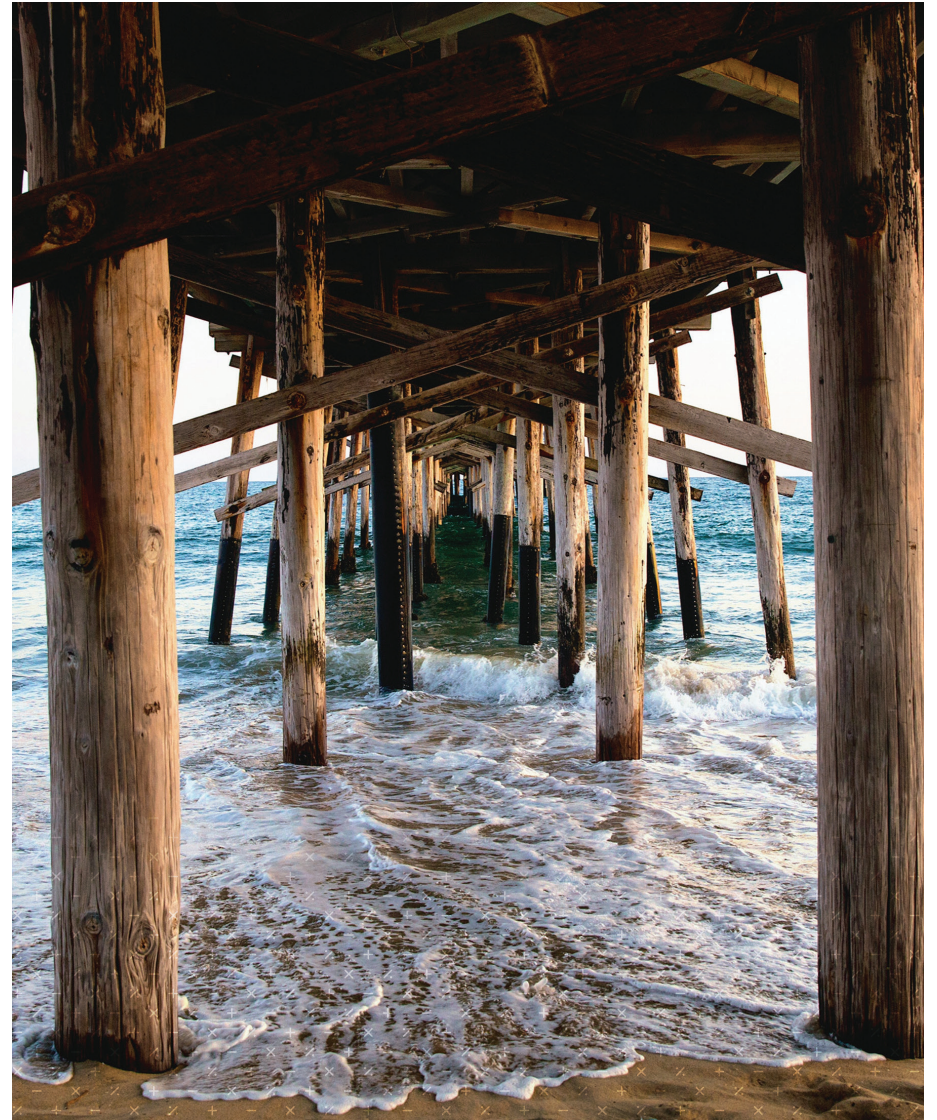




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Credit Union Index

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 **Jane Han, Senior Manager**, at **(858) 627-1430**.

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	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

California counties included in the data:

Northern

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

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

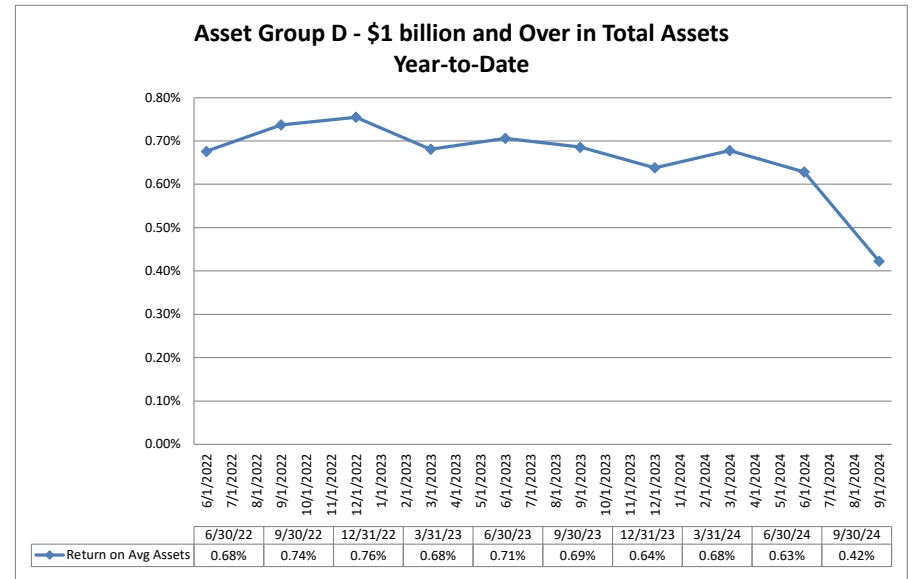
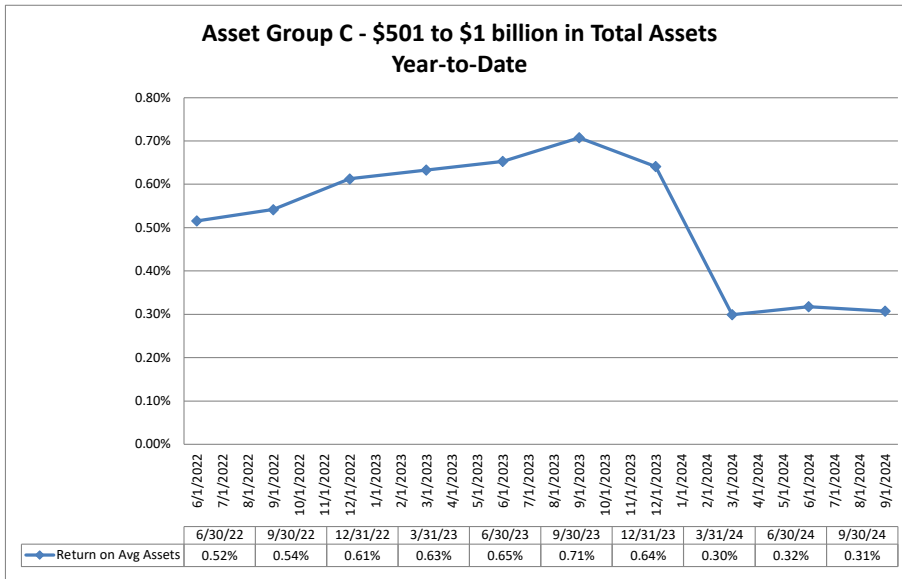
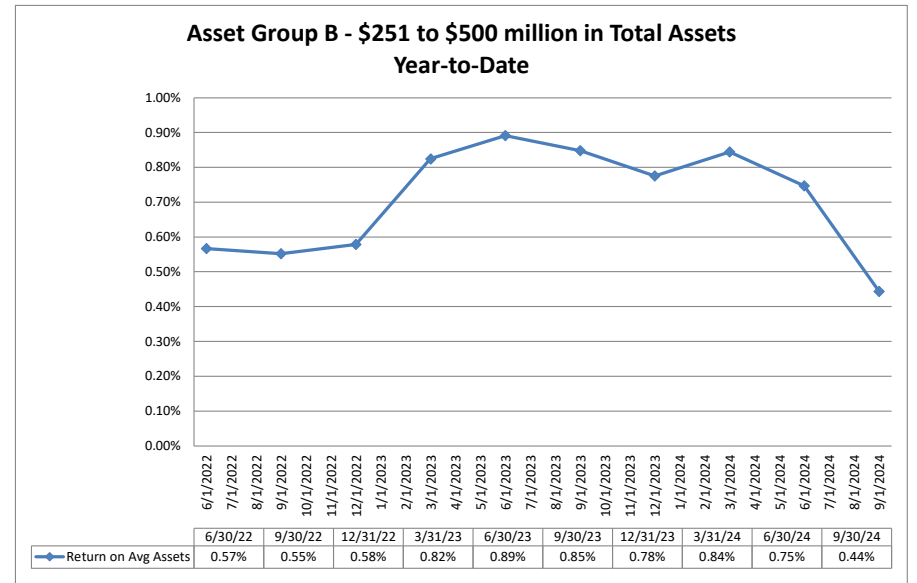
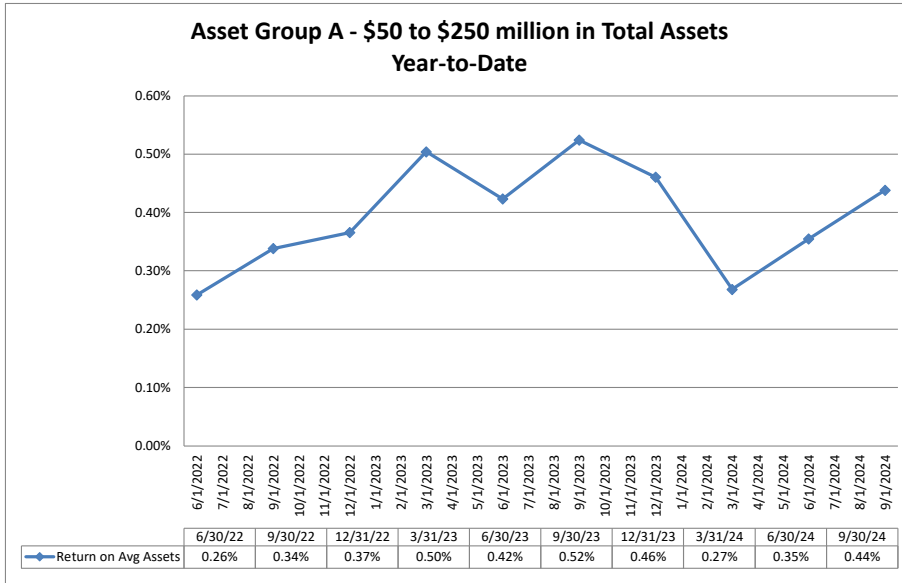
Southern

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

Northern California

Performance Analysis

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



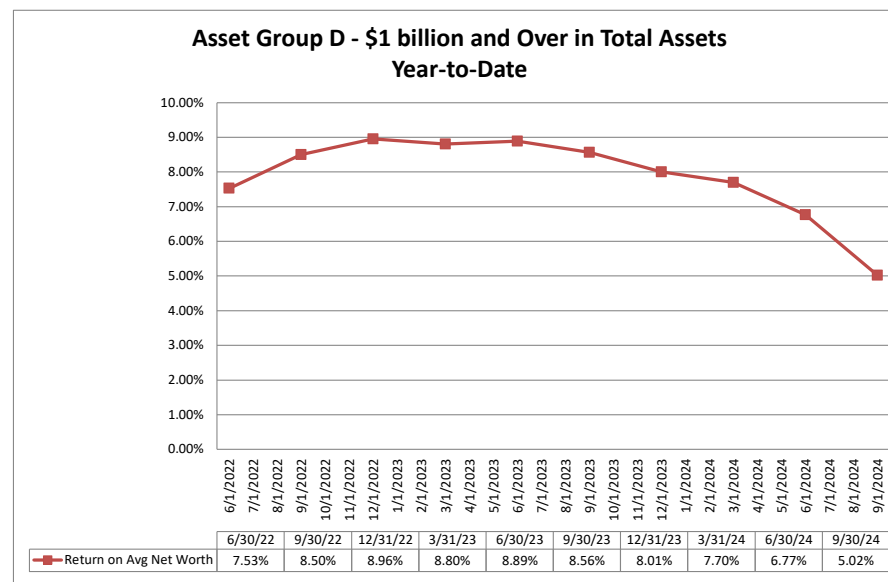
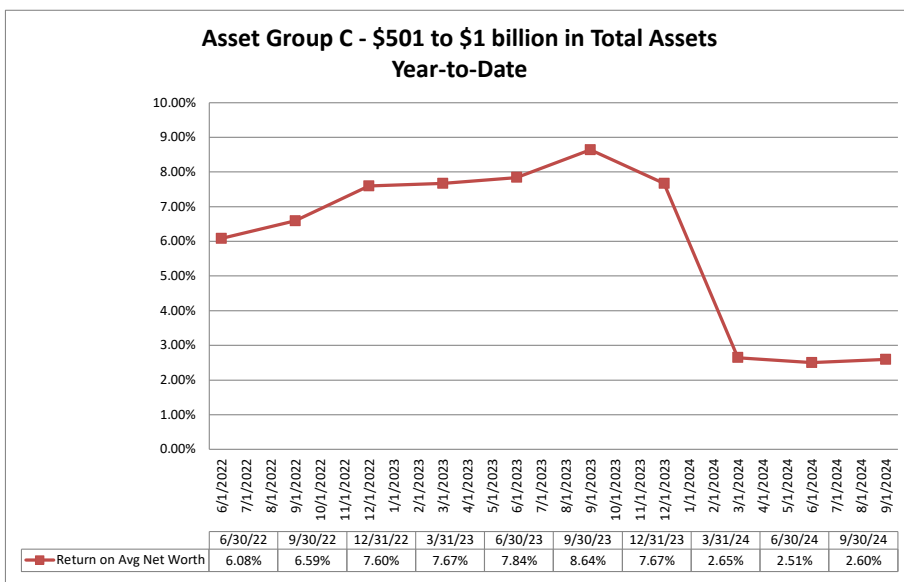
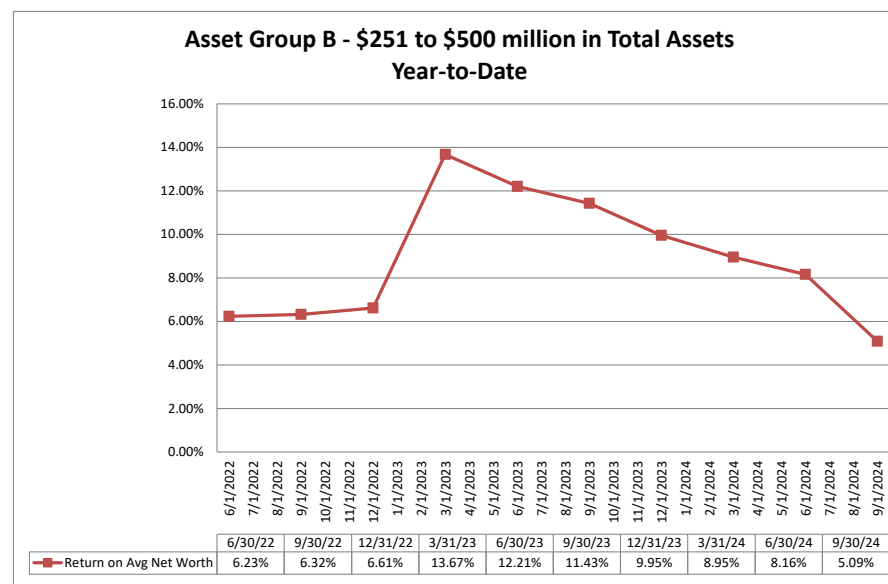
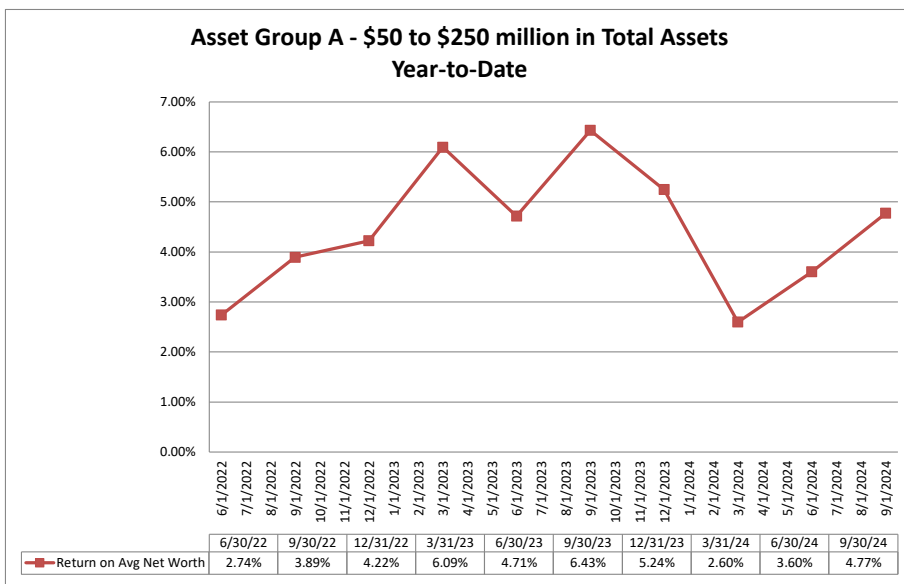
Source: SNL Financial

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

September 30, 2024

Run Date: December 10, 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	\$55,630	\$112	0.83%	8.01%	66.47%	\$75	\$160	0.40%	3.84%	77.96%	\$75
	Silverado Credit Union	\$55,902	\$127	0.92%	9.74%	77.76%	\$60	\$395	0.95%	10.37%	76.78%	\$57
	Mokelumne Federal Credit Union	\$58,821	\$100	0.67%	4.94%	83.05%	\$74	\$264	0.56%	4.40%	83.28%	\$70
	Delta Schools Federal Credit Union	\$60,305	\$175	1.16%	12.54%	74.60%	\$114	\$441	0.99%	10.82%	75.83%	\$108
	Rolling F Credit Union	\$66,630	\$64	0.38%	3.71%	77.54%	\$99	\$145	0.29%	2.83%	86.46%	\$97
	Sonoma Federal Credit Union	\$72,248	\$255	1.45%	12.04%	61.28%	\$99	\$735	1.45%	11.91%	62.47%	\$98
	Shell Western States Federal Credit Union	\$72,255	(\$757)	(4.14%)	(32.77%)	171.23%	\$211	(\$1,066)	(1.86%)	(14.84%)	124.30%	\$168
	McKesson & Healthcare Providers Federal Credit Union	\$72,787	(\$110)	(0.60%)	(8.07%)	98.72%	\$108	(\$97)	(0.17%)	(2.36%)	96.63%	\$106
	Polam Federal Credit Union	\$74,381	(\$122)	(0.66%)	(4.61%)	120.85%	\$85	(\$254)	(0.45%)	(3.17%)	114.02%	\$82
	Bay Cities Credit Union	\$76,538	\$295	1.54%	14.85%	68.02%	\$86	\$758	1.29%	13.14%	68.78%	\$84
	Valley Oak Credit Union	\$78,435	(\$27)	(0.14%)	(2.04%)	93.98%	\$67	(\$116)	(0.20%)	(2.93%)	97.62%	\$70
	California Community Credit Union	\$79,414	\$212	1.08%	8.93%	77.44%	\$82	\$364	0.62%	5.19%	80.28%	\$86
	Marin County Federal Credit Union	\$88,488	\$228	1.04%	10.70%	60.51%	\$111	\$725	1.08%	12.47%	61.29%	\$110
	Vision One Credit Union	\$89,237	\$48	0.21%	1.34%	86.36%	\$180	\$217	0.31%	2.03%	86.15%	\$183
	Upward Credit Union	\$95,317	\$126	0.52%	6.08%	79.91%	\$126	\$206	0.28%	3.48%	86.24%	\$128
	Lassen County Federal Credit Union	\$101,846	\$5	0.02%	0.16%	98.96%	\$115	\$106	0.14%	1.13%	94.79%	\$110
	First California Federal Credit Union	\$105,503	\$393	1.52%	17.92%	74.02%	\$79	\$865	1.11%	13.72%	79.34%	\$76
	SMW 104 Federal Credit Union	\$107,281	\$335	1.27%	12.46%	61.11%	\$229	\$1,389	1.77%	18.23%	58.28%	\$233
	Kaiperm Federal Credit Union	\$115,792	(\$10)	(0.03%)	(0.41%)	96.30%	\$103	(\$94)	(0.11%)	(1.29%)	98.71%	\$106
	North Bay Credit Union	\$118,639	(\$268)	(0.89%)	(13.26%)	113.72%	\$148	(\$856)	(0.95%)	(12.76%)	114.47%	\$154
	United Local Credit Union	\$122,766	\$490	1.59%	8.76%	72.59%	\$92	\$822	0.88%	4.98%	78.15%	\$92
	Tulare County Federal Credit Union	\$133,268	\$170	0.51%	7.88%	86.15%	\$98	\$434	0.44%	6.92%	85.37%	\$95
	Vocality Community Credit Union	\$143,060	(\$360)	(0.99%)	(15.37%)	104.99%	\$98	(\$480)	(0.43%)	(6.73%)	102.60%	\$94
	Mission City Federal Credit Union	\$146,814	\$131	0.35%	4.58%	80.14%	\$125	\$175	0.15%	2.12%	87.51%	\$126
	Siskiyou Credit Union	\$150,050	\$120	0.33%	4.26%	63.90%	\$70	\$407	0.37%	4.88%	67.61%	\$70
	Kings Federal Credit Union	\$152,734	\$437	1.15%	8.79%	67.41%	\$92	\$917	0.80%	6.42%	72.31%	\$99
	San Joaquin Power Employees Credit Union	\$171,544	\$191	0.45%	3.04%	62.88%	\$145	\$230	0.18%	1.23%	79.96%	\$161
	Compass Community Credit Union	\$173,710	(\$102)	(0.23%)	(2.11%)	106.54%	\$127	(\$395)	(0.30%)	(2.75%)	113.07%	\$130
	Santa Cruz Community Credit Union	\$188,099	\$301	0.64%	6.56%	86.45%	\$132	\$694	0.49%	5.16%	88.22%	\$129
	Mercer Credit Union	\$195,282	\$135	0.28%	3.15%	70.25%	\$90	\$511	0.36%	4.02%	64.83%	\$88
	S R I Federal Credit Union	\$223,794	\$388	0.70%	6.30%	71.49%	\$136	\$1,150	0.70%	6.38%	72.24%	\$133
	Central State Credit Union	\$236,093	(\$208)	(0.35%)	(8.28%)	95.71%	\$94	(\$93)	(0.05%)	(1.40%)	94.38%	\$88
	Pacific Postal Credit Union	\$237,396	\$275	0.46%	3.14%	71.03%	\$117	\$831	0.47%	3.28%	70.62%	\$116
	Average of Asset Group A	\$118,790	\$95	0.33%	2.82%	84.28%	\$111	\$288	0.35%	3.36%	84.87%	\$110

Source: SNL Financial

NA = data was not available.

