				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
1st Pacific Credit Union	Vallejo	151.434	132,734	534	132,973	15,701	384	0.34%	10.37%
1st United Services Credit Union	Pleasanton	694,198	538,241	1,084	610,224	83,271	1,683	0.32%	12.00%
1st Valley Credit Union	San Bernardino	32,203	17,503	84	28,035	3,653	234	0.97%	11.34%
Alameda Credit Union	Alameda	37,537	19,629	115	32,731	4,339	18	0.06%	11.56%
Alisos Credit Union	Norwalk	8,980	6,083	57	7,962	1,006	-79	-1.17%	11.21%
Alliance Credit Union	San Jose	388,557	303,324	2,054	317,595	41,894	-263	-0.09%	10.78%
Allied Trades Credit Union	Stockton	18,743	7,829	46	15,286	3,104	143	1.02%	16.56%
Alta Vista Credit Union	San Bernardino	128,985	85,291	527	103,703	19,502	422	0.44%	15.12%
Altura Credit Union	Riverside	881,872	770,575	3,286	737,922	79,687	5,901	0.89%	9.04%
American First Credit Union	La Habra	648,146	568,054	2,578	549,386	73,593	30	0.01%	11.35%
American River HealthPro Credit Union	Sacramento	230,951	211,192	2,257	184,348	23,576	608	0.35%	10.21%
America's Christian Credit Union	Glendora	210,897	177,513	296	166,843	18,259	975	0.62%	8.66%
Arrow Credit Union	San Leandro	2,894	2,368	32	2,618	258	-22	-1.03%	8.91%
Arrowhead Central Credit Union	San Bernardino	1,078,167	965,859	7,420	841,164	97,102	12,280	1.52%	9.01%
Atchison Village Credit Union	Richmond	5,625	3,407	55	4,662	943	31	0.73%	16.76%
Bakery Employees Credit Union	Montebello	6,728	2,640	18	5,730	998	63	1.24%	14.83%
Barstow Railway Employees Credit Union	Barstow	12,077	6,595	33	10,306	1,503	88	0.97%	12.44%
Bay Cities Credit Union	Hayward	62,533	40,596	319	55,877	6,267	169	0.36%	10.02%
Butte Co. Postal Employees Credit Union	Chico	4,561	3,772	0	4,414	143	-350	-10.23%	3.14%
C.A.H.P. Credit Union	Sacramento	93,110	73,177	240	76,778	10,164	-21	-0.03%	10.92%
Cabrillo Credit Union	San Diego	158,608	129,506	838	137,985	18,365	1,255	1.06%	11.58%
Cal State 9 Credit Union	Concord	388,620	357,365	35,149	392,424	-7,916	-45,913	-15.76%	-2.04%
California Agribusiness Credit Union	Buena Park	32,188	22,830	122	27,235	4,485	97	0.40%	13.93%
California Bear Credit Union	Los Angeles	115,336	84,444	623	102,996	11,346	77	0.09%	9.84%
California Center Credit Union	Rancho Cucamonga	8,532	6,042	1	7,529	860	15	0.23%	10.08%
California Coast Credit Union	San Diego	860,648	729,237	4	757,367	78,370	1,100	0.17%	9.11%
California Community Credit Union	Sacramento	49,639	29,796	685	40,981	8,325	125	0.33%	16.77%
California Credit Union (The)	Glendale	1,221,102	955,600	3,243	1,042,674	147,758	4,419	0.48%	12.10%
California Lithuanian Credit Union	Santa Monica	51,195	25,207	24	43,840	6,971	464	1.21%	13.62%
California Preferred Credit Union	San Francisco	43,992	30,896	83	36,402	5,403	-887	-2.69%	12.28%
California State & Fed Emp #20 Credit Union	Eureka	94,366	30,299	14	80,912	13,408	762	1.08%	14.21%
California State Credit Union of the North Bay	Santa Rosa	101,560	89,571	805	93,154	8,038	-208	-0.27%	7.91%
Central State Credit Union	Stockton	142,117	99,625	1	124,746	16,175	567	0.53%	11.38%
