				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	803,194	428.780	6,542	723.388	75,587	1.690	0.28%	9.41%
1st Valley Credit Union	San Bernardino	35,744	10.806	239	31,321	3,952	79	0.29%	11.06%
Alameda Credit Union	Alameda	34,773	10,863	97	32,232	2,181	(210)	-0.81%	6.27%
Alliance Credit Union	San Jose	359,789	219,804	3,696	323,298	26,120	945	0.35%	7.26%
Allied Trades Credit Union	Stockton	21,905	5,493	69	18,545	2,992	(4)	-0.02%	13.66%
Alta Vista Credit Union	Redlands	141,546	39,315	1,303	128,738	11,221	428	0.40%	7.93%
Altura Credit Union	Riverside	674,801	392,608	22,558	600,176	63,561	13,173	2.60%	9.42%
American First Credit Union	La Habra	510,695	277.020	13.641	467.797	37,832	1,826	0.48%	7.41%
America's Christian Credit Union	Glendora	250,736	188.824	3,868	210,399	22,731	516	0.27%	9.07%
Arrowhead Central Credit Union	San Bernardino	704,849	408,347	31,635	615,374	66,483	18,267	3.46%	9.43%
Atchison Village Credit Union	Richmond	7,272	3,267	300	6,490	754	(76)	-1.39%	10.37%
Bakery Employees Credit Union	Montebello	7,666	2,210	30	7,038	625	18	0.31%	8.15%
Barstow Railway Employees Credit Union	Barstow	9,472	3,791	108	8,486	967	52	0.73%	10.21%
Bay Cities Credit Union	Hayward	65,846	22,887	686	61,021	4,464	33	0.07%	6.78%
C.A.H.P. Credit Union	Sacramento	112,690	61,811	710	104,124	8,656	570	0.68%	7.68%
Cabrillo Credit Union	San Diego	203,138	115,092	2,248	177,585	20,119	2,049	1.35%	9.90%
California Agribusiness Credit Union	Buena Park	28,222	16,129	301	25,649	2,404	27	0.13%	8.52%
California Bear Credit Union	Los Angeles	103,599	49,953	1,798	95,660	6,575	(650)	-0.84%	6.35%
California Center Credit Union	Ontario	8,614	4,470	43	7,753	733	19	0.29%	8.51%
California Coast Credit Union	San Diego	1,689,632	897,132	30,840	1,497,697	168,217	9,718	0.77%	9.96%
California Community Credit Union	Sacramento	48,274	21,385	1,015	41,342	6,644	86	0.24%	13.76%
California Credit Union (The)	Glendale	1,081,121	607,654	24,311	957,765	119,874	(1,888)	-0.23%	11.09%
California Lithuanian Credit Union	Santa Monica	89,366	56,135	318	78,733	10,267	732	1.09%	11.49%
California State & Fed Emp #20 Credit Union	Eureka	125,526	28,903	241	109,370	15,276	397	0.42%	12.17%
Central State Credit Union	Stockton	148,697	85,056	2,968	133,852	12,982	(57)	-0.05%	8.73%
Chevron Valley Credit Union	Bakersfield	127,096	63,158	1,241	111,941	12,844	302	0.32%	10.11%
Christian Community Credit Union	San Dimas	554,764	482,531	8,980	490,198	57,631	4,703	1.13%	10.39%
City of Ukiah Employees Credit Union	Ukiah	4,295	1,418	181	3,847	444	11	0.34%	10.33%
Coast Central Credit Union	Eureka	959,519	422,407	4,290	773,150	105,124	4,188	0.58%	10.96%
Commonwealth Central Credit Union	San Jose	368,254	211,244	6,393	331,041	31,145	2,163	0.78%	8.46%
Community Credit Union of Southern Humboldt	Garberville	58,251	39,546	185	50,631	5,888	343	0.79%	10.11%
Community First Credit Union	Santa Rosa	142,876	95,374	1,899	127,871	11,827	857	0.80%	8.28%
Credit Union of Southern California	Brea	694,565	281,320	9,982	589,409	88,781	7,685	1.48%	12.78%
Dow Great Western Credit Union	Antioch	39,761	24,560	574	35,600	4,177	143	0.48%	10.50%
Eagle Community Credit Union	Lake Forest	207,389	94,288	2,228	187,188	16,097	655	0.42%	7.76%
Eagle Credit Union	Lodi	21,586	10,094	689	19,246	2,245	80	0.49%	10.40%
E-Central Credit Union	Pasadena	166,157	89,448	5,921	146,155	19,704	1,648	1.32%	11.86%
Educational Employees Credit Union	Fresno	2,017,256	764,926		1,767,253	225,424	23,698	1.57%	11.17%