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Performance Analysis

September 30, 2024

Run Date: December 10, 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	\$266,261	\$209	0.31%	3.38%	79.58%	\$104	\$1,952	0.95%	10.68%	66.66%	\$107
	Families and Schools Together Federal Credit Union	\$296,065	\$2,169	2.93%	17.33%	46.13%	\$83	\$6,136	2.76%	17.04%	46.35%	\$85
	Monterey Credit Union	\$328,427	(\$1,053)	(1.31%)	(16.71%)	116.70%	\$114	(\$2,616)	(1.12%)	(13.72%)	120.01%	\$117
	Members 1st Credit Union	\$336,160	\$832	1.00%	10.81%	70.52%	\$92	\$2,581	1.05%	11.59%	70.34%	\$92
	C.A.H.P. Credit Union	\$343,155	\$847	0.99%	11.21%	75.25%	\$172	\$2,936	1.17%	13.37%	72.55%	\$157
	Tucoemas Federal Credit Union	\$350,563	\$767	0.90%	13.81%	66.65%	\$71	\$1,326	0.52%	8.56%	70.37%	\$73
	Sea West Coast Guard Federal Credit Union	\$396,236	(\$283)	(0.29%)	(1.48%)	114.07%	\$124	(\$567)	(0.19%)	(0.98%)	108.76%	\$120
	MOCSE Federal Credit Union	\$410,507	\$918	0.89%	18.55%	67.55%	\$100	\$2,181	0.70%	16.51%	67.52%	\$96
	Yolo Federal Credit Union	\$412,371	\$684	0.65%	6.91%	79.64%	\$100	\$2,115	0.65%	7.45%	82.38%	\$97
	Average of Asset Group B	\$348,861	\$566	0.67%	7.09%	79.57%	\$107	\$1,783	0.72%	7.83%	78.33%	\$105
Asset Group C - \$501 million to \$1 billion in total assets												
	SafeAmerica Credit Union	\$509,991	(\$422)	(0.33%)	(4.12%)	84.68%	\$111	(\$1,289)	(0.33%)	(4.27%)	85.84%	\$112
	First U.S. Community Credit Union	\$544,161	\$244	0.18%	1.78%	84.52%	\$108	\$778	0.19%	1.93%	85.56%	\$104
	Commonwealth Central Credit Union	\$608,113	\$2,133	1.38%	11.03%	69.22%	\$122	\$5,954	1.27%	10.56%	69.75%	\$124
	PremierOne Credit Union	\$634,040	\$2,629	1.67%	21.97%	59.02%	\$126	\$4,092	0.87%	12.16%	68.26%	\$124
	Excite Credit Union	\$653,383	(\$5,538)	(3.32%)	(65.06%)	133.10%	\$134	(\$10,623)	(2.08%)	(37.31%)	122.15%	\$130
	UNCLE Credit Union	\$753,952	\$1,372	0.74%	10.94%	69.84%	\$112	\$1,838	0.34%	5.06%	75.76%	\$117
	Merced School Employees Federal Credit Union	\$784,986	\$2,309	1.18%	12.65%	65.35%	\$83	\$5,342	0.92%	10.58%	68.65%	\$85
	Community First Credit Union	\$818,933	\$245	0.12%	1.26%	77.43%	\$95	\$1,979	0.32%	3.47%	80.10%	\$104
	1st Northern California Credit Union	\$823,838	\$1,186	0.57%	5.33%	78.58%	\$108	\$2,872	0.46%	4.35%	81.35%	\$102
	Sacramento Credit Union	\$835,254	\$3,470	1.67%	12.96%	58.16%	\$108	\$7,471	1.21%	9.52%	62.78%	\$104
	Mirastar Federal Credit Union	\$983,543	\$1,485	0.61%	8.48%	78.48%	\$162	\$4,838	0.67%	9.95%	77.31%	\$158
	Average of Asset Group C	\$722,745	\$828	0.41%	1.57%	78.03%	\$115	\$2,114	0.35%	2.36%	79.77%	\$115

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 10, 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												
	Valley First Credit Union	\$1,035,822	\$852	0.33%	3.83%	73.72%	\$97	\$3,316	0.43%	5.10%	72.77%	\$93
	The Police Credit Union of California	\$1,092,095	(\$902)	(0.33%)	(3.81%)	108.46%	\$136	(\$4,480)	(0.55%)	(6.55%)	113.60%	\$138
	1st United Credit Union	\$1,202,659	\$2,302	0.76%	7.68%	74.31%	\$128	\$5,718	0.62%	6.58%	76.26%	\$125
	Noble Federal Credit Union	\$1,289,014	\$2,122	0.66%	7.34%	77.39%	\$117	\$7,753	0.81%	9.27%	74.21%	\$112
	San Francisco Federal Credit Union	\$1,345,819	\$5,281	1.58%	16.61%	59.80%	\$161	\$18,736	1.77%	21.27%	51.36%	\$140
	Sierra Central Credit Union	\$1,438,743	\$1,177	0.33%	3.40%	75.81%	\$87	\$1,247	0.12%	1.21%	78.02%	\$86
	Pacific Service Credit Union	\$1,439,277	\$1,449	0.40%	3.47%	85.17%	\$160	\$3,496	0.32%	2.86%	84.92%	\$161
	Operating Engineers Local Union #3 Federal Credit Union	\$1,495,481	\$3,847	1.04%	8.03%	72.58%	\$127	\$8,025	0.72%	5.82%	73.80%	\$129
	KeyPoint Credit Union	\$1,659,313	\$1,235	0.30%	4.25%	85.34%	\$147	\$4,358	0.35%	5.13%	85.38%	\$144
	Bay Federal Credit Union	\$1,660,575	\$2,605	0.63%	7.65%	76.90%	\$126	\$7,561	0.62%	7.78%	77.76%	\$126
	San Francisco Fire Credit Union	\$1,672,434	\$3,350	0.80%	13.41%	68.96%	\$114	\$5,404	0.42%	7.71%	81.69%	\$143
	Monterra Credit Union	\$1,753,317	\$4,975	1.14%	9.34%	68.76%	\$134	\$14,026	1.09%	8.99%	70.70%	\$132
	Meriwest Credit Union	\$2,113,087	\$2,378	0.44%	5.86%	84.68%	\$163	\$4,314	0.26%	3.63%	84.32%	\$157
	Coast Central Credit Union	\$2,114,048	\$3,966	0.77%	9.22%	70.91%	\$103	\$10,000	0.65%	8.26%	75.06%	\$103
	Self-Help Federal Credit Union	\$2,126,240	\$4,020	0.75%	8.93%	79.04%	\$89	\$16,629	1.04%	12.58%	76.23%	\$91
	Provident Credit Union	\$3,510,111	\$834	0.10%	0.95%	94.48%	\$144	\$1,643	0.06%	0.64%	95.68%	\$140
	Stanford Federal Credit Union	\$4,317,017	\$9,017	0.85%	8.52%	60.67%	\$162	\$27,252	0.86%	8.84%	59.72%	\$165
	S A F E Credit Union	\$4,635,238	\$4,243	0.37%	4.97%	84.61%	\$118	\$17,105	0.49%	6.96%	80.07%	\$118
	Educational Employees Credit Union	\$4,694,028	\$15,759	1.35%	12.50%	60.18%	\$91	\$46,342	1.31%	13.25%	61.37%	\$90
	Technology Credit Union	\$4,749,666	(\$220)	(0.02%)	(0.21%)	79.85%	\$173	\$2,691	0.08%	0.86%	78.06%	\$166
	Chevron Federal Credit Union	\$4,837,830	(\$26,080)	(2.16%)	(16.29%)	NA	\$142	\$20,066	0.55%	4.26%	73.10%	\$141
	Travis Credit Union	\$5,208,700	\$4,907	0.38%	3.79%	77.56%	\$127	\$17,186	0.45%	4.50%	73.19%	\$126
	Redwood Credit Union	\$8,816,000	\$31,320	1.44%	11.83%	55.12%	\$126	\$86,450	1.32%	11.22%	57.55%	\$124
	Patelco Credit Union	\$9,525,458	(\$39,198)	(1.64%)	(17.55%)	115.47%	\$113	\$15,842	0.22%	2.41%	72.12%	\$136
	Star One Credit Union	\$9,754,305	(\$2,675)	(0.11%)	(0.97%)	106.79%	\$163	\$21,024	0.28%	2.63%	63.09%	\$33
	First Technology Federal Credit Union	\$17,509,006	\$10,649	0.25%	3.02%	71.64%	\$145	\$11,555	0.09%	1.12%	72.68%	\$138
	The Golden 1 Credit Union	\$19,582,379	\$25,971	0.53%	6.30%	68.32%	\$114	\$82,266	0.55%	6.91%	67.06%	\$115
	Average of Asset Group D	\$4,465,839	\$2,711	0.41%	4.52%	78.33%	\$130	\$16,871	0.55%	6.05%	75.18%	\$125

Source: SNL Financial

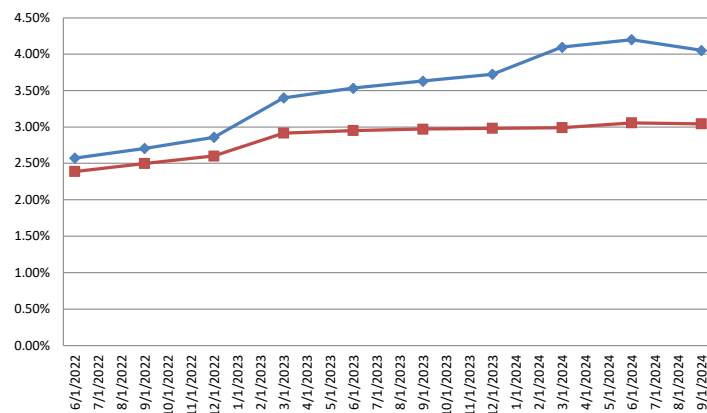
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Balance Sheet & Net Interest Margin

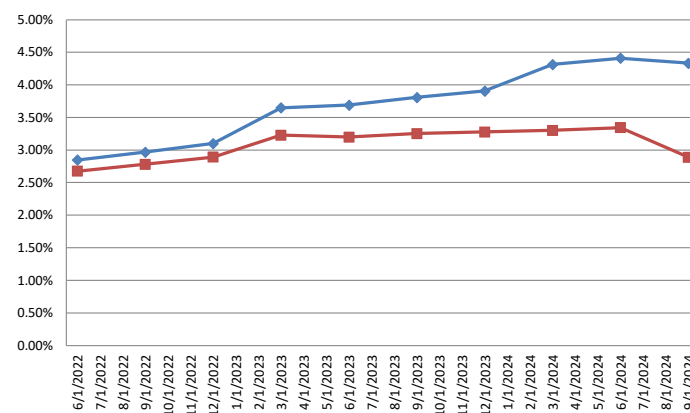
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

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



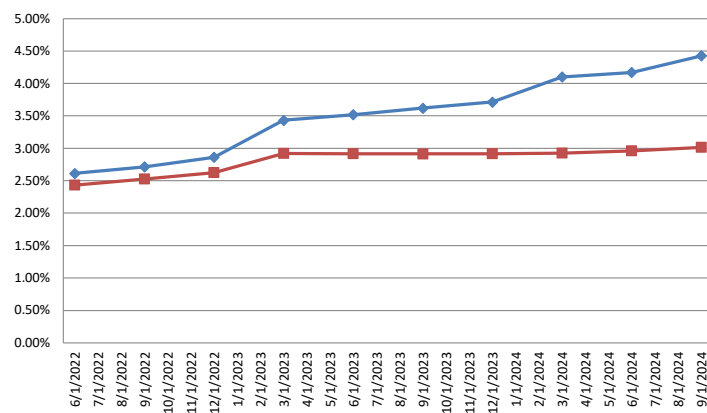
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.58%	2.71%	2.86%	3.40%	3.53%	3.63%	3.72%	4.10%	4.20%	4.05%
Net Interest Income/ Avg Assets	2.39%	2.50%	2.60%	2.92%	2.95%	2.97%	2.98%	2.99%	3.06%	3.04%

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



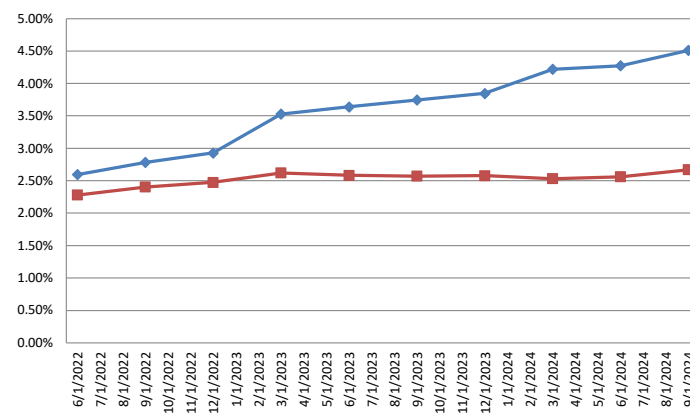
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.85%	2.97%	3.10%	3.65%	3.69%	3.81%	3.90%	4.31%	4.41%	4.33%
Net Interest Income/ Avg Assets	2.67%	2.78%	2.89%	3.23%	3.20%	3.25%	3.28%	3.30%	3.34%	2.89%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.61%	2.71%	2.86%	3.43%	3.52%	3.62%	3.71%	4.10%	4.17%	4.42%
Net Interest Income/ Avg Assets	2.43%	2.52%	2.63%	2.92%	2.92%	2.91%	2.92%	2.92%	2.96%	3.02%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield of Avg Assets	2.60%	2.78%	2.93%	3.53%	3.64%	3.74%	3.85%	4.22%	4.27%	4.51%
Net Interest Income/ Avg Assets	2.28%	2.40%	2.47%	2.62%	2.58%	2.57%	2.58%	2.53%	2.56%	2.67%

Source: SNL Financial

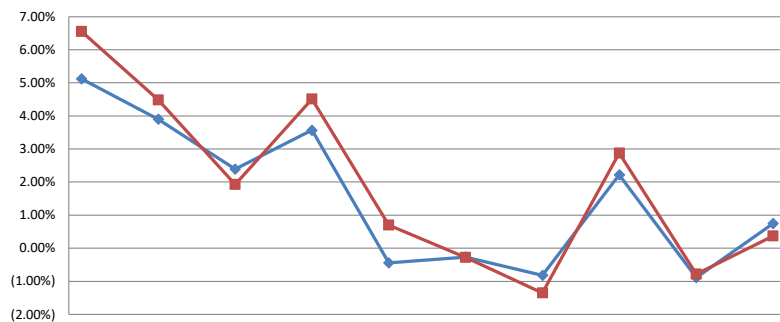
Note: Report includes only bank-level data.

NA = data was not available.

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

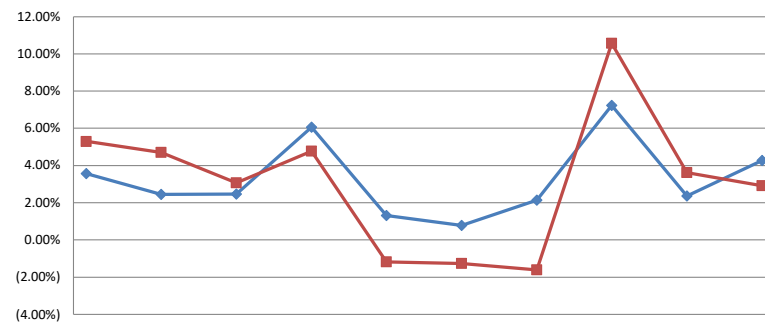
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



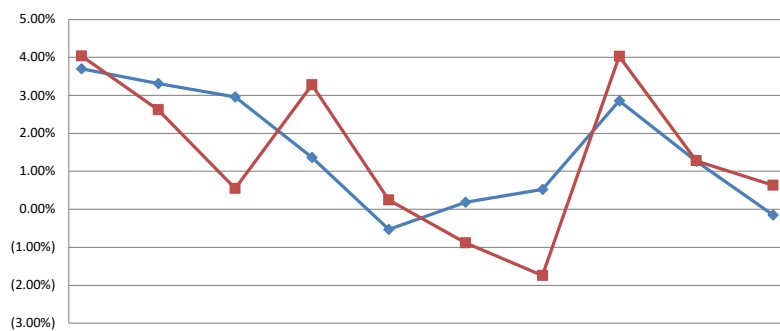
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	5.12%	3.90%	2.39%	3.57%	(0.44%)	(0.27%)	(0.82%)	2.22%	(0.89%)	0.75%
Market Growth Rate	6.56%	4.49%	1.92%	4.51%	0.70%	(0.28%)	(1.35%)	2.88%	(0.79%)	0.37%

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



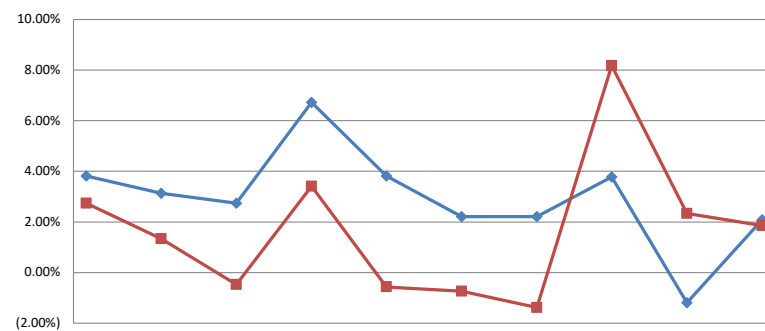
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	3.57%	2.45%	2.47%	6.07%	1.32%	0.78%	2.14%	7.23%	2.36%	4.27%
Market Growth Rate	5.30%	4.70%	3.07%	4.78%	(1.18%)	(1.27%)	(1.61%)	10.58%	3.62%	2.91%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	3.70%	3.31%	2.96%	1.36%	(0.53%)	0.19%	0.52%	2.86%	1.26%	(0.15%)
Market Growth Rate	4.03%	2.62%	0.55%	3.28%	0.24%	(0.88%)	(1.74%)	4.03%	1.28%	0.63%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	3.81%	3.14%	2.74%	6.72%	3.82%	2.21%	2.21%	3.77%	(1.19%)	2.09%
Market Growth Rate	2.74%	1.34%	(0.47%)	3.41%	(0.56%)	(0.74%)	(1.38%)	8.18%	2.33%	1.86%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 10, 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	\$55,630	\$41,229	\$49,360	83.53%	\$6,954	4.92%	1.90%	3.03%	7.82%	7.20%
	Silverado Credit Union	\$55,902	\$37,653	\$50,384	74.73%	\$3,855	4.22%	0.38%	3.84%	(1.32%)	(2.42%)
	Mokelumne Federal Credit Union	\$58,821	\$26,910	\$50,387	53.41%	\$4,057	3.23%	0.40%	2.84%	(11.59%)	(13.60%)
	Delta Schools Federal Credit Union	\$60,305	\$28,376	\$54,468	52.10%	\$6,701	4.06%	0.76%	3.29%	6.90%	5.96%
	Rolling F Credit Union	\$66,630	\$34,152	\$59,198	57.69%	\$6,057	3.67%	0.95%	2.72%	(0.55%)	(0.22%)
	Sonoma Federal Credit Union	\$72,248	\$50,950	\$63,444	80.31%	\$6,881	5.91%	3.01%	2.90%	17.74%	17.99%
	Shell Western States Federal Credit Union	\$72,255	\$45,907	\$62,068	73.96%	\$6,881	3.98%	1.11%	2.87%	(11.75%)	(5.88%)
	McKesson & Healthcare Providers Federal Credit Union	\$72,787	\$46,910	\$67,378	69.62%	\$5,599	4.67%	1.13%	3.54%	(4.44%)	(3.44%)
	Polam Federal Credit Union	\$74,381	\$63,416	\$63,497	99.87%	\$4,250	3.47%	0.80%	2.67%	(8.67%)	(9.41%)
	Bay Cities Credit Union	\$76,538	\$29,161	\$68,185	42.77%	\$4,639	4.85%	0.02%	4.82%	(5.22%)	(6.94%)
	Valley Oak Credit Union	\$78,435	\$54,417	\$72,607	74.95%	\$4,128	4.11%	1.10%	3.01%	0.26%	11.30%
	California Community Credit Union	\$79,414	\$29,799	\$69,083	43.14%	\$6,353	3.59%	0.51%	3.08%	2.93%	3.24%
	Marin County Federal Credit Union	\$88,488	\$29,456	\$78,929	37.32%	\$13,614	3.63%	0.83%	2.80%	(5.70%)	(9.65%)
	Vision One Credit Union	\$89,237	\$78,293	\$74,023	105.77%	\$8,924	4.48%	1.65%	2.83%	(7.64%)	(9.12%)
	Upward Credit Union	\$95,317	\$49,333	\$85,788	57.51%	\$7,061	3.84%	0.72%	3.13%	1.61%	0.35%
	Lassen County Federal Credit Union	\$101,846	\$54,186	\$87,564	61.88%	\$6,790	2.95%	0.76%	2.19%	0.84%	(1.48%)
	First California Federal Credit Union	\$105,503	\$51,430	\$92,997	55.30%	\$5,553	3.83%	0.35%	3.49%	2.11%	(3.59%)
	SMW 104 Federal Credit Union	\$107,281	\$49,600	\$95,277	52.06%	\$19,506	4.78%	0.84%	3.95%	2.78%	1.07%
	Kaiperm Federal Credit Union	\$115,792	\$90,897	\$105,715	85.98%	\$7,237	4.49%	1.99%	2.50%	1.55%	1.70%
	North Bay Credit Union	\$118,639	\$106,328	\$109,108	97.45%	\$3,595	5.70%	2.30%	3.39%	(2.53%)	2.53%
	United Local Credit Union	\$122,766	\$78,486	\$98,806	79.43%	\$5,115	4.24%	0.50%	3.74%	(0.98%)	(3.59%)
	Tulare County Federal Credit Union	\$133,268	\$106,371	\$117,952	90.18%	\$4,038	4.43%	0.72%	3.72%	4.04%	3.14%
	Vocality Community Credit Union	\$143,060	\$110,679	\$131,986	83.86%	\$4,087	4.83%	1.89%	2.94%	(11.40%)	(3.14%)
	Mission City Federal Credit Union	\$146,814	\$99,431	\$128,753	77.23%	\$8,156	4.01%	1.35%	2.67%	(9.21%)	(12.10%)
	Siskiyou Credit Union	\$150,050	\$101,719	\$130,244	78.10%	\$4,763	5.05%	1.02%	4.03%	12.39%	6.27%
	Kings Federal Credit Union	\$152,734	\$89,018	\$130,845	68.03%	\$8,984	3.94%	0.93%	3.01%	(1.44%)	(4.04%)
	San Joaquin Power Employees Credit Union	\$171,544	\$117,970	\$141,907	83.13%	\$28,591	4.31%	3.34%	0.98%	0.34%	0.52%
	Compass Community Credit Union	\$173,710	\$113,254	\$153,840	73.62%	\$7,720	3.68%	1.58%	2.10%	0.50%	0.17%
	Santa Cruz Community Credit Union	\$188,099	\$146,855	\$161,313	91.04%	\$3,878	5.08%	0.94%	4.14%	(2.54%)	(1.34%)
	Merco Credit Union	\$195,282	\$135,895	\$173,210	78.46%	\$4,595	5.72%	0.93%	4.79%	7.00%	8.21%
	S R I Federal Credit Union	\$223,794	\$175,953	\$187,747	93.72%	\$14,438	4.36%	1.90%	2.47%	4.60%	4.88%
	Central State Credit Union	\$236,093	\$68,107	\$223,372	30.49%	\$5,247	2.93%	0.61%	2.32%	4.16%	2.53%
	Pacific Postal Credit Union	\$237,396	\$107,445	\$200,213	53.67%	\$7,194	4.43%	1.07%	3.35%	0.50%	(1.65%)
	Average of Asset Group A	\$118,790	\$74,230	\$104,232	70.92%	\$7,438	4.28%	1.16%	3.13%	(0.21%)	(0.44%)

