				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
1st United Services Credit Union	Pleasanton	808,246	415,450	6,852	730,174	74,913	1,017	0.25%	9.27%
1st Valley Credit Union	San Bernardino	36,824	11,290	192	31,819	3,979	106	0.58%	10.81%
Alameda Credit Union	Alameda	35,783	11,315	130	33,190	2,243	(148)	-0.82%	6.27%
Alliance Credit Union	San Jose	352,301	228,676	4,282	321,981	25,716	541	0.31%	7.30%
Allied Trades Credit Union	Stockton	21,638	5,688	76	18,395	2,987	(9)	-0.08%	13.80%
Alta Vista Credit Union	Redlands	145,942	41,163	1,468	132,385	10,817	23	0.03%	7.41%
Altura Credit Union	Riverside	706,827	403,798	25,263	635,248	61,461	11,073	3.13%	8.70%
American First Credit Union	La Habra	516,303	288,260	14,098	473,511	37,357	1,350	0.52%	7.24%
America's Christian Credit Union	Glendora	249,774	183,030	3,719	211,819	22,923	709	0.57%	9.18%
Arrowhead Central Credit Union	San Bernardino	707,751	420,768	31,968	629,433	61,331	13,125	3.71%	8.67%
Atchison Village Credit Union	Richmond	7,189	3,164	251	6,374	786	(44)	-1.22%	10.93%
Bakery Employees Credit Union	Montebello	7,807	2,236	35	7,181	626	19	0.48%	8.02%
Barstow Railway Employees Credit Union	Barstow	9,675	3,730	101	8,706	951	36	0.75%	9.83%
Bay Cities Credit Union	Hayward	65,796	23,553	675	60,960	4,474	43	0.13%	6.80%
C.Á.H.P. Credit Union	Sacramento	117,057	55,324	763	106,219	8,386	302	0.52%	7.16%
Cabrillo Credit Union	San Diego	194,266	113,646	2,515	170,467	19,166	1,097	1.13%	9.87%
California Agribusiness Credit Union	Buena Park	28,928	16,593	407	26,356	2,434	56	0.39%	8.41%
California Bear Credit Union	Los Angeles	109,951	50,113	1,868	101,531	6,611	(614)	-1.12%	6.01%
California Center Credit Union	Ontario	8,566	4,464	41	7,700	727	`12 <sup>°</sup>	0.29%	8.49%
California Coast Credit Union	San Diego	1,711,841	902,735	32,017	1,513,607	165,608	7,109	0.83%	9.67%
California Community Credit Union	Sacramento	48,475	21,615	1,029	41,626	6,603	45	0.19%	13.62%
California Credit Union (The)	Glendale	1,107,692	605,436	26,854	985,247	120,579	(1,182)	-0.21%	10.89%
California Lithuanian Credit Union	Santa Monica	84,755	54,400	523	74,429	9,996	461	1.09%	11.79%
California State & Fed Emp #20 Credit Union	Eureka	126,620	29,389	294	110,711	15,106	227	0.36%	11.93%
Central State Credit Union	Stockton	149,796	86,548	1	135,073	13,070	31	0.04%	8.73%
Chevron Valley Credit Union	Bakersfield	127,747	63,396	4	113,199	12,660	117	0.18%	9.91%
Christian Community Credit Union	San Dimas	537,116	479,786	9,079	474,580	55,943	3,015	1.12%	10.42%
City of Ukiah Employees Credit Union	Ukiah	4,333	1,473	181	3,886	440	8	0.35%	10.16%
Coast Central Credit Union	Eureka	965,034	417,176	4,478	780,319	103,665	2,729	0.57%	10.74%
Commonwealth Central Credit Union	San Jose	364,788	205,128	7,131	328,459	30,273	1,290	0.71%	8.30%
Community Credit Union of Southern Humboldt	Garberville	56,743	39,056	281	49,513	5,705	160	0.56%	10.05%
