				Loan Loss			Net		Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
1st Pacific Credit Union	Vallejo	149,913	124,155	621	133,321	15,912	192	0.26%	10.61%
1st United Services Credit Union	Pleasanton	720,979	516,654	1,196	635,149	84,497	911	0.25%	11.72%
1st Valley Credit Union	San Bernardino	33,506	16,325	64	29,752	3,659	11	0.06%	10.92%
Alameda Credit Union	Alameda	37,387	18,931	298	32,348	4,581	286	1.53%	12.25%
Alisos Credit Union	Norwalk	9,031	5,628	143	8,374	652	(320)	-7.08%	7.21%
Alliance Credit Union	San Jose	380,074	297,038	7,124	310,240	33,957	(4,033)	-2.12%	8.93%
Allied Trades Credit Union	Stockton	18,695	7,201	177	15,241	2,995	7	0.07%	16.02%
Alta Vista Credit Union	San Bernardino	129,159	96,749	1,352	105,018	18,053	(1,269)	-1.97%	13.98%
Altura Credit Union	Riverside	915,273	785,216	6,713	756,501	81,887	308	0.07%	8.95%
American First Credit Union	La Habra	676,350	579,904	8,690	592,403	64,724	(3,909)	-1.16%	9.57%
American River HealthPro Credit Union	Sacramento	225,527	203,705	4,739	188,301	19,153	(4,778)	-4.24%	8.49%
America's Christian Credit Union	Glendora	228,971	195,586	356	178,395	19,251	690	0.60%	8.41%
Arrow Credit Union	San Leandro	2,652	1,914	0	2,429	194	(50)	-3.74%	7.31%
Arrowhead Central Credit Union	San Bernardino	1,032,223	927,277	10,986	806,584	103,100	3,619	0.70%	9.99%
Atchison Village Credit Union	Richmond	5,884	3,688	24	4,872	981	36	1.23%	16.67%
Bakery Employees Credit Union	Montebello	6,665	2,657	16	5,656	1,008	(0)	0.00%	15.13%
Barstow Railway Employees Credit Union	Barstow	12,406	6,098	41	10,838	1,404	(28)	-0.45%	11.32%
Bay Cities Credit Union	Hayward	61,919	37,637	479	55,191	5,948	(173)	-0.56%	9.61%
C.A.H.P. Credit Union	Sacramento	106,310	68,335	291	91,863	10,187	41	0.08%	9.58%
Cabrillo Credit Union	San Diego	167,492	127,610	1,615	147,567	18,280	(310)	-0.37%	10.91%
Cal State 9 Credit Union	Concord	102,804	60,260	2,029	216,874	(217,503)	(193,875)	-377.17%	-211.57%
California Agribusiness Credit Union	Buena Park	31,968	22,845	207	26,414	4,309	(133)	-0.83%	13.48%
California Bear Credit Union	Los Angeles	113,610	78,105	2,028	103,194	9,401	(259)	-0.46%	8.27%
California Center Credit Union	Rancho Cucamonga	8,592	6,014	30	7,584	904	56	1.31%	10.52%
California Coast Credit Union	San Diego	1,843,698	1,383,970	14,247	1,583,989	176,197	(2,416)	-0.26%	9.56%
California Community Credit Union	Sacramento	50,352	28,920	799	41,557	8,452	87	0.34%	16.78%
California Credit Union (The)	Glendale	1,313,288	959,029	6,369	1,035,117	150,183	1,979	0.30%	11.44%
California Lithuanian Credit Union	Santa Monica	56,383	29,194	24	48,586	7,411	324	1.15%	13.14%
California State & Fed Emp #20 Credit Union	Eureka	104,926	31,662	22	90,692	14,187	565	1.08%	13.52%
California State Credit Union of the North Bay	Santa Rosa	104,094	88,638	748	95,338	8,286	156	0.30%	7.96%
Central State Credit Union	Stockton	143,499	96,258	626	126,464	16,258	(145)	-0.20%	11.33%
Chevron Valley Credit Union	Bakersfield	119,982	75,560	916	103,692	15,298	240	0.40%	12.75%