El Monte Community Credit Union	El Monte	21,050	9,314	176	18,912	2,048	48	0.30%	9.73%
Evangelical Christian Credit Union	Brea	1,099,156	828,287	20,675	818,429	88,294	2,058	0.25%	8.03%
Financial Benefits Credit Union	Alameda	19,640	13,801	86	18,136	1,471	17	0.11%	7.49%
Financial Center Credit Union	Stockton	350,617	157,748	4,156	254,686	84,743	3,321	1.26%	24.17%
Financial Partners Credit Union	Downey	793,245	547,493	7,808	672,017	68,737	3,532	0.59%	8.67%
Firestone Financial Services Credit Union	Anaheim	16,439	4,577	120	14,919	1,731	(261)	-2.12%	10.53%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
First City Credit Union	Los Angeles	494,040	213,123		430,156	58,919	2,527	0.68%	11.93%
First Entertainment Credit Union	Hollywood	984,874	567,297	9,540	878,959	88,738	7,699	1.04%	9.01%
First Financial Credit Union	West Covina	423,526	378,540	,	387,353	31,910	1,364	0.43%	7.53%
First Imperial Credit Union	El Centro	70,386	49,283	,	61,034	7,175	557	1.06%	10.19%
First U.S. Community Credit Union	Sacramento	248,951	144,990	,	225,557	22,750	1,912	1.02%	9.14%
Fiscal Credit Union	Glendale	139,284	44,550	,	123,972	12,663	(67)	-0.06%	9.09%
Fountain Valley Credit Union	Fountain Valley	2,254	860		1,833	399	(07)	0.10%	17.70%
Fresno Fire Department Credit Union	Fresno	33,929	10,814	104	29,189	4,582	28	0.10%	13.50%
Fresho Police Department Credit Union	Fresno	47,820	27,295	230	38,299	9,541	680	1.90%	19.95%
Golden 1 Credit Union (The)	Sacramento	,	3,591,352		6,932,084	852,832	62,586	1.05%	10.72%
Greater Valley Credit Union	Fresno	30,568	12,512		26,344	4,024	29	0.13%	13.17%
Heritage Community Credit Union	Sacramento	198,581	101,943		179,358	18,474	266	0.13%	9.30%
High Sierra Credit Union	Bishop	12,931	4,305	,	11,303	1,530	200	0.30%	11.84%
Huntington Beach City Employees Credit Union	Huntington Beach	45,321	16,117	703	40,413	4,624	383	1.13%	10.20%
I.L.W.U. Credit Union	Wilmington	124,868	97.046		105,959	15,230	1,779	1.90%	12.20%
IBEW Members + Credit Union	Martinez	18,409	6,039	- / -	17,204	1,165	23	0.17%	6.33%
Jacom Credit Union	Los Angeles	84,676	23,950		72,148	11,961	(108)	-0.17%	14.13%
Jones Methodist Church Credit Union	San Francisco	538	23,950		410	123	(100)	-0.91%	22.82%
KeyPoint Credit Union	Santa Clara	787,138	550,559		710,867	66,770	1,597	0.27%	8.48%
L. A. Electrical Workers Credit Union	Pasadena	46,551	1,637	0,555	36,739	9,495	1,557	0.27 %	20.40%
LBS Financial Credit Union	Long Beach	1,058,245	654,691	7,035	924,613	136,065	10,201	1.29%	12.86%
Lithuanian Credit Union	Los Angeles	6,234	4,885	94	5.745	447	51	1.10%	7.18%
Long Beach Firemen's Credit Union	Long Beach	166,188	4,885	• •	141,883	24,198	1,322	1.06%	14.56%
Los Angeles Firemen's Credit Union	Los Angeles	835,000	606,971	11,527	738,802	84,713	5,187	0.83%	10.15%
Lutheran Credit Union of America	Brea	27,883	14,163	,	25,230	2,393	(77)	-0.37%	8.58%
Matadors Community Credit Union	Chatsworth	137,513	98,093		121,773	13,648	(77)	-0.37 %	9.93%
McClatchy Employees Credit Union	Sacramento	137,513	98,093 5,183	,	15,160	1,946	(2)	-0.02%	9.93% 11.38%
Media City Community Credit Union	Burbank	34,120	16,168		30,252	3,456	(2) 26	0.10%	10.13%
Members 1st Credit Union	Redding	101,115	53.888		87,832	12,374	403	0.10%	12.24%
Mendo Lake Credit Union	Ukiah	122,282	72,775		108,466	12,374	403	0.53%	9.89%
Merced Municipal Employees Credit Union	Merced	2.078	1,309		1.824	234	8	0.02%	9.89% 11.25%
Merce Credit Union	Merced	81,316	36,999		74,388	6,492	788	1.29%	7.98%
Meriwest Credit Union	San Jose	1,067,432	604,426		941,564	82,077	5,074	0.63%	7.69%
