



Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS





The Credit Union Index is published by the California offices of Moss Adams. For more information on the data presented in this report, contact **Jane Han**,
Senior Manager, at **(858) 627-1430**.

Northern California

FRESNO

255 East River Park Circle
Suite 220
Fresno, CA 93270
(559) 389-5700

SAN FRANCISCO

101 Second Street
Suite 900
San Francisco, CA
(415) 956-1500

STOCKTON

3121 West March Lane
Suite 200
Stockton, CA 95219
(209) 955-6100

HEALDSBURG

205 Foss Creek Circle
Healdsburg, CA 95448
(707) 431-0600

NAPA

1000 Main Street
Suite 280
Napa, CA 94559
(707) 255-1059

SALINAS

913 Blanco Circle
Salinas, CA 93901
(831) 784-6000

SANTA ROSA

3558 Round Barn Boulevard
Suite 300
Santa Rosa, CA 95403
(707) 527-0800

SACRAMENTO

2882 Prospect Park Drive
Suite 300
Rancho Cordova, CA 95670
(916) 503-8100

SILICON VALLEY

635 Campbell Technology
Parkway
Campbell, CA 95008
(408) 558-7500

WALNUT CREEK

1333 N. California Boulevard
Suite 350
Walnut Creek, CA 94596
(925) 952-2500

Southern California

EL SEGUNDO

222 N. Pacific Coast Highway
Suite 1400
El Segundo, CA 90245
(310) 477-0450

ORANGE COUNTY

2040 Main Street
Suite 900
Irvine, CA 92614
(949) 221-4000

PASADENA

225 South Lake Avenue
Suite 900
Pasadena, CA 91101
(310) 477-0450

SAN DIEGO

4747 Executive Drive
Suite 1300
San Diego, CA 92121
(858) 627-1400

WOODLAND HILLS

21700 Oxnard Street
Suite 300
Woodland Hills, CA 91367
(818) 577-1900



ASSET SIZE DEFINITION

Group A \$50 million–\$250 million

Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion

California counties included in the data:

Northern

Alameda
Alpine
Amador
Butte
Calaveras
Colusa
Contra Costa
Del Norte
El Dorado
Fresno
Glenn
Humboldt
Inyo
Kings
Lake
Lassen
Madera
Marin
Mariposa
Mendocino
Merced
Modoc
Mono
Monterey

Napa
Nevada
Placer
Plumas
Sacramento
San Benito
San Francisco
San Joaquin
San Mateo
Santa Clara
Santa Cruz
Shasta
Sierra
Siskiyou
Solano
Sonoma
Stanislaus
Sutter
Tehama
Trinity
Tulare
Tuolumne
Yolo
Yuba

Southern

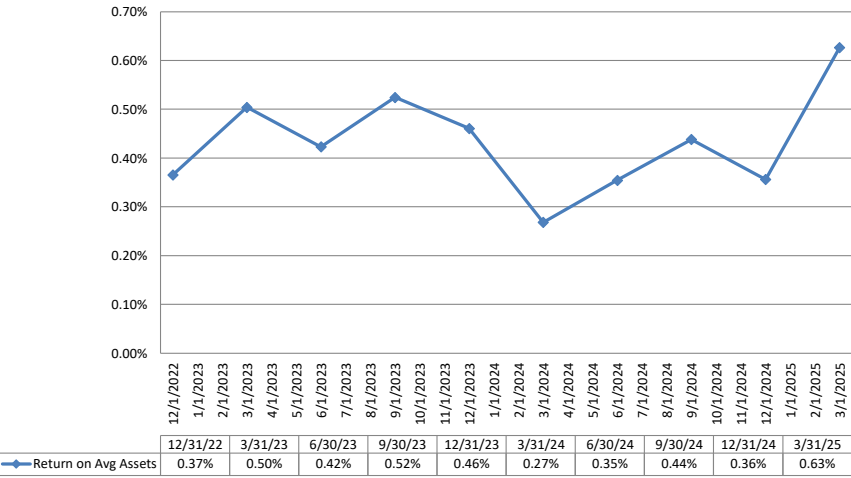
Imperial
Kern
Los Angeles
Orange
Riverside
San Bernardino
San Diego
San Luis Obispo
Santa Barbara
Ventura

Northern California

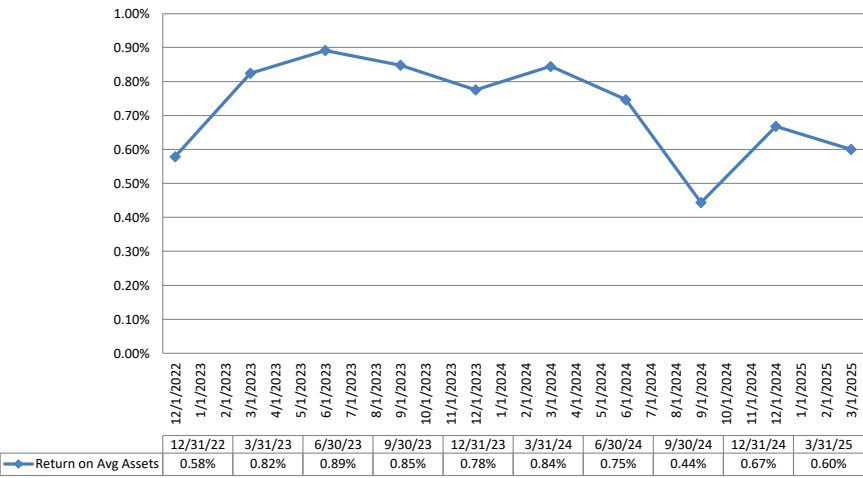
Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets

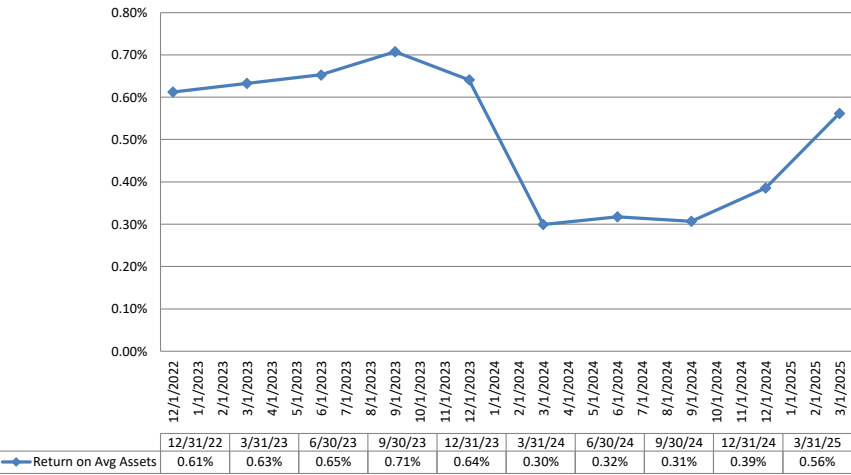
Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date