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 10, 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	\$266,261	\$222,605	\$236,262	94.22%	\$6,192	4.53%	1.42%	3.11%	(3.28%)	(4.80%)
	Families and Schools Together Federal Credit Union	\$296,065	\$217,422	\$242,577	89.63%	\$6,806	4.86%	0.52%	4.34%	1.64%	1.60%
	Monterey Credit Union	\$328,427	\$219,994	\$297,338	73.99%	\$4,659	4.25%	1.42%	2.83%	17.25%	27.98%
	Members 1st Credit Union	\$336,160	\$234,040	\$300,539	77.87%	\$5,556	4.07%	0.91%	3.17%	7.73%	7.04%
	C.A.H.P. Credit Union	\$343,155	\$283,746	\$310,120	91.50%	\$10,093	6.21%	1.93%	4.28%	9.29%	9.25%
	Tucoemas Federal Credit Union	\$350,563	\$152,023	\$274,991	55.28%	\$4,770	4.56%	0.74%	3.82%	(1.59%)	(0.72%)
	Sea West Coast Guard Federal Credit Union	\$396,236	\$254,238	\$317,933	79.97%	\$9,906	2.96%	1.28%	1.67%	(2.27%)	(2.50%)
	MOCSE Federal Credit Union	\$410,507	\$224,612	\$380,087	59.09%	\$6,037	4.70%	0.63%	4.06%	1.20%	0.06%
	Yolo Federal Credit Union	\$412,371	\$263,852	\$350,516	75.28%	\$5,727	4.10%	0.91%	3.19%	(4.41%)	(6.69%)
	Average of Asset Group B	\$348,861	\$230,281	\$301,151	77.43%	\$6,638	4.47%	1.08%	3.39%	2.84%	3.47%
Asset Group C - \$501 million to \$1 billion in total assets											
	SafeAmerica Credit Union	\$509,991	\$394,291	\$465,146	84.77%	\$8,160	4.29%	1.66%	2.63%	(4.44%)	3.46%
	First U.S. Community Credit Union	\$544,161	\$351,570	\$483,782	72.67%	\$7,021	3.84%	1.32%	2.52%	2.05%	1.35%
	Commonwealth Central Credit Union	\$608,113	\$484,406	\$524,200	92.41%	\$6,335	4.55%	0.45%	4.10%	(4.93%)	(6.96%)
	PremierOne Credit Union	\$634,040	\$437,588	\$531,801	82.28%	\$7,124	4.48%	1.54%	2.95%	3.01%	1.95%
	Excite Credit Union	\$653,383	\$481,306	\$568,700	84.63%	\$5,706	4.56%	1.38%	3.18%	(8.98%)	(0.66%)
	UNCLE Credit Union	\$753,952	\$625,909	\$691,453	90.52%	\$7,320	4.88%	1.52%	3.37%	5.13%	6.16%
	Merced School Employees Federal Credit Union	\$784,986	\$315,012	\$701,951	44.88%	\$6,434	3.70%	0.91%	2.79%	6.31%	4.15%
	Community First Credit Union	\$818,933	\$575,649	\$731,418	78.70%	\$5,533	4.83%	1.58%	3.25%	0.35%	(0.23%)
	1st Northern California Credit Union	\$823,838	\$344,301	\$674,250	51.06%	\$9,053	3.01%	0.78%	2.24%	4.17%	(5.18%)
	Sacramento Credit Union	\$835,254	\$417,017	\$626,243	66.59%	\$8,792	3.87%	1.54%	2.34%	4.80%	4.38%
	Mirastar Federal Credit Union	\$983,543	\$546,732	\$867,460	63.03%	\$7,508	4.73%	0.93%	3.80%	0.86%	(3.31%)
	Average of Asset Group C	\$722,745	\$452,162	\$624,219	73.78%	\$7,181	4.25%	1.24%	3.02%	0.76%	0.46%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 10, 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	\$1,035,822	\$721,018	\$862,422	83.60%	\$6,093	4.63%	1.41%	3.22%	2.16%	10.13%
	The Police Credit Union of California	\$1,092,095	\$570,094	\$942,877	60.46%	\$8,001	3.51%	1.35%	2.16%	1.86%	1.20%
	1st United Credit Union	\$1,202,659	\$851,181	\$1,060,622	80.25%	\$7,074	4.25%	1.10%	3.15%	(2.38%)	(3.11%)
	Noble Federal Credit Union	\$1,289,014	\$860,842	\$1,054,442	81.64%	\$6,242	4.64%	1.35%	3.29%	4.85%	4.14%
	San Francisco Federal Credit Union	\$1,345,819	\$458,045	\$1,012,355	45.25%	\$14,241	4.46%	1.26%	3.21%	(12.57%)	(5.81%)
	Sierra Central Credit Union	\$1,438,743	\$1,036,226	\$1,288,535	80.42%	\$6,723	4.49%	1.72%	2.76%	(2.77%)	(0.93%)
	Pacific Service Credit Union	\$1,439,277	\$996,688	\$1,149,436	86.71%	\$9,197	4.49%	1.54%	2.95%	(1.63%)	2.05%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,495,481	\$853,824	\$1,283,748	66.51%	\$7,850	4.31%	1.17%	3.14%	1.88%	0.33%
	KeyPoint Credit Union	\$1,659,313	\$1,265,144	\$1,334,765	94.78%	\$9,193	4.15%	1.70%	2.45%	(1.61%)	1.79%
	Bay Federal Credit Union	\$1,660,575	\$1,102,732	\$1,496,021	73.71%	\$6,682	4.09%	1.11%	2.98%	5.87%	4.86%
	San Francisco Fire Credit Union	\$1,672,434	\$1,119,973	\$1,466,357	76.38%	\$10,015	3.92%	1.25%	2.67%	(6.41%)	3.75%
	Monterra Credit Union	\$1,753,317	\$1,420,098	\$1,510,463	94.02%	\$8,270	4.46%	1.20%	3.26%	5.99%	5.90%
	Meriwest Credit Union	\$2,113,087	\$1,638,631	\$1,669,482	98.15%	\$9,627	4.48%	2.01%	2.48%	(4.86%)	(6.63%)
	Coast Central Credit Union	\$2,114,048	\$1,003,749	\$1,856,358	54.07%	\$8,307	3.95%	1.90%	2.05%	4.14%	3.47%
	Self-Help Federal Credit Union	\$2,126,240	\$1,511,536	\$1,490,094	101.44%	\$5,662	5.51%	1.93%	3.58%	2.09%	2.61%
	Provident Credit Union	\$3,510,111	\$2,598,460	\$3,097,329	83.89%	\$10,867	3.88%	1.90%	1.98%	0.49%	(0.79%)
	Stanford Federal Credit Union	\$4,317,017	\$3,260,477	\$3,278,738	99.44%	\$17,513	4.54%	2.28%	2.26%	5.52%	7.61%
	S A F E Credit Union	\$4,635,238	\$3,218,582	\$3,910,448	82.31%	\$6,487	4.06%	1.86%	2.19%	(0.50%)	(1.81%)
	Educational Employees Credit Union	\$4,694,028	\$2,166,218	\$4,111,091	52.69%	\$8,242	3.54%	0.97%	2.57%	1.33%	1.62%
	Technology Credit Union	\$4,749,666	\$3,345,685	\$3,871,868	86.41%	\$13,970	4.88%	2.66%	2.22%	(2.11%)	6.26%
	Chevron Federal Credit Union	\$4,837,830	\$4,015,954	\$4,152,858	96.70%	\$13,744	4.10%	3.16%	0.93%	4.84%	4.22%
	Travis Credit Union	\$5,208,700	\$4,107,237	\$4,322,849	95.01%	\$8,546	4.55%	1.75%	2.80%	7.41%	7.57%
	Redwood Credit Union	\$8,816,000	\$6,689,006	\$7,718,028	86.67%	\$9,709	4.95%	1.74%	3.21%	4.81%	15.49%
	Patelco Credit Union	\$9,525,458	\$6,856,933	\$7,848,995	87.36%	\$11,483	4.56%	2.04%	2.52%	(2.60%)	(3.52%)
	Star One Credit Union	\$9,754,305	\$5,929,891	\$7,205,581	82.30%	\$37,517	3.50%	2.78%	0.72%	(1.93%)	(3.07%)
	First Technology Federal Credit Union	\$17,509,006	\$12,095,397	\$12,624,458	95.81%	\$11,047	4.77%	2.39%	2.38%	5.23%	4.75%
	The Golden 1 Credit Union	\$19,582,379	\$14,251,112	\$17,113,970	83.27%	\$9,485	4.44%	1.62%	2.81%	(9.76%)	3.18%
	Average of Asset Group D	\$4,465,839	\$3,109,064	\$3,656,822	81.82%	\$10,437	4.34%	1.75%	2.59%	0.35%	2.42%

Source: SNL Financial

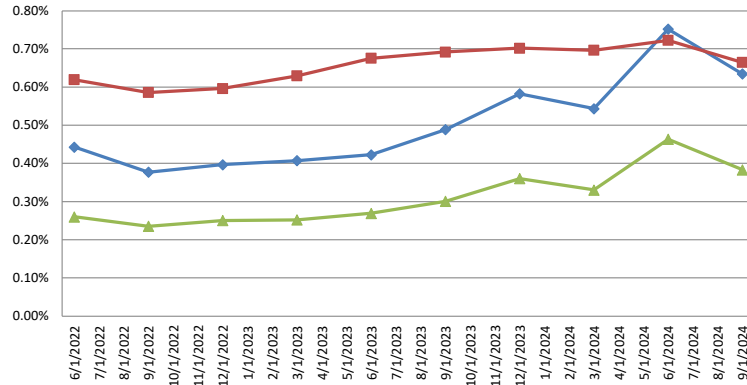
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Asset Quality

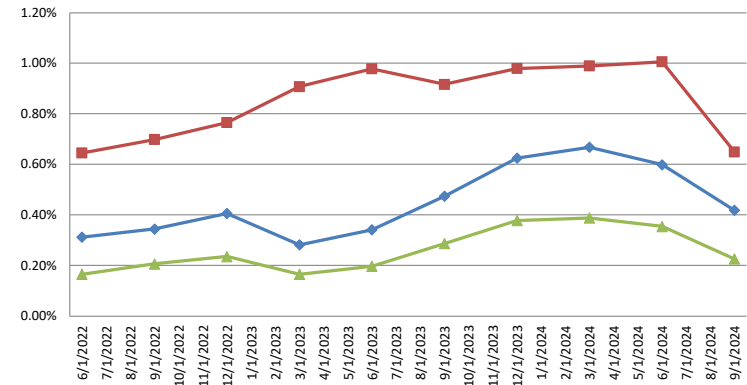
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



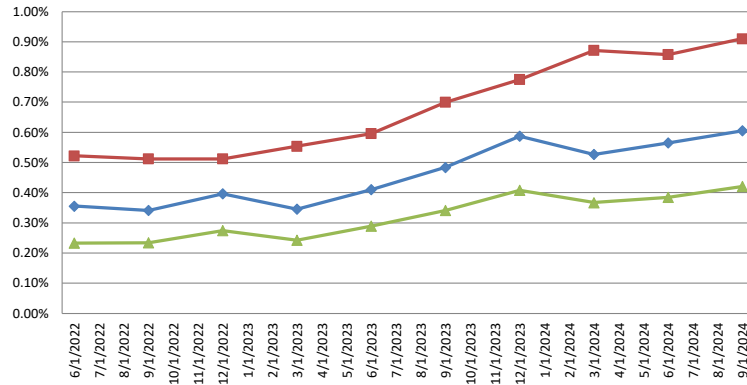
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.44%	0.38%	0.40%	0.41%	0.42%	0.49%	0.58%	0.54%	0.75%	0.63%
Reserves/Loans	0.62%	0.59%	0.60%	0.63%	0.68%	0.69%	0.70%	0.70%	0.72%	0.66%
Delinquent Loans/Assets	0.26%	0.24%	0.25%	0.25%	0.27%	0.30%	0.36%	0.33%	0.46%	0.38%

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



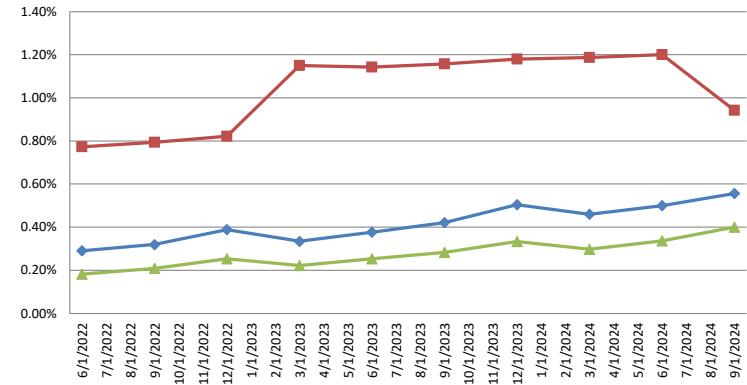
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.31%	0.34%	0.41%	0.28%	0.34%	0.47%	0.62%	0.67%	0.60%	0.42%
Reserves/Loans	0.65%	0.70%	0.77%	0.91%	0.98%	0.92%	0.98%	0.99%	1.01%	0.65%
Delinquent Loans/Assets	0.17%	0.21%	0.24%	0.17%	0.20%	0.29%	0.38%	0.39%	0.35%	0.23%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.36%	0.34%	0.40%	0.35%	0.41%	0.48%	0.59%	0.53%	0.56%	0.61%
Reserves/Loans	0.52%	0.51%	0.51%	0.55%	0.60%	0.70%	0.77%	0.87%	0.86%	0.91%
Delinquent Loans/Assets	0.23%	0.23%	0.27%	0.24%	0.29%	0.34%	0.41%	0.37%	0.38%	0.42%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.29%	0.32%	0.39%	0.33%	0.38%	0.42%	0.50%	0.46%	0.50%	0.56%
Reserves/Loans	0.77%	0.79%	0.82%	1.15%	1.14%	1.16%	1.18%	1.19%	1.20%	0.94%
Delinquent Loans/Assets	0.18%	0.21%	0.25%	0.22%	0.25%	0.28%	0.33%	0.30%	0.34%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

September 30, 2024

Run Date: December 10, 2024

Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	As of Date			Delinquent Loans/ Assets (%)
					Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	
Asset Group A - \$50 to \$250 million in total assets								
	Modesto's First Federal Credit Union	\$55,630	\$144	0.35%	0.55%	156.25%	2.45%	0.26%
	Silverado Credit Union	\$55,902	\$3	0.01%	0.06%	733.33%	0.06%	0.01%
	Mokelumne Federal Credit Union	\$58,821	\$39	0.14%	1.10%	756.41%	0.46%	0.07%
	Delta Schools Federal Credit Union	\$60,305	\$108	0.38%	0.72%	187.96%	1.84%	0.18%
	Rolling F Credit Union	\$66,630	\$529	1.55%	0.56%	36.29%	7.50%	0.79%
	Sonoma Federal Credit Union	\$72,248	\$307	0.60%	0.18%	30.29%	3.53%	0.42%
	Shell Western States Federal Credit Union	\$72,255	\$635	1.38%	0.85%	61.26%	6.86%	0.88%
	McKesson & Healthcare Providers Federal Credit Union	\$72,787	\$151	0.32%	0.17%	53.64%	2.76%	0.21%
	Polam Federal Credit Union	\$74,381	\$336	0.53%	0.56%	105.06%	3.17%	0.45%
	Bay Cities Credit Union	\$76,538	\$326	1.12%	1.34%	120.25%	3.84%	0.43%
	Valley Oak Credit Union	\$78,435	\$263	0.48%	0.61%	125.48%	4.91%	0.34%
	California Community Credit Union	\$79,414	\$138	0.46%	0.67%	144.20%	1.41%	0.17%
	Marin County Federal Credit Union	\$88,488	\$635	2.16%	0.42%	19.69%	6.77%	0.72%
	Vision One Credit Union	\$89,237	\$0	0.00%	1.09%	NA	0.00%	0.00%
	Upward Credit Union	\$95,317	\$593	1.20%	0.48%	39.80%	6.66%	0.62%
	Lassen County Federal Credit Union	\$101,846	\$0	0.00%	0.12%	NA	0.03%	0.00%
	First California Federal Credit Union	\$105,503	\$110	0.21%	0.76%	355.45%	1.18%	0.10%
	SMW 104 Federal Credit Union	\$107,281	\$186	0.38%	0.64%	170.97%	1.74%	0.17%
	Kaiperm Federal Credit Union	\$115,792	\$295	0.32%	0.24%	72.54%	2.97%	0.25%
	North Bay Credit Union	\$118,639	\$1,646	1.55%	0.24%	15.74%	22.30%	1.39%
	United Local Credit Union	\$122,766	\$127	0.16%	1.11%	688.98%	0.54%	0.10%
	Tulare County Federal Credit Union	\$133,268	\$791	0.74%	0.45%	60.05%	8.49%	0.59%
	Vocality Community Credit Union	\$143,060	\$4,656	4.21%	2.04%	48.54%	50.69%	3.25%
	Mission City Federal Credit Union	\$146,814	\$577	0.58%	0.32%	55.63%	4.99%	0.39%
	Siskiyou Credit Union	\$150,050	\$1,042	1.02%	1.46%	142.51%	12.13%	0.69%
	Kings Federal Credit Union	\$152,734	\$244	0.27%	0.92%	337.30%	1.33%	0.16%
	San Joaquin Power Employees Credit Union	\$171,544	\$33	0.03%	1.00%	NM	0.12%	0.02%
	Compass Community Credit Union	\$173,710	\$119	0.11%	0.17%	157.98%	0.60%	0.07%
	Santa Cruz Community Credit Union	\$188,099	\$907	0.62%	0.97%	156.56%	5.40%	0.48%
	Merco Credit Union	\$195,282	\$1,748	1.29%	2.41%	187.13%	10.24%	0.90%
	S R I Federal Credit Union	\$223,794	\$301	0.17%	0.26%	152.16%	1.18%	0.13%
	Central State Credit Union	\$236,093	\$327	0.48%	1.00%	208.87%	3.23%	0.14%
	Pacific Postal Credit Union	\$237,396	\$1,333	1.24%	1.20%	96.92%	3.71%	0.56%
	Average of Asset Group A	\$118,790	\$565	0.73%	0.75%	182.57%	5.55%	0.45%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

September 30, 2024

Run Date: December 10, 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	\$266,261	\$1,548	0.70%	1.04%	149.16%	6.17%	0.58%
	Families and Schools Together Federal Credit Union	\$296,065	\$544	0.25%	1.14%	456.99%	1.01%	0.18%
	Monterey Credit Union	\$328,427	\$1,921	0.87%	0.93%	106.61%	8.02%	0.58%
	Members 1st Credit Union	\$336,160	\$676	0.29%	0.43%	147.93%	2.30%	0.20%
	C.A.H.P. Credit Union	\$343,155	\$412	0.15%	0.69%	473.79%	1.26%	0.12%
	Tucoemas Federal Credit Union	\$350,563	\$1,413	0.93%	1.68%	180.96%	8.74%	0.40%
	Sea West Coast Guard Federal Credit Union	\$396,236	\$35	0.01%	0.24%	NM	0.05%	0.01%
	MOCSE Federal Credit Union	\$410,507	\$2,874	1.28%	2.44%	190.74%	14.28%	0.70%
	Yolo Federal Credit Union	\$412,371	\$1,782	0.68%	0.81%	119.87%	4.63%	0.43%
	Average of Asset Group B	\$348,861	\$1,245	0.57%	1.04%	228.26%	5.16%	0.36%
Asset Group C - \$501 million to \$1 billion in total assets								
	SafeAmerica Credit Union	\$509,991	\$2,954	0.75%	0.97%	129.42%	6.77%	0.58%
	First U.S. Community Credit Union	\$544,161	\$845	0.24%	1.31%	543.55%	1.65%	0.16%
	Commonwealth Central Credit Union	\$608,113	\$1,038	0.21%	0.64%	298.07%	1.65%	0.17%
	PremierOne Credit Union	\$634,040	\$1,773	0.41%	1.10%	271.57%	3.24%	0.28%
	Excite Credit Union	\$653,383	\$4,509	0.94%	1.11%	118.65%	13.96%	0.69%
	UNCLE Credit Union	\$753,952	\$2,953	0.47%	0.64%	134.74%	5.91%	0.39%
	Merced School Employees Federal Credit Union	\$784,986	\$1,079	0.34%	1.16%	339.67%	1.80%	0.14%
	Community First Credit Union	\$818,933	\$7,369	1.28%	1.24%	96.49%	11.32%	0.90%
	1st Northern California Credit Union	\$823,838	\$265	0.08%	0.34%	435.47%	0.29%	0.03%
	Sacramento Credit Union	\$835,254	\$290	0.07%	0.66%	944.14%	0.26%	0.03%
	Mirastar Federal Credit Union	\$983,543	\$4,472	0.82%	0.58%	70.93%	5.85%	0.45%
	Average of Asset Group C	\$722,745	\$2,504	0.51%	0.89%	307.52%	4.79%	0.35%

Source: SNL Financial

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Asset Quality

September 30, 2024

Run Date: December 10, 2024

Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	As of Date			Delinquent Loans/ Assets (%)
					Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	
Asset Group D - Over \$1 billion in total assets								
	Valley First Credit Union	\$1,035,822	\$4,914	0.68%	1.53%	224.60%	6.05%	0.47%
	The Police Credit Union of California	\$1,092,095	\$3,610	0.63%	0.80%	126.93%	3.48%	0.33%
	1st United Credit Union	\$1,202,659	\$2,478	0.29%	0.50%	172.32%	2.33%	0.21%
	Noble Federal Credit Union	\$1,289,014	\$5,013	0.58%	1.41%	241.63%	4.52%	0.39%
	San Francisco Federal Credit Union	\$1,345,819	\$1,611	0.35%	5.02%	NM	1.18%	0.12%
	Sierra Central Credit Union	\$1,438,743	\$4,532	0.44%	1.68%	383.47%	3.48%	0.31%
	Pacific Service Credit Union	\$1,439,277	\$4,785	0.48%	1.03%	214.80%	2.76%	0.33%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,495,481	\$5,956	0.70%	1.23%	176.63%	3.03%	0.40%
	KeyPoint Credit Union	\$1,659,313	\$5,223	0.41%	0.76%	184.59%	4.11%	0.31%
	Bay Federal Credit Union	\$1,660,575	\$1,416	0.13%	0.64%	500.64%	1.32%	0.09%
	San Francisco Fire Credit Union	\$1,672,434	\$11,922	1.06%	0.71%	67.05%	10.16%	0.71%
	Monterra Credit Union	\$1,753,317	\$7,045	0.50%	0.53%	105.99%	3.26%	0.40%
	Meriwest Credit Union	\$2,113,087	\$23,731	1.45%	0.71%	49.29%	13.83%	1.12%
	Coast Central Credit Union	\$2,114,048	\$4,268	0.43%	0.56%	132.61%	2.36%	0.20%
	Self-Help Federal Credit Union	\$2,126,240	\$7,990	0.53%	2.72%	515.09%	3.93%	0.38%
	Provident Credit Union	\$3,510,111	\$2,851	0.11%	0.45%	409.65%	0.82%	0.08%
	Stanford Federal Credit Union	\$4,317,017	\$5,588	0.17%	0.84%	491.62%	1.22%	0.13%
	S A F E Credit Union	\$4,635,238	\$15,182	0.47%	0.93%	197.37%	4.07%	0.33%
	Educational Employees Credit Union	\$4,694,028	\$4,516	0.21%	1.31%	630.25%	0.84%	0.10%
	Technology Credit Union	\$4,749,666	\$20,841	0.62%	1.00%	160.17%	4.46%	0.44%
	Chevron Federal Credit Union	\$4,837,830	\$15,343	0.38%	1.62%	423.29%	2.28%	0.32%
	Travis Credit Union	\$5,208,700	\$30,768	0.75%	0.82%	109.97%	5.69%	0.59%
	Redwood Credit Union	\$8,816,000	\$39,809	0.60%	1.51%	253.48%	3.42%	0.45%
	Patelco Credit Union	\$9,525,458	\$57,715	0.84%	1.06%	125.85%	6.85%	0.61%
	Star One Credit Union	\$9,754,305	\$9,251	0.16%	0.21%	136.39%	0.80%	0.09%
	First Technology Federal Credit Union	\$17,509,006	\$102,454	0.85%	1.13%	133.78%	6.77%	0.59%
	The Golden 1 Credit Union	\$19,582,379	\$103,911	0.73%	1.03%	141.41%	5.80%	0.53%
	Average of Asset Group D	\$4,465,839	\$18,619	0.54%	1.18%	242.65%	4.03%	0.37%

Source: SNL Financial

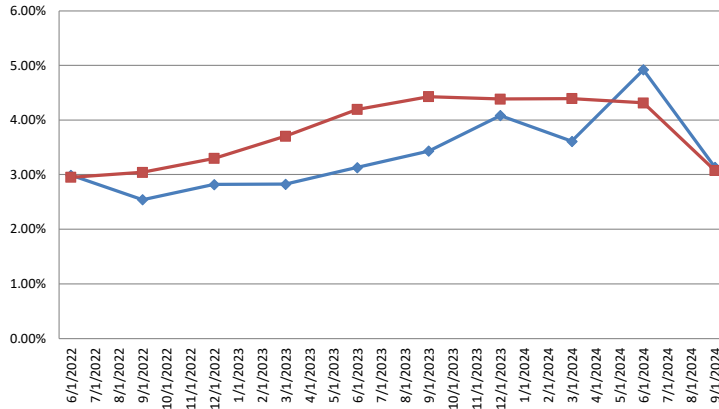
NA = data was not available.

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

Net Worth

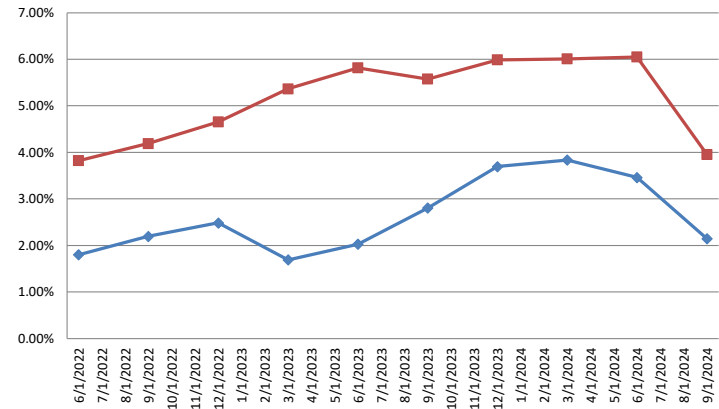
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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



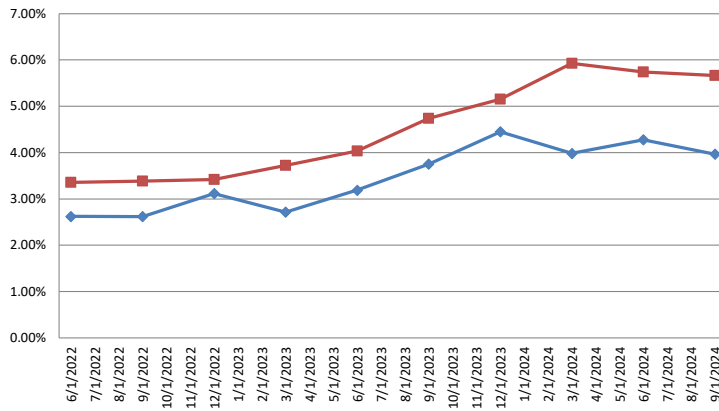
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Delinquent Loans/Net Worth	2.99%	2.54%	2.82%	2.83%	3.13%	3.43%	4.08%	3.61%	4.92%	3.13%
Classified Assets/Net Worth	2.95%	3.04%	3.30%	3.70%	4.19%	4.43%	4.38%	4.39%	4.31%	3.07%

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



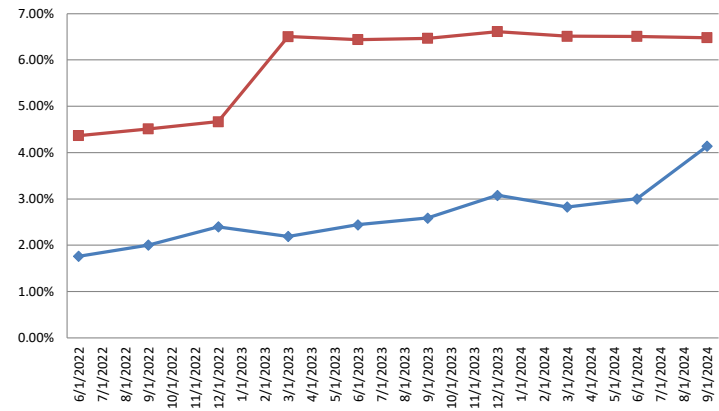
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Delinquent Loans/Net Worth	1.80%	2.19%	2.48%	1.69%	2.03%	2.80%	3.69%	3.83%	3.46%	2.14%
Classified Assets/Net Worth	3.82%	4.19%	4.65%	5.36%	5.81%	5.57%	5.98%	6.01%	6.05%	3.95%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Delinquent Loans/Net Worth	2.62%	2.62%	3.12%	2.71%	3.19%	3.75%	4.45%	3.98%	4.27%	3.97%
Classified Assets/Net Worth	3.36%	3.38%	3.42%	3.72%	4.03%	4.74%	5.15%	5.93%	5.74%	5.66%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Delinquent Loans/Net Worth	1.76%	2.00%	2.40%	2.19%	2.44%	2.59%	3.08%	2.82%	3.00%	4.13%
Classified Assets/Net Worth	4.37%	4.51%	4.67%	6.50%	6.44%	6.46%	6.61%	6.51%	6.51%	6.48%

Source: SNL Financial

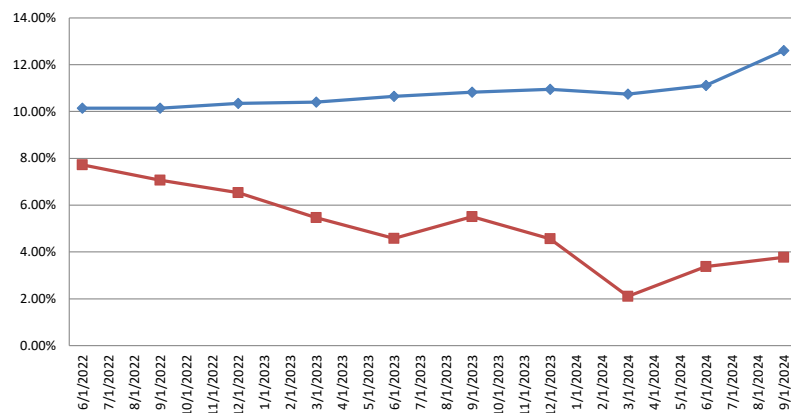
Note: Report includes only bank-level data.