Community First Credit Union	Santa Rosa	143,097	94,853	1,857	128,948	11,417	448	0.63%	7.98%
Credit Union of Southern California	Brea	576,268	257,829	1	483,731	77,593	3,034	1.05%	13.46%
Dow Great Western Credit Union	Antioch	39,731	24,903	576	35,786	4,147	112	0.57%	10.44%
Eagle Community Credit Union	Lake Forest	207,876	91,700	2,590	186,723	15,914	472	0.45%	7.66%
Eagle Credit Union	Lodi	21,901	10,480	699	19,306	2,240	75	0.68%	10.23%
East Bay Postal Credit Union	Oakland	8,904	3,042	183	7,431	1,451	14	0.31%	16.30%
E-Central Credit Union	Pasadena	167,775	91,445	6,081	147,939	19,219	1,162	1.39%	11.46%
Educational Employees Credit Union	Fresno	1,991,911	754,822	27,825	1,753,778	216,118	14,392	1.45%	10.85%
El Monte Community Credit Union	El Monte	20,604	9,701	188	18,476	2,025	25	0.24%	9.83%
Evangelical Christian Credit Union	Brea	1,104,585	812,472	21,570	817,546	87,748	1,512	0.27%	7.94%
Financial Benefits Credit Union	Alameda	19,149	14,057	86	17,633	1,473	19	0.20%	7.69%
Financial Center Credit Union	Stockton	347,287	156,377	4,135	253,551	83,695	2,278	1.31%	24.10%
Financial Partners Credit Union	Downey	787,698	568,338	8,541	675,559	66,426	1,221	0.31%	8.43%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
Firestone Financial Services Credit Union	Anaheim	16,202	4,829	124	14,739	1,677	(315)	-3.88%	10.35%
First City Credit Union	Los Angeles	492,341	211,793	2,657	429,879	58,297	1,904	0.77%	11.84%
First Entertainment Credit Union	Hollywood	971,031	562,932	9,816	871,799	86,101	5,063	1.04%	8.87%
First Financial Credit Union	West Covina	449,205	386,755	9,558	412,603	31,944	1,397	0.62%	7.11%
First Imperial Credit Union	El Centro	71,660	49,202	1,187	64,130	7,077	459	1.28%	9.88%
First U.S. Community Credit Union	Sacramento	246,734	146,484	2,393	224,174	21,802	965	0.78%	8.84%
Fiscal Credit Union	Glendale	139,275	43,342	1,077	123,803	12,800	71	0.10%	9.19%
Fountain Valley Credit Union	Fountain Valley	2,182	816	4	1,764	397	(0)	0.00%	18.20%
Fresno Fire Department Credit Union	Fresno	33,510	11,352	129	28,781	4,526	(27)	-0.16%	13.51%
Fresno Police Department Credit Union	Fresno	47,399	27,223	244	37,399	9,472	569	2.40%	19.98%
Golden 1 Credit Union (The)	Sacramento	7,886,664		91.976	6,905,881	832,879	42,633	1.08%	10.56%
Greater Valley Credit Union	Fresno	30,793	12,252	405	26,765	4,028	33	0.21%	13.08%
Heritage Community Credit Union	Sacramento	199,677	104,294	1,998	180,347	18,408	199	0.20%	9.22%
High Sierra Credit Union	Bishop	12.817	4,319	8.54	11,267	1,517	15	0.24%	11.83%
Huntington Beach City Employees Credit Union	Huntington Beach	47,003	16,819	852	42,362	4,334	93	0.40%	9.22%
I.L.W.U. Credit Union	Wilmington	127,420	93,284	2,984	106,380	14,648	1,198	1.88%	11.50%
IBEW Members + Credit Union	Martinez	18,359	6,014	467	17,167	1,175	33	0.36%	6.40%
Inland Empire Credit Union	Pomona	39,772	13,399	476	36,123	2,890	(238)	-1.20%	7.27%
