				Loan Loss			Net	(Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
1st Pacific Credit Union	Vallejo	151,541	125,012	686	130,102	15,954	234	0.21%	10.53%
1st United Services Credit Union	Pleasanton	711,552		1,585	626,112	84,537	891	0.17%	11.88%
1st Valley Credit Union	San Bernardino	32,880	17,619	94	29,075	3,705	60	0.25%	11.27%
Alameda Credit Union	Alameda	36,297	18,680	312	31,377	4,572	278	1.02%	12.60%
Alisos Credit Union	Norwalk	8,052		123	7,380	656	(315)	-5.22%	8.15%
Alliance Credit Union	San Jose	368,420	294,398	6,960	303,312	32,501	(4,954)	-1.79%	8.82%
Allied Trades Credit Union	Stockton	18,109	7,138	161	14,970	2,977	(11)	-0.08%	16.44%
Alta Vista Credit Union	San Bernardino	132,262	100,605	1,483	105,023	18,117	(1,326)	-1.34%	13.70%
Altura Credit Union	Riverside	908,691	777,745	7,751	723,765	81,126	(475)	-0.07%	8.93%
American First Credit Union	La Habra	700,808	573,505	8,531	577,787	64,382	(4,373)	-0.83%	9.19%
American River HealthPro Credit Union	Sacramento	220,456	202,590	3,961	191,517	18,881	(5,007)	-3.03%	8.56%
America's Christian Credit Union	Glendora	239,356	194,410	487	189,409	19,311	1,236	0.69%	8.07%
Arrowhead Central Credit Union	San Bernardino	1,026,255	926,525	16,875	801,899	96,601	(2,970)	-0.39%	9.41%
Atchison Village Credit Union	Richmond	6,015	3,709	50	5,024	974	29	0.65%	16.20%
Bakery Employees Credit Union	Montebello	6,701	2,678	16	5,695	1,002	(6)	-0.13%	14.95%
Barstow Railway Employees Credit Union	Barstow	11,961	5,787	104	10,367	1,350	(100)	-1.12%	11.29%
Bay Cities Credit Union	Hayward	60,262	37,073	808	53,824	5,617	(504)	-1.11%	9.32%
C.A.H.P. Credit Union	Sacramento	105,576	67,491	441	91,546	10,029	(118)	-0.15%	9.50%
Cabrillo Credit Union	San Diego	165,018	127,538	1,904	145,523	18,094	(496)	-0.40%	10.97%
California Agribusiness Credit Union	Buena Park	30,079	23,051	199	24,581	4,380	(132)	-0.59%	14.56%
California Bear Credit Union	Los Angeles	112,631	73,697	1,785	102,347	9,423	(236)	-0.28%	8.37%
California Center Credit Union	Rancho Cucamonga	8,943	6,067	41	7,944	894	46	0.69%	10.00%
California Coast Credit Union	San Diego	1,745,544	1,358,855	17,182	1,464,294	171,891	(6,713)	-0.51%	9.85%
California Community Credit Union	Sacramento	50,402	29,819	808	41,565	8,460	95	0.25%	16.78%
California Credit Union (The)	Glendale	1,313,079	958,859	6,998	1,039,915	149,915	2,930	0.30%	11.42%
California Lithuanian Credit Union	Santa Monica	54,854	30,983	24	46,290	7,586	499	1.21%	13.83%
California State & Fed Emp #20 Credit Union	Eureka	104,570	32,501	74	90,103	14,418	797	1.02%	13.79%
California State Credit Union of the North Bay	Santa Rosa	101,555	87,373	735	93,315	7,893	(237)	-0.31%	7.77%
Central State Credit Union	Stockton	139,573		771	122,608	16,187	(177)	-0.17%	11.60%
Chevron Valley Credit Union	Bakersfield	122,792	74,077	980	106,500	15,387	330	0.36%	12.53%
Christian Community Credit Union	Covina	458,002		972	379,244	47,088	2,369	0.69%	10.28%