Christian Community Credit Union	Covina	450,326	410,313	658	388,205	46,272	1,553	0.69%	10.28%
City of Ukiah Employees Credit Union	Ukiah	3,556	2,414	32	2,955	578	8	0.43%	16.25%
Coast Central Credit Union	Eureka	741,674	392,656	3,722	596,452	94,120	4,698	1.27%	12.69%
Commonwealth Central Credit Union	San Jose	371,774	252,103	3,638	334,451	36,108	(2,020)	-1.09%	9.71%
Community Credit Union of Southern Humboldt	Garberville	41,602	30,883	122	36,900	4,283	182	0.87%	10.30%
Community First Credit Union	Santa Rosa	120,561	99,065	475	105,572	9,741	160	0.27%	8.08%
Community Trust Credit Union	Modesto	47,148	37,411	622	42,131	4,366	69	0.29%	9.26%
Credit Union of Southern California	Whittier	541,814	320,687	2,638	371,958	53,240	3,338	1.23%	9.83%
		,	,	_,	.,	,	-,		

				Loan Loss			Net		Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
Dow Great Western Credit Union	Antioch	37,704	29,997	11	31,461	5,621	(237)	-1.26%	14.91%
E1 Financial Credit Union	Monterey Park	369,797	255,826	1,641	302,418	66,188	(1,677)	-0.91%	17.90%
Eagle Community Credit Union	Lake Forest	207,137	156,638	2,967	182,989	18,764	(2,857)	-2.76%	9.06%
Eagle Credit Union	Stockton	35,411	20,751	406	31,180	4,142	(265)	-1.50%	11.70%
East Bay Postal Credit Union	Oakland	8,935	4,562	77	7,032	1,879	(165)	-3.69%	21.04%
E-Central Credit Union	Pasadena	173,112	114,472	549	150,999	21,470	703	0.81%	12.40%
Educational Employees Credit Union	Fresno	1,746,503	917,382	5,846	1,569,538	167,703	5,468	0.63%	9.60%
El Futuro Credit Union	Porterville	8,602	5,589	76	7,679	849	86	2.01%	9.87%
El Monte City Employees Credit Union	El Monte	20,039	15,364	144	17,949	1,916	(48)	-0.48%	9.56%
Evangelical Christian Credit Union	Brea	1,237,487	1,133,344	2,179	789,479	122,742	12,311	1.99%	9.92%
Financial 21 Community Credit Union	San Diego	133,454	97,317	797	119,537	12,490	38	0.06%	9.36%
Financial Benefits Credit Union	Alameda	16,156	11,351	21	14,224	1,866	2	0.02%	11.55%
Financial Center Credit Union	Stockton	285,727	173,558	3,023	205,778	72,419	2,128	1.49%	25.35%
Financial Partners Credit Union	Downey	741,923	642,960	3,498	680,769	57,939	3	0.00%	7.81%
Firestone Financial Services Credit Union	Anaheim	15,189	7,904	58	12,773	2,415	(69)	-0.92%	15.90%
First City Credit Union	Los Angeles	355,716	186,372	2,021	305,464	47,982	719	0.40%	13.49%
First Entertainment Credit Union	Hollywood	700,633	438,146	2,104	629,211	68,425	2,023	0.58%	9.77%
First Financial Credit Union	West Covina	600,087	513,163	2,505	539,969	53,779	1,094	0.36%	8.96%
First Imperial Credit Union	El Centro	62,096	45,798	596	55,599	5,849	(360)	-1.16%	9.42%
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	203,289	155,243	882	182,090	18,846	(1,404)	-1.38%	9.27%
First U.S. Community Credit Union	Sacramento	238,723	179,727	906	209,969	23,365	(87)	-0.07%	9.79%
Fiscal Credit Union	Glendale	146,809	79,675	606	126,012	13,836	(289)	-0.39%	9.42%
Focus One Community Credit Union	Monrovia	84,469	49,394	1,333	77,156	6,606	(939)	-2.22%	7.82%