Jacom Credit Union	Los Angeles	83,448	23,202	124	71,071	11,892	(178)	-0.43%	14.25%
Jones Methodist Church Credit Union	San Francisco	545	73	4	416	130	2	0.58%	23.79%
KeyPoint Credit Union	Santa Clara	764,281	531,086	7,123	688,272	66,260	1,087	0.28%	8.67%
L. A. Electrical Workers Credit Union	Pasadena	46,904	1,385	, 1	37,013	9,535	54	0.23%	20.33%
LBS Financial Credit Union	Long Beach	1,089,449	648,859	7,944	952,819	133,543	7,679	1.41%	12.26%
Lithuanian Credit Union	Los Angeles	6,299	5,043	93	5,848	410	14	0.44%	6.51%
Long Beach Firemen's Credit Union	Long Beach	166,103	104,571	1,609	142,292	23,693	818	0.98%	14.26%
Los Angeles Firemen's Credit Union	Los Angeles	837,059	605,911	12,302	744,370	83,632	4,222	1.01%	9.99%
Lutheran Credit Union of America	Brea	29,159	14,293	225	26,549	2,376	(95)	-0.65%	8.15%
Matadors Community Credit Union	Chatsworth	138,503	95,119	1,197	123,414	13,624	125	0.18%	9.84%
McClatchy Employees Credit Union	Sacramento	17,369	5,317	52	15,346	1,950	2	0.02%	11.23%
Media City Community Credit Union	Burbank	35,288	16,232	447	31,640	3,439	9	0.05%	9.74%
Members 1st Credit Union	Redding	100,799	51,975	867	87,753	12,342	372	0.74%	12.24%
Mendo Lake Credit Union	Ukiah	123,396	70,881	794	109,945	12,028	(41)	-0.07%	9.75%
Merced Municipal Employees Credit Union	Merced	2,046	1,176	10	1,792	234	` 8 <sup>′</sup>	0.77%	11.41%
Merco Credit Union	Merced	81,753	36,757	757	74,822	6,223	519	1.27%	7.61%
Meriwest Credit Union	San Jose	1,066,479	619,796	19,935	938,554	79,761	2,757	0.52%	7.48%
Mid-Cities Credit Union	Compton	24,532	13,198	381	19,569	4,963	61	0.50%	20.23%
Monterey County Employees Credit Union	Salinas	32,380	13,849	365	27,833	4,237	266	1.64%	13.08%
Monterey Credit Union	Monterey	198,722	120,545	2,661	167,280	25,839	1,133	1.14%	13.00%
Musicians' Interguild Credit Union	Hollywood	79,489	42,237	1,765	74,741	4,434	(700)	-1.76%	5.58%
My Credit Union	Redwood City	34,272	19,651	315	30,988	3,092	(58)	-0.34%	9.02%
National 1st Credit Union	Santa Clara	208,932	94,791	1,867	189,748	18,396	1,254	1.20%	8.81%
Nikkei Credit Union	Gardena	71,302	19,009	223	62,640	8,551	50	0.14%	11.99%
North County Credit Union	San Diego	58,278	36,742	430	53,564	4,790	292	1.00%	8.22%
North Island Financial Credit Union	San Diego	1,088,271	647,265	20,359	983,681	87,548	10,009	1.84%	8.04%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
North Orange County Credit Union	Fullerton	62,182	5,969	24	52,994	8,875	(125)	-0.40%	14.27%
Northern California Latvian Credit Union	San Francisco	1,918	76	18	1,532	367	20	2.08%	19.15%
Orange County's Credit Union	Santa Ana	1,053,858	497,072	10,527	937,528	92,150	4,630	0.88%	8.74%
Organized Labor Credit Union	Modesto	17,975	7,552	159	16,436	1,483	(35)	-0.39%	8.25%
Pacific Community Credit Union	Fullerton	190,221	66,600	2,481	161,227	25,336	869	0.91%	13.32%
Pacific Marine Credit Union	Camp Pendleton	677,938	318,528	5,458	576,827	88,849	2,251	0.66%	13.11%
