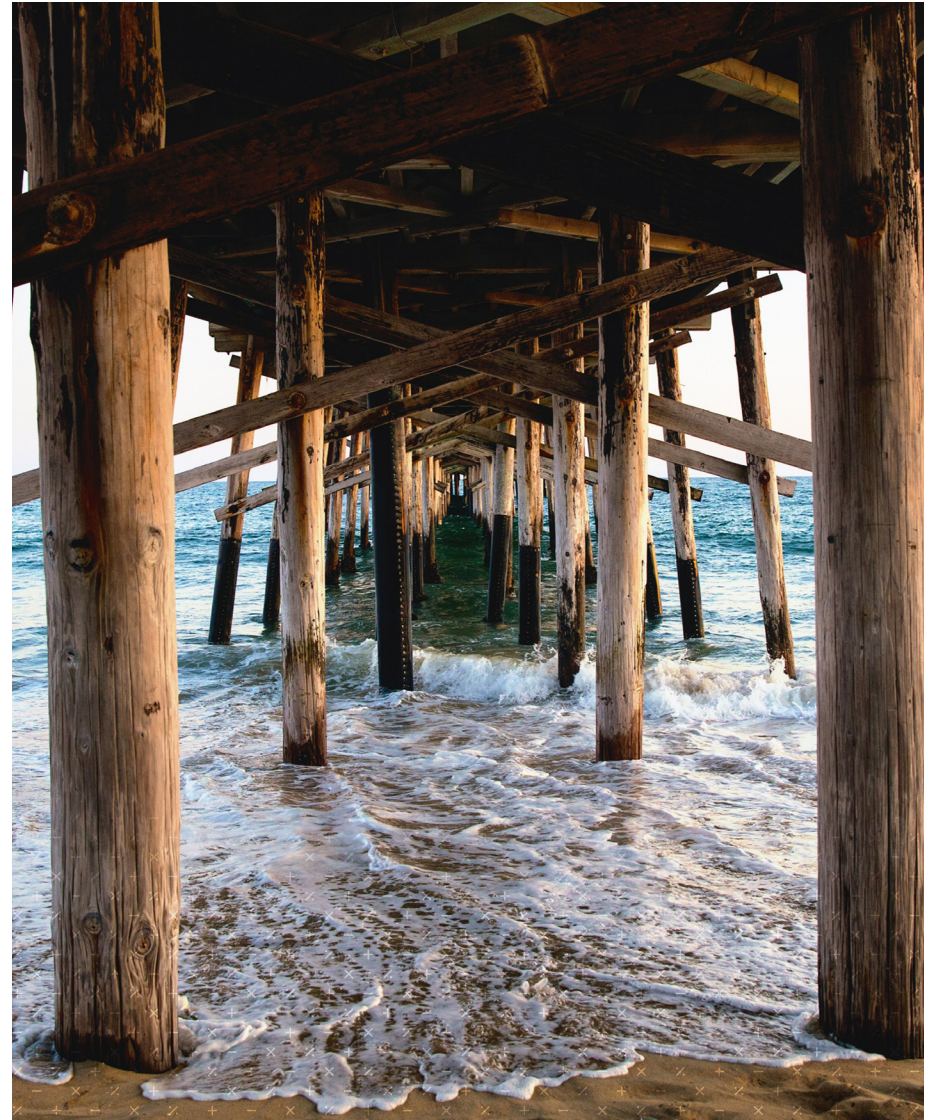


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# Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





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

## Northern California

---

### FRESNO

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

### NAPA

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

### SACRAMENTO

3100 Zinfandel Drive  
Fifth Floor  
Rancho Cordova, CA 95670  
**(916) 503-8100**

### SAN FRANCISCO

101 Second Street  
Suite 900  
San Francisco, CA 94105  
**(415) 956-1500**

### SANTA ROSA

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

### SILICON VALLEY

635 Campbell Technology  
Parkway, Suite 300  
Campbell, CA 95008  
**(408) 369-2400**

### STOCKTON

3121 West March Lane  
Suite 100  
Stockton, CA 95219  
**(209) 955-6100**

### WALNUT CREEK

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

## Southern California

---

### LOS ANGELES

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

### SAN DIEGO

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

### ORANGE COUNTY

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

### WOODLAND HILLS

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



## ASSET SIZE DEFINITION

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<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	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

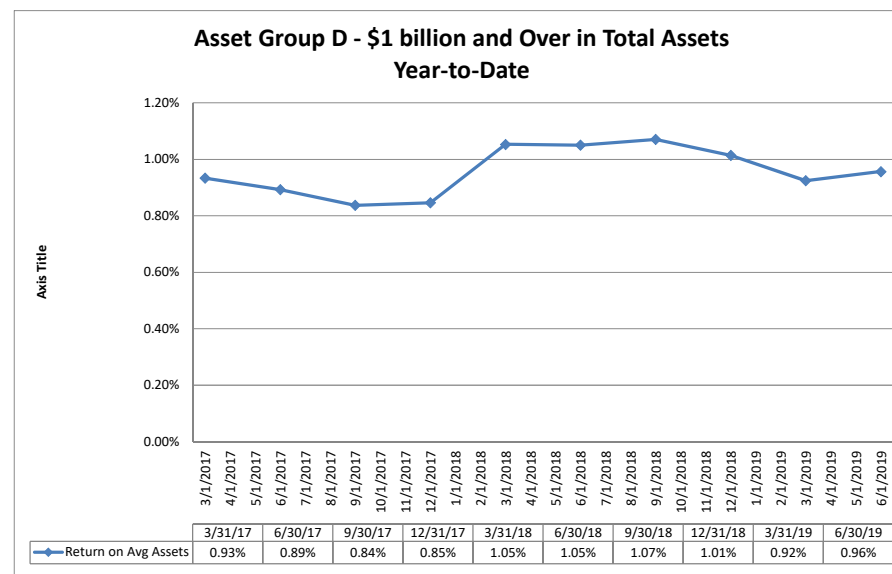
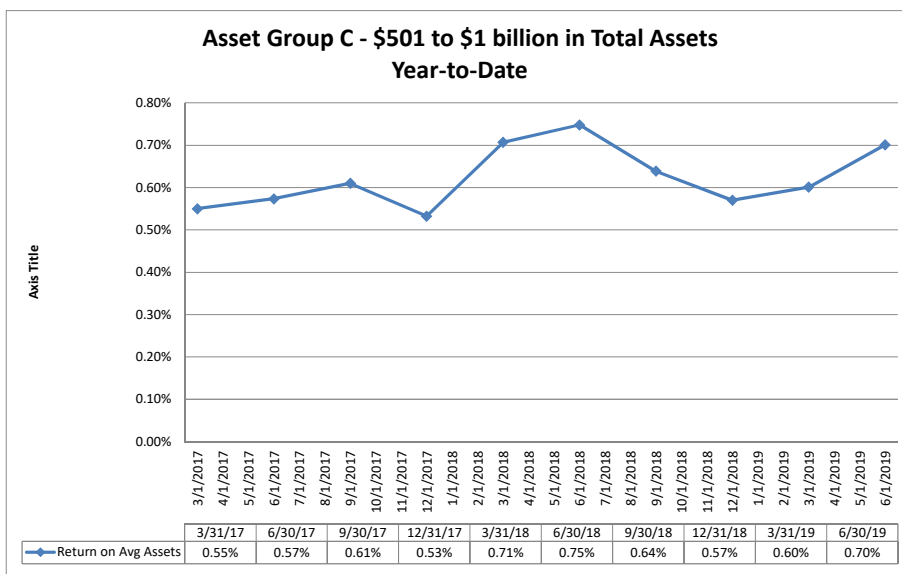
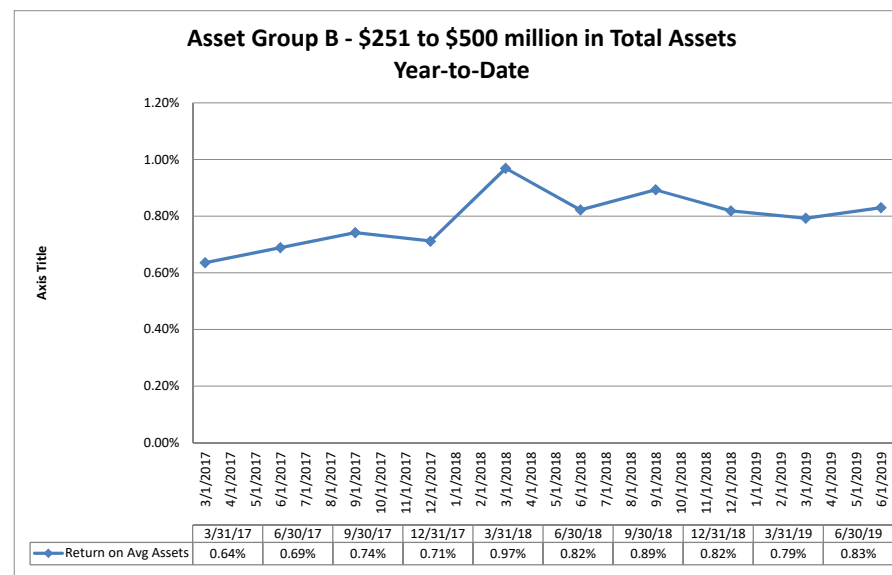
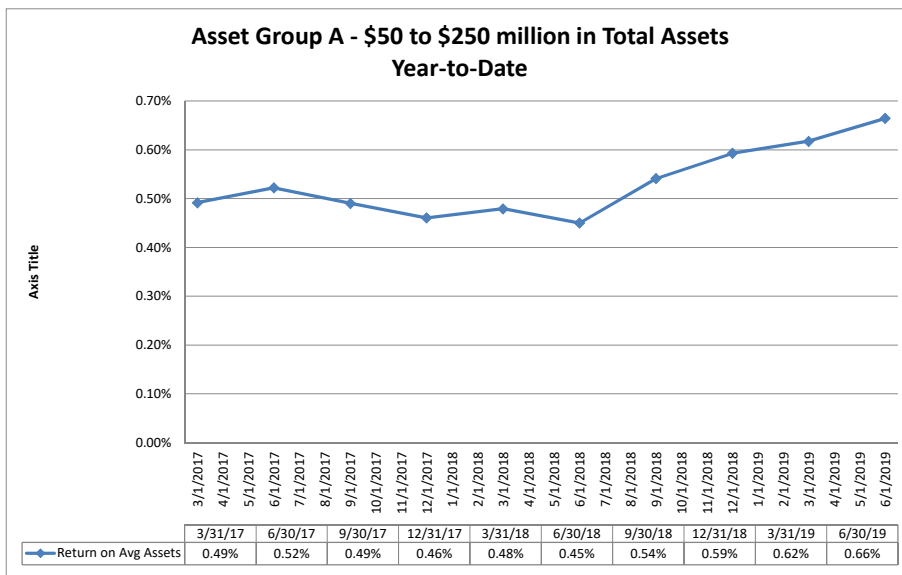
### Southern

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



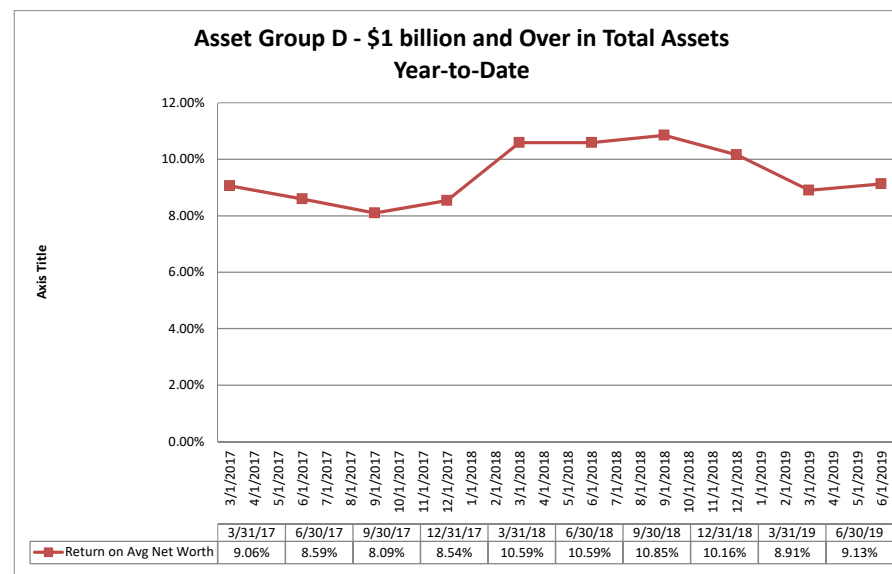
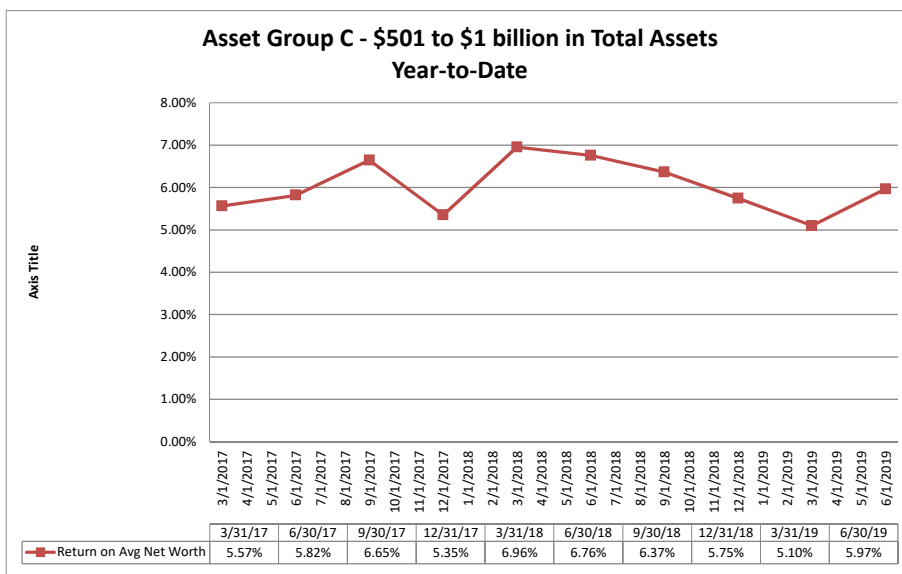
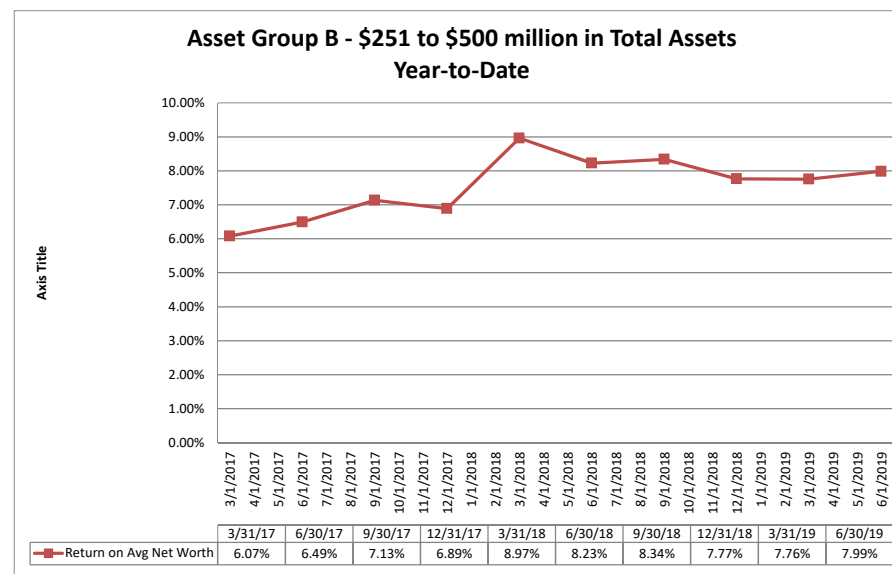
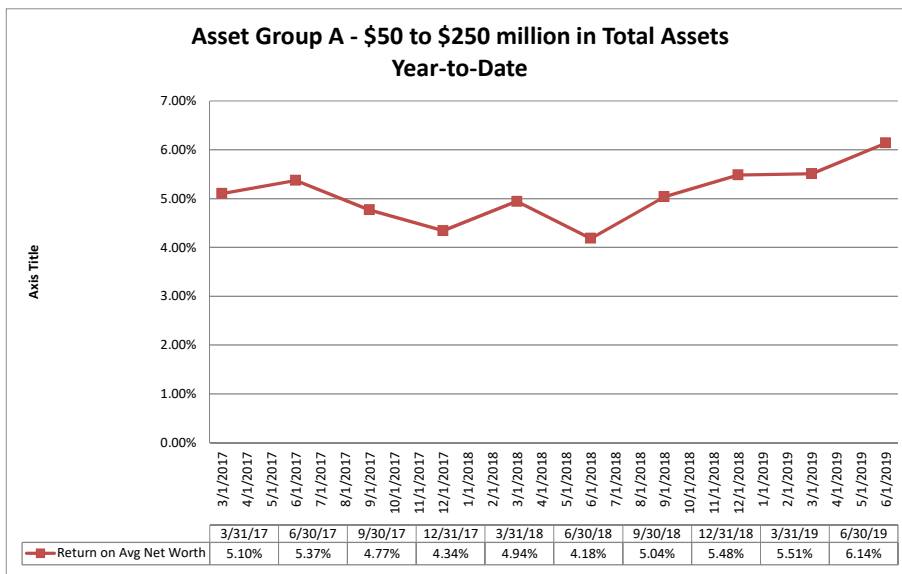
Source: SNL Financial

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

June 30, 2019

Run Date: August 12, 2019

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)
<b>Asset Group A - \$50 to \$250 million in total assets</b>												
	Mokelumne Federal Credit Union	\$50,406	\$68	0.54%	3.91%	87.50%	\$62	\$151	0.59%	4.37%	89.74%	\$62
	Valley Oak Credit Union	\$52,501	(\$24)	(0.18%)	(1.99%)	83.29%	\$52	\$15	0.06%	0.62%	85.25%	\$50
	California Community Credit Union	\$63,954	\$92	0.58%	4.43%	77.00%	\$61	\$226	0.71%	5.47%	75.47%	\$58
	North Bay Credit Union	\$64,865	\$227	1.49%	15.46%	80.10%	\$79	\$308	1.05%	10.61%	84.75%	\$77
	Menlo Survey Federal Credit Union	\$66,077	\$260	1.57%	11.94%	47.40%	\$87	\$493	1.50%	11.48%	50.71%	\$92
	Chabot Federal Credit Union	\$69,188	\$124	0.71%	4.82%	71.91%	\$121	\$199	0.57%	3.94%	76.55%	\$122
	Marin County Federal Credit Union	\$69,631	\$215	1.23%	11.11%	59.54%	\$89	\$440	1.26%	11.68%	61.45%	\$89
	Kaiperm Federal Credit Union	\$71,379	(\$55)	(0.30%)	(2.32%)	110.16%	\$90	(\$62)	(0.17%)	(1.30%)	105.98%	\$82
	Polam Federal Credit Union	\$72,158	\$81	0.45%	3.39%	86.30%	\$70	\$204	0.57%	4.30%	83.35%	\$71
	Bay Cities Credit Union	\$74,244	\$124	0.67%	7.19%	83.42%	\$65	\$225	0.60%	6.58%	80.65%	\$62
	Siskiyou Central Credit Union	\$75,180	\$321	1.73%	17.15%	62.68%	\$54	\$446	1.22%	12.06%	67.45%	\$55
	Upward Credit Union	\$77,486	\$145	0.74%	7.08%	78.73%	\$93	\$359	0.91%	8.86%	78.27%	\$91
	Lassen County Federal Credit Union	\$81,065	\$50	0.25%	1.59%	91.86%	\$94	\$103	0.26%	1.65%	91.38%	\$93
	Shell Western States Federal Credit Union	\$82,902	\$118	0.55%	5.35%	82.45%	\$118	\$152	0.34%	3.47%	86.98%	\$117
	Vision One Credit Union	\$88,000	\$217	0.99%	7.57%	74.02%	\$148	\$438	0.99%	7.72%	74.47%	\$151
	First California Federal Credit Union	\$91,645	\$208	0.90%	9.90%	72.70%	\$59	\$335	0.73%	8.06%	77.28%	\$63
	Tulare County Federal Credit Union	\$99,954	\$135	0.54%	7.33%	83.67%	\$66	\$196	0.39%	5.37%	86.72%	\$71
	SMW 104 Federal Credit Union	\$102,841	\$195	0.76%	9.64%	69.10%	\$131	\$443	0.87%	11.10%	69.98%	\$132
	SRI Federal Credit Union	\$104,401	\$229	0.90%	9.91%	70.23%	\$104	\$393	0.80%	8.65%	73.32%	\$99
	Mission City Federal Credit Union	\$107,765	\$161	0.60%	7.46%	75.66%	\$93	\$300	0.56%	7.07%	79.59%	\$104
	United Local Credit Union	\$111,057	\$203	0.73%	4.17%	82.47%	\$87	\$425	0.77%	4.38%	82.19%	\$87
	Vocality Community Credit Union	\$112,132	\$367	1.36%	11.07%	68.47%	\$81	\$718	1.35%	10.98%	69.99%	\$78
	Merco Credit Union	\$115,577	\$260	0.89%	9.08%	75.76%	\$69	\$522	0.89%	9.22%	75.25%	\$70
	Cooperative Center Federal Credit Union	\$116,620	(\$37)	(0.12%)	(3.65%)	93.71%	\$86	(\$164)	(0.27%)	(8.02%)	97.27%	\$91
	Santa Cruz Community Credit Union	\$122,707	\$112	0.36%	4.67%	79.50%	\$85	\$394	0.64%	8.30%	80.31%	\$84
	Kings Federal Credit Union	\$123,219	\$252	0.82%	5.77%	68.09%	\$66	\$601	0.99%	6.98%	65.43%	\$66
	Solano First Federal Credit Union	\$141,354	\$119	0.33%	5.88%	81.76%	\$71	(\$124)	(0.17%)	(3.09%)	88.86%	\$71
	San Joaquin Power Employees Credit Union	\$141,388	\$119	0.34%	2.05%	70.51%	\$150	\$168	0.24%	1.45%	78.00%	\$175
	Compass Community Credit Union	\$141,649	\$57	0.16%	1.10%	94.28%	\$91	\$207	0.30%	2.01%	91.61%	\$91
	Central Coast Federal Credit Union	\$145,735	\$142	0.39%	4.84%	85.82%	\$81	\$245	0.34%	4.29%	86.75%	\$84
	Premier Community Credit Union	\$155,292	\$289	0.74%	7.95%	82.01%	\$55	\$488	0.63%	6.85%	82.94%	\$55
	Families & Schools Together Federal Credit Union	\$172,173	\$803	1.88%	14.92%	60.77%	\$59	\$1,636	1.94%	15.49%	60.14%	\$57
	Central State Credit Union	\$202,169	\$423	0.84%	10.39%	71.62%	\$59	\$820	0.81%	10.33%	70.29%	\$58
	C.A.H.P. Credit Union	\$202,821	\$238	0.46%	5.02%	82.58%	\$117	\$172	0.17%	1.82%	88.35%	\$138
	Heritage Community Credit Union	\$214,226	\$237	0.44%	4.75%	80.90%	\$84	\$573	0.53%	5.78%	81.55%	\$86
	Pacific Postal Credit Union	\$222,255	\$331	0.60%	4.08%	75.35%	\$92	\$581	0.52%	3.68%	77.37%	\$93
	Members 1st Credit Union	\$234,604	\$618	1.05%	11.71%	72.34%	\$65	\$1,132	0.97%	10.89%	72.16%	\$64
	Tucoemas Federal Credit Union	\$241,869	\$691	1.14%	14.59%	67.66%	\$52	\$1,225	1.02%	13.17%	68.42%	\$51
	Monterey Credit Union	\$243,449	\$362	0.59%	4.16%	80.80%	\$100	\$534	0.43%	3.10%	81.90%	\$101
	Average of Asset Group A	\$121,178	\$217	0.71%	6.76%	77.49%	\$84	\$398	0.66%	6.14%	78.93%	\$86

Source: SNL Financial

NA = data was not available.