Fountain Valley Credit Union	Fountain Valley	2,055	933	8	1,622	409	7	0.65%	19.89%
Fresno Fire Department Credit Union	Fresno	26,936	15,672	57	22,448	4,357	15	0.11%	16.18%
Fresno Police Department Credit Union	Fresno	38,208	26,052	42	30,775	6,842	223	1.17%	17.91%
Golden 1 Credit Union (The)	Sacramento	6,955,294	4,471,131	68,747	6,180,607	709,660	16,934	0.49%	10.20%
Greater Valley Credit Union	Fresno	33,542	18,317	138	28,765	4,394	65	0.39%	13.10%
Heritage Community Credit Union	Rancho Cordova	213,459	193,754	3,776	192,348	19,479	(2,099)	-1.97%	9.13%
High Sierra Credit Union	Bishop	8,241	5,163	18	6,848	1,376	12	0.29%	16.70%
Huntington Beach City Employees Credit Union	Huntington Beach	41,072	25,209	67	35,971	4,918	141	0.69%	11.97%
I.L.W.U. Credit Union	Wilmington	100,435	79,220	2,189	82,794	11,115	1,309	2.61%	11.07%
IBEW Members + Credit Union	Martinez	18,643	10,387	42	16,767	1,856	22	0.23%	9.96%
Inland Empire Credit Union	Pomona	43,103	23,675	246	35,877	5,556	679	3.15%	12.89%
Jacom Credit Union	Los Angeles	83,530	41,896	245	69,721	13,775	(114)	-0.27%	16.49%
Jones Methodist Church Credit Union	San Francisco	650	281	1	498	152	2	0.59%	23.36%
Kaiser Lakeside Credit Union	Oakland	28,468	21,239	874	26,453	1,766	(101)	-0.71%	6.20%
Kern Central Credit Union	Bakersfield	37,620	27,939	99	34,134	3,011	6 1	0.32%	8.00%
KeyPoint Credit Union	Santa Clara	805,362	592,663	5,681	711,620	71,759	(828)	-0.21%	8.91%
L. A. Electrical Workers Credit Union	Pasadena	37,142	1,503	45	27,923	8,676	`167 [´]	0.90%	23.36%

				Loan Loss			Net		Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
LBS Financial Credit Union	Long Beach	1,060,223	776,074	12,782	931,438	124,484	(956)	-0.18%	11.74%
Lithuanian Credit Union	Los Angeles	9,286	5,562	138	8,539	720	(2)	-0.03%	7.76%
Long Beach Firemen's Credit Union	Long Beach	131,626	106,708	581	112,451	18,660	758	1.15%	14.18%
Los Angeles Firemen's Credit Union	Los Angeles	809,757	652,006	1,682	698,395	82,161	2,003	0.49%	10.15%
Lutheran Credit Union of America	Brea	24,029	17,487	16	21,017	2,821	137	1.14%	11.74%
Matadors Community Credit Union	Northridge	119,956	101,511	391	102,693	12,550	7	0.01%	10.46%
McClatchy Employees Credit Union	Sacramento	15,205	9,181	50	12,865	2,136	53	0.70%	14.05%
Media City Community Credit Union	Burbank	29,661	17,362	60	25,903	3,746	50	0.34%	12.63%
Members 1st Credit Union	Redding	110,841	101,345	2,937	97,979	12,313	(255)	-0.46%	11.11%
Mendo Lake Credit Union	Ukiah	85,394	61,295	369	77,248	7,558	(407)	-0.95%	8.85%
Merced Municipal Employees Credit Union	Merced	2,136	1,444	21	1,902	226	5	0.48%	10.60%
Merco Credit Union	Merced	73,935	48,082	464	67,753	5,769	(61)	-0.17%	7.80%
Meriwest Credit Union	San Jose	1,306,218	1,037,545	10,374	984,586	111,698	1,343	0.21%	8.55%
Mid-Cities Schools Credit Union	Compton	27,105	15,779	185	20,445	6,621	(47)	-0.35%	24.43%
M-N Employees Credit Union	San Jose	5,020	1,128	12	3,096	1,711	1	0.04%	34.08%
Monterey County Employees Credit Union	Salinas	26,389	17,305	121	23,079	3,215	152	1.15%	12.18%