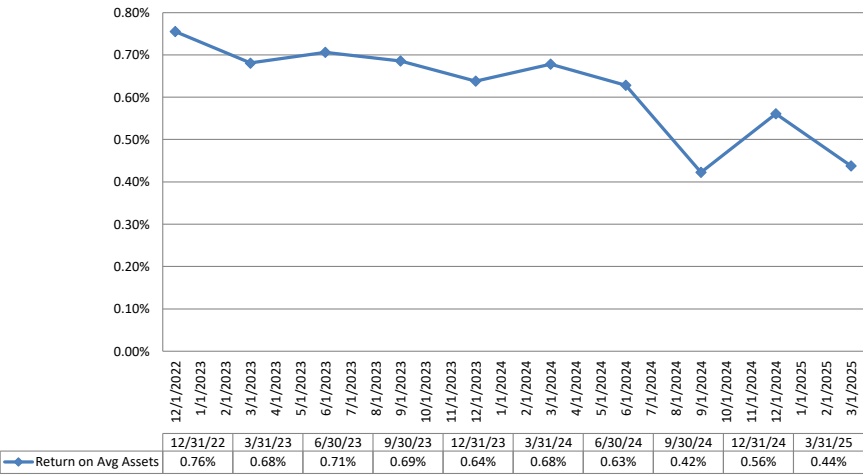
Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date



Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date

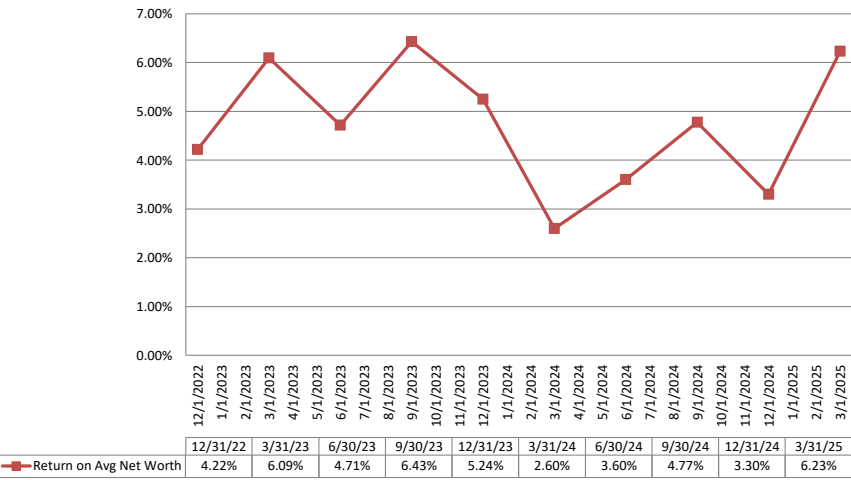


Asset Group D - \$1 billion and Over in Total Assets
Year-to-Date

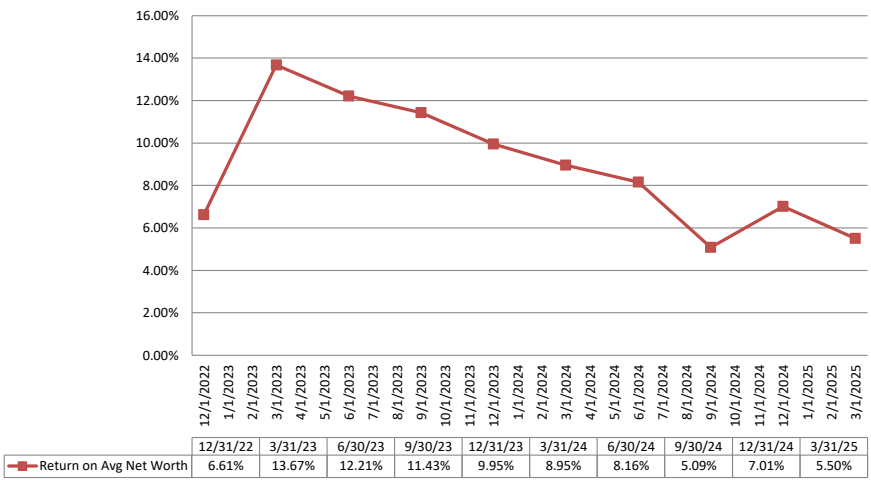


Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

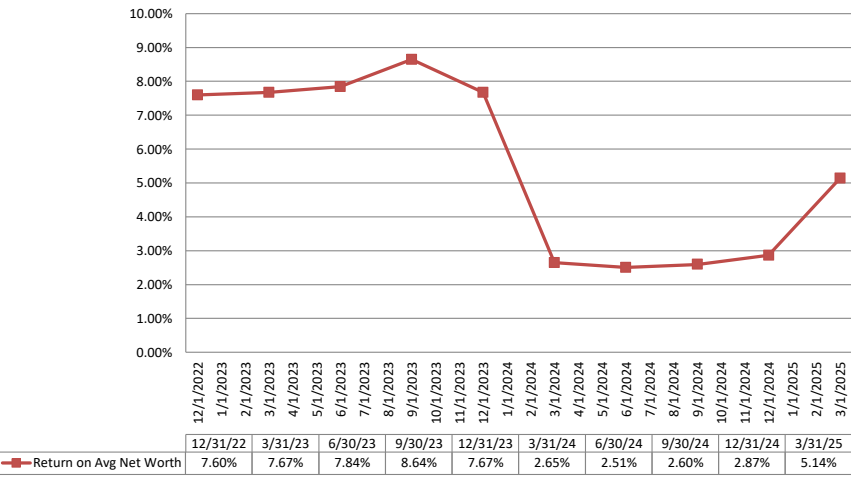
Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date



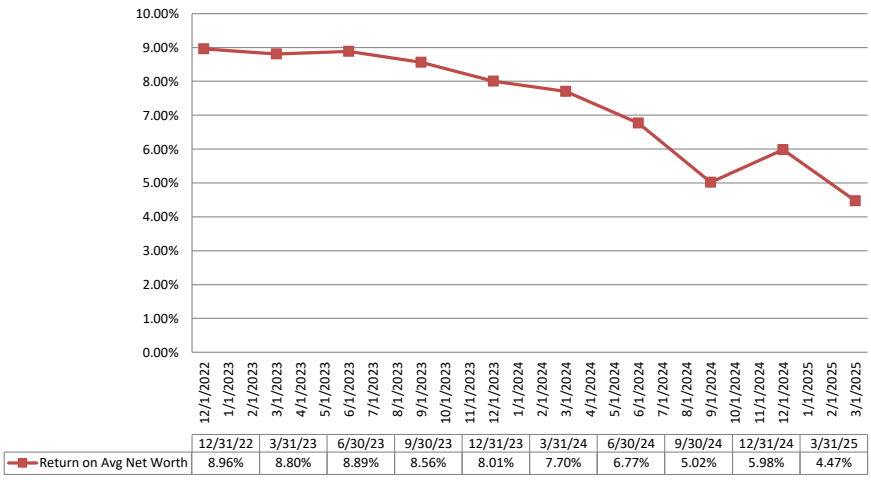
Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date



Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date



Asset Group D - \$1 billion and Over in Total Assets
Year-to-Date



Performance Analysis

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 million to \$250 million in total assets											
Silverado Credit Union	\$56,692	\$110	0.77%	8.16%	81.54%	\$63	\$110	0.77%	8.16%	81.54%	\$63
Modesto's First Federal Credit Union	\$58,679	\$115	0.80%	7.83%	65.32%	\$72	\$115	0.80%	7.83%	65.32%	\$72
Mokelumne Federal Credit Union	\$58,955	\$123	0.83%	5.91%	77.19%	\$75	\$123	0.83%	5.91%	77.19%	\$75
Rolling F Credit Union	\$64,321	\$215	1.32%	12.28%	68.56%	\$96	\$215	1.32%	12.28%	68.56%	\$96
Delta Schools Federal Credit Union	\$64,760	\$216	1.39%	14.51%	67.22%	\$119	\$216	1.39%	14.51%	67.22%	\$119
McKesson & Healthcare Providers Federal Credit Union	\$72,446	\$39	0.22%	2.98%	86.25%	\$123	\$39	0.22%	2.98%	86.25%	\$123
Shell Western States Federal Credit Union	\$73,742	(\$439)	(2.41%)	(20.40%)	137.82%	\$138	(\$439)	(2.41%)	(20.40%)	137.82%	\$138
Polam Federal Credit Union	\$75,530	(\$94)	(0.49%)	(3.62%)	114.24%	\$94	(\$94)	(0.49%)	(3.62%)	114.24%	\$94
Sonoma Federal Credit Union	\$77,904	\$269	1.40%	11.90%	61.86%	\$101	\$269	1.40%	11.90%	61.86%	\$101
Bay Cities Credit Union	\$78,107	\$287	1.49%	13.54%	70.98%	\$94	\$287	1.49%	13.54%	70.98%	\$94
California Community Credit Union	\$81,789	\$61	0.30%	2.52%	86.90%	\$87	\$61	0.30%	2.52%	86.90%	\$87
Valley Oak Credit Union	\$82,546	(\$21)	(0.10%)	(1.60%)	92.94%	\$76	(\$21)	(0.10%)	(1.60%)	92.94%	\$76
Upward Credit Union	\$91,858	\$112	0.48%	4.98%	83.07%	\$133	\$112	0.48%	4.98%	83.07%	\$133
Marin County Federal Credit Union	\$91,995	\$145	0.64%	5.97%	68.58%	\$111	\$145	0.64%	5.97%	68.58%	\$111
Vision One Credit Union	\$92,296	\$35	0.15%	0.97%	95.60%	\$201	\$35	0.15%	0.97%	95.60%	\$201
Lassen County Federal Credit Union	\$105,059	\$21	0.08%	0.64%	97.21%	\$123	\$21	0.08%	0.64%	97.21%	\$123
First California Federal Credit Union	\$105,288	\$387	1.48%	16.13%	68.89%	\$69	\$387	1.48%	16.13%	68.89%	\$69
SMW 104 Federal Credit Union	\$108,303	\$477	1.76%	16.66%	60.67%	\$199	\$477	1.76%	16.66%	60.67%	\$199
Kaiperm Federal Credit Union	\$115,154	\$99	0.34%	4.07%	84.91%	\$104	\$99	0.34%	4.07%	84.91%	\$104
North Bay Credit Union	\$118,851	(\$130)	(0.44%)	(6.91%)	104.66%	\$115	(\$130)	(0.44%)	(6.91%)	104.66%	\$115
United Local Credit Union	\$123,147	\$212	0.69%	3.68%	81.15%	\$94	\$212	0.69%	3.68%	81.15%	\$94
Vocality Community Credit Union	\$126,436	(\$200)	(0.60%)	(8.90%)	92.30%	\$108	(\$200)	(0.60%)	(8.90%)	92.30%	\$108
Tulare County Federal Credit Union	\$139,530	\$115	0.33%	5.17%	89.40%	\$98	\$115	0.33%	5.17%	89.40%	\$98
Siskiyou Credit Union	\$142,095	\$433	1.20%	14.51%	64.14%	\$76	\$433	1.20%	14.51%	64.14%	\$76
Kings Federal Credit Union	\$156,798	\$420	1.09%	7.90%	68.37%	\$100	\$420	1.09%	7.90%	68.37%	\$100
Mission City Federal Credit Union	\$157,326	\$306	0.78%	10.22%	75.82%	\$168	\$306	0.78%	10.22%	75.82%	\$168
San Joaquin Power Employees Credit Union	\$173,814	\$12	0.03%	0.19%	93.93%	\$227	\$12	0.03%	0.19%	93.93%	\$227
Compass Community Credit Union	\$175,482	\$55	0.13%	1.12%	92.77%	\$129	\$55	0.13%	1.12%	92.77%	\$129
Santa Cruz Community Credit Union	\$188,120	(\$239)	(0.51%)	(5.14%)	109.86%	\$117	(\$239)	(0.51%)	(5.14%)	109.86%	\$117
Merco Credit Union	\$208,053	\$3,012	5.89%	62.59%	34.03%	\$95	\$3,012	5.89%	62.59%	34.03%	\$95
S R I Federal Credit Union	\$238,088	\$627	1.08%	9.77%	60.45%	\$135	\$627	1.08%	9.77%	60.45%	\$135
F3 Credit Union	\$238,607	\$152	0.26%	1.73%	73.91%	\$116	\$152	0.26%	1.73%	73.91%	\$116
Central State Credit Union	\$238,834	\$174	0.29%	6.26%	79.64%	\$58	\$174	0.29%	6.26%	79.64%	\$58
Average of Asset Group A	\$120,624	\$215	0.63%	6.23%	81.52%	\$113	\$215	0.63%	6.23%	81.52%	\$113

Performance Analysis

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 million to \$500 million in total assets											
Heritage Community Credit Union	\$274,017	\$125	0.18%	2.01%	80.91%	\$117	\$125	0.18%	2.01%	80.91%	\$117
Families and Schools Together Federal Credit Union	\$299,299	\$2,159	2.92%	15.93%	46.26%	\$89	\$2,159	2.92%	15.93%	46.26%	\$89
Tucoemas Federal Credit Union	\$320,955	\$830	1.06%	13.44%	69.35%	\$75	\$830	1.06%	13.44%	69.35%	\$75
Monterey Credit Union	\$334,693	(\$1,480)	(1.82%)	(25.04%)	142.49%	\$136	(\$1,480)	(1.82%)	(25.04%)	142.49%	\$136
Members 1st Credit Union	\$354,957	\$844	0.97%	10.37%	70.42%	\$98	\$844	0.97%	10.37%	70.42%	\$98
C.A.H.P. Credit Union	\$361,617	\$673	0.76%	8.49%	82.65%	\$141	\$673	0.76%	8.49%	82.65%	\$141
Sea West Coast Guard Federal Credit Union	\$395,731	(\$186)	(0.19%)	(0.98%)	110.07%	\$127	(\$186)	(0.19%)	(0.98%)	110.07%	\$127
Yolo Federal Credit Union	\$405,210	\$484	0.48%	4.81%	85.26%	\$105	\$484	0.48%	4.81%	85.26%	\$105
MOCSE Federal Credit Union	\$434,350	\$1,098	1.04%	20.51%	70.47%	\$99	\$1,098	1.04%	20.51%	70.47%	\$99
Average of Asset Group B	\$353,425	\$505	0.60%	5.50%	84.21%	\$110	\$505	0.60%	5.50%	84.21%	\$110
Asset Group C - \$501 million to \$1 billion in total assets											
First U.S. Community Credit Union	\$552,531	\$1,111	0.82%	7.89%	82.48%	\$108	\$1,111	0.82%	7.89%	82.48%	\$108
Excite Credit Union	\$618,819	\$314	0.20%	4.09%	84.27%	\$117	\$314	0.20%	4.09%	84.27%	\$117
Commonwealth Central Credit Union	\$626,737	\$1,267	0.82%	6.28%	77.05%	\$134	\$1,267	0.82%	6.28%	77.05%	\$134
PremierOne Credit Union	\$629,538	\$115	0.07%	0.90%	89.36%	\$127	\$115	0.07%	0.90%	89.36%	\$127
UNCLE Credit Union	\$753,781	(\$647)	(0.34%)	(5.05%)	84.48%	\$167	(\$647)	(0.34%)	(5.05%)	84.48%	\$167
1st Northern California Credit Union	\$782,586	\$1,234	0.62%	5.40%	75.35%	\$89	\$1,234	0.62%	5.40%	75.35%	\$89
Sacramento Credit Union	\$787,756	\$2,473	1.28%	8.83%	60.64%	\$106	\$2,473	1.28%	8.83%	60.64%	\$106
Community First Credit Union	\$805,491	\$1,184	0.59%	5.98%	78.53%	\$112	\$1,184	0.59%	5.98%	78.53%	\$112
Merced School Employees Federal Credit Union	\$826,523	\$2,304	1.14%	11.51%	65.88%	\$91	\$2,304	1.14%	11.51%	65.88%	\$91
Mirastar Federal Credit Union	\$963,252	\$1,006	0.42%	5.58%	82.17%	\$171	\$1,006	0.42%	5.58%	82.17%	\$171
Average of Asset Group C	\$734,701	\$1,036	0.56%	5.14%	78.02%	\$122	\$1,036	0.56%	5.14%	78.02%	\$122