Mid-Cities Credit Union	Compton	23,561	13.586	,	18,255	62,077 5.107	5,074 191	1.08%	21.68%
Monterey County Employees Credit Union	Salinas	32,480	13,566	345	27,781	4,341	370	1.08%	13.36%
Monterey Credit Union	Monterey	198,231	121,233		166,382	26,503	1,797	1.52%	13.30%
Musicians' Interguild Credit Union	Hollywood	80.418	40.111	1,760	75,681	4,336	(798)	-1.32%	5.39%
5	,	, -	40,111	312	31.799	,	· · ·	-1.32%	5.39% 8.81%
My Credit Union National 1st Credit Union	Redwood City Santa Clara	35,095 199,758	93,379		180,576	3,093 18,337	(58) 1,195	-0.22% 0.80%	9.18%
		,	,	,	,	,	,		
Nikkei Credit Union	Gardena	70,764	18,463		62,211	8,376	(125)	-0.23%	11.84%
North County Credit Union	San Diego	57,697	37,060		52,803	4,940	442	1.02%	8.56%
North Island Financial Credit Union	San Diego San Francisco	1,107,161	645,633	,	998,226	88,612	11,073	1.33%	8.00%
Northern California Latvian Credit Union		1,983	65		1,598	364	17	1.13%	18.37%
Orange County's Credit Union	Santa Ana	1,048,043	483,239	10,990	930,096	93,399	5,888	0.75%	8.91%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
Organized Labor Credit Union	Modesto	19,189		167	17,643	1,484	(33)	-0.23%	7.73%
Pacific Community Credit Union	Fullerton	190,444	,	2,147	160,994	25,503	1,037	0.73%	13.39%
Pacific Marine Credit Union	Camp Pendleton	683,377	,	4,857	574,409	90,307	3,710	0.72%	13.21%
Pacific Postal Credit Union	San Jose	202,137	-	1,035	173,249	25,112	977	0.65%	12.42%
Pacific Resource Credit Union	Los Angeles	96,594	,	741	87,290	7,616	(35)	-0.05%	7.88%
Pacific Service Credit Union	Walnut Creek	1,083,623		5,836	934,270	135,732	1,201	0.15%	12.53%
Patelco Credit Union	Pleasanton		2,068,196	,	3,401,485	414,828	43,226	1.49%	10.75%
Point Loma Credit Union	San Diego	450,910		7,967	400,156	30,072	1,904	0.56%	6.67%
Premier America Credit Union	Chatsworth	1,489,090	,	,	1,341,129	126,373	7,446	0.67%	8.49%
Premier Community Credit Union	Stockton	123,836		2,096	110,186	11,602	555	0.60%	9.37%
Printing Industries Credit Union	Commerce	24,509		784	23,205	1,096	34	0.18%	4.47%
Printing Office Employees Credit Union	Covina	4,664			3,684	971	(50)	-1.43%	20.82%
Priority One Credit Union	South Pasadena	153,161	85,168	1,682	137,086	12,228	416	0.36%	7.98%
Provident Credit Union	Redwood Shores	1,685,412		,	1,462,032	206,518	9,506	0.75%	12.25%
Redwood Credit Union	Santa Rosa		1,428,077	,	1,887,158	176,313	21,425	1.37%	8.44%
Rolling F Credit Union	Turlock	42,307	11,428		37,318	4,971	105	0.33%	11.75%
S.F. Bay Area Educators Credit Union	San Francisco	19,998			18,393	1,422	(70)	-0.47%	7.11%
S.F. Police Credit Union	San Francisco	721,009	,	7,826	612,714	97,812	4,598	0.85%	13.57%
S.T.A.R. Community Credit Union	Chico	36,144			31,423	3,313	67	0.25%	9.17%
Sacramento Credit Union	Sacramento	354,479	,	3,721	309,250	41,243	2,547	0.96%	11.63%
Safe 1 Credit Union	Bakersfield	346,338	,	3,696	293,334	49,209	3,942	1.52%	14.21%
SAFE Credit Union	North Highlands	1,904,130		26,489	1,690,889	174,925	13,110	0.92%	9.19%
SafeAmerica Credit Union	Pleasanton	289,187	145,015	1,344	260,203	28,778	(49)	-0.02%	9.95%
San Diego County Credit Union	San Diego	,	3,174,404	,	4,918,587	697,999	60,697	1.40%	12.05%
San Diego Metropolitan Credit Union	San Diego	249,909	171,875	8,217	228,353	16,600	480	0.26%	6.64%
San Fernando Valley Japanese Credit Union	Sylmar	1,117	657	4	832	275	(36)	-4.32%	24.64%
San Francisco Fire Credit Union	San Francisco	824,638	481,487	7,103	758,837	56,490	5,320	0.86%	6.85%
San Gabriel Valley Postal Credit Union	Covina	17,361	11,695	83	15,687	1,625	167	1.28%	9.36%