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



Performance Analysis

June 30, 2019

Run Date: August 12, 2019

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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Yolo Federal Credit Union	\$298,614	\$875	1.18%	9.59%	70.49%	\$73	\$1,810	1.23%	10.06%	72.62%	\$74
	MOCSE Federal Credit Union	\$310,457	\$1,079	1.37%	15.98%	68.34%	\$66	\$1,818	1.16%	13.94%	70.50%	\$71
	Sea West Coast Guard Federal Credit Union	\$363,411	\$416	0.46%	2.29%	80.61%	\$91	\$699	0.38%	1.93%	83.37%	\$93
	First U.S. Community Credit Union	\$385,020	\$1,023	1.07%	9.21%	68.58%	\$76	\$1,611	0.85%	7.36%	69.45%	\$77
	PremierOne Credit Union	\$414,542	\$361	0.34%	3.35%	77.97%	\$97	\$930	0.44%	4.38%	79.47%	\$99
	SafeAmerica Credit Union	\$451,897	\$928	0.81%	10.78%	69.82%	\$94	\$1,725	0.76%	10.11%	70.19%	\$94
	UNCLE Credit Union	\$459,763	\$719	0.63%	6.82%	75.37%	\$87	\$1,972	0.87%	9.52%	72.88%	\$81
	Excite Credit Union	\$483,919	\$562	0.46%	5.83%	81.38%	\$92	\$998	0.41%	5.22%	80.33%	\$93
	Sacramento Credit Union	\$488,421	\$1,782	1.46%	9.95%	62.52%	\$73	\$3,311	1.37%	9.35%	63.96%	\$73
	Average of Asset Group B	\$406,227	\$861	0.86%	8.20%	72.79%	\$83	\$1,653	0.83%	7.99%	73.64%	\$84
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Financial Center Credit Union	\$513,826	\$1,915	1.49%	7.51%	62.74%	\$82	\$3,651	1.43%	7.31%	62.90%	\$82
	Commonwealth Central Credit Union	\$521,582	\$943	0.72%	7.11%	76.71%	\$105	\$1,800	0.69%	6.86%	77.02%	\$107
	Community First Credit Union	\$522,242	\$1,152	0.88%	8.95%	75.76%	\$75	\$2,091	0.81%	8.36%	75.85%	\$75
	Merced School Employees Federal Credit Union	\$526,226	\$1,419	1.08%	10.51%	70.62%	\$65	\$2,409	0.94%	9.20%	72.24%	\$66
	Valley First Credit Union	\$596,209	\$614	0.41%	3.89%	86.42%	\$76	\$883	0.30%	2.82%	87.86%	\$80
	1st Northern California Credit Union	\$707,073	\$634	0.36%	3.28%	82.27%	\$83	\$1,293	0.37%	3.36%	81.98%	\$84
	Noble Federal Credit Union	\$755,470	\$1,846	0.98%	8.52%	75.57%	\$85	\$3,127	0.83%	7.31%	76.93%	\$86
	Santa Clara County Federal Credit Union	\$777,272	\$1,275	0.65%	7.23%	81.65%	\$119	\$1,660	0.43%	4.81%	83.63%	\$118
	Police Credit Union of California	\$923,490	\$1,375	0.60%	4.24%	80.58%	\$115	\$2,358	0.51%	3.67%	80.06%	\$119
	Average of Asset Group C	\$649,266	\$1,241	0.80%	6.80%	76.92%	\$89	\$2,141	0.70%	5.97%	77.61%	\$91

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 12, 2019

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)
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Bay Federal Credit Union	\$1,058,613	\$1,973	0.75%	8.33%	81.19%	\$104	\$4,500	0.87%	9.80%	79.01%	\$105
	1st United Services Credit Union	\$1,072,969	\$1,873	0.70%	6.85%	77.41%	\$105	\$3,288	0.61%	6.09%	76.63%	\$104
	San Francisco Federal Credit Union	\$1,096,073	\$3,161	1.17%	10.61%	68.49%	\$141	\$6,379	1.19%	10.87%	68.06%	\$142
	San Mateo Credit Union	\$1,126,763	\$3,630	1.29%	11.62%	69.16%	\$107	\$7,308	1.31%	11.87%	69.54%	\$107
	Sierra Central Credit Union	\$1,141,029	\$3,161	1.09%	10.66%	62.13%	\$75	\$5,807	1.01%	9.91%	64.24%	\$78
	Operating Engineers Local Union #3 Federal Credit Union	\$1,145,508	\$3,003	1.05%	6.99%	68.09%	\$99	\$6,008	1.05%	7.06%	67.95%	\$101
	Pacific Service Credit Union	\$1,157,828	\$2,031	0.70%	4.79%	76.33%	\$138	\$3,971	0.68%	4.73%	77.15%	\$139
	Self-Help Federal Credit Union	\$1,160,376	\$2,803	0.98%	15.77%	69.96%	\$68	\$5,877	1.03%	16.15%	71.05%	\$70
	KeyPoint Credit Union	\$1,288,503	\$929	0.29%	3.55%	86.77%	\$116	\$1,201	0.19%	2.32%	89.21%	\$119
	San Francisco Fire Credit Union	\$1,341,303	\$2,536	0.75%	8.26%	78.18%	\$114	\$5,912	0.88%	9.82%	77.87%	\$113
	Coast Central Credit Union	\$1,522,609	\$3,896	1.02%	8.89%	65.54%	\$74	\$7,671	1.02%	9.05%	62.85%	\$71
	Meriwest Credit Union	\$1,628,346	\$5,121	1.24%	15.63%	69.63%	\$118	\$8,040	0.98%	12.53%	70.94%	\$115
	Schools Financial Credit Union	\$2,092,099	\$12,285	2.37%	19.92%	46.41%	\$84	\$20,534	2.00%	17.08%	50.54%	\$83
	Provident Credit Union	\$2,677,602	\$4,089	0.61%	5.32%	80.42%	\$118	\$8,079	0.61%	5.31%	80.92%	\$118
	Stanford Federal Credit Union	\$2,759,918	\$8,000	1.17%	12.03%	55.53%	\$132	\$15,654	1.16%	11.99%	56.46%	\$132
	Technology Credit Union	\$2,826,542	\$7,867	1.12%	10.46%	58.19%	\$136	\$15,949	1.14%	10.80%	58.28%	\$136
	SAFE Credit Union	\$2,991,944	\$9,735	1.30%	13.44%	70.72%	\$93	\$17,334	1.16%	12.15%	71.56%	\$93
	Educational Employees Credit Union	\$3,172,964	\$10,705	1.36%	10.51%	65.95%	\$72	\$18,686	1.20%	9.46%	68.61%	\$71
	Travis Credit Union	\$3,231,767	\$6,508	0.81%	6.98%	69.11%	\$88	\$13,908	0.87%	7.55%	67.49%	\$90
	Chevron Federal Credit Union	\$3,534,104	(\$4,615)	(0.52%)	(4.74%)	133.69%	\$115	(\$5,947)	(0.34%)	(3.05%)	118.99%	\$113
	Redwood Credit Union	\$4,690,371	\$21,977	1.90%	15.28%	54.68%	\$102	\$45,244	1.98%	16.04%	53.13%	\$100
	Patelco Credit Union	\$7,104,465	\$16,827	0.96%	9.40%	64.77%	\$112	\$32,835	0.95%	9.32%	64.78%	\$110
	Star One Credit Union	\$8,752,403	\$14,361	0.66%	5.46%	45.12%	\$100	\$19,435	0.45%	3.77%	62.84%	\$202
	Golden 1 Credit Union	\$12,628,675	\$30,712	0.97%	8.45%	64.95%	\$81	\$60,044	0.95%	8.38%	63.64%	\$80
	Average of Asset Group D	\$2,966,782	\$7,190	0.99%	9.35%	70.10%	\$104	\$13,655	0.96%	9.13%	70.49%	\$108

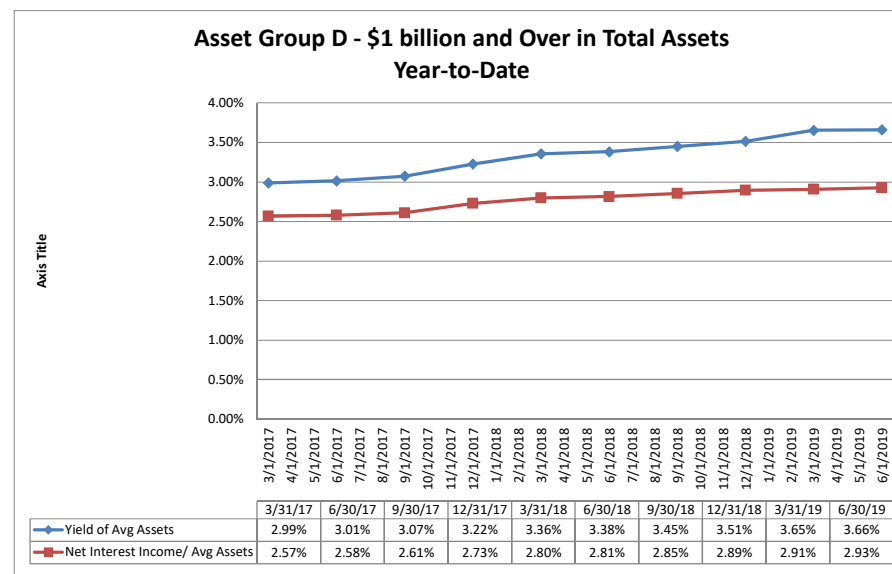
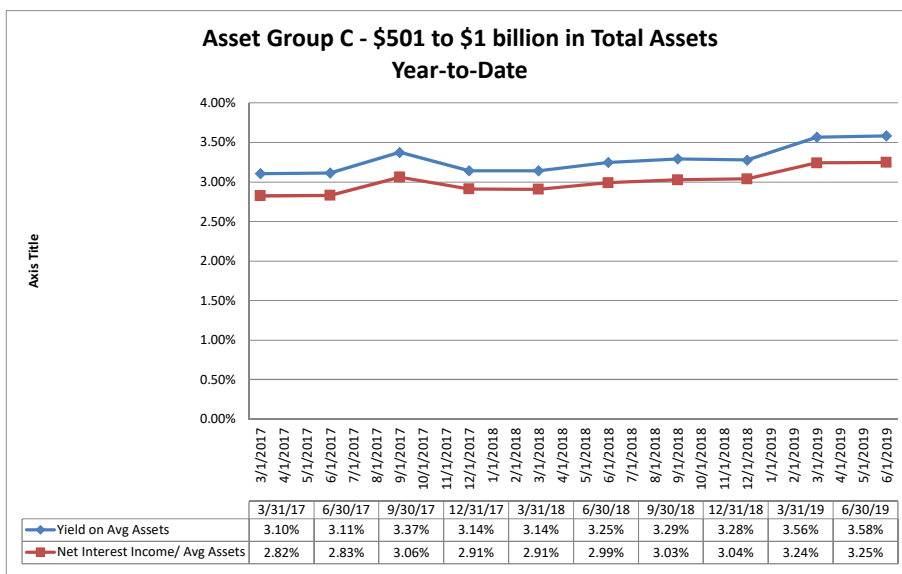
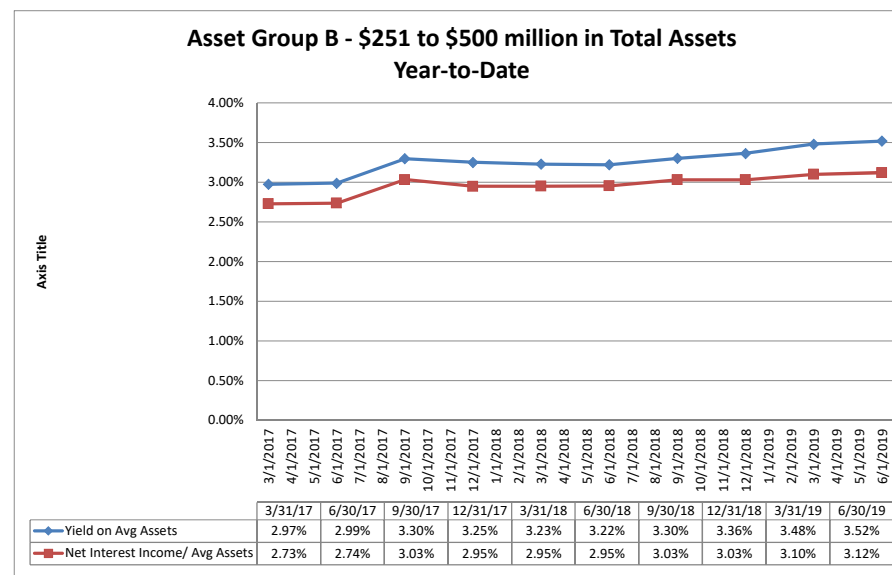
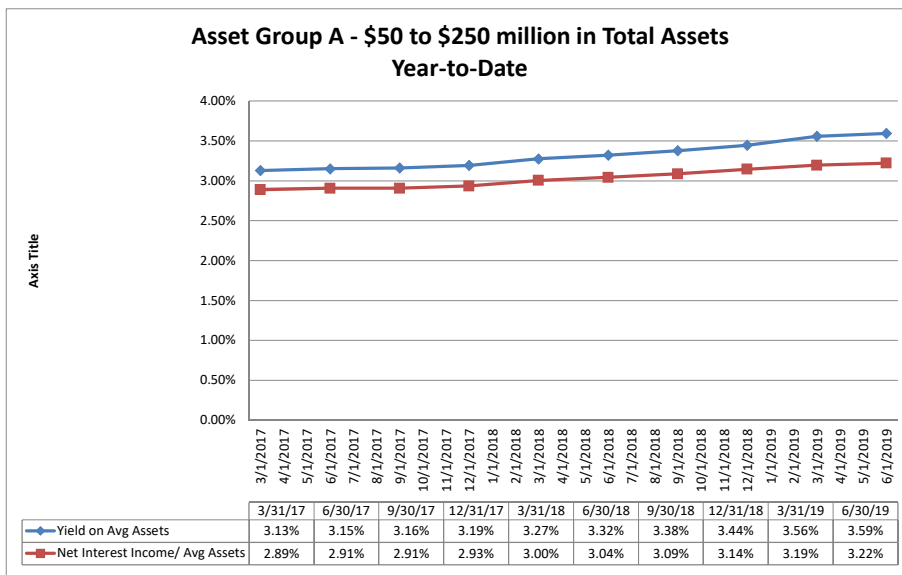
Source: SNL Financial

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# Balance Sheet & Net Interest Margin

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



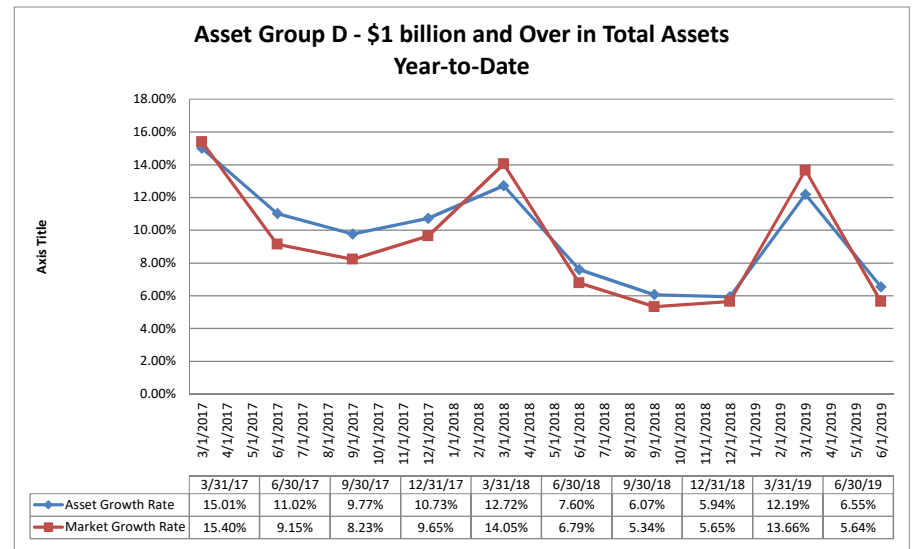
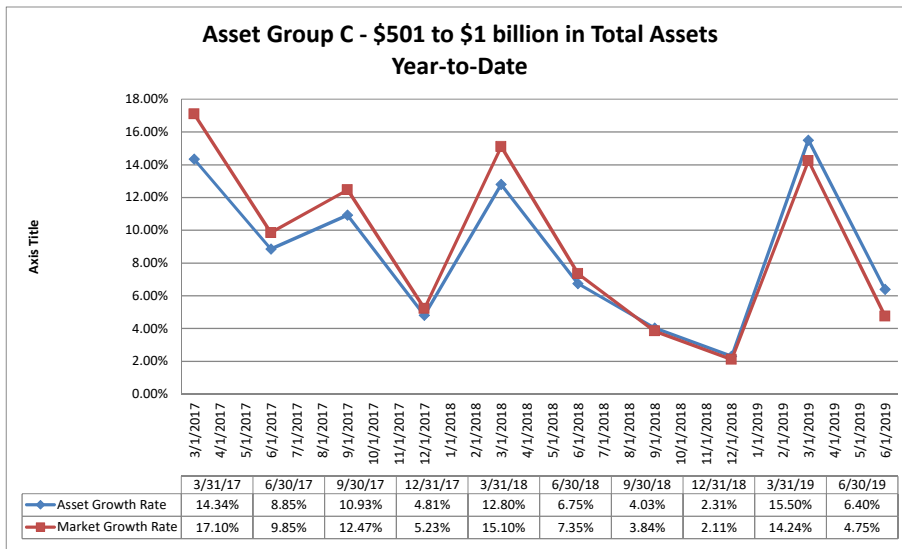
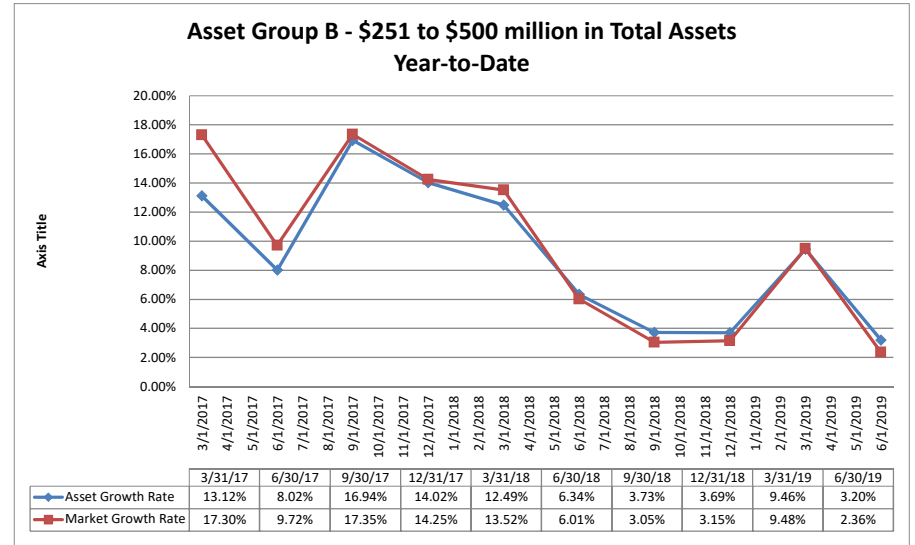
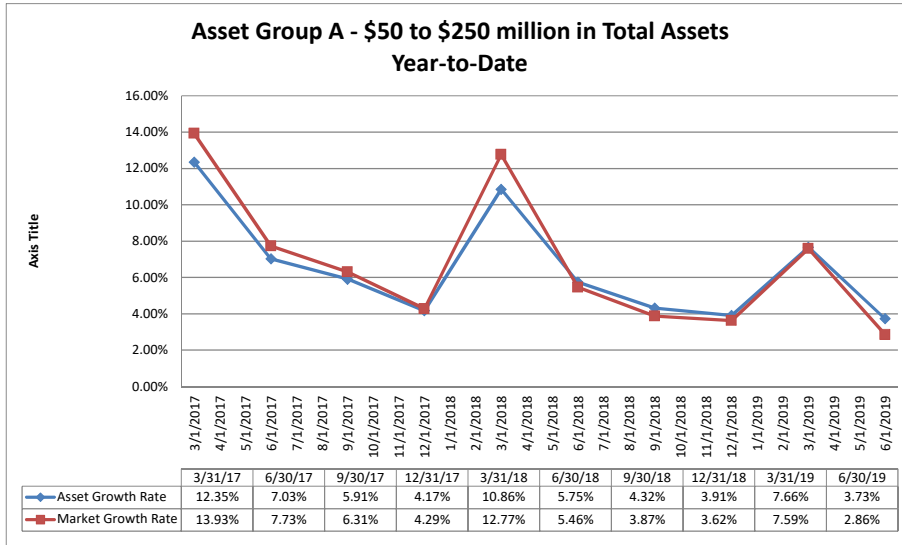
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Mokelumne Federal Credit Union	\$50,406	\$24,322	\$43,271	56.21%	\$3,252	3.05%	0.10%	2.95%	(0.51%)	(1.17%)
	Valley Oak Credit Union	\$52,501	\$39,659	\$47,829	82.92%	\$2,019	3.90%	0.18%	3.72%	4.92%	4.72%
	California Community Credit Union	\$63,954	\$24,603	\$55,241	44.54%	\$4,126	3.13%	0.21%	2.91%	2.89%	1.97%
	North Bay Credit Union	\$64,865	\$48,045	\$58,510	82.11%	\$2,760	4.58%	0.53%	4.05%	34.57%	39.15%
	Menlo Survey Federal Credit Union	\$66,077	\$25,360	\$56,899	44.57%	\$11,013	3.07%	0.26%	2.82%	4.76%	3.89%
	Chabot Federal Credit Union	\$69,188	\$18,144	\$57,994	31.29%	\$10,644	2.71%	0.38%	2.33%	0.22%	(3.85%)
	Marin County Federal Credit Union	\$69,631	\$25,514	\$61,532	41.46%	\$9,284	3.30%	0.13%	3.17%	0.61%	(1.91%)
	Kaiperm Federal Credit Union	\$71,379	\$48,185	\$61,638	78.17%	\$4,759	2.93%	0.42%	2.50%	(4.82%)	(5.75%)
	Polam Federal Credit Union	\$72,158	\$38,715	\$62,299	62.14%	\$4,811	3.01%	0.40%	2.61%	(0.36%)	(1.52%)
	Bay Cities Credit Union	\$74,244	\$26,955	\$66,934	40.27%	\$3,535	3.70%	0.02%	3.69%	0.82%	0.20%
	Siskiyou Central Credit Union	\$75,180	\$52,410	\$67,290	77.89%	\$3,341	4.07%	0.19%	3.88%	12.10%	12.44%
	Upward Credit Union	\$77,486	\$44,570	\$68,343	65.22%	\$4,999	3.77%	0.22%	3.55%	(3.48%)	(5.38%)
	Lassen County Federal Credit Union	\$81,065	\$42,603	\$67,843	62.80%	\$5,591	2.87%	0.49%	2.37%	2.56%	2.36%
	Shell Western States Federal Credit Union	\$82,902	\$37,267	\$73,465	50.73%	\$7,537	3.01%	0.32%	2.69%	(26.16%)	(13.66%)
	Vision One Credit Union	\$88,000	\$76,400	\$74,115	103.08%	\$7,652	4.43%	1.25%	3.19%	(0.15%)	(3.50%)
	First California Federal Credit Union	\$91,645	\$47,843	\$82,892	57.72%	\$4,823	3.18%	0.41%	2.76%	1.47%	0.75%
	Tulare County Federal Credit Union	\$99,954	\$75,767	\$91,641	82.68%	\$3,388	3.71%	0.19%	3.52%	4.51%	3.95%
	SMW 104 Federal Credit Union	\$102,841	\$39,595	\$92,035	43.02%	\$11,427	3.05%	0.20%	2.84%	4.13%	(1.33%)
	SRI Federal Credit Union	\$104,401	\$73,909	\$88,728	83.30%	\$8,700	3.40%	0.74%	2.66%	24.84%	12.12%
	Mission City Federal Credit Union	\$107,765	\$75,615	\$98,106	77.07%	\$7,184	3.70%	0.63%	3.07%	6.29%	4.93%
	United Local Credit Union	\$111,057	\$78,859	\$91,025	86.63%	\$4,829	3.78%	0.18%	3.60%	2.17%	1.55%
	Vocality Community Credit Union	\$112,132	\$78,675	\$97,238	80.91%	\$3,617	4.43%	0.36%	4.07%	16.82%	17.36%
	Merco Credit Union	\$115,577	\$67,372	\$103,092	65.35%	\$3,556	3.80%	0.17%	3.63%	(1.59%)	(3.08%)
	Cooperative Center Federal Credit Union	\$116,620	\$69,882	\$108,991	64.12%	\$4,319	3.45%	0.27%	3.18%	(4.47%)	(4.69%)
	Santa Cruz Community Credit Union	\$122,707	\$99,959	\$110,882	90.15%	\$2,854	4.90%	0.08%	4.82%	1.99%	5.74%
	Kings Federal Credit Union	\$123,219	\$79,230	\$104,635	75.72%	\$6,485	3.64%	0.48%	3.16%	9.83%	9.46%
	Solano First Federal Credit Union	\$141,354	\$83,097	\$132,529	62.70%	\$3,534	4.01%	0.09%	3.92%	1.43%	0.94%
	San Joaquin Power Employees Credit Union	\$141,388	\$99,735	\$116,494	85.61%	\$23,565	3.17%	1.96%	1.21%	(0.64%)	0.88%
	Compass Community Credit Union	\$141,649	\$84,253	\$120,617	69.85%	\$7,264	2.92%	0.50%	2.42%	6.44%	7.00%
	Central Coast Federal Credit Union	\$145,735	\$72,145	\$131,917	54.69%	\$4,164	3.40%	0.22%	3.18%	5.04%	2.86%
	Premier Community Credit Union	\$155,292	\$73,380	\$138,405	53.02%	\$2,986	3.20%	0.13%	3.07%	6.38%	3.85%
	Families & Schools Together Federal Credit Union	\$172,173	\$132,994	\$144,863	91.81%	\$4,149	4.00%	0.29%	3.70%	10.66%	8.35%
	Central State Credit Union	\$202,169	\$103,668	\$183,766	56.41%	\$3,547	3.51%	0.13%	3.37%	3.08%	0.74%
	C.A.H.P. Credit Union	\$202,821	\$168,439	\$180,644	93.24%	\$6,994	4.65%	0.87%	3.78%	2.24%	1.58%
	Heritage Community Credit Union	\$214,226	\$174,460	\$193,041	90.37%	\$5,290	3.47%	0.43%	3.04%	0.34%	(0.09%)
	Pacific Postal Credit Union	\$222,255	\$67,879	\$187,546	36.19%	\$7,287	4.02%	0.39%	3.63%	0.53%	(2.76%)
	Members 1st Credit Union	\$234,604	\$173,859	\$211,724	82.12%	\$4,426	3.34%	0.31%	3.03%	7.87%	7.81%
	Tucoemas Federal Credit Union	\$241,869	\$167,385	\$220,084	76.06%	\$3,610	4.05%	0.13%	3.92%	7.78%	6.19%
	Monterey Credit Union	\$243,449	\$152,826	\$205,271	74.45%	\$3,661	3.78%	0.14%	3.64%	0.32%	(0.54%)
	Average of Asset Group A	\$121,178	\$74,707	\$106,650	68.12%	\$5,820	3.59%	0.37%	3.22%	3.73%	2.86%