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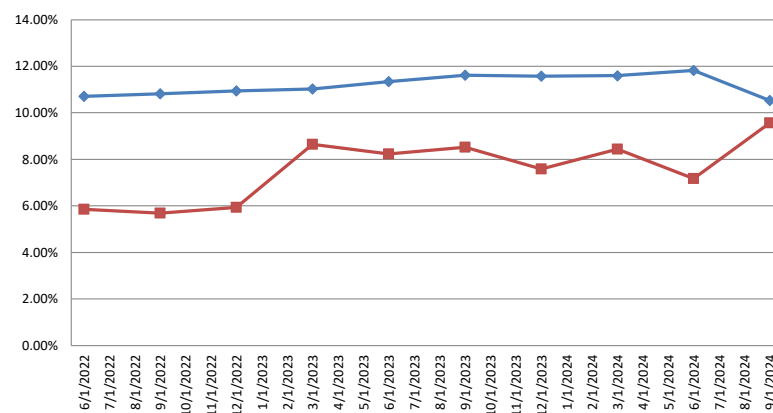
Summary Trends of Historical Asset Group Averages: Net Worth/Assets & Net Worth Growth (Decline) - YTD

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



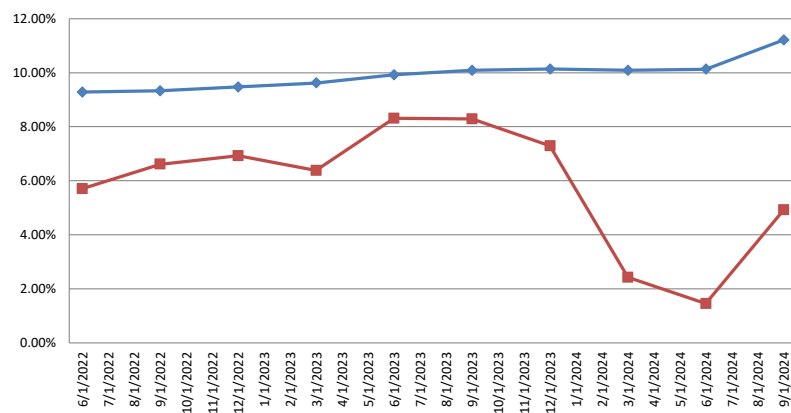
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/Assets	10.14%	10.14%	10.35%	10.40%	10.65%	10.82%	10.94%	10.74%	11.10%	12.60%
Net Worth Growth	7.72%	7.07%	6.53%	5.46%	4.58%	5.50%	4.56%	2.11%	3.38%	3.77%

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



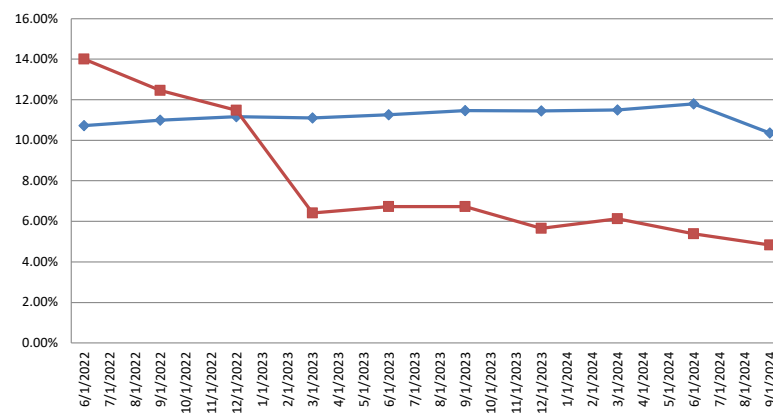
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/Assets	10.71%	10.81%	10.95%	11.03%	11.34%	11.61%	11.58%	11.59%	11.82%	10.53%
Net Worth Growth	5.85%	5.69%	5.93%	8.64%	8.23%	8.52%	7.59%	8.44%	7.18%	9.56%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/Assets	9.28%	9.33%	9.47%	9.62%	9.93%	10.09%	10.13%	10.09%	10.13%	11.21%
Net Worth Growth	5.71%	6.61%	6.93%	6.38%	8.31%	8.29%	7.30%	2.43%	1.46%	4.93%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/Assets	10.72%	11.00%	11.16%	11.10%	11.26%	11.46%	11.45%	11.50%	11.80%	10.36%
Net Worth Growth	14.01%	12.46%	11.48%	6.41%	6.73%	6.72%	5.66%	6.13%	5.39%	4.83%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth **September 30, 2024** **Run Date: December 10, 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	\$55,630	\$5,649	10.15%	3.89%	2.55%	3.98%
	Silverado Credit Union	\$55,902	\$5,295	9.47%	10.75%	0.06%	0.42%
	Mokelumne Federal Credit Union	\$58,821	\$8,149	13.85%	4.46%	0.48%	3.62%
	Delta Schools Federal Credit Union	\$60,305	\$5,695	9.44%	11.19%	1.90%	3.56%
	Rolling F Credit Union	\$66,630	\$6,960	10.45%	4.76%	7.60%	2.76%
	Sonoma Federal Credit Union	\$72,248	\$8,598	11.90%	12.50%	3.57%	1.08%
	Shell Western States Federal Credit Union	\$72,255	\$8,994	12.45%	(14.13%)	7.06%	4.33%
	McKesson & Healthcare Providers Federal Credit Union	\$72,787	\$5,500	7.56%	(2.31%)	2.75%	1.47%
	Polam Federal Credit Union	\$74,381	\$10,528	14.15%	(3.14%)	3.19%	3.35%
	Bay Cities Credit Union	\$76,538	\$8,094	10.58%	13.76%	4.03%	4.84%
	Valley Oak Credit Union	\$78,435	\$5,708	7.28%	(4.47%)	4.61%	5.78%
	California Community Credit Union	\$79,414	\$9,566	12.05%	5.27%	1.44%	2.08%
	Marin County Federal Credit Union	\$88,488	\$11,022	12.46%	9.39%	5.76%	1.13%
	Vision One Credit Union	\$89,237	\$14,346	16.08%	2.05%	0.00%	5.97%
	Upward Credit Union	\$95,317	\$9,409	9.87%	2.25%	6.30%	2.51%
	Lassen County Federal Credit Union	\$101,846	\$14,193	13.94%	1.00%	0.00%	0.45%
	First California Federal Credit Union	\$105,503	\$8,967	8.50%	14.22%	1.23%	4.36%
	SMW 104 Federal Credit Union	\$107,281	\$11,759	10.96%	17.84%	1.58%	2.70%
	Kaiperm Federal Credit Union	\$115,792	\$9,816	8.48%	(1.26%)	3.01%	2.18%
	North Bay Credit Union	\$118,639	\$8,205	6.92%	(26.25%)	20.06%	3.16%
	United Local Credit Union	\$122,766	\$23,241	18.93%	4.89%	0.55%	3.76%
	Tulare County Federal Credit Union	\$133,268	\$10,044	7.54%	4.99%	7.88%	4.73%
	Vocality Community Credit Union	\$143,060	\$10,010	7.00%	(6.11%)	46.51%	22.58%
	Mission City Federal Credit Union	\$146,814	\$12,802	8.72%	1.85%	4.51%	2.51%
	Siskiyou Credit Union	\$150,050	\$11,552	7.70%	4.87%	9.02%	12.85%
	Kings Federal Credit Union	\$152,734	\$22,853	14.96%	5.57%	1.07%	3.60%
	San Joaquin Power Employees Credit Union	\$171,544	\$25,228	14.71%	1.23%	0.13%	4.68%
	Compass Community Credit Union	\$173,710	\$20,015	11.52%	(2.58%)	0.59%	0.94%
	Santa Cruz Community Credit Union	\$188,099	\$20,381	10.84%	4.69%	4.45%	6.97%
	Merco Credit Union	\$195,282	\$20,889	10.70%	3.34%	8.37%	15.66%
	S R I Federal Credit Union	\$223,794	\$26,661	11.91%	5.19%	1.13%	1.72%
	Central State Credit Union	\$236,093	\$21,878	9.27%	(1.95%)	1.49%	3.12%
	Pacific Postal Credit Union	\$237,396	\$40,756	17.17%	2.78%	3.27%	3.17%
	Average of Asset Group A	\$118,790	\$13,417	11.14%	2.74%	5.03%	4.42%

Source: SNL Financial

NA = data was not available.

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

Net Worth **September 30, 2024** **Run Date: December 10, 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 B - \$251 to \$500 million in total assets							
	Heritage Community Credit Union	\$266,261	\$26,900	10.10%	10.43%	5.75%	8.58%
	Families and Schools Together Federal Credit Union	\$296,065	\$51,610	17.43%	17.23%	1.05%	4.82%
	Monterey Credit Union	\$328,427	\$36,300	11.05%	(8.96%)	5.29%	5.64%
	Members 1st Credit Union	\$336,160	\$32,541	9.68%	11.34%	2.08%	3.07%
	C.A.H.P. Credit Union	\$343,155	\$30,648	8.93%	14.12%	1.34%	6.37%
	Tucoemas Federal Credit Union	\$350,563	\$32,072	9.15%	5.75%	4.41%	7.97%
	Sea West Coast Guard Federal Credit Union	\$396,236	\$76,423	19.29%	(0.98%)	0.05%	0.79%
	MOCSE Federal Credit Union	\$410,507	\$39,592	9.64%	7.77%	7.26%	13.85%
	Yolo Federal Credit Union	\$412,371	\$48,985	11.88%	6.02%	3.64%	4.36%
	Average of Asset Group B	\$348,861	\$41,675	11.91%	6.97%	3.43%	6.16%
Asset Group C - \$501 million to \$1 billion in total assets							
	SafeAmerica Credit Union	\$509,991	\$50,504	9.90%	(5.39%)	5.85%	7.57%
	First U.S. Community Credit Union	\$544,161	\$62,896	11.56%	0.69%	1.34%	7.30%
	Commonwealth Central Credit Union	\$608,113	\$80,012	13.16%	10.72%	1.30%	3.87%
	PremierOne Credit Union	\$634,040	\$58,414	9.21%	8.89%	3.04%	8.24%
	Excite Credit Union	\$653,383	\$44,636	6.83%	(31.98%)	10.10%	11.99%
	UNCLE Credit Union	\$753,952	\$58,390	7.74%	3.60%	5.06%	6.81%
	Merced School Employees Federal Credit Union	\$784,986	\$87,250	11.11%	8.70%	1.24%	4.20%
	Community First Credit Union	\$818,933	\$76,017	9.28%	3.56%	9.69%	9.35%
	1st Northern California Credit Union	\$823,838	\$89,704	10.89%	4.29%	0.30%	1.29%
	Sacramento Credit Union	\$835,254	\$109,196	13.07%	9.52%	0.27%	2.51%
	Mirastar Federal Credit Union	\$983,543	\$94,912	9.65%	7.16%	4.71%	3.34%
	Average of Asset Group C	\$722,745	\$73,812	10.22%	1.80%	3.90%	6.04%

Source: SNL Financial

NA = data was not available.

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

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	\$1,035,822	\$100,415	9.69%	4.55%	4.89%	10.99%
	The Police Credit Union of California	\$1,092,095	\$129,219	11.83%	(4.47%)	2.79%	3.55%
	1st United Credit Union	\$1,202,659	\$136,388	11.34%	5.36%	1.82%	3.13%
	Noble Federal Credit Union	\$1,289,014	\$130,241	10.10%	8.44%	3.85%	9.30%
	San Francisco Federal Credit Union	\$1,345,819	\$151,187	11.23%	18.35%	1.07%	15.20%
	Sierra Central Credit Union	\$1,438,743	\$145,176	10.09%	1.16%	3.12%	11.97%
	Pacific Service Credit Union	\$1,439,277	\$193,938	13.47%	2.45%	2.47%	5.30%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,495,481	\$228,423	15.27%	4.52%	2.61%	4.61%
	KeyPoint Credit Union	\$1,659,313	\$151,872	9.15%	3.94%	3.44%	6.35%
	Bay Federal Credit Union	\$1,660,575	\$158,823	9.56%	6.66%	0.89%	4.46%
	San Francisco Fire Credit Union	\$1,672,434	\$158,301	9.47%	3.16%	7.53%	5.05%
	Monterra Credit Union	\$1,753,317	\$219,310	12.51%	9.11%	3.21%	3.40%
	Meriwest Credit Union	\$2,113,087	\$193,309	9.15%	3.04%	12.28%	6.05%
	Coast Central Credit Union	\$2,114,048	\$250,137	11.83%	5.32%	1.71%	2.26%
	Self-Help Federal Credit Union	\$2,126,240	\$600,496	28.24%	3.80%	1.33%	6.85%
	Provident Credit Union	\$3,510,111	\$360,706	10.28%	0.61%	0.79%	3.24%
	Stanford Federal Credit Union	\$4,317,017	\$445,643	10.32%	8.69%	1.25%	6.16%
	S A F E Credit Union	\$4,635,238	\$427,500	9.22%	5.56%	3.55%	7.01%
	Educational Employees Credit Union	\$4,694,028	\$637,041	13.57%	10.46%	0.71%	4.47%
	Technology Credit Union	\$4,749,666	\$515,496	10.85%	0.70%	4.04%	6.48%
	Chevron Federal Credit Union	\$4,837,830	\$655,963	13.56%	4.21%	2.34%	9.90%
	Travis Credit Union	\$5,208,700	\$565,098	10.85%	4.18%	5.44%	5.99%
	Redwood Credit Union	\$8,816,000	\$1,110,832	12.60%	11.25%	3.58%	9.08%
	Patelco Credit Union	\$9,525,458	\$995,433	10.45%	2.16%	5.80%	7.30%
	Star One Credit Union	\$9,754,305	\$1,308,119	13.41%	2.10%	0.71%	0.96%
	First Technology Federal Credit Union	\$17,509,006	\$1,664,140	9.50%	0.93%	6.16%	8.24%
	The Golden 1 Credit Union	\$19,582,379	\$2,041,865	10.43%	5.60%	5.09%	7.20%
	Average of Asset Group D	\$4,465,839	\$506,484	11.78%	4.88%	3.42%	6.46%

Source: SNL Financial

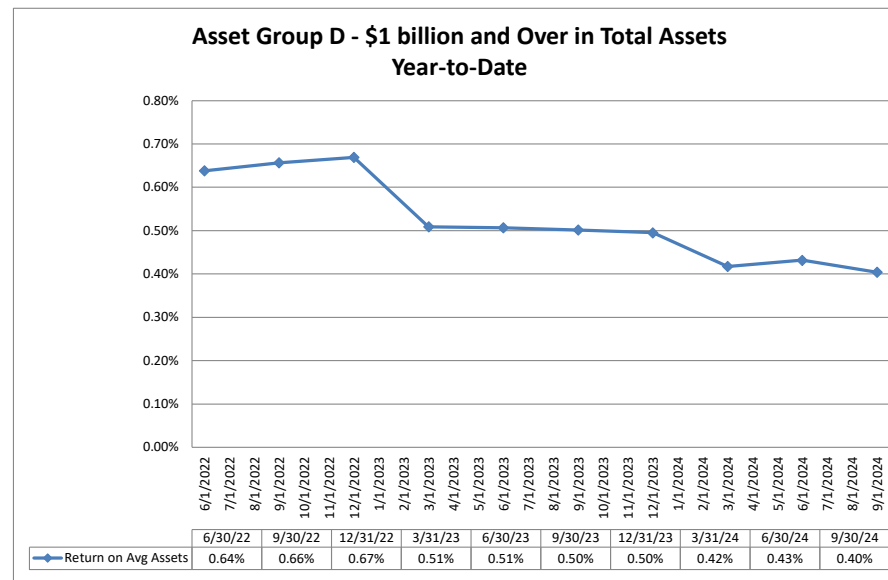
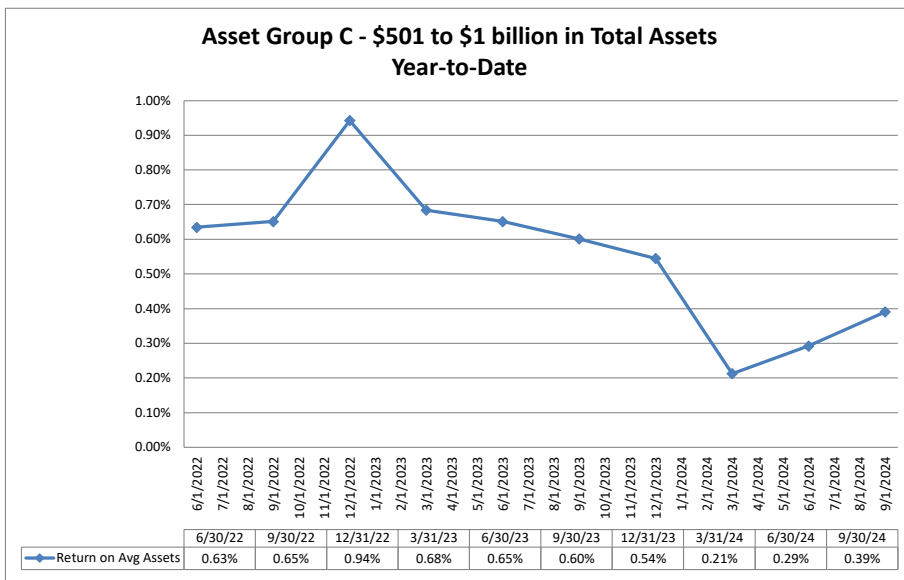
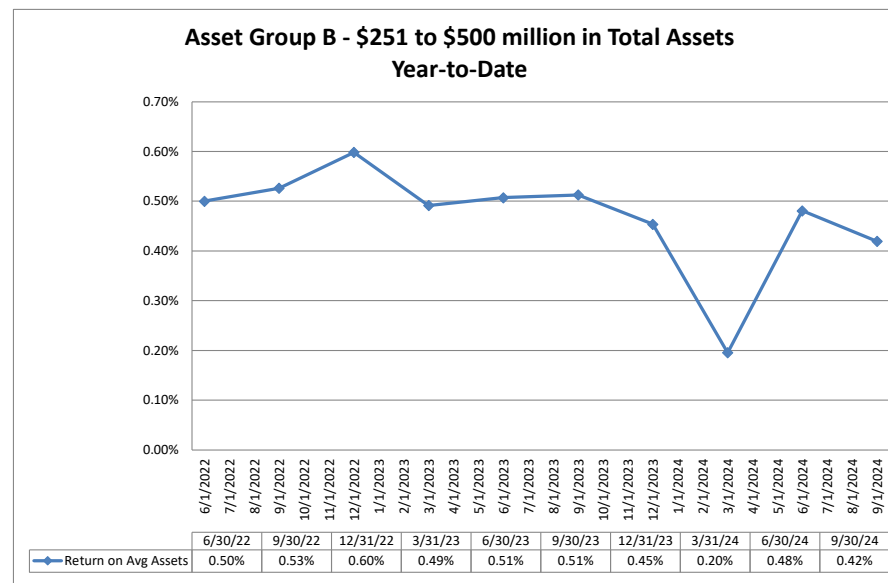
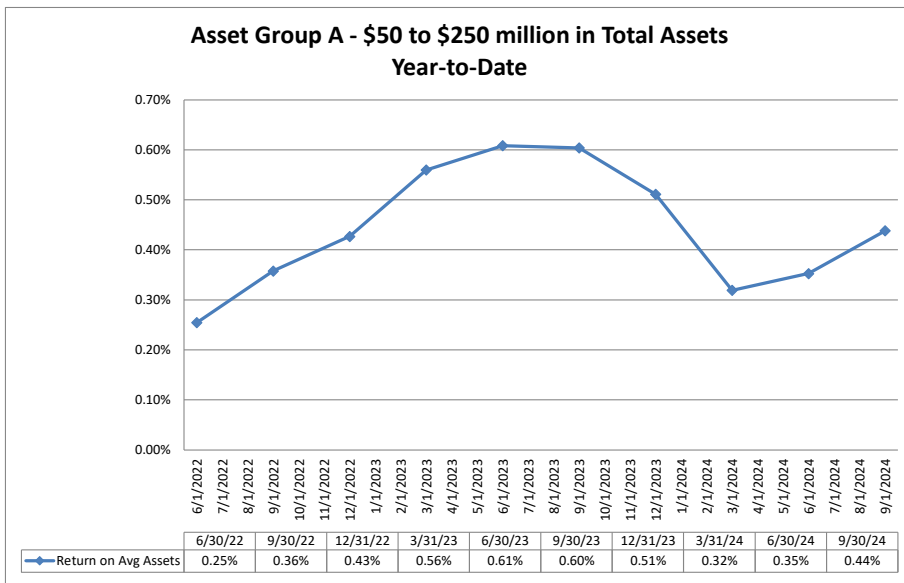
NA = data was not available.

