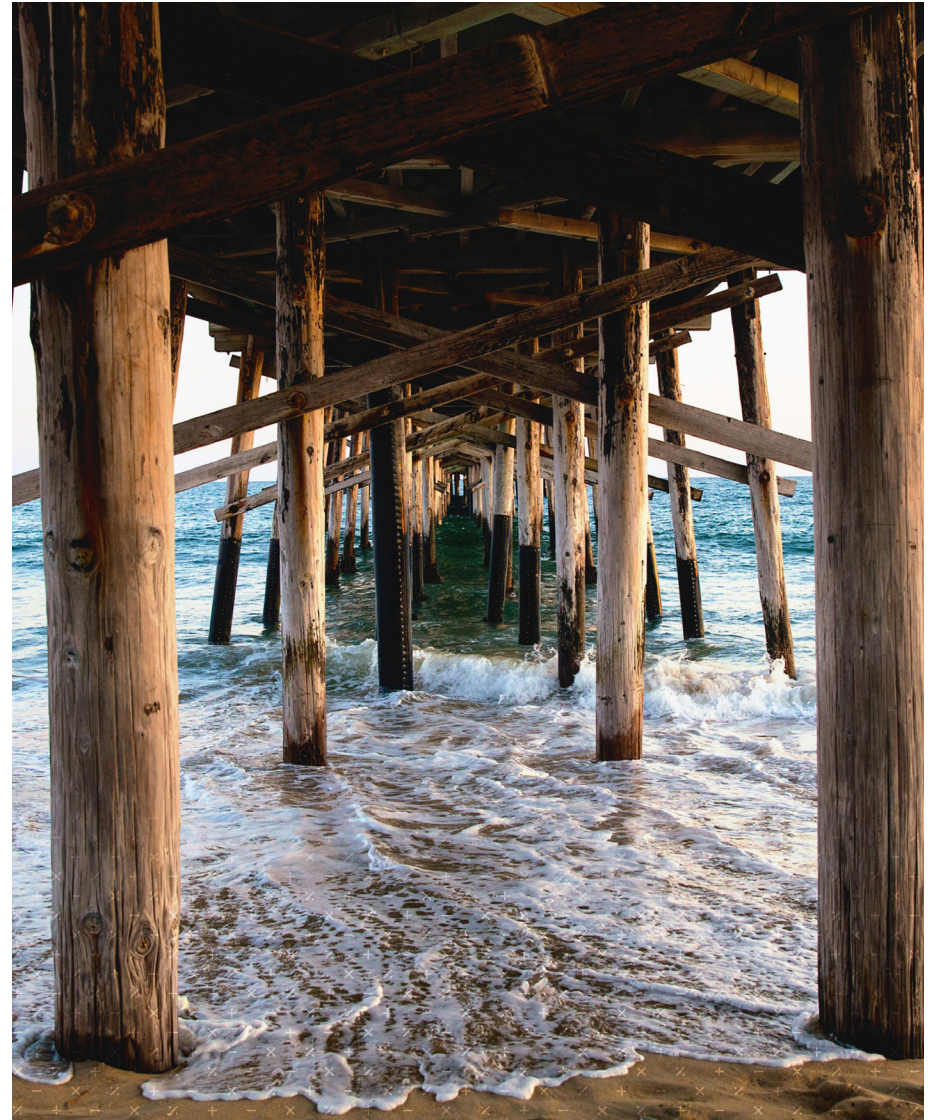


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Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





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

Northern California

FRESNO

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

NAPA

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

SACRAMENTO

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

SAN FRANCISCO

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

SANTA ROSA

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

SILICON VALLEY

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

STOCKTON

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

WALNUT CREEK

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

Southern California

LOS ANGELES

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

SAN DIEGO

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

ORANGE COUNTY

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

WOODLAND HILLS

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



ASSET SIZE DEFINITION

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

California counties included in the data:

Northern

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

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

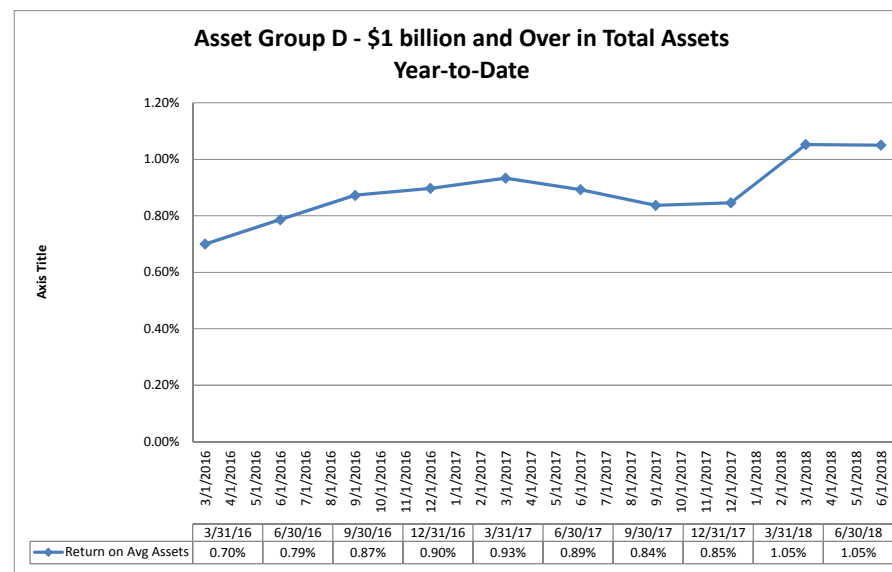
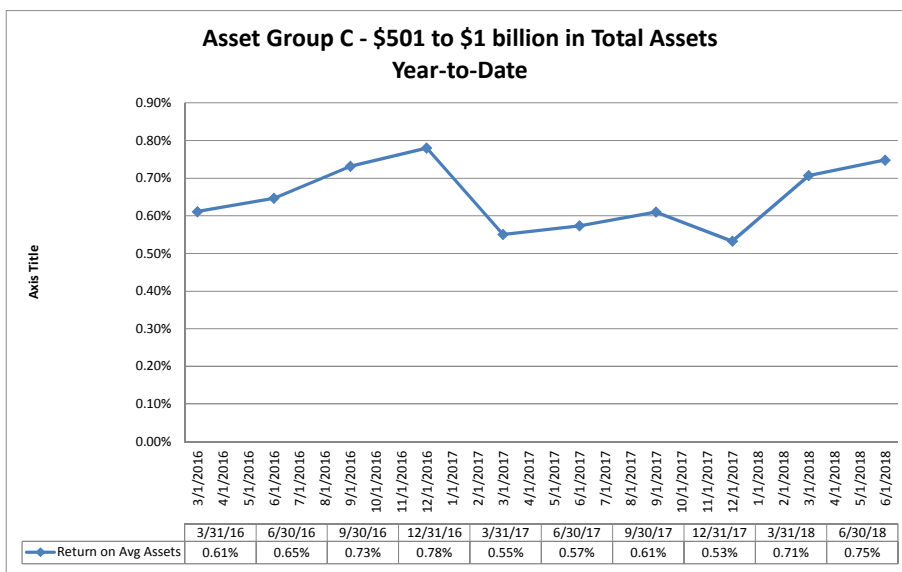
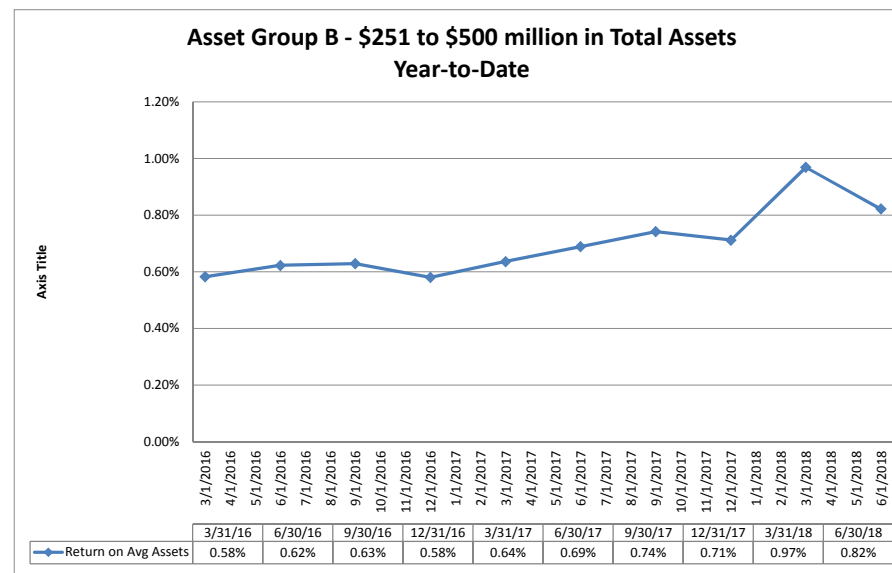
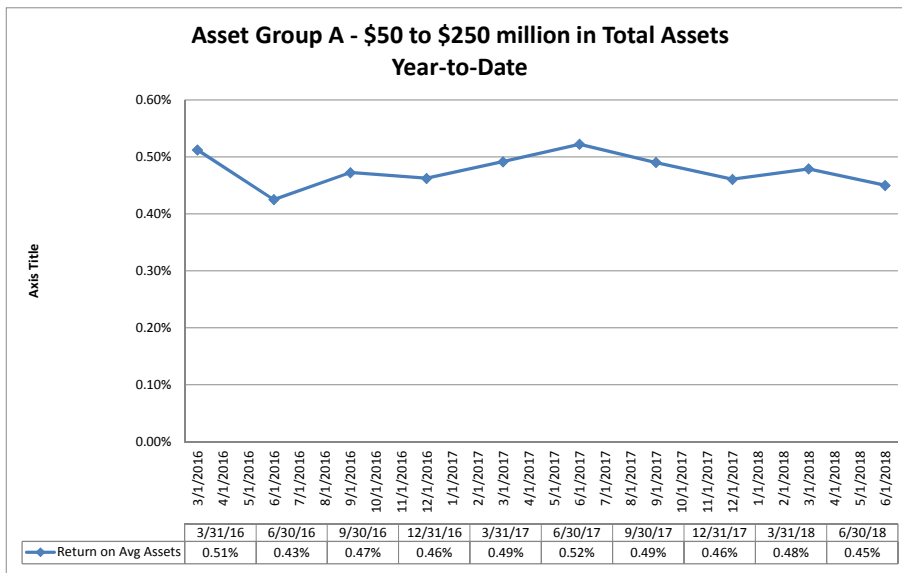
Southern

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

Northern California

Performance Analysis

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



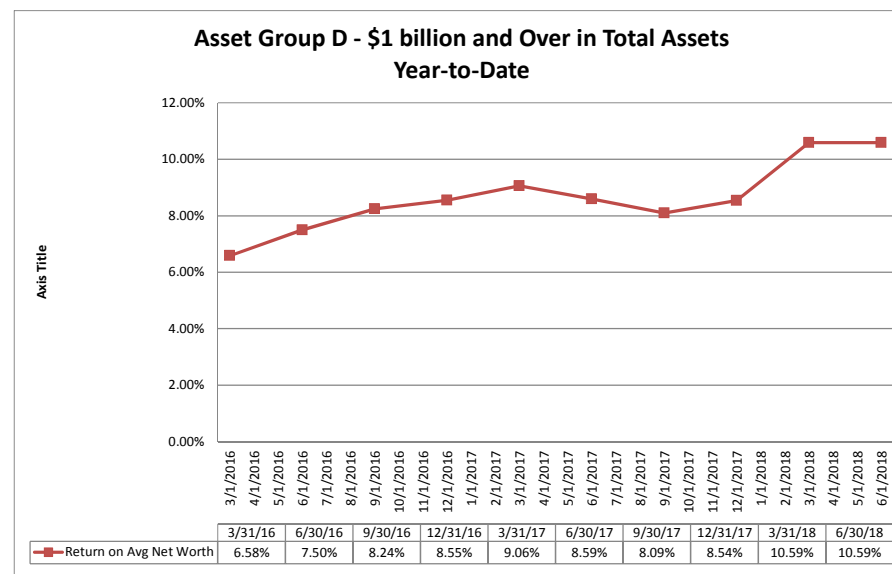
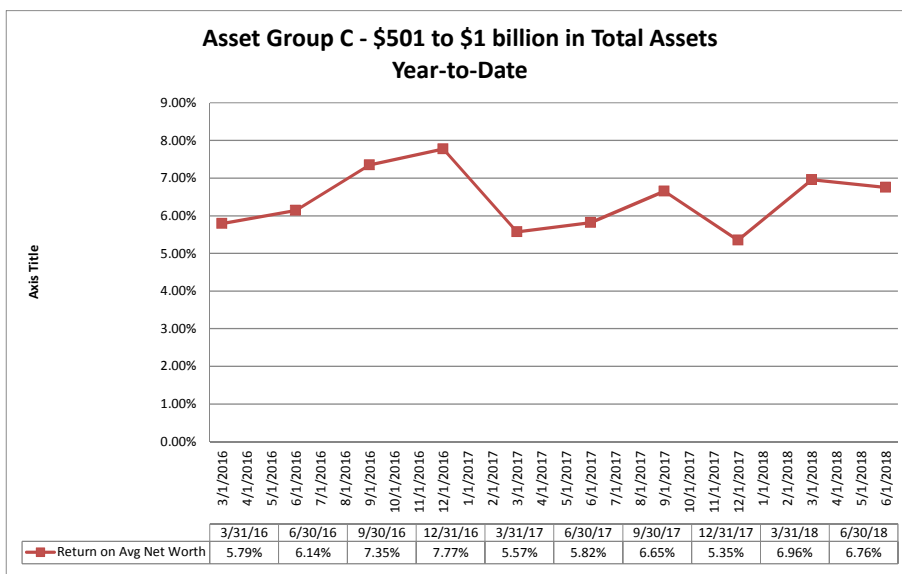
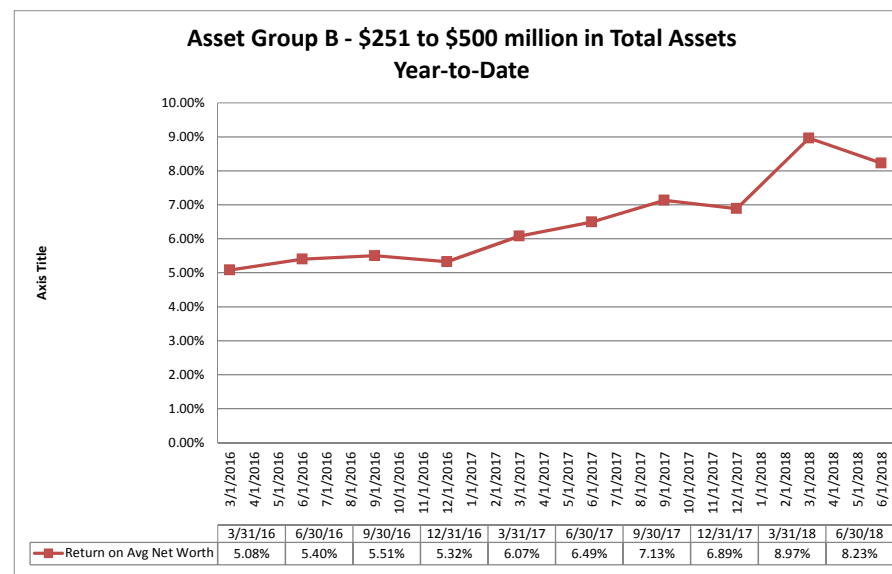
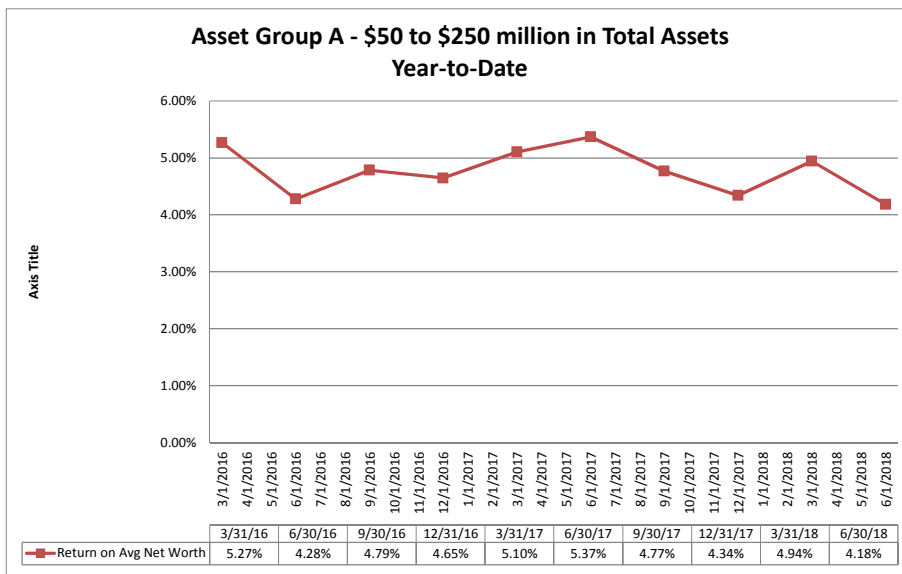
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Valley Oak Credit Union	\$53,883	\$19	0.14%	1.64%	84.54%	\$48	(\$70)	(0.26%)	(3.02%)	92.84%	\$50
	California Community Credit Union	\$63,128	\$133	0.84%	6.81%	74.43%	\$56	\$244	0.78%	6.29%	76.03%	\$55
	Menlo Survey Federal Credit Union	\$64,713	\$151	0.92%	7.59%	66.20%	\$79	\$298	0.90%	7.56%	69.26%	\$84
	Siskiyou Central Credit Union	\$66,846	\$177	1.07%	10.44%	74.03%	\$53	\$331	1.01%	9.88%	75.39%	\$55
	Chabot Federal Credit Union	\$70,361	\$63	0.36%	2.64%	82.40%	\$121	\$167	0.47%	3.48%	78.35%	\$120
	Marin County Federal Credit Union	\$70,503	\$210	1.19%	12.74%	64.58%	\$81	\$344	0.98%	10.49%	66.92%	\$87
	Kaiperm Diablo Federal Credit Union	\$73,350	(\$51)	(0.28%)	(2.15%)	111.45%	\$82	(\$18)	(0.05%)	(0.38%)	104.31%	\$81
	Polam Federal Credit Union	\$73,756	\$128	0.70%	5.66%	79.60%	\$80	\$206	0.56%	4.58%	82.86%	\$80
	Upward Credit Union	\$74,690	\$173	0.92%	9.71%	78.03%	\$92	\$340	0.91%	9.65%	79.15%	\$92
	Lassen County Federal Credit Union	\$77,279	\$64	0.33%	2.12%	88.93%	\$89	\$123	0.32%	2.03%	89.31%	\$89
	Bay Cities Credit Union	\$77,609	\$146	0.75%	9.04%	78.93%	\$65	\$190	0.50%	5.93%	83.11%	\$63
	Vision One Credit Union	\$79,882	\$283	1.44%	10.55%	69.36%	\$150	\$495	1.31%	9.33%	70.44%	\$151
	First California Federal Credit Union	\$92,362	(\$450)	(1.96%)	(23.35%)	143.42%	\$171	(\$389)	(0.86%)	(10.32%)	112.27%	\$118
	SRI Federal Credit Union	\$94,194	\$197	0.84%	9.56%	69.21%	\$91	\$368	0.79%	9.02%	71.13%	\$92
	Community Credit Union of Southern Humboldt	\$97,045	\$295	1.22%	9.92%	77.04%	\$72	\$610	1.26%	10.39%	76.31%	\$73
	SMW 104 Federal Credit Union	\$97,123	\$189	0.79%	10.50%	73.28%	\$121	\$302	0.64%	8.48%	77.89%	\$127
	Shell Western States Federal Credit Union	\$97,129	\$131	0.56%	6.25%	79.95%	\$118	\$150	0.32%	3.58%	82.40%	\$118
	Tulare County Federal Credit Union	\$99,456	\$127	0.51%	7.35%	83.91%	\$62	\$252	0.51%	7.33%	83.12%	\$62
	Mission City Federal Credit Union	\$99,919	\$153	0.60%	7.77%	80.53%	\$89	\$285	0.56%	7.27%	83.43%	\$98
	United Local Credit Union	\$111,032	\$93	0.33%	1.96%	91.69%	\$85	(\$272)	(0.49%)	(2.86%)	107.09%	\$84
	Merco Credit Union	\$113,072	\$239	0.84%	9.21%	74.00%	\$61	\$446	0.80%	8.69%	74.84%	\$64
	Kings Federal Credit Union	\$118,181	\$103	0.35%	2.58%	73.66%	\$63	\$158	0.27%	1.98%	73.69%	\$63
	Santa Cruz Community Credit Union	\$119,888	\$267	0.91%	12.95%	83.13%	\$79	\$240	0.41%	5.86%	82.42%	\$80
	Cooperative Center Federal Credit Union	\$122,607	\$14	0.05%	1.21%	91.06%	\$89	\$69	0.11%	3.00%	88.05%	\$88
	Compass Community Credit Union	\$137,820	\$353	1.02%	7.34%	55.76%	\$97	\$482	0.70%	5.02%	60.17%	\$115
	San Joaquin Power Employees Credit Union	\$139,882	\$73	0.21%	1.29%	72.59%	\$147	\$93	0.13%	0.82%	81.44%	\$177
	Central Coast Federal Credit Union	\$144,316	\$376	1.04%	14.73%	81.45%	\$76	\$694	0.96%	13.56%	79.73%	\$78
	Solano First Federal Credit Union	\$148,202	(\$2,176)	(5.83%)	(96.06%)	89.65%	\$73	(\$2,270)	(3.07%)	(46.91%)	86.32%	\$73
	Premier Community Credit Union	\$151,350	\$126	0.33%	3.85%	87.30%	\$57	\$300	0.40%	4.56%	85.77%	\$57
	Families & Schools Together Federal Credit Union	\$159,279	\$384	0.96%	8.24%	62.07%	\$58	\$1,361	1.72%	14.87%	60.31%	\$58
	Central State Credit Union	\$197,435	\$598	1.20%	17.29%	70.78%	\$63	\$896	0.90%	12.99%	74.07%	\$65
	Members 1st Credit Union	\$199,290	\$386	0.78%	8.07%	77.51%	\$61	\$728	0.74%	7.66%	76.84%	\$61
	C.A.H.P. Credit Union	\$205,863	\$89	0.17%	1.97%	85.64%	\$117	\$143	0.14%	1.59%	84.24%	\$115
	Heritage Community Credit Union	\$213,783	\$222	0.42%	4.71%	78.99%	\$74	\$242	0.23%	2.57%	80.72%	\$75
	Pacific Postal Credit Union	\$216,445	\$543	1.00%	7.19%	79.65%	\$94	\$981	0.90%	6.46%	79.35%	\$91
	Monterey Credit Union	\$238,050	\$307	0.52%	3.81%	75.40%	\$85	\$586	0.49%	3.63%	77.55%	\$85
	Tucoemas Federal Credit Union	\$239,441	\$264	0.44%	6.47%	77.74%	\$46	\$785	0.66%	9.75%	74.81%	\$45
	Average of Asset Group A	\$121,599	\$119	0.42%	3.29%	80.21%	\$85	\$267	0.45%	4.18%	80.59%	\$86

Source: SNL Financial

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Performance Analysis

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Yolo Federal Credit Union	\$292,894	\$1,168	1.60%	14.45%	65.91%	\$75	\$2,242	1.54%	14.09%	66.94%	\$75
	MOCSE Federal Credit Union	\$307,054	\$822	1.07%	14.92%	68.78%	\$57	\$1,584	1.05%	14.43%	71.30%	\$64
	Sea West Coast Guard Federal Credit Union	\$361,146	\$388	0.43%	2.21%	76.91%	\$84	\$810	0.45%	2.31%	77.71%	\$84
	First U.S. Community Credit Union	\$370,114	\$919	0.99%	9.17%	70.79%	\$76	\$1,865	1.01%	9.40%	70.14%	\$78
	PremierOne Credit Union	\$425,236	\$811	0.76%	8.18%	79.25%	\$92	\$1,665	0.79%	8.42%	77.71%	\$93
	SafeAmerica Credit Union	\$429,657	\$747	0.70%	9.44%	75.51%	\$96	\$719	0.34%	4.57%	80.05%	\$100
	UNCLE Credit Union	\$449,201	(\$245)	(0.22%)	(2.46%)	99.37%	\$91	\$1,325	0.61%	6.84%	80.65%	\$88
	Alliance Credit Union	\$461,546	\$297	0.26%	3.27%	82.09%	\$94	\$752	0.32%	4.16%	81.31%	\$96
	Sacramento Credit Union	\$470,442	\$1,385	1.18%	8.46%	66.60%	\$72	\$2,986	1.28%	9.22%	67.15%	\$76
	Community First Credit Union	\$492,972	\$898	0.72%	7.70%	75.24%	\$73	\$2,040	0.83%	8.85%	74.40%	\$73
	Average of Asset Group B	\$406,026	\$719	0.75%	7.53%	76.05%	\$81	\$1,599	0.82%	8.23%	74.74%	\$83
Asset Group C - \$501 million to \$1 billion in total assets												
	Financial Center Credit Union	\$501,443	\$1,965	1.57%	8.44%	59.05%	\$72	\$4,027	1.62%	8.66%	59.38%	\$74
	Merced School Employees Federal Credit Union	\$501,718	\$966	0.77%	8.64%	78.41%	\$70	\$1,780	0.71%	7.88%	79.52%	\$69
	Commonwealth Central Credit Union	\$519,786	\$1,019	0.78%	8.41%	78.94%	\$101	\$1,684	0.65%	7.00%	81.23%	\$101
	Valley First Credit Union	\$608,799	\$213	0.14%	1.40%	87.70%	\$71	\$628	0.21%	2.06%	88.95%	\$72
	1st Northern California Credit Union	\$710,328	\$717	0.40%	3.84%	77.78%	\$81	\$1,909	0.54%	5.14%	72.97%	\$81
	Noble Federal Credit Union	\$734,706	\$931	0.51%	4.63%	80.97%	\$80	\$3,734	1.04%	9.35%	74.14%	\$80
	Santa Clara County Federal Credit Union	\$755,559	\$250	0.13%	1.54%	85.53%	\$103	\$771	0.21%	2.36%	83.24%	\$105
	S.F. Police Credit Union	\$904,478	\$828	0.37%	2.72%	75.78%	\$114	\$1,544	0.35%	2.54%	78.11%	\$114
	Sierra Central Credit Union	\$973,682	\$2,503	1.03%	9.19%	60.99%	\$73	\$5,525	1.15%	10.28%	61.65%	\$76
	Bay Federal Credit Union	\$976,954	\$2,934	1.21%	14.92%	72.14%	\$95	\$4,820	1.00%	12.28%	74.87%	\$97
	Average of Asset Group C	\$718,745	\$1,233	0.69%	6.37%	75.73%	\$86	\$2,642	0.75%	6.76%	75.41%	\$87

Source: SNL Financial

NA = data was not available.

