				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	806,398	446,718	6,306	727,365	76,127	2,231	0.28%	9.44%
1st Valley Credit Union	San Bernardino	35,038	10,466	241	30,447	3,962	89	0.25%	11.31%
Alameda Credit Union	Alameda	33,900	10,526	80	31,331	2,185	(206)	-0.61%	6.44%
Alliance Credit Union	San Jose	384,854	215,409	3,496	353,757	27,089	1,028	0.27%	7.04%
Allied Trades Credit Union	Stockton	21,452		71	18,310	2,956	(40)	-0.19%	13.78%
Alta Vista Credit Union	Redlands	137,046	38,653	1,226	120,543	10,873	161	0.12%	7.93%
Altura Credit Union	Riverside	655,376	375,388	19,110	581,411	67,881	17,493	2.67%	10.36%
American First Credit Union	La Habra	500,697	269,622	13,338	457,925	38,814	2,809	0.56%	7.75%
America's Christian Credit Union	Glendora	256,546	190,516	4,058	217,959	22,790	575	0.22%	8.88%
Arrowhead Central Credit Union	San Bernardino	699,814	397,143	29,135	612,400	73,739	25,518	3.65%	10.54%
Atchison Village Credit Union	Richmond	7,204	3,150	197	6,321	862	32	0.44%	11.96%
Bakery Employees Credit Union	Montebello	7,091	2,130	32	6,466	623	16	0.22%	8.78%
Barstow Railway Employees Credit Union	Barstow	9,347	3,698	105	8,347	987	72	0.77%	10.56%
Bay Cities Credit Union	Hayward	65,297	22,382	653	60,172	4,535	104	0.16%	6.94%
C.A.H.P. Credit Union	Sacramento	115,960	67,086	643	102,745	9,112	1,025	0.88%	7.86%
Cabrillo Credit Union	San Diego	195,837	115,239	1,502	172,173	21,457	3,387	1.73%	10.96%
California Agribusiness Credit Union	Buena Park	27,734	15,560	280	25,168	2,370	(8)	-0.03%	8.54%
California Bear Credit Union	Los Angeles	103,358	51,162	1,824	95,250	6,724	(502)	-0.49%	6.51%
California Center Credit Union	Ontario	8,237	4,372	49	7,419	734	20	0.24%	8.92%
California Coast Credit Union	San Diego	1,710,049	895,447	25,537	1,514,868	174,019	15,520	0.91%	10.18%
California Community Credit Union	Sacramento	46,912	20,823	909	40,020	6,690	133	0.28%	14.26%
California Credit Union (The)	Glendale	1,072,016	612,404	22,047	955,862	118,689	(3,073)	-0.29%	11.07%
California Lithuanian Credit Union	Santa Monica	91,439	57,579	350	80,613	10,537	1,002	1.10%	11.52%
California State & Fed Emp #20 Credit Union	Eureka	125,282	28,820	242	109,096	15,467	589	0.47%	12.35%
Central State Credit Union	Stockton	146,466	83,169	1	132,962	13,202	162	0.11%	9.01%
Chevron Valley Credit Union	Bakersfield	126,256	64,691	4	110,984	13,021	478	0.38%	10.31%
Christian Community Credit Union	San Dimas	569,620	474,164	8,881	502,398	59,178	6,250	1.10%	10.39%
City of Ukiah Employees Credit Union	Ukiah	4,313	1,313	181	3,867	441	8	0.19%	10.22%
Coast Central Credit Union	Eureka	971,775	426,613	4,151	786,479	106,928	5,992	0.62%	11.00%
Commonwealth Central Credit Union	San Jose	372,585	213,748	5,937	335,365	32,138	3,155	0.85%	8.63%
Community Credit Union of Southern Humboldt	Garberville	59,041	40,716	214	51,414	6,062	517	0.88%	10.27%