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



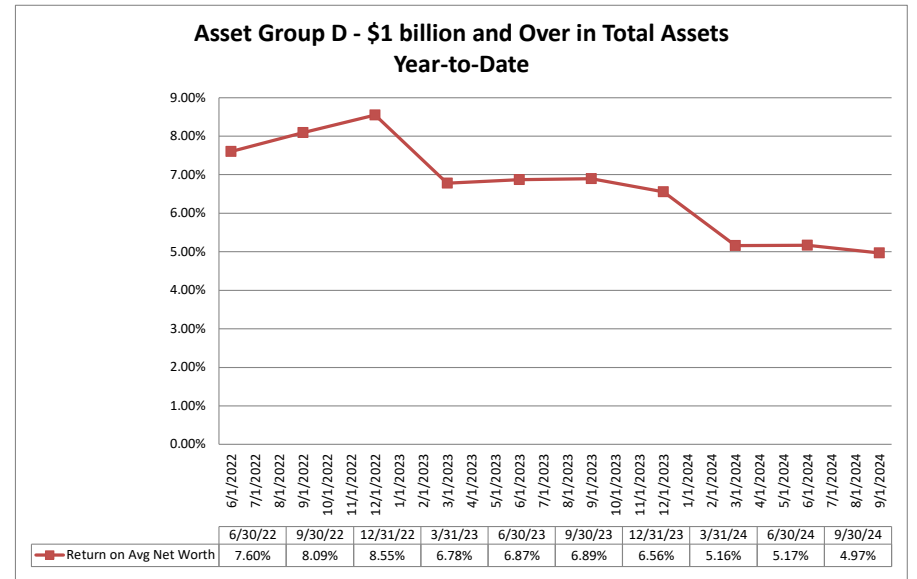
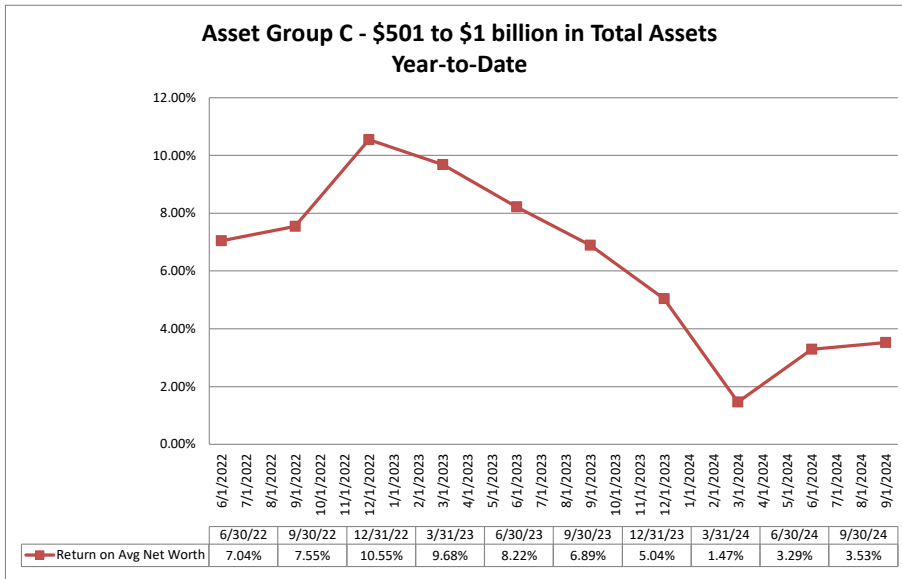
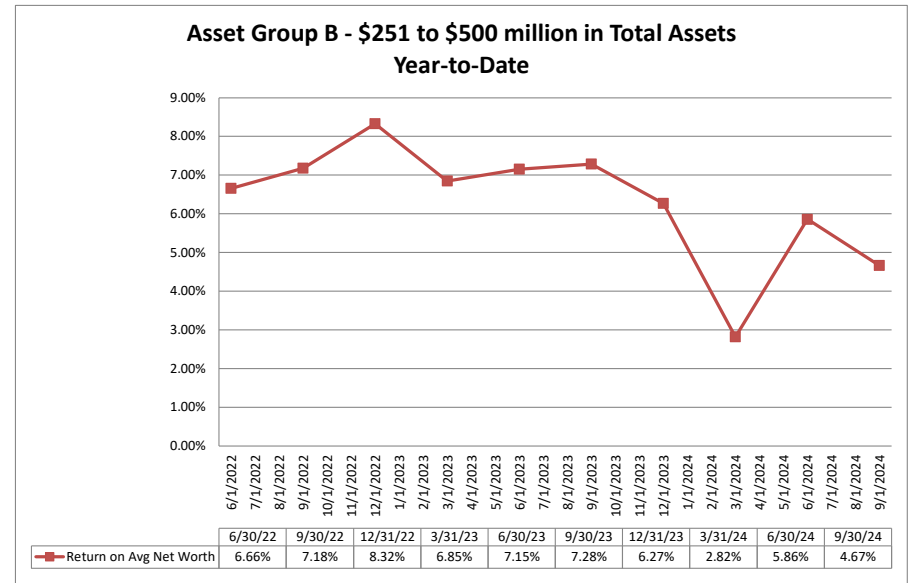
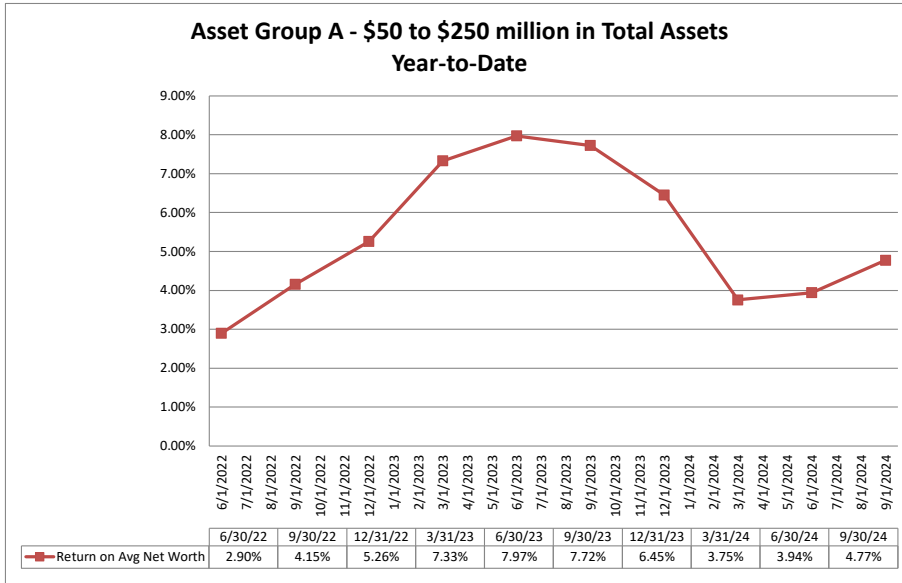
Source: SNL Financial

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

September 30, 2024

Run Date: December 10, 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												
	Huntington Beach Credit Union	\$53,060	\$98	0.73%	5.99%	78.40%	\$108	\$173	0.42%	3.56%	82.61%	\$109
	Inland Valley Federal Credit Union	\$53,584	\$38	0.28%	3.39%	86.40%	\$98	\$94	0.23%	2.81%	88.58%	\$94
	Los Angeles Electrical Workers Credit Union	\$54,276	\$99	0.73%	4.79%	73.61%	\$118	\$127	0.31%	2.13%	83.16%	\$114
	JACOM Credit Union	\$56,508	(\$154)	(1.09%)	(9.05%)	152.38%	\$93	(\$378)	(0.87%)	(7.78%)	139.69%	\$93
	Escondido Federal Credit Union	\$58,773	\$214	1.45%	11.36%	60.76%	\$99	\$694	1.57%	12.68%	58.08%	\$91
	Parishioners Federal Credit Union	\$62,050	\$200	1.29%	23.04%	65.99%	\$129	\$526	1.13%	22.22%	69.01%	\$136
	Santa Barbara County Federal Credit Union	\$62,299	\$283	1.82%	16.52%	57.98%	\$111	\$740	1.59%	14.94%	62.23%	\$112
	Olive View Employees Federal Credit Union	\$63,443	\$180	1.13%	5.09%	65.63%	\$120	\$377	0.79%	3.59%	70.23%	\$118
	North County Credit Union	\$70,065	\$33	0.19%	2.49%	91.06%	\$97	\$49	0.10%	1.27%	94.57%	\$102
	Desert Valleys Federal Credit Union	\$71,683	\$110	0.63%	7.33%	84.88%	\$110	\$572	1.11%	13.22%	80.18%	\$108
	Polam Federal Credit Union	\$73,444	(\$95)	(0.52%)	(5.01%)	130.45%	\$89	(\$300)	(0.54%)	(5.36%)	133.11%	\$87
	Bopti Federal Credit Union	\$73,731	(\$6)	(0.03%)	(0.16%)	81.87%	\$135	(\$91)	(0.16%)	(0.81%)	83.64%	\$134
	Universal City Studios Credit Union	\$73,861	(\$23)	(0.12%)	(1.45%)	102.07%	\$76	\$43	0.08%	0.90%	95.93%	\$74
	Cal State L.A. Federal Credit Union	\$76,357	(\$55)	(0.29%)	(3.63%)	108.83%	\$109	(\$153)	(0.27%)	(3.40%)	108.97%	\$110
	PostCity Financial Credit Union	\$77,542	(\$34)	(0.18%)	(1.50%)	94.25%	\$98	(\$1)	0.00%	(0.01%)	93.29%	\$96
	Nikkei Credit Union	\$84,462	(\$16)	(0.08%)	(0.58%)	99.47%	\$86	\$199	0.31%	2.41%	91.04%	\$83
	Union Yes Federal Credit Union	\$86,244	\$227	1.13%	16.57%	75.00%	\$127	\$740	1.22%	18.98%	72.25%	\$126
	CalCom Federal Credit Union	\$86,805	\$77	0.35%	2.50%	87.75%	\$78	\$50	0.08%	0.54%	88.87%	\$78
	Technicolor Federal Credit Union	\$86,972	(\$328)	(1.48%)	(27.69%)	134.25%	\$110	(\$533)	(0.78%)	(14.98%)	118.33%	\$101
	VA Desert Pacific Federal Credit Union	\$90,787	\$242	1.07%	5.73%	75.53%	\$132	\$872	1.30%	7.16%	72.96%	\$119
	County Schools Federal Credit Union	\$93,201	\$29	0.12%	1.66%	88.80%	\$90	\$87	0.13%	1.67%	81.66%	\$87
	Prospectors Federal Credit Union	\$97,303	\$57	0.23%	2.61%	91.58%	\$96	\$86	0.11%	1.35%	97.06%	\$107
	Glendale Federal Credit Union	\$101,176	\$44	0.17%	1.56%	90.85%	\$108	\$165	0.22%	1.98%	90.47%	\$102
	Santa Ana Federal Credit Union	\$104,256	\$221	0.86%	7.37%	72.82%	\$80	\$603	0.79%	7.05%	74.29%	\$78
	Rancho Federal Credit Union	\$108,016	\$221	0.82%	10.97%	81.14%	\$101	\$172	0.21%	2.89%	92.86%	\$96
	La Loma Federal Credit Union	\$110,522	\$296	1.07%	32.42%	74.29%	\$81	\$785	0.94%	29.24%	77.20%	\$82
	Thinkwise Federal Credit Union	\$111,113	\$164	0.59%	6.14%	85.44%	\$93	(\$38)	(0.05%)	(0.47%)	89.16%	\$95
	Interfaith Federal Credit Union	\$117,571	\$136	0.46%	3.77%	89.97%	\$106	\$741	0.82%	7.00%	78.31%	\$102
	Sea Air Federal Credit Union	\$122,168	(\$372)	(1.22%)	(5.24%)	154.68%	\$96	(\$863)	(0.94%)	(4.04%)	146.58%	\$99
	San Diego Firefighters Federal Credit Union	\$131,444	\$223	0.69%	13.67%	74.59%	\$103	\$410	0.42%	9.43%	81.40%	\$108
	California Lithuanian Credit Union	\$147,703	\$93	0.26%	1.30%	80.93%	\$116	\$505	0.48%	2.37%	68.28%	\$107
	East County Schools Federal Credit Union	\$150,595	\$181	0.48%	5.66%	81.38%	\$140	\$362	0.31%	3.81%	86.11%	\$138
	Torrance Community Federal Credit Union	\$153,792	\$252	0.65%	15.27%	76.12%	\$97	\$604	0.49%	14.63%	78.61%	\$88
	South Bay Credit Union	\$157,772	(\$419)	(1.05%)	(12.05%)	89.57%	\$118	(\$365)	(0.30%)	(3.51%)	92.37%	\$129
	Vida Federal Credit Union	\$165,928	\$1,739	4.12%	39.92%	39.52%	\$103	\$2,281	1.81%	18.43%	58.00%	\$101
	Clearpath Federal Credit Union	\$168,448	\$180	0.45%	5.08%	85.11%	\$85	\$143	0.12%	1.39%	92.86%	\$95
	E-Central Credit Union	\$170,400	\$643	1.50%	6.71%	73.48%	\$116	\$1,560	1.21%	5.48%	75.55%	\$123
	Camino Federal Credit Union	\$176,494	\$198	0.45%	4.77%	81.83%	\$97	\$381	0.28%	3.15%	83.48%	\$99
	Schools Federal Credit Union	\$177,441	\$230	0.52%	4.26%	84.30%	\$88	\$332	0.25%	2.06%	86.81%	\$91
	Priority One Credit Union	\$194,011	\$856	1.77%	17.06%	68.09%	\$106	\$1,873	1.28%	13.29%	70.77%	\$107
	Long Beach Firemen's Credit Union	\$204,753	\$879	1.72%	6.61%	32.20%	\$141	\$2,435	1.56%	6.20%	34.15%	\$150

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: December 10, 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	\$206,214	\$863	1.69%	13.28%	60.24%	\$85	\$2,302	1.51%	12.15%	66.59%	\$85
	Alta Vista Credit Union	\$211,176	(\$122)	(0.23%)	(2.76%)	89.90%	\$96	(\$52)	(0.03%)	(0.39%)	91.05%	\$98
	Chaffey Federal Credit Union	\$230,949	\$78	0.13%	2.58%	93.84%	\$86	\$70	0.04%	0.82%	94.72%	\$85
	Average of Asset Group A	\$114,282	\$176	0.53%	5.42%	85.16%	\$103	\$418	0.44%	4.77%	85.80%	\$103
Asset Group B - \$251 to \$500 million in total assets												
	Edwards Federal Credit Union	\$261,184	\$25	0.04%	0.79%	84.21%	\$114	\$812	0.41%	9.44%	83.78%	\$102
	Santa Barbara Teachers Federal Credit Union	\$283,277	\$1,168	1.65%	13.17%	44.18%	\$102	\$3,319	1.55%	13.01%	46.60%	\$109
	Long Beach City Employees Federal Credit Union	\$283,652	(\$103)	(0.15%)	(1.56%)	108.97%	\$133	(\$598)	(0.28%)	(3.20%)	117.31%	\$135
	Downey Federal Credit Union	\$334,602	\$106	0.13%	2.42%	85.09%	\$83	\$128	0.05%	1.07%	81.76%	\$88
	Strata Federal Credit Union	\$338,351	\$471	0.55%	4.02%	77.84%	\$91	\$3,733	1.45%	11.04%	66.87%	\$93
	UMe Federal Credit Union	\$341,451	\$148	0.17%	3.19%	92.76%	\$122	\$366	0.14%	2.72%	89.45%	\$116
	SAG-AFTRA Federal Credit Union	\$348,621	\$577	0.66%	6.11%	67.59%	\$102	\$1,553	0.58%	5.65%	73.71%	\$110
	Eagle Community Credit Union	\$357,472	\$746	0.83%	8.27%	75.75%	\$86	\$1,165	0.43%	4.36%	80.92%	\$91
	Matadors Community Credit Union	\$364,182	\$384	0.43%	3.91%	76.09%	\$134	\$729	0.28%	2.49%	76.07%	\$134
	Pasadena Federal Credit Union	\$364,712	\$452	0.49%	5.24%	83.36%	\$116	\$862	0.31%	3.75%	88.17%	\$118
	POPA Federal Credit Union	\$377,691	\$404	0.42%	5.29%	68.82%	\$115	\$991	0.34%	4.56%	68.91%	\$116
	Cabrillo Credit Union	\$409,489	\$158	0.15%	1.87%	92.75%	\$122	\$4,068	1.32%	17.80%	72.53%	\$110
	Glendale Area Schools Credit Union	\$434,662	\$133	0.12%	1.19%	78.14%	\$104	\$236	0.07%	0.72%	85.73%	\$111
	Gain Federal Credit Union	\$437,581	\$106	0.10%	2.00%	97.70%	\$107	\$323	0.10%	2.23%	94.84%	\$107
	Wheelhouse Credit Union	\$438,457	\$62	0.06%	0.84%	94.05%	\$100	(\$103)	(0.03%)	(0.47%)	95.65%	\$102
	Aerospace Federal Credit Union	\$484,293	(\$43)	(0.04%)	(1.31%)	105.18%	\$111	(\$42)	(0.01%)	(0.52%)	98.31%	\$124
	Average of Asset Group B	\$366,230	\$300	0.35%	3.47%	83.28%	\$109	\$1,096	0.42%	4.67%	82.54%	\$110
Asset Group C - \$501 million to \$1 billion in total assets												
	I.L.W.U. Federal Credit Union	\$517,285	\$841	0.66%	9.14%	77.83%	\$123	\$3,097	0.83%	11.86%	76.99%	\$115
	LA Financial Federal Credit Union	\$556,138	\$531	0.38%	5.42%	88.88%	\$125	\$572	0.14%	2.01%	93.31%	\$119
	AdelFi Credit Union	\$563,570	(\$652)	(0.47%)	(3.00%)	102.71%	\$160	(\$2,600)	(0.61%)	(3.97%)	92.56%	\$149
	MyPoint Credit Union	\$626,829	\$280	0.18%	1.97%	93.54%	\$100	\$1,199	0.25%	2.83%	91.09%	\$101
	America's Christian Credit Union	\$647,881	\$1,759	1.08%	13.80%	71.87%	\$135	\$2,948	0.60%	8.01%	83.19%	\$135
	USC Credit Union	\$737,490	\$619	0.34%	5.56%	81.96%	\$103	\$1,500	0.27%	4.68%	84.17%	\$102
	Sun Community Federal Credit Union	\$753,548	\$1,183	0.62%	7.62%	80.17%	\$98	\$3,967	0.70%	8.80%	80.04%	\$96
	Foothill Federal Credit Union	\$765,779	\$1,927	1.01%	9.95%	68.37%	\$116	\$4,217	0.70%	7.52%	74.49%	\$121
	The First Financial Federal Credit Union	\$771,435	(\$677)	(0.35%)	(24.77%)	94.81%	\$125	(\$768)	(0.13%)	(15.49%)	91.40%	\$128
	Certified Federal Credit Union	\$782,392	\$2,064	1.05%	5.23%	68.47%	\$125	\$6,903	1.17%	5.94%	65.38%	\$128
	Christian Community Credit Union	\$823,989	\$1,035	0.49%	3.78%	82.15%	\$132	\$2,756	0.43%	3.39%	84.01%	\$131
	OceanAir Federal Credit Union	\$866,325	(\$232)	(0.11%)	(1.81%)	96.03%	\$120	\$148	0.02%	0.39%	93.63%	\$118
	First City Credit Union	\$908,056	\$1,230	0.55%	7.34%	74.50%	\$100	\$3,627	0.54%	8.12%	76.17%	\$103
	AltaOne Federal Credit Union	\$932,263	(\$163)	(0.07%)	(1.12%)	75.27%	\$94	\$680	0.11%	1.60%	80.71%	\$91
	Water and Power Community Credit Union	\$960,567	\$26	0.01%	0.24%	79.50%	\$125	\$771	0.11%	2.51%	80.41%	\$130
	Safe 1 Credit Union	\$976,135	\$3,306	1.32%	9.08%	59.87%	\$97	\$9,688	1.27%	9.13%	59.90%	\$96
	American First Credit Union	\$995,096	\$454	0.18%	1.93%	87.07%	\$122	\$1,811	0.24%	2.61%	83.87%	\$122
	Average of Asset Group C	\$775,575	\$796	0.40%	2.96%	81.35%	\$118	\$2,383	0.39%	3.53%	81.84%	\$117

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

September 30, 2024

Run Date: December 10, 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												
	SkyOne Federal Credit Union	\$1,002,846	\$1,048	0.42%	9.99%	82.08%	\$128	\$161	0.02%	0.53%	91.84%	\$144
	SESLOC Credit Union	\$1,132,017	\$1,523	0.54%	6.17%	80.78%	\$122	\$4,546	0.52%	6.37%	82.88%	\$124
	University Credit Union	\$1,134,062	\$74	0.03%	0.30%	87.31%	\$118	\$5,739	0.67%	8.19%	74.82%	\$143
	Rize Federal Credit Union	\$1,155,644	\$1,547	0.54%	7.44%	78.53%	\$121	\$3,106	0.37%	5.15%	79.20%	\$124
	Honda Federal Credit Union	\$1,181,123	\$175	0.06%	0.75%	94.51%	\$124	(\$394)	(0.05%)	(0.57%)	97.25%	\$129
	Southland Credit Union	\$1,237,917	(\$708)	(0.23%)	(3.51%)	84.48%	\$109	(\$591)	(0.07%)	(1.06%)	84.06%	\$107
	Blupeak Credit Union	\$1,281,062	\$169	0.05%	0.87%	99.26%	\$133	(\$6,957)	(0.66%)	(11.66%)	100.52%	\$137
	Los Angeles Federal Credit Union	\$1,316,213	(\$47)	(0.01%)	(0.19%)	82.32%	\$115	(\$485)	(0.05%)	(0.68%)	84.97%	\$117
	Los Angeles Police Federal Credit Union	\$1,342,904	\$1,566	0.46%	5.66%	86.18%	\$147	\$3,547	0.34%	4.57%	86.70%	\$157
	Ventura County Credit Union	\$1,415,994	\$2,855	0.81%	9.94%	74.03%	\$110	\$9,649	0.93%	11.66%	71.59%	\$105
	Farmers Insurance Group Federal Credit Union	\$1,461,149	(\$2,490)	(0.67%)	(7.46%)	74.43%	\$127	(\$3,907)	(0.34%)	(3.87%)	73.93%	\$129
	Frontwave Credit Union	\$1,486,698	\$1,417	0.38%	5.17%	80.66%	\$102	\$5,211	0.46%	6.78%	80.91%	\$106
	Northrop Grumman Federal Credit Union	\$1,674,461	\$1,094	0.26%	4.62%	80.70%	\$103	\$4,010	0.31%	6.10%	81.48%	\$106
	CoastHills Federal Credit Union	\$1,804,621	\$496	0.11%	1.51%	81.65%	\$113	(\$107)	(0.01%)	(0.11%)	83.15%	\$113
	LBS Financial Credit Union	\$2,027,713	\$2,054	0.40%	3.05%	73.33%	\$104	\$6,576	0.43%	3.29%	73.30%	\$103
	Cal Tech Employees Federal Credit Union	\$2,028,748	\$616	0.12%	1.82%	88.12%	\$155	\$1,263	0.08%	1.30%	91.47%	\$157
	First Entertainment Credit Union	\$2,134,878	\$1,083	0.20%	2.65%	79.93%	\$138	\$5,658	0.35%	4.83%	78.71%	\$140
	Firefighters First Federal Credit Union	\$2,187,486	\$5,314	0.97%	10.84%	72.51%	\$120	\$14,419	0.89%	10.12%	74.08%	\$121
	Financial Partners Credit Union	\$2,239,420	\$269	0.05%	0.74%	87.40%	\$121	\$2,873	0.17%	2.66%	82.46%	\$117
	Arrowhead Central Credit Union	\$2,378,048	\$7,930	1.33%	12.01%	67.22%	\$103	\$17,571	0.98%	9.30%	71.69%	\$102
	Partners Federal Credit Union	\$2,523,181	\$3,764	0.59%	5.28%	73.06%	\$126	\$18,235	0.96%	8.70%	69.88%	\$124
	Altura Credit Union	\$2,615,321	\$4,605	0.71%	10.51%	73.68%	\$109	\$13,979	0.71%	11.43%	73.52%	\$111
	F & A Federal Credit Union	\$2,691,987	\$3,853	0.58%	5.85%	58.19%	\$120	\$14,102	0.75%	7.74%	53.95%	\$120
	Orange County's Credit Union	\$2,725,155	\$3,368	0.50%	6.89%	76.74%	\$122	\$9,551	0.48%	6.75%	78.22%	\$118
	California Coast Credit Union	\$3,400,571	\$6,292	0.74%	7.76%	78.15%	\$105	\$18,222	0.72%	7.88%	81.53%	\$111
	Credit Union of Southern California	\$3,415,113	\$7,652	0.90%	16.70%	67.36%	\$126	\$29,638	1.16%	23.54%	62.49%	\$122
	Premier America Credit Union	\$3,448,992	(\$5,692)	(0.64%)	(7.35%)	121.14%	\$128	(\$8,134)	(0.30%)	(3.52%)	110.42%	\$122
	NuVision Federal Credit Union	\$3,469,113	\$4,291	0.50%	4.95%	77.57%	\$116	\$7,359	0.29%	2.92%	80.61%	\$111
	Valley Strong Credit Union	\$3,925,605	\$5,591	0.57%	7.16%	71.77%	\$114	\$25,738	0.88%	11.41%	68.66%	\$118
	California Credit Union	\$5,134,469	\$4,408	0.35%	5.54%	83.60%	\$128	\$12,403	0.33%	5.47%	85.34%	\$129
	Wescom Central Credit Union	\$6,419,799	\$7,005	0.43%	9.75%	86.78%	\$120	\$16,511	0.35%	8.26%	88.61%	\$117
	Mission Federal Credit Union	\$6,580,197	\$14,402	0.88%	8.34%	66.46%	\$125	\$58,753	1.20%	11.86%	59.98%	\$124
	Kinecta Federal Credit Union	\$6,748,873	\$487	0.03%	0.37%	86.82%	\$136	(\$5,513)	(0.11%)	(1.41%)	87.69%	\$137
	Logix Federal Credit Union	\$9,904,163	\$16,386	0.66%	5.40%	65.32%	\$125	\$51,655	0.70%	5.83%	66.33%	\$132
	San Diego County Credit Union	\$10,004,354	\$14,161	0.54%	3.21%	78.07%	\$128	\$52,724	0.58%	4.02%	73.48%	\$124
	SchoolsFirst Federal Credit Union	\$31,084,508	\$60,118	0.78%	7.88%	59.05%	\$129	\$117,338	0.51%	5.21%	63.16%	\$125
	Average of Asset Group D	\$3,769,845	\$4,908	0.39%	4.74%	79.42%	\$121	\$14,012	0.40%	4.97%	79.14%	\$123

Source: SNL Financial

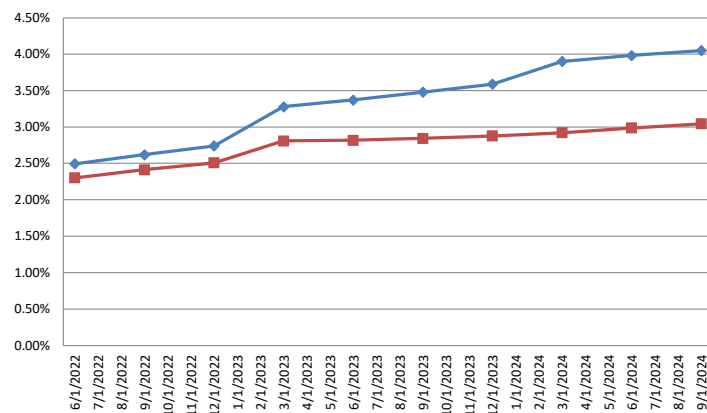
NA = data was not available.

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

Balance Sheet & Net Interest Margin

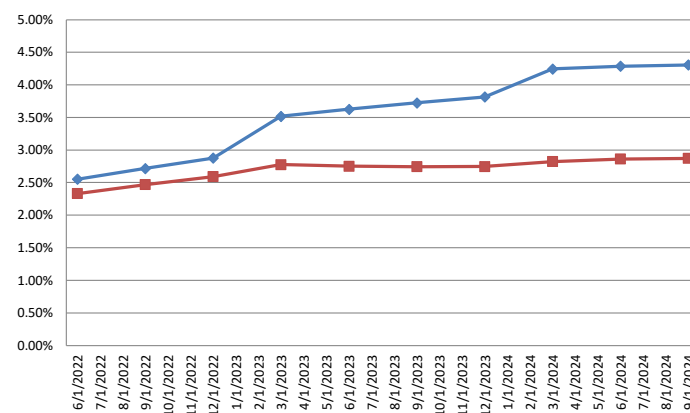
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

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



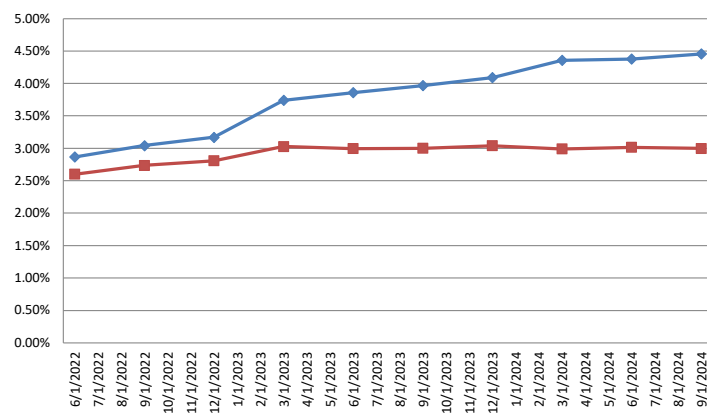
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.49%	2.62%	2.74%	3.28%	3.37%	3.48%	3.59%	3.90%	3.98%	4.05%
Net Interest Income/ Avg Assets	2.30%	2.41%	2.51%	2.81%	2.82%	2.84%	2.88%	2.92%	2.99%	3.04%

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



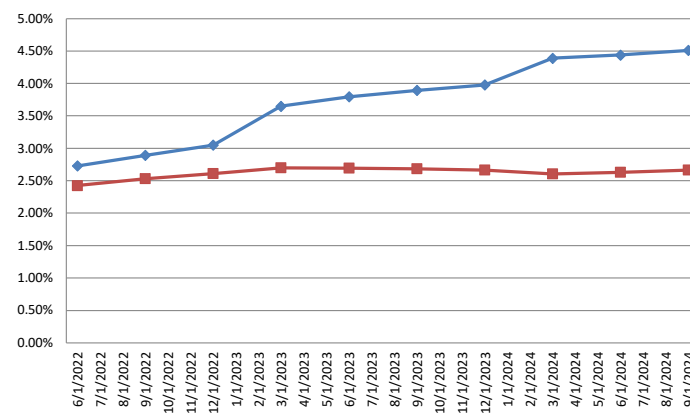
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.55%	2.72%	2.88%	3.52%	3.63%	3.72%	3.81%	4.24%	4.28%	4.31%
Net Interest Income/ Avg Assets	2.33%	2.47%	2.59%	2.78%	2.75%	2.74%	2.75%	2.82%	2.86%	2.87%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.87%	3.04%	3.17%	3.74%	3.86%	3.97%	4.09%	4.36%	4.37%	4.45%
Net Interest Income/ Avg Assets	2.60%	2.74%	2.81%	3.03%	2.99%	3.00%	3.04%	2.99%	3.01%	3.00%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Yield on Avg Assets	2.73%	2.89%	3.05%	3.65%	3.80%	3.89%	3.97%	4.39%	4.44%	4.51%
Net Interest Income/ Avg Assets	2.43%	2.53%	2.61%	2.70%	2.69%	2.68%	2.66%	2.60%	2.63%	2.66%

Source: SNL Financial

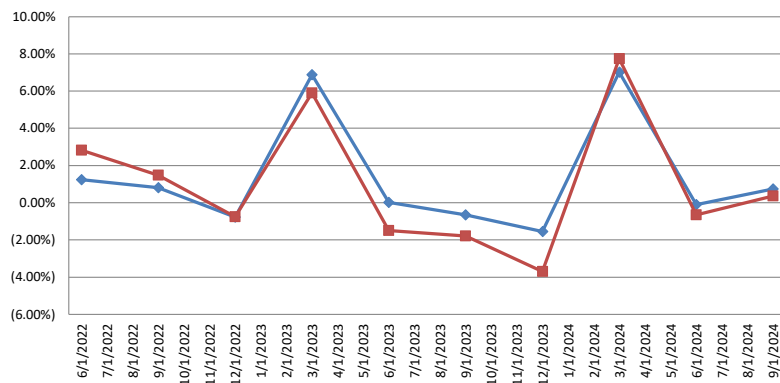
Note: Report includes only bank-level data.

NA = data was not available.

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

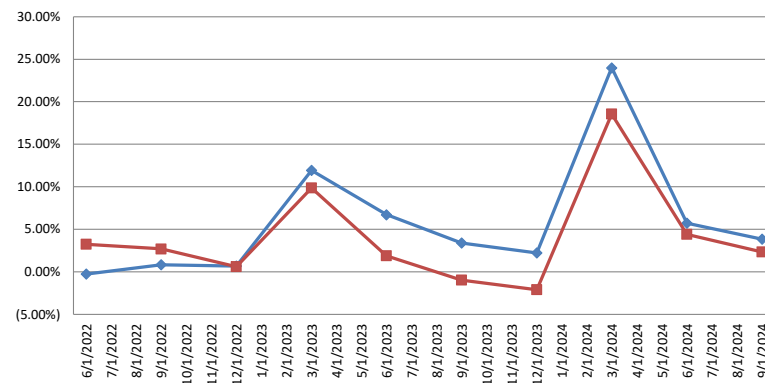
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



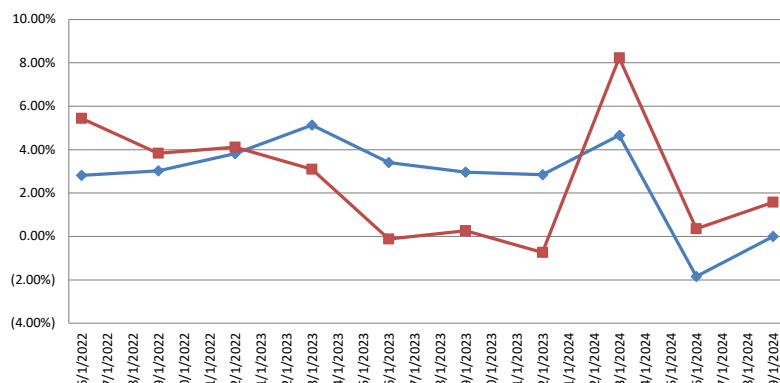
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	1.24%	0.81%	(0.77%)	6.88%	0.01%	(0.65%)	(1.55%)	7.03%	(0.10%)	0.75%
Market Growth Rate	2.82%	1.47%	(0.76%)	5.90%	(1.49%)	(1.79%)	(3.69%)	7.74%	(0.66%)	0.37%

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



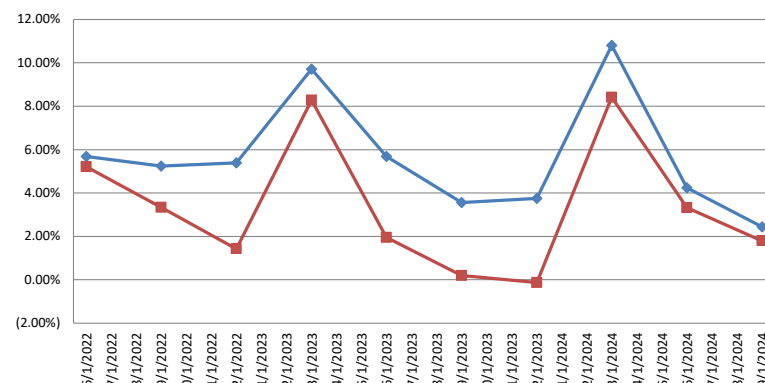
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	(0.27%)	0.82%	0.68%	11.91%	6.72%	3.40%	2.22%	23.99%	5.73%	3.86%
Market Growth Rate	3.24%	2.69%	0.59%	9.85%	1.90%	(0.99%)	(2.10%)	18.56%	4.40%	2.35%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	2.81%	3.02%	3.82%	5.12%	3.40%	2.96%	2.85%	4.65%	(1.85%)	(0.00%)
Market Growth Rate	5.44%	3.83%	4.11%	3.09%	(0.12%)	0.27%	(0.75%)	8.22%	0.35%	1.57%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Asset Growth Rate	5.69%	5.24%	5.40%	9.71%	5.68%	3.56%	3.76%	10.81%	4.24%	2.44%
Market Growth Rate	5.21%	3.33%	1.43%	8.28%	1.95%	0.19%	(0.13%)	8.41%	3.32%	1.80%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 10, 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											
	Huntington Beach Credit Union	\$53,060	\$16,025	\$46,168	34.71%	\$8,843	3.92%	0.64%	3.28%	(3.80%)	(4.59%)
	Inland Valley Federal Credit Union	\$53,584	\$16,452	\$48,883	33.66%	\$4,871	3.61%	0.50%	3.11%	1.79%	1.37%
	Los Angeles Electrical Workers Credit Union	\$54,276	\$12,591	\$45,268	27.81%	\$7,754	3.51%	0.07%	3.44%	(4.19%)	(6.95%)
	JACOM Credit Union	\$56,508	\$12,240	\$48,569	25.20%	\$8,073	2.16%	0.27%	1.90%	(9.01%)	(12.89%)
	Escondido Federal Credit Union	\$58,773	\$22,130	\$50,807	43.56%	\$7,347	3.78%	0.35%	3.42%	7.83%	7.32%
	Parishioners Federal Credit Union	\$62,050	\$39,100	\$54,504	71.74%	\$10,342	5.53%	1.65%	3.88%	(1.85%)	(4.47%)
	Santa Barbara County Federal Credit Union	\$62,299	\$27,118	\$54,989	49.32%	\$7,787	3.67%	0.42%	3.25%	0.95%	(0.04%)
	Olive View Employees Federal Credit Union	\$63,443	\$35,254	\$48,931	72.05%	\$9,063	4.92%	1.42%	3.50%	(1.07%)	(1.97%)
	North County Credit Union	\$70,065	\$24,349	\$63,962	38.07%	\$8,758	3.23%	1.09%	2.14%	10.30%	9.66%
	Desert Valleys Federal Credit Union	\$71,683	\$37,851	\$64,307	58.86%	\$3,982	5.40%	0.68%	4.73%	15.16%	15.90%
	Polam Federal Credit Union	\$73,444	\$38,782	\$65,188	59.49%	\$7,344	3.80%	2.49%	1.30%	1.57%	(1.39%)
	Bopti Federal Credit Union	\$73,731	\$26,703	\$58,054	46.00%	\$14,746	3.53%	1.68%	1.85%	(2.47%)	(0.52%)
	Universal City Studios Credit Union	\$73,861	\$50,677	\$66,556	76.14%	\$4,765	4.26%	0.90%	3.36%	(4.93%)	(5.02%)
	Cal State L.A. Federal Credit Union	\$76,357	\$56,431	\$69,415	81.30%	\$5,454	3.97%	1.23%	2.73%	1.87%	8.29%
	PostCity Financial Credit Union	\$77,542	\$29,880	\$68,142	43.85%	\$5,744	3.20%	0.38%	2.82%	0.73%	0.96%
	Nikkei Credit Union	\$84,462	\$67,770	\$72,533	93.43%	\$5,119	4.08%	0.92%	3.16%	(4.85%)	(6.01%)
	Union Yes Federal Credit Union	\$86,244	\$41,913	\$78,781	53.20%	\$7,499	3.95%	0.15%	3.80%	14.94%	22.35%
	CalCom Federal Credit Union	\$86,805	\$68,145	\$73,519	92.69%	\$3,858	4.27%	0.68%	3.59%	(4.59%)	(5.98%)
	Technicolor Federal Credit Union	\$86,972	\$60,388	\$60,484	99.84%	\$4,045	4.38%	2.66%	1.73%	(7.49%)	(4.43%)
	VA Desert Pacific Federal Credit Union	\$90,787	\$54,538	\$72,026	75.72%	\$5,340	5.53%	0.64%	4.89%	3.48%	0.97%
	County Schools Federal Credit Union	\$93,201	\$75,595	\$85,792	88.11%	\$6,428	4.28%	1.47%	2.81%	6.63%	7.25%
	Prospectors Federal Credit Union	\$97,303	\$64,762	\$82,286	78.70%	\$6,950	4.28%	1.99%	2.29%	(4.25%)	(1.36%)
	Glendale Federal Credit Union	\$101,176	\$62,200	\$83,010	74.93%	\$7,495	4.23%	1.31%	2.93%	(3.14%)	(0.04%)
	Santa Ana Federal Credit Union	\$104,256	\$58,080	\$89,951	64.57%	\$6,516	3.49%	0.88%	2.61%	5.79%	4.23%
	Rancho Federal Credit Union	\$108,016	\$63,617	\$99,260	64.09%	\$5,144	3.73%	0.32%	3.41%	(1.36%)	(1.42%)
	La Loma Federal Credit Union	\$110,522	\$71,333	\$105,482	67.63%	\$4,912	4.12%	0.50%	3.62%	(3.22%)	(3.44%)
	Thinkwise Federal Credit Union	\$111,113	\$61,847	\$99,802	61.97%	\$4,274	4.59%	0.82%	3.77%	(0.21%)	(0.08%)
	Interfaith Federal Credit Union	\$117,571	\$70,907	\$101,784	69.66%	\$5,879	3.56%	0.64%	2.92%	(5.86%)	(8.77%)
	Sea Air Federal Credit Union	\$122,168	\$43,245	\$92,684	46.66%	\$7,404	2.76%	1.22%	1.54%	(2.92%)	(3.56%)
	San Diego Firefighters Federal Credit Union	\$131,444	\$65,961	\$123,740	53.31%	\$8,480	3.52%	1.26%	2.26%	5.09%	3.13%
	California Lithuanian Credit Union	\$147,703	\$94,506	\$117,414	80.49%	\$17,377	4.22%	2.74%	1.49%	6.39%	7.10%
	East County Schools Federal Credit Union	\$150,595	\$81,545	\$136,562	59.71%	\$10,386	3.02%	0.71%	2.31%	(1.87%)	(2.08%)
	Torrance Community Federal Credit Union	\$153,792	\$61,285	\$145,275	42.19%	\$10,253	2.98%	0.66%	2.31%	(12.48%)	(3.48%)
	South Bay Credit Union	\$157,772	\$122,634	\$131,452	93.29%	\$6,860	4.46%	1.25%	3.21%	0.91%	(3.62%)
	Vida Federal Credit Union	\$165,928	\$83,404	\$142,978	58.33%	\$5,926	4.17%	0.81%	3.35%	7.43%	7.20%
	Clearpath Federal Credit Union	\$168,448	\$120,110	\$153,132	78.44%	\$5,434	4.85%	1.57%	3.28%	15.26%	18.07%
	E-Central Credit Union	\$170,400	\$131,410	\$129,819	101.23%	\$5,876	4.94%	0.52%	4.42%	(1.59%)	(2.66%)
	Camino Federal Credit Union	\$176,494	\$134,983	\$151,043	89.37%	\$4,645	4.57%	0.77%	3.80%	(3.65%)	(6.22%)
	Schools Federal Credit Union	\$177,441	\$89,590	\$154,247	58.08%	\$5,297	3.69%	0.64%	3.05%	1.48%	1.92%
	Priority One Credit Union	\$194,011	\$97,112	\$171,804	56.52%	\$4,732	4.62%	0.47%	4.16%	1.07%	(1.40%)
	Long Beach Firemen's Credit Union	\$204,753	\$148,265	\$151,060	98.15%	\$29,250	3.48%	1.17%	2.31%	(3.28%)	(6.34%)

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 10, 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	\$206,214	\$167,971	\$169,907	98.86%	\$3,618	5.54%	1.18%	4.35%	7.18%	3.39%
	Alta Vista Credit Union	\$211,176	\$140,181	\$188,707	74.29%	\$5,151	4.40%	1.06%	3.34%	(3.00%)	(2.07%)
	Chaffey Federal Credit Union	\$230,949	\$123,692	\$194,730	63.52%	\$5,309	4.09%	1.63%	2.45%	8.14%	(2.15%)
	Average of Asset Group A	\$114,282	\$67,558	\$98,023	65.88%	\$7,371	4.05%	1.01%	3.04%	0.75%	0.37%
Asset Group B - \$251 to \$500 million in total assets											
	Edwards Federal Credit Union	\$261,184	\$121,261	\$239,952	50.54%	\$6,697	3.93%	0.59%	3.34%	(4.40%)	(6.81%)
	Santa Barbara Teachers Federal Credit Union	\$283,277	\$62,076	\$245,531	25.28%	\$14,164	4.94%	2.08%	2.86%	1.37%	(0.69%)
	Long Beach City Employees Federal Credit Union	\$283,652	\$116,776	\$244,767	47.71%	\$13,837	2.21%	0.82%	1.39%	(0.33%)	(4.45%)
	Downey Federal Credit Union	\$334,602	\$164,872	\$254,305	64.83%	\$5,624	4.17%	1.56%	2.61%	(10.21%)	3.93%
	Strata Federal Credit Union	\$338,351	\$255,060	\$286,609	88.99%	\$4,699	5.13%	0.83%	4.29%	(1.14%)	1.78%
	UME Federal Credit Union	\$341,451	\$161,205	\$284,124	56.74%	\$8,869	3.50%	1.68%	1.82%	(1.13%)	(4.63%)
	SAG-AFTRA Federal Credit Union	\$348,621	\$153,134	\$308,787	49.59%	\$7,579	3.93%	0.70%	3.23%	(5.06%)	(7.42%)
	Eagle Community Credit Union	\$357,472	\$283,402	\$312,280	90.75%	\$3,178	6.57%	1.50%	5.07%	1.93%	1.89%
	Matadors Community Credit Union	\$364,182	\$274,739	\$312,385	87.95%	\$9,338	5.17%	2.31%	2.86%	8.85%	10.63%
	Pasadena Federal Credit Union	\$364,712	\$208,429	\$324,359	64.26%	\$7,598	4.31%	1.14%	3.16%	46.18%	42.50%
	POPA Federal Credit Union	\$377,691	\$262,835	\$325,790	80.68%	\$6,994	5.41%	1.46%	3.95%	(0.14%)	2.84%
	Cabrillo Credit Union	\$409,489	\$229,624	\$357,185	64.29%	\$5,648	4.34%	0.90%	3.44%	3.94%	4.35%
	Glendale Area Schools Credit Union	\$434,662	\$141,980	\$365,426	38.85%	\$17,046	3.30%	2.08%	1.22%	(1.11%)	(2.62%)
	Gain Federal Credit Union	\$437,581	\$250,776	\$406,168	61.74%	\$6,630	3.57%	1.12%	2.45%	(0.69%)	(2.48%)
	Wheelhouse Credit Union	\$438,457	\$348,415	\$377,463	92.30%	\$5,515	4.72%	1.70%	3.02%	0.95%	3.55%
	Aerospace Federal Credit Union	\$484,293	\$102,287	\$336,537	30.39%	\$21,056	3.69%	2.42%	1.27%	22.70%	(4.78%)
	Average of Asset Group B	\$366,230	\$196,054	\$311,354	62.18%	\$9,030	4.31%	1.43%	2.87%	3.86%	2.35%
Asset Group C - \$501 million to \$1 billion in total assets											
	I.L.W.U. Federal Credit Union	\$517,285	\$362,837	\$450,708	80.50%	\$7,390	4.74%	1.61%	3.13%	10.81%	11.92%
	LA Financial Federal Credit Union	\$556,138	\$408,548	\$483,353	84.52%	\$7,040	3.92%	0.99%	2.93%	5.93%	3.15%
	AdelFi Credit Union	\$563,570	\$438,269	\$470,270	93.20%	\$6,027	4.77%	1.86%	2.90%	(1.21%)	(1.28%)
	MyPoint Credit Union	\$626,829	\$487,645	\$551,959	88.35%	\$5,096	3.98%	1.03%	2.96%	(6.25%)	(5.74%)
	America's Christian Credit Union	\$647,881	\$506,348	\$552,374	91.67%	\$6,929	4.83%	2.11%	2.72%	0.95%	(2.69%)
	USC Credit Union	\$737,490	\$517,089	\$618,472	83.61%	\$6,704	4.46%	1.42%	3.04%	(4.78%)	(1.88%)
	Sun Community Federal Credit Union	\$753,548	\$556,587	\$664,451	83.77%	\$5,161	5.11%	1.63%	3.48%	3.78%	6.02%
	Foothill Federal Credit Union	\$765,779	\$488,315	\$623,666	78.30%	\$7,977	4.33%	1.78%	2.55%	(12.21%)	(0.16%)
	The First Financial Federal Credit Union	\$771,435	\$408,811	\$681,211	60.01%	\$6,123	4.21%	1.33%	2.88%	(4.85%)	(4.18%)
	Certified Federal Credit Union	\$782,392	\$511,162	\$608,865	83.95%	\$7,244	4.95%	1.16%	3.79%	0.11%	(0.52%)
	Christian Community Credit Union	\$823,989	\$714,836	\$707,459	101.04%	\$7,013	4.38%	1.18%	3.20%	(4.13%)	(5.49%)
	OceanAir Federal Credit Union	\$866,325	\$676,065	\$672,603	100.51%	\$7,043	4.35%	2.04%	2.32%	4.29%	3.25%
	First City Credit Union	\$908,056	\$395,503	\$784,713	50.40%	\$7,896	3.77%	0.85%	2.92%	0.22%	2.70%
	AltaOne Federal Credit Union	\$932,263	\$694,473	\$839,813	82.69%	\$5,327	4.67%	1.22%	3.45%	17.56%	15.42%
	Water and Power Community Credit Union	\$960,567	\$660,510	\$825,802	79.98%	\$8,210	4.21%	1.12%	3.09%	(1.55%)	0.22%
	Safe 1 Credit Union	\$976,135	\$766,886	\$821,175	93.39%	\$7,339	4.56%	1.36%	3.19%	(7.90%)	6.21%
	American First Credit Union	\$995,096	\$800,508	\$853,660	93.77%	\$8,362	4.46%	2.05%	2.40%	(0.78%)	(0.20%)
	Average of Asset Group C	\$775,575	\$552,611	\$659,444	84.10%	\$6,875	4.45%	1.46%	3.00%	(0.00%)	1.57%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: December 10, 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											
	SkyOne Federal Credit Union	\$1,002,846	\$703,371	\$747,985	94.04%	\$9,416	5.30%	2.70%	2.60%	9.17%	(17.86%)
	SESLOC Credit Union	\$1,132,017	\$845,764	\$1,014,397	83.38%	\$6,307	4.35%	0.99%	3.36%	(6.78%)	(0.99%)
	University Credit Union	\$1,134,062	\$982,982	\$961,253	102.26%	\$8,860	4.52%	1.55%	2.97%	(3.62%)	5.41%
	Rize Federal Credit Union	\$1,155,644	\$856,470	\$971,242	88.18%	\$6,604	5.27%	2.05%	3.16%	10.70%	12.16%
	Honda Federal Credit Union	\$1,181,123	\$899,519	\$1,040,625	86.44%	\$5,965	4.69%	1.83%	2.86%	6.77%	8.96%
	Southland Credit Union	\$1,237,917	\$891,863	\$1,055,689	84.48%	\$6,820	4.54%	1.69%	2.85%	10.03%	10.50%
	Blupeak Credit Union	\$1,281,062	\$839,565	\$1,186,826	70.74%	\$10,949	4.16%	2.00%	2.17%	(17.35%)	(13.53%)
	Los Angeles Federal Credit Union	\$1,316,213	\$885,433	\$1,074,726	82.39%	\$7,521	4.01%	1.08%	2.93%	0.72%	(2.05%)
	Los Angeles Police Federal Credit Union	\$1,342,904	\$752,292	\$1,143,421	65.79%	\$8,164	4.71%	1.57%	3.14%	(5.32%)	(2.08%)
	Ventura County Credit Union	\$1,415,994	\$922,023	\$1,260,416	73.15%	\$7,472	4.79%	1.50%	3.26%	6.02%	9.52%
	Farmers Insurance Group Federal Credit Union	\$1,461,149	\$1,376,553	\$1,229,322	111.98%	\$5,719	6.99%	2.44%	4.54%	(6.61%)	(3.54%)
	Frontwave Credit Union	\$1,486,698	\$954,118	\$1,118,486	85.30%	\$6,019	4.09%	1.77%	2.31%	5.30%	(9.41%)
	Northrop Grumman Federal Credit Union	\$1,674,461	\$852,272	\$1,380,504	61.74%	\$6,835	4.79%	2.17%	2.62%	2.93%	2.08%
	CoastHills Federal Credit Union	\$1,804,621	\$1,263,453	\$1,446,236	87.36%	\$6,388	4.52%	1.83%	2.69%	1.58%	2.82%
	LBS Financial Credit Union	\$2,027,713	\$1,054,205	\$1,738,538	60.64%	\$8,592	3.87%	1.61%	2.26%	3.91%	3.21%
	Cal Tech Employees Federal Credit Union	\$2,028,748	\$591,525	\$1,532,462	38.60%	\$27,416	3.85%	2.94%	0.91%	5.39%	(7.13%)
	First Entertainment Credit Union	\$2,134,878	\$1,518,653	\$1,747,151	86.92%	\$9,123	4.23%	1.65%	2.57%	(4.52%)	(2.37%)
	Firefighters First Federal Credit Union	\$2,187,486	\$1,747,968	\$1,906,636	91.68%	\$7,702	4.42%	1.86%	2.57%	5.42%	4.77%
	Financial Partners Credit Union	\$2,239,420	\$1,758,187	\$1,950,822	90.13%	\$7,858	4.42%	2.31%	2.11%	(2.06%)	7.99%
	Arrowhead Central Credit Union	\$2,378,048	\$1,364,096	\$2,057,302	66.31%	\$4,996	4.61%	0.69%	3.92%	(2.20%)	3.40%
	Partners Federal Credit Union	\$2,523,181	\$2,124,662	\$2,205,053	96.35%	\$6,036	4.98%	1.63%	3.35%	2.41%	1.82%
	Altura Credit Union	\$2,615,321	\$1,734,921	\$2,147,397	80.79%	\$5,998	4.29%	1.25%	3.03%	1.28%	3.25%
	F & A Federal Credit Union	\$2,691,987	\$1,062,186	\$1,822,689	58.28%	\$24,584	3.66%	2.40%	1.26%	26.20%	4.48%
	Orange County's Credit Union	\$2,725,155	\$2,022,212	\$2,252,035	89.79%	\$7,687	4.36%	1.77%	2.58%	7.38%	8.48%
	California Coast Credit Union	\$3,400,571	\$2,285,428	\$3,027,668	75.48%	\$6,257	3.95%	1.01%	2.94%	4.58%	2.89%
	Credit Union of Southern California	\$3,415,113	\$1,671,206	\$2,264,467	73.80%	\$8,813	4.81%	2.25%	2.56%	20.58%	(3.66%)
	Premier America Credit Union	\$3,448,992	\$2,778,415	\$3,073,675	90.39%	\$8,154	4.54%	2.68%	1.86%	(0.94%)	9.99%
	NuVision Federal Credit Union	\$3,469,113	\$2,688,738	\$2,731,791	98.42%	\$6,325	5.10%	1.95%	3.16%	5.09%	11.10%
	Valley Strong Credit Union	\$3,925,605	\$2,930,580	\$3,415,505	85.80%	\$7,035	5.06%	1.52%	3.54%	(3.39%)	1.89%
	California Credit Union	\$5,134,469	\$3,101,497	\$4,546,681	68.21%	\$10,228	4.00%	1.75%	2.25%	7.05%	9.78%
	Wescom Central Credit Union	\$6,419,799	\$3,328,945	\$4,412,647	75.44%	\$6,485	4.66%	2.02%	2.64%	13.73%	4.70%
	Mission Federal Credit Union	\$6,580,197	\$4,584,872	\$5,763,068	79.56%	\$10,116	4.37%	2.03%	2.28%	7.82%	9.81%
	Kinecta Federal Credit Union	\$6,748,873	\$5,730,696	\$4,823,635	118.80%	\$9,867	4.34%	2.02%	2.32%	(1.87%)	(17.76%)
	Logix Federal Credit Union	\$9,904,163	\$7,663,148	\$7,671,954	99.89%	\$12,152	4.46%	2.34%	2.12%	4.40%	5.93%
	San Diego County Credit Union	\$10,004,354	\$5,561,450	\$7,658,650	72.62%	\$11,854	3.20%	1.54%	1.66%	(34.38%)	(9.81%)
	SchoolsFirst Federal Credit Union	\$31,084,508	\$19,809,906	\$25,840,514	76.66%	\$11,119	4.36%	1.85%	2.51%	8.50%	10.00%
	Average of Asset Group D	\$3,769,845	\$2,503,866	\$3,061,707	81.99%	\$8,929	4.51%	1.84%	2.66%	2.44%	1.80%