San Joaquin Power Employees Credit Union	Fresno	121,832	78,601	800	99,475	20,074	294	0.32%	16.48%
San Jose Credit Union	San Jose	139,225	62,312	977	128,109	10,948	(404)	-0.39%	7.86%
San Mateo Credit Union	Redwood City	707,878	395,796	5,654	647,591	54,359	5,140	0.97%	7.68%
Santa Cruz Community Credit Union	Santa Cruz	104,131	50,915	1,498	93,145	9,623	(1,007)	-1.29%	9.24%
Santa Cruz County Employees Credit Union	Santa Cruz	25,918	14,947	40.75	23,933	1,895	(2)	-0.01%	7.31%
Schools Financial Credit Union	Sacramento	1,395,162	626,137	12,566	1,252,474	122,000	9,806	0.94%	8.74%
Sierra Central Credit Union	Yuba City	647,000	380,344	13,109	576,658	63,498	5,021	1.04%	9.81%
Sierra Point Credit Union	South San Francisco	27,915	17,536	177	24,879	3,000	(155)	-0.74%	10.75%
Silverado Credit Union	Angwin	44,361	31,176	507	41,023	3,191	84	0.25%	7.19%
Siskiyou Central Credit Union	Yreka	53,379	21,209	178	47,667	5,381	153	0.38%	10.08%
SLO Credit Union	San Luis Obispo	33,630	3,618	36	27,815	5,114	88	0.35%	15.21%
Sonoma County Grange Credit Union	Santa Rosa	38,384	22,964	167	31,866	5,382	15	0.05%	14.02%
South Bay Credit Union	Redondo Beach	79,616	44,386	566	73,771	5,376	(5)	-0.01%	6.75%
Southern California Postal Credit Union	Long Beach	72,761	26,086	248	62,176	9,344	(84)	-0.15%	12.84%
Southland Credit Union	Los Alamitos	457,240	321,135	8,638	399,488	49,757	2,535	0.74%	10.88%
Star One Credit Union	Sunnyvale	6,249,985	2,699,912	10,843	4,346,918	676,381	43,848	0.94%	10.82%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
State Center Credit Union	Fresno	72,507	28,225	1,526	67,584	4,528	(152)	-0.28%	6.24%
State Employees #84 Credit Union	Tracy	1,610	1,127	20	1,403	207	(35)	-2.90%	12.88%
Technology Credit Union	San Jose	1,685,848	895,460	21,324	1,502,015	160,804	6,532	0.52%	9.54%
Travis Credit Union	Vacaville	2,010,295	969,076	19,556	1,760,932	217,272	20,904	1.39%	10.81%
Uncle Credit Union	Livermore	260,939	109,827	2,417	230,629	27,917	2,958	1.51%	10.70%
United Association Credit Union	Concord	5,545	1,679	6	4,758	779	66	1.59%	14.05%
United Financial Credit Union	Whittier	38,597	21,380	704	32,762	5,669	51	0.18%	14.69%
United Health Credit Union	Burlingame	50,760	26,930	503	46,157	3,640	153	0.40%	7.17%
United Local Credit Union	Fresno	109,033	78,400	1,784	90,879	16,898	567	0.69%	15.50%
Universal City Studios Credit Union	Universal City	64,900	45,433	591	53,364	5,050	174	0.36%	7.78%
University & State Employees Credit Union	San Diego	757,960	431,523	12,206	682,232	55,920	4,810	0.85%	7.38%
University Credit Union	Los Angeles	469,055	231,084	4,296	430,032	41,973	634	0.18%	8.95%
USC Credit Union	Los Angeles	376,388	256,004	2,432	344,733	27,741	1,982	0.70%	7.37%
Utility District Credit Union	Oakland	28,165	6,341	54	26,003	2,107	9	0.04%	7.48%
Valley First Credit Union	Modesto	413,560	202,207	4,256	356,150	43,977	2,079	0.67%	10.63%
Valley Oak Credit Union	Three Rivers	46,725	26,502	518	41,596	4,835	(137)	-0.39%	10.35%
Ventura County Credit Union	Ventura	624,738	254,785	3,637	566,837	51,087	4,427	0.95%	8.18%
Vision One Credit Union	Sacramento	52,722	47,175	609	45,524	6,829	513	1.30%	12.95%
Visterra Credit Union	Moreno Valley	325,793	201,496	7832.81	297,570	24,128	2,290	0.94%	7.41%
Water and Power Community Credit Union	Los Angeles	483,761	180,562	8,792	441,292	36,371	1,911	0.53%	7.52%
Wescom Central Credit Union	Pasadena	2,448,665	1,250,553	46,398	2,063,701	174,174	23,710	1.29%	7.11%

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