Chevron Valley Credit Union	Bakersfield	111,833	81,500	734	96,016	15,088	940	1.12%	13.49%
Christian Community Credit Union	Covina	426,619	389,839	691	374,604	43,764	2,365	0.74%	10.26%
Church/Co-Op Credit Union	Sacramento	6,182	3,194	14	5,628	535	49	1.07%	8.65%
City of Ukiah Employees Credit Union	Ukiah	3,402	2,688	30	2,813	565	16	0.62%	16.60%
Coast Central Credit Union	Eureka	709,878	370,268	3,298	571,701	87,529	6,293	1.18%	12.33%
Commonwealth Central Credit Union	San Jose	366,283	263,291	1,348	327,316	38,014	1,157	0.42%	10.38%
Community Credit Union of Southern Humboldt	Garberville	36,675	25,816	102	32,339	3,948	548	1.99%	10.77%
Community First Credit Union	Santa Rosa	113,874	95,874	303	104,254	9,592	404	0.47%	8.42%

				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
Community Trust Credit Union	Modesto	49,724	41,070	357	43,982	4,876	8	0.02%	9.81%
Credit Union of Southern California	Whittier	534,085	279,177	2,332	353,657	51,970	3,245	0.81%	9.73%
Dow Great Western Credit Union	Antioch	39,350	29,120	10	32,852	5,916	-426	-1.45%	15.03%
E1 Financial Credit Union	Monterey Park	365,287	252,616	867	295,170	68,549	-924	-0.34%	18.77%
Eagle Community Credit Union	Lake Forest	200,745	170,869	1,093	172,761	22,146	-321	-0.21%	11.03%
Eagle Credit Union	Stockton	30,455	16,634	481	25,861	4,560	93	0.41%	14.97%
East Bay Postal Credit Union	Oakland	9,055	4,859	86	6,938	2,012	56	0.83%	22.22%
E-Central Credit Union	Pasadena	137,198	88,254	217	118,677	17,940	1,004	0.98%	13.08%
Educational Employees Credit Union	Fresno	1,529,229	881,982	3,138	1,359,487	160,579	12,133	1.06%	10.50%
El Futuro Credit Union	Porterville	7,981	6,307	108	7,187	703	232	3.88%	8.81%
El Monte City Employees Credit Union	El Monte	18,007	15,775	70	15,687	1,810	86	0.64%	10.05%
Evangelical Christian Credit Union	Brea	992,215	905,619	2,338	686,841	93,962	11,293	1.52%	9.47%
Financial 21 Community Credit Union	San Diego	134,772	98,313	688	120,409	12,563	22	0.02%	9.32%
Financial Benefits Credit Union	Alameda	15,674	11,057	28	13,728	1,856	-8	-0.07%	11.84%
Financial Center Credit Union	Stockton	280,903	163,710	3,257	205,258	68,665	3,850	1.83%	24.44%
Financial Partners Credit Union	Downey	754,311	667,564	1,821	684,931	64,423	2,734	0.48%	8.54%
Firestone Financial Services Credit Union	Anaheim	15,007	8,388	58	12,474	2,525	-28	-0.25%	16.83%
First City Credit Union	Los Angeles	343,275	192,348	2,128	293,215	46,212	2,485	0.97%	13.46%
First Entertainment Credit Union	Hollywood	643,703	434,741	1,628	575,166	64,598	3,384	0.70%	10.04%
First Financial Credit Union	West Covina	573,357	513,621	4,667	499,577	54,596	2,253	0.52%	9.52%
First Future Credit Union	San Diego	882,670	691,503	2,907	773,696	99,789	3,770	0.57%	11.31%
First Imperial Credit Union	El Centro	59,251	45,763	717	52,096	6,393	-275	-0.62%	10.79%
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	200,141	156,770	469	177,008	20,536	-102	-0.07%	10.26%
First U.S. Community Credit Union	Sacramento	232,255	179,296	827	201,098	23,666	959	0.55%	10.19%
Fiscal Credit Union	Glendale	147,599	90,115	532	125,556	14,763	-585	-0.53%	10.00%
