



Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





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

Northern California

FRESNO

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

SAN FRANCISCO

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

STOCKTON

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

HEALDSBURG

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

NAPA

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

SALINAS

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

SANTA ROSA

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

SACRAMENTO

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

SILICON VALLEY

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

WALNUT CREEK

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

Southern California

EL SEGUNDO

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

ORANGE COUNTY

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

PASADENA

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

SAN DIEGO

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

Group A \$50–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion

California counties included in the data:

Northern

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

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

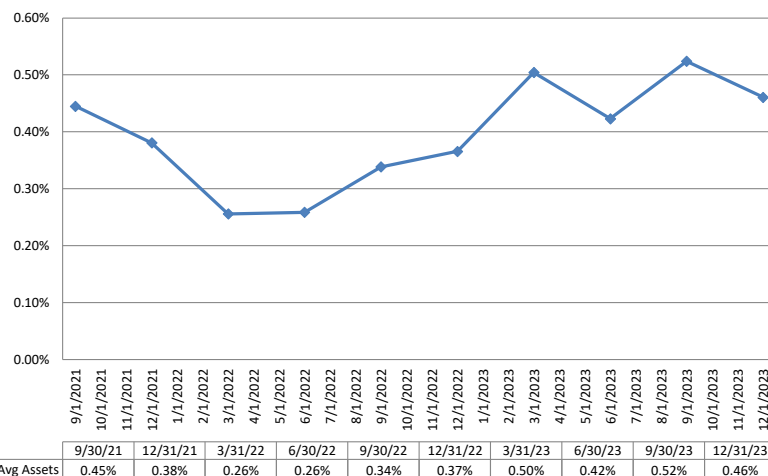
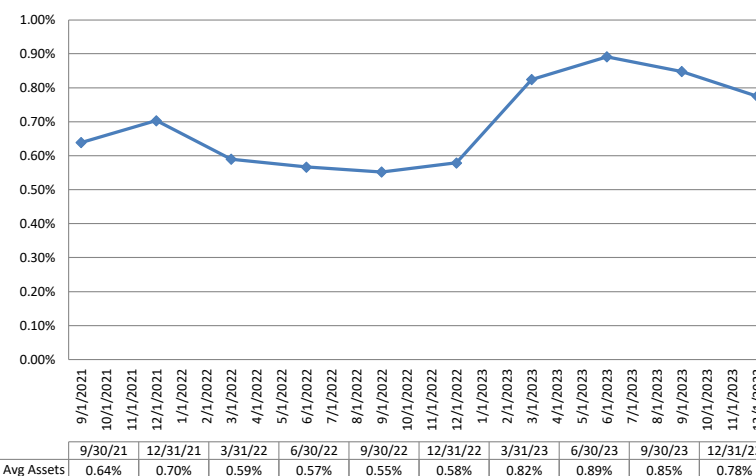
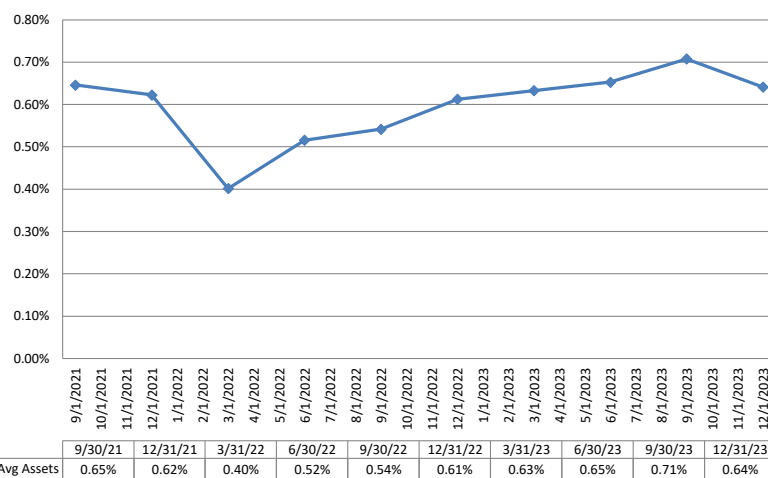
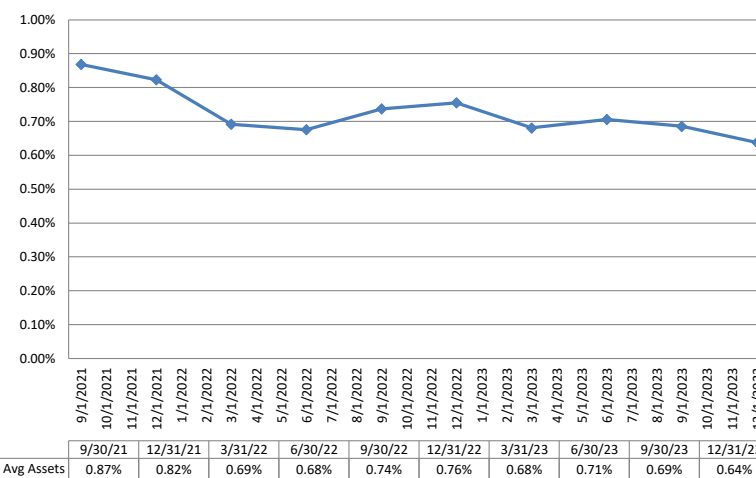
Southern

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

Northern California

Performance Analysis

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

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

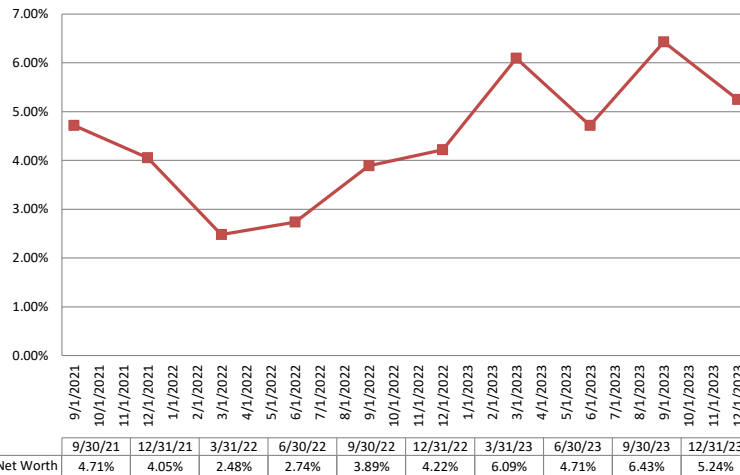
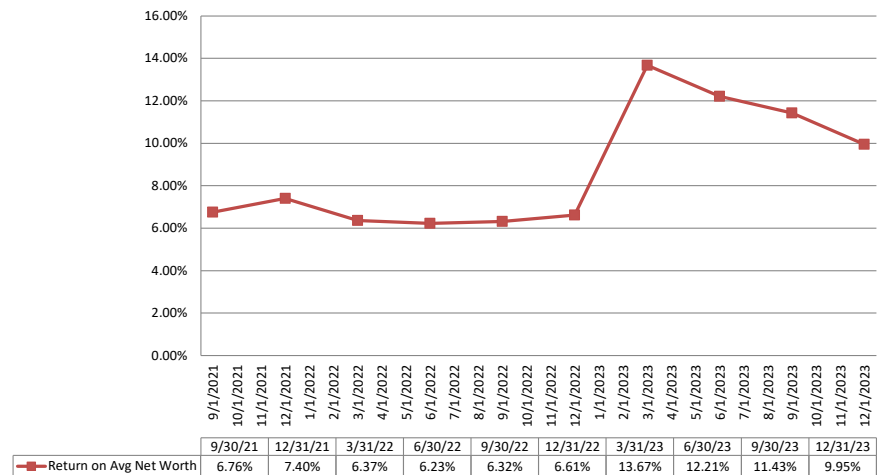
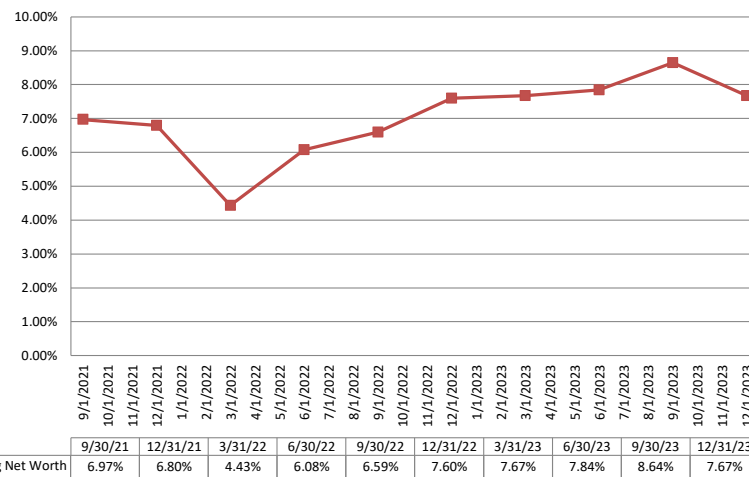
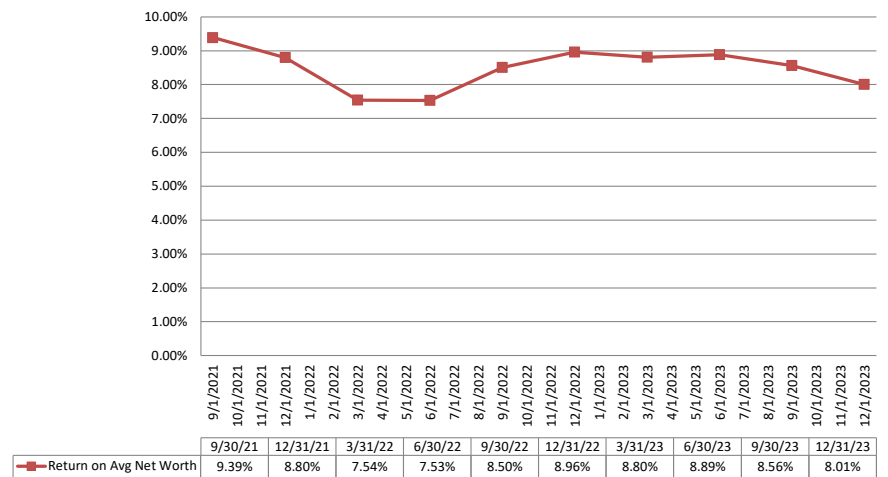
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Fresno Police Department Credit Union	\$50,299	(\$21)	(0.16%)	(0.78%)	84.39%	\$78	\$207	0.39%	1.93%	83.57%	\$78
	Modesto's First Federal Credit Union	\$52,548	(\$25)	(0.19%)	(1.82%)	84.04%	\$71	\$151	0.29%	2.75%	74.54%	\$66
	Silverado Credit Union	\$56,459	\$104	0.74%	8.61%	82.01%	\$61	\$652	1.11%	14.20%	72.07%	\$59
	Delta Schools Federal Credit Union	\$57,338	\$144	0.99%	11.17%	75.56%	\$110	\$515	0.87%	10.36%	74.86%	\$106
	Sonoma Federal Credit Union	\$63,763	\$278	1.76%	14.40%	56.52%	\$87	\$1,182	1.96%	16.27%	55.07%	\$88
	Mokelumne Federal Credit Union	\$64,419	\$85	0.52%	4.33%	80.27%	\$68	\$369	0.55%	4.79%	81.14%	\$68
	Rolling F Credit Union	\$67,070	\$78	0.47%	4.56%	83.40%	\$89	\$627	0.94%	9.46%	69.92%	\$81
	McKesson & Healthcare Providers Federal Credit Union	\$75,296	\$5	0.03%	0.36%	98.13%	\$126	\$40	0.05%	0.73%	97.90%	\$113
	California Community Credit Union	\$77,706	\$17	0.09%	0.74%	89.47%	\$90	\$488	0.61%	5.41%	76.35%	\$74
	Valley Oak Credit Union	\$78,284	\$3	0.02%	0.23%	93.90%	\$61	\$170	0.22%	3.21%	88.22%	\$64
	Shell Western States Federal Credit Union	\$79,241	\$13	0.06%	0.53%	104.55%	\$130	(\$45)	(0.05%)	(0.45%)	95.80%	\$134
	Polam Federal Credit Union	\$79,556	\$26	0.13%	0.97%	96.31%	\$90	\$142	0.17%	1.32%	94.81%	\$86
	Bay Cities Credit Union	\$79,657	\$267	1.32%	14.83%	70.01%	\$85	\$654	0.78%	9.45%	78.84%	\$84
	Marin County Federal Credit Union	\$92,440	\$198	0.85%	12.61%	63.15%	\$96	\$796	0.85%	14.97%	65.88%	\$96
	Upward Credit Union	\$94,183	\$29	0.12%	1.62%	90.68%	\$114	\$263	0.28%	3.89%	88.67%	\$102
	Vision One Credit Union	\$94,664	\$46	0.19%	1.31%	94.71%	\$214	\$473	0.51%	3.40%	86.29%	\$199
	Lassen County Federal Credit Union	\$101,207	\$70	0.27%	2.37%	91.19%	\$120	\$361	0.34%	3.15%	87.82%	\$108
	First California Federal Credit Union	\$103,858	(\$72)	(0.27%)	(3.54%)	87.72%	\$80	\$262	0.24%	3.23%	83.36%	\$73
	SMW 104 Federal Credit Union	\$105,087	\$198	0.75%	8.68%	80.33%	\$357	\$1,450	1.35%	16.91%	67.52%	\$243
	Kaiperm Federal Credit Union	\$114,458	\$33	0.11%	1.36%	95.10%	\$100	\$152	0.13%	1.58%	92.53%	\$96
	North Bay Credit Union	\$120,938	(\$241)	(0.81%)	(9.94%)	112.31%	\$153	(\$53)	(0.05%)	(0.54%)	100.41%	\$156
	United Local Credit Union	\$123,676	\$234	0.75%	4.37%	75.35%	\$88	\$1,271	0.99%	6.08%	74.12%	\$90
	Cooperative Center Federal Credit Union	\$128,592	\$7	0.02%	0.34%	93.25%	\$105	(\$608)	(0.45%)	(7.22%)	99.82%	\$112
	Tulare County Federal Credit Union	\$129,346	\$241	0.75%	12.37%	83.07%	\$95	\$817	0.61%	10.79%	85.35%	\$88
	Siskiyou Credit Union	\$137,290	\$19	0.05%	0.70%	74.43%	\$73	\$1,163	0.86%	11.26%	65.66%	\$62
	Kings Federal Credit Union	\$154,398	\$257	0.67%	5.96%	71.93%	\$90	\$1,020	0.68%	6.17%	73.76%	\$87
	Vocality Community Credit Union	\$156,438	(\$173)	(0.44%)	(7.14%)	101.04%	\$95	(\$3,168)	(2.00%)	(28.01%)	103.28%	\$102
	Mission City Federal Credit Union	\$157,709	(\$113)	(0.29%)	(4.35%)	107.60%	\$151	\$2,931	1.97%	36.73%	56.24%	\$139
	San Joaquin Power Employees Credit Union	\$171,108	(\$60)	(0.14%)	(0.96%)	113.31%	\$146	\$50	0.03%	0.20%	87.67%	\$155
	Compass Community Credit Union	\$173,065	(\$188)	(0.43%)	(4.04%)	115.22%	\$125	(\$166)	(0.09%)	(0.91%)	104.39%	\$116
	Central Coast Federal Credit Union	\$173,494	(\$162)	(0.37%)	(18.97%)	105.39%	\$92	(\$385)	(0.21%)	(9.42%)	102.50%	\$86
	Merco Credit Union	\$185,547	\$117	0.26%	2.82%	66.97%	\$98	\$800	0.46%	4.89%	73.12%	\$89
	Santa Cruz Community Credit Union	\$191,758	\$345	0.71%	7.83%	74.03%	\$114	\$967	0.50%	5.62%	87.31%	\$111
	S R I Federal Credit Union	\$216,335	\$371	0.70%	6.53%	73.17%	\$126	\$1,361	0.66%	6.16%	75.27%	\$126
	Central State Credit Union	\$228,944	\$46	0.08%	2.83%	95.08%	\$79	\$964	0.41%	15.65%	88.19%	\$81
	Pacific Postal Credit Union	\$236,504	\$341	0.58%	4.30%	66.04%	\$104	\$1,486	0.62%	4.78%	66.25%	\$108
	Average of Asset Group A	\$118,685	\$70	0.27%	2.37%	86.93%	\$110	\$482	0.46%	5.24%	82.18%	\$104

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Performance Analysis

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Heritage Community Credit Union	\$272,972	(\$58)	(0.09%)	(1.01%)	79.90%	\$90	\$861	0.32%	3.80%	81.22%	\$93
	Monterey Credit Union	\$290,806	(\$61)	(0.08%)	(0.96%)	98.21%	\$121	\$158	0.05%	0.61%	93.04%	\$121
	Families and Schools Together Federal Credit Union	\$292,463	\$1,758	2.43%	15.94%	53.60%	\$110	\$7,383	2.58%	18.08%	48.99%	\$90
	Members 1st Credit Union	\$317,741	\$751	0.94%	10.96%	72.84%	\$85	\$2,756	0.85%	10.45%	75.35%	\$85
	C.A.H.P. Credit Union	\$320,804	\$913	1.14%	13.40%	74.84%	\$178	\$3,058	0.97%	11.61%	75.89%	\$165
	Tucoemas Federal Credit Union	\$354,801	(\$17)	(0.02%)	(0.37%)	80.02%	\$77	(\$389)	(0.12%)	(2.19%)	86.90%	\$71
	Sea West Coast Guard Federal Credit Union	\$403,089	(\$237)	(0.23%)	(1.23%)	111.51%	\$123	\$2,058	0.50%	2.71%	78.74%	\$110
	MOCSE Federal Credit Union	\$406,839	\$305	0.30%	8.90%	62.74%	\$87	\$4,519	1.07%	35.29%	61.46%	\$84
	Yolo Federal Credit Union	\$426,461	\$615	0.59%	7.10%	81.58%	\$105	\$3,120	0.76%	9.23%	79.58%	\$99
	Average of Asset Group B	\$342,886	\$441	0.55%	5.86%	79.47%	\$108	\$2,614	0.78%	9.95%	75.69%	\$102
Asset Group C - \$501 million to \$1 billion in total assets												
	SafeAmerica Credit Union	\$527,564	(\$9)	(0.01%)	(0.09%)	86.21%	\$110	\$2,059	0.38%	5.03%	77.63%	\$112
	First U.S. Community Credit Union	\$535,935	\$655	0.49%	5.14%	75.51%	\$101	\$2,662	0.49%	5.29%	77.27%	\$99
	PremierOne Credit Union	\$620,040	\$531	0.35%	5.11%	78.27%	\$106	\$2,162	0.37%	5.39%	79.13%	\$109
	Commonwealth Central Credit Union	\$631,464	\$1,897	1.19%	10.66%	68.69%	\$124	\$10,841	1.67%	16.11%	62.76%	\$116
	Excite Credit Union	\$702,664	\$71	0.04%	0.67%	90.70%	\$104	\$2,376	0.33%	5.62%	82.94%	\$108
	UNCLE Credit Union	\$726,003	\$524	0.29%	4.56%	72.97%	\$110	\$1,864	0.26%	4.13%	75.97%	\$116
	Merced School Employees Federal Credit Union	\$749,520	\$1,590	0.84%	11.14%	67.71%	\$76	\$7,700	1.01%	14.84%	67.39%	\$75
	1st Northern California Credit Union	\$798,827	\$654	0.32%	3.03%	86.39%	\$105	\$3,022	0.36%	3.55%	83.51%	\$95
	Sacramento Credit Union	\$806,217	\$1,797	0.95%	7.14%	63.69%	\$94	\$6,993	0.96%	7.11%	67.12%	\$94
	Community First Credit Union	\$820,019	\$797	0.39%	4.18%	82.06%	\$101	\$5,337	0.64%	7.19%	75.95%	\$97
	Santa Clara County Federal Credit Union	\$977,237	\$693	0.28%	4.89%	83.81%	\$162	\$5,675	0.58%	10.12%	79.34%	\$149
	Average of Asset Group C	\$717,772	\$836	0.47%	5.13%	77.82%	\$108	\$4,608	0.64%	7.67%	75.36%	\$106

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Performance Analysis

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets												
	Valley First Credit Union	\$1,019,297	\$3,551	1.39%	17.61%	80.47%	\$104	\$9,415	0.93%	12.11%	72.65%	\$92
	The Police Credit Union of California	\$1,077,101	(\$2,140)	(0.79%)	(9.78%)	122.27%	\$133	(\$4,623)	(0.43%)	(5.27%)	109.07%	\$136
	1st United Credit Union	\$1,224,511	(\$566)	(0.18%)	(2.09%)	98.93%	\$120	\$4,801	0.38%	4.57%	83.14%	\$121
	Noble Federal Credit Union	\$1,243,735	\$2,235	0.75%	8.47%	72.44%	\$103	\$9,732	0.84%	9.61%	75.12%	\$104
	Pacific Service Credit Union	\$1,457,847	(\$474)	(0.13%)	(1.21%)	87.17%	\$157	\$1,232	0.09%	0.79%	85.25%	\$149
	Sierra Central Credit Union	\$1,469,290	\$54	0.01%	0.16%	81.55%	\$82	\$206	0.01%	0.15%	86.17%	\$89
	Operating Engineers Local Union #3 Federal Credit Union	\$1,474,719	\$2,650	0.72%	6.17%	75.00%	\$135	\$12,570	0.87%	7.54%	69.69%	\$121
	San Francisco Federal Credit Union	\$1,485,939	\$5,954	1.61%	21.86%	51.63%	\$179	\$26,387	1.89%	26.51%	47.23%	\$157
	Bay Federal Credit Union	\$1,590,572	\$6,493	1.64%	22.60%	62.92%	\$126	\$16,230	1.02%	15.21%	71.63%	\$119
	Monterra Credit Union	\$1,677,880	\$9,846	2.34%	20.10%	58.20%	\$124	\$24,533	1.46%	13.12%	66.31%	\$124
	KeyPoint Credit Union	\$1,679,604	(\$55)	(0.01%)	(0.21%)	91.72%	\$152	\$5,505	0.32%	5.07%	81.47%	\$138
	San Francisco Fire Credit Union	\$1,756,924	\$2,487	0.57%	12.29%	82.53%	\$154	\$8,856	0.50%	11.07%	83.34%	\$158
	Coast Central Credit Union	\$2,050,365	\$2,710	0.53%	7.69%	77.19%	\$97	\$11,828	0.58%	8.59%	75.38%	\$95
	Self-Help Federal Credit Union	\$2,093,454	\$8,439	1.61%	20.56%	70.21%	\$86	\$37,100	1.78%	24.26%	65.81%	\$87
	Meriwest Credit Union	\$2,193,062	\$3,012	0.54%	7.98%	76.42%	\$139	\$2,499	0.11%	1.70%	81.11%	\$148
	Provident Credit Union	\$3,497,380	\$21	0.00%	0.03%	100.22%	\$132	\$7,330	0.21%	2.29%	91.64%	\$138
	Stanford Federal Credit Union	\$4,145,381	\$8,953	0.87%	9.18%	60.20%	\$150	\$37,872	0.92%	10.11%	58.31%	\$150
	Educational Employees Credit Union	\$4,647,761	\$14,075	1.22%	14.09%	65.40%	\$94	\$64,116	1.39%	17.50%	60.93%	\$85
	S A F E Credit Union	\$4,652,669	\$3,927	0.34%	5.27%	84.09%	\$102	\$18,230	0.39%	6.16%	82.65%	\$107
	Chevron Federal Credit Union	\$4,668,470	(\$30,039)	(2.55%)	(19.35%)	0.00%	\$136	(\$17,370)	(0.36%)	(2.78%)	115.85%	\$134
	Technology Credit Union	\$4,826,094	(\$3,198)	(0.26%)	(3.19%)	94.28%	\$147	\$16,469	0.34%	4.16%	74.56%	\$159
	Travis Credit Union	\$4,934,431	\$2,046	0.17%	1.68%	76.79%	\$122	\$29,703	0.62%	6.27%	70.08%	\$110
	Redwood Credit Union	\$8,508,974	\$30,106	1.42%	12.49%	57.22%	\$123	\$124,920	1.54%	13.53%	54.90%	\$120
	Patelco Credit Union	\$9,714,731	\$15,442	0.64%	7.64%	69.10%	\$139	\$72,555	0.76%	9.28%	64.85%	\$136
	Star One Credit Union	\$9,897,274	(\$11,738)	(0.47%)	(4.80%)	158.95%	\$288	\$12,186	0.12%	1.28%	81.79%	\$107
	First Technology Federal Credit Union	\$16,848,520	\$17,129	0.41%	5.23%	62.73%	\$121	\$41,026	0.24%	3.17%	72.14%	\$129
	The Golden 1 Credit Union	\$21,129,804	\$55,733	1.07%	15.43%	57.29%	\$112	\$141,339	0.70%	10.18%	64.74%	\$113
	Average of Asset Group D	\$4,480,214	\$5,432	0.50%	6.51%	76.85%	\$132	\$26,468	0.64%	8.01%	75.77%	\$123