City of Ukiah Employees Credit Union	Ukiah	3,634	2,228	35	3,033	578	8	0.28%	15.90%
Coast Central Credit Union	Eureka	756,610	401,711	4,453	604,146	95,650	6,338	1.12%	12.64%
Commonwealth Central Credit Union	San Jose	359,592	249,286	6,068	323,642	34,291	(4,241)	-1.57%	9.54%
Community Credit Union of Southern Humboldt	Garberville	42,551	33,059	148	37,735	4,370	268	0.84%	10.27%
Community First Credit Union	Santa Rosa	119,991	102,159	570	100,616	9,802	208	0.23%	8.17%
Community Trust Credit Union	Modesto	44,488	35,488	1,088	40,963	3,048	(1,249)	-3.75%	6.85%
Credit Union of Southern California	Whittier	535,795	320,701	2,586	367,091	51,699	310	0.08%	9.65%
Dow Great Western Credit Union	Antioch	38,164	30,367	12	31,340	5,476	(387)	-1.35%	14.35%

				Loan Loss			Net		Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
E1 Financial Credit Union	Monterey Park	364,005	257,357	2,216	298,023	64,765	(3,001)	-1.10%	17.79%
Eagle Community Credit Union	Lake Forest	200,279	151,784	3,041	176,082	18,536	(3,080)	-2.05%	9.26%
Eagle Credit Union	Stockton	32,747	24,275	560	28,724	3,789	(813)	-3.31%	11.57%
East Bay Postal Credit Union	Oakland	8,830	4,490	69	6,919	1,883	(161)	-2.44%	21.32%
E-Central Credit Union	Pasadena	175,555	118,299	761	153,211	21,700	918	0.70%	12.36%
Educational Employees Credit Union	Fresno	1,705,516	920,779	7,818	1,530,943	163,586	6,472	0.51%	9.59%
El Futuro Credit Union	Porterville	8,204	5,254	71	7,107	822	59	0.96%	10.02%
El Monte City Employees Credit Union	El Monte	19,897	15,074	150	17,551	1,973	9	0.06%	9.92%
Evangelical Christian Credit Union	Brea	1,272,300	1,104,247	2,979	824,572	128,483	18,053	1.89%	10.10%
Financial 21 Community Credit Union	San Diego	131,928	98,455	832	117,746	12,574	122	0.12%	9.53%
Financial Benefits Credit Union	Alameda	15,736	12,053	21	13,804	1,858	(7)	-0.06%	11.80%
Financial Center Credit Union	Stockton	280,040	175,718	3,963	199,504	72,749	2,454	1.17%	25.98%
Financial Partners Credit Union	Downey	727,234	646,071	4,529	637,926	59,413	(734)	-0.13%	8.17%
Firestone Financial Services Credit Union	Anaheim	17,759	7,848	55	15,343	2,409	(72)	-0.54%	13.57%
First City Credit Union	Los Angeles	349,952	202,117	2,383	299,197	48,115	853	0.33%	13.75%
First Entertainment Credit Union	Hollywood	709,759	448,732	2,427	637,515	69,149	2,838	0.53%	9.74%
First Financial Credit Union	West Covina	578,066	529,422	2,763	518,677	52,824	218	0.05%	9.14%
First Imperial Credit Union	El Centro	63,555	48,051	782	54,022	5,743	(466)	-0.98%	9.04%
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	202,236	154,879	1,392	181,969	17,648	(2,602)	-1.72%	8.73%
First U.S. Community Credit Union	Sacramento	232,908	180,718	1,467	204,758	23,097	(358)	-0.21%	9.92%
Fiscal Credit Union	Glendale	145,008	75,256	494	123,253	14,600	(382)	-0.35%	10.07%
Focus One Community Credit Union	Monrovia	87,358	49,039	1,253	79,593	7,022	(858)	-1.31%	8.04%
Fountain Valley Credit Union	Fountain Valley	2,052	912	11	1,617	411	9	0.56%	20.01%
