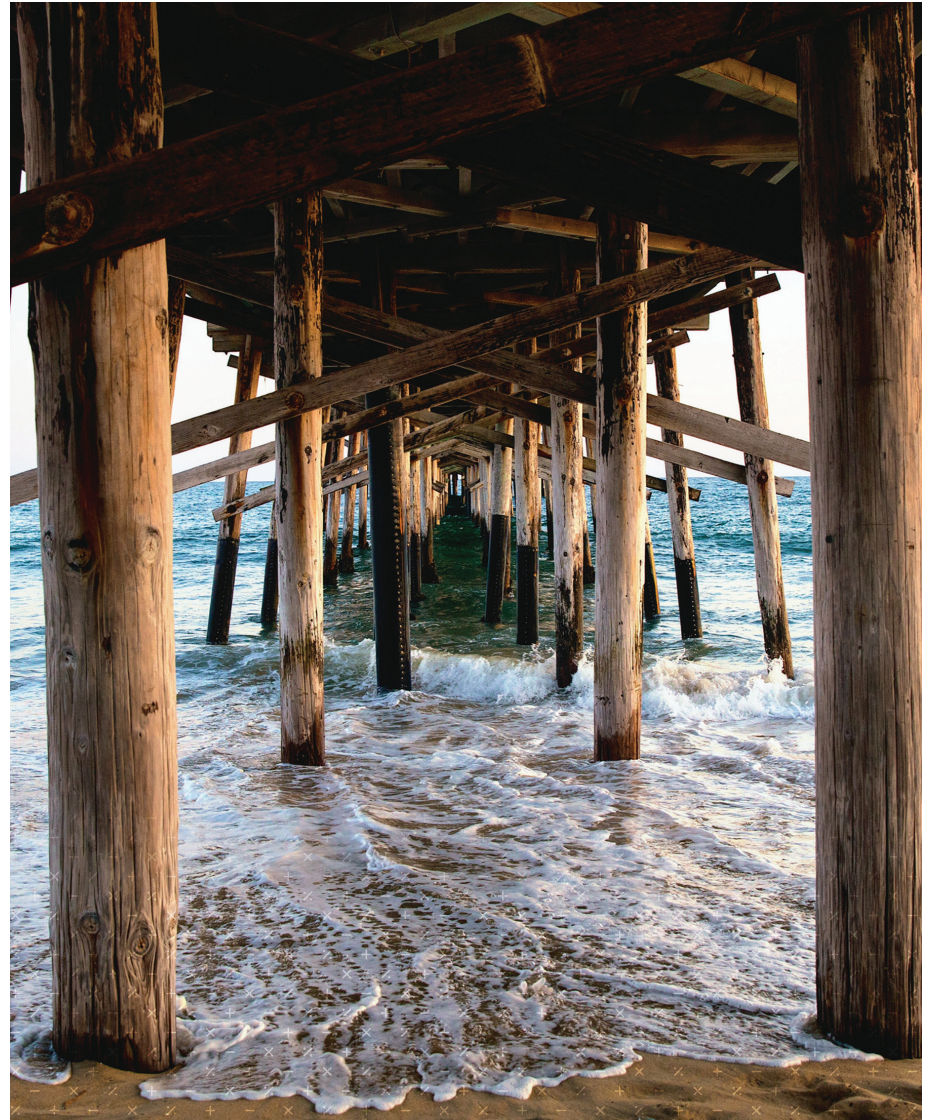


+ × -  
%

# Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





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

## Northern California

---

### FRESNO

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

### NAPA

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

### SACRAMENTO

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

### SAN FRANCISCO

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

### SANTA ROSA

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

### SILICON VALLEY

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

### STOCKTON

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

### WALNUT CREEK

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

## Southern California

---

### LOS ANGELES

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

### SAN DIEGO

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

### ORANGE COUNTY

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

### WOODLAND HILLS

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



## ASSET SIZE DEFINITION

---

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

## California counties included in the data:

### Northern

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

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

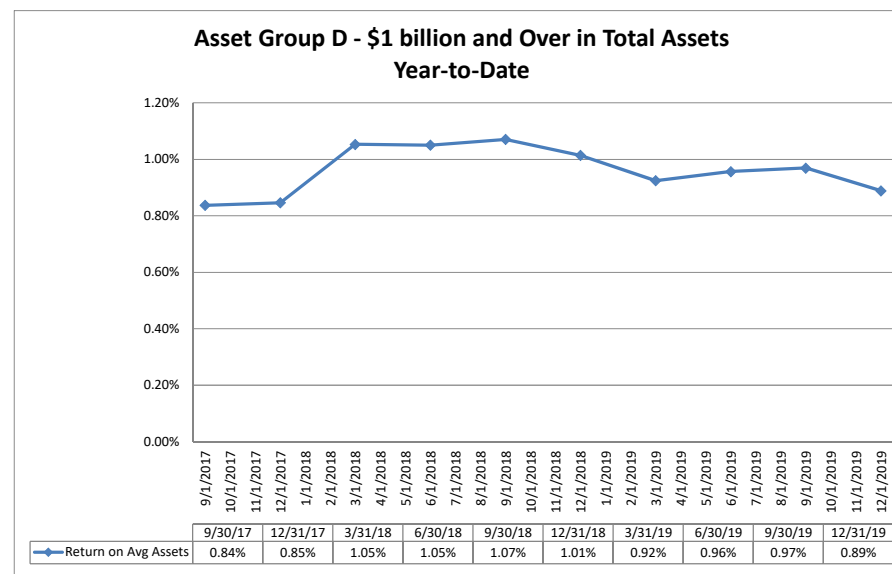
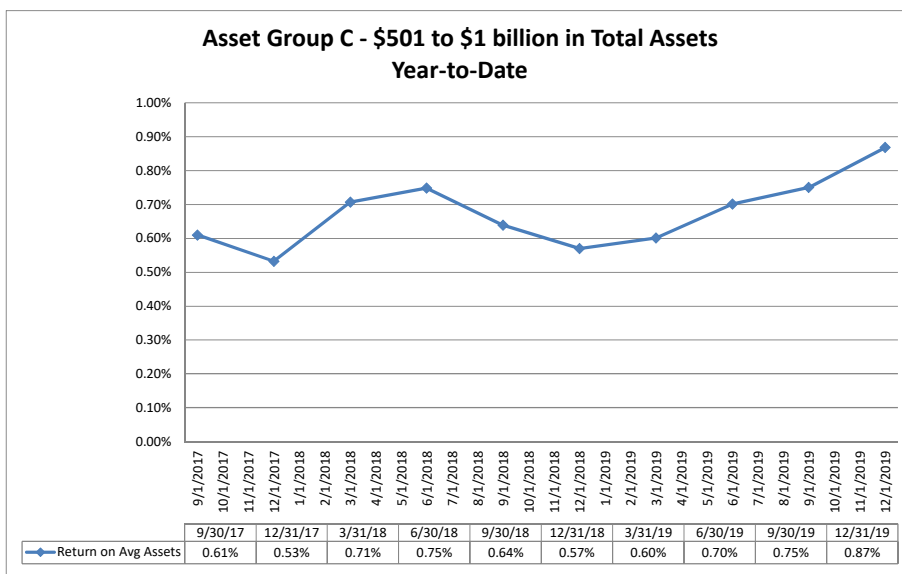
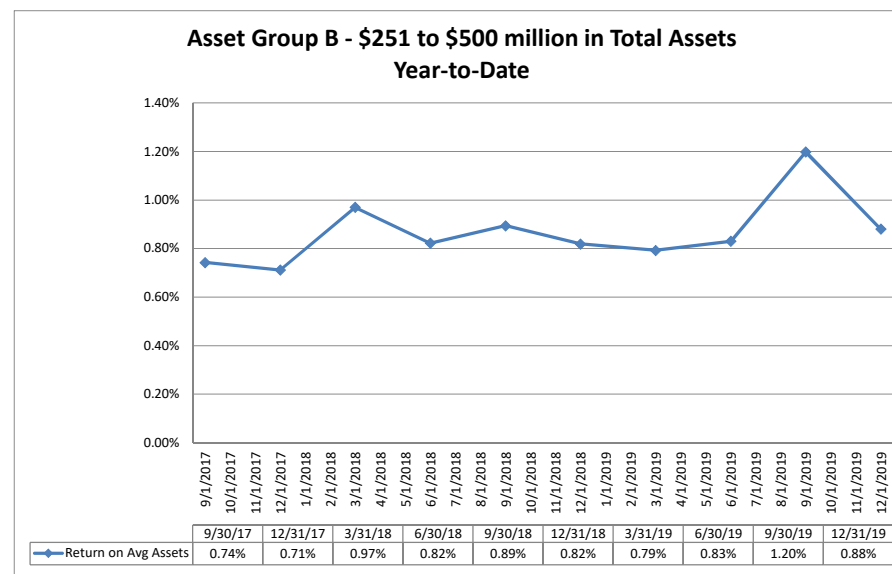
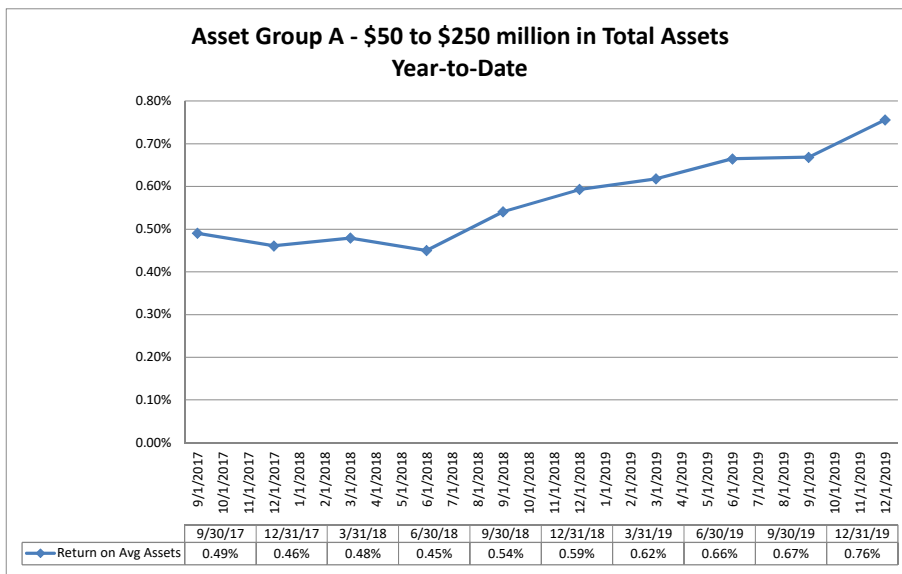
### Southern

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

# Northern California

# Performance Analysis

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



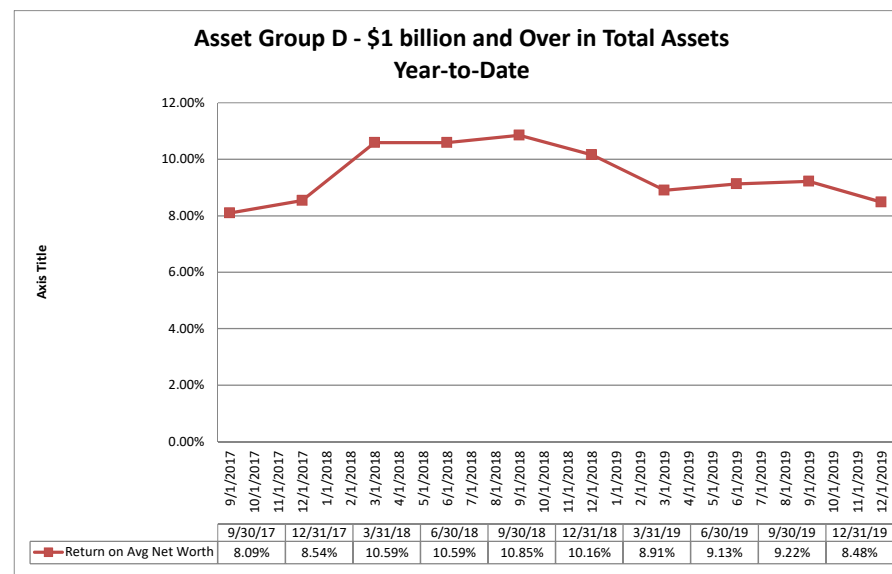
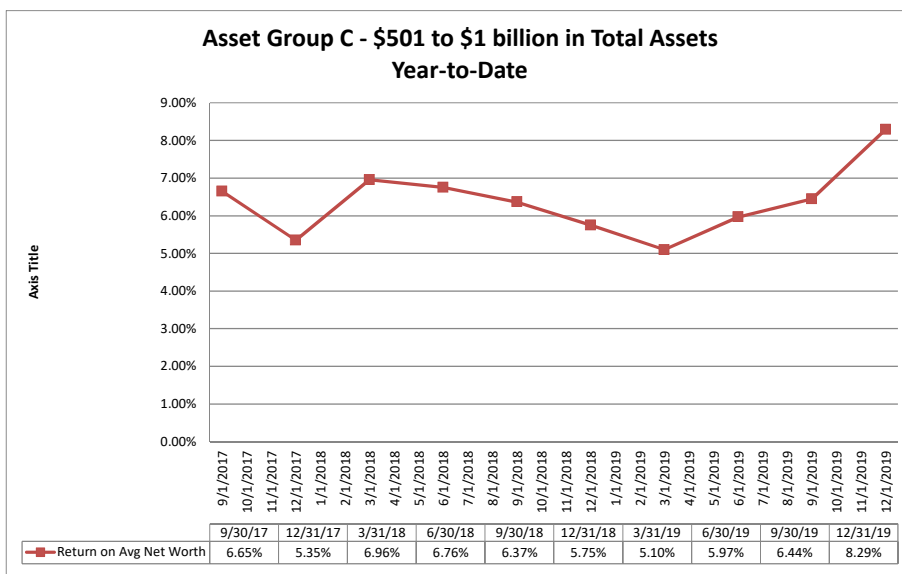
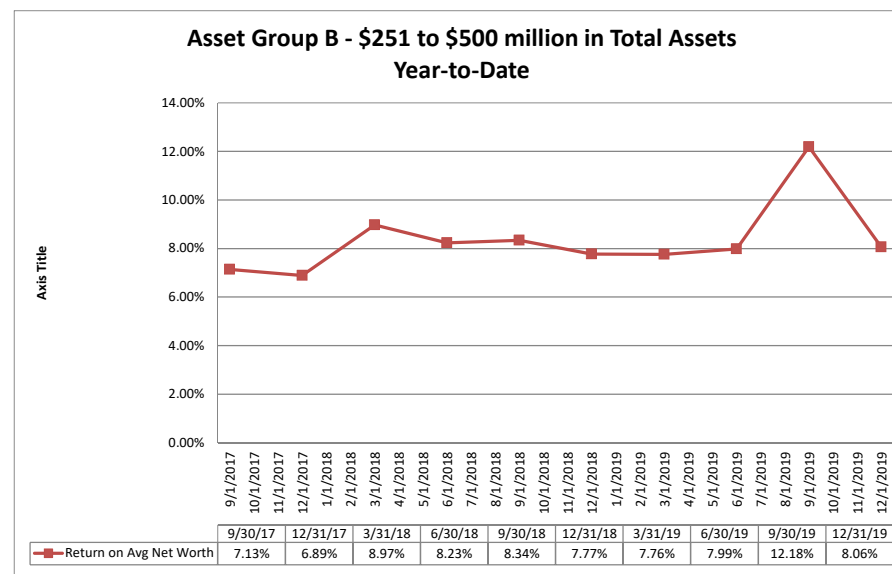
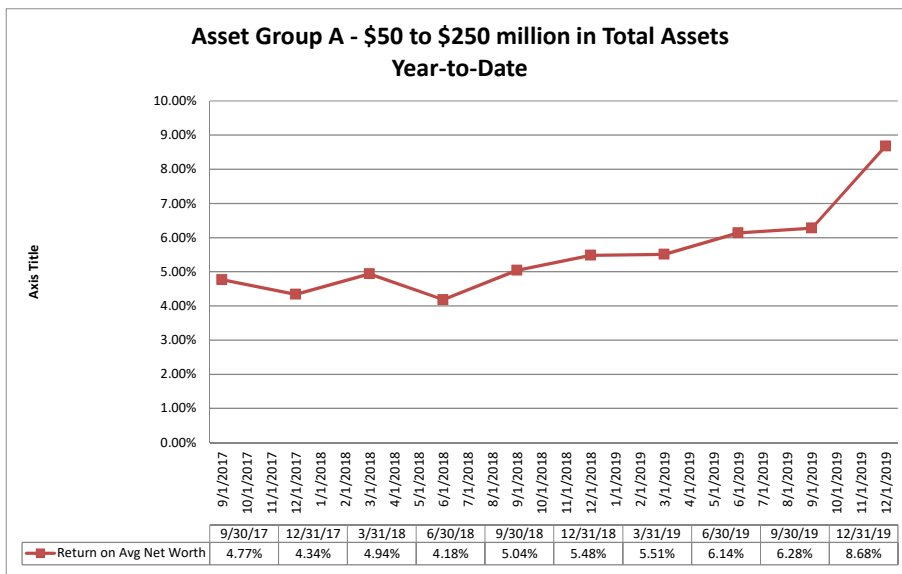
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

December 31, 2019

Run Date: February 16, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets</b>												
	Mokelumne Federal Credit Union	\$50,224	\$89	0.70%	5.01%	84.93%	\$62	\$315	0.62%	4.50%	87.57%	\$62
	Valley Oak Credit Union	\$51,766	\$54	0.41%	4.42%	87.33%	\$50	\$117	0.22%	2.42%	87.11%	\$52
	Menlo Survey Federal Credit Union	\$64,451	\$173	1.06%	7.52%	64.69%	\$79	\$941	1.43%	10.64%	52.99%	\$78
	California Community Credit Union	\$64,811	\$44	0.27%	2.07%	90.81%	\$65	\$384	0.60%	4.60%	80.24%	\$59
	Chabot Federal Credit Union	\$66,811	\$81	0.48%	3.02%	81.57%	\$114	\$355	0.52%	3.42%	79.49%	\$110
	North Bay Credit Union	\$68,256	\$209	1.20%	13.29%	84.79%	\$77	\$732	1.15%	12.21%	84.49%	\$64
	Marin County Federal Credit Union	\$71,665	\$191	1.07%	9.07%	65.83%	\$86	\$874	1.25%	11.06%	62.81%	\$85
	Kaiperm Federal Credit Union	\$72,392	(\$56)	(0.31%)	(2.40%)	108.51%	\$87	(\$193)	(0.27%)	(2.04%)	108.03%	\$87
	Bay Cities Credit Union	\$73,522	\$142	0.78%	8.02%	83.42%	\$65	\$423	0.57%	6.10%	81.52%	\$60
	Polam Federal Credit Union	\$74,588	\$113	0.61%	4.65%	83.07%	\$89	\$401	0.55%	4.18%	83.88%	\$78
	Siskiyou Central Credit Union	\$75,849	\$196	1.03%	9.93%	63.25%	\$63	\$759	1.02%	9.99%	66.20%	\$58
	Upward Credit Union	\$79,000	\$144	0.73%	6.81%	80.65%	\$99	\$614	0.78%	7.44%	80.48%	\$96
	Shell Western States Federal Credit Union	\$81,157	\$71	0.35%	3.13%	86.03%	\$118	\$302	0.35%	3.40%	86.16%	\$120
	Lassen County Federal Credit Union	\$82,888	\$50	0.24%	1.55%	91.31%	\$92	\$224	0.28%	1.77%	90.52%	\$89
	Vision One Credit Union	\$85,907	\$135	0.63%	4.55%	86.39%	\$189	\$802	0.92%	6.93%	77.65%	\$172
	First California Federal Credit Union	\$91,498	\$264	1.16%	12.13%	71.55%	\$56	\$664	0.73%	7.84%	76.22%	\$61
	Tulare County Federal Credit Union	\$100,701	\$100	0.40%	5.29%	89.32%	\$76	\$402	0.40%	5.42%	87.67%	\$71
	SMW 104 Federal Credit Union	\$105,710	\$216	0.83%	10.14%	74.13%	\$144	\$881	0.86%	10.75%	71.57%	\$136
	SRI Federal Credit Union	\$110,598	\$141	0.51%	5.82%	78.16%	\$112	\$706	0.68%	7.55%	75.64%	\$112
	United Local Credit Union	\$111,040	\$169	0.61%	3.46%	86.53%	\$78	\$471	0.42%	2.42%	83.43%	\$76
	Mission City Federal Credit Union	\$111,195	\$146	0.53%	6.33%	80.04%	\$96	\$742	0.68%	8.44%	77.89%	\$97
	Mercer Credit Union	\$118,782	\$241	0.82%	8.07%	76.81%	\$70	\$1,005	0.86%	8.69%	75.62%	\$68
	Cooperative Center Federal Credit Union	\$120,258	\$4,521	15.30%	292.53%	37.33%	\$92	\$4,246	3.59%	92.59%	57.94%	\$93
	Kings Federal Credit Union	\$124,484	\$348	1.12%	7.60%	69.85%	\$69	\$1,299	1.06%	7.35%	66.54%	\$66
	Santa Cruz Community Credit Union	\$125,560	\$472	1.50%	18.35%	76.93%	\$89	\$1,266	1.02%	12.94%	78.03%	\$82
	Vocality Community Credit Union	\$129,878	\$274	0.88%	7.88%	75.03%	\$79	\$1,320	1.16%	9.83%	72.08%	\$74
	Solano First Federal Credit Union	\$141,160	(\$316)	(0.90%)	(15.05%)	92.11%	\$73	(\$122)	(0.09%)	(1.48%)	87.82%	\$75
	San Joaquin Power Employees Credit Union	\$143,657	\$386	1.08%	6.54%	47.65%	\$130	\$659	0.47%	2.82%	65.43%	\$139
	Compass Community Credit Union	\$146,081	(\$305)	(0.85%)	(5.90%)	131.05%	\$117	(\$155)	(0.11%)	(0.75%)	104.83%	\$81
	Central Coast Federal Credit Union	\$147,529	\$217	0.59%	6.88%	84.91%	\$87	\$741	0.51%	6.22%	85.25%	\$82
	Premier Community Credit Union	\$154,951	\$120	0.31%	3.10%	86.69%	\$57	\$873	0.57%	5.94%	83.08%	\$56
	Families & Schools Together Federal Credit Union	\$176,400	\$1,000	2.27%	17.14%	55.79%	\$59	\$3,537	2.06%	16.09%	59.49%	\$58
	Central State Credit Union	\$201,116	\$555	1.10%	12.70%	70.80%	\$64	\$1,829	0.91%	11.04%	71.04%	\$65
	C.A.H.P. Credit Union	\$212,972	\$211	0.40%	4.28%	88.97%	\$133	\$940	0.45%	4.89%	87.09%	\$133
	Heritage Community Credit Union	\$216,601	\$145	0.27%	2.83%	83.85%	\$83	\$1,041	0.48%	5.18%	80.54%	\$83
	Pacific Postal Credit Union	\$224,203	\$163	0.29%	1.90%	83.00%	\$94	\$1,162	0.52%	3.54%	79.07%	\$93
	Members 1st Credit Union	\$230,585	\$496	0.86%	8.98%	76.88%	\$69	\$2,002	0.86%	9.38%	74.28%	\$64
	Tucoemas Federal Credit Union	\$237,749	\$503	0.84%	10.49%	72.65%	\$65	\$2,260	0.94%	11.97%	69.95%	\$55
	Monterey Credit Union	\$248,930	\$289	0.47%	3.22%	79.30%	\$92	\$1,120	0.45%	3.20%	80.58%	\$97
	Average of Asset Group A	\$122,947	\$307	1.02%	13.21%	79.79%	\$88	\$922	0.76%	8.68%	78.47%	\$84

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, 2019

Run Date: February 16, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Yolo Federal Credit Union	\$298,619	\$659	0.89%	6.86%	77.69%	\$75	\$3,607	1.22%	9.75%	72.65%	\$74
	MOCSE Federal Credit Union	\$305,994	\$642	0.84%	8.83%	81.56%	\$79	\$3,078	0.99%	11.22%	74.81%	\$72
	Sea West Coast Guard Federal Credit Union	\$375,013	\$227	0.25%	1.24%	88.87%	\$100	\$1,211	0.33%	1.66%	85.43%	\$95
	First U.S. Community Credit Union	\$409,441	\$838	0.82%	6.89%	69.92%	\$89	\$3,476	0.89%	7.60%	68.83%	\$85
	PremierOne Credit Union	\$429,075	\$613	0.58%	5.45%	80.88%	\$91	\$2,353	0.56%	5.41%	79.98%	\$92
	SafeAmerica Credit Union	\$471,627	\$637	0.56%	7.07%	74.63%	\$103	\$3,425	0.75%	9.82%	70.90%	\$98
	UNCLE Credit Union	\$481,325	\$852	0.72%	7.71%	72.32%	\$77	\$4,009	0.87%	9.41%	72.77%	\$81
	Sacramento Credit Union	\$499,031	\$1,753	1.42%	9.31%	66.81%	\$79	\$6,960	1.43%	9.59%	64.31%	\$78
	Average of Asset Group B	\$408,766	\$778	0.76%	6.67%	76.59%	\$87	\$3,515	0.88%	8.06%	73.71%	\$84
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Excite Credit Union	\$513,821	(\$2)	0.00%	(0.02%)	86.68%	\$88	\$12,489	2.55%	29.14%	57.27%	\$84
	Financial Center Credit Union	\$518,911	(\$1,690)	(1.31%)	(6.38%)	135.09%	\$86	\$3,495	0.68%	3.40%	76.70%	\$80
	Merced School Employees Federal Credit Union	\$529,799	\$1,373	1.04%	9.33%	72.25%	\$64	\$5,589	1.07%	10.14%	70.80%	\$64
	Commonwealth Central Credit Union	\$530,016	\$645	0.48%	4.71%	83.07%	\$107	\$3,213	0.61%	6.01%	78.91%	\$104
	Community First Credit Union	\$546,009	\$1,782	1.31%	13.00%	73.26%	\$79	\$5,201	0.99%	10.00%	74.78%	\$76
	Valley First Credit Union	\$593,163	\$560	0.38%	3.44%	83.25%	\$80	\$2,594	0.44%	4.08%	84.28%	\$84
	1st Northern California Credit Union	\$728,215	\$519	0.29%	2.65%	86.25%	\$91	\$2,284	0.32%	2.94%	84.20%	\$86
	Noble Federal Credit Union	\$777,235	\$1,989	1.03%	8.70%	73.59%	\$89	\$7,522	0.99%	8.55%	74.93%	\$91
	Santa Clara County Federal Credit Union	\$807,096	(\$371)	(0.18%)	(2.04%)	98.66%	\$139	\$2,759	0.35%	3.90%	87.22%	\$122
	Police Credit Union of California	\$938,859	\$2,751	1.18%	8.21%	72.68%	\$113	\$6,238	0.68%	4.77%	78.79%	\$110
	Average of Asset Group C	\$648,312	\$756	0.42%	4.16%	86.48%	\$94	\$5,138	0.87%	8.29%	76.79%	\$90