Source: SNL Financial

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Yolo Federal Credit Union	\$298,614	\$224,604	\$258,578	86.86%	\$4,424	3.68%	0.09%	3.60%	6.05%	4.28%
	MOCSE Federal Credit Union	\$310,457	\$145,128	\$279,568	51.91%	\$4,139	3.16%	0.02%	3.14%	6.97%	4.12%
	Sea West Coast Guard Federal Credit Union	\$363,411	\$149,010	\$288,333	51.68%	\$8,757	2.94%	0.90%	2.04%	(0.30%)	(1.52%)
	First U.S. Community Credit Union	\$385,020	\$244,677	\$336,330	72.75%	\$5,203	3.45%	0.42%	3.02%	6.97%	6.34%
	PremierOne Credit Union	\$414,542	\$280,250	\$369,996	75.74%	\$5,281	3.68%	0.32%	3.36%	(3.85%)	(4.83%)
	SafeAmerica Credit Union	\$451,897	\$382,111	\$414,476	92.19%	\$6,410	3.80%	0.78%	3.02%	2.54%	2.62%
	UNCLE Credit Union	\$459,763	\$351,154	\$412,415	85.15%	\$5,108	3.82%	0.26%	3.57%	5.18%	4.27%
	Excite Credit Union	\$483,919	\$421,712	\$434,116	97.14%	\$4,631	4.05%	0.46%	3.56%	0.26%	1.80%
	Sacramento Credit Union	\$488,421	\$284,198	\$413,220	68.78%	\$5,088	3.10%	0.32%	2.78%	4.98%	4.16%
	Average of Asset Group B	\$406,227	\$275,872	\$356,337	75.80%	\$5,449	3.52%	0.40%	3.12%	3.20%	2.36%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Financial Center Credit Union	\$513,826	\$165,606	\$400,158	41.39%	\$5,709	3.78%	0.39%	3.38%	6.92%	4.76%
	Commonwealth Central Credit Union	\$521,582	\$399,967	\$462,384	86.50%	\$4,921	3.87%	0.18%	3.69%	2.53%	2.27%
	Community First Credit Union	\$522,242	\$413,034	\$465,700	88.69%	\$3,517	4.27%	0.37%	3.90%	9.39%	7.44%
	Merced School Employees Federal Credit Union	\$526,226	\$219,025	\$468,658	46.73%	\$4,479	3.17%	0.24%	2.93%	13.99%	12.37%
	Valley First Credit Union	\$596,209	\$416,395	\$521,356	79.87%	\$3,726	3.55%	0.16%	3.39%	1.81%	2.57%
	1st Northern California Credit Union	\$707,073	\$253,211	\$624,139	40.57%	\$9,491	2.28%	0.50%	1.77%	2.94%	2.66%
	Noble Federal Credit Union	\$755,470	\$599,934	\$661,540	90.69%	\$3,623	4.29%	0.39%	3.90%	4.91%	5.92%
	Santa Clara County Federal Credit Union	\$777,272	\$476,061	\$670,100	71.04%	\$5,844	3.57%	0.37%	3.21%	10.66%	1.66%
	Police Credit Union of California	\$923,490	\$635,164	\$785,395	80.87%	\$8,282	3.47%	0.41%	3.06%	4.42%	3.09%
	Average of Asset Group C	\$649,266	\$397,600	\$562,159	69.59%	\$5,510	3.58%	0.33%	3.25%	6.40%	4.75%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

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 (%)
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Bay Federal Credit Union	\$1,058,613	\$687,856	\$941,841	73.03%	\$4,834	3.56%	0.23%	3.32%	12.56%	10.33%
	1st United Services Credit Union	\$1,072,969	\$870,303	\$957,021	90.94%	\$7,153	3.68%	0.78%	2.90%	1.03%	(0.17%)
	San Francisco Federal Credit Union	\$1,096,073	\$832,338	\$929,887	89.51%	\$10,340	3.60%	0.46%	3.14%	4.88%	(3.83%)
	San Mateo Credit Union	\$1,126,763	\$965,598	\$994,365	97.11%	\$5,778	3.77%	0.39%	3.38%	10.32%	9.70%
	Sierra Central Credit Union	\$1,141,029	\$778,459	\$1,009,560	77.11%	\$6,053	3.92%	0.66%	3.27%	4.57%	3.85%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,145,508	\$701,124	\$910,487	77.01%	\$6,142	3.99%	0.57%	3.42%	1.05%	(0.93%)
	Pacific Service Credit Union	\$1,157,828	\$743,376	\$972,636	76.43%	\$9,226	3.34%	0.50%	2.84%	0.74%	(0.60%)
	Self-Help Federal Credit Union	\$1,160,376	\$983,018	\$860,805	114.20%	\$3,719	5.54%	1.33%	4.21%	6.56%	9.12%
	KeyPoint Credit Union	\$1,288,503	\$1,042,961	\$1,022,288	102.02%	\$7,080	3.54%	0.98%	2.56%	0.22%	(1.36%)
	San Francisco Fire Credit Union	\$1,341,303	\$1,033,189	\$1,209,880	85.40%	\$6,015	3.91%	0.29%	3.62%	1.23%	(0.32%)
	Coast Central Credit Union	\$1,522,609	\$682,869	\$1,266,404	53.92%	\$6,292	3.19%	0.95%	2.23%	6.73%	4.53%
	Meriwest Credit Union	\$1,628,346	\$1,337,425	\$1,246,116	107.33%	\$6,900	3.75%	0.77%	2.98%	1.30%	(1.43%)
	Schools Financial Credit Union	\$2,092,099	\$1,551,081	\$1,814,226	85.50%	\$6,882	3.37%	0.45%	2.92%	10.43%	8.19%
	Provident Credit Union	\$2,677,602	\$1,820,797	\$2,341,567	77.76%	\$8,239	3.11%	0.82%	2.29%	5.98%	5.59%
	Stanford Federal Credit Union	\$2,759,918	\$1,893,006	\$2,150,180	88.04%	\$13,731	3.56%	0.97%	2.59%	10.98%	12.21%
	Technology Credit Union	\$2,826,542	\$2,220,390	\$2,479,676	89.54%	\$11,777	4.12%	0.91%	3.21%	6.69%	12.22%
	SAFE Credit Union	\$2,991,944	\$2,461,966	\$2,602,914	94.58%	\$4,336	3.51%	0.58%	2.92%	6.68%	9.65%
	Educational Employees Credit Union	\$3,172,964	\$1,426,911	\$2,720,411	52.45%	\$6,120	3.13%	0.41%	2.72%	9.81%	7.62%
	Travis Credit Union	\$3,231,767	\$2,434,697	\$2,817,761	86.41%	\$4,684	4.13%	0.56%	3.56%	7.07%	6.58%
	Chevron Federal Credit Union	\$3,534,104	\$2,913,408	\$3,113,852	93.56%	\$11,899	3.59%	1.40%	2.20%	11.91%	12.89%
	Redwood Credit Union	\$4,690,371	\$3,728,213	\$4,056,297	91.91%	\$7,565	3.87%	0.44%	3.43%	10.53%	8.94%
	Patelco Credit Union	\$7,104,465	\$5,312,511	\$6,041,320	87.94%	\$9,950	3.49%	1.00%	2.47%	15.52%	10.48%
	Star One Credit Union	\$8,752,403	\$4,059,609	\$7,089,945	57.26%	\$42,591	2.81%	1.66%	1.14%	4.30%	7.38%
	Golden 1 Credit Union	\$12,628,675	\$8,774,380	\$10,975,104	79.95%	\$7,039	3.36%	0.46%	2.90%	6.09%	4.72%
	Average of Asset Group D	\$2,966,782	\$2,052,312	\$2,521,856	84.54%	\$8,931	3.66%	0.73%	2.93%	6.55%	5.64%

Source: SNL Financial

NA = data was not available.

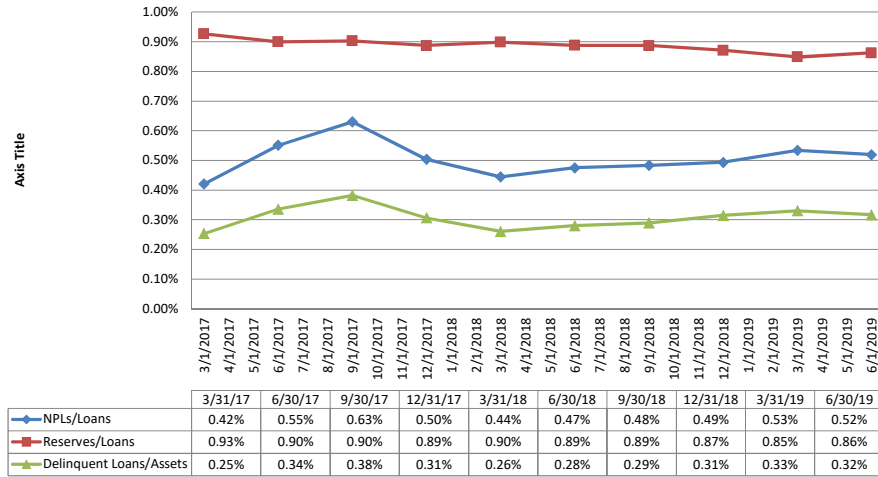
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



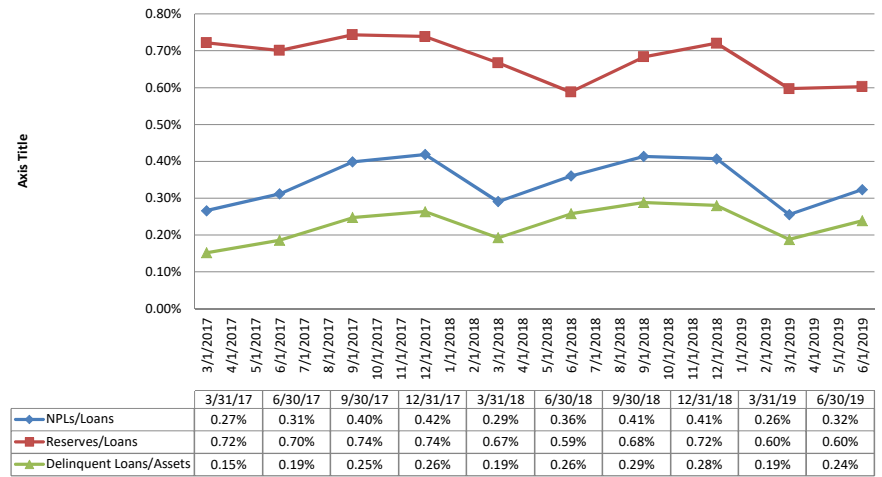
# Asset Quality

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

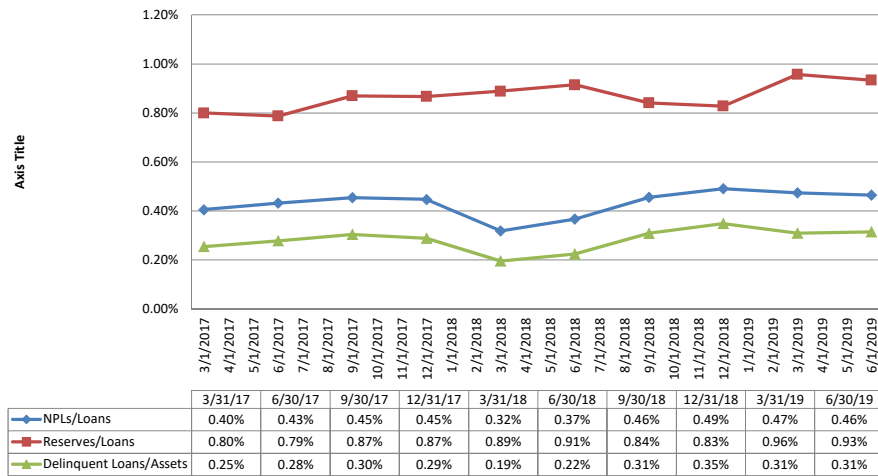
Asset Group A - \$50 to \$250 million in Total Assets  
As of Date



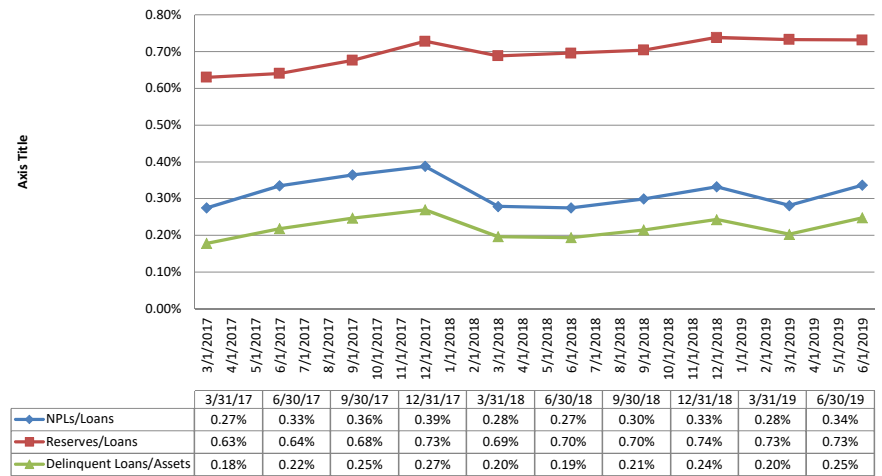
Asset Group B - \$251 to \$500 million in Total Assets  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Mokelumne Federal Credit Union	\$50,406	\$37	0.15%	0.95%	621.62%	0.51%	0.07%
	Valley Oak Credit Union	\$52,501	\$251	0.63%	1.47%	232.67%	4.78%	0.48%
	California Community Credit Union	\$63,954	\$28	0.11%	2.22%	NM	0.31%	0.04%
	North Bay Credit Union	\$64,865	\$25	0.05%	0.32%	620.00%	0.41%	0.04%
	Menlo Survey Federal Credit Union	\$66,077	\$11	0.04%	0.15%	354.55%	0.12%	0.02%
	Chabot Federal Credit Union	\$69,188	\$0	0.00%	0.41%	NA	0.00%	0.00%
	Marin County Federal Credit Union	\$69,631	\$63	0.25%	0.58%	233.33%	0.78%	0.09%
	Kaiperm Federal Credit Union	\$71,379	\$52	0.11%	0.82%	757.69%	0.53%	0.07%
	Polam Federal Credit Union	\$72,158	\$890	2.30%	1.08%	46.97%	15.14%	1.23%
	Bay Cities Credit Union	\$74,244	\$224	0.83%	1.38%	165.63%	3.06%	0.30%
	Siskiyou Central Credit Union	\$75,180	\$180	0.34%	0.40%	116.11%	2.30%	0.24%
	Upward Credit Union	\$77,486	\$180	0.40%	0.17%	42.78%	2.16%	0.23%
	Lassen County Federal Credit Union	\$81,065	\$11	0.03%	0.27%	NM	0.09%	0.01%
	Shell Western States Federal Credit Union	\$82,902	\$66	0.18%	0.33%	184.85%	0.73%	0.08%
	Vision One Credit Union	\$88,000	\$564	0.74%	1.77%	239.18%	4.37%	0.64%
	First California Federal Credit Union	\$91,645	\$61	0.13%	0.70%	550.82%	1.40%	0.07%
	Tulare County Federal Credit Union	\$99,954	\$386	0.51%	0.54%	105.44%	4.91%	0.39%
	SMW 104 Federal Credit Union	\$102,841	\$99	0.25%	0.23%	93.94%	1.20%	0.10%
	SRI Federal Credit Union	\$104,401	\$62	0.08%	0.22%	267.74%	0.65%	0.06%
	Mission City Federal Credit Union	\$107,765	\$43	0.06%	0.16%	279.07%	0.48%	0.04%
	United Local Credit Union	\$111,057	\$305	0.39%	1.38%	356.72%	1.67%	0.27%
	Vocality Community Credit Union	\$112,132	\$2,009	2.55%	0.37%	14.53%	14.62%	1.79%
	Merco Credit Union	\$115,577	\$273	0.41%	0.71%	175.46%	2.89%	0.24%
	Cooperative Center Federal Credit Union	\$116,620	\$1,708	2.44%	0.89%	36.48%	38.54%	1.46%
	Santa Cruz Community Credit Union	\$122,707	\$729	0.73%	1.13%	154.46%	51.65%	0.59%
	Kings Federal Credit Union	\$123,219	\$128	0.16%	0.80%	497.66%	0.99%	0.10%
	Solano First Federal Credit Union	\$141,354	\$1,494	1.80%	3.18%	176.77%	22.05%	1.06%
	San Joaquin Power Employees Credit Union	\$141,388	\$64	0.06%	1.02%	NM	0.26%	0.05%
	Compass Community Credit Union	\$141,649	\$97	0.12%	0.28%	241.24%	0.46%	0.07%
	Central Coast Federal Credit Union	\$145,735	\$556	0.77%	0.99%	128.60%	4.34%	0.38%
	Premier Community Credit Union	\$155,292	\$259	0.35%	1.25%	354.05%	1.65%	0.17%
	Families & Schools Together Federal Credit Union	\$172,173	\$293	0.22%	1.30%	590.44%	1.24%	0.17%
	Central State Credit Union	\$202,169	\$726	0.70%	1.47%	209.37%	4.67%	0.36%
	C.A.H.P. Credit Union	\$202,821	\$236	0.14%	0.64%	459.32%	1.20%	0.12%
	Heritage Community Credit Union	\$214,226	\$461	0.26%	0.68%	257.70%	3.87%	0.22%
	Pacific Postal Credit Union	\$222,255	\$412	0.61%	0.80%	131.31%	1.21%	0.19%
	Members 1st Credit Union	\$234,604	\$308	0.18%	0.43%	240.26%	1.39%	0.13%
	Tucoemas Federal Credit Union	\$241,869	\$945	0.56%	0.94%	166.67%	6.05%	0.39%
	Monterey Credit Union	\$243,449	\$914	0.60%	1.19%	199.34%	3.30%	0.38%
	Average of Asset Group A	\$121,178	\$388	0.52%	0.86%	265.79%	5.28%	0.32%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	<b>Yolo Federal Credit Union</b>	\$298,614	\$420	0.19%	0.56%	297.14%	1.15%	0.14%
	<b>MOCSE Federal Credit Union</b>	\$310,457	\$292	0.20%	0.88%	438.01%	1.26%	0.09%
	<b>Sea West Coast Guard Federal Credit Union</b>	\$363,411	\$13	0.01%	0.42%	NM	0.02%	0.00%
	<b>First U.S. Community Credit Union</b>	\$385,020	\$1,280	0.52%	0.65%	124.14%	3.03%	0.33%
	<b>PremierOne Credit Union</b>	\$414,542	\$650	0.23%	0.54%	234.00%	1.44%	0.16%
	<b>SafeAmerica Credit Union</b>	\$451,897	\$2,151	0.56%	0.51%	91.31%	5.88%	0.48%
	<b>UNCLE Credit Union</b>	\$459,763	\$955	0.27%	0.49%	181.88%	2.15%	0.21%
	<b>Excite Credit Union</b>	\$483,919	\$2,874	0.68%	0.73%	107.76%	7.83%	0.59%
	<b>Sacramento Credit Union</b>	\$488,421	\$709	0.25%	0.64%	254.87%	0.95%	0.15%
	Average of Asset Group B	\$406,227	\$1,038	0.32%	0.60%	216.14%	2.63%	0.24%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	<b>Financial Center Credit Union</b>	\$513,826	\$703	0.42%	1.43%	337.98%	0.66%	0.14%
	<b>Commonwealth Central Credit Union</b>	\$521,582	\$1,045	0.26%	0.62%	236.65%	2.42%	0.20%
	<b>Community First Credit Union</b>	\$522,242	\$4,990	1.21%	0.86%	70.80%	9.97%	0.96%
	<b>Merced School Employees Federal Credit Union</b>	\$526,226	\$555	0.25%	1.10%	432.43%	1.26%	0.11%
	<b>Valley First Credit Union</b>	\$596,209	\$1,486	0.36%	0.59%	165.14%	2.25%	0.25%
	<b>1st Northern California Credit Union</b>	\$707,073	\$9	0.00%	0.53%	NM	0.01%	0.00%
	<b>Noble Federal Credit Union</b>	\$755,470	\$2,883	0.48%	1.36%	283.73%	3.72%	0.38%
	<b>Santa Clara County Federal Credit Union</b>	\$777,272	\$2,029	0.43%	0.59%	138.89%	3.07%	0.26%
	<b>Police Credit Union of California</b>	\$923,490	\$4,824	0.76%	1.32%	173.16%	3.46%	0.52%
	Average of Asset Group C	\$649,266	\$2,058	0.46%	0.93%	229.85%	2.98%	0.31%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
<b>Asset Group D - \$1 billion and over in total assets</b>								
	Bay Federal Credit Union	\$1,058,613	\$3,746	0.54%	0.61%	112.52%	3.80%	0.35%
	1st United Services Credit Union	\$1,072,969	\$2,076	0.24%	0.36%	150.19%	2.00%	0.19%
	San Francisco Federal Credit Union	\$1,096,073	\$4,216	0.51%	2.07%	408.87%	8.24%	0.38%
	San Mateo Credit Union	\$1,126,763	\$1,955	0.20%	0.54%	266.24%	1.62%	0.17%
	Sierra Central Credit Union	\$1,141,029	\$2,655	0.34%	0.92%	270.47%	2.37%	0.23%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,145,508	\$3,583	0.51%	1.06%	207.01%	2.30%	0.31%
	Pacific Service Credit Union	\$1,157,828	\$323	0.04%	0.26%	587.93%	0.19%	0.03%
	Self-Help Federal Credit Union	\$1,160,376	\$4,146	0.42%	1.45%	342.76%	5.33%	0.36%
	KeyPoint Credit Union	\$1,288,503	\$5,508	0.53%	0.36%	67.92%	5.13%	0.43%
	San Francisco Fire Credit Union	\$1,341,303	\$5,535	0.54%	0.60%	112.18%	4.26%	0.41%
	Coast Central Credit Union	\$1,522,609	\$2,156	0.32%	0.76%	241.19%	1.26%	0.14%
	Meriwest Credit Union	\$1,628,346	\$6,214	0.46%	0.63%	134.63%	4.62%	0.38%
	Schools Financial Credit Union	\$2,092,099	\$3,885	0.25%	0.58%	230.22%	1.74%	0.19%
	Provident Credit Union	\$2,677,602	\$752	0.04%	0.24%	571.14%	0.28%	0.03%
	Stanford Federal Credit Union	\$2,759,918	\$811	0.04%	0.71%	NM	0.28%	0.03%
	Technology Credit Union	\$2,826,542	\$6,930	0.31%	0.90%	288.08%	2.13%	0.25%
	SAFE Credit Union	\$2,991,944	\$6,558	0.27%	0.62%	231.61%	2.40%	0.22%
	Educational Employees Credit Union	\$3,172,964	\$2,296	0.16%	0.72%	450.17%	0.65%	0.07%
	Travis Credit Union	\$3,231,767	\$18,054	0.74%	1.38%	185.57%	4.76%	0.56%
	Chevron Federal Credit Union	\$3,534,104	\$7,065	0.24%	0.32%	130.16%	1.90%	0.20%
	Redwood Credit Union	\$4,690,371	\$14,652	0.39%	0.76%	193.86%	2.44%	0.31%
	Patelco Credit Union	\$7,104,465	\$28,617	0.54%	0.70%	130.43%	4.13%	0.40%
	Star One Credit Union	\$8,752,403	\$2,962	0.07%	0.13%	175.52%	0.27%	0.03%
	Golden 1 Credit Union	\$12,628,675	\$32,227	0.37%	0.87%	237.33%	2.25%	0.26%
	Average of Asset Group D	\$2,966,782	\$6,955	0.34%	0.73%	248.96%	2.68%	0.25%

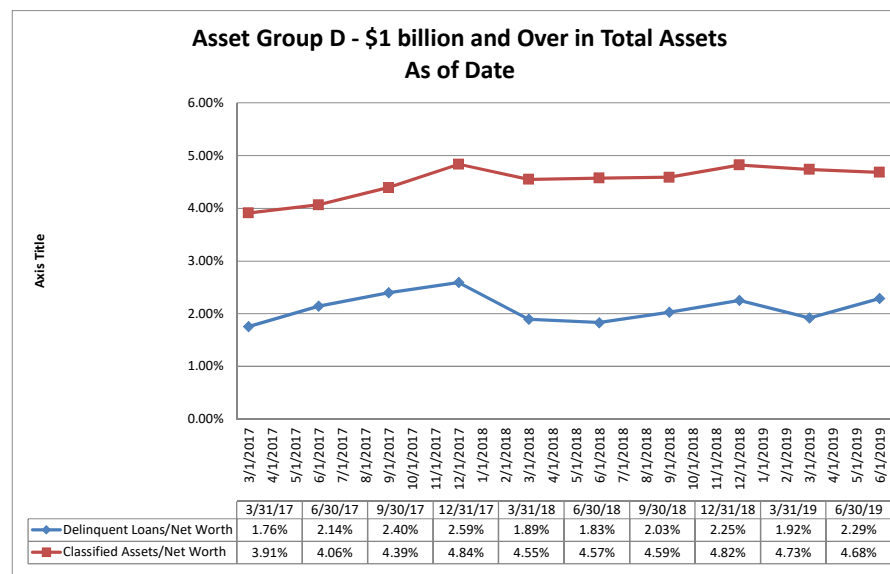
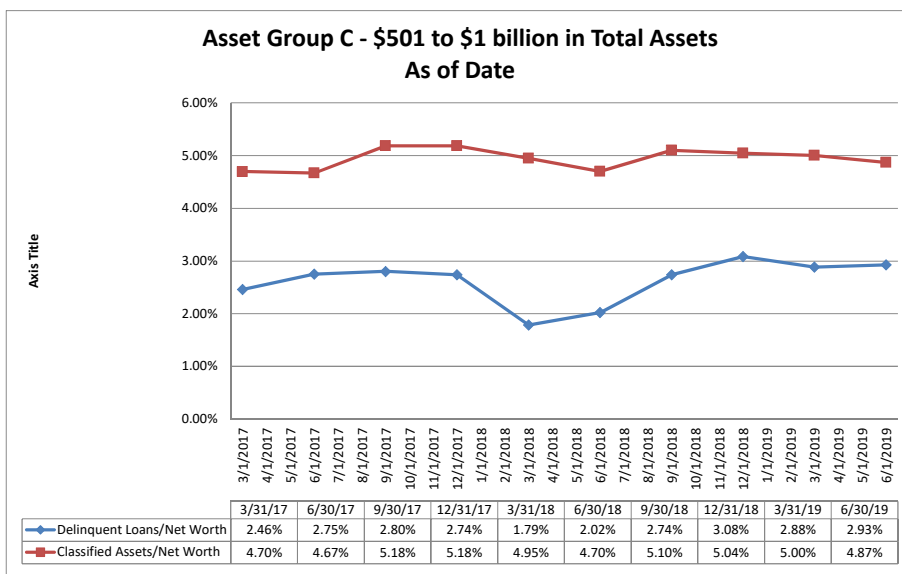
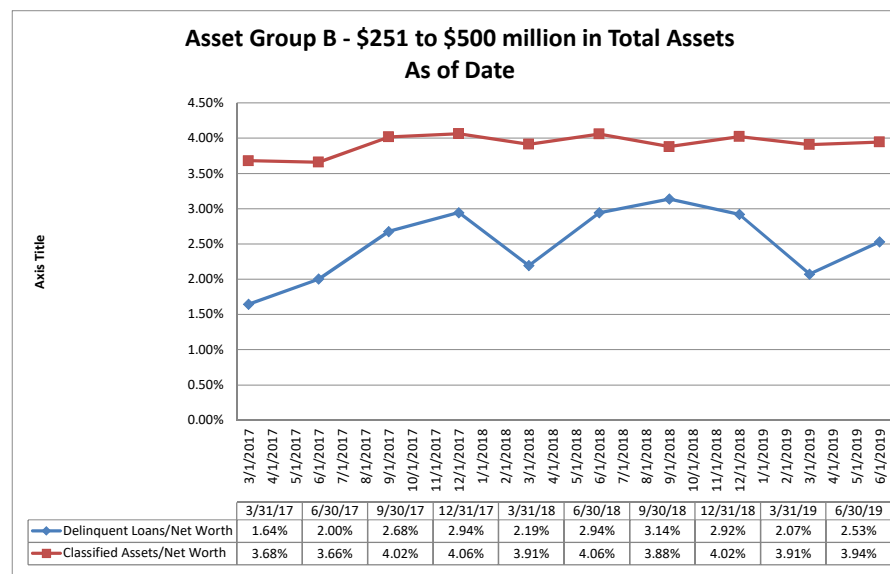
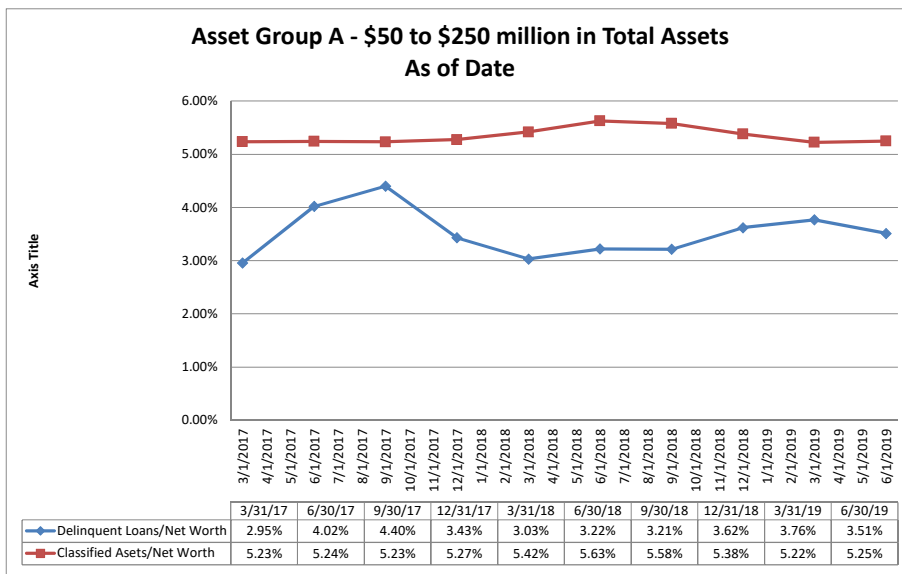
Source: SNL Financial

NA = data was not available.