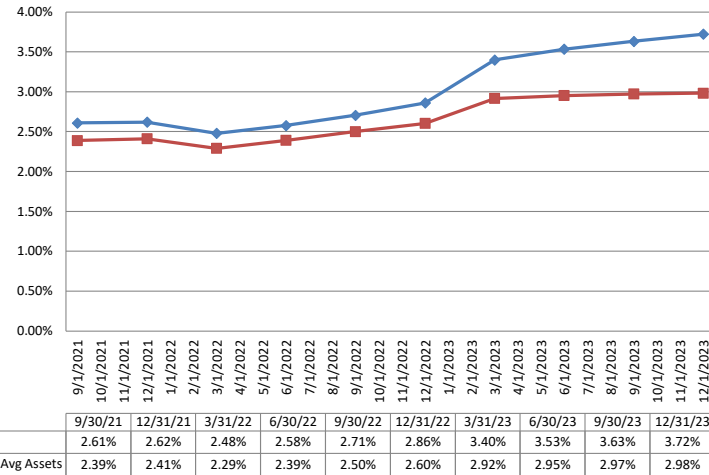
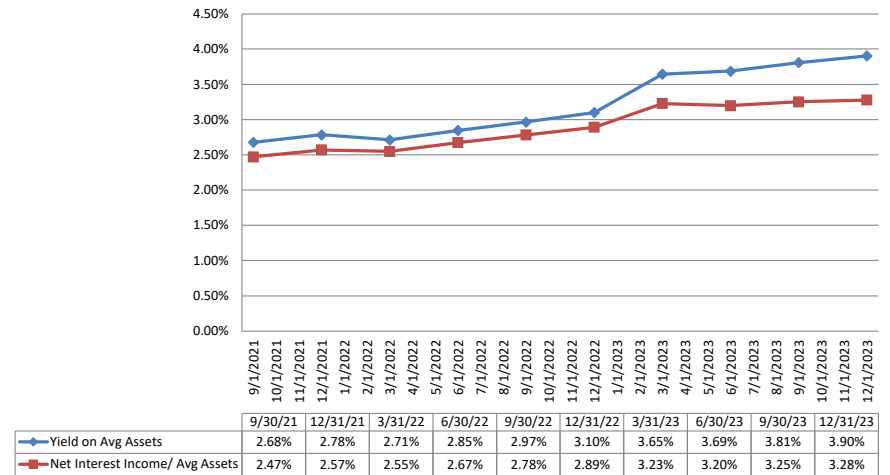
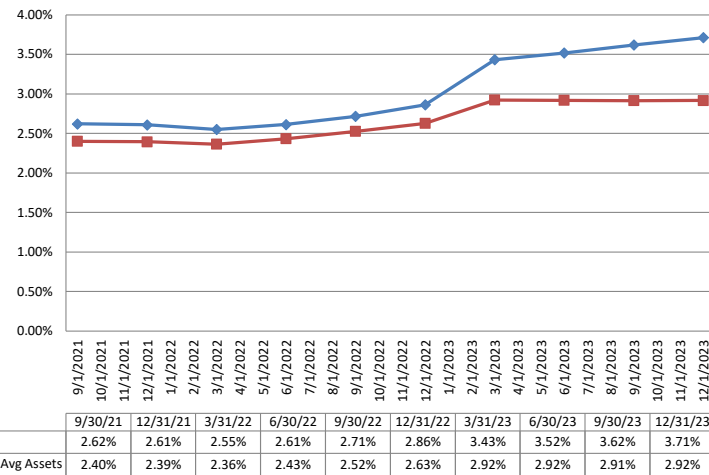
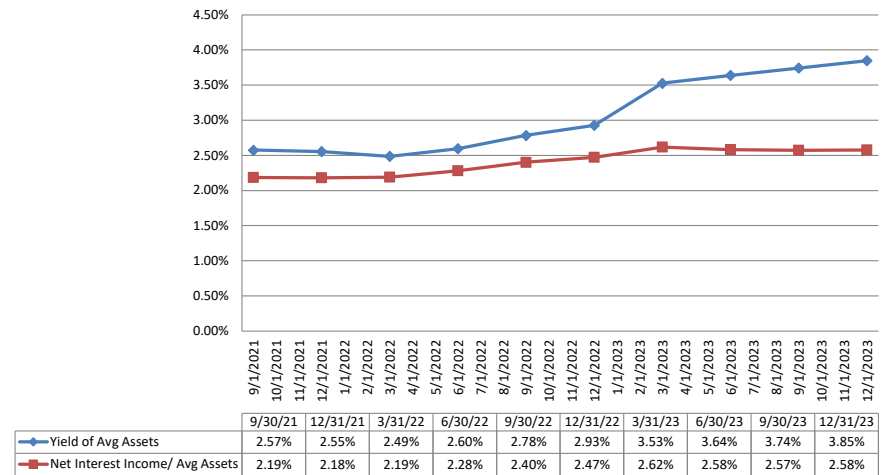
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Balance Sheet & Net Interest Margin

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

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

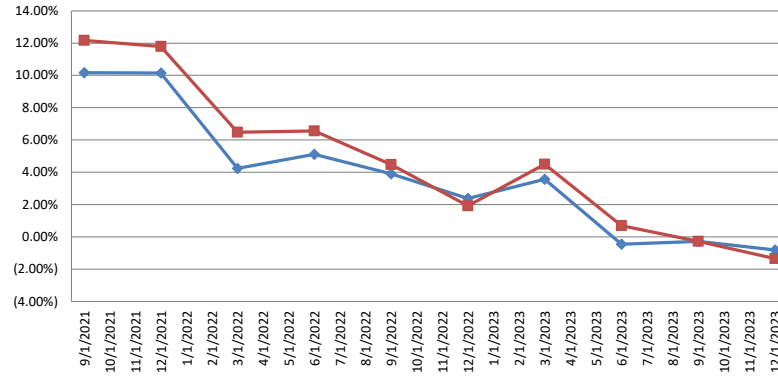
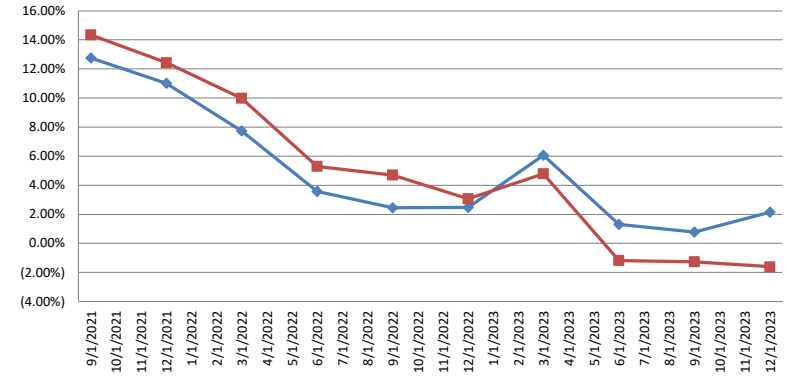
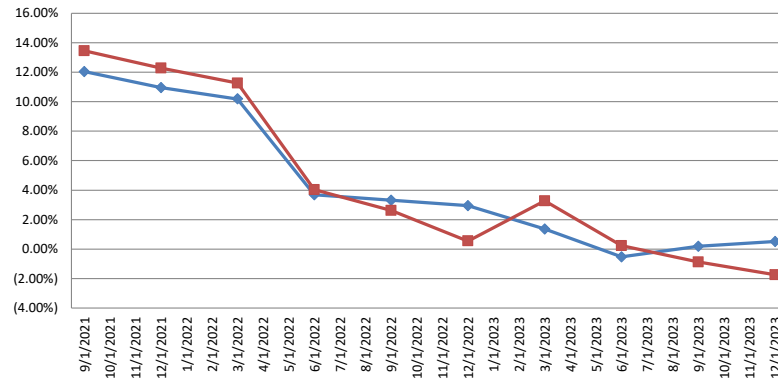
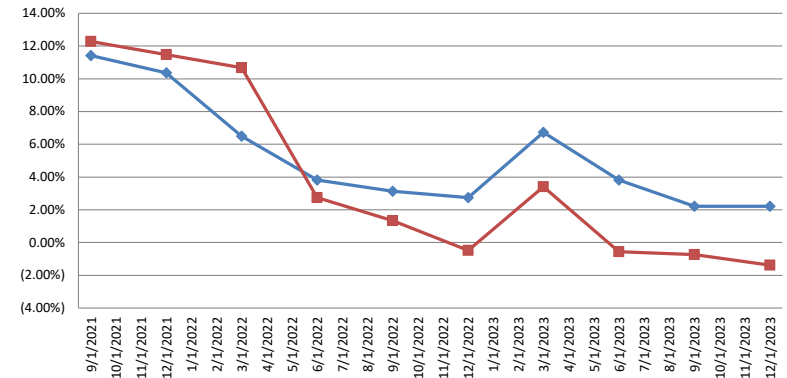
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 22, 2024

		As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Region	Institution Name										
Asset Group A - \$50 to \$250 million in total assets											
	Fresno Police Department Credit Union	\$50,299	\$13,910	\$38,937	35.72%	\$7,738	2.41%	0.23%	2.18%	(7.96%)	(10.46%)
	Modesto's First Federal Credit Union	\$52,548	\$40,422	\$46,831	86.31%	\$6,569	4.21%	1.37%	2.84%	(1.25%)	4.97%
	Silverado Credit Union	\$56,459	\$36,444	\$51,316	71.02%	\$4,343	3.73%	0.11%	3.61%	(10.00%)	(11.58%)
	Delta Schools Federal Credit Union	\$57,338	\$27,411	\$52,138	52.57%	\$7,167	3.27%	0.31%	2.96%	(3.11%)	(4.00%)
	Sonoma Federal Credit Union	\$63,763	\$44,178	\$55,902	79.03%	\$6,073	5.46%	2.28%	3.18%	12.19%	11.69%
	Mokelumne Federal Credit Union	\$64,419	\$27,933	\$56,112	49.78%	\$4,443	2.79%	0.19%	2.60%	(7.38%)	(8.65%)
	Rolling F Credit Union	\$67,070	\$35,085	\$59,244	59.22%	\$6,097	3.30%	0.33%	2.97%	(1.51%)	(3.10%)
	McKesson & Healthcare Providers Federal Credit Union	\$75,296	\$45,619	\$69,161	65.96%	\$6,845	3.81%	0.83%	2.98%	6.22%	7.26%
	California Community Credit Union	\$77,706	\$29,688	\$67,443	44.02%	\$5,359	3.30%	0.29%	3.01%	(3.95%)	(5.36%)
	Valley Oak Credit Union	\$78,284	\$57,705	\$66,934	86.21%	\$3,914	3.75%	0.41%	3.33%	2.65%	(4.61%)
	Shell Western States Federal Credit Union	\$79,241	\$49,678	\$64,934	76.51%	\$6,095	3.83%	0.55%	3.28%	(12.05%)	(11.94%)
	Polam Federal Credit Union	\$79,556	\$64,635	\$68,316	94.61%	\$4,680	3.23%	0.66%	2.57%	(10.43%)	(12.14%)
	Bay Cities Credit Union	\$79,657	\$28,722	\$71,931	39.93%	\$4,979	3.68%	0.02%	3.66%	(7.14%)	(8.54%)
	Marin County Federal Credit Union	\$92,440	\$30,101	\$85,088	35.38%	\$12,325	3.06%	0.66%	2.40%	(2.48%)	(0.30%)
	Upward Credit Union	\$94,183	\$48,656	\$85,564	56.87%	\$6,495	3.21%	0.50%	2.70%	0.88%	0.16%
	Vision One Credit Union	\$94,664	\$80,875	\$79,460	101.78%	\$9,466	4.23%	1.19%	3.04%	2.35%	2.23%
	Lassen County Federal Credit Union	\$101,207	\$52,321	\$88,545	59.09%	\$7,229	2.73%	0.46%	2.27%	(7.45%)	(9.50%)
	First California Federal Credit Union	\$103,858	\$50,938	\$95,568	53.30%	\$5,326	3.17%	0.15%	3.01%	(7.80%)	(8.67%)
	SMW 104 Federal Credit Union	\$105,087	\$50,948	\$94,521	53.90%	\$16,167	4.13%	0.36%	3.77%	(2.00%)	(4.82%)
	Kaiperm Federal Credit Union	\$114,458	\$93,909	\$104,387	89.96%	\$6,733	4.07%	1.53%	2.54%	9.87%	10.88%
	North Bay Credit Union	\$120,938	\$100,665	\$107,078	94.01%	\$3,901	5.75%	1.61%	4.15%	7.47%	10.51%
	United Local Credit Union	\$123,676	\$79,428	\$101,537	78.23%	\$5,153	4.10%	0.33%	3.78%	(7.28%)	(5.58%)
	Cooperative Center Federal Credit Union	\$128,592	\$75,004	\$119,844	62.58%	\$6,430	3.03%	0.28%	2.75%	(7.31%)	(6.76%)
	Tulare County Federal Credit Union	\$129,346	\$98,185	\$115,239	85.20%	\$3,696	3.89%	0.36%	3.53%	(5.80%)	(8.46%)
	Siskiyou Credit Union	\$137,290	\$98,501	\$124,390	79.19%	\$4,501	4.26%	0.80%	3.46%	14.17%	12.51%
	Kings Federal Credit Union	\$154,398	\$83,428	\$134,937	61.83%	\$8,126	3.39%	0.58%	2.81%	4.15%	2.50%
	Vocality Community Credit Union	\$156,438	\$125,927	\$135,165	93.17%	\$4,346	4.60%	1.48%	3.12%	(1.14%)	(1.65%)
	Mission City Federal Credit Union	\$157,709	\$99,379	\$141,608	70.18%	\$10,514	3.29%	1.34%	1.95%	7.93%	5.72%
	San Joaquin Power Employees Credit Union	\$171,108	\$116,170	\$141,355	82.18%	\$28,518	3.60%	2.72%	0.88%	10.38%	11.57%
	Compass Community Credit Union	\$173,065	\$113,145	\$153,642	73.64%	\$7,364	3.32%	1.17%	2.15%	(1.66%)	(2.57%)
	Central Coast Federal Credit Union	\$173,494	\$106,298	\$166,724	63.76%	\$3,772	3.69%	0.51%	3.18%	(7.20%)	0.58%
	Merco Credit Union	\$185,547	\$122,429	\$163,164	75.03%	\$4,948	4.43%	0.29%	4.14%	6.12%	6.05%
	Santa Cruz Community Credit Union	\$191,758	\$152,097	\$162,953	93.34%	\$3,618	4.88%	0.59%	4.29%	1.64%	0.48%
	S R I Federal Credit Union	\$216,335	\$158,741	\$181,121	87.64%	\$13,957	3.83%	1.36%	2.48%	4.99%	1.76%
	Central State Credit Union	\$228,944	\$86,686	\$219,219	39.54%	\$5,451	2.72%	0.22%	2.50%	(4.24%)	(5.94%)
	Pacific Postal Credit Union	\$236,504	\$106,994	\$202,721	52.78%	\$7,167	3.91%	0.62%	3.29%	(1.29%)	(2.76%)
Average of Asset Group A		\$118,685	\$73,118	\$104,806	68.99%	\$7,208	3.72%	0.74%	2.98%	(0.82%)	(1.35%)

Source: SNL Financial

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	Heritage Community Credit Union	\$272,972	\$226,757	\$245,093	92.52%	\$6,204	3.73%	0.93%	2.80%	2.61%	2.45%
	Monterey Credit Union	\$290,806	\$191,641	\$245,762	77.98%	\$4,690	3.72%	0.55%	3.17%	(2.35%)	(3.82%)
	Families and Schools Together Federal Credit Union	\$292,463	\$216,877	\$239,697	90.48%	\$7,047	4.33%	0.35%	3.98%	4.08%	1.49%
	Members 1st Credit Union	\$317,741	\$249,063	\$285,462	87.25%	\$5,044	3.54%	0.45%	3.09%	(3.38%)	(5.14%)
	C.A.H.P. Credit Union	\$320,804	\$281,556	\$290,010	97.08%	\$9,721	5.60%	1.41%	4.20%	7.49%	7.19%
	Tucoemas Federal Credit Union	\$354,801	\$157,191	\$276,480	56.85%	\$4,894	4.12%	0.40%	3.72%	13.35%	(4.09%)
	Sea West Coast Guard Federal Credit Union	\$403,089	\$252,769	\$324,008	78.01%	\$9,831	2.40%	0.91%	1.49%	(3.79%)	(5.68%)
	MOCSE Federal Credit Union	\$406,839	\$226,336	\$379,926	59.57%	\$5,425	4.15%	0.38%	3.77%	(1.74%)	(5.25%)
	Yolo Federal Credit Union	\$426,461	\$263,054	\$369,045	71.28%	\$6,181	3.55%	0.29%	3.26%	3.00%	(1.63%)
	Average of Asset Group B	\$342,886	\$229,472	\$295,054	79.00%	\$6,560	3.90%	0.63%	3.28%	2.14%	(1.61%)
Asset Group C - \$501 million to \$1 billion in total assets											
	SafeAmerica Credit Union	\$527,564	\$425,788	\$453,369	93.92%	\$8,441	3.94%	1.23%	2.71%	(0.86%)	(7.08%)
	First U.S. Community Credit Union	\$535,935	\$345,947	\$478,930	72.23%	\$7,146	3.41%	0.85%	2.56%	(1.04%)	0.13%
	PremierOne Credit Union	\$620,040	\$443,911	\$524,120	84.70%	\$6,667	4.00%	0.85%	3.15%	12.59%	2.80%
	Commonwealth Central Credit Union	\$631,464	\$517,990	\$553,054	93.66%	\$6,444	4.23%	0.26%	3.97%	(6.11%)	(8.55%)
	Excite Credit Union	\$702,664	\$519,884	\$571,529	90.96%	\$5,880	4.10%	1.18%	2.93%	(2.48%)	(3.56%)
	UNCLE Credit Union	\$726,003	\$594,784	\$660,899	90.00%	\$7,188	4.15%	1.06%	3.09%	(1.21%)	10.86%
	Merced School Employees Federal Credit Union	\$749,520	\$316,801	\$680,748	46.54%	\$6,094	3.12%	0.50%	2.62%	(0.18%)	(2.74%)
	1st Northern California Credit Union	\$798,827	\$349,566	\$701,509	49.83%	\$8,976	2.19%	0.28%	1.91%	(9.06%)	(10.67%)
	Sacramento Credit Union	\$806,217	\$403,560	\$606,307	66.56%	\$8,486	3.13%	0.76%	2.37%	12.91%	(0.64%)
	Community First Credit Union	\$820,019	\$599,333	\$732,703	81.80%	\$5,157	4.27%	1.02%	3.24%	(0.44%)	(1.20%)
	Santa Clara County Federal Credit Union	\$977,237	\$506,680	\$889,560	56.96%	\$7,293	4.29%	0.77%	3.52%	1.64%	1.47%
	Average of Asset Group C	\$717,772	\$456,749	\$622,975	75.20%	\$7,070	3.71%	0.80%	2.92%	0.52%	(1.74%)

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets											
	Valley First Credit Union	\$1,019,297	\$740,466	\$801,532	92.38%	\$6,178	4.15%	1.01%	3.14%	5.72%	0.84%
	The Police Credit Union of California	\$1,077,101	\$594,563	\$934,446	63.63%	\$8,191	3.12%	0.75%	2.37%	(0.95%)	(4.96%)
	1st United Credit Union	\$1,224,511	\$884,939	\$1,085,988	81.49%	\$7,377	3.58%	0.88%	2.71%	(4.16%)	(5.43%)
	Noble Federal Credit Union	\$1,243,735	\$795,625	\$1,022,681	77.80%	\$6,188	3.88%	0.70%	3.17%	9.79%	(0.44%)
	Pacific Service Credit Union	\$1,457,847	\$1,033,742	\$1,132,068	91.31%	\$9,405	3.84%	1.03%	2.82%	2.02%	(3.54%)
	Sierra Central Credit Union	\$1,469,290	\$1,037,711	\$1,297,624	79.97%	\$6,882	3.59%	1.25%	2.34%	(2.38%)	(1.14%)
	Operating Engineers Local Union #3 Federal Credit Union	\$1,474,719	\$888,186	\$1,280,572	69.36%	\$7,563	3.84%	0.71%	3.13%	2.30%	1.86%
	San Francisco Federal Credit Union	\$1,485,939	\$447,290	\$1,058,454	42.26%	\$21,852	4.20%	0.91%	3.29%	18.47%	(7.35%)
	Bay Federal Credit Union	\$1,590,572	\$1,085,715	\$1,443,424	75.22%	\$6,388	3.39%	0.59%	2.80%	(0.81%)	(2.57%)
	Monterra Credit Union	\$1,677,880	\$1,374,530	\$1,446,504	95.02%	\$8,009	4.31%	0.80%	3.51%	0.87%	(0.82%)
	KeyPoint Credit Union	\$1,679,604	\$1,295,626	\$1,317,092	98.37%	\$9,305	3.82%	1.30%	2.53%	(7.04%)	(0.43%)
	San Francisco Fire Credit Union	\$1,756,924	\$1,182,956	\$1,426,280	82.94%	\$10,068	3.69%	0.92%	2.77%	(3.85%)	(8.38%)
	Coast Central Credit Union	\$2,050,365	\$945,791	\$1,809,264	52.27%	\$8,120	3.44%	1.53%	1.91%	0.55%	(0.73%)
	Self-Help Federal Credit Union	\$2,093,454	\$1,484,664	\$1,461,492	101.59%	\$5,775	5.23%	1.38%	3.85%	0.08%	(0.87%)
	Meriwest Credit Union	\$2,193,062	\$1,744,188	\$1,756,810	99.28%	\$9,968	4.04%	1.64%	2.39%	(2.59%)	0.22%
	Provident Credit Union	\$3,497,380	\$2,486,007	\$3,115,709	79.79%	\$10,895	3.11%	1.33%	1.77%	(0.38%)	(0.26%)
	Stanford Federal Credit Union	\$4,145,381	\$3,244,757	\$3,101,702	104.61%	\$16,548	4.04%	1.75%	2.29%	3.52%	2.47%
	Educational Employees Credit Union	\$4,647,761	\$2,118,186	\$4,061,811	52.15%	\$8,241	2.97%	0.51%	2.46%	1.19%	(3.78%)
	S A F E Credit Union	\$4,652,669	\$3,315,831	\$3,964,396	83.64%	\$6,183	3.60%	1.44%	2.15%	2.84%	(0.02%)
	Chevron Federal Credit Union	\$4,668,470	\$4,079,980	\$4,025,412	101.36%	\$13,188	3.63%	2.50%	1.12%	(3.84%)	0.35%
	Technology Credit Union	\$4,826,094	\$3,537,883	\$3,698,286	95.66%	\$14,278	4.63%	2.19%	2.44%	6.19%	(0.69%)
	Travis Credit Union	\$4,934,431	\$4,043,425	\$4,090,571	98.85%	\$7,857	4.00%	1.02%	2.98%	5.02%	(2.55%)
	Redwood Credit Union	\$8,508,974	\$6,317,399	\$6,914,935	91.36%	\$9,946	4.47%	1.15%	3.32%	13.03%	5.49%
	Patelco Credit Union	\$9,714,731	\$6,712,504	\$8,061,533	83.27%	\$11,470	4.13%	1.37%	2.76%	7.06%	0.06%
	Star One Credit Union	\$9,897,274	\$5,777,998	\$7,375,239	78.34%	\$38,066	3.05%	2.32%	0.73%	(8.04%)	(14.68%)
	First Technology Federal Credit Union	\$16,848,520	\$11,969,487	\$12,190,212	98.19%	\$10,122	4.31%	1.98%	2.33%	0.85%	10.02%
	The Golden 1 Credit Union	\$21,129,804	\$13,915,010	\$16,714,748	83.25%	\$10,434	3.77%	1.26%	2.51%	14.33%	0.09%
	Average of Asset Group D	\$4,480,214	\$3,076,091	\$3,577,362	83.46%	\$10,685	3.85%	1.27%	2.58%	2.21%	(1.38%)

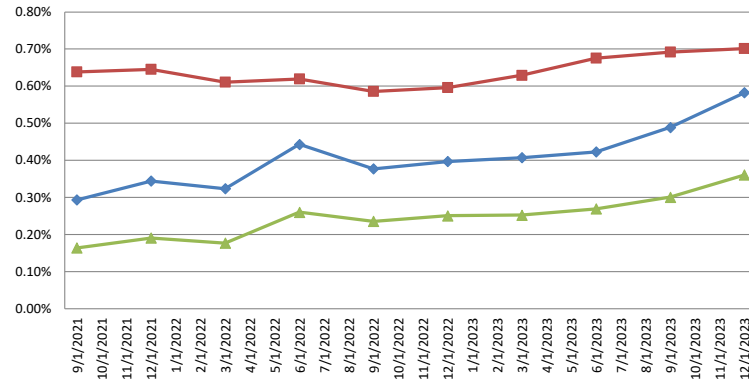
Source: SNL Financial

NA = data was not available.