Source: SNL Financial

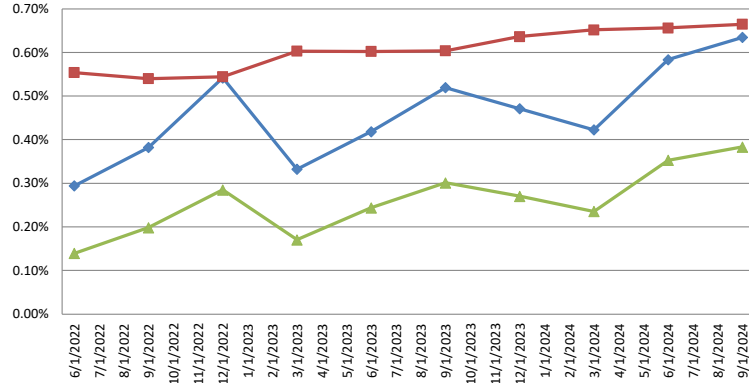
NA = data was not available.

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

Asset Quality

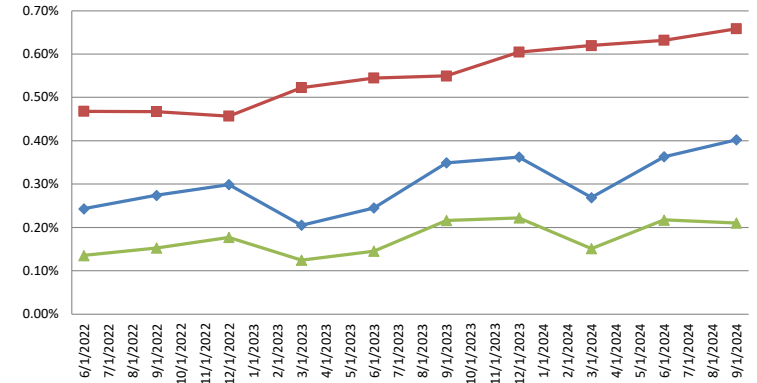
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



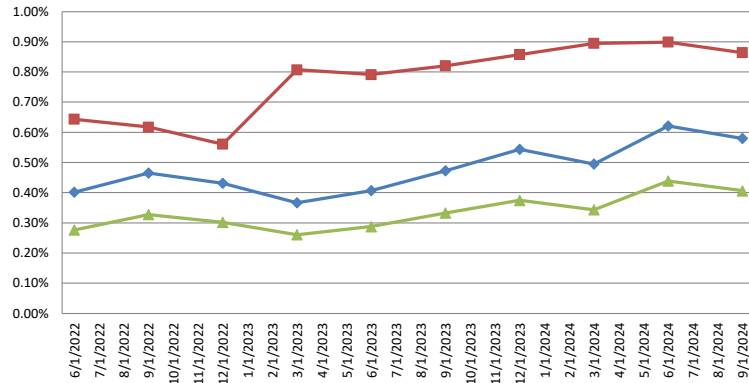
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.29%	0.38%	0.54%	0.33%	0.42%	0.52%	0.47%	0.42%	0.58%	0.63%
Reserves/Loans	0.55%	0.54%	0.54%	0.60%	0.60%	0.60%	0.64%	0.65%	0.66%	0.66%
Delinquent Loans/Assets	0.14%	0.20%	0.28%	0.17%	0.24%	0.30%	0.27%	0.24%	0.35%	0.38%

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



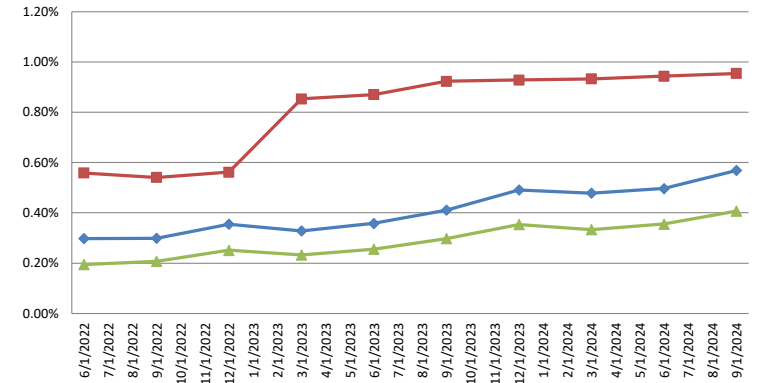
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.24%	0.27%	0.30%	0.21%	0.24%	0.35%	0.36%	0.27%	0.36%	0.40%
Reserves/Loans	0.47%	0.47%	0.46%	0.52%	0.54%	0.55%	0.60%	0.62%	0.63%	0.66%
Delinquent Loans/Assets	0.14%	0.15%	0.18%	0.12%	0.15%	0.22%	0.22%	0.15%	0.22%	0.21%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.40%	0.47%	0.43%	0.37%	0.41%	0.47%	0.54%	0.49%	0.62%	0.58%
Reserves/Loans	0.64%	0.62%	0.56%	0.81%	0.79%	0.82%	0.86%	0.89%	0.90%	0.86%
Delinquent Loans/Assets	0.28%	0.33%	0.30%	0.26%	0.29%	0.33%	0.37%	0.34%	0.44%	0.41%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
NPLs/Loans	0.30%	0.30%	0.35%	0.33%	0.36%	0.41%	0.49%	0.48%	0.50%	0.57%
Reserves/Loans	0.56%	0.54%	0.56%	0.85%	0.87%	0.92%	0.93%	0.93%	0.94%	0.95%
Delinquent Loans/Assets	0.19%	0.21%	0.25%	0.23%	0.26%	0.30%	0.35%	0.33%	0.36%	0.41%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

September 30, 2024

Run Date: December 10, 2024

Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	As of Date			Delinquent Loans/ Assets (%)
					Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	
	Huntington Beach Credit Union	\$53,060	\$32	0.20%	1.22%	612.50%	0.57%	0.06%
	Inland Valley Federal Credit Union	\$53,584	\$51	0.31%	1.01%	325.49%	1.10%	0.10%
	Los Angeles Electrical Workers Credit Union	\$54,276	\$136	1.08%	2.21%	204.41%	1.77%	0.25%
	JACOM Credit Union	\$56,508	\$38	0.31%	0.40%	128.95%	0.52%	0.07%
	Escondido Federal Credit Union	\$58,773	\$8	0.04%	0.65%	NM	0.10%	0.01%
	Parishioners Federal Credit Union	\$62,050	\$572	1.46%	0.47%	32.34%	14.42%	0.92%
	Santa Barbara County Federal Credit Union	\$62,299	\$1	0.00%	0.12%	NM	0.01%	0.00%
	Olive View Employees Federal Credit Union	\$63,443	\$585	1.66%	0.63%	37.95%	5.25%	0.92%
	North County Credit Union	\$70,065	\$25	0.10%	0.21%	204.00%	0.45%	0.04%
	Desert Valleys Federal Credit Union	\$71,683	\$389	1.03%	1.46%	141.65%	5.89%	0.54%
	Polam Federal Credit Union	\$73,444	\$435	1.12%	0.81%	72.64%	5.54%	0.59%
	Bopti Federal Credit Union	\$73,731	\$101	0.38%	1.36%	360.40%	0.66%	0.14%
	Universal City Studios Credit Union	\$73,861	\$426	0.84%	0.55%	65.26%	6.45%	0.58%
	Cal State L.A. Federal Credit Union	\$76,357	\$57	0.10%	0.15%	147.37%	0.91%	0.07%
	PostCity Financial Credit Union	\$77,542	\$315	1.05%	0.39%	37.46%	3.43%	0.41%
	Nikkei Credit Union	\$84,462	\$1,535	2.27%	0.29%	12.64%	13.56%	1.82%
	Union Yes Federal Credit Union	\$86,244	\$47	0.11%	0.29%	257.45%	0.82%	0.05%
	CalCom Federal Credit Union	\$86,805	\$1,705	2.50%	0.62%	24.81%	13.31%	1.96%
	Technicolor Federal Credit Union	\$86,972	\$281	0.47%	0.57%	121.71%	5.31%	0.32%
	VA Desert Pacific Federal Credit Union	\$90,787	\$39	0.07%	0.76%	NM	0.22%	0.04%
	County Schools Federal Credit Union	\$93,201	\$245	0.32%	0.70%	215.51%	3.33%	0.26%
	Prospectors Federal Credit Union	\$97,303	\$365	0.56%	0.19%	33.42%	4.02%	0.38%
	Glendale Federal Credit Union	\$101,176	\$145	0.23%	0.28%	120.00%	1.25%	0.14%
	Santa Ana Federal Credit Union	\$104,256	\$102	0.18%	0.11%	64.71%	0.80%	0.10%
	Rancho Federal Credit Union	\$108,016	\$103	0.16%	0.28%	173.79%	1.22%	0.10%
	La Loma Federal Credit Union	\$110,522	\$172	0.24%	0.31%	130.23%	3.98%	0.16%
	Thinkwise Federal Credit Union	\$111,113	\$315	0.51%	1.02%	200.63%	4.19%	0.28%
	Interfaith Federal Credit Union	\$117,571	\$115	0.16%	0.50%	311.30%	0.78%	0.10%
	Sea Air Federal Credit Union	\$122,168	\$783	1.81%	0.37%	20.31%	2.74%	0.64%
	San Diego Firefighters Federal Credit Union	\$131,444	\$85	0.13%	1.04%	803.53%	1.06%	0.06%
	California Lithuanian Credit Union	\$147,703	\$2,036	2.15%	0.63%	29.47%	6.96%	1.38%
	East County Schools Federal Credit Union	\$150,595	\$88	0.11%	0.24%	223.86%	0.67%	0.06%
	Torrance Community Federal Credit Union	\$153,792	\$154	0.25%	0.63%	250.00%	1.85%	0.10%
	South Bay Credit Union	\$157,772	\$797	0.65%	0.76%	116.56%	5.40%	0.51%
	Vida Federal Credit Union	\$165,928	\$257	0.31%	0.69%	224.51%	1.35%	0.15%
	Clearpath Federal Credit Union	\$168,448	\$953	0.79%	0.26%	32.53%	7.88%	0.57%
	E-Central Credit Union	\$170,400	\$795	0.60%	0.93%	153.21%	2.02%	0.47%
	Camino Federal Credit Union	\$176,494	\$910	0.67%	0.86%	128.24%	5.01%	0.52%
	Schools Federal Credit Union	\$177,441	\$284	0.32%	0.79%	248.24%	1.27%	0.16%
	Priority One Credit Union	\$194,011	\$318	0.33%	1.08%	328.93%	1.43%	0.16%
	Long Beach Firemen's Credit Union	\$204,753	\$394	0.27%	1.29%	486.04%	0.71%	0.19%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

September 30, 2024

Run Date: December 10, 2024

Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	As of Date			Delinquent Loans/ Assets (%)
					Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	
Asset Group A - \$50 to \$250 million in total assets (continued)								
	First Imperial Credit Union	\$206,214	\$1,667	0.99%	1.18%	118.96%	6.50%	0.81%
	Alta Vista Credit Union	\$211,176	\$1,083	0.77%	0.70%	90.40%	5.97%	0.51%
	Chaffey Federal Credit Union	\$230,949	\$380	0.31%	0.23%	75.79%	2.92%	0.16%
	Average of Asset Group A	\$114,282	\$439	0.63%	0.66%	179.69%	3.49%	0.38%
Asset Group B - \$251 to \$500 million in total assets								
	Edwards Federal Credit Union	\$261,184	\$939	0.77%	0.39%	50.37%	7.38%	0.36%
	Santa Barbara Teachers Federal Credit Union	\$283,277	\$13	0.02%	0.20%	969.23%	0.04%	0.00%
	Long Beach City Employees Federal Credit Union	\$283,652	\$3	0.00%	0.07%	NM	0.01%	0.00%
	Downey Federal Credit Union	\$334,602	\$1,212	0.74%	1.16%	157.51%	5.98%	0.36%
	Strata Federal Credit Union	\$338,351	\$1,230	0.48%	0.85%	176.59%	3.22%	0.36%
	UMe Federal Credit Union	\$341,451	\$86	0.05%	0.41%	766.28%	0.43%	0.03%
	SAG-AFTRA Federal Credit Union	\$348,621	\$771	0.50%	0.82%	163.04%	1.99%	0.22%
	Eagle Community Credit Union	\$357,472	\$2,012	0.71%	1.30%	183.75%	5.48%	0.56%
	Matadors Community Credit Union	\$364,182	\$361	0.13%	0.57%	436.84%	1.44%	0.10%
	Pasadena Federal Credit Union	\$364,712	\$496	0.24%	0.35%	147.18%	1.47%	0.14%
	POPA Federal Credit Union	\$377,691	\$1,195	0.45%	2.00%	439.33%	3.20%	0.32%
	Cabrillo Credit Union	\$409,489	\$520	0.23%	0.64%	284.42%	1.63%	0.13%
	Glendale Area Schools Credit Union	\$434,662	\$2,355	1.66%	0.50%	30.19%	4.93%	0.54%
	Gain Federal Credit Union	\$437,581	\$898	0.36%	0.49%	136.64%	3.70%	0.21%
	Wheelhouse Credit Union	\$438,457	\$98	0.03%	0.66%	NM	0.30%	0.02%
	Aerospace Federal Credit Union	\$484,293	\$63	0.06%	0.12%	190.48%	0.37%	0.01%
	Average of Asset Group B	\$366,230	\$766	0.40%	0.66%	295.13%	2.60%	0.21%
Asset Group C - \$501 million to \$1 billion in total assets								
	I.L.W.U. Federal Credit Union	\$517,285	\$2,477	0.68%	0.51%	75.29%	6.16%	0.48%
	LA Financial Federal Credit Union	\$556,138	\$888	0.22%	0.39%	180.41%	2.10%	0.16%
	AdelFi Credit Union	\$563,570	\$4,773	1.09%	2.07%	189.86%	5.33%	0.85%
	MyPoint Credit Union	\$626,829	\$407	0.08%	0.32%	378.38%	0.75%	0.06%
	America's Christian Credit Union	\$647,881	\$835	0.16%	0.60%	363.47%	1.49%	0.13%
	USC Credit Union	\$737,490	\$3,104	0.60%	0.93%	154.86%	6.15%	0.42%
	Sun Community Federal Credit Union	\$753,548	\$9,682	1.74%	0.82%	47.15%	14.33%	1.28%
	Foothill Federal Credit Union	\$765,779	\$958	0.20%	0.78%	395.82%	1.14%	0.13%
	The First Financial Federal Credit Union	\$771,435	\$2,423	0.59%	0.68%	114.36%	13.27%	0.31%
	Certified Federal Credit Union	\$782,392	\$3,607	0.71%	1.74%	246.74%	2.39%	0.46%
	Christian Community Credit Union	\$823,989	\$2,395	0.34%	0.46%	136.41%	2.12%	0.29%
	OceanAir Federal Credit Union	\$866,325	\$2,799	0.41%	0.57%	138.59%	5.26%	0.32%
	First City Credit Union	\$908,056	\$2,775	0.70%	0.76%	108.65%	3.60%	0.31%
	AltaOne Federal Credit Union	\$932,263	\$5,111	0.74%	1.48%	201.43%	8.81%	0.55%
	Water and Power Community Credit Union	\$960,567	\$5,937	0.90%	1.14%	126.81%	10.83%	0.62%
	Safe 1 Credit Union	\$976,135	\$3,888	0.51%	0.81%	159.88%	2.77%	0.40%
	American First Credit Union	\$995,096	\$1,415	0.18%	0.63%	358.37%	1.97%	0.14%
	Average of Asset Group C	\$775,575	\$3,146	0.58%	0.86%	198.62%	5.20%	0.41%

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

September 30, 2024

Run Date: December 10, 2024

Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	As of Date			Delinquent Loans/ Assets (%)
					Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	
	Asset Group D - Over \$1 billion in total assets							
	SkyOne Federal Credit Union	\$1,002,846	\$10,052	1.43%	0.39%	27.09%	26.19%	1.00%
	SESLOC Credit Union	\$1,132,017	\$3,541	0.42%	0.91%	216.24%	3.60%	0.31%
	University Credit Union	\$1,134,062	\$11,416	1.16%	0.69%	59.63%	10.94%	1.01%
	Rize Federal Credit Union	\$1,155,644	\$5,856	0.68%	1.04%	152.00%	6.36%	0.51%
	Honda Federal Credit Union	\$1,181,123	\$3,068	0.34%	0.37%	109.94%	3.29%	0.26%
	Southland Credit Union	\$1,237,917	\$4,407	0.49%	0.96%	193.51%	4.97%	0.36%
	Blupeak Credit Union	\$1,281,062	\$1,146	0.14%	1.44%	NM	1.33%	0.09%
	Los Angeles Federal Credit Union	\$1,316,213	\$5,516	0.62%	0.89%	142.60%	4.92%	0.42%
	Los Angeles Police Federal Credit Union	\$1,342,904	\$3,576	0.48%	0.74%	156.01%	2.91%	0.27%
	Ventura County Credit Union	\$1,415,994	\$8,703	0.94%	1.24%	131.90%	6.76%	0.61%
	Farmers Insurance Group Federal Credit Union	\$1,461,149	\$17,263	1.25%	1.77%	141.19%	11.46%	1.18%
	Frontwave Credit Union	\$1,486,698	\$5,670	0.59%	0.81%	137.13%	4.61%	0.38%
	Northrop Grumman Federal Credit Union	\$1,674,461	\$3,948	0.46%	1.31%	282.47%	3.56%	0.24%
	CoastHills Federal Credit Union	\$1,804,621	\$5,469	0.43%	1.11%	256.56%	5.10%	0.30%
	LBS Financial Credit Union	\$2,027,713	\$5,006	0.47%	0.95%	200.74%	1.96%	0.25%
	Cal Tech Employees Federal Credit Union	\$2,028,748	\$228	0.04%	0.82%	NM	0.16%	0.01%
	First Entertainment Credit Union	\$2,134,878	\$13,495	0.89%	0.78%	87.75%	7.84%	0.63%
	Firefighters First Federal Credit Union	\$2,187,486	\$1,529	0.09%	0.48%	545.06%	1.43%	0.07%
	Financial Partners Credit Union	\$2,239,420	\$9,107	0.52%	0.58%	111.01%	5.82%	0.41%
	Arrowhead Central Credit Union	\$2,378,048	\$9,150	0.67%	1.36%	202.71%	3.19%	0.38%
	Partners Federal Credit Union	\$2,523,181	\$17,169	0.81%	1.26%	155.56%	5.62%	0.68%
	Altura Credit Union	\$2,615,321	\$6,278	0.36%	1.17%	324.13%	3.10%	0.24%
	F & A Federal Credit Union	\$2,691,987	\$818	0.08%	0.29%	374.82%	0.29%	0.03%
	Orange County's Credit Union	\$2,725,155	\$10,107	0.50%	0.83%	165.89%	4.75%	0.37%
	California Coast Credit Union	\$3,400,571	\$2,201	0.10%	0.71%	735.57%	0.63%	0.06%
	Credit Union of Southern California	\$3,415,113	\$9,233	0.55%	1.56%	283.24%	4.08%	0.27%
	Premier America Credit Union	\$3,448,992	\$27,930	1.01%	0.78%	77.81%	9.45%	0.81%
	NuVision Federal Credit Union	\$3,469,113	\$14,068	0.52%	0.94%	180.52%	3.79%	0.41%
	Valley Strong Credit Union	\$3,925,605	\$42,702	1.46%	1.13%	77.43%	12.27%	1.09%
	California Credit Union	\$5,134,469	\$15,919	0.51%	0.77%	150.45%	4.39%	0.31%
	Wescom Central Credit Union	\$6,419,799	\$9,036	0.27%	1.25%	459.02%	2.55%	0.14%
	Mission Federal Credit Union	\$6,580,197	\$7,648	0.17%	1.22%	733.11%	1.07%	0.12%
	Kinecta Federal Credit Union	\$6,748,873	\$25,593	0.45%	1.02%	228.58%	4.51%	0.38%
	Logix Federal Credit Union	\$9,904,163	\$42,312	0.55%	1.04%	187.80%	3.26%	0.43%
	San Diego County Credit Union	\$10,004,354	\$11,347	0.20%	0.94%	462.01%	0.65%	0.11%
	SchoolsFirst Federal Credit Union	\$31,084,508	\$164,445	0.83%	0.81%	97.64%	5.21%	0.53%
	Average of Asset Group D	\$3,769,845	\$14,860	0.57%	0.95%	230.80%	5.06%	0.41%

Source: SNL Financial

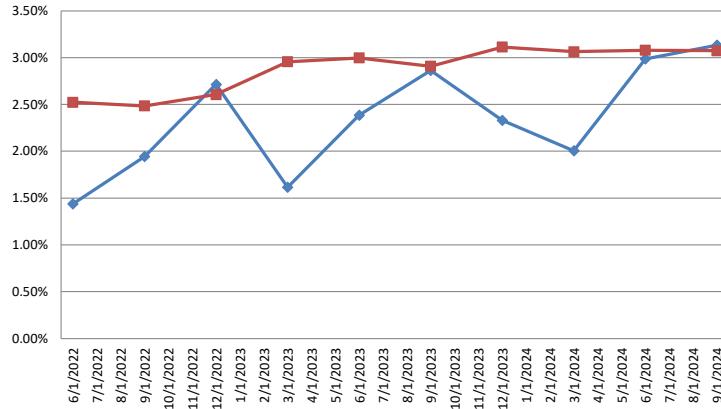
NA = data was not available.

