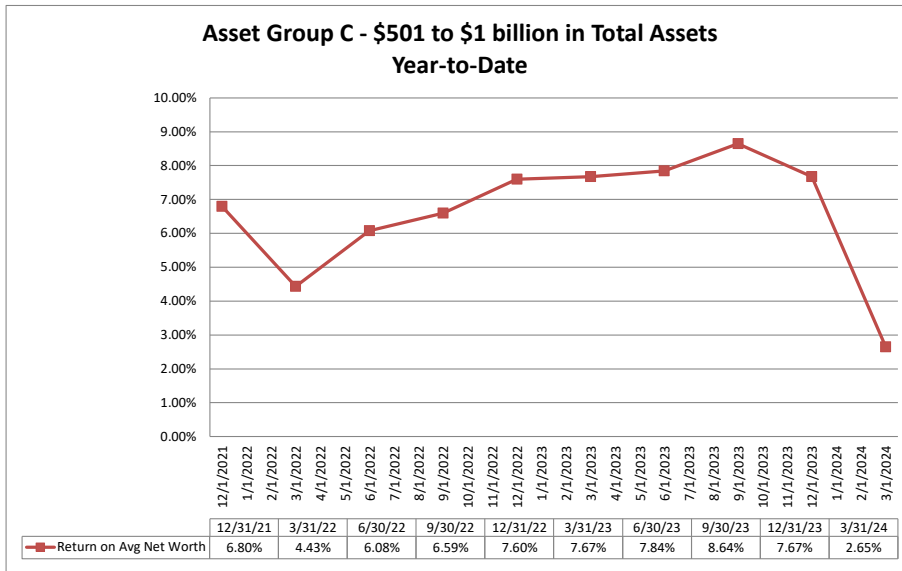
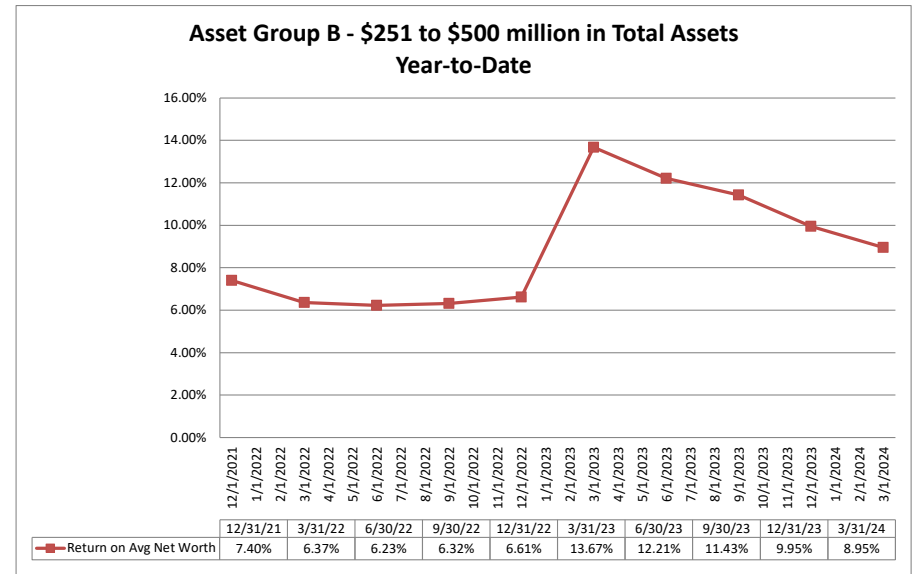
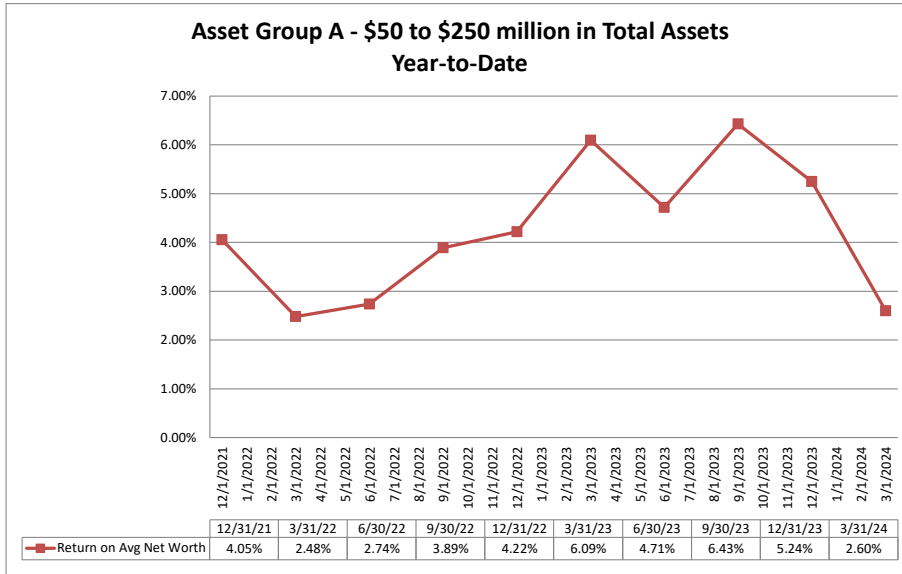
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2024

Run Date: May 28, 2024

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												
	Modesto's First Federal Credit Union	\$53,635	\$54	0.41%	3.92%	84.80%	\$74	\$54	0.41%	3.92%	84.80%	\$74
	Silverado Credit Union	\$54,637	\$112	0.81%	9.06%	79.53%	\$64	\$112	0.81%	9.06%	79.53%	\$64
	Delta Schools Federal Credit Union	\$58,493	\$136	0.94%	10.27%	74.09%	\$116	\$136	0.94%	10.27%	74.09%	\$116
	Mokelumne Federal Credit Union	\$64,936	\$63	0.39%	3.18%	85.05%	\$74	\$63	0.39%	3.18%	85.05%	\$74
	Sonoma Federal Credit Union	\$66,587	\$250	1.53%	12.52%	59.91%	\$91	\$250	1.53%	12.52%	59.91%	\$91
	Rolling F Credit Union	\$68,242	\$61	0.36%	3.53%	87.70%	\$96	\$61	0.36%	3.53%	87.70%	\$96
	McKesson & Healthcare Providers Federal Credit Union	\$76,064	\$1	0.01%	0.07%	94.65%	\$101	\$1	0.01%	0.07%	94.65%	\$101
	Polam Federal Credit Union	\$77,074	(\$17)	(0.09%)	(0.63%)	102.32%	\$82	(\$17)	(0.09%)	(0.63%)	102.32%	\$82
	California Community Credit Union	\$78,112	\$58	0.30%	2.51%	87.04%	\$79	\$58	0.30%	2.51%	87.04%	\$79
	Shell Western States Federal Credit Union	\$79,089	(\$176)	(0.89%)	(7.17%)	118.61%	\$145	(\$176)	(0.89%)	(7.17%)	118.61%	\$145
	Valley Oak Credit Union	\$79,993	(\$154)	(0.78%)	(11.69%)	101.38%	\$66	(\$154)	(0.78%)	(11.69%)	101.38%	\$66
	Bay Cities Credit Union	\$80,486	\$221	1.10%	11.87%	70.86%	\$90	\$221	1.10%	11.87%	70.86%	\$90
	Marin County Federal Credit Union	\$91,275	\$263	1.15%	14.66%	61.11%	\$111	\$263	1.15%	14.66%	61.11%	\$111
	Upward Credit Union	\$96,505	\$26	0.11%	1.37%	92.99%	\$119	\$26	0.11%	1.37%	92.99%	\$119
	Vision One Credit Union	\$97,072	\$98	0.41%	2.77%	88.00%	\$193	\$98	0.41%	2.77%	88.00%	\$193
	Lassen County Federal Credit Union	\$102,602	\$48	0.19%	1.57%	92.96%	\$115	\$48	0.19%	1.57%	92.96%	\$115
	First California Federal Credit Union	\$103,834	\$2	0.01%	0.10%	87.12%	\$76	\$2	0.01%	0.10%	87.12%	\$76
	SMW 104 Federal Credit Union	\$103,993	\$504	1.93%	21.00%	61.22%	\$185	\$504	1.93%	21.00%	61.22%	\$185
	Kaiperm Federal Credit Union	\$115,420	(\$8)	(0.03%)	(0.33%)	98.36%	\$100	(\$8)	(0.03%)	(0.33%)	98.36%	\$100
	North Bay Credit Union	\$118,666	(\$228)	(0.76%)	(9.56%)	111.46%	\$162	(\$228)	(0.76%)	(9.56%)	111.46%	\$162
	United Local Credit Union	\$126,062	\$156	0.50%	2.87%	79.60%	\$90	\$156	0.50%	2.87%	79.60%	\$90
	Cooperative Center Federal Credit Union	\$126,460	\$78	0.24%	3.82%	90.68%	\$113	\$78	0.24%	3.82%	90.68%	\$113
	Tulare County Federal Credit Union	\$133,198	\$148	0.45%	7.27%	85.48%	\$88	\$148	0.45%	7.27%	85.48%	\$88
	Siskiyou Credit Union	\$148,389	\$109	0.31%	3.97%	72.55%	\$75	\$109	0.31%	3.97%	72.55%	\$75
	Vocality Community Credit Union	\$150,148	(\$54)	(0.14%)	(2.25%)	99.94%	\$85	(\$54)	(0.14%)	(2.25%)	99.94%	\$85
	Mission City Federal Credit Union	\$153,207	(\$24)	(0.06%)	(0.90%)	96.23%	\$136	(\$24)	(0.06%)	(0.90%)	96.23%	\$136
	Kings Federal Credit Union	\$155,166	\$212	0.55%	4.62%	75.65%	\$94	\$212	0.55%	4.62%	75.65%	\$94
	San Joaquin Power Employees Credit Union	\$169,454	(\$76)	(0.18%)	(1.22%)	112.16%	\$185	(\$76)	(0.18%)	(1.22%)	112.16%	\$185
	Compass Community Credit Union	\$172,210	(\$151)	(0.35%)	(3.19%)	116.14%	\$129	(\$151)	(0.35%)	(3.19%)	116.14%	\$129
	Santa Cruz Community Credit Union	\$187,613	(\$395)	(0.83%)	(8.97%)	110.07%	\$121	(\$395)	(0.83%)	(8.97%)	110.07%	\$121
	Merco Credit Union	\$188,247	\$152	0.33%	3.63%	59.17%	\$90	\$152	0.33%	3.63%	59.17%	\$90
	S R I Federal Credit Union	\$216,790	\$367	0.68%	6.26%	73.39%	\$127	\$367	0.68%	6.26%	73.39%	\$127
	Central State Credit Union	\$235,858	(\$12)	(0.02%)	(0.58%)	93.65%	\$85	(\$12)	(0.02%)	(0.58%)	93.65%	\$85
	Pacific Postal Credit Union	\$237,723	\$319	0.54%	3.89%	71.26%	\$114	\$319	0.54%	3.89%	71.26%	\$114
	Average of Asset Group A	\$119,625	\$63	0.27%	2.60%	87.50%	\$108	\$63	0.27%	2.60%	87.50%	\$108

Source: SNL Financial

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Performance Analysis

March 31, 2024

Run Date: May 28, 2024

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												
	Heritage Community Credit Union	\$278,479	\$1,785	2.59%	30.04%	50.28%	\$106	\$1,785	2.59%	30.04%	50.28%	\$106
	Families and Schools Together Federal Credit Union	\$297,099	\$2,018	2.74%	17.54%	46.60%	\$85	\$2,018	2.74%	17.54%	46.60%	\$85
	Monterey Credit Union	\$308,652	(\$890)	(1.19%)	(13.67%)	121.21%	\$128	(\$890)	(1.19%)	(13.67%)	121.21%	\$128
	Tucoemas Federal Credit Union	\$329,347	\$186	0.22%	3.78%	74.66%	\$77	\$186	0.22%	3.78%	74.66%	\$77
	Members 1st Credit Union	\$330,250	\$908	1.12%	12.64%	71.64%	\$96	\$908	1.12%	12.64%	71.64%	\$96
	C.A.H.P. Credit Union	\$331,896	\$1,147	1.41%	16.22%	67.52%	\$133	\$1,147	1.41%	16.22%	67.52%	\$133
	Sea West Coast Guard Federal Credit Union	\$399,993	(\$122)	(0.12%)	(0.63%)	105.54%	\$120	(\$122)	(0.12%)	(0.63%)	105.54%	\$120
	MOCSE Federal Credit Union	\$420,263	\$373	0.36%	9.01%	70.63%	\$98	\$373	0.36%	9.01%	70.63%	\$98
	Yolo Federal Credit Union	\$442,537	\$511	0.47%	5.62%	87.75%	\$98	\$511	0.47%	5.62%	87.75%	\$98
	Average of Asset Group B	\$348,724	\$657	0.84%	8.95%	77.31%	\$105	\$657	0.84%	8.95%	77.31%	\$105
Asset Group C - \$501 million to \$1 billion in total assets												
	SafeAmerica Credit Union	\$516,715	(\$1,330)	(1.02%)	(13.32%)	86.12%	\$129	(\$1,330)	(1.02%)	(13.32%)	86.12%	\$129
	First U.S. Community Credit Union	\$544,594	\$275	0.20%	2.08%	88.16%	\$106	\$275	0.20%	2.08%	88.16%	\$106
	PremierOne Credit Union	\$631,813	(\$127)	(0.08%)	(1.19%)	86.29%	\$124	(\$127)	(0.08%)	(1.19%)	86.29%	\$124
	Commonwealth Central Credit Union	\$632,056	\$1,706	1.08%	9.33%	71.14%	\$124	\$1,706	1.08%	9.33%	71.14%	\$124
	Excite Credit Union	\$687,621	(\$1,187)	(0.68%)	(11.44%)	91.40%	\$108	(\$1,187)	(0.68%)	(11.44%)	91.40%	\$108
	UNCLE Credit Union	\$707,664	\$545	0.30%	4.62%	77.21%	\$127	\$545	0.30%	4.62%	77.21%	\$127
	Merced School Employees Federal Credit Union	\$782,946	\$1,422	0.74%	9.06%	72.88%	\$87	\$1,422	0.74%	9.06%	72.88%	\$87
	Community First Credit Union	\$824,428	\$999	0.49%	5.35%	81.19%	\$102	\$999	0.49%	5.35%	81.19%	\$102
	Sacramento Credit Union	\$829,207	\$2,211	1.08%	8.63%	62.91%	\$102	\$2,211	1.08%	8.63%	62.91%	\$102
	1st Northern California Credit Union	\$837,228	\$862	0.42%	3.96%	82.68%	\$98	\$862	0.42%	3.96%	82.68%	\$98
	Santa Clara County Federal Credit Union	\$954,145	\$1,837	0.76%	12.03%	73.38%	\$151	\$1,837	0.76%	12.03%	73.38%	\$151
	Average of Asset Group C	\$722,583	\$656	0.30%	2.65%	79.40%	\$114	\$656	0.30%	2.65%	79.40%	\$114

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Performance Analysis

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
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Asset Group D - Over \$1 billion in total assets												
	Valley First Credit Union	\$1,043,483	\$2,103	0.82%	9.92%	70.93%	\$92	\$2,103	0.82%	9.92%	70.93%	\$92
	The Police Credit Union of California	\$1,075,689	(\$1,955)	(0.73%)	(8.68%)	119.11%	\$143	(\$1,955)	(0.73%)	(8.68%)	119.11%	\$143
	1st United Credit Union	\$1,238,467	\$1,604	0.52%	5.68%	78.79%	\$128	\$1,604	0.52%	5.68%	78.79%	\$128
	Noble Federal Credit Union	\$1,274,104	\$3,338	1.06%	12.29%	69.76%	\$111	\$3,338	1.06%	12.29%	69.76%	\$111
	Sierra Central Credit Union	\$1,447,093	(\$335)	(0.09%)	(0.97%)	80.05%	\$87	(\$335)	(0.09%)	(0.97%)	80.05%	\$87
	Operating Engineers Local Union #3 Federal Credit Union	\$1,476,882	\$1,508	0.41%	3.38%	75.66%	\$127	\$1,508	0.41%	3.38%	75.66%	\$127
	San Francisco Federal Credit Union	\$1,479,754	\$7,037	1.90%	23.36%	46.08%	\$180	\$7,037	1.90%	23.36%	46.08%	\$180
	Pacific Service Credit Union	\$1,493,400	\$1,119	0.30%	2.79%	84.03%	\$162	\$1,119	0.30%	2.79%	84.03%	\$162
	Bay Federal Credit Union	\$1,608,979	\$2,493	0.62%	8.04%	78.47%	\$126	\$2,493	0.62%	8.04%	78.47%	\$126
	KeyPoint Credit Union	\$1,690,396	\$1,621	0.38%	5.88%	86.92%	\$143	\$1,621	0.38%	5.88%	86.92%	\$143
	Monterra Credit Union	\$1,717,590	\$4,427	1.04%	8.71%	72.78%	\$132	\$4,427	1.04%	8.71%	72.78%	\$132
	San Francisco Fire Credit Union	\$1,739,823	\$819	0.19%	3.63%	88.50%	\$159	\$819	0.19%	3.63%	88.50%	\$159
	Coast Central Credit Union	\$2,045,359	\$2,801	0.55%	7.21%	78.99%	\$100	\$2,801	0.55%	7.21%	78.99%	\$100
	Self-Help Federal Credit Union	\$2,124,332	\$7,650	1.45%	17.93%	74.65%	\$93	\$7,650	1.45%	17.93%	74.65%	\$93
	Meriwest Credit Union	\$2,195,443	\$381	0.07%	0.98%	85.28%	\$152	\$381	0.07%	0.98%	85.28%	\$152
	Provident Credit Union	\$3,519,815	\$675	0.08%	0.80%	95.64%	\$138	\$675	0.08%	0.80%	95.64%	\$138
	Stanford Federal Credit Union	\$4,224,564	\$7,714	0.74%	7.72%	64.74%	\$169	\$7,714	0.74%	7.72%	64.74%	\$169
	Technology Credit Union	\$4,583,840	\$2,548	0.22%	2.48%	76.36%	\$162	\$2,548	0.22%	2.48%	76.36%	\$162
	S A F E Credit Union	\$4,691,303	\$15,514	1.33%	19.65%	64.62%	\$119	\$15,514	1.33%	19.65%	64.62%	\$119
	Educational Employees Credit Union	\$4,761,472	\$15,252	1.30%	13.93%	61.76%	\$89	\$15,252	1.30%	13.93%	61.76%	\$89
	Chevron Federal Credit Union	\$4,936,515	\$9,343	0.78%	6.12%	66.15%	\$143	\$9,343	0.78%	6.12%	66.15%	\$143
	Travis Credit Union	\$5,136,408	\$9,854	0.78%	7.86%	66.47%	\$121	\$9,854	0.78%	7.86%	66.47%	\$121
	Redwood Credit Union	\$8,922,307	\$27,766	1.27%	11.14%	59.04%	\$128	\$27,766	1.27%	11.14%	59.04%	\$128
	Patelco Credit Union	\$9,774,995	\$43,047	1.77%	20.20%	48.38%	\$154	\$43,047	1.77%	20.20%	48.38%	\$154
	Star One Credit Union	\$9,988,014	\$15,874	0.64%	6.13%	18.92%	(\$92)	\$15,874	0.64%	6.13%	18.92%	(\$92)
	First Technology Federal Credit Union	\$16,913,319	\$13,650	0.32%	4.00%	74.17%	\$132	\$13,650	0.32%	4.00%	74.17%	\$132
	The Golden 1 Credit Union	\$20,488,248	\$29,937	0.58%	7.75%	65.52%	\$117	\$29,937	0.58%	7.75%	65.52%	\$117
	Average of Asset Group D	\$4,503,392	\$8,362	0.68%	7.70%	72.29%	\$123	\$8,362	0.68%	7.70%	72.29%	\$123

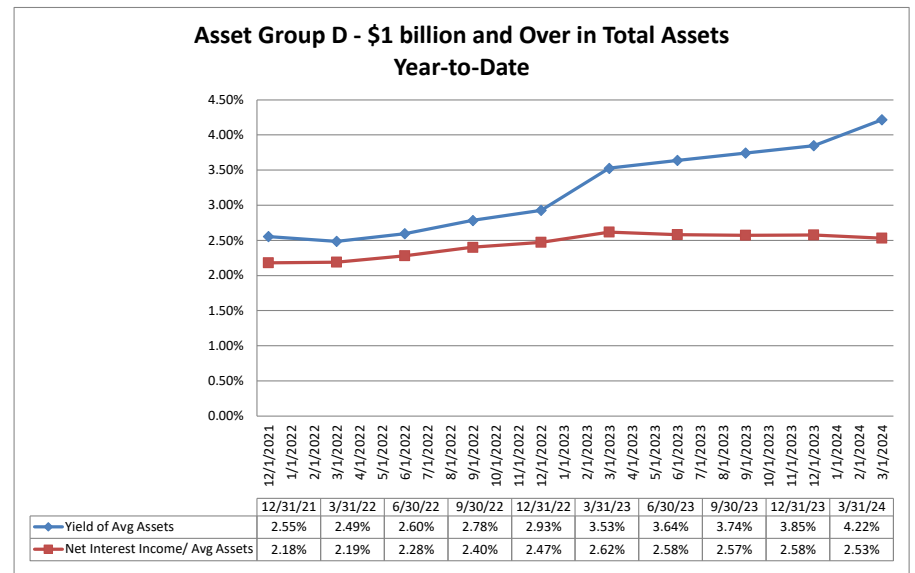
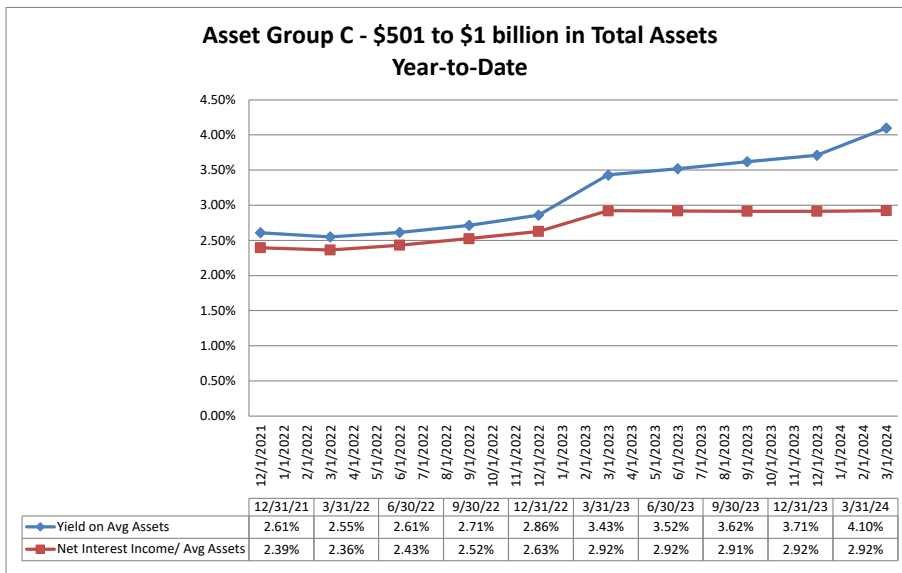
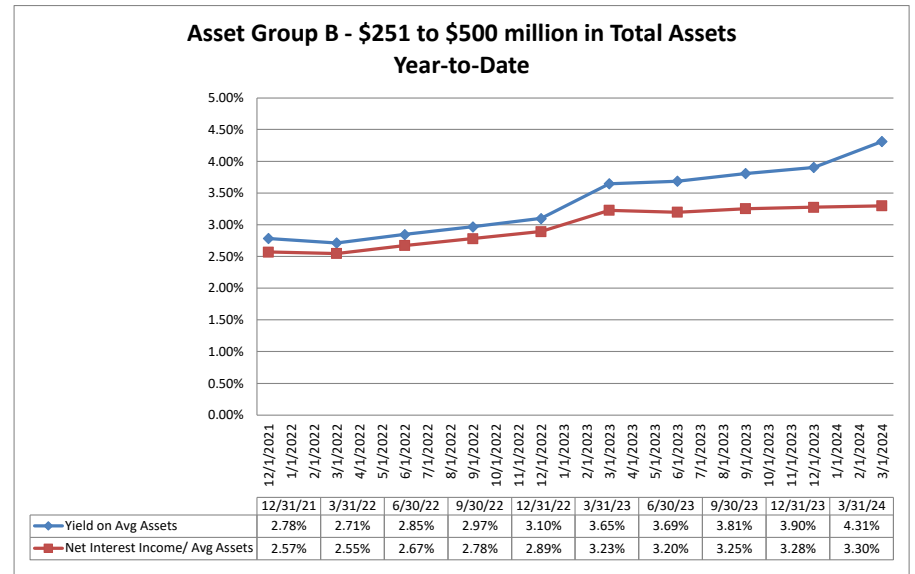
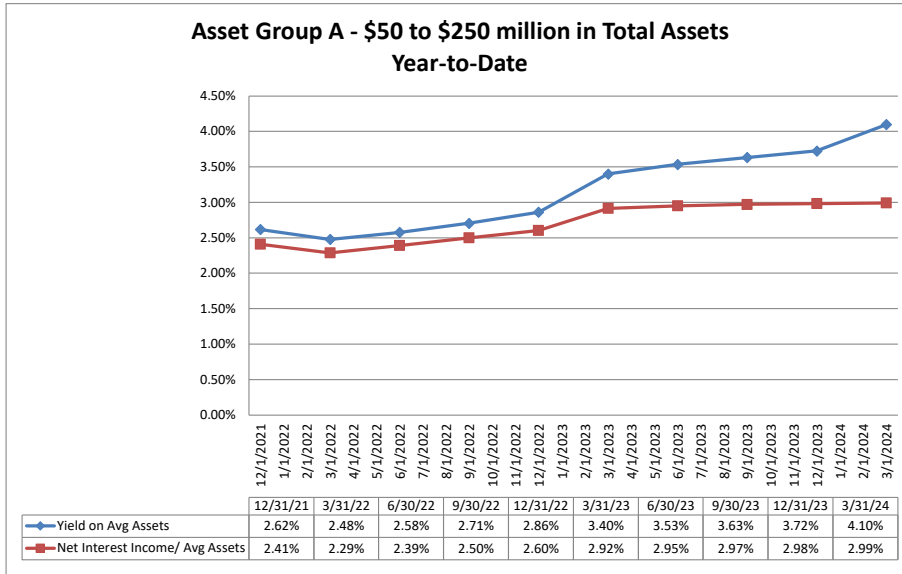
Source: SNL Financial