Performance Analysis

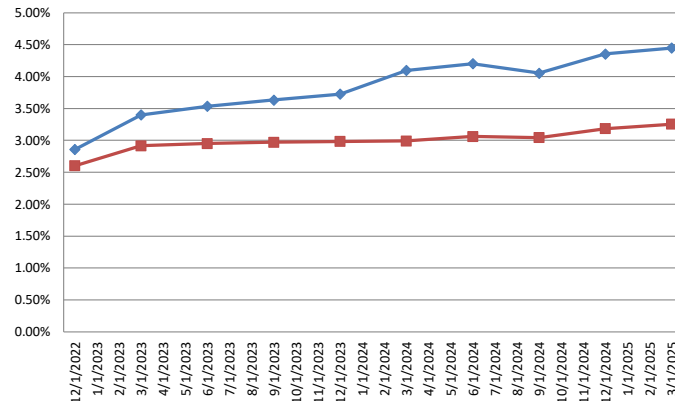
March 31, 2025

Run Date: May 8, 2025

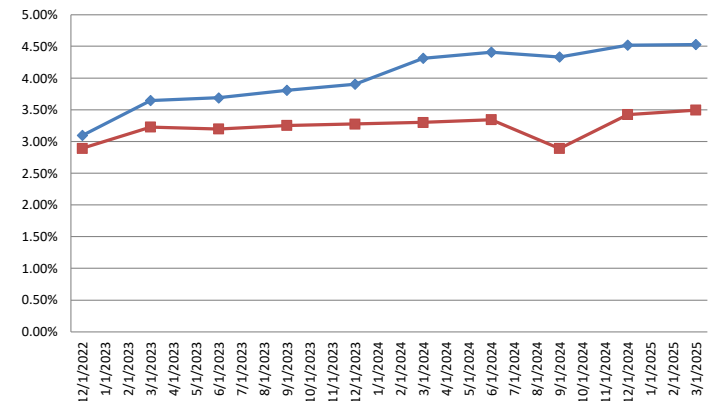
Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets											
Valley First Credit Union	\$1,048,839	\$881	0.34%	3.83%	75.40%	\$109	\$881	0.34%	3.83%	75.40%	\$109
The Police Credit Union of California	\$1,074,520	(\$1,471)	(0.55%)	(6.24%)	110.03%	\$144	(\$1,471)	(0.55%)	(6.24%)	110.03%	\$144
1st United Credit Union	\$1,224,828	\$1,564	0.51%	4.96%	77.86%	\$138	\$1,564	0.51%	4.96%	77.86%	\$138
San Francisco Federal Credit Union	\$1,325,923	\$2,955	0.90%	8.72%	72.43%	\$170	\$2,955	0.90%	8.72%	72.43%	\$170
Noble Federal Credit Union	\$1,342,547	\$2,794	0.85%	9.28%	74.99%	\$116	\$2,794	0.85%	9.28%	74.99%	\$116
Pacific Service Credit Union	\$1,356,817	\$1,414	0.41%	3.26%	80.40%	\$167	\$1,414	0.41%	3.26%	80.40%	\$167
Sierra Central Credit Union	\$1,464,883	\$1,021	0.28%	2.93%	70.73%	\$92	\$1,021	0.28%	2.93%	70.73%	\$92
Operating Engineers Local Union #3 Federal Credit Union	\$1,541,489	\$2,115	0.55%	4.19%	77.51%	\$134	\$2,115	0.55%	4.19%	77.51%	\$134
KeyPoint Credit Union	\$1,611,614	\$2,369	0.59%	8.05%	75.05%	\$150	\$2,369	0.59%	8.05%	75.05%	\$150
San Francisco Fire Credit Union	\$1,636,352	\$691	0.17%	2.57%	89.66%	\$168	\$691	0.17%	2.57%	89.66%	\$168
Bay Federal Credit Union	\$1,755,076	\$3,150	0.73%	8.64%	73.29%	\$129	\$3,150	0.73%	8.64%	73.29%	\$129
Monterra Credit Union	\$1,813,678	\$4,340	0.97%	7.78%	72.79%	\$140	\$4,340	0.97%	7.78%	72.79%	\$140
Meriwest Credit Union	\$2,125,611	\$602	0.11%	1.47%	88.16%	\$159	\$602	0.11%	1.47%	88.16%	\$159
Self-Help Federal Credit Union	\$2,152,428	\$2,403	0.45%	5.14%	80.42%	\$99	\$2,403	0.45%	5.14%	80.42%	\$99
Coast Central Credit Union	\$2,235,697	\$3,107	0.56%	6.76%	73.97%	\$109	\$3,107	0.56%	6.76%	73.97%	\$109
Provident Credit Union	\$3,600,332	\$2,671	0.30%	2.97%	88.14%	\$149	\$2,671	0.30%	2.97%	88.14%	\$149
Stanford Federal Credit Union	\$4,394,935	\$8,984	0.82%	8.15%	63.41%	\$175	\$8,984	0.82%	8.15%	63.41%	\$175
S A F E Credit Union	\$4,438,850	\$6,462	0.59%	7.34%	77.27%	\$128	\$6,462	0.59%	7.34%	77.27%	\$128
Technology Credit Union	\$4,660,303	(\$747)	(0.06%)	(0.70%)	84.70%	\$170	(\$747)	(0.06%)	(0.70%)	84.70%	\$170
Educational Employees Credit Union	\$4,933,016	\$21,606	1.79%	15.88%	55.39%	\$94	\$21,606	1.79%	15.88%	55.39%	\$94
Chevron Federal Credit Union	\$5,095,804	(\$10,437)	(0.83%)	(6.58%)	205.26%	\$151	(\$10,437)	(0.83%)	(6.58%)	205.26%	\$151
Travis Credit Union	\$5,407,340	\$3,932	0.30%	2.97%	76.60%	\$138	\$3,932	0.30%	2.97%	76.60%	\$138
Star One Credit Union	\$9,252,089	(\$2,310)	(0.10%)	(0.80%)	108.14%	\$288	(\$2,310)	(0.10%)	(0.80%)	108.14%	\$288
Redwood Credit Union	\$9,382,892	\$30,849	1.33%	10.99%	55.09%	\$129	\$30,849	1.33%	10.99%	55.09%	\$129
Patelco Credit Union	\$9,474,353	\$2,941	0.12%	1.34%	74.36%	\$138	\$2,941	0.12%	1.34%	74.36%	\$138
First Technology Federal Credit Union	\$17,037,041	\$5,254	0.12%	1.45%	67.58%	\$142	\$5,254	0.12%	1.45%	67.58%	\$142
The Golden 1 Credit Union	\$20,305,178	\$27,750	0.56%	6.43%	64.62%	\$116	\$27,750	0.56%	6.43%	64.62%	\$116
Average of Asset Group D	\$4,507,127	\$4,626	0.44%	4.47%	81.97%	\$142	\$4,626	0.44%	4.47%	81.97%	\$142