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

Net Worth

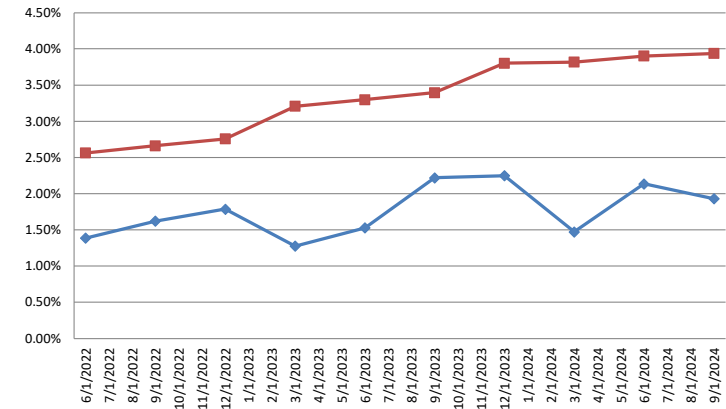
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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



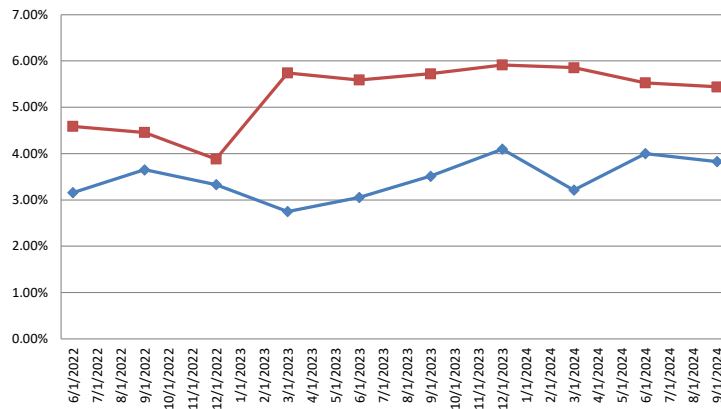
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Delinquent Loans/Net Worth	1.44%	1.94%	2.71%	1.62%	2.38%	2.86%	2.33%	2.01%	2.99%	3.13%
Classified Assets/Net Worth	2.52%	2.48%	2.60%	2.96%	3.00%	2.91%	3.11%	3.06%	3.08%	3.07%

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



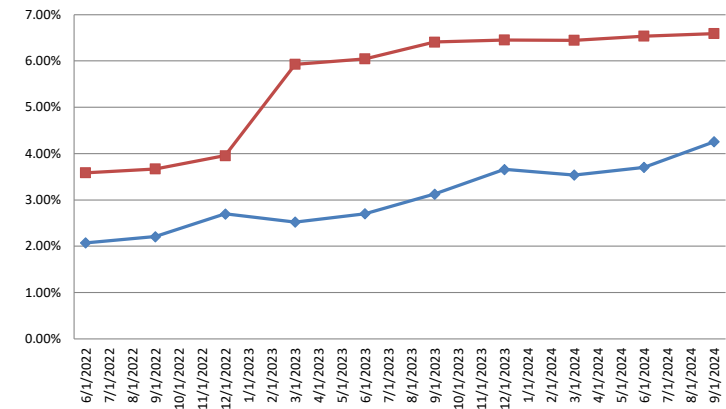
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Delinquent Loans/Net Worth	1.39%	1.62%	1.79%	1.28%	1.53%	2.22%	2.25%	1.47%	2.14%	1.93%
Classified Assets/Net Worth	2.56%	2.66%	2.76%	3.21%	3.30%	3.39%	3.80%	3.82%	3.90%	3.94%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Delinquent Loans/Net Worth	3.15%	3.65%	3.33%	2.75%	3.05%	3.51%	4.09%	3.21%	4.00%	3.82%
Classified Assets/Net Worth	4.58%	4.45%	3.88%	5.74%	5.59%	5.72%	5.91%	5.85%	5.53%	5.44%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Delinquent Loans/Net Worth	2.07%	2.21%	2.70%	2.52%	2.70%	3.13%	3.66%	3.54%	3.70%	4.25%
Classified Assets/Net Worth	3.59%	3.67%	3.95%	5.93%	6.04%	6.41%	6.45%	6.44%	6.53%	6.59%

Source: SNL Financial

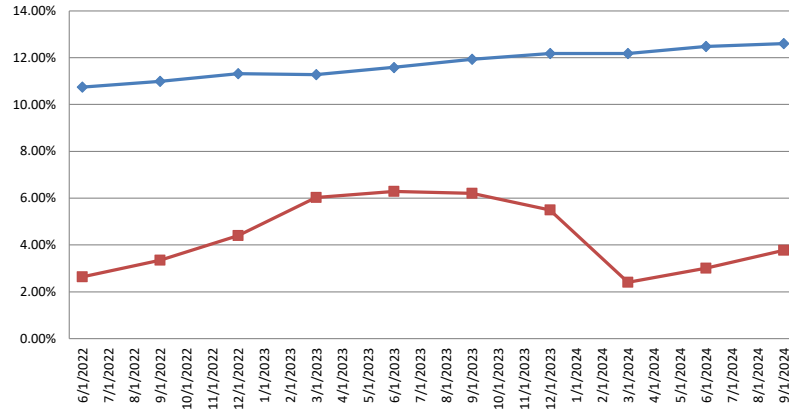
Note: Report includes only bank-level data.

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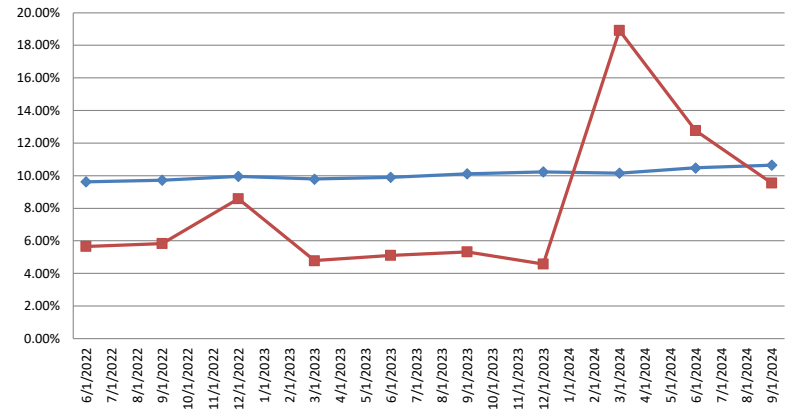
Summary Trends of Historical Asset Group Averages: Net Worth/Assets & Net Worth Growth (Decline) - YTD

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



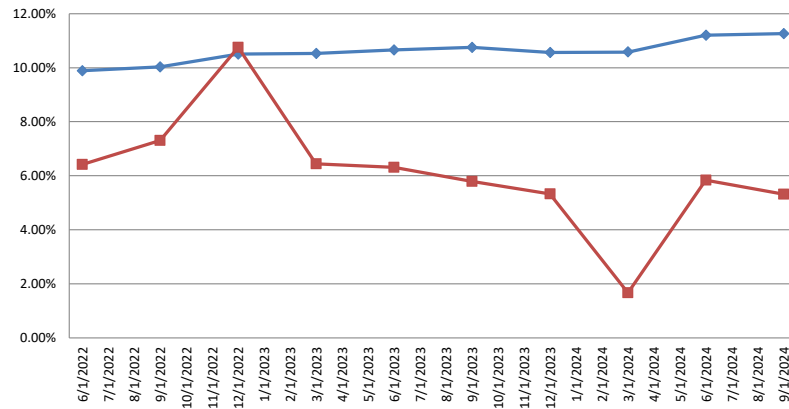
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/Assets	10.74%	10.99%	11.31%	11.27%	11.58%	11.94%	12.17%	12.18%	12.47%	12.60%
Net Worth Growth	2.63%	3.35%	4.40%	6.03%	6.28%	6.20%	5.49%	2.40%	3.00%	3.77%

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



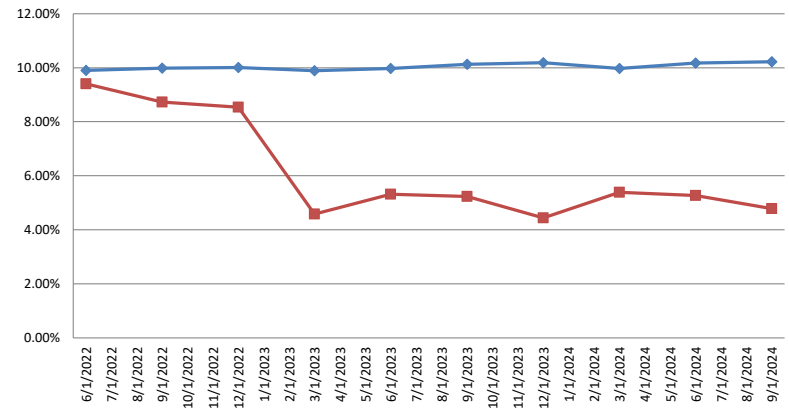
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/Assets	9.62%	9.71%	9.95%	9.79%	9.90%	10.11%	10.22%	10.15%	10.48%	10.65%
Net Worth Growth	5.65%	5.83%	8.59%	4.78%	5.10%	5.31%	4.58%	18.90%	12.76%	9.54%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/Assets	9.89%	10.03%	10.51%	10.53%	10.65%	10.76%	10.56%	10.58%	11.20%	11.26%
Net Worth Growth	6.42%	7.31%	10.76%	6.44%	6.31%	5.80%	5.33%	1.67%	5.84%	5.32%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Net Worth/Assets	9.90%	9.99%	10.00%	9.89%	9.98%	10.12%	10.19%	9.97%	10.18%	10.22%
Net Worth Growth	9.40%	8.72%	8.54%	4.59%	5.31%	5.24%	4.44%	5.39%	5.27%	4.78%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

September 30, 2024

Run Date: December 10, 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							
	Huntington Beach Credit Union	\$53,060	\$6,597	12.43%	3.59%	0.49%	2.97%
	Inland Valley Federal Credit Union	\$53,584	\$4,566	8.52%	1.54%	1.12%	3.64%
	Los Angeles Electrical Workers Credit Union	\$54,276	\$10,137	18.68%	1.18%	1.34%	2.74%
	JACOM Credit Union	\$56,508	\$9,655	17.09%	(5.02%)	0.39%	0.51%
	Escondido Federal Credit Union	\$58,773	\$7,687	13.08%	13.23%	0.10%	1.86%
	Parishioners Federal Credit Union	\$62,050	\$4,984	8.03%	15.73%	11.48%	3.71%
	Santa Barbara County Federal Credit Union	\$62,299	\$6,992	11.22%	15.78%	0.01%	0.47%
	Olive View Employees Federal Credit Union	\$63,443	\$14,226	22.42%	3.63%	4.11%	1.56%
	North County Credit Union	\$70,065	\$6,714	9.58%	0.98%	0.37%	0.76%
	Desert Valleys Federal Credit Union	\$71,683	\$6,057	8.45%	13.90%	6.42%	9.10%
	Polam Federal Credit Union	\$73,444	\$7,536	10.26%	(5.12%)	5.77%	4.19%
	Bopti Federal Credit Union	\$73,731	\$14,902	20.21%	(0.81%)	0.68%	2.44%
	Universal City Studios Credit Union	\$73,861	\$7,238	9.80%	0.07%	5.89%	3.84%
	Cal State L.A. Federal Credit Union	\$76,357	\$6,897	9.03%	(2.88%)	0.83%	1.22%
	PostCity Financial Credit Union	\$77,542	\$9,452	12.19%	(0.20%)	3.33%	1.25%
	Nikkei Credit Union	\$84,462	\$11,245	13.31%	2.39%	13.65%	1.73%
	Union Yes Federal Credit Union	\$86,244	\$5,899	6.84%	9.34%	0.80%	2.05%
	CalCom Federal Credit Union	\$86,805	\$12,546	14.45%	0.53%	13.59%	3.37%
	Technicolor Federal Credit Union	\$86,972	\$8,199	9.43%	(8.15%)	3.43%	4.17%
	VA Desert Pacific Federal Credit Union	\$90,787	\$19,712	21.71%	6.80%	0.20%	2.10%
	County Schools Federal Credit Union	\$93,201	\$7,059	7.57%	1.66%	3.47%	7.48%
	Prospectors Federal Credit Union	\$97,303	\$9,930	10.21%	1.16%	3.68%	1.23%
	Glendale Federal Credit Union	\$101,176	\$12,041	11.90%	1.85%	1.20%	1.45%
	Santa Ana Federal Credit Union	\$104,256	\$12,058	11.57%	7.02%	0.85%	0.55%
	Rancho Federal Credit Union	\$108,016	\$8,616	7.98%	2.73%	1.20%	2.08%
	La Loma Federal Credit Union	\$110,522	\$9,704	8.78%	11.74%	1.77%	2.31%
	Thinkwise Federal Credit Union	\$111,113	\$10,895	9.81%	(0.46%)	2.89%	5.80%
	Interfaith Federal Credit Union	\$117,571	\$14,479	12.32%	7.19%	0.79%	2.47%
	Sea Air Federal Credit Union	\$122,168	\$29,627	24.25%	(3.77%)	2.64%	0.54%
	San Diego Firefighters Federal Credit Union	\$131,444	\$10,904	8.30%	3.88%	0.78%	6.26%
	California Lithuanian Credit Union	\$147,703	\$28,652	19.40%	2.39%	7.11%	2.09%
	East County Schools Federal Credit Union	\$150,595	\$12,880	8.55%	3.86%	0.68%	1.53%
	Torrance Community Federal Credit Union	\$153,792	\$14,152	9.20%	5.67%	1.09%	2.72%
	South Bay Credit Union	\$157,772	\$14,662	9.29%	(3.23%)	5.44%	6.34%
	Vida Federal Credit Union	\$165,928	\$20,399	12.29%	16.79%	1.26%	2.83%
	Clearpath Federal Credit Union	\$168,448	\$19,375	11.50%	0.99%	4.92%	1.60%
	E-Central Credit Union	\$170,400	\$38,260	22.45%	5.32%	2.08%	3.18%
	Camino Federal Credit Union	\$176,494	\$20,557	11.65%	5.04%	4.43%	5.68%
	Schools Federal Credit Union	\$177,441	\$21,733	12.25%	2.07%	1.31%	3.24%
	Priority One Credit Union	\$194,011	\$24,454	12.60%	10.45%	1.30%	4.28%
	Long Beach Firemen's Credit Union	\$204,753	\$53,599	26.18%	6.35%	0.74%	3.57%

Source: SNL Financial

NA = data was not available.

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

Net Worth **September 30, 2024** **Run Date: December 10, 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 (%)

Asset Group A - \$50 to \$250 million in total assets (continued)

First Imperial Credit Union	\$206,214	\$27,632	13.40%	12.12%	6.03%	7.18%
Alta Vista Credit Union	\$211,176	\$17,835	8.45%	(1.19%)	6.07%	5.49%
Chaffey Federal Credit Union	\$230,949	\$18,056	7.82%	(0.12%)	2.10%	1.60%
Average of Asset Group A	\$114,282	\$14,518	12.60%	3.77%	3.13%	3.07%

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

Edwards Federal Credit Union	\$261,184	\$24,331	9.32%	4.38%	3.86%	1.94%
Santa Barbara Teachers Federal Credit Union	\$283,277	\$37,734	13.32%	12.83%	0.03%	0.33%
Long Beach City Employees Federal Credit Union	\$283,652	\$36,321	12.80%	(2.16%)	0.01%	0.23%
Downey Federal Credit Union	\$334,602	\$30,754	9.19%	(0.39%)	3.94%	6.21%
Strata Federal Credit Union	\$338,351	\$47,210	13.95%	11.21%	2.61%	4.60%
UMe Federal Credit Union	\$341,451	\$27,669	8.10%	1.79%	0.31%	2.38%
SAG-AFTRA Federal Credit Union	\$348,621	\$39,382	11.30%	5.47%	1.96%	3.19%
Eagle Community Credit Union	\$357,472	\$37,106	10.38%	3.94%	5.42%	9.96%
Matadors Community Credit Union	\$364,182	\$39,632	10.88%	2.50%	0.91%	3.98%
Pasadena Federal Credit Union	\$364,712	\$37,220	10.21%	96.13%	1.33%	1.96%
POPA Federal Credit Union	\$377,691	\$41,172	10.90%	1.37%	2.90%	12.75%
Cabrillo Credit Union	\$409,489	\$41,038	10.02%	14.54%	1.27%	3.60%
Glendale Area Schools Credit Union	\$434,662	\$67,382	15.50%	0.43%	3.49%	1.06%
Gain Federal Credit Union	\$437,581	\$37,632	8.60%	1.15%	2.39%	3.26%
Wheelhouse Credit Union	\$438,457	\$31,861	7.27%	(0.43%)	0.31%	7.27%
Aerospace Federal Credit Union	\$484,293	\$41,998	8.67%	(0.13%)	0.15%	0.29%
Average of Asset Group B	\$366,230	\$38,653	10.65%	9.54%	1.93%	3.94%

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

I.L.W.U. Federal Credit Union	\$517,285	\$44,661	8.63%	9.93%	5.55%	4.18%
LA Financial Federal Credit Union	\$556,138	\$47,945	8.62%	0.67%	1.85%	3.34%
AdelFi Credit Union	\$563,570	\$88,611	15.72%	(3.80%)	5.39%	10.23%
MyPoint Credit Union	\$626,829	\$57,603	9.19%	3.01%	0.71%	2.67%
America's Christian Credit Union	\$647,881	\$64,458	9.95%	5.31%	1.30%	4.71%
USC Credit Union	\$737,490	\$73,509	9.97%	0.52%	4.22%	6.54%
Sun Community Federal Credit Union	\$753,548	\$70,608	9.37%	7.94%	13.71%	6.47%
Foothill Federal Credit Union	\$765,779	\$90,624	11.83%	5.51%	1.06%	4.18%
The First Financial Federal Credit Union	\$771,435	\$57,406	7.44%	(1.76%)	4.22%	4.83%
Certified Federal Credit Union	\$782,392	\$164,876	21.07%	4.07%	2.19%	5.40%
Christian Community Credit Union	\$823,989	\$110,750	13.44%	3.17%	2.16%	2.95%
OceanAir Federal Credit Union	\$866,325	\$67,457	7.79%	0.30%	4.15%	5.75%
First City Credit Union	\$908,056	\$122,909	13.54%	4.06%	2.26%	2.45%
AltaOne Federal Credit Union	\$932,263	\$91,772	9.84%	38.79%	5.57%	11.22%
Water and Power Community Credit Union	\$960,567	\$88,215	9.18%	1.18%	6.73%	8.53%
Safe 1 Credit Union	\$976,135	\$150,902	15.46%	9.15%	2.58%	4.12%
American First Credit Union	\$995,096	\$103,848	10.44%	2.37%	1.36%	4.88%
Average of Asset Group C	\$775,575	\$88,009	11.26%	5.32%	3.82%	5.44%

Source: SNL Financial

NA = data was not available.

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

Net Worth **September 30, 2024** **Run Date: December 10, 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							
	SkyOne Federal Credit Union	\$1,002,846	\$77,487	7.73%	20.12%	12.97%	3.51%
	SESLOC Credit Union	\$1,132,017	\$107,997	9.54%	5.07%	3.28%	7.09%
	University Credit Union	\$1,134,062	\$102,220	9.01%	7.07%	11.17%	6.66%
	Rize Federal Credit Union	\$1,155,644	\$97,696	8.45%	4.07%	5.99%	9.11%
	Honda Federal Credit Union	\$1,181,123	\$103,323	8.75%	0.18%	2.97%	3.26%
	Southland Credit Union	\$1,237,917	\$105,311	8.51%	8.47%	4.18%	8.10%
	Blupeak Credit Union	\$1,281,062	\$102,779	8.02%	(8.45%)	1.12%	11.76%
	Los Angeles Federal Credit Union	\$1,316,213	\$143,553	10.91%	(0.45%)	3.84%	5.48%
	Los Angeles Police Federal Credit Union	\$1,342,904	\$154,428	11.50%	3.13%	2.32%	3.61%
	Ventura County Credit Union	\$1,415,994	\$131,722	9.30%	7.65%	6.61%	8.71%
	Farmers Insurance Group Federal Credit Union	\$1,461,149	\$139,774	9.57%	(3.63%)	12.35%	17.44%
	Frontwave Credit Union	\$1,486,698	\$139,666	9.39%	5.17%	4.06%	5.57%
	Northrop Grumman Federal Credit Union	\$1,674,461	\$150,917	9.01%	3.64%	2.62%	7.39%
	CoastHills Federal Credit Union	\$1,804,621	\$137,586	7.62%	(0.10%)	3.97%	10.20%
	LBS Financial Credit Union	\$2,027,713	\$270,066	13.32%	2.83%	1.85%	3.72%
	Cal Tech Employees Federal Credit Union	\$2,028,748	\$210,880	10.39%	0.80%	0.11%	2.31%
	First Entertainment Credit Union	\$2,134,878	\$203,122	9.51%	3.82%	6.64%	5.83%
	Firefighters First Federal Credit Union	\$2,187,486	\$207,096	9.47%	9.37%	0.74%	4.02%
	Financial Partners Credit Union	\$2,239,420	\$200,177	8.94%	1.94%	4.55%	5.05%
	Arrowhead Central Credit Union	\$2,378,048	\$278,060	11.69%	8.99%	3.29%	6.67%
	Partners Federal Credit Union	\$2,523,181	\$300,849	11.92%	8.60%	5.71%	8.88%
	Altura Credit Union	\$2,615,321	\$256,542	9.81%	7.68%	2.45%	7.93%
	F & A Federal Credit Union	\$2,691,987	\$342,990	12.74%	5.72%	0.24%	0.89%
	Orange County's Credit Union	\$2,725,155	\$277,103	10.17%	4.76%	3.65%	6.05%
	California Coast Credit Union	\$3,400,571	\$440,048	12.94%	4.75%	0.50%	3.68%
	Credit Union of Southern California	\$3,415,113	\$353,075	10.34%	10.48%	2.62%	7.41%
	Premier America Credit Union	\$3,448,992	\$335,506	9.73%	(3.16%)	8.32%	6.48%
	NuVision Federal Credit Union	\$3,469,113	\$382,531	11.03%	8.39%	3.68%	6.64%
	Valley Strong Credit Union	\$3,925,605	\$368,656	9.39%	10.01%	11.58%	8.97%
	California Credit Union	\$5,134,469	\$467,196	9.10%	3.64%	3.41%	5.13%
	Wescom Central Credit Union	\$6,419,799	\$507,058	7.90%	7.76%	1.78%	8.18%
	Mission Federal Credit Union	\$6,580,197	\$794,557	12.07%	10.65%	0.96%	7.06%
	Kinecta Federal Credit Union	\$6,748,873	\$551,264	8.17%	(1.32%)	4.64%	10.61%
	Logix Federal Credit Union	\$9,904,163	\$1,372,004	13.85%	5.22%	3.08%	5.79%
	San Diego County Credit Union	\$10,004,354	\$1,799,742	17.99%	4.02%	0.63%	2.91%
	SchoolsFirst Federal Credit Union	\$31,084,508	\$3,111,512	10.01%	5.23%	5.29%	5.16%
	Average of Asset Group D	\$3,769,845	\$409,014	10.22%	4.78%	4.25%	6.59%

Source: SNL Financial

NA = data was not available.

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

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.