Monterey Credit Union	Monterey	163,204	100,910	845	133,080	26,460	159	0.19%	16.21%
Musicians' Interguild Credit Union	Hollywood	83,156	50,020	331	74,316	7,868	(264)	-0.64%	9.46%
My Credit Union	Redwood City	30,385	22,738	121	26,457	3,632	44	0.29%	11.95%
National 1st Credit Union	Sunnyvale	173,263	106,707	1,386	148,279	23,839	(377)	-0.43%	13.76%
Nikkei Credit Union	Gardena	63,011	30,118	20	53,858	8,712	(17)	-0.05%	13.83%
North County Credit Union	San Diego	49,592	39,379	140	44,732	4,004	40	0.16%	8.07%
North Island Financial Credit Union	San Diego	1,719,828	1,112,412	15,635	1,196,699	125,133	(12,375)	-1.44%	7.28%
North Orange County Credit Union	Fullerton	59,096	15,805	79	50,199	8,720	213	0.72%	14.76%
Northern California Latvian Credit Union	San Francisco	2,145	603	12	1,745	386	4	0.34%	17.98%
Oakland Municipal Credit Union	Oakland	119,178	81,867	1,329	99,994	18,196	(1,337)	-2.24%	15.27%
Ocean Crest Credit Union	Long Beach	34,722	20,537	141	30,465	4,185	(29)	-0.17%	12.05%
OCHA Credit Union	Orange	21,066	17,903	90	19,174	1,626	(205)	-1.94%	7.72%
Orange County's Credit Union	Santa Ana	919,855	668,470	4,146	812,581	93,009	1,059	0.23%	10.11%
Organized Labor Credit Union	Modesto	19,737	10,050	62	17,728	2,075	67	0.68%	10.51%
Pacific Coast Credit Union	Costa Mesa	16,521	6,690	98	12,806	3,682	(72)	-0.87%	22.29%
Pacific Community Credit Union	Fullerton	187,781	121,618	901	156,317	28,585	620	0.66%	15.22%
Pacific Marine Credit Union	Camp Pendleton	528,650	230,732	3,225	441,682	80,011	2,118	0.80%	15.14%
Pacific Postal Credit Union	San Jose	159,050	64,548	146	135,555	22,987	375	0.47%	14.45%
Pacific Resource Credit Union	Los Angeles	115,741	85,287	429	99,447	11,730	(476)	-0.82%	10.14%
Pacific Service Credit Union	Walnut Creek	1,109,847	706,794	6,712	958,566	143,386	389	0.07%	12.92%
Pacifica-Coastside Credit Union	Pacifica	1,713	1,422	12	1,508	166	5	0.60%	9.67%
Patelco Credit Union	San Francisco	4,185,551	2,670,330	35,009	3,719,053	386,085	(3,910)	-0.19%	9.22%
Point Loma Credit Union	San Diego	471,802	389,352	3,334	397,099	44,447	(655)	-0.28%	9.42%
Postal Credit Union of Northern California	Castro Valley	8,270	4,322	11	7,424	843	34	0.83%	10.20%

				Loan Loss			Net		Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
Premier America Credit Union	Chatsworth	1,424,746	1,223,836	4,484	1,100,881	128,053	4,407	0.62%	8.99%
Premier Community Credit Union	Stockton	101,930	52,688	453	84,889	15,266	(26)	-0.05%	14.98%
Printing And Publishing Employees Credit Union	Riverside	8,928	5,147	70	7,806	694	(24)	-0.54%	7.77%
Printing Industries Credit Union	Los Angeles	27,303	26,213	68	22,361	3,041	(177)	-1.29%	11.14%
Printing Office Employees Credit Union	Covina	5,023	2,162	24	3.884	1.136	15	0.58%	22.62%
Priority One Credit Union	South Pasadena	171,310	109,293	720	143,584	17,462	64	0.07%	10.19%
Provident Credit Union	Redwood City	1,626,542	1,300,419	3,912	1,135,786	201,055	1,229	0.15%	12.36%
Redwood Credit Union	Santa Rosa	1,824,673	1,536,479	10,381	1,630,466	145,674	4,523	0.50%	7.98%