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Bay Federal Credit Union	\$1,103,546	\$2,152	0.79%	8.52%	78.11%	\$108	\$8,888	0.84%	9.28%	78.21%	\$104
	San Francisco Federal Credit Union	\$1,110,479	\$2,000	0.72%	6.41%	79.12%	\$145	\$11,412	1.05%	9.47%	71.38%	\$139
	1st United Services Credit Union	\$1,121,695	\$644	0.23%	2.28%	80.43%	\$103	\$5,548	0.51%	5.03%	77.34%	\$105
	Sierra Central Credit Union	\$1,138,801	\$1,975	0.69%	6.35%	68.31%	\$85	\$11,042	0.96%	9.19%	65.11%	\$79
	San Mateo Credit Union	\$1,162,160	\$4,326	1.50%	13.01%	68.28%	\$100	\$15,768	1.39%	12.41%	68.67%	\$102
	Pacific Service Credit Union	\$1,166,912	\$1,380	0.47%	3.18%	82.16%	\$138	\$7,300	0.63%	4.28%	78.40%	\$134
	Operating Engineers Local Union #3 Federal Credit Union	\$1,181,089	\$2,429	0.83%	5.40%	71.18%	\$98	\$11,533	1.00%	6.62%	68.73%	\$95
	Self-Help Federal Credit Union	\$1,205,558	\$2,425	0.81%	13.62%	77.07%	\$71	\$12,534	1.08%	17.59%	72.11%	\$71
	KeyPoint Credit Union	\$1,295,122	\$914	0.28%	3.38%	85.76%	\$124	\$3,560	0.27%	3.37%	86.64%	\$126
	San Francisco Fire Credit Union	\$1,396,330	\$1,067	0.31%	3.35%	89.32%	\$120	\$9,075	0.67%	7.34%	82.31%	\$110
	Coast Central Credit Union	\$1,577,083	\$3,066	0.78%	6.55%	67.41%	\$81	\$14,467	0.94%	8.15%	64.01%	\$75
	Meriwest Credit Union	\$1,678,538	\$2,336	0.56%	7.47%	81.38%	\$140	\$14,124	0.85%	11.06%	74.48%	\$124
	Provident Credit Union	\$2,795,784	\$4,489	0.65%	5.64%	81.45%	\$120	\$16,639	0.62%	5.37%	81.13%	\$117
	Stanford Federal Credit Union	\$2,942,160	\$7,426	1.02%	10.46%	61.56%	\$137	\$31,253	1.12%	11.55%	57.47%	\$133
	Technology Credit Union	\$3,045,579	\$6,646	0.88%	8.31%	63.84%	\$140	\$31,660	1.10%	10.36%	59.22%	\$136
	SAFE Credit Union	\$3,097,952	\$5,945	0.77%	7.73%	76.15%	\$98	\$32,833	1.09%	11.15%	72.40%	\$94
	Educational Employees Credit Union	\$3,213,872	\$7,927	0.99%	7.27%	70.25%	\$82	\$35,973	1.14%	8.69%	68.59%	\$73
	Travis Credit Union	\$3,365,006	\$9,773	1.18%	10.03%	61.02%	\$83	\$30,428	0.94%	8.07%	65.62%	\$86
	Chevron Federal Credit Union	\$3,575,301	\$9,511	1.07%	9.69%	60.83%	\$124	\$4,189	0.12%	1.07%	89.63%	\$118
	Redwood Credit Union	\$4,989,061	\$19,384	1.58%	12.50%	58.11%	\$105	\$88,702	1.89%	15.12%	54.32%	\$98
	Patelco Credit Union	\$7,290,553	\$15,803	0.87%	8.34%	67.71%	\$112	\$64,574	0.92%	8.89%	66.04%	\$110
	Star One Credit Union	\$9,073,675	\$13,149	0.58%	4.77%	55.04%	\$177	\$45,230	0.51%	4.25%	58.57%	\$178
	Golden 1 Credit Union	\$12,993,881	\$2,385	0.07%	0.63%	83.04%	\$88	\$99,909	0.79%	6.80%	67.53%	\$82
	Average of Asset Group D	\$3,109,571	\$5,528	0.77%	7.17%	72.50%	\$112	\$26,376	0.89%	8.48%	70.78%	\$108

Source: SNL Financial

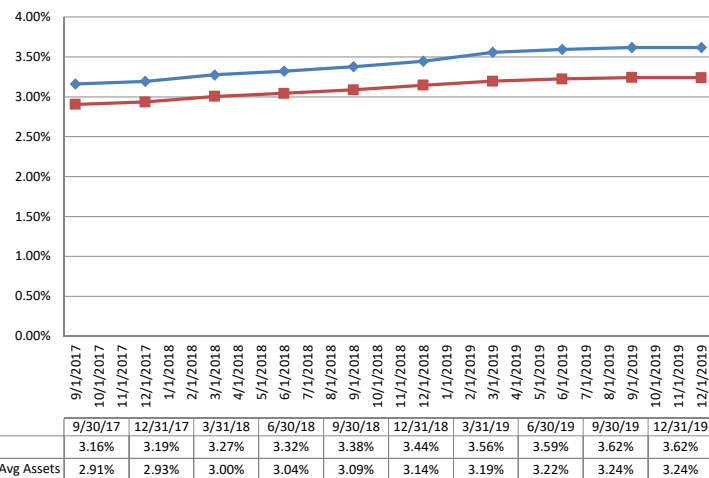
NA = data was not available.

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

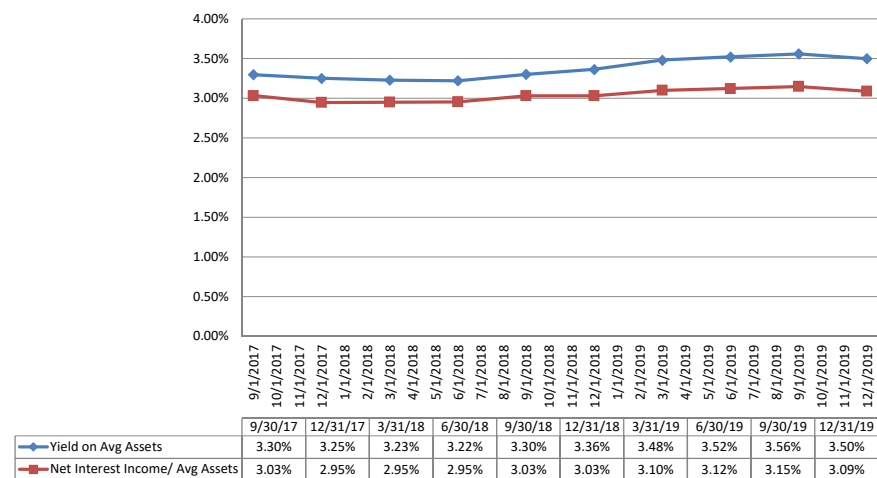
# Balance Sheet & Net Interest Margin

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

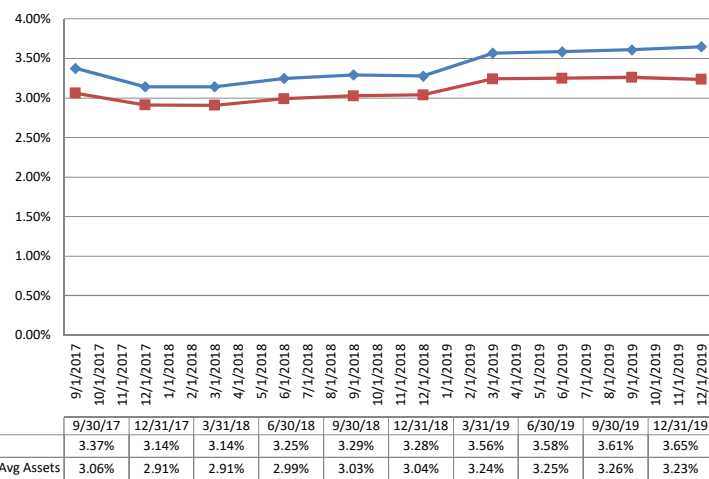
**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date



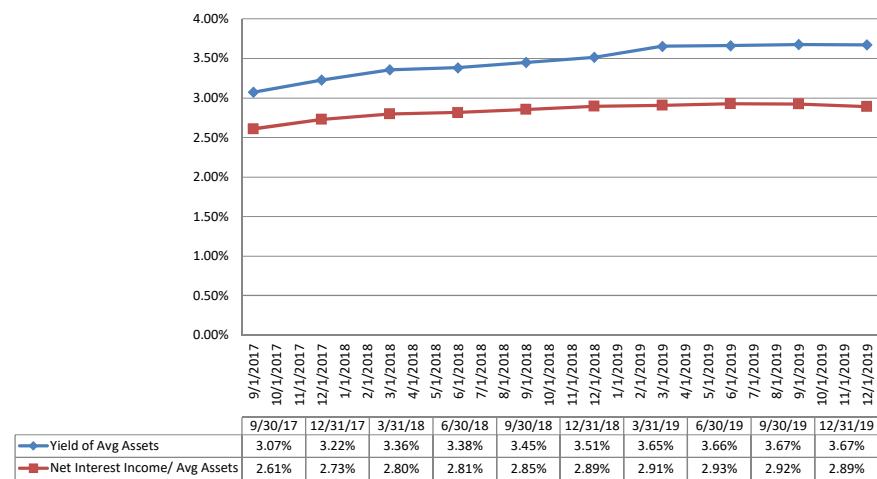
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



**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



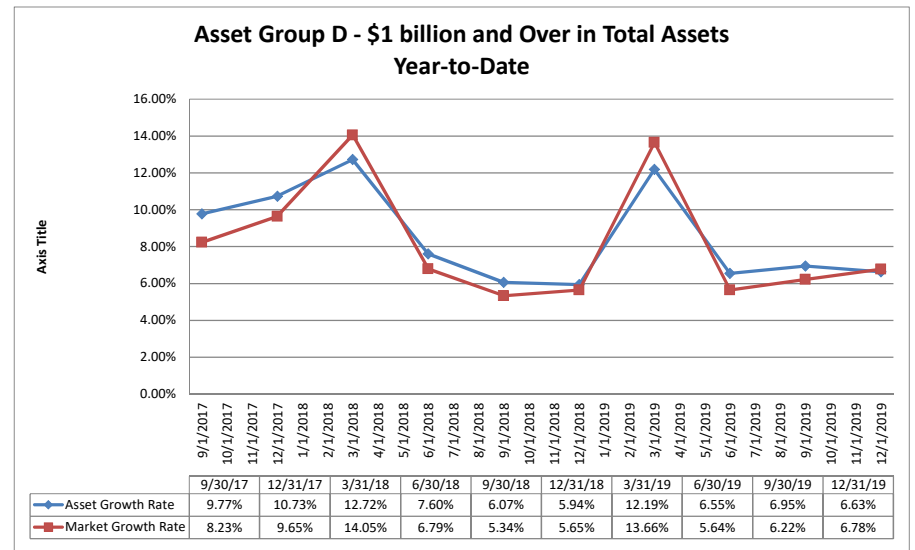
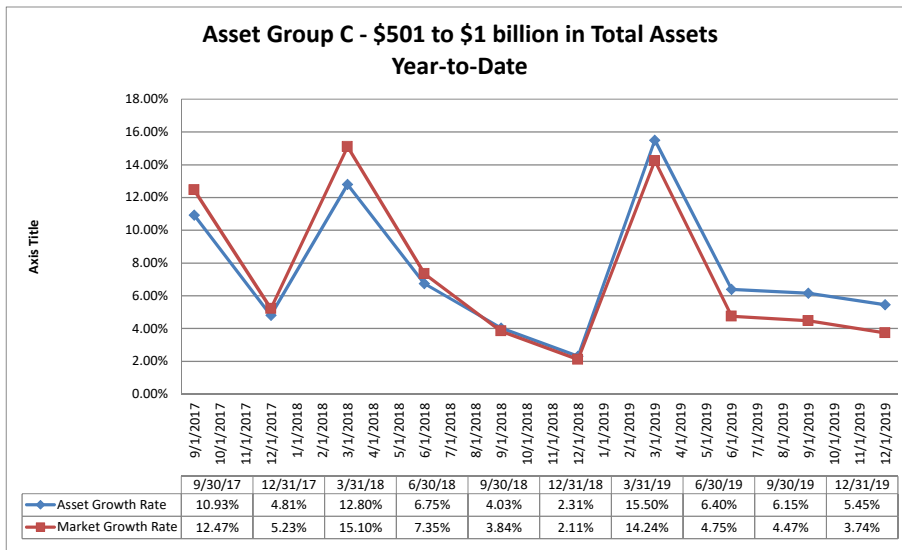
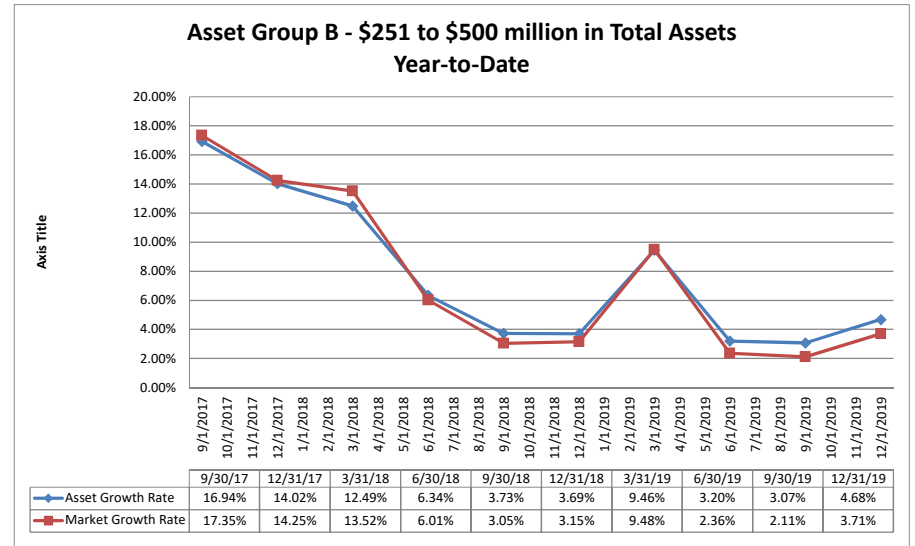
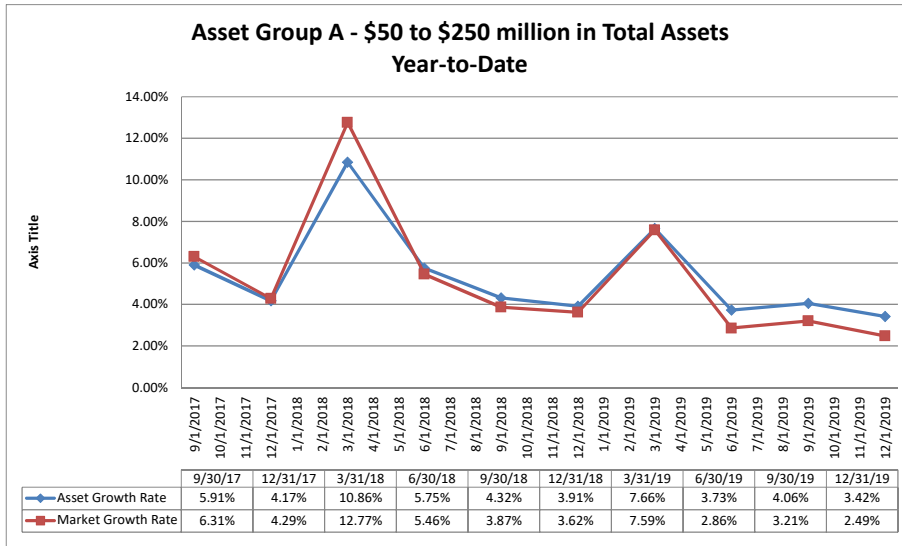
Source: SNL Financial

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: Asset Growth Rate & Market Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 16, 2020

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Mokelumne Federal Credit Union	\$50,224	\$25,698	\$42,912	59.89%	\$3,240	3.15%	0.13%	3.02%	(0.61%)	(1.41%)
	Valley Oak Credit Union	\$51,766	\$38,441	\$46,602	82.49%	\$2,071	3.96%	0.18%	3.78%	1.02%	(0.27%)
	Menlo Survey Federal Credit Union	\$64,451	\$25,155	\$54,948	45.78%	\$9,207	3.07%	0.26%	2.81%	(0.14%)	(1.55%)
	California Community Credit Union	\$64,811	\$25,684	\$56,082	45.80%	\$4,051	3.05%	0.24%	2.81%	2.81%	2.52%
	Chabot Federal Credit Union	\$66,811	\$18,790	\$56,021	33.54%	\$8,908	2.78%	0.38%	2.41%	(3.33%)	(5.26%)
	North Bay Credit Union	\$68,256	\$52,031	\$61,367	84.79%	\$2,202	4.67%	0.60%	4.08%	23.42%	25.42%
	Marin County Federal Credit Union	\$71,665	\$25,251	\$62,954	40.11%	\$8,958	3.31%	0.13%	3.18%	3.24%	1.34%
	Kaiperm Federal Credit Union	\$72,392	\$55,266	\$62,387	88.59%	\$4,993	3.00%	0.43%	2.57%	(1.02%)	(1.70%)
	Bay Cities Credit Union	\$73,522	\$26,457	\$66,009	40.08%	\$3,342	3.76%	0.02%	3.75%	(0.57%)	(1.28%)
	Polam Federal Credit Union	\$74,588	\$41,113	\$64,593	63.65%	\$5,144	3.10%	0.40%	2.69%	3.18%	2.89%
	Siskiyou Central Credit Union	\$75,849	\$58,812	\$67,577	87.03%	\$3,448	4.17%	0.20%	3.97%	6.99%	6.67%
	Upward Credit Union	\$79,000	\$47,326	\$70,046	67.56%	\$5,267	3.74%	0.26%	3.48%	0.18%	(0.27%)
	Shell Western States Federal Credit Union	\$81,157	\$34,138	\$71,602	47.68%	\$7,729	3.07%	0.28%	2.79%	(14.91%)	(9.19%)
	Lassen County Federal Credit Union	\$82,888	\$44,013	\$69,496	63.33%	\$5,526	2.89%	0.53%	2.36%	3.56%	3.64%
	Vision One Credit Union	\$85,907	\$73,186	\$72,953	100.32%	\$8,182	4.42%	1.20%	3.22%	(2.45%)	(3.29%)
	First California Federal Credit Union	\$91,498	\$47,663	\$82,302	57.91%	\$4,692	3.29%	0.44%	2.85%	0.57%	(0.34%)
	Tulare County Federal Credit Union	\$100,701	\$72,840	\$90,293	80.67%	\$3,302	3.72%	0.20%	3.53%	3.02%	0.47%
	SMW 104 Federal Credit Union	\$105,710	\$39,638	\$96,734	40.98%	\$11,746	3.11%	0.25%	2.86%	4.91%	4.41%
	SRI Federal Credit Union	\$110,598	\$82,370	\$91,784	89.74%	\$10,054	3.39%	0.83%	2.56%	19.10%	9.71%
	United Local Credit Union	\$111,040	\$71,211	\$90,942	78.30%	\$4,113	3.82%	0.19%	3.63%	1.07%	0.68%
	Mission City Federal Credit Union	\$111,195	\$75,542	\$100,838	74.91%	\$6,950	3.81%	0.63%	3.18%	6.43%	5.32%
	Merco Credit Union	\$118,782	\$70,823	\$105,926	66.86%	\$3,494	3.80%	0.18%	3.62%	1.96%	1.17%
	Cooperative Center Federal Credit Union	\$120,258	\$67,126	\$108,352	61.95%	\$4,454	3.42%	0.27%	3.16%	0.82%	(2.92%)
	Kings Federal Credit Union	\$124,484	\$78,824	\$105,264	74.88%	\$6,384	3.67%	0.50%	3.17%	5.99%	5.36%
	Santa Cruz Community Credit Union	\$125,560	\$108,550	\$110,613	98.13%	\$2,730	4.93%	0.08%	4.85%	3.34%	2.62%
	Vocality Community Credit Union	\$129,878	\$100,696	\$110,380	91.23%	\$3,936	4.53%	0.44%	4.09%	25.56%	23.37%
	Solano First Federal Credit Union	\$141,160	\$79,895	\$132,313	60.38%	\$3,815	3.91%	0.09%	3.83%	0.58%	0.31%
	San Joaquin Power Employees Credit Union	\$143,657	\$102,136	\$117,061	87.25%	\$20,522	3.20%	1.81%	1.39%	1.28%	0.93%
	Compass Community Credit Union	\$146,081	\$96,042	\$125,339	76.63%	\$5,512	2.95%	0.54%	2.42%	6.45%	7.55%
	Central Coast Federal Credit Union	\$147,529	\$76,390	\$133,087	57.40%	\$3,987	3.48%	0.23%	3.26%	3.78%	2.33%
	Premier Community Credit Union	\$154,951	\$74,453	\$136,812	54.42%	\$2,980	3.15%	0.14%	3.01%	2.97%	0.75%
	Families & Schools Together Federal Credit Union	\$176,400	\$141,788	\$147,983	95.81%	\$4,102	4.08%	0.30%	3.79%	7.91%	6.42%
	Central State Credit Union	\$201,116	\$96,419	\$182,972	52.70%	\$3,982	3.34%	0.13%	3.21%	1.01%	(0.06%)
	C.A.H.P. Credit Union	\$212,972	\$175,386	\$189,921	92.35%	\$7,099	4.67%	0.90%	3.77%	6.18%	5.97%
	Heritage Community Credit Union	\$216,601	\$186,393	\$194,948	95.61%	\$5,348	3.47%	0.44%	3.03%	1.28%	0.94%
	Pacific Postal Credit Union	\$224,203	\$75,528	\$189,083	39.94%	\$7,232	3.96%	0.43%	3.53%	1.14%	(0.57%)
	Members 1st Credit Union	\$230,585	\$186,386	\$206,990	90.05%	\$4,118	3.29%	0.32%	2.97%	2.16%	1.58%
	Tucoemas Federal Credit Union	\$237,749	\$161,379	\$215,609	74.85%	\$3,471	4.17%	0.14%	4.03%	2.12%	1.00%
	Monterey Credit Union	\$248,930	\$152,799	\$209,280	73.01%	\$3,715	3.77%	0.16%	3.61%	2.42%	1.68%
	Average of Asset Group A	\$122,947	\$77,221	\$107,702	69.66%	\$5,641	3.62%	0.38%	3.24%	3.42%	2.49%

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, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Yolo Federal Credit Union	\$298,619	\$225,927	\$258,000	87.57%	\$4,457	3.74%	0.09%	3.66%	3.03%	1.91%
	MOCSE Federal Credit Union	\$305,994	\$137,841	\$275,009	50.12%	\$3,801	3.14%	0.02%	3.13%	2.00%	0.40%
	Sea West Coast Guard Federal Credit Union	\$375,013	\$158,980	\$299,893	53.01%	\$8,929	2.97%	0.95%	2.02%	3.04%	3.22%
	First U.S. Community Credit Union	\$409,441	\$251,776	\$357,417	70.44%	\$6,066	3.49%	0.47%	3.02%	10.05%	9.64%
	PremierOne Credit Union	\$429,075	\$302,520	\$381,670	79.26%	\$5,078	3.73%	0.36%	3.37%	1.51%	0.67%
	SafeAmerica Credit Union	\$471,627	\$390,943	\$432,075	90.48%	\$6,786	3.89%	0.83%	3.06%	5.69%	5.61%
	UNCLE Credit Union	\$481,325	\$396,862	\$421,476	94.16%	\$5,289	3.89%	0.27%	3.62%	7.40%	4.38%
	Sacramento Credit Union	\$499,031	\$295,041	\$420,314	70.20%	\$5,424	3.14%	0.34%	2.81%	4.72%	3.83%
	Average of Asset Group B	\$408,766	\$269,986	\$355,732	74.41%	\$5,729	3.50%	0.42%	3.09%	4.68%	3.71%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Excite Credit Union	\$513,821	\$430,872	\$450,407	95.66%	\$4,373	4.05%	0.49%	3.52%	6.32%	4.69%
	Financial Center Credit Union	\$518,911	\$160,865	\$402,668	39.95%	\$5,520	3.68%	0.74%	2.94%	4.49%	3.02%
	Merced School Employees Federal Credit Union	\$529,799	\$224,833	\$469,010	47.94%	\$4,452	3.17%	0.25%	2.92%	7.72%	6.26%
	Commonwealth Central Credit Union	\$530,016	\$413,192	\$467,948	88.30%	\$4,818	3.88%	0.21%	3.66%	2.90%	2.35%
	Community First Credit Union	\$546,009	\$430,121	\$484,821	88.72%	\$3,616	4.30%	0.39%	3.91%	9.46%	7.98%
	Valley First Credit Union	\$593,163	\$444,526	\$512,000	86.82%	\$4,035	3.61%	0.17%	3.45%	0.39%	(0.53%)
	1st Northern California Credit Union	\$728,215	\$247,217	\$644,241	38.37%	\$9,645	2.32%	0.55%	1.76%	4.50%	4.60%
	Noble Federal Credit Union	\$777,235	\$601,010	\$677,561	88.70%	\$3,986	4.37%	0.42%	3.95%	5.41%	5.46%
	Santa Clara County Federal Credit Union	\$807,096	\$500,389	\$668,425	74.86%	\$5,806	3.62%	0.41%	3.21%	9.37%	0.58%
	Police Credit Union of California	\$938,859	\$667,834	\$796,472	83.85%	\$7,727	3.47%	0.45%	3.02%	3.91%	2.97%
	Average of Asset Group C	\$648,312	\$412,086	\$557,355	73.32%	\$5,398	3.65%	0.41%	3.23%	5.45%	3.74%