Community First Credit Union	Santa Rosa	150,632	96,629	1,741	135,386	12,448	1,303	0.87%	8.26%
Credit Union of Southern California	Brea	687,483	280,156	8,909	584,851	90,145	9,050	1.32%	13.11%
Dow Great Western Credit Union	Antioch	39,021	24,762	634	35,064	4,137	103	0.26%	10.60%
Eagle Community Credit Union	Lake Forest	204,977	97,311	2,065	185,928	16,188	746	0.36%	7.90%
Eagle Credit Union	Lodi	20,852	9,764	620	18,515	2,264	99	0.47%	10.86%
E-Central Credit Union	Pasadena	162,577	87,733	5,497	141,286	20,661	2,604	1.60%	12.71%
Educational Employees Credit Union	Fresno	2,034,651	776,147	24,830	1,780,969	230,559	28,832	1.42%	11.33%
El Monte Community Credit Union	El Monte	19,987	9,345	152	17,886	2,042	42	0.21%	10.22%
Evangelical Christian Credit Union	Brea	1,084,611	818,577	20,991	807,964	88,635	2,399	0.22%	8.17%
Financial Benefits Credit Union	Alameda	19,670	14,688	86	18,136	1,497	42	0.21%	7.61%
Financial Center Credit Union	Stockton	346,526	157,168	4,020	250,747	86,140	4,715	1.36%	24.86%
Financial Partners Credit Union	Downey	794,366	537,619	7,564	671,194	71,086	5,881	0.74%	8.95%
Firestone Financial Services Credit Union	Anaheim	16,461	4,423	113	14,941	1,738	(254)	-1.55%	10.56%

				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	486,859	214,000	2,602	423,677	59,325	2,933	0.60%	12.19%
First Entertainment Credit Union	Hollywood	1,012,109	561,094	8,278	907,968	91,195	10,157	1.00%	9.01%
First Financial Credit Union	West Covina	420,222	372,810	8,165	383,915	32,223	1,676	0.40%	7.67%
First Imperial Credit Union	El Centro	67,881	48,157	1,355	60,110	7,124	506	0.75%	10.50%
First U.S. Community Credit Union	Sacramento	251,272	147,690	1,848	226,705	23,223	2,385	0.95%	9.24%
Fiscal Credit Union	Glendale	136,480	43,201	1,045	121,110	12,540	(190)	-0.14%	9.19%
Fountain Valley Credit Union	Fountain Valley	2,366	850	4	1,946	398	` 1 <sup>´</sup>	0.04%	16.83%
Fresno Fire Department Credit Union	Fresno	34,069	10,668	102	29,290	4,604	50	0.15%	13.51%
Fresno Police Department Credit Union	Fresno	47,178	27,339	250	38,084	8,386	(476)	-1.01%	17.78%
Golden 1 Credit Union (The)	Sacramento	7,963,006	3,568,302	82,334	6,940,122	877,290	87,045	1.09%	11.02%
Greater Valley Credit Union	Fresno	30,367	12,008	281	26,136	4,036	41	0.13%	13.29%
Heritage Community Credit Union	Sacramento	193,009	95,068	1,449	174,031	18,724	515	0.27%	9.70%
High Sierra Credit Union	Bishop	12,995	4,333	22	11,429	1,547	39	0.30%	11.90%
Huntington Beach City Employees Credit Union	Huntington Beach	46,274	16,173	641	41,316	4,729	488	1.06%	10.22%
I.L.W.U. Credit Union	Wilmington	124,635	99,176	3,436	105,720	15,459	2,009	1.61%	12.40%
IBEW Members + Credit Union	Martinez	18,744	5,857	458	17,569	1,155	13	0.07%	6.16%
Jacom Credit Union	Los Angeles	85,028	24,375	130	72,712	11,920	(150)	-0.18%	14.02%