Rolling F Credit Union	Turlock	37,289	13,020	34	32,112	5,149	128	0.69%	13.81%
S.F. Bay Area Educators Credit Union	San Francisco	20,368	8,191	16	18,211	2,163	(17)	-0.17%	10.62%
S.F. Police Credit Union	San Francisco	517,874	238,600	538	441,245	74,723	1,762	0.68%	14.43%
S.T.A.R. Community Credit Union	Chico	24,180	12,214	64	19,419	2.784	139	1.15%	11.51%
Sacramento Credit Union	Sacramento	312,785	175,465	2,173	267,046	42,867	18	0.01%	13.70%
Sacramento District Postal Employees Credit Union	Sacramento	31,219	21,910	135	27,522	3,568	59	0.38%	11.43%
Safe 1 Credit Union	Bakersfield	343,238	244,270	1,187	302,629	37,591	857	0.50%	10.95%
SAFE Credit Union	North Highlands	1,311,611	972,286	19,565	1,145,691	153,053	5,827	0.89%	11.67%
SafeAmerica Credit Union	Pleasanton	264,852	205,129	818	232,161	31,068	(170)	-0.13%	11.73%
San Diego County Credit Union	San Diego	4,227,530	3,615,264	20,556	3,698,938	509,885	26,180	1.24%	12.06%
San Diego Metropolitan Credit Union	San Diego	305,983	225,491	2,806	250,362	29,008	559	0.37%	9.48%
San Fernando Valley Japanese Credit Union	Sylmar	1,293	890	_,000	954	321	1	0.15%	24.86%
San Francisco Fire Credit Union	San Francisco	501,565	350,948	1,258	446,260	52,320	(802)	-0.32%	10.43%
San Gabriel Valley Postal Credit Union	Covina	16,336	8,715	53	14,476	1,820	59	0.72%	11.14%
San Joaquin Power Employees Credit Union	Fresno	107,535	84,946	415	86,875	18,540	221	0.41%	17.24%
San Jose Credit Union	San Jose	114,781	63,457	381	99,814	14,377	(6)	-0.01%	12.53%
San Mateo Credit Union	Redwood City	617,267	466,986	3,592	565,702	47,678	(800)	-0.26%	7.72%
Santa Cruz Community Credit Union	Santa Cruz	72,186	55,187	752	65,048	6,805	(300)	-0.83%	9.43%
Santa Cruz County Employees Credit Union	Santa Cruz	23,655	14,788	38	21,027	2,540	`62 [´]	0.53%	10.74%
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	11,771	3,467	20	8,795	2,726	62	1.06%	23.16%
Schools Financial Credit Union	Sacramento	1,198,163	709,154	4,059	1,056,892	132,508	2,656	0.44%	11.06%
Second Baptist Church Credit Union	Los Angeles	710	401	6	448	236	8	2.22%	33.23%
Service Plus Credit Union	Riverside	94,673	66,909	631	86,603	7,373	(630)	-1.33%	7.79%
Sierra Central Credit Union	Yuba City	596,125	459,291	4,181	523,194	65,082	(794)	-0.27%	10.92%
Sierra Point Credit Union	So San Francisco	34,328	23,008	47	27,035	3,204	54	0.32%	9.33%
Silverado Credit Union	Angwin	44,234	35,372	76	38,961	5,060	153	0.69%	11.44%
Siskiyou Central Credit Union	Yreka	41,125	23,503	111	36,074	4,894	(34)	-0.17%	11.90%
SLO Credit Union	San Luis Obispo	31,610	5,508	22	26,982	4,606	18	0.12%	14.57%
Sonoma County Grange Credit Union	Santa Rosa	35,363	27,499	33	29,323	6,035	59	0.33%	17.07%
South Bay Credit Union	Redondo Beach	71,307	45,948	276	64,161	5,732	(65)	-0.18%	8.04%
Southern California Latvian Credit Union	Covina	1,254	190	7	1,030	223	16	2.49%	17.76%
Southern California Postal Credit Union	Long Beach	58,472	24,361	19	46,155	12,000	(272)	-0.93%	20.52%