Pacific Postal Credit Union	San Jose	192,139	52,348	1,090	165,499	24,584	450	0.47%	12.80%
Pacific Resource Credit Union	Los Angeles	98,178	47,250	854	89,288	7,754	102	0.21%	7.90%
Pacific Service Credit Union	Walnut Creek	1,079,475	363,059	6,286	931,867	135,743	1,212	0.22%	12.57%
Patelco Credit Union	Pleasanton	3,790,339	2,018,448	67,851	3,357,303	400,404	28,802	1.52%	10.56%
Point Loma Credit Union	San Diego	450,215	255,660	8,316	400,225	29,818	1,650	0.73%	6.62%
Premier America Credit Union	Chatsworth	1,484,526	773,889	32,677	1,339,192	125,418	6,491	0.87%	8.45%
Premier Community Credit Union	Stockton	123,474	51,994	1,974	110,214	11,526	479	0.78%	9.33%
Printing Industries Credit Union	Commerce	25,146	18,686	815	23,836	1,087	25	0.20%	4.32%
Printing Office Employees Credit Union	Covina	4,726	1,041	12	3,736	982	(35)	-1.50%	20.78%
Priority One Credit Union	South Pasadena	154,440	87,169	1,787	136,871	12,004	191	0.25%	7.77%
Provident Credit Union	Redwood Shores	1,649,158	997,151	11,258	1,433,306	202,719	6,010	0.73%	12.29%
Redwood Credit Union	Santa Rosa	2,053,257	1,436,490	41,330	1,869,117	165,900	11,012	1.07%	8.08%
Rolling F Credit Union	Turlock	41,111	11,539	115.06	36,116	4,977	111	0.54%	12.11%
S.F. Bay Area Educators Credit Union	San Francisco	20,384	6,915	42	18,784	1,424	(68)	-0.66%	6.99%
S.F. Police Credit Union	San Francisco	718,927	352,693	8,164	612,170	95,612	2,398	0.67%	13.30%
S.T.A.R. Community Credit Union	Chico	36,077	10,760	151	31,460	3,274	28	0.15%	9.07%
Sacramento Credit Union	Sacramento	351,020	125,727	4,001	307,412	40,210	1,514	0.86%	11.46%
Safe 1 Credit Union	Bakersfield	347,796	220,892	3,969	295,882	47,843	2,576	1.48%	13.76%
SAFE Credit Union	North Highlands	1,871,707	980,507	28,409	1,669,986	166,882	5,067	0.54%	8.92%
SafeAmerica Credit Union	Pleasanton	288,772	142,948	1,806	260,592	28,556	(271)	-0.19%	9.89%
San Diego County Credit Union	San Diego		3,155,310		4,881,088	673,591	36,289	1.27%	11.76%
San Diego Metropolitan Credit Union	San Diego	249,208	171,138	8,960	230,073	16,368	248	0.20%	6.57%
San Fernando Valley Japanese Credit Union	Sylmar	1,128	678	4	843	277	(34)	-6.06%	24.58%
San Francisco Fire Credit Union	San Francisco	800,516	481,522	7,372		54,415	3,246	0.81%	6.80%
San Gabriel Valley Postal Credit Union	Covina	16,824	11,009	70	15,243	1,541	83	0.98%	9.16%
San Joaquin Power Employees Credit Union	Fresno	120,462	,	830	98,737	19,938	157	0.26%	16.55%
San Jose Credit Union	San Jose	140,839	62,065	810	129,375	11,261	(91)	-0.13%	8.00%
San Mateo Credit Union	Redwood City	702,542	392,379	6,042	644,239	52,910	3,691	1.05%	7.53%
Santa Cruz Community Credit Union	Santa Cruz	101,547	52,112	1,382	90,557	9,891	(782)	-1.54%	9.74%
Santa Cruz County Employees Credit Union	Santa Cruz	26,335	14,489	46	24,361	1,915	18	0.14%	7.27%
Schools Financial Credit Union	Sacramento	1,390,557	622,542	14,124	1,255,479	118,147	6,780	0.98%	8.50%