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, 2019

Run Date: February 16, 2020

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Bay Federal Credit Union	\$1,103,546	\$736,482	\$985,812	74.71%	\$4,905	3.55%	0.26%	3.27%	10.79%	10.07%
	San Francisco Federal Credit Union	\$1,110,479	\$801,416	\$974,894	82.21%	\$9,915	3.53%	0.48%	3.05%	3.79%	2.83%
	1st United Services Credit Union	\$1,121,695	\$850,230	\$1,004,467	84.64%	\$7,605	3.68%	0.87%	2.81%	5.08%	4.87%
	Sierra Central Credit Union	\$1,138,801	\$794,739	\$1,002,277	79.29%	\$5,962	3.94%	0.70%	3.24%	2.08%	1.19%
	San Mateo Credit Union	\$1,162,160	\$1,025,913	\$1,021,679	100.41%	\$5,753	3.83%	0.42%	3.41%	8.46%	7.73%
	Pacific Service Credit Union	\$1,166,912	\$771,973	\$976,884	79.02%	\$8,908	3.41%	0.53%	2.89%	1.16%	0.14%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,181,089	\$764,541	\$950,036	80.47%	\$5,995	4.00%	0.64%	3.36%	3.65%	3.86%
	Self-Help Federal Credit Union	\$1,205,558	\$1,017,605	\$900,480	113.01%	\$3,901	5.49%	1.36%	4.13%	7.30%	9.38%
	KeyPoint Credit Union	\$1,295,122	\$1,000,781	\$1,045,229	95.75%	\$7,508	3.46%	0.84%	2.62%	0.62%	1.55%
	San Francisco Fire Credit Union	\$1,396,330	\$1,115,593	\$1,257,417	88.72%	\$5,806	3.87%	0.34%	3.53%	4.74%	3.76%
	Coast Central Credit Union	\$1,577,083	\$719,983	\$1,313,429	54.82%	\$6,626	3.18%	0.97%	2.21%	7.06%	6.06%
	Meriwest Credit Union	\$1,678,538	\$1,332,735	\$1,328,142	100.35%	\$7,173	3.73%	0.80%	2.93%	3.75%	5.82%
	Provident Credit Union	\$2,795,784	\$1,912,527	\$2,451,688	78.01%	\$8,333	3.13%	0.86%	2.27%	7.54%	7.63%
	Stanford Federal Credit Union	\$2,942,160	\$2,008,001	\$2,305,268	87.10%	\$14,674	3.53%	1.02%	2.51%	12.46%	13.76%
	Technology Credit Union	\$3,045,579	\$2,356,062	\$2,706,885	87.04%	\$12,559	4.12%	0.96%	3.17%	11.35%	15.83%
	SAFE Credit Union	\$3,097,952	\$2,469,910	\$2,700,688	91.45%	\$4,480	3.54%	0.62%	2.92%	7.00%	8.76%
	Educational Employees Credit Union	\$3,213,872	\$1,603,670	\$2,738,993	58.55%	\$6,075	3.16%	0.44%	2.73%	6.26%	4.52%
	Travis Credit Union	\$3,365,006	\$2,643,531	\$2,930,117	90.22%	\$4,797	4.19%	0.58%	3.61%	7.80%	7.41%
	Chevron Federal Credit Union	\$3,575,301	\$3,015,350	\$3,151,873	95.67%	\$11,958	3.62%	1.44%	2.18%	7.19%	7.74%
	Redwood Credit Union	\$4,989,061	\$3,965,391	\$4,322,520	91.74%	\$7,640	3.87%	0.52%	3.35%	11.97%	11.33%
	Patelco Credit Union	\$7,290,553	\$5,594,407	\$6,130,386	91.26%	\$9,892	3.45%	1.04%	2.41%	10.58%	6.79%
	Star One Credit Union	\$9,073,675	\$4,356,920	\$7,467,809	58.34%	\$42,599	2.80%	1.63%	1.17%	5.90%	9.22%
	Golden 1 Credit Union	\$12,993,881	\$8,637,200	\$11,338,185	76.18%	\$7,064	3.33%	0.65%	2.69%	6.03%	5.75%
	Average of Asset Group D	\$3,109,571	\$2,151,955	\$2,652,398	84.30%	\$9,136	3.67%	0.78%	2.89%	6.63%	6.78%

Source: SNL Financial

NA = data was not available.

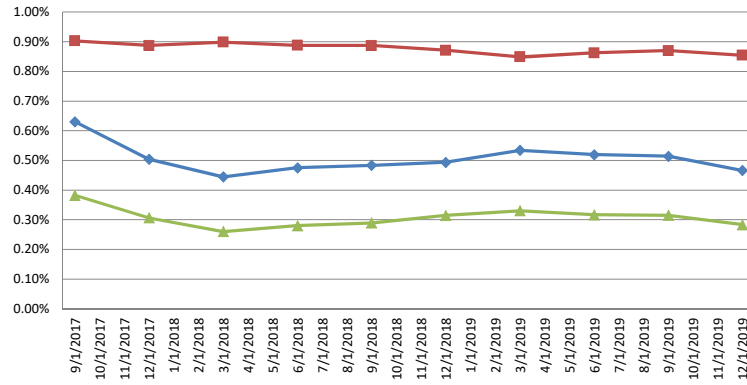
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



# Asset Quality

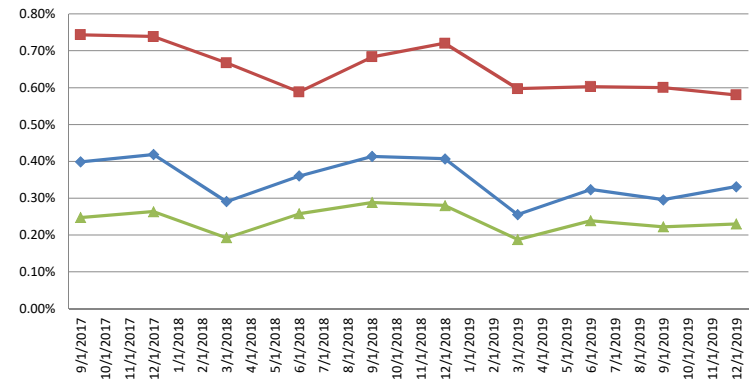
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



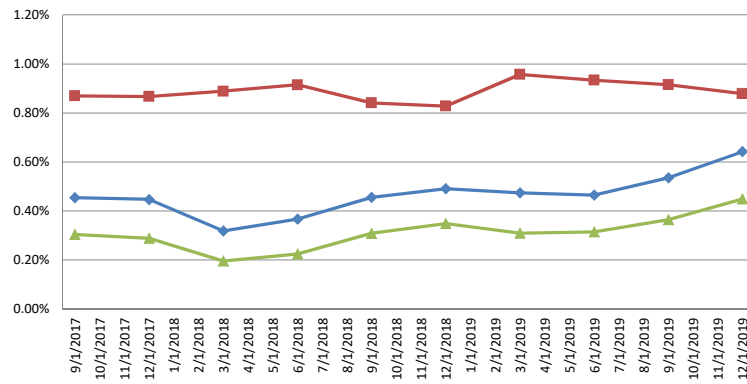
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.63%	0.50%	0.44%	0.47%	0.48%	0.49%	0.53%	0.52%	0.51%	0.47%
Reserves/Loans	0.90%	0.89%	0.90%	0.89%	0.89%	0.87%	0.85%	0.86%	0.87%	0.85%
Delinquent Loans/Assets	0.38%	0.31%	0.26%	0.28%	0.29%	0.31%	0.33%	0.32%	0.31%	0.28%

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



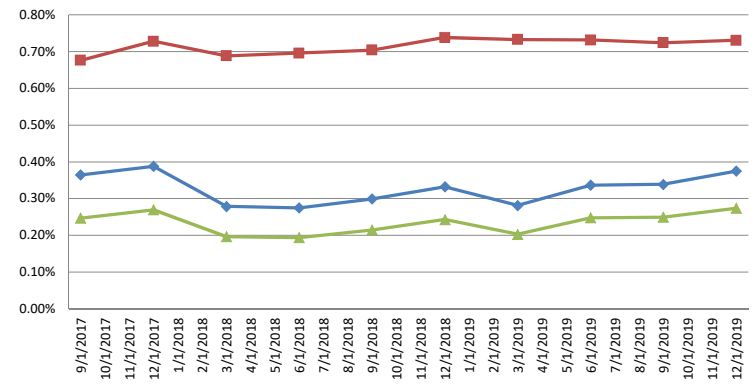
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.40%	0.42%	0.29%	0.36%	0.41%	0.41%	0.26%	0.32%	0.30%	0.33%
Reserves/Loans	0.74%	0.74%	0.67%	0.59%	0.68%	0.72%	0.60%	0.60%	0.60%	0.58%
Delinquent Loans/Assets	0.25%	0.26%	0.19%	0.26%	0.29%	0.28%	0.19%	0.24%	0.22%	0.23%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.45%	0.45%	0.32%	0.37%	0.46%	0.49%	0.47%	0.46%	0.53%	0.64%
Reserves/Loans	0.87%	0.87%	0.89%	0.91%	0.84%	0.83%	0.96%	0.93%	0.91%	0.88%
Delinquent Loans/Assets	0.30%	0.29%	0.19%	0.22%	0.31%	0.35%	0.31%	0.31%	0.36%	0.45%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.36%	0.39%	0.28%	0.27%	0.30%	0.33%	0.28%	0.34%	0.34%	0.37%
Reserves/Loans	0.68%	0.73%	0.69%	0.70%	0.70%	0.74%	0.73%	0.73%	0.72%	0.73%
Delinquent Loans/Assets	0.25%	0.27%	0.20%	0.19%	0.21%	0.24%	0.20%	0.25%	0.25%	0.27%

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, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	<b>Mokelumne Federal Credit Union</b>	\$50,224	\$32	0.12%	0.79%	634.38%	0.43%	0.06%
	<b>Valley Oak Credit Union</b>	\$51,766	\$128	0.33%	1.33%	400.00%	3.57%	0.25%
	<b>Menlo Survey Federal Credit Union</b>	\$64,451	\$11	0.04%	0.12%	263.64%	0.12%	0.02%
	<b>California Community Credit Union</b>	\$64,811	\$23	0.09%	2.08%	NM	0.25%	0.04%
	<b>Chabot Federal Credit Union</b>	\$66,811	\$0	0.00%	0.40%	NA	0.00%	0.00%
	<b>North Bay Credit Union</b>	\$68,256	\$29	0.06%	0.33%	600.00%	0.44%	0.04%
	<b>Marin County Federal Credit Union</b>	\$71,665	\$69	0.27%	0.55%	200.00%	0.79%	0.10%
	<b>Kaiperm Federal Credit Union</b>	\$72,392	\$83	0.15%	0.72%	481.93%	1.11%	0.11%
	<b>Bay Cities Credit Union</b>	\$73,522	\$267	1.01%	1.44%	142.70%	3.55%	0.36%
	<b>Polam Federal Credit Union</b>	\$74,588	\$94	0.23%	1.03%	451.06%	7.04%	0.13%
	<b>Siskiyou Central Credit Union</b>	\$75,849	\$582	0.99%	0.61%	61.51%	6.97%	0.77%
	<b>Upward Credit Union</b>	\$79,000	\$252	0.53%	0.23%	42.46%	2.92%	0.32%
	<b>Shell Western States Federal Credit Union</b>	\$81,157	\$78	0.23%	0.36%	156.41%	0.85%	0.10%
	<b>Lassen County Federal Credit Union</b>	\$82,888	\$0	0.00%	0.25%	NA	0.00%	0.00%
	<b>Vision One Credit Union</b>	\$85,907	\$186	0.25%	1.83%	718.82%	1.40%	0.22%
	<b>First California Federal Credit Union</b>	\$91,498	\$104	0.22%	0.70%	321.15%	1.41%	0.11%
	<b>Tulare County Federal Credit Union</b>	\$100,701	\$239	0.33%	0.48%	146.86%	3.45%	0.24%
	<b>SMW 104 Federal Credit Union</b>	\$105,710	\$15	0.04%	0.21%	566.67%	0.17%	0.01%
	<b>SRI Federal Credit Union</b>	\$110,598	\$101	0.12%	0.21%	168.32%	1.12%	0.09%
	<b>United Local Credit Union</b>	\$111,040	\$181	0.25%	1.69%	662.98%	0.93%	0.16%
	<b>Mission City Federal Credit Union</b>	\$111,195	\$114	0.15%	0.17%	114.04%	1.21%	0.10%
	<b>Merco Credit Union</b>	\$118,782	\$256	0.36%	0.74%	204.69%	2.22%	0.22%
	<b>Cooperative Center Federal Credit Union</b>	\$120,258	\$844	1.26%	0.65%	51.90%	12.67%	0.70%
	<b>Kings Federal Credit Union</b>	\$124,484	\$287	0.36%	0.70%	192.68%	1.64%	0.23%
	<b>Santa Cruz Community Credit Union</b>	\$125,560	\$318	0.29%	1.05%	357.55%	3.09%	0.25%
	<b>Vocality Community Credit Union</b>	\$129,878	\$1,993	1.98%	0.44%	22.28%	13.75%	1.53%
	<b>Solano First Federal Credit Union</b>	\$141,160	\$1,584	1.98%	3.39%	171.15%	21.79%	1.12%
	<b>San Joaquin Power Employees Credit Union</b>	\$143,657	\$32	0.03%	1.00%	NM	0.13%	0.02%
	<b>Compass Community Credit Union</b>	\$146,081	\$164	0.17%	0.28%	165.24%	0.79%	0.11%
	<b>Central Coast Federal Credit Union</b>	\$147,529	\$1,296	1.70%	0.73%	43.29%	9.77%	0.88%
	<b>Premier Community Credit Union</b>	\$154,951	\$358	0.48%	1.28%	265.64%	2.07%	0.23%
	<b>Families &amp; Schools Together Federal Credit Union</b>	\$176,400	\$139	0.10%	1.25%	NM	0.54%	0.08%
	<b>Central State Credit Union</b>	\$201,116	\$754	0.78%	1.58%	201.46%	4.09%	0.37%
	<b>C.A.H.P. Credit Union</b>	\$212,972	\$360	0.21%	0.50%	244.72%	1.74%	0.17%
	<b>Heritage Community Credit Union</b>	\$216,601	\$675	0.36%	0.70%	193.33%	4.51%	0.31%
	<b>Pacific Postal Credit Union</b>	\$224,203	\$529	0.70%	0.80%	114.56%	1.53%	0.24%
	<b>Members 1st Credit Union</b>	\$230,585	\$689	0.37%	0.45%	122.35%	4.40%	0.30%
	<b>Tuocemas Federal Credit Union</b>	\$237,749	\$1,414	0.88%	1.08%	123.41%	7.92%	0.59%
	<b>Monterey Credit Union</b>	\$248,930	\$1,123	0.73%	1.16%	158.50%	3.59%	0.45%
	<b>Average of Asset Group A</b>	<b>\$122,947</b>	<b>\$395</b>	<b>0.47%</b>	<b>0.85%</b>	<b>257.81%</b>	<b>3.44%</b>	<b>0.28%</b>

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, 2019**
**Run Date: February 16, 2020**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	<b>Yolo Federal Credit Union</b>	\$298,619	\$558	0.25%	0.60%	241.22%	1.60%	0.19%
	<b>MOCSE Federal Credit Union</b>	\$305,994	\$595	0.43%	0.81%	187.23%	2.08%	0.19%
	<b>Sea West Coast Guard Federal Credit Union</b>	\$375,013	\$37	0.02%	0.39%	NM	0.05%	0.01%
	<b>First U.S. Community Credit Union</b>	\$409,441	\$1,336	0.53%	0.73%	137.13%	3.05%	0.33%
	<b>PremierOne Credit Union</b>	\$429,075	\$507	0.17%	0.50%	296.06%	1.08%	0.12%
	<b>SafeAmerica Credit Union</b>	\$471,627	\$2,596	0.66%	0.50%	74.58%	6.84%	0.55%
	<b>UNCLE Credit Union</b>	\$481,325	\$1,686	0.42%	0.52%	122.00%	3.81%	0.35%
	<b>Sacramento Credit Union</b>	\$499,031	\$511	0.17%	0.59%	339.92%	0.66%	0.10%
	Average of Asset Group B	\$408,766	\$978	0.33%	0.58%	199.73%	2.40%	0.23%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	<b>Excite Credit Union</b>	\$513,821	\$3,158	0.73%	0.70%	95.98%	6.72%	0.61%
	<b>Financial Center Credit Union</b>	\$518,911	\$908	0.56%	1.51%	268.17%	0.85%	0.17%
	<b>Merced School Employees Federal Credit Union</b>	\$529,799	\$720	0.32%	1.00%	311.81%	1.31%	0.14%
	<b>Commonwealth Central Credit Union</b>	\$530,016	\$1,866	0.45%	0.63%	138.96%	3.56%	0.35%
	<b>Community First Credit Union</b>	\$546,009	\$6,554	1.52%	0.74%	48.52%	12.09%	1.20%
	<b>Valley First Credit Union</b>	\$593,163	\$1,342	0.30%	0.62%	204.02%	2.69%	0.23%
	<b>1st Northern California Credit Union</b>	\$728,215	\$18	0.01%	0.53%	NM	0.02%	0.00%
	<b>Noble Federal Credit Union</b>	\$777,235	\$4,163	0.69%	1.33%	192.00%	4.98%	0.54%
	<b>Santa Clara County Federal Credit Union</b>	\$807,096	\$2,982	0.60%	0.48%	79.85%	4.34%	0.37%
	<b>Police Credit Union of California</b>	\$938,859	\$8,202	1.23%	1.24%	101.16%	5.71%	0.87%
	Average of Asset Group C	\$648,312	\$2,991	0.64%	0.88%	160.05%	4.23%	0.45%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**December 31, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group D - \$1 billion and over in total assets</b>								
	<b>Bay Federal Credit Union</b>	\$1,103,546	\$3,128	0.42%	0.65%	152.01%	3.05%	0.28%
	<b>San Francisco Federal Credit Union</b>	\$1,110,479	\$5,999	0.75%	2.08%	278.23%	9.28%	0.54%
	<b>1st United Services Credit Union</b>	\$1,121,695	\$1,876	0.22%	0.38%	172.55%	1.86%	0.17%
	<b>Sierra Central Credit Union</b>	\$1,138,801	\$3,625	0.46%	0.93%	204.83%	3.25%	0.32%
	<b>San Mateo Credit Union</b>	\$1,162,160	\$3,518	0.34%	0.52%	151.71%	2.53%	0.30%
	<b>Pacific Service Credit Union</b>	\$1,166,912	\$749	0.10%	0.29%	295.06%	0.43%	0.06%
	<b>Operating Engineers Local Union #3 Federal Credit Union</b>	\$1,181,089	\$5,106	0.67%	1.03%	154.03%	3.07%	0.43%
	<b>Self-Help Federal Credit Union</b>	\$1,205,558	\$5,189	0.51%	1.43%	279.48%	6.46%	0.43%
	<b>KeyPoint Credit Union</b>	\$1,295,122	\$4,366	0.44%	0.37%	84.13%	4.08%	0.34%
	<b>San Francisco Fire Credit Union</b>	\$1,396,330	\$6,691	0.60%	0.57%	94.63%	5.01%	0.48%
	<b>Coast Central Credit Union</b>	\$1,577,083	\$2,996	0.42%	0.83%	199.00%	1.65%	0.19%
	<b>Meriwest Credit Union</b>	\$1,678,538	\$5,277	0.40%	0.60%	151.17%	4.28%	0.31%
	<b>Provident Credit Union</b>	\$2,795,784	\$1,277	0.07%	0.22%	329.99%	0.42%	0.05%
	<b>Stanford Federal Credit Union</b>	\$2,942,160	\$906	0.05%	0.68%	NM	0.30%	0.03%
	<b>Technology Credit Union</b>	\$3,045,579	\$7,936	0.34%	0.90%	267.29%	2.31%	0.26%
	<b>SAFE Credit Union</b>	\$3,097,952	\$8,975	0.36%	0.64%	176.81%	3.06%	0.29%
	<b>Educational Employees Credit Union</b>	\$3,213,872	\$2,854	0.18%	0.69%	390.15%	0.78%	0.09%
	<b>Travis Credit Union</b>	\$3,365,006	\$17,783	0.67%	1.29%	191.89%	4.36%	0.53%
	<b>Chevron Federal Credit Union</b>	\$3,575,301	\$8,224	0.27%	0.32%	116.04%	2.05%	0.23%
	<b>Redwood Credit Union</b>	\$4,989,061	\$15,187	0.38%	0.78%	203.51%	2.35%	0.30%
	<b>Patelco Credit Union</b>	\$7,290,553	\$23,008	0.41%	0.58%	140.06%	2.97%	0.32%
	<b>Star One Credit Union</b>	\$9,073,675	\$2,980	0.07%	0.12%	178.59%	0.28%	0.03%
	<b>Golden 1 Credit Union</b>	\$12,993,881	\$41,810	0.48%	0.90%	185.47%	2.78%	0.32%
	<b>Average of Asset Group D</b>	<b>\$3,109,571</b>	<b>\$7,803</b>	<b>0.37%</b>	<b>0.73%</b>	<b>199.85%</b>	<b>2.90%</b>	<b>0.27%</b>

Source: SNL Financial

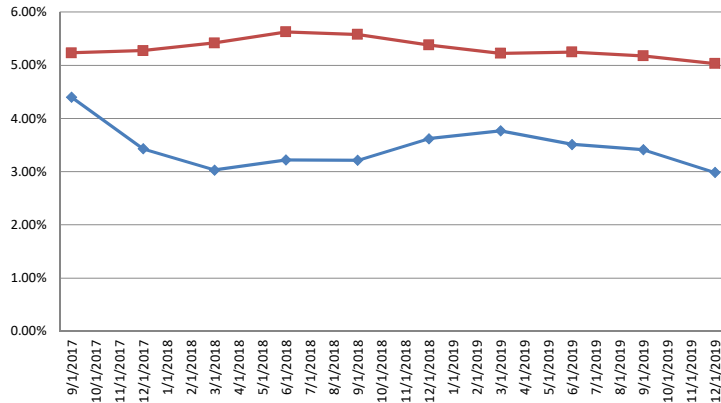
NA = data was not available.