Jones Methodist Church Credit Union	San Francisco	577	71	4	449	122	(4)	-0.78%	21.18%
KeyPoint Credit Union	Santa Clara	785,628	557,753	5,880	709,580	66,851	1,678	0.21%	8.51%
L. A. Electrical Workers Credit Union	Pasadena	46,473	1,743	16	36,581	9,565	84	0.18%	20.58%
LBS Financial Credit Union	Long Beach	1,061,351	651,984	7,054	925,522	138,553	12,689	1.20%	13.05%
Lithuanian Credit Union	Los Angeles	5,893	4,779	96	5,411	437	41	0.69%	7.41%
Long Beach Firemen's Credit Union	Long Beach	164,239	101,669	1,812	139,443	24,689	1,813	1.10%	15.03%
Los Angeles Firemen's Credit Union	Los Angeles	835,316	613,095	10,923	741,270	85,704	5,973	0.72%	10.26%
Lutheran Credit Union of America	Brea	27,353	13,879	220	24,777	2,387	(83)	-0.30%	8.73%
Matadors Community Credit Union	Chatsworth	138,712	99,120	1,051	123,892	13,573	74	0.05%	9.79%
McClatchy Employees Credit Union	Sacramento	16,578	5,035	48	14,522	1,955	7	0.04%	11.79%
Media City Community Credit Union	Burbank	34,271	16,346	524	30,627	3,496	66	0.19%	10.20%
Members 1st Credit Union	Redding	100,697	54,368	841	87,841	12,308	337	0.34%	12.22%
Mendo Lake Credit Union	Ukiah	126,775	75,137	889	113,368	12,070	1	0.00%	9.52%
Merced Municipal Employees Credit Union	Merced	2,036	1,267	11	1,786	227	1	0.06%	11.15%
Merco Credit Union	Merced	81,447	36,469	679	74,246	6,667	963	1.18%	8.19%
Meriwest Credit Union	San Jose	1,042,819	601,778	15098.97	936,796	84,716	7,720	0.74%	8.12%
Mid-Cities Credit Union	Compton	23,423	13,876	227	18,019	5,124	222	0.95%	21.87%
Monterey County Employees Credit Union	Salinas	31,907	13,533	320	27,027	4,463	492	1.54%	13.99%
Monterey Credit Union	Monterey	205,503	120,390	2,391	172,885	26,900	2,194	1.07%	13.09%
Musicians' Interguild Credit Union	Hollywood	77,697	40,568	1,805	73,024	4,398	(735)	-0.95%	5.66%
My Credit Union	Redwood City	34,465	17,832	283	31,252	3,077	(73)	-0.21%	8.93%
National 1st Credit Union	Santa Clara	198,163	91,860	1,388	178,942	18,444	1,302	0.66%	9.31%
Nikkei Credit Union	Gardena	71,319	17,117	344	62,879	8,336	(165)	-0.23%	11.69%
North County Credit Union	San Diego	58,041	36,125	352	53,027	5,088	590	1.02%	8.77%
North Island Financial Credit Union	San Diego	1,090,069	644,510	16,768	981,526	92,196	14,657	1.34%	8.46%
Northern California Latvian Credit Union	San Francisco	1,962	59	16	1,587	363	16	0.81%	18.52%
Orange County's Credit Union	Santa Ana	1,059,975	502,550	10,803	939,549	94,977	7,466	0.70%	8.96%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
Organized Labor Credit Union	Modesto	18,575		185	17,049	1,495	(23)	-0.12%	8.05%
Pacific Community Credit Union	Fullerton	190,353	60,160	1,658	157,749	25,667	1,270	0.67%	13.48%
Pacific Marine Credit Union	Camp Pendleton	675,743	-			91,482	4,885	0.72%	13.54%
Pacific Postal Credit Union	San Jose	202,007	-		171,979	25,374	1,239	0.61%	12.56%
Pacific Resource Credit Union	Los Angeles	96,381	46,920	629	87.647	7,655	4	0.00%	7.94%