Focus One Community Credit Union	Monrovia	82,298	52,511	531	73,620	7,840	-99	-0.16%	9.53%
Fountain Valley Credit Union	Fountain Valley	2,336	939	7	1,911	396	21	1.19%	16.96%
Fresno Fire Department Credit Union	Fresno	27,614	16,059	49	23,112	4,248	324	1.56%	15.38%
Fresno Police Department Credit Union	Fresno	34,915	24,731	90	27,686	6,472	395	1.51%	18.54%
Glass Containers Credit Union	Antioch	738	645	24	564	173	_	-13.69%	
Golden 1 Credit Union (The)	Sacramento	6,655,724	4,707,880	59,893	5,885,467	684,163	41,677	0.84%	
Great American Credit Union	San Diego	50,830	46,611	904	43,663	3,916	307	0.81%	7.70%
Greater Valley Credit Union	Fresno	31,157	18,478	158	26,614	4,297	87	0.37%	13.79%
Heritage Community Credit Union	Rancho Cordova	231,429	210,011	1,557	206,387	22,490	-133	-0.08%	9.72%
High Sierra Credit Union	Bishop	7,528	5,054	21	6,153	1,363	52	0.92%	18.10%
Huntington Beach City Employees Credit Union	Huntington Beach	37,866	24,297	83	33,009	4,695	251	0.88%	12.40%
I.L.W.U. Credit Union	Wilmington	89,532	79,977	1,436	75,715	9,055	1,907	2.84%	10.11%
IBEW Members + Credit Union	Martinez	16,079	11,383	23	14,215	1,809	71	0.59%	
Inland Empire Credit Union	Pomona	42,960	24,191	174	35,516	4,882	56	0.17%	11.36%
Jacom Credit Union	Los Angeles	82,805	50,176	166	68,662	14,102	239	0.38%	17.03%
Jones Methodist Church Credit Union	San Francisco	643	251	1	495	148	9	1.93%	23.01%

				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
Kaiser Lakeside Credit Union	Oakland	33,008	25,197	452	30,250	2,426	-839	-3.39%	7.35%
Kern Central Credit Union	Bakersfield	35,284	26,370	70	32,209	2,932	177	0.67%	8.31%
KeyPoint Credit Union	Santa Clara	831,669	598,255	4,944	733,909	73,104	1,841	0.30%	8.79%
L. A. Electrical Workers Credit Union	Pasadena	35,884	3,007	21	26,980	8,367	305	1.13%	23.32%
LBS Financial Credit Union	Long Beach	1,019,007	774,674	8,193	889,586	126,058	4,419	0.58%	12.37%
Lithuanian Credit Union	Los Angeles	10,653	7,524	120	7,623	765	-20	-0.25%	7.18%
Long Beach Firemen's Credit Union	Long Beach	126,680	105,924	582	108,537	17,752	712	0.75%	14.01%
Los Angeles Firemen's Credit Union	Los Angeles	787,426	616,477	792	672,454	79,290	6,201	1.05%	10.07%
Lutheran Credit Union of America	Brea	24,226	16,149	25	21,442	2,606	232	1.27%	10.76%
Matadors Community Credit Union	Northridge	121,738	90,582	398	108,775	12,544	168	0.18%	10.30%
McClatchy Employees Credit Union	Sacramento	15,143	9,497	47	12,720	2,078	43	0.38%	13.72%
Media City Community Credit Union	Burbank	30,820	18,552	90	27,073	3,646	78	0.34%	11.83%
Members 1st Credit Union	Redding	113,154	105,570	2,089	99,671	12,922	820	0.97%	11.42%
Mendo Lake Credit Union	Ukiah	69,850	57,629	187	61,448	7,854	763	1.46%	11.24%
Merced Municipal Employees Credit Union	Merced	2,187	1,476	20	1,954	228	7	0.41%	10.43%
Merco Credit Union	Merced	73,946	48,706	298	67,335	5,743	289	0.52%	7.77%
Meriwest Credit Union	San Jose	1,136,366	907,817	2,313	853,718	108,044	2,187	0.26%	9.51%
Mid-Cities Schools Credit Union	Compton	26,729	16,806	198	20,007	6,658	-3	-0.01%	24.91%
M-N Employees Credit Union	San Jose	4,983	1,232	3	3,059	1,709	46	1.23%	34.29%
Monterey County Employees Credit Union	Salinas	19,092	15,349	45	16,767	2,194	198	1.38%	11.49%
Monterey Credit Union	Monterey	167,090	96,395	602	137,644	26,087	226	0.18%	15.61%
Musicians' Interguild Credit Union	Hollywood	80,197	49,618	192	70,229	9,219	-265	-0.44%	11.50%
My Credit Union	Redwood City	30,568	22,703	140	26,656	3,539	122	0.53%	11.58%
National 1st Credit Union	Sunnyvale	170,382	114,064	743	144,919	24,301	99	0.08%	14.26%
Nikkei Credit Union	Gardena	59,251	31,128	27	50,385	8,479	46	0.10%	14.31%
North County Credit Union	San Diego	48,306	38,144	113	43,676	4,209	47	0.13%	8.71%
North Island Financial Credit Union	Chula Vista	1,499,625	1,163,803	2,193	1,190,303	156,028	13,822	1.23%	10.40%
North Orange County Credit Union	Fullerton	56,788	17,106	93	48,285	8,351	504	1.18%	14.71%
Northern California Latvian Credit Union	San Francisco	2,182	655	17	1,774	394	-6	-0.35%	18.08%
Oakland Municipal Credit Union	Oakland	119,442	81,052	739	98,820	19,529	120	0.13%	16.35%
Ocean Crest Credit Union	Long Beach	38,287	20,808	103	34,011	4,181	-34	-0.12%	10.92%
OCHA Credit Union	Orange	24,772	20,960	54	18,664	1,944	-484	-2.61%	7.85%
Orange County's Credit Union	Santa Ana	853,647	625,269	3,449	748,716	91,220	4,894	0.76%	10.69%
Organized Labor Credit Union	Modesto	20,746	10,351	60	18,760	1,936	112	0.72%	9.33%
Pacific Coast Credit Union	Costa Mesa	17,680	7,562	69	13,778	3,879	-126	-0.95%	21.94%
Pacific Community Credit Union	Fullerton	180,594	124,590	972	150,297	27,942	2,081	1.54%	15.47%
Pacific Marine Credit Union	Camp Pendleton	500,928	223,737	3,834	416,266	76,095	4,765	1.27%	15.19%
Pacific Postal Credit Union	San Jose	136,243	54,110	145	113,687	22,395	785	0.77%	16.44%
Pacific Resource Credit Union	Los Angeles	117,422	88,874	295	100,716	12,032	-32	-0.04%	10.25%
Pacific Service Credit Union	Walnut Creek	1,106,599	769,777	4,902	954,478	144,022	2,164	0.26%	13.01%
Pacifica-Coastside Credit Union	Pacifica	1,829	1,416	13	1,640	181	-4	-0.32%	9.87%

				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
Patelco Credit Union	San Francisco	4,105,777	2,856,822	23,300	3,598,721	403,378	11,040	0.36%	9.82%
Point Loma Credit Union	San Diego	472,006	393,453	3,453	402,900	46,052	254	0.07%	9.76%
Postal Credit Union of Northern California	Castro Valley	8,216	4,776	24	7,292	924	2	0.04%	11.25%
Premier America Credit Union	Chatsworth	1,318,840	1,173,535	3,763	1,042,462	124,567	8,393	0.85%	9.45%
Premier Community Credit Union	Stockton	104,310	52,159	266	85,983	15,076	1,064	1.36%	14.45%
Printing And Publishing Employees Credit Union	Riverside	9,751	4,995	84	8,573	1,108	-235	-3.22%	11.37%
Printing Industries Credit Union	Los Angeles	27,339	25,728	100	22,013	3,238	-162	-0.79%	11.84%
Printing Office Employees Credit Union	Covina	5,331	2,760	24	4,156	1,169	22	0.56%	21.92%
Priority One Credit Union	South Pasadena	165,517	101,144	700	141,714	17,395	680	0.55%	10.51%