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Performance Analysis

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$1 billion and over in total assets												
	1st United Services Credit Union	\$1,060,035	\$1,434	0.55%	5.75%	75.50%	\$106	\$2,876	0.55%	5.79%	76.43%	\$104
	San Mateo Credit Union	\$1,065,970	\$3,251	1.23%	11.80%	68.50%	\$100	\$7,277	1.39%	13.43%	66.73%	\$101
	San Francisco Federal Credit Union	\$1,091,360	\$1,091	0.40%	3.96%	65.26%	\$125	\$2,231	0.41%	4.07%	65.50%	\$132
	Operating Engineers Local Union #3 Federal Credit Union	\$1,124,911	\$2,770	1.00%	6.96%	66.80%	\$95	\$5,889	1.07%	7.47%	66.49%	\$96
	Self-Help Federal Credit Union	\$1,136,911	\$3,187	1.13%	18.82%	70.82%	\$73	\$5,818	1.04%	17.96%	70.91%	\$74
	Pacific Service Credit Union	\$1,166,445	\$3,107	1.06%	7.94%	67.08%	\$126	\$4,921	0.84%	6.32%	71.29%	\$129
	KeyPoint Credit Union	\$1,287,403	\$2,791	0.87%	11.69%	75.04%	\$116	\$4,347	0.69%	9.16%	77.05%	\$117
	San Francisco Fire Credit Union	\$1,321,724	\$3,843	1.16%	14.20%	68.67%	\$104	\$6,878	1.04%	12.80%	70.43%	\$100
	Coast Central Credit Union	\$1,425,697	\$4,157	1.17%	11.42%	57.98%	\$69	\$8,994	1.28%	12.39%	56.25%	\$68
	Meriwest Credit Union	\$1,544,934	\$2,265	0.59%	8.31%	78.41%	\$127	\$5,607	0.74%	10.37%	75.78%	\$125
	Schools Financial Credit Union	\$1,982,733	\$8,176	1.66%	15.53%	54.51%	\$82	\$13,891	1.43%	13.36%	57.18%	\$82
	Provident Credit Union	\$2,478,642	\$4,257	0.69%	5.99%	78.99%	\$109	\$8,112	0.66%	5.72%	79.24%	\$110
	Stanford Federal Credit Union	\$2,484,430	\$8,768	1.42%	15.15%	53.04%	\$131	\$16,198	1.33%	14.21%	55.51%	\$133
	Technology Credit Union	\$2,552,159	\$10,194	1.59%	15.60%	54.22%	\$125	\$17,287	1.36%	13.39%	58.81%	\$131
	SAFE Credit Union	\$2,846,791	\$6,620	0.94%	10.30%	74.93%	\$86	\$13,036	0.94%	10.26%	74.86%	\$85
	Educational Employees Credit Union	\$3,002,927	\$7,817	1.04%	9.16%	68.28%	\$68	\$14,886	1.00%	8.70%	69.58%	\$70
	Travis Credit Union	\$3,064,963	\$6,480	0.85%	7.58%	64.37%	\$83	\$14,835	0.98%	8.76%	64.42%	\$85
	Chevron Federal Credit Union	\$3,337,657	\$11,314	1.35%	11.80%	52.96%	\$111	\$28,977	1.75%	15.40%	45.63%	\$113
	Redwood Credit Union	\$4,397,529	\$22,078	2.01%	18.16%	52.24%	\$93	\$43,498	2.02%	18.30%	52.48%	\$92
	Patelco Credit Union	\$6,364,988	\$12,511	0.79%	7.83%	70.50%	\$109	\$30,646	0.98%	9.66%	65.15%	\$104
	Star One Credit Union	\$8,790,404	\$13,266	0.59%	5.69%	53.10%	\$177	\$35,097	0.78%	7.55%	44.58%	\$153
	Golden 1 Credit Union	\$11,968,382	\$23,918	0.80%	7.21%	64.49%	\$81	\$52,284	0.89%	7.93%	63.56%	\$83
	First Technology Federal Credit Union	\$12,115,976	\$34,675	1.16%	12.55%	61.20%	\$102	\$57,817	0.98%	10.53%	66.87%	\$101
	Average of Asset Group D	\$3,374,477	\$8,607	1.05%	10.58%	65.08%	\$104	\$17,452	1.05%	10.59%	64.99%	\$104

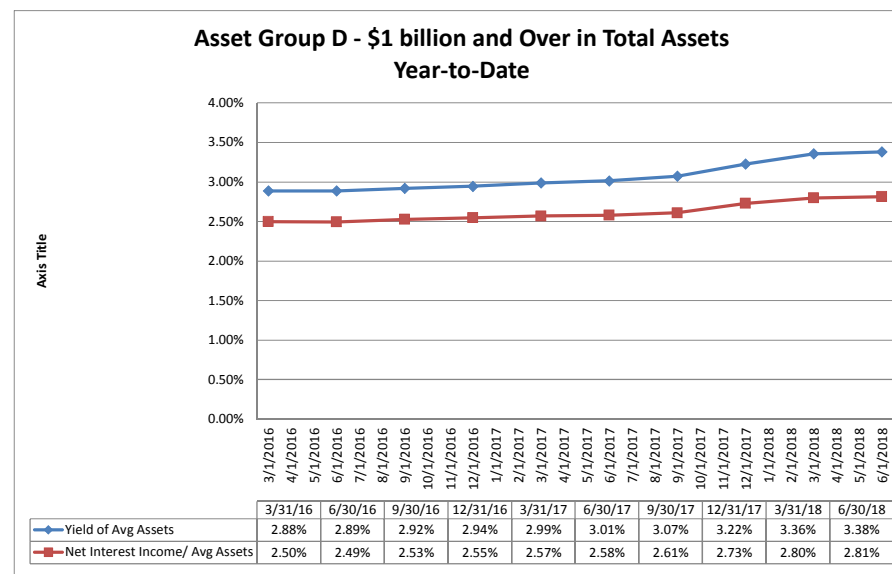
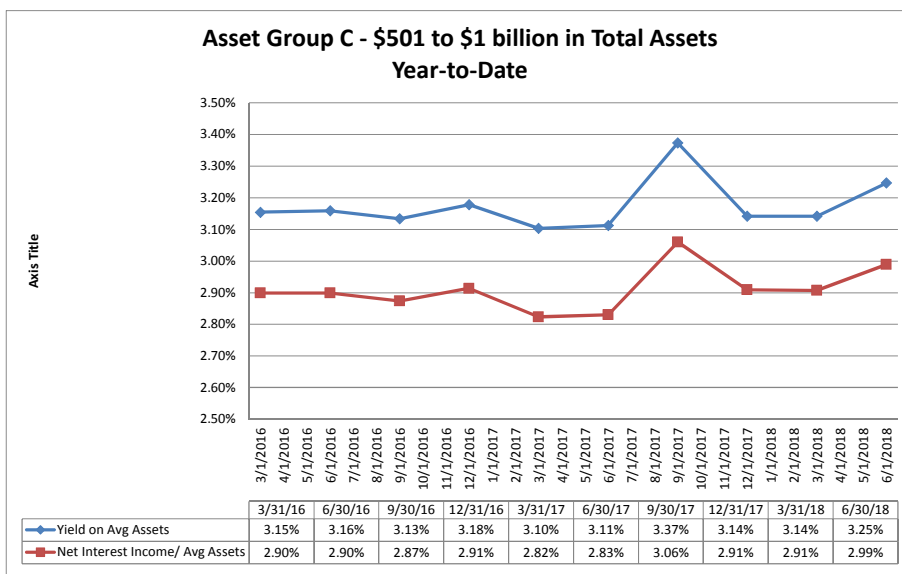
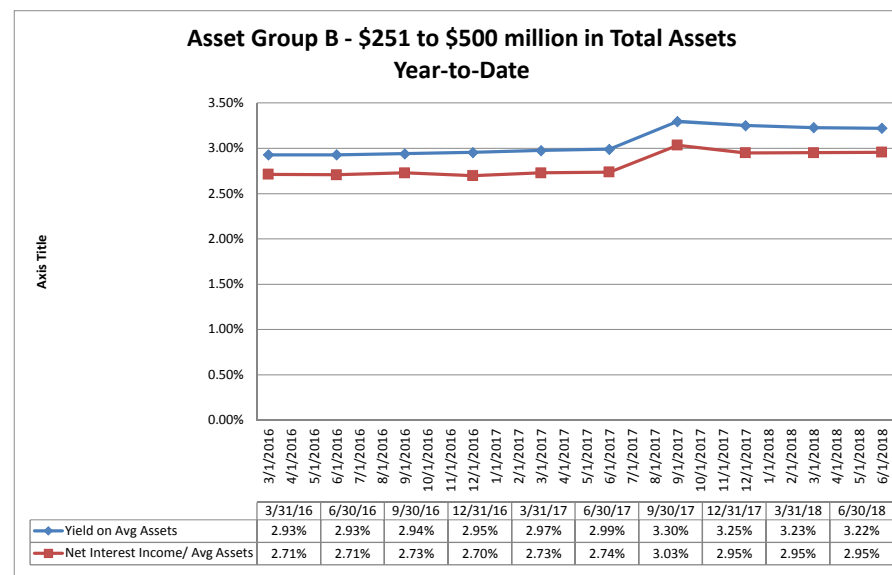
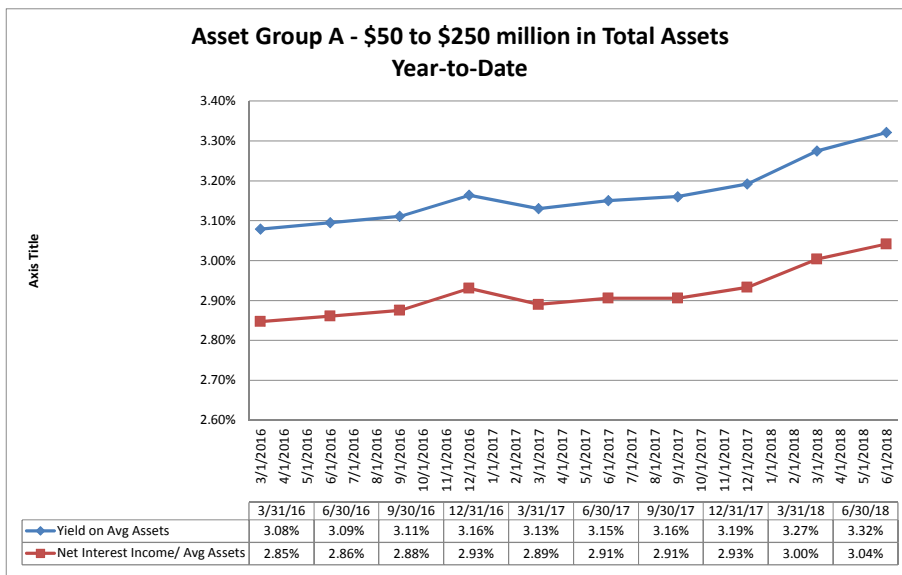
Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

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



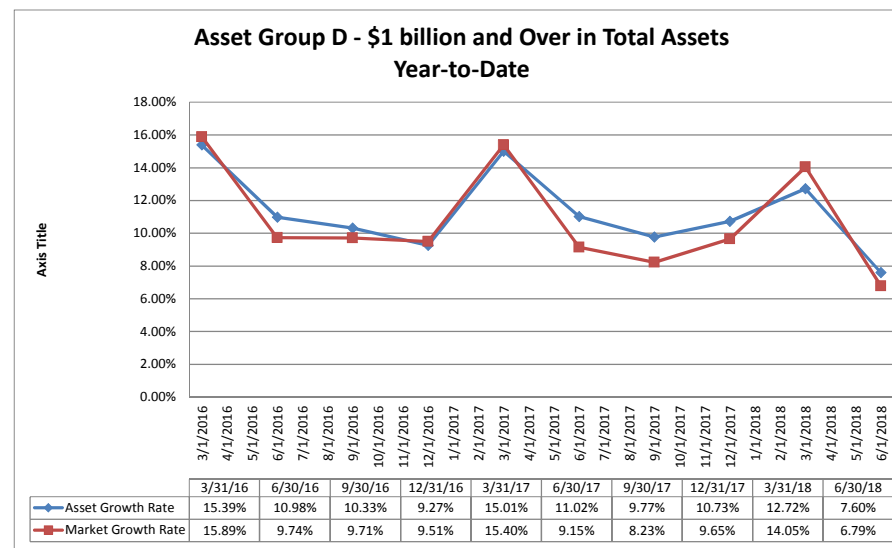
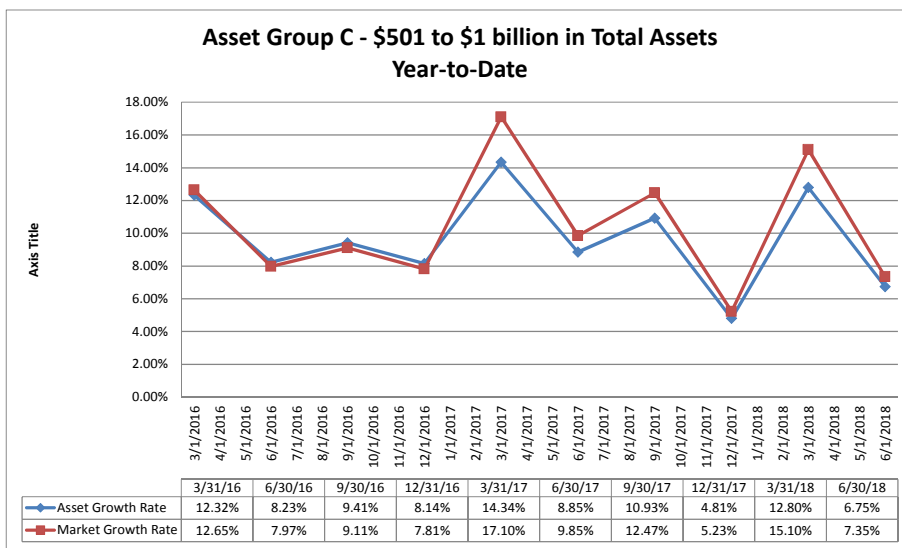
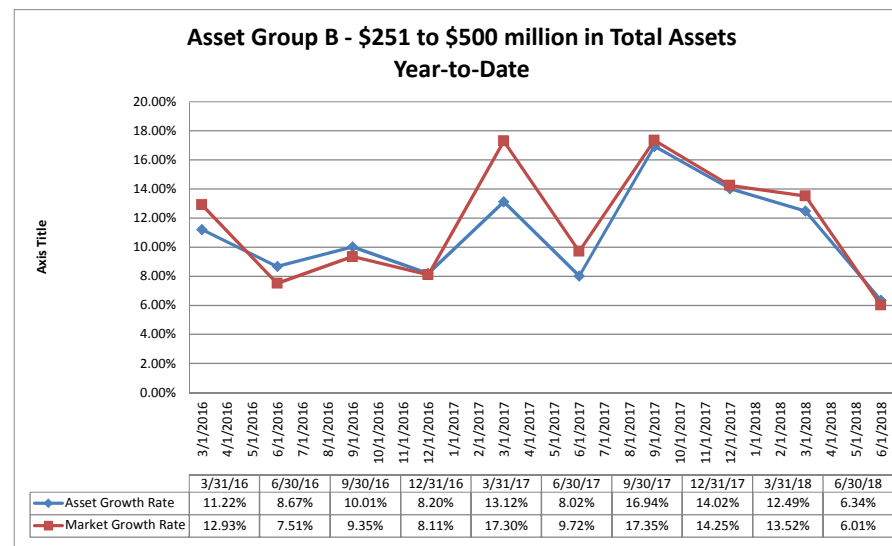
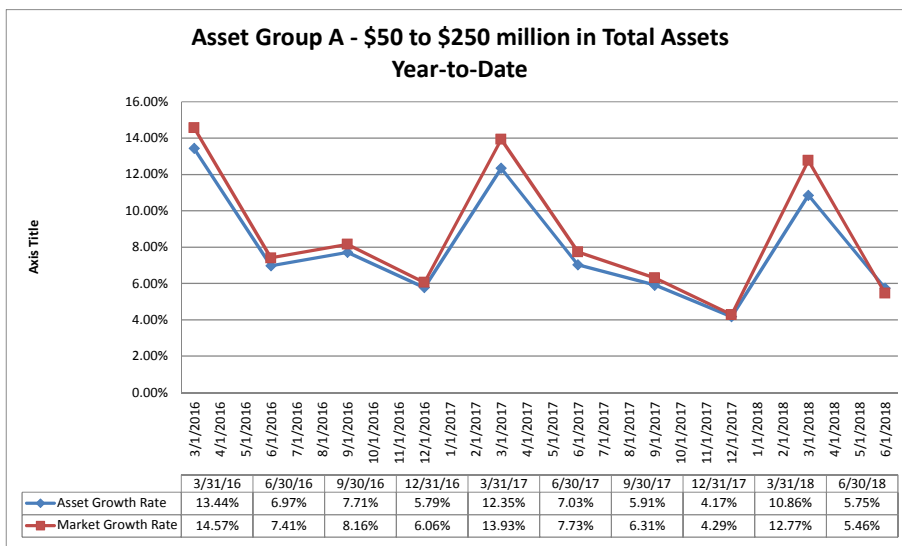
Source: SNL Financial

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Valley Oak Credit Union	\$53,883	\$42,749	\$49,268	86.77%	\$2,033	4.18%	0.23%	3.95%	5.52%	9.11%
	California Community Credit Union	\$63,128	\$23,635	\$54,925	43.03%	\$4,209	2.79%	0.13%	2.66%	4.56%	4.37%
	Menlo Survey Federal Credit Union	\$64,713	\$26,504	\$55,921	47.40%	\$10,786	2.50%	0.17%	2.33%	(3.50%)	(1.71%)
	Siskiyou Central Credit Union	\$66,846	\$37,592	\$59,683	62.99%	\$3,613	2.92%	0.02%	2.89%	10.55%	10.61%
	Chabot Federal Credit Union	\$70,361	\$16,952	\$60,669	27.94%	\$10,825	2.38%	0.37%	2.01%	0.52%	1.83%
	Marin County Federal Credit Union	\$70,503	\$24,344	\$63,616	38.27%	\$8,813	3.00%	0.10%	2.91%	0.32%	(0.07%)
	Kaiperm Diablo Federal Credit Union	\$73,350	\$43,196	\$63,719	67.79%	\$6,378	2.63%	0.36%	2.27%	5.76%	6.69%
	Polam Federal Credit Union	\$73,756	\$44,542	\$64,448	69.11%	\$5,674	3.22%	0.38%	2.85%	(0.50%)	(1.27%)
	Upward Credit Union	\$74,690	\$41,783	\$66,418	62.91%	\$5,533	3.66%	0.07%	3.59%	3.77%	2.92%
	Lassen County Federal Credit Union	\$77,279	\$42,339	\$64,629	65.51%	\$5,520	2.78%	0.37%	2.40%	(2.73%)	(2.63%)
	Bay Cities Credit Union	\$77,609	\$26,173	\$71,008	36.86%	\$4,195	3.32%	0.02%	3.30%	11.06%	10.76%
	Vision One Credit Union	\$79,882	\$73,413	\$65,662	111.80%	\$7,608	4.59%	0.81%	3.79%	33.73%	28.84%
	First California Federal Credit Union	\$92,362	\$50,567	\$82,207	61.51%	\$4,618	3.02%	0.24%	2.78%	6.99%	4.32%
	SRI Federal Credit Union	\$94,194	\$58,848	\$83,376	70.58%	\$8,563	3.05%	0.51%	2.54%	9.39%	4.72%
	Community Credit Union of Southern Humboldt	\$97,045	\$67,243	\$83,779	80.26%	\$3,081	4.43%	0.27%	4.16%	(0.13%)	(1.75%)
	SMW 104 Federal Credit Union	\$97,123	\$35,176	\$89,661	39.23%	\$10,791	2.68%	0.18%	2.51%	9.07%	8.97%
	Shell Western States Federal Credit Union	\$97,129	\$40,479	\$80,481	50.30%	\$8,830	2.62%	0.23%	2.39%	9.01%	(8.58%)
	Tulare County Federal Credit Union	\$99,456	\$77,719	\$91,543	84.90%	\$3,108	3.62%	0.21%	3.40%	10.88%	11.70%
	Mission City Federal Credit Union	\$99,919	\$65,163	\$91,350	71.33%	\$6,245	3.41%	0.33%	3.08%	(0.91%)	(1.03%)
	United Local Credit Union	\$111,032	\$73,017	\$91,609	79.71%	\$5,047	3.19%	0.15%	3.04%	0.38%	1.43%
	Merco Credit Union	\$113,072	\$57,397	\$101,763	56.40%	\$3,375	3.36%	0.13%	3.23%	7.94%	7.70%
	Kings Federal Credit Union	\$118,181	\$76,088	\$101,519	74.95%	\$5,909	3.10%	0.35%	2.75%	10.22%	12.66%
	Santa Cruz Community Credit Union	\$119,888	\$90,133	\$109,606	82.23%	\$2,924	4.71%	0.03%	4.67%	11.44%	12.27%
	Cooperative Center Federal Credit Union	\$122,607	\$72,683	\$114,681	63.38%	\$4,541	3.54%	0.11%	3.43%	8.57%	8.79%
	Compass Community Credit Union	\$137,820	\$65,511	\$118,059	55.49%	\$14,507	2.51%	0.34%	2.16%	2.32%	2.04%
	San Joaquin Power Employees Credit Union	\$139,882	\$98,058	\$115,735	84.73%	\$23,314	2.93%	1.73%	1.20%	1.49%	3.26%
	Central Coast Federal Credit Union	\$144,316	\$63,657	\$131,868	48.27%	\$4,065	3.20%	0.18%	3.02%	4.84%	3.44%
	Solano First Federal Credit Union	\$148,202	\$90,140	\$139,718	64.52%	\$3,705	3.73%	0.12%	3.61%	8.05%	12.41%
	Premier Community Credit Union	\$151,350	\$66,421	\$136,306	48.73%	\$2,968	2.97%	0.14%	2.83%	8.47%	9.77%
	Families & Schools Together Federal Credit Union	\$159,279	\$129,697	\$138,216	93.84%	\$4,084	3.76%	0.21%	3.55%	8.13%	10.86%
	Central State Credit Union	\$197,435	\$111,356	\$182,359	61.06%	\$4,201	3.40%	0.10%	3.30%	4.23%	4.64%
	Members 1st Credit Union	\$199,290	\$158,157	\$178,817	88.45%	\$3,870	3.13%	0.22%	2.92%	7.86%	8.00%
	C.A.H.P. Credit Union	\$205,863	\$166,102	\$185,113	89.73%	\$6,641	4.74%	0.79%	3.94%	(4.88%)	(5.47%)
	Heritage Community Credit Union	\$213,783	\$181,447	\$193,613	93.72%	\$4,804	3.05%	0.27%	2.78%	10.11%	10.87%
	Pacific Postal Credit Union	\$216,445	\$62,733	\$184,558	33.99%	\$7,337	3.63%	0.27%	3.35%	(4.07%)	(4.28%)
	Monterey Credit Union	\$238,050	\$145,609	\$202,499	71.91%	\$3,239	3.68%	0.06%	3.62%	3.83%	4.91%
	Tucomas Federal Credit Union	\$239,441	\$164,429	\$222,138	74.02%	\$2,920	3.44%	0.11%	3.33%	10.28%	10.92%
	Average of Asset Group A	\$121,599	\$73,272	\$107,852	66.04%	\$6,159	3.32%	0.28%	3.04%	5.75%	5.46%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 12, 2018

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											
	Yolo Federal Credit Union	\$292,894	\$202,343	\$254,579	79.48%	\$4,923	3.31%	0.08%	3.23%	6.15%	2.92%
	MOCSE Federal Credit Union	\$307,054	\$145,489	\$282,476	51.50%	\$3,962	2.89%	0.02%	2.87%	13.22%	14.17%
	Sea West Coast Guard Federal Credit Union	\$361,146	\$139,748	\$289,011	48.35%	\$8,808	2.65%	0.59%	2.06%	1.78%	1.92%
	First U.S. Community Credit Union	\$370,114	\$228,846	\$326,780	70.03%	\$5,213	3.12%	0.31%	2.81%	3.21%	2.35%
	PremierOne Credit Union	\$425,236	\$255,001	\$383,682	66.46%	\$5,670	3.24%	0.24%	3.00%	5.78%	5.77%
	SafeAmerica Credit Union	\$429,657	\$371,383	\$393,799	94.31%	\$6,009	3.41%	0.53%	2.88%	4.81%	4.96%
	UNCLE Credit Union	\$449,201	\$327,083	\$404,597	80.84%	\$5,380	3.25%	0.16%	3.08%	22.86%	22.80%
	Alliance Credit Union	\$461,546	\$412,275	\$422,672	97.54%	\$4,438	3.67%	0.29%	3.38%	(6.04%)	(6.40%)
	Sacramento Credit Union	\$470,442	\$252,359	\$401,464	62.86%	\$5,227	2.65%	0.23%	2.42%	3.76%	2.84%
	Community First Credit Union	\$492,972	\$351,766	\$442,393	79.51%	\$3,496	4.00%	0.19%	3.81%	7.91%	8.76%
	Average of Asset Group B	\$406,026	\$268,629	\$360,145	73.09%	\$5,313	3.22%	0.26%	2.95%	6.34%	6.01%
Asset Group C - \$501 million to \$1 billion in total assets											
	Financial Center Credit Union	\$501,443	\$174,360	\$398,511	43.75%	\$5,666	3.74%	0.40%	3.34%	7.18%	10.06%
	Merced School Employees Federal Credit Union	\$501,718	\$194,000	\$456,288	42.52%	\$4,801	2.91%	0.17%	2.74%	8.02%	10.08%
	Commonwealth Central Credit Union	\$519,786	\$386,639	\$464,508	83.24%	\$5,046	3.44%	0.09%	3.35%	6.64%	6.82%
	Valley First Credit Union	\$608,799	\$407,143	\$531,091	76.66%	\$3,667	2.99%	0.14%	2.85%	1.66%	1.85%
	1st Northern California Credit Union	\$710,328	\$228,755	\$631,418	36.23%	\$10,221	1.99%	0.30%	1.69%	2.24%	1.95%
	Noble Federal Credit Union	\$734,706	\$573,524	\$639,047	89.75%	\$3,425	3.92%	0.30%	3.62%	10.74%	8.39%
	Santa Clara County Federal Credit Union	\$755,559	\$385,182	\$681,405	56.53%	\$6,168	3.10%	0.27%	2.83%	8.22%	9.92%
	S.F. Police Credit Union	\$904,478	\$611,011	\$777,261	78.61%	\$8,336	3.33%	0.27%	3.06%	5.83%	6.65%
	Sierra Central Credit Union	\$973,682	\$722,168	\$854,999	84.46%	\$5,937	3.76%	0.49%	3.27%	8.04%	7.98%
	Bay Federal Credit Union	\$976,954	\$600,437	\$880,112	68.22%	\$4,492	3.29%	0.15%	3.14%	8.90%	9.81%
	Average of Asset Group C	\$718,745	\$428,322	\$631,464	66.00%	\$5,776	3.25%	0.26%	2.99%	6.75%	7.35%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$1 billion and over in total assets											
	1st United Services Credit Union	\$1,060,035	\$861,833	\$955,068	90.24%	\$7,465	3.48%	0.65%	2.83%	7.26%	7.68%
	San Mateo Credit Union	\$1,065,970	\$830,689	\$947,292	87.69%	\$6,022	3.59%	0.28%	3.31%	11.30%	11.08%
	San Francisco Federal Credit Union	\$1,091,360	\$787,531	\$973,169	80.92%	\$10,248	3.46%	0.45%	3.01%	(0.92%)	(0.97%)
	Operating Engineers Local Union #3 Federal Credit Union	\$1,124,911	\$611,147	\$897,873	68.07%	\$6,232	3.64%	0.43%	3.21%	8.72%	10.54%
	Self-Help Federal Credit Union	\$1,136,911	\$945,826	\$851,390	111.09%	\$3,796	5.59%	1.15%	4.45%	7.16%	5.79%
	Pacific Service Credit Union	\$1,166,445	\$678,739	\$994,485	68.25%	\$9,369	2.86%	0.27%	2.59%	0.75%	0.25%
	KeyPoint Credit Union	\$1,287,403	\$1,022,794	\$986,053	103.73%	\$7,273	3.63%	0.92%	2.71%	14.55%	6.20%
	San Francisco Fire Credit Union	\$1,321,724	\$912,747	\$1,206,058	75.68%	\$6,692	3.43%	0.21%	3.22%	2.14%	1.81%
	Coast Central Credit Union	\$1,425,697	\$633,562	\$1,200,867	52.76%	\$6,365	2.94%	0.65%	2.29%	6.22%	6.29%
	Meriwest Credit Union	\$1,544,934	\$1,260,336	\$1,225,348	102.86%	\$6,959	3.39%	0.47%	2.92%	7.87%	7.18%
	Schools Financial Credit Union	\$1,982,733	\$1,367,883	\$1,749,134	78.20%	\$6,653	2.96%	0.25%	2.71%	8.01%	7.64%
	Provident Credit Union	\$2,478,642	\$1,593,945	\$2,171,118	73.42%	\$7,983	2.89%	0.58%	2.31%	7.81%	8.70%
	Stanford Federal Credit Union	\$2,484,430	\$1,825,216	\$1,960,495	93.10%	\$13,215	3.27%	0.57%	2.70%	10.92%	2.16%
	Technology Credit Union	\$2,552,159	\$1,995,264	\$2,173,485	91.80%	\$10,930	3.51%	0.53%	2.98%	5.32%	4.97%
	SAFE Credit Union	\$2,846,791	\$2,349,606	\$2,447,443	96.00%	\$4,126	3.10%	0.35%	2.75%	10.01%	5.77%
	Educational Employees Credit Union	\$3,002,927	\$1,242,931	\$2,629,813	47.26%	\$6,067	2.91%	0.35%	2.56%	5.94%	7.23%
	Travis Credit Union	\$3,064,963	\$2,335,195	\$2,686,544	86.92%	\$4,823	3.89%	0.42%	3.47%	6.34%	5.92%
	Chevron Federal Credit Union	\$3,337,657	\$2,714,281	\$2,928,250	92.69%	\$12,115	3.31%	0.96%	2.35%	11.02%	10.15%
	Redwood Credit Union	\$4,397,529	\$3,231,501	\$3,860,318	83.71%	\$7,763	3.51%	0.33%	3.17%	17.32%	17.38%
	Patelco Credit Union	\$6,364,988	\$4,692,980	\$5,592,566	83.91%	\$9,139	3.23%	0.78%	2.45%	10.19%	13.58%
	Star One Credit Union	\$8,790,404	\$3,912,369	\$6,700,269	58.39%	\$43,409	2.49%	1.26%	1.24%	(4.20%)	4.17%
	Golden 1 Credit Union	\$11,968,382	\$8,303,404	\$10,485,735	79.19%	\$7,402	3.16%	0.37%	2.79%	8.39%	9.19%
	First Technology Federal Credit Union	\$12,115,976	\$8,982,528	\$8,245,549	108.94%	\$8,279	3.53%	0.80%	2.72%	12.70%	3.44%
	Average of Asset Group D	\$3,374,477	\$2,308,361	\$2,776,884	83.25%	\$9,232	3.38%	0.57%	2.81%	7.60%	6.79%

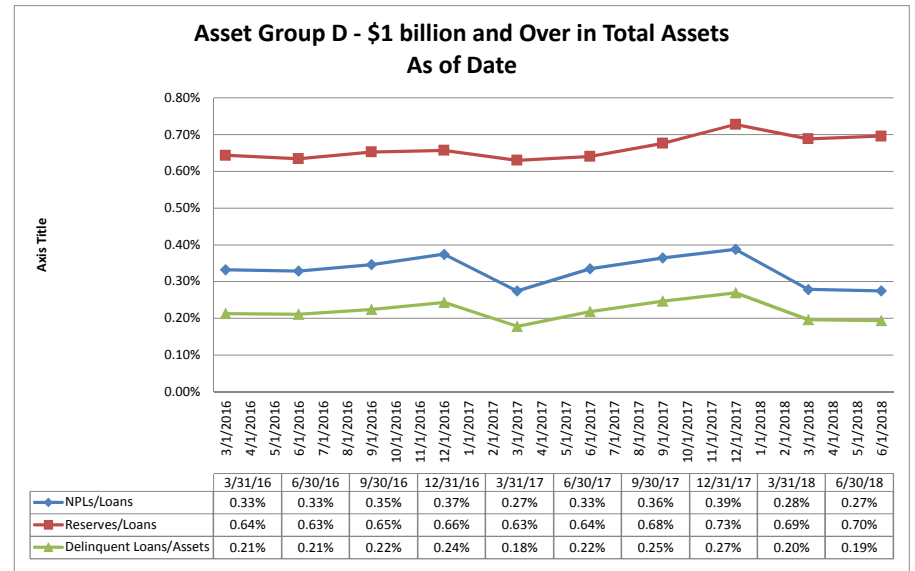
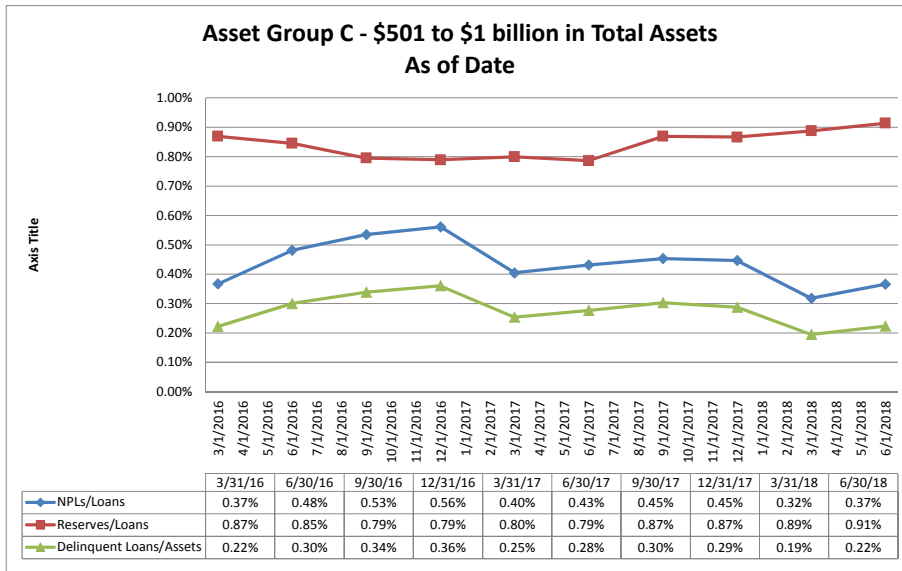
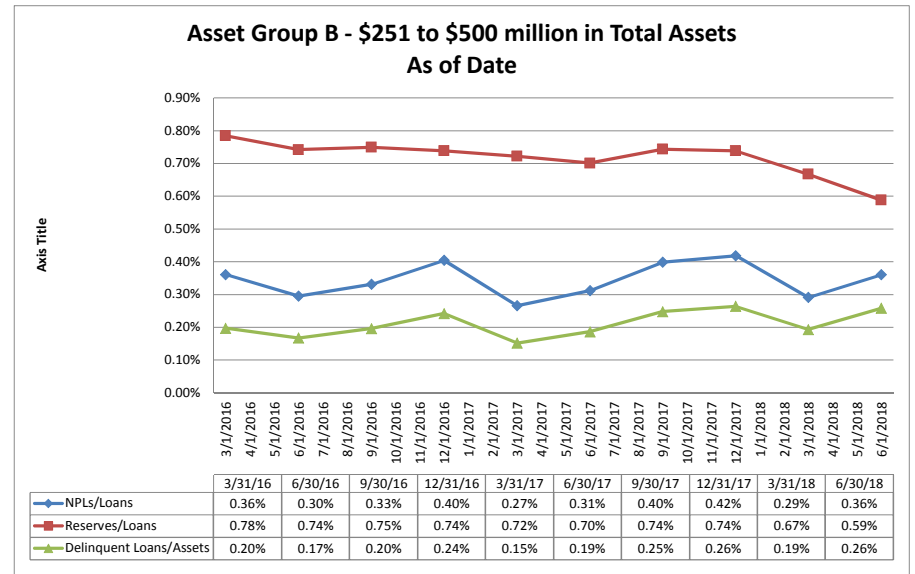
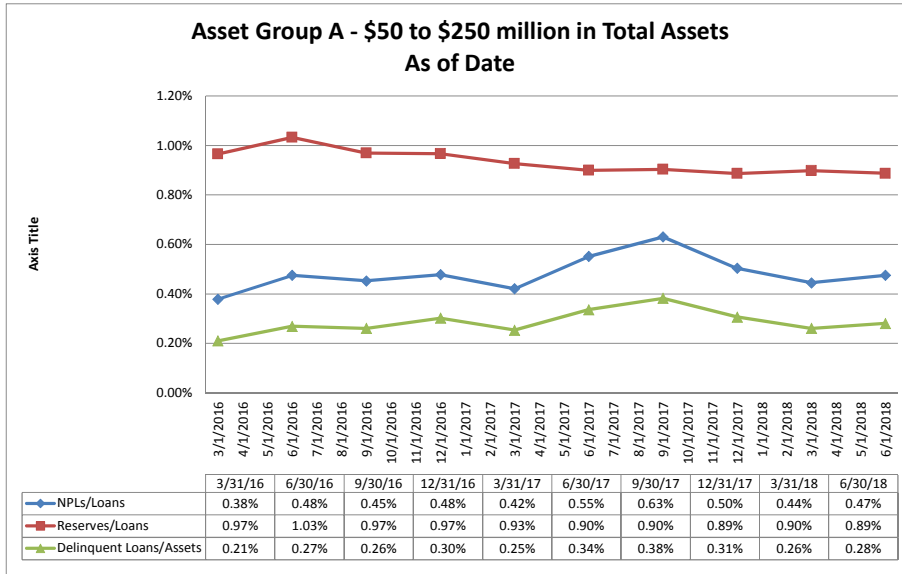
Source: SNL Financial

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Asset Quality

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Valley Oak Credit Union	\$53,883	\$339	0.79%	1.38%	174.63%	7.02%	0.63%
	California Community Credit Union	\$63,128	\$97	0.41%	2.63%	640.21%	1.14%	0.15%
	Menlo Survey Federal Credit Union	\$64,713	\$40	0.15%	0.18%	122.50%	0.49%	0.06%
	Siskiyou Central Credit Union	\$66,846	\$83	0.22%	0.48%	216.87%	1.18%	0.12%
	Chabot Federal Credit Union	\$70,361	\$2	0.01%	0.43%	NM	0.02%	0.00%
	Marin County Federal Credit Union	\$70,503	\$84	0.35%	0.65%	189.29%	1.24%	0.12%
	Kaiperm Diablo Federal Credit Union	\$73,350	\$4	0.01%	0.94%	NM	0.04%	0.01%
	Polam Federal Credit Union	\$73,756	\$136	0.31%	0.91%	298.53%	8.00%	0.18%
	Upward Credit Union	\$74,690	\$580	1.39%	0.20%	14.66%	7.94%	0.78%
	Lassen County Federal Credit Union	\$77,279	\$104	0.25%	0.41%	167.31%	0.85%	0.13%
	Bay Cities Credit Union	\$77,609	\$236	0.90%	1.24%	137.71%	3.44%	0.30%
	Vision One Credit Union	\$79,882	\$0	0.00%	1.78%	NA	0.00%	0.00%
	First California Federal Credit Union	\$92,362	\$205	0.41%	0.62%	153.17%	2.50%	0.22%
	SRI Federal Credit Union	\$94,194	\$53	0.09%	0.25%	279.25%	0.63%	0.06%
	Community Credit Union of Southern Humboldt	\$97,045	\$880	1.31%	0.31%	23.64%	7.19%	0.91%
	SMW 104 Federal Credit Union	\$97,123	\$63	0.18%	0.18%	103.17%	0.86%	0.06%
	Shell Western States Federal Credit Union	\$97,129	\$109	0.27%	0.42%	154.13%	1.27%	0.11%
	Tulare County Federal Credit Union	\$99,456	\$486	0.63%	0.55%	88.68%	7.65%	0.49%
	Mission City Federal Credit Union	\$99,919	\$510	0.78%	0.11%	13.92%	6.37%	0.51%
	United Local Credit Union	\$111,032	\$283	0.39%	1.49%	384.10%	1.65%	0.25%
	Merco Credit Union	\$113,072	\$126	0.22%	0.68%	309.52%	1.38%	0.11%
	Kings Federal Credit Union	\$118,181	\$300	0.39%	0.95%	240.33%	1.80%	0.25%
	Santa Cruz Community Credit Union	\$119,888	\$909	1.01%	1.61%	159.85%	60.22%	0.76%
	Cooperative Center Federal Credit Union	\$122,607	\$893	1.23%	0.91%	74.47%	18.94%	0.73%
	Compass Community Credit Union	\$137,820	\$73	0.11%	0.45%	405.48%	0.37%	0.05%
	San Joaquin Power Employees Credit Union	\$139,882	\$31	0.03%	1.00%	NM	0.13%	0.02%
	Central Coast Federal Credit Union	\$144,316	\$92	0.14%	1.04%	716.30%	1.49%	0.06%
	Solano First Federal Credit Union	\$148,202	\$1,124	1.25%	2.75%	220.82%	21.69%	0.76%
	Premier Community Credit Union	\$151,350	\$807	1.21%	1.31%	107.93%	5.79%	0.53%
	Families & Schools Together Federal Credit Union	\$159,279	\$240	0.19%	0.93%	504.17%	1.20%	0.15%
	Central State Credit Union	\$197,435	\$632	0.57%	1.15%	203.01%	5.23%	0.32%
	Members 1st Credit Union	\$199,290	\$122	0.08%	0.44%	563.93%	0.82%	0.06%
	C.A.H.P. Credit Union	\$205,863	\$446	0.27%	0.71%	263.45%	2.48%	0.22%
	Heritage Community Credit Union	\$213,783	\$1,216	0.67%	1.17%	174.01%	7.56%	0.57%
	Pacific Postal Credit Union	\$216,445	\$342	0.55%	0.52%	95.03%	1.12%	0.16%
	Monterey Credit Union	\$238,050	\$792	0.54%	1.26%	231.31%	3.33%	0.33%
	Tuocomas Federal Credit Union	\$239,441	\$431	0.26%	0.78%	298.38%	5.09%	0.18%
	Average of Asset Group A	\$121,599	\$348	0.47%	0.89%	234.24%	5.35%	0.28%

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Asset Quality
June 30, 2018
Run Date: August 12, 2018

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	Yolo Federal Credit Union	\$292,894	\$173	0.09%	0.59%	687.86%	0.83%	0.06%
	MOCSE Federal Credit Union	\$307,054	\$287	0.20%	0.82%	417.07%	2.21%	0.09%
	Sea West Coast Guard Federal Credit Union	\$361,146	\$101	0.07%	0.52%	716.83%	0.14%	0.03%
	First U.S. Community Credit Union	\$370,114	\$870	0.38%	0.49%	127.59%	2.10%	0.24%
	PremierOne Credit Union	\$425,236	\$355	0.14%	0.36%	256.34%	0.87%	0.08%
	SafeAmerica Credit Union	\$429,657	\$1,686	0.45%	0.52%	114.53%	5.16%	0.39%
	UNCLE Credit Union	\$449,201	\$626	0.19%	0.38%	199.52%	1.94%	0.14%
	Alliance Credit Union	\$461,546	\$2,581	0.63%	0.70%	111.82%	7.27%	0.56%
	Sacramento Credit Union	\$470,442	\$587	0.23%	0.63%	269.85%	0.87%	0.12%
	Community First Credit Union	\$492,972	\$4,285	1.22%	0.87%	71.39%	9.77%	0.87%
	Average of Asset Group B	\$406,026	\$1,155	0.36%	0.59%	297.28%	3.12%	0.26%
Asset Group C - \$501 million to \$1 billion in total assets								
	Financial Center Credit Union	\$501,443	\$672	0.39%	1.38%	358.33%	0.70%	0.13%
	Merced School Employees Federal Credit Union	\$501,718	\$699	0.36%	1.11%	307.73%	1.59%	0.14%
	Commonwealth Central Credit Union	\$519,786	\$884	0.23%	0.56%	243.67%	1.99%	0.17%
	Valley First Credit Union	\$608,799	\$979	0.24%	0.53%	218.90%	1.55%	0.16%
	1st Northern California Credit Union	\$710,328	\$17	0.01%	0.54%	NM	0.02%	0.00%
	Noble Federal Credit Union	\$734,706	\$2,840	0.50%	1.37%	277.25%	3.87%	0.39%
	Santa Clara County Federal Credit Union	\$755,559	\$1,086	0.28%	0.87%	307.92%	1.81%	0.14%
	S.F. Police Credit Union	\$904,478	\$4,534	0.74%	1.16%	156.31%	3.52%	0.50%
	Sierra Central Credit Union	\$973,682	\$2,302	0.32%	0.97%	305.39%	2.48%	0.24%
	Bay Federal Credit Union	\$976,954	\$3,520	0.59%	0.65%	111.36%	4.61%	0.36%
	Average of Asset Group C	\$718,745	\$1,753	0.37%	0.91%	254.10%	2.21%	0.22%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	1st United Services Credit Union	\$1,060,035	\$2,640	0.31%	0.40%	129.81%	2.74%	0.25%
	San Mateo Credit Union	\$1,065,970	\$1,642	0.20%	0.55%	278.56%	1.51%	0.15%
	San Francisco Federal Credit Union	\$1,091,360	\$3,275	0.42%	2.11%	507.63%	7.89%	0.30%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,124,911	\$2,893	0.47%	1.05%	222.71%	2.09%	0.26%
	Self-Help Federal Credit Union	\$1,136,911	\$3,820	0.40%	1.22%	301.44%	5.24%	0.34%
	Pacific Service Credit Union	\$1,166,445	\$294	0.04%	0.27%	621.77%	0.18%	0.03%
	KeyPoint Credit Union	\$1,287,403	\$2,499	0.24%	0.34%	140.74%	2.68%	0.19%
	San Francisco Fire Credit Union	\$1,321,724	\$3,365	0.37%	0.58%	158.22%	4.25%	0.25%
	Coast Central Credit Union	\$1,425,697	\$2,037	0.32%	0.69%	213.89%	1.51%	0.14%
	Meriwest Credit Union	\$1,544,934	\$5,340	0.42%	0.65%	153.11%	4.95%	0.35%
	Schools Financial Credit Union	\$1,982,733	\$3,561	0.26%	0.58%	223.59%	1.85%	0.18%
	Provident Credit Union	\$2,478,642	\$2,371	0.15%	0.24%	164.32%	0.91%	0.10%
	Stanford Federal Credit Union	\$2,484,430	\$786	0.04%	0.59%	NM	0.32%	0.03%
	Technology Credit Union	\$2,552,159	\$3,522	0.18%	0.79%	445.03%	1.26%	0.14%
	SAFE Credit Union	\$2,846,791	\$4,353	0.19%	0.64%	345.14%	1.86%	0.15%
	Educational Employees Credit Union	\$3,002,927	\$3,081	0.25%	0.85%	342.03%	1.01%	0.10%
	Travis Credit Union	\$3,064,963	\$11,241	0.48%	1.27%	264.08%	3.22%	0.37%
	Chevron Federal Credit Union	\$3,337,657	\$4,706	0.17%	0.28%	159.26%	1.23%	0.14%
	Redwood Credit Union	\$4,397,529	\$13,174	0.41%	0.76%	186.46%	2.58%	0.30%
	Patelco Credit Union	\$6,364,988	\$14,909	0.32%	0.81%	253.61%	2.66%	0.23%
	Star One Credit Union	\$8,790,404	\$2,693	0.07%	0.11%	163.31%	0.29%	0.03%
	Golden 1 Credit Union	\$11,968,382	\$31,177	0.38%	0.73%	193.50%	2.41%	0.26%
	First Technology Federal Credit Union	\$12,115,976	\$19,951	0.22%	0.49%	220.97%	1.85%	0.16%
	Average of Asset Group D	\$3,374,477	\$6,232	0.27%	0.70%	258.60%	2.37%	0.19%

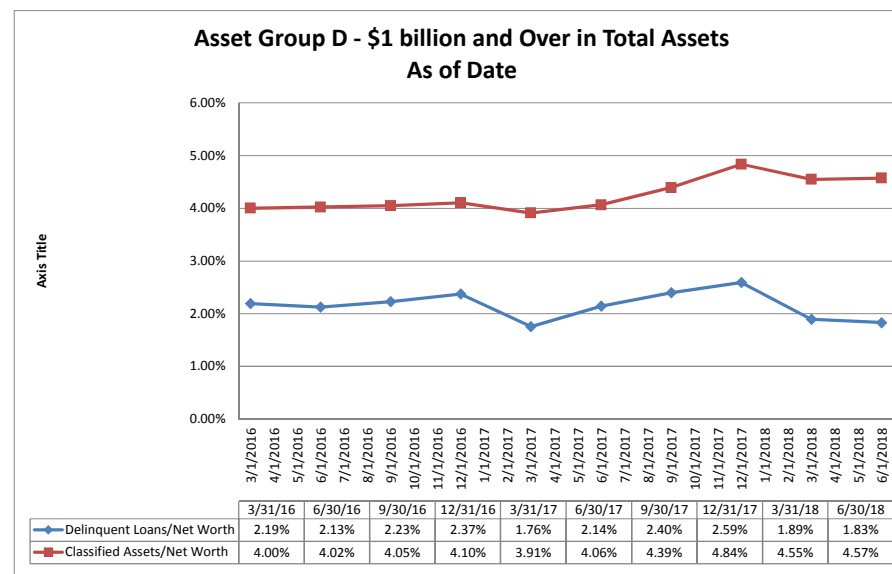
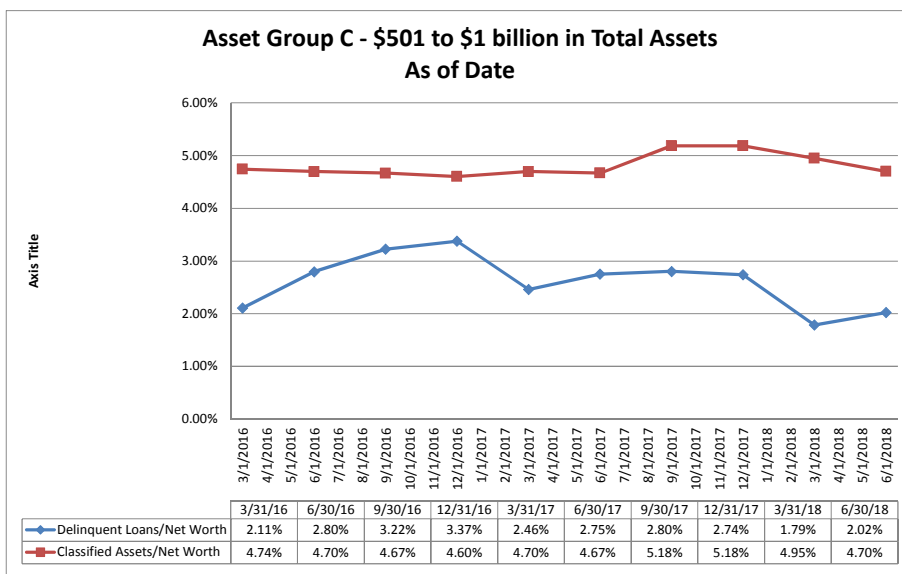
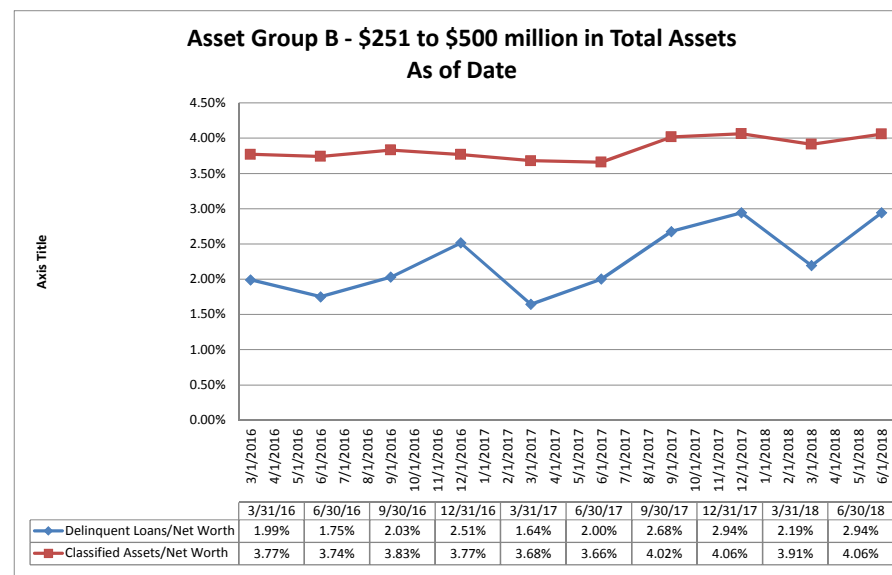
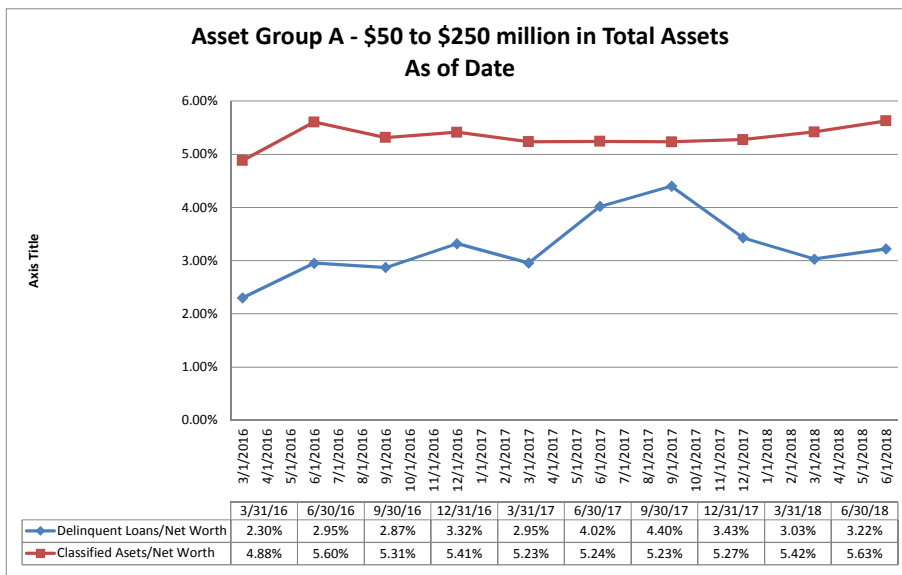
Source: SNL Financial

NA = data was not available.

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

Net Worth

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



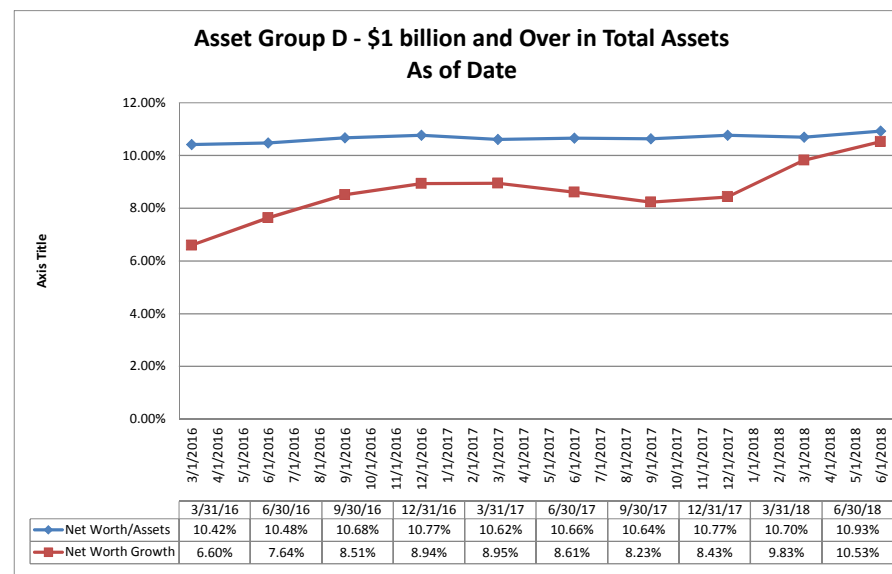
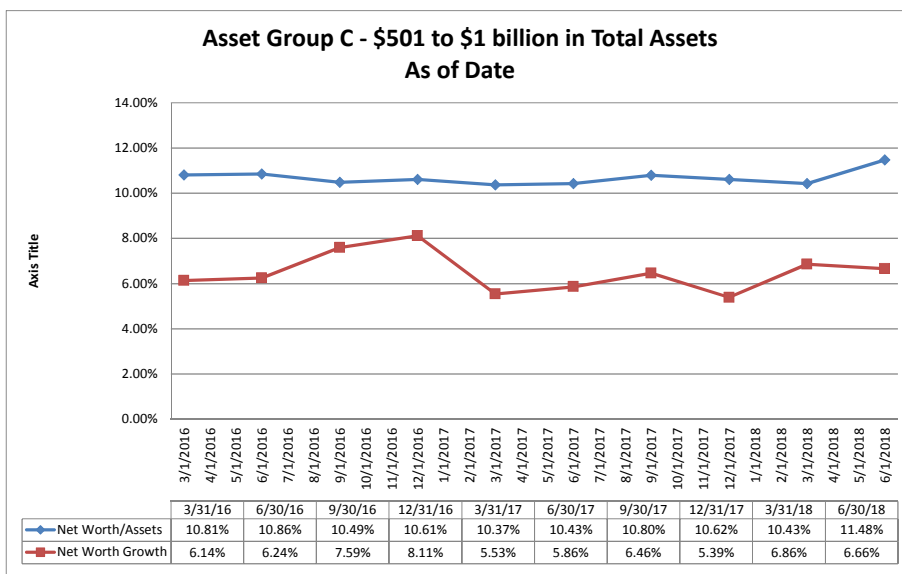
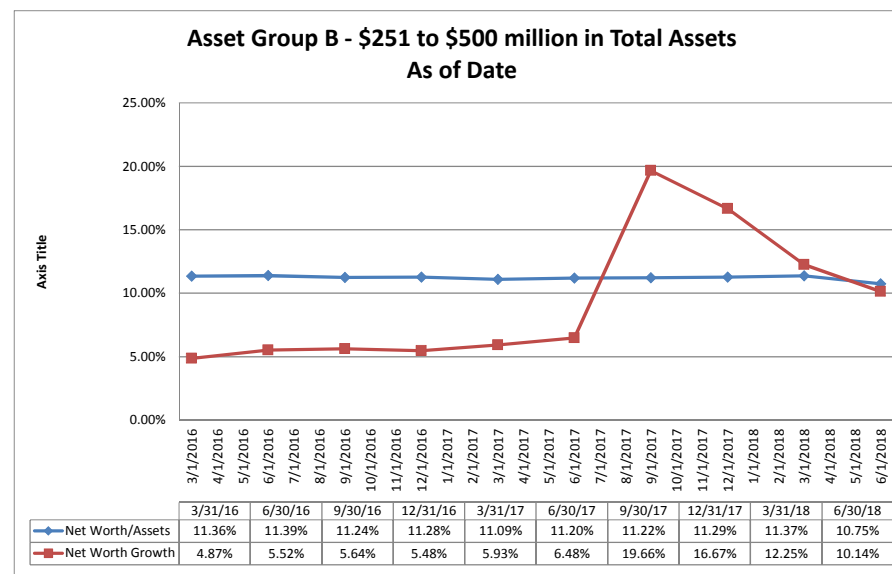
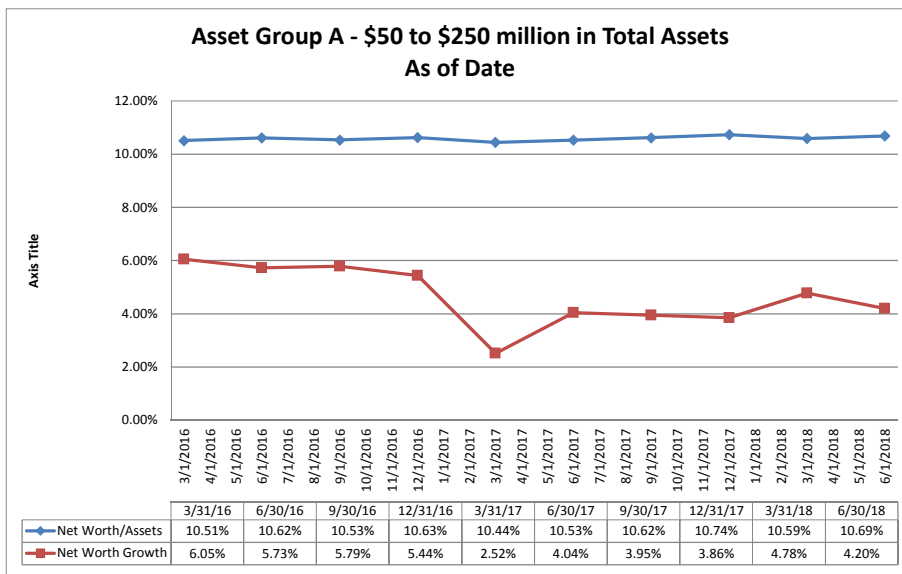
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Valley Oak Credit Union	\$53,883	\$4,633	8.60%	(2.98%)	7.32%	12.78%
	California Community Credit Union	\$63,128	\$7,884	12.49%	6.39%	1.23%	7.88%
	Menlo Survey Federal Credit Union	\$64,713	\$8,036	12.42%	7.70%	0.50%	0.61%
	Siskiyou Central Credit Union	\$66,846	\$6,872	10.28%	10.12%	1.21%	2.62%
	Chabot Federal Credit Union	\$70,361	\$10,277	14.61%	3.32%	0.02%	0.71%
	Marin County Federal Credit Union	\$70,503	\$6,930	9.83%	10.45%	1.21%	2.29%
	Kaiperm Diablo Federal Credit Union	\$73,350	\$9,441	12.87%	(0.38%)	0.04%	4.28%
	Polam Federal Credit Union	\$73,756	\$9,109	12.35%	4.63%	1.49%	4.46%
	Upward Credit Union	\$74,690	\$7,216	9.66%	9.89%	8.04%	1.18%
	Lassen County Federal Credit Union	\$77,279	\$12,443	16.10%	2.00%	0.84%	1.40%
	Bay Cities Credit Union	\$77,609	\$6,532	8.42%	5.99%	3.61%	4.98%
	Vision One Credit Union	\$79,882	\$10,872	13.61%	9.52%	0.00%	12.03%
	First California Federal Credit Union	\$92,362	\$7,899	8.55%	(9.39%)	2.60%	3.98%
	SRI Federal Credit Union	\$94,194	\$8,595	9.12%	8.95%	0.62%	1.72%
	Community Credit Union of Southern Humboldt	\$97,045	\$12,038	12.40%	10.68%	7.31%	1.73%
	SMW 104 Federal Credit Union	\$97,123	\$7,293	7.51%	8.64%	0.86%	0.89%
	Shell Western States Federal Credit Union	\$97,129	\$8,563	8.82%	3.54%	1.27%	1.96%
	Tulare County Federal Credit Union	\$99,456	\$7,188	7.23%	7.27%	6.76%	6.00%
	Mission City Federal Credit Union	\$99,919	\$8,245	8.25%	7.16%	6.19%	0.86%
	United Local Credit Union	\$111,032	\$19,008	17.12%	(2.83%)	1.49%	5.72%
	Merco Credit Union	\$113,072	\$10,495	9.28%	8.86%	1.20%	3.72%
	Kings Federal Credit Union	\$118,181	\$16,921	14.32%	1.90%	1.77%	4.26%
	Santa Cruz Community Credit Union	\$119,888	\$8,744	7.29%	4.42%	10.40%	16.62%
	Cooperative Center Federal Credit Union	\$122,607	\$7,423	6.05%	1.88%	12.03%	8.96%
	Compass Community Credit Union	\$137,820	\$19,901	14.44%	4.95%	0.37%	1.49%
	San Joaquin Power Employees Credit Union	\$139,882	\$22,721	16.24%	0.82%	0.14%	4.32%
	Central Coast Federal Credit Union	\$144,316	\$12,027	8.33%	12.25%	0.76%	5.48%
	Solano First Federal Credit Union	\$148,202	\$8,276	5.58%	(43.05%)	13.58%	29.99%
	Premier Community Credit Union	\$151,350	\$14,398	9.51%	4.26%	5.60%	6.05%
	Families & Schools Together Federal Credit Union	\$159,279	\$18,842	11.83%	15.57%	1.27%	6.42%
	Central State Credit Union	\$197,435	\$15,340	7.77%	12.41%	4.12%	8.36%
	Members 1st Credit Union	\$199,290	\$19,190	9.63%	7.88%	0.64%	3.59%
	C.A.H.P. Credit Union	\$205,863	\$18,120	8.80%	1.59%	2.46%	6.48%
	Heritage Community Credit Union	\$213,783	\$19,019	8.90%	2.57%	6.39%	11.13%
	Pacific Postal Credit Union	\$216,445	\$32,550	15.04%	6.21%	1.05%	1.00%
	Monterey Credit Union	\$238,050	\$34,297	14.41%	3.48%	2.31%	5.34%
	Tucoemas Federal Credit Union	\$239,441	\$18,551	7.75%	8.84%	2.32%	6.93%
	Average of Asset Group A	\$121,599	\$12,862	10.69%	4.20%	3.22%	5.63%

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.

Net Worth

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Yolo Federal Credit Union	\$292,894	\$33,054	11.29%	14.55%	0.52%	3.60%
	MOCSE Federal Credit Union	\$307,054	\$24,508	7.98%	13.82%	1.17%	4.88%
	Sea West Coast Guard Federal Credit Union	\$361,146	\$70,766	19.59%	2.32%	0.14%	1.02%
	First U.S. Community Credit Union	\$370,114	\$41,242	11.14%	9.47%	2.11%	2.69%
	PremierOne Credit Union	\$425,236	\$40,713	9.57%	8.52%	0.87%	2.24%
	SafeAmerica Credit Union	\$429,657	\$35,058	8.16%	4.19%	4.81%	5.51%
	UNCLE Credit Union	\$449,201	\$41,841	9.31%	24.41%	1.50%	2.99%
	Alliance Credit Union	\$461,546	\$36,773	7.97%	4.23%	7.02%	7.85%
	Sacramento Credit Union	\$470,442	\$66,190	14.07%	9.45%	0.89%	2.39%
	Community First Credit Union	\$492,972	\$41,263	8.37%	10.40%	10.38%	7.41%
	Average of Asset Group B	\$406,026	\$43,141	10.75%	10.14%	2.94%	4.06%
Asset Group C - \$501 million to \$1 billion in total assets							
	Financial Center Credit Union	\$501,443	\$98,752	19.69%	8.50%	0.68%	2.44%
	Merced School Employees Federal Credit Union	\$501,718	\$51,429	10.25%	7.17%	1.36%	4.18%
	Commonwealth Central Credit Union	\$519,786	\$49,409	9.51%	7.06%	1.79%	4.36%
	Valley First Credit Union	\$608,799	\$62,892	10.33%	2.02%	1.56%	3.41%
	1st Northern California Credit Union	\$710,328	\$75,085	10.57%	5.22%	0.02%	1.66%
	Noble Federal Credit Union	\$734,706	\$82,594	11.24%	9.47%	3.44%	9.53%
	Santa Clara County Federal Credit Union	\$755,559	\$68,893	9.12%	2.26%	1.58%	4.85%
	S.F. Police Credit Union	\$904,478	\$126,153	13.95%	2.50%	3.59%	5.62%
	Sierra Central Credit Union	\$973,682	\$109,653	11.26%	10.61%	2.10%	6.41%
	Bay Federal Credit Union	\$976,954	\$86,376	8.84%	11.82%	4.08%	4.54%
	Average of Asset Group C	\$718,745	\$81,124	11.48%	6.66%	2.02%	4.70%

Source: SNL Financial

NA = data was not available.

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

Net Worth

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	1st United Services Credit Union	\$1,060,035	\$103,645	9.78%	5.71%	2.55%	3.31%
	San Mateo Credit Union	\$1,065,970	\$111,828	10.49%	13.92%	1.47%	4.09%
	San Francisco Federal Credit Union	\$1,091,360	\$110,145	10.09%	4.13%	2.97%	15.09%
	Operating Engineers Local Union #3 Federal Credit Union	\$1,124,911	\$160,811	14.30%	8.09%	1.80%	4.01%
	Self-Help Federal Credit Union	\$1,136,911	\$153,872	13.53%	16.64%	2.48%	7.48%
	Pacific Service Credit Union	\$1,166,445	\$163,827	14.04%	6.19%	0.18%	1.12%
	KeyPoint Credit Union	\$1,287,403	\$101,311	7.87%	8.97%	2.47%	3.47%
	San Francisco Fire Credit Union	\$1,321,724	\$114,928	8.70%	12.73%	2.93%	4.63%
	Coast Central Credit Union	\$1,425,697	\$163,536	11.47%	11.64%	1.25%	2.66%
	Meriwest Credit Union	\$1,544,934	\$136,100	8.81%	8.59%	3.92%	6.01%
	Schools Financial Credit Union	\$1,982,733	\$218,510	11.02%	13.58%	1.63%	3.64%
	Provident Credit Union	\$2,478,642	\$293,115	11.83%	5.69%	0.81%	1.33%
	Stanford Federal Credit Union	\$2,484,430	\$237,891	9.58%	14.61%	0.33%	4.50%
	Technology Credit Union	\$2,552,159	\$276,725	10.84%	13.33%	1.27%	5.66%
	SAFE Credit Union	\$2,846,791	\$261,769	9.20%	10.48%	1.66%	5.74%
	Educational Employees Credit Union	\$3,002,927	\$379,043	12.62%	8.18%	0.81%	2.78%
	Travis Credit Union	\$3,064,963	\$354,757	11.57%	8.73%	3.17%	8.37%
	Chevron Federal Credit Union	\$3,337,657	\$387,261	11.60%	16.18%	1.22%	1.94%
	Redwood Credit Union	\$4,397,529	\$499,435	11.36%	19.08%	2.64%	4.92%
	Patelco Credit Union	\$6,364,988	\$684,413	10.75%	9.38%	2.18%	5.52%
	Star One Credit Union	\$8,790,404	\$1,013,342	11.53%	7.27%	0.27%	0.43%
	Golden 1 Credit Union	\$11,968,382	\$1,366,007	11.41%	7.96%	2.28%	4.42%
	First Technology Federal Credit Union	\$12,115,976	\$1,099,441	9.07%	11.10%	1.81%	4.01%
	Average of Asset Group D	\$3,374,477	\$364,857	10.93%	10.53%	1.83%	4.57%

Source: SNL Financial

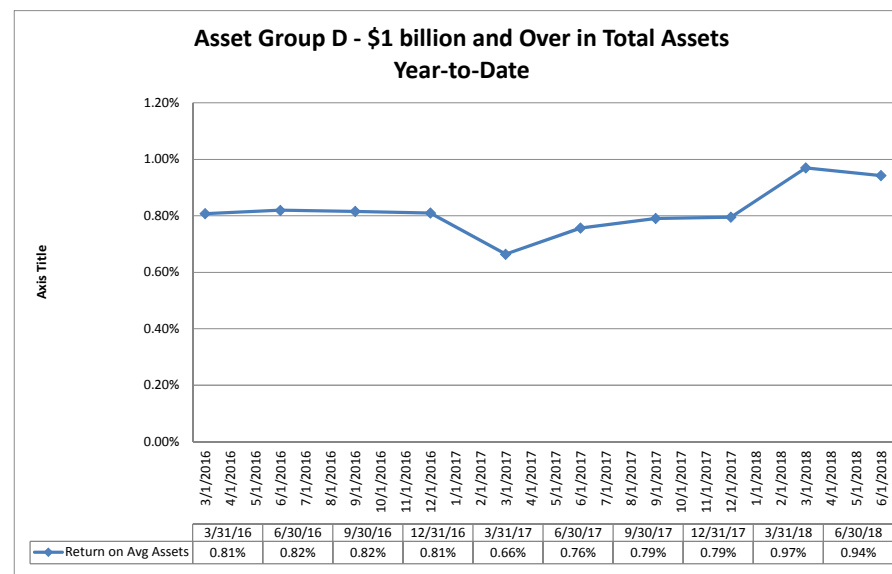
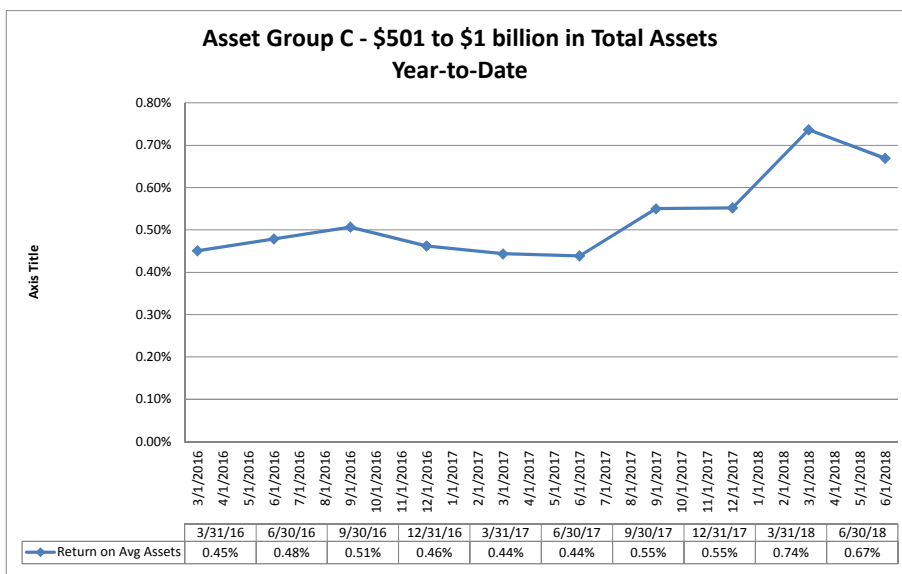
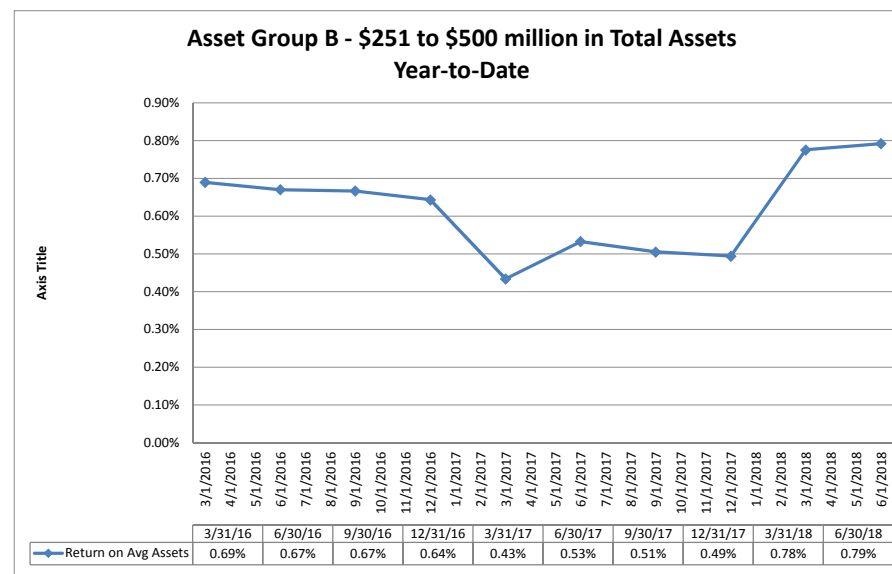
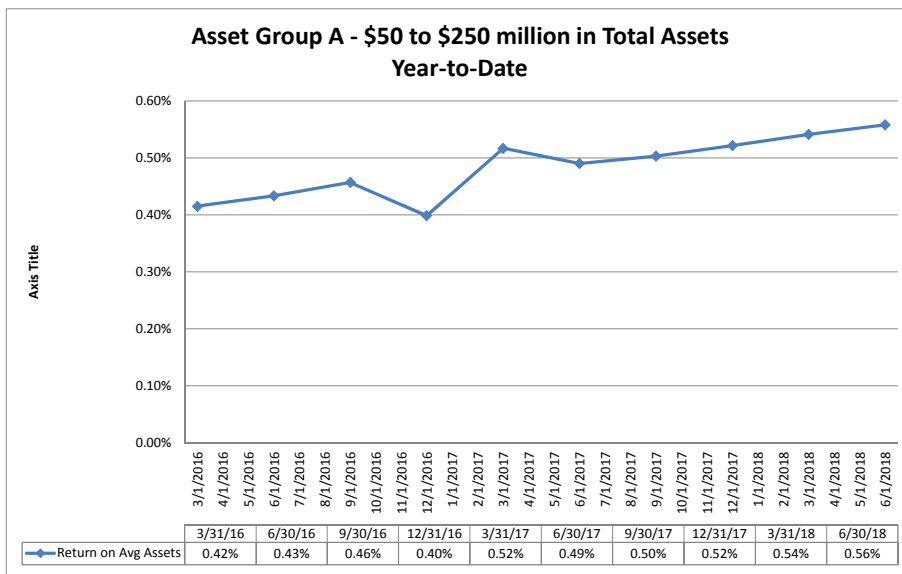
NA = data was not available.

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

Southern California

Performance Analysis

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



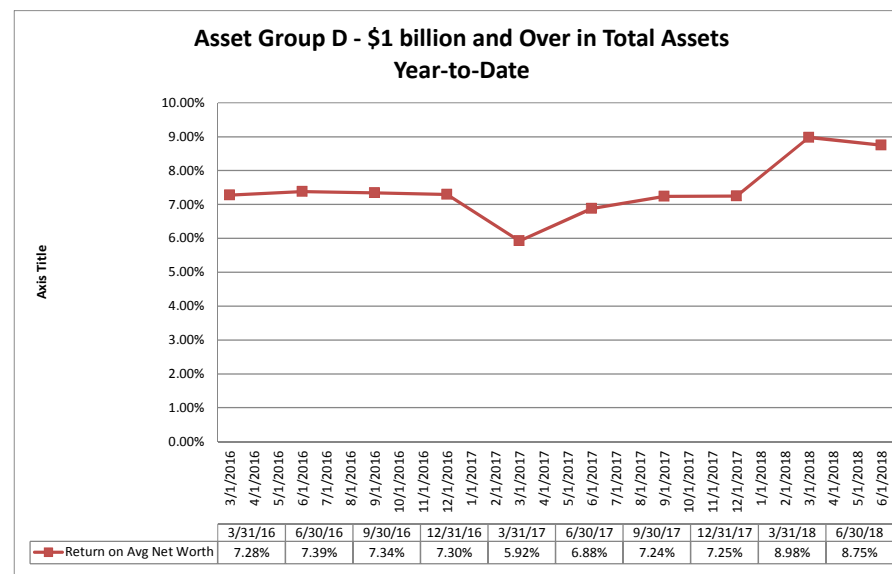
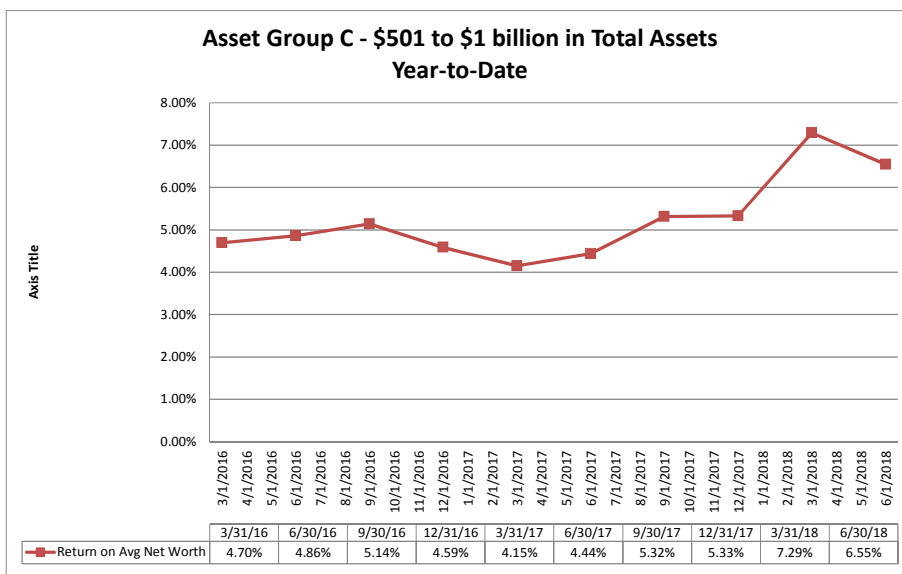
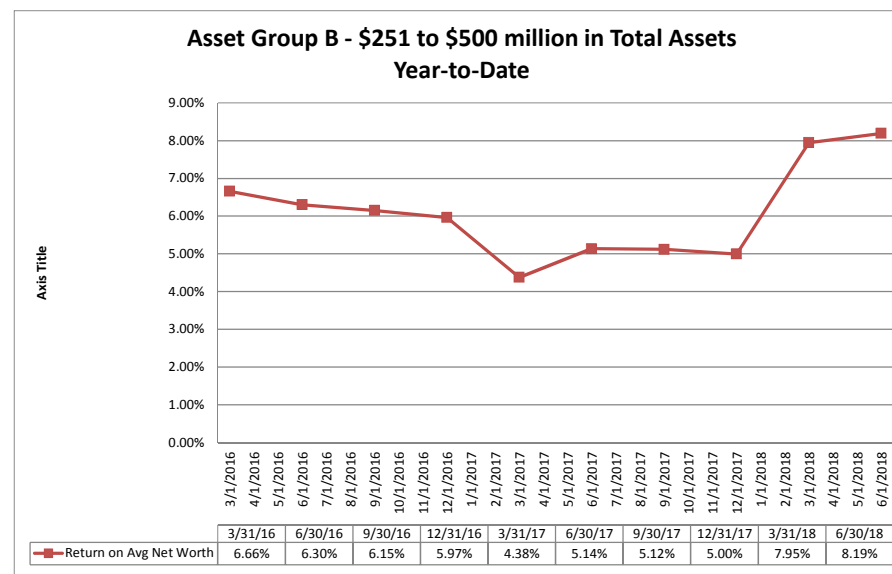
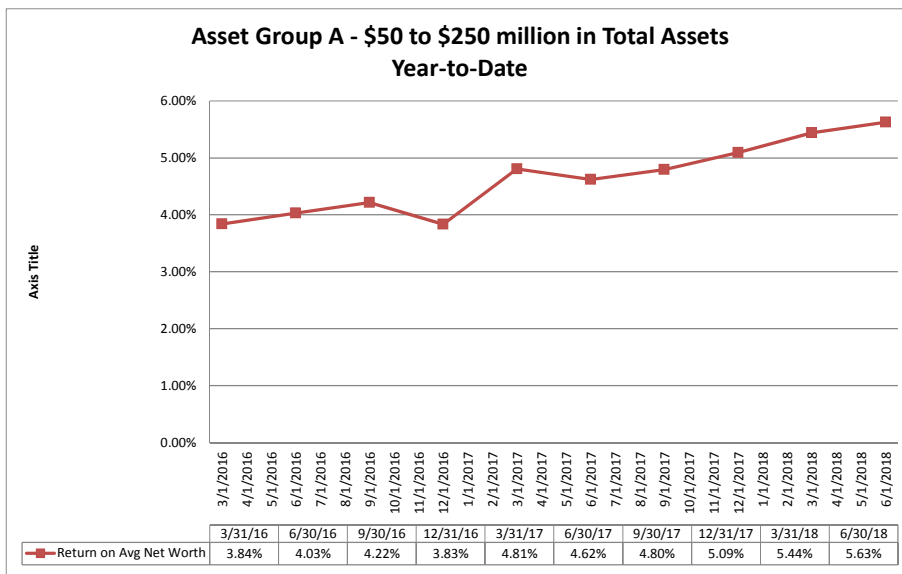
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Pacific Transportation Federal Credit Union	\$59,665	(\$101)	(0.67%)	(3.43%)	98.92%	\$73	(\$269)	(0.88%)	(4.53%)	101.29%	\$76
	Huntington Beach City Employees Credit Union	\$60,437	\$27	0.18%	1.87%	82.85%	\$70	\$76	0.26%	2.64%	84.01%	\$71
	County Schools Federal Credit Union	\$60,482	\$33	0.22%	3.13%	91.77%	\$58	\$45	0.15%	2.14%	84.56%	\$57
	Union Yes Federal Credit Union	\$60,529	\$83	0.52%	12.05%	87.15%	\$103	\$149	0.47%	10.96%	87.79%	\$102
	Polam Federal Credit Union	\$61,116	\$84	0.56%	5.04%	79.81%	\$87	\$149	0.50%	4.49%	81.07%	\$81
	CalCom Federal Credit Union	\$65,054	(\$4)	(0.02%)	(0.18%)	95.77%	\$67	\$128	0.40%	2.91%	89.47%	\$67
	North County Credit Union	\$66,396	(\$4)	(0.02%)	(0.30%)	90.55%	\$82	\$13	0.04%	0.49%	91.09%	\$83
	Technicolor Federal Credit Union	\$67,722	\$265	1.55%	19.24%	73.68%	\$107	\$550	1.67%	20.47%	71.86%	\$97
	Santa Ana Federal Credit Union	\$69,688	\$160	0.93%	10.12%	75.41%	\$61	\$337	0.98%	10.79%	76.47%	\$64
	Universal City Studios Credit Union	\$69,817	\$177	0.99%	12.00%	84.88%	\$66	\$300	0.84%	10.30%	86.51%	\$67
	Nikkei Credit Union	\$70,313	\$72	0.41%	3.40%	84.31%	\$70	\$130	0.37%	3.06%	85.59%	\$73
	Allied Healthcare Federal Credit Union	\$72,750	\$205	1.13%	13.55%	73.75%	\$76	\$371	1.03%	12.45%	73.25%	\$75
	Prospectors Federal Credit Union	\$73,077	\$100	0.54%	4.89%	83.47%	\$66	\$173	0.47%	4.23%	84.79%	\$68
	Bopti Federal Credit Union	\$73,286	\$345	1.90%	11.28%	39.68%	\$148	\$436	1.21%	7.18%	49.24%	\$161
	JACOM Credit Union	\$75,617	\$49	0.26%	2.03%	70.25%	\$97	\$138	0.36%	2.85%	70.93%	\$96
	Paradise Valley Federal Credit Union	\$77,023	(\$42)	(0.21%)	(1.88%)	96.95%	\$74	(\$5)	(0.01%)	(0.11%)	98.43%	\$73
	VA Desert Pacific Federal Credit Union	\$77,088	\$250	1.30%	8.33%	71.90%	\$89	\$386	1.01%	6.43%	74.22%	\$91
	PostCity Financial Credit Union	\$77,610	\$25	0.13%	1.13%	91.31%	\$92	\$42	0.11%	0.95%	93.28%	\$93
	La Loma Federal Credit Union	\$82,012	\$147	0.72%	12.04%	66.09%	\$55	\$165	0.41%	6.76%	73.13%	\$55
	Thinkwise Federal Credit Union	\$84,928	\$254	1.20%	9.18%	77.97%	\$73	\$375	0.89%	6.83%	78.39%	\$74
	Glendale Federal Credit Union	\$88,369	\$27	0.12%	0.97%	83.68%	\$73	\$41	0.09%	0.74%	86.48%	\$75
	United Methodist Federal Credit Union	\$89,801	\$118	0.52%	5.26%	70.89%	\$70	\$338	0.75%	7.60%	69.20%	\$68
	San Diego Firefighters Federal Credit Union	\$97,802	\$96	0.39%	4.91%	86.48%	\$97	\$169	0.35%	4.31%	88.03%	\$97
	Rancho Federal Credit Union	\$97,989	(\$83)	(0.34%)	(4.81%)	98.27%	\$82	(\$77)	(0.16%)	(2.22%)	97.48%	\$85
	South Bay Credit Union	\$104,575	\$125	0.48%	4.65%	69.66%	\$73	\$227	0.44%	4.24%	75.58%	\$78
	California Bear Credit Union	\$115,318	\$67	0.23%	3.66%	87.52%	\$87	\$62	0.11%	1.67%	94.40%	\$86
	First Imperial Credit Union	\$115,346	\$279	0.98%	10.03%	62.08%	\$63	\$694	1.24%	12.66%	66.03%	\$68
	Ontario Montclair School Employees Federal Credit Union	\$115,431	\$143	0.50%	5.35%	81.73%	\$99	\$346	0.61%	6.49%	80.11%	\$99
	East County Schools Federal Credit Union	\$116,257	\$172	0.60%	7.10%	80.31%	\$87	\$304	0.54%	6.32%	81.45%	\$88
	Pasadena Service Federal Credit Union	\$116,645	\$239	0.82%	8.57%	70.41%	\$70	\$358	0.62%	6.48%	75.52%	\$72
	Clearpath Federal Credit Union	\$120,469	\$78	0.26%	2.75%	83.41%	\$59	\$186	0.31%	3.28%	85.38%	\$61
	California Lithuanian Credit Union	\$121,415	\$364	1.20%	8.21%	42.65%	\$123	\$740	1.23%	8.43%	41.59%	\$116
	Schools Federal Credit Union	\$128,142	\$256	0.80%	6.32%	77.91%	\$73	\$418	0.66%	5.18%	80.78%	\$77
	Sea Air Federal Credit Union	\$132,278	(\$147)	(0.44%)	(1.82%)	97.58%	\$80	(\$148)	(0.22%)	(0.91%)	92.83%	\$81
	Torrance Community Federal Credit Union	\$135,488	\$281	0.83%	12.45%	77.37%	\$85	\$541	0.81%	11.93%	73.50%	\$65
	Camino Federal Credit Union	\$153,919	\$100	0.26%	2.85%	83.93%	\$95	\$202	0.26%	2.89%	85.00%	\$88
	Chaffey Federal Credit Union	\$159,992	\$200	0.51%	6.97%	78.74%	\$65	\$413	0.54%	7.14%	79.76%	\$64
	E-Central Credit Union	\$161,596	\$144	0.36%	1.90%	91.78%	\$86	\$462	0.58%	3.06%	87.85%	\$88
	Priority One Credit Union	\$162,253	\$378	0.93%	10.70%	80.57%	\$72	\$593	0.73%	8.33%	84.02%	\$72
	Alta Vista Credit Union	\$165,938	\$234	0.56%	7.21%	73.37%	\$86	\$343	0.41%	5.32%	74.25%	\$86
	Pasadena Federal Credit Union	\$167,422	\$219	0.52%	5.35%	85.49%	\$83	\$357	0.43%	4.38%	87.84%	\$83
	Long Beach Firemen's Credit Union	\$187,124	\$648	1.38%	7.06%	36.78%	\$88	\$1,316	1.41%	7.23%	35.77%	\$85
	Edwards Federal Credit Union	\$201,551	\$135	0.27%	3.63%	93.92%	\$74	\$386	0.39%	5.22%	87.93%	\$74
	Parsons Federal Credit Union	\$211,828	\$50	0.09%	0.74%	93.73%	\$116	\$125	0.12%	0.92%	93.13%	\$112
	UMe Federal Credit Union	\$221,918	\$441	0.81%	9.20%	73.67%	\$94	\$987	0.92%	10.42%	70.40%	\$85
	Downey Federal Credit Union	\$225,833	\$255	0.45%	4.31%	75.95%	\$75	\$728	0.65%	6.14%	74.41%	\$76
	POPA Federal Credit Union	\$235,487	\$524	0.89%	7.26%	81.11%	\$88	\$1,666	1.44%	11.70%	81.75%	\$89
	Matadors Community Credit Union	\$237,428	\$527	0.90%	8.16%	72.45%	\$100	\$1,219	1.05%	9.55%	71.43%	\$100
	Santa Barbara Teachers Federal Credit Union	\$241,421	\$424	0.71%	6.57%	64.51%	\$81	\$843	0.71%	6.58%	64.09%	\$80
	Kern Federal Credit Union	\$248,105	\$760	1.22%	9.58%	71.32%	\$68	\$773	0.62%	4.90%	77.76%	\$75
	Average of Asset Group A	\$121,635	\$184	0.57%	5.77%	78.87%	\$82	\$366	0.56%	5.63%	79.58%	\$82

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)

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

I.L.W.U. Credit Union	\$257,564	\$709	1.09%	9.81%	70.47%	\$97	\$1,679	1.30%	11.76%	71.49%	\$104
Eagle Community Credit Union	\$258,059	\$209	0.33%	3.67%	84.84%	\$78	\$311	0.25%	2.73%	87.07%	\$77
San Diego Metropolitan Credit Union	\$280,985	\$676	0.96%	9.19%	78.49%	\$76	\$1,347	0.97%	9.26%	78.90%	\$74
Cabrillo Credit Union	\$295,535	\$1,168	1.64%	16.09%	62.02%	\$93	\$2,002	1.43%	13.94%	66.61%	\$77
Long Beach City Employees Federal Credit Union	\$307,587	\$188	0.25%	2.67%	80.03%	\$108	\$649	0.43%	4.61%	74.86%	\$105
SAG-AFTRA Federal Credit Union	\$317,147	\$486	0.61%	8.22%	77.69%	\$86	\$1,114	0.70%	9.59%	77.13%	\$83
Gain Federal Credit Union	\$339,278	\$503	0.60%	7.60%	79.77%	\$89	\$1,085	0.65%	8.28%	78.71%	\$89
Glendale Area Schools Credit Union	\$349,134	\$769	0.88%	6.21%	51.04%	\$73	\$1,554	0.89%	6.30%	50.28%	\$73
Aerospace Federal Credit Union	\$369,545	\$537	0.58%	6.82%	70.39%	\$96	\$934	0.50%	5.78%	74.19%	\$105
America's Christian Credit Union	\$377,881	\$979	1.03%	9.94%	74.86%	\$96	\$1,936	1.02%	9.95%	76.63%	\$97
LA Financial Federal Credit Union	\$396,897	\$2,723	2.74%	33.33%	54.38%	\$87	\$3,446	1.75%	21.57%	65.80%	\$89
Foothill Federal Credit Union	\$441,941	\$1,416	1.29%	11.56%	65.64%	\$79	\$2,641	1.22%	10.83%	66.14%	\$81
Sun Community Federal Credit Union	\$442,597	\$900	0.81%	8.65%	78.77%	\$47	\$1,401	0.64%	6.75%	80.92%	\$52
SkyOne Federal Credit Union	\$467,614	(\$623)	(0.53%)	(6.00%)	72.50%	\$103	\$363	0.15%	1.74%	74.40%	\$100
CBC Federal Credit Union	\$470,196	(\$213)	(0.18%)	(1.80%)	82.94%	\$86	(\$52)	(0.02%)	(0.22%)	82.02%	\$83
Average of Asset Group B	\$358,131	\$695	0.81%	8.40%	72.26%	\$86	\$1,361	0.79%	8.19%	73.68%	\$86

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

Point Loma Credit Union	\$505,189	\$696	0.55%	6.54%	87.62%	\$78	\$1,274	0.51%	6.04%	86.51%	\$79
USC Credit Union	\$521,314	\$1,263	0.97%	11.78%	65.75%	\$73	\$2,704	1.04%	12.82%	63.48%	\$72
Vons Employees Federal Credit Union	\$524,744	\$1,704	1.30%	6.20%	67.37%	\$95	\$3,194	1.23%	5.85%	68.15%	\$96
Safe 1 Credit Union	\$616,839	\$1,570	1.01%	6.90%	67.74%	\$79	\$3,175	1.02%	7.04%	68.56%	\$80
First Financial Federal Credit Union	\$617,077	\$1,806	1.18%	16.54%	71.08%	\$92	\$2,315	0.77%	10.73%	78.11%	\$92
AltaOne Federal Credit Union	\$644,111	\$1,228	0.76%	7.95%	68.38%	\$73	\$2,444	0.76%	7.98%	72.96%	\$75
University Credit Union	\$647,268	\$1,518	0.94%	12.21%	65.98%	\$112	\$2,919	0.91%	11.79%	67.14%	\$111
Christian Community Credit Union	\$655,441	\$1,274	0.77%	6.15%	81.05%	\$98	\$2,713	0.83%	6.60%	83.23%	\$95
First City Credit Union	\$669,825	\$998	0.60%	5.70%	71.48%	\$78	\$2,195	0.66%	6.27%	70.54%	\$79
Water and Power Community Credit Union	\$693,344	\$1,318	0.77%	10.05%	78.03%	\$91	\$2,341	0.70%	8.92%	79.79%	\$92
SCE Federal Credit Union	\$732,568	\$863	0.47%	5.07%	80.97%	\$89	\$2,018	0.55%	5.94%	80.86%	\$91
American First Credit Union	\$736,116	\$1,344	0.73%	7.88%	76.71%	\$90	\$2,749	0.75%	8.15%	76.55%	\$91
Southland Credit Union	\$749,436	\$1,087	0.58%	5.13%	79.45%	\$103	\$1,767	0.47%	4.19%	80.21%	\$103
Evangelical Christian Credit Union	\$764,879	(\$5,580)	(2.88%)	(34.63%)	102.51%	\$119	(\$4,892)	(1.26%)	(14.91%)	93.21%	\$114
Honda Federal Credit Union	\$804,065	\$1,050	0.52%	5.68%	85.87%	\$107	\$3,792	0.95%	10.32%	77.43%	\$103
Sesloc Federal Credit Union	\$813,217	\$1,694	0.83%	9.54%	72.86%	\$92	\$3,045	0.75%	8.60%	74.27%	\$93
Pacific Marine Credit Union	\$830,747	\$1,378	0.66%	5.11%	81.94%	\$71	\$2,499	0.61%	4.63%	82.46%	\$71
Ventura County Credit Union	\$872,071	\$1,919	0.88%	10.35%	70.31%	\$72	\$4,558	1.05%	12.45%	67.93%	\$75
Xceed Financial Federal Credit Union	\$915,823	\$1,423	0.62%	6.15%	86.22%	\$86	\$1,956	0.43%	4.25%	88.49%	\$88
Farmers Insurance Group Federal Credit Union	\$918,797	\$1,974	0.90%	7.36%	78.21%	\$114	\$3,835	0.91%	7.21%	76.80%	\$112
Los Angeles Police Federal Credit Union	\$936,807	\$1,827	0.78%	6.56%	78.19%	\$126	\$3,956	0.85%	7.14%	77.02%	\$133
Los Angeles Federal Credit Union	\$964,863	\$1,090	0.45%	3.95%	79.44%	\$98	\$2,352	0.49%	4.27%	80.27%	\$102
University & State Employees Credit Union	\$966,807	\$1,033	0.43%	4.61%	78.92%	\$96	\$1,947	0.41%	4.34%	80.74%	\$97
Average of Asset Group C	\$743,537	\$1,064	0.60%	5.77%	77.22%	\$93	\$2,385	0.67%	6.55%	77.16%	\$93

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$1 billion and over in total assets												
	CoastHills Credit Union	\$1,126,605	\$79	0.03%	0.32%	77.15%	\$82	\$1,276	0.23%	2.57%	75.21%	\$82
	Northrop Grumman Federal Credit Union	\$1,160,085	\$801	0.28%	2.86%	85.37%	\$86	\$1,752	0.31%	3.11%	84.51%	\$87
	Arrowhead Central Credit Union	\$1,284,232	\$5,431	1.69%	13.71%	67.96%	\$75	\$8,948	1.42%	11.42%	70.30%	\$76
	Firefighters First Federal Credit Union	\$1,314,962	\$3,315	1.01%	10.81%	71.29%	\$102	\$5,983	0.92%	9.87%	73.93%	\$108
	Financial Partners Credit Union	\$1,329,839	\$1,722	0.52%	5.54%	76.71%	\$99	\$2,683	0.41%	4.32%	80.39%	\$101
	Altura Credit Union	\$1,355,833	\$4,192	1.24%	11.64%	71.94%	\$78	\$8,886	1.33%	12.50%	70.18%	\$77
	Credit Union of Southern California	\$1,448,370	\$4,178	1.16%	11.19%	73.11%	\$98	\$7,227	1.01%	9.69%	74.24%	\$96
	LBS Financial Credit Union	\$1,455,740	\$2,996	0.83%	6.44%	70.56%	\$86	\$6,609	0.93%	7.20%	69.51%	\$87
	First Entertainment Credit Union	\$1,487,673	\$3,493	0.94%	11.49%	67.15%	\$95	\$7,189	0.97%	11.89%	66.71%	\$92
	Kern Schools Federal Credit Union	\$1,564,196	\$4,205	1.07%	11.03%	74.28%	\$68	\$10,053	1.30%	13.33%	71.26%	\$68
	NuVision Federal Credit Union	\$1,586,412	\$1,922	0.48%	4.08%	79.58%	\$97	\$3,732	0.47%	3.98%	77.46%	\$99
	Orange County's Credit Union	\$1,615,174	\$3,667	0.91%	9.22%	78.21%	\$93	\$11,263	1.41%	14.35%	68.11%	\$90
	Caltech Employees Federal Credit Union	\$1,624,404	\$2,338	0.58%	5.89%	61.15%	\$120	\$5,762	0.71%	7.24%	55.77%	\$120
	F&A Federal Credit Union	\$1,633,875	\$3,538	0.87%	6.18%	52.38%	\$82	\$8,128	1.00%	7.05%	48.69%	\$83
	Partners Federal Credit Union	\$1,686,552	\$2,042	0.48%	4.31%	79.78%	\$98	\$3,794	0.45%	4.02%	78.59%	\$95
	California Coast Credit Union	\$2,479,293	\$5,190	0.84%	7.39%	73.32%	\$78	\$11,022	0.90%	7.91%	71.76%	\$80
	Premier America Credit Union	\$2,514,685	\$4,828	0.77%	7.36%	74.05%	\$109	\$11,343	0.91%	8.74%	70.69%	\$105
	UNIFY Financial Federal Credit Union	\$2,914,206	\$4,679	0.65%	8.22%	71.62%	\$85	\$9,655	0.68%	8.54%	72.85%	\$90
	California Credit Union	\$3,055,395	\$6,761	0.88%	8.84%	79.28%	\$116	\$10,999	0.72%	7.22%	81.98%	\$120
	Mission Federal Credit Union	\$3,549,206	\$11,848	1.34%	10.88%	64.21%	\$89	\$22,668	1.29%	10.54%	65.90%	\$91
	Wescom Central Credit Union	\$3,899,546	\$6,209	0.64%	9.02%	84.90%	\$104	\$11,273	0.60%	8.20%	85.26%	\$104
	Kinecta Federal Credit Union	\$4,391,166	\$5,463	0.50%	6.19%	78.20%	\$101	\$9,301	0.43%	5.30%	79.87%	\$102
	Logix Federal Credit Union	\$5,771,555	\$20,633	1.46%	9.59%	56.27%	\$110	\$41,617	1.50%	9.79%	55.00%	\$113
	San Diego County Credit Union	\$8,420,307	\$25,091	1.19%	8.08%	61.17%	\$85	\$53,720	1.28%	8.74%	59.45%	\$85
	SchoolsFirst Federal Credit Union	\$15,025,159	\$36,955	0.99%	9.10%	62.78%	\$100	\$75,899	1.04%	9.45%	61.90%	\$100
	Average of Asset Group D	\$2,947,779	\$7,422	0.91%	8.53%	70.87%	\$94	\$15,120	0.94%	8.75%	69.99%	\$95

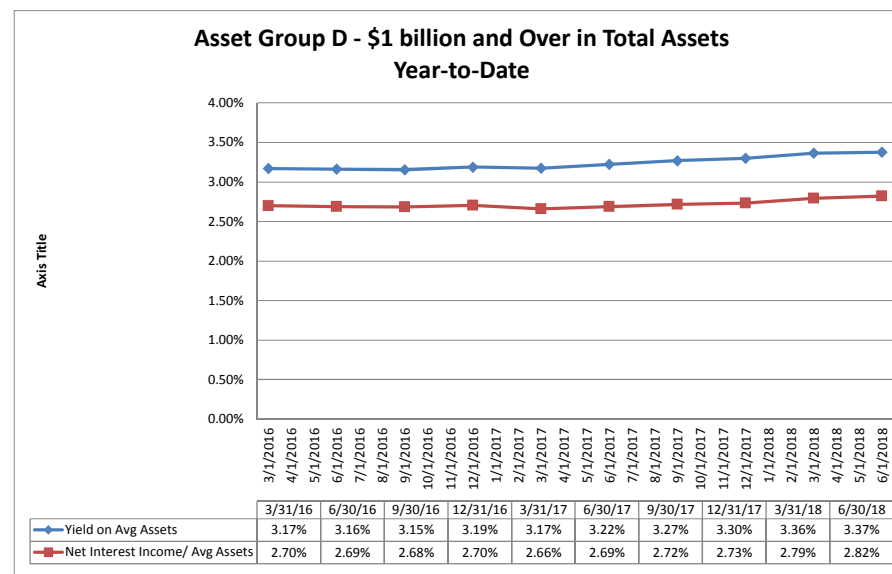
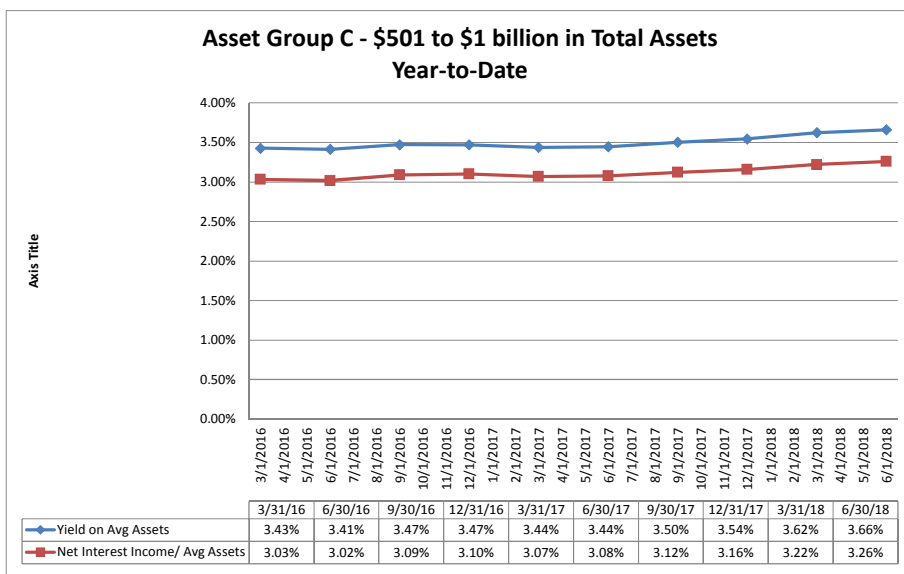
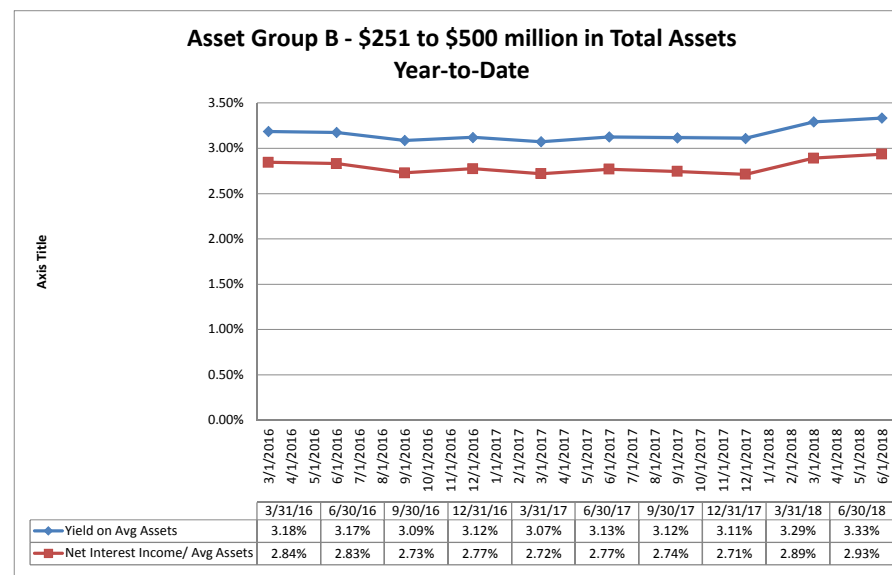
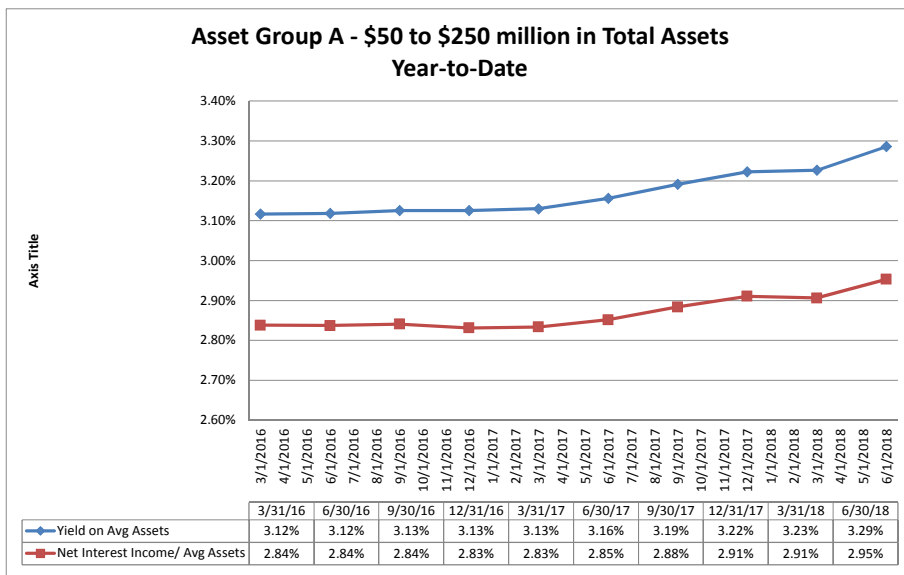
Source: SNL Financial

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 (%)



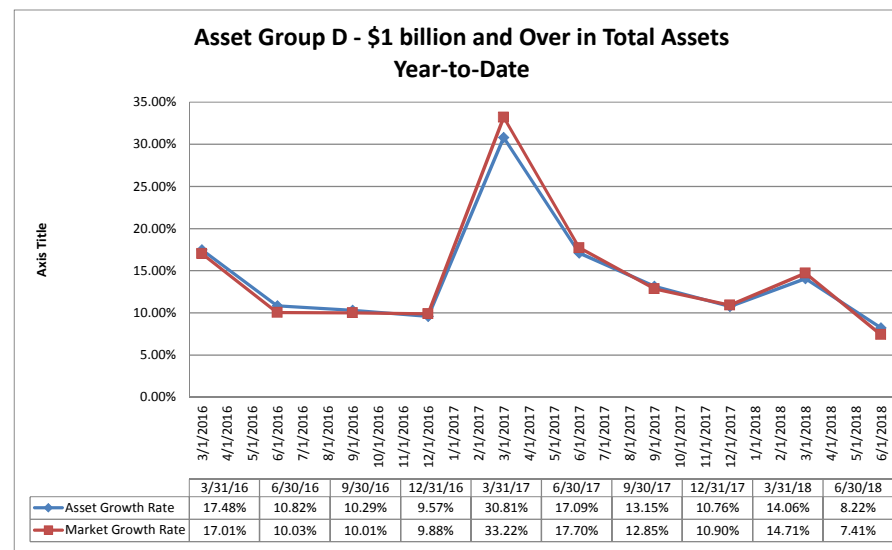
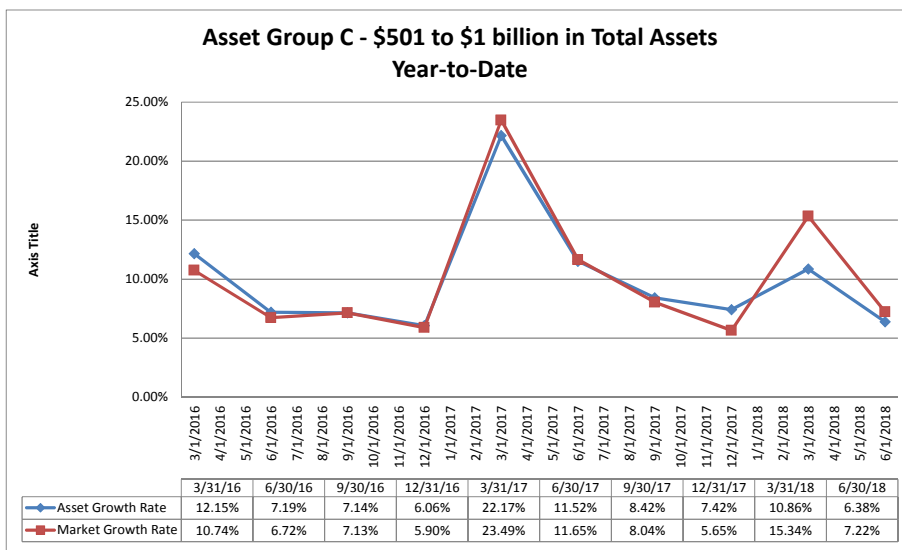
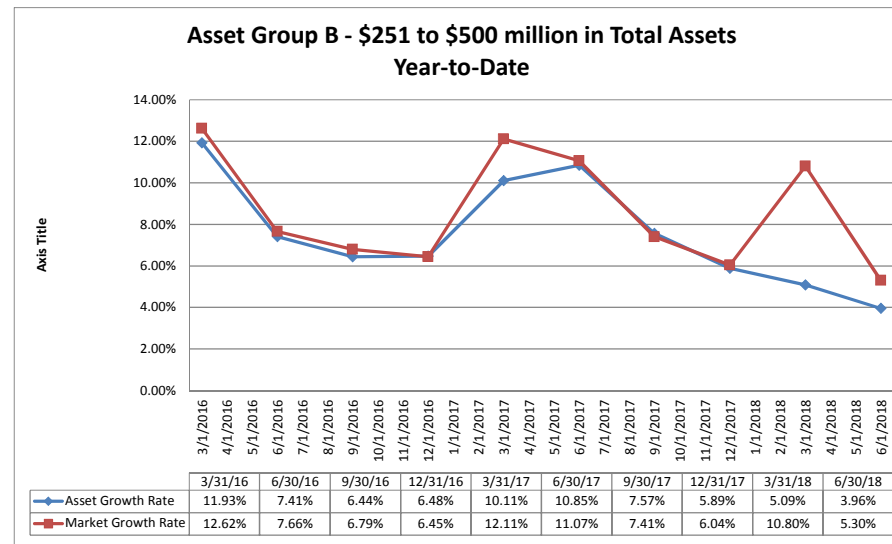
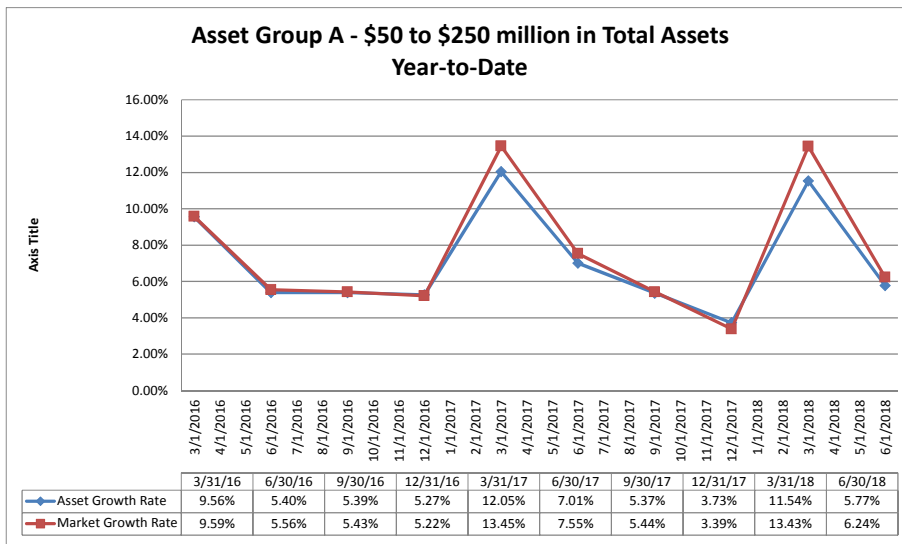
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Pacific Transportation Federal Credit Union	\$59,665	\$35,798	\$47,135	75.95%	\$3,510	3.65%	0.21%	3.44%	(5.72%)	(6.45%)
	Huntington Beach City Employees Credit Union	\$60,437	\$13,193	\$54,334	24.28%	\$7,110	2.51%	0.32%	2.19%	16.58%	18.25%
	County Schools Federal Credit Union	\$60,482	\$50,133	\$56,128	89.32%	\$2,749	4.24%	0.28%	3.97%	11.11%	14.74%
	Union Yes Federal Credit Union	\$60,529	\$28,013	\$57,388	48.81%	\$5,765	2.65%	0.07%	2.58%	4.43%	3.66%
	Polam Federal Credit Union	\$61,116	\$30,150	\$54,294	55.53%	\$6,791	3.00%	0.76%	2.24%	2.21%	1.77%
	CalCom Federal Credit Union	\$65,054	\$45,401	\$55,347	82.03%	\$2,891	4.20%	0.24%	3.96%	5.85%	7.34%
	North County Credit Union	\$66,396	\$47,179	\$58,196	81.07%	\$5,533	3.19%	0.31%	2.88%	3.63%	(2.79%)
	Technicolor Federal Credit Union	\$67,722	\$47,630	\$61,418	77.55%	\$3,984	4.22%	0.44%	3.78%	33.93%	35.79%
	Santa Ana Federal Credit Union	\$69,688	\$41,846	\$62,918	66.51%	\$5,162	2.94%	0.07%	2.87%	3.66%	3.07%
	Universal City Studios Credit Union	\$69,817	\$42,290	\$62,072	68.13%	\$5,371	3.34%	0.31%	3.03%	(6.15%)	(1.02%)
	Nikkei Credit Union	\$70,313	\$31,107	\$61,512	50.57%	\$6,114	2.82%	0.39%	2.43%	5.89%	7.21%
	Allied Healthcare Federal Credit Union	\$72,750	\$51,566	\$66,274	77.81%	\$4,850	3.93%	0.24%	3.69%	9.24%	8.84%
	Prospectors Federal Credit Union	\$73,077	\$46,598	\$64,331	72.43%	\$4,567	3.32%	0.58%	2.74%	3.61%	4.66%
	Bopti Federal Credit Union	\$73,286	\$25,930	\$59,967	43.24%	\$24,429	3.74%	1.00%	2.74%	3.10%	0.59%
	JACOM Credit Union	\$75,617	\$20,439	\$65,077	31.41%	\$16,804	2.14%	0.16%	1.97%	(5.35%)	(6.40%)
	Paradise Valley Federal Credit Union	\$77,023	\$31,151	\$67,923	45.86%	\$4,969	2.82%	0.34%	2.48%	(3.71%)	(4.50%)
	VA Desert Pacific Federal Credit Union	\$77,088	\$41,859	\$63,448	65.97%	\$4,672	4.56%	0.52%	4.04%	4.71%	2.48%
	PostCity Financial Credit Union	\$77,610	\$21,672	\$68,499	31.64%	\$7,761	2.50%	0.21%	2.29%	(0.02%)	0.12%
	La Loma Federal Credit Union	\$82,012	\$38,750	\$76,567	50.61%	\$4,433	3.12%	0.04%	3.08%	8.86%	9.19%
	Thinkwise Federal Credit Union	\$84,928	\$44,747	\$72,759	61.50%	\$4,718	3.55%	0.46%	3.09%	9.74%	10.17%
	Glendale Federal Credit Union	\$88,369	\$48,782	\$76,124	64.08%	\$5,050	3.19%	0.19%	3.00%	4.02%	4.89%
	United Methodist Federal Credit Union	\$89,801	\$46,398	\$80,560	57.59%	\$5,613	3.18%	0.25%	2.93%	1.32%	0.57%
	San Diego Firefighters Federal Credit Union	\$97,802	\$48,440	\$88,659	54.64%	\$6,310	2.78%	0.36%	2.42%	0.68%	0.52%
	Rancho Federal Credit Union	\$97,989	\$52,995	\$90,089	58.83%	\$3,213	3.43%	0.13%	3.30%	10.60%	11.50%
	South Bay Credit Union	\$104,575	\$83,186	\$91,516	90.90%	\$5,504	3.70%	0.20%	3.50%	5.27%	11.93%
	California Bear Credit Union	\$115,318	\$55,120	\$107,594	51.23%	\$4,907	3.18%	0.15%	3.02%	5.78%	6.94%
	First Imperial Credit Union	\$115,346	\$89,616	\$97,168	92.23%	\$2,884	5.43%	0.50%	4.93%	11.81%	5.69%
	Ontario Montclair School Employees Federal Credit Union	\$115,431	\$58,069	\$102,833	56.47%	\$6,596	2.94%	0.35%	2.58%	12.28%	13.13%
	East County Schools Federal Credit Union	\$116,257	\$75,133	\$105,100	71.49%	\$6,284	3.19%	0.31%	2.88%	12.57%	22.22%
	Pasadena Service Federal Credit Union	\$116,645	\$72,692	\$104,598	69.50%	\$4,022	3.80%	0.13%	3.66%	3.51%	3.62%
	Clearpath Federal Credit Union	\$120,469	\$80,031	\$107,472	74.47%	\$2,975	3.56%	0.57%	2.99%	2.59%	2.61%
	California Lithuanian Credit Union	\$121,415	\$77,695	\$102,924	75.49%	\$20,236	3.28%	1.19%	2.09%	6.81%	6.30%
	Schools Federal Credit Union	\$128,142	\$70,506	\$111,116	63.45%	\$4,004	3.35%	0.16%	3.19%	8.18%	9.07%
	Sea Air Federal Credit Union	\$132,278	\$37,495	\$99,299	37.76%	\$6,614	2.58%	0.46%	2.12%	(4.10%)	(4.33%)
	Torrance Community Federal Credit Union	\$135,488	\$41,846	\$125,015	33.47%	\$8,211	2.22%	0.16%	2.14%	6.74%	7.89%
	Camino Federal Credit Union	\$153,919	\$83,849	\$137,931	60.79%	\$4,336	3.62%	0.15%	3.47%	2.61%	0.46%
	Chaffey Federal Credit Union	\$159,992	\$83,184	\$145,482	57.18%	\$4,156	3.10%	0.39%	2.71%	18.44%	22.29%
	E-Central Credit Union	\$161,596	\$107,007	\$130,073	82.27%	\$3,513	3.77%	0.26%	3.51%	4.62%	5.04%
	Priority One Credit Union	\$162,253	\$76,313	\$146,394	52.13%	\$3,245	3.07%	0.11%	2.96%	2.00%	3.40%
	Alta Vista Credit Union	\$165,938	\$117,430	\$150,770	77.89%	\$4,546	4.01%	0.24%	3.78%	2.20%	1.79%
	Pasadena Federal Credit Union	\$167,422	\$75,710	\$149,572	50.62%	\$5,232	2.75%	0.17%	2.58%	5.56%	6.16%
	Long Beach Firemen's Credit Union	\$187,124	\$123,906	\$149,988	82.61%	\$17,821	2.84%	0.73%	2.11%	0.00%	(1.74%)
	Edwards Federal Credit Union	\$201,551	\$76,131	\$185,142	41.12%	\$4,799	2.74%	0.09%	2.66%	10.79%	11.74%
	Parsons Federal Credit Union	\$211,828	\$106,339	\$182,409	58.30%	\$9,629	2.76%	0.50%	2.26%	0.21%	(0.92%)
	UMe Federal Credit Union	\$221,918	\$91,338	\$201,482	45.33%	\$6,828	2.92%	0.35%	2.57%	13.52%	14.57%
	Downey Federal Credit Union	\$225,833	\$98,520	\$199,706	49.33%	\$5,717	2.91%	0.29%	2.62%	4.51%	7.62%
	POPA Federal Credit Union	\$235,487	\$170,913	\$205,326	83.24%	\$4,906	3.69%	0.22%	3.47%	12.26%	11.66%
	Matadors Community Credit Union	\$237,428	\$197,681	\$207,278	95.37%	\$5,653	3.97%	0.55%	3.42%	11.28%	13.48%
	Santa Barbara Teachers Federal Credit Union	\$241,421	\$65,472	\$214,617	30.51%	\$11,496	2.35%	0.46%	1.89%	4.30%	4.07%
	Kern Federal Credit Union	\$248,105	\$216,691	\$213,188	101.64%	\$4,353	3.53%	0.14%	3.39%	2.76%	3.01%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 12, 2018

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 (%)
	Average of Asset Group A	\$121,635	\$67,279	\$106,900	62.40%	\$6,417	3.29%	0.33%	2.95%	5.77%	6.24%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 12, 2018

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 (%)

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

I.L.W.U. Credit Union	\$257,564	\$169,816	\$226,438	74.99%	\$5,151	4.10%	0.44%	3.66%	6.64%	7.25%
Eagle Community Credit Union	\$258,059	\$176,167	\$223,794	78.72%	\$3,584	3.56%	0.22%	3.34%	9.98%	5.05%
San Diego Metropolitan Credit Union	\$280,985	\$225,069	\$243,247	92.53%	\$3,406	4.30%	0.18%	4.12%	3.26%	4.99%
Cabrillo Credit Union	\$295,535	\$152,426	\$252,172	60.45%	\$4,222	3.31%	0.12%	3.19%	14.59%	7.50%
Long Beach City Employees Federal Credit Union	\$307,587	\$93,950	\$279,021	33.67%	\$13,373	2.04%	0.47%	1.58%	5.78%	6.58%
SAG-AFTRA Federal Credit Union	\$317,147	\$130,768	\$290,802	44.97%	\$5,928	2.94%	0.19%	2.75%	(0.04%)	(0.49%)
Gain Federal Credit Union	\$339,278	\$189,176	\$309,451	61.13%	\$5,702	3.33%	0.36%	2.97%	9.77%	8.93%
Glendale Area Schools Credit Union	\$349,134	\$97,966	\$298,505	32.82%	\$13,428	2.55%	0.68%	1.87%	0.42%	0.05%
Aerospace Federal Credit Union	\$369,545	\$74,528	\$334,833	22.26%	\$13,687	2.42%	0.56%	1.86%	(1.77%)	(0.41%)
America's Christian Credit Union	\$377,881	\$273,969	\$328,003	83.53%	\$4,246	3.89%	0.66%	3.23%	2.83%	2.54%
LA Financial Federal Credit Union	\$396,897	\$286,009	\$360,081	79.43%	\$5,121	3.10%	0.09%	3.01%	5.33%	4.47%
Foothill Federal Credit Union	\$441,941	\$243,087	\$386,069	62.96%	\$5,893	3.31%	0.58%	2.73%	10.32%	11.58%
Sun Community Federal Credit Union	\$442,597	\$329,983	\$382,371	86.30%	\$3,084	3.41%	0.52%	2.88%	7.24%	14.55%
SkyOne Federal Credit Union	\$467,614	\$299,448	\$421,742	71.00%	\$5,437	3.80%	0.55%	3.25%	(0.43%)	(0.03%)
CBC Federal Credit Union	\$470,196	\$296,830	\$400,557	74.10%	\$4,702	3.92%	0.37%	3.55%	(14.58%)	7.00%
Average of Asset Group B	\$358,131	\$202,613	\$315,806	63.92%	\$6,464	3.33%	0.40%	2.93%	3.96%	5.30%

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

Point Loma Credit Union	\$505,189	\$418,622	\$455,346	91.93%	\$3,886	3.41%	0.21%	3.20%	3.92%	4.59%
USC Credit Union	\$521,314	\$465,092	\$474,226	98.07%	\$5,136	3.71%	0.41%	3.30%	3.35%	2.87%
Vons Employees Federal Credit Union	\$524,744	\$304,382	\$406,112	74.95%	\$5,021	4.07%	0.57%	3.50%	7.58%	7.72%
Safe 1 Credit Union	\$616,839	\$520,796	\$516,881	100.76%	\$5,015	3.02%	0.26%	2.76%	3.75%	3.66%
First Financial Federal Credit Union	\$617,077	\$469,269	\$569,419	82.41%	\$3,833	4.16%	0.47%	3.69%	17.72%	18.94%
AltaOne Federal Credit Union	\$644,111	\$504,715	\$571,974	88.24%	\$3,745	4.69%	0.25%	4.44%	4.98%	2.07%
University Credit Union	\$647,268	\$272,966	\$592,721	46.05%	\$8,630	2.77%	0.30%	2.47%	4.03%	3.98%
Christian Community Credit Union	\$655,441	\$542,071	\$566,116	95.75%	\$5,244	3.71%	0.46%	3.25%	0.56%	3.30%
First City Credit Union	\$669,825	\$323,759	\$595,688	54.35%	\$5,928	3.08%	0.19%	2.89%	6.23%	9.22%
Water and Power Community Credit Union	\$693,344	\$362,830	\$625,855	57.97%	\$6,191	3.29%	0.36%	2.93%	17.39%	15.83%
SCE Federal Credit Union	\$732,568	\$570,694	\$607,460	93.95%	\$3,907	4.31%	0.47%	3.84%	1.28%	9.68%
American First Credit Union	\$736,116	\$514,763	\$496,993	103.58%	\$5,577	3.34%	0.84%	2.51%	0.33%	19.58%
Southland Credit Union	\$749,436	\$528,440	\$654,570	80.73%	\$5,614	3.21%	0.35%	2.86%	1.95%	1.45%
Evangelical Christian Credit Union	\$764,879	\$535,779	\$698,207	76.74%	\$5,483	3.39%	0.78%	2.61%	(3.92%)	(0.96%)
Honda Federal Credit Union	\$804,065	\$634,781	\$684,101	92.79%	\$5,154	3.85%	0.44%	3.41%	4.05%	2.52%
Sesloc Federal Credit Union	\$813,217	\$538,720	\$733,578	73.44%	\$5,440	3.37%	0.21%	3.16%	4.08%	4.00%
Pacific Marine Credit Union	\$830,747	\$541,490	\$709,435	76.33%	\$3,111	3.44%	0.29%	3.15%	6.10%	9.03%
Ventura County Credit Union	\$872,071	\$613,541	\$782,684	78.39%	\$4,941	3.79%	0.26%	3.52%	8.51%	8.08%
Xceed Financial Federal Credit Union	\$915,823	\$755,291	\$757,446	99.72%	\$4,182	3.59%	0.51%	3.08%	(0.33%)	(2.38%)
Farmers Insurance Group Federal Credit Union	\$918,797	\$745,342	\$724,715	102.85%	\$4,773	5.44%	0.82%	4.62%	33.28%	26.23%
Los Angeles Police Federal Credit Union	\$936,807	\$610,872	\$819,813	74.51%	\$6,373	3.65%	0.30%	3.35%	6.73%	7.32%
Los Angeles Federal Credit Union	\$964,863	\$656,422	\$837,466	78.38%	\$6,205	3.50%	0.28%	3.22%	7.87%	7.91%
University & State Employees Credit Union	\$966,807	\$733,356	\$832,724	88.07%	\$5,704	3.40%	0.21%	3.19%	7.40%	1.32%
Average of Asset Group C	\$743,537	\$528,869	\$639,719	83.04%	\$5,178	3.66%	0.40%	3.26%	6.38%	7.22%

Source: SNL Financial

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$1 billion and over in total assets											
	CoastHills Credit Union	\$1,126,605	\$1,006,598	\$943,888	106.64%	\$4,488	3.87%	0.72%	3.15%	8.03%	12.36%
	Northrop Grumman Federal Credit Union	\$1,160,085	\$670,561	\$1,035,684	64.75%	\$6,237	3.36%	0.78%	2.59%	10.12%	12.17%
	Arrowhead Central Credit Union	\$1,284,232	\$613,086	\$1,074,381	57.06%	\$3,845	3.09%	0.13%	2.97%	15.86%	14.63%
	Firefighters First Federal Credit Union	\$1,314,962	\$1,118,190	\$1,176,805	95.02%	\$7,898	3.44%	0.60%	2.84%	8.94%	9.38%
	Financial Partners Credit Union	\$1,329,839	\$1,012,855	\$1,126,565	89.91%	\$5,529	3.42%	0.60%	2.81%	2.21%	6.11%
	Altura Credit Union	\$1,355,833	\$953,385	\$1,189,954	80.12%	\$3,953	3.43%	0.25%	3.19%	12.06%	12.56%
	Credit Union of Southern California	\$1,448,370	\$847,191	\$1,275,200	66.44%	\$5,064	3.63%	0.33%	3.30%	5.71%	7.06%
	LBS Financial Credit Union	\$1,455,740	\$1,024,091	\$1,258,960	81.34%	\$6,528	3.18%	0.53%	2.65%	10.87%	11.45%
	First Entertainment Credit Union	\$1,487,673	\$908,507	\$1,348,080	67.39%	\$6,824	3.21%	0.44%	2.77%	4.40%	4.49%
	Kern Schools Federal Credit Union	\$1,564,196	\$1,115,525	\$1,392,664	80.10%	\$3,950	3.20%	0.26%	2.94%	6.92%	8.50%
	NuVision Federal Credit Union	\$1,586,412	\$1,269,270	\$1,354,664	93.70%	\$5,707	3.84%	0.52%	3.32%	3.14%	4.32%
	Orange County's Credit Union	\$1,615,174	\$1,114,791	\$1,398,110	79.74%	\$5,313	3.23%	0.41%	2.81%	6.90%	6.70%
	Caltech Employees Federal Credit Union	\$1,624,404	\$455,747	\$1,462,714	31.16%	\$22,561	2.87%	1.46%	1.41%	1.93%	2.30%
	F&A Federal Credit Union	\$1,633,875	\$299,892	\$1,397,102	21.47%	\$18,999	2.61%	1.08%	1.53%	4.73%	6.46%
	Partners Federal Credit Union	\$1,686,552	\$1,512,551	\$1,457,117	103.80%	\$4,270	4.16%	0.49%	3.68%	6.22%	6.67%
	California Coast Credit Union	\$2,479,293	\$1,978,986	\$2,182,386	90.68%	\$5,133	2.99%	0.27%	2.71%	7.18%	7.58%
	Premier America Credit Union	\$2,514,685	\$2,052,091	\$2,227,013	92.15%	\$7,908	3.25%	0.64%	2.61%	3.86%	3.19%
	UNIFY Financial Federal Credit Union	\$2,914,206	\$2,363,014	\$2,412,207	97.96%	\$4,600	4.23%	0.53%	3.70%	5.53%	2.21%
	California Credit Union	\$3,055,395	\$2,204,308	\$2,591,210	85.07%	\$6,439	3.41%	0.30%	3.11%	1.59%	5.83%
	Mission Federal Credit Union	\$3,549,206	\$2,560,851	\$3,033,780	84.41%	\$6,093	3.04%	0.32%	2.72%	9.86%	9.81%
	Wescom Central Credit Union	\$3,899,546	\$2,209,938	\$3,034,250	72.83%	\$5,022	3.45%	0.71%	2.74%	31.80%	7.66%
	Kinecta Federal Credit Union	\$4,391,166	\$3,817,373	\$3,743,697	101.97%	\$5,127	3.45%	0.70%	2.93%	6.64%	2.82%
	Logix Federal Credit Union	\$5,771,555	\$5,161,022	\$4,255,026	121.29%	\$8,997	3.83%	0.73%	3.10%	14.40%	4.31%
	San Diego County Credit Union	\$8,420,307	\$6,581,479	\$7,105,099	92.63%	\$9,994	2.97%	0.54%	2.43%	3.87%	3.05%
	SchoolsFirst Federal Credit Union	\$15,025,159	\$8,081,518	\$12,884,840	62.72%	\$8,638	3.21%	0.66%	2.55%	12.84%	13.58%
	Average of Asset Group D	\$2,947,779	\$2,037,313	\$2,494,456	80.81%	\$7,165	3.37%	0.56%	2.82%	8.22%	7.41%

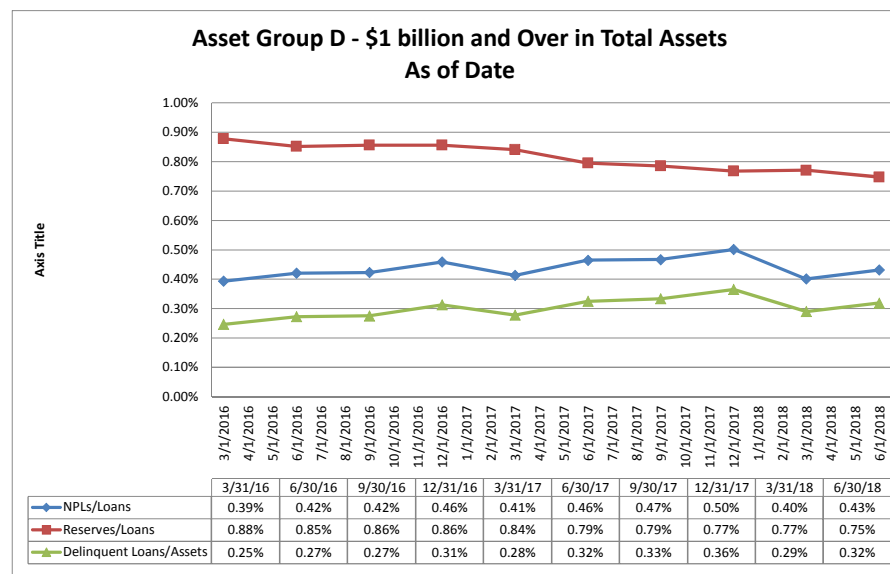
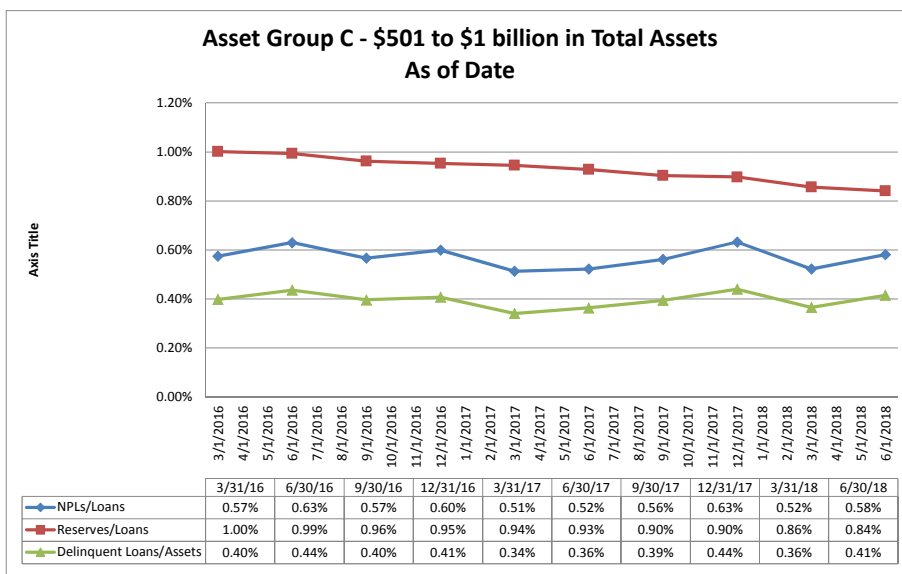
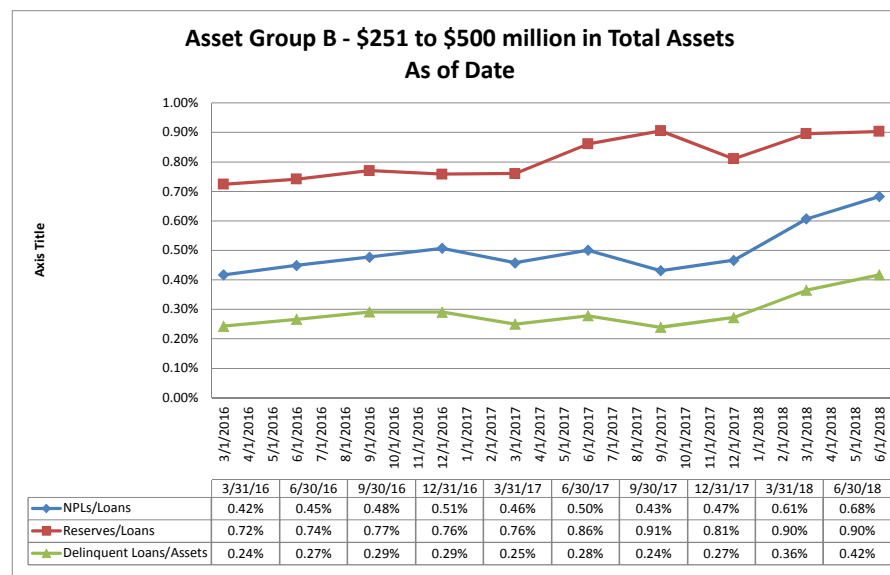
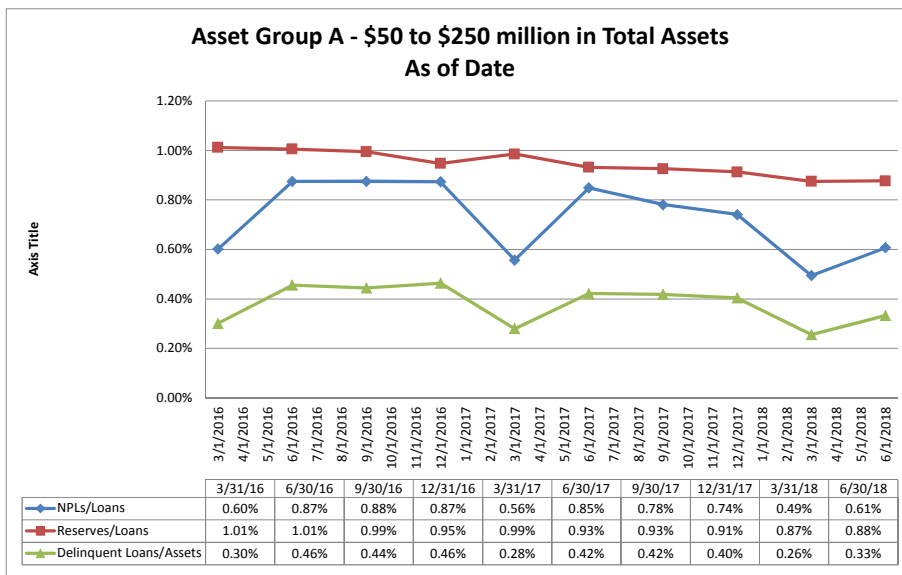
Source: SNL Financial

NA = data was not available.

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

Asset Quality

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Pacific Transportation Federal Credit Union	\$59,665	\$1,570	4.39%	0.62%	14.08%	13.35%	2.63%
	Huntington Beach City Employees Credit Union	\$60,437	\$112	0.85%	2.08%	244.64%	1.85%	0.19%
	County Schools Federal Credit Union	\$60,482	\$135	0.27%	1.52%	565.19%	3.39%	0.22%
	Union Yes Federal Credit Union	\$60,529	\$19	0.07%	0.22%	326.32%	0.66%	0.03%
	Polam Federal Credit Union	\$61,116	\$4	0.01%	2.24%	NM	0.05%	0.01%
	CalCom Federal Credit Union	\$65,054	\$368	0.81%	1.00%	123.37%	3.97%	0.57%
	North County Credit Union	\$66,396	\$129	0.27%	0.35%	127.91%	2.47%	0.19%
	Technicolor Federal Credit Union	\$67,722	\$158	0.33%	0.70%	210.13%	2.93%	0.23%
	Santa Ana Federal Credit Union	\$69,688	\$148	0.35%	0.22%	60.81%	2.28%	0.21%
	Universal City Studios Credit Union	\$69,817	\$118	0.28%	0.75%	268.64%	2.01%	0.17%
	Nikkei Credit Union	\$70,313	\$9	0.03%	0.79%	NM	0.10%	0.01%
	Allied Healthcare Federal Credit Union	\$72,750	\$107	0.21%	0.42%	200.93%	1.68%	0.15%
	Prospectors Federal Credit Union	\$73,077	\$69	0.15%	0.39%	263.77%	0.82%	0.09%
	Bopti Federal Credit Union	\$73,286	\$197	0.76%	0.73%	95.43%	1.57%	0.27%
	JACOM Credit Union	\$75,617	\$80	0.39%	0.99%	253.75%	0.81%	0.11%
	Paradise Valley Federal Credit Union	\$77,023	\$504	1.62%	2.45%	151.59%	5.71%	0.65%
	VA Desert Pacific Federal Credit Union	\$77,088	\$69	0.16%	0.88%	531.88%	0.56%	0.09%
	PostCity Financial Credit Union	\$77,610	\$329	1.52%	0.58%	38.30%	3.65%	0.42%
	La Loma Federal Credit Union	\$82,012	\$284	0.73%	1.34%	182.75%	6.67%	0.35%
	Thinkwise Federal Credit Union	\$84,928	\$1,332	2.98%	1.46%	48.95%	13.30%	1.57%
	Glendale Federal Credit Union	\$88,369	\$151	0.31%	0.73%	237.09%	1.32%	0.17%
	United Methodist Federal Credit Union	\$89,801	\$234	0.50%	0.33%	65.81%	2.55%	0.26%
	San Diego Firefighters Federal Credit Union	\$97,802	\$21	0.04%	0.50%	NM	0.26%	0.02%
	Rancho Federal Credit Union	\$97,989	\$61	0.12%	0.40%	350.82%	0.86%	0.06%
	South Bay Credit Union	\$104,575	\$547	0.66%	0.83%	126.87%	4.75%	0.52%
	California Bear Credit Union	\$115,318	\$816	1.48%	0.83%	56.13%	10.50%	0.71%
	First Imperial Credit Union	\$115,346	\$1,076	1.20%	1.32%	110.32%	10.86%	0.93%
	Ontario Montclair School Employees Federal Credit Union	\$115,431	\$136	0.23%	0.51%	216.91%	1.23%	0.12%
	East County Schools Federal Credit Union	\$116,257	\$58	0.08%	0.34%	439.66%	0.58%	0.05%
	Pasadena Service Federal Credit Union	\$116,645	\$453	0.62%	1.27%	203.75%	4.62%	0.39%
	Clearpath Federal Credit Union	\$120,469	\$560	0.70%	0.93%	133.04%	4.85%	0.46%
	California Lithuanian Credit Union	\$121,415	\$0	0.00%	0.76%	NA	0.00%	0.00%
	Schools Federal Credit Union	\$128,142	\$314	0.45%	3.38%	759.87%	1.68%	0.25%
	Sea Air Federal Credit Union	\$132,278	\$272	0.73%	1.13%	155.15%	0.83%	0.21%
	Torrance Community Federal Credit Union	\$135,488	\$30	0.07%	0.71%	993.33%	0.32%	0.02%
	Camino Federal Credit Union	\$153,919	\$395	0.47%	0.90%	190.89%	2.85%	0.26%
	Chaffey Federal Credit Union	\$159,992	\$114	0.14%	0.41%	301.75%	1.13%	0.07%
	E-Central Credit Union	\$161,596	\$237	0.22%	0.78%	351.48%	0.76%	0.15%
	Priority One Credit Union	\$162,253	\$397	0.52%	0.48%	92.70%	2.76%	0.24%
	Alta Vista Credit Union	\$165,938	\$1,190	1.01%	1.23%	121.76%	9.51%	0.72%
	Pasadena Federal Credit Union	\$167,422	\$41	0.05%	0.32%	597.56%	0.29%	0.02%
	Long Beach Firemen's Credit Union	\$187,124	\$356	0.29%	1.40%	487.36%	0.92%	0.19%
	Edwards Federal Credit Union	\$201,551	\$425	0.56%	0.73%	130.35%	2.74%	0.21%
	Parsons Federal Credit Union	\$211,828	\$24	0.02%	0.17%	745.83%	0.22%	0.01%
	UMe Federal Credit Union	\$221,918	\$236	0.26%	0.30%	114.41%	1.20%	0.11%
	Downey Federal Credit Union	\$225,833	\$971	0.99%	0.64%	65.19%	3.98%	0.43%
	POPA Federal Credit Union	\$235,487	\$2,683	1.57%	1.31%	83.27%	8.56%	1.14%
	Matadors Community Credit Union	\$237,428	\$381	0.19%	0.37%	191.86%	1.46%	0.16%
	Santa Barbara Teachers Federal Credit Union	\$241,421	\$14	0.02%	0.19%	878.57%	0.05%	0.01%
	Kern Federal Credit Union	\$248,105	\$1,384	0.64%	0.90%	141.47%	4.53%	0.56%
	Average of Asset Group A	\$121,635	\$386	0.61%	0.88%	261.99%	3.08%	0.33%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 12, 2018

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

I.L.W.U. Credit Union	\$257,564	\$2,475	1.46%	1.61%	110.14%	8.93%	0.96%
Eagle Community Credit Union	\$258,059	\$422	0.24%	0.91%	380.81%	1.73%	0.16%
San Diego Metropolitan Credit Union	\$280,985	\$3,555	1.58%	1.74%	109.87%	10.57%	1.27%
Cabrillo Credit Union	\$295,535	\$1,007	0.66%	0.72%	108.34%	3.81%	0.34%
Long Beach City Employees Federal Credit Union	\$307,587	\$590	0.63%	0.21%	32.71%	2.08%	0.19%
SAG-AFTRA Federal Credit Union	\$317,147	\$893	0.68%	0.38%	55.66%	3.73%	0.28%
Gain Federal Credit Union	\$339,278	\$1,088	0.58%	1.02%	177.11%	3.91%	0.32%
Glendale Area Schools Credit Union	\$349,134	\$127	0.13%	0.61%	466.93%	0.25%	0.04%
Aerospace Federal Credit Union	\$369,545	\$141	0.19%	0.25%	134.75%	0.45%	0.04%
America's Christian Credit Union	\$377,881	\$56	0.02%	1.16%	NM	0.13%	0.01%
LA Financial Federal Credit Union	\$396,897	\$317	0.11%	0.30%	270.35%	1.00%	0.08%
Foothill Federal Credit Union	\$441,941	\$188	0.08%	0.46%	591.49%	0.37%	0.04%
Sun Community Federal Credit Union	\$442,597	\$1,270	0.38%	0.68%	177.80%	3.10%	0.29%
SkyOne Federal Credit Union	\$467,614	\$4,887	1.63%	2.57%	157.42%	10.90%	1.05%
CBC Federal Credit Union	\$470,196	\$5,563	1.87%	0.92%	49.29%	11.65%	1.18%
Average of Asset Group B	\$358,131	\$1,505	0.68%	0.90%	201.62%	4.17%	0.42%

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

Point Loma Credit Union	\$505,189	\$369	0.09%	0.24%	276.96%	0.84%	0.07%
USC Credit Union	\$521,314	\$1,762	0.38%	0.61%	161.69%	3.98%	0.34%
Vons Employees Federal Credit Union	\$524,744	\$1,023	0.34%	0.94%	279.77%	0.99%	0.19%
Safe 1 Credit Union	\$616,839	\$1,145	0.22%	0.70%	316.94%	1.86%	0.19%
First Financial Federal Credit Union	\$617,077	\$1,013	0.22%	0.40%	186.57%	2.48%	0.16%
AltaOne Federal Credit Union	\$644,111	\$5,370	1.06%	1.36%	127.36%	13.81%	0.83%
University Credit Union	\$647,268	\$1,075	0.39%	0.88%	223.53%	2.04%	0.17%
Christian Community Credit Union	\$655,441	\$4,719	0.87%	0.73%	84.09%	5.74%	0.72%
First City Credit Union	\$669,825	\$818	0.25%	0.89%	352.44%	1.30%	0.12%
Water and Power Community Credit Union	\$693,344	\$2,234	0.62%	0.64%	103.72%	4.10%	0.32%
SCE Federal Credit Union	\$732,568	\$3,123	0.55%	0.77%	140.03%	4.90%	0.43%
American First Credit Union	\$736,116	\$1,418	0.28%	0.69%	250.99%	2.53%	0.19%
Southland Credit Union	\$749,436	\$2,394	0.45%	0.75%	165.46%	3.19%	0.32%
Evangelical Christian Credit Union	\$764,879	\$18,978	3.54%	3.88%	109.54%	24.17%	2.48%
Honda Federal Credit Union	\$804,065	\$1,331	0.21%	0.18%	84.37%	2.19%	0.17%
Sesloc Federal Credit Union	\$813,217	\$3,654	0.68%	0.58%	85.08%	5.09%	0.45%
Pacific Marine Credit Union	\$830,747	\$1,504	0.28%	0.85%	304.72%	1.55%	0.18%
Ventura County Credit Union	\$872,071	\$3,823	0.62%	1.16%	185.51%	4.93%	0.44%
Xceed Financial Federal Credit Union	\$915,823	\$5,155	0.68%	0.47%	69.49%	5.38%	0.56%
Farmers Insurance Group Federal Credit Union	\$918,797	\$4,320	0.58%	0.77%	133.61%	3.94%	0.47%
Los Angeles Police Federal Credit Union	\$936,807	\$2,144	0.35%	0.40%	114.65%	1.87%	0.23%
Los Angeles Federal Credit Union	\$964,863	\$1,928	0.29%	0.60%	205.29%	1.68%	0.20%
University & State Employees Credit Union	\$966,807	\$2,842	0.39%	0.83%	214.50%	3.17%	0.29%
Average of Asset Group C	\$743,537	\$3,137	0.58%	0.84%	181.58%	4.42%	0.41%

Source: SNL Financial

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Asset Quality

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	CoastHills Credit Union	\$1,126,605	\$10,767	1.07%	1.31%	122.59%	10.11%	0.96%
	Northrop Grumman Federal Credit Union	\$1,160,085	\$1,952	0.29%	0.57%	196.62%	1.70%	0.17%
	Arrowhead Central Credit Union	\$1,284,232	\$1,731	0.28%	1.76%	625.01%	1.01%	0.13%
	Firefighters First Federal Credit Union	\$1,314,962	\$1,762	0.16%	0.35%	224.01%	1.37%	0.13%
	Financial Partners Credit Union	\$1,329,839	\$4,876	0.48%	0.44%	91.55%	3.90%	0.37%
	Altura Credit Union	\$1,355,833	\$2,811	0.29%	1.22%	414.27%	2.41%	0.21%
	Credit Union of Southern California	\$1,448,370	\$4,275	0.50%	0.69%	137.01%	2.73%	0.30%
	LBS Financial Credit Union	\$1,455,740	\$1,803	0.18%	0.33%	184.69%	1.08%	0.12%
	First Entertainment Credit Union	\$1,487,673	\$9,887	1.09%	1.72%	157.71%	8.07%	0.66%
	Kern Schools Federal Credit Union	\$1,564,196	\$3,487	0.31%	0.60%	190.42%	2.34%	0.22%
	NuVision Federal Credit Union	\$1,586,412	\$6,069	0.48%	0.74%	155.56%	3.08%	0.38%
	Orange County's Credit Union	\$1,615,174	\$1,983	0.18%	0.48%	268.13%	1.21%	0.12%
	Caltech Employees Federal Credit Union	\$1,624,404	\$207	0.05%	0.51%	NM	0.13%	0.01%
	F&A Federal Credit Union	\$1,633,875	\$455	0.15%	0.45%	294.73%	0.20%	0.03%
	Partners Federal Credit Union	\$1,686,552	\$12,079	0.80%	1.00%	125.31%	6.53%	0.72%
	California Coast Credit Union	\$2,479,293	\$4,797	0.24%	0.51%	210.17%	1.68%	0.19%
	Premier America Credit Union	\$2,514,685	\$22,009	1.07%	0.64%	59.36%	9.05%	0.88%
	UNIFY Financial Federal Credit Union	\$2,914,206	\$18,015	0.76%	0.70%	91.90%	7.98%	0.62%
	California Credit Union	\$3,055,395	\$13,443	0.61%	0.36%	58.31%	4.25%	0.44%
	Mission Federal Credit Union	\$3,549,206	\$1,848	0.07%	0.54%	752.98%	0.44%	0.05%
	Wescom Central Credit Union	\$3,899,546	\$5,549	0.25%	0.71%	280.79%	2.42%	0.14%
	Kinecta Federal Credit Union	\$4,391,166	\$13,446	0.35%	0.78%	220.88%	3.75%	0.31%
	Logix Federal Credit Union	\$5,771,555	\$20,838	0.40%	1.10%	272.42%	2.34%	0.36%
	San Diego County Credit Union	\$8,420,307	\$15,248	0.23%	0.40%	171.29%	1.23%	0.18%
	SchoolsFirst Federal Credit Union	\$15,025,159	\$39,052	0.48%	0.78%	161.04%	2.36%	0.26%
	Average of Asset Group D	\$2,947,779	\$8,736	0.43%	0.75%	227.78%	3.25%	0.32%

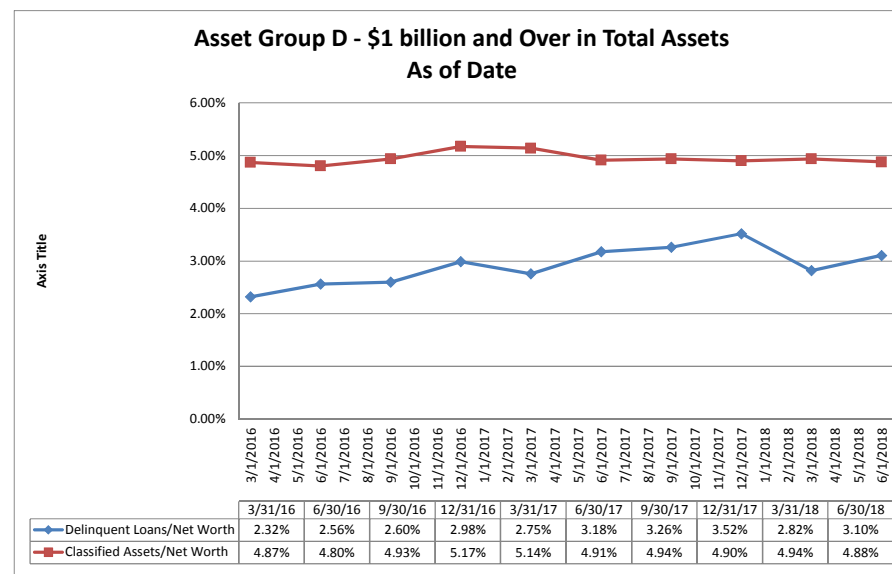
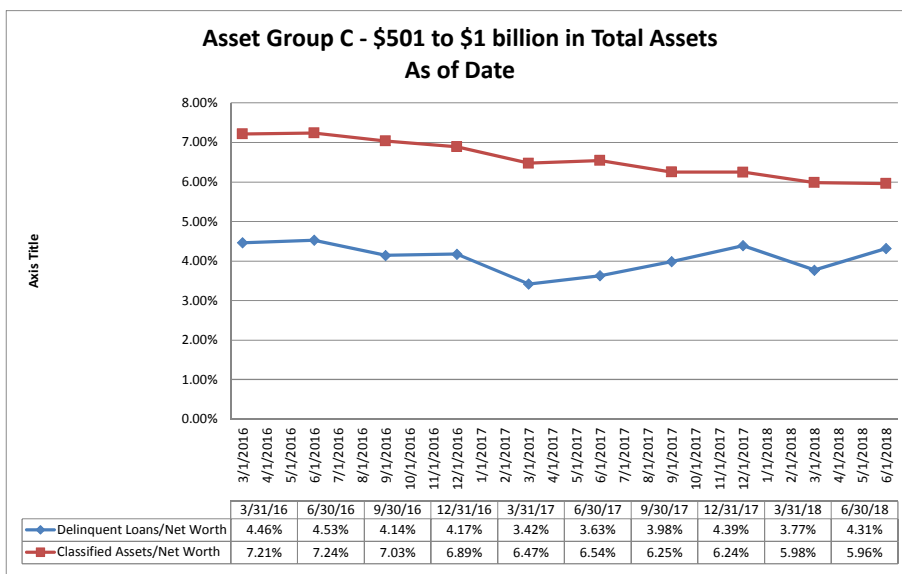
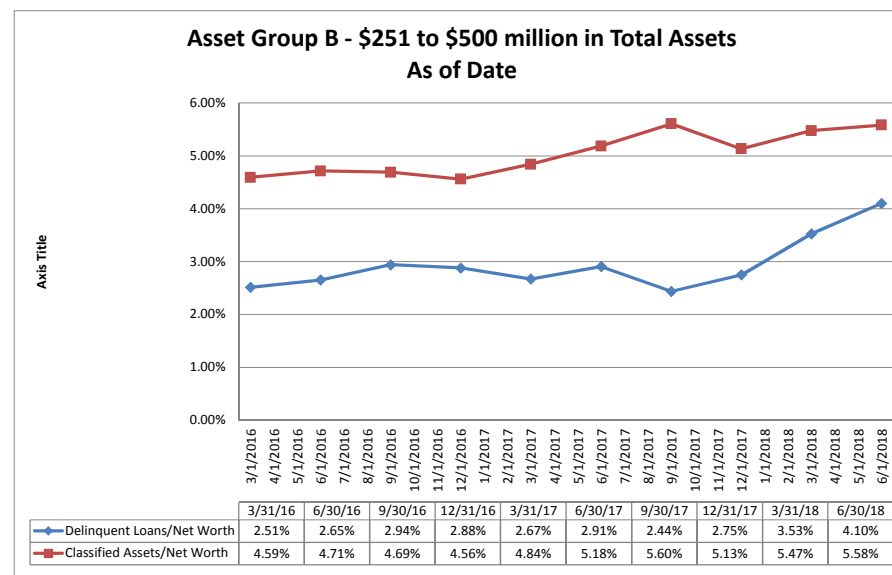
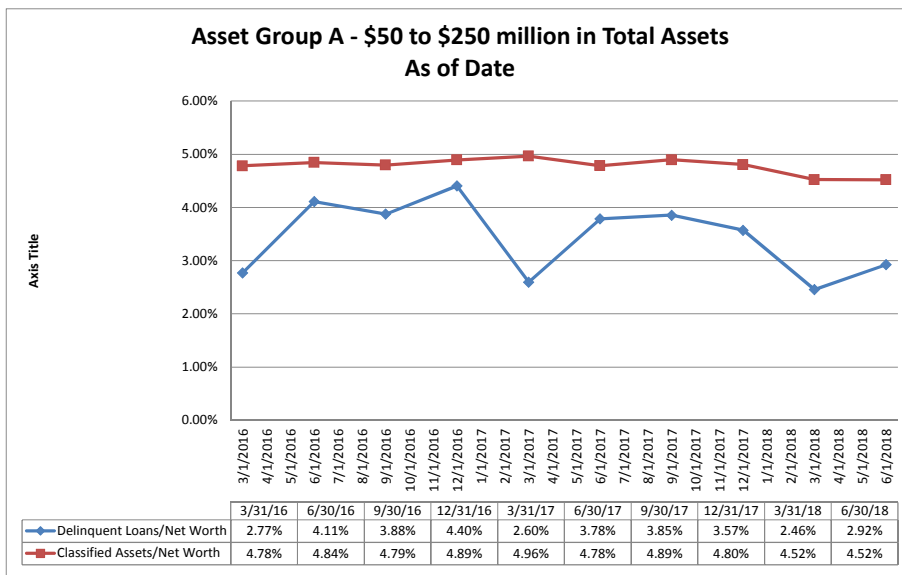
Source: SNL Financial

NA = data was not available.

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

Net Worth

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



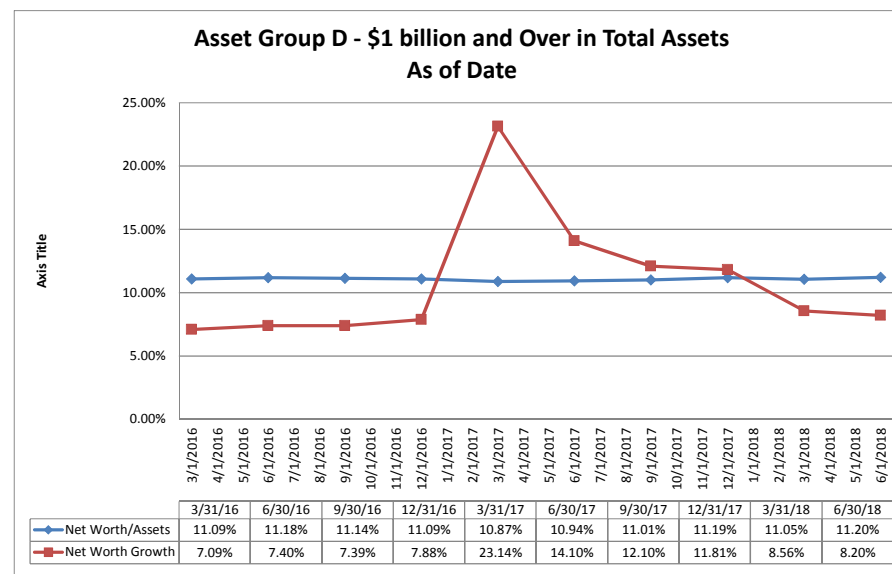
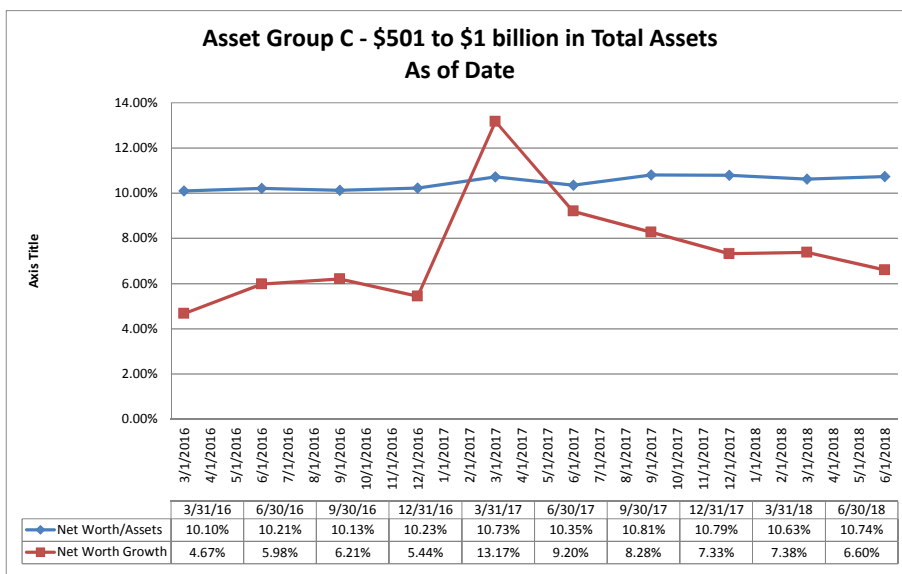
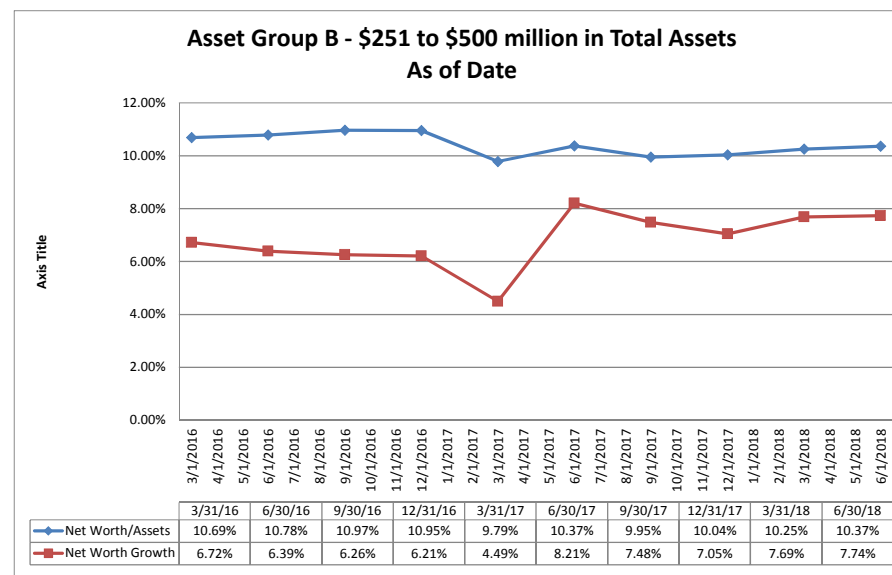
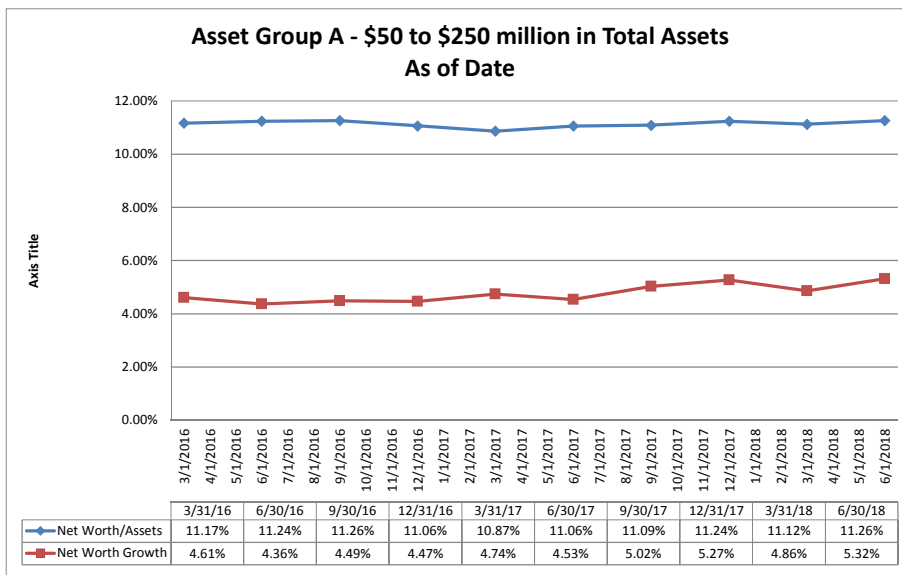
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	Asset Group A - \$50 to \$250 million in total assets						
	Pacific Transportation Federal Credit Union	\$59,665	\$11,854	19.87%	(4.45%)	13.24%	1.86%
	Huntington Beach City Employees Credit Union	\$60,437	\$5,785	9.57%	2.66%	1.94%	4.74%
	County Schools Federal Credit Union	\$60,482	\$4,242	7.01%	2.14%	3.18%	17.99%
	Union Yes Federal Credit Union	\$60,529	\$2,797	4.62%	11.25%	0.68%	2.22%
	Polam Federal Credit Union	\$61,116	\$6,711	10.98%	4.54%	0.06%	10.04%
	CalCom Federal Credit Union	\$65,054	\$8,930	13.73%	(9.86%)	4.12%	5.08%
	North County Credit Union	\$66,396	\$6,242	9.40%	0.45%	2.07%	2.64%
	Technicolor Federal Credit Union	\$67,722	\$5,642	8.33%	21.60%	2.80%	5.88%
	Santa Ana Federal Credit Union	\$69,688	\$6,458	9.27%	10.98%	2.29%	1.39%
	Universal City Studios Credit Union	\$69,817	\$6,649	9.52%	9.48%	1.77%	4.77%
	Nikkei Credit Union	\$70,313	\$8,933	12.70%	2.95%	0.10%	2.77%
	Allied Healthcare Federal Credit Union	\$72,750	\$6,154	8.46%	12.83%	1.74%	3.49%
	Prospectors Federal Credit Union	\$73,077	\$8,553	11.70%	4.13%	0.81%	2.13%
	Bopti Federal Credit Union	\$73,286	\$12,367	16.87%	5.81%	1.59%	1.52%
	JACOM Credit Union	\$75,617	\$10,935	14.46%	2.56%	0.73%	1.86%
	Paradise Valley Federal Credit Union	\$77,023	\$9,505	12.34%	(0.11%)	5.30%	8.04%
	VA Desert Pacific Federal Credit Union	\$77,088	\$12,494	16.21%	6.38%	0.55%	2.94%
	PostCity Financial Credit Union	\$77,610	\$9,185	11.83%	0.92%	3.58%	1.37%
	La Loma Federal Credit Union	\$82,012	\$5,211	6.35%	6.54%	5.45%	9.96%
	Thinkwise Federal Credit Union	\$84,928	\$11,473	13.51%	6.74%	11.61%	5.68%
	Glendale Federal Credit Union	\$88,369	\$11,303	12.79%	0.73%	1.34%	3.17%
	United Methodist Federal Credit Union	\$89,801	\$9,038	10.06%	7.77%	2.59%	1.70%
	San Diego Firefighters Federal Credit Union	\$97,802	\$7,805	7.98%	4.43%	0.27%	3.11%
	Rancho Federal Credit Union	\$97,989	\$7,100	7.25%	(2.15%)	0.86%	3.01%
	South Bay Credit Union	\$104,575	\$11,593	11.09%	3.99%	4.72%	5.99%
	California Bear Credit Union	\$115,318	\$8,099	7.02%	1.52%	10.08%	5.66%
	First Imperial Credit Union	\$115,346	\$11,890	10.31%	12.40%	9.05%	9.98%
	Ontario Montclair School Employees Federal Credit Union	\$115,431	\$11,762	10.19%	6.06%	1.16%	2.51%
	East County Schools Federal Credit Union	\$116,257	\$9,828	8.45%	6.38%	0.59%	2.59%
	Pasadena Service Federal Credit Union	\$116,645	\$11,011	9.44%	6.72%	4.11%	8.38%
	Clearpath Federal Credit Union	\$120,469	\$11,758	9.76%	3.21%	4.76%	6.34%
	California Lithuanian Credit Union	\$121,415	\$17,926	14.76%	8.61%	0.00%	3.27%
	Schools Federal Credit Union	\$128,142	\$16,621	12.97%	5.16%	1.89%	14.36%
	Sea Air Federal Credit Union	\$132,278	\$32,811	24.80%	(0.90%)	0.83%	1.29%
	Torrance Community Federal Credit Union	\$135,488	\$10,386	7.67%	10.99%	0.29%	2.87%
	Camino Federal Credit Union	\$153,919	\$14,986	9.74%	2.72%	2.64%	5.03%
	Chaffey Federal Credit Union	\$159,992	\$12,754	7.97%	6.69%	0.89%	2.70%
	E-Central Credit Union	\$161,596	\$30,342	18.78%	3.10%	0.78%	2.75%
	Priority One Credit Union	\$162,253	\$16,302	10.05%	7.55%	2.44%	2.26%
	Alta Vista Credit Union	\$165,938	\$13,090	7.89%	5.37%	9.09%	11.07%
	Pasadena Federal Credit Union	\$167,422	\$16,497	9.85%	4.42%	0.25%	1.49%
	Long Beach Firemen's Credit Union	\$187,124	\$37,047	19.80%	7.37%	0.96%	4.68%
	Edwards Federal Credit Union	\$201,551	\$14,945	7.41%	5.30%	2.84%	3.71%
	Parsons Federal Credit Union	\$211,828	\$28,522	13.46%	0.88%	0.08%	0.63%
	UMe Federal Credit Union	\$221,918	\$19,471	8.77%	10.68%	1.21%	1.39%
	Downey Federal Credit Union	\$225,833	\$25,628	11.35%	5.85%	3.79%	2.47%
	POPA Federal Credit Union	\$235,487	\$29,087	12.35%	12.15%	9.22%	7.68%
	Matadors Community Credit Union	\$237,428	\$26,088	10.99%	9.80%	1.46%	2.80%
	Santa Barbara Teachers Federal Credit Union	\$241,421	\$25,611	10.61%	6.81%	0.05%	0.48%
	Kern Federal Credit Union	\$248,105	\$32,125	12.95%	4.93%	4.31%	6.09%

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.

Net Worth

June 30, 2018

Run Date: August 12, 2018

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 (%)
Average of Asset Group A		\$121,635	\$13,831	11.26%	5.32%	2.92%	4.52%

Source: SNL Financial

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Net Worth

June 30, 2018

Run Date: August 12, 2018

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

I.L.W.U. Credit Union	\$257,564	\$29,666	11.52%	12.00%	8.34%	9.19%
Eagle Community Credit Union	\$258,059	\$24,202	9.38%	2.60%	1.74%	6.64%
San Diego Metropolitan Credit Union	\$280,985	\$29,968	10.67%	9.41%	11.86%	13.03%
Cabrillo Credit Union	\$295,535	\$29,276	9.91%	9.17%	3.44%	3.73%
Long Beach City Employees Federal Credit Union	\$307,587	\$33,804	10.99%	4.00%	1.75%	0.57%
SAG-AFTRA Federal Credit Union	\$317,147	\$25,556	8.06%	9.12%	3.49%	1.94%
Gain Federal Credit Union	\$339,278	\$26,718	7.87%	8.47%	4.07%	7.21%
Glendale Area Schools Credit Union	\$349,134	\$51,580	14.77%	6.21%	0.25%	1.15%
Aerospace Federal Credit Union	\$369,545	\$38,651	10.46%	4.95%	0.36%	0.49%
America's Christian Credit Union	\$377,881	\$39,886	10.56%	10.20%	0.14%	7.94%
LA Financial Federal Credit Union	\$396,897	\$35,201	8.87%	21.70%	0.90%	2.43%
Foothill Federal Credit Union	\$441,941	\$53,624	12.13%	10.36%	0.35%	2.07%
Sun Community Federal Credit Union	\$442,597	\$44,348	10.02%	6.52%	2.86%	5.09%
SkyOne Federal Credit Union	\$467,614	\$46,444	9.93%	1.58%	10.52%	16.56%
CBC Federal Credit Union	\$470,196	\$48,723	10.36%	(0.21%)	11.42%	5.63%

Average of Asset Group B	\$358,131	\$37,176	10.37%	7.74%	4.10%	5.58%
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Asset Group C - \$501 million to \$1 billion in total assets

Point Loma Credit Union	\$505,189	\$42,886	8.49%	6.13%	0.86%	2.38%
USC Credit Union	\$521,314	\$43,584	8.36%	13.23%	4.04%	6.54%
Vons Employees Federal Credit Union	\$524,744	\$110,243	21.01%	5.97%	0.93%	2.60%
Safe 1 Credit Union	\$616,839	\$91,963	14.91%	7.15%	1.25%	3.95%
First Financial Federal Credit Union	\$617,077	\$44,870	7.27%	10.77%	2.26%	4.21%
AltaOne Federal Credit Union	\$644,111	\$62,957	9.77%	8.07%	8.53%	10.86%
University Credit Union	\$647,268	\$58,933	9.10%	10.42%	1.82%	4.08%
Christian Community Credit Union	\$655,441	\$83,523	12.74%	6.72%	5.65%	4.75%
First City Credit Union	\$669,825	\$73,906	11.03%	6.12%	1.11%	3.90%
Water and Power Community Credit Union	\$693,344	\$58,294	8.41%	8.37%	3.83%	3.97%
SCE Federal Credit Union	\$732,568	\$71,374	9.74%	5.82%	4.38%	6.13%
American First Credit Union	\$736,116	\$69,916	9.50%	10.56%	2.03%	5.09%
Southland Credit Union	\$749,436	\$84,465	11.27%	4.27%	2.83%	4.69%
Evangelical Christian Credit Union	\$764,879	\$61,956	8.10%	(14.64%)	30.63%	33.55%
Honda Federal Credit Union	\$804,065	\$78,950	9.82%	10.09%	1.69%	1.42%
Sesloc Federal Credit Union	\$813,217	\$76,250	9.38%	8.32%	4.79%	4.08%
Pacific Marine Credit Union	\$830,747	\$114,162	13.74%	4.48%	1.32%	4.01%
Ventura County Credit Union	\$872,071	\$75,921	8.71%	12.77%	5.04%	9.34%
Xceed Financial Federal Credit Union	\$915,823	\$93,456	10.20%	4.27%	5.52%	3.83%
Farmers Insurance Group Federal Credit Union	\$918,797	\$108,228	11.78%	7.35%	3.99%	5.33%
Los Angeles Police Federal Credit Union	\$936,807	\$115,824	12.36%	7.07%	1.85%	2.12%
Los Angeles Federal Credit Union	\$964,863	\$114,856	11.90%	4.18%	1.68%	3.45%
University & State Employees Credit Union	\$966,807	\$90,642	9.38%	4.39%	3.14%	6.73%

Average of Asset Group C	\$743,537	\$79,442	10.74%	6.60%	4.31%	5.96%
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Source: SNL Financial

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Net Worth

June 30, 2018

Run Date: August 12, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	CoastHills Credit Union	\$1,126,605	\$99,755	8.85%	2.59%	10.79%	13.23%
	Northrop Grumman Federal Credit Union	\$1,160,085	\$125,053	10.78%	2.84%	1.56%	3.07%
	Arrowhead Central Credit Union	\$1,284,232	\$174,916	13.62%	10.78%	0.99%	6.19%
	Firefighters First Federal Credit Union	\$1,314,962	\$123,894	9.42%	9.32%	1.42%	3.19%
	Financial Partners Credit Union	\$1,329,839	\$123,374	9.28%	4.45%	3.95%	3.62%
	Altura Credit Union	\$1,355,833	\$150,100	11.07%	12.59%	1.87%	7.76%
	Credit Union of Southern California	\$1,448,370	\$186,142	12.85%	8.08%	2.30%	3.15%
	LBS Financial Credit Union	\$1,455,740	\$193,945	13.32%	7.06%	0.93%	1.72%
	First Entertainment Credit Union	\$1,487,673	\$131,462	8.84%	11.55%	7.52%	11.86%
	Kern Schools Federal Credit Union	\$1,564,196	\$160,719	10.27%	13.34%	2.17%	4.13%
	NuVision Federal Credit Union	\$1,586,412	\$206,890	13.04%	5.83%	2.93%	4.56%
	Orange County's Credit Union	\$1,615,174	\$165,913	10.27%	14.57%	1.20%	3.20%
	Caltech Employees Federal Credit Union	\$1,624,404	\$165,498	10.19%	7.21%	0.13%	1.41%
	F&A Federal Credit Union	\$1,633,875	\$256,784	15.72%	6.54%	0.18%	0.52%
	Partners Federal Credit Union	\$1,686,552	\$190,686	11.31%	4.06%	6.33%	7.94%
	California Coast Credit Union	\$2,479,293	\$284,859	11.49%	8.05%	1.68%	3.54%
	Premier America Credit Union	\$2,514,685	\$263,747	10.49%	8.99%	8.34%	4.95%
	UNIFY Financial Federal Credit Union	\$2,914,206	\$245,919	8.44%	8.17%	7.33%	6.73%
	California Credit Union	\$3,055,395	\$329,455	10.78%	6.91%	4.08%	2.38%
	Mission Federal Credit Union	\$3,549,206	\$444,170	12.51%	10.76%	0.42%	3.13%
	Wescom Central Credit Union	\$3,899,546	\$307,254	7.88%	7.62%	1.81%	5.07%
	Kinecta Federal Credit Union	\$4,391,166	\$355,407	8.09%	5.38%	3.78%	8.36%
	Logix Federal Credit Union	\$5,771,555	\$895,925	15.52%	9.74%	2.33%	6.34%
	San Diego County Credit Union	\$8,420,307	\$1,254,954	14.90%	8.94%	1.22%	2.08%
	SchoolsFirst Federal Credit Union	\$15,025,159	\$1,654,105	11.01%	9.62%	2.36%	3.80%
	Average of Asset Group D	\$2,947,779	\$339,637	11.20%	8.20%	3.10%	4.88%

Source: SNL Financial

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Definitions



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