				Loan Loss			Net		Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
Southland Credit Union	Downey	432,977	322,717	1,531	338,877	45,038	522	0.24%	10.40%
Star Energy Credit Union	Bakersfield	7,510	5,915	35	6,649	767	(2)	-0.05%	10.21%
Star One Credit Union	Sunnyvale	3,792,598	1,369,422	1,507	2,995,894	455,547	29,829	1.57%	12.01%
State Center Credit Union	Fresno	87,562	58,326	379	79,713	7,582	(146)	-0.33%	8.66%
State Employees #84 Credit Union	Manteca	1,921	1,579	22	1,563	357	(4)	-0.43%	18.58%
Steinbeck Credit Union	Salinas	51,885	25,492	1,403	46,770	4,858	(407)	-1.57%	9.36%
Sterlent Credit Union	Pleasanton	88,862	79,434	6,628	94,393	(6,250)	(11,484)	-25.85%	-7.03%
Technology Credit Union	San Jose	1,228,190	1,093,466	5,603	1,056,091	162,345	2,252	0.37%	13.22%
Telesis Community Credit Union	Chatsworth	575,419	472,386	3,805	346,107	56,545	(1,254)	-0.44%	9.83%
Travis Credit Union	Vacaville	1,590,508	1,109,954	22,970	1,395,410	184,878	(1,664)	-0.21%	11.62%
U.S. First Credit Union	San Francisco	111,575	87,127	453	99,625	11,036	(680)	-1.22%	9.89%
Uncle Credit Union	Livermore	214,284	135,624	2,428	188,064	25,509	(861)	-0.80%	11.90%
United Association Credit Union	Concord	3,185	2,073	10	2,590	592	36	2.28%	18.59%
United Financial Credit Union	Whittier	40,427	28,531	187	34,444	5,859	115	0.57%	14.49%
United Health Credit Union	Burlingame	38,239	27,758	230	34,738	3,260	(24)	-0.13%	8.52%
United Local Credit Union	Fresno	108,702	72,382	791	91,793	16,280	(79)	-0.14%	14.98%
Universal City Studios Credit Union	Universal City	71,090	48,721	272	57,329	5,865	(531)	-1.49%	8.25%
University & State Employees Credit Union	San Diego	857,941	731,419	5,245	766,229	65,725	(387)	-0.09%	7.66%
University Credit Union	Los Angeles	382,225	247,836	866	338,304	42,080	750	0.39%	11.01%
USC Credit Union	Los Angeles	299,537	256,341	1,020	264,355	25,979	649	0.43%	8.67%
Utility District Credit Union	Oakland	22,870	6,113	13	20,429	2,354	(2)	-0.02%	10.29%
Valley Credit Union	San Jose	256,852	207,419	10,496	227,939	13,168	(5,807)	-4.52%	5.13%
Valley First Credit Union	Modesto	297,780	192,715	2,905	259,722	35,749	1,219	0.82%	12.01%
Valley Oak Credit Union	Three Rivers	64,347	45,310	475	57,728	6,147	(165)	-0.51%	9.55%
Ventura County Credit Union	Ventura	453,218	287,927	2,076	408,802	40,310	617	0.27%	8.89%
Vernon/Commerce Credit Union	Commerce	9,969	6,829	95	9,081	861	(52)	-1.05%	8.64%
Vision One Credit Union	Sacramento	36,130	30,537	160	30,393	5,085	197	1.09%	14.07%
Visterra Credit Union	Moreno Valley	452,144	361,757	5,936	409,658	40,677	(6,679)	-2.95%	9.00%
Water and Power Community Credit Union	Los Angeles	506,645	328,732	3,819	456,140	43,109	113	0.04%	8.51%
Watts United Credit Union	Los Angeles	914	328	13	807	104	(3)	-0.72%	11.36%
Wescom Central Credit Union	Pasadena	3,692,624	2,966,951	49,836	2,571,143	263,031	(10,870)	-0.59%	7.12%
Westworks Credit Union	Alhambra	64,847	30,389	14	54,503	9,791	253	0.78%	15.10%
Yosemite Credit Union	Yosemite	2,349	20	3	1,991	354	0	0.00%	15.06%