Provident Credit Union	Redwood City	1,493,363	1,229,125	3,146	1,105,504	198,728	3,346	0.30%	13.31%
Redwood Credit Union	Santa Rosa	1,664,394	1,448,875	4,579	1,488,262	133,799	9,808	0.79%	8.04%
Rolling F Credit Union	Turlock	36,264	13,668	39	31,294	4,946	210	0.77%	13.64%
S.F. Bay Area Educators Credit Union	San Francisco	19,779	9,159	16	17,298	2,209	78	0.53%	11.17%
S.F. Police Credit Union	San Francisco	478,353	189,382	390	400,344	76,677	2,229	0.62%	16.03%
S.T.A.R. Community Credit Union	Chico	22,944	10,938	48	19,682	2,618	-106	-0.62%	11.41%
Sacramento Credit Union	Sacramento	317,163	216,652	1,525	271,360	42,950	1,377	0.58%	13.54%
Sacramento District Postal Employees Credit Union	Sacramento	33,036	22,769	66	28,562	3,583	126	0.51%	10.84%
Safe 1 Credit Union	Bakersfield	325,269	237,048	523	286,241	36,120	2,973	1.22%	11.10%
SAFE Credit Union	North Highlands	1,370,217	997,313	12,491	1,199,363	155,503	3,318	0.32%	11.35%
SafeAmerica Credit Union	Pleasanton	241,881	214,456	780	209,259	31,042	304	0.17%	12.83%
San Diego County Credit Union	San Diego	3,934,189	3,063,956	8,180	3,441,690	473,159	46,419	1.57%	12.03%
San Diego Metropolitan Credit Union	San Diego	280,123	216,948	1,796	243,636	32,557	346	0.16%	11.62%
San Fernando Valley Japanese Credit Union	Sylmar	1,327	999	7	970	330	6	0.61%	24.88%
San Francisco Fire Credit Union	San Francisco	436,945	342,405	397	382,003	53,137	1,512	0.46%	12.16%
San Gabriel Valley Postal Credit Union	Covina	16,469	9,552	73	14,666	1,752	54	0.44%	10.64%
San Joaquin Power Employees Credit Union	Fresno	112,580	86,609	426	91,158	18,085	329	0.39%	16.06%
San Jose Credit Union	San Jose	115,597	63,282	301	100,443	14,470	23	0.03%	12.52%
San Mateo Credit Union	Redwood City	613,620	458,348	1,977	560,622	48,793	701	0.15%	7.95%
Santa Cruz Community Credit Union	Santa Cruz	71,329	54,280	492	64,404	6,721	771	1.44%	9.42%
Santa Cruz County Employees Credit Union	Santa Cruz	23,351	15,068	26	20,753	2,504	145	0.83%	10.72%
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	11,578	3,632	23	8,733	2,619	132	1.53%	22.62%
Schools Financial Credit Union	Sacramento	1,156,668	704,581	3,014	1,016,260	128,447	7,187	0.83%	11.10%
Second Baptist Church Credit Union	Los Angeles	655	437	6	425	229	109	22.25%	34.94%
Service Plus Credit Union	Riverside	87,825	62,539	114	77,803	8,092	-412	-0.63%	9.21%
Sierra Central Credit Union	Yuba City	540,500	416,758	1,615	469,793	65,603	4,494	1.11%	12.14%
Sierra Point Credit Union	So San Francisco	32,159	23,142	25	27,846	3,273	-39	-0.16%	10.18%
Silverado Credit Union	Angwin	41,694	31,175	89	36,665	4,875	105	0.34%	11.69%
Siskiyou Central Credit Union	Yreka	38,666	22,954	99	33,629	4,883	211	0.73%	12.63%
SLO Credit Union	San Luis Obispo	26,831	5,752	10	22,273	4,533	121	0.60%	16.89%
Sonoma County Grange Credit Union	Santa Rosa	33,088	25,441	93	27,189	5,926	101	0.41%	17.91%
South Bay Credit Union	Redondo Beach	66,235	47,367	90	58,902	5,899	290	0.58%	8.91%

				Loan Loss			Net		Capital/A
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	ssets
Southern California Latvian Credit Union	Covina	1,258	269	7	1,038	209	2	0.21%	16.60%