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

Net Worth

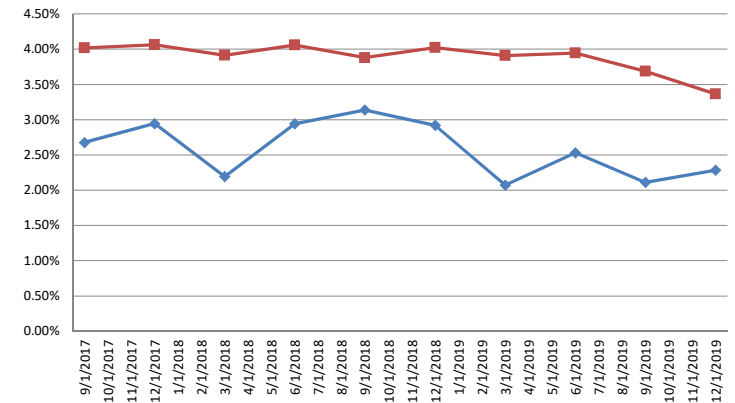
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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



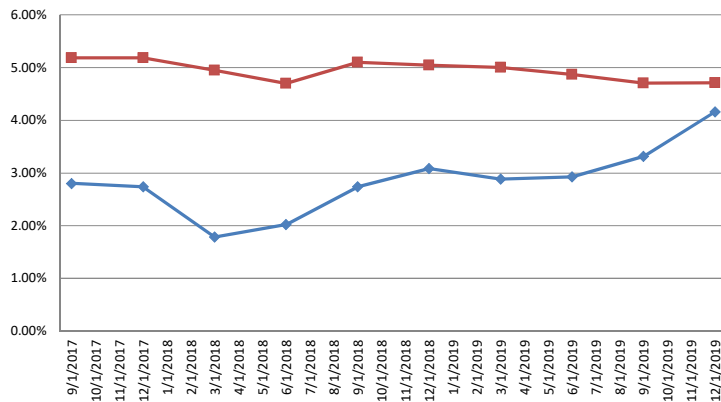
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Delinquent Loans/Net Worth	4.40%	3.43%	3.03%	3.22%	3.21%	3.62%	3.76%	3.51%	3.41%	2.98%
Classified Assets/Net Worth	5.23%	5.27%	5.42%	5.63%	5.58%	5.38%	5.22%	5.25%	5.17%	5.03%

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



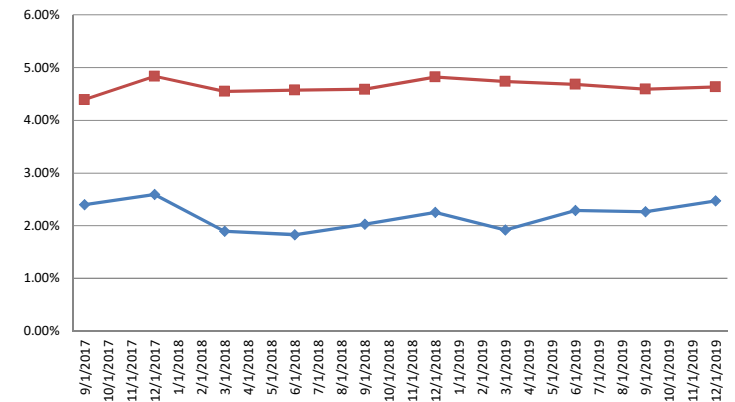
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Delinquent Loans/Net Worth	2.68%	2.94%	2.19%	2.94%	3.14%	2.92%	2.07%	2.53%	2.11%	2.28%
Classified Assets/Net Worth	4.02%	4.06%	3.91%	4.06%	3.88%	4.02%	3.91%	3.94%	3.69%	3.37%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Delinquent Loans/Net Worth	2.80%	2.74%	1.79%	2.02%	2.74%	3.08%	2.88%	2.93%	3.31%	4.16%
Classified Assets/Net Worth	5.18%	5.18%	4.95%	4.70%	5.10%	5.04%	5.00%	4.87%	4.71%	4.71%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Delinquent Loans/Net Worth	2.40%	2.59%	1.89%	1.83%	2.03%	2.25%	1.92%	2.29%	2.27%	2.47%
Classified Assets/Net Worth	4.39%	4.84%	4.55%	4.57%	4.59%	4.82%	4.73%	4.68%	4.59%	4.63%

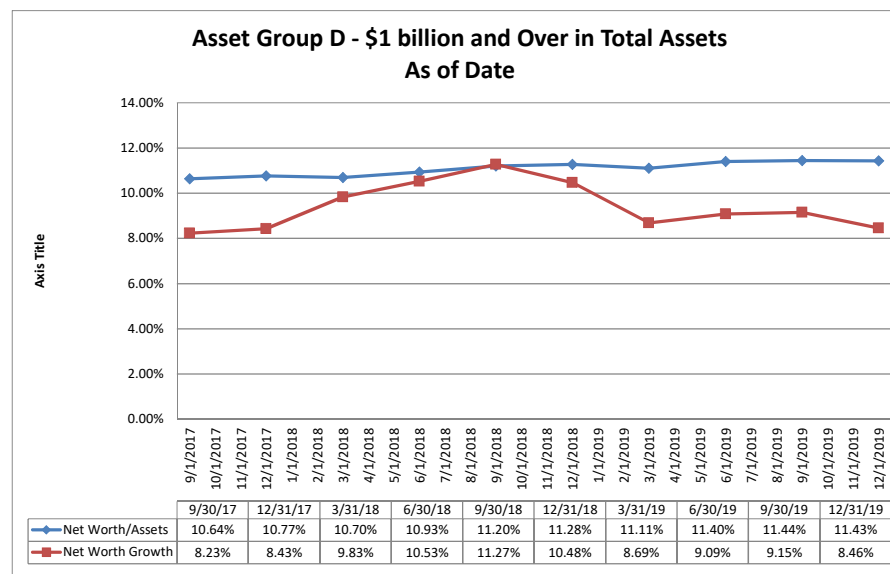
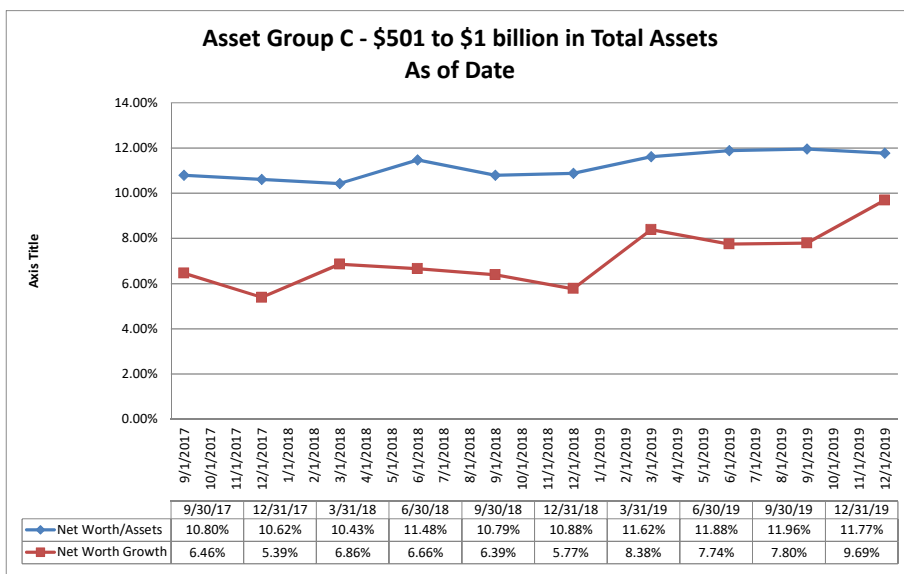
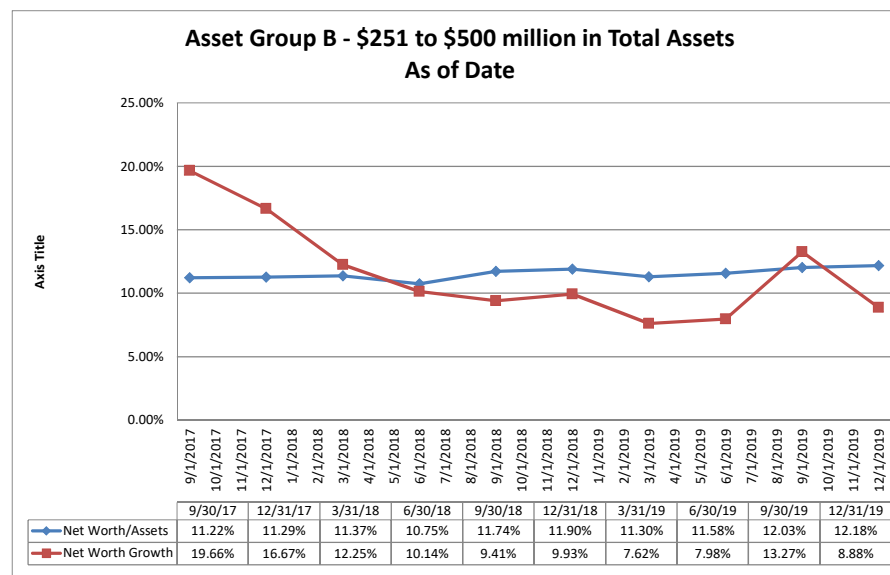
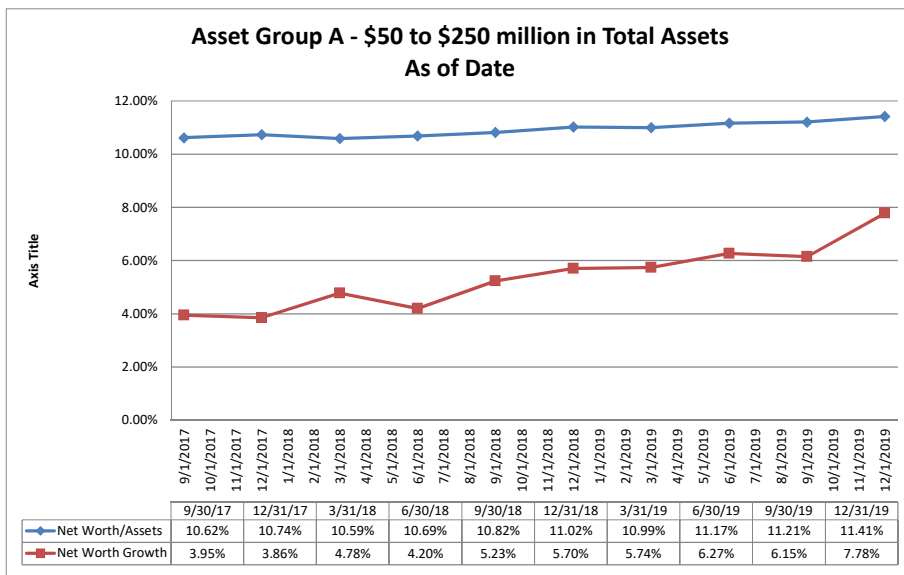
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Net Worth**

**December 31, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Mokelumne Federal Credit Union	\$50,224	\$7,153	14.24%	4.61%	0.45%	2.84%
	Valley Oak Credit Union	\$51,766	\$4,916	9.50%	2.44%	2.60%	10.41%
	Menlo Survey Federal Credit Union	\$64,451	\$9,290	14.41%	11.27%	0.12%	0.31%
	California Community Credit Union	\$64,811	\$8,515	13.14%	4.71%	0.27%	6.28%
	Chabot Federal Credit Union	\$66,811	\$10,830	16.21%	3.39%	0.00%	0.69%
	North Bay Credit Union	\$68,256	\$6,671	9.77%	12.40%	0.43%	2.61%
	Marin County Federal Credit Union	\$71,665	\$8,273	11.54%	11.75%	0.83%	1.67%
	Kaiperm Federal Credit Union	\$72,392	\$9,210	12.72%	(3.29%)	0.90%	4.34%
	Bay Cities Credit Union	\$73,522	\$7,144	9.72%	6.06%	3.74%	5.33%
	Polam Federal Credit Union	\$74,588	\$9,786	13.12%	4.27%	0.96%	4.33%
	Siskiyou Central Credit Union	\$75,849	\$7,997	10.54%	10.49%	7.28%	4.48%
	Upward Credit Union	\$79,000	\$8,525	10.79%	7.77%	2.96%	1.26%
	Shell Western States Federal Credit Union	\$81,157	\$9,065	11.17%	3.45%	0.86%	1.35%
	Lassen County Federal Credit Union	\$82,888	\$12,762	15.40%	1.78%	0.00%	0.85%
	Vision One Credit Union	\$85,907	\$11,935	13.89%	7.21%	1.56%	11.20%
	First California Federal Credit Union	\$91,498	\$8,839	9.66%	8.12%	1.18%	3.78%
	Tulare County Federal Credit Union	\$100,701	\$7,823	7.77%	5.42%	3.06%	4.49%
	SMW 104 Federal Credit Union	\$105,710	\$8,627	8.16%	11.37%	0.17%	0.99%
	SRI Federal Credit Union	\$110,598	\$9,708	8.78%	7.84%	1.04%	1.75%
	United Local Credit Union	\$111,040	\$19,638	17.69%	2.46%	0.92%	6.11%
	Mission City Federal Credit Union	\$111,195	\$9,309	8.37%	8.66%	1.22%	1.40%
	Merco Credit Union	\$118,782	\$12,061	10.15%	9.09%	2.12%	4.34%
	Cooperative Center Federal Credit Union	\$120,258	\$10,122	8.42%	57.30%	8.34%	4.33%
	Kings Federal Credit Union	\$124,484	\$18,830	15.13%	7.42%	1.52%	2.94%
	Santa Cruz Community Credit Union	\$125,560	\$10,731	8.55%	12.19%	2.96%	10.60%
	Vocality Community Credit Union	\$129,878	\$14,046	10.81%	10.36%	14.19%	3.16%
	Solano First Federal Credit Union	\$141,160	\$8,195	5.81%	(1.47%)	19.33%	33.08%
	San Joaquin Power Employees Credit Union	\$143,657	\$23,815	16.58%	2.85%	0.13%	4.29%
	Compass Community Credit Union	\$146,081	\$20,426	13.98%	(0.75%)	0.80%	1.33%
	Central Coast Federal Credit Union	\$147,529	\$13,084	8.87%	6.00%	9.91%	4.29%
	Premier Community Credit Union	\$154,951	\$15,550	10.04%	5.63%	2.30%	6.12%
	Families & Schools Together Federal Credit Union	\$176,400	\$23,831	13.51%	17.43%	0.58%	7.42%
	Central State Credit Union	\$201,116	\$17,934	8.92%	11.36%	4.20%	8.47%
	C.A.H.P. Credit Union	\$212,972	\$19,839	9.32%	4.98%	1.81%	4.44%
	Heritage Community Credit Union	\$216,601	\$20,570	9.50%	5.33%	3.28%	6.34%
	Pacific Postal Credit Union	\$224,203	\$35,932	16.03%	3.34%	1.47%	1.69%
	Members 1st Credit Union	\$230,585	\$21,129	9.16%	5.67%	3.26%	3.99%
	Tucoemas Federal Credit Union	\$237,749	\$22,030	9.27%	11.43%	6.42%	7.92%
	Monterey Credit Union	\$248,930	\$36,096	14.50%	3.20%	3.11%	4.93%
	Average of Asset Group A	\$122,947	\$13,852	11.41%	7.78%	2.98%	5.03%

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, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	Yolo Federal Credit Union	\$298,619	\$38,664	12.95%	10.29%	1.44%	3.48%
	MOCSE Federal Credit Union	\$305,994	\$28,970	9.47%	11.88%	2.05%	3.85%
	Sea West Coast Guard Federal Credit Union	\$375,013	\$73,126	19.50%	1.68%	0.05%	0.85%
	First U.S. Community Credit Union	\$409,441	\$48,454	11.83%	12.65%	2.76%	3.78%
	PremierOne Credit Union	\$429,075	\$44,265	10.32%	5.61%	1.15%	3.39%
	SafeAmerica Credit Union	\$471,627	\$39,709	8.42%	9.44%	6.54%	4.88%
	UNCLE Credit Union	\$481,325	\$46,652	9.69%	9.40%	3.61%	4.41%
	Sacramento Credit Union	\$499,031	\$76,176	15.26%	10.06%	0.67%	2.28%
	Average of Asset Group B	\$408,766	\$49,502	12.18%	8.88%	2.28%	3.37%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	Excite Credit Union	\$513,821	\$50,407	9.81%	32.94%	6.27%	6.01%
	Financial Center Credit Union	\$518,911	\$102,935	19.84%	3.51%	0.88%	2.37%
	Merced School Employees Federal Credit Union	\$529,799	\$59,904	11.31%	10.63%	1.20%	3.75%
	Commonwealth Central Credit Union	\$530,016	\$55,053	10.39%	6.20%	3.39%	4.71%
	Community First Credit Union	\$546,009	\$49,860	9.13%	18.93%	13.14%	6.38%
	Valley First Credit Union	\$593,163	\$65,718	11.08%	4.11%	2.04%	4.17%
	1st Northern California Credit Union	\$728,215	\$78,635	10.80%	2.99%	0.02%	1.66%
	Noble Federal Credit Union	\$777,235	\$92,468	11.90%	8.86%	4.50%	8.64%
	Santa Clara County Federal Credit Union	\$807,096	\$72,691	9.01%	3.94%	4.10%	3.28%
	Police Credit Union of California	\$938,859	\$135,381	14.42%	4.83%	6.06%	6.13%
	Average of Asset Group C	\$648,312	\$76,305	11.77%	9.69%	4.16%	4.71%

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group D - \$1 billion and over in total assets</b>							
	Bay Federal Credit Union	\$1,103,546	\$101,803	9.23%	11.41%	3.07%	4.67%
	San Francisco Federal Credit Union	\$1,110,479	\$125,038	11.26%	10.04%	4.80%	13.35%
	1st United Services Credit Union	\$1,121,695	\$113,529	10.12%	5.14%	1.65%	2.85%
	Sierra Central Credit Union	\$1,138,801	\$124,902	10.97%	9.70%	2.90%	5.94%
	San Mateo Credit Union	\$1,162,160	\$135,207	11.63%	13.20%	2.60%	3.95%
	Pacific Service Credit Union	\$1,166,912	\$174,276	14.93%	4.37%	0.43%	1.27%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,181,089	\$178,395	15.10%	6.91%	2.86%	4.41%
	Self-Help Federal Credit Union	\$1,205,558	\$193,510	16.05%	8.73%	2.68%	7.49%
	KeyPoint Credit Union	\$1,295,122	\$108,543	8.38%	3.39%	4.02%	3.38%
	San Francisco Fire Credit Union	\$1,396,330	\$128,411	9.20%	7.60%	5.21%	4.93%
	Coast Central Credit Union	\$1,577,083	\$185,594	11.77%	8.45%	1.61%	3.21%
	Meriwest Credit Union	\$1,678,538	\$156,905	9.35%	9.89%	3.36%	5.08%
	Provident Credit Union	\$2,795,784	\$317,749	11.37%	5.53%	0.40%	1.33%
	Stanford Federal Credit Union	\$2,942,160	\$285,207	9.69%	12.31%	0.32%	4.75%
	Technology Credit Union	\$3,045,579	\$324,231	10.65%	10.82%	2.45%	6.54%
	SAFE Credit Union	\$3,097,952	\$310,490	10.02%	11.83%	2.89%	5.11%
	Educational Employees Credit Union	\$3,213,872	\$432,919	13.47%	9.06%	0.66%	2.57%
	Travis Credit Union	\$3,365,006	\$396,902	11.79%	8.30%	4.48%	8.60%
	Chevron Federal Credit Union	\$3,575,301	\$394,653	11.04%	1.07%	2.08%	2.42%
	Redwood Credit Union	\$4,989,061	\$631,927	12.67%	16.33%	2.40%	4.89%
	Patelco Credit Union	\$7,290,553	\$783,857	10.75%	8.98%	2.94%	4.11%
	Star One Credit Union	\$9,073,675	\$1,082,529	11.93%	4.36%	0.28%	0.49%
	Golden 1 Credit Union	\$12,993,881	\$1,508,445	11.61%	7.09%	2.77%	5.14%
	Average of Asset Group D	\$3,109,571	\$356,305	11.43%	8.46%	2.47%	4.63%

Source: SNL Financial

NA = data was not available.

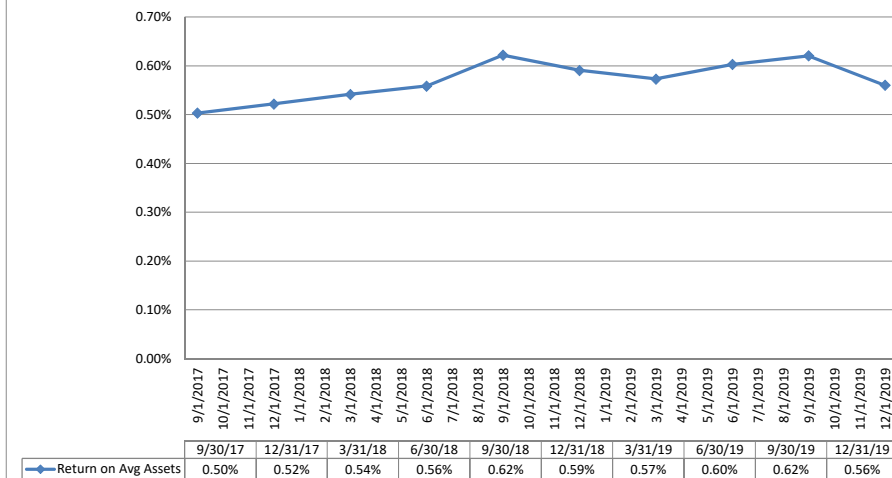
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# **Southern California**

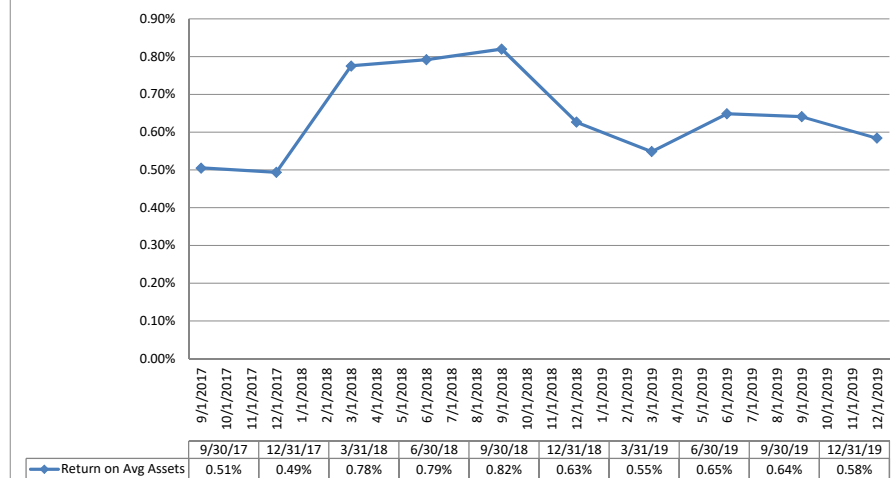
# Performance Analysis

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

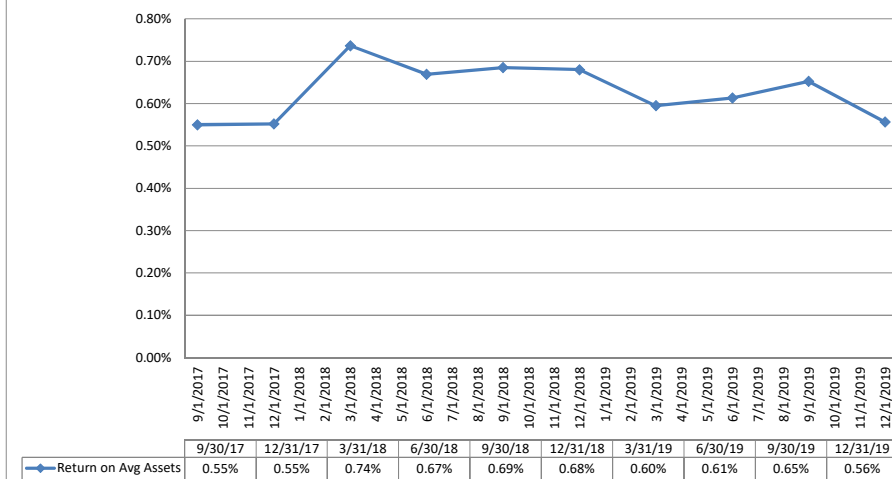
**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date



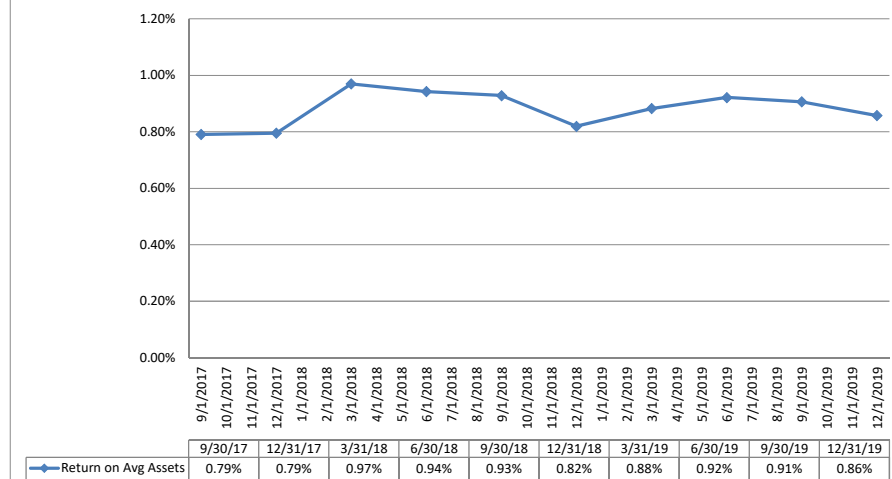
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



**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



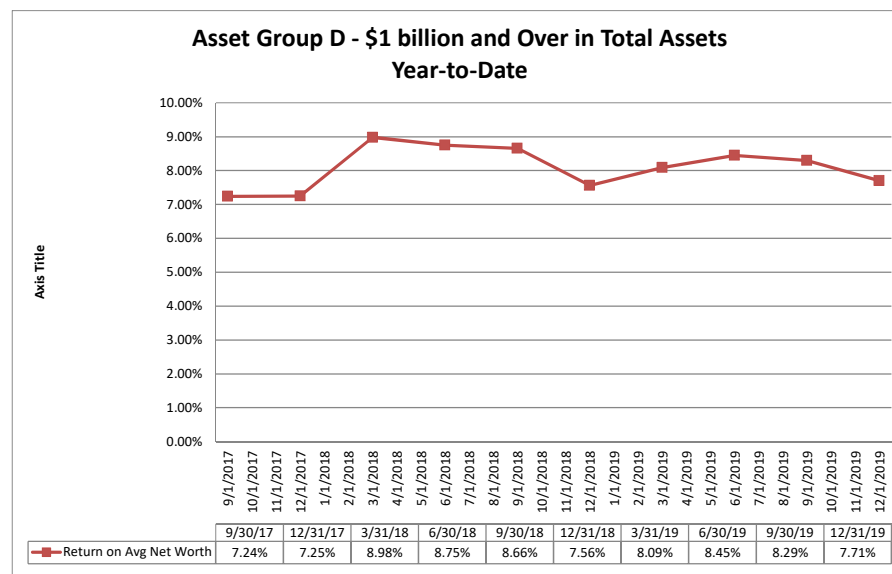
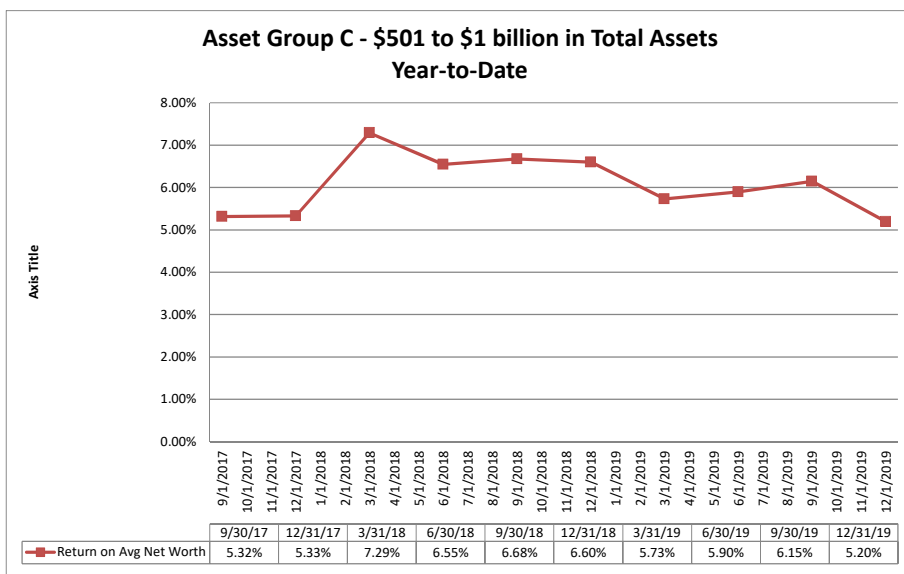
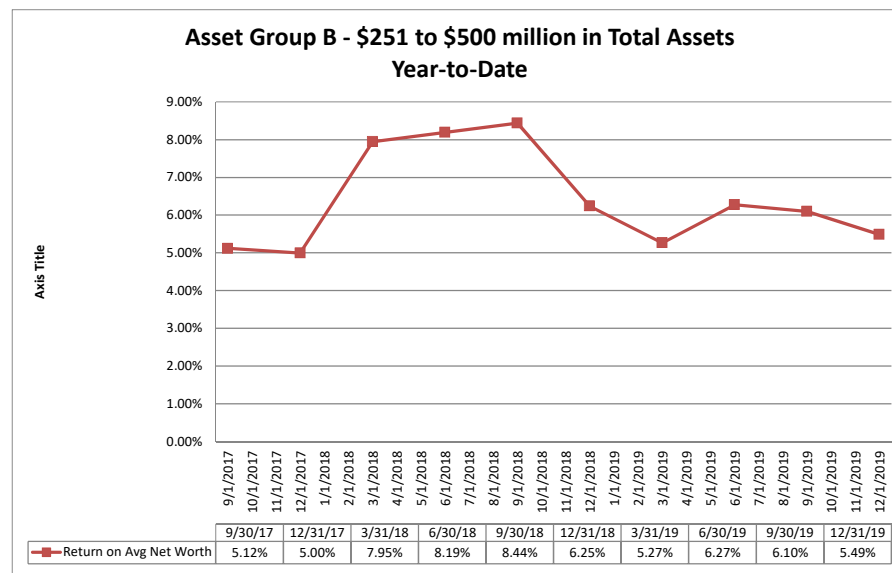
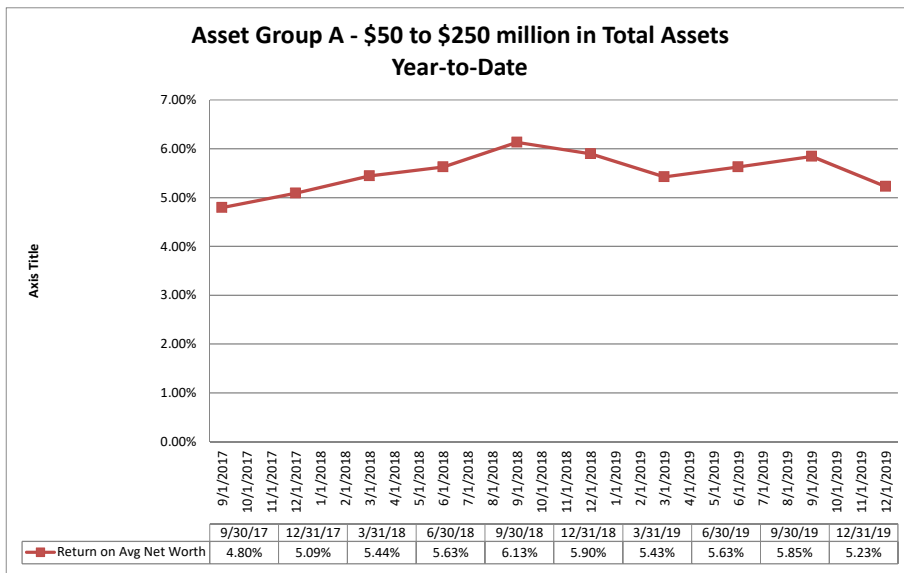
Source: SNL Financial

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



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, 2019

Run Date: February 16, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group A - \$50 to \$250 million in total assets</b>												
	Cal State L.A. Federal Credit Union	\$52,998	\$108	0.83%	6.92%	80.03%	\$78	\$455	0.87%	7.50%	80.48%	\$78
	Huntington Beach City Employees Credit Union	\$53,897	\$41	0.30%	2.55%	76.98%	\$101	\$425	0.76%	6.79%	77.53%	\$121
	Pacific Transportation Federal Credit Union	\$54,785	\$47	0.34%	1.54%	87.57%	\$73	\$116	0.20%	0.95%	89.97%	\$90
	Bourns Employees Federal Credit Union	\$57,418	(\$24)	(0.16%)	(1.15%)	103.20%	\$89	\$104	0.19%	1.27%	95.44%	\$84
	County Schools Federal Credit Union	\$58,298	\$8	0.06%	0.75%	95.28%	\$61	\$10	0.02%	0.23%	95.03%	\$65
	Polam Federal Credit Union	\$63,650	\$37	0.23%	2.09%	90.24%	\$89	\$233	0.36%	3.33%	84.94%	\$83
	CalCom Federal Credit Union	\$64,504	\$1	0.01%	0.04%	95.11%	\$70	\$356	0.55%	3.84%	87.38%	\$66
	North County Credit Union	\$66,852	\$8	0.05%	0.63%	91.25%	\$78	\$13	0.02%	0.26%	91.43%	\$82
	JACOM Credit Union	\$70,294	\$33	0.19%	1.21%	91.86%	\$80	\$267	0.38%	2.53%	84.83%	\$79
	Union Yes Federal Credit Union	\$70,487	\$114	0.61%	13.20%	84.55%	\$108	\$485	0.67%	14.86%	82.87%	\$104
	Universal City Studios Credit Union	\$71,204	(\$14)	(0.08%)	(0.91%)	102.23%	\$98	\$124	0.18%	2.04%	89.49%	\$77
	Allied Healthcare Federal Credit Union	\$71,362	\$46	0.26%	2.51%	91.19%	\$87	\$707	0.98%	10.04%	77.46%	\$75
	Bopti Federal Credit Union	\$71,700	(\$9)	(0.05%)	(0.27%)	66.67%	\$135	\$670	0.94%	5.11%	53.74%	\$111
	PostCity Financial Credit Union	\$71,854	(\$12)	(0.07%)	(0.53%)	98.65%	\$93	\$118	0.16%	1.31%	96.35%	\$88
	Nikkei Credit Union	\$72,211	(\$40)	(0.22%)	(1.70%)	105.44%	\$80	\$153	0.21%	1.66%	98.07%	\$76
	Santa Ana Federal Credit Union	\$75,066	\$175	0.94%	9.23%	75.42%	\$70	\$731	0.99%	10.13%	77.09%	\$72
	VA Desert Pacific Federal Credit Union	\$77,410	\$355	1.85%	9.60%	70.55%	\$99	\$1,194	1.56%	8.53%	75.02%	\$103
	Prospectors Federal Credit Union	\$77,687	\$84	0.43%	3.71%	86.02%	\$77	\$301	0.39%	3.41%	87.29%	\$74
	Paradise Valley Federal Credit Union	\$77,738	(\$595)	(3.07%)	(26.53%)	NA	\$73	(\$567)	(0.73%)	(6.36%)	138.11%	\$73
	Glendale Federal Credit Union	\$82,495	(\$7)	(0.03%)	(0.24%)	90.43%	\$66	\$256	0.30%	2.21%	86.61%	\$69
	La Loma Federal Credit Union	\$82,681	\$36	0.17%	2.47%	84.08%	\$63	\$291	0.35%	5.09%	74.34%	\$59
	Thinkwise Federal Credit Union	\$87,137	\$295	1.36%	10.49%	82.79%	\$67	(\$28)	(0.03%)	(0.24%)	79.25%	\$63
	Technicolor Federal Credit Union	\$89,931	\$284	1.33%	15.50%	82.87%	\$110	\$1,245	1.55%	18.06%	80.77%	\$94
	United Methodist Federal Credit Union	\$91,693	\$78	0.34%	3.10%	75.45%	\$68	\$663	0.73%	6.78%	72.78%	\$66
	Rancho Federal Credit Union	\$96,644	\$105	0.43%	5.45%	91.04%	\$85	\$304	0.32%	4.06%	90.40%	\$84
	San Diego Firefighters Federal Credit Union	\$104,597	\$87	0.34%	3.96%	88.32%	\$103	\$417	0.40%	4.91%	85.94%	\$99
	South Bay Credit Union	\$106,118	\$136	0.50%	4.69%	76.23%	\$72	\$590	0.53%	5.18%	77.93%	\$73
	California Bear Credit Union	\$113,589	\$144	0.51%	6.74%	87.09%	\$99	\$406	0.35%	4.93%	88.83%	\$103
	Pasadena Service Federal Credit Union	\$117,512	\$225	0.77%	6.93%	82.74%	\$81	\$1,256	1.06%	10.04%	77.88%	\$76
	Ontario Montclair School Employees Federal Credit Union	\$118,438	\$211	0.72%	7.03%	77.64%	\$80	\$886	0.76%	7.53%	78.38%	\$79
	Clearpath Federal Credit Union	\$122,960	\$111	0.36%	3.41%	93.07%	\$78	\$758	0.62%	6.01%	86.01%	\$70
	East County Schools Federal Credit Union	\$124,763	\$181	0.59%	6.61%	82.41%	\$88	\$793	0.65%	7.46%	80.20%	\$86
	First Imperial Credit Union	\$127,232	(\$59)	(0.19%)	(1.89%)	64.19%	\$73	\$1,000	0.80%	8.31%	64.88%	\$72
	Schools Federal Credit Union	\$127,659	\$224	0.70%	4.94%	82.34%	\$77	\$1,022	0.79%	5.78%	80.06%	\$79
	Sea Air Federal Credit Union	\$135,142	\$60	0.18%	0.73%	92.45%	\$86	\$25	0.02%	0.08%	94.35%	\$89
	Torrance Community Federal Credit Union	\$135,517	\$202	0.60%	6.69%	78.91%	\$94	\$1,005	0.75%	8.85%	78.04%	\$108
	California Lithuanian Credit Union	\$136,259	\$422	1.31%	8.18%	36.39%	\$102	\$1,753	1.43%	8.81%	38.37%	\$118
	Camino Federal Credit Union	\$148,208	\$319	0.86%	8.47%	75.43%	\$83	\$753	0.50%	5.11%	78.38%	\$87
	Chaffey Federal Credit Union	\$156,765	\$199	0.51%	5.61%	83.19%	\$67	\$981	0.62%	7.40%	81.21%	\$65
	Priority One Credit Union	\$160,524	\$303	0.76%	6.76%	81.56%	\$79	\$1,425	0.88%	8.39%	82.37%	\$73
	E-Central Credit Union	\$168,257	\$124	0.30%	1.57%	88.98%	\$96	\$1,030	0.63%	3.30%	84.80%	\$89
	Pasadena Federal Credit Union	\$178,140	\$9	0.02%	0.21%	99.26%	\$93	\$156	0.09%	0.92%	95.60%	\$90
	Alta Vista Credit Union	\$178,287	\$236	0.54%	6.75%	86.87%	\$84	\$461	0.27%	3.38%	75.21%	\$82
	Long Beach Firemen's Credit Union	\$189,774	\$539	1.13%	5.32%	43.90%	\$98	\$2,470	1.31%	6.24%	37.71%	\$87
	Edwards Federal Credit Union	\$201,111	\$166	0.33%	4.09%	89.44%	\$69	\$1,168	0.58%	7.39%	82.79%	\$68
	Downey Federal Credit Union	\$226,044	\$529	0.93%	7.49%	76.43%	\$79	\$2,043	0.90%	7.54%	76.04%	\$75
	Parsons Federal Credit Union	\$228,113	\$84	0.15%	1.17%	87.44%	\$110	\$334	0.15%	1.17%	88.86%	\$110
	UMe Federal Credit Union	\$238,570	\$597	1.00%	10.74%	70.05%	\$92	\$1,814	0.78%	8.44%	71.89%	\$90
	Santa Barbara Teachers Federal Credit Union	\$238,842	\$224	0.38%	3.18%	77.99%	\$93	\$1,562	0.66%	5.64%	67.38%	\$90
	Average of Asset Group A	\$114,131	\$131	0.39%	3.65%	83.36%	\$85	\$668	0.56%	5.23%	81.63%	\$84

Source: SNL Financial

NA = data was not available.

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



Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	POPA Federal Credit Union	\$253,042	\$262	0.41%	3.32%	91.76%	\$129	\$1,724	0.69%	5.57%	83.15%	\$105
	Eagle Community Credit Union	\$259,202	\$402	0.62%	6.18%	80.94%	\$71	\$1,425	0.55%	5.66%	82.48%	\$69
	Matadors Community Credit Union	\$261,960	\$488	0.75%	6.77%	74.46%	\$108	\$2,174	0.85%	7.77%	73.66%	\$106
	Strata Federal Credit Union	\$266,940	\$692	1.04%	7.85%	70.10%	\$71	\$2,161	0.82%	6.27%	73.85%	\$73
	I.L.W.U. Federal Credit Union	\$291,947	\$492	0.67%	5.82%	79.15%	\$98	\$2,639	0.92%	8.06%	78.33%	\$92
	Long Beach City Employees Federal Credit Union	\$297,700	\$181	0.24%	2.22%	86.47%	\$87	\$1,410	0.47%	4.44%	76.73%	\$91
	SAG-AFTRA Federal Credit Union	\$327,035	\$499	0.61%	7.89%	72.49%	\$88	\$1,749	0.54%	7.08%	75.41%	\$92
	Wheelhouse Credit Union	\$332,489	(\$825)	(1.05%)	(10.89%)	119.03%	\$81	(\$253)	(0.09%)	(0.84%)	100.02%	\$73
	Cabrillo Credit Union	\$333,583	\$181	0.22%	2.26%	84.59%	\$101	\$1,867	0.56%	5.97%	83.10%	\$86
	Gain Federal Credit Union	\$369,336	\$449	0.50%	6.19%	85.11%	\$98	\$1,757	0.50%	6.14%	83.99%	\$93
	Glendale Area Schools Credit Union	\$378,002	\$613	0.65%	4.38%	59.36%	\$75	\$2,691	0.72%	4.93%	57.82%	\$79
	Aerospace Federal Credit Union	\$382,111	(\$331)	(0.35%)	(3.25%)	123.91%	\$121	\$1,173	0.31%	3.03%	83.71%	\$119
	LA Financial Federal Credit Union	\$418,943	\$1,090	1.04%	11.03%	74.89%	\$93	\$3,026	0.73%	7.95%	79.32%	\$91
	America's Christian Credit Union	\$434,398	\$7	0.01%	0.06%	95.57%	\$112	\$2,893	0.71%	6.66%	83.27%	\$99
	Sun Community Federal Credit Union	\$454,431	\$498	0.44%	4.49%	79.57%	\$62	\$1,948	0.44%	4.47%	84.14%	\$67
	CBC Federal Credit Union	\$465,530	\$435	0.38%	3.91%	76.21%	\$78	\$654	0.15%	1.48%	84.41%	\$84
	Foothill Federal Credit Union	\$493,091	\$1,301	1.07%	8.53%	68.39%	\$94	\$4,986	1.06%	8.62%	69.17%	\$93
	Average of Asset Group B	\$354,102	\$378	0.43%	3.93%	83.65%	\$92	\$2,001	0.58%	5.49%	79.56%	\$89
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	SkyOne Federal Credit Union	\$508,119	(\$259)	(0.21%)	(2.36%)	93.03%	\$135	\$2,062	0.43%	4.83%	80.64%	\$109
	MyPoint Credit Union	\$527,832	\$382	0.29%	3.36%	88.01%	\$82	\$1,389	0.27%	3.09%	86.24%	\$81
	USC Credit Union	\$592,036	\$932	0.64%	7.32%	79.88%	\$83	\$5,168	0.90%	10.55%	73.36%	\$75
	First Financial Federal Credit Union	\$604,385	\$1,034	0.68%	8.68%	78.18%	\$100	\$3,763	0.61%	8.15%	79.17%	\$98
	AltaOne Federal Credit Union	\$612,723	\$1,003	0.65%	6.26%	77.34%	\$74	\$1,632	0.26%	2.59%	76.66%	\$72
	Certified Federal Credit Union	\$618,576	\$1,353	0.88%	4.31%	72.67%	\$106	\$5,512	0.91%	4.52%	73.16%	\$104
	Safe 1 Credit Union	\$652,808	\$1,920	1.18%	7.49%	61.40%	\$80	\$7,439	1.16%	7.48%	63.54%	\$80
	Christian Community Credit Union	\$694,354	\$634	0.37%	2.80%	85.97%	\$107	\$4,724	0.71%	5.31%	82.44%	\$97
	First City Credit Union	\$699,530	\$1,822	1.04%	8.57%	70.51%	\$85	\$6,865	0.99%	8.50%	69.72%	\$81
	Evangelical Christian Credit Union	\$715,898	(\$7,978)	(4.46%)	(51.76%)	NA	\$112	(\$6,709)	(0.93%)	(10.49%)	135.46%	\$115
	SCE Federal Credit Union	\$728,717	\$1,004	0.55%	5.20%	75.08%	\$87	\$4,333	0.59%	5.78%	77.20%	\$89
	University Credit Union	\$739,871	\$1,032	0.56%	6.96%	75.52%	\$90	\$4,016	0.56%	7.03%	78.56%	\$97
	Water and Power Community Credit Union	\$746,893	\$1,430	0.77%	8.72%	74.65%	\$103	\$5,968	0.81%	9.49%	76.09%	\$113
	American First Credit Union	\$783,770	\$1,441	0.74%	7.07%	76.58%	\$90	\$5,543	0.72%	7.04%	78.56%	\$92
	Southland Credit Union	\$820,085	\$679	0.33%	2.98%	86.81%	\$99	\$2,858	0.36%	3.20%	87.86%	\$99
	Sesloc Federal Credit Union	\$853,910	\$1,288	0.60%	6.02%	79.47%	\$99	\$6,558	0.78%	7.97%	76.83%	\$92
	Frontwave Credit Union	\$877,458	(\$1,866)	(0.84%)	(6.50%)	102.40%	\$77	(\$2,557)	(0.29%)	(2.25%)	94.26%	\$77
	Honda Federal Credit Union	\$881,508	\$1,630	0.75%	7.74%	78.70%	\$95	\$4,363	0.50%	5.34%	85.54%	\$101
	Xceed Financial Federal Credit Union	\$884,294	(\$684)	(0.31%)	(2.86%)	104.30%	\$93	\$1,861	0.21%	1.96%	91.52%	\$91
	Ventura County Credit Union	\$904,609	\$1,769	0.78%	7.99%	77.77%	\$86	\$9,344	1.05%	11.01%	72.82%	\$82
	Los Angeles Police Federal Credit Union	\$980,218	\$2,495	1.02%	7.92%	74.73%	\$135	\$9,021	0.93%	7.42%	78.08%	\$134
	Los Angeles Federal Credit Union	\$989,958	\$2,067	0.83%	6.70%	69.87%	\$99	\$7,020	0.71%	5.83%	73.53%	\$104
	Average of Asset Group C	\$746,252	\$597	0.31%	2.39%	80.14%	\$96	\$4,099	0.56%	5.20%	81.42%	\$95

Source: SNL Financial

NA = data was not available.

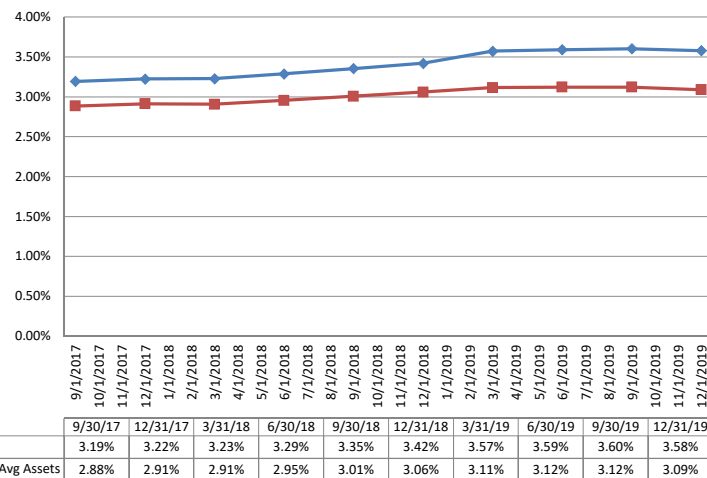
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Farmers Insurance Group Federal Credit Union	\$1,004,417	\$628	0.25%	2.14%	87.34%	\$111	\$7,461	0.78%	6.51%	77.38%	\$109
	University & State Employees Credit Union	\$1,023,696	\$705	0.28%	2.76%	92.40%	\$99	\$7,673	0.76%	7.75%	78.97%	\$97
	Northrop Grumman Federal Credit Union	\$1,194,171	\$681	0.23%	2.11%	81.37%	\$97	\$4,561	0.39%	3.66%	82.60%	\$94
	CoastHills Credit Union	\$1,201,163	\$473	0.16%	1.70%	83.82%	\$100	\$7,543	0.64%	7.00%	77.93%	\$93
	Firefighters First Federal Credit Union	\$1,488,662	(\$121)	(0.03%)	(0.36%)	98.66%	\$115	\$8,314	0.57%	6.32%	83.28%	\$109
	Arrowhead Central Credit Union	\$1,491,799	\$4,823	1.31%	9.67%	68.97%	\$78	\$16,543	1.16%	8.74%	71.79%	\$82
	Financial Partners Credit Union	\$1,503,278	\$872	0.23%	2.56%	92.33%	\$102	\$7,322	0.51%	5.49%	83.97%	\$93
	Altura Credit Union	\$1,515,289	\$5,088	1.36%	11.84%	73.66%	\$85	\$19,349	1.32%	11.81%	69.44%	\$81
	LBS Financial Credit Union	\$1,534,623	\$2,524	0.66%	5.05%	72.63%	\$89	\$10,732	0.72%	5.43%	70.20%	\$86
	First Entertainment Credit Union	\$1,613,755	\$2,476	0.62%	6.53%	77.95%	\$118	\$12,666	0.80%	8.74%	71.87%	\$100
	Credit Union of Southern California	\$1,680,022	\$2,851	0.70%	5.89%	77.02%	\$101	\$18,976	1.21%	10.46%	70.78%	\$96
	F&A Federal Credit Union	\$1,752,787	\$3,091	0.71%	4.40%	58.62%	\$89	\$14,775	0.86%	5.52%	53.28%	\$88
	Orange County's Credit Union	\$1,757,975	\$294	0.07%	0.65%	93.44%	\$110	\$9,259	0.55%	5.23%	81.92%	\$101
	Caltech Employees Federal Credit Union	\$1,795,378	\$1,816	0.41%	3.99%	69.53%	\$134	\$7,492	0.43%	4.26%	67.31%	\$129
	Kern Schools Federal Credit Union	\$1,797,261	\$2,994	0.69%	6.56%	78.85%	\$82	\$17,015	1.01%	9.73%	73.04%	\$75
	Partners Federal Credit Union	\$1,907,070	\$4,813	1.03%	9.23%	71.44%	\$83	\$14,265	0.78%	7.02%	75.14%	\$95
	NuVision Federal Credit Union	\$2,369,587	\$4,725	0.80%	7.12%	76.09%	\$94	\$16,399	0.70%	6.33%	78.81%	\$100
	California Coast Credit Union	\$2,643,806	\$7,671	1.17%	9.51%	67.52%	\$76	\$24,929	0.96%	8.01%	72.02%	\$78
	Premier America Credit Union	\$2,832,870	\$2,238	0.32%	3.02%	83.63%	\$103	\$19,470	0.70%	6.74%	71.98%	\$99
	UNIFY Financial Federal Credit Union	\$3,052,781	\$4,230	0.56%	6.43%	72.88%	\$99	\$20,465	0.67%	8.26%	70.65%	\$101
	California Credit Union	\$3,190,812	\$8,424	1.06%	9.53%	76.62%	\$124	\$31,624	1.00%	9.23%	76.66%	\$119
	Wescom Central Credit Union	\$3,690,408	\$7,434	0.77%	8.85%	80.77%	\$102	\$33,589	0.85%	10.52%	79.86%	\$107
	Mission Federal Credit Union	\$3,856,217	\$15,805	1.65%	12.05%	59.57%	\$93	\$63,077	1.68%	12.62%	59.83%	\$93
	Kinecta Federal Credit Union	\$4,703,101	\$7,875	0.68%	8.15%	74.05%	\$110	\$30,483	0.67%	8.12%	74.83%	\$113
	Logix Federal Credit Union	\$6,294,783	\$19,307	1.24%	7.95%	58.81%	\$105	\$72,502	1.18%	7.69%	58.99%	\$106
	San Diego County Credit Union	\$8,467,119	\$22,080	1.04%	6.35%	66.36%	\$112	\$93,410	1.11%	6.89%	65.66%	\$100
	SchoolsFirst Federal Credit Union	\$16,761,722	\$45,777	1.11%	9.72%	58.64%	\$105	\$181,457	1.13%	9.98%	58.85%	\$102
	Average of Asset Group D	\$3,041,650	6,650.89	0.71%	6.05%	75.96%	100.59	28,568.56	0.86%	7.71%	72.49%	98.00

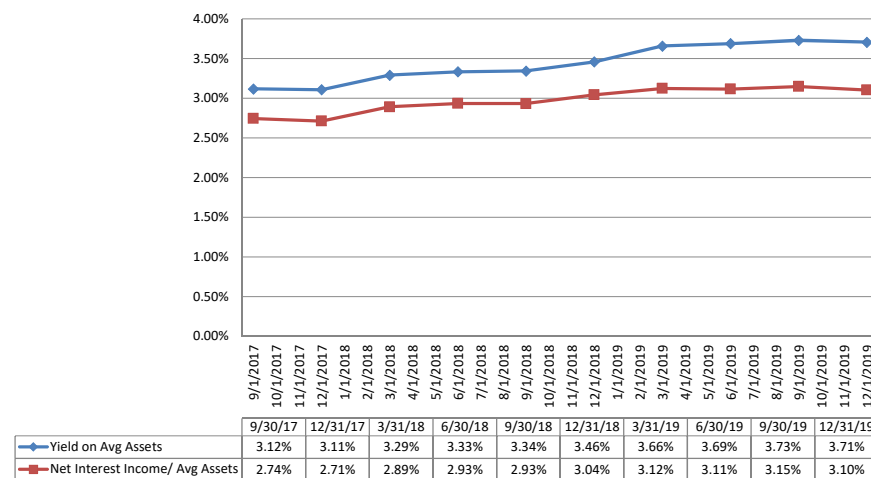
# Balance Sheet & Net Interest Margin

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

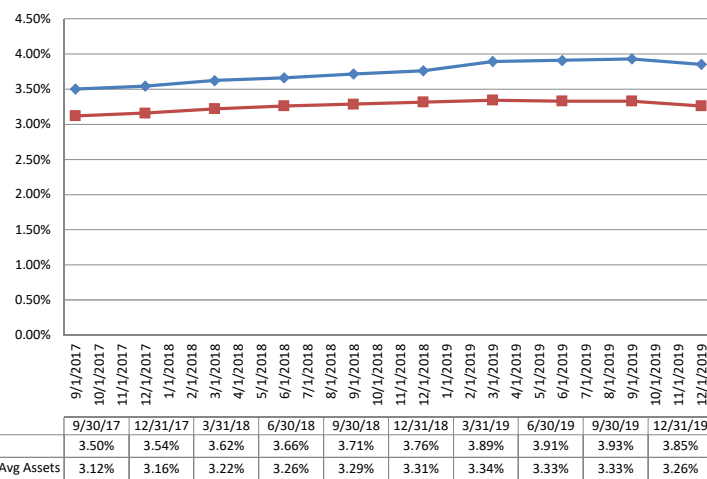
**Asset Group A - \$50 to \$250 million in Total Assets**  
Year-to-Date



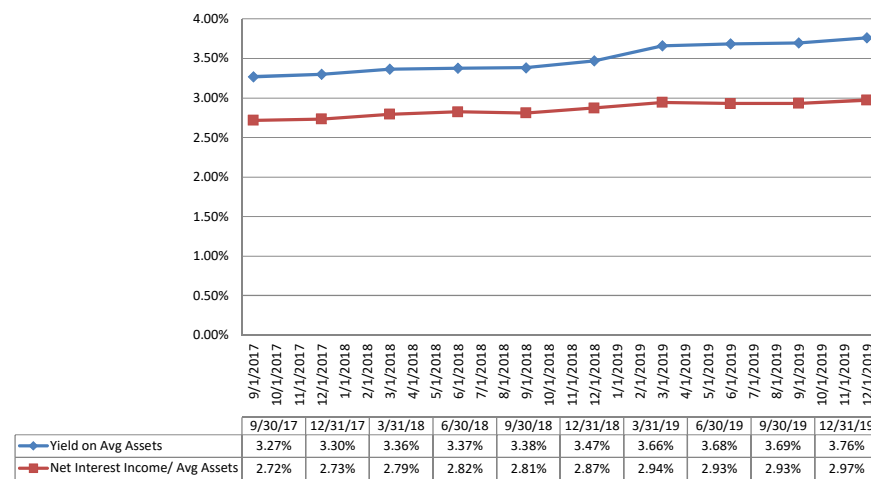
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



**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



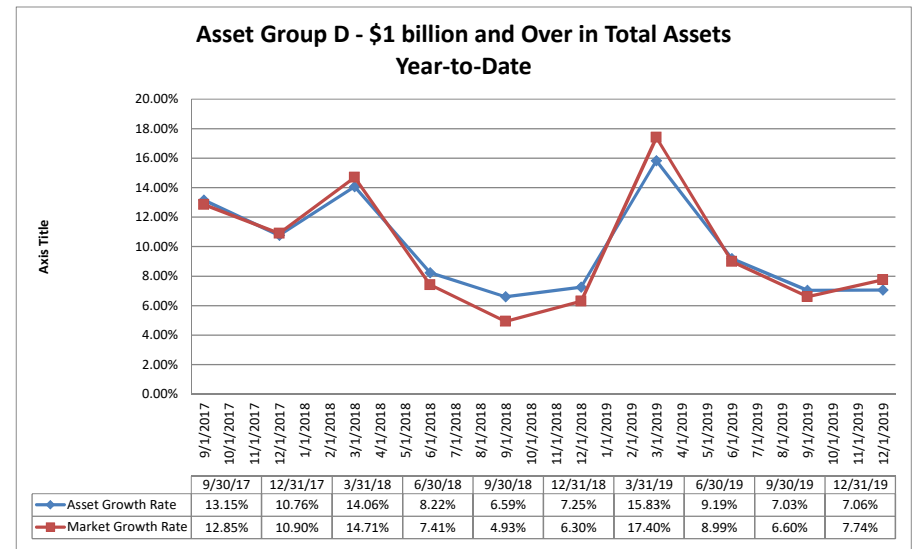
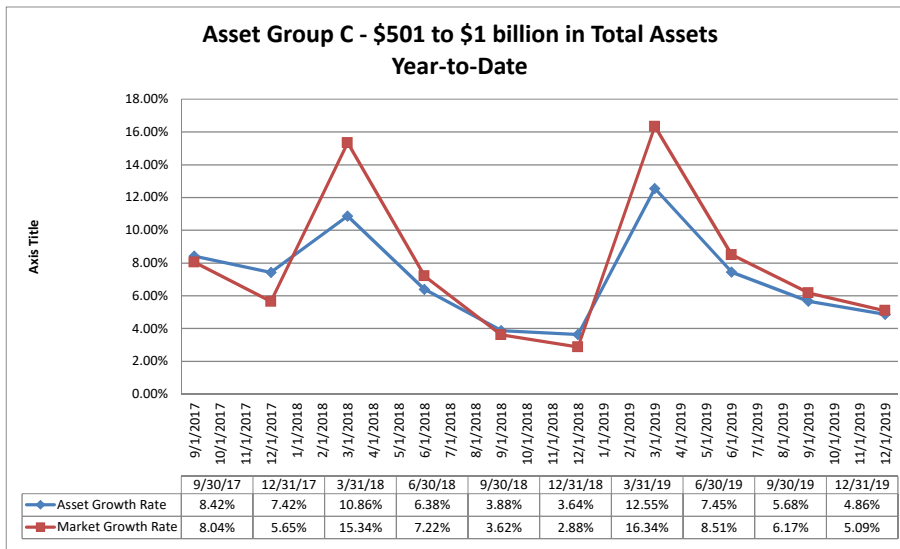
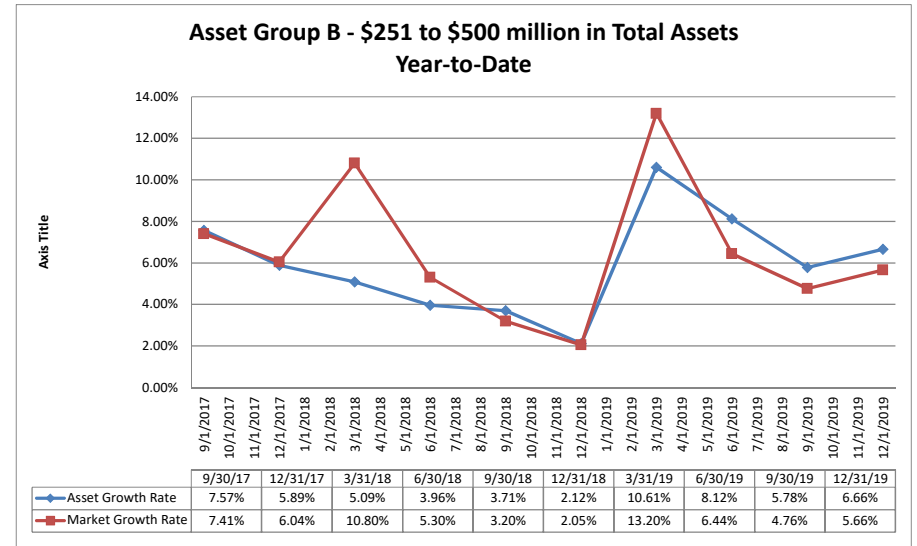
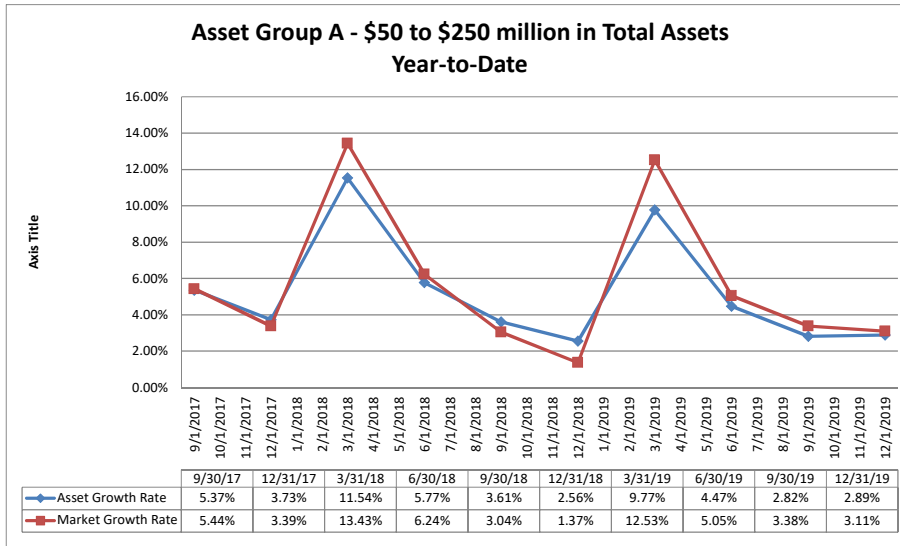
Source: SNL Financial

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: Asset Growth Rate & Market Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**December 31, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>											
	Cal State L.A. Federal Credit Union	\$52,998	\$37,820	\$46,097	82.04%	\$3,655	4.58%	0.06%	4.51%	3.70%	2.74%
	Huntington Beach City Employees Credit Union	\$53,897	\$12,073	\$47,234	25.56%	\$11,977	2.92%	0.33%	2.59%	(7.74%)	(9.35%)
	Pacific Transportation Federal Credit Union	\$54,785	\$37,831	\$41,840	90.42%	\$4,980	4.01%	0.22%	3.79%	(6.33%)	(8.09%)
	Bourns Employees Federal Credit Union	\$57,418	\$31,403	\$46,511	67.52%	\$4,101	3.22%	0.75%	2.47%	16.65%	12.90%
	County Schools Federal Credit Union	\$58,298	\$47,127	\$53,856	87.51%	\$2,990	4.30%	0.55%	3.75%	(3.65%)	5.95%
	Polam Federal Credit Union	\$63,650	\$31,766	\$56,383	56.34%	\$6,700	3.31%	1.15%	2.16%	(1.04%)	(1.71%)
	CalCom Federal Credit Union	\$64,504	\$43,682	\$54,270	80.49%	\$2,867	4.22%	0.40%	3.82%	2.62%	3.25%
	North County Credit Union	\$66,852	\$46,415	\$60,833	76.30%	\$5,571	3.40%	0.62%	2.77%	1.82%	11.18%
	JACOM Credit Union	\$70,294	\$20,173	\$58,057	34.75%	\$8,270	2.70%	0.16%	2.54%	(2.64%)	(5.25%)
	Union Yes Federal Credit Union	\$70,487	\$31,113	\$64,143	48.51%	\$6,408	2.98%	0.16%	2.82%	11.16%	6.71%
	Universal City Studios Credit Union	\$71,204	\$41,780	\$63,402	65.90%	\$5,274	3.59%	0.41%	3.18%	3.59%	4.01%
	Allied Healthcare Federal Credit Union	\$71,362	\$50,471	\$63,822	79.08%	\$4,325	4.28%	0.39%	3.89%	(0.15%)	(1.26%)
	Bopfi Federal Credit Union	\$71,700	\$24,096	\$58,060	41.50%	\$13,036	3.85%	1.21%	2.64%	(0.20%)	(1.40%)
	PostCity Financial Credit Union	\$71,854	\$24,998	\$62,687	39.88%	\$5,748	3.00%	0.18%	2.82%	(5.37%)	(6.28%)
	Nikkei Credit Union	\$72,211	\$33,092	\$62,376	53.05%	\$5,158	3.20%	0.57%	2.63%	1.91%	0.90%
	Santa Ana Federal Credit Union	\$75,066	\$51,553	\$66,822	77.15%	\$6,005	3.18%	0.27%	2.91%	6.82%	9.43%
	VA Desert Pacific Federal Credit Union	\$77,410	\$38,169	\$61,464	62.10%	\$4,994	4.71%	0.51%	4.20%	2.04%	(1.06%)
	Prospectors Federal Credit Union	\$77,687	\$49,226	\$68,084	72.30%	\$5,012	3.49%	0.88%	2.60%	4.88%	4.54%
	Paradise Valley Federal Credit Union	\$77,738	\$38,365	\$68,497	56.01%	\$4,442	3.25%	0.54%	2.71%	0.55%	0.74%
	Glendale Federal Credit Union	\$82,495	\$50,570	\$70,721	71.51%	\$4,459	3.36%	0.25%	3.10%	(5.14%)	(4.63%)
	La Loma Federal Credit Union	\$82,681	\$43,778	\$76,280	57.39%	\$4,033	3.29%	0.04%	3.25%	1.20%	0.68%
	Thinkwise Federal Credit Union	\$87,137	\$45,720	\$74,997	60.96%	\$3,873	3.94%	0.58%	3.36%	6.34%	7.94%
	Technicolor Federal Credit Union	\$89,931	\$52,543	\$75,357	69.73%	\$3,910	4.17%	0.70%	3.48%	18.41%	16.40%
	United Methodist Federal Credit Union	\$91,693	\$55,781	\$81,384	68.54%	\$4,585	3.58%	0.51%	3.07%	2.14%	1.57%
	Rancho Federal Credit Union	\$96,644	\$58,412	\$88,229	66.20%	\$3,514	3.43%	0.17%	3.26%	3.22%	2.93%
	San Diego Firefighters Federal Credit Union	\$104,597	\$48,876	\$94,529	51.70%	\$6,537	3.04%	0.57%	2.47%	4.97%	4.69%
	South Bay Credit Union	\$106,118	\$87,741	\$92,944	94.40%	\$4,245	3.81%	0.31%	3.50%	(5.65%)	8.46%
	California Bear Credit Union	\$113,589	\$93,809	\$104,207	90.02%	\$5,283	3.87%	0.16%	3.71%	1.13%	(0.08%)
	Pasadena Service Federal Credit Union	\$117,512	\$72,946	\$103,921	70.19%	\$4,123	4.02%	0.22%	3.80%	1.10%	1.65%
	Ontario Montclair School Employees Federal Credit Union	\$118,438	\$62,104	\$105,252	59.01%	\$5,040	3.41%	0.47%	2.94%	6.92%	7.18%
	Clearpath Federal Credit Union	\$122,960	\$90,627	\$108,687	83.38%	\$3,153	3.85%	0.63%	3.22%	6.07%	6.09%
	East County Schools Federal Credit Union	\$124,763	\$88,285	\$110,287	80.05%	\$6,086	3.37%	0.46%	2.91%	4.10%	5.88%
	First Imperial Credit Union	\$127,232	\$97,808	\$110,975	88.14%	\$3,103	5.43%	0.72%	4.71%	3.88%	4.60%
	Schools Federal Credit Union	\$127,659	\$74,983	\$108,870	68.87%	\$3,755	3.68%	0.22%	3.46%	2.34%	1.66%
	Sea Air Federal Credit Union	\$135,142	\$34,779	\$101,856	34.15%	\$7,305	2.92%	0.76%	2.16%	0.72%	0.65%
	Torrance Community Federal Credit Union	\$135,517	\$44,792	\$121,686	36.81%	\$8,213	3.05%	0.21%	2.47%	2.70%	0.55%
	California Lithuanian Credit Union	\$136,259	\$87,627	\$114,334	76.64%	\$22,710	3.71%	1.44%	2.28%	12.82%	12.89%
	Camino Federal Credit Union	\$148,208	\$91,592	\$131,047	69.89%	\$4,060	4.08%	0.30%	3.78%	0.88%	0.29%
	Chaffey Federal Credit Union	\$156,765	\$95,591	\$140,008	68.28%	\$3,689	3.51%	0.66%	2.85%	1.39%	0.00%
	Priority One Credit Union	\$160,524	\$85,453	\$141,116	60.56%	\$3,117	3.44%	0.10%	3.34%	0.51%	(1.41%)
	E-Central Credit Union	\$168,257	\$123,624	\$135,453	91.27%	\$3,739	4.10%	0.37%	3.73%	5.28%	5.79%
	Pasadena Federal Credit Union	\$178,140	\$99,889	\$159,979	62.44%	\$5,239	2.99%	0.46%	2.53%	7.41%	9.69%
	Alta Vista Credit Union	\$178,287	\$136,183	\$163,478	83.30%	\$4,692	4.44%	0.32%	4.12%	8.08%	10.87%
	Long Beach Firemen's Credit Union	\$189,774	\$139,666	\$148,888	93.81%	\$18,074	3.12%	1.05%	2.13%	1.76%	0.51%
	Edwards Federal Credit Union	\$201,111	\$81,937	\$183,334	44.69%	\$4,279	3.09%	0.21%	2.88%	0.91%	0.48%
	Downey Federal Credit Union	\$226,044	\$115,051	\$195,010	59.00%	\$4,809	3.39%	0.32%	3.07%	2.53%	1.12%
	Parsons Federal Credit Union	\$228,113	\$135,048	\$195,950	68.92%	\$10,369	3.12%	0.85%	2.27%	6.59%	7.81%
	UMe Federal Credit Union	\$238,570	\$95,301	\$214,903	44.35%	\$6,362	3.20%	0.50%	2.70%	8.90%	8.86%
	Santa Barbara Teachers Federal Credit Union	\$238,842	\$67,430	\$209,892	32.13%	\$11,942	2.72%	0.78%	1.94%	1.64%	1.22%
	Average of Asset Group A	\$114,131	\$64,267	\$99,347	65.36%	\$6,037	3.58%	0.48%	3.09%	2.89%	3.11%

Source: SNL Financial

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**December 31, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

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

POPA Federal Credit Union	\$253,042	\$188,476	\$219,541	85.85%	\$5,384	4.03%	0.36%	3.67%	7.63%	7.48%
Eagle Community Credit Union	\$259,202	\$202,027	\$214,319	94.26%	\$3,200	4.17%	0.38%	3.79%	0.73%	0.01%
Matadors Community Credit Union	\$261,960	\$216,947	\$229,624	94.48%	\$6,022	4.29%	0.94%	3.34%	5.06%	5.22%
Strata Federal Credit Union	\$266,940	\$191,705	\$228,663	83.84%	\$4,486	3.99%	0.30%	3.69%	5.44%	5.36%
I.L.W.U. Federal Credit Union	\$291,947	\$220,383	\$254,626	86.55%	\$4,786	4.41%	0.72%	3.70%	9.72%	9.04%
Long Beach City Employees Federal Credit Union	\$297,700	\$91,389	\$264,787	34.51%	\$11,675	2.48%	0.80%	1.69%	(1.41%)	(2.55%)
SAG-AFTRA Federal Credit Union	\$327,035	\$138,219	\$298,101	46.37%	\$6,607	3.34%	0.26%	3.08%	2.70%	2.49%
Wheelhouse Credit Union	\$332,489	\$244,201	\$284,079	85.96%	\$3,428	4.22%	0.41%	3.81%	16.20%	15.95%
Cabrillo Credit Union	\$333,583	\$224,717	\$271,919	82.64%	\$4,144	3.83%	0.53%	3.30%	11.04%	6.11%
Gain Federal Credit Union	\$369,336	\$208,188	\$337,716	61.65%	\$5,596	3.57%	0.49%	3.07%	10.42%	11.04%
Glendale Area Schools Credit Union	\$378,002	\$123,138	\$320,651	38.40%	\$14,824	2.83%	1.01%	1.82%	6.20%	5.88%
Aerospace Federal Credit Union	\$382,111	\$88,287	\$339,328	26.02%	\$15,921	2.70%	0.99%	1.72%	2.98%	1.47%
LA Financial Federal Credit Union	\$418,943	\$335,222	\$369,377	90.75%	\$5,109	3.61%	0.23%	3.38%	4.85%	2.28%
America's Christian Credit Union	\$434,398	\$308,159	\$374,337	82.32%	\$4,722	4.19%	0.96%	3.24%	11.37%	10.92%
Sun Community Federal Credit Union	\$454,431	\$371,268	\$397,382	93.43%	\$3,329	3.79%	0.61%	3.18%	5.08%	7.65%
CBC Federal Credit Union	\$465,530	\$306,956	\$369,699	83.03%	\$4,542	4.10%	0.62%	3.48%	4.39%	(2.27%)
Foothill Federal Credit Union	\$493,091	\$304,559	\$425,643	71.55%	\$6,709	3.45%	0.65%	2.80%	10.77%	10.13%
Average of Asset Group B	\$354,102	\$221,402	\$305,870	73.04%	\$6,499	3.71%	0.60%	3.10%	6.66%	5.66%

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

SkyOne Federal Credit Union	\$508,119	\$352,511	\$445,373	79.15%	\$5,523	4.23%	0.74%	3.49%	9.54%	5.99%
MyPoint Credit Union	\$527,832	\$434,578	\$457,113	95.07%	\$4,045	3.71%	0.36%	3.34%	6.63%	2.64%
USC Credit Union	\$592,036	\$458,756	\$535,632	85.65%	\$5,432	3.69%	0.77%	2.93%	7.70%	7.25%
First Financial Federal Credit Union	\$604,385	\$456,270	\$552,649	82.56%	\$3,862	4.30%	0.60%	3.68%	1.05%	1.27%
AltaOne Federal Credit Union	\$612,723	\$443,334	\$541,317	81.90%	\$3,725	4.56%	0.22%	4.34%	(2.37%)	(2.88%)
Certified Federal Credit Union	\$618,576	\$372,770	\$483,205	77.15%	\$5,548	4.35%	0.73%	3.61%	8.99%	9.43%
Safe 1 Credit Union	\$652,808	\$520,663	\$541,761	96.11%	\$5,181	3.32%	0.48%	2.84%	5.29%	5.20%
Christian Community Credit Union	\$694,354	\$565,269	\$597,632	94.58%	\$5,762	3.99%	0.72%	3.27%	5.70%	8.66%
First City Credit Union	\$699,530	\$304,923	\$610,160	49.97%	\$5,854	3.30%	0.27%	3.03%	3.68%	2.13%
Evangelical Christian Credit Union	\$715,898	\$390,518	\$620,194	62.97%	\$7,019	3.54%	1.04%	2.51%	1.81%	(1.73%)
SCE Federal Credit Union	\$728,717	\$578,708	\$639,277	90.53%	\$3,795	4.61%	0.72%	3.90%	(1.90%)	4.89%
University Credit Union	\$739,871	\$406,406	\$673,353	60.36%	\$7,667	3.20%	0.48%	2.72%	13.03%	12.64%
Water and Power Community Credit Union	\$746,893	\$418,693	\$644,468	64.97%	\$6,916	3.63%	0.45%	3.17%	6.09%	3.86%
American First Credit Union	\$783,770	\$524,632	\$579,791	90.49%	\$6,196	3.52%	1.13%	2.40%	0.10%	13.32%
Southland Credit Union	\$820,085	\$548,765	\$680,998	80.58%	\$5,504	3.45%	0.63%	2.82%	9.44%	5.83%
Sesloc Federal Credit Union	\$853,910	\$643,047	\$759,938	84.62%	\$5,144	3.85%	0.37%	3.47%	7.52%	6.88%
Frontwave Credit Union	\$877,458	\$613,913	\$750,226	81.83%	\$3,552	3.64%	0.45%	3.19%	7.17%	7.71%
Honda Federal Credit Union	\$881,508	\$732,766	\$753,434	97.26%	\$5,185	4.14%	0.86%	3.28%	6.04%	7.82%
Xceed Financial Federal Credit Union	\$884,294	\$701,164	\$720,521	97.31%	\$4,704	3.79%	0.85%	2.94%	(0.63%)	(0.93%)
Ventura County Credit Union	\$904,609	\$662,042	\$801,786	82.57%	\$4,812	4.02%	0.35%	3.68%	4.91%	4.05%
Los Angeles Police Federal Credit Union	\$980,218	\$711,783	\$845,638	84.17%	\$6,691	4.16%	0.38%	3.77%	5.19%	4.45%
Los Angeles Federal Credit Union	\$989,958	\$710,989	\$863,432	82.34%	\$6,428	3.76%	0.40%	3.36%	2.04%	3.54%
Average of Asset Group C	\$746,252	\$525,114	\$640,814	81.92%	\$5,388	3.85%	0.59%	3.26%	4.86%	5.09%

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, 2019

Run Date: February 16, 2020

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Farmers Insurance Group Federal Credit Union	\$1,004,417	\$849,220	\$819,548	103.62%	\$5,125	5.77%	1.21%	4.56%	9.50%	15.88%
	University & State Employees Credit Union	\$1,023,696	\$765,891	\$863,298	88.72%	\$5,671	3.75%	0.44%	3.31%	5.06%	4.73%
	Northrop Grumman Federal Credit Union	\$1,194,171	\$815,737	\$1,052,893	77.48%	\$6,093	3.77%	0.89%	2.87%	4.83%	4.38%
	CoastHills Credit Union	\$1,201,163	\$990,420	\$1,010,682	98.00%	\$4,647	4.14%	0.96%	3.18%	3.68%	5.07%
	Firefighters First Federal Credit Union	\$1,488,662	\$1,272,606	\$1,340,081	94.96%	\$8,047	3.66%	1.06%	2.67%	7.78%	7.89%
	Arrowhead Central Credit Union	\$1,491,799	\$722,666	\$1,238,809	58.34%	\$3,786	3.59%	0.14%	3.45%	12.80%	11.11%
	Financial Partners Credit Union	\$1,503,278	\$1,245,414	\$1,245,761	99.97%	\$5,407	3.56%	0.88%	2.68%	9.08%	9.49%
	Altura Credit Union	\$1,515,289	\$1,158,034	\$1,322,088	87.59%	\$4,068	3.93%	0.41%	3.52%	7.08%	10.90%
	LBS Financial Credit Union	\$1,534,623	\$1,081,942	\$1,319,277	82.01%	\$6,558	3.46%	0.81%	2.65%	7.05%	7.26%
	First Entertainment Credit Union	\$1,613,755	\$1,091,500	\$1,443,881	75.59%	\$6,148	3.62%	0.46%	3.16%	5.76%	4.68%
	Credit Union of Southern California	\$1,680,022	\$1,057,073	\$1,368,307	77.25%	\$5,122	3.63%	0.36%	3.27%	13.13%	8.62%
	F&A Federal Credit Union	\$1,752,787	\$338,757	\$1,460,442	23.20%	\$18,746	2.70%	1.13%	1.57%	5.49%	3.48%
	Orange County's Credit Union	\$1,757,975	\$1,278,593	\$1,520,978	84.06%	\$5,520	3.47%	0.64%	2.84%	8.62%	8.76%
	Caltech Employees Federal Credit Union	\$1,795,378	\$533,876	\$1,609,550	33.17%	\$25,287	2.94%	1.73%	1.22%	7.17%	6.64%
	Kern Schools Federal Credit Union	\$1,797,261	\$1,189,986	\$1,577,601	75.43%	\$4,352	3.53%	0.37%	3.01%	16.15%	15.50%
	Partners Federal Credit Union	\$1,907,070	\$1,642,051	\$1,638,869	100.19%	\$4,720	4.39%	0.77%	3.63%	9.30%	9.31%
	NuVision Federal Credit Union	\$2,369,587	\$1,928,007	\$2,013,332	95.76%	\$4,471	4.45%	0.72%	3.70%	3.18%	2.87%
	California Coast Credit Union	\$2,643,806	\$2,194,928	\$2,303,308	95.29%	\$5,094	3.41%	0.42%	2.99%	5.51%	4.83%
	Premier America Credit Union	\$2,832,870	\$2,217,989	\$2,515,805	88.16%	\$8,811	3.63%	1.29%	2.33%	5.96%	5.86%
	UNIFY Financial Federal Credit Union	\$3,052,781	\$2,504,347	\$2,441,380	102.58%	\$5,009	4.54%	0.79%	3.74%	0.96%	3.68%
	California Credit Union	\$3,190,812	\$2,402,281	\$2,652,120	90.58%	\$6,287	3.58%	0.35%	3.23%	3.37%	4.27%
	Wescom Central Credit Union	\$3,690,408	\$2,354,730	\$3,180,297	74.04%	\$4,811	3.70%	0.94%	2.76%	6.10%	5.64%
	Mission Federal Credit Union	\$3,856,217	\$2,834,245	\$3,256,134	87.04%	\$6,286	3.39%	0.45%	2.94%	8.31%	7.49%
	Kinecta Federal Credit Union	\$4,703,101	\$4,017,969	\$4,222,396	95.16%	\$6,881	4.15%	1.05%	2.85%	6.02%	11.65%
	Logix Federal Credit Union	\$6,294,783	\$5,546,371	\$5,141,222	107.88%	\$8,484	3.93%	1.13%	2.80%	4.58%	14.84%
	San Diego County Credit Union	\$8,467,119	\$6,441,473	\$7,023,175	91.72%	\$9,660	3.16%	0.55%	2.60%	3.91%	3.27%
	SchoolsFirst Federal Credit Union	\$16,761,722	\$10,035,456	\$14,398,270	69.70%	\$8,457	3.66%	0.91%	2.74%	10.23%	10.96%
	Average of Asset Group D	\$3,041,650	\$2,167,095	\$2,591,833	83.61%	\$7,168	3.76%	0.77%	2.97%	7.06%	7.74%

Source: SNL Financial

NA = data was not available.

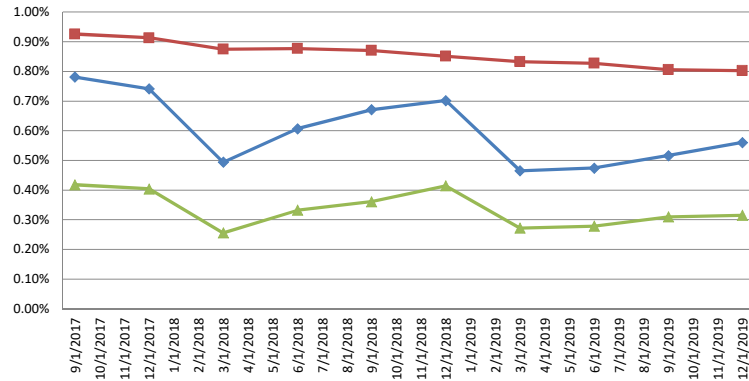
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



# Asset Quality

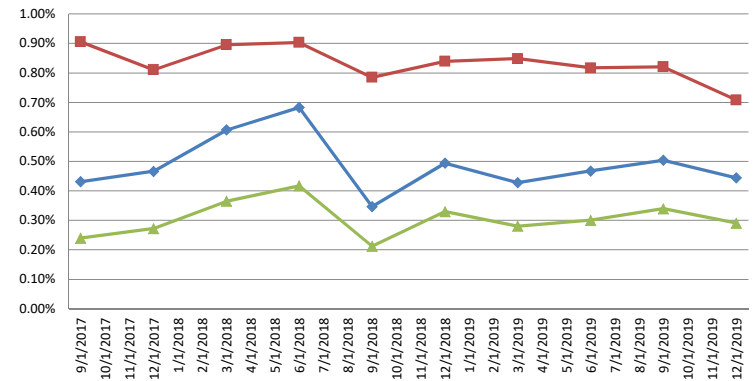
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



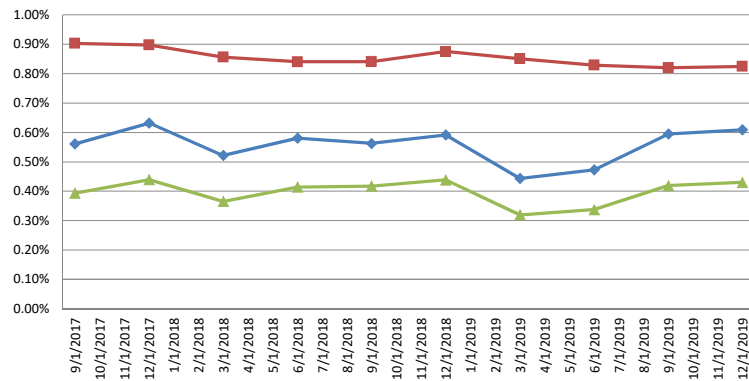
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.78%	0.74%	0.49%	0.61%	0.67%	0.70%	0.46%	0.47%	0.52%	0.56%
Reserves/Loans	0.93%	0.91%	0.87%	0.88%	0.87%	0.85%	0.83%	0.83%	0.81%	0.80%
Delinquent Loans/Assets	0.42%	0.40%	0.26%	0.33%	0.36%	0.41%	0.27%	0.28%	0.31%	0.31%

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



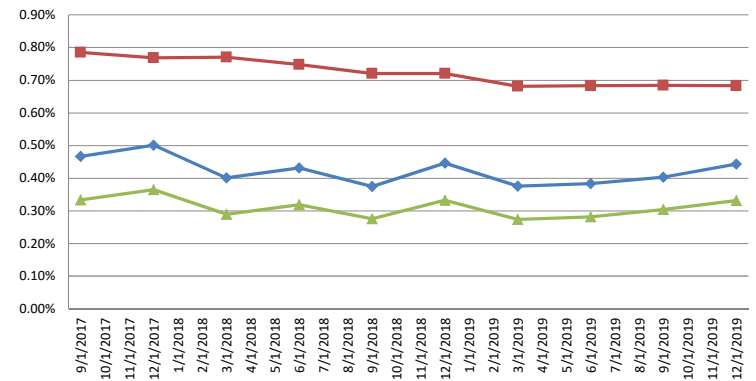
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.43%	0.47%	0.61%	0.68%	0.35%	0.49%	0.43%	0.47%	0.50%	0.44%
Reserves/Loans	0.91%	0.81%	0.90%	0.90%	0.78%	0.84%	0.85%	0.82%	0.82%	0.71%
Delinquent Loans/Assets	0.24%	0.27%	0.36%	0.42%	0.21%	0.33%	0.28%	0.30%	0.34%	0.29%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.56%	0.63%	0.52%	0.58%	0.56%	0.59%	0.44%	0.47%	0.59%	0.61%
Reserves/Loans	0.90%	0.90%	0.86%	0.84%	0.84%	0.88%	0.85%	0.83%	0.82%	0.82%
Delinquent Loans/Assets	0.39%	0.44%	0.36%	0.41%	0.42%	0.44%	0.32%	0.34%	0.42%	0.43%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.47%	0.50%	0.40%	0.43%	0.37%	0.45%	0.38%	0.38%	0.40%	0.44%
Reserves/Loans	0.79%	0.77%	0.77%	0.75%	0.72%	0.72%	0.68%	0.68%	0.68%	0.68%
Delinquent Loans/Assets	0.33%	0.36%	0.29%	0.32%	0.28%	0.33%	0.27%	0.28%	0.30%	0.33%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**December 31, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Cal State L.A. Federal Credit Union	\$52,998	\$446	1.18%	0.69%	58.52%	6.80%	0.84%
	Huntington Beach City Employees Credit Union	\$53,897	\$263	2.18%	2.34%	107.60%	3.90%	0.49%
	Pacific Transportation Federal Credit Union	\$54,785	\$186	0.49%	0.56%	114.52%	4.88%	0.34%
	Bourns Employees Federal Credit Union	\$57,418	\$262	0.83%	1.01%	121.37%	3.03%	0.46%
	County Schools Federal Credit Union	\$58,298	\$249	0.53%	1.01%	191.97%	5.60%	0.43%
	Polam Federal Credit Union	\$63,650	\$7	0.02%	2.08%	NM	0.09%	0.01%
	CalCom Federal Credit Union	\$64,504	\$430	0.98%	0.77%	78.37%	4.40%	0.67%
	North County Credit Union	\$66,852	\$130	0.28%	0.47%	167.69%	3.25%	0.19%
	JACOM Credit Union	\$70,294	\$188	0.93%	0.85%	90.96%	2.41%	0.27%
	Union Yes Federal Credit Union	\$70,487	\$5	0.02%	0.16%	NM	0.14%	0.01%
	Universal City Studios Credit Union	\$71,204	\$530	1.27%	0.98%	76.98%	8.07%	0.74%
	Allied Healthcare Federal Credit Union	\$71,362	\$126	0.25%	0.35%	141.27%	1.67%	0.18%
	Bopti Federal Credit Union	\$71,700	\$292	1.21%	1.27%	104.79%	2.13%	0.41%
	PostCity Financial Credit Union	\$71,854	\$34	0.14%	0.20%	147.06%	0.37%	0.05%
	Nikkei Credit Union	\$72,211	\$111	0.34%	0.26%	77.48%	1.17%	0.15%
	Santa Ana Federal Credit Union	\$75,066	\$61	0.12%	0.18%	154.10%	0.77%	0.08%
	VA Desert Pacific Federal Credit Union	\$77,410	\$30	0.08%	0.58%	733.33%	0.20%	0.04%
	Prospectors Federal Credit Union	\$77,687	\$50	0.10%	0.21%	202.00%	0.54%	0.06%
	Paradise Valley Federal Credit Union	\$77,738	\$117	0.30%	1.01%	330.77%	1.25%	0.15%
	Glendale Federal Credit Union	\$82,495	\$45	0.09%	0.58%	653.33%	0.49%	0.05%
	La Loma Federal Credit Union	\$82,681	\$14	0.03%	1.32%	NM	0.99%	0.02%
	Thinkwise Federal Credit Union	\$87,137	\$1,155	2.53%	1.92%	76.02%	10.29%	1.33%
	Technicolor Federal Credit Union	\$89,931	\$166	0.32%	0.50%	157.83%	2.17%	0.18%
	United Methodist Federal Credit Union	\$91,693	\$259	0.46%	0.44%	95.37%	2.50%	0.28%
	Rancho Federal Credit Union	\$96,644	\$64	0.11%	0.31%	285.94%	0.81%	0.07%
	San Diego Firefighters Federal Credit Union	\$104,597	\$22	0.05%	0.44%	986.36%	0.24%	0.02%
	South Bay Credit Union	\$106,118	\$573	0.65%	0.89%	135.78%	4.60%	0.54%
	California Bear Credit Union	\$113,589	\$1,077	1.15%	0.41%	35.28%	11.97%	0.95%
	Pasadena Service Federal Credit Union	\$117,512	\$699	0.96%	0.92%	95.99%	5.33%	0.59%
	Ontario Montclair School Employees Federal Credit Union	\$118,438	\$74	0.12%	0.42%	354.05%	0.60%	0.06%
	Clearpath Federal Credit Union	\$122,960	\$708	0.78%	0.55%	70.48%	5.42%	0.58%
	East County Schools Federal Credit Union	\$124,763	\$314	0.36%	0.33%	92.68%	2.77%	0.25%
	First Imperial Credit Union	\$127,232	\$1,783	1.82%	2.39%	130.90%	12.42%	1.40%
	Schools Federal Credit Union	\$127,659	\$324	0.43%	2.96%	683.95%	1.58%	0.25%
	Sea Air Federal Credit Union	\$135,142	\$495	1.42%	1.14%	80.20%	1.57%	0.37%
	Torrance Community Federal Credit Union	\$135,517	\$81	0.18%	0.65%	361.73%	0.65%	0.06%
	California Lithuanian Credit Union	\$136,259	\$1	0.00%	0.67%	NM	0.00%	0.00%
	Camino Federal Credit Union	\$148,208	\$719	0.79%	1.18%	150.90%	4.62%	0.49%
	Chaffey Federal Credit Union	\$156,765	\$483	0.51%	0.32%	62.73%	3.56%	0.31%
	Priority One Credit Union	\$160,524	\$311	0.36%	0.43%	118.33%	1.68%	0.19%
	E-Central Credit Union	\$168,257	\$249	0.20%	0.66%	326.10%	0.77%	0.15%
	Pasadena Federal Credit Union	\$178,140	\$48	0.05%	0.20%	420.83%	0.28%	0.03%
	Alta Vista Credit Union	\$178,287	\$1,624	1.19%	1.44%	121.00%	10.19%	0.91%
	Long Beach Firemen's Credit Union	\$189,774	\$5	0.00%	1.37%	NM	0.01%	0.00%
	Edwards Federal Credit Union	\$201,111	\$421	0.51%	0.61%	119.24%	2.50%	0.21%
	Downey Federal Credit Union	\$226,044	\$682	0.59%	0.39%	65.25%	2.36%	0.30%
	Parsons Federal Credit Union	\$228,113	\$348	0.26%	0.24%	93.39%	1.20%	0.15%
	UMe Federal Credit Union	\$238,570	\$246	0.26%	0.47%	180.49%	1.23%	0.10%
	Santa Barbara Teachers Federal Credit Union	\$238,842	\$15	0.02%	0.20%	893.33%	0.05%	0.01%
	Average of Asset Group A	\$114,131	\$337	0.56%	0.80%	221.51%	2.93%	0.31%

Source: SNL Financial

NA = data was not available.

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

**Asset Quality**

**December 31, 2019**

**Run Date: February 16, 2020**

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

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

POPA Federal Credit Union	\$253,042	\$2,072	1.10%	1.10%	100.48%	8.32%	0.82%
Eagle Community Credit Union	\$259,202	\$1,344	0.67%	0.86%	129.69%	4.91%	0.52%
Matadors Community Credit Union	\$261,960	\$637	0.29%	0.41%	139.87%	2.14%	0.24%
Strata Federal Credit Union	\$266,940	\$997	0.52%	1.13%	216.75%	2.98%	0.37%
I.L.W.U. Federal Credit Union	\$291,947	\$1,035	0.47%	0.57%	120.87%	3.24%	0.35%
Long Beach City Employees Federal Credit Union	\$297,700	\$712	0.78%	0.06%	7.87%	2.18%	0.24%
SAG-AFTRA Federal Credit Union	\$327,035	\$463	0.33%	0.72%	215.55%	1.74%	0.14%
Wheelhouse Credit Union	\$332,489	\$605	0.25%	1.17%	472.73%	1.88%	0.18%
Cabrillo Credit Union	\$333,583	\$587	0.26%	0.45%	172.57%	1.97%	0.18%
Gain Federal Credit Union	\$369,336	\$669	0.32%	0.79%	245.29%	2.50%	0.18%
Glendale Area Schools Credit Union	\$378,002	\$277	0.22%	0.94%	418.41%	0.48%	0.07%
Aerospace Federal Credit Union	\$382,111	\$115	0.13%	0.25%	191.30%	0.28%	0.03%
LA Financial Federal Credit Union	\$418,943	\$1,338	0.40%	0.27%	67.19%	3.28%	0.32%
America's Christian Credit Union	\$434,398	\$1,283	0.42%	0.82%	196.73%	2.84%	0.30%
Sun Community Federal Credit Union	\$454,431	\$1,946	0.52%	0.69%	132.27%	4.48%	0.43%
CBC Federal Credit Union	\$465,530	\$2,127	0.69%	1.38%	198.73%	4.69%	0.46%
Foothill Federal Credit Union	\$493,091	\$504	0.17%	0.43%	262.50%	0.80%	0.10%
Average of Asset Group B	\$354,102	\$983	0.44%	0.71%	193.46%	2.87%	0.29%

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

SkyOne Federal Credit Union	\$508,119	\$5,845	1.66%	2.13%	128.62%	13.85%	1.15%
MyPoint Credit Union	\$527,832	\$1,996	0.46%	0.38%	83.32%	4.22%	0.38%
USC Credit Union	\$592,036	\$3,049	0.66%	0.51%	76.19%	5.73%	0.52%
First Financial Federal Credit Union	\$604,385	\$2,849	0.62%	0.53%	84.31%	6.15%	0.47%
AltaOne Federal Credit Union	\$612,723	\$4,158	0.94%	1.52%	161.93%	9.68%	0.68%
Certified Federal Credit Union	\$618,576	\$1,969	0.53%	0.99%	187.10%	1.65%	0.32%
Safe 1 Credit Union	\$652,808	\$2,035	0.39%	0.62%	157.40%	2.29%	0.31%
Christian Community Credit Union	\$694,354	\$742	0.13%	0.59%	446.63%	0.92%	0.11%
First City Credit Union	\$699,530	\$904	0.30%	0.74%	250.33%	1.08%	0.13%
Evangelical Christian Credit Union	\$715,898	\$2,056	0.53%	2.78%	528.45%	3.00%	0.29%
SCE Federal Credit Union	\$728,717	\$4,210	0.73%	0.84%	115.99%	5.42%	0.58%
University Credit Union	\$739,871	\$3,250	0.80%	0.75%	93.23%	5.23%	0.44%
Water and Power Community Credit Union	\$746,893	\$1,878	0.45%	0.63%	139.83%	2.79%	0.25%
American First Credit Union	\$783,770	\$839	0.16%	0.66%	414.54%	1.51%	0.11%
Southland Credit Union	\$820,085	\$6,587	1.20%	0.59%	49.22%	7.17%	0.80%
Sesloc Federal Credit Union	\$853,910	\$3,954	0.61%	0.46%	75.44%	4.82%	0.46%
Frontwave Credit Union	\$877,458	\$1,723	0.28%	0.88%	314.10%	1.46%	0.20%
Honda Federal Credit Union	\$881,508	\$2,885	0.39%	0.21%	53.31%	3.62%	0.33%
Xceed Financial Federal Credit Union	\$884,294	\$6,185	0.88%	0.46%	52.08%	6.48%	0.70%
Ventura County Credit Union	\$904,609	\$4,659	0.70%	0.91%	129.83%	5.09%	0.52%
Los Angeles Police Federal Credit Union	\$980,218	\$2,848	0.40%	0.33%	82.94%	2.20%	0.29%
Los Angeles Federal Credit Union	\$989,958	\$4,054	0.57%	0.63%	110.46%	3.15%	0.41%
Average of Asset Group C	\$746,252	\$3,122	0.61%	0.82%	169.78%	4.43%	0.43%

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, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group D - \$1 billion and over in total assets</b>								
	Farmers Insurance Group Federal Credit Union	\$1,004,417	\$4,899	0.58%	0.72%	125.37%	4.08%	0.49%
	University & State Employees Credit Union	\$1,023,696	\$2,814	0.37%	0.71%	193.64%	2.72%	0.27%
	Northrop Grumman Federal Credit Union	\$1,194,171	\$1,801	0.22%	0.54%	243.92%	1.40%	0.15%
	CoastHills Credit Union	\$1,201,163	\$4,639	0.47%	1.27%	270.99%	4.87%	0.39%
	Firefighters First Federal Credit Union	\$1,488,662	\$1,347	0.11%	0.34%	318.71%	1.08%	0.09%
	Arrowhead Central Credit Union	\$1,491,799	\$3,995	0.55%	1.93%	349.11%	1.88%	0.27%
	Financial Partners Credit Union	\$1,503,278	\$4,303	0.35%	0.31%	89.80%	3.13%	0.29%
	Altura Credit Union	\$1,515,289	\$4,182	0.36%	1.14%	314.66%	2.47%	0.28%
	LBS Financial Credit Union	\$1,534,623	\$3,648	0.34%	0.40%	117.43%	1.96%	0.24%
	First Entertainment Credit Union	\$1,613,755	\$6,459	0.59%	1.01%	169.86%	4.32%	0.40%
	Credit Union of Southern California	\$1,680,022	\$4,487	0.42%	0.75%	177.78%	2.22%	0.27%
	F&A Federal Credit Union	\$1,752,787	\$817	0.24%	0.00%	0.00%	0.29%	0.05%
	Orange County's Credit Union	\$1,757,975	\$6,122	0.48%	0.53%	110.50%	3.27%	0.35%
	Caltech Employees Federal Credit Union	\$1,795,378	\$229	0.04%	0.35%	824.45%	0.12%	0.01%
	Kern Schools Federal Credit Union	\$1,797,261	\$3,307	0.28%	0.61%	220.35%	1.96%	0.18%
	Partners Federal Credit Union	\$1,907,070	\$11,990	0.73%	0.94%	128.58%	5.53%	0.63%
	NuVision Federal Credit Union	\$2,369,587	\$14,158	0.73%	0.63%	85.67%	5.19%	0.60%
	California Coast Credit Union	\$2,643,806	\$5,320	0.24%	0.49%	200.85%	1.59%	0.20%
	Premier America Credit Union	\$2,832,870	\$24,142	1.09%	0.38%	35.14%	8.65%	0.85%
	UNIFY Financial Federal Credit Union	\$3,052,781	\$34,977	1.40%	0.86%	61.74%	12.32%	1.15%
	California Credit Union	\$3,190,812	\$10,876	0.45%	0.26%	58.08%	3.03%	0.34%
	Wescom Central Credit Union	\$3,690,408	\$5,829	0.25%	0.63%	255.34%	1.64%	0.16%
	Mission Federal Credit Union	\$3,856,217	\$3,173	0.11%	0.54%	479.23%	0.62%	0.08%
	Kinecta Federal Credit Union	\$4,703,101	\$15,633	0.39%	0.74%	189.98%	4.14%	0.33%
	Logix Federal Credit Union	\$6,294,783	\$25,683	0.46%	1.21%	261.74%	2.53%	0.41%
	San Diego County Credit Union	\$8,467,119	\$15,156	0.24%	0.41%	175.49%	1.07%	0.18%
	SchoolsFirst Federal Credit Union	\$16,761,722	\$47,093	0.47%	0.75%	159.86%	2.42%	0.28%
	Average of Asset Group D	\$3,041,650	\$9,892	0.44%	0.68%	208.08%	3.13%	0.33%

Source: SNL Financial

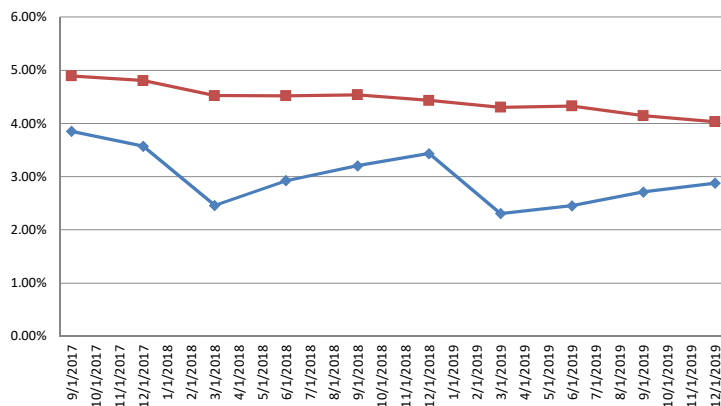
NA = data was not available.

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

Net Worth

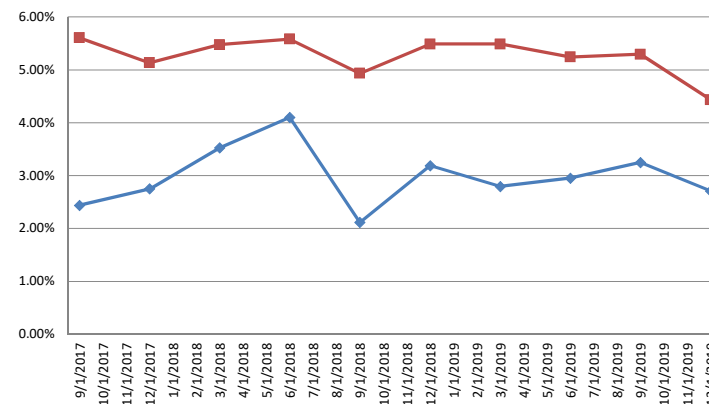
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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



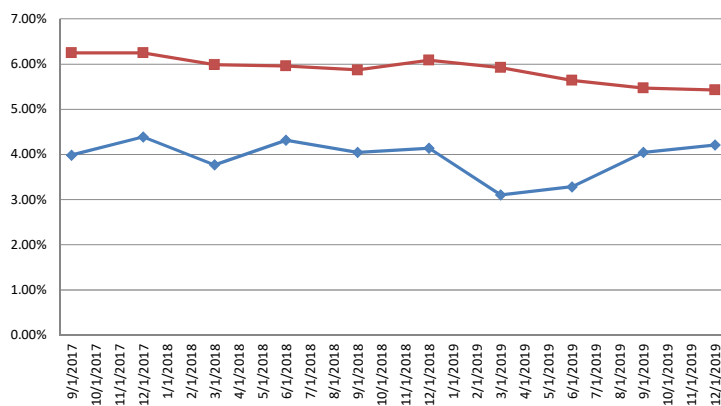
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Delinquent Loans/Net Worth	3.85%	3.57%	2.46%	2.92%	3.20%	3.43%	2.30%	2.45%	2.71%	2.88%
Classified Assets/Net Worth	4.89%	4.80%	4.52%	4.52%	4.54%	4.43%	4.30%	4.32%	4.15%	4.03%

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



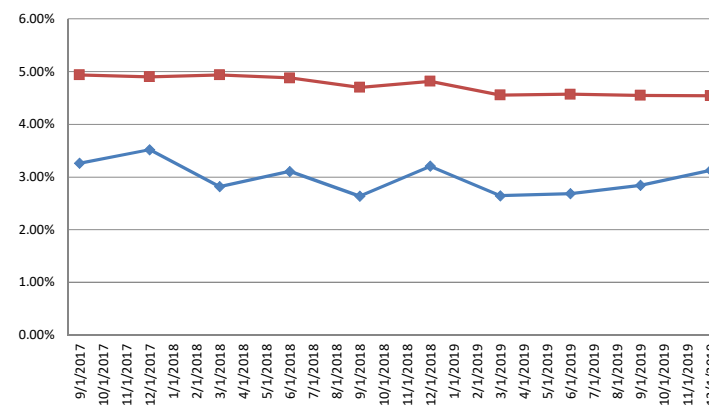
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Delinquent Loans/Net Worth	2.44%	2.75%	3.53%	4.10%	2.11%	3.19%	2.79%	2.95%	3.25%	2.71%
Classified Assets/Net Worth	5.60%	5.13%	5.47%	5.58%	4.93%	5.48%	5.49%	5.24%	5.29%	4.43%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Delinquent Loans/Net Worth	3.98%	4.39%	3.77%	4.31%	4.04%	4.14%	3.11%	3.28%	4.04%	4.21%
Classified Assets/Net Worth	6.25%	6.24%	5.98%	5.96%	5.87%	6.09%	5.92%	5.64%	5.47%	5.42%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Delinquent Loans/Net Worth	3.26%	3.52%	2.82%	3.10%	2.64%	3.20%	2.64%	2.68%	2.84%	3.13%
Classified Assets/Net Worth	4.94%	4.90%	4.94%	4.88%	4.70%	4.81%	4.55%	4.57%	4.54%	4.54%

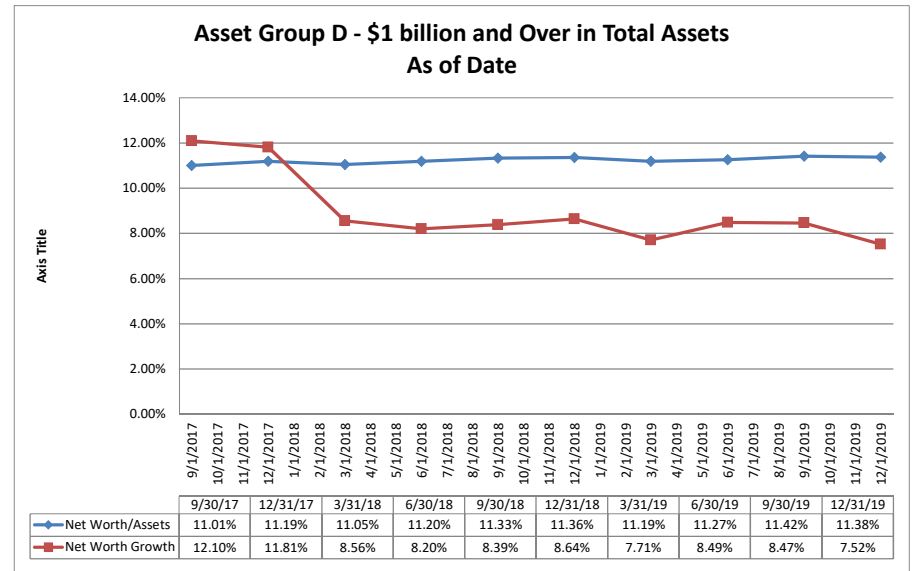
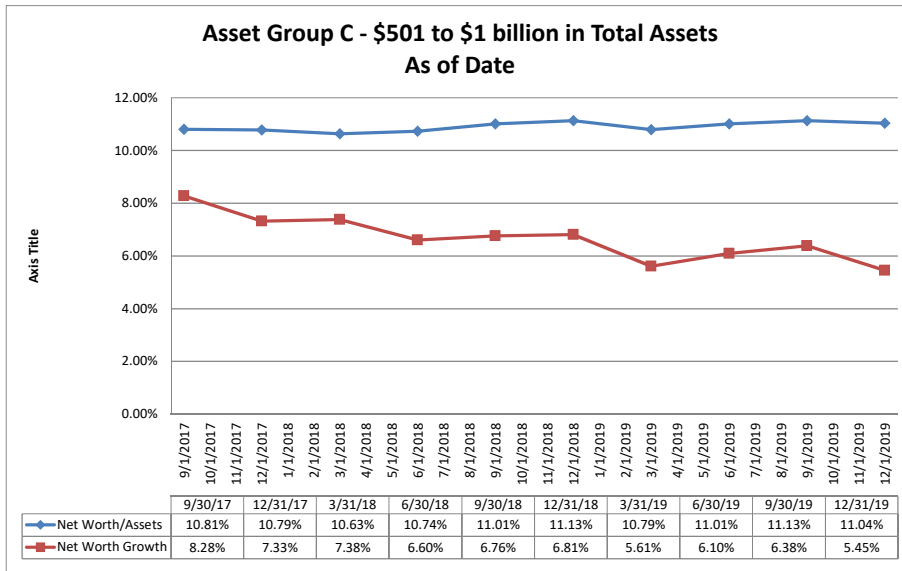
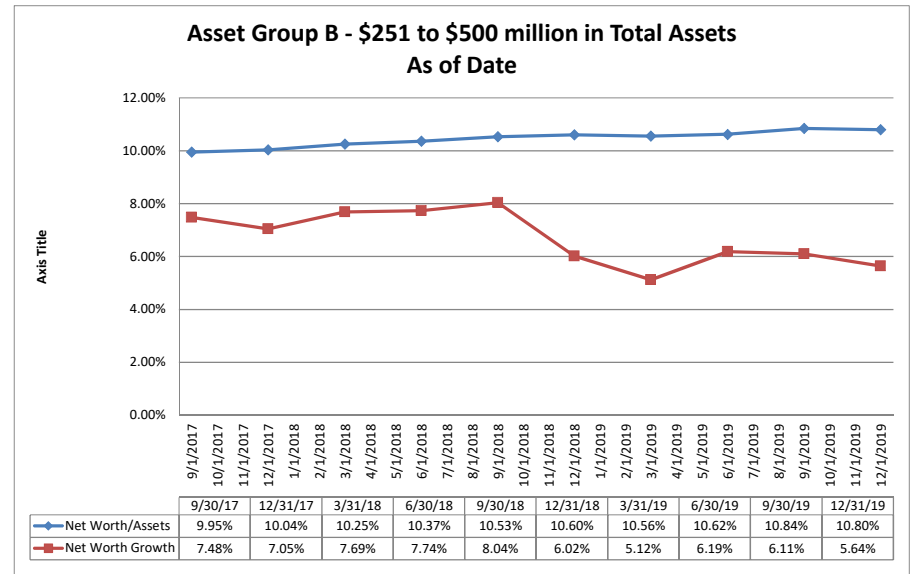
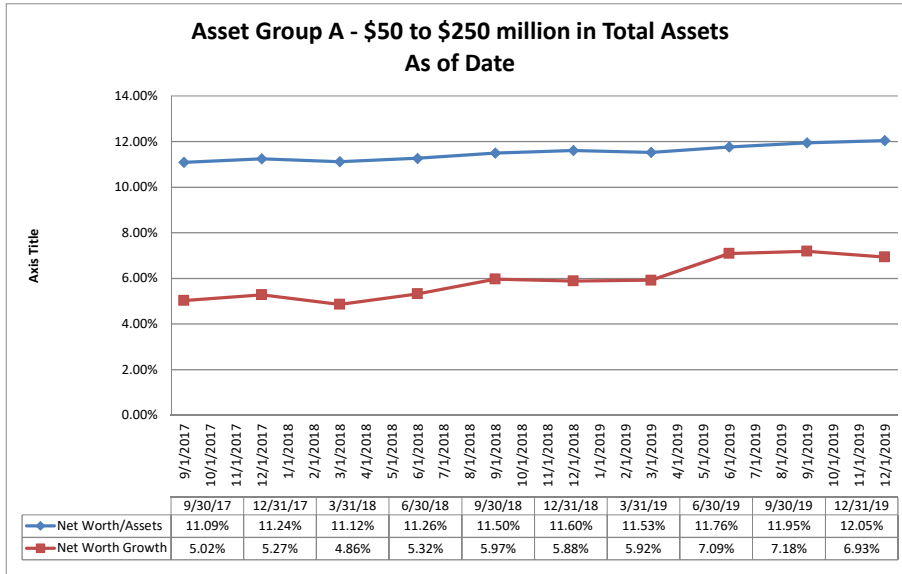
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Net Worth**

**December 31, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Cal State L.A. Federal Credit Union	\$52,998	\$6,299	11.89%	7.71%	7.08%	4.14%
	Huntington Beach City Employees Credit Union	\$53,897	\$6,455	11.98%	7.07%	4.07%	4.38%
	Pacific Transportation Federal Credit Union	\$54,785	\$12,261	22.38%	0.96%	1.52%	1.74%
	Bourns Employees Federal Credit Union	\$57,418	\$8,370	14.58%	11.85%	3.13%	3.80%
	County Schools Federal Credit Union	\$58,298	\$4,268	7.32%	0.21%	5.83%	11.20%
	Polam Federal Credit Union	\$63,650	\$7,101	11.16%	3.41%	0.10%	9.29%
	CalCom Federal Credit Union	\$64,504	\$9,441	14.64%	3.92%	4.55%	3.57%
	North County Credit Union	\$66,852	\$6,200	9.27%	0.21%	2.10%	3.52%
	JACOM Credit Union	\$70,294	\$11,255	16.01%	2.43%	1.67%	1.52%
	Union Yes Federal Credit Union	\$70,487	\$5,312	7.54%	75.49%	0.09%	0.94%
	Universal City Studios Credit Union	\$71,204	\$6,873	9.65%	1.82%	7.71%	5.94%
	Allied Healthcare Federal Credit Union	\$71,362	\$7,268	10.18%	10.79%	1.73%	2.45%
	Bopti Federal Credit Union	\$71,700	\$13,372	18.65%	5.27%	2.18%	2.29%
	PostCity Financial Credit Union	\$71,854	\$9,366	13.03%	1.28%	0.36%	0.53%
	Nikkei Credit Union	\$72,211	\$9,295	12.87%	1.68%	1.19%	0.93%
	Santa Ana Federal Credit Union	\$75,066	\$7,595	10.12%	10.83%	0.80%	1.24%
	VA Desert Pacific Federal Credit Union	\$77,410	\$14,173	18.31%	9.20%	0.21%	1.55%
	Prospectors Federal Credit Union	\$77,687	\$9,033	11.63%	3.44%	0.55%	1.12%
	Paradise Valley Federal Credit Union	\$77,738	\$8,990	11.56%	(5.93%)	1.30%	4.30%
	Glendale Federal Credit Union	\$82,495	\$11,726	14.21%	2.23%	0.38%	2.51%
	La Loma Federal Credit Union	\$82,681	\$5,867	7.10%	5.20%	0.24%	9.85%
	Thinkwise Federal Credit Union	\$87,137	\$11,752	13.49%	(0.24%)	9.83%	7.47%
	Technicolor Federal Credit Union	\$89,931	\$7,473	8.31%	19.99%	2.22%	3.51%
	United Methodist Federal Credit Union	\$91,693	\$10,104	11.02%	7.02%	2.56%	2.44%
	Rancho Federal Credit Union	\$96,644	\$7,675	7.94%	4.11%	0.83%	2.38%
	San Diego Firefighters Federal Credit Union	\$104,597	\$8,477	8.10%	5.19%	0.26%	2.56%
	South Bay Credit Union	\$106,118	\$12,525	11.80%	4.94%	4.57%	6.21%
	California Bear Credit Union	\$113,589	\$8,674	7.64%	4.92%	12.42%	4.38%
	Pasadena Service Federal Credit Union	\$117,512	\$12,804	10.90%	10.88%	5.46%	5.24%
	Ontario Montclair School Employees Federal Credit Union	\$118,438	\$13,182	11.13%	7.21%	0.56%	1.99%
	Clearpath Federal Credit Union	\$122,960	\$13,065	10.63%	6.16%	5.42%	3.82%
	East County Schools Federal Credit Union	\$124,763	\$11,048	8.86%	8.08%	2.84%	2.63%
	First Imperial Credit Union	\$127,232	\$13,110	10.30%	8.26%	13.60%	17.80%
	Schools Federal Credit Union	\$127,659	\$18,244	14.29%	5.93%	1.78%	12.15%
	Sea Air Federal Credit Union	\$135,142	\$32,642	24.15%	0.08%	1.52%	1.22%
	Torrance Community Federal Credit Union	\$135,517	\$11,790	8.70%	9.33%	0.69%	2.49%
	California Lithuanian Credit Union	\$136,259	\$20,841	15.30%	10.54%	0.00%	2.81%
	Camino Federal Credit Union	\$148,208	\$15,970	10.78%	4.94%	4.50%	6.79%
	Chaffey Federal Credit Union	\$156,765	\$14,177	9.04%	9.37%	3.41%	2.14%
	Priority One Credit Union	\$160,524	\$18,247	11.37%	8.46%	1.70%	2.02%
	E-Central Credit Union	\$168,257	\$31,689	18.83%	3.36%	0.79%	2.56%
	Pasadena Federal Credit Union	\$178,140	\$17,056	9.57%	0.92%	0.28%	1.18%
	Alta Vista Credit Union	\$178,287	\$14,112	7.92%	3.38%	11.51%	13.92%
	Long Beach Firemen's Credit Union	\$189,774	\$40,800	21.50%	6.44%	0.01%	4.71%
	Edwards Federal Credit Union	\$201,111	\$16,309	8.11%	7.71%	2.58%	3.08%
	Downey Federal Credit Union	\$226,044	\$28,376	12.55%	7.76%	2.40%	1.57%
	Parsons Federal Credit Union	\$228,113	\$29,055	12.74%	1.16%	1.20%	1.12%
	UMe Federal Credit Union	\$238,570	\$22,439	9.41%	8.80%	1.10%	1.98%
	Santa Barbara Teachers Federal Credit Union	\$238,842	\$28,219	11.81%	5.86%	0.05%	0.47%
	Average of Asset Group A	\$114,131	\$13,681	12.05%	6.93%	2.88%	4.03%

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, 2019**

**Run Date: February 16, 2020**

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

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

POPA Federal Credit Union	\$253,042	\$31,707	12.53%	5.75%	6.53%	6.57%
Eagle Community Credit Union	\$259,202	\$26,327	10.16%	5.72%	5.11%	6.62%
Matadors Community Credit Union	\$261,960	\$29,075	11.10%	8.08%	2.19%	3.06%
Strata Federal Credit Union	\$266,940	\$35,598	13.34%	6.46%	2.80%	6.07%
I.L.W.U. Federal Credit Union	\$291,947	\$33,807	11.58%	8.47%	3.06%	3.70%
Long Beach City Employees Federal Credit Union	\$297,700	\$36,022	12.10%	4.07%	1.98%	0.16%
SAG-AFTRA Federal Credit Union	\$327,035	\$28,409	8.69%	6.56%	1.63%	3.51%
Wheelhouse Credit Union	\$332,489	\$29,842	8.98%	(0.84%)	2.03%	9.58%
Cabrillo Credit Union	\$333,583	\$32,184	9.65%	6.16%	1.82%	3.15%
Gain Federal Credit Union	\$369,336	\$29,680	8.04%	7.99%	2.25%	5.53%
Glendale Area Schools Credit Union	\$378,002	\$55,717	14.74%	5.07%	0.50%	2.08%
Aerospace Federal Credit Union	\$382,111	\$39,230	10.27%	3.00%	0.29%	0.56%
LA Financial Federal Credit Union	\$418,943	\$40,141	9.58%	8.15%	3.33%	2.24%
America's Christian Credit Union	\$434,398	\$44,545	10.25%	6.95%	2.88%	5.67%
Sun Community Federal Credit Union	\$454,431	\$46,632	10.26%	4.36%	4.17%	5.52%
CBC Federal Credit Union	\$465,530	\$45,933	9.87%	1.08%	4.63%	9.20%
Foothill Federal Credit Union	\$493,091	\$61,643	12.50%	8.80%	0.82%	2.15%
Average of Asset Group B	\$354,102	\$38,029	10.80%	5.64%	2.71%	4.43%

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

SkyOne Federal Credit Union	\$508,119	\$46,451	9.14%	4.65%	12.58%	16.18%
MyPoint Credit Union	\$527,832	\$45,612	8.64%	3.14%	4.38%	3.65%
USC Credit Union	\$592,036	\$51,388	8.68%	11.18%	5.93%	4.52%
First Financial Federal Credit Union	\$604,385	\$48,243	7.98%	6.72%	5.91%	4.98%
AltaOne Federal Credit Union	\$612,723	\$64,522	10.53%	2.60%	6.44%	10.44%
Certified Federal Credit Union	\$618,576	\$125,076	20.22%	8.31%	1.57%	2.95%
Safe 1 Credit Union	\$652,808	\$103,483	15.85%	7.75%	1.97%	3.10%
Christian Community Credit Union	\$694,354	\$90,945	13.10%	5.48%	0.82%	3.64%
First City Credit Union	\$699,530	\$83,299	11.91%	8.98%	1.09%	2.72%
Evangelical Christian Credit Union	\$715,898	\$58,038	8.11%	(10.36%)	3.54%	18.72%
SCE Federal Credit Union	\$728,717	\$77,960	10.70%	5.89%	5.40%	6.26%
University Credit Union	\$739,871	\$65,096	8.80%	6.57%	4.99%	4.65%
Water and Power Community Credit Union	\$746,893	\$67,102	8.98%	9.76%	2.80%	3.91%
American First Credit Union	\$783,770	\$81,239	10.37%	7.32%	1.03%	4.28%
Southland Credit Union	\$820,085	\$88,472	10.79%	3.34%	7.45%	3.66%
Sesloc Federal Credit Union	\$853,910	\$87,035	10.19%	8.15%	4.54%	3.43%
Frontwave Credit Union	\$877,458	\$113,060	12.88%	(2.21%)	1.52%	4.79%
Honda Federal Credit Union	\$881,508	\$85,727	9.73%	5.36%	3.37%	1.79%
Xceed Financial Federal Credit Union	\$884,294	\$95,155	10.76%	2.00%	6.50%	3.39%
Ventura County Credit Union	\$904,609	\$88,655	9.80%	11.78%	5.26%	6.82%
Los Angeles Police Federal Credit Union	\$980,218	\$127,428	13.00%	7.62%	2.23%	1.85%
Los Angeles Federal Credit Union	\$989,958	\$125,026	12.63%	5.95%	3.24%	3.58%
Average of Asset Group C	746,252	\$82,682	11.04%	5.45%	4.21%	5.42%

Source: SNL Financial

NA = data was not available.

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

**Net Worth**

**December 31, 2019**

**Run Date: February 16, 2020**

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group D - \$1 billion and over in total assets</b>							
	Farmers Insurance Group Federal Credit Union	\$1,004,417	\$117,839	11.73%	6.76%	4.16%	5.21%
	University & State Employees Credit Union	\$1,023,696	\$102,031	9.97%	8.13%	2.76%	5.34%
	Northrop Grumman Federal Credit Union	\$1,194,171	\$130,795	10.95%	3.61%	1.38%	3.36%
	CoastHills Credit Union	\$1,201,163	\$111,216	9.26%	7.28%	4.17%	11.30%
	Firefighters First Federal Credit Union	\$1,488,662	\$134,326	9.02%	6.60%	1.00%	3.20%
	Arrowhead Central Credit Union	\$1,491,799	\$202,448	13.57%	9.72%	1.97%	6.89%
	Financial Partners Credit Union	\$1,503,278	\$134,178	8.93%	5.77%	3.21%	2.88%
	Altura Credit Union	\$1,515,289	\$175,026	11.55%	12.43%	2.39%	7.52%
	LBS Financial Credit Union	\$1,534,623	\$210,413	13.71%	5.37%	1.73%	2.04%
	First Entertainment Credit Union	\$1,613,755	\$150,660	9.34%	9.17%	4.29%	7.28%
	Credit Union of Southern California	\$1,680,022	\$213,689	12.72%	11.36%	2.10%	3.73%
	F&A Federal Credit Union	\$1,752,787	\$279,017	15.92%	5.59%	0.29%	0.00%
	Orange County's Credit Union	\$1,757,975	\$181,685	10.33%	5.37%	3.37%	3.72%
	Caltech Employees Federal Credit Union	\$1,795,378	\$175,894	9.80%	4.45%	0.13%	1.07%
	Kern Schools Federal Credit Union	\$1,797,261	\$183,655	10.22%	9.11%	1.80%	3.97%
	Partners Federal Credit Union	\$1,907,070	\$210,658	11.05%	7.26%	5.69%	7.32%
	NuVision Federal Credit Union	\$2,369,587	\$272,690	11.51%	6.78%	5.19%	4.45%
	California Coast Credit Union	\$2,643,806	\$321,475	12.16%	8.41%	1.65%	3.32%
	Premier America Credit Union	\$2,832,870	\$264,201	9.33%	(4.27%)	9.14%	3.21%
	UNIFY Financial Federal Credit Union	\$3,052,781	\$274,569	8.99%	8.05%	12.74%	7.86%
	California Credit Union	\$3,190,812	\$371,928	11.66%	9.29%	2.92%	1.70%
	Wescom Central Credit Union	\$3,690,408	\$350,367	9.49%	10.60%	1.66%	4.25%
	Mission Federal Credit Union	\$3,856,217	\$531,912	13.79%	13.35%	0.60%	2.86%
	Kinecta Federal Credit Union	\$4,703,101	\$390,730	8.31%	7.45%	4.00%	7.60%
	Logix Federal Credit Union	\$6,294,783	\$1,006,157	15.98%	7.77%	2.55%	6.68%
	San Diego County Credit Union	\$8,467,119	\$1,400,927	16.55%	7.14%	1.08%	1.90%
	SchoolsFirst Federal Credit Union	\$16,761,722	\$1,919,121	11.45%	10.44%	2.45%	3.92%
	Average of Asset Group D	\$3,041,650	\$363,615	11.38%	7.52%	3.13%	4.54%

Source: SNL Financial

NA = data was not available.

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

# Definitions



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