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

Net Worth

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



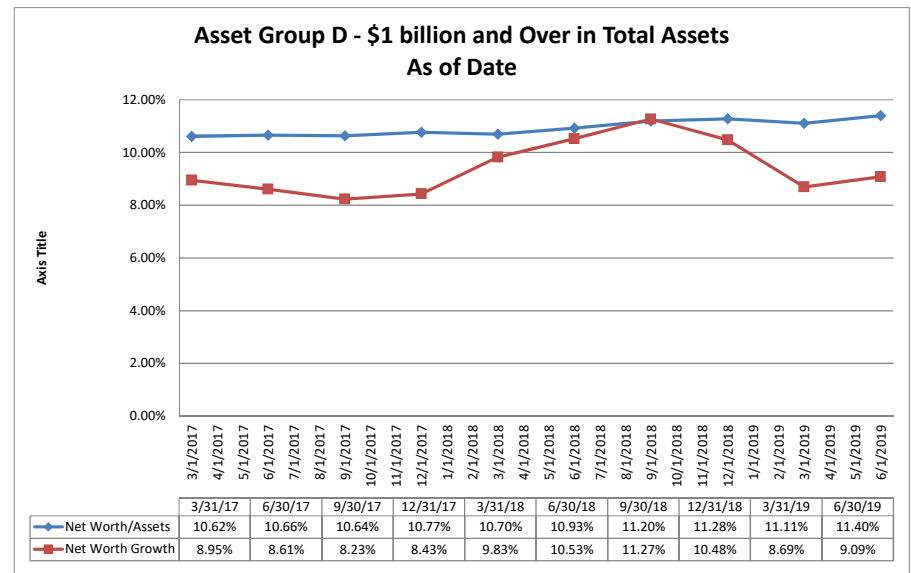
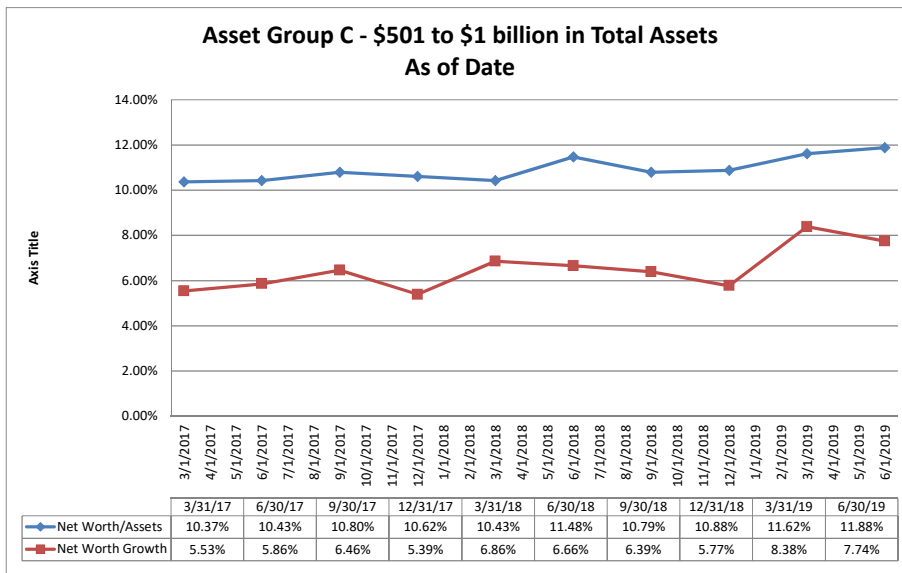
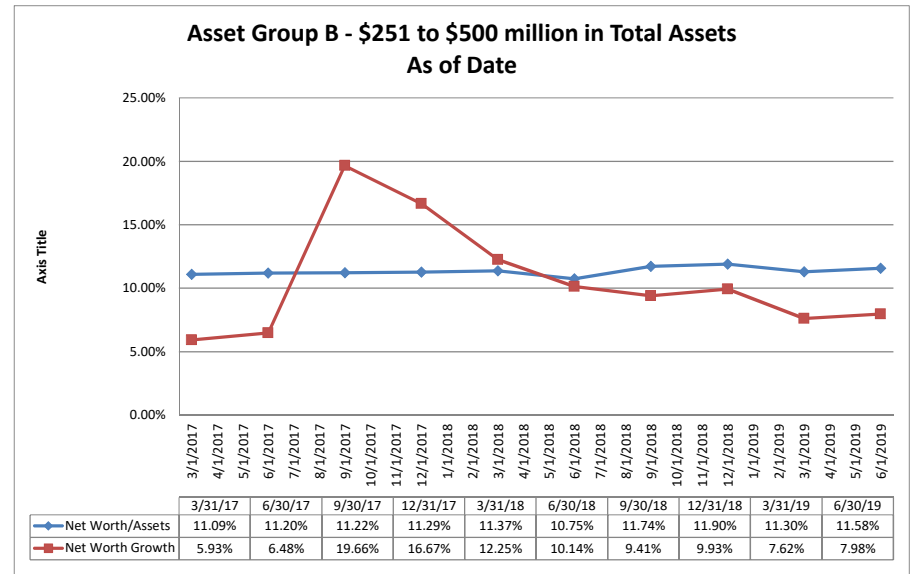
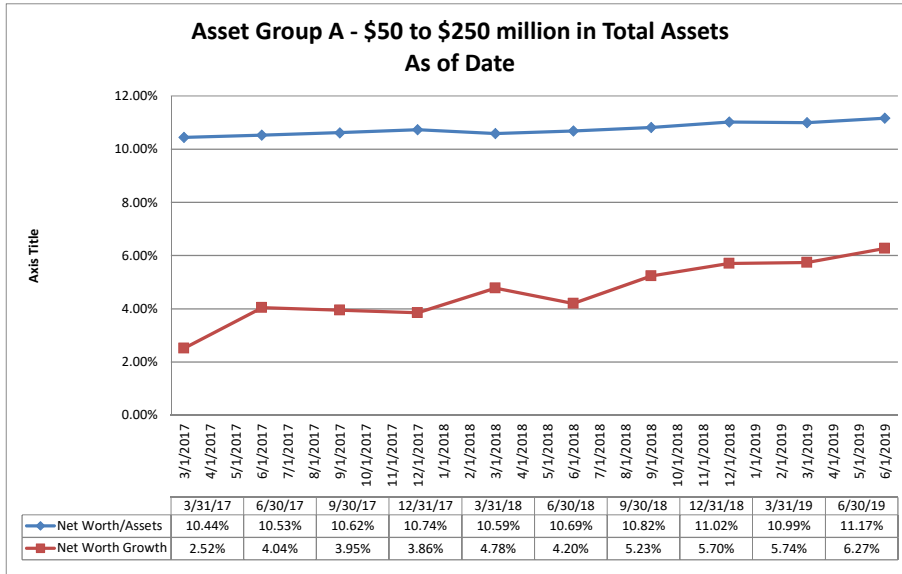
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Net Worth**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Mokelumne Federal Credit Union	\$50,406	\$6,989	13.87%	4.42%	0.53%	3.29%
	Valley Oak Credit Union	\$52,501	\$4,814	9.17%	0.63%	5.21%	12.13%
	California Community Credit Union	\$63,954	\$8,358	13.07%	5.56%	0.34%	6.54%
	North Bay Credit Union	\$64,865	\$6,243	9.62%	10.38%	0.40%	2.48%
	Menlo Survey Federal Credit Union	\$66,077	\$8,842	13.38%	11.81%	0.12%	0.44%
	Chabot Federal Credit Union	\$69,188	\$10,674	15.43%	3.80%	0.00%	0.69%
	Marin County Federal Credit Union	\$69,631	\$7,843	11.26%	11.89%	0.80%	1.87%
	Kaiperm Federal Credit Union	\$71,379	\$9,461	13.25%	(1.30%)	0.55%	4.16%
	Polam Federal Credit Union	\$72,158	\$9,589	13.29%	4.35%	9.28%	4.36%
	Bay Cities Credit Union	\$74,244	\$6,961	9.38%	6.68%	3.22%	5.33%
	Siskiyou Central Credit Union	\$75,180	\$7,614	10.13%	10.39%	2.36%	2.74%
	Upward Credit Union	\$77,486	\$8,269	10.67%	9.08%	2.18%	0.93%
	Lassen County Federal Credit Union	\$81,065	\$12,642	15.59%	1.64%	0.09%	0.90%
	Shell Western States Federal Credit Union	\$82,902	\$8,915	10.75%	3.47%	0.74%	1.37%
	Vision One Credit Union	\$88,000	\$11,571	13.15%	7.89%	4.87%	11.66%
	First California Federal Credit Union	\$91,645	\$8,510	9.29%	8.20%	0.72%	3.95%
	Tulare County Federal Credit Union	\$99,954	\$7,617	7.62%	5.28%	5.07%	5.34%
	SMW 104 Federal Credit Union	\$102,841	\$8,189	7.96%	11.44%	1.21%	1.14%
	SRI Federal Credit Union	\$104,401	\$9,395	9.00%	8.73%	0.66%	1.77%
	Mission City Federal Credit Union	\$107,765	\$8,867	8.23%	7.00%	0.48%	1.35%
	United Local Credit Union	\$111,057	\$19,592	17.64%	4.43%	1.56%	5.55%
	Vocality Community Credit Union	\$112,132	\$13,445	11.99%	11.28%	14.94%	2.17%
	Merco Credit Union	\$115,577	\$11,579	10.02%	9.46%	2.36%	4.14%
	Cooperative Center Federal Credit Union	\$116,620	\$6,271	5.38%	(5.10%)	27.24%	9.93%
	Santa Cruz Community Credit Union	\$122,707	\$9,909	8.08%	7.19%	7.36%	11.36%
	Kings Federal Credit Union	\$123,219	\$18,131	14.71%	6.86%	0.71%	3.51%
	Solano First Federal Credit Union	\$141,354	\$8,193	5.80%	(2.98%)	18.24%	32.23%
	San Joaquin Power Employees Credit Union	\$141,388	\$23,324	16.50%	1.45%	0.27%	4.36%
	Compass Community Credit Union	\$141,649	\$20,788	14.68%	2.01%	0.47%	1.13%
	Central Coast Federal Credit Union	\$145,735	\$12,588	8.64%	3.97%	4.42%	5.68%
	Premier Community Credit Union	\$155,292	\$15,165	9.77%	6.03%	1.71%	6.05%
	Families & Schools Together Federal Credit Union	\$172,173	\$21,930	12.74%	16.12%	1.34%	7.89%
	Central State Credit Union	\$202,169	\$16,955	8.39%	10.56%	4.28%	8.96%
	C.A.H.P. Credit Union	\$202,821	\$19,071	9.40%	1.83%	1.24%	5.68%
	Heritage Community Credit Union	\$214,226	\$20,102	9.38%	5.87%	2.29%	5.91%
	Pacific Postal Credit Union	\$222,255	\$35,351	15.91%	3.34%	1.17%	1.53%
	Members 1st Credit Union	\$234,604	\$21,486	9.16%	14.91%	1.43%	3.44%
	Tucoemas Federal Credit Union	\$241,869	\$21,030	8.69%	12.75%	4.49%	7.49%
	Monterey Credit Union	\$243,449	\$35,510	14.59%	3.05%	2.57%	5.13%
	Average of Asset Group A	\$121,178	\$13,379	11.17%	6.27%	3.51%	5.25%

Source: SNL Financial

NA = data was not available.

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

**Net Worth**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	Yolo Federal Credit Union	\$298,614	\$36,867	12.35%	10.33%	1.14%	3.39%
	MOCSE Federal Credit Union	\$310,457	\$27,710	8.93%	14.03%	1.05%	4.62%
	Sea West Coast Guard Federal Credit Union	\$363,411	\$72,614	19.98%	1.94%	0.02%	0.86%
	First U.S. Community Credit Union	\$385,020	\$44,622	11.59%	7.49%	2.87%	3.56%
	PremierOne Credit Union	\$414,542	\$42,841	10.33%	4.43%	1.52%	3.55%
	SafeAmerica Credit Union	\$451,897	\$38,009	8.41%	9.51%	5.66%	5.17%
	UNCLE Credit Union	\$459,763	\$44,615	9.70%	9.25%	2.14%	3.89%
	Excite Credit Union	\$483,919	\$38,916	8.04%	5.26%	7.39%	7.96%
	Sacramento Credit Union	\$488,421	\$72,527	14.85%	9.57%	0.98%	2.49%
	Average of Asset Group B	\$406,227	\$46,525	11.58%	7.98%	2.53%	3.94%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	Financial Center Credit Union	\$513,826	\$103,092	20.06%	7.34%	0.68%	2.30%
	Commonwealth Central Credit Union	\$521,582	\$53,640	10.28%	6.94%	1.95%	4.61%
	Community First Credit Union	\$522,242	\$46,943	8.99%	23.94%	10.63%	7.53%
	Merced School Employees Federal Credit Union	\$526,226	\$56,724	10.78%	9.52%	0.98%	4.23%
	Valley First Credit Union	\$596,209	\$64,007	10.74%	2.80%	2.32%	3.83%
	1st Northern California Credit Union	\$707,073	\$77,643	10.98%	3.39%	0.01%	1.73%
	Noble Federal Credit Union	\$755,470	\$88,073	11.66%	7.36%	3.27%	9.29%
	Santa Clara County Federal Credit Union	\$777,272	\$71,593	9.21%	4.75%	2.83%	3.94%
	Police Credit Union of California	\$923,490	\$131,501	14.24%	3.65%	3.67%	6.35%
	Average of Asset Group C	\$649,266	\$77,024	11.88%	7.74%	2.93%	4.87%

Source: SNL Financial

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

**Net Worth**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
<b>Asset Group D - \$1 billion and over in total assets</b>							
	Bay Federal Credit Union	\$1,058,613	\$97,414	9.20%	13.21%	3.85%	4.33%
	1st United Services Credit Union	\$1,072,969	\$111,269	10.37%	6.09%	1.87%	2.80%
	San Francisco Federal Credit Union	\$1,096,073	\$120,006	10.95%	11.23%	3.51%	14.36%
	San Mateo Credit Union	\$1,126,763	\$126,747	11.25%	12.24%	1.54%	4.11%
	Sierra Central Credit Union	\$1,141,029	\$119,667	10.49%	10.20%	2.22%	6.00%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,145,508	\$172,870	15.09%	7.20%	2.07%	4.29%
	Pacific Service Credit Union	\$1,157,828	\$170,947	14.76%	4.76%	0.19%	1.11%
	Self-Help Federal Credit Union	\$1,160,376	\$186,853	16.10%	9.98%	2.22%	7.61%
	KeyPoint Credit Union	\$1,288,503	\$106,184	8.24%	2.29%	5.19%	3.52%
	San Francisco Fire Credit Union	\$1,341,303	\$125,248	9.34%	9.91%	4.42%	4.96%
	Coast Central Credit Union	\$1,522,609	\$178,799	11.74%	8.97%	1.21%	2.91%
	Meriwest Credit Union	\$1,628,346	\$150,820	9.26%	11.26%	4.12%	5.55%
	Schools Financial Credit Union	\$2,092,099	\$252,760	12.08%	17.68%	1.54%	3.54%
	Provident Credit Union	\$2,677,602	\$309,189	11.55%	5.37%	0.24%	1.39%
	Stanford Federal Credit Union	\$2,759,918	\$269,609	9.77%	12.33%	0.30%	5.02%
	Technology Credit Union	\$2,826,542	\$308,519	10.92%	10.90%	2.25%	6.47%
	SAFE Credit Union	\$2,991,944	\$294,991	9.86%	12.49%	2.22%	5.15%
	Educational Employees Credit Union	\$3,172,964	\$415,631	13.10%	9.41%	0.55%	2.49%
	Travis Credit Union	\$3,231,767	\$380,382	11.77%	7.59%	4.75%	8.81%
	Chevron Federal Credit Union	\$3,534,104	\$384,517	10.88%	(3.05%)	1.84%	2.39%
	Redwood Credit Union	\$4,690,371	\$588,469	12.55%	16.66%	2.49%	4.83%
	Patelco Credit Union	\$7,104,465	\$751,818	10.58%	9.04%	3.81%	4.96%
	Star One Credit Union	\$8,752,403	\$1,056,734	12.07%	3.75%	0.28%	0.49%
	Golden 1 Credit Union	\$12,628,675	\$1,468,580	11.63%	8.53%	2.19%	5.21%
	Average of Asset Group D	\$2,966,782	\$339,501	11.40%	9.09%	2.29%	4.68%

Source: SNL Financial

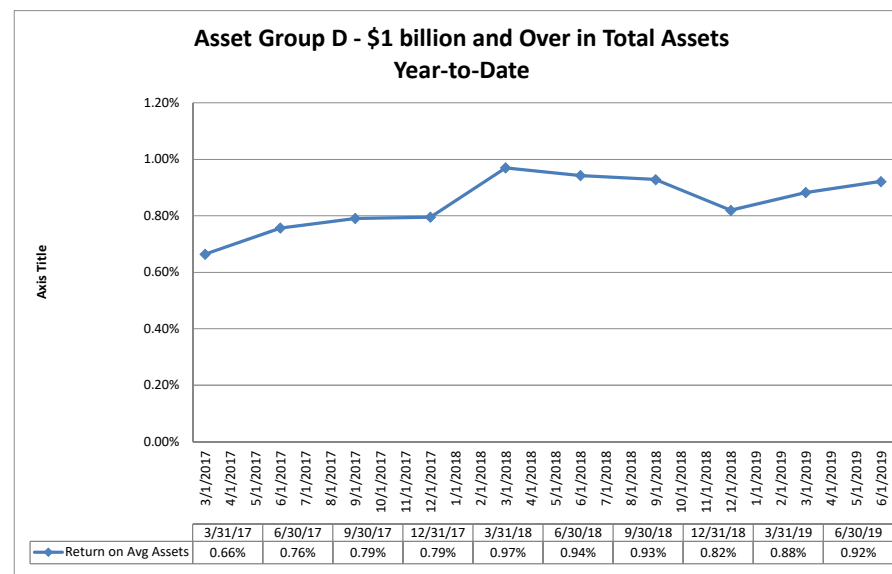
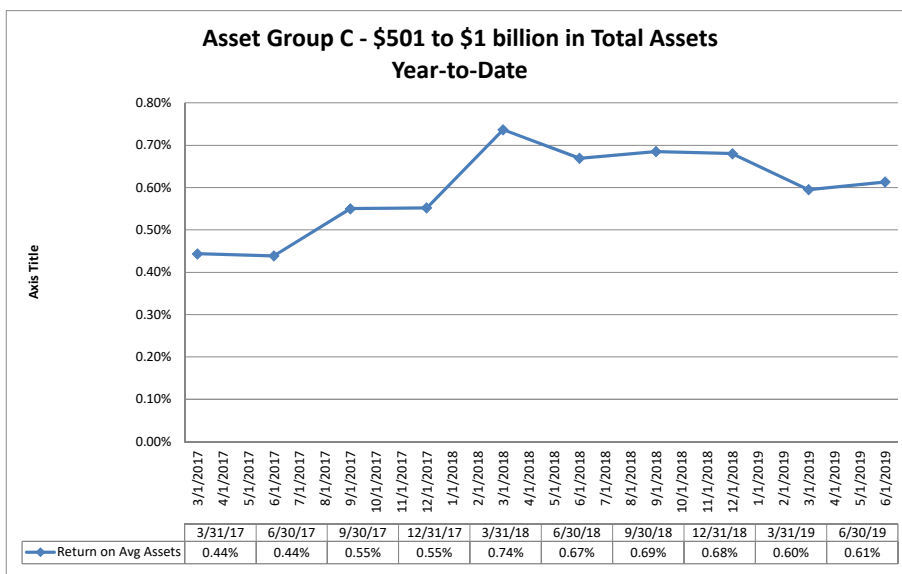
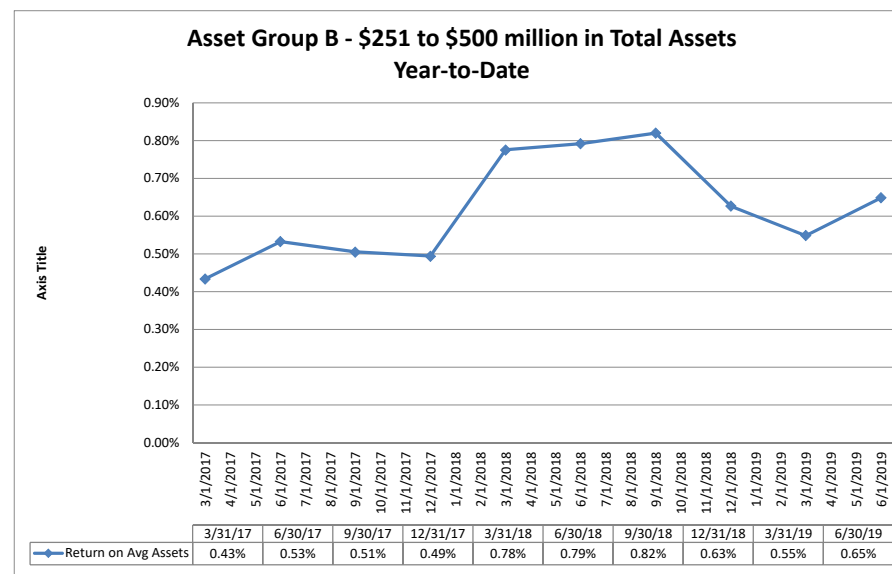
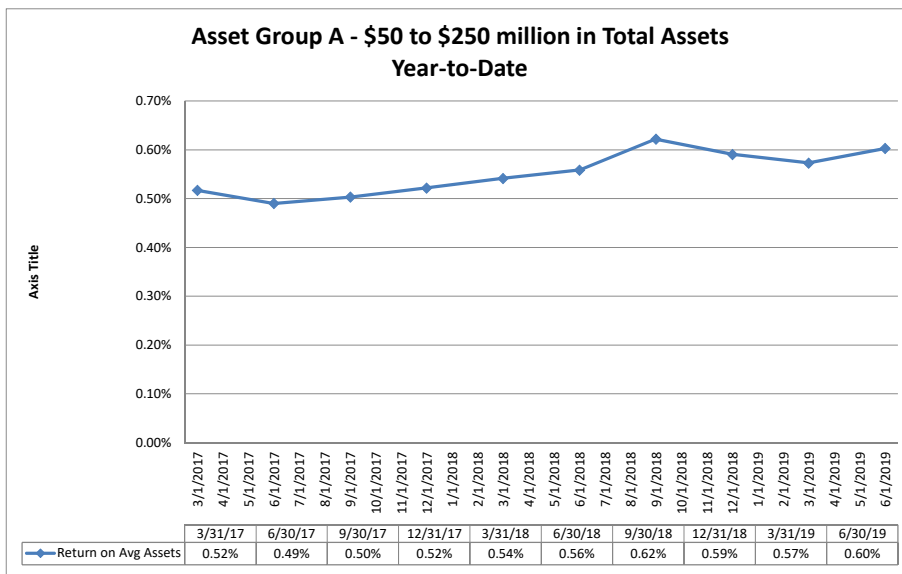
NA = data was not available.