Pacific Service Credit Union	Walnut Creek	1,073,567		5,162	924,105	136,142	1,611	0.15%	12.68%
Patelco Credit Union	Pleasanton	3,868,752	2,094,529	53,202	3,402,902	427,112	55,509	1.43%	11.04%
Point Loma Credit Union	San Diego	439,495	236,712	6,657	397,608	30,233	2,066	0.47%	6.88%
Premier America Credit Union	Chatsworth	1,468,573	756,672	30,497	1,316,744	129,293	10,366	0.71%	8.80%
Premier Community Credit Union	Stockton	123,741	51,180	2,188	110,976	11,565	518	0.42%	9.35%
Printing Industries Credit Union	Commerce	24,599	18,733	799	23,043	1,107	45	0.18%	4.50%
Printing Office Employees Credit Union	Covina	4,394	1,077	14	3,433	953	(64)	-1.46%	21.70%
Priority One Credit Union	South Pasadena	147,365	82,359	1,637	131,701	12,407	595	0.40%	8.42%
Provident Credit Union	Redwood Shores	1,725,684	974,545	10,925	1,495,677	211,513	14,502	0.84%	12.26%
Redwood Credit Union	Santa Rosa	2,108,479	1,458,357	34,525	1,900,430	186,895	32,008	1.52%	8.86%
Rolling F Credit Union	Turlock	42,778	11,339	41	37,633	5,126	260	0.61%	11.98%
S.F. Bay Area Educators Credit Union	San Francisco	19,685	6,972	46	18,081	1,402	(90)	-0.46%	7.12%
S.F. Police Credit Union	San Francisco	722,651	367,524	7,666	612,955	99,221	6,006	0.83%	13.73%
S.T.A.R. Community Credit Union	Chico	36,332	10,349	137	31,562	3,368	122	0.33%	9.27%
Sacramento Credit Union	Sacramento	351,233	126,826	2,768	304,778	42,981	4,284	1.22%	12.24%
Safe 1 Credit Union	Bakersfield	346,021	230,453	3,186	291,843	50,652	5,385	1.56%	14.64%
SAFE Credit Union	North Highlands	1,914,156	992,551	23,745	1,697,678	183,543	21,727	1.14%	9.59%
SafeAmerica Credit Union	Pleasanton	300,876	151,090	1,498	272,476	28,382	(445)	-0.15%	9.43%
San Diego County Credit Union	San Diego	5,836,543	3,194,202	75,562	4,949,832	720,177	82,875	1.42%	12.34%
San Diego Metropolitan Credit Union	San Diego	243,271	171,578	7,980	222,193	16,339	219	0.09%	6.72%
San Fernando Valley Japanese Credit Union	Sylmar	1,087	661	4	802	273	(38)	-3.54%	25.10%
San Francisco Fire Credit Union	San Francisco	854,675	490,273	7,834	785,598	61,598	8,758	1.02%	7.21%
San Gabriel Valley Postal Credit Union	Covina	16,856	12,124	94	15,094	1,716	257	1.53%	10.18%
San Joaquin Power Employees Credit Union	Fresno	123,024	77,391	809	100,022	20,122	342	0.28%	16.36%
San Jose Credit Union	San Jose	139,654	62,027	856	128,715	10,969	(383)	-0.27%	7.85%
San Mateo Credit Union	Redwood City	712,678	399,767	4,890	652,986	55,266	6,047	0.85%	7.75%
Santa Cruz Community Credit Union	Santa Cruz	103,119	50,554	1,880	93,148	8,843	(1,787)	-1.73%	8.58%
Santa Cruz County Employees Credit Union	Santa Cruz	26,101	15,479	43	24,151	1,884	(13)	-0.05%	7.22%
Schools Financial Credit Union	Sacramento	1,406,021	623,435	11,125	1,261,074	126,704	14,137	1.01%	9.01%
Sierra Central Credit Union	Yuba City	654,648	377,387	10,139	581,268	66,257	7,780	1.19%	10.12%
Sierra Point Credit Union	South San Francisco	26,971	17,241	179	24,041	2,908	(247)	-0.92%	10.78%
Silverado Credit Union	Angwin	42,448	29,734	341	39,189	3,085	(22)	-0.05%	7.27%
Siskiyou Central Credit Union	Yreka	52,174	20,667	168	46,466	5,458	229	0.44%	10.46%
SLO Credit Union	San Luis Obispo	33,387	3,481	31	27,491	5,202	175	0.53%	15.58%
Sonoma County Grange Credit Union	Santa Rosa	36,561	23,039	164	30,763	5,424	57	0.16%	14.84%
South Bay Credit Union	Redondo Beach	79,072	48,030	576	73,943	5,460	79	0.10%	6.90%
Southern California Postal Credit Union	Long Beach	71,023	25,903	321	60,634	9,274	(153)	-0.22%	13.06%
Southland Credit Union	Los Alamitos	482,618		6,422	-,	55,099	6,047	1.25%	11.42%
Star One Credit Union	Sunnyvale	6,304,302	2,762,717	10,369	4,355,348	690,568	58,036	0.92%	10.95%

				Loan Loss			Net		Net Worth /
Name of Credit Union	Location	Assets	Loans	Reserves	Shares	Net Worth	Income	ROA	Assets
State Employees #84 Credit Union	Tracy	1,537	1,132	20	1,354	174	(68)	-4.44%	11.33%
Technology Credit Union	San Jose	1,704,859	928,711	20,112	1,525,682	164,541	10,269	0.60%	9.65%
Travis Credit Union	Vacaville	2,026,379	971,975	17,266	1,784,381	227,243	30,874	1.52%	11.21%
Uncle Credit Union	Livermore	259,405	111,225	2318.25	229,227	27,718	2,759	1.06%	10.69%
United Association Credit Union	Concord	5,756	1,735	4	4,956	793	80	1.39%	13.78%
United Financial Credit Union	Whittier	37,268	20,979	777	31,480	5,657	39	0.10%	15.18%
United Health Credit Union	Burlingame	50,210	27,563	644	44,958	3,601	114	0.23%	7.17%
United Local Credit Union	Fresno	107,652	80,066	1,772	89,291	17,202	871	0.81%	15.98%
Universal City Studios Credit Union	Universal City	65,843	44,793	528	54,425	5,169	158	0.24%	7.85%
University & State Employees Credit Union	San Diego	751,168	429,786	11,602	680,075	58,376	7,265	0.97%	7.77%
University Credit Union	Los Angeles	471,856	229,972	4,281	432,488	42,247	907	0.19%	8.95%
USC Credit Union	Los Angeles	362,846	254,296	2,317	330,021	28,785	3,025	0.83%	7.93%
Utility District Credit Union	Oakland	27,182	6,741	53	25,108	2,142	44	0.16%	7.88%
Valley First Credit Union	Modesto	475,328	233,655	5,801	419,557	49,497	2,985	0.63%	10.41%
Valley Oak Credit Union	Three Rivers	46,705	28,701	489	41,322	4,941	(30)	-0.07%	10.58%
Ventura County Credit Union	Ventura	627,948	263,869	3,410	571,281	52,019	5,359	0.85%	8.28%
Vision One Credit Union	Sacramento	56,731	51,958	746	49,369	6,935	618	1.09%	12.22%
Visterra Credit Union	Moreno Valley	327,075	201,620	7,382	297,864	24,679	2,840	0.87%	7.55%
Water and Power Community Credit Union	Los Angeles	476,492	182,283	6,705	432,937	38,382	3,922	0.82%	8.06%
Wescom Central Credit Union	Pasadena	2,429,179	1,257,606	44,771	2,068,076	175,285	24,820	1.02%	7.22%

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