Sierra Central Credit Union	Yuba City	647,120	381,795	13,189	578,337	62,553	4,076	1.26%	9.67%
Sierra Point Credit Union	South San Francisco	28,475	14,995	143	25,363	3,084	(71)	-0.50%	10.83%
Silverado Credit Union	Angwin	45,221	31,266	512	41,934	3,212	106	0.47%	7.10%
Siskiyou Central Credit Union	Yreka	54,548	21,698	189	48,949	5,363	134	0.49%	9.83%
SLO Credit Union	San Luis Obispo	32,876	3,751	42		5,088	61	0.37%	15.48%
Sonoma County Grange Credit Union	Santa Rosa	37,448	23,929	182	31,476	5,452	85	0.46%	14.56%
South Bay Credit Union	Redondo Beach	80,464	43,738	581	74,877	5,446	65	0.16%	6.77%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
Southern California Postal Credit Union	Long Beach	73,363	26,411	230	63,014	9,406	(22)	-0.06%	12.82%
Southland Credit Union	Los Alamitos	496,162	330,164	8,228	399,001	49,157	1,935	0.78%	9.91%
Star One Credit Union	Sunnyvale	6,145,074	2,665,928	11,030	4,287,454	663,110	30,577	1.00%	10.79%
State Center Credit Union	Fresno	74,471	29,942	1,503	69,575	4,529	(150)	-0.40%	6.08%
State Employees #84 Credit Union	Tracy	1,608	1,201	29	1,394	218	(24)	-3.02%	13.56%
Technology Credit Union	San Jose	1,624,253	916,736	21,752	1,447,496	158,753	4,481	0.55%	9.77%
Travis Credit Union	Vacaville	2,003,021	959,492	22,383	1,777,567	207,816	11,447	1.14%	10.38%
Uncle Credit Union	Livermore	260,657	102,662	2,884	231,612	27,038	2,079	1.60%	10.37%
United Association Credit Union	Concord	5,237	1,718	16	4,474	757	44	1.68%	14.46%
United Financial Credit Union	Whittier	39,613	21,878	667	33,704	5,763	145	0.73%	14.55%
United Health Credit Union	Burlingame	51,422	26,940	535	46,776	3,660	173	0.67%	7.12%
United Local Credit Union	Fresno	109,591	77,989	1,798	91,795	16,730	400	0.73%	15.27%
Universal City Studios Credit Union	Universal City	65,711	44,813	703	54,438	4,898	(100)	-0.30%	7.45%
University & State Employees Credit Union	San Diego	739,006	402,995	12,778	665,521	54,201	3,091	0.84%	7.33%
University Credit Union	Los Angeles	477,049	231,506	4,439	439,708	41,514	174	0.07%	8.70%
USC Credit Union	Los Angeles	358,797	268,860	2,390	327,251	27,385	1,626	0.91%	7.63%
Utility District Credit Union	Oakland	28,236	6,367	68	26,106	2,075	(23)	-0.16%	7.35%
Valley First Credit Union	Modesto	410,013	200,546	3,922	357,379	43,629	1,336	0.65%	10.64%
Valley Oak Credit Union	Three Rivers	47,479	24,224	664	42,540	4,807	(165)	-0.69%	10.12%
Ventura County Credit Union	Ventura	615,124	257,657	4,090	559,656	49,507	2,848	0.93%	8.05%
Vision One Credit Union	Sacramento	52,936	47,385	537	45,882	6,669	353	1.33%	12.60%
Visterra Credit Union	Moreno Valley	335,952	202,555	8,370	308,351	23,744	1,906	1.13%	7.07%
Water and Power Community Credit Union	Los Angeles	478,223	181,669	11,226	437,392	35,721	1,262	0.53%	7.47%
Wescom Central Credit Union	Pasadena	2,476,927	1,284,691	51,382	2,094,465	164,153	13,688	1.11%	6.63%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets