				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
1st Pacific Credit Union	Vallejo	152,401	125,458	619	135,308	15,788	68	0.18%	10.36%
1st United Services Credit Union	Pleasanton	691,362	519,352	1,140	605,360	84,939	779	0.45%	12.29%
1st Valley Credit Union	San Bernardino	33,620	16,288	49	29,846	3,680	4	0.05%	10.95%
Alameda Credit Union	Alameda	37,303	19,750	101	32,628	4,259	(39)	-0.42%	11.42%
Alisos Credit Union	Norwalk	9,134	5,956	77	8,211	909	(62)	-2.73%	9.95%
Alliance Credit Union	San Jose	384,629	299,740	4,593	318,858	37,448	(1,316)	-1.37%	9.74%
Allied Trades Credit Union	Stockton	18,382	7,921	140	15,066	2,990	2	0.05%	16.27%
Alta Vista Credit Union	San Bernardino	128,313	85,125	864	103,950	18,691	(516)	-1.61%	14.57%
Altura Credit Union	Riverside	939,861	789,367	4,013	746,578	82,940	1,272	0.54%	8.82%
American First Credit Union	La Habra	692,129	583,533	7,542	576,401	66,517	(2,207)	-1.28%	9.61%
American River HealthPro Credit Union	Sacramento	234,776	205,287	3,041	193,261	22,884	(870)	-1.48%	9.75%
America's Christian Credit Union	Glendora	224,355	182,824	331	176,671	19,038	477	0.85%	8.49%
Arrow Credit Union	San Leandro	2,669	2,035	26	2,428	220	(31)	-4.66%	8.25%
Arrowhead Central Credit Union	San Bernardino	1,046,987	930,436	9,544	834,269	102,149	2,756	1.05%	9.76%
Atchison Village Credit Union	Richmond	5,895	3,537	35	4,920	959	14	0.94%	16.26%
Bakery Employees Credit Union	Montebello	6,381	2,734	17	5,364	1,014	6	0.36%	15.89%
Barstow Railway Employees Credit Union	Barstow	12,272	6,151	34	10,767	1,420	(13)	-0.41%	11.57%
Bay Cities Credit Union	Hayward	62,804	37,934	436	55,945	5,978	(143)	-0.91%	9.52%
C.A.H.P. Credit Union	Sacramento	100,488	70,060	290	85,818	10,179	34	0.14%	10.13%
Cabrillo Credit Union	San Diego	165,367	129,486	1,062	144,560	18,675	84	0.20%	11.29%
Cal State 9 Credit Union	Concord	285,373	319,194	80,566	256,678	(76,699)	(53,078)	-74.40%	-26.88%
California Agribusiness Credit Union	Buena Park	31,194	22,988	179	26,463	4,487	(61)	-0.78%	14.38%
California Bear Credit Union	Los Angeles	114,799	79,344	2,251	104,609	9,526	(133)	-0.46%	8.30%
California Center Credit Union	Rancho Cucamonga	8,908	5,977	29	7,879	897	49	2.20%	10.06%
California Coast Credit Union	San Diego	928,494	735,733	6,643	777,133	77,403	(485)	-0.21%	8.34%
California Community Credit Union	Sacramento	50,007	29,485	828	41,299	8,429	64	0.51%	16.85%
California Credit Union (The)	Glendale	1,345,390	948,470	5,102	1,069,145	148,932	549	0.16%	11.07%
California Lithuanian Credit Union	Santa Monica	52,223	27,579	24	44,552	7,087	177	1.36%	13.57%
California Preferred Credit Union	San Francisco	41,103	29,644	22	34,589	5,335	(33)	-0.33%	12.98%
California State & Fed Emp #20 Credit Union	Eureka	99,897	30,672	10	85,941	13,906	284	1.14%	13.92%
California State Credit Union of the North Bay	Santa Rosa	104,816	87,775	696	96,305	8,090	(40)	-0.15%	7.72%
Central State Credit Union	Stockton	140,739	98,559	398	123,565	16,557	134	0.38%	11.76%
Chevron Valley Credit Union	Bakersfield	116,424	77,021	843	100,065	15,182	120	0.41%	13.04%
Christian Community Credit Union	Covina	454,432	397,979	701	392,565	45,321	602	0.53%	9.97%
Church/Co-Op Credit Union	Sacramento	6,094	3,067	23	5,530	532	(10)	-0.67%	8.72%
City of Ukiah Employees Credit Union	Ukiah	3,348	2,569	31	2,751	574	4	0.43%	17.14%
Coast Central Credit Union	Eureka	743,818	379,968	3,372	598,488	93,378	2,788	1.50%	12.55%
Commonwealth Central Credit Union	San Jose	387,465	258,301	2,339	348,395	37,969	(660)	-0.68%	9.80%
Community Credit Union of Southern Humboldt	Garberville	38,826	28,062	134	34,211	4,213	112	1.15%	10.85%
Community First Credit Union	Santa Rosa	122,056	99,359	436	107,328	9,623	13	0.04%	7.88%
Community Trust Credit Union	Modesto	49,363	38,966	600	44,401	4,370	73	0.59%	8.85%

				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
Credit Union of Southern California	Whittier	549,864	302,623	2,563	366,335	55,647	2,060	1.50%	10.12%
Dow Great Western Credit Union	Antioch	39,335	28,711	10	33,131	5,705	(147)	-1.50%	14.50%
E1 Financial Credit Union	Monterey Park	372,320	255,324	1,377	303,948	67,363	(810)	-0.87%	18.09%
Eagle Community Credit Union	Lake Forest	211,447	160,259	1,518	184,211	21,090	(720)	-1.36%	9.97%
Eagle Credit Union	Stockton	35,266	17,047	288	30,648	4,618	(32)	-0.37%	13.10%
East Bay Postal Credit Union	Oakland	8,737	4,719	70	6,654	2,051	8	0.39%	23.48%
E-Central Credit Union	Pasadena	171,145	109,568	525	149,355	21,143	339	0.79%	12.35%
Educational Employees Credit Union	Fresno	1,731,794	905,461	4,569	1,553,218	168,373	1,907	0.44%	9.72%
El Futuro Credit Union	Porterville	8,177	5,885	80	7,279	814	84	4.09%	9.96%
El Monte City Employees Credit Union	El Monte	20,364	15,780	87	18,168	1,987	23	0.46%	9.76%
Evangelical Christian Credit Union	Brea	1,156,278	1,057,240	1,546	738,639	115,055	4,625	1.60%	9.95%
Financial 21 Community Credit Union	San Diego	139,044	96,564	826	125,186	12,408	(44)	-0.13%	8.92%
Financial Benefits Credit Union	Alameda	16,375	11,357	20	14,474	1,839	(25)	-0.62%	11.23%
Financial Center Credit Union	Stockton	280,982	169,427	2,802	202,474	71,559	1,272	1.81%	25.47%
Financial Partners Credit Union	Downey	773,927	641,632	3,251	712,920	57,939	(352)	-0.18%	7.49%
Firestone Financial Services Credit Union	Anaheim	14,997	8,087	47	12,525	2,463	(27)	-0.72%	16.42%
First City Credit Union	Los Angeles	355,770	184,226	2,088	306,416	47,529	266	0.30%	13.36%
First Entertainment Credit Union	Hollywood	680,468	440,513	1,707	609,288	68,490	1,073	0.63%	10.07%
First Financial Credit Union	West Covina	591,288	506,018	3,172	528,279	56,174	741	0.50%	9.50%
First Future Credit Union	San Diego	982,115	681,126	3,600	832,098	102,247	1,314	0.54%	10.41%
First Imperial Credit Union	El Centro	59,249	45,549	671	52,721	5,967	(242)	-1.63%	10.07%
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	206,161	155,411	718	184,170	19,754	(496)	-0.96%	9.58%
First U.S. Community Credit Union	Sacramento	241,596	176,053	938	211,172	23,653	(10)	-0.02%	9.79%
Fiscal Credit Union	Glendale	144,361	83,961	476	121,696	15,585	32	0.09%	10.80%
Focus One Community Credit Union	Monrovia	82,479	50,568	1,415	74,754	6,952	(1,007)	-4.88%	8.43%
Fountain Valley Credit Union	Fountain Valley	2,224	919	8	1,791	406	4	0.64%	18.23%
Fresno Fire Department Credit Union	Fresno	27,739	15,620	54	23,208	4,373	31	0.45%	15.77%
Fresno Police Department Credit Union	Fresno	38,761	25,499	72	31,155	6,690	91	0.94%	17.26%
Golden 1 Credit Union (The)	Sacramento	6,722,128	4,544,441	62,308	5,959,777	715,116	15,305	0.91%	10.64%
Greater Valley Credit Union	Fresno	33,748	19,029	155	29,146	4,349	20	0.23%	12.89%
Heritage Community Credit Union	Rancho Cordova	225,206	198,418	3,482	203,350	20,053	(1,525)	-2.71%	8.90%
High Sierra Credit Union	Bishop	7,368	5,111	18	5,982	1,370	6	0.30%	18.59%
Huntington Beach City Employees Credit Union	Huntington Beach	39,847	25,306	69	34,807	4,841	64	0.64%	12.15%
I.L.W.U. Credit Union	Wilmington	100,004	78,704	2,053	83,201	10,389	583	2.33%	10.39%
IBEW Members + Credit Union	Martinez	17,035	10,341	42	15,196	1,818	(16)	-0.37%	10.67%
Inland Empire Credit Union	Pomona	43,024	23,717	201	35,753	5,661	784	7.29%	13.16%
Jacom Credit Union	Los Angeles	83,945	45,356	325	70,053	13,852	(36)	-0.17%	16.50%
Jones Methodist Church Credit Union	San Francisco	645	224	1	494	151	1	0.62%	23.37%
Kaiser Lakeside Credit Union	Oakland	30,573	22,944	963	28,518	1,736	(130)	-1.70%	5.68%
Kern Central Credit Union	Bakersfield	36,078	26,705	75	32,795	2,984	33	0.37%	8.27%
KeyPoint Credit Union	Santa Clara	845,742	583,304	5,879	749,786	72,779	(265)	-0.13%	8.61%

				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
L. A. Electrical Workers Credit Union	Pasadena	35,894	3,085	44	26,791	8,673	85	0.95%	24.16%
LBS Financial Credit Union	Long Beach	1,047,957	759,368	10,397	918,723	125,619	221	0.08%	11.99%
Lithuanian Credit Union	Los Angeles	9,557	6,420	137	8,033	721	(21)	-0.87%	7.54%
Long Beach Firemen's Credit Union	Long Beach	130,334	106,386	581	111,653	18,269	318	0.98%	14.02%
Los Angeles Firemen's Credit Union	Los Angeles	807,227	644,183	1,417	691,960	80,276	1,194	0.59%	9.94%
Lutheran Credit Union of America	Brea	25,009	18,006	18	22,013	2,775	91	1.45%	11.10%
Matadors Community Credit Union	Northridge	117,923	90,100	380	105,095	12,498	(47)	-0.16%	10.60%
McClatchy Employees Credit Union	Sacramento	14,689	9,414	43	12,440	2,125	42	1.14%	14.46%
Media City Community Credit Union	Burbank	29,902	17,301	58	26,111	3,712	19	0.25%	12.41%
Members 1st Credit Union	Redding	113,024	103,498	3,200	100,461	12,198	(370)	-1.31%	10.79%
Mendo Lake Credit Union	Ukiah	70,013	58,146	226	61,248	7,928	(36)	-0.21%	11.32%
Merced Municipal Employees Credit Union	Merced	2,072	1,495	19	1,840	222	0	0.09%	10.71%
Merco Credit Union	Merced	74,228	48,536	432	68,100	5,679	(151)	-0.81%	7.65%
Meriwest Credit Union	San Jose	1,293,083	1,029,888	12,251	1,008,478	113,066	770	0.24%	8.74%
Mid-Cities Schools Credit Union	Compton	27,187	16,156	201	20,524	6,636	(32)	-0.47%	24.41%
M-N Employees Credit Union	San Jose	4,986	1,168	8	3,062	1,710	1	0.05%	34.30%
Monterey County Employees Credit Union	Salinas	20,780	15,031	57	18,368	2,351	82	1.57%	11.31%
Monterey Credit Union	Monterey	163,151	96,418	718	133,376	26,692	79	0.19%	16.36%
Musicians' Interguild Credit Union	Hollywood	81,506	47,144	184	72,599	8,095	(37)	-0.18%	9.93%
My Credit Union	Redwood City	30,738	22,522	114	26,867	3,607	19	0.25%	11.73%
National 1st Credit Union	Sunnyvale	172,713	110,202	1,289	147,236	24,472	(27)	-0.06%	14.17%
Nikkei Credit Union	Gardena	62,302	29,037	15	53,045	8,815	(8)	-0.05%	14.15%
North County Credit Union	San Diego	51,168	37,384	196	46,616	4,132	17	0.13%	8.07%
North Island Financial Credit Union	Chula Vista	1,757,063	1,134,456	18,143	1,184,905	136,422	(13,583)	-3.09%	7.76%
North Orange County Credit Union	Fullerton	58,719	16,023	73	49,946	8,624	118	0.80%	14.69%
Northern California Latvian Credit Union	San Francisco	2,142	617	12	1,736	393	11	2.12%	18.37%
Oakland Municipal Credit Union	Oakland	117,925	81,373	1,002	97,765	19,080	(497)	-1.69%	16.18%
Ocean Crest Credit Union	Long Beach	35,372	20,817	64	31,010	4,236	` 22	0.25%	11.98%
OCHA Credit Union	Orange	20,662	18,476	64	18,583	1,830	(2)	-0.03%	8.86%
Orange County's Credit Union	Santa Ana	907,607	649,143	4,176	801,030	92,892	663 <sup>°</sup>	0.29%	10.23%
Organized Labor Credit Union	Modesto	19,878	10,112	57	17,788	2,046	37	0.75%	10.29%
Pacific Coast Credit Union	Costa Mesa	17,327	6,761	92	13,463	3,832	3	0.07%	22.12%
Pacific Community Credit Union	Fullerton	188,716	120,639	899	157,565	28,571	382	0.81%	15.14%
Pacific Marine Credit Union	Camp Pendleton	527,069	224,591	3,353	441,648	79,471	1,578	1.20%	15.08%
Pacific Postal Credit Union	San Jose	143,477	60,636	119	119,782	22,788	177	0.49%	15.88%
Pacific Resource Credit Union	Los Angeles	119,752	88,013	338	102,417	12,506	(43)	-0.14%	10.44%
Pacific Service Credit Union	Walnut Creek	1,136,876	726,467	5,952	983,722	145,484	14	0.00%	12.80%
Pacifica-Coastside Credit Union	Pacifica	1,740	1,412	11	1,554	164	3	0.75%	9.42%
Patelco Credit Union	San Francisco	4,182,310	2,738,368	30,070	3,661,651	404,725	(366)	-0.04%	9.68%
Point Loma Credit Union	San Diego	473,119	399,523	3,293	399,813	45,450	347	0.29%	9.61%
Postal Credit Union of Northern California	Castro Valley	7,738	4,503	18	6,892	846	18	0.92%	10.93%

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				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
Premier America Credit Union	Chatsworth	1,440,903	1,192,842	4,232	1,111,994	125,460	2,530	0.70%	8.71%
Premier Community Credit Union	Stockton	101,951	52,510	348	84,878	15,446	57	0.22%	15.15%
Printing And Publishing Employees Credit Union	Riverside	9,048	5,194	75	7,916	712	(6)	-0.26%	7.86%
Printing Industries Credit Union	Los Angeles	27,091	25,314	67	22,876	3,135	(83)	-1.23%	11.57%
Printing Office Employees Credit Union	Covina	5,140	2,381	20	3,996	1,140	19	1.50%	22.18%
Priority One Credit Union	South Pasadena	166,571	103,720	700	143,877	17,329	(69)	-0.17%	10.40%
Provident Credit Union	Redwood City	1,595,572	1,285,750	3,389	1,135,931	199,012	818	0.21%	12.47%
Redwood Credit Union	Santa Rosa	1,793,540	1,478,653	7,510	1,615,625	140,979	3,932	0.88%	7.86%
Rolling F Credit Union	Turlock	36,470	12,581	45	31,334	5,108	87	0.96%	14.01%
S.F. Bay Area Educators Credit Union	San Francisco	19,199	8,547	16	17,032	2,179	(4)	-0.09%	11.35%
S.F. Police Credit Union	San Francisco	517,504	203,012	466	434,841	80,793	811	0.63%	15.61%
S.T.A.R. Community Credit Union	Chico	23,893	10,796	64	20,416	2,819	105	1.76%	11.80%
Sacramento Credit Union	Sacramento	312,139	187,366	2,136	266,598	42,857	8	0.01%	13.73%
Sacramento District Postal Employees Credit Union	Sacramento	32,599	22,376	127	28,954	3,561	33	0.41%	10.92%
Safe 1 Credit Union	Bakersfield	337,284	244,075	869	297,454	37,199	465	0.55%	11.03%
SAFE Credit Union	North Highlands	1,337,165	964,404	20,688	1,174,219	149,939	2,459	0.74%	11.21%
SafeAmerica Credit Union	Pleasanton	260,312	210,384	761	227,224	31,364	126	0.19%	12.05%
San Diego County Credit Union	San Diego	4,194,147	3,365,761	15,929	3,678,680	495,799	12,751	1.22%	11.82%
San Diego Metropolitan Credit Union	San Diego	305,442	219,863	2,900	251,725	30,561	(62)	-0.08%	10.01%
San Fernando Valley Japanese Credit Union	Sylmar	1,298	953	6	968	321	1	0.20%	24.74%
San Francisco Fire Credit Union	San Francisco	488,863	339,631	862	432,210	54,493	(180)	-0.15%	11.15%
San Gabriel Valley Postal Credit Union	Covina	16,174	9,173	61	14,338	1,796	35	0.87%	11.11%
San Joaquin Power Employees Credit Union	Fresno	107,242	84,135	431	87,709	18,435	116	0.43%	17.19%
San Jose Credit Union	San Jose	120,261	62,172	339	105,634	14,497	114	0.38%	12.05%
San Mateo Credit Union	Redwood City	673,857	470,753	2,793	621,519	48,340	(138)	-0.08%	7.17%
Santa Cruz Community Credit Union	Santa Cruz	70,695	52,907	572	63,319	6,996	(127)	-0.72%	9.90%
Santa Cruz County Employees Credit Union	Santa Cruz	23,966	14,300	69	21,421	2,475	(2)	-0.03%	10.33%
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	11,357	3,621	17	8,409	2,700	37	1.31%	23.78%
Schools Financial Credit Union	Sacramento	1,172,977	704,673	3,714	1,032,544	131,596	1,744	0.59%	11.22%
Second Baptist Church Credit Union	Los Angeles	651	462	6	389	235	3	1.56%	36.09%
Service Plus Credit Union	Riverside	89,785	67,087	401	80,929	7,792	(337)	-1.50%	8.68%
Sierra Central Credit Union	Yuba City	583,756	442,372	3,641	512,219	65,709	(167)	-0.11%	11.26%
Sierra Point Credit Union	So San Francisco	31,028	23,149	25	27,638	3,332	11	0.14%	10.74%
Silverado Credit Union	Angwin	44,907	34,765	83	39,657	4,971	64	0.57%	11.07%
Siskiyou Central Credit Union	Yreka	40,346	23,408	93	35,250	4,944	16	0.16%	12.25%
SLO Credit Union	San Luis Obispo	31,351	5,576	20	26,753	4,583	(8)	-0.10%	14.62%
Sonoma County Grange Credit Union	Santa Rosa	34,248	26,409	41	28,225	6,007	31	0.37%	17.54%
South Bay Credit Union	Redondo Beach	70,626	46,810	284	63,608	5,666	(132)	-0.75%	8.02%
Southern California Latvian Credit Union	Covina	1,249	230	7	1,033	207	0	0.03%	16.58%
Southern California Postal Credit Union	Long Beach	57,797	23,505	8	45,746	12,035	(237)	-1.64%	20.82%
Southland Credit Union	Downey	435,317	311,238	1,294	340,264	45,735	261	0.24%	10.51%

				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
Star Energy Credit Union	Bakersfield	7,733	5,820	36	6,874	773	4	0.19%	9.99%
Star One Credit Union	Sunnyvale	3,763,543	1,209,499	781	3,036,207	450,327	9,787	1.04%	11.97%
State Center Credit Union	Fresno	87,181	59,724	364	79,031	7,737	(12)	-0.05%	8.87%
State Employees #84 Credit Union	Manteca	2,004	1,580	27	1,644	359	(3)	-0.50%	17.90%
Steinbeck Credit Union	Salinas	51,859	27,278	1,368	46,372	5,202	(63)	-0.49%	10.03%
Sterlent Credit Union	Pleasanton	98,080	83,214	4,606	97,549	(293)	(5,527)	-22.54%	-0.30%
Technology Credit Union	San Jose	1,324,635	1,098,371	4,777	1,150,745	160,977	885	0.27%	12.15%
Telesis Community Credit Union	Chatsworth	597,151	490,724	3,499	365,014	58,160	361	0.24%	9.74%
Travis Credit Union	Vacaville	1,625,041	1,108,284	20,276	1,425,729	189,198	(1,215)	-0.30%	11.64%
U.S. First Credit Union	San Francisco	114,178	86,289	379	101,880	11,411	(377)	-1.32%	9.99%
Uncle Credit Union	Livermore	214,394	133,214	1,938	186,256	27,167	78	0.15%	12.67%
United Association Credit Union	Concord	3,083	1,918	9	2,497	579	23	2.97%	18.77%
United Financial Credit Union	Whittier	39,252	28,687	206	33,318	5,815	71	0.72%	14.81%
United Health Credit Union	Burlingame	38,183	26,553	154	34,598	3,318	34	0.36%	8.69%
United Local Credit Union	Fresno	112,475	68,961	692	95,381	16,576	217	0.77%	14.74%
Universal City Studios Credit Union	Universal City	72,933	43,507	228	58,843	6,120	(268)	-1.47%	8.39%
University & State Employees Credit Union	San Diego	859,587	725,656	4,378	756,923	66,521	408	0.19%	7.74%
University Credit Union	Los Angeles	378,369	255,328	758	334,757	41,501	207	0.22%	10.97%
USC Credit Union	Los Angeles	348,324	306,922	798	261,050	25,591	261	0.30%	7.35%
Utility District Credit Union	Oakland	22,439	5,838	22	20,014	2,356	(2)	-0.03%	10.50%
Valley Credit Union	San Jose	274,623	221,605	7,934	240,211	18,369	(896)	-1.31%	6.69%
Valley First Credit Union	Modesto	295,883	190,275	2,612	256,882	36,384	516	0.70%	12.30%
Valley Oak Credit Union	Three Rivers	64,817	45,489	402	58,021	6,245	(68)	-0.42%	9.63%
Ventura County Credit Union	Ventura	455,298	279,221	2,077	410,730	40,474	332	0.29%	8.89%
Vernon/Commerce Credit Union	City of Commerce	9,688	6,649	95	8,767	893	(21)	-0.87%	9.22%
Vision One Credit Union	Sacramento	36,799	30,891	156	31,203	4,966	78	0.85%	13.49%
Visterra Credit Union	Moreno Valley	464,182	347,454	3,582	418,837	43,784	(3,568)	-3.07%	9.43%
Water and Power Community Credit Union	Los Angeles	513,908	321,766	3,635	463,632	43,639	349	0.27%	8.49%
Watts United Credit Union	Los Angeles	954	374	15	844	107	0	0.01%	11.22%
Wescom Central Credit Union	Pasadena	3,779,301	3,075,329	48,015	2,627,915	268,884	(7,827)	-0.83%	7.11%
Westworks Credit Union	Alhambra	63,369	31,880	8	53,076	9,662	209	1.32%	15.25%
Yosemite Credit Union	Yosemite	2,334	32	3	1,975	356	2	0.41%	15.26%