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Balance Sheet & Net Interest Margin

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



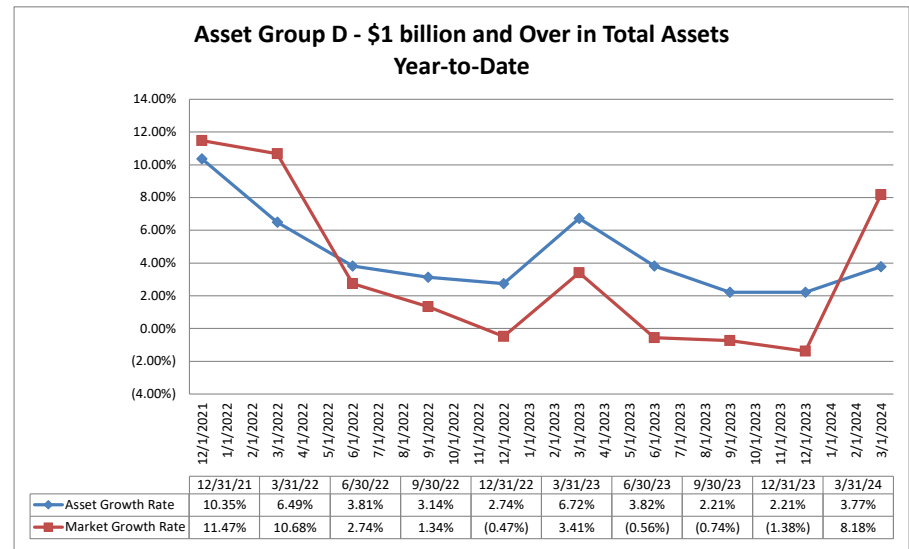
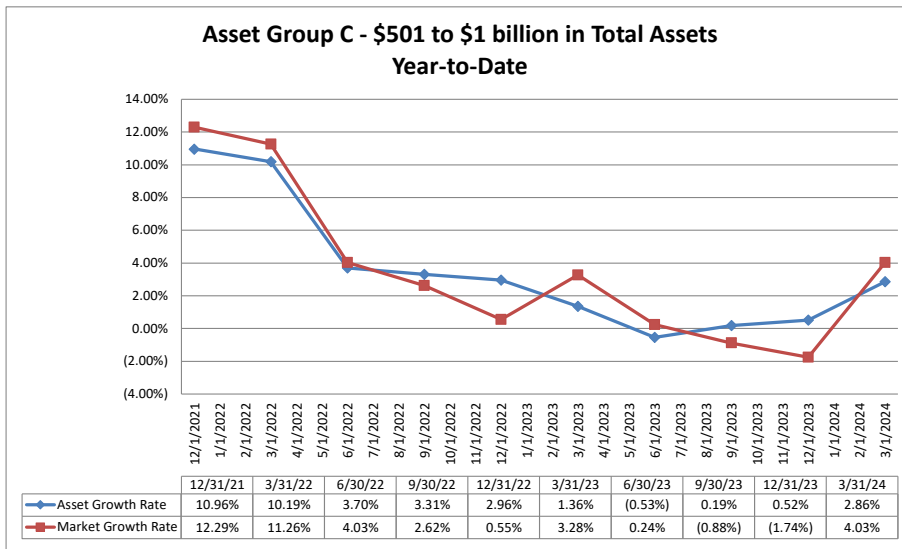
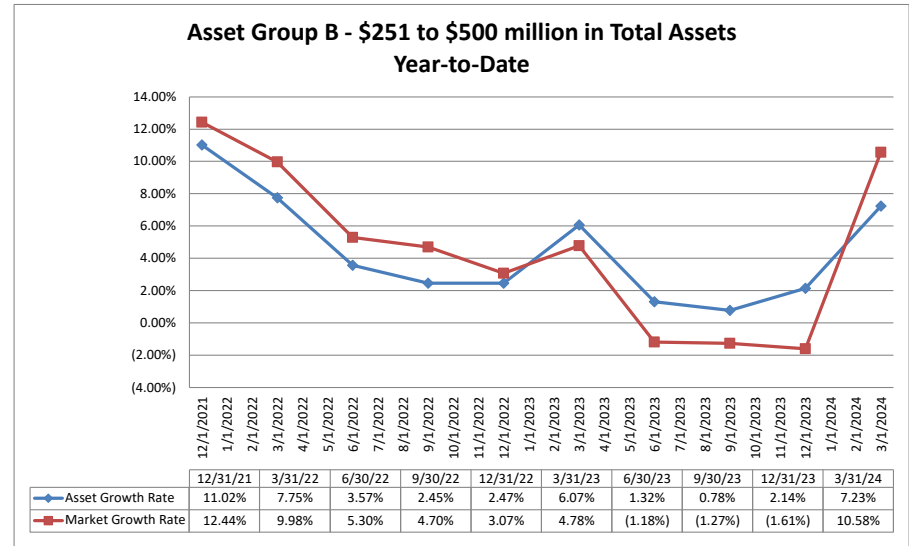
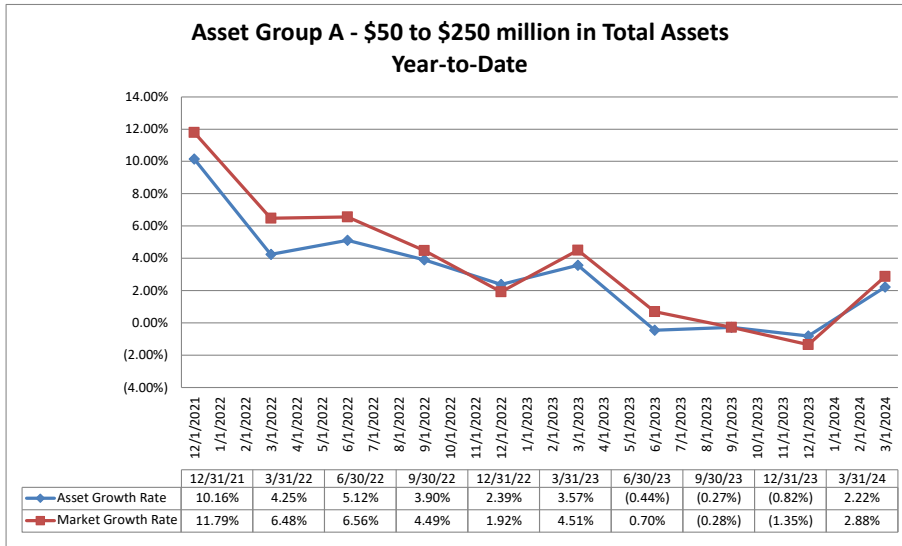
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 2024

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											
	Modesto's First Federal Credit Union	\$53,635	\$40,421	\$47,897	84.39%	\$6,704	4.68%	1.91%	2.77%	8.27%	9.11%
	Silverado Credit Union	\$54,637	\$36,420	\$49,364	73.78%	\$4,203	3.98%	0.32%	3.67%	(12.91%)	(15.22%)
	Delta Schools Federal Credit Union	\$58,493	\$27,527	\$52,976	51.96%	\$7,312	3.82%	0.63%	3.19%	8.06%	6.43%
	Mokelumne Federal Credit Union	\$64,936	\$27,115	\$56,618	47.89%	\$4,810	3.14%	0.48%	2.67%	3.21%	3.61%
	Sonoma Federal Credit Union	\$66,587	\$47,096	\$58,321	80.75%	\$6,342	5.65%	2.90%	2.74%	17.72%	17.31%
	Rolling F Credit Union	\$68,242	\$35,363	\$60,478	58.47%	\$6,204	3.56%	0.88%	2.68%	6.99%	8.33%
	McKesson & Healthcare Providers Federal Credit Union	\$76,064	\$47,206	\$69,849	67.58%	\$5,851	4.50%	1.09%	3.40%	4.08%	3.98%
	Polam Federal Credit Union	\$77,074	\$65,286	\$65,445	99.76%	\$4,671	3.42%	0.80%	2.62%	(12.48%)	(16.81%)
	California Community Credit Union	\$78,112	\$28,880	\$67,990	42.48%	\$5,387	3.47%	0.54%	2.93%	2.09%	3.24%
	Shell Western States Federal Credit Union	\$79,089	\$49,499	\$65,456	75.62%	\$6,327	3.97%	1.10%	2.88%	(0.77%)	3.22%
	Valley Oak Credit Union	\$79,993	\$56,609	\$70,788	79.97%	\$3,809	4.02%	1.09%	2.94%	8.73%	23.03%
	Bay Cities Credit Union	\$80,486	\$28,648	\$72,380	39.58%	\$5,366	4.53%	0.01%	4.51%	4.16%	2.50%
	Marin County Federal Credit Union	\$91,275	\$29,432	\$83,705	35.16%	\$14,042	3.50%	0.74%	2.76%	(5.04%)	(6.50%)
	Upward Credit Union	\$96,505	\$48,310	\$87,484	55.22%	\$6,656	3.63%	0.73%	2.90%	9.86%	8.98%
	Vision One Credit Union	\$97,072	\$80,189	\$82,002	97.79%	\$9,707	4.37%	1.56%	2.81%	10.17%	12.80%
	Lassen County Federal Credit Union	\$102,602	\$51,845	\$89,589	57.87%	\$7,329	2.87%	0.64%	2.23%	5.51%	4.72%
	First California Federal Credit Union	\$103,834	\$50,867	\$95,445	53.29%	\$5,613	3.60%	0.28%	3.32%	(0.09%)	(0.51%)
	SMW 104 Federal Credit Union	\$103,993	\$49,232	\$92,852	53.02%	\$15,999	4.58%	0.68%	3.90%	(4.16%)	(7.06%)
	Kaiperm Federal Credit Union	\$115,420	\$92,547	\$105,222	87.95%	\$6,789	4.39%	1.90%	2.49%	3.36%	3.20%
	North Bay Credit Union	\$118,666	\$102,728	\$106,841	96.15%	\$3,828	5.53%	2.30%	3.22%	(7.51%)	(0.89%)
	United Local Credit Union	\$126,062	\$80,730	\$102,998	78.38%	\$5,253	4.06%	0.47%	3.59%	7.72%	5.76%
	Cooperative Center Federal Credit Union	\$126,460	\$73,848	\$117,555	62.82%	\$7,026	3.48%	0.35%	3.13%	(6.63%)	(7.64%)
	Tulare County Federal Credit Union	\$133,198	\$100,518	\$118,043	85.15%	\$3,806	4.25%	0.59%	3.66%	11.91%	9.73%
	Siskiyou Credit Union	\$148,389	\$99,887	\$128,618	77.66%	\$5,207	4.81%	1.12%	3.69%	32.34%	13.60%
	Vocality Community Credit Union	\$150,148	\$120,988	\$139,012	87.03%	\$4,058	4.57%	2.07%	2.50%	(16.08%)	11.38%
	Mission City Federal Credit Union	\$153,207	\$99,987	\$136,688	73.15%	\$9,575	3.85%	1.52%	2.33%	(11.42%)	(13.90%)
	Kings Federal Credit Union	\$155,166	\$89,891	\$134,872	66.65%	\$8,167	3.73%	0.91%	2.82%	1.99%	(0.19%)
	San Joaquin Power Employees Credit Union	\$169,454	\$118,219	\$142,923	82.72%	\$28,242	4.12%	3.34%	0.78%	(3.87%)	4.44%
	Compass Community Credit Union	\$172,210	\$112,755	\$152,614	73.88%	\$7,654	3.56%	1.51%	2.05%	(1.98%)	(2.68%)
	Santa Cruz Community Credit Union	\$187,613	\$149,186	\$159,934	93.28%	\$3,540	5.01%	0.90%	4.11%	(8.65%)	(7.41%)
	Merco Credit Union	\$188,247	\$131,122	\$166,255	78.87%	\$4,648	5.31%	0.88%	4.43%	5.82%	7.58%
	S R I Federal Credit Union	\$216,790	\$162,654	\$181,006	89.86%	\$13,986	4.17%	1.73%	2.44%	0.84%	(0.25%)
	Central State Credit Union	\$235,858	\$79,969	\$226,078	35.37%	\$5,422	2.78%	0.54%	2.24%	12.08%	12.52%
	Pacific Postal Credit Union	\$237,723	\$107,444	\$203,459	52.81%	\$6,992	4.32%	1.03%	3.29%	2.06%	1.46%
	Average of Asset Group A	\$119,625	\$74,189	\$105,611	69.89%	\$7,368	4.10%	1.10%	2.99%	2.22%	2.88%

Source: SNL Financial

NA = data was not available.

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Heritage Community Credit Union	\$278,479	\$232,260	\$247,505	93.84%	\$6,188	4.35%	1.32%	3.03%	8.07%	3.94%
	Families and Schools Together Federal Credit Union	\$297,099	\$218,843	\$245,915	88.99%	\$6,909	4.70%	0.50%	4.20%	6.34%	10.38%
	Monterey Credit Union	\$308,652	\$207,523	\$262,956	78.92%	\$4,607	4.13%	1.09%	3.03%	24.55%	27.98%
	Tuocomas Federal Credit Union	\$329,347	\$156,205	\$276,580	56.48%	\$4,543	4.44%	0.81%	3.63%	(28.70%)	0.14%
	Members 1st Credit Union	\$330,250	\$241,138	\$295,726	81.54%	\$5,597	3.90%	0.79%	3.11%	15.75%	14.38%
	C.A.H.P. Credit Union	\$331,896	\$284,215	\$299,857	94.78%	\$10,057	6.09%	1.82%	4.27%	13.83%	13.58%
	Sea West Coast Guard Federal Credit Union	\$399,993	\$252,780	\$321,011	78.74%	\$10,126	2.87%	1.17%	1.70%	(3.07%)	(3.70%)
	MOCSE Federal Credit Union	\$420,263	\$225,727	\$394,187	57.26%	\$5,837	4.55%	0.56%	3.99%	13.20%	15.01%
	Yolo Federal Credit Union	\$442,537	\$263,325	\$381,469	69.03%	\$6,322	3.78%	1.04%	2.74%	15.08%	13.47%
	Average of Asset Group B	\$348,724	\$231,335	\$302,801	77.73%	\$6,687	4.31%	1.01%	3.30%	7.23%	10.58%
Asset Group C - \$501 million to \$1 billion in total assets											
	SafeAmerica Credit Union	\$516,715	\$411,517	\$459,457	89.57%	\$9,481	4.15%	1.55%	2.60%	(8.23%)	5.37%
	First U.S. Community Credit Union	\$544,594	\$346,506	\$486,625	71.21%	\$7,213	3.70%	1.29%	2.42%	6.46%	6.43%
	PremierOne Credit Union	\$631,813	\$444,311	\$537,232	82.70%	\$6,981	4.36%	1.46%	2.90%	7.59%	10.01%
	Commonwealth Central Credit Union	\$632,056	\$510,756	\$553,106	92.34%	\$6,450	4.43%	0.42%	4.01%	0.38%	0.04%
	Excite Credit Union	\$687,621	\$510,600	\$580,096	88.02%	\$5,501	4.41%	1.38%	3.03%	(7.40%)	6.00%
	UNCLE Credit Union	\$707,664	\$596,704	\$647,262	92.19%	\$7,258	4.67%	1.42%	3.25%	(10.10%)	(8.25%)
	Merced School Employees Federal Credit Union	\$782,946	\$312,583	\$711,164	43.95%	\$6,314	3.44%	0.82%	2.62%	17.84%	17.87%
	Community First Credit Union	\$824,428	\$583,773	\$740,330	78.85%	\$5,371	4.64%	1.48%	3.16%	3.73%	4.16%
	Sacramento Credit Union	\$829,207	\$404,808	\$626,361	64.63%	\$8,593	3.72%	1.46%	2.25%	11.41%	13.23%
	1st Northern California Credit Union	\$837,228	\$348,508	\$689,596	50.54%	\$9,200	2.89%	0.70%	2.20%	19.23%	(6.79%)
	Santa Clara County Federal Credit Union	\$954,145	\$508,510	\$881,253	57.70%	\$7,228	4.69%	0.95%	3.73%	(9.45%)	(3.74%)
	Average of Asset Group C	\$722,583	\$452,598	\$628,407	73.79%	\$7,235	4.10%	1.18%	2.92%	2.86%	4.03%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets											
	Valley First Credit Union	\$1,043,483	\$719,047	\$839,335	85.67%	\$6,343	4.38%	1.26%	3.11%	9.49%	18.87%
	The Police Credit Union of California	\$1,075,689	\$584,246	\$938,083	62.28%	\$7,998	3.37%	1.24%	2.13%	(0.52%)	1.56%
	1st United Credit Union	\$1,238,467	\$874,394	\$1,101,960	79.35%	\$7,506	4.07%	1.09%	2.97%	4.56%	5.88%
	Noble Federal Credit Union	\$1,274,104	\$794,919	\$1,054,543	75.38%	\$6,261	4.45%	1.27%	3.18%	9.77%	12.46%
	Sierra Central Credit Union	\$1,447,093	\$1,030,958	\$1,294,547	79.64%	\$6,924	4.19%	1.55%	2.65%	(6.04%)	(0.95%)
	Operating Engineers Local Union #3 Federal Credit Union	\$1,476,882	\$870,432	\$1,278,556	68.08%	\$7,384	4.23%	1.11%	3.11%	0.59%	(0.63%)
	San Francisco Federal Credit Union	\$1,479,754	\$436,062	\$1,041,786	41.86%	\$22,765	4.43%	1.45%	2.98%	(1.66%)	(6.30%)
	Pacific Service Credit Union	\$1,493,400	\$1,016,304	\$1,167,187	87.07%	\$9,604	4.33%	1.51%	2.82%	9.98%	12.41%
	Bay Federal Credit Union	\$1,608,979	\$1,085,334	\$1,460,578	74.31%	\$6,514	3.88%	0.94%	2.94%	4.63%	4.75%
	KeyPoint Credit Union	\$1,690,396	\$1,282,933	\$1,352,840	94.83%	\$9,313	4.05%	1.62%	2.43%	2.57%	10.86%
	Monterra Credit Union	\$1,717,590	\$1,372,190	\$1,484,580	92.43%	\$8,238	4.33%	1.08%	3.25%	9.47%	10.53%
	San Francisco Fire Credit Union	\$1,739,823	\$1,161,222	\$1,429,423	81.24%	\$10,325	3.85%	1.25%	2.60%	(3.89%)	0.88%
	Coast Central Credit Union	\$2,045,359	\$980,671	\$1,812,422	54.11%	\$7,882	3.60%	1.69%	1.91%	(0.98%)	0.70%
	Self-Help Federal Credit Union	\$2,124,332	\$1,487,270	\$1,487,829	99.96%	\$5,635	5.43%	1.77%	3.66%	5.90%	7.21%
	Meriwest Credit Union	\$2,195,443	\$1,713,579	\$1,752,638	97.77%	\$9,889	4.38%	1.97%	2.42%	0.43%	(0.95%)
	Provident Credit Union	\$3,519,815	\$2,524,697	\$3,137,458	80.47%	\$10,880	4.11%	2.17%	1.94%	2.57%	2.79%
	Stanford Federal Credit Union	\$4,224,564	\$3,225,320	\$3,208,428	100.53%	\$17,103	4.40%	2.18%	2.22%	7.64%	13.76%
	Technology Credit Union	\$4,583,840	\$3,452,588	\$3,866,964	89.28%	\$13,542	4.89%	2.67%	2.21%	(20.08%)	18.24%
	S A F E Credit Union	\$4,691,303	\$3,302,926	\$3,997,356	82.63%	\$6,548	3.96%	1.81%	2.15%	3.32%	3.33%
	Educational Employees Credit Union	\$4,761,472	\$2,115,245	\$4,166,357	50.77%	\$8,435	3.31%	0.91%	2.41%	9.79%	10.30%
	Chevron Federal Credit Union	\$4,936,515	\$4,054,539	\$4,287,982	94.56%	\$14,145	3.99%	2.99%	1.00%	22.97%	26.09%
	Travis Credit Union	\$5,136,408	\$4,066,859	\$4,290,524	94.79%	\$8,192	4.41%	1.59%	2.81%	16.37%	19.55%
	Redwood Credit Union	\$8,922,307	\$6,383,865	\$7,329,139	87.10%	\$10,369	4.83%	1.72%	3.11%	19.43%	23.96%
	Patelco Credit Union	\$9,774,995	\$6,623,692	\$8,175,763	81.02%	\$11,630	4.50%	1.89%	2.61%	2.48%	5.67%
	Star One Credit Union	\$9,988,014	\$5,760,680	\$7,352,217	78.35%	\$38,713	3.44%	2.76%	0.69%	3.67%	(1.25%)
	First Technology Federal Credit Union	\$16,913,319	\$11,817,865	\$12,563,790	94.06%	\$10,437	4.65%	2.32%	2.33%	1.54%	12.26%
	The Golden 1 Credit Union	\$20,488,248	\$13,877,124	\$17,081,036	81.24%	\$10,183	4.44%	1.74%	2.70%	(12.15%)	8.77%
	Average of Asset Group D	\$4,503,392	\$3,059,813	\$3,664,938	81.07%	\$10,843	4.22%	1.69%	2.53%	3.77%	8.18%

Source: SNL Financial

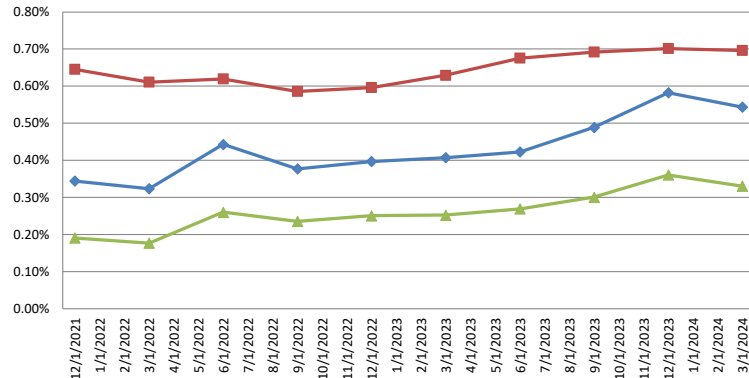
NA = data was not available.

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Asset Quality

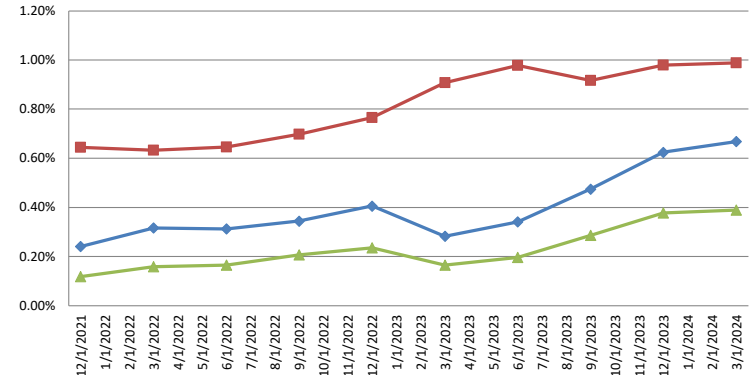
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



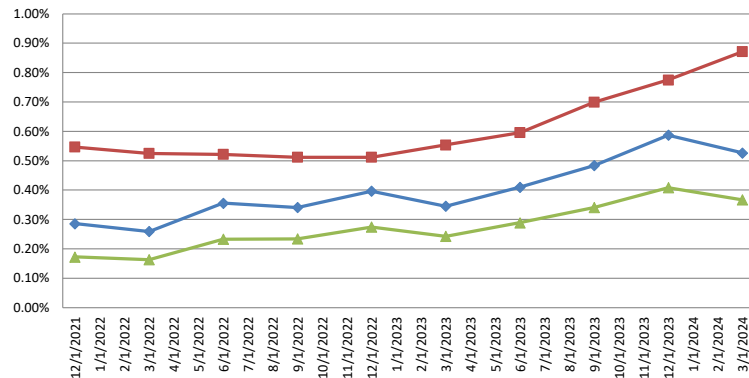
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NPLs/Loans	0.34%	0.32%	0.44%	0.38%	0.40%	0.41%	0.42%	0.49%	0.58%	0.54%
Reserves/Loans	0.65%	0.61%	0.62%	0.59%	0.60%	0.63%	0.68%	0.69%	0.70%	0.70%
Delinquent Loans/Assets	0.19%	0.18%	0.26%	0.24%	0.25%	0.25%	0.27%	0.30%	0.36%	0.33%

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



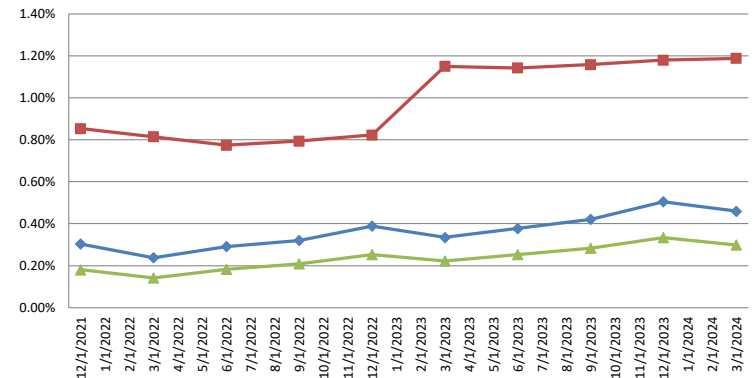
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.24%	0.32%	0.31%	0.34%	0.41%	0.28%	0.34%	0.47%	0.62%	0.67%
Reserves/Loans	0.64%	0.63%	0.65%	0.70%	0.77%	0.91%	0.98%	0.92%	0.98%	0.99%
Delinquent Loans/Assets	0.12%	0.16%	0.17%	0.21%	0.24%	0.17%	0.20%	0.29%	0.38%	0.39%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.29%	0.26%	0.36%	0.34%	0.40%	0.35%	0.41%	0.48%	0.59%	0.53%
Reserves/Loans	0.55%	0.52%	0.52%	0.51%	0.49%	0.55%	0.60%	0.70%	0.77%	0.87%
Delinquent Loans/Assets	0.17%	0.16%	0.23%	0.23%	0.27%	0.24%	0.29%	0.34%	0.41%	0.37%

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



	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24
NPLs/Loans	0.30%	0.24%	0.29%	0.32%	0.39%	0.33%	0.38%	0.42%	0.50%	0.46%
Reserves/Loans	0.85%	0.81%	0.77%	0.79%	0.82%	1.15%	1.14%	1.16%	1.18%	1.19%
Delinquent Loans/Assets	0.18%	0.14%	0.18%	0.21%	0.25%	0.22%	0.25%	0.28%	0.33%	0.30%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Modesto's First Federal Credit Union	\$53,635	\$161	0.40%	0.41%	103.11%	2.82%	0.30%
	Silverado Credit Union	\$54,637	\$5	0.01%	0.04%	320.00%	0.10%	0.01%
	Delta Schools Federal Credit Union	\$58,493	\$9	0.03%	0.78%	NM	0.16%	0.02%
	Mokelumne Federal Credit Union	\$64,936	\$2	0.01%	0.90%	NM	0.02%	0.00%
	Sonoma Federal Credit Union	\$66,587	\$222	0.47%	0.23%	49.55%	4.36%	0.33%
	Rolling F Credit Union	\$68,242	\$96	0.27%	0.56%	205.21%	1.34%	0.14%
	McKesson & Healthcare Providers Federal Credit Union	\$76,064	\$154	0.33%	0.11%	34.42%	2.78%	0.20%
	Polam Federal Credit Union	\$77,074	\$518	0.79%	0.61%	76.45%	4.72%	0.67%
	California Community Credit Union	\$78,112	\$19	0.07%	0.55%	836.84%	0.20%	0.02%
	Shell Western States Federal Credit Union	\$79,089	\$425	0.86%	0.48%	56.47%	4.26%	0.54%
	Valley Oak Credit Union	\$79,993	\$244	0.43%	0.76%	176.64%	4.63%	0.31%
	Bay Cities Credit Union	\$80,486	\$328	1.14%	0.96%	83.84%	4.19%	0.41%
	Marin County Federal Credit Union	\$91,275	\$513	1.74%	0.32%	18.52%	6.92%	0.56%
	Upward Credit Union	\$96,505	\$608	1.26%	0.42%	33.06%	7.69%	0.63%
	Vision One Credit Union	\$97,072	\$0	0.00%	0.91%	0.00%	0.00%	0.00%
	Lassen County Federal Credit Union	\$102,602	\$0	0.00%	0.17%	0.00%	0.00%	0.00%
	First California Federal Credit Union	\$103,834	\$76	0.15%	1.59%	NM	0.88%	0.07%
	SMW 104 Federal Credit Union	\$103,993	\$36	0.07%	0.28%	380.56%	0.36%	0.03%
	Kaiperm Federal Credit Union	\$115,420	\$90	0.10%	0.23%	236.67%	0.90%	0.08%
	North Bay Credit Union	\$118,666	\$896	0.87%	0.27%	31.03%	9.26%	0.76%
	United Local Credit Union	\$126,062	\$140	0.17%	1.26%	725.00%	0.99%	0.11%
	Cooperative Center Federal Credit Union	\$126,460	\$574	0.78%	0.58%	74.39%	6.64%	0.45%
	Tulare County Federal Credit Union	\$133,198	\$618	0.61%	0.40%	64.40%	7.17%	0.46%
	Siskiyou Credit Union	\$148,389	\$610	0.61%	1.18%	193.28%	7.64%	0.41%
	Vocality Community Credit Union	\$150,148	\$3,417	2.82%	2.26%	80.19%	40.10%	2.28%
	Mission City Federal Credit Union	\$153,207	\$200	0.20%	0.21%	104.50%	1.93%	0.13%
	Kings Federal Credit Union	\$155,166	\$165	0.18%	0.95%	515.76%	0.84%	0.11%
	San Joaquin Power Employees Credit Union	\$169,454	\$24	0.02%	1.00%	NM	0.09%	0.01%
	Compass Community Credit Union	\$172,210	\$32	0.03%	0.19%	671.88%	0.17%	0.02%
	Santa Cruz Community Credit Union	\$187,613	\$430	0.29%	0.95%	329.07%	2.28%	0.23%
	Merco Credit Union	\$188,247	\$1,465	1.12%	2.18%	195.29%	9.43%	0.78%
	S R I Federal Credit Union	\$216,790	\$221	0.14%	0.26%	192.76%	0.92%	0.10%
	Central State Credit Union	\$235,858	\$497	0.62%	0.69%	111.27%	6.65%	0.21%
	Pacific Postal Credit Union	\$237,723	\$2,032	1.89%	0.98%	51.72%	6.06%	0.85%
	Average of Asset Group A	\$119,625	\$436	0.54%	0.70%	198.40%	4.31%	0.33%

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

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Heritage Community Credit Union	\$278,479	\$1,326	0.57%	0.91%	159.05%	5.72%	0.48%
	Families and Schools Together Federal Credit Union	\$297,099	\$446	0.20%	1.01%	497.98%	0.91%	0.15%
	Monterey Credit Union	\$308,652	\$2,111	1.02%	1.12%	110.09%	9.34%	0.68%
	Tucoemas Federal Credit Union	\$329,347	\$3,695	2.37%	1.81%	76.67%	16.62%	1.12%
	Members 1st Credit Union	\$330,250	\$85	0.04%	0.37%	NM	0.82%	0.03%
	C.A.H.P. Credit Union	\$331,896	\$198	0.07%	0.59%	854.04%	0.65%	0.06%
	Sea West Coast Guard Federal Credit Union	\$399,993	\$4	0.00%	0.23%	NM	0.01%	0.00%
	MOCSE Federal Credit Union	\$420,263	\$2,392	1.06%	2.01%	189.97%	15.36%	0.57%
	Yolo Federal Credit Union	\$442,537	\$1,802	0.68%	0.85%	124.69%	4.64%	0.41%
	Average of Asset Group B	\$348,724	\$1,340	0.67%	0.99%	287.50%	6.01%	0.39%
Asset Group C - \$501 million to \$1 billion in total assets								
	SafeAmerica Credit Union	\$516,715	\$3,424	0.83%	1.07%	128.24%	8.17%	0.66%
	First U.S. Community Credit Union	\$544,594	\$971	0.28%	1.20%	428.84%	1.82%	0.18%
	PremierOne Credit Union	\$631,813	\$1,277	0.29%	1.03%	356.70%	3.38%	0.20%
	Commonwealth Central Credit Union	\$632,056	\$1,330	0.26%	0.70%	266.99%	2.22%	0.21%
	Excite Credit Union	\$687,621	\$3,735	0.73%	1.03%	141.47%	9.35%	0.54%
	UNCLE Credit Union	\$707,664	\$3,798	0.64%	0.66%	103.34%	8.38%	0.54%
	Merced School Employees Federal Credit Union	\$782,946	\$978	0.31%	1.00%	318.92%	1.95%	0.12%
	Community First Credit Union	\$824,428	\$9,673	1.66%	1.29%	77.73%	12.60%	1.17%
	Sacramento Credit Union	\$829,207	\$249	0.06%	0.71%	NM	0.23%	0.03%
	1st Northern California Credit Union	\$837,228	\$17	0.00%	0.35%	NM	0.02%	0.00%
	Santa Clara County Federal Credit Union	\$954,145	\$3,695	0.73%	0.54%	74.51%	5.71%	0.39%
	Average of Asset Group C	\$722,583	\$2,650	0.53%	0.87%	210.75%	4.89%	0.37%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets								
	Valley First Credit Union	\$1,043,483	\$5,437	0.76%	1.26%	167.08%	6.89%	0.52%
	The Police Credit Union of California	\$1,075,689	\$3,332	0.57%	0.77%	135.53%	3.61%	0.31%
	1st United Credit Union	\$1,238,467	\$2,688	0.31%	0.42%	137.65%	2.62%	0.22%
	Noble Federal Credit Union	\$1,274,104	\$2,923	0.37%	1.50%	407.97%	3.13%	0.23%
	Sierra Central Credit Union	\$1,447,093	\$5,125	0.50%	1.70%	341.78%	4.34%	0.35%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,476,882	\$4,355	0.50%	1.20%	239.04%	2.60%	0.29%
	San Francisco Federal Credit Union	\$1,479,754	\$4,776	1.10%	5.47%	499.06%	3.25%	0.32%
	Pacific Service Credit Union	\$1,493,400	\$3,638	0.36%	1.04%	289.86%	2.20%	0.24%
	Bay Federal Credit Union	\$1,608,979	\$1,364	0.13%	0.63%	503.67%	1.33%	0.08%
	KeyPoint Credit Union	\$1,690,396	\$4,085	0.32%	1.01%	318.43%	3.53%	0.24%
	Monterra Credit Union	\$1,717,590	\$5,410	0.39%	0.51%	129.08%	2.55%	0.31%
	San Francisco Fire Credit Union	\$1,739,823	\$11,098	0.96%	0.70%	73.63%	11.31%	0.64%
	Coast Central Credit Union	\$2,045,359	\$4,699	0.48%	0.63%	130.92%	3.11%	0.23%
	Self-Help Federal Credit Union	\$2,124,332	\$4,551	0.31%	2.83%	925.27%	2.40%	0.21%
	Meriwest Credit Union	\$2,195,443	\$11,581	0.68%	0.74%	109.85%	7.15%	0.53%
	Provident Credit Union	\$3,519,815	\$3,045	0.12%	0.46%	380.85%	0.92%	0.09%
	Stanford Federal Credit Union	\$4,224,564	\$3,330	0.10%	0.79%	763.78%	0.78%	0.08%
	Technology Credit Union	\$4,583,840	\$26,454	0.77%	0.98%	127.88%	5.94%	0.58%
	S A F E Credit Union	\$4,691,303	\$10,462	0.32%	0.90%	285.41%	2.98%	0.22%
	Educational Employees Credit Union	\$4,761,472	\$3,667	0.17%	1.25%	721.05%	0.81%	0.08%
	Chevron Federal Credit Union	\$4,936,515	\$13,076	0.32%	1.70%	526.24%	1.98%	0.26%
	Travis Credit Union	\$5,136,408	\$21,751	0.53%	0.84%	156.83%	4.22%	0.42%
	Redwood Credit Union	\$8,922,307	\$34,214	0.54%	1.50%	279.58%	3.12%	0.38%
	Patelco Credit Union	\$9,774,995	\$39,929	0.60%	0.94%	156.55%	5.13%	0.41%
	Star One Credit Union	\$9,988,014	\$4,756	0.08%	0.21%	252.46%	0.46%	0.05%
	First Technology Federal Credit Union	\$16,913,319	\$58,999	0.50%	1.01%	202.89%	4.38%	0.35%
	The Golden 1 Credit Union	\$20,488,248	\$85,557	0.62%	1.06%	171.61%	5.29%	0.42%
	Average of Asset Group D	\$4,503,392	\$14,085	0.46%	1.19%	312.37%	3.56%	0.30%

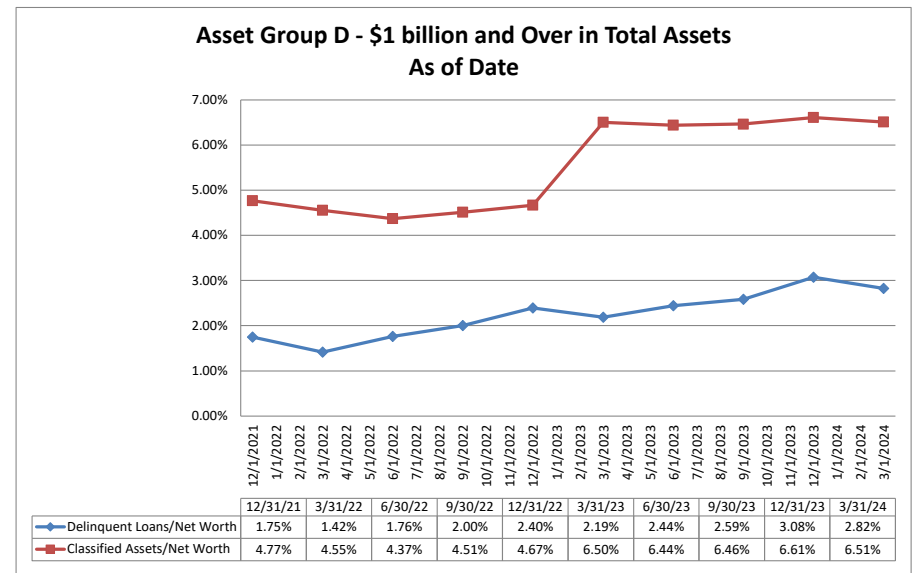
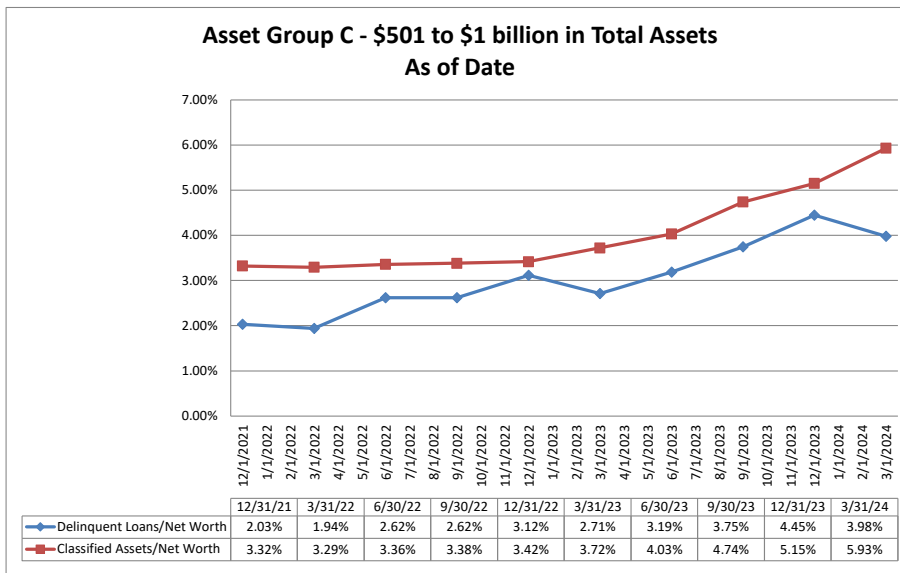
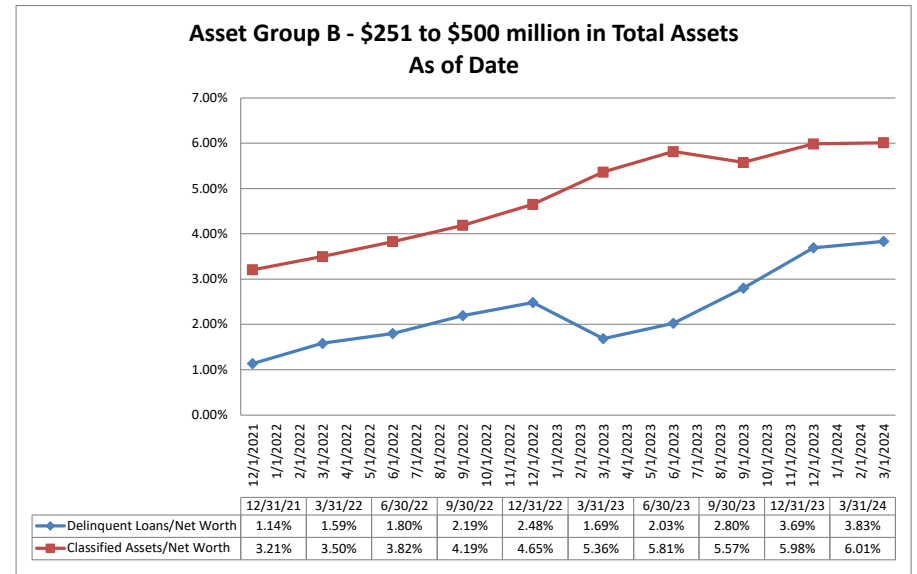
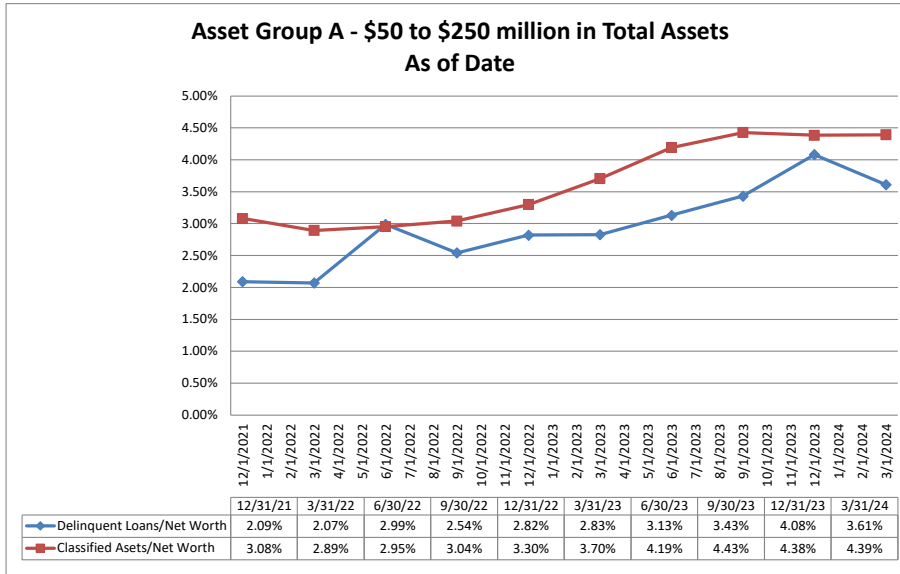
Source: SNL Financial

NA = data was not available.

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

Net Worth

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



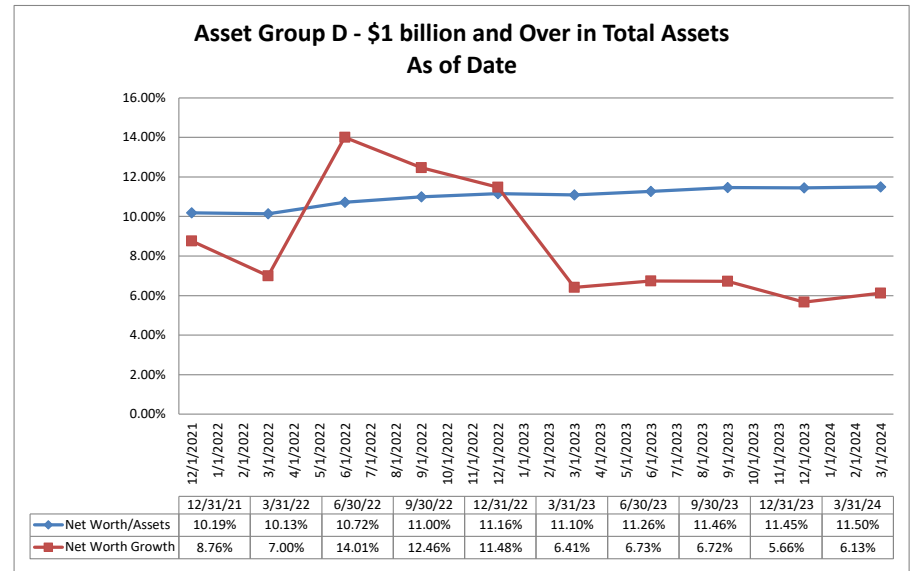
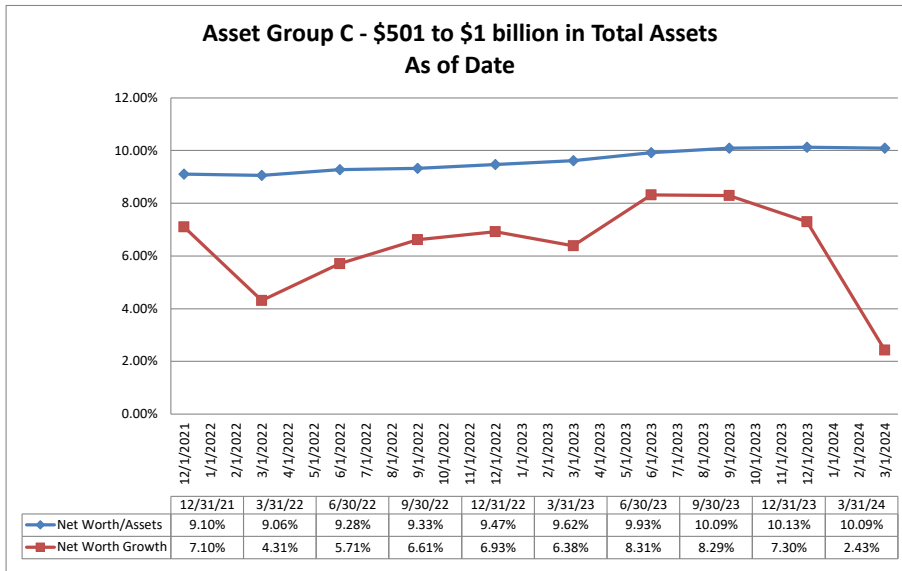
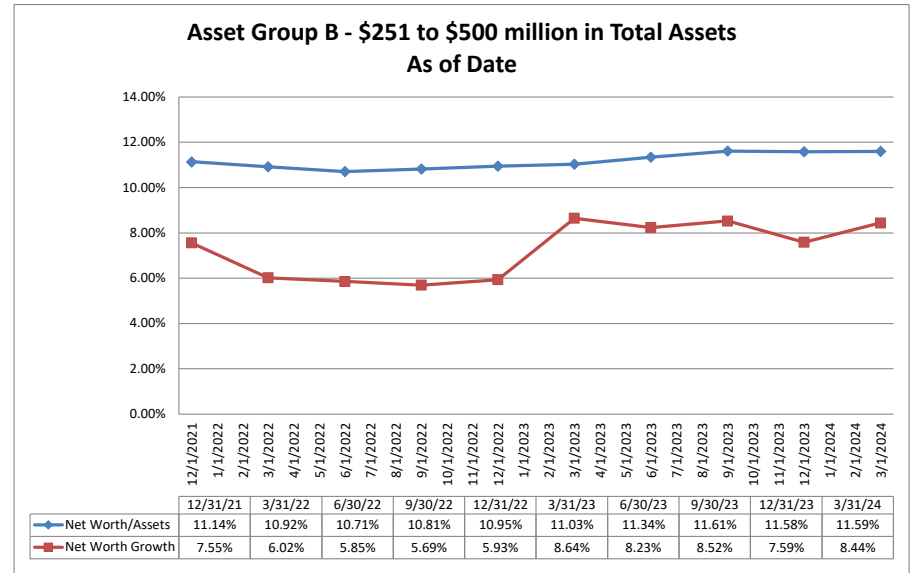
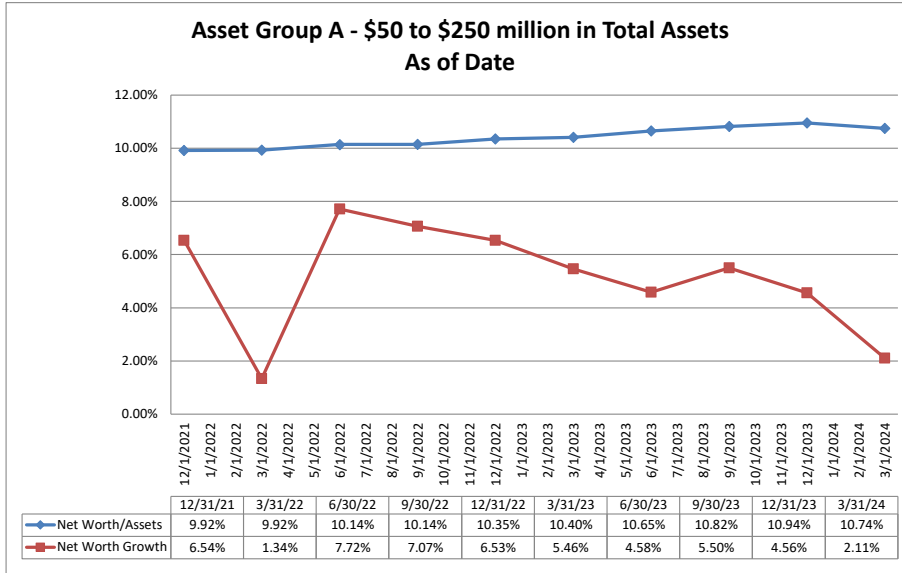
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

March 31, 2024

Run Date: May 28, 2024

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							
	Modesto's First Federal Credit Union	\$53,635	\$5,543	10.33%	3.94%	2.90%	2.99%
	Silverado Credit Union	\$54,637	\$5,012	9.17%	9.14%	0.10%	0.32%
	Delta Schools Federal Credit Union	\$58,493	\$5,390	9.21%	10.35%	0.17%	4.01%
	Mokelumne Federal Credit Union	\$64,936	\$7,948	12.24%	3.20%	0.03%	3.07%
	Sonoma Federal Credit Union	\$66,587	\$8,116	12.19%	12.98%	2.74%	1.36%
	Rolling F Credit Union	\$68,242	\$6,946	10.18%	3.54%	1.38%	2.84%
	McKesson & Healthcare Providers Federal Credit Union	\$76,064	\$5,599	7.36%	0.14%	2.75%	0.95%
	Polam Federal Credit Union	\$77,074	\$10,765	13.97%	(0.63%)	4.81%	3.68%
	California Community Credit Union	\$78,112	\$9,260	11.85%	2.52%	0.21%	1.72%
	Shell Western States Federal Credit Union	\$79,089	\$9,868	12.48%	(7.63%)	4.31%	2.43%
	Valley Oak Credit Union	\$79,993	\$5,669	7.09%	(16.05%)	4.30%	7.60%
	Bay Cities Credit Union	\$80,486	\$7,557	9.39%	11.99%	4.34%	3.64%
	Marin County Federal Credit Union	\$91,275	\$10,561	11.57%	10.26%	4.86%	0.90%
	Upward Credit Union	\$96,505	\$9,229	9.56%	(1.04%)	6.59%	2.18%
	Vision One Credit Union	\$97,072	\$14,226	14.66%	2.75%	0.00%	5.10%
	Lassen County Federal Credit Union	\$102,602	\$14,135	13.78%	1.36%	0.00%	0.62%
	First California Federal Credit Union	\$103,834	\$8,105	7.81%	0.10%	0.94%	9.96%
	SMW 104 Federal Credit Union	\$103,993	\$10,874	10.46%	19.40%	0.33%	1.26%
	Kaiperm Federal Credit Union	\$115,420	\$9,902	8.58%	(0.32%)	0.91%	2.15%
	North Bay Credit Union	\$118,666	\$9,988	8.42%	(8.93%)	8.97%	2.78%
	United Local Credit Union	\$126,062	\$22,575	17.91%	2.78%	0.62%	4.50%
	Cooperative Center Federal Credit Union	\$126,460	\$8,332	6.59%	3.78%	6.89%	5.12%
	Tulare County Federal Credit Union	\$133,198	\$9,830	7.38%	6.11%	6.29%	4.05%
	Siskiyou Credit Union	\$148,389	\$11,254	7.58%	3.91%	5.42%	10.48%
	Vocality Community Credit Union	\$150,148	\$10,437	6.95%	(2.06%)	32.74%	26.25%
	Mission City Federal Credit Union	\$153,207	\$12,603	8.23%	(0.76%)	1.59%	1.66%
	Kings Federal Credit Union	\$155,166	\$22,148	14.27%	3.85%	0.74%	3.84%
	San Joaquin Power Employees Credit Union	\$169,454	\$24,922	14.71%	(1.22%)	0.10%	4.74%
	Compass Community Credit Union	\$172,210	\$20,258	11.76%	(2.98%)	0.16%	1.06%
	Santa Cruz Community Credit Union	\$187,613	\$19,292	10.28%	(8.05%)	2.23%	7.33%
	Merco Credit Union	\$188,247	\$20,531	10.91%	3.00%	7.14%	13.94%
	S R I Federal Credit Union	\$216,790	\$25,877	11.94%	3.35%	0.85%	1.65%
	Central State Credit Union	\$235,858	\$22,190	9.41%	(0.22%)	2.24%	2.49%
	Pacific Postal Credit Union	\$237,723	\$40,244	16.93%	3.20%	5.05%	2.61%
	Average of Asset Group A	\$119,625	\$13,094	10.74%	2.11%	3.61%	4.39%

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

March 31, 2024

Run Date: May 28, 2024

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Heritage Community Credit Union	\$278,479	\$26,733	9.60%	28.62%	4.96%	7.89%
	Families and Schools Together Federal Credit Union	\$297,099	\$47,723	16.06%	17.66%	0.93%	4.65%
	Monterey Credit Union	\$308,652	\$38,026	12.32%	(9.15%)	5.55%	6.11%
	Tucoemas Federal Credit Union	\$329,347	\$30,933	9.39%	2.42%	11.95%	9.16%
	Members 1st Credit Union	\$330,250	\$30,899	9.36%	12.12%	0.28%	2.89%
	C.A.H.P. Credit Union	\$331,896	\$28,860	8.70%	16.56%	0.69%	5.86%
	Sea West Coast Guard Federal Credit Union	\$399,993	\$76,868	19.22%	(0.63%)	0.01%	0.74%
	MOCSE Federal Credit Union	\$420,263	\$37,785	8.99%	3.99%	6.33%	12.03%
	Yolo Federal Credit Union	\$442,537	\$47,380	10.71%	4.36%	3.80%	4.74%
	Average of Asset Group B	\$348,724	\$40,579	11.59%	8.44%	3.83%	6.01%
Asset Group C - \$501 million to \$1 billion in total assets							
	SafeAmerica Credit Union	\$516,715	\$51,303	9.93%	(10.11%)	6.67%	8.56%
	First U.S. Community Credit Union	\$544,594	\$62,847	11.54%	1.76%	1.55%	6.63%
	PremierOne Credit Union	\$631,813	\$54,644	8.65%	(0.86%)	2.34%	8.34%
	Commonwealth Central Credit Union	\$632,056	\$75,763	11.99%	9.21%	1.76%	4.69%
	Excite Credit Union	\$687,621	\$57,532	8.37%	(8.09%)	6.49%	9.18%
	UNCLE Credit Union	\$707,664	\$57,097	8.07%	1.70%	6.65%	6.87%
	Merced School Employees Federal Credit Union	\$782,946	\$83,330	10.64%	6.94%	1.17%	3.74%
	Community First Credit Union	\$824,428	\$75,037	9.10%	5.40%	12.89%	10.02%
	Sacramento Credit Union	\$829,207	\$104,128	12.56%	8.68%	0.24%	2.78%
	1st Northern California Credit Union	\$837,228	\$87,772	10.48%	3.97%	0.02%	1.39%
	Santa Clara County Federal Credit Union	\$954,145	\$91,911	9.63%	8.16%	4.02%	3.00%
	Average of Asset Group C	\$722,583	\$72,851	10.09%	2.43%	3.98%	5.93%

Source: SNL Financial

NA = data was not available.

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

Net Worth

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - Over \$1 billion in total assets							
	Valley First Credit Union	\$1,043,483	\$99,202	9.51%	8.66%	5.48%	9.16%
	The Police Credit Union of California	\$1,075,689	\$131,744	12.25%	(5.85%)	2.53%	3.43%
	1st United Credit Union	\$1,238,467	\$132,719	10.72%	4.89%	2.03%	2.79%
	Noble Federal Credit Union	\$1,274,104	\$125,826	9.88%	10.90%	2.32%	9.48%
	Sierra Central Credit Union	\$1,447,093	\$143,594	9.92%	(0.93%)	3.57%	12.20%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,476,882	\$222,434	15.06%	2.73%	1.96%	4.68%
	San Francisco Federal Credit Union	\$1,479,754	\$150,839	10.19%	19.57%	3.17%	15.80%
	Pacific Service Credit Union	\$1,493,400	\$191,560	12.83%	2.35%	1.90%	5.50%
	Bay Federal Credit Union	\$1,608,979	\$153,755	9.56%	6.59%	0.89%	4.47%
	KeyPoint Credit Union	\$1,690,396	\$149,135	8.82%	4.40%	2.74%	8.72%
	Monterra Credit Union	\$1,717,590	\$209,711	12.21%	8.63%	2.58%	3.33%
	San Francisco Fire Credit Union	\$1,739,823	\$155,458	8.94%	2.12%	7.14%	5.26%
	Coast Central Credit Union	\$2,045,359	\$242,937	11.88%	3.98%	1.93%	2.53%
	Self-Help Federal Credit Union	\$2,124,332	\$591,517	27.84%	5.24%	0.77%	7.12%
	Meriwest Credit Union	\$2,195,443	\$189,377	8.63%	0.81%	6.12%	6.72%
	Provident Credit Union	\$3,519,815	\$359,738	10.22%	0.75%	0.85%	3.22%
	Stanford Federal Credit Union	\$4,224,564	\$426,104	10.09%	7.37%	0.78%	5.97%
	Technology Credit Union	\$4,583,840	\$515,353	11.24%	1.99%	5.13%	6.56%
	S A F E Credit Union	\$4,691,303	\$425,909	9.08%	15.12%	2.46%	7.01%
	Educational Employees Credit Union	\$4,761,472	\$605,951	12.73%	10.33%	0.61%	4.36%
	Chevron Federal Credit Union	\$4,936,515	\$645,239	13.07%	5.88%	2.03%	10.66%
	Travis Credit Union	\$5,136,408	\$557,766	10.86%	7.19%	3.90%	6.12%
	Redwood Credit Union	\$8,922,307	\$1,052,148	11.79%	10.84%	3.25%	9.09%
	Patelco Credit Union	\$9,774,995	\$1,022,638	10.46%	17.58%	3.90%	6.11%
	Star One Credit Union	\$9,988,014	\$1,303,754	13.05%	4.93%	0.36%	0.92%
	First Technology Federal Credit Union	\$16,913,319	\$1,666,235	9.85%	3.30%	3.54%	7.18%
	The Golden 1 Credit Union	\$20,488,248	\$1,989,536	9.71%	6.11%	4.30%	7.38%
	Average of Asset Group D	\$4,503,392	\$498,525	11.50%	6.13%	2.82%	6.51%

Source: SNL Financial

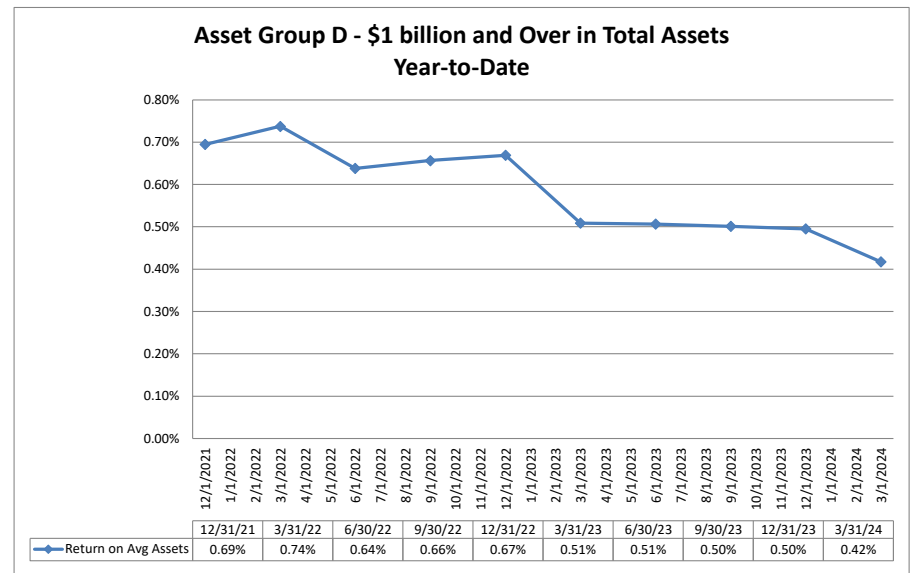
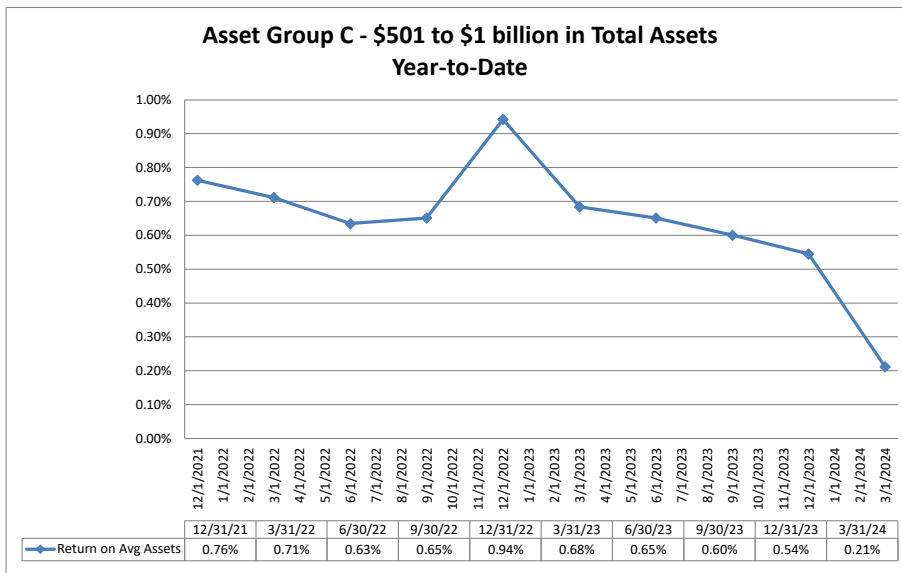
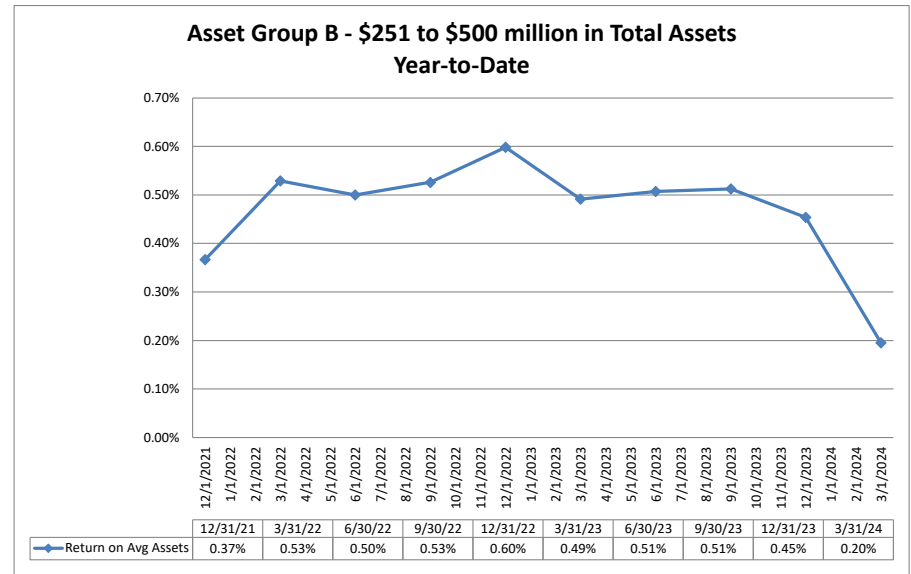
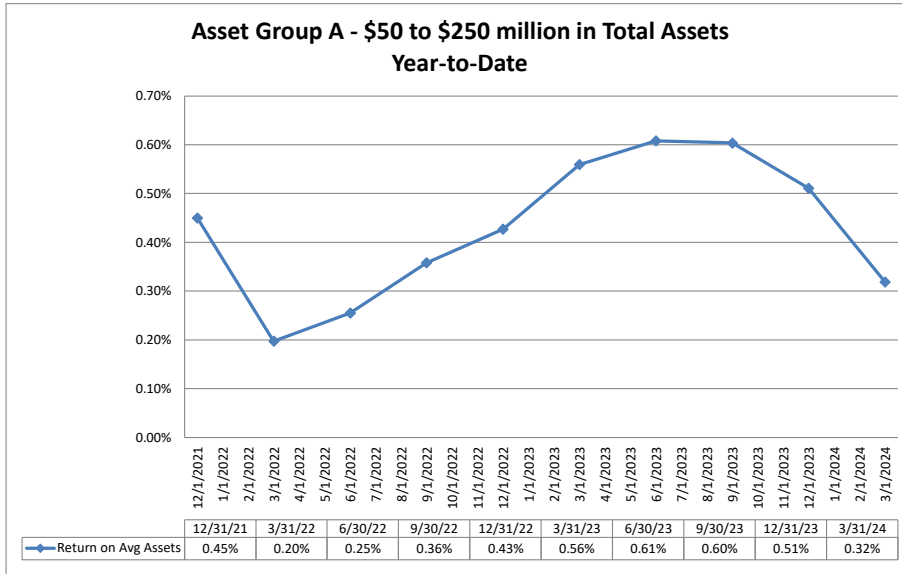
NA = data was not available.

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

Southern California

Performance Analysis

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



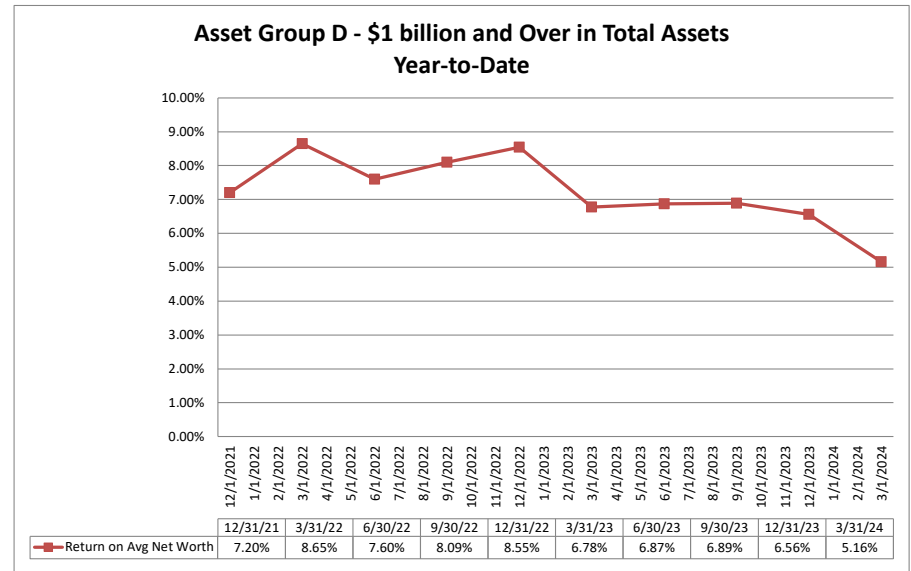
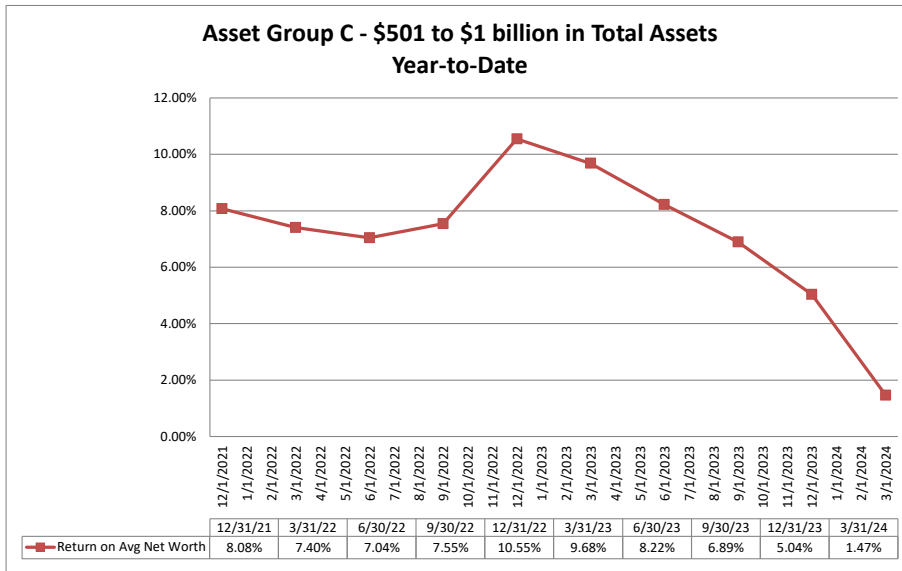
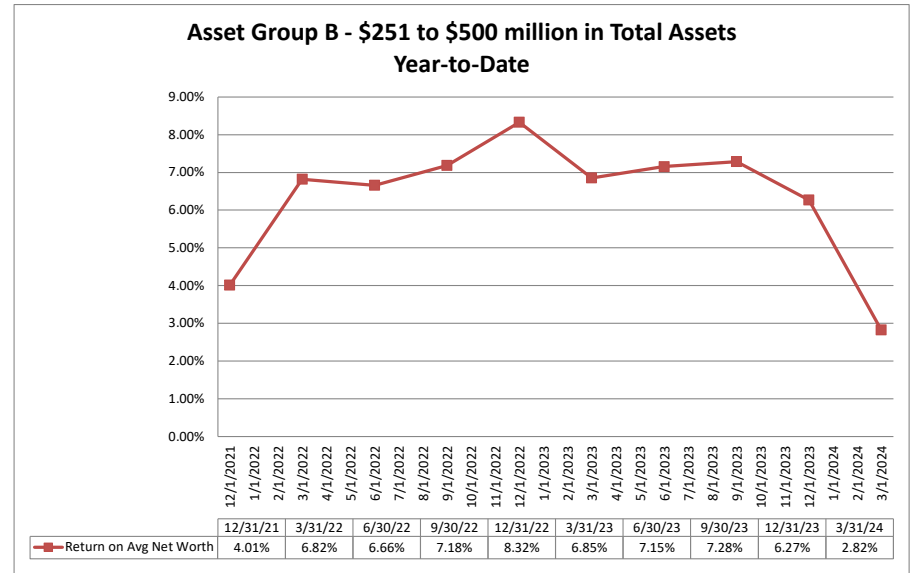
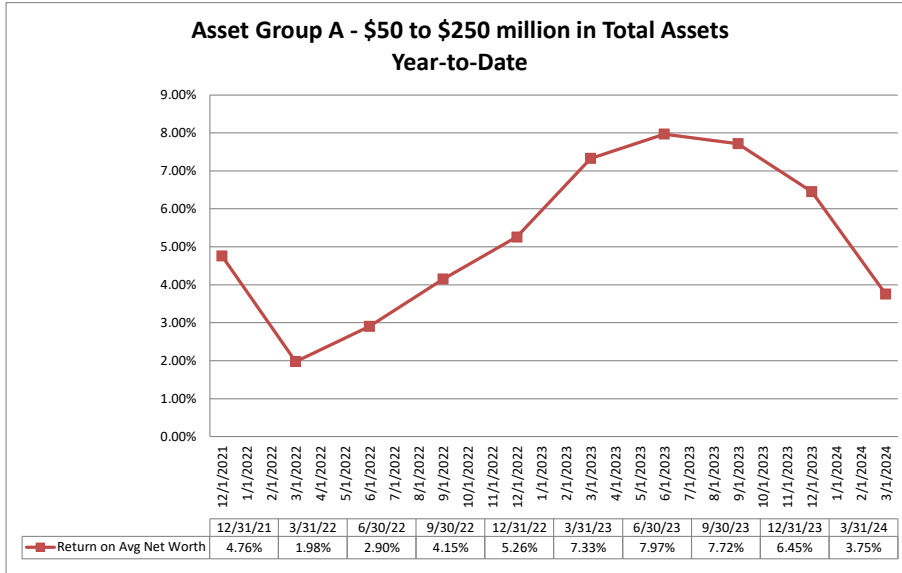
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2024

Run Date: May 28, 2024

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											
	Los Angeles Electrical Workers Credit Union	\$54,746	(\$49)	(0.35%)	(2.52%)	94.50%	\$112	(\$49)	(0.35%)	(2.52%)	94.50%	\$112
	Inland Valley Federal Credit Union	\$54,929	\$15	0.11%	1.35%	92.72%	\$97	\$15	0.11%	1.35%	92.72%	\$97
	Huntington Beach Credit Union	\$57,659	(\$12)	(0.09%)	(0.75%)	90.87%	\$94	(\$12)	(0.09%)	(0.75%)	90.87%	\$94
	JACOM Credit Union	\$58,335	(\$126)	(0.85%)	(8.04%)	138.53%	\$99	(\$126)	(0.85%)	(8.04%)	138.53%	\$99
	Escondido Federal Credit Union	\$60,914	\$205	1.41%	11.62%	62.34%	\$102	\$205	1.41%	11.62%	62.34%	\$102
	Parishioners Federal Credit Union	\$61,480	\$155	1.00%	21.15%	69.12%	\$113	\$155	1.00%	21.15%	69.12%	\$113
	Santa Barbara County Federal Credit Union	\$62,310	\$251	1.62%	15.78%	62.54%	\$114	\$251	1.62%	15.78%	62.54%	\$114
	Olive View Employees Federal Credit Union	\$64,727	\$103	0.64%	2.96%	69.74%	\$93	\$103	0.64%	2.96%	69.74%	\$93
	Bourns Employees Federal Credit Union	\$65,060	(\$168)	(1.03%)	(12.42%)	143.22%	\$105	(\$168)	(1.03%)	(12.42%)	143.22%	\$105
	Desert Valleys Federal Credit Union	\$68,915	\$118	0.71%	8.52%	83.74%	\$113	\$118	0.71%	8.52%	83.74%	\$113
	North County Credit Union	\$68,936	\$13	0.08%	1.04%	97.57%	\$103	\$13	0.08%	1.04%	97.57%	\$103
	Polam Federal Credit Union	\$73,752	(\$127)	(0.69%)	(7.12%)	145.20%	\$80	(\$127)	(0.69%)	(7.12%)	145.20%	\$80
	Bopti Federal Credit Union	\$74,633	(\$124)	(0.66%)	(3.32%)	85.95%	\$134	(\$124)	(0.66%)	(3.32%)	85.95%	\$134
	Universal City Studios Credit Union	\$77,122	\$98	0.51%	6.14%	86.61%	\$74	\$98	0.51%	6.14%	86.61%	\$74
	Cal State L.A. Federal Credit Union	\$77,163	(\$51)	(0.27%)	(3.41%)	109.59%	\$116	(\$51)	(0.27%)	(3.41%)	109.59%	\$116
	PostCity Financial Credit Union	\$77,494	\$33	0.17%	1.46%	89.49%	\$108	\$33	0.17%	1.46%	89.49%	\$108
	Union Yes Federal Credit Union	\$86,339	\$153	0.75%	12.42%	77.48%	\$129	\$153	0.75%	12.42%	77.48%	\$129
	Nikkei Credit Union	\$86,415	\$152	0.70%	5.58%	82.04%	\$95	\$152	0.70%	5.58%	82.04%	\$95
	VA Desert Pacific Federal Credit Union	\$89,580	\$330	1.48%	8.38%	71.07%	\$123	\$330	1.48%	8.38%	71.07%	\$123
	CalCom Federal Credit Union	\$89,763	\$0	0.00%	0.00%	94.51%	\$88	\$0	0.00%	0.00%	94.51%	\$88
	Technicolor Federal Credit Union	\$91,447	\$40	0.17%	3.31%	95.32%	\$84	\$40	0.17%	3.31%	95.32%	\$84
	County Schools Federal Credit Union	\$91,968	\$22	0.10%	1.27%	77.83%	\$90	\$22	0.10%	1.27%	77.83%	\$90
	Glendale Federal Credit Union	\$102,316	\$59	0.23%	2.16%	91.15%	\$106	\$59	0.23%	2.16%	91.15%	\$106
	Santa Ana Federal Credit Union	\$102,628	\$153	0.60%	5.54%	78.87%	\$95	\$153	0.60%	5.54%	78.87%	\$95
	Prospectors Federal Credit Union	\$102,855	(\$5)	(0.02%)	(0.24%)	104.73%	\$99	(\$5)	(0.02%)	(0.24%)	104.73%	\$99
	Rancho Federal Credit Union	\$109,996	(\$8)	(0.03%)	(0.41%)	95.88%	\$92	(\$8)	(0.03%)	(0.41%)	95.88%	\$92
	La Loma Federal Credit Union	\$111,907	\$254	0.90%	27.51%	77.34%	\$82	\$254	0.90%	27.51%	77.34%	\$82
	Thinkwise Federal Credit Union	\$113,524	\$60	0.21%	2.21%	90.13%	\$94	\$60	0.21%	2.21%	90.13%	\$94
	Interfaith Federal Credit Union	\$121,260	\$150	0.49%	4.34%	84.93%	\$68	\$150	0.49%	4.34%	84.93%	\$68
	Sea Air Federal Credit Union	\$122,888	(\$299)	(0.97%)	(4.18%)	147.72%	\$120	(\$299)	(0.97%)	(4.18%)	147.72%	\$120
	San Diego Firefighters Federal Credit Union	\$130,513	\$98	0.30%	7.38%	82.91%	\$108	\$98	0.30%	7.38%	82.91%	\$108
	California Lithuanian Credit Union	\$138,331	\$253	0.72%	3.58%	54.96%	\$118	\$253	0.72%	3.58%	54.96%	\$118
	Clearpath Federal Credit Union	\$148,371	(\$151)	(0.40%)	(4.45%)	107.19%	\$91	(\$151)	(0.40%)	(4.45%)	107.19%	\$91
	East County Schools Federal Credit Union	\$159,555	\$66	0.17%	2.10%	91.78%	\$120	\$66	0.17%	2.10%	91.78%	\$120
	South Bay Credit Union	\$162,116	\$38	0.10%	1.11%	97.77%	\$115	\$38	0.10%	1.11%	97.77%	\$115
	Ontario Montclair School Employees Federal Credit Union	\$169,780	\$237	0.58%	5.96%	77.90%	\$107	\$237	0.58%	5.96%	77.90%	\$107
	Torrance Community Federal Credit Union	\$169,935	\$161	0.38%	13.45%	81.50%	\$82	\$161	0.38%	13.45%	81.50%	\$82
	E-Central Credit Union	\$173,437	\$377	0.87%	3.99%	77.16%	\$109	\$377	0.87%	3.99%	77.16%	\$109
	Schools Federal Credit Union	\$181,168	\$74	0.17%	1.38%	85.80%	\$95	\$74	0.17%	1.38%	85.80%	\$95
	Camino Federal Credit Union	\$181,746	\$147	0.32%	3.73%	83.00%	\$102	\$147	0.32%	3.73%	83.00%	\$102
	Priority One Credit Union	\$197,100	\$498	1.02%	11.15%	75.33%	\$113	\$498	1.02%	11.15%	75.33%	\$113

Source: SNL Financial

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Performance Analysis

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	First Imperial Credit Union	\$204,815	\$932	1.86%	15.19%	73.36%	\$98	\$932	1.86%	15.19%	73.36%	\$98
	Long Beach Firemen's Credit Union	\$211,201	\$773	1.47%	6.00%	34.21%	\$129	\$773	1.47%	6.00%	34.21%	\$129
	Alta Vista Credit Union	\$214,595	(\$42)	(0.08%)	(0.95%)	96.44%	\$100	(\$42)	(0.08%)	(0.95%)	96.44%	\$100
	Chaffey Federal Credit Union	\$233,369	(\$28)	(0.05%)	(1.02%)	98.34%	\$81	(\$28)	(0.05%)	(1.02%)	98.34%	\$81
	Average of Asset Group A	\$114,602	\$107	0.32%	3.75%	89.08%	\$102	\$107	0.32%	3.75%	89.08%	\$102
Asset Group B - \$251 to \$500 million in total assets												
	Edwards Federal Credit Union	\$269,206	\$435	0.65%	16.43%	83.74%	\$104	\$435	0.65%	16.43%	83.74%	\$104
	Long Beach City Employees Federal Credit Union	\$277,627	(\$341)	(0.49%)	(5.72%)	133.13%	\$111	(\$341)	(0.49%)	(5.72%)	133.13%	\$111
	Santa Barbara Teachers Federal Credit Union	\$288,673	\$1,092	1.54%	13.38%	47.32%	\$113	\$1,092	1.54%	13.38%	47.32%	\$113
	Strata Federal Credit Union	\$349,239	\$196	0.23%	1.80%	75.22%	\$95	\$196	0.23%	1.80%	75.22%	\$95
	Matadors Community Credit Union	\$352,770	\$141	0.16%	1.45%	77.67%	\$134	\$141	0.16%	1.45%	77.67%	\$134
	SAG-AFTRA Federal Credit Union	\$358,048	\$360	0.40%	4.12%	77.68%	\$105	\$360	0.40%	4.12%	77.68%	\$105
	Eagle Community Credit Union	\$362,548	\$116	0.13%	1.32%	82.69%	\$91	\$116	0.13%	1.32%	82.69%	\$91
	Downey Federal Credit Union	\$369,430	\$432	0.47%	11.70%	73.63%	\$105	\$432	0.47%	11.70%	73.63%	\$105
	UMe Federal Credit Union	\$375,673	\$114	0.13%	2.58%	85.78%	\$115	\$114	0.13%	2.58%	85.78%	\$115
	POPA Federal Credit Union	\$385,474	\$38	0.04%	0.55%	74.85%	\$128	\$38	0.04%	0.55%	74.85%	\$128
	Cabrillo Credit Union	\$415,734	(\$13)	(0.01%)	(0.19%)	90.67%	\$100	(\$13)	(0.01%)	(0.19%)	90.67%	\$100
	Pasadena Federal Credit Union	\$419,767	(\$38)	(0.04%)	(0.61%)	97.60%	\$114	(\$38)	(0.04%)	(0.61%)	97.60%	\$114
	Glendale Area Schools Credit Union	\$436,877	\$124	0.11%	1.15%	85.81%	\$106	\$124	0.11%	1.15%	85.81%	\$106
	Wheelhouse Credit Union	\$437,366	(\$230)	(0.21%)	(3.16%)	98.15%	\$100	(\$230)	(0.21%)	(3.16%)	98.15%	\$100
	Gain Federal Credit Union	\$437,618	\$48	0.04%	1.06%	93.77%	\$106	\$48	0.04%	1.06%	93.77%	\$106
	Aerospace Federal Credit Union	\$481,172	(\$18)	(0.02%)	(0.72%)	93.64%	\$126	(\$18)	(0.02%)	(0.72%)	93.64%	\$126
	Average of Asset Group B	\$376,076	\$154	0.20%	2.82%	85.71%	\$110	\$154	0.20%	2.82%	85.71%	\$110
Asset Group C - \$501 million to \$1 billion in total assets												
	I.L.W.U. Federal Credit Union	\$503,696	\$1,023	0.83%	12.29%	78.36%	\$117	\$1,023	0.83%	12.29%	78.36%	\$117
	LA Financial Federal Credit Union	\$545,404	(\$427)	(0.32%)	(4.56%)	98.87%	\$123	(\$427)	(0.32%)	(4.56%)	98.87%	\$123
	AdelFi Credit Union	\$580,916	(\$2,199)	(1.53%)	(9.98%)	93.04%	\$145	(\$2,199)	(1.53%)	(9.98%)	93.04%	\$145
	Mypoint CU SD	\$657,773	\$533	0.32%	3.81%	89.36%	\$105	\$533	0.32%	3.81%	89.36%	\$105
	America's Christian Credit Union	\$679,918	\$489	0.30%	4.09%	90.33%	\$115	\$489	0.30%	4.09%	90.33%	\$115
	USC Credit Union	\$739,542	\$272	0.14%	2.61%	83.98%	\$101	\$272	0.14%	2.61%	83.98%	\$101
	The First Financial Federal Credit Union	\$754,989	(\$257)	(0.13%)	(20.70%)	93.27%	\$127	(\$257)	(0.13%)	(20.70%)	93.27%	\$127
	Sun Community Federal Credit Union	\$758,523	\$1,271	0.68%	8.70%	81.23%	\$94	\$1,271	0.68%	8.70%	81.23%	\$94
	Certified Federal Credit Union	\$792,759	\$2,293	1.17%	6.01%	63.84%	\$129	\$2,293	1.17%	6.01%	63.84%	\$129
	AltaOne Federal Credit Union	\$826,821	\$427	0.21%	3.05%	84.65%	\$83	\$427	0.21%	3.05%	84.65%	\$83
	Christian Community Credit Union	\$851,150	\$1,220	0.57%	4.55%	83.72%	\$129	\$1,220	0.57%	4.55%	83.72%	\$129
	Foothill Federal Credit Union	\$858,413	\$1,221	0.57%	6.73%	75.75%	\$122	\$1,221	0.57%	6.73%	75.75%	\$122
	C.B.C. Federal Credit Union	\$861,089	\$343	0.16%	2.71%	90.12%	\$122	\$343	0.16%	2.71%	90.12%	\$122
	First City Credit Union	\$912,223	\$677	0.30%	4.95%	80.77%	\$102	\$677	0.30%	4.95%	80.77%	\$102
	Water and Power Community Credit Union	\$976,453	(\$222)	(0.09%)	(2.24%)	83.65%	\$132	(\$222)	(0.09%)	(2.24%)	83.65%	\$132
	Average of Asset Group C	\$753,311	\$444	0.21%	1.47%	84.73%	\$116	\$444	0.21%	1.47%	84.73%	\$116

Source: SNL Financial

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Performance Analysis

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets												
	American First Credit Union	\$1,016,159	\$1,057	0.42%	4.63%	78.71%	\$121	\$1,057	0.42%	4.63%	78.71%	\$121
	Safe 1 Credit Union	\$1,017,440	\$3,201	1.25%	9.32%	59.15%	\$100	\$3,201	1.25%	9.32%	59.15%	\$100
	SkyOne Federal Credit Union	\$1,026,617	(\$798)	(0.32%)	(7.98%)	102.18%	\$157	(\$798)	(0.32%)	(7.98%)	102.18%	\$157
	SCE Federal Credit Union	\$1,111,630	\$979	0.36%	5.01%	74.23%	\$122	\$979	0.36%	5.01%	74.23%	\$122
	Honda Federal Credit Union	\$1,120,370	\$131	0.05%	0.57%	96.76%	\$128	\$131	0.05%	0.57%	96.76%	\$128
	University Credit Union	\$1,147,810	\$42	0.01%	0.19%	94.58%	\$133	\$42	0.01%	0.19%	94.58%	\$133
	SESLOC Credit Union	\$1,168,297	\$1,605	0.54%	6.97%	85.28%	\$125	\$1,605	0.54%	6.97%	85.28%	\$125
	Southland Credit Union	\$1,168,698	(\$23)	(0.01%)	(0.13%)	85.98%	\$114	(\$23)	(0.01%)	(0.13%)	85.98%	\$114
	Los Angeles Federal Credit Union	\$1,314,936	(\$320)	(0.10%)	(1.36%)	88.32%	\$125	(\$320)	(0.10%)	(1.36%)	88.32%	\$125
	Ventura County Credit Union	\$1,366,074	\$3,435	1.01%	12.94%	66.35%	\$107	\$3,435	1.01%	12.94%	66.35%	\$107
	Los Angeles Police Federal Credit Union	\$1,376,415	\$732	0.21%	2.98%	91.15%	\$171	\$732	0.21%	2.98%	91.15%	\$171
	Blupeak Credit Union	\$1,450,128	(\$859)	(0.24%)	(4.18%)	102.34%	\$131	(\$859)	(0.24%)	(4.18%)	102.34%	\$131
	Frontwave Credit Union	\$1,538,520	(\$306)	(0.08%)	(1.26%)	88.52%	\$107	(\$306)	(0.08%)	(1.26%)	88.52%	\$107
	Farmers Insurance Group Federal Credit Union	\$1,540,313	(\$1,348)	(0.35%)	(3.98%)	72.92%	\$130	(\$1,348)	(0.35%)	(3.98%)	72.92%	\$130
	Northrop Grumman Federal Credit Union	\$1,813,974	\$1,440	0.33%	6.94%	83.75%	\$109	\$1,440	0.33%	6.94%	83.75%	\$109
	CoastHills Federal Credit Union	\$1,828,576	(\$1,353)	(0.30%)	(4.15%)	90.75%	\$117	(\$1,353)	(0.30%)	(4.15%)	90.75%	\$117
	Cal Tech Employees Federal Credit Union	\$2,014,131	\$407	0.08%	1.31%	91.73%	\$160	\$407	0.08%	1.31%	91.73%	\$160
	LBS Financial Credit Union	\$2,053,141	\$2,394	0.48%	3.64%	72.91%	\$105	\$2,394	0.48%	3.64%	72.91%	\$105
	Firefighters First Federal Credit Union	\$2,165,235	\$2,709	0.51%	5.87%	82.63%	\$129	\$2,709	0.51%	5.87%	82.63%	\$129
	First Entertainment Credit Union	\$2,197,389	\$2,534	0.46%	6.70%	77.91%	\$139	\$2,534	0.46%	6.70%	77.91%	\$139
	Financial Partners Credit Union	\$2,312,620	\$2,946	0.51%	8.30%	76.19%	\$115	\$2,946	0.51%	8.30%	76.19%	\$115
	F & A Federal Credit Union	\$2,407,315	\$2,302	0.40%	4.03%	68.94%	\$119	\$2,302	0.40%	4.03%	68.94%	\$119
	Arrowhead Central Credit Union	\$2,418,243	\$4,193	0.69%	6.98%	74.53%	\$102	\$4,193	0.69%	6.98%	74.53%	\$102
	Partners Federal Credit Union	\$2,552,931	\$11,324	1.80%	16.60%	61.24%	\$115	\$11,324	1.80%	16.60%	61.24%	\$115
	Orange County's Credit Union	\$2,676,266	\$3,102	0.47%	6.74%	79.29%	\$119	\$3,102	0.47%	6.74%	79.29%	\$119
	Altura Credit Union	\$2,707,381	\$4,415	0.67%	11.35%	72.41%	\$114	\$4,415	0.67%	11.35%	72.41%	\$114
	NuVision Federal Credit Union	\$3,319,682	\$3,116	0.37%	3.81%	79.01%	\$114	\$3,116	0.37%	3.81%	79.01%	\$114
	California Coast Credit Union	\$3,439,943	\$4,165	0.50%	5.60%	88.09%	\$124	\$4,165	0.50%	5.60%	88.09%	\$124
	Premier America Credit Union	\$3,561,855	(\$2,309)	(0.26%)	(3.00%)	108.46%	\$133	(\$2,309)	(0.26%)	(3.00%)	108.46%	\$133
	Credit Union of Southern California	\$3,590,547	\$14,420	1.76%	36.43%	55.23%	\$121	\$14,420	1.76%	36.43%	55.23%	\$121
	Valley Strong Credit Union	\$3,845,125	\$15,696	1.59%	21.67%	63.58%	\$130	\$15,696	1.59%	21.67%	63.58%	\$130
	California Credit Union	\$4,932,602	\$4,314	0.35%	5.86%	84.89%	\$128	\$4,314	0.35%	5.86%	84.89%	\$128
	Wescom Central Credit Union	\$6,234,681	\$4,171	0.28%	6.59%	89.74%	\$123	\$4,171	0.28%	6.59%	89.74%	\$123
	Mission Federal Credit Union	\$6,590,601	\$12,297	0.77%	7.76%	68.79%	\$127	\$12,297	0.77%	7.76%	68.79%	\$127
	Kinecta Federal Credit Union	\$6,824,232	(\$2,904)	(0.17%)	(2.22%)	87.57%	\$137	(\$2,904)	(0.17%)	(2.22%)	87.57%	\$137
	Logix Federal Credit Union	\$9,841,393	\$19,520	0.80%	6.76%	66.90%	\$142	\$19,520	0.80%	6.76%	66.90%	\$142
	San Diego County Credit Union	\$13,276,185	\$20,767	0.62%	4.80%	69.89%	\$126	\$20,767	0.62%	4.80%	69.89%	\$126
	SchoolsFirst Federal Credit Union	\$30,601,567	\$29,687	0.40%	4.01%	64.78%	\$122	\$29,687	0.40%	4.01%	64.78%	\$122
	Average of Asset Group D	\$3,699,185	\$4,392	0.42%	5.16%	80.15%	\$125	\$4,392	0.42%	5.16%	80.15%	\$125

Source: SNL Financial

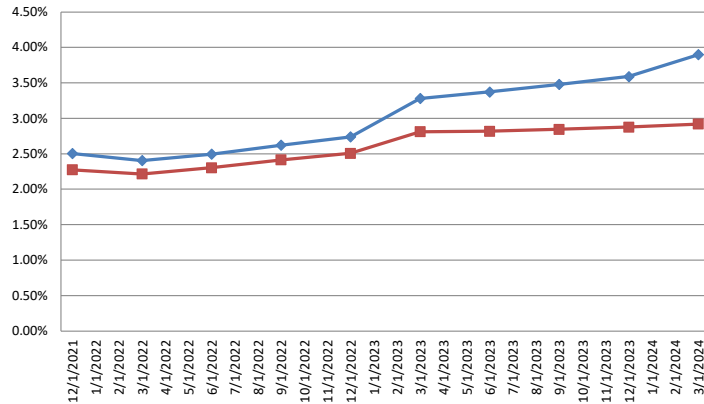
NA = data was not available.

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

Balance Sheet & Net Interest Margin

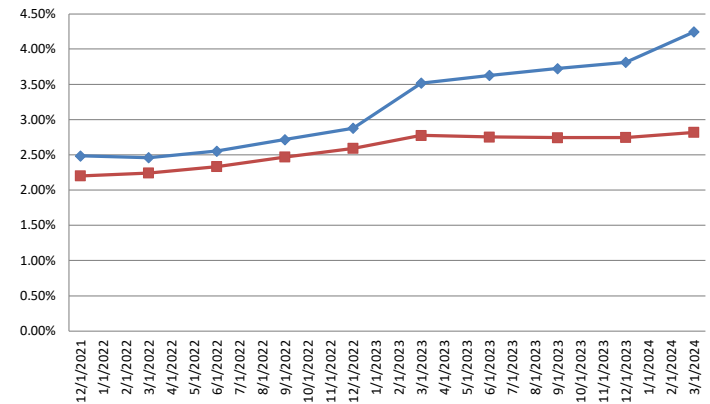
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

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



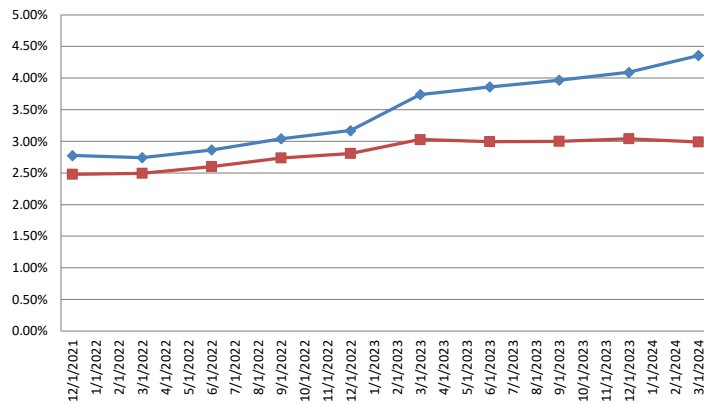
Yield on Avg Assets	2.50%	2.40%	2.49%	2.62%	2.74%	3.28%	3.37%	3.48%	3.59%	3.90%
Net Interest Income/ Avg Assets	2.27%	2.21%	2.30%	2.41%	2.51%	2.81%	2.82%	2.84%	2.88%	2.92%

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



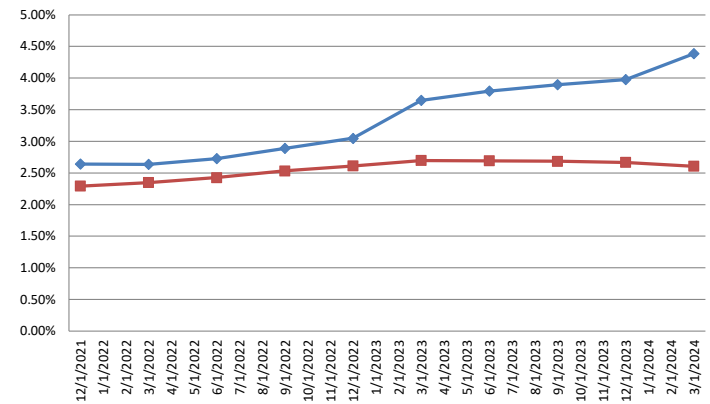
Yield on Avg Assets	2.48%	2.46%	2.55%	2.72%	2.88%	3.52%	3.63%	3.72%	3.81%	4.24%
Net Interest Income/ Avg Assets	2.20%	2.24%	2.33%	2.47%	2.59%	2.78%	2.75%	2.74%	2.75%	2.82%

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



Yield on Avg Assets	2.78%	2.74%	2.87%	3.04%	3.17%	3.74%	3.86%	3.97%	4.09%	4.36%
Net Interest Income/ Avg Assets	2.48%	2.50%	2.60%	2.74%	2.81%	3.03%	2.99%	3.00%	3.04%	2.99%

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



Yield on Avg Assets	2.64%	2.63%	2.73%	2.89%	3.05%	3.65%	3.80%	3.89%	3.97%	4.39%
Net Interest Income/ Avg Assets	2.29%	2.35%	2.43%	2.53%	2.61%	2.70%	2.69%	2.68%	2.66%	2.60%

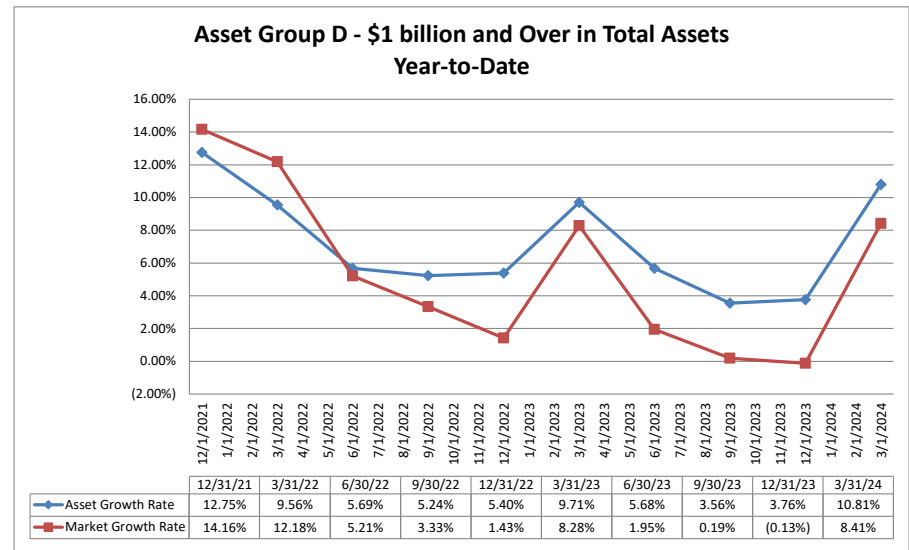
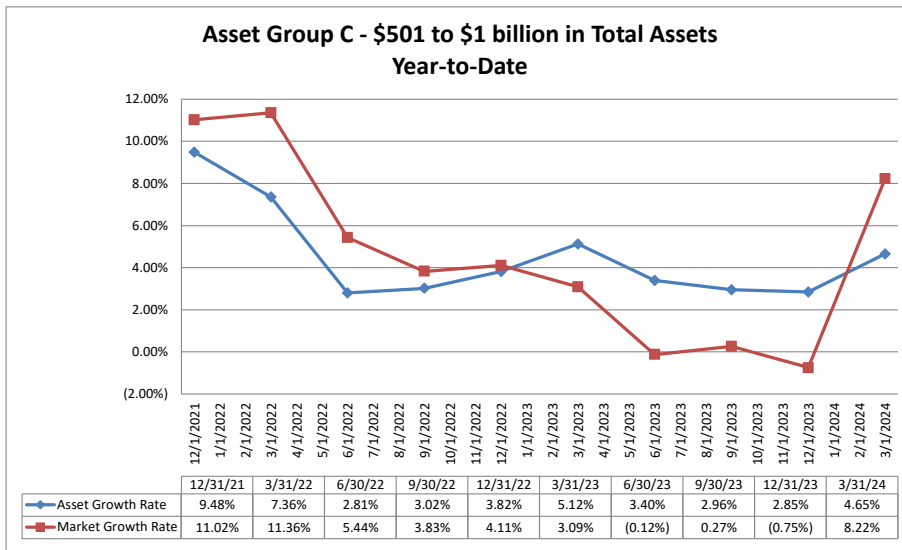
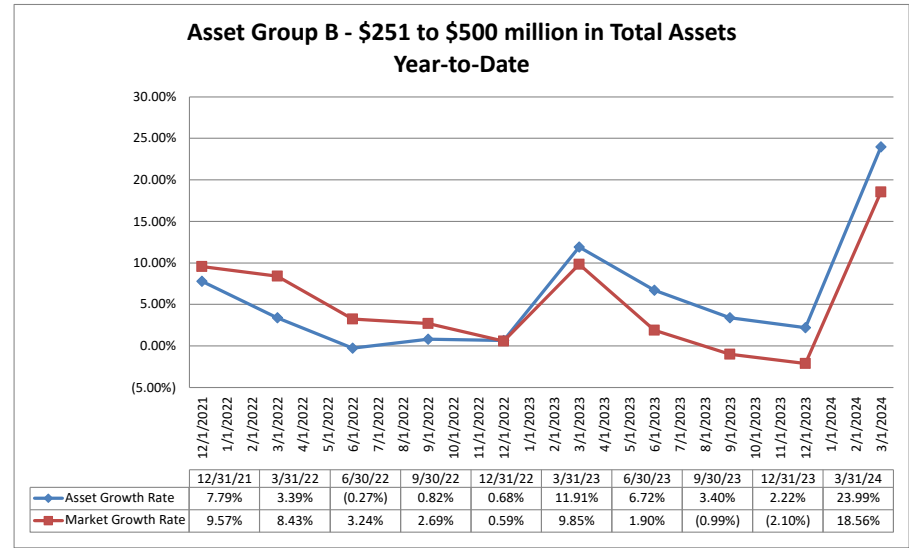
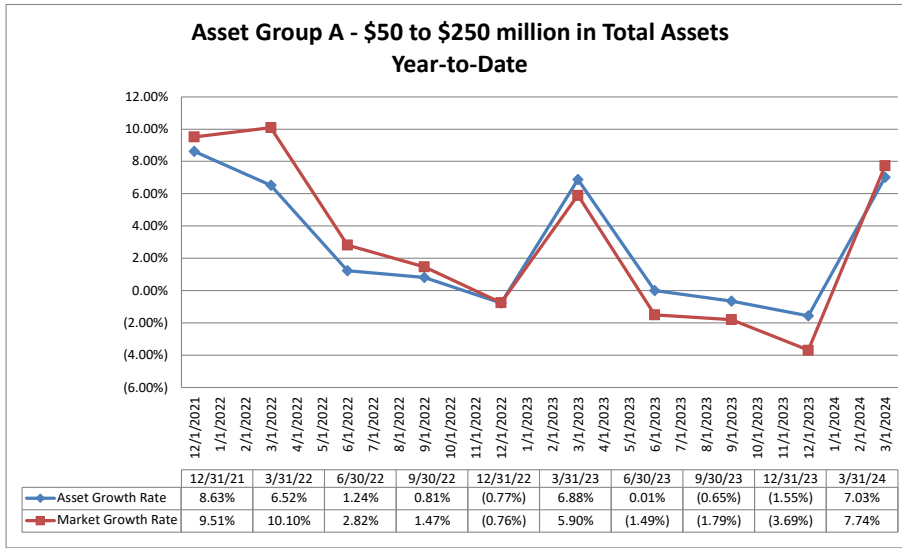
Source: SNL Financial

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 & Market Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Los Angeles Electrical Workers Credit Union	\$54,746	\$12,843	\$46,571	27.58%	\$7,821	3.37%	0.08%	3.29%	(9.22%)	(9.94%)
	Inland Valley Federal Credit Union	\$54,929	\$16,905	\$50,364	33.57%	\$4,994	3.50%	0.49%	3.01%	15.55%	16.36%
	Huntington Beach Credit Union	\$57,659	\$15,479	\$50,896	30.41%	\$8,237	3.58%	0.61%	2.96%	22.28%	25.78%
	JACOM Credit Union	\$58,335	\$13,252	\$51,268	25.85%	\$8,334	2.10%	0.17%	1.92%	(14.96%)	(18.58%)
	Escondido Federal Credit Union	\$60,914	\$20,413	\$53,370	38.25%	\$8,122	3.47%	0.25%	3.22%	38.92%	43.25%
	Parishioners Federal Credit Union	\$61,480	\$36,694	\$56,861	64.53%	\$8,783	5.34%	1.74%	3.60%	(9.17%)	3.31%
	Santa Barbara County Federal Credit Union	\$62,310	\$27,151	\$55,389	49.02%	\$7,789	3.47%	0.38%	3.09%	2.94%	2.79%
	Olive View Employees Federal Credit Union	\$64,727	\$36,786	\$50,307	73.12%	\$7,615	4.89%	1.39%	3.49%	4.81%	5.18%
	Bourns Employees Federal Credit Union	\$65,060	\$41,619	\$59,247	70.25%	\$6,506	3.64%	1.57%	2.07%	(4.83%)	(2.30%)
	Desert Valleys Federal Credit Union	\$68,915	\$37,845	\$61,334	61.70%	\$4,054	4.92%	0.63%	4.28%	28.29%	26.99%
	North County Credit Union	\$68,936	\$24,880	\$63,281	39.32%	\$8,617	2.99%	0.96%	2.03%	23.96%	24.42%
	Polam Federal Credit Union	\$73,752	\$38,370	\$65,919	58.21%	\$6,705	3.60%	2.36%	1.25%	6.42%	0.26%
	Bopti Federal Credit Union	\$74,633	\$24,596	\$59,052	41.65%	\$14,927	3.41%	1.61%	1.80%	(2.60%)	5.28%
	Universal City Studios Credit Union	\$77,122	\$50,666	\$69,747	72.64%	\$6,170	4.15%	0.86%	3.28%	2.22%	3.40%
	Cal State L.A. Federal Credit Union	\$77,163	\$56,555	\$66,990	84.42%	\$5,512	3.85%	1.22%	2.62%	9.88%	10.04%
	PostCity Financial Credit Union	\$77,494	\$27,990	\$67,863	41.24%	\$6,458	3.05%	0.21%	2.84%	1.93%	1.22%
	Union Yes Federal Credit Union	\$86,339	\$41,529	\$79,322	52.35%	\$7,508	3.70%	0.16%	3.56%	45.32%	70.27%
	Nikkei Credit Union	\$86,415	\$66,788	\$75,203	88.81%	\$5,960	4.00%	0.86%	3.14%	(5.64%)	(3.98%)
	VA Desert Pacific Federal Credit Union	\$89,580	\$52,169	\$72,114	72.34%	\$5,972	5.38%	0.67%	4.70%	4.99%	3.39%
	CalCom Federal Credit Union	\$89,763	\$69,230	\$76,781	90.17%	\$4,379	4.32%	0.67%	3.65%	(0.62%)	(0.98%)
	Technicolor Federal Credit Union	\$91,447	\$60,227	\$62,886	95.77%	\$4,253	4.30%	2.43%	1.87%	(3.03%)	2.08%
	County Schools Federal Credit Union	\$91,968	\$76,063	\$84,464	90.05%	\$6,569	4.33%	1.28%	3.04%	14.33%	15.23%
	Glendale Federal Credit Union	\$102,316	\$64,489	\$84,647	76.19%	\$8,185	4.04%	1.23%	2.81%	(5.03%)	7.76%
	Santa Ana Federal Credit Union	\$102,628	\$59,842	\$90,089	66.43%	\$7,602	3.42%	0.94%	2.47%	10.85%	13.34%
	Prospectors Federal Credit Union	\$102,855	\$69,000	\$85,864	80.36%	\$6,050	4.20%	2.00%	2.20%	9.34%	13.14%
	Rancho Federal Credit Union	\$109,996	\$63,079	\$101,807	61.96%	\$5,238	3.35%	0.33%	3.02%	3.19%	5.89%
	La Loma Federal Credit Union	\$111,907	\$71,178	\$107,241	66.37%	\$4,762	3.93%	0.44%	3.49%	(4.76%)	(3.81%)
	Thinkwise Federal Credit Union	\$113,524	\$66,403	\$101,727	65.28%	\$4,205	4.52%	0.75%	3.77%	8.03%	7.48%
	Interfaith Federal Credit Union	\$121,260	\$70,934	\$106,875	66.37%	\$4,181	3.46%	0.56%	2.91%	(5.58%)	(7.63%)
	Sea Air Federal Credit Union	\$122,888	\$44,860	\$93,457	48.00%	\$8,475	2.68%	1.12%	1.56%	(6.45%)	(7.43%)
	San Diego Firefighters Federal Credit Union	\$130,513	\$67,782	\$124,164	54.59%	\$8,701	3.32%	1.18%	2.14%	12.33%	10.78%
	California Lithuanian Credit Union	\$138,331	\$93,252	\$106,850	87.27%	\$21,282	4.24%	2.64%	1.60%	(7.44%)	(16.60%)
	Clearpath Federal Credit Union	\$148,371	\$107,145	\$132,658	80.77%	\$4,364	4.79%	1.51%	3.28%	(7.36%)	(6.52%)
	East County Schools Federal Credit Union	\$159,555	\$80,940	\$145,631	55.58%	\$9,670	2.92%	0.77%	2.15%	17.86%	19.90%
	South Bay Credit Union	\$162,116	\$121,435	\$133,956	90.65%	\$6,004	4.33%	1.17%	3.16%	13.83%	(3.45%)
	Ontario Montclair School Employees Federal Credit Union	\$169,780	\$83,127	\$148,061	56.14%	\$6,530	4.06%	0.75%	3.32%	32.11%	36.58%
	Torrance Community Federal Credit Union	\$169,935	\$55,667	\$148,876	37.39%	\$11,329	2.78%	0.80%	1.97%	0.63%	(0.79%)
	E-Central Credit Union	\$173,437	\$133,825	\$133,037	100.59%	\$5,101	4.76%	0.40%	4.36%	2.28%	1.75%
	Schools Federal Credit Union	\$181,168	\$88,759	\$157,347	56.41%	\$5,751	3.59%	0.59%	3.00%	12.95%	13.92%
	Camino Federal Credit Union	\$181,746	\$132,771	\$158,562	83.73%	\$4,783	4.44%	0.75%	3.69%	0.63%	0.32%
	Priority One Credit Union	\$197,100	\$96,061	\$178,306	53.87%	\$4,807	4.48%	0.50%	3.98%	9.64%	10.78%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	First Imperial Credit Union	\$204,815	\$146,880	\$173,702	84.56%	\$3,977	5.31%	1.11%	4.18%	18.69%	19.33%
	Long Beach Firemen's Credit Union	\$211,201	\$151,291	\$159,080	95.10%	\$26,400	3.34%	1.18%	2.16%	2.44%	1.20%
	Alta Vista Credit Union	\$214,595	\$132,724	\$195,329	67.95%	\$5,109	4.25%	1.12%	3.13%	(2.66%)	7.60%
	Chaffey Federal Credit Union	\$233,369	\$124,577	\$198,443	62.78%	\$5,244	3.88%	1.55%	2.33%	28.86%	1.07%
	Average of Asset Group A	\$114,602	\$66,090	\$98,776	64.44%	\$7,401	3.90%	0.98%	2.92%	7.03%	7.74%
Asset Group B - \$251 to \$500 million in total assets											
	Edwards Federal Credit Union	\$269,206	\$123,396	\$251,996	48.97%	\$7,179	3.85%	0.62%	3.23%	(1.32%)	(1.38%)
	Long Beach City Employees Federal Credit Union	\$277,627	\$114,633	\$252,313	45.43%	\$11,105	2.17%	0.81%	1.36%	(9.48%)	(1.42%)
	Santa Barbara Teachers Federal Credit Union	\$288,673	\$63,674	\$253,675	25.10%	\$14,434	4.87%	2.06%	2.80%	11.79%	11.14%
	Strata Federal Credit Union	\$349,239	\$259,774	\$290,588	89.40%	\$4,919	5.18%	0.77%	4.41%	9.33%	10.98%
	Matadors Community Credit Union	\$352,770	\$274,975	\$301,204	91.29%	\$9,045	5.01%	2.12%	2.89%	13.17%	16.43%
	SAG-AFTRA Federal Credit Union	\$358,048	\$151,896	\$318,619	47.67%	\$7,307	3.76%	0.67%	3.09%	(4.76%)	(10.24%)
	Eagle Community Credit Union	\$362,548	\$273,722	\$317,458	86.22%	\$3,166	6.49%	1.46%	5.04%	11.54%	12.39%
	Downey Federal Credit Union	\$369,430	\$168,081	\$254,103	66.15%	\$7,173	4.25%	1.63%	2.62%	7.82%	11.45%
	UMe Federal Credit Union	\$375,673	\$159,396	\$294,706	54.09%	\$10,582	3.58%	1.86%	1.72%	36.36%	0.48%
	POPA Federal Credit Union	\$385,474	\$270,858	\$327,149	82.79%	\$7,273	5.20%	1.43%	3.77%	7.83%	10.21%
	Cabrillo Credit Union	\$415,734	\$227,434	\$364,987	62.31%	\$5,814	4.05%	0.87%	3.18%	18.10%	22.07%
	Pasadena Federal Credit Union	\$419,767	\$212,361	\$380,121	55.87%	\$8,312	4.51%	1.57%	2.94%	219.85%	218.20%
	Glendale Area Schools Credit Union	\$436,877	\$146,642	\$372,469	39.37%	\$15,886	3.15%	1.96%	1.19%	(1.32%)	(0.32%)
	Wheelhouse Credit Union	\$437,366	\$353,003	\$372,696	94.72%	\$5,207	4.59%	1.57%	3.02%	1.85%	5.46%
	Gain Federal Credit Union	\$437,618	\$260,971	\$412,353	63.29%	\$6,436	3.52%	1.07%	2.44%	(2.03%)	(1.45%)
	Aerospace Federal Credit Union	\$481,172	\$96,816	\$342,863	28.24%	\$20,049	3.72%	2.29%	1.43%	65.09%	(7.10%)
	Average of Asset Group B	\$376,076	\$197,352	\$319,206	61.31%	\$8,993	4.24%	1.42%	2.82%	23.99%	18.56%
Asset Group C - \$501 million to \$1 billion in total assets											
	I.L.W.U. Federal Credit Union	\$503,696	\$355,947	\$443,746	80.21%	\$7,518	4.61%	1.52%	3.09%	21.07%	29.03%
	LA Financial Federal Credit Union	\$545,404	\$409,462	\$476,881	85.86%	\$6,992	3.76%	0.91%	2.85%	9.72%	3.97%
	AdelFi Credit Union	\$580,916	\$443,577	\$487,803	90.93%	\$6,213	4.79%	1.85%	2.94%	8.58%	10.93%
	Mypoint CU SD	\$657,773	\$471,052	\$581,412	81.02%	\$5,504	3.88%	0.95%	2.94%	0.06%	3.20%
	America's Christian Credit Union	\$679,918	\$473,035	\$600,202	78.81%	\$6,384	4.64%	1.99%	2.65%	22.77%	25.88%
	USC Credit Union	\$739,542	\$525,993	\$627,200	83.86%	\$6,785	4.35%	1.40%	2.95%	(13.28%)	(0.07%)
	The First Financial Federal Credit Union	\$754,989	\$409,132	\$698,038	58.61%	\$5,875	4.15%	1.29%	2.86%	(22.77%)	(2.98%)
	Sun Community Federal Credit Union	\$758,523	\$528,989	\$669,679	78.99%	\$5,160	5.04%	1.56%	3.48%	14.06%	21.35%
	Certified Federal Credit Union	\$792,759	\$521,004	\$620,856	83.92%	\$7,240	4.84%	1.12%	3.71%	5.65%	6.28%
	AltaOne Federal Credit Union	\$826,821	\$623,976	\$755,183	82.63%	\$4,494	4.51%	1.06%	3.45%	1.49%	1.28%
	Christian Community Credit Union	\$851,150	\$707,707	\$737,248	95.99%	\$7,183	4.29%	1.08%	3.22%	0.39%	(0.31%)
	Foothill Federal Credit Union	\$858,413	\$472,622	\$627,463	75.32%	\$8,989	4.43%	1.90%	2.53%	7.32%	1.95%
	C.B.C. Federal Credit Union	\$861,089	\$680,869	\$668,173	101.90%	\$7,146	4.28%	1.87%	2.41%	10.38%	7.05%
	First City Credit Union	\$912,223	\$387,010	\$774,516	49.97%	\$7,731	3.67%	0.89%	2.78%	2.49%	2.79%
	Water and Power Community Credit Union	\$976,453	\$652,626	\$851,165	76.67%	\$8,240	4.09%	1.09%	3.00%	1.88%	12.96%
	Average of Asset Group C	\$753,311	\$510,867	\$641,304	80.31%	\$6,764	4.36%	1.37%	2.99%	4.65%	8.22%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets											
	American First Credit Union	\$1,016,159	\$810,159	\$879,214	92.15%	\$8,261	4.22%	1.98%	2.23%	6.08%	11.36%
	Safe 1 Credit Union	\$1,017,440	\$721,125	\$811,554	88.86%	\$7,949	4.36%	1.39%	2.97%	(7.78%)	13.72%
	SkyOne Federal Credit Union	\$1,026,617	\$675,174	\$891,751	75.71%	\$10,584	5.09%	2.54%	2.55%	37.64%	13.00%
	SCE Federal Credit Union	\$1,111,630	\$798,943	\$931,425	85.78%	\$6,176	5.05%	1.87%	3.12%	15.63%	18.58%
	Honda Federal Credit Union	\$1,120,370	\$926,474	\$986,132	93.95%	\$5,574	4.60%	1.69%	2.91%	(1.32%)	4.52%
	University Credit Union	\$1,147,810	\$1,007,250	\$957,673	105.18%	\$8,440	4.49%	1.51%	2.97%	(6.15%)	14.68%
	SESLOC Credit Union	\$1,168,297	\$856,671	\$1,018,944	84.07%	\$6,437	4.21%	0.98%	3.23%	(8.18%)	(1.18%)
	Southland Credit Union	\$1,168,698	\$801,137	\$1,001,060	80.03%	\$7,062	4.37%	1.68%	2.69%	6.05%	9.18%
	Los Angeles Federal Credit Union	\$1,314,936	\$890,090	\$1,089,033	81.73%	\$7,623	3.89%	1.04%	2.86%	1.75%	(0.89%)
	Ventura County Credit Union	\$1,366,074	\$883,992	\$1,235,468	71.55%	\$7,465	4.74%	1.39%	3.31%	3.32%	20.09%
	Los Angeles Police Federal Credit Union	\$1,376,415	\$761,373	\$1,149,943	66.21%	\$8,496	4.58%	1.53%	3.05%	(6.37%)	(4.00%)
	Blupeak Credit Union	\$1,450,128	\$876,560	\$1,353,769	64.75%	\$11,648	4.12%	1.97%	2.15%	(6.13%)	9.95%
	Frontwave Credit Union	\$1,538,520	\$929,905	\$1,208,107	76.97%	\$6,130	4.11%	1.80%	2.31%	30.39%	1.56%
	Farmers Insurance Group Federal Credit Union	\$1,540,313	\$1,415,757	\$1,274,446	111.09%	\$6,137	6.78%	2.32%	4.47%	0.76%	3.68%
	Northrop Grumman Federal Credit Union	\$1,813,974	\$863,088	\$1,394,037	61.91%	\$7,374	4.87%	2.31%	2.55%	42.84%	10.21%
	CoastHills Federal Credit Union	\$1,828,576	\$1,269,217	\$1,468,720	86.42%	\$6,461	4.36%	1.74%	2.62%	10.11%	14.80%
	Cal Tech Employees Federal Credit Union	\$2,014,131	\$586,332	\$1,582,656	37.05%	\$26,855	3.81%	2.93%	0.88%	13.16%	(8.98%)
	LBS Financial Credit Union	\$2,053,141	\$1,090,645	\$1,730,307	63.03%	\$8,888	3.67%	1.46%	2.22%	16.88%	7.70%
	Firefighters First Federal Credit Union	\$2,165,235	\$1,702,482	\$1,901,349	89.54%	\$8,019	4.30%	1.79%	2.51%	12.01%	13.17%
	First Entertainment Credit Union	\$2,197,389	\$1,549,926	\$1,786,140	86.78%	\$9,194	4.17%	1.65%	2.52%	(2.23%)	1.67%
	Financial Partners Credit Union	\$2,312,620	\$1,803,508	\$1,893,064	95.27%	\$8,143	4.28%	2.21%	2.07%	6.70%	11.41%
	F & A Federal Credit Union	\$2,407,315	\$961,434	\$1,776,057	54.13%	\$21,210	3.34%	2.07%	1.27%	27.98%	2.85%
	Arrowhead Central Credit Union	\$2,418,243	\$1,261,397	\$2,070,187	60.93%	\$5,263	4.10%	0.74%	3.36%	0.04%	12.76%
	Partners Federal Credit Union	\$2,552,931	\$2,099,187	\$2,237,300	93.83%	\$5,822	4.80%	1.53%	3.27%	12.04%	11.40%
	Orange County's Credit Union	\$2,676,266	\$1,937,391	\$2,217,512	87.37%	\$7,713	4.23%	1.63%	2.60%	14.56%	18.91%
	Altura Credit Union	\$2,707,381	\$1,716,215	\$2,158,243	79.52%	\$6,253	4.19%	1.26%	2.94%	18.06%	11.83%
	NuVision Federal Credit Union	\$3,319,682	\$2,540,342	\$2,557,819	99.32%	\$6,509	4.97%	1.98%	2.99%	(2.63%)	5.71%
	California Coast Credit Union	\$3,439,943	\$2,256,828	\$3,110,034	72.57%	\$6,347	3.81%	0.93%	2.88%	18.53%	19.77%
	Premier America Credit Union	\$3,561,855	\$2,886,895	\$2,966,366	97.32%	\$8,719	4.32%	2.42%	1.90%	10.17%	14.95%
	Credit Union of Southern California	\$3,590,547	\$1,679,615	\$2,343,900	71.66%	\$9,266	4.98%	2.42%	2.56%	85.46%	2.66%
	Valley Strong Credit Union	\$3,845,125	\$2,841,353	\$3,344,478	84.96%	\$6,782	5.21%	1.62%	3.59%	(18.17%)	(2.77%)
	California Credit Union	\$4,932,602	\$2,975,270	\$4,356,395	68.30%	\$9,739	3.86%	1.62%	2.24%	4.58%	11.37%
	Wescam Central Credit Union	\$6,234,681	\$3,198,110	\$4,378,346	73.04%	\$6,803	4.52%	1.88%	2.64%	28.46%	10.89%
	Mission Federal Credit Union	\$6,590,601	\$4,453,582	\$5,645,296	78.89%	\$10,346	4.19%	1.92%	2.21%	24.14%	20.66%
	Kinecta Federal Credit Union	\$6,824,232	\$5,841,106	\$5,484,668	106.50%	\$9,558	4.32%	2.01%	2.31%	(1.20%)	(5.77%)
	Logix Federal Credit Union	\$9,841,393	\$7,723,323	\$7,539,475	102.44%	\$11,900	4.35%	2.32%	2.03%	10.58%	10.59%
	San Diego County Credit Union	\$13,276,185	\$5,868,676	\$8,023,201	73.15%	\$15,573	3.34%	1.77%	1.57%	(6.05%)	(11.80%)
	SchoolsFirst Federal Credit Union	\$30,601,567	\$19,220,167	\$25,329,279	75.88%	\$11,016	4.16%	1.75%	2.41%	18.88%	21.49%
	Average of Asset Group D	\$3,699,185	\$2,386,334	\$2,949,562	81.00%	\$8,993	4.39%	1.78%	2.60%	10.81%	8.41%

Source: SNL Financial

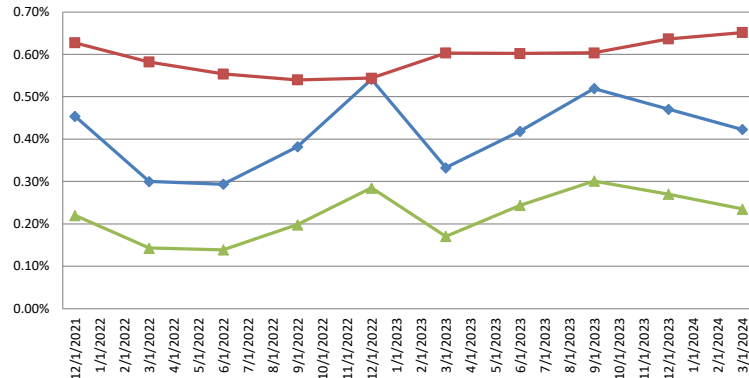
NA = data was not available.

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

Asset Quality

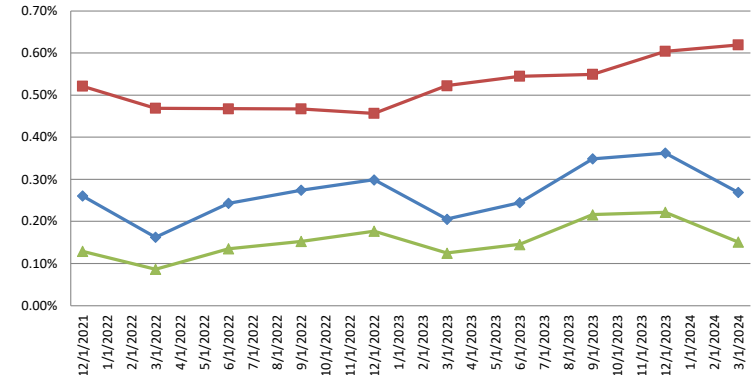
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



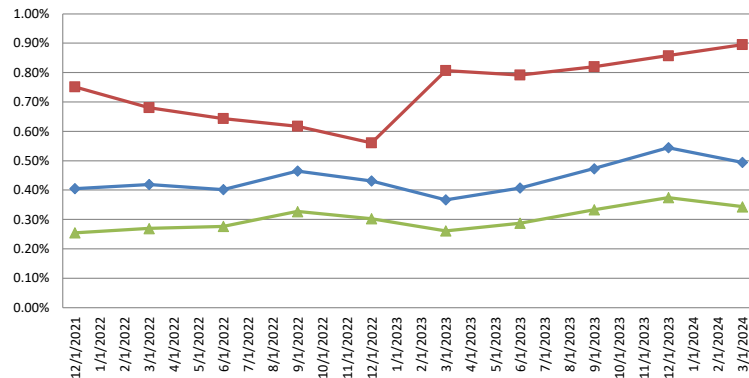
NPLs/Loans	0.45%	0.30%	0.29%	0.38%	0.54%	0.33%	0.42%	0.52%	0.47%	0.42%
Reserves/Loans	0.63%	0.58%	0.55%	0.54%	0.54%	0.60%	0.60%	0.60%	0.64%	0.65%
Delinquent Loans/Assets	0.22%	0.14%	0.14%	0.20%	0.28%	0.17%	0.24%	0.30%	0.27%	0.24%

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



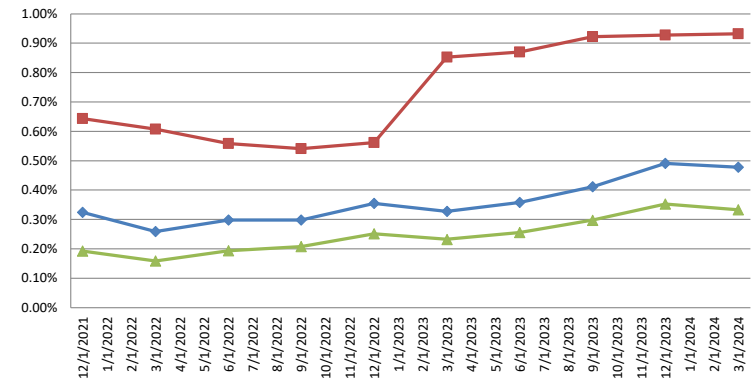
NPLs/Loans	0.26%	0.16%	0.24%	0.27%	0.30%	0.21%	0.24%	0.35%	0.36%	0.27%
Reserves/Loans	0.52%	0.47%	0.47%	0.47%	0.46%	0.52%	0.54%	0.55%	0.60%	0.62%
Delinquent Loans/Assets	0.13%	0.09%	0.14%	0.15%	0.18%	0.12%	0.15%	0.22%	0.22%	0.15%

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



NPLs/Loans	0.40%	0.42%	0.40%	0.47%	0.43%	0.37%	0.41%	0.47%	0.54%	0.49%
Reserves/Loans	0.75%	0.68%	0.64%	0.62%	0.56%	0.81%	0.79%	0.82%	0.86%	0.89%
Delinquent Loans/Assets	0.25%	0.27%	0.28%	0.33%	0.30%	0.26%	0.29%	0.33%	0.37%	0.34%

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



NPLs/Loans	0.32%	0.26%	0.30%	0.30%	0.35%	0.33%	0.36%	0.41%	0.49%	0.48%
Reserves/Loans	0.64%	0.61%	0.56%	0.54%	0.56%	0.85%	0.87%	0.92%	0.93%	0.93%
Delinquent Loans/Assets	0.19%	0.16%	0.19%	0.21%	0.25%	0.23%	0.26%	0.30%	0.35%	0.33%

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

March 31, 2024

Run Date: May 28, 2024

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 (%)
	Los Angeles Electrical Workers Credit Union	\$54,746	\$61	0.47%	1.67%	350.82%	0.77%	0.11%
	Inland Valley Federal Credit Union	\$54,929	\$165	0.98%	1.21%	123.64%	3.55%	0.30%
	Huntington Beach Credit Union	\$57,659	\$45	0.29%	1.56%	537.78%	0.68%	0.08%
	JACOM Credit Union	\$58,335	\$23	0.17%	0.43%	247.83%	0.36%	0.04%
	Escondido Federal Credit Union	\$60,914	\$4	0.02%	0.55%	NM	0.06%	0.01%
	Parishioners Federal Credit Union	\$61,480	\$250	0.68%	0.38%	56.40%	8.02%	0.41%
	Santa Barbara County Federal Credit Union	\$62,310	\$8	0.03%	0.21%	700.00%	0.12%	0.01%
	Olive View Employees Federal Credit Union	\$64,727	\$624	1.70%	0.51%	30.29%	4.57%	0.96%
	Bourns Employees Federal Credit Union	\$65,060	\$49	0.12%	0.34%	285.71%	0.90%	0.08%
	Desert Valleys Federal Credit Union	\$68,915	\$263	0.69%	1.31%	187.83%	4.32%	0.38%
	North County Credit Union	\$68,936	\$0	0.00%	0.18%	0.00%	0.00%	0.00%
	Polam Federal Credit Union	\$73,752	\$422	1.10%	0.84%	76.30%	5.25%	0.57%
	Bopti Federal Credit Union	\$74,633	\$168	0.68%	1.33%	194.05%	1.11%	0.23%
	Universal City Studios Credit Union	\$77,122	\$43	0.08%	0.53%	620.93%	0.64%	0.06%
	Cal State L.A. Federal Credit Union	\$77,163	\$15	0.03%	0.16%	620.00%	0.25%	0.02%
	PostCity Financial Credit Union	\$77,494	\$95	0.34%	0.40%	118.95%	1.04%	0.12%
	Union Yes Federal Credit Union	\$86,339	\$8	0.02%	0.26%	NM	0.16%	0.01%
	Nikkei Credit Union	\$86,415	\$879	1.32%	0.27%	20.71%	7.87%	1.02%
	VA Desert Pacific Federal Credit Union	\$89,580	\$5	0.01%	0.76%	NM	0.03%	0.01%
	CalCom Federal Credit Union	\$89,763	\$276	0.40%	0.50%	124.28%	2.19%	0.31%
	Technicolor Federal Credit Union	\$91,447	\$114	0.19%	0.61%	322.81%	2.21%	0.12%
	County Schools Federal Credit Union	\$91,968	\$236	0.31%	0.78%	250.85%	3.19%	0.26%
	Glendale Federal Credit Union	\$102,316	\$135	0.21%	0.29%	139.26%	1.21%	0.13%
	Santa Ana Federal Credit Union	\$102,628	\$26	0.04%	0.09%	196.15%	0.23%	0.03%
	Prospectors Federal Credit Union	\$102,855	\$113	0.16%	0.32%	192.92%	1.32%	0.11%
	Rancho Federal Credit Union	\$109,996	\$15	0.02%	0.30%	NM	0.19%	0.01%
	La Loma Federal Credit Union	\$111,907	\$16	0.02%	0.35%	NM	0.42%	0.01%
	Thinkwise Federal Credit Union	\$113,524	\$658	0.99%	1.59%	160.03%	5.60%	0.58%
	Interfaith Federal Credit Union	\$121,260	\$98	0.14%	0.52%	377.55%	0.69%	0.08%
	Sea Air Federal Credit Union	\$122,888	\$996	2.22%	0.50%	22.39%	3.48%	0.81%
	San Diego Firefighters Federal Credit Union	\$130,513	\$3	0.00%	0.96%	NM	0.05%	0.00%
	California Lithuanian Credit Union	\$138,331	\$0	0.00%	0.64%	0.00%	0.00%	0.00%
	Clearpath Federal Credit Union	\$148,371	\$1,034	0.97%	0.23%	23.40%	8.92%	0.70%
	East County Schools Federal Credit Union	\$159,555	\$46	0.06%	0.26%	450.00%	0.36%	0.03%
	South Bay Credit Union	\$162,116	\$713	0.59%	0.48%	81.35%	4.95%	0.44%
	Ontario Montclair School Employees Federal Credit Union	\$169,780	\$159	0.19%	0.64%	335.22%	0.96%	0.09%
	Torrance Community Federal Credit Union	\$169,935	\$118	0.21%	0.57%	267.80%	2.23%	0.07%
	E-Central Credit Union	\$173,437	\$237	0.18%	0.96%	540.51%	0.60%	0.14%
	Schools Federal Credit Union	\$181,168	\$244	0.27%	0.87%	314.75%	1.10%	0.13%
	Camino Federal Credit Union	\$181,746	\$1,504	1.13%	0.85%	74.93%	9.04%	0.83%
	Priority One Credit Union	\$197,100	\$289	0.30%	0.94%	312.11%	1.76%	0.15%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	First Imperial Credit Union	\$204,815	\$1,546	1.05%	1.12%	106.86%	6.30%	0.75%
	Long Beach Firemen's Credit Union	\$211,201	\$1	0.00%	1.27%	NM	0.00%	0.00%
	Alta Vista Credit Union	\$214,595	\$642	0.48%	0.64%	133.33%	3.60%	0.30%
	Chaffey Federal Credit Union	\$233,369	\$188	0.15%	0.14%	93.62%	2.04%	0.08%
	Average of Asset Group A	\$114,602	\$279	0.42%	0.65%	228.72%	2.27%	0.24%
Asset Group B - \$251 to \$500 million in total assets								
	Edwards Federal Credit Union	\$269,206	\$530	0.43%	0.30%	69.06%	4.84%	0.20%
	Long Beach City Employees Federal Credit Union	\$277,627	\$18	0.02%	0.09%	588.89%	0.07%	0.01%
	Santa Barbara Teachers Federal Credit Union	\$288,673	\$0	0.00%	0.19%	0.00%	0.00%	0.00%
	Strata Federal Credit Union	\$349,239	\$1,351	0.52%	0.86%	165.51%	3.41%	0.39%
	Matadors Community Credit Union	\$352,770	\$1,203	0.44%	0.56%	128.10%	3.08%	0.34%
	SAG-AFTRA Federal Credit Union	\$358,048	\$742	0.49%	0.62%	127.90%	2.03%	0.21%
	Eagle Community Credit Union	\$362,548	\$1,378	0.50%	1.40%	277.21%	3.57%	0.38%
	Downey Federal Credit Union	\$369,430	\$772	0.46%	0.96%	208.29%	5.08%	0.21%
	UME Federal Credit Union	\$375,673	\$46	0.03%	0.42%	NM	0.25%	0.01%
	POPA Federal Credit Union	\$385,474	\$809	0.30%	1.64%	547.71%	2.51%	0.21%
	Cabrillo Credit Union	\$415,734	\$493	0.22%	0.59%	270.59%	1.98%	0.12%
	Pasadena Federal Credit Union	\$419,767	\$204	0.10%	0.26%	274.02%	0.68%	0.05%
	Glendale Area Schools Credit Union	\$436,877	\$715	0.49%	0.67%	137.48%	1.64%	0.16%
	Wheelhouse Credit Union	\$437,366	\$366	0.10%	0.70%	673.77%	1.19%	0.08%
	Gain Federal Credit Union	\$437,618	\$109	0.04%	0.53%	NM	0.80%	0.02%
	Aerospace Federal Credit Union	\$481,172	\$152	0.16%	0.12%	78.95%	1.66%	0.03%
	Average of Asset Group B	\$376,076	\$556	0.27%	0.62%	253.39%	2.05%	0.15%
Asset Group C - \$501 million to \$1 billion in total assets								
	I.L.W.U. Federal Credit Union	\$503,696	\$2,648	0.74%	0.55%	73.60%	7.47%	0.53%
	LA Financial Federal Credit Union	\$545,404	\$243	0.06%	0.46%	776.13%	0.62%	0.04%
	AdelFi Credit Union	\$580,916	\$8,360	1.88%	1.94%	102.93%	9.01%	1.44%
	Mypoint CU SD	\$657,773	\$516	0.11%	0.34%	314.34%	0.91%	0.08%
	America's Christian Credit Union	\$679,918	\$1,734	0.37%	0.77%	208.77%	3.46%	0.26%
	USC Credit Union	\$739,542	\$3,126	0.59%	0.96%	160.75%	7.23%	0.42%
	The First Financial Federal Credit Union	\$754,989	\$2,554	0.62%	0.70%	111.47%	51.01%	0.34%
	Sun Community Federal Credit Union	\$758,523	\$1,108	0.21%	0.83%	396.21%	2.14%	0.15%
	Certified Federal Credit Union	\$792,759	\$2,676	0.51%	1.70%	331.95%	1.80%	0.34%
	AltaOne Federal Credit Union	\$826,821	\$3,685	0.59%	1.47%	248.28%	6.55%	0.45%
	Christian Community Credit Union	\$851,150	\$1,256	0.18%	0.43%	242.60%	1.15%	0.15%
	Foothill Federal Credit Union	\$858,413	\$1,440	0.30%	0.84%	275.49%	1.87%	0.17%
	C.B.C. Federal Credit Union	\$861,089	\$2,095	0.31%	0.61%	199.71%	3.82%	0.24%
	First City Credit Union	\$912,223	\$1,639	0.42%	0.63%	148.08%	3.11%	0.18%
	Water and Power Community Credit Union	\$976,453	\$3,479	0.53%	1.19%	222.59%	7.41%	0.36%
	Average of Asset Group C	\$753,311	\$2,437	0.49%	0.89%	254.19%	7.17%	0.34%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets								
	American First Credit Union	\$1,016,159	\$1,078	0.13%	0.66%	498.61%	1.75%	0.11%
	Safe 1 Credit Union	\$1,017,440	\$3,197	0.44%	0.76%	172.07%	2.43%	0.31%
	SkyOne Federal Credit Union	\$1,026,617	\$9,690	1.44%	0.68%	47.20%	28.80%	0.94%
	SCE Federal Credit Union	\$1,111,630	\$3,970	0.50%	1.07%	215.31%	4.85%	0.36%
	Honda Federal Credit Union	\$1,120,370	\$3,052	0.33%	0.38%	115.83%	3.48%	0.27%
	University Credit Union	\$1,147,810	\$8,366	0.83%	0.66%	79.54%	8.67%	0.73%
	SESLOC Credit Union	\$1,168,297	\$3,219	0.38%	0.86%	227.99%	3.56%	0.28%
	Southland Credit Union	\$1,168,698	\$3,779	0.47%	0.93%	198.12%	5.34%	0.32%
	Los Angeles Federal Credit Union	\$1,314,936	\$6,074	0.68%	0.82%	119.46%	6.05%	0.46%
	Ventura County Credit Union	\$1,366,074	\$10,850	1.23%	1.37%	111.62%	9.05%	0.79%
	Los Angeles Police Federal Credit Union	\$1,376,415	\$4,186	0.55%	0.75%	136.53%	3.99%	0.30%
	Blupeak Credit Union	\$1,450,128	\$1,427	0.16%	0.78%	480.03%	1.64%	0.10%
	Frontwave Credit Union	\$1,538,520	\$3,489	0.38%	0.86%	229.26%	3.32%	0.23%
	Farmers Insurance Group Federal Credit Union	\$1,540,313	\$11,865	0.84%	1.55%	184.65%	7.89%	0.77%
	Northrop Grumman Federal Credit Union	\$1,813,974	\$2,869	0.33%	1.26%	380.24%	3.30%	0.16%
	CoastHills Federal Credit Union	\$1,828,576	\$3,698	0.29%	1.06%	363.25%	4.50%	0.20%
	Cal Tech Employees Federal Credit Union	\$2,014,131	\$108	0.02%	0.85%	NM	0.08%	0.01%
	LBS Financial Credit Union	\$2,053,141	\$4,952	0.45%	0.84%	184.61%	1.98%	0.24%
	Firefighters First Federal Credit Union	\$2,165,235	\$653	0.04%	0.50%	NM	0.39%	0.03%
	First Entertainment Credit Union	\$2,197,389	\$7,808	0.50%	0.76%	151.38%	4.88%	0.36%
	Financial Partners Credit Union	\$2,312,620	\$7,014	0.39%	0.60%	153.65%	4.68%	0.30%
	F & A Federal Credit Union	\$2,407,315	\$1,324	0.14%	0.27%	198.79%	0.57%	0.05%
	Arrowhead Central Credit Union	\$2,418,243	\$6,033	0.48%	1.40%	292.01%	2.35%	0.25%
	Partners Federal Credit Union	\$2,552,931	\$15,096	0.72%	1.20%	166.42%	5.23%	0.59%
	Orange County's Credit Union	\$2,676,266	\$10,173	0.53%	0.84%	160.29%	5.21%	0.38%
	Altura Credit Union	\$2,707,381	\$4,995	0.29%	1.13%	389.63%	2.97%	0.18%
	NuVision Federal Credit Union	\$3,319,682	\$10,816	0.43%	0.98%	230.79%	3.07%	0.33%
	California Coast Credit Union	\$3,439,943	\$1,421	0.06%	0.79%	NM	0.54%	0.04%
	Premier America Credit Union	\$3,561,855	\$27,895	0.97%	0.89%	92.46%	9.36%	0.78%
	Credit Union of Southern California	\$3,590,547	\$10,387	0.62%	1.68%	271.14%	5.59%	0.29%
	Valley Strong Credit Union	\$3,845,125	\$40,555	1.43%	1.09%	76.65%	12.53%	1.05%
	California Credit Union	\$4,932,602	\$5,233	0.18%	0.76%	430.02%	1.71%	0.11%
	Wescom Central Credit Union	\$6,234,681	\$6,573	0.21%	1.36%	660.20%	2.20%	0.11%
	Mission Federal Credit Union	\$6,590,601	\$7,159	0.16%	1.22%	756.13%	1.12%	0.11%
	Kinecta Federal Credit Union	\$6,824,232	\$21,571	0.37%	1.03%	279.08%	3.82%	0.32%
	Logix Federal Credit Union	\$9,841,393	\$27,211	0.35%	1.01%	286.51%	2.34%	0.28%
	San Diego County Credit Union	\$13,276,185	\$6,984	0.12%	0.96%	804.55%	0.40%	0.05%
	SchoolsFirst Federal Credit Union	\$30,601,567	\$139,975	0.73%	0.81%	110.88%	4.58%	0.46%
	Average of Asset Group D	\$3,693,185	\$11,704	0.48%	0.93%	264.43%	4.58%	0.33%

Source: SNL Financial

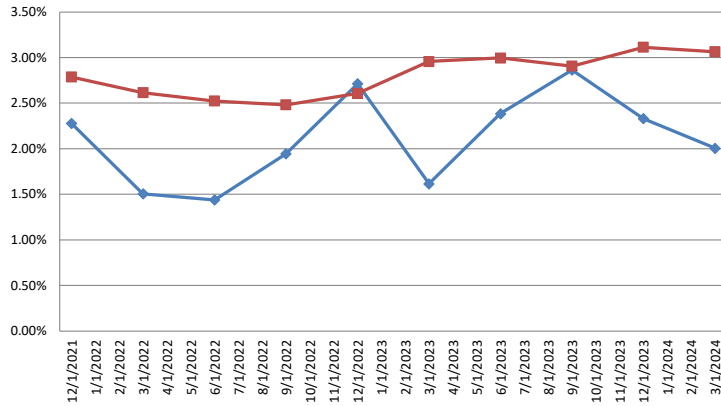
NA = data was not available.

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

Net Worth

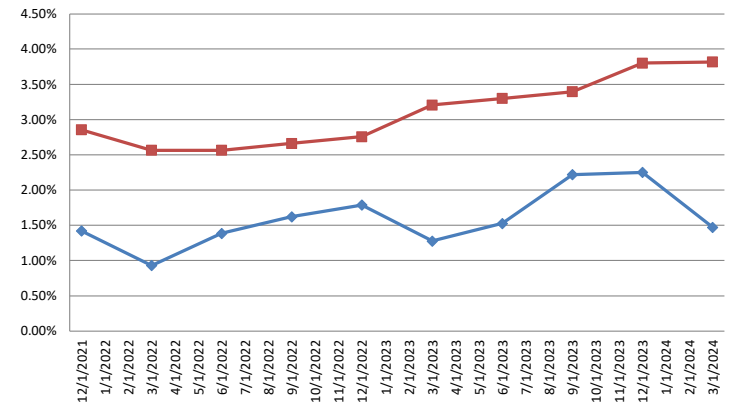
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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



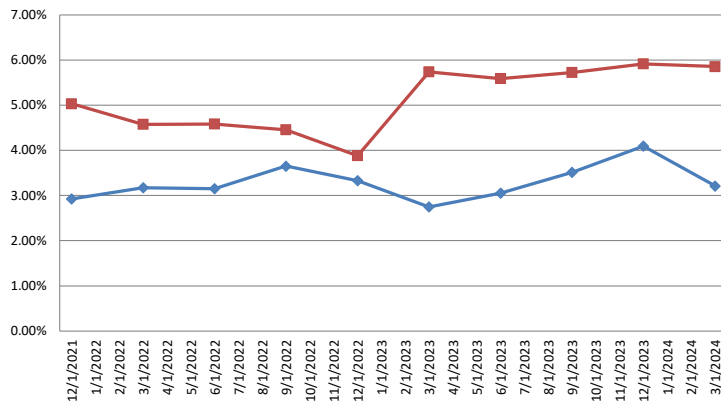
Delinquent Loans/Net Worth	2.28%	1.51%	1.44%	1.94%	2.71%	1.62%	2.38%	2.86%	2.33%	2.01%
Classified Assets/Net Worth	2.79%	2.61%	2.52%	2.48%	2.60%	2.96%	3.00%	2.91%	3.11%	3.06%

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



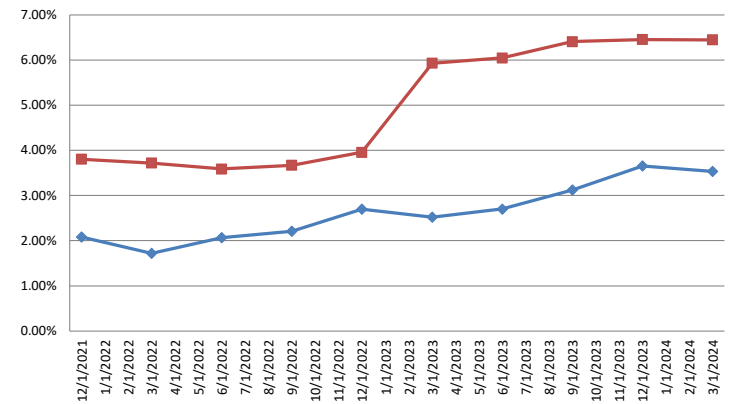
Delinquent Loans/Net Worth	1.42%	0.93%	1.39%	1.62%	1.79%	1.28%	1.53%	2.22%	2.25%	1.47%
Classified Assets/Net Worth	2.85%	2.57%	2.56%	2.66%	2.76%	3.21%	3.30%	3.39%	3.80%	3.82%

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



Delinquent Loans/Net Worth	2.92%	3.17%	3.15%	3.65%	3.33%	2.75%	3.05%	3.51%	4.09%	3.21%
Classified Assets/Net Worth	5.03%	4.58%	4.58%	4.45%	3.88%	5.74%	5.59%	5.72%	5.91%	5.85%

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



Delinquent Loans/Net Worth	2.08%	1.72%	2.07%	2.21%	2.70%	2.52%	2.70%	3.13%	3.66%	3.54%
Classified Assets/Net Worth	3.80%	3.72%	3.59%	3.67%	3.95%	5.93%	6.04%	6.41%	6.45%	6.44%

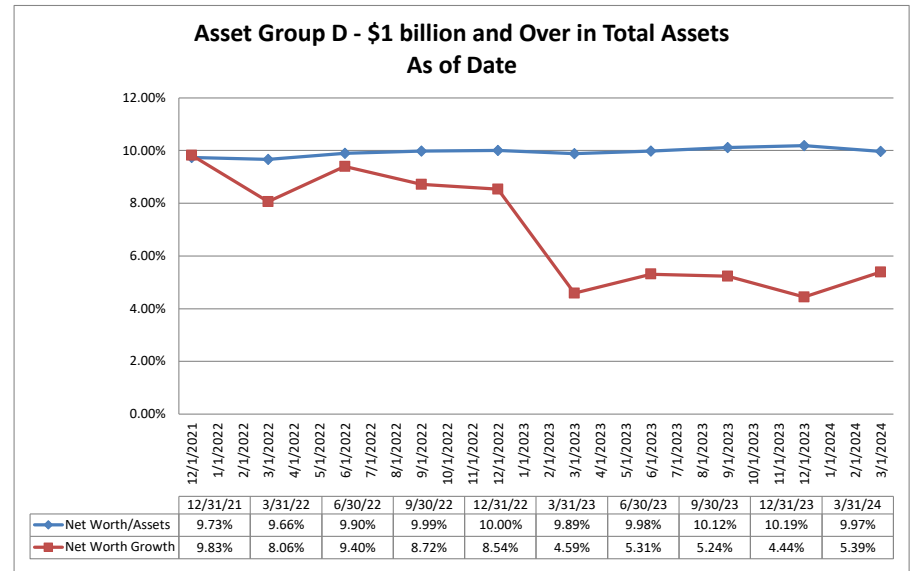
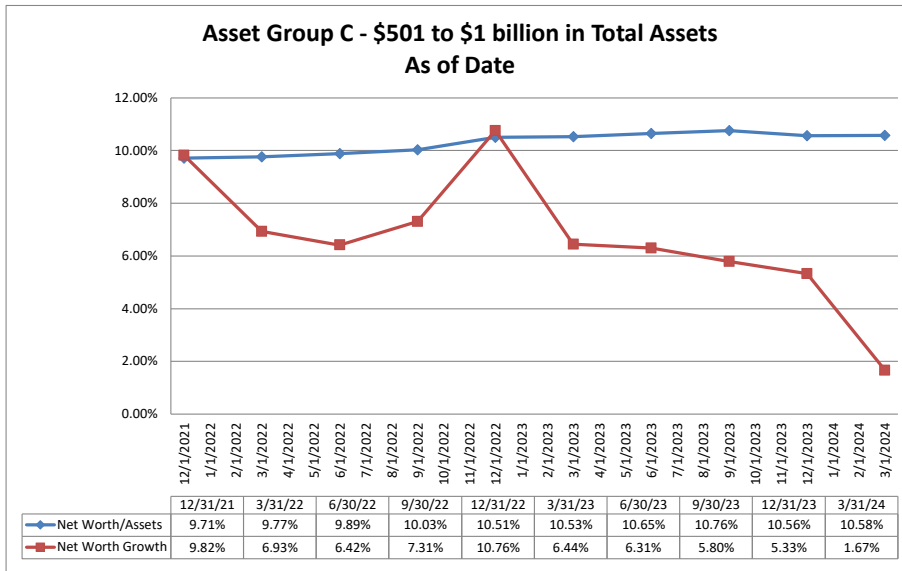
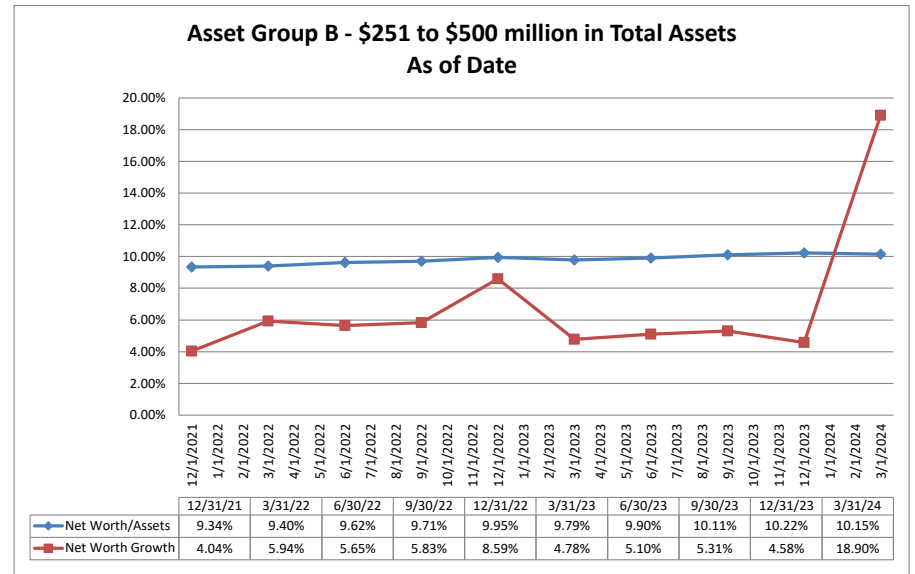
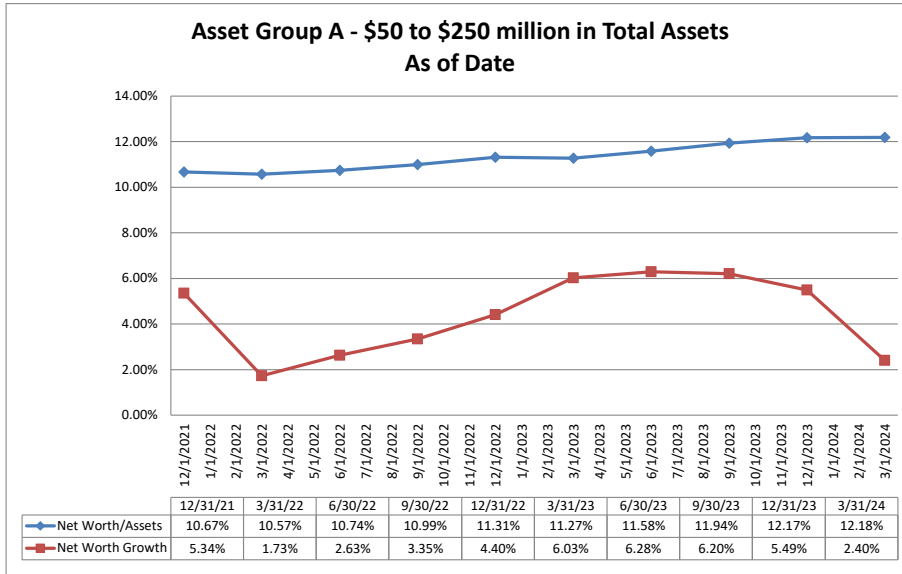
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	Asset Group A - \$50 to \$250 million in total assets						
	Los Angeles Electrical Workers Credit Union	\$54,746	\$9,999	18.26%	(1.95%)	0.61%	2.14%
	Inland Valley Federal Credit Union	\$54,929	\$4,529	8.25%	1.33%	3.64%	4.50%
	Huntington Beach Credit Union	\$57,659	\$6,412	11.12%	(0.75%)	0.70%	3.77%
	JACOM Credit Union	\$58,335	\$9,908	16.98%	(4.98%)	0.23%	0.58%
	Escondido Federal Credit Union	\$60,914	\$7,198	11.82%	11.73%	0.06%	1.56%
	Parishioners Federal Credit Union	\$61,480	\$4,613	7.50%	13.91%	5.42%	3.06%
	Santa Barbara County Federal Credit Union	\$62,310	\$6,503	10.44%	16.06%	0.12%	0.86%
	Olive View Employees Federal Credit Union	\$64,727	\$13,952	21.56%	2.97%	4.47%	1.35%
	Bourns Employees Federal Credit Union	\$65,060	\$6,388	9.82%	(10.31%)	0.77%	2.19%
	Desert Valleys Federal Credit Union	\$68,915	\$5,590	8.11%	7.66%	4.70%	8.84%
	North County Credit Union	\$68,936	\$6,673	9.68%	0.48%	0.00%	0.69%
	Polam Federal Credit Union	\$73,752	\$7,710	10.45%	(6.48%)	5.47%	4.18%
	Bopti Federal Credit Union	\$74,633	\$14,869	19.92%	(3.31%)	1.13%	2.19%
	Universal City Studios Credit Union	\$77,122	\$7,294	9.46%	3.32%	0.59%	3.66%
	Cal State L.A. Federal Credit Union	\$77,163	\$6,998	9.07%	(2.89%)	0.21%	1.33%
	PostCity Financial Credit Union	\$77,494	\$9,499	12.26%	1.39%	1.00%	1.19%
	Union Yes Federal Credit Union	\$86,339	\$5,512	6.38%	(0.07%)	0.15%	1.94%
	Nikkei Credit Union	\$86,415	\$11,198	12.96%	5.47%	7.85%	1.63%
	VA Desert Pacific Federal Credit Union	\$89,580	\$19,084	21.30%	7.02%	0.03%	2.09%
	CalCom Federal Credit Union	\$89,763	\$12,496	13.92%	0.00%	2.21%	2.74%
	Technicolor Federal Credit Union	\$91,447	\$8,772	9.59%	1.79%	1.30%	4.20%
	County Schools Federal Credit Union	\$91,968	\$6,994	7.60%	1.26%	3.37%	8.46%
	Glendale Federal Credit Union	\$102,316	\$11,935	11.66%	1.99%	1.13%	1.58%
	Santa Ana Federal Credit Union	\$102,628	\$11,608	11.31%	5.34%	0.22%	0.44%
	Prospectors Federal Credit Union	\$102,855	\$9,839	9.57%	(0.20%)	1.15%	2.22%
	Rancho Federal Credit Union	\$109,996	\$8,436	7.67%	(0.33%)	0.18%	2.24%
	La Loma Federal Credit Union	\$111,907	\$9,174	8.20%	11.44%	0.17%	2.73%
	Thinkwise Federal Credit Union	\$113,524	\$10,993	9.68%	2.20%	5.99%	9.58%
	Interfaith Federal Credit Union	\$121,260	\$13,888	11.45%	4.37%	0.71%	2.66%
	Sea Air Federal Credit Union	\$122,888	\$30,190	24.57%	(3.92%)	3.30%	0.74%
	San Diego Firefighters Federal Credit Union	\$130,513	\$10,593	8.12%	(0.11%)	0.03%	6.16%
	California Lithuanian Credit Union	\$138,331	\$28,400	20.53%	3.60%	0.00%	2.11%
	Clearpath Federal Credit Union	\$148,371	\$19,081	12.86%	(3.14%)	5.42%	1.27%
	East County Schools Federal Credit Union	\$159,555	\$12,584	7.89%	2.11%	0.37%	1.64%
	South Bay Credit Union	\$162,116	\$15,064	9.29%	1.01%	4.73%	3.85%
	Ontario Montclair School Employees Federal Credit Union	\$169,780	\$18,356	10.81%	5.25%	0.87%	2.90%
	Torrance Community Federal Credit Union	\$169,935	\$13,737	8.08%	4.77%	0.86%	2.30%
	E-Central Credit Union	\$173,437	\$38,192	22.02%	3.02%	0.62%	3.35%
	Schools Federal Credit Union	\$181,168	\$21,475	11.85%	1.38%	1.14%	3.58%
	Camino Federal Credit Union	\$181,746	\$19,863	10.93%	1.11%	7.57%	5.67%
	Priority One Credit Union	\$197,100	\$23,080	11.71%	7.13%	1.25%	3.91%

Source: SNL Financial

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Net Worth

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	First Imperial Credit Union	\$204,815	\$26,262	12.82%	14.72%	5.89%	6.29%
	Long Beach Firemen's Credit Union	\$211,201	\$51,937	24.59%	6.04%	0.00%	3.71%
	Alta Vista Credit Union	\$214,595	\$17,954	8.37%	(0.93%)	3.58%	4.77%
	Chaffey Federal Credit Union	\$233,369	\$17,957	7.69%	(2.55%)	1.05%	0.98%
	Average of Asset Group A	\$114,602	\$14,062	12.18%	2.40%	2.01%	3.06%
Asset Group B - \$251 to \$500 million in total assets							
	Edwards Federal Credit Union	\$269,206	\$23,992	8.91%	7.39%	2.21%	1.53%
	Long Beach City Employees Federal Credit Union	\$277,627	\$36,578	13.18%	(3.69%)	0.05%	0.29%
	Santa Barbara Teachers Federal Credit Union	\$288,673	\$35,514	12.30%	12.69%	0.00%	0.33%
	Strata Federal Credit Union	\$349,239	\$43,908	12.57%	3.29%	3.08%	5.09%
	Matadors Community Credit Union	\$352,770	\$39,044	11.07%	1.45%	3.08%	3.95%
	SAG-AFTRA Federal Credit Union	\$358,048	\$38,188	10.67%	3.80%	1.94%	2.49%
	Eagle Community Credit Union	\$362,548	\$36,157	9.97%	1.30%	3.81%	10.57%
	Downey Federal Credit Union	\$369,430	\$31,057	8.41%	2.75%	2.49%	5.18%
	UMe Federal Credit Union	\$375,673	\$27,416	7.30%	1.66%	0.17%	2.43%
	POPA Federal Credit Union	\$385,474	\$40,790	10.58%	0.37%	1.98%	10.86%
	Cabrillo Credit Union	\$415,734	\$36,991	8.90%	(0.14%)	1.33%	3.61%
	Pasadena Federal Credit Union	\$419,767	\$36,413	8.67%	273.47%	0.56%	1.54%
	Glendale Area Schools Credit Union	\$436,877	\$67,270	15.40%	0.64%	1.06%	1.46%
	Wheelhouse Credit Union	\$437,366	\$31,735	7.26%	(2.87%)	1.15%	7.77%
	Gain Federal Credit Union	\$437,618	\$37,356	8.54%	0.50%	0.29%	3.70%
	Aerospace Federal Credit Union	\$481,172	\$42,023	8.73%	(0.16%)	0.36%	0.29%
	Average of Asset Group B	\$376,076	\$37,777	10.15%	18.90%	1.47%	3.82%
Asset Group C - \$501 million to \$1 billion in total assets							
	I.L.W.U. Federal Credit Union	\$503,696	\$42,587	8.45%	9.84%	6.22%	4.58%
	LA Financial Federal Credit Union	\$545,404	\$47,279	8.67%	(3.58%)	0.51%	3.99%
	AdelFi Credit Union	\$580,916	\$89,012	15.32%	(9.64%)	9.39%	9.67%
	Mypoint CU SD	\$657,773	\$56,864	8.64%	3.78%	0.91%	2.85%
	America's Christian Credit Union	\$679,918	\$61,999	9.12%	0.06%	2.80%	5.84%
	USC Credit Union	\$739,542	\$73,496	9.94%	1.49%	4.25%	6.84%
	The First Financial Federal Credit Union	\$754,989	\$57,917	7.67%	(1.77%)	4.41%	4.92%
	Sun Community Federal Credit Union	\$758,523	\$67,913	8.95%	7.63%	1.63%	6.46%
	Certified Federal Credit Union	\$792,759	\$160,289	20.22%	0.74%	1.67%	5.54%
	AltaOne Federal Credit Union	\$826,821	\$71,762	8.68%	3.77%	5.14%	12.75%
	Christian Community Credit Union	\$851,150	\$109,214	12.83%	3.83%	1.15%	2.79%
	Foothill Federal Credit Union	\$858,413	\$88,249	10.28%	5.61%	1.63%	4.50%
	C.B.C. Federal Credit Union	\$861,089	\$67,652	7.86%	2.04%	3.10%	6.18%
	First City Credit Union	\$912,223	\$119,961	13.15%	2.28%	1.37%	2.02%
	Water and Power Community Credit Union	\$976,453	\$87,222	8.93%	(1.02%)	3.99%	8.88%
	Average of Asset Group C	\$753,311	\$80,094	10.58%	1.67%	3.21%	5.85%

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

March 31, 2024

Run Date: May 28, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - Over \$1 billion in total assets							
	American First Credit Union	\$1,016,159	\$103,094	10.15%	4.14%	1.05%	5.21%
	Safe 1 Credit Union	\$1,017,440	\$144,416	14.19%	9.07%	2.21%	3.81%
	SkyOne Federal Credit Union	\$1,026,617	\$76,528	7.45%	54.67%	12.66%	5.98%
	SCE Federal Credit Union	\$1,111,630	\$95,569	8.60%	3.25%	4.15%	8.94%
	Honda Federal Credit Union	\$1,120,370	\$103,849	9.27%	2.59%	2.94%	3.40%
	University Credit Union	\$1,147,810	\$97,113	8.46%	0.17%	8.61%	6.85%
	SESLOC Credit Union	\$1,168,297	\$105,645	9.04%	6.17%	3.05%	6.95%
	Southland Credit Union	\$1,168,698	\$98,995	8.47%	(0.09%)	3.82%	7.56%
	Los Angeles Federal Credit Union	\$1,314,936	\$143,718	10.93%	(0.89%)	4.23%	5.05%
	Ventura County Credit Union	\$1,366,074	\$128,013	9.37%	11.03%	8.48%	9.46%
	Los Angeles Police Federal Credit Union	\$1,376,415	\$151,613	11.02%	1.94%	2.76%	3.77%
	Blupeak Credit Union	\$1,450,128	\$108,877	7.51%	(3.13%)	1.31%	6.29%
	Frontwave Credit Union	\$1,538,520	\$134,150	8.72%	(0.91%)	2.60%	5.96%
	Farmers Insurance Group Federal Credit Union	\$1,540,313	\$142,333	9.24%	(3.75%)	8.34%	15.39%
	Northrop Grumman Federal Credit Union	\$1,813,974	\$148,348	8.18%	3.92%	1.93%	7.35%
	CoastHills Federal Credit Union	\$1,828,576	\$136,340	7.46%	(3.93%)	2.71%	9.85%
	Cal Tech Employees Federal Credit Union	\$2,014,131	\$210,023	10.43%	0.78%	0.05%	2.38%
	LBS Financial Credit Union	\$2,053,141	\$266,845	13.00%	3.62%	1.86%	3.43%
	Firefighters First Federal Credit Union	\$2,165,235	\$195,385	9.02%	3.90%	0.33%	4.33%
	First Entertainment Credit Union	\$2,197,389	\$199,997	9.10%	5.13%	3.90%	5.91%
	Financial Partners Credit Union	\$2,312,620	\$200,250	8.66%	5.97%	3.50%	5.38%
	F & A Federal Credit Union	\$2,407,315	\$331,190	13.76%	2.80%	0.40%	0.79%
	Arrowhead Central Credit Union	\$2,418,243	\$264,683	10.95%	6.44%	2.28%	6.66%
	Partners Federal Credit Union	\$2,552,931	\$293,937	11.51%	16.03%	5.14%	8.55%
	Orange County's Credit Union	\$2,676,266	\$270,655	10.11%	4.64%	3.76%	6.02%
	Altura Credit Union	\$2,707,381	\$246,978	9.12%	7.28%	2.02%	7.88%
	NuVision Federal Credit Union	\$3,319,682	\$363,009	10.94%	3.46%	2.98%	6.88%
	California Coast Credit Union	\$3,439,943	\$425,992	12.38%	1.01%	0.33%	4.19%
	Premier America Credit Union	\$3,561,855	\$341,233	9.58%	(2.80%)	8.17%	7.56%
	Credit Union of Southern California	\$3,590,547	\$341,762	9.52%	17.62%	3.04%	8.24%
	Valley Strong Credit Union	\$3,845,125	\$358,614	9.33%	18.31%	11.31%	8.67%
	California Credit Union	\$4,932,602	\$459,106	9.31%	3.79%	1.14%	4.90%
	Wescom Central Credit Union	\$6,234,681	\$483,339	7.75%	3.48%	1.36%	8.98%
	Mission Federal Credit Union	\$6,590,601	\$748,101	11.35%	6.68%	0.96%	7.24%
	Kinecta Federal Credit Union	\$6,824,232	\$553,873	8.12%	(2.09%)	3.89%	10.87%
	Logix Federal Credit Union	\$9,841,393	\$1,339,868	13.61%	5.91%	2.03%	5.82%
	San Diego County Credit Union	\$13,276,185	\$1,767,785	13.32%	4.75%	0.40%	3.18%
	SchoolsFirst Federal Credit Union	\$30,601,567	\$3,023,861	9.88%	3.97%	4.63%	5.13%
	Average of Asset Group D	\$3,699,185	\$384,344	9.97%	5.39%	3.54%	6.44%

Source: SNL Financial

NA = data was not available.

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Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.