Southern California Postal Credit Union	Long Beach	56,688	24,125	37	44,005	12,360	296	0.70%	21.80%
Southland Credit Union	Downey	400,432	283,308	714	305,815	44,357	1,971	0.66%	11.08%
Star Energy Credit Union	Bakersfield	7,363	6,028	48	6,509	772	-23	-0.42%	10.48%
Star One Credit Union	Sunnyvale	3,501,352	1,063,820	617	2,917,171	422,060	6,790	0.26%	12.05%
State Center Credit Union	Fresno	84,262	62,061	433	76,063	7,663	127	0.20%	9.09%
State Employees #84 Credit Union	Manteca	2,078	1,612	27	1,714	360	5	0.33%	17.34%
Steinbeck Credit Union	Salinas	53,657	28,905	1,167	47,670	5,678	585	1.45%	10.58%
Sterlent Credit Union	Pleasanton	107,759	84,726	2,744	100,365	6,553	-3,500	-4.33%	6.08%
Technology Credit Union	San Jose	1,363,471	1,043,701	2,811	1,190,857	158,821	6,750	0.66%	11.65%
Telesis Community Credit Union	Chatsworth	620,813	500,843	1,874	370,292	64,582	-908	-0.20%	10.40%
Travis Credit Union	Vacaville	1,647,080	1,121,301	15,543	1,442,425	191,291	753	0.06%	11.61%
U.S. First Credit Union	San Francisco	116,918	88,999	284	103,913	12,086	-466	-0.53%	10.34%
Uncle Credit Union	Livermore	217,236	127,133	1,444	189,226	26,492	1,741	1.07%	12.19%
United Association Credit Union	Concord	2,886	1,722	9	2,336	547	32	1.48%	18.96%
United Financial Credit Union	Whittier	39,331	29,095	179	33,526	5,706	304	1.03%	14.51%
United Health Credit Union	Burlingame	37,158	26,850	148	33,542	3,266	283	1.02%	8.79%
United Local Credit Union	Fresno	107,416	74,712	1,045	90,886	16,062	935	1.16%	14.95%
Universal City Studios Credit Union	Universal City	66,203	43,579	205	49,041	6,935	-226	-0.46%	10.48%
University & State Employees Credit Union	San Diego	859,912	793,176	3,189	740,939	66,913	1,300	0.20%	7.78%
University Credit Union	Los Angeles	365,741	247,920	637	320,478	43,286	1,593	0.58%	11.84%
USC Credit Union	Los Angeles	302,236	253,699	678	248,881	24,745	1,531	0.68%	8.19%
Utility District Credit Union	Oakland	23,567	6,090	22	21,145	2,328	53	0.30%	9.88%
Valley Credit Union	San Jose	305,979	272,796	3,323	268,080	25,447	-593	-0.26%	8.32%
Valley First Credit Union	Modesto	286,141	193,968	2,309	248,754	33,733	2,805	1.31%	11.79%
Valley Oak Credit Union	Three Rivers	60,438	47,690	244	53,837	6,186	309	0.68%	10.24%
Ventura County Credit Union	Ventura	431,153	286,747	1,564	387,555	40,604	2,234	0.69%	9.42%
Vernon/Commerce Credit Union	City of Commerce	10,195	6,756	125	9,221	943	-150	-1.96%	9.25%
Vision One Credit Union	Sacramento	34,639	32,024	102	29,488	4,819	299	1.15%	13.91%
Visterra Credit Union	Moreno Valley	473,984	368,766	1,888	424,099	47,251	1,589	0.45%	9.97%
Water and Power Community Credit Union	Los Angeles	436,891	310,483	4,067	388,410	43,480	8,373	2.56%	9.95%
Watts United Credit Union	Los Angeles	1,031	450	22	922	105	2	0.21%	10.22%
Wescom Central Credit Union	Pasadena	3,806,372	3,116,744	29,187	2,518,771	299,153	-6,920	-0.24%	7.86%
Westworks Credit Union	Alhambra	62,414	32,255	57	52,504	9,359	371	0.79%	15.00%
Yosemite Credit Union	Yosemite	2,476	53	3	2,116	356	-16	-0.84%	14.37%