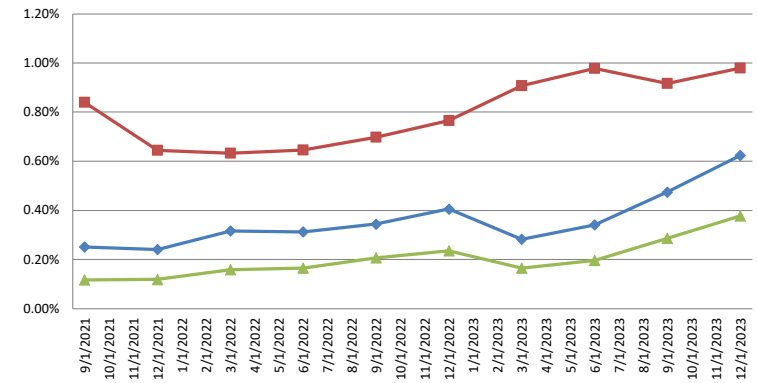
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Asset Quality

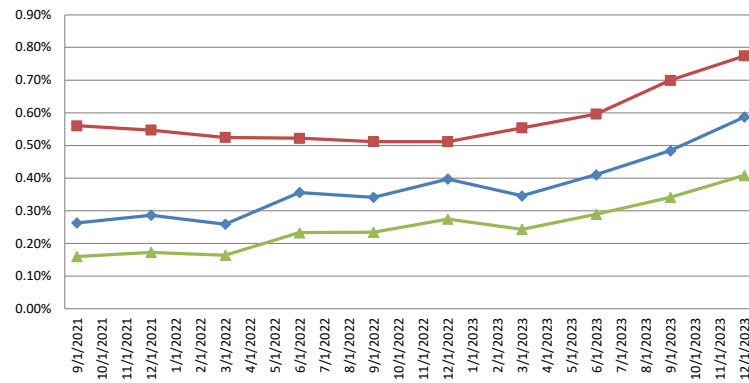
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

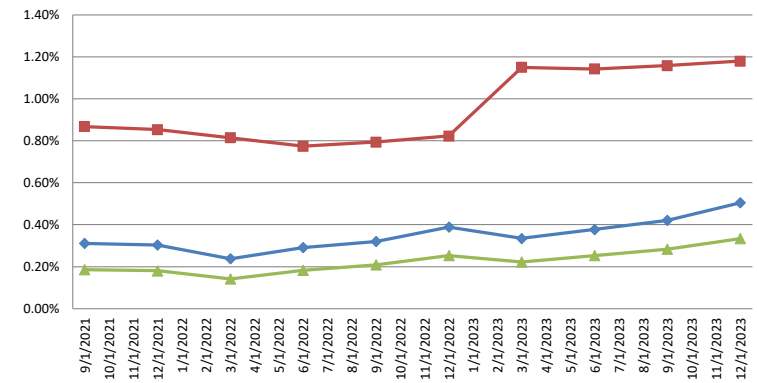
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.29%	0.34%	0.32%	0.44%	0.38%	0.40%	0.41%	0.42%	0.49%	0.58%
Reserves/Loans	0.64%	0.65%	0.61%	0.62%	0.59%	0.60%	0.63%	0.68%	0.69%	0.70%
Delinquent Loans/Assets	0.16%	0.19%	0.18%	0.26%	0.24%	0.25%	0.25%	0.27%	0.30%	0.36%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.25%	0.24%	0.32%	0.31%	0.34%	0.41%	0.28%	0.34%	0.47%	0.62%
Reserves/Loans	0.84%	0.64%	0.63%	0.65%	0.70%	0.77%	0.91%	0.98%	0.92%	0.98%
Delinquent Loans/Assets	0.12%	0.12%	0.16%	0.17%	0.21%	0.24%	0.17%	0.20%	0.29%	0.38%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.26%	0.29%	0.26%	0.36%	0.34%	0.40%	0.35%	0.41%	0.48%	0.59%
Reserves/Loans	0.56%	0.55%	0.52%	0.52%	0.51%	0.51%	0.55%	0.60%	0.70%	0.77%
Delinquent Loans/Assets	0.16%	0.17%	0.16%	0.23%	0.23%	0.27%	0.24%	0.29%	0.34%	0.41%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.31%	0.30%	0.24%	0.29%	0.32%	0.39%	0.33%	0.38%	0.42%	0.50%
Reserves/Loans	0.87%	0.85%	0.81%	0.77%	0.79%	0.82%	1.15%	1.14%	1.16%	1.18%
Delinquent Loans/Assets	0.19%	0.18%	0.14%	0.18%	0.21%	0.25%	0.22%	0.25%	0.28%	0.33%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Fresno Police Department Credit Union	\$50,299	\$0	0.00%	0.79%	0.00%	0.00%	0.00%
	Modesto's First Federal Credit Union	\$52,548	\$275	0.68%	0.38%	56.00%	4.87%	0.52%
	Silverado Credit Union	\$56,459	\$18	0.05%	0.05%	100.00%	0.37%	0.03%
	Delta Schools Federal Credit Union	\$57,338	\$88	0.32%	0.72%	225.00%	1.62%	0.15%
	Sonoma Federal Credit Union	\$63,763	\$185	0.42%	0.24%	56.22%	2.32%	0.29%
	Mokelumne Federal Credit Union	\$64,419	\$127	0.45%	0.87%	191.34%	1.56%	0.20%
	Rolling F Credit Union	\$67,070	\$178	0.51%	0.15%	29.21%	2.57%	0.27%
	McKesson & Healthcare Providers Federal Credit Union	\$75,296	\$96	0.21%	0.20%	95.83%	1.72%	0.13%
	California Community Credit Union	\$77,706	\$186	0.63%	0.68%	108.60%	1.97%	0.24%
	Valley Oak Credit Union	\$78,284	\$277	0.48%	0.74%	154.87%	5.84%	0.35%
	Shell Western States Federal Credit Union	\$79,241	\$389	0.78%	0.49%	62.72%	3.83%	0.49%
	Polam Federal Credit Union	\$79,556	\$397	0.61%	0.62%	101.51%	3.63%	0.50%
	Bay Cities Credit Union	\$79,657	\$227	0.79%	0.77%	96.92%	3.00%	0.28%
	Marin County Federal Credit Union	\$92,440	\$262	0.87%	0.41%	47.33%	3.66%	0.28%
	Upward Credit Union	\$94,183	\$536	1.10%	0.38%	34.33%	7.01%	0.57%
	Vision One Credit Union	\$94,664	\$0	0.00%	1.70%	0.00%	0.00%	0.00%
	Lassen County Federal Credit Union	\$101,207	\$51	0.10%	0.19%	194.12%	0.77%	0.05%
	First California Federal Credit Union	\$103,858	\$54	0.11%	1.30%	NM	0.99%	0.05%
	SMW 104 Federal Credit Union	\$105,087	\$117	0.23%	0.40%	174.36%	1.22%	0.11%
	Kaiperm Federal Credit Union	\$114,458	\$10	0.01%	0.20%	NM	0.10%	0.01%
	North Bay Credit Union	\$120,938	\$967	0.96%	0.28%	28.75%	9.72%	0.80%
	United Local Credit Union	\$123,676	\$248	0.31%	1.28%	411.29%	1.45%	0.20%
	Cooperative Center Federal Credit Union	\$128,592	\$637	0.85%	0.66%	77.71%	7.96%	0.50%
	Tulare County Federal Credit Union	\$129,346	\$604	0.62%	0.38%	62.58%	7.23%	0.47%
	Siskiyou Credit Union	\$137,290	\$707	0.72%	1.16%	161.67%	8.36%	0.51%
	Kings Federal Credit Union	\$154,398	\$412	0.49%	0.97%	197.33%	2.42%	0.27%
	Vocality Community Credit Union	\$156,438	\$3,874	3.08%	2.34%	76.20%	42.30%	2.48%
	Mission City Federal Credit Union	\$157,709	\$597	0.60%	0.21%	34.67%	5.82%	0.38%
	San Joaquin Power Employees Credit Union	\$171,108	\$32	0.03%	1.00%	NM	0.12%	0.02%
	Compass Community Credit Union	\$173,065	\$6	0.01%	0.20%	NM	0.03%	0.00%
	Central Coast Federal Credit Union	\$173,494	\$1,585	1.49%	0.81%	54.64%	34.00%	0.91%
	Merco Credit Union	\$185,547	\$1,297	1.06%	1.75%	165.38%	9.05%	0.70%
	Santa Cruz Community Credit Union	\$191,758	\$652	0.43%	1.01%	234.97%	3.37%	0.34%
	S R I Federal Credit Union	\$216,335	\$288	0.18%	0.29%	158.68%	1.22%	0.13%
	Central State Credit Union	\$228,944	\$758	0.87%	0.66%	75.73%	8.98%	0.33%
	Pacific Postal Credit Union	\$236,504	\$975	0.91%	0.98%	107.79%	2.94%	0.41%
Average of Asset Group A		\$118,685	\$475	0.58%	0.70%	111.74%	5.33%	0.36%

Source: SNL Financial

NA = data was not available.

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Asset Quality

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Heritage Community Credit Union	\$272,972	\$761	0.34%	0.88%	261.37%	3.76%	0.28%
	Monterey Credit Union	\$290,806	\$1,919	1.00%	1.29%	128.50%	7.61%	0.66%
	Families and Schools Together Federal Credit Union	\$292,463	\$696	0.32%	1.02%	317.67%	1.47%	0.24%
	Members 1st Credit Union	\$317,741	\$649	0.26%	0.39%	149.77%	2.84%	0.20%
	C.A.H.P. Credit Union	\$320,804	\$483	0.17%	0.57%	331.26%	1.75%	0.15%
	Tucoemas Federal Credit Union	\$354,801	\$2,015	1.28%	1.60%	124.91%	10.45%	0.57%
	Sea West Coast Guard Federal Credit Union	\$403,089	\$19	0.01%	0.23%	NM	0.02%	0.00%
	MOCSE Federal Credit Union	\$406,839	\$3,334	1.47%	1.92%	130.56%	21.48%	0.82%
	Yolo Federal Credit Union	\$426,461	\$2,037	0.77%	0.91%	117.87%	6.10%	0.48%
	Average of Asset Group B	\$342,886	\$1,324	0.62%	0.98%	195.24%	6.16%	0.38%
Asset Group C - \$501 million to \$1 billion in total assets								
	SafeAmerica Credit Union	\$527,564	\$4,205	0.99%	1.04%	105.16%	9.71%	0.80%
	First U.S. Community Credit Union	\$535,935	\$706	0.20%	1.18%	579.60%	1.59%	0.13%
	PremierOne Credit Union	\$620,040	\$2,251	0.51%	0.95%	187.03%	5.40%	0.36%
	Commonwealth Central Credit Union	\$631,464	\$1,168	0.23%	0.69%	305.65%	1.73%	0.18%
	Excite Credit Union	\$702,664	\$5,269	1.01%	0.61%	59.99%	12.81%	0.75%
	UNCLE Credit Union	\$726,003	\$3,980	0.67%	0.64%	95.00%	8.49%	0.55%
	Merced School Employees Federal Credit Union	\$749,520	\$1,363	0.43%	0.99%	229.20%	2.80%	0.18%
	1st Northern California Credit Union	\$798,827	\$33	0.01%	0.36%	NM	0.04%	0.00%
	Sacramento Credit Union	\$806,217	\$425	0.11%	0.75%	708.47%	0.43%	0.05%
	Community First Credit Union	\$820,019	\$8,631	1.44%	0.76%	52.50%	11.46%	1.05%
	Santa Clara County Federal Credit Union	\$977,237	\$4,341	0.86%	0.55%	64.22%	7.12%	0.44%
	Average of Asset Group C	\$717,772	\$2,943	0.59%	0.77%	238.68%	5.60%	0.41%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets								
	Valley First Credit Union	\$1,019,297	\$4,990	0.67%	1.14%	169.58%	7.16%	0.49%
	The Police Credit Union of California	\$1,077,101	\$6,407	1.08%	0.75%	70.05%	6.61%	0.59%
	1st United Credit Union	\$1,224,511	\$2,647	0.30%	0.38%	128.56%	2.57%	0.22%
	Noble Federal Credit Union	\$1,243,735	\$3,336	0.42%	1.27%	303.51%	4.05%	0.27%
	Pacific Service Credit Union	\$1,457,847	\$3,630	0.35%	0.97%	277.16%	2.20%	0.25%
	Sierra Central Credit Union	\$1,469,290	\$5,073	0.49%	1.56%	319.53%	3.82%	0.35%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,474,719	\$9,888	1.11%	1.13%	101.31%	5.54%	0.67%
	San Francisco Federal Credit Union	\$1,485,939	\$4,422	0.99%	5.55%	561.33%	3.15%	0.30%
	Bay Federal Credit Union	\$1,590,572	\$1,475	0.14%	0.63%	463.19%	1.62%	0.09%
	Monterra Credit Union	\$1,677,880	\$5,591	0.41%	0.51%	124.45%	2.69%	0.33%
	KeyPoint Credit Union	\$1,679,604	\$3,871	0.30%	1.17%	391.84%	3.41%	0.23%
	San Francisco Fire Credit Union	\$1,756,924	\$9,289	0.79%	0.69%	88.27%	9.42%	0.53%
	Coast Central Credit Union	\$2,050,365	\$4,212	0.45%	0.70%	156.91%	2.75%	0.21%
	Self-Help Federal Credit Union	\$2,093,454	\$5,888	0.40%	3.02%	762.43%	3.06%	0.28%
	Meriwest Credit Union	\$2,193,062	\$8,705	0.50%	0.70%	140.31%	5.51%	0.40%
	Provident Credit Union	\$3,497,380	\$2,392	0.10%	0.47%	484.78%	0.71%	0.07%
	Stanford Federal Credit Union	\$4,145,381	\$3,794	0.12%	0.78%	667.40%	0.90%	0.09%
	Educational Employees Credit Union	\$4,647,761	\$3,504	0.17%	1.21%	730.99%	0.80%	0.08%
	S A F E Credit Union	\$4,652,669	\$13,910	0.42%	0.89%	212.30%	4.10%	0.30%
	Chevron Federal Credit Union	\$4,668,470	\$18,737	0.46%	1.74%	378.86%	2.79%	0.40%
	Technology Credit Union	\$4,826,094	\$28,308	0.80%	1.00%	124.82%	6.35%	0.59%
	Travis Credit Union	\$4,934,431	\$27,244	0.67%	0.81%	120.73%	5.33%	0.55%
	Redwood Credit Union	\$8,508,974	\$33,036	0.52%	1.50%	287.70%	3.10%	0.39%
	Patelco Credit Union	\$9,714,731	\$36,891	0.55%	0.90%	163.46%	5.06%	0.38%
	Star One Credit Union	\$9,897,274	\$6,754	0.12%	0.21%	178.93%	0.65%	0.07%
	First Technology Federal Credit Union	\$16,848,520	\$68,643	0.57%	1.10%	191.62%	5.01%	0.41%
	The Golden 1 Credit Union	\$21,129,804	\$99,493	0.72%	1.06%	148.78%	6.19%	0.47%
	Average of Asset Group D	\$4,480,214	\$15,634	0.50%	1.18%	286.99%	3.87%	0.33%

Source: SNL Financial

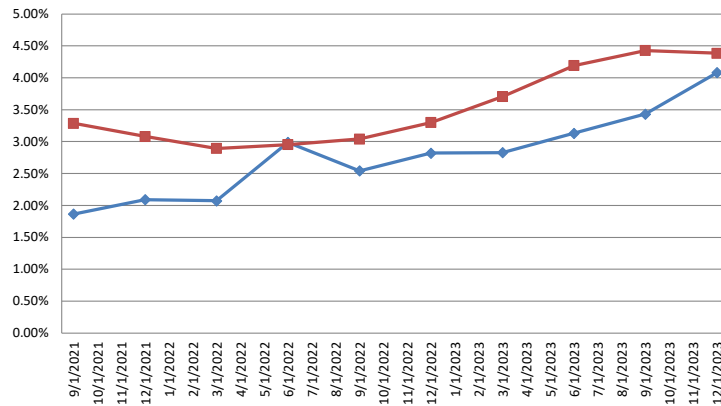
NA = data was not available.

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

Net Worth

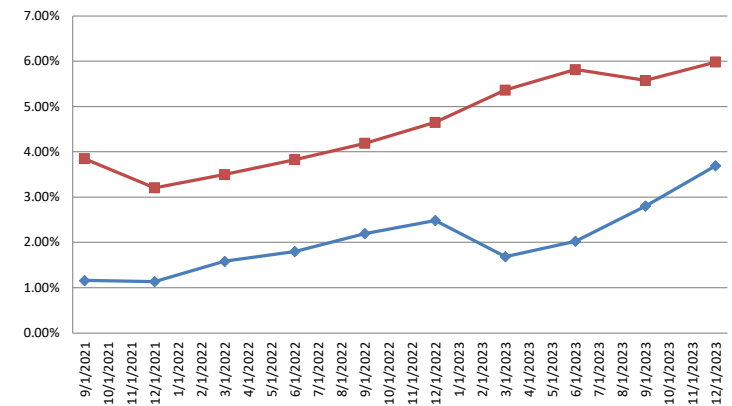
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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



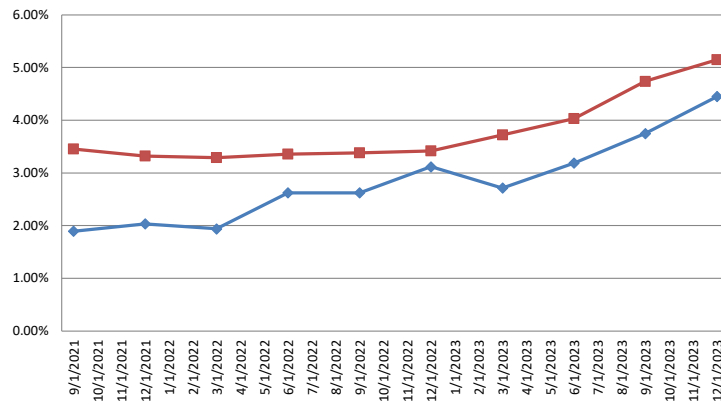
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Delinquent Loans/Net Worth	1.87%	2.09%	2.07%	2.99%	2.54%	2.82%	2.83%	3.13%	3.43%	4.08%
Classified Assets/Net Worth	3.29%	3.08%	2.89%	2.95%	3.04%	3.30%	3.70%	4.19%	4.43%	4.38%

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



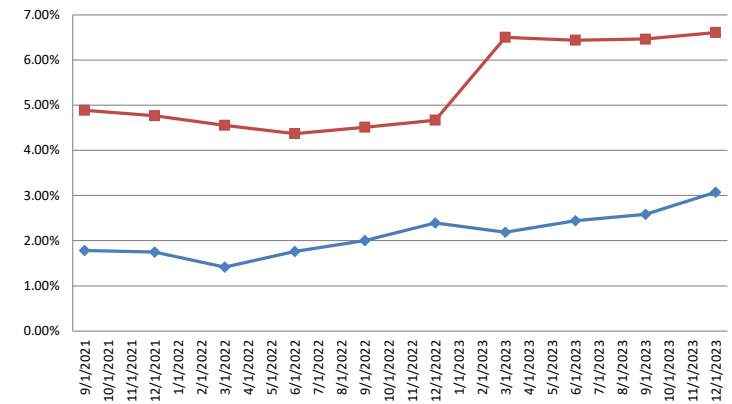
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Delinquent Loans/Net Worth	1.16%	1.14%	1.59%	1.80%	2.19%	2.48%	1.69%	2.03%	2.80%	3.69%
Classified Assets/Net Worth	3.85%	3.21%	3.50%	3.82%	4.19%	4.65%	5.36%	5.81%	5.57%	5.98%

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



	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Delinquent Loans/Net Worth	1.89%	2.03%	1.94%	2.62%	2.62%	3.12%	2.71%	3.19%	3.75%	4.45%
Classified Assets/Net Worth	3.45%	3.32%	3.29%	3.36%	3.38%	3.42%	3.72%	4.03%	4.74%	5.15%

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



	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Delinquent Loans/Net Worth	1.79%	1.75%	1.42%	1.76%	2.00%	2.40%	2.19%	2.44%	2.59%	3.08%
Classified Assets/Net Worth	4.89%	4.77%	4.55%	4.37%	4.51%	4.67%	6.50%	6.44%	6.46%	6.61%

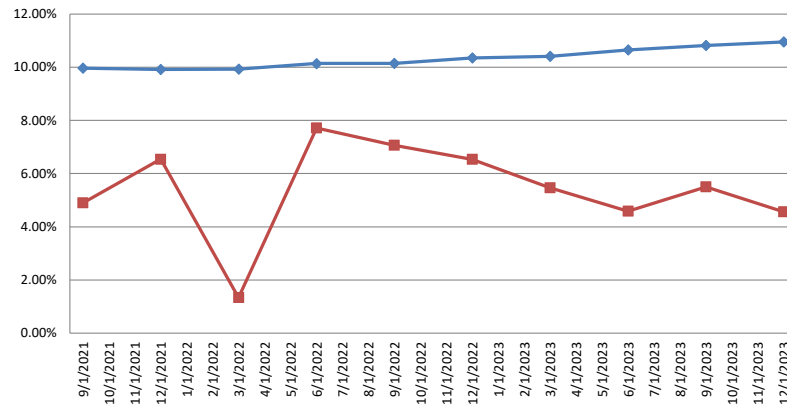
Source: SNL Financial

Note: Report includes only bank-level data.

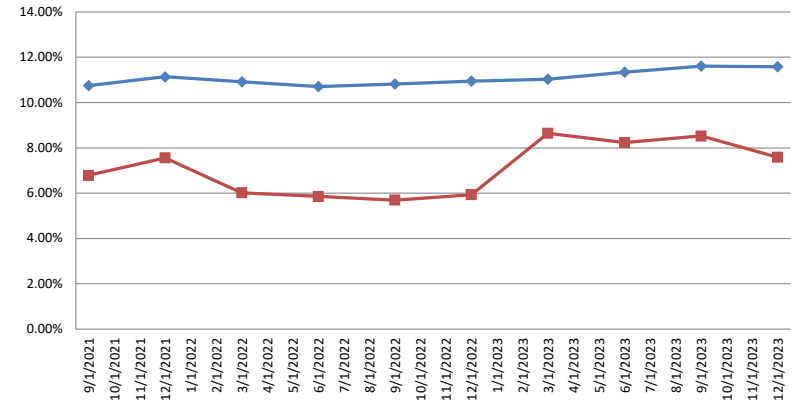
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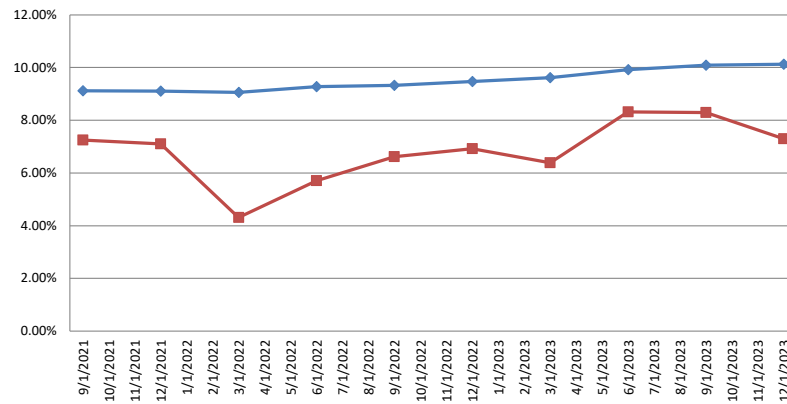
Summary Trends of Historical Asset Group Averages: Net Worth/Assets & Net Worth Growth (Decline) - YTD

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

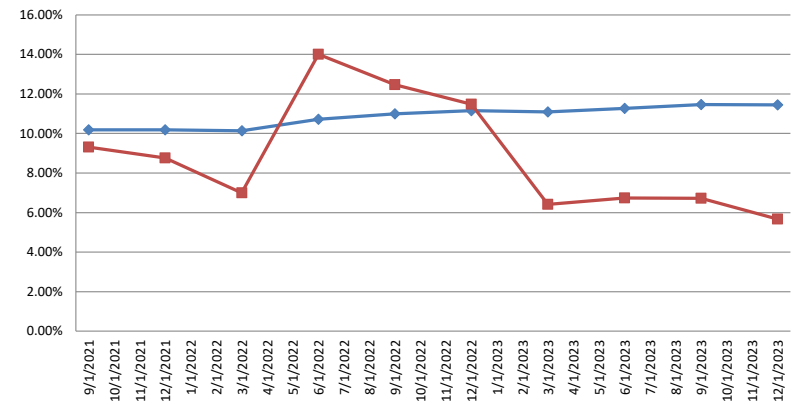
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/Assets	9.96%	9.92%	9.92%	10.14%	10.14%	10.35%	10.40%	10.65%	10.82%	10.94%
Net Worth Growth	4.90%	6.54%	1.34%	7.72%	7.07%	6.53%	5.46%	4.58%	5.50%	4.56%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/Assets	10.75%	11.14%	10.92%	10.71%	10.81%	10.95%	11.03%	11.34%	11.61%	11.58%
Net Worth Growth	6.79%	7.55%	6.02%	5.85%	5.69%	5.93%	8.64%	8.23%	8.52%	7.59%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/Assets	9.12%	9.10%	9.06%	9.28%	9.33%	9.47%	9.62%	9.93%	10.09%	10.13%
Net Worth Growth	7.25%	7.10%	4.31%	5.71%	6.61%	6.93%	6.38%	8.31%	8.29%	7.30%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/Assets	10.18%	10.19%	10.13%	10.72%	11.00%	11.16%	11.10%	11.26%	11.46%	11.45%
Net Worth Growth	9.31%	8.76%	7.00%	14.01%	12.46%	11.48%	6.41%	6.73%	6.72%	5.66%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Fresno Police Department Credit Union	\$50,299	\$10,802	21.48%	2.06%	0.00%	1.02%
	Modesto's First Federal Credit Union	\$52,548	\$5,489	10.45%	2.83%	5.01%	2.81%
	Silverado Credit Union	\$56,459	\$4,900	8.68%	15.68%	0.37%	0.37%
	Delta Schools Federal Credit Union	\$57,338	\$5,254	9.16%	10.56%	1.67%	3.77%
	Sonoma Federal Credit Union	\$63,763	\$7,861	12.33%	17.70%	2.35%	1.32%
	Mokelumne Federal Credit Union	\$64,419	\$7,885	12.24%	4.90%	1.61%	3.08%
	Rolling F Credit Union	\$67,070	\$6,885	10.27%	10.09%	2.59%	0.76%
	McKesson & Healthcare Providers Federal Credit Union	\$75,296	\$5,597	7.43%	(0.20%)	1.72%	1.64%
	California Community Credit Union	\$77,706	\$9,202	11.84%	5.60%	2.02%	2.20%
	Valley Oak Credit Union	\$78,284	\$5,906	7.54%	2.96%	4.69%	7.26%
	Shell Western States Federal Credit Union	\$79,241	\$10,060	12.70%	(1.02%)	3.87%	2.43%
	Polam Federal Credit Union	\$79,556	\$10,782	13.55%	1.33%	3.68%	3.74%
	Bay Cities Credit Union	\$79,657	\$7,337	9.21%	9.79%	3.09%	3.00%
	Marin County Federal Credit Union	\$92,440	\$10,297	11.14%	8.07%	2.54%	1.20%
	Upward Credit Union	\$94,183	\$9,253	9.82%	2.94%	5.79%	1.99%
	Vision One Credit Union	\$94,664	\$14,129	14.93%	3.38%	0.00%	9.72%
	Lassen County Federal Credit Union	\$101,207	\$14,087	13.92%	2.63%	0.36%	0.70%
	First California Federal Credit Union	\$103,858	\$8,103	7.80%	3.35%	0.67%	8.19%
	SMW 104 Federal Credit Union	\$105,087	\$10,371	9.87%	16.27%	1.13%	1.97%
	Kaiperm Federal Credit Union	\$114,458	\$9,910	8.66%	3.79%	0.10%	1.90%
	North Bay Credit Union	\$120,938	\$10,216	8.45%	(0.71%)	9.47%	2.72%
	United Local Credit Union	\$123,676	\$22,419	18.13%	5.76%	1.11%	4.55%
	Cooperative Center Federal Credit Union	\$128,592	\$8,254	6.42%	(7.47%)	7.72%	6.00%
	Tulare County Federal Credit Union	\$129,346	\$9,682	7.49%	9.22%	6.24%	3.90%
	Siskiyou Credit Union	\$137,290	\$11,145	8.12%	10.42%	6.34%	10.26%
	Kings Federal Credit Union	\$154,398	\$21,937	14.21%	4.88%	1.88%	3.71%
	Vocality Community Credit Union	\$156,438	\$10,491	6.71%	(25.00%)	36.93%	28.14%
	Mission City Federal Credit Union	\$157,709	\$12,627	8.01%	27.62%	4.73%	1.64%
	San Joaquin Power Employees Credit Union	\$171,108	\$24,998	14.61%	0.20%	0.13%	4.65%
	Compass Community Credit Union	\$173,065	\$20,410	11.79%	(0.81%)	0.03%	1.08%
	Central Coast Federal Credit Union	\$173,494	\$12,753	7.35%	(4.26%)	12.43%	6.79%
	Merco Credit Union	\$185,547	\$20,378	10.98%	3.56%	6.36%	10.53%
	Santa Cruz Community Credit Union	\$191,758	\$19,688	10.27%	4.16%	3.31%	7.78%
	S R I Federal Credit Union	\$216,335	\$25,662	11.86%	5.60%	1.12%	1.78%
	Central State Credit Union	\$228,944	\$22,202	9.70%	4.54%	3.41%	2.59%
	Pacific Postal Credit Union	\$236,504	\$39,925	16.88%	3.87%	2.44%	2.63%
Average of Asset Group A		\$118,685	\$12,969	10.94%	4.56%	4.08%	4.38%

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Net Worth

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Heritage Community Credit Union	\$272,972	\$24,948	9.14%	3.48%	3.05%	7.97%
	Monterey Credit Union	\$290,806	\$38,916	13.38%	(0.99%)	4.93%	6.34%
	Families and Schools Together Federal Credit Union	\$292,463	\$45,705	15.63%	23.81%	1.52%	4.84%
	Members 1st Credit Union	\$317,741	\$29,990	9.44%	10.12%	2.16%	3.24%
	C.A.H.P. Credit Union	\$320,804	\$27,713	8.64%	9.95%	1.74%	5.77%
	Tucoemas Federal Credit Union	\$354,801	\$30,747	8.67%	(1.19%)	6.55%	8.19%
	Sea West Coast Guard Federal Credit Union	\$403,089	\$76,990	19.10%	2.75%	0.02%	0.75%
	MOCSE Federal Credit Union	\$406,839	\$37,412	9.20%	13.74%	8.91%	11.64%
	Yolo Federal Credit Union	\$426,461	\$46,869	10.99%	6.62%	4.35%	5.12%
	Average of Asset Group B	\$342,886	\$39,921	11.58%	7.59%	3.69%	5.98%
Asset Group C - \$501 million to \$1 billion in total assets							
	SafeAmerica Credit Union	\$527,564	\$52,633	9.98%	4.07%	7.99%	8.40%
	First U.S. Community Credit Union	\$535,935	\$62,572	11.68%	4.44%	1.13%	6.54%
	PremierOne Credit Union	\$620,040	\$54,762	8.83%	12.76%	4.11%	7.69%
	Commonwealth Central Credit Union	\$631,464	\$74,058	11.73%	16.63%	1.58%	4.82%
	Excite Credit Union	\$702,664	\$59,077	8.41%	4.19%	8.92%	5.35%
	UNCLE Credit Union	\$726,003	\$56,856	7.83%	3.74%	7.00%	6.65%
	Merced School Employees Federal Credit Union	\$749,520	\$81,908	10.93%	10.38%	1.66%	3.81%
	1st Northern California Credit Union	\$798,827	\$86,910	10.88%	3.60%	0.04%	1.43%
	Sacramento Credit Union	\$806,217	\$101,917	12.64%	7.37%	0.42%	2.95%
	Community First Credit Union	\$820,019	\$76,491	9.33%	6.70%	11.28%	5.92%
	Santa Clara County Federal Credit Union	\$977,237	\$90,074	9.22%	6.42%	4.82%	3.10%
	Average of Asset Group C	\$717,772	\$72,478	10.13%	7.30%	4.45%	5.15%

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

December 31, 2023

Run Date: February 22, 2024

		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 (%)
Region	Institution Name						
Asset Group D - Over \$1 billion in total assets							
	Valley First Credit Union	\$1,019,297	\$97,100	9.53%	9.39%	5.14%	8.71%
	The Police Credit Union of California	\$1,077,101	\$133,699	12.41%	(3.45%)	4.79%	3.36%
	1st United Credit Union	\$1,224,511	\$131,115	10.71%	3.80%	2.02%	2.60%
	Noble Federal Credit Union	\$1,243,735	\$122,487	9.85%	8.63%	2.72%	8.27%
	Pacific Service Credit Union	\$1,457,847	\$190,902	13.09%	(0.08%)	1.90%	5.27%
	Sierra Central Credit Union	\$1,469,290	\$143,929	9.80%	(2.13%)	3.52%	11.26%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,474,719	\$220,926	14.98%	6.03%	4.48%	4.53%
	San Francisco Federal Credit Union	\$1,485,939	\$143,803	9.68%	28.64%	3.08%	17.26%
	Bay Federal Credit Union	\$1,590,572	\$151,262	9.51%	11.22%	0.98%	4.52%
	Monterra Credit Union	\$1,677,880	\$205,284	12.23%	12.93%	2.72%	3.39%
	KeyPoint Credit Union	\$1,679,604	\$147,514	8.78%	0.97%	2.62%	10.28%
	San Francisco Fire Credit Union	\$1,756,924	\$154,639	8.80%	6.07%	6.01%	5.30%
	Coast Central Credit Union	\$2,050,365	\$240,543	11.73%	5.17%	1.75%	2.75%
	Self-Help Federal Credit Union	\$2,093,454	\$583,867	27.89%	4.33%	1.01%	7.69%
	Meriwest Credit Union	\$2,193,062	\$188,995	8.62%	1.34%	4.61%	6.46%
	Provident Credit Union	\$3,497,380	\$359,063	10.27%	1.90%	0.67%	3.23%
	Stanford Federal Credit Union	\$4,145,381	\$418,390	10.09%	9.95%	0.91%	6.05%
	Educational Employees Credit Union	\$4,647,761	\$590,699	12.71%	11.36%	0.59%	4.34%
	S A F E Credit Union	\$4,652,669	\$410,395	8.82%	3.74%	3.39%	7.20%
	Chevron Federal Credit Union	\$4,668,470	\$635,896	13.62%	(4.35%)	2.95%	11.16%
	Technology Credit Union	\$4,826,094	\$512,505	10.62%	2.89%	5.52%	6.89%
	Travis Credit Union	\$4,934,431	\$547,913	11.10%	5.32%	4.97%	6.00%
	Redwood Credit Union	\$8,508,974	\$1,024,381	12.04%	12.46%	3.22%	9.28%
	Patelco Credit Union	\$9,714,731	\$979,591	10.08%	7.27%	3.77%	6.16%
	Star One Credit Union	\$9,897,274	\$1,287,881	13.01%	0.96%	0.52%	0.94%
	First Technology Federal Credit Union	\$16,848,520	\$1,652,584	9.81%	1.82%	4.15%	7.96%
	The Golden 1 Credit Union	\$21,129,804	\$1,959,598	9.27%	6.64%	5.08%	7.55%
Average of Asset Group D		\$4,480,214	\$490,184	11.45%	5.66%	3.08%	6.61%

Source: SNL Financial

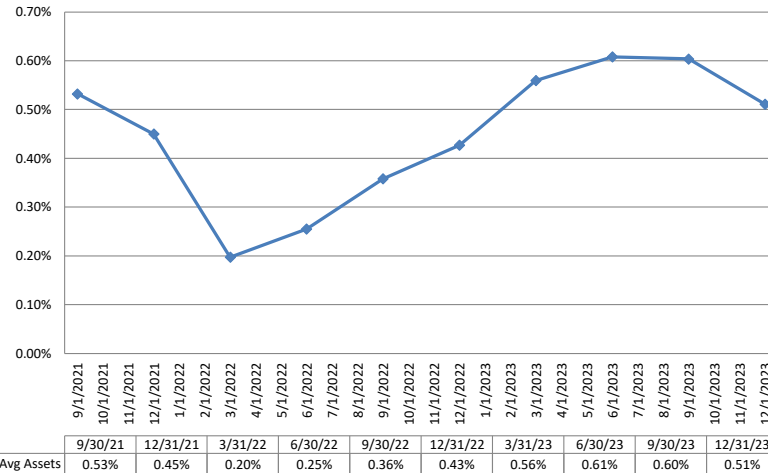
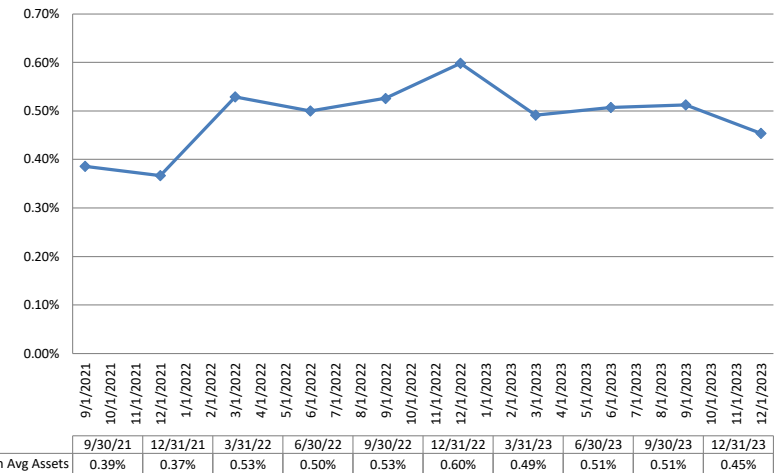
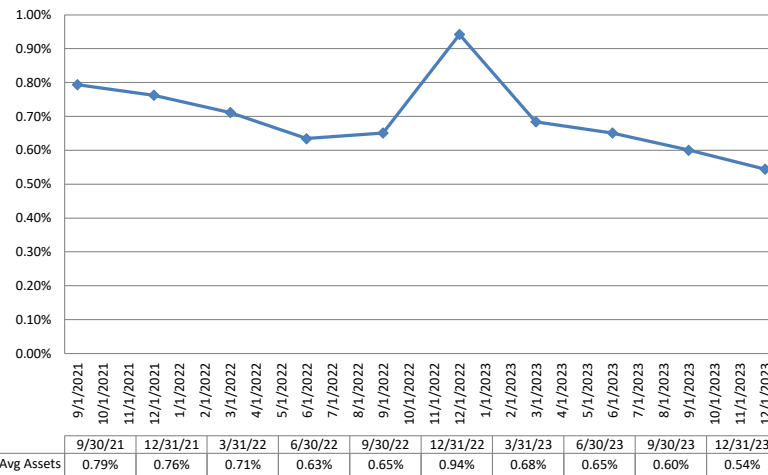
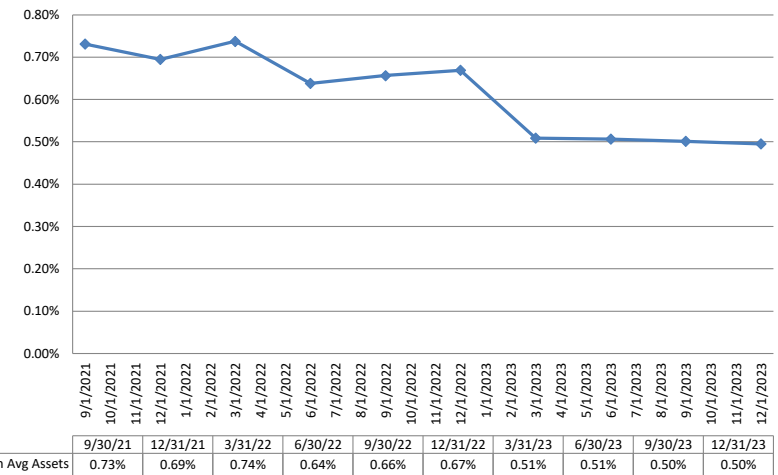
NA = data was not available.

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

Southern California

Performance Analysis

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

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

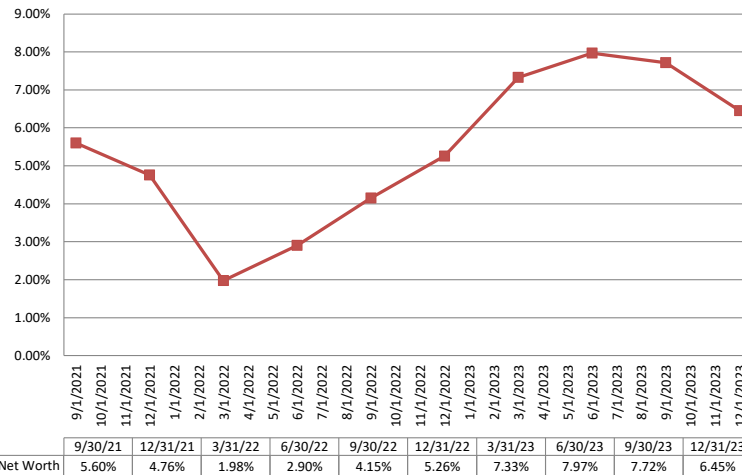
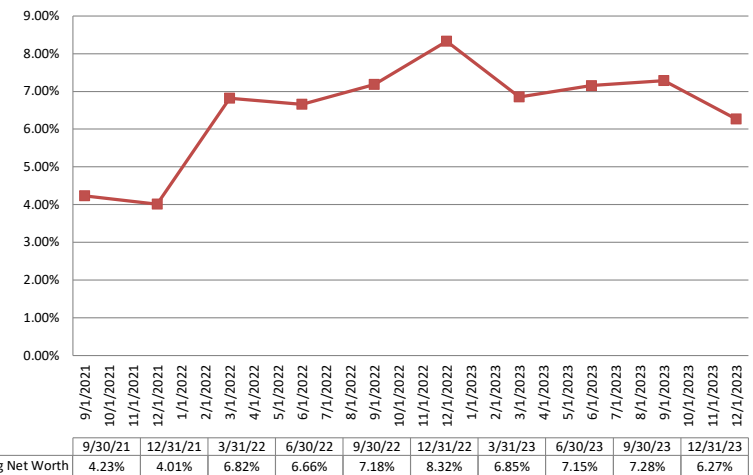
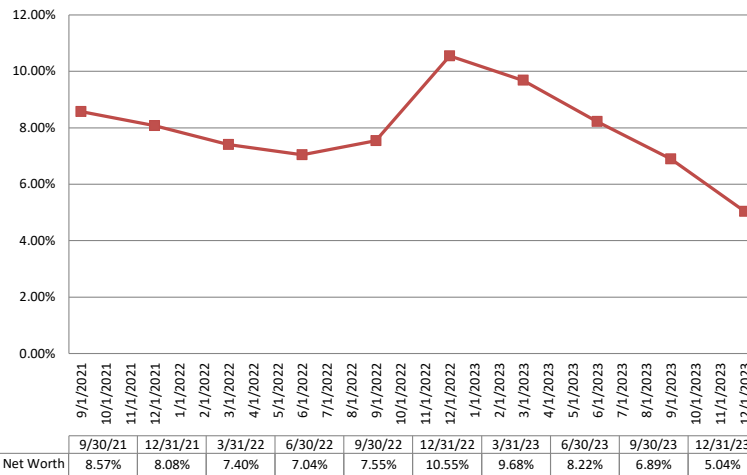
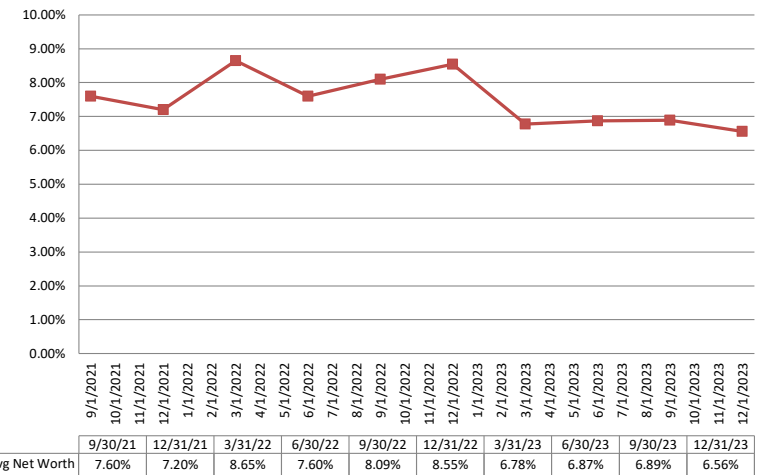
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Inland Valley Federal Credit Union	\$52,874	\$38	0.29%	3.44%	92.59%	\$87	\$169	0.31%	3.93%	84.54%	\$73
	Huntington Beach Credit Union	\$54,617	(\$66)	(0.47%)	(4.09%)	89.51%	\$94	(\$55)	(0.09%)	(0.85%)	89.69%	\$89
	Escondido Federal Credit Union	\$55,512	\$179	1.26%	10.43%	65.99%	\$78	\$802	1.35%	12.21%	60.97%	\$65
	Los Angeles Electrical Workers Credit Union	\$56,038	\$94	0.66%	5.43%	79.35%	\$101	\$345	0.60%	5.29%	80.80%	\$95
	JACOM Credit Union	\$60,601	(\$117)	(0.76%)	(8.12%)	134.81%	\$129	(\$475)	(0.75%)	(8.54%)	134.34%	\$124
	Santa Barbara County Federal Credit Union	\$61,856	\$16	0.10%	1.03%	98.66%	\$129	\$1,002	1.55%	17.16%	68.63%	\$112
	Parishioners Federal Credit Union	\$62,922	\$229	1.48%	36.09%	63.26%	\$90	\$531	0.90%	22.67%	73.21%	\$89
	Olive View Employees Federal Credit Union	\$63,958	(\$50)	(0.31%)	(1.45%)	95.12%	\$100	\$703	1.06%	5.21%	65.69%	\$93
	Desert Valleys Federal Credit Union	\$64,363	\$116	0.71%	8.54%	82.66%	\$104	\$633	0.95%	12.16%	83.29%	\$100
	North County Credit Union	\$65,040	(\$4)	(0.02%)	(0.34%)	105.41%	\$109	\$38	0.05%	0.85%	100.31%	\$107
	Bourns Employees Federal Credit Union	\$65,855	(\$156)	(0.95%)	(11.36%)	136.09%	\$103	(\$463)	(0.70%)	(8.00%)	135.71%	\$96
	Allied Healthcare Federal Credit Union	\$71,982	\$204	1.12%	12.26%	75.31%	\$71	\$827	1.09%	13.10%	75.89%	\$73
	Polam Federal Credit Union	\$72,587	(\$127)	(0.70%)	(7.98%)	143.36%	\$80	(\$298)	(0.41%)	(4.80%)	125.00%	\$75
	Bopti Federal Credit Union	\$75,122	(\$48)	(0.25%)	(1.28%)	87.57%	\$140	(\$175)	(0.23%)	(1.16%)	83.77%	\$124
	Cal State L.A. Federal Credit Union	\$75,303	(\$23)	(0.12%)	(1.58%)	100.44%	\$102	\$87	0.12%	1.52%	96.25%	\$95
	Universal City Studios Credit Union	\$76,666	\$16	0.08%	0.99%	96.51%	\$109	\$564	0.71%	8.86%	84.31%	\$82
	PostCity Financial Credit Union	\$77,122	\$40	0.21%	1.78%	91.24%	\$99	\$6	0.01%	0.07%	96.89%	\$100
	Union Yes Federal Credit Union	\$77,553	\$221	1.06%	18.64%	71.24%	\$134	\$966	1.13%	22.08%	71.13%	\$121
	Paradise Valley Federal Credit Union	\$80,172	(\$920)	(4.48%)	(49.51%)	0.00%	\$90	(\$362)	(0.43%)	(4.80%)	108.86%	\$87
	Nikkei Credit Union	\$87,651	\$123	0.55%	4.59%	75.29%	\$82	\$621	0.69%	5.94%	75.30%	\$80
	VA Desert Pacific Federal Credit Union	\$88,476	\$190	0.86%	5.09%	75.18%	\$134	\$1,008	1.13%	6.93%	73.99%	\$122
	County Schools Federal Credit Union	\$88,787	(\$32)	(0.14%)	(1.85%)	85.07%	\$85	\$92	0.10%	1.33%	75.92%	\$85
	CalCom Federal Credit Union	\$89,903	(\$51)	(0.24%)	(1.76%)	92.50%	\$150	\$4	0.00%	0.04%	95.00%	\$96
	Technicolor Federal Credit Union	\$92,145	(\$103)	(0.44%)	(9.37%)	110.35%	\$105	(\$58)	(0.06%)	(1.28%)	101.32%	\$110
	Santa Ana Federal Credit Union	\$99,917	\$296	1.19%	10.98%	66.70%	\$82	\$1,793	1.81%	17.27%	57.04%	\$78
	Prospectors Federal Credit Union	\$100,507	\$29	0.12%	1.45%	89.19%	\$83	\$88	0.10%	1.13%	92.61%	\$81
	Glendale Federal Credit Union	\$103,619	\$33	0.13%	1.22%	95.01%	\$99	\$330	0.30%	3.08%	89.66%	\$94
	Rancho Federal Credit Union	\$109,126	\$3	0.01%	0.15%	94.73%	\$89	\$832	0.74%	11.18%	82.07%	\$90
	Thinkwise Federal Credit Union	\$111,289	(\$600)	(2.15%)	(22.11%)	81.15%	\$84	(\$900)	(0.81%)	(8.24%)	80.15%	\$78
	La Loma Federal Credit Union	\$113,254	\$78	0.28%	9.59%	78.23%	\$71	\$839	0.74%	25.57%	76.72%	\$73
	Interfaith Federal Credit Union	\$122,975	\$177	0.58%	5.19%	82.66%	\$76	\$597	0.47%	4.45%	85.62%	\$72
	Sea Air Federal Credit Union	\$124,903	(\$188)	(0.59%)	(2.63%)	138.31%	\$106	(\$818)	(0.63%)	(2.82%)	132.63%	\$108
	San Diego Firefighters Federal Credit Union	\$126,609	\$141	0.45%	12.26%	76.14%	\$103	\$696	0.54%	14.70%	73.46%	\$106
	California Lithuanian Credit Union	\$140,951	\$277	0.79%	3.96%	55.31%	\$137	\$1,588	1.10%	5.78%	41.90%	\$115
	Clearpath Federal Credit Union	\$151,152	\$95	0.26%	2.85%	89.68%	\$86	\$568	0.38%	4.29%	82.20%	\$85
	East County Schools Federal Credit Union	\$152,735	(\$1)	0.00%	(0.03%)	95.18%	\$104	\$181	0.12%	1.45%	92.65%	\$104
	Pasadena Service Federal Credit Union	\$155,317	\$335	0.86%	10.07%	71.88%	\$92	\$1,852	1.19%	15.04%	69.35%	\$88
	South Bay Credit Union	\$156,698	\$49	0.13%	1.45%	97.17%	\$111	\$341	0.22%	2.57%	94.88%	\$106
	Ontario Montclair School Employees Federal Credit Union	\$157,165	\$583	1.50%	15.37%	62.02%	\$108	\$1,723	1.10%	11.97%	67.80%	\$98
	Torrance Community Federal Credit Union	\$169,667	\$139	0.33%	18.95%	82.36%	\$100	\$800	0.47%	31.48%	79.79%	\$90
	E-Central Credit Union	\$172,452	\$1,152	2.65%	12.44%	64.46%	\$152	\$3,768	2.11%	10.63%	68.64%	\$114
	Schools Federal Credit Union	\$175,488	\$193	0.44%	3.63%	77.04%	\$58	\$877	0.49%	4.18%	81.21%	\$73
	Camino Federal Credit Union	\$181,458	\$27	0.06%	0.70%	87.87%	\$104	\$909	0.52%	5.90%	81.54%	\$104
	Priority One Credit Union	\$192,463	\$648	1.34%	15.49%	72.38%	\$107	\$2,545	1.29%	15.80%	73.05%	\$109

Source: SNL Financial

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Performance Analysis

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	First Imperial Credit Union	\$195,670	\$825	1.69%	13.97%	65.63%	\$112	\$3,107	1.63%	13.85%	68.54%	\$111
	Long Beach Firemen's Credit Union	\$209,923	\$600	1.12%	4.72%	42.18%	\$130	\$2,665	1.21%	5.34%	37.76%	\$127
	Alta Vista Credit Union	\$216,029	(\$16)	(0.03%)	(0.36%)	93.27%	\$96	\$668	0.29%	3.77%	87.95%	\$97
	Chaffey Federal Credit Union	\$217,665	\$11	0.02%	0.44%	92.25%	\$78	\$131	0.06%	1.36%	93.71%	\$80
	Average of Asset Group A	\$111,961	\$97	0.22%	2.70%	85.38%	\$102	\$660	0.51%	6.45%	83.99%	\$95
Asset Group B - \$251 to \$500 million in total assets												
	Edwards Federal Credit Union	\$270,094	\$631	0.93%	27.18%	73.88%	\$98	\$1,671	0.61%	19.56%	81.81%	\$103
	Pasadena Federal Credit Union	\$270,883	(\$646)	(0.95%)	(15.24%)	126.72%	\$94	(\$745)	(0.27%)	(4.38%)	104.50%	\$106
	Santa Barbara Teachers Federal Credit Union	\$280,405	\$947	1.35%	12.31%	51.25%	\$117	\$4,469	1.56%	15.34%	46.08%	\$112
	Long Beach City Employees Federal Credit Union	\$284,338	\$18	0.03%	0.33%	94.92%	\$67	(\$795)	(0.27%)	(3.68%)	117.32%	\$94
	Strata Federal Credit Union	\$341,278	\$610	0.72%	5.69%	76.77%	\$82	\$3,137	0.92%	7.55%	74.27%	\$74
	Matadors Community Credit Union	\$341,526	\$348	0.41%	3.61%	73.61%	\$140	\$2,220	0.66%	5.88%	72.31%	\$142
	UMe Federal Credit Union	\$344,372	(\$38)	(0.04%)	(0.91%)	95.89%	\$109	\$360	0.10%	2.11%	91.34%	\$115
	Eagle Community Credit Union	\$352,379	\$583	0.65%	6.69%	77.48%	\$85	\$2,232	0.61%	6.56%	76.90%	\$84
	Downey Federal Credit Union	\$362,346	(\$540)	(0.60%)	(16.56%)	108.65%	\$95	\$296	0.09%	2.26%	85.95%	\$91
	SAG-AFTRA Federal Credit Union	\$362,360	\$604	0.66%	7.39%	72.45%	\$96	\$3,020	0.78%	8.80%	72.66%	\$98
	POPA Federal Credit Union	\$378,076	\$299	0.32%	4.36%	79.49%	\$148	\$2,038	0.55%	7.40%	76.72%	\$125
	Cabrillo Credit Union	\$397,739	\$462	0.46%	7.28%	86.33%	\$99	\$1,503	0.37%	6.24%	86.20%	\$107
	Aerospace Federal Credit Union	\$413,828	\$31	0.03%	2.25%	96.48%	\$112	\$50	0.01%	0.82%	97.63%	\$115
	Wheelhouse Credit Union	\$435,623	(\$161)	(0.15%)	(2.06%)	97.68%	\$88	\$1,732	0.40%	5.83%	88.14%	\$92
	Glendale Area Schools Credit Union	\$438,318	\$440	0.39%	4.30%	71.66%	\$97	\$2,855	0.62%	6.89%	60.97%	\$91
	Gain Federal Credit Union	\$439,849	(\$107)	(0.10%)	(2.53%)	101.67%	\$107	\$1,856	0.41%	11.00%	87.01%	\$105
	I.L.W.U. Federal Credit Union	\$478,491	\$867	0.73%	10.95%	80.55%	\$115	\$2,585	0.56%	8.37%	81.20%	\$116
	Average of Asset Group B	\$364,230	\$256	0.28%	3.24%	86.20%	\$103	\$1,676	0.45%	6.27%	82.41%	\$104
Asset Group C - \$501 million to \$1 billion in total assets												
	LA Financial Federal Credit Union	\$532,465	\$242	0.18%	2.64%	92.66%	\$121	\$1,483	0.27%	4.07%	89.44%	\$118
	AdelFi Credit Union	\$571,998	(\$120)	(0.08%)	(0.54%)	97.57%	\$146	\$1,317	0.23%	1.48%	90.99%	\$144
	America's Christian Credit Union	\$643,303	\$339	0.21%	2.93%	92.71%	\$113	\$4,891	0.78%	10.73%	81.52%	\$105
	Mypoint CU SD	\$657,682	\$326	0.19%	2.35%	90.97%	\$108	\$1,795	0.27%	3.26%	91.24%	\$107
	Sun Community Federal Credit Union	\$732,766	\$1,923	1.06%	13.75%	72.22%	\$84	\$9,202	1.29%	17.64%	69.32%	\$82
	USC Credit Union	\$764,941	\$380	0.20%	3.87%	89.08%	\$104	\$1,688	0.23%	4.13%	86.55%	\$104
	Certified Federal Credit Union	\$781,724	\$1,842	0.94%	4.90%	66.80%	\$123	\$9,252	1.17%	6.33%	64.99%	\$119
	The First Financial Federal Credit Union	\$800,561	(\$1,450)	(0.74%)	(272.05%)	105.76%	\$134	(\$2,001)	(0.25%)	(45.45%)	95.57%	\$126
	AltaOne Federal Credit Union	\$823,745	\$1,274	0.62%	9.57%	81.03%	\$95	\$3,278	0.41%	6.25%	84.01%	\$90
	C.B.C. Federal Credit Union	\$839,301	\$1,486	0.71%	12.15%	77.62%	\$112	\$2,023	0.25%	4.15%	86.93%	\$106
	Foothill Federal Credit Union	\$842,983	\$1,391	0.67%	8.06%	73.97%	\$113	\$6,104	0.78%	9.26%	73.90%	\$113
	Christian Community Credit Union	\$850,329	\$623	0.29%	2.35%	81.80%	\$125	\$5,155	0.60%	4.95%	78.89%	\$128
	First City Credit Union	\$906,576	\$1,486	0.67%	11.97%	75.20%	\$105	\$7,579	0.85%	15.13%	71.08%	\$100
	SkyOne Federal Credit Union	\$938,324	\$4,063	1.72%	43.51%	74.42%	\$140	\$6,338	0.71%	17.40%	88.14%	\$139
	Water and Power Community Credit Union	\$971,891	\$675	0.28%	7.72%	85.29%	\$130	\$5,487	0.58%	16.28%	73.91%	\$121
	Average of Asset Group C	\$777,239	\$965	0.46%	(9.79%)	83.81%	\$117	\$4,239	0.54%	5.04%	81.77%	\$113

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

December 31, 2023

Run Date: February 22, 2024

		As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Region	Institution Name											
Asset Group D - Over \$1 billion in total assets												
	American First Credit Union	\$1,002,818	\$682	0.27%	3.01%	85.38%	\$112	\$4,694	0.47%	5.31%	80.22%	\$115
	Safe 1 Credit Union	\$1,037,618	\$3,295	1.31%	9.92%	57.48%	\$92	\$12,606	1.30%	9.96%	62.08%	\$93
	SCE Federal Credit Union	\$1,069,821	\$1,193	0.45%	6.33%	79.52%	\$116	\$6,268	0.60%	8.56%	78.78%	\$115
	Honda Federal Credit Union	\$1,124,084	(\$830)	(0.30%)	(3.69%)	93.26%	\$118	(\$1,237)	(0.11%)	(1.37%)	94.54%	\$118
	Southland Credit Union	\$1,151,297	\$692	0.24%	4.13%	79.99%	\$116	\$4,016	0.36%	5.93%	80.35%	\$108
	University Credit Union	\$1,165,727	\$1,778	0.61%	8.05%	72.91%	\$121	\$6,048	0.51%	6.99%	78.47%	\$126
	Sesloc Federal Credit Union	\$1,192,695	\$1,091	0.37%	4.96%	85.48%	\$113	\$4,938	0.41%	5.84%	84.38%	\$117
	Los Angeles Federal Credit Union	\$1,310,991	\$881	0.27%	3.93%	82.73%	\$118	\$3,512	0.27%	3.99%	84.14%	\$115
	Ventura County Credit Union	\$1,354,836	\$3,187	0.94%	12.69%	69.93%	\$107	\$13,397	1.01%	13.50%	70.16%	\$103
	Los Angeles Police Federal Credit Union	\$1,397,145	(\$834)	(0.24%)	(3.80%)	97.01%	\$155	\$1,421	0.10%	1.65%	88.54%	\$152
	Frontwave Credit Union	\$1,429,881	(\$468)	(0.13%)	(2.02%)	84.57%	\$96	\$4,240	0.30%	4.72%	83.88%	\$98
	Bluepeak Credit Union	\$1,474,234	\$2,209	0.62%	11.06%	77.22%	\$106	\$3,814	0.27%	4.84%	89.39%	\$140
	Farmers Insurance Group Federal Credit Union	\$1,537,391	\$2,318	0.61%	6.87%	69.45%	\$115	\$7,320	0.50%	5.48%	74.19%	\$126
	Northrop Grumman Federal Credit Union	\$1,638,484	\$1,735	0.42%	9.35%	84.36%	\$105	\$2,124	0.13%	2.90%	89.33%	\$106
	CoastHills Federal Credit Union	\$1,785,736	\$2,289	0.51%	6.97%	75.28%	\$100	\$6,295	0.35%	4.89%	79.69%	\$111
	Cal Tech Employees Federal Credit Union	\$1,949,972	(\$357)	(0.07%)	(1.22%)	108.29%	\$150	\$1,274	0.06%	1.14%	98.47%	\$149
	LBS Financial Credit Union	\$1,969,994	\$2,768	0.56%	4.25%	67.84%	\$100	\$14,407	0.72%	5.63%	65.84%	\$101
	Firefighters First Federal Credit Union	\$2,102,096	\$1,853	0.35%	4.08%	85.52%	\$127	\$13,653	0.65%	7.68%	78.05%	\$118
	First Entertainment Credit Union	\$2,209,711	\$2,167	0.39%	6.08%	80.42%	\$147	\$12,643	0.59%	9.34%	77.48%	\$152
	F & A Federal Credit Union	\$2,249,947	\$2,395	0.43%	4.54%	69.35%	\$103	\$11,203	0.50%	5.40%	65.54%	\$107
	Financial Partners Credit Union	\$2,274,503	(\$1,637)	(0.29%)	(4.60%)	101.06%	\$127	\$4,763	0.21%	3.34%	88.53%	\$117
	Arrowhead Central Credit Union	\$2,418,004	\$1,912	0.31%	3.38%	82.55%	\$106	\$8,987	0.37%	4.31%	83.27%	\$99
	Partners Federal Credit Union	\$2,478,307	\$2,485	0.40%	3.76%	78.00%	\$106	\$19,026	0.77%	7.35%	74.91%	\$111
	Orange County's Credit Union	\$2,582,252	\$2,846	0.44%	6.52%	80.04%	\$115	\$14,413	0.57%	8.42%	79.18%	\$119
	Altura Credit Union	\$2,590,432	\$3,557	0.55%	10.11%	77.25%	\$108	\$14,858	0.58%	10.95%	77.58%	\$105
	Credit Union of Southern California	\$2,958,463	\$4,513	0.62%	13.09%	69.50%	\$120	\$28,213	0.98%	22.23%	69.13%	\$115
	California Coast Credit Union	\$3,287,678	\$2,504	0.30%	3.55%	85.84%	\$123	\$28,359	0.83%	10.26%	75.99%	\$103
	NuVision Federal Credit Union	\$3,341,622	\$10,061	1.22%	12.66%	60.34%	\$110	\$24,605	0.78%	7.93%	69.08%	\$106
	Premier America Credit Union	\$3,473,582	\$688	0.08%	0.90%	92.38%	\$110	\$7,971	0.22%	2.65%	86.01%	\$113
	Valley Strong Credit Union	\$4,028,097	\$11,230	1.10%	16.60%	72.68%	\$125	\$18,078	0.44%	6.66%	70.56%	\$119
	California Credit Union	\$4,876,251	\$6,367	0.53%	9.57%	81.73%	\$129	\$19,659	0.42%	7.47%	83.71%	\$132
	Wescom Central Credit Union	\$5,820,504	\$9,260	0.63%	16.88%	82.17%	\$115	\$30,678	0.52%	14.36%	83.92%	\$114
	Mission Federal Credit Union	\$6,215,488	\$11,663	0.76%	7.64%	65.98%	\$110	\$55,473	0.91%	9.41%	67.19%	\$116
	Kinecta Federal Credit Union	\$6,844,773	(\$12,500)	(0.73%)	(9.47%)	95.96%	\$128	\$43	0.00%	0.01%	83.04%	\$127
	Logix Federal Credit Union	\$9,587,739	\$14,281	0.59%	5.13%	69.78%	\$117	\$41,333	0.42%	3.79%	76.83%	\$122
	San Diego County Credit Union	\$13,480,213	\$16,622	0.51%	3.89%	73.64%	\$105	\$89,236	0.73%	5.29%	68.73%	\$114
	SchoolsFirst Federal Credit Union	\$29,222,243	\$43,569	0.60%	5.98%	63.58%	\$118	\$166,818	0.58%	5.86%	65.17%	\$122
Average of Asset Group D		\$3,665,801	\$4,202	0.41%	5.43%	79.42%	\$116	\$19,058	0.50%	6.56%	78.55%	\$117

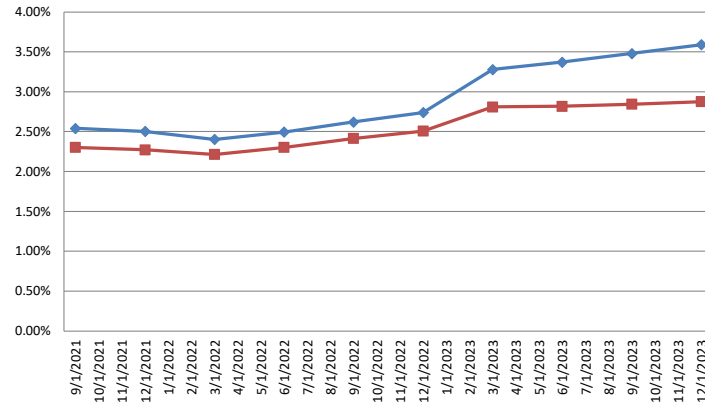
Source: SNL Financial

NA = data was not available.

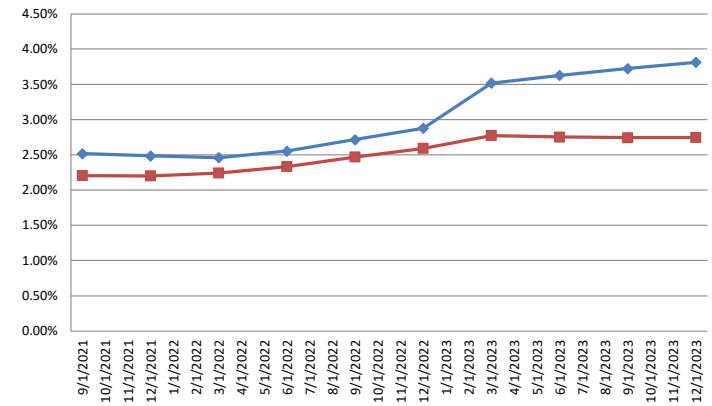
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

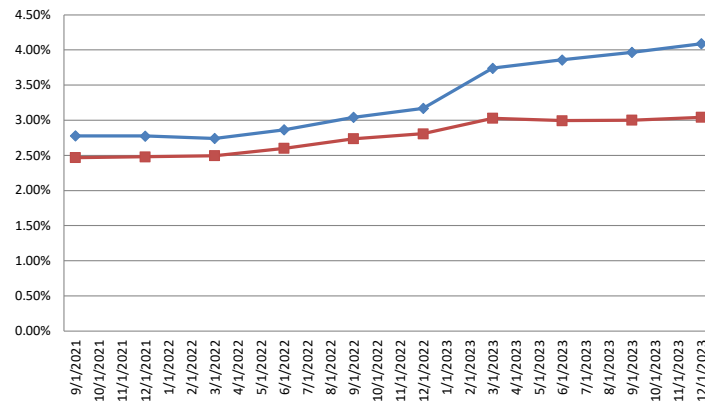
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

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

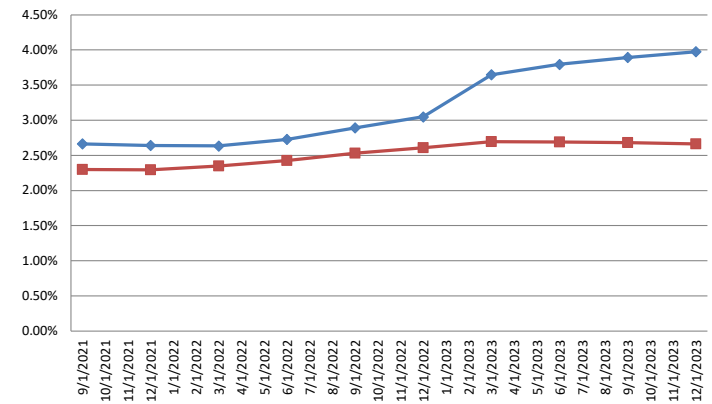
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.54%	2.50%	2.40%	2.49%	2.62%	2.74%	3.28%	3.37%	3.48%	3.59%
Net Interest Income/ Avg Assets	2.30%	2.27%	2.21%	2.30%	2.41%	2.51%	2.81%	2.82%	2.84%	2.88%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.52%	2.48%	2.46%	2.55%	2.72%	2.88%	3.52%	3.63%	3.72%	3.81%
Net Interest Income/ Avg Assets	2.21%	2.20%	2.24%	2.33%	2.47%	2.59%	2.78%	2.75%	2.74%	2.75%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.78%	2.78%	2.74%	2.87%	3.04%	3.17%	3.74%	3.86%	3.97%	4.09%
Net Interest Income/ Avg Assets	2.47%	2.48%	2.50%	2.60%	2.74%	2.81%	3.03%	2.99%	3.00%	3.04%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Yield on Avg Assets	2.66%	2.64%	2.63%	2.73%	2.89%	3.05%	3.65%	3.80%	3.89%	3.97%
Net Interest Income/ Avg Assets	2.30%	2.29%	2.35%	2.43%	2.53%	2.61%	2.70%	2.69%	2.68%	2.66%

Source: SNL Financial

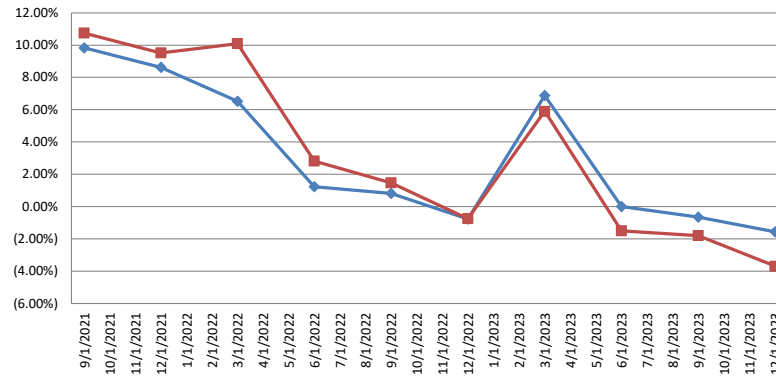
Note: Report includes only bank-level data.

NA = data was not available.

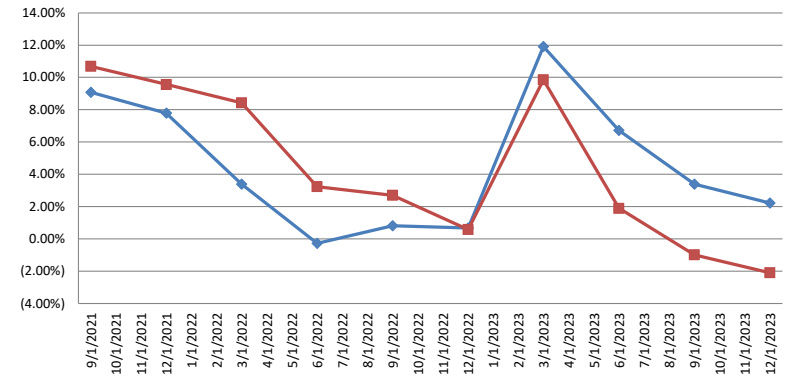
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

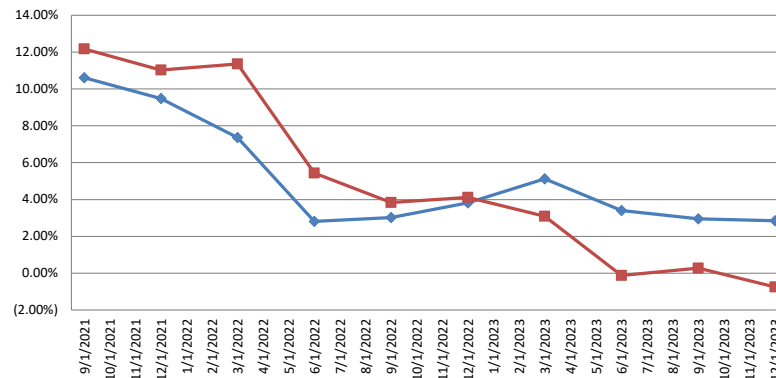
Asset Group A - \$50 to \$250 million in Total Assets
Year-to-Date



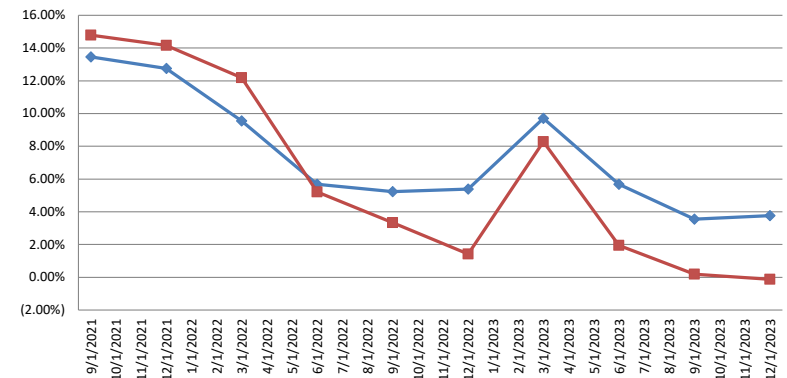
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Inland Valley Federal Credit Union	\$52,874	\$15,750	\$48,385	32.55%	\$4,807	3.24%	0.33%	2.90%	(7.01%)	(7.71%)
	Huntington Beach Credit Union	\$54,617	\$14,854	\$47,814	31.07%	\$7,802	3.14%	0.45%	2.69%	(8.84%)	(10.07%)
	Escondido Federal Credit Union	\$55,512	\$20,170	\$48,162	41.88%	\$5,287	3.20%	0.14%	3.06%	(8.20%)	(10.85%)
	Los Angeles Electrical Workers Credit Union	\$56,038	\$12,545	\$47,758	26.27%	\$7,005	3.13%	0.09%	3.04%	(1.64%)	(5.27%)
	JACOM Credit Union	\$60,601	\$14,337	\$53,766	26.67%	\$10,100	2.05%	0.13%	1.92%	(7.21%)	(9.02%)
	Santa Barbara County Federal Credit Union	\$61,856	\$27,604	\$55,006	50.18%	\$7,732	3.36%	0.54%	2.81%	(1.04%)	(3.15%)
	Parishioners Federal Credit Union	\$62,922	\$37,350	\$56,394	66.23%	\$8,989	3.90%	1.33%	2.57%	17.94%	10.11%
	Olive View Employees Federal Credit Union	\$63,958	\$37,231	\$49,664	74.97%	\$8,528	4.32%	1.31%	3.01%	(9.02%)	(13.19%)
	Desert Valleys Federal Credit Union	\$64,363	\$35,755	\$57,457	62.23%	\$3,786	4.45%	0.45%	4.00%	1.78%	0.76%
	North County Credit Union	\$65,040	\$25,541	\$59,640	42.83%	\$7,227	2.84%	0.69%	2.15%	(10.90%)	(12.28%)
	Bourns Employees Federal Credit Union	\$65,855	\$42,362	\$59,589	71.09%	\$5,987	3.18%	1.08%	2.10%	(2.09%)	1.93%
	Allied Healthcare Federal Credit Union	\$71,982	\$51,931	\$64,677	80.29%	\$5,332	4.34%	0.36%	3.98%	(8.68%)	(11.02%)
	Polam Federal Credit Union	\$72,587	\$36,712	\$65,877	55.73%	\$6,599	3.20%	1.84%	1.36%	6.42%	6.02%
	Bopfi Federal Credit Union	\$75,122	\$24,119	\$58,283	41.38%	\$15,024	3.18%	1.57%	1.61%	(2.47%)	(2.43%)
	Cal State L.A. Federal Credit Union	\$75,303	\$56,454	\$65,350	86.39%	\$5,379	3.60%	0.77%	2.83%	3.26%	(1.79%)
	Universal City Studios Credit Union	\$76,666	\$52,230	\$69,160	75.52%	\$6,133	3.99%	0.46%	3.52%	(5.26%)	(6.45%)
	PostCity Financial Credit Union	\$77,122	\$26,644	\$67,657	39.38%	\$6,427	2.60%	0.17%	2.43%	(3.28%)	(4.23%)
	Union Yes Federal Credit Union	\$77,553	\$41,616	\$67,469	61.68%	\$6,744	3.79%	0.22%	3.57%	(5.64%)	(8.67%)
	Paradise Valley Federal Credit Union	\$80,172	\$48,557	\$72,336	67.13%	\$5,345	3.03%	0.49%	2.54%	(8.60%)	(8.75%)
	Nikkei Credit Union	\$87,651	\$67,987	\$75,959	89.50%	\$6,045	3.78%	0.66%	3.12%	(2.64%)	(4.46%)
	VA Desert Pacific Federal Credit Union	\$88,476	\$52,985	\$71,508	74.10%	\$5,898	5.02%	0.51%	4.51%	(0.25%)	(2.34%)
	County Schools Federal Credit Union	\$88,787	\$76,550	\$81,366	94.08%	\$5,919	4.26%	1.12%	3.13%	(6.29%)	(3.04%)
	CalCom Federal Credit Union	\$89,903	\$70,101	\$76,970	91.08%	\$4,386	4.66%	0.71%	3.94%	9.30%	9.50%
	Technicolor Federal Credit Union	\$92,145	\$62,103	\$62,561	99.27%	\$4,286	3.94%	1.78%	2.17%	(0.68%)	(21.91%)
	Santa Ana Federal Credit Union	\$99,917	\$57,780	\$87,182	66.28%	\$7,401	2.96%	0.43%	2.53%	3.37%	1.13%
	Prospectors Federal Credit Union	\$100,507	\$71,285	\$83,134	85.75%	\$6,282	3.70%	1.32%	2.38%	13.27%	3.70%
	Glendale Federal Credit Union	\$103,619	\$65,798	\$83,036	79.24%	\$7,675	3.52%	0.98%	2.53%	(6.61%)	(9.91%)
	Rancho Federal Credit Union	\$109,126	\$64,381	\$100,330	64.17%	\$5,196	2.76%	0.13%	2.63%	(5.56%)	(6.79%)
	Thinkwise Federal Credit Union	\$111,289	\$64,789	\$99,860	64.88%	\$4,122	4.33%	0.52%	3.80%	1.45%	1.99%
	La Loma Federal Credit Union	\$113,254	\$72,646	\$108,272	67.10%	\$4,719	3.42%	0.20%	3.22%	(1.01%)	(1.56%)
	Interfaith Federal Credit Union	\$122,975	\$70,057	\$108,953	64.30%	\$4,730	3.13%	0.35%	2.78%	(6.58%)	(7.93%)
	Sea Air Federal Credit Union	\$124,903	\$46,295	\$95,226	48.62%	\$7,806	2.52%	0.89%	1.63%	(6.50%)	(7.88%)
	San Diego Firefighters Federal Credit Union	\$126,609	\$68,807	\$120,906	56.91%	\$8,441	3.18%	0.76%	2.41%	(3.51%)	(3.86%)
	California Lithuanian Credit Union	\$140,951	\$93,718	\$111,475	84.07%	\$21,685	4.03%	2.16%	1.87%	(8.04%)	(11.21%)
	Clearpath Federal Credit Union	\$151,152	\$106,909	\$134,855	79.28%	\$4,724	4.46%	1.08%	3.38%	5.26%	13.93%
	East County Schools Federal Credit Union	\$152,735	\$80,538	\$138,730	58.05%	\$8,728	2.60%	0.61%	1.99%	(0.34%)	(0.73%)
	Pasadena Service Federal Credit Union	\$155,317	\$79,193	\$138,814	57.05%	\$6,091	3.73%	0.41%	3.32%	1.08%	(0.28%)
	South Bay Credit Union	\$156,698	\$119,666	\$135,120	88.56%	\$5,804	4.07%	0.99%	3.08%	8.43%	7.20%
	Ontario Montclair School Employees Federal Credit Union	\$157,165	\$81,780	\$135,655	60.29%	\$6,287	3.68%	0.45%	3.23%	0.99%	(3.98%)
	Torrance Community Federal Credit Union	\$169,667	\$51,704	\$149,169	34.66%	\$11,311	2.52%	0.52%	1.99%	2.73%	(8.60%)
	E-Central Credit Union	\$172,452	\$136,344	\$132,457	102.93%	\$5,226	4.70%	0.30%	4.39%	(5.57%)	(9.81%)
	Schools Federal Credit Union	\$175,488	\$90,498	\$152,054	59.52%	\$5,318	3.26%	0.45%	2.81%	(1.26%)	(1.13%)
	Camino Federal Credit Union	\$181,458	\$132,943	\$158,436	83.91%	\$4,971	4.07%	0.40%	3.67%	3.38%	(0.48%)
	Priority One Credit Union	\$192,463	\$97,636	\$173,625	56.23%	\$4,529	4.29%	0.38%	3.91%	(2.03%)	(4.08%)

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

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	First Imperial Credit Union	\$195,670	\$148,213	\$165,693	89.45%	\$5,149	4.97%	0.80%	4.15%	6.27%	7.41%
	Long Beach Firemen's Credit Union	\$209,923	\$150,764	\$158,604	95.06%	\$26,240	2.67%	0.83%	1.88%	(8.64%)	(12.45%)
	Alta Vista Credit Union	\$216,029	\$135,968	\$191,687	70.93%	\$5,269	4.00%	0.89%	3.12%	(6.95%)	(3.44%)
	Chaffey Federal Credit Union	\$217,665	\$123,104	\$197,914	62.20%	\$5,245	3.46%	1.06%	2.40%	2.99%	(0.05%)
	Average of Asset Group A	\$111,961	\$65,881	\$96,750	65.85%	\$7,161	3.59%	0.71%	2.88%	(1.55%)	(3.69%)
Asset Group B - \$251 to \$500 million in total assets											
	Edwards Federal Credit Union	\$270,094	\$124,992	\$252,868	49.43%	\$7,400	3.53%	0.53%	3.00%	3.21%	2.53%
	Pasadena Federal Credit Union	\$270,883	\$147,238	\$245,953	59.86%	\$11,287	3.39%	1.58%	1.81%	14.96%	17.25%
	Santa Barbara Teachers Federal Credit Union	\$280,405	\$64,245	\$246,803	26.03%	\$14,020	4.47%	1.65%	2.82%	(2.89%)	(5.23%)
	Long Beach City Employees Federal Credit Union	\$284,338	\$114,248	\$253,212	45.12%	\$11,374	1.99%	0.75%	1.24%	(8.35%)	(11.69%)
	Strata Federal Credit Union	\$341,278	\$265,894	\$282,823	94.01%	\$4,675	4.55%	0.56%	3.99%	2.48%	0.50%
	Matadors Community Credit Union	\$341,526	\$275,227	\$289,317	95.13%	\$8,757	4.68%	1.35%	3.34%	0.13%	(3.42%)
	UMe Federal Credit Union	\$344,372	\$157,953	\$294,350	53.66%	\$8,503	2.99%	1.32%	1.67%	2.04%	(3.23%)
	Eagle Community Credit Union	\$352,379	\$284,348	\$307,922	92.34%	\$3,146	6.12%	1.09%	5.03%	(1.98%)	(2.76%)
	Downey Federal Credit Union	\$362,346	\$164,514	\$247,031	66.60%	\$6,470	3.74%	1.16%	2.59%	23.07%	(10.70%)
	SAG-AFTRA Federal Credit Union	\$362,360	\$154,223	\$326,994	47.16%	\$7,549	3.40%	0.57%	2.83%	(10.94%)	(11.33%)
	POPA Federal Credit Union	\$378,076	\$276,984	\$319,006	86.83%	\$7,001	4.76%	1.07%	3.69%	6.96%	1.78%
	Cabrillo Credit Union	\$397,739	\$230,305	\$345,898	66.58%	\$5,849	3.79%	0.57%	3.22%	(1.77%)	(6.92%)
	Aerospace Federal Credit Union	\$413,828	\$98,019	\$349,059	28.08%	\$16,553	3.01%	1.44%	1.57%	7.02%	(7.49%)
	Wheelhouse Credit Union	\$435,623	\$361,304	\$367,677	98.27%	\$4,787	4.30%	1.24%	3.06%	1.48%	8.00%
	Glendale Area Schools Credit Union	\$438,318	\$146,542	\$372,763	39.31%	\$15,939	2.67%	1.22%	1.45%	(0.82%)	(6.31%)
	Gain Federal Credit Union	\$439,849	\$267,780	\$413,853	64.70%	\$6,468	3.26%	0.82%	2.44%	(3.35%)	(4.74%)
	I.L.W.U. Federal Credit Union	\$478,491	\$352,041	\$413,722	85.09%	\$7,250	4.18%	1.26%	2.92%	6.52%	8.03%
	Average of Asset Group B	\$364,230	\$205,050	\$313,485	64.60%	\$8,649	3.81%	1.07%	2.75%	2.22%	(2.10%)
Asset Group C - \$501 million to \$1 billion in total assets											
	LA Financial Federal Credit Union	\$532,465	\$410,414	\$472,196	86.92%	\$6,826	3.51%	0.66%	2.85%	(4.64%)	(4.23%)
	AdelFi Credit Union	\$571,998	\$459,751	\$474,831	96.82%	\$6,184	4.50%	1.39%	3.11%	(0.37%)	0.55%
	America's Christian Credit Union	\$643,303	\$466,306	\$563,730	82.72%	\$5,957	4.39%	1.50%	2.89%	3.45%	2.17%
	Mypoint CU SD	\$657,682	\$475,960	\$576,796	82.52%	\$5,504	3.51%	0.65%	2.86%	(4.25%)	(4.37%)
	Sun Community Federal Credit Union	\$732,766	\$524,350	\$635,741	82.48%	\$5,106	4.73%	1.07%	3.65%	10.05%	3.30%
	USC Credit Union	\$764,941	\$521,147	\$627,317	83.08%	\$7,116	3.83%	0.91%	2.92%	(0.22%)	(9.83%)
	Certified Federal Credit Union	\$781,724	\$524,766	\$611,258	85.85%	\$7,139	4.52%	0.86%	3.67%	(0.33%)	(2.51%)
	The First Financial Federal Credit Union	\$800,561	\$411,991	\$703,267	58.58%	\$6,182	3.84%	1.06%	2.79%	2.25%	(3.70%)
	AltaOne Federal Credit Union	\$823,745	\$624,705	\$752,771	82.99%	\$4,680	4.18%	0.77%	3.41%	4.08%	5.87%
	C.B.C. Federal Credit Union	\$839,301	\$684,214	\$656,596	104.21%	\$6,796	4.06%	1.52%	2.54%	6.41%	8.52%
	Foothill Federal Credit Union	\$842,983	\$472,816	\$624,414	75.72%	\$8,736	4.01%	1.38%	2.64%	16.79%	(0.31%)
	Christian Community Credit Union	\$850,329	\$708,929	\$737,817	96.08%	\$7,299	4.03%	0.72%	3.31%	(3.39%)	(4.54%)
	First City Credit Union	\$906,576	\$390,828	\$769,160	50.81%	\$8,242	3.30%	0.53%	2.77%	2.25%	(6.79%)
	SkyOne Federal Credit Union	\$938,324	\$663,323	\$863,679	76.80%	\$8,159	5.06%	2.07%	2.99%	6.08%	7.82%
	Water and Power Community Credit Union	\$971,891	\$660,348	\$824,447	80.10%	\$8,065	3.88%	0.68%	3.20%	4.57%	(3.13%)
	Average of Asset Group C	\$777,239	\$533,323	\$659,601	81.71%	\$6,799	4.09%	1.05%	3.04%	2.85%	(0.75%)

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

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets											
	American First Credit Union	\$1,002,818	\$815,552	\$854,931	95.39%	\$8,023	3.99%	1.55%	2.44%	2.51%	0.75%
	Safe 1 Credit Union	\$1,037,618	\$731,345	\$784,650	93.21%	\$7,861	3.65%	0.82%	2.83%	16.07%	2.54%
	SCE Federal Credit Union	\$1,069,821	\$795,954	\$890,084	89.42%	\$6,275	4.47%	1.37%	3.09%	6.29%	0.84%
	Honda Federal Credit Union	\$1,124,084	\$941,582	\$975,111	96.56%	\$5,565	4.18%	1.19%	2.99%	(0.17%)	3.30%
	Southland Credit Union	\$1,151,297	\$792,018	\$978,612	80.93%	\$6,936	3.99%	1.20%	2.79%	6.05%	6.60%
	University Credit Union	\$1,165,727	\$1,023,566	\$923,774	110.80%	\$8,447	4.30%	1.25%	3.05%	(4.92%)	(7.13%)
	Sesloc Federal Credit Union	\$1,192,695	\$866,527	\$1,021,962	84.79%	\$6,608	3.84%	0.70%	3.14%	(2.44%)	(6.61%)
	Los Angeles Federal Credit Union	\$1,310,991	\$897,040	\$1,091,468	82.19%	\$7,470	3.49%	0.67%	2.82%	6.12%	(3.48%)
	Ventura County Credit Union	\$1,354,836	\$865,434	\$1,176,389	73.57%	\$7,226	4.21%	0.87%	3.35%	5.38%	0.60%
	Los Angeles Police Federal Credit Union	\$1,397,145	\$772,298	\$1,161,566	66.49%	\$8,624	4.33%	1.42%	2.90%	(3.61%)	(2.05%)
	Frontwave Credit Union	\$1,429,881	\$944,205	\$1,203,418	78.46%	\$5,437	3.56%	1.20%	2.36%	5.22%	10.84%
	Blupeak Credit Union	\$1,474,234	\$893,195	\$1,320,900	67.62%	\$12,234	4.04%	1.28%	2.76%	18.87%	19.84%
	Farmers Insurance Group Federal Credit Union	\$1,537,391	\$1,416,866	\$1,262,826	112.20%	\$6,077	6.33%	1.89%	4.44%	12.46%	11.63%
	Northrop Grumman Federal Credit Union	\$1,638,484	\$870,970	\$1,359,325	64.07%	\$6,827	4.30%	1.76%	2.54%	5.41%	(3.88%)
	CoastHills Federal Credit Union	\$1,785,736	\$1,279,895	\$1,416,300	90.37%	\$6,332	4.14%	1.31%	2.83%	(2.35%)	(3.57%)
	Cal Tech Employees Federal Credit Union	\$1,949,972	\$590,125	\$1,618,995	36.45%	\$26,000	3.51%	2.70%	0.81%	(1.10%)	(13.22%)
	LBS Financial Credit Union	\$1,969,994	\$1,124,189	\$1,697,638	66.22%	\$8,659	3.43%	0.99%	2.44%	(2.13%)	(3.53%)
	Firefighters First Federal Credit Union	\$2,102,096	\$1,683,850	\$1,840,731	91.48%	\$7,903	3.89%	1.43%	2.50%	1.67%	(1.83%)
	First Entertainment Credit Union	\$2,209,711	\$1,569,006	\$1,778,715	88.21%	\$9,777	3.84%	1.12%	2.72%	4.71%	(7.62%)
	F & A Federal Credit Union	\$2,249,947	\$843,301	\$1,763,484	47.82%	\$19,823	3.00%	1.72%	1.28%	2.15%	(6.09%)
	Financial Partners Credit Union	\$2,274,503	\$1,845,917	\$1,840,573	100.29%	\$7,898	4.04%	1.73%	2.31%	(0.48%)	6.80%
	Arrowhead Central Credit Union	\$2,418,004	\$1,241,099	\$2,006,182	61.86%	\$5,326	3.28%	0.59%	2.69%	(0.01%)	(2.66%)
	Partners Federal Credit Union	\$2,478,307	\$2,106,350	\$2,175,317	96.83%	\$5,607	4.41%	1.13%	3.29%	(0.39%)	(1.05%)
	Orange County's Credit Union	\$2,582,252	\$1,902,817	\$2,117,387	89.87%	\$7,233	3.79%	1.03%	2.76%	3.45%	0.48%
	Altura Credit Union	\$2,590,432	\$1,702,355	\$2,096,233	81.21%	\$5,962	3.74%	0.89%	2.84%	5.25%	(3.60%)
	Credit Union of Southern California	\$2,958,463	\$1,679,971	\$2,328,415	72.15%	\$7,694	4.57%	1.73%	2.84%	14.58%	8.75%
	California Coast Credit Union	\$3,287,678	\$2,298,418	\$2,963,534	77.56%	\$6,122	3.44%	0.58%	2.86%	(5.41%)	(7.36%)
	NuVision Federal Credit Union	\$3,341,622	\$2,560,790	\$2,521,805	101.55%	\$6,578	4.60%	1.41%	3.20%	12.65%	(0.18%)
	Premier America Credit Union	\$3,473,582	\$2,958,631	\$2,859,482	103.47%	\$8,330	3.97%	1.75%	2.23%	(7.94%)	(7.34%)
	Valley Strong Credit Union	\$4,028,097	\$3,106,440	\$3,367,776	92.24%	\$7,067	4.87%	1.27%	3.60%	(3.82%)	1.45%
	California Credit Union	\$4,876,251	\$2,971,478	\$4,235,175	70.16%	\$9,972	3.49%	1.07%	2.43%	6.98%	7.81%
	Wescom Central Credit Union	\$5,820,504	\$3,200,019	\$4,262,264	75.08%	\$6,347	4.24%	1.65%	2.60%	3.04%	(2.60%)
	Mission Federal Credit Union	\$6,215,488	\$4,423,579	\$5,368,087	82.41%	\$9,659	3.68%	1.33%	2.32%	8.74%	10.95%
	Kinecta Federal Credit Union	\$6,844,773	\$5,844,753	\$5,564,919	105.03%	\$8,843	4.07%	1.47%	2.59%	2.65%	(2.63%)
	Logix Federal Credit Union	\$9,587,739	\$7,819,663	\$7,345,011	106.46%	\$11,524	3.77%	1.99%	1.79%	(0.13%)	(2.16%)
	San Diego County Credit Union	\$13,480,213	\$5,962,396	\$8,267,183	72.12%	\$15,284	2.95%	1.29%	1.66%	19.95%	(8.36%)
	SchoolsFirst Federal Credit Union	\$29,222,243	\$19,062,620	\$24,037,575	79.30%	\$10,525	3.66%	1.16%	2.50%	3.76%	(1.02%)
	Average of Asset Group D	\$3,665,801	\$2,443,357	\$2,931,832	83.35%	\$8,705	3.97%	1.31%	2.66%	3.76%	(0.13%)

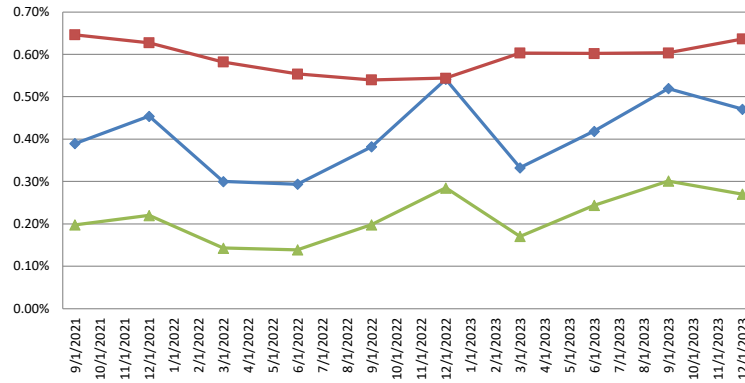
Source: SNL Financial

NA = data was not available.

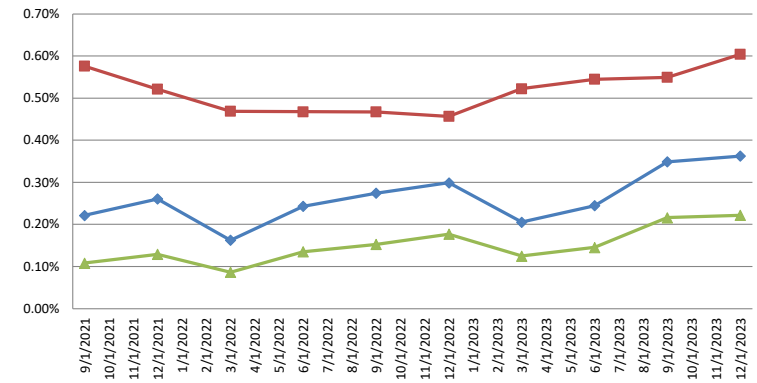
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

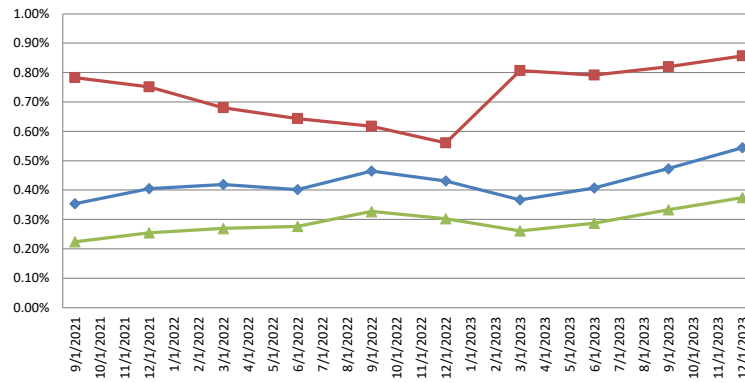
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

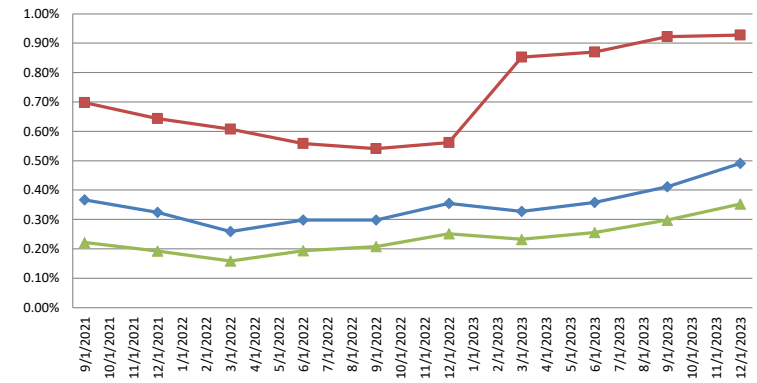
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.39%	0.45%	0.30%	0.29%	0.38%	0.54%	0.33%	0.42%	0.52%	0.47%
Reserves/Loans	0.65%	0.63%	0.58%	0.55%	0.54%	0.54%	0.60%	0.60%	0.60%	0.64%
Delinquent Loans/Assets	0.20%	0.22%	0.14%	0.14%	0.20%	0.28%	0.17%	0.24%	0.30%	0.27%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.22%	0.26%	0.16%	0.24%	0.27%	0.30%	0.21%	0.24%	0.35%	0.36%
Reserves/Loans	0.58%	0.52%	0.47%	0.47%	0.47%	0.46%	0.52%	0.54%	0.55%	0.60%
Delinquent Loans/Assets	0.11%	0.13%	0.09%	0.14%	0.15%	0.18%	0.12%	0.15%	0.22%	0.22%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.35%	0.40%	0.42%	0.40%	0.47%	0.43%	0.37%	0.41%	0.47%	0.54%
Reserves/Loans	0.78%	0.75%	0.68%	0.64%	0.62%	0.56%	0.81%	0.79%	0.82%	0.86%
Delinquent Loans/Assets	0.22%	0.25%	0.27%	0.28%	0.33%	0.30%	0.26%	0.29%	0.33%	0.37%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
NPLs/Loans	0.37%	0.32%	0.26%	0.30%	0.30%	0.35%	0.33%	0.36%	0.41%	0.49%
Reserves/Loans	0.70%	0.64%	0.61%	0.56%	0.54%	0.56%	0.85%	0.87%	0.92%	0.93%
Delinquent Loans/Assets	0.22%	0.19%	0.16%	0.19%	0.21%	0.25%	0.23%	0.26%	0.30%	0.35%

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

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Inland Valley Federal Credit Union	\$52,874	\$120	0.76%	1.23%	160.83%	2.59%	0.23%
	Huntington Beach Credit Union	\$54,617	\$54	0.36%	1.47%	405.56%	0.81%	0.10%
	Escondido Federal Credit Union	\$55,512	\$4	0.02%	0.58%	NM	0.06%	0.01%
	Los Angeles Electrical Workers Credit Union	\$56,038	\$145	1.16%	1.34%	115.86%	1.82%	0.26%
	JACOM Credit Union	\$60,601	\$20	0.14%	0.53%	380.00%	0.32%	0.03%
	Santa Barbara County Federal Credit Union	\$61,856	\$30	0.11%	0.25%	226.67%	0.48%	0.05%
	Parishioners Federal Credit Union	\$62,922	\$251	0.67%	0.28%	42.23%	8.38%	0.40%
	Olive View Employees Federal Credit Union	\$63,958	\$493	1.32%	0.36%	26.98%	3.86%	0.77%
	Desert Valleys Federal Credit Union	\$64,363	\$243	0.68%	1.25%	183.95%	4.10%	0.38%
	North County Credit Union	\$65,040	\$2	0.01%	0.20%	NM	0.04%	0.00%
	Bourns Employees Federal Credit Union	\$65,855	\$47	0.11%	0.35%	312.77%	0.83%	0.07%
	Allied Healthcare Federal Credit Union	\$71,982	\$489	0.94%	0.24%	25.56%	6.93%	0.68%
	Polam Federal Credit Union	\$72,587	\$6	0.02%	0.88%	NM	0.09%	0.01%
	Bopti Federal Credit Union	\$75,122	\$176	0.73%	0.84%	114.77%	1.16%	0.23%
	Cal State L.A. Federal Credit Union	\$75,303	\$11	0.02%	0.18%	927.27%	0.18%	0.01%
	Universal City Studios Credit Union	\$76,666	\$439	0.84%	0.49%	58.77%	6.73%	0.57%
	PostCity Financial Credit Union	\$77,122	\$70	0.26%	0.35%	132.86%	0.77%	0.09%
	Union Yes Federal Credit Union	\$77,553	\$5	0.01%	0.16%	NM	0.10%	0.01%
	Paradise Valley Federal Credit Union	\$80,172	\$26	0.05%	0.34%	634.62%	0.36%	0.03%
	Nikkei Credit Union	\$87,651	\$777	1.14%	0.32%	28.19%	7.04%	0.89%
	VA Desert Pacific Federal Credit Union	\$88,476	\$313	0.59%	0.70%	119.17%	1.96%	0.35%
	County Schools Federal Credit Union	\$88,787	\$457	0.60%	0.81%	135.01%	6.12%	0.51%
	CalCom Federal Credit Union	\$89,903	\$382	0.54%	0.50%	90.84%	3.03%	0.42%
	Technicolor Federal Credit Union	\$92,145	\$127	0.20%	0.66%	321.26%	2.40%	0.14%
	Santa Ana Federal Credit Union	\$99,917	\$60	0.10%	0.09%	88.33%	0.98%	0.06%
	Prospectors Federal Credit Union	\$100,507	\$159	0.22%	0.42%	187.42%	1.85%	0.16%
	Glendale Federal Credit Union	\$103,619	\$161	0.24%	0.42%	173.29%	1.44%	0.16%
	Rancho Federal Credit Union	\$109,126	\$35	0.05%	0.27%	491.43%	0.43%	0.03%
	Thinkwise Federal Credit Union	\$111,289	\$604	0.93%	2.06%	220.70%	5.12%	0.54%
	La Loma Federal Credit Union	\$113,254	\$22	0.03%	0.36%	NM	0.84%	0.02%
	Interfaith Federal Credit Union	\$122,975	\$150	0.21%	0.56%	263.33%	1.06%	0.12%
	Sea Air Federal Credit Union	\$124,903	\$999	2.16%	0.44%	20.62%	3.80%	0.80%
	San Diego Firefighters Federal Credit Union	\$126,609	\$202	0.29%	0.99%	336.63%	3.40%	0.16%
	California Lithuanian Credit Union	\$140,951	\$0	0.00%	0.64%	0.00%	0.00%	0.00%
	Clearpath Federal Credit Union	\$151,152	\$1,040	0.97%	0.27%	27.79%	10.18%	0.69%
	East County Schools Federal Credit Union	\$152,735	\$56	0.07%	0.26%	380.36%	0.44%	0.04%
	Pasadena Service Federal Credit Union	\$155,317	\$685	0.86%	0.92%	106.86%	4.91%	0.44%
	South Bay Credit Union	\$156,698	\$711	0.59%	0.56%	94.80%	4.96%	0.45%
	Ontario Montclair School Employees Federal Credit Union	\$157,165	\$243	0.30%	0.43%	146.09%	1.51%	0.15%
	Torrance Community Federal Credit Union	\$169,667	\$24	0.05%	0.54%	NM	0.49%	0.01%
	E-Central Credit Union	\$172,452	\$237	0.17%	0.88%	505.49%	0.61%	0.14%
	Schools Federal Credit Union	\$175,488	\$369	0.41%	0.84%	207.05%	1.66%	0.21%
	Camino Federal Credit Union	\$181,458	\$1,395	1.05%	0.80%	76.42%	8.51%	0.77%
	Priority One Credit Union	\$192,463	\$373	0.38%	0.94%	246.92%	2.11%	0.19%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

December 31, 2023

Run Date: February 22, 2024

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

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

First Imperial Credit Union	\$195,670	\$2,109	1.42%	1.45%	101.80%	8.32%	1.08%
Long Beach Firemen's Credit Union	\$209,923	\$1	0.00%	1.28%	NM	0.00%	0.00%
Alta Vista Credit Union	\$216,029	\$906	0.67%	0.64%	96.14%	4.97%	0.42%
Chaffey Federal Credit Union	\$217,665	\$171	0.14%	0.16%	114.62%	2.95%	0.08%
Average of Asset Group A	\$111,961	\$321	0.47%	0.64%	203.15%	2.72%	0.27%

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

Edwards Federal Credit Union	\$270,094	\$521	0.42%	0.34%	80.42%	4.73%	0.19%
Pasadena Federal Credit Union	\$270,883	\$127	0.09%	0.38%	440.16%	0.81%	0.05%
Santa Barbara Teachers Federal Credit Union	\$280,405	\$38	0.06%	0.23%	392.11%	0.12%	0.01%
Long Beach City Employees Federal Credit Union	\$284,338	\$8	0.01%	0.11%	NM	0.03%	0.00%
Strata Federal Credit Union	\$341,278	\$1,514	0.57%	0.80%	140.16%	3.80%	0.44%
Matadors Community Credit Union	\$341,526	\$1,851	0.67%	0.56%	83.31%	4.81%	0.54%
UMe Federal Credit Union	\$344,372	\$746	0.47%	0.43%	90.48%	4.19%	0.22%
Eagle Community Credit Union	\$352,379	\$2,019	0.71%	1.34%	188.46%	5.34%	0.57%
Downey Federal Credit Union	\$362,346	\$1,046	0.64%	0.97%	152.01%	6.48%	0.29%
SAG-AFTRA Federal Credit Union	\$362,360	\$409	0.27%	0.50%	189.98%	1.21%	0.11%
POPA Federal Credit Union	\$378,076	\$826	0.30%	1.39%	466.34%	2.61%	0.22%
Cabrillo Credit Union	\$397,739	\$534	0.23%	0.50%	214.04%	1.91%	0.13%
Aerospace Federal Credit Union	\$413,828	\$210	0.21%	0.08%	38.10%	1.93%	0.05%
Wheelhouse Credit Union	\$435,623	\$417	0.12%	0.68%	585.61%	1.27%	0.10%
Glendale Area Schools Credit Union	\$438,318	\$622	0.42%	0.85%	200.00%	1.39%	0.14%
Gain Federal Credit Union	\$439,849	\$170	0.06%	0.48%	755.88%	1.14%	0.04%
I.L.W.U. Federal Credit Union	\$478,491	\$3,199	0.91%	0.63%	68.83%	9.06%	0.67%
Average of Asset Group B	\$364,230	\$839	0.36%	0.60%	255.37%	2.99%	0.22%

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

LA Financial Federal Credit Union	\$532,465	\$423	0.10%	0.40%	390.78%	1.07%	0.08%
AdelFi Credit Union	\$571,998	\$2,190	0.48%	1.41%	296.16%	2.55%	0.38%
America's Christian Credit Union	\$643,303	\$581	0.12%	0.80%	641.82%	1.13%	0.09%
Mypoint CU SD	\$657,682	\$204	0.04%	0.35%	825.00%	0.44%	0.03%
Sun Community Federal Credit Union	\$732,766	\$1,457	0.28%	0.87%	313.11%	2.87%	0.20%
USC Credit Union	\$764,941	\$3,545	0.68%	0.92%	135.68%	8.14%	0.46%
Certified Federal Credit Union	\$781,724	\$3,045	0.58%	1.28%	220.03%	2.04%	0.39%
The First Financial Federal Credit Union	\$800,561	\$3,201	0.78%	0.76%	97.94%	30.72%	0.40%
AltaOne Federal Credit Union	\$823,745	\$6,178	0.99%	1.58%	159.27%	10.66%	0.75%
C.B.C. Federal Credit Union	\$839,301	\$4,539	0.66%	0.62%	93.26%	9.36%	0.54%
Foothill Federal Credit Union	\$842,983	\$1,684	0.36%	0.88%	246.38%	2.21%	0.20%
Christian Community Credit Union	\$850,329	\$2,730	0.39%	0.50%	130.70%	2.63%	0.32%
First City Credit Union	\$906,576	\$1,512	0.39%	0.57%	146.16%	2.71%	0.17%
SkyOne Federal Credit Union	\$938,324	\$10,875	1.64%	0.69%	41.94%	29.59%	1.16%
Water and Power Community Credit Union	\$971,891	\$4,422	0.67%	1.23%	183.11%	9.20%	0.45%
Average of Asset Group C	\$777,239	\$3,106	0.54%	0.86%	261.42%	7.69%	0.37%

Source: SNL Financial

NA = data was not available.

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

Asset Quality
December 31, 2023
Run Date: February 22, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets								
	American First Credit Union	\$1,002,818	\$1,136	0.14%	0.64%	460.92%	1.72%	0.11%
	Safe 1 Credit Union	\$1,037,618	\$3,443	0.47%	0.75%	159.31%	2.76%	0.33%
	SCE Federal Credit Union	\$1,069,821	\$4,418	0.56%	1.03%	184.99%	5.46%	0.41%
	Honda Federal Credit Union	\$1,124,084	\$4,410	0.47%	0.41%	87.30%	4.75%	0.39%
	Southland Credit Union	\$1,151,297	\$3,830	0.48%	0.88%	181.96%	5.35%	0.33%
	University Credit Union	\$1,165,727	\$10,710	1.05%	0.78%	74.14%	11.08%	0.92%
	Sesloc Federal Credit Union	\$1,192,695	\$4,527	0.52%	0.89%	170.58%	4.94%	0.38%
	Los Angeles Federal Credit Union	\$1,310,991	\$4,630	0.52%	0.61%	118.25%	4.51%	0.35%
	Ventura County Credit Union	\$1,354,836	\$3,877	0.45%	1.37%	304.77%	3.36%	0.29%
	Los Angeles Police Federal Credit Union	\$1,397,145	\$3,970	0.51%	0.77%	150.23%	3.89%	0.28%
	Frontwave Credit Union	\$1,429,881	\$5,446	0.58%	0.82%	141.52%	5.17%	0.38%
	Bluepeak Credit Union	\$1,474,234	\$1,699	0.19%	0.64%	337.67%	1.91%	0.12%
	Farmers Insurance Group Federal Credit Union	\$1,537,391	\$15,658	1.11%	1.39%	126.09%	10.47%	1.02%
	Northrop Grumman Federal Credit Union	\$1,638,484	\$3,581	0.41%	1.34%	326.31%	3.88%	0.22%
	CoastHills Federal Credit Union	\$1,785,736	\$5,321	0.42%	0.85%	203.91%	4.96%	0.30%
	Cal Tech Employees Federal Credit Union	\$1,949,972	\$74	0.01%	0.86%	NM	0.06%	0.00%
	LBS Financial Credit Union	\$1,969,994	\$7,407	0.66%	0.90%	136.20%	2.97%	0.38%
	Firefighters First Federal Credit Union	\$2,102,096	\$2,815	0.17%	0.50%	297.19%	1.48%	0.13%
	First Entertainment Credit Union	\$2,209,711	\$8,640	0.55%	0.77%	139.76%	5.37%	0.39%
	F & A Federal Credit Union	\$2,249,947	\$2,028	0.24%	0.27%	112.67%	0.88%	0.09%
	Financial Partners Credit Union	\$2,274,503	\$6,945	0.38%	0.63%	167.26%	4.69%	0.31%
	Arrowhead Central Credit Union	\$2,418,004	\$7,208	0.58%	1.37%	236.56%	2.92%	0.30%
	Partners Federal Credit Union	\$2,478,307	\$13,987	0.66%	1.23%	184.51%	4.95%	0.56%
	Orange County's Credit Union	\$2,582,252	\$10,086	0.53%	0.84%	158.39%	5.11%	0.39%
	Altura Credit Union	\$2,590,432	\$6,997	0.41%	1.07%	260.13%	4.16%	0.27%
	Credit Union of Southern California	\$2,958,463	\$11,018	0.66%	1.72%	261.86%	5.87%	0.37%
	California Coast Credit Union	\$3,287,678	\$2,380	0.10%	0.84%	810.21%	0.87%	0.07%
	NuVision Federal Credit Union	\$3,341,622	\$15,707	0.61%	1.00%	162.23%	4.46%	0.47%
	Premier America Credit Union	\$3,473,582	\$32,740	1.11%	0.91%	82.33%	10.55%	0.94%
	Valley Strong Credit Union	\$4,028,097	\$37,399	1.20%	1.11%	92.26%	11.99%	0.93%
	California Credit Union	\$4,876,251	\$6,593	0.22%	0.75%	337.57%	2.09%	0.14%
	Wescom Central Credit Union	\$5,820,504	\$6,002	0.19%	1.36%	724.88%	2.04%	0.10%
	Mission Federal Credit Union	\$6,215,488	\$5,975	0.14%	1.22%	902.59%	0.95%	0.10%
	Kinecta Federal Credit Union	\$6,844,773	\$23,136	0.40%	1.03%	260.20%	4.02%	0.34%
	Logix Federal Credit Union	\$9,587,739	\$35,610	0.46%	1.00%	219.69%	2.96%	0.37%
	San Diego County Credit Union	\$13,480,213	\$14,088	0.24%	0.98%	412.90%	0.81%	0.10%
	SchoolsFirst Federal Credit Union	\$29,222,243	\$144,269	0.76%	0.80%	105.34%	4.78%	0.49%
	Average of Asset Group D	\$3,665,801	\$12,912	0.49%	0.93%	252.57%	4.28%	0.35%

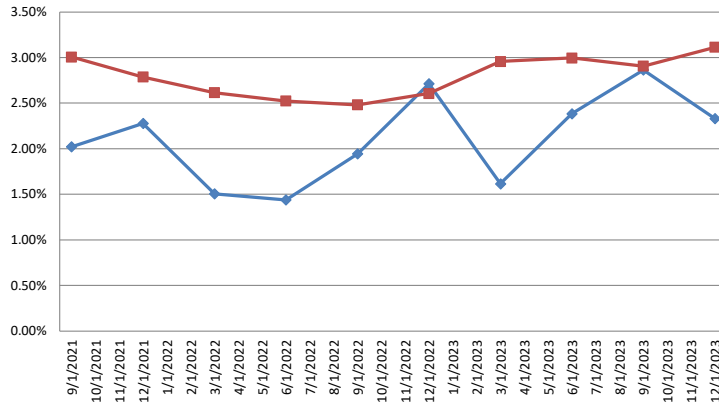
Source: SNL Financial

NA = data was not available.

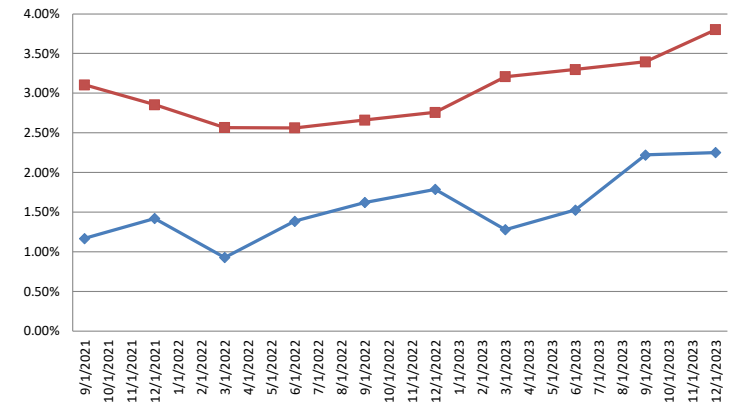
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Net Worth

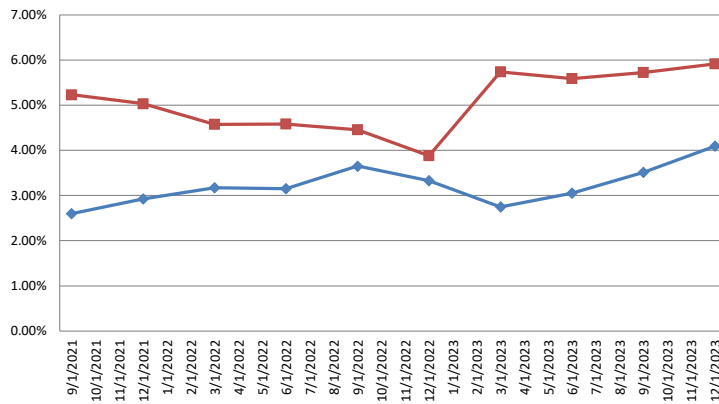
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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

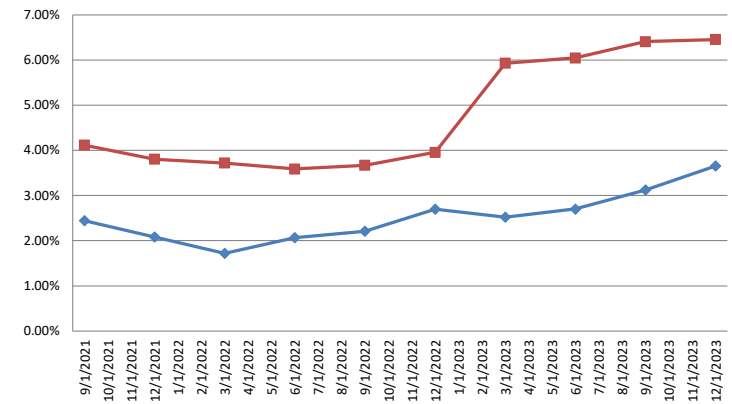
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Delinquent Loans/Net Worth	2.02%	2.28%	1.51%	1.44%	1.94%	2.71%	1.62%	2.38%	2.86%	2.33%
Classified Assets/Net Worth	3.01%	2.79%	2.61%	2.52%	2.48%	2.60%	2.96%	3.00%	2.91%	3.11%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Delinquent Loans/Net Worth	1.17%	1.42%	0.93%	1.39%	1.62%	1.79%	1.28%	1.53%	2.22%	2.25%
Classified Assets/Net Worth	3.11%	2.85%	2.57%	2.56%	2.66%	2.76%	3.21%	3.30%	3.39%	3.80%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Delinquent Loans/Net Worth	2.60%	2.92%	3.17%	3.15%	3.65%	3.33%	2.75%	3.05%	3.51%	4.09%
Classified Assets/Net Worth	5.23%	5.03%	4.58%	4.58%	4.45%	3.88%	5.74%	5.59%	5.72%	5.91%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Delinquent Loans/Net Worth	2.44%	2.08%	1.72%	2.07%	2.21%	2.70%	2.52%	2.70%	3.13%	3.66%
Classified Assets/Net Worth	4.12%	3.80%	3.72%	3.59%	3.67%	3.95%	5.93%	6.04%	6.41%	6.45%

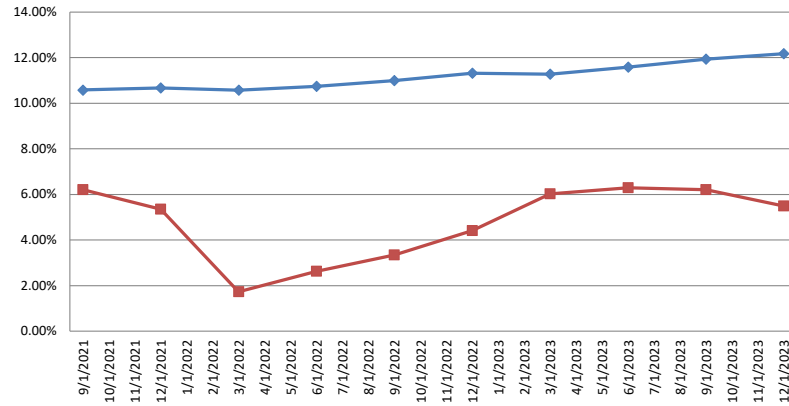
Source: SNL Financial

Note: Report includes only bank-level data.

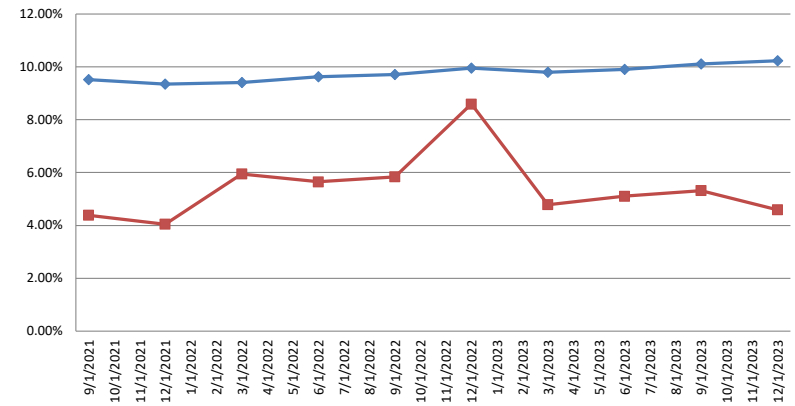
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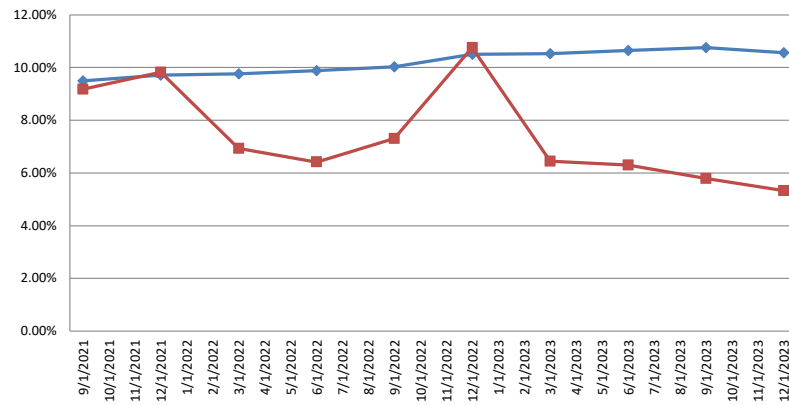
Summary Trends of Historical Asset Group Averages: Net Worth/Assets & Net Worth Growth (Decline) - YTD

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

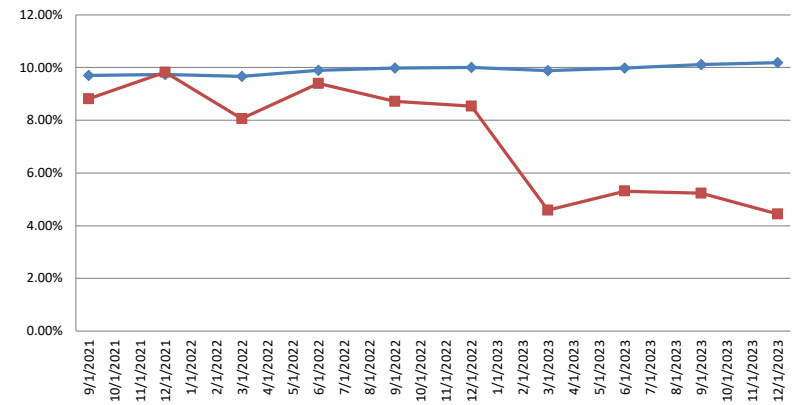
	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/Assets	10.58%	10.67%	10.57%	10.74%	10.99%	11.31%	11.27%	11.58%	11.94%	12.17%
Net Worth Growth	6.21%	5.34%	1.73%	2.63%	3.35%	4.40%	6.03%	6.28%	6.20%	5.49%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/Assets	9.51%	9.34%	9.40%	9.62%	9.71%	9.95%	9.79%	9.90%	10.11%	10.22%
Net Worth Growth	4.39%	4.04%	5.94%	5.65%	5.83%	8.59%	4.78%	5.10%	5.31%	4.58%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/Assets	9.50%	9.71%	9.77%	9.89%	10.03%	10.51%	10.53%	10.65%	10.76%	10.56%
Net Worth Growth	9.18%	9.82%	6.93%	6.42%	7.31%	10.76%	6.44%	6.31%	5.80%	5.33%

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

	9/30/21	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23
Net Worth/Assets	9.70%	9.73%	9.66%	9.90%	9.99%	10.00%	9.89%	9.98%	10.12%	10.19%
Net Worth Growth	8.82%	9.83%	8.06%	9.40%	8.72%	8.54%	4.59%	5.31%	5.24%	4.44%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Inland Valley Federal Credit Union	\$52,874	\$4,514	8.54%	5.84%	2.66%	4.28%
	Huntington Beach Credit Union	\$54,617	\$6,424	11.76%	0.23%	0.84%	3.41%
	Escondido Federal Credit Union	\$55,512	\$6,993	12.60%	12.59%	0.06%	1.67%
	Los Angeles Electrical Workers Credit Union	\$56,038	\$10,048	17.93%	17.98%	1.44%	1.67%
	JACOM Credit Union	\$60,601	\$10,033	16.56%	(4.52%)	0.20%	0.76%
	Santa Barbara County Federal Credit Union	\$61,856	\$6,252	10.11%	19.11%	0.48%	1.09%
	Parishioners Federal Credit Union	\$62,922	\$4,458	7.08%	13.52%	5.63%	2.38%
	Olive View Employees Federal Credit Union	\$63,958	\$13,849	21.65%	6.69%	3.56%	0.96%
	Desert Valleys Federal Credit Union	\$64,363	\$5,485	8.52%	12.67%	4.43%	8.15%
	North County Credit Union	\$65,040	\$6,665	10.25%	0.57%	0.03%	0.78%
	Bourns Employees Federal Credit Union	\$65,855	\$6,557	9.96%	(6.60%)	0.72%	2.24%
	Allied Healthcare Federal Credit Union	\$71,982	\$8,349	11.60%	11.47%	5.86%	1.50%
	Polam Federal Credit Union	\$72,587	\$7,837	10.80%	(3.66%)	0.08%	4.11%
	Bopti Federal Credit Union	\$75,122	\$14,993	19.96%	(1.15%)	1.17%	1.35%
	Cal State L.A. Federal Credit Union	\$75,303	\$7,049	9.36%	1.22%	0.16%	1.45%
	Universal City Studios Credit Union	\$76,666	\$7,349	9.59%	9.98%	5.97%	3.51%
	PostCity Financial Credit Union	\$77,122	\$9,466	12.27%	2.08%	0.74%	0.98%
	Union Yes Federal Credit Union	\$77,553	\$5,513	7.11%	3.32%	0.09%	1.18%
	Paradise Valley Federal Credit Union	\$80,172	\$8,303	10.36%	(4.90%)	0.31%	1.99%
	Nikkei Credit Union	\$87,651	\$11,047	12.60%	5.72%	7.03%	1.98%
	VA Desert Pacific Federal Credit Union	\$88,476	\$18,755	21.20%	5.85%	1.67%	1.99%
	County Schools Federal Credit Union	\$88,787	\$6,972	7.85%	1.34%	6.55%	8.85%
	CalCom Federal Credit Union	\$89,903	\$12,496	13.90%	11.77%	3.06%	2.78%
	Technicolor Federal Credit Union	\$92,145	\$8,733	9.48%	(0.66%)	1.45%	4.67%
	Santa Ana Federal Credit Union	\$99,917	\$11,455	11.46%	18.50%	0.52%	0.46%
	Prospectors Federal Credit Union	\$100,507	\$9,844	9.79%	0.75%	1.62%	3.03%
	Glendale Federal Credit Union	\$103,619	\$11,876	11.46%	1.20%	1.36%	2.35%
	Rancho Federal Credit Union	\$109,126	\$8,443	7.74%	10.28%	0.41%	2.04%
	Thinkwise Federal Credit Union	\$111,289	\$10,933	9.82%	(6.61%)	5.52%	12.19%
	La Loma Federal Credit Union	\$113,254	\$8,919	7.88%	10.14%	0.25%	2.93%
	Interfaith Federal Credit Union	\$122,975	\$13,738	11.17%	6.59%	1.09%	2.88%
	Sea Air Federal Credit Union	\$124,903	\$30,489	24.41%	(2.66%)	3.28%	0.68%
	San Diego Firefighters Federal Credit Union	\$126,609	\$10,596	8.37%	7.02%	1.91%	6.42%
	California Lithuanian Credit Union	\$140,951	\$28,147	19.97%	5.98%	0.00%	2.13%
	Clearpath Federal Credit Union	\$151,152	\$19,232	12.72%	3.05%	5.41%	1.50%
	East County Schools Federal Credit Union	\$152,735	\$12,518	8.20%	1.47%	0.45%	1.70%
	Pasadena Service Federal Credit Union	\$155,317	\$16,109	10.37%	12.63%	4.25%	4.54%
	South Bay Credit Union	\$156,698	\$15,026	9.59%	2.32%	4.73%	4.49%
	Ontario Montclair School Employees Federal Credit Union	\$157,165	\$18,118	11.53%	10.80%	1.34%	1.96%
	Torrance Community Federal Credit Union	\$169,667	\$13,575	8.00%	6.26%	0.18%	2.07%
	E-Central Credit Union	\$172,452	\$37,906	21.98%	11.94%	0.63%	3.16%
	Schools Federal Credit Union	\$175,488	\$21,401	12.20%	4.27%	1.72%	3.57%
	Camino Federal Credit Union	\$181,458	\$19,808	10.92%	4.81%	7.04%	5.38%
	Priority One Credit Union	\$192,463	\$22,676	11.78%	12.64%	1.64%	4.06%

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

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	First Imperial Credit Union	\$195,670	\$25,330	12.95%	11.74%	8.33%	8.48%
	Long Beach Firemen's Credit Union	\$209,923	\$51,164	24.37%	5.49%	0.00%	3.76%
	Alta Vista Credit Union	\$216,029	\$17,996	8.33%	3.86%	5.03%	4.84%
	Chaffey Federal Credit Union	\$217,665	\$18,072	8.30%	0.68%	0.95%	1.08%
	Average of Asset Group A	\$111,961	\$13,781	12.17%	5.49%	2.33%	3.11%
Asset Group B - \$251 to \$500 million in total assets							
	Edwards Federal Credit Union	\$270,094	\$23,557	8.72%	7.64%	2.21%	1.78%
	Pasadena Federal Credit Union	\$270,883	\$21,627	7.98%	(5.08%)	0.59%	2.58%
	Santa Barbara Teachers Federal Credit Union	\$280,405	\$34,422	12.28%	14.92%	0.11%	0.43%
	Long Beach City Employees Federal Credit Union	\$284,338	\$36,868	12.97%	(2.12%)	0.02%	0.34%
	Strata Federal Credit Union	\$341,278	\$43,550	12.76%	8.35%	3.48%	4.87%
	Matadors Community Credit Union	\$341,526	\$38,903	11.39%	5.80%	4.76%	3.96%
	UMe Federal Credit Union	\$344,372	\$27,303	7.93%	0.74%	2.73%	2.47%
	Eagle Community Credit Union	\$352,379	\$36,040	10.23%	6.60%	5.60%	10.56%
	Downey Federal Credit Union	\$362,346	\$30,845	8.51%	0.97%	3.39%	5.15%
	SAG-AFTRA Federal Credit Union	\$362,360	\$37,829	10.44%	9.84%	1.08%	2.05%
	POPA Federal Credit Union	\$378,076	\$40,752	10.78%	5.40%	2.03%	9.45%
	Cabrillo Credit Union	\$397,739	\$37,004	9.30%	4.85%	1.44%	3.09%
	Aerospace Federal Credit Union	\$413,828	\$42,040	10.16%	0.10%	0.50%	0.19%
	Wheelhouse Credit Union	\$435,623	\$34,285	7.87%	5.33%	1.22%	7.12%
	Glendale Area Schools Credit Union	\$438,318	\$67,163	15.32%	4.45%	0.93%	1.85%
	Gain Federal Credit Union	\$439,849	\$37,309	8.48%	4.31%	0.46%	3.44%
	I.L.W.U. Federal Credit Union	\$478,491	\$41,565	8.69%	5.82%	7.70%	5.30%
	Average of Asset Group B	\$364,230	\$37,121	10.22%	4.58%	2.25%	3.80%
Asset Group C - \$501 million to \$1 billion in total assets							
	LA Financial Federal Credit Union	\$532,465	\$47,706	8.96%	3.21%	0.89%	3.46%
	AdelFi Credit Union	\$571,998	\$91,211	15.95%	0.87%	2.40%	7.11%
	America's Christian Credit Union	\$643,303	\$61,990	9.64%	8.57%	0.94%	6.02%
	Mypoint CU SD	\$657,682	\$56,331	8.57%	2.64%	0.36%	2.99%
	Sun Community Federal Credit Union	\$732,766	\$66,641	9.09%	15.49%	2.19%	6.85%
	USC Credit Union	\$764,941	\$73,224	9.57%	2.36%	4.84%	6.57%
	Certified Federal Credit Union	\$781,724	\$158,655	20.30%	5.95%	1.92%	4.22%
	The First Financial Federal Credit Union	\$800,561	\$58,174	7.27%	(3.95%)	5.50%	5.39%
	AltaOne Federal Credit Union	\$823,745	\$71,092	8.63%	2.54%	8.69%	13.84%
	C.B.C. Federal Credit Union	\$839,301	\$67,308	8.02%	2.20%	6.74%	6.29%
	Foothill Federal Credit Union	\$842,983	\$87,029	10.32%	6.58%	1.93%	4.77%
	Christian Community Credit Union	\$850,329	\$108,177	12.72%	5.00%	2.52%	3.30%
	First City Credit Union	\$906,576	\$119,281	13.16%	6.52%	1.27%	1.85%
	SkyOne Federal Credit Union	\$938,324	\$67,326	7.18%	4.27%	16.15%	6.77%
	Water and Power Community Credit Union	\$971,891	\$87,444	9.00%	17.73%	5.06%	9.26%
	Average of Asset Group C	\$777,239	\$81,439	10.56%	5.33%	4.09%	5.91%

Source: SNL Financial

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Net Worth

December 31, 2023

Run Date: February 22, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - Over \$1 billion in total assets							
	American First Credit Union	\$1,002,818	\$103,921	10.36%	4.39%	1.09%	5.04%
	Safe 1 Credit Union	\$1,037,618	\$141,214	13.61%	10.75%	2.44%	3.88%
	SCE Federal Credit Union	\$1,069,821	\$94,799	8.86%	7.08%	4.66%	8.62%
	Honda Federal Credit Union	\$1,124,084	\$103,180	9.18%	(1.29%)	4.27%	3.73%
	Southland Credit Union	\$1,151,297	\$99,018	8.60%	3.09%	3.87%	7.04%
	University Credit Union	\$1,165,727	\$97,071	8.33%	6.64%	11.03%	8.18%
	Sesloc Federal Credit Union	\$1,192,695	\$104,040	8.72%	4.98%	4.35%	7.42%
	Los Angeles Federal Credit Union	\$1,310,991	\$145,837	11.12%	2.47%	3.17%	3.75%
	Ventura County Credit Union	\$1,354,836	\$124,577	9.19%	12.05%	3.11%	9.48%
	Los Angeles Police Federal Credit Union	\$1,397,145	\$149,327	10.69%	(0.37%)	2.66%	3.99%
	Frontwave Credit Union	\$1,429,881	\$134,456	9.40%	2.88%	4.05%	5.73%
	Blupeak Credit Union	\$1,474,234	\$111,287	7.55%	3.25%	1.53%	5.16%
	Farmers Insurance Group Federal Credit Union	\$1,537,391	\$143,681	9.35%	2.57%	10.90%	13.74%
	Northrop Grumman Federal Credit Union	\$1,638,484	\$146,907	8.97%	(0.29%)	2.44%	7.95%
	CoastHills Federal Credit Union	\$1,785,736	\$139,923	7.84%	4.02%	3.80%	7.75%
	Cal Tech Employees Federal Credit Union	\$1,949,972	\$209,616	10.75%	(0.10%)	0.04%	2.41%
	LBS Financial Credit Union	\$1,969,994	\$264,451	13.42%	5.76%	2.80%	3.81%
	Firefighters First Federal Credit Union	\$2,102,096	\$193,497	9.20%	7.59%	1.45%	4.32%
	First Entertainment Credit Union	\$2,209,711	\$197,463	8.94%	6.84%	4.38%	6.12%
	F & A Federal Credit Union	\$2,249,947	\$328,888	14.62%	3.53%	0.62%	0.69%
	Financial Partners Credit Union	\$2,274,503	\$197,304	8.67%	2.44%	3.52%	5.89%
	Arrowhead Central Credit Union	\$2,418,004	\$260,490	10.77%	3.11%	2.77%	6.55%
	Partners Federal Credit Union	\$2,478,307	\$282,613	11.40%	5.69%	4.95%	9.13%
	Orange County's Credit Union	\$2,582,252	\$267,553	10.36%	3.67%	3.77%	5.97%
	Altura Credit Union	\$2,590,432	\$242,563	9.36%	5.85%	2.88%	7.50%
	Credit Union of Southern California	\$2,958,463	\$327,342	11.06%	13.99%	3.37%	8.81%
	California Coast Credit Union	\$3,287,678	\$424,915	12.92%	7.15%	0.56%	4.54%
	NuVision Federal Credit Union	\$3,341,622	\$359,893	10.77%	6.93%	4.36%	7.08%
	Premier America Credit Union	\$3,473,582	\$343,640	9.89%	2.01%	9.53%	7.84%
	Valley Strong Credit Union	\$4,028,097	\$342,918	8.51%	0.97%	10.91%	10.06%
	California Credit Union	\$4,876,251	\$455,076	9.33%	3.43%	1.45%	4.89%
	Wescom Central Credit Union	\$5,820,504	\$479,168	8.23%	4.01%	1.25%	9.08%
	Mission Federal Credit Union	\$6,215,488	\$735,805	11.84%	6.87%	0.81%	7.33%
	Kinecta Federal Credit Union	\$6,844,773	\$556,777	8.13%	(0.87%)	4.16%	10.81%
	Logix Federal Credit Union	\$9,587,739	\$1,320,349	13.77%	3.23%	2.70%	5.93%
	San Diego County Credit Union	\$13,480,213	\$1,747,018	12.96%	4.53%	0.81%	3.33%
	SchoolsFirst Federal Credit Union	\$29,222,243	\$2,994,174	10.25%	5.45%	4.82%	5.08%
Average of Asset Group D		\$3,665,801	\$388,399	10.19%	4.44%	3.66%	6.45%

Source: SNL Financial

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Definitions



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

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