Fresno Fire Department Credit Union	Fresno	27,410	15,650	54	22,792	4,461	119	0.58%	16.27%
Fresno Police Department Credit Union	Fresno	39,241	27,067	3	31,760	7,022	403	1.37%	17.89%
Golden 1 Credit Union (The)	Sacramento	7,030,649	4,466,928	75,972	6,038,746	708,682	18,256	0.35%	10.08%
Greater Valley Credit Union	Fresno	33,762	18,454	143	29,046	4,455	125	0.49%	13.19%
Heritage Community Credit Union	Rancho Cordova	207,609	188,493	3,878	186,504	19,240	(2,337)	-1.50%	9.27%
High Sierra Credit Union	Bishop	8,448	5,205	12	7,059	1,376	12	0.18%	16.28%
Huntington Beach City Employees Credit Union	Huntington Beach	40,833	25,538	81	35,155	4,994	217	0.71%	12.23%
I.L.W.U. Credit Union	Wilmington	101,005	78,564	1,960	82,824	11,835	2,030	2.68%	11.72%
IBEW Members + Credit Union	Martinez	18,897	10,499	38	17,007	1,865	31	0.22%	9.87%
Inland Empire Credit Union	Pomona	41,286	23,609	215	34,290	5,535	658	2.13%	13.41%
Jacom Credit Union	Los Angeles	83,100	40,205	83	69,681	13,380	(509)	-0.82%	16.10%
Jones Methodist Church Credit Union	San Francisco	656	265	1	505	150	1	0.14%	22.94%
Kaiser Lakeside Credit Union	Oakland	26,054	20,541	947	24,419	1,387	(480)	-2.46%	5.32%
Kern Central Credit Union	Bakersfield	39,378	28,378	409	36,363	2,570	(381)	-1.29%	6.53%
KeyPoint Credit Union	Santa Clara	801,437	611,087	6,605	696,233	71,223	(1,089)	-0.18%	8.89%
L. A. Electrical Workers Credit Union	Pasadena	38,095	3,279	45	28,828	8,769	234	0.82%	23.02%

				Loan Loss			Net	(Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
LBS Financial Credit Union	Long Beach	1,023,400	820,171	16,975	896,652	123,133	(4,484)	-0.58%	12.03%
Lithuanian Credit Union	Los Angeles	9,190	5,415	60	8,447	714	(8)	-0.12%	7.77%
Long Beach Firemen's Credit Union	Long Beach	136,776	107,814	581	117,566	19,032	1,117	1.09%	13.91%
Los Angeles Firemen's Credit Union	Los Angeles	831,895	668,112	2,189	726,307	83,408	3,157	0.51%	10.03%
Lutheran Credit Union of America	Brea	24,007	17,946	21	20,977	2,864	179	1.00%	11.93%
Matadors Community Credit Union	Northridge	122,421	104,326	412	107,377	12,639	101	0.11%	10.32%
McClatchy Employees Credit Union	Sacramento	15,914	9,041	63	13,492	2,134	51	0.43%	13.41%
Media City Community Credit Union	Burbank	30,346	17,480	64	26,481	3,794	97	0.43%	12.50%
Members 1st Credit Union	Redding	108,438	100,387	4,230	96,558	11,442	(1,127)	-1.39%	10.55%
Mendo Lake Credit Union	Ukiah	87,762	66,972	450	79,595	7,404	(561)	-0.85%	8.44%
Merced Municipal Employees Credit Union	Merced	2,230	1,397	22	1,997	225	3	0.21%	10.08%
Merco Credit Union	Merced	72,063	48,617	545	65,973	5,815	(15)	-0.03%	8.07%
Meriwest Credit Union	San Jose	1,266,885	1,024,780	9,251	993,368	110,371	1,673	0.18%	8.71%
Mid-Cities Schools Credit Union	Compton	26,184	15,951	218	19,646	6,503	(165)	-0.84%	24.83%
Monterey County Employees Credit Union	Salinas	26,003	17,025	112	22,632	3,271	208	1.07%	12.58%
Monterey Credit Union	Monterey	165,079	103,727	905	135,046	26,487	290	0.23%	16.05%
Musicians' Interguild Credit Union	Hollywood	85,360	55,381	552	77,196	7,387	(745)	-1.16%	8.65%
My Credit Union	Redwood City	31,616	22,684	128	27,605	3,716	128	0.54%	11.75%
National 1st Credit Union	Sunnyvale	176,407	106,866	1,644	151,771	23,386	(969)	-0.73%	13.26%
Nikkei Credit Union	Gardena	63,876	29,692	52	54,635	8,820	(2)	0.00%	13.81%
North County Credit Union	San Diego	49,737	40,612	143	45,244	4,043	74	0.20%	8.13%
North Island Financial Credit Union	San Diego	1,646,946	1,096,533	16,497	1,188,179	122,031	(17,736)	-1.44%	7.41%
North Orange County Credit Union	Fullerton	58,300	15,109	112	49,252	8,869	362	0.83%	15.21%
Northern California Latvian Credit Union	San Francisco	2,145	496	14	1,753	377	(5)	-0.32%	17.56%
Oakland Municipal Credit Union	Oakland	114,606	78,918	4,357	99,262	14,413	(5,158)	-6.00%	12.58%
Ocean Crest Credit Union	Long Beach	34,013	21,079	128	29,751	4,214	0	0.00%	12.39%
OCHA Credit Union	Orange	20,110	17,762	138	18,110	1,341	(320)	-2.12%	6.67%
Orange County's Credit Union	Santa Ana	901,559	677,668	5,591	796,176	92,801	954	0.14%	10.29%
Organized Labor Credit Union	Modesto	19,984	9,923	63	17,825	2,093	85	0.56%	10.47%
Pacific Coast Credit Union	Costa Mesa	16,361	7,062	99	12,653	3,689	(123)	-1.00%	22.55%
Pacific Community Credit Union	Fullerton	174,025	123,992	1,509	143,356	27,641	(212)	-0.16%	15.88%
Pacific Marine Credit Union	Camp Pendleton	533,088	237,419	3,338	444,654	81,051	3,158	0.79%	15.20%
Pacific Postal Credit Union	San Jose	160,152	67,380	259	136,443	22,970	529	0.44%	14.34%
Pacific Resource Credit Union	Los Angeles	111,139	84,287	639	93,741	11,329	(866)	-1.04%	10.19%
Pacific Service Credit Union	Walnut Creek	1,071,539	688,985	7,951	918,934	144,212	161	0.02%	13.46%
Pacifica-Coastside Credit Union	Pacifica	1,817	1,435	13	1,645	153	(8)	-0.55%	8.42%
Patelco Credit Union	San Francisco	4,181,260	2,823,175	43,617	3,722,572	387,228	(5,250)	-0.17%	9.26%
Point Loma Credit Union	San Diego	475,088	386,947	3,340	400,893	43,956	(1,146)	-0.32%	9.25%
Postal Credit Union of Northern California	Castro Valley	7,395	4,442	76	6,573	788	(61)	-1.11%	10.66%

				Loan Loss			Net	(Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
Premier America Credit Union	Chatsworth	1,462,471	1,247,244	5,842	1,104,983	128,045	4,515	0.41%	8.76%
Premier Community Credit Union	Stockton	99,780	54,305	573	83,101	15,070	(206)	-0.28%	15.10%
Printing And Publishing Employees Credit Union	Riverside	9,016	4,991	88	7,936	669	(48)	-0.72%	7.42%
Printing Industries Credit Union	Los Angeles	28,409	26,862	143	24,269	2,932	(286)	-1.34%	10.32%
Printing Office Employees Credit Union	Covina	4,906	2,048	23	3,763	1,137	16	0.43%	23.18%
Priority One Credit Union	South Pasadena	179,651	110,359	760	138,851	17,472	73	0.05%	9.73%
Provident Credit Union	Redwood City	1,644,902	1,312,560	4,460	1,113,145	201,896	1,851	0.15%	12.27%
Redwood Credit Union	Santa Rosa	1,803,332	1,540,885	14,838	1,592,499	145,001	3,896	0.29%	8.04%
Rolling F Credit Union	Turlock	36,847	12,939	49	31,618	5,202	181	0.66%	14.12%
S.F. Bay Area Educators Credit Union	San Francisco	19,697	8,653	2	17,376	2,091	(89)	-0.60%	10.62%
S.F. Police Credit Union	San Francisco	523,797	254,415	1,054	441,557	80,470	1,926	0.49%	15.36%
S.T.A.R. Community Credit Union	Chico	23,283	12,015	70	19,765	2,825	186	1.06%	12.13%
Sacramento Credit Union	Sacramento	307,201	168,132	2,539	261,332	42,712	(137)	-0.06%	13.90%
Sacramento District Postal Employees Credit Union	Sacramento	30,913	21,873	143	26,629	3,550	74	0.32%	11.48%
Safe 1 Credit Union	Bakersfield	325,886	244,089	1,471	285,025	38,008	1,274	0.52%	11.66%
SAFE Credit Union	North Highlands	1,354,534	958,592	18,589	1,186,411	154,679	7,787	0.77%	11.42%
SafeAmerica Credit Union	Pleasanton	262,984	206,846	731	230,247	31,007	(40)	-0.02%	11.79%
San Diego County Credit Union	San Diego	4,283,477	3,768,054	28,018	3,749,022	519,071	38,673	1.20%	12.12%
San Diego Metropolitan Credit Union	San Diego	295,118	231,252	3,242	241,206	26,944	508	0.23%	9.13%
San Fernando Valley Japanese Credit Union	Sylmar	1,300	918	6	954	319	(2)	-0.16%	24.53%
San Francisco Fire Credit Union	San Francisco	518,211	365,718	1,472	464,090	51,823	(952)	-0.25%	10.00%
San Gabriel Valley Postal Credit Union	Covina	15,908	8,965	40	14,032	1,809	47	0.40%	11.37%
San Joaquin Power Employees Credit Union	Fresno	115,350	87,900	438	93,511	18,675	356	0.41%	16.19%
San Jose Credit Union	San Jose	115,197	67,379	425	100,644	14,219	(164)	-0.19%	12.34%
San Mateo Credit Union	Redwood City	586,043	473,244	4,175	534,805	47,445	(1,033)	-0.24%	8.10%
Santa Cruz Community Credit Union	Santa Cruz	71,908	56,496	776	64,849	6,664	(415)	-0.77%	9.27%
Santa Cruz County Employees Credit Union	Santa Cruz	23,905	14,399	49	21,487	2,309	(168)	-0.94%	9.66%
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	11,596	3,414	16	8,571	2,750	87	1.00%	23.71%
Schools Financial Credit Union	Sacramento	1,198,966	717,675	8,134	1,054,201	129,172	(680)	-0.08%	10.77%
Second Baptist Church Credit Union	Los Angeles	710	523	6	473	236	14	2.60%	33.23%
Service Plus Credit Union	Riverside	91,947	66,615	1,059	83,809	6,721	(1,337)	-1.94%	7.31%
Sierra Central Credit Union	Yuba City	583,057	488,615	5,881	513,227	63,884	(1,992)	-0.46%	10.96%
Sierra Point Credit Union	So San Francisco	34,059	21,862	52	26,277	3,220	87	0.34%	9.46%
Silverado Credit Union	Angwin	46,437	35,298	129	41,278	5,004	97	0.28%	10.78%
Siskiyou Central Credit Union	Yreka	40,666	22,632	132	35,681	4,846	(82)	-0.27%	11.92%
SLO Credit Union	San Luis Obispo	30,756	5,436	26	26,133	4,592	4	0.02%	14.93%
Sonoma County Grange Credit Union	Santa Rosa	35,909	27,838	51	29,803	6,093	117	0.43%	16.97%
South Bay Credit Union	Redondo Beach	70,578	44,749	364	63,492	5,698	(99)	-0.19%	8.07%
Southern California Latvian Credit Union	Covina	897	157	7	668	229	22	3.22%	25.50%

				Loan Loss			Net		Capital/As
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Capital	Income	ROA	sets
Southern California Postal Credit Union	Long Beach	58,713	23,980	64	46,716	11,576	(696)	-1.58%	19.72%
Southland Credit Union	Downey	417,856	331,443	2,128	322,709	44,949	381	0.12%	10.76%
Star Energy Credit Union	Bakersfield	7,320	5,673	47	6,482	753	(16)	-0.29%	10.28%
Star One Credit Union	Sunnyvale	3,878,305	1,506,562	2,093	3,006,242	466,117	39,855	1.37%	12.02%
State Center Credit Union	Fresno	86,258	57,495	371	78,332	7,587	(138)	-0.21%	8.80%
State Employees #84 Credit Union	Manteca	1,935	1,511	24	1,577	356	(5)	-0.37%	18.39%
Steinbeck Credit Union	Salinas	50,299	24,743	1,080	44,838	5,144	(121)	-0.32%	10.23%
Technology Credit Union	San Jose	1,243,753	1,082,113	6,658	1,069,917	163,164	3,071	0.33%	13.12%
Telesis Community Credit Union	Chatsworth	580,696	458,288	3,394	358,900	57,854	55	0.01%	9.96%
Travis Credit Union	Vacaville	1,616,067	1,125,007	27,605	1,360,830	179,843	(7,667)	-0.63%	11.13%
U.S. First Credit Union	San Francisco	107,010	87,190	530	95,487	10,659	(1,050)	-1.31%	9.96%
Uncle Credit Union	Livermore	210,324	134,580	3,235	184,932	24,265	(2,376)	-1.51%	11.54%
United Association Credit Union	Concord	3,344	2,123	10	2,734	607	51	2.02%	18.14%
United Financial Credit Union	Whittier	40,213	28,426	167	34,160	5,922	178	0.59%	14.73%
United Health Credit Union	Burlingame	39,145	27,318	201	35,421	3,292	8	0.03%	8.41%
United Local Credit Union	Fresno	106,907	76,770	697	89,923	16,556	398	0.50%	15.49%
Universal City Studios Credit Union	Universal City	71,202	52,521	240	55,270	5,655	(749)	-1.40%	7.94%
University & State Employees Credit Union	San Diego	851,141	733,628	5,431	760,435	65,437	(676)	-0.11%	7.69%
University Credit Union	Los Angeles	395,274	239,961	916	351,056	42,503	1,136	0.38%	10.75%
USC Credit Union	Los Angeles	349,786	304,302	973	269,592	25,858	528	0.20%	7.39%
Utility District Credit Union	Oakland	22,875	6,236	13	20,435	2,368	12	0.07%	10.35%
Valley Credit Union	San Jose	216,026	194,026	12,205	200,165	10,176	(8,933)	-5.52%	4.71%
Valley First Credit Union	Modesto	293,483	197,120	3,429	255,556	35,765	1,437	0.65%	12.19%
Valley Oak Credit Union	Three Rivers	61,558	46,202	661	55,297	6,025	(288)	-0.62%	9.79%
Ventura County Credit Union	Ventura	465,905	295,177	2,177	420,887	40,359	780	0.22%	8.66%
Vernon/Commerce Credit Union	Commerce	9,566	6,497	102	8,761	774	(140)	-1.96%	8.09%
Vision One Credit Union	Sacramento	34,648	30,561	160	28,876	5,222	334	1.29%	15.07%
Visterra Credit Union	Moreno Valley	441,799	352,644	6,641	400,512	39,484	(7,861)	-2.37%	8.94%
Water and Power Community Credit Union	Los Angeles	467,830	331,344	4,118	418,879	43,143	204	0.06%	9.22%
Watts United Credit Union	Los Angeles	901	332	13	817	81	(18)	-2.62%	8.96%
Wescom Central Credit Union	Pasadena	3,441,155	2,875,338	56,803	2,426,720	241,199	(32,495)	-1.26%	7.01%
Westworks Credit Union	Alhambra	65,433	29,637	8	54,728	9,945	406	0.83%	15.20%
Yosemite Credit Union	Yosemite	2,362	17	3	1,985	351	(3)	-0.15%	14.86%