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# **Southern California**

# Performance Analysis

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



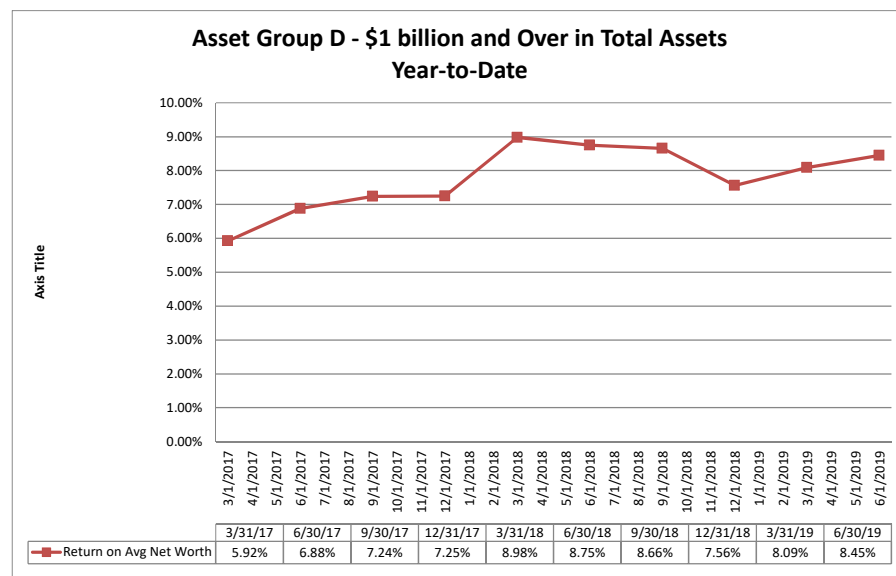
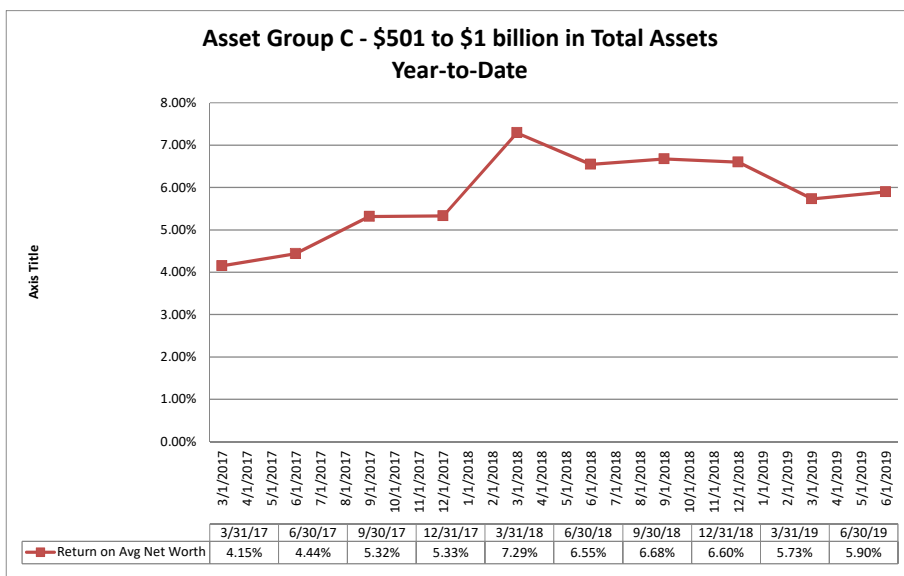
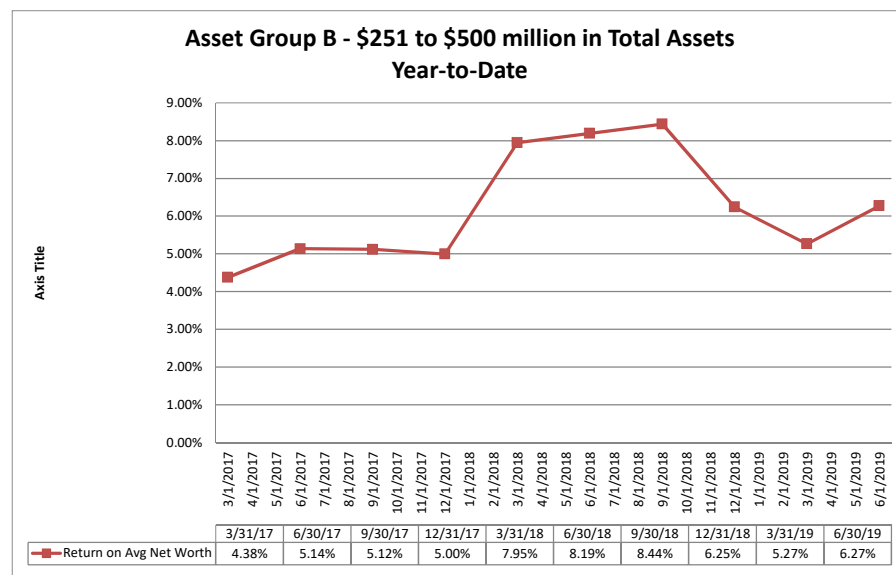
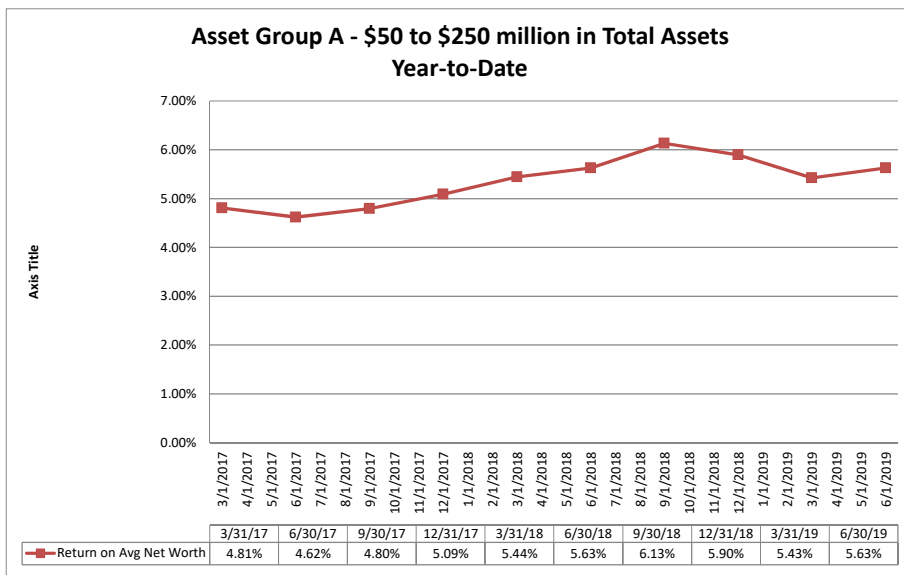
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 12, 2019

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)
<b>Asset Group A - \$50 to \$250 million in total assets</b>												
	Cal State L.A. Federal Credit Union	\$53,674	\$135	1.02%	9.01%	78.63%	\$71	\$210	0.80%	7.07%	81.63%	\$75
	Huntington Beach City Employees Credit Union	\$55,453	\$185	1.32%	11.94%	83.45%	\$78	\$259	0.91%	8.45%	79.44%	\$78
	Pacific Transportation Federal Credit Union	\$56,882	\$21	0.14%	0.69%	90.06%	\$87	\$67	0.23%	1.10%	91.35%	\$89
	County Schools Federal Credit Union	\$59,359	(\$4)	(0.03%)	(0.37%)	92.50%	\$65	\$11	0.04%	0.52%	96.14%	\$66
	North County Credit Union	\$62,327	\$15	0.09%	1.18%	92.28%	\$177	(\$39)	(0.12%)	(1.54%)	93.82%	\$177
	Polam Federal Credit Union	\$63,274	\$63	0.39%	3.62%	83.97%	\$81	\$129	0.40%	3.72%	83.42%	\$80
	CalCom Federal Credit Union	\$65,179	\$272	1.67%	11.80%	79.02%	\$64	\$295	0.91%	6.47%	84.12%	\$69
	Universal City Studios Credit Union	\$70,292	\$39	0.22%	2.57%	81.35%	\$66	\$117	0.34%	3.86%	82.01%	\$68
	JACOM Credit Union	\$70,447	\$129	0.73%	4.97%	73.65%	\$72	\$180	0.50%	3.52%	79.90%	\$77
	Union Yes Federal Credit Union	\$70,665	\$150	0.83%	18.80%	80.84%	\$108	\$239	0.68%	15.26%	83.17%	\$108
	Bopti Federal Credit Union	\$71,327	\$127	0.71%	3.91%	53.13%	\$105	\$366	1.02%	5.67%	52.65%	\$102
	Nikkei Credit Union	\$71,696	\$23	0.13%	1.00%	95.64%	\$72	\$83	0.23%	1.84%	96.82%	\$79
	Allied Healthcare Federal Credit Union	\$72,839	\$229	1.26%	13.16%	72.63%	\$71	\$475	1.31%	13.92%	71.44%	\$70
	PostCity Financial Credit Union	\$74,160	\$37	0.20%	1.64%	98.67%	\$77	\$66	0.17%	1.47%	97.87%	\$73
	Santa Ana Federal Credit Union	\$74,614	\$138	0.75%	7.80%	81.72%	\$69	\$301	0.83%	8.59%	79.27%	\$65
	Paradise Valley Federal Credit Union	\$76,552	(\$6)	(0.03%)	(0.27%)	103.50%	\$71	\$7	0.02%	0.16%	100.68%	\$74
	VA Desert Pacific Federal Credit Union	\$77,733	\$313	1.62%	9.11%	76.02%	\$94	\$551	1.44%	8.24%	77.7%	\$96
	Prospectors Federal Credit Union	\$78,883	\$94	0.48%	4.29%	84.73%	\$69	\$152	0.40%	3.51%	86.92%	\$72
	Technicolor Federal Credit Union	\$80,373	\$330	1.69%	19.49%	80.24%	\$107	\$709	1.84%	21.50%	76.87%	\$95
	La Loma Federal Credit Union	\$84,229	\$81	0.38%	5.66%	70.67%	\$61	\$156	0.37%	5.57%	76.87%	\$60
	Thinkwise Federal Credit Union	\$84,934	\$88	0.41%	2.99%	76.89%	\$77	\$266	0.63%	4.55%	76.37%	\$76
	Glendale Federal Credit Union	\$87,982	\$147	0.66%	5.09%	82.95%	\$71	\$184	0.42%	3.21%	86.96%	\$76
	United Methodist Federal Credit Union	\$90,882	\$171	0.75%	7.09%	75.25%	\$79	\$297	0.65%	6.20%	75.64%	\$81
	Rancho Federal Credit Union	\$97,398	\$14	0.06%	0.76%	90.49%	\$81	\$74	0.15%	2.02%	90.97%	\$81
	San Diego Firefighters Federal Credit Union	\$104,378	\$138	0.53%	6.58%	81.73%	\$99	\$244	0.48%	5.89%	83.79%	\$100
	South Bay Credit Union	\$109,863	\$175	0.64%	6.19%	72.83%	\$72	\$269	0.49%	4.78%	77.82%	\$77
	California Bear Credit Union	\$114,588	\$112	0.39%	5.49%	87.18%	\$97	\$128	0.22%	3.19%	90.90%	\$99
	Pasadena Service Federal Credit Union	\$117,399	\$330	1.11%	10.66%	75.13%	\$67	\$731	1.23%	12.03%	75.19%	\$69
	Ontario Montclair School Employees Federal Credit Union	\$119,363	\$210	0.71%	7.16%	76.00%	\$81	\$434	0.75%	7.49%	78.62%	\$83
	California Lithuanian Credit Union	\$120,373	\$452	1.50%	9.20%	39.05%	\$105	\$905	1.50%	9.35%	38.79%	\$105
	East County Schools Federal Credit Union	\$120,826	\$234	0.76%	8.88%	78.66%	\$90	\$427	0.70%	8.19%	77.98%	\$91
	First Imperial Credit Union	\$125,396	\$255	0.81%	8.61%	66.65%	\$70	\$406	0.65%	6.94%	69.57%	\$75
	Clearpath Federal Credit Union	\$128,847	\$213	0.69%	6.83%	81.91%	\$60	\$294	0.49%	4.78%	87.85%	\$63
	Schools Federal Credit Union	\$130,966	\$284	0.86%	6.47%	78.39%	\$75	\$545	0.84%	6.27%	78.85%	\$77
	Sea Air Federal Credit Union	\$133,463	(\$31)	(0.09%)	(0.38%)	94.19%	\$92	(\$66)	(0.10%)	(0.41%)	96.87%	\$94
	Torrance Community Federal Credit Union	\$135,014	\$253	0.75%	9.03%	74.70%	\$98	\$553	0.82%	10.27%	76.74%	\$122
	Camino Federal Credit Union	\$150,213	\$206	0.55%	5.63%	75.99%	\$88	\$291	0.39%	4.00%	79.37%	\$84
	Chaffey Federal Credit Union	\$161,184	\$354	0.88%	10.92%	75.19%	\$63	\$513	0.65%	8.16%	79.04%	\$63
	E-Central Credit Union	\$162,100	\$262	0.65%	3.38%	86.47%	\$95	\$523	0.65%	3.38%	85.72%	\$92
	Priority One Credit Union	\$162,702	\$376	0.92%	9.00%	81.50%	\$73	\$699	0.86%	8.61%	82.87%	\$73
	Pasadena Federal Credit Union	\$169,386	\$54	0.13%	1.27%	93.82%	\$96	\$126	0.15%	1.49%	94.52%	\$97
	Alta Vista Credit Union	\$173,187	(\$648)	(1.51%)	(19.30%)	80.78%	\$78	(\$549)	(0.65%)	(8.09%)	77.24%	\$78
	Long Beach Firemen's Credit Union	\$188,262	\$672	1.42%	6.86%	36.64%	\$88	\$1,211	1.29%	6.23%	37.39%	\$84
	Edwards Federal Credit Union	\$201,976	\$257	0.51%	6.56%	82.51%	\$67	\$663	0.66%	8.55%	80.23%	\$66
	Parsons Federal Credit Union	\$218,975	\$54	0.10%	0.76%	87.46%	\$119	\$102	0.09%	0.72%	89.40%	\$118
	Downey Federal Credit Union	\$229,687	\$501	0.87%	7.48%	76.25%	\$77	\$987	0.87%	7.54%	75.35%	\$75
	UMe Federal Credit Union	\$233,286	\$506	0.87%	9.53%	73.12%	\$95	\$858	0.75%	8.17%	72.93%	\$92
	Santa Barbara Teachers Federal Credit Union	\$236,328	\$480	0.81%	6.97%	62.78%	\$90	\$971	0.82%	7.11%	62.47%	\$89
	POPA Federal Credit Union	\$249,035	\$405	0.65%	5.27%	77.87%	\$94	\$934	0.76%	6.12%	81.43%	\$97
	Average of Asset Group A	\$117,305	\$182	0.63%	5.82%	79.08%	\$84	\$354	0.60%	5.63%	80.15%	\$85

Source: SNL Financial

NA = data was not available.

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



Performance Analysis

June 30, 2019

Run Date: August 12, 2019

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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Matadors Community Credit Union	\$254,014	\$661	1.04%	9.56%	71.14%	\$100	\$1,093	0.86%	7.98%	74.33%	\$102
	Eagle Community Credit Union	\$257,830	\$357	0.55%	5.73%	81.35%	\$71	\$636	0.49%	5.18%	83.65%	\$73
	Strata Federal Credit Union	\$263,392	\$603	0.92%	7.05%	70.47%	\$69	\$1,087	0.84%	6.40%	75.80%	\$75
	Wheelhouse Credit Union	\$282,605	\$319	0.45%	4.22%	90.08%	\$78	\$333	0.23%	2.21%	93.78%	\$80
	I.L.W.U. Credit Union	\$286,095	\$775	1.08%	9.55%	76.50%	\$105	\$1,578	1.12%	9.89%	76.63%	\$105
	Long Beach City Employees Federal Credit Union	\$301,036	\$419	0.55%	5.31%	73.86%	\$88	\$852	0.56%	5.49%	72.30%	\$90
	SAG-AFTRA Federal Credit Union	\$318,191	\$517	0.65%	8.53%	71.88%	\$87	\$765	0.48%	6.28%	76.29%	\$86
	Gain Federal Credit Union	\$347,556	\$535	0.62%	7.48%	80.83%	\$94	\$909	0.53%	6.42%	82.92%	\$94
	Cabrillo Credit Union	\$370,154	\$625	0.72%	8.07%	82.95%	\$82	\$963	0.59%	6.27%	83.18%	\$85
	Glendale Area Schools Credit Union	\$373,917	\$691	0.74%	5.10%	57.77%	\$77	\$1,373	0.75%	5.14%	57.49%	\$74
	Aerospace Federal Credit Union	\$379,998	\$655	0.69%	6.83%	68.19%	\$107	\$1,226	0.65%	6.68%	70.64%	\$116
	America's Christian Credit Union	\$412,807	\$1,123	1.11%	10.43%	75.88%	\$95	\$1,961	0.98%	9.21%	77.47%	\$97
	LA Financial Federal Credit Union	\$415,576	\$764	0.74%	8.14%	78.50%	\$92	\$1,120	0.55%	6.05%	82.45%	\$94
	Sun Community Federal Credit Union	\$442,112	\$706	0.64%	6.51%	81.55%	\$65	\$1,293	0.59%	6.01%	83.24%	\$64
	CBC Federal Credit Union	\$443,474	\$140	0.13%	1.27%	89.55%	\$87	\$169	0.08%	0.77%	87.27%	\$87
	Foothill Federal Credit Union	\$473,273	\$1,308	1.12%	9.21%	67.39%	\$87	\$2,321	1.01%	8.39%	70.62%	\$92
	SkyOne Federal Credit Union	\$485,145	\$1,105	0.92%	10.42%	71.34%	\$95	\$1,717	0.72%	8.27%	74.09%	\$97
	Average of Asset Group B	\$359,246	\$665	0.75%	7.26%	75.84%	\$87	\$1,141	0.65%	6.27%	77.77%	\$89
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Point Loma Credit Union	\$505,665	\$314	0.25%	2.80%	85.02%	\$81	\$743	0.29%	3.33%	85.28%	\$82
	USC Credit Union	\$570,554	\$1,248	0.88%	10.32%	73.55%	\$91	\$2,828	1.00%	11.87%	69.25%	\$87
	Certified Federal Credit Union	\$614,276	\$1,149	0.75%	3.80%	75.79%	\$100	\$2,560	0.85%	4.30%	74.13%	\$100
	First Financial Federal Credit Union	\$617,429	\$1,407	0.90%	12.37%	74.20%	\$105	\$1,861	0.60%	8.25%	79.21%	\$101
	AltaOne Federal Credit Union	\$624,278	\$122	0.08%	0.78%	77.85%	\$73	(\$256)	(0.08%)	(0.82%)	77.28%	\$73
	Safe 1 Credit Union	\$642,645	\$1,741	1.08%	7.08%	64.49%	\$79	\$3,176	0.99%	6.52%	65.03%	\$79
	Christian Community Credit Union	\$663,165	\$1,145	0.69%	5.18%	88.55%	\$90	\$2,724	0.82%	6.21%	82.04%	\$92
	First City Credit Union	\$699,470	\$1,868	1.07%	9.37%	68.48%	\$83	\$3,473	1.01%	8.96%	68.49%	\$81
	Evangelical Christian Credit Union	\$724,767	\$210	0.12%	1.30%	81.04%	\$102	\$732	0.20%	2.27%	84.93%	\$105
	University Credit Union	\$727,298	\$794	0.44%	5.61%	82.34%	\$103	\$1,849	0.52%	6.68%	80.38%	\$102
	SCE Federal Credit Union	\$733,696	\$1,527	0.83%	8.22%	78.48%	\$91	\$2,485	0.67%	6.79%	79.65%	\$92
	Water and Power Community Credit Union	\$741,174	\$1,620	0.88%	10.42%	76.05%	\$101	\$2,900	0.80%	9.58%	76.72%	\$106
	American First Credit Union	\$766,579	\$1,273	0.67%	6.55%	79.17%	\$91	\$2,270	0.59%	5.92%	80.37%	\$92
	Southland Credit Union	\$810,324	\$397	0.20%	1.79%	87.91%	\$108	\$850	0.22%	1.93%	90.00%	\$104
	Sesloc Federal Credit Union	\$841,927	\$1,825	0.87%	8.97%	75.42%	\$96	\$3,680	0.89%	9.22%	74.31%	\$94
	Frontwave Credit Union	\$873,759	(\$1,038)	(0.48%)	(3.66%)	96.47%	\$70	(\$1,152)	(0.27%)	(2.05%)	94.04%	\$71
	Honda Federal Credit Union	\$874,010	\$726	0.33%	3.58%	90.73%	\$109	\$1,655	0.39%	4.14%	88.64%	\$108
	Xceed Financial Federal Credit Union	\$878,571	\$1,011	0.46%	4.28%	86.69%	\$82	\$1,784	0.40%	3.80%	86.96%	\$81
	Ventura County Credit Union	\$888,139	\$2,764	1.24%	13.20%	69.64%	\$80	\$5,390	1.22%	13.13%	70.37%	\$80
	Los Angeles Police Federal Credit Union	\$965,051	\$1,914	0.79%	6.37%	81.78%	\$131	\$3,611	0.75%	6.08%	82.93%	\$136
	Los Angeles Federal Credit Union	\$987,152	\$1,736	0.70%	5.81%	74.56%	\$105	\$3,308	0.67%	5.61%	75.27%	\$106
	Farmers Insurance Group Federal Credit Union	\$987,324	\$2,668	1.12%	9.40%	73.43%	\$109	\$4,478	0.96%	7.97%	74.22%	\$110
	Average of Asset Group C	\$760,784	\$1,201	0.63%	6.07%	79.17%	\$95	\$2,316	0.61%	5.90%	79.07%	\$95

Source: SNL Financial

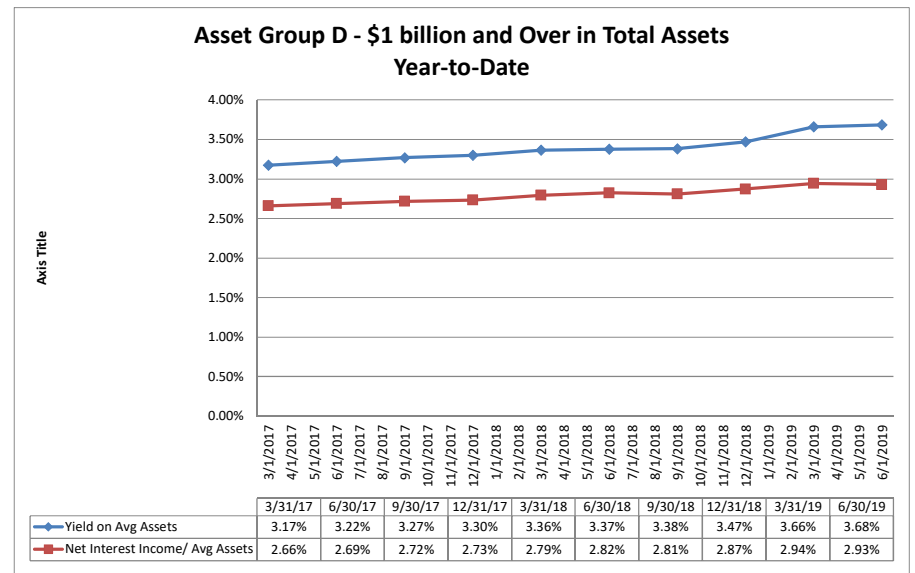
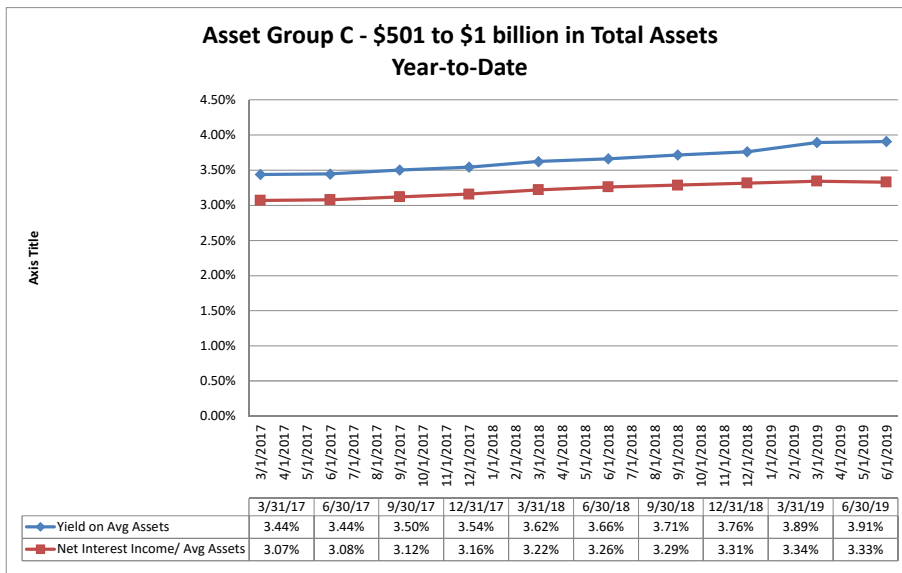
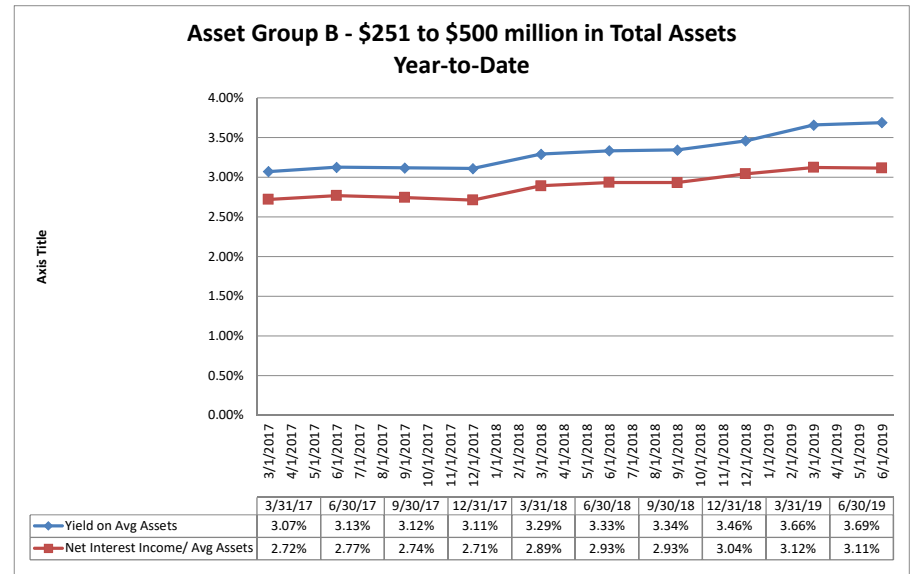
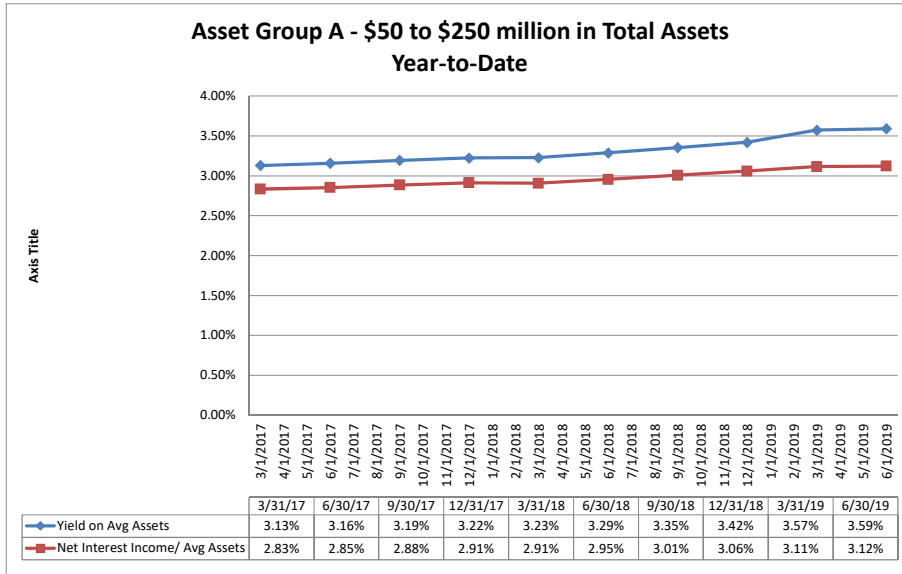
NA = data was not available.

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

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)
<b>Asset Group D - \$1 billion and over in total assets</b>												
	University & State Employees Credit Union	\$1,007,180	\$4,440	1.77%	18.10%	65.14%	\$93	\$5,821	1.17%	12.08%	70.89%	\$93
	CoastHills Credit Union	\$1,174,198	\$2,324	0.79%	8.73%	77.00%	\$88	\$4,024	0.69%	7.63%	78.12%	\$87
	Northrop Grumman Federal Credit Union	\$1,183,023	\$983	0.33%	3.19%	84.63%	\$93	\$1,931	0.33%	3.19%	85.79%	\$97
	Arrowhead Central Credit Union	\$1,434,846	\$4,844	1.36%	10.40%	68.04%	\$83	\$9,866	1.41%	10.84%	67.78%	\$81
	Financial Partners Credit Union	\$1,444,978	\$1,861	0.52%	5.63%	84.17%	\$101	\$3,749	0.53%	5.71%	81.91%	\$96
	Firefighters First Federal Credit Union	\$1,458,597	\$2,876	0.80%	8.86%	79.00%	\$117	\$5,617	0.79%	8.75%	79.44%	\$121
	Altura Credit Union	\$1,470,732	\$5,454	1.50%	13.54%	68.25%	\$82	\$9,674	1.34%	12.24%	68.99%	\$83
	LBS Financial Credit Union	\$1,502,558	\$2,793	0.75%	5.68%	68.23%	\$84	\$5,332	0.72%	5.43%	69.90%	\$85
	First Entertainment Credit Union	\$1,573,258	\$3,325	0.85%	9.28%	69.02%	\$105	\$7,646	0.98%	10.96%	67.20%	\$100
	Credit Union of Southern California	\$1,579,919	\$7,202	1.86%	16.19%	65.33%	\$102	\$10,803	1.42%	12.60%	68.88%	\$97
	Orange County's Credit Union	\$1,692,796	\$3,431	0.81%	7.80%	77.12%	\$100	\$6,475	0.78%	7.46%	77.71%	\$98
	Caltech Employees Federal Credit Union	\$1,716,052	\$1,859	0.43%	4.27%	66.86%	\$131	\$3,846	0.45%	4.51%	66.21%	\$130
	Kern Schools Federal Credit Union	\$1,716,215	\$5,013	1.18%	11.61%	69.54%	\$70	\$10,017	1.21%	11.83%	70.30%	\$71
	F&A Federal Credit Union	\$1,720,464	\$4,030	0.94%	6.09%	51.44%	\$93	\$8,409	0.99%	6.53%	49.71%	\$93
	Partners Federal Credit Union	\$1,812,057	\$3,786	0.83%	7.52%	73.39%	\$101	\$6,586	0.73%	6.60%	74.38%	\$96
	NuVision Federal Credit Union	\$2,352,829	\$1,019	0.17%	1.58%	87.77%	\$98	\$7,966	0.68%	6.25%	80.04%	\$99
	California Coast Credit Union	\$2,605,344	\$5,903	0.91%	7.68%	72.98%	\$78	\$11,159	0.86%	7.35%	73.88%	\$81
	Premier America Credit Union	\$2,786,256	\$5,750	0.81%	8.02%	69.21%	\$105	\$11,991	0.86%	8.45%	67.72%	\$102
	UNIFY Financial Federal Credit Union	\$3,031,263	\$3,286	0.43%	5.44%	73.34%	\$101	\$6,200	0.41%	5.19%	74.20%	\$99
	California Credit Union	\$3,204,010	\$7,730	0.98%	9.13%	75.28%	\$114	\$13,613	0.87%	8.16%	76.78%	\$117
	Mission Federal Credit Union	\$3,764,908	\$20,601	2.19%	16.76%	53.25%	\$95	\$32,802	1.77%	13.59%	59.53%	\$94
	Wescom Central Credit Union	\$4,062,916	\$8,399	0.82%	10.67%	80.55%	\$106	\$17,182	0.87%	11.21%	79.83%	\$106
	Kinecta Federal Credit Union	\$4,470,102	\$7,244	0.65%	7.79%	75.76%	\$116	\$15,787	0.71%	8.58%	74.76%	\$116
	Logix Federal Credit Union	\$6,139,645	\$18,262	1.20%	7.83%	58.02%	\$106	\$33,218	1.09%	7.19%	60.25%	\$112
	San Diego County Credit Union	\$8,398,314	\$21,162	1.01%	6.29%	68.72%	\$97	\$48,335	1.16%	7.25%	65.17%	\$95
	SchoolsFirst Federal Credit Union	\$16,007,925	\$44,562	1.12%	9.92%	59.36%	\$106	\$88,775	1.13%	10.01%	58.99%	\$105
	Average of Asset Group D	\$3,050,399	7,620.73	0.96%	8.77%	70.82%	98.65	14,877.85	0.92%	8.45%	71.09%	98.23

# Balance Sheet & Net Interest Margin

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



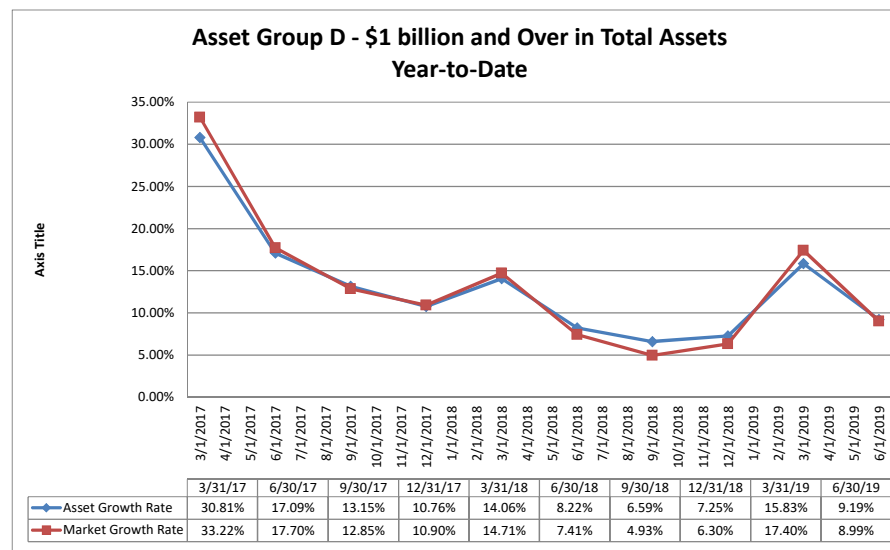
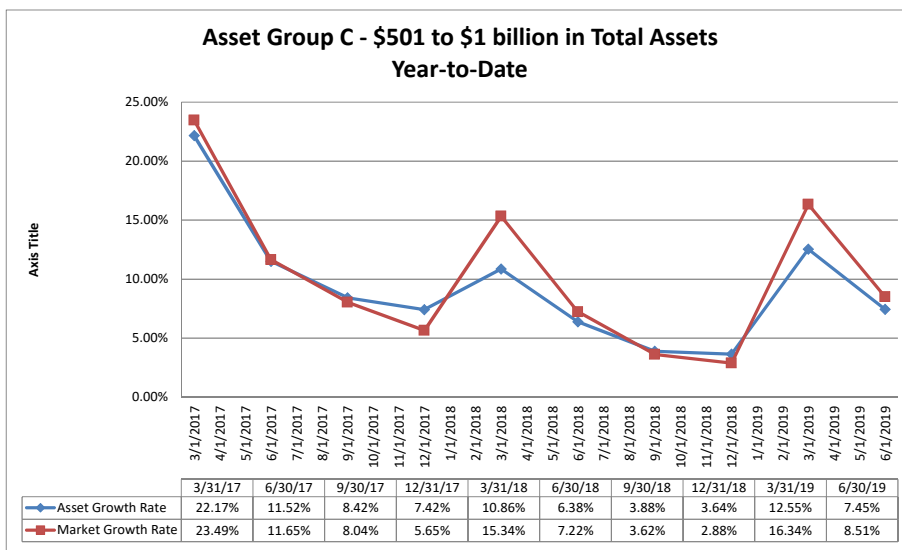
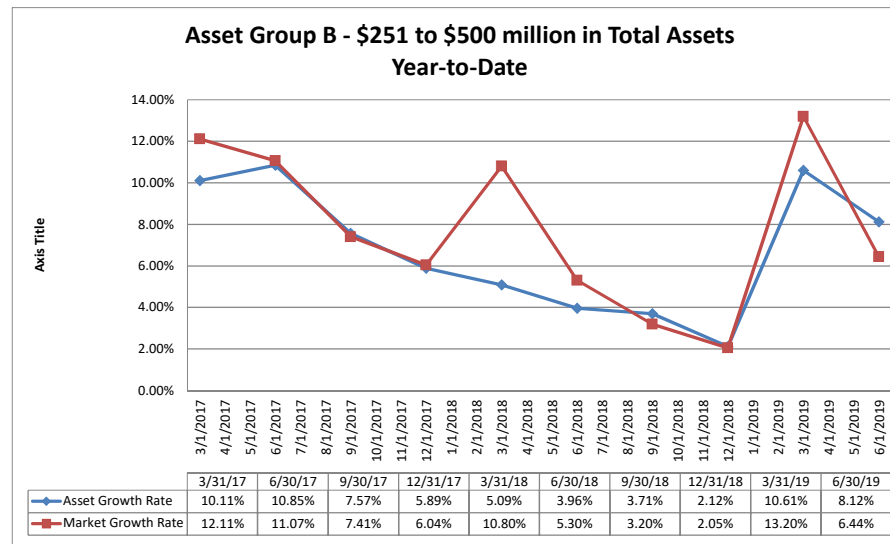
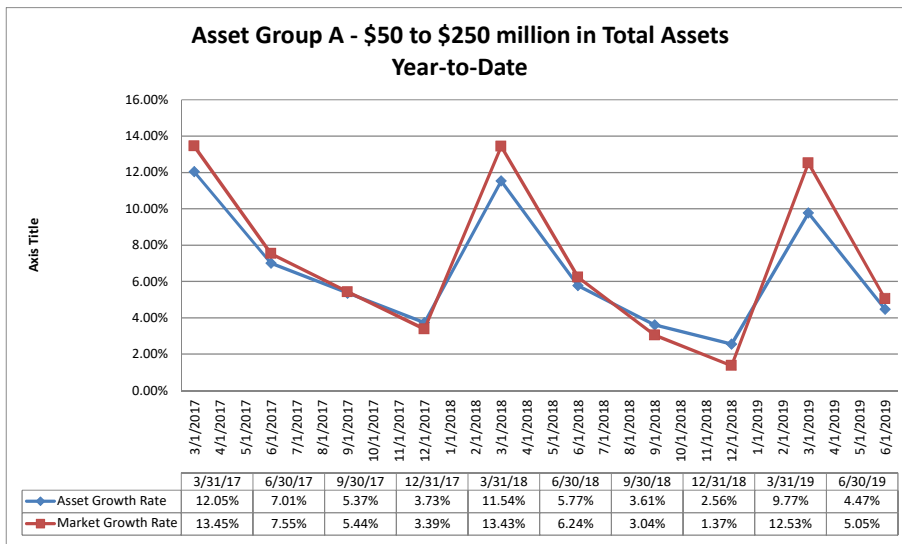
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Cal State L.A. Federal Credit Union	\$53,674	\$38,550	\$46,931	82.14%	\$3,463	4.67%	0.05%	4.62%	10.05%	9.19%
	Huntington Beach City Employees Credit Union	\$55,453	\$13,382	\$48,865	27.39%	\$6,932	2.99%	0.34%	2.65%	(10.15%)	(12.44%)
	Pacific Transportation Federal Credit Union	\$56,882	\$40,350	\$43,571	92.61%	\$4,376	4.04%	0.21%	3.82%	(5.48%)	(8.57%)
	County Schools Federal Credit Union	\$59,359	\$49,444	\$54,953	89.98%	\$2,968	4.34%	0.56%	3.78%	(3.79%)	16.22%
	North County Credit Union	\$62,327	\$50,027	\$56,675	88.27%	\$10,388	3.46%	0.56%	2.90%	(10.14%)	7.17%
	Polam Federal Credit Union	\$63,274	\$31,057	\$56,151	55.31%	\$6,660	3.30%	1.13%	2.17%	(3.26%)	(4.22%)
	CalCom Federal Credit Union	\$65,179	\$45,334	\$54,877	82.61%	\$3,032	4.23%	0.38%	3.85%	7.38%	8.81%
	Universal City Studios Credit Union	\$70,292	\$43,287	\$62,450	69.31%	\$5,207	3.66%	0.39%	3.27%	4.52%	4.90%
	JACOM Credit Union	\$70,447	\$20,630	\$59,007	34.96%	\$8,288	2.73%	0.15%	2.58%	(4.86%)	(7.41%)
	Union Yes Federal Credit Union	\$70,665	\$31,389	\$65,825	47.69%	\$6,730	3.00%	0.12%	2.88%	22.89%	19.02%
	Bopti Federal Credit Union	\$71,327	\$24,491	\$58,006	42.22%	\$12,969	3.72%	1.18%	2.54%	(1.45%)	(2.99%)
	Nikkei Credit Union	\$71,696	\$32,764	\$61,901	52.93%	\$5,311	3.18%	0.52%	2.66%	2.37%	0.27%
	Allied Healthcare Federal Credit Union	\$72,839	\$55,179	\$65,441	84.32%	\$4,552	4.33%	0.35%	3.98%	3.83%	2.48%
	PostCity Financial Credit Union	\$74,160	\$24,784	\$64,758	38.27%	\$5,114	2.92%	0.18%	2.74%	(4.68%)	(6.37%)
	Santa Ana Federal Credit Union	\$74,614	\$46,321	\$67,041	69.09%	\$5,330	3.06%	0.25%	2.81%	12.36%	19.57%
	Paradise Valley Federal Credit Union	\$76,552	\$33,975	\$67,381	50.42%	\$4,374	3.17%	0.50%	2.67%	(1.96%)	(1.80%)
	VA Desert Pacific Federal Credit Union	\$77,733	\$40,664	\$62,630	64.93%	\$4,711	4.70%	0.52%	4.18%	4.93%	1.63%
	Prospectors Federal Credit Union	\$78,883	\$50,040	\$69,077	72.44%	\$5,089	3.45%	0.85%	2.60%	12.98%	12.12%
	Technicolor Federal Credit Union	\$80,373	\$48,763	\$67,524	72.22%	\$4,019	4.37%	0.68%	3.69%	11.65%	8.59%
	La Loma Federal Credit Union	\$84,229	\$43,324	\$77,260	56.08%	\$4,211	3.26%	0.04%	3.22%	6.20%	3.95%
	Thinkwise Federal Credit Union	\$84,934	\$46,031	\$72,701	63.32%	\$4,591	4.02%	0.52%	3.50%	7.30%	9.27%
	Glendale Federal Credit Union	\$87,982	\$54,063	\$75,194	71.90%	\$5,028	3.35%	0.26%	3.09%	2.34%	2.80%
	United Methodist Federal Credit Union	\$90,882	\$49,666	\$80,906	61.39%	\$5,508	3.50%	0.49%	3.01%	2.48%	1.95%
	Rancho Federal Credit Union	\$97,398	\$56,190	\$88,924	63.19%	\$3,417	3.40%	0.16%	3.24%	8.06%	7.49%
	San Diego Firefighters Federal Credit Union	\$104,378	\$50,264	\$94,574	53.15%	\$6,524	3.08%	0.53%	2.55%	9.51%	9.49%
	South Bay Credit Union	\$109,863	\$88,773	\$92,819	95.64%	\$4,883	3.80%	0.33%	3.47%	(4.65%)	16.63%
	California Bear Credit Union	\$114,588	\$83,534	\$105,112	79.47%	\$5,093	3.75%	0.16%	3.59%	4.03%	1.57%
	Pasadena Service Federal Credit Union	\$117,399	\$76,570	\$103,939	73.67%	\$3,913	4.03%	0.22%	3.80%	2.01%	3.33%
	Ontario Montclair School Employees Federal Credit Union	\$119,363	\$62,649	\$106,035	59.08%	\$5,426	3.33%	0.43%	2.90%	15.50%	15.95%
	California Lithuanian Credit Union	\$120,373	\$84,386	\$99,553	84.76%	\$17,196	3.77%	1.37%	2.40%	(0.67%)	(3.41%)
	East County Schools Federal Credit Union	\$120,826	\$81,062	\$105,353	76.94%	\$6,359	3.77%	0.40%	2.96%	1.64%	2.29%
	First Imperial Credit Union	\$125,396	\$89,563	\$111,324	80.45%	\$3,175	5.39%	0.73%	4.67%	4.76%	9.85%
	Clearpath Federal Credit Union	\$128,847	\$88,271	\$114,525	77.08%	\$2,996	3.78%	0.57%	3.20%	22.29%	23.58%
	Schools Federal Credit Union	\$130,966	\$72,728	\$112,502	64.65%	\$3,742	3.59%	0.22%	3.37%	9.97%	10.11%
	Sea Air Federal Credit Union	\$133,463	\$35,383	\$100,163	35.33%	\$7,415	2.88%	0.73%	2.15%	(1.07%)	(2.04%)
	Torrance Community Federal Credit Union	\$135,014	\$46,261	\$121,880	37.96%	\$8,183	3.20%	0.19%	2.47%	4.63%	1.41%
	Camino Federal Credit Union	\$150,213	\$90,986	\$132,744	68.54%	\$3,852	4.04%	0.28%	3.75%	4.50%	3.18%
	Chaffey Federal Credit Union	\$161,184	\$92,259	\$143,637	64.23%	\$3,793	3.47%	0.65%	2.82%	8.50%	5.18%
	E-Central Credit Union	\$162,100	\$114,008	\$129,584	87.98%	\$3,684	4.10%	0.33%	3.77%	2.86%	2.41%
	Priority One Credit Union	\$162,702	\$84,084	\$143,345	58.66%	\$3,222	3.41%	0.10%	3.31%	3.74%	0.29%
	Pasadena Federal Credit Union	\$169,386	\$91,734	\$150,707	60.87%	\$5,464	2.98%	0.39%	2.59%	4.25%	6.66%
	Alta Vista Credit Union	\$173,187	\$138,299	\$155,503	88.94%	\$3,892	4.43%	0.27%	4.17%	9.97%	10.93%
	Long Beach Firemen's Credit Union	\$188,262	\$133,984	\$148,622	90.15%	\$17,930	3.12%	1.04%	2.08%	1.91%	0.65%
	Edwards Federal Credit Union	\$201,976	\$80,242	\$184,766	43.43%	\$4,297	3.06%	0.19%	2.87%	2.69%	2.53%
	Parsons Federal Credit Union	\$218,975	\$125,702	\$185,414	67.80%	\$10,682	3.07%	0.81%	2.26%	4.63%	4.02%
	Downey Federal Credit Union	\$229,687	\$111,522	\$198,871	56.08%	\$5,162	3.32%	0.32%	3.00%	8.36%	6.25%
	UMe Federal Credit Union	\$233,286	\$97,201	\$209,850	46.32%	\$6,480	3.18%	0.51%	2.67%	12.98%	12.60%
	Santa Barbara Teachers Federal Credit Union	\$236,328	\$65,404	\$207,666	31.49%	\$11,816	2.87%	0.81%	2.06%	1.14%	0.29%
	POPA Federal Credit Union	\$249,035	\$187,306	\$216,730	86.42%	\$5,299	3.95%	0.33%	3.63%	11.84%	12.20%
	Average of Asset Group A	\$117,305	\$66,161	\$102,107	65.35%	\$5,974	3.59%	0.46%	3.12%	4.47%	5.05%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

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

Matadors Community Credit Union	\$254,014	\$214,458	\$222,454	96.41%	\$5,708	4.21%	0.91%	3.30%	3.75%	3.88%
Eagle Community Credit Union	\$257,830	\$190,983	\$212,755	89.77%	\$3,415	4.01%	0.37%	3.64%	0.40%	(1.44%)
Strata Federal Credit Union	\$263,392	\$196,550	\$225,827	87.04%	\$4,621	3.90%	0.27%	3.64%	8.08%	8.10%
Wheelhouse Credit Union	\$282,605	\$220,080	\$242,225	90.86%	\$3,364	4.29%	0.33%	3.96%	(2.47%)	(2.27%)
I.L.W.U. Credit Union	\$286,095	\$202,312	\$249,796	80.99%	\$5,502	4.29%	0.66%	3.63%	15.04%	13.95%
Long Beach City Employees Federal Credit Union	\$301,036	\$92,035	\$268,368	34.29%	\$11,578	2.49%	0.69%	1.80%	(0.60%)	(2.45%)
SAG-AFTRA Federal Credit Union	\$318,191	\$132,591	\$291,364	45.51%	\$6,061	3.32%	0.25%	3.07%	(0.15%)	0.35%
Gain Federal Credit Union	\$347,556	\$198,224	\$316,513	62.63%	\$5,517	3.61%	0.46%	3.15%	7.82%	8.13%
Cabrillo Credit Union	\$370,154	\$212,769	\$284,345	74.83%	\$4,969	3.69%	0.48%	3.21%	46.43%	21.92%
Glendale Area Schools Credit Union	\$373,917	\$125,197	\$317,084	39.48%	\$13,354	2.86%	0.96%	1.90%	10.11%	9.40%
Aerospace Federal Credit Union	\$379,998	\$79,653	\$337,543	23.60%	\$15,833	2.81%	0.82%	1.99%	4.83%	1.87%
America's Christian Credit Union	\$412,807	\$293,543	\$357,541	82.10%	\$4,691	4.14%	0.90%	3.25%	11.67%	11.88%
LA Financial Federal Credit Union	\$415,576	\$326,950	\$367,818	88.89%	\$5,328	3.55%	0.20%	3.35%	8.01%	3.70%
Sun Community Federal Credit Union	\$442,112	\$346,340	\$395,198	87.64%	\$3,060	3.72%	0.58%	3.13%	4.46%	14.11%
CBC Federal Credit Union	\$443,474	\$315,104	\$382,701	82.34%	\$4,164	4.19%	0.56%	3.62%	(1.10%)	2.34%
Foothill Federal Credit Union	\$473,273	\$278,513	\$407,048	68.42%	\$6,353	3.41%	0.62%	2.80%	12.63%	10.63%
SkyOne Federal Credit Union	\$485,145	\$335,088	\$431,572	77.64%	\$5,421	4.18%	0.67%	3.51%	9.18%	5.42%
Average of Asset Group B	\$359,246	\$221,199	\$312,362	71.32%	\$6,408	3.69%	0.57%	3.11%	8.12%	6.44%

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

Point Loma Credit Union	\$505,665	\$412,131	\$454,063	90.77%	\$3,920	3.74%	0.32%	3.42%	4.30%	3.90%
USC Credit Union	\$570,554	\$463,883	\$515,181	90.04%	\$6,521	3.78%	0.74%	3.04%	7.57%	6.31%
Certified Federal Credit Union	\$614,276	\$361,980	\$480,584	75.32%	\$5,318	4.29%	0.72%	3.57%	16.47%	17.67%
First Financial Federal Credit Union	\$617,429	\$488,135	\$567,478	86.02%	\$4,186	4.30%	0.63%	3.66%	6.46%	7.97%
AltaOne Federal Credit Union	\$624,278	\$460,087	\$552,850	83.22%	\$3,807	4.55%	0.22%	4.32%	(1.05%)	(1.63%)
Safe 1 Credit Union	\$642,645	\$532,415	\$533,059	99.88%	\$5,060	3.27%	0.44%	2.83%	7.30%	7.02%
Christian Community Credit Union	\$663,165	\$551,243	\$568,459	96.97%	\$5,458	4.00%	0.65%	3.35%	1.90%	6.72%
First City Credit Union	\$699,470	\$308,505	\$612,862	50.34%	\$6,082	3.28%	0.26%	3.02%	7.35%	5.17%
Evangelical Christian Credit Union	\$724,767	\$512,649	\$615,682	83.27%	\$6,711	3.47%	0.98%	2.48%	6.15%	(4.88%)
University Credit Union	\$727,298	\$347,844	\$659,997	52.70%	\$7,820	3.09%	0.44%	2.65%	22.22%	20.80%
SCE Federal Credit Union	\$733,696	\$577,502	\$632,368	91.32%	\$3,892	4.53%	0.66%	3.87%	(2.47%)	7.51%
Water and Power Community Credit Union	\$741,174	\$403,468	\$640,117	63.03%	\$6,228	3.65%	0.43%	3.22%	10.55%	6.32%
American First Credit Union	\$766,579	\$538,998	\$575,635	93.64%	\$5,920	3.58%	1.13%	2.45%	(4.19%)	25.01%
Southland Credit Union	\$810,324	\$545,817	\$660,451	82.64%	\$5,747	3.43%	0.57%	2.87%	16.28%	5.28%
Sesloc Federal Credit Union	\$841,927	\$614,287	\$749,556	81.95%	\$5,397	3.87%	0.32%	3.55%	12.01%	10.85%
Frontwave Credit Union	\$873,759	\$565,832	\$735,549	76.93%	\$3,242	3.57%	0.41%	3.16%	13.43%	11.21%
Honda Federal Credit Union	\$874,010	\$684,690	\$742,730	92.19%	\$5,172	4.09%	0.82%	3.27%	10.27%	12.57%
Xceed Financial Federal Credit Union	\$878,571	\$708,539	\$714,628	99.15%	\$4,296	3.92%	0.81%	3.11%	(2.55%)	(3.49%)
Ventura County Credit Union	\$888,139	\$647,562	\$785,847	82.40%	\$4,840	4.01%	0.31%	3.71%	6.00%	3.97%
Los Angeles Police Federal Credit Union	\$965,051	\$676,774	\$836,022	80.95%	\$6,587	4.08%	0.35%	3.73%	7.13%	6.52%
Los Angeles Federal Credit Union	\$987,152	\$687,706	\$853,075	80.61%	\$6,328	3.72%	0.40%	3.32%	3.50%	4.60%
Farmers Insurance Group Federal Credit Union	\$987,324	\$817,598	\$805,330	101.52%	\$5,156	5.77%	1.16%	4.61%	15.28%	27.75%
Average of Asset Group C	\$760,784	\$541,257	\$649,615	83.40%	\$5,349	3.91%	0.58%	3.33%	7.45%	8.51%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 12, 2019

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 (%)
<b>Asset Group D - \$1 billion and over in total assets</b>											
	University & State Employees Credit Union	\$1,007,180	\$778,029	\$846,898	91.87%	\$5,459	3.75%	0.42%	3.34%	6.74%	5.49%
	CoastHills Credit Union	\$1,174,198	\$1,002,522	\$979,527	102.35%	\$4,560	4.11%	0.93%	3.18%	2.70%	3.65%
	Northrop Grumman Federal Credit Union	\$1,183,023	\$790,105	\$1,044,225	75.66%	\$6,226	3.71%	0.85%	2.86%	7.71%	7.04%
	Arrowhead Central Credit Union	\$1,434,846	\$712,577	\$1,195,454	59.61%	\$4,048	3.55%	0.14%	3.41%	16.98%	14.44%
	Financial Partners Credit Union	\$1,444,978	\$1,111,762	\$1,196,209	92.94%	\$5,505	3.57%	0.82%	2.75%	9.70%	10.26%
	Firefighters First Federal Credit Union	\$1,458,597	\$1,214,124	\$1,309,408	92.72%	\$8,631	3.73%	0.96%	2.77%	11.31%	10.84%
	Altura Credit Union	\$1,470,732	\$1,084,235	\$1,282,900	84.51%	\$4,097	3.82%	0.37%	3.45%	7.86%	15.23%
	LBS Financial Credit Union	\$1,502,558	\$1,089,659	\$1,293,818	84.22%	\$6,561	3.45%	0.76%	2.69%	9.63%	10.37%
	First Entertainment Credit Union	\$1,573,258	\$966,141	\$1,411,240	68.46%	\$6,738	3.56%	0.43%	3.13%	6.21%	4.63%
	Credit Union of Southern California	\$1,579,919	\$996,311	\$1,319,314	75.52%	\$5,080	3.63%	0.29%	3.34%	12.77%	9.45%
	Orange County's Credit Union	\$1,692,796	\$1,212,537	\$1,463,233	82.87%	\$5,487	3.48%	0.59%	2.89%	9.19%	9.25%
	Caltech Employees Federal Credit Union	\$1,716,052	\$498,982	\$1,534,808	32.51%	\$24,515	3.01%	1.77%	1.24%	4.87%	3.37%
	Kern Schools Federal Credit Union	\$1,716,215	\$1,120,647	\$1,498,754	74.77%	\$4,121	3.59%	0.30%	3.06%	21.82%	19.45%
	F&A Federal Credit Union	\$1,720,464	\$312,564	\$1,440,600	21.70%	\$20,122	2.81%	1.15%	1.66%	7.09%	4.14%
	Partners Federal Credit Union	\$1,812,057	\$1,621,047	\$1,568,583	103.34%	\$4,458	4.39%	0.73%	3.66%	7.71%	9.25%
	NuVision Federal Credit Union	\$2,352,829	\$1,889,826	\$1,990,905	94.92%	\$4,232	4.42%	0.77%	3.63%	4.90%	3.46%
	California Coast Credit Union	\$2,605,344	\$2,052,954	\$2,280,766	90.01%	\$5,269	3.33%	0.41%	2.92%	7.95%	7.60%
	Premier America Credit Union	\$2,786,256	\$2,239,404	\$2,470,704	90.64%	\$8,888	3.63%	1.23%	2.40%	8.43%	7.92%
	UNIFY Financial Federal Credit Union	\$3,031,263	\$2,545,921	\$2,406,852	105.78%	\$4,909	4.52%	0.79%	3.74%	0.49%	4.42%
	California Credit Union	\$3,204,010	\$2,393,971	\$2,658,777	90.04%	\$6,270	3.57%	0.31%	3.26%	7.60%	9.06%
	Mission Federal Credit Union	\$3,764,908	\$2,735,256	\$3,181,710	85.97%	\$6,317	3.36%	0.41%	2.95%	11.50%	10.08%
	Wescom Central Credit Union	\$4,062,916	\$2,311,469	\$3,172,047	72.87%	\$5,114	3.73%	0.96%	2.76%	33.61%	10.72%
	Kinecta Federal Credit Union	\$4,470,102	\$3,964,899	\$3,998,488	99.16%	\$6,554	4.36%	1.00%	2.90%	1.53%	11.46%
	Logix Federal Credit Union	\$6,139,645	\$5,504,570	\$4,820,777	114.18%	\$8,569	3.92%	1.12%	2.79%	4.01%	15.36%
	San Diego County Credit Union	\$8,398,314	\$6,447,323	\$6,978,891	92.38%	\$9,664	3.15%	0.53%	2.62%	6.13%	5.23%
	SchoolsFirst Federal Credit Union	\$16,007,925	\$9,295,325	\$13,729,593	67.70%	\$8,556	3.62%	0.88%	2.73%	10.54%	11.61%
	Average of Asset Group D	\$3,050,399	\$2,149,698	\$2,579,788	82.57%	\$7,306	3.68%	0.73%	2.93%	9.19%	8.99%

Source: SNL Financial

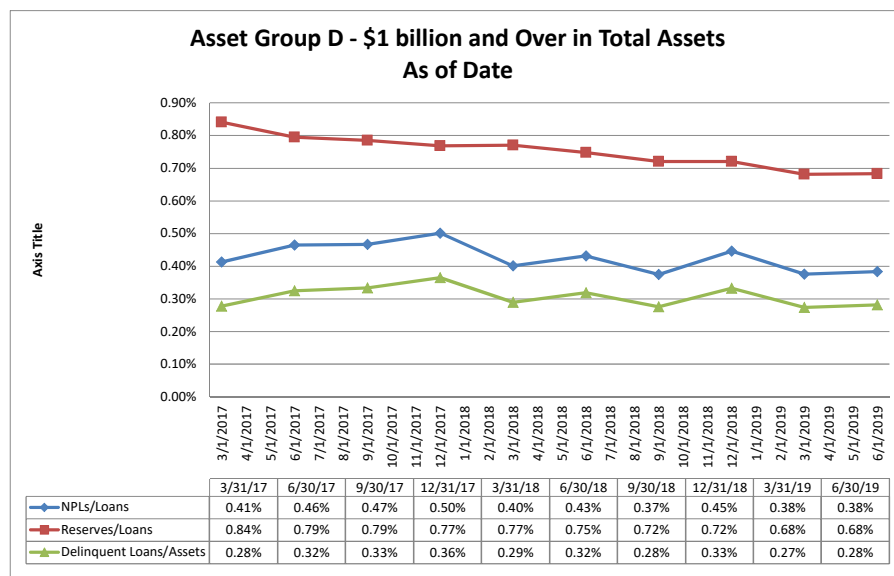
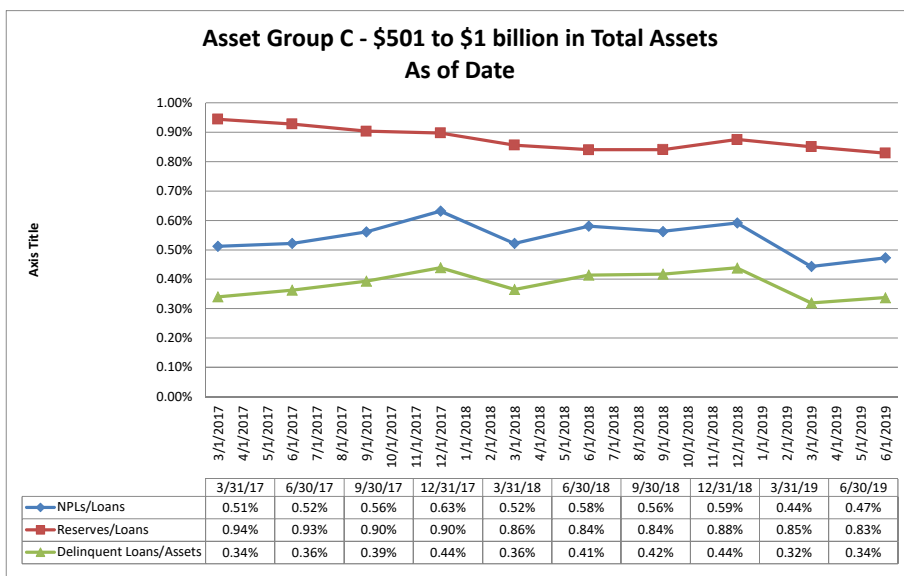
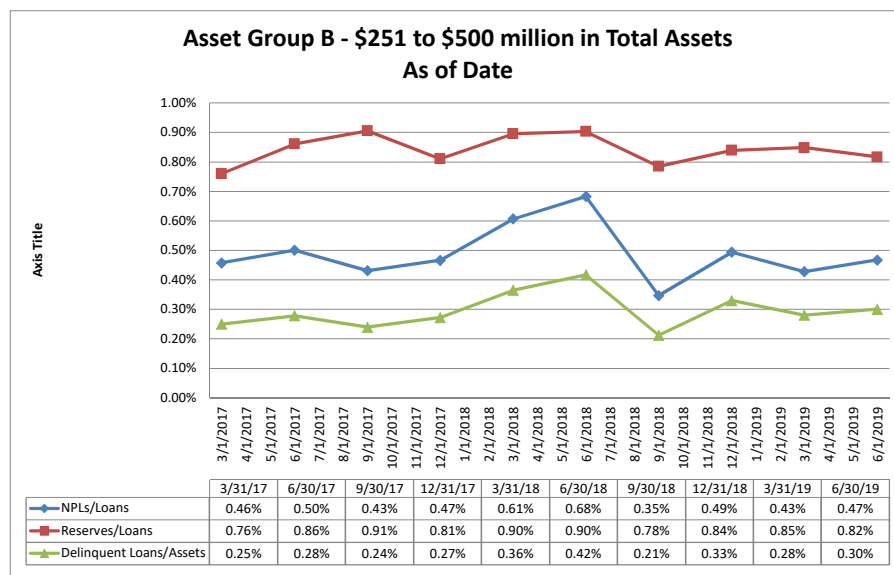
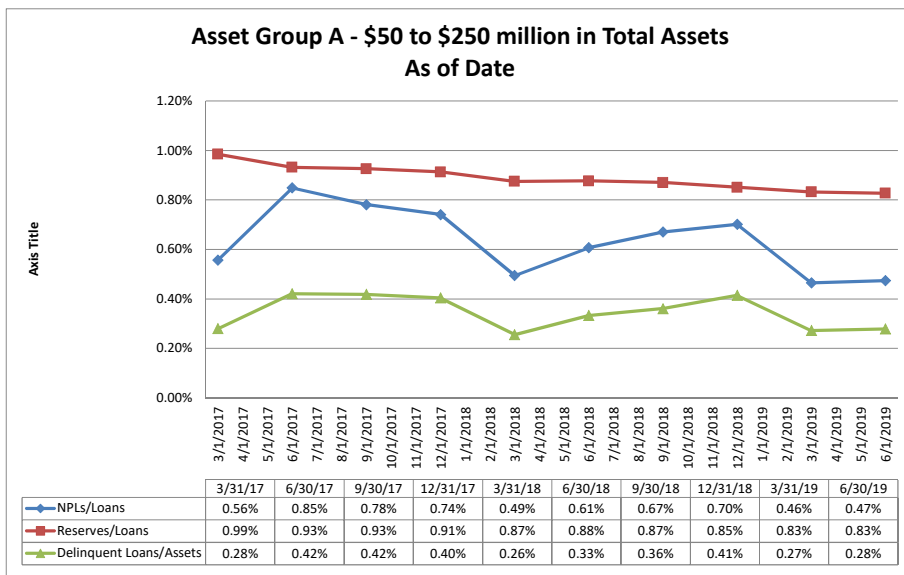
NA = data was not available.

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Cal State L.A. Federal Credit Union	\$53,674	\$635	1.65%	0.60%	36.22%	10.10%	1.18%
	Huntington Beach City Employees Credit Union	\$55,453	\$26	0.19%	1.86%	957.69%	0.40%	0.05%
	Pacific Transportation Federal Credit Union	\$56,882	\$407	1.01%	0.45%	44.96%	3.41%	0.72%
	County Schools Federal Credit Union	\$59,359	\$228	0.46%	1.22%	264.04%	5.07%	0.38%
	North County Credit Union	\$62,327	\$103	0.21%	0.51%	246.60%	2.13%	0.17%
	Polam Federal Credit Union	\$63,274	\$470	1.51%	2.12%	140.21%	6.14%	0.74%
	CalCom Federal Credit Union	\$65,179	\$497	1.10%	0.78%	70.82%	5.10%	0.76%
	Universal City Studios Credit Union	\$70,292	\$508	1.17%	1.02%	87.01%	7.80%	0.72%
	JACOM Credit Union	\$70,447	\$21	0.10%	0.77%	757.14%	0.20%	0.03%
	Union Yes Federal Credit Union	\$70,665	\$5	0.02%	0.18%	NM	0.33%	0.01%
	Bopti Federal Credit Union	\$71,327	\$247	1.01%	1.14%	112.96%	1.85%	0.35%
	Nikkei Credit Union	\$71,696	\$74	0.23%	0.55%	243.24%	0.78%	0.10%
	Allied Healthcare Federal Credit Union	\$72,839	\$37	0.07%	0.34%	508.11%	0.51%	0.05%
	PostCity Financial Credit Union	\$74,160	\$35	0.14%	0.23%	160.00%	0.39%	0.05%
	Santa Ana Federal Credit Union	\$74,614	\$104	0.22%	0.20%	87.50%	1.44%	0.14%
	Paradise Valley Federal Credit Union	\$76,552	\$896	2.64%	1.45%	54.80%	9.53%	1.17%
	VA Desert Pacific Federal Credit Union	\$77,733	\$82	0.20%	0.72%	358.54%	0.57%	0.11%
	Prospectors Federal Credit Union	\$78,883	\$30	0.06%	0.26%	440.00%	0.33%	0.04%
	Technicolor Federal Credit Union	\$80,373	\$51	0.10%	0.64%	607.84%	0.99%	0.06%
	La Loma Federal Credit Union	\$84,229	\$33	0.08%	1.24%	NM	1.68%	0.04%
	Thinkwise Federal Credit Union	\$84,934	\$407	0.88%	1.62%	183.05%	5.28%	0.48%
	Glendale Federal Credit Union	\$87,982	\$88	0.16%	0.64%	393.18%	1.08%	0.10%
	United Methodist Federal Credit Union	\$90,882	\$164	0.33%	0.44%	134.76%	1.65%	0.18%
	Rancho Federal Credit Union	\$97,398	\$69	0.12%	0.36%	294.20%	0.90%	0.07%
	San Diego Firefighters Federal Credit Union	\$104,378	\$37	0.07%	0.45%	616.22%	0.42%	0.04%
	South Bay Credit Union	\$109,863	\$427	0.48%	0.80%	165.34%	3.54%	0.39%
	California Bear Credit Union	\$114,588	\$159	0.19%	0.50%	264.15%	1.82%	0.14%
	Pasadena Service Federal Credit Union	\$117,399	\$391	0.51%	1.01%	197.70%	3.32%	0.33%
	Ontario Montclair School Employees Federal Credit Union	\$119,363	\$23	0.04%	0.42%	NM	0.19%	0.02%
	California Lithuanian Credit Union	\$120,373	\$0	0.00%	0.70%	NA	0.00%	0.00%
	East County Schools Federal Credit Union	\$120,826	\$224	0.28%	0.41%	147.32%	2.04%	0.19%
	First Imperial Credit Union	\$125,396	\$1,264	1.41%	2.21%	156.80%	11.22%	1.01%
	Clearpath Federal Credit Union	\$128,847	\$217	0.25%	0.66%	270.51%	1.73%	0.17%
	Schools Federal Credit Union	\$130,966	\$209	0.29%	3.16%	NM	1.04%	0.16%
	Sea Air Federal Credit Union	\$133,463	\$140	0.40%	1.28%	322.86%	0.46%	0.10%
	Torrance Community Federal Credit Union	\$135,014	\$96	0.21%	0.69%	330.21%	0.80%	0.07%
	Camino Federal Credit Union	\$150,213	\$578	0.64%	1.10%	172.66%	3.86%	0.38%
	Chaffey Federal Credit Union	\$161,184	\$92	0.10%	0.39%	390.22%	0.98%	0.06%
	E-Central Credit Union	\$162,100	\$454	0.40%	0.64%	160.57%	1.42%	0.28%
	Priority One Credit Union	\$162,702	\$503	0.60%	0.54%	91.05%	2.83%	0.31%
	Pasadena Federal Credit Union	\$169,386	\$19	0.02%	0.21%	NM	0.11%	0.01%
	Alta Vista Credit Union	\$173,187	\$890	0.64%	1.48%	229.66%	5.88%	0.51%
	Long Beach Firemen's Credit Union	\$188,262	\$403	0.30%	1.43%	475.43%	0.97%	0.21%
	Edwards Federal Credit Union	\$201,976	\$216	0.27%	0.63%	234.26%	1.65%	0.11%
	Parsons Federal Credit Union	\$218,975	\$157	0.12%	0.22%	175.16%	0.54%	0.07%
	Downey Federal Credit Union	\$229,687	\$1,306	1.17%	0.51%	43.42%	4.67%	0.57%
	UMe Federal Credit Union	\$233,286	\$195	0.20%	0.37%	182.05%	0.89%	0.08%
	Santa Barbara Teachers Federal Credit Union	\$236,328	\$9	0.01%	0.21%	NM	0.03%	0.00%
	POPA Federal Credit Union	\$249,035	\$1,783	0.95%	1.17%	122.60%	7.61%	0.72%
	Average of Asset Group A	\$117,305	\$306	0.47%	0.83%	260.26%	2.56%	0.28%

Source: SNL Financial

NA = data was not available.

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**Asset Quality**

**June 30, 2019**

**Run Date: August 12, 2019**

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

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

Matadors Community Credit Union	\$254,014	\$513	0.24%	0.38%	156.92%	1.81%	0.20%
Eagle Community Credit Union	\$257,830	\$421	0.22%	0.88%	399.52%	1.62%	0.16%
Strata Federal Credit Union	\$263,392	\$898	0.46%	1.07%	234.41%	2.97%	0.34%
Wheelhouse Credit Union	\$282,605	\$787	0.36%	1.38%	386.15%	2.44%	0.28%
I.L.W.U. Credit Union	\$286,095	\$761	0.38%	0.45%	120.24%	2.62%	0.27%
Long Beach City Employees Federal Credit Union	\$301,036	\$328	0.36%	0.16%	43.60%	1.02%	0.11%
SAG-AFTRA Federal Credit Union	\$318,191	\$1,234	0.93%	0.65%	70.18%	4.86%	0.39%
Gain Federal Credit Union	\$347,556	\$292	0.15%	0.76%	515.75%	1.08%	0.08%
Cabrillo Credit Union	\$370,154	\$286	0.13%	0.42%	309.44%	0.89%	0.08%
Glendale Area Schools Credit Union	\$373,917	\$439	0.35%	0.83%	236.22%	0.78%	0.12%
Aerospace Federal Credit Union	\$379,998	\$101	0.13%	0.26%	207.92%	0.25%	0.03%
America's Christian Credit Union	\$412,807	\$884	0.30%	1.04%	345.02%	1.93%	0.21%
LA Financial Federal Credit Union	\$415,576	\$1,361	0.42%	0.25%	60.18%	3.51%	0.33%
Sun Community Federal Credit Union	\$442,112	\$2,584	0.75%	0.64%	85.53%	5.94%	0.58%
CBC Federal Credit Union	\$443,474	\$2,887	0.92%	1.29%	141.15%	9.09%	0.65%
Foothill Federal Credit Union	\$473,273	\$226	0.08%	0.44%	537.61%	0.38%	0.05%
SkyOne Federal Credit Union	\$485,145	\$5,896	1.76%	2.98%	169.61%	13.98%	1.22%
Average of Asset Group B	\$359,246	\$1,170	0.47%	0.82%	236.44%	3.25%	0.30%

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

Point Loma Credit Union	\$505,665	\$2,545	0.62%	0.37%	59.29%	5.61%	0.50%
USC Credit Union	\$570,554	\$2,481	0.53%	0.58%	107.82%	4.86%	0.43%
Certified Federal Credit Union	\$614,276	\$1,963	0.54%	0.92%	169.89%	1.61%	0.32%
First Financial Federal Credit Union	\$617,429	\$1,742	0.36%	0.47%	130.48%	4.27%	0.28%
AltaOne Federal Credit Union	\$624,278	\$5,219	1.13%	1.59%	140.35%	10.39%	0.84%
Safe 1 Credit Union	\$642,645	\$1,237	0.23%	0.59%	252.63%	1.62%	0.19%
Christian Community Credit Union	\$663,165	\$1,147	0.21%	0.59%	285.27%	1.41%	0.17%
First City Credit Union	\$699,470	\$560	0.18%	0.81%	443.57%	0.75%	0.08%
Evangelical Christian Credit Union	\$724,767	\$1,902	0.37%	4.04%	NM	3.33%	0.26%
University Credit Union	\$727,298	\$3,282	0.94%	0.70%	73.83%	5.44%	0.45%
SCE Federal Credit Union	\$733,696	\$3,722	0.64%	0.76%	118.57%	4.87%	0.51%
Water and Power Community Credit Union	\$741,174	\$1,096	0.27%	0.65%	240.60%	1.71%	0.15%
American First Credit Union	\$766,579	\$652	0.12%	0.68%	559.82%	1.77%	0.09%
Southland Credit Union	\$810,324	\$2,624	0.48%	0.81%	168.14%	2.91%	0.32%
Sesloc Federal Credit Union	\$841,927	\$4,404	0.72%	0.49%	67.82%	5.39%	0.52%
Frontwave Credit Union	\$873,759	\$1,817	0.32%	0.84%	260.87%	1.56%	0.21%
Honda Federal Credit Union	\$874,010	\$2,266	0.33%	0.20%	59.49%	2.93%	0.26%
Xceed Financial Federal Credit Union	\$878,571	\$2,985	0.42%	0.42%	98.73%	3.29%	0.34%
Ventura County Credit Union	\$888,139	\$3,987	0.62%	0.98%	159.74%	4.47%	0.45%
Los Angeles Police Federal Credit Union	\$965,051	\$1,997	0.30%	0.38%	127.89%	1.61%	0.21%
Los Angeles Federal Credit Union	\$987,152	\$3,213	0.47%	0.64%	136.23%	2.56%	0.33%
Farmers Insurance Group Federal Credit Union	\$987,324	\$4,899	0.60%	0.72%	120.11%	4.12%	0.50%
Average of Asset Group C	\$760,784	\$2,534	0.47%	0.83%	180.05%	3.48%	0.34%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
<b>Asset Group D - \$1 billion and over in total assets</b>								
	University & State Employees Credit Union	\$1,007,180	\$2,548	0.33%	0.71%	217.54%	2.50%	0.25%
	CoastHills Credit Union	\$1,174,198	\$3,666	0.37%	1.26%	344.76%	3.87%	0.31%
	Northrop Grumman Federal Credit Union	\$1,183,023	\$1,518	0.19%	0.51%	267.00%	1.34%	0.13%
	Arrowhead Central Credit Union	\$1,434,846	\$3,744	0.53%	1.83%	349.17%	1.90%	0.26%
	Financial Partners Credit Union	\$1,444,978	\$4,354	0.39%	0.43%	109.26%	3.24%	0.30%
	Firefighters First Federal Credit Union	\$1,458,597	\$1,603	0.13%	0.33%	251.97%	1.25%	0.11%
	Altura Credit Union	\$1,470,732	\$3,888	0.36%	1.18%	329.91%	2.65%	0.26%
	LBS Financial Credit Union	\$1,502,558	\$2,200	0.20%	0.38%	190.05%	1.22%	0.15%
	First Entertainment Credit Union	\$1,573,258	\$6,364	0.66%	1.06%	161.28%	4.31%	0.40%
	Credit Union of Southern California	\$1,579,919	\$3,337	0.33%	0.69%	205.39%	1.74%	0.21%
	Orange County's Credit Union	\$1,692,796	\$3,508	0.29%	0.48%	167.02%	1.95%	0.21%
	Caltech Employees Federal Credit Union	\$1,716,052	\$797	0.16%	0.42%	260.60%	0.44%	0.05%
	Kern Schools Federal Credit Union	\$1,716,215	\$2,745	0.24%	0.60%	244.63%	1.75%	0.16%
	F&A Federal Credit Union	\$1,720,464	\$415	0.13%	0.00%	0.00%	0.15%	0.02%
	Partners Federal Credit Union	\$1,812,057	\$8,778	0.54%	0.94%	173.64%	4.38%	0.48%
	NuVision Federal Credit Union	\$2,352,829	\$13,014	0.69%	0.59%	85.89%	5.55%	0.55%
	California Coast Credit Union	\$2,605,344	\$4,743	0.23%	0.49%	212.99%	1.50%	0.18%
	Premier America Credit Union	\$2,786,256	\$18,199	0.81%	0.50%	62.13%	7.19%	0.65%
	UNIFY Financial Federal Credit Union	\$3,031,263	\$29,122	1.14%	0.79%	68.67%	11.40%	0.96%
	California Credit Union	\$3,204,010	\$11,463	0.48%	0.38%	78.56%	3.25%	0.36%
	Mission Federal Credit Union	\$3,764,908	\$2,660	0.10%	0.52%	534.32%	0.54%	0.07%
	Wescom Central Credit Union	\$4,062,916	\$5,615	0.24%	0.64%	262.74%	1.66%	0.14%
	Kinecta Federal Credit Union	\$4,470,102	\$10,020	0.25%	0.75%	295.41%	3.01%	0.22%
	Logix Federal Credit Union	\$6,139,645	\$25,112	0.46%	1.15%	252.97%	2.56%	0.41%
	San Diego County Credit Union	\$8,398,314	\$18,181	0.28%	0.40%	142.28%	1.34%	0.22%
	SchoolsFirst Federal Credit Union	\$16,007,925	\$41,223	0.44%	0.73%	163.79%	2.22%	0.26%
	Average of Asset Group D	\$3,050,399	\$8,801	0.38%	0.68%	208.92%	2.80%	0.28%

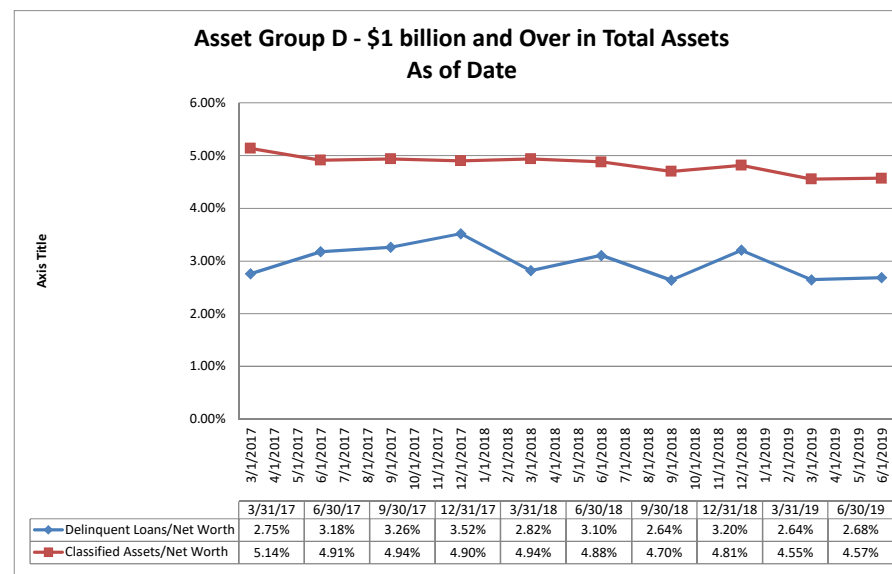
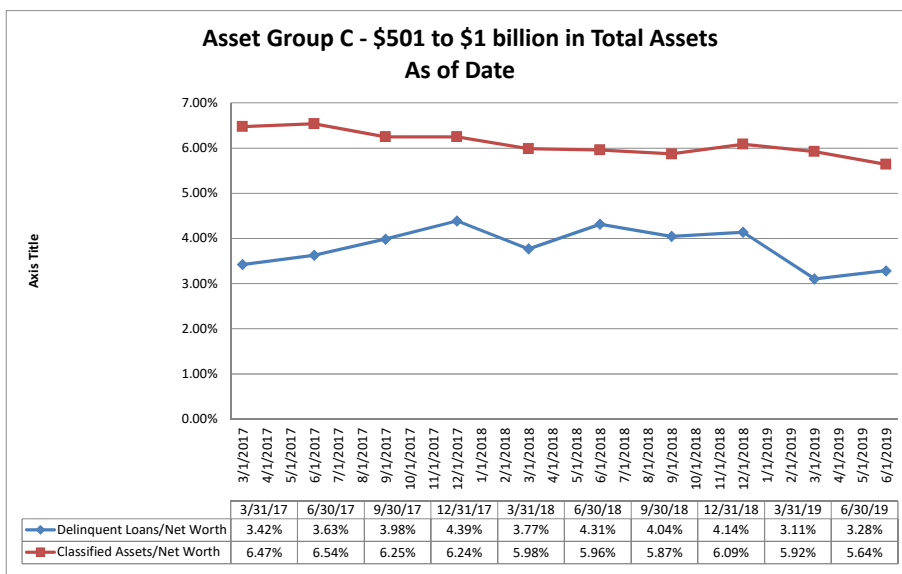
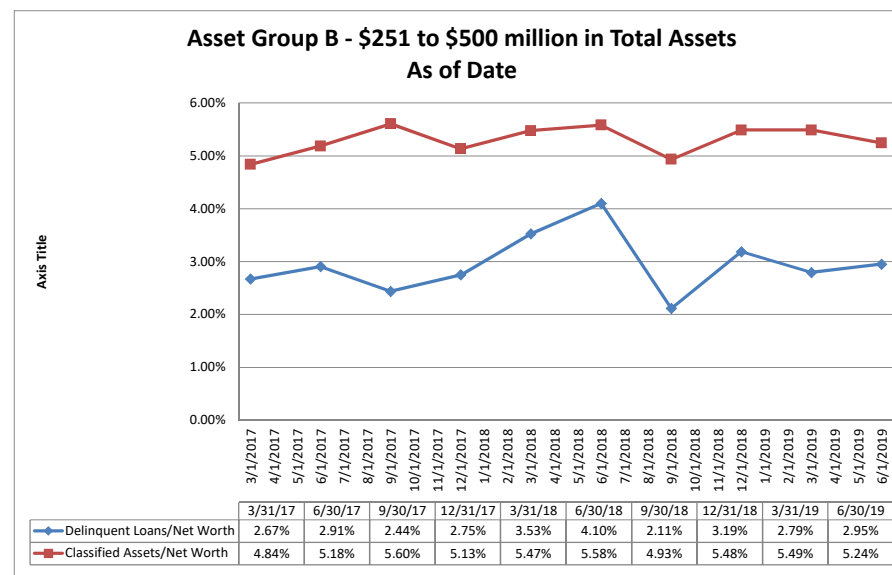
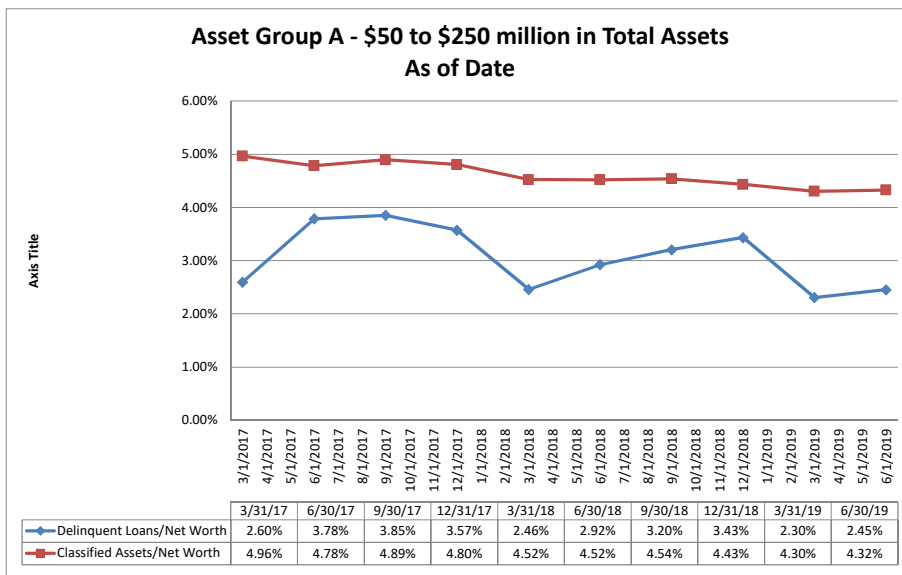
Source: SNL Financial

NA = data was not available.

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Net Worth

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



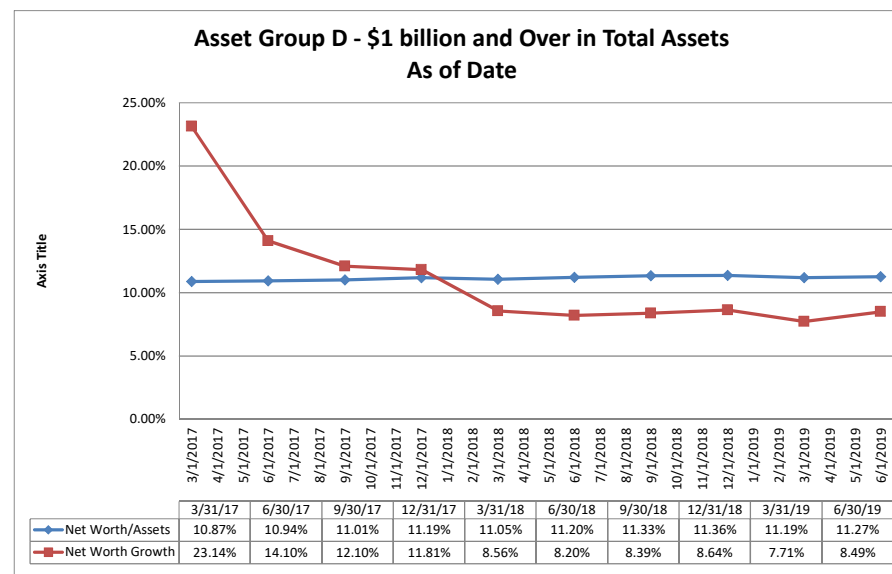
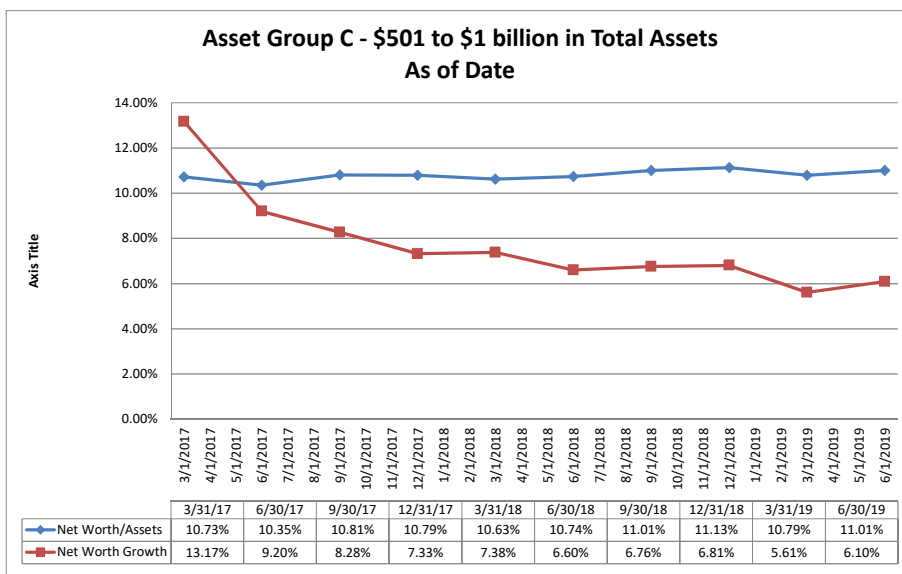
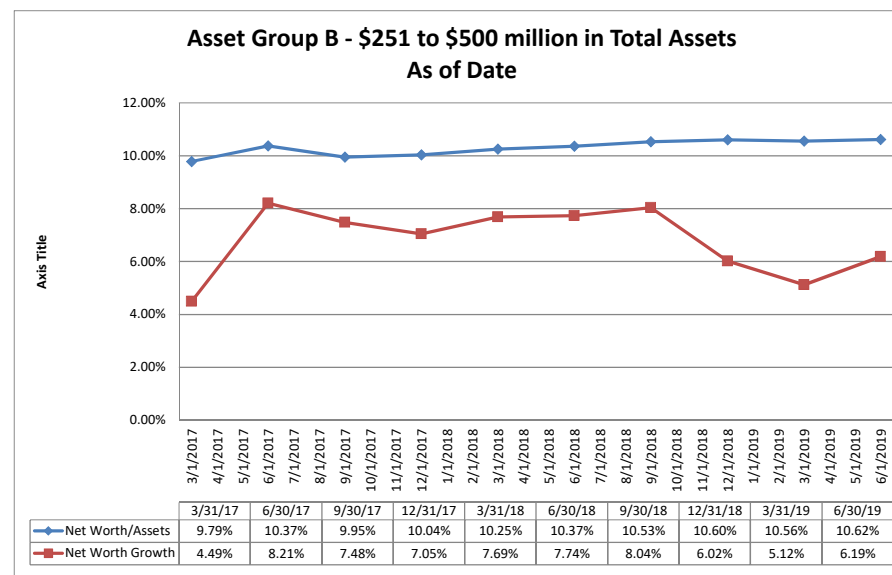
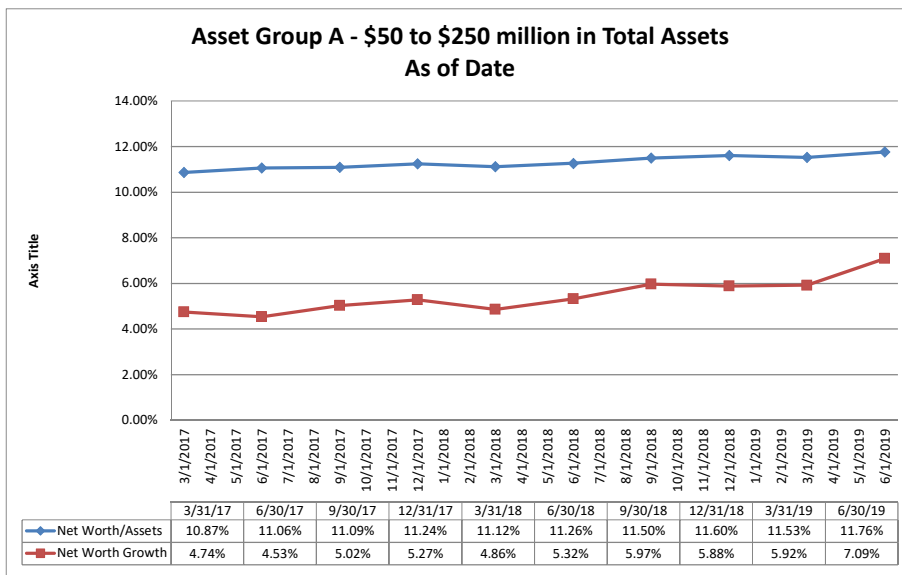
Source: SNL Financial

Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Net Worth**

**June 30, 2019**

**Run Date: August 12, 2019**

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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Cal State L.A. Federal Credit Union	\$53,674	\$6,058	11.29%	7.18%	10.48%	3.80%
	Huntington Beach City Employees Credit Union	\$55,453	\$6,288	11.34%	8.59%	0.41%	3.96%
	Pacific Transportation Federal Credit Union	\$56,882	\$12,212	21.47%	1.10%	3.33%	1.50%
	County Schools Federal Credit Union	\$59,359	\$4,269	7.19%	0.47%	5.34%	14.10%
	North County Credit Union	\$62,327	\$6,148	9.86%	(1.26%)	1.68%	4.13%
	Polam Federal Credit Union	\$63,274	\$6,997	11.06%	3.79%	6.72%	9.42%
	CalCom Federal Credit Union	\$65,179	\$9,380	14.39%	6.49%	5.30%	3.75%
	Universal City Studios Credit Union	\$70,292	\$6,867	9.77%	3.47%	7.40%	6.44%
	JACOM Credit Union	\$70,447	\$11,169	15.85%	3.29%	0.19%	1.42%
	Union Yes Federal Credit Union	\$70,665	\$4,266	6.04%	81.86%	0.12%	1.34%
	Bopti Federal Credit Union	\$71,327	\$13,067	18.32%	5.75%	1.89%	2.14%
	Nikkei Credit Union	\$71,696	\$9,224	12.87%	1.82%	0.80%	1.95%
	Allied Healthcare Federal Credit Union	\$72,839	\$7,035	9.66%	14.48%	0.53%	2.67%
	PostCity Financial Credit Union	\$74,160	\$9,314	12.56%	1.43%	0.38%	0.60%
	Santa Ana Federal Credit Union	\$74,614	\$7,164	9.60%	9.08%	1.45%	1.27%
	Paradise Valley Federal Credit Union	\$76,552	\$9,564	12.49%	0.15%	9.37%	5.13%
	VA Desert Pacific Federal Credit Union	\$77,733	\$13,530	17.41%	8.49%	0.61%	2.17%
	Prospectors Federal Credit Union	\$78,883	\$8,884	11.26%	3.46%	0.34%	1.49%
	Technicolor Federal Credit Union	\$80,373	\$6,936	8.63%	22.74%	0.74%	4.47%
	La Loma Federal Credit Union	\$84,229	\$5,733	6.81%	5.59%	0.58%	9.37%
	Thinkwise Federal Credit Union	\$84,934	\$12,045	14.18%	4.50%	3.38%	6.19%
	Glendale Federal Credit Union	\$87,982	\$11,654	13.25%	3.21%	0.76%	2.97%
	United Methodist Federal Credit Union	\$90,882	\$9,738	10.71%	6.29%	1.68%	2.27%
	Rancho Federal Credit Union	\$97,398	\$7,445	7.64%	1.98%	0.93%	2.73%
	San Diego Firefighters Federal Credit Union	\$104,378	\$8,304	7.96%	6.08%	0.45%	2.75%
	South Bay Credit Union	\$109,863	\$12,204	11.11%	4.51%	3.50%	5.78%
	California Bear Credit Union	\$114,588	\$8,395	7.33%	3.10%	1.89%	5.00%
	Pasadena Service Federal Credit Union	\$117,399	\$12,280	10.46%	12.68%	3.18%	6.29%
	Ontario Montclair School Employees Federal Credit Union	\$119,363	\$12,730	10.66%	7.06%	0.18%	2.08%
	California Lithuanian Credit Union	\$120,373	\$19,994	16.61%	12.10%	0.00%	2.94%
	East County Schools Federal Credit Union	\$120,826	\$10,650	8.81%	8.37%	2.10%	3.10%
	First Imperial Credit Union	\$125,396	\$12,516	9.98%	6.71%	10.10%	15.84%
	Clearpath Federal Credit Union	\$128,847	\$12,601	9.78%	4.78%	1.72%	4.66%
	Schools Federal Credit Union	\$130,966	\$17,768	13.57%	6.34%	1.18%	12.95%
	Sea Air Federal Credit Union	\$133,463	\$32,551	24.39%	(0.40%)	0.43%	1.39%
	Torrance Community Federal Credit Union	\$135,014	\$11,338	8.40%	10.27%	0.85%	2.80%
	Camino Federal Credit Union	\$150,213	\$15,509	10.32%	3.82%	3.73%	6.43%
	Chaffey Federal Credit Union	\$161,184	\$13,475	8.36%	7.92%	0.68%	2.66%
	E-Central Credit Union	\$162,100	\$31,182	19.24%	3.41%	1.46%	2.34%
	Priority One Credit Union	\$162,702	\$17,522	10.77%	8.31%	2.87%	2.61%
	Pasadena Federal Credit Union	\$169,386	\$17,027	10.05%	1.50%	0.11%	1.12%
	Alta Vista Credit Union	\$173,187	\$13,101	7.56%	(8.06%)	6.79%	15.60%
	Long Beach Firemen's Credit Union	\$188,262	\$39,541	21.00%	6.31%	1.02%	4.85%
	Edwards Federal Credit Union	\$201,976	\$15,805	7.83%	8.76%	1.37%	3.20%
	Parsons Federal Credit Union	\$218,975	\$28,823	13.16%	0.71%	0.54%	0.95%
	Downey Federal Credit Union	\$229,687	\$27,320	11.89%	7.50%	4.78%	2.08%
	UMe Federal Credit Union	\$233,286	\$21,483	9.21%	8.32%	0.91%	1.65%
	Santa Barbara Teachers Federal Credit Union	\$236,328	\$27,627	11.69%	7.29%	0.03%	0.50%
	POPA Federal Credit Union	\$249,035	\$30,918	12.42%	6.23%	5.77%	7.07%
	Average of Asset Group A	\$117,305	\$13,789	11.76%	7.09%	2.45%	4.32%

Source: SNL Financial

NA = data was not available.

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

**Net Worth**

**June 30, 2019**

**Run Date: August 12, 2019**

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

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

Matadors Community Credit Union	\$254,014	\$27,994	11.02%	8.13%	1.83%	2.88%
Eagle Community Credit Union	\$257,830	\$25,538	9.90%	5.11%	1.65%	6.59%
Strata Federal Credit Union	\$263,392	\$34,523	13.11%	6.50%	2.60%	6.10%
Wheelhouse Credit Union	\$282,605	\$30,428	10.77%	2.21%	2.59%	9.99%
I.L.W.U. Credit Union	\$286,095	\$32,746	11.45%	10.13%	2.32%	2.79%
Long Beach City Employees Federal Credit Union	\$301,036	\$35,464	11.78%	4.92%	0.92%	0.40%
SAG-AFTRA Federal Credit Union	\$318,191	\$27,425	8.62%	5.74%	4.50%	3.16%
Gain Federal Credit Union	\$347,556	\$28,392	8.17%	6.61%	1.03%	5.30%
Cabrillo Credit Union	\$370,154	\$31,280	8.45%	6.35%	0.91%	2.83%
Glendale Area Schools Credit Union	\$373,917	\$54,399	14.55%	5.18%	0.81%	1.91%
Aerospace Federal Credit Union	\$379,998	\$39,313	10.35%	6.44%	0.26%	0.53%
America's Christian Credit Union	\$412,807	\$43,613	10.56%	9.42%	2.03%	6.99%
LA Financial Federal Credit Union	\$415,576	\$38,235	9.20%	6.04%	3.56%	2.14%
Sun Community Federal Credit Union	\$442,112	\$45,975	10.40%	5.79%	5.62%	4.81%
CBC Federal Credit Union	\$443,474	\$45,609	10.28%	0.74%	6.33%	8.93%
Foothill Federal Credit Union	\$473,273	\$58,978	12.46%	8.19%	0.38%	2.06%
SkyOne Federal Credit Union	\$485,145	\$46,106	9.50%	7.74%	12.79%	21.69%
Average of Asset Group B	\$359,246	\$38,001	10.62%	6.19%	2.95%	5.24%

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

Point Loma Credit Union	\$505,665	\$44,966	8.89%	3.36%	5.66%	3.36%
USC Credit Union	\$570,554	\$49,048	8.60%	12.24%	5.06%	5.45%
Certified Federal Credit Union	\$614,276	\$122,124	19.88%	11.50%	1.61%	2.73%
First Financial Federal Credit Union	\$617,429	\$46,340	7.51%	5.02%	3.76%	4.91%
AltaOne Federal Credit Union	\$624,278	\$62,634	10.03%	(0.81%)	8.33%	11.69%
Safe 1 Credit Union	\$642,645	\$99,220	15.44%	6.61%	1.25%	3.15%
Christian Community Credit Union	\$663,165	\$88,945	13.41%	6.32%	1.29%	3.68%
First City Credit Union	\$699,470	\$79,908	11.42%	9.09%	0.70%	3.11%
Evangelical Christian Credit Union	\$724,767	\$65,479	9.03%	2.26%	2.90%	31.65%
University Credit Union	\$727,298	\$62,930	8.65%	6.06%	5.22%	3.85%
SCE Federal Credit Union	\$733,696	\$76,112	10.37%	6.75%	4.89%	5.80%
Water and Power Community Credit Union	\$741,174	\$64,034	8.64%	9.48%	1.71%	4.12%
American First Credit Union	\$766,579	\$77,892	10.16%	5.80%	0.84%	4.69%
Southland Credit Union	\$810,324	\$86,464	10.67%	1.99%	3.03%	5.10%
Sesloc Federal Credit Union	\$841,927	\$84,158	10.00%	9.15%	5.23%	3.55%
Frontwave Credit Union	\$873,759	\$114,465	13.10%	(1.99%)	1.59%	4.14%
Honda Federal Credit Union	\$874,010	\$83,019	9.50%	4.07%	2.73%	1.62%
Xceed Financial Federal Credit Union	\$878,571	\$95,077	10.82%	3.82%	3.14%	3.10%
Ventura County Credit Union	\$888,139	\$84,701	9.54%	13.59%	4.71%	7.52%
Los Angeles Police Federal Credit Union	\$965,051	\$122,018	12.64%	6.10%	1.64%	2.09%
Los Angeles Federal Credit Union	\$987,152	\$121,314	12.29%	5.61%	2.65%	3.61%
Farmers Insurance Group Federal Credit Union	\$987,324	\$114,855	11.63%	8.11%	4.27%	5.12%
Average of Asset Group C	760,784	\$83,896	11.01%	6.10%	3.28%	5.64%

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 (%)
<b>Asset Group D - \$1 billion and over in total assets</b>							
	University & State Employees Credit Union	\$1,007,180	\$100,179	9.95%	12.34%	2.54%	5.53%
	CoastHills Credit Union	\$1,174,198	\$107,697	9.17%	7.76%	3.40%	11.74%
	Northrop Grumman Federal Credit Union	\$1,183,023	\$128,166	10.83%	3.06%	1.18%	3.16%
	Arrowhead Central Credit Union	\$1,434,846	\$195,771	13.64%	12.20%	1.91%	6.68%
	Financial Partners Credit Union	\$1,444,978	\$130,605	9.04%	5.91%	3.33%	3.64%
	Firefighters First Federal Credit Union	\$1,458,597	\$130,980	8.98%	8.96%	1.22%	3.08%
	Altura Credit Union	\$1,470,732	\$165,351	11.24%	12.43%	2.35%	7.76%
	LBS Financial Credit Union	\$1,502,558	\$205,014	13.64%	5.34%	1.07%	2.04%
	First Entertainment Credit Union	\$1,573,258	\$145,634	9.26%	11.07%	4.37%	7.05%
	Credit Union of Southern California	\$1,579,919	\$205,515	13.01%	14.20%	1.62%	3.34%
	Orange County's Credit Union	\$1,692,796	\$178,902	10.57%	7.51%	1.96%	3.27%
	Caltech Employees Federal Credit Union	\$1,716,052	\$172,248	10.04%	4.57%	0.46%	1.21%
	Kern Schools Federal Credit Union	\$1,716,215	\$176,657	10.29%	9.91%	1.55%	3.80%
	F&A Federal Credit Union	\$1,720,464	\$272,651	15.85%	6.36%	0.15%	0.00%
	Partners Federal Credit Union	\$1,812,057	\$202,949	11.20%	6.68%	4.33%	7.51%
	NuVision Federal Credit Union	\$2,352,829	\$264,257	11.23%	6.96%	4.92%	4.23%
	California Coast Credit Union	\$2,605,344	\$307,705	11.81%	7.53%	1.54%	3.28%
	Premier America Credit Union	\$2,786,256	\$287,971	10.34%	8.69%	6.32%	3.93%
	UNIFY Financial Federal Credit Union	\$3,031,263	\$260,303	8.59%	4.88%	11.19%	7.68%
	California Credit Union	\$3,204,010	\$353,917	11.05%	8.00%	3.24%	2.54%
	Mission Federal Credit Union	\$3,764,908	\$502,087	13.34%	13.98%	0.53%	2.83%
	Wescom Central Credit Union	\$4,062,916	\$333,961	8.22%	10.85%	1.68%	4.42%
	Kinecta Federal Credit Union	\$4,470,102	\$376,034	8.41%	6.81%	2.66%	7.87%
	Logix Federal Credit Union	\$6,139,645	\$966,873	15.75%	7.12%	2.60%	6.57%
	San Diego County Credit Union	\$8,398,314	\$1,355,852	16.14%	7.39%	1.34%	1.91%
	SchoolsFirst Federal Credit Union	\$16,007,925	\$1,826,439	11.41%	10.22%	2.26%	3.70%
	Average of Asset Group D	\$3,050,399	\$359,758	11.27%	8.49%	2.68%	4.57%

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.

# Definitions



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