Balance Sheet & Net Interest Margin

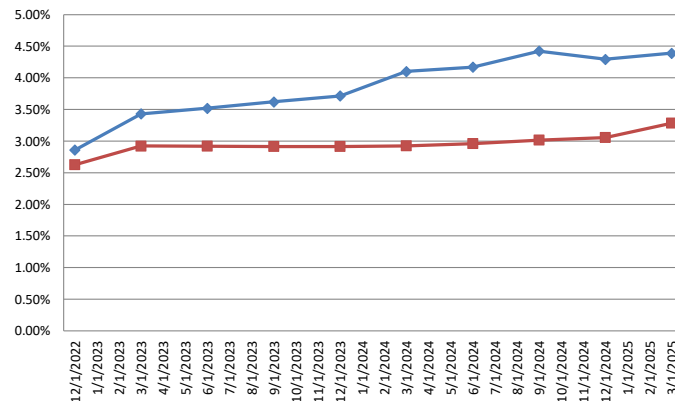
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date

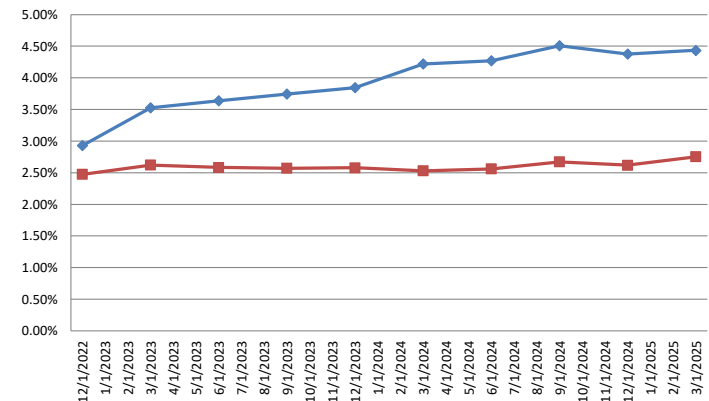
Yield on Avg Assets	2.86%	3.40%	3.53%	3.63%	3.72%	4.10%	4.20%	4.05%	4.35%	4.45%
Net Interest Income/ Avg Assets	2.60%	2.92%	2.95%	2.97%	2.98%	2.99%	3.06%	3.04%	3.18%	3.26%

Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date

Yield on Avg Assets	3.10%	3.65%	3.69%	3.81%	3.90%	4.31%	4.41%	4.33%	4.52%	4.53%
Net Interest Income/ Avg Assets	2.89%	3.23%	3.20%	3.25%	3.28%	3.30%	3.34%	2.89%	3.42%	3.49%

Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date

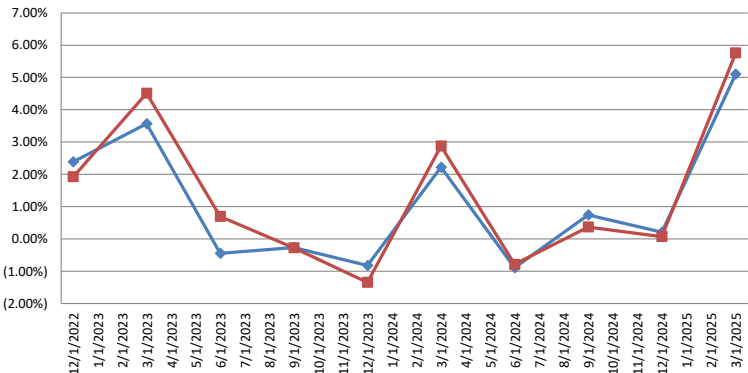
Yield on Avg Assets	2.86%	3.43%	3.52%	3.62%	3.71%	4.10%	4.17%	4.42%	4.29%	4.39%
Net Interest Income/ Avg Assets	2.63%	2.92%	2.92%	2.91%	2.92%	2.92%	2.96%	3.02%	3.06%	3.28%

Asset Group D - \$1 billion and Over in Total Assets
Year-to-Date

Yield on Avg Assets	2.93%	3.53%	3.64%	3.74%	3.85%	4.22%	4.27%	4.51%	4.38%	4.43%
Net Interest Income/ Avg Assets	2.47%	2.62%	2.58%	2.57%	2.58%	2.53%	2.56%	2.67%	2.62%	2.75%

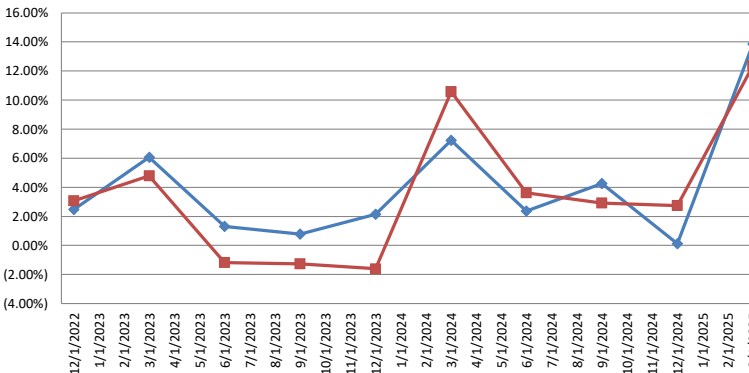
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	2.39%	3.57%	(0.44%)	(0.27%)	(0.82%)	2.22%	(0.89%)	0.75%	0.21%	5.10%
Market Growth Rate	1.92%	4.51%	0.70%	(0.28%)	(1.35%)	2.88%	(0.79%)	0.37%	0.07%	5.75%

Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date



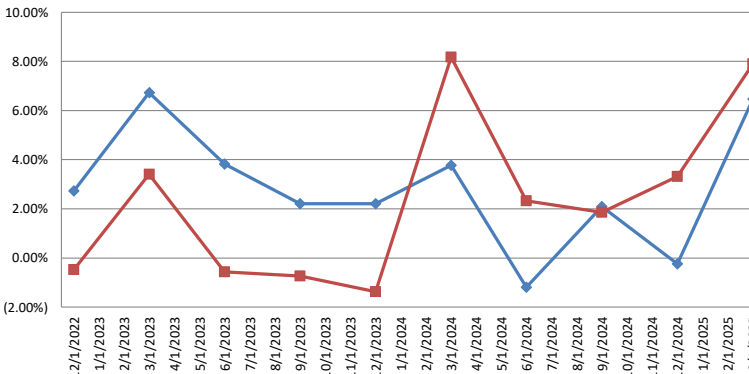
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	2.47%	6.07%	1.32%	0.78%	2.14%	7.23%	2.36%	4.27%	0.12%	13.87%
Market Growth Rate	3.07%	4.78%	(1.18%)	(1.27%)	(1.61%)	10.58%	3.62%	2.91%	2.73%	12.36%

Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	2.96%	1.36%	(0.53%)	0.19%	0.52%	2.86%	1.26%	(0.15%)	(1.48%)	4.62%
Market Growth Rate	0.55%	3.28%	0.24%	(0.88%)	(1.74%)	4.03%	1.28%	0.63%	0.10%	6.70%

Asset Group D - \$1 billion and Over in Total Assets
Year-to-Date



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Asset Growth Rate	2.74%	6.72%	3.82%	2.21%	2.21%	3.77%	(1.19%)	2.09%	(0.24%)	6.47%
Market Growth Rate	(0.47%)	3.41%	(0.56%)	(0.74%)	(1.38%)	8.18%	2.33%	1.86%	3.31%	7.91%

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 million to \$250 million in total assets										
Silverado Credit Union	\$56,692	\$37,697	\$51,038	73.86%	\$3,910	4.29%	0.48%	3.81%	(4.05%)	(5.27%)
Modesto's First Federal Credit Union	\$58,679	\$44,447	\$52,472	84.71%	\$7,335	5.34%	1.79%	3.56%	15.44%	15.69%
Mokelumne Federal Credit Union	\$58,955	\$26,842	\$50,368	53.29%	\$4,716	3.45%	0.18%	3.27%	0.43%	(0.03%)
Rolling F Credit Union	\$64,321	\$31,853	\$56,650	56.23%	\$5,360	3.74%	0.83%	2.90%	(10.38%)	(12.74%)
Delta Schools Federal Credit Union	\$64,760	\$28,624	\$55,194	51.86%	\$7,196	4.53%	0.79%	3.74%	32.01%	8.72%
McKesson & Healthcare Providers Federal Credit Union	\$72,446	\$45,077	\$67,154	67.12%	\$6,037	4.61%	0.98%	3.62%	3.93%	5.63%
Shell Western States Federal Credit Union	\$73,742	\$40,069	\$64,703	61.93%	\$7,374	3.75%	1.35%	2.40%	10.92%	16.17%
Polam Federal Credit Union	\$75,530	\$64,972	\$64,723	100.38%	\$4,578	3.68%	0.84%	2.84%	(5.77%)	(6.10%)
Sonoma Federal Credit Union	\$77,904	\$54,288	\$68,580	79.16%	\$7,419	5.86%	2.86%	3.00%	11.09%	10.96%
Bay Cities Credit Union	\$78,107	\$29,783	\$69,297	42.98%	\$5,039	5.12%	0.14%	4.98%	13.73%	14.34%
California Community Credit Union	\$81,789	\$29,507	\$71,157	41.47%	\$6,058	3.63%	0.61%	3.03%	12.14%	13.05%
Valley Oak Credit Union	\$82,546	\$53,022	\$76,795	69.04%	\$4,345	4.27%	0.98%	3.29%	22.42%	23.64%
Upward Credit Union	\$91,858	\$48,688	\$81,689	59.60%	\$6,804	4.11%	0.58%	3.54%	(9.16%)	(13.38%)
Marin County Federal Credit Union	\$91,995	\$29,136	\$81,808	35.62%	\$14,153	3.69%	0.90%	2.79%	12.36%	11.10%
Vision One Credit Union	\$92,296	\$78,763	\$77,273	101.93%	\$9,230	4.52%	1.70%	2.82%	(2.65%)	(2.27%)
Lassen County Federal Credit Union	\$105,059	\$56,050	\$91,122	61.51%	\$7,004	3.31%	0.98%	2.33%	8.16%	7.44%
First California Federal Credit Union	\$105,288	\$50,048	\$95,434	52.44%	\$5,264	4.01%	0.42%	3.60%	7.19%	7.04%
SMW 104 Federal Credit Union	\$108,303	\$46,519	\$94,639	49.15%	\$14,440	4.52%	1.02%	3.50%	(1.99%)	(8.61%)
Kaiperm Federal Credit Union	\$115,154	\$90,943	\$104,896	86.70%	\$7,197	4.53%	1.74%	2.78%	(0.46%)	(1.19%)
North Bay Credit Union	\$118,851	\$105,033	\$109,450	95.96%	\$2,242	5.86%	1.67%	4.19%	5.81%	9.71%
United Local Credit Union	\$123,147	\$76,804	\$98,860	77.69%	\$5,131	4.30%	0.48%	3.82%	5.52%	5.68%
Vocality Community Credit Union	\$126,436	\$103,042	\$115,987	88.84%	\$4,360	4.81%	1.28%	3.53%	(34.65%)	(36.86%)
Tulare County Federal Credit Union	\$139,530	\$104,278	\$128,315	81.27%	\$4,360	4.50%	0.86%	3.64%	10.23%	37.06%
Siskiyou Credit Union	\$142,095	\$98,126	\$132,012	74.33%	\$4,511	5.43%	2.28%	3.15%	(12.24%)	13.93%
Kings Federal Credit Union	\$156,798	\$87,937	\$133,960	65.64%	\$9,223	4.14%	0.90%	3.24%	15.63%	15.23%
Mission City Federal Credit Union	\$157,326	\$110,039	\$134,979	81.52%	\$9,254	4.78%	1.47%	3.31%	6.53%	5.78%
San Joaquin Power Employees Credit Union	\$173,814	\$121,719	\$146,670	82.99%	\$28,969	4.55%	3.46%	1.10%	1.44%	13.61%
Compass Community Credit Union	\$175,482	\$120,049	\$155,295	77.30%	\$8,560	4.05%	1.57%	2.47%	2.17%	1.87%
Santa Cruz Community Credit Union	\$188,120	\$142,552	\$162,718	87.61%	\$3,653	5.21%	1.04%	4.17%	4.51%	6.20%
Merco Credit Union	\$208,053	\$129,029	\$181,901	70.93%	\$4,954	6.11%	1.24%	4.88%	13.67%	6.83%
S R I Federal Credit Union	\$238,088	\$177,725	\$198,882	89.36%	\$15,361	4.51%	2.10%	2.41%	17.94%	15.07%
F3 Credit Union	\$238,607	\$107,761	\$201,564	53.46%	\$7,018	4.44%	1.05%	3.39%	9.12%	8.36%
Central State Credit Union	\$238,834	\$58,942	\$225,719	26.11%	\$5,687	3.04%	0.69%	2.35%	7.39%	3.24%
Average of Asset Group A	\$120,624	\$73,617	\$106,100	69.15%	\$7,477	4.45%	1.19%	3.26%	5.10%	5.75%

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 million to \$500 million in total assets										
Heritage Community Credit Union	\$274,017	\$228,891	\$244,024	93.80%	\$6,683	4.69%	1.40%	3.29%	8.79%	9.35%
Families and Schools Together Federal Credit Union	\$299,299	\$230,370	\$248,975	92.53%	\$6,802	5.09%	0.53%	4.56%	10.06%	12.21%
Tucoemas Federal Credit Union	\$320,955	\$148,563	\$288,696	51.46%	\$4,251	4.85%	0.40%	4.45%	19.09%	19.17%
Monterey Credit Union	\$334,693	\$226,329	\$289,832	78.09%	\$4,493	4.04%	1.32%	2.73%	24.43%	9.15%
Members 1st Credit Union	\$354,957	\$228,781	\$318,581	71.81%	\$5,772	4.29%	1.12%	3.16%	16.71%	17.74%
C.A.H.P. Credit Union	\$361,617	\$278,380	\$327,157	85.09%	\$10,636	6.04%	2.05%	3.99%	15.32%	16.57%
Sea West Coast Guard Federal Credit Union	\$395,731	\$251,053	\$317,850	78.98%	\$11,470	2.92%	1.34%	1.58%	(1.59%)	(1.43%)
Yolo Federal Credit Union	\$405,210	\$258,949	\$361,093	71.71%	\$5,628	4.25%	0.58%	3.67%	10.45%	9.49%
MOCSE Federal Credit Union	\$434,350	\$216,728	\$407,332	53.21%	\$6,033	4.61%	0.60%	4.01%	21.55%	18.97%
Average of Asset Group B	\$353,425	\$229,783	\$311,504	75.19%	\$6,863	4.53%	1.04%	3.49%	13.87%	12.36%
Asset Group C - \$501 million to \$1 billion in total assets										
First U.S. Community Credit Union	\$552,531	\$354,362	\$491,571	72.09%	\$7,084	4.06%	1.31%	2.75%	11.01%	11.75%
Excite Credit Union	\$618,819	\$460,382	\$565,964	81.34%	\$5,866	4.61%	1.10%	3.51%	(4.41%)	(2.20%)
Commonwealth Central Credit Union	\$626,737	\$456,612	\$539,757	84.60%	\$6,461	4.60%	0.50%	4.10%	7.95%	8.54%
PremierOne Credit Union	\$629,538	\$434,582	\$535,949	81.09%	\$7,278	4.44%	1.47%	2.97%	11.99%	10.08%
UNCLE Credit Union	\$753,781	\$637,646	\$673,954	94.61%	\$7,576	5.02%	1.33%	3.70%	3.30%	(7.23%)
1st Northern California Credit Union	\$782,586	\$350,665	\$682,269	51.40%	\$8,600	3.23%	0.69%	2.53%	(19.30%)	6.43%
Sacramento Credit Union	\$787,756	\$421,719	\$666,222	63.30%	\$8,249	3.99%	1.27%	2.72%	14.52%	15.39%
Community First Credit Union	\$805,491	\$595,866	\$717,482	83.05%	\$5,406	5.10%	1.44%	3.66%	(0.21%)	(1.00%)
Merced School Employees Federal Credit Union	\$826,523	\$310,310	\$738,394	42.02%	\$6,720	4.06%	1.05%	3.01%	21.16%	20.07%
Mirastar Federal Credit Union	\$963,252	\$545,591	\$876,885	62.22%	\$7,410	4.77%	0.87%	3.89%	0.18%	5.12%
Average of Asset Group C	\$734,701	\$456,774	\$648,845	71.57%	\$7,065	4.39%	1.10%	3.28%	4.62%	6.70%

Balance Sheet & Net Interest Margin

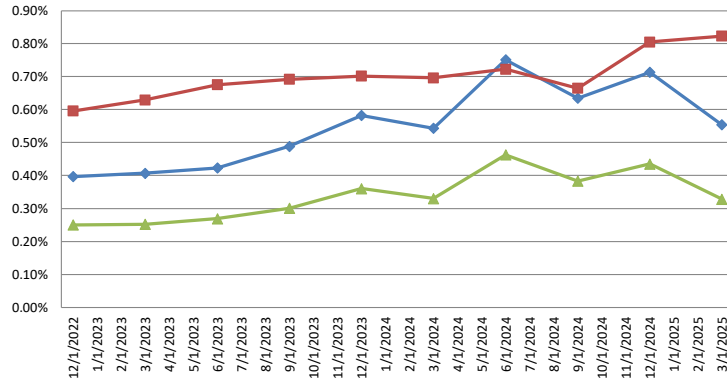
March 31, 2025

Run Date: May 8, 2025

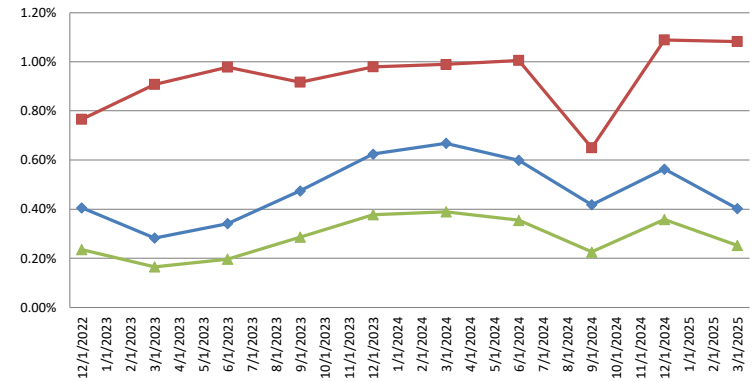
Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets										
Valley First Credit Union	\$1,048,839	\$709,675	\$872,341	81.35%	\$6,170	4.87%	1.35%	3.51%	8.40%	12.66%
The Police Credit Union of California	\$1,074,520	\$552,291	\$963,575	57.32%	\$7,815	3.65%	1.34%	2.31%	8.31%	6.53%
1st United Credit Union	\$1,224,828	\$838,794	\$1,080,586	77.62%	\$7,468	4.38%	1.08%	3.30%	4.14%	3.41%
San Francisco Federal Credit Union	\$1,325,923	\$552,578	\$1,123,607	49.18%	\$12,164	4.41%	1.10%	3.30%	11.04%	(7.18%)
Noble Federal Credit Union	\$1,342,547	\$869,179	\$1,102,794	78.82%	\$6,274	4.84%	1.42%	3.42%	18.41%	18.94%
Pacific Service Credit Union	\$1,356,817	\$974,339	\$1,149,638	84.76%	\$8,615	4.58%	1.23%	3.35%	(6.11%)	6.62%
Sierra Central Credit Union	\$1,464,883	\$1,029,562	\$1,315,104	78.29%	\$6,613	5.08%	1.77%	3.31%	2.77%	2.90%
Operating Engineers Local Union #3 Federal Credit Union	\$1,541,489	\$841,588	\$1,322,653	63.63%	\$7,707	4.39%	1.25%	3.15%	6.16%	3.71%
KeyPoint Credit Union	\$1,611,614	\$1,251,319	\$1,385,223	90.33%	\$8,855	4.21%	1.56%	2.66%	2.30%	9.49%
San Francisco Fire Credit Union	\$1,636,352	\$1,082,314	\$1,498,474	72.23%	\$9,799	3.81%	0.87%	2.94%	1.91%	0.34%
Bay Federal Credit Union	\$1,755,076	\$1,116,816	\$1,579,264	70.72%	\$7,223	4.43%	1.33%	3.10%	14.68%	13.47%
Monterra Credit Union	\$1,813,678	\$1,437,656	\$1,563,877	91.93%	\$8,263	4.59%	1.36%	3.23%	11.81%	12.71%
Meriwest Credit Union	\$2,125,611	\$1,650,265	\$1,687,929	97.77%	\$9,162	4.40%	1.87%	2.53%	5.42%	7.14%
Self-Help Federal Credit Union	\$2,152,428	\$1,513,467	\$1,505,898	100.50%	\$5,833	5.36%	1.93%	3.44%	3.62%	5.56%
Coast Central Credit Union	\$2,235,697	\$1,028,544	\$1,978,695	51.98%	\$8,665	4.03%	1.91%	2.12%	9.59%	9.11%
Provident Credit Union	\$3,600,332	\$2,654,083	\$3,184,783	83.34%	\$11,078	4.03%	1.64%	2.39%	6.08%	6.54%
Stanford Federal Credit Union	\$4,394,935	\$3,342,279	\$3,383,385	98.79%	\$17,757	4.52%	2.10%	2.41%	5.83%	10.95%
S A F E Credit Union	\$4,438,850	\$3,094,963	\$4,033,225	76.74%	\$6,751	4.08%	1.64%	2.44%	11.05%	12.04%
Technology Credit Union	\$4,660,303	\$3,294,399	\$3,786,248	87.01%	\$13,687	4.57%	2.49%	2.08%	(9.10%)	(11.80%)
Educational Employees Credit Union	\$4,933,016	\$2,215,807	\$4,311,176	51.40%	\$8,654	3.79%	0.98%	2.82%	18.83%	17.48%
Chevron Federal Credit Union	\$5,095,804	\$3,972,255	\$4,428,492	89.70%	\$14,643	4.12%	2.94%	1.17%	15.36%	18.67%
Travis Credit Union	\$5,407,340	\$4,125,264	\$4,528,941	91.09%	\$8,610	4.63%	1.75%	2.89%	11.68%	13.40%
Star One Credit Union	\$9,252,089	\$6,190,157	\$7,572,268	81.75%	\$35,449	3.61%	2.66%	0.95%	(8.56%)	12.56%
Redwood Credit Union	\$9,382,892	\$7,054,850	\$8,165,078	86.40%	\$10,041	5.09%	1.74%	3.35%	12.03%	12.23%
Patelco Credit Union	\$9,474,353	\$6,799,677	\$8,105,012	83.89%	\$11,166	4.63%	2.21%	2.42%	2.55%	10.03%
First Technology Federal Credit Union	\$17,037,041	\$12,203,160	\$12,625,405	96.66%	\$10,449	4.94%	2.19%	2.75%	(7.75%)	(8.25%)
The Golden 1 Credit Union	\$20,305,178	\$14,819,452	\$18,300,754	80.98%	\$9,632	4.69%	1.74%	2.96%	14.19%	14.18%
Average of Asset Group D	\$4,507,127	\$3,156,103	\$3,798,312	79.78%	\$10,316	4.43%	1.68%	2.75%	6.47%	7.91%

Asset Quality

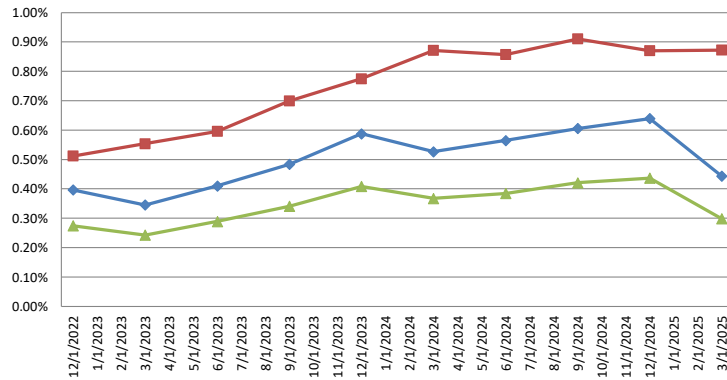
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$50 million to \$250 million in Total Assets
As of Date

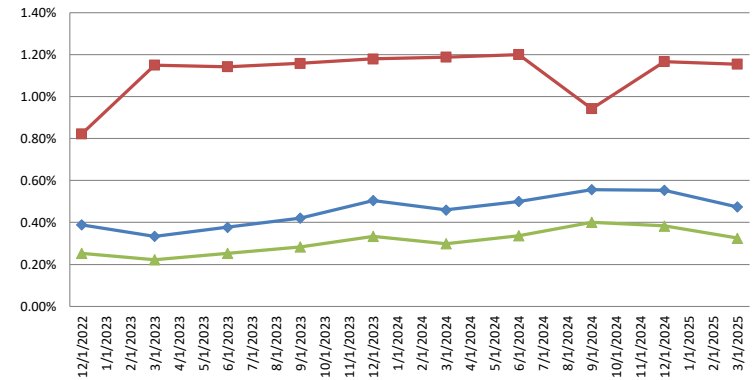
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.40%	0.41%	0.42%	0.49%	0.58%	0.54%	0.75%	0.63%	0.71%	0.55%
Reserves/Loans	0.60%	0.63%	0.68%	0.69%	0.70%	0.70%	0.72%	0.66%	0.80%	0.82%
Delinquent Loans/Assets	0.25%	0.25%	0.27%	0.30%	0.36%	0.33%	0.46%	0.38%	0.44%	0.33%

Asset Group B - \$251 million to \$500 million in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.41%	0.28%	0.34%	0.47%	0.62%	0.67%	0.60%	0.42%	0.56%	0.40%
Reserves/Loans	0.77%	0.91%	0.98%	0.92%	0.98%	0.99%	1.01%	0.65%	1.09%	1.08%
Delinquent Loans/Assets	0.24%	0.17%	0.20%	0.29%	0.38%	0.39%	0.35%	0.23%	0.36%	0.25%

Asset Group C - \$501 million to \$1 billion in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.40%	0.35%	0.41%	0.48%	0.59%	0.53%	0.56%	0.61%	0.64%	0.44%
Reserves/Loans	0.51%	0.55%	0.60%	0.70%	0.77%	0.87%	0.86%	0.91%	0.87%	0.87%
Delinquent Loans/Assets	0.27%	0.24%	0.29%	0.34%	0.41%	0.37%	0.38%	0.42%	0.44%	0.30%

Asset Group D - \$1 billion and Over in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.39%	0.33%	0.38%	0.42%	0.50%	0.46%	0.50%	0.56%	0.55%	0.47%
Reserves/Loans	0.82%	1.15%	1.14%	1.16%	1.18%	1.19%	1.20%	0.94%	1.17%	1.15%
Delinquent Loans/Assets	0.25%	0.22%	0.25%	0.28%	0.33%	0.30%	0.34%	0.40%	0.38%	0.33%

Asset Quality

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 million to \$250 million in total assets							
Silverado Credit Union	\$56,692	\$39	0.10%	0.06%	53.85%	0.71%	0.07%
Modesto's First Federal Credit Union	\$58,679	\$355	0.80%	0.55%	68.45%	5.75%	0.60%
Mokelumne Federal Credit Union	\$58,955	\$16	0.06%	1.08%	NM	0.18%	0.03%
Rolling F Credit Union	\$64,321	\$62	0.19%	0.52%	269.35%	0.85%	0.10%
Delta Schools Federal Credit Union	\$64,760	\$70	0.24%	0.70%	287.14%	1.12%	0.11%
McKesson & Healthcare Providers Federal Credit Union	\$72,446	\$230	0.51%	0.24%	46.96%	4.29%	0.32%
Shell Western States Federal Credit Union	\$73,742	\$549	1.37%	2.15%	156.65%	5.94%	0.74%
Polam Federal Credit Union	\$75,530	\$413	0.64%	0.52%	81.60%	4.14%	0.55%
Sonoma Federal Credit Union	\$77,904	\$324	0.60%	0.17%	27.78%	3.50%	0.42%
Bay Cities Credit Union	\$78,107	\$139	0.47%	1.46%	313.67%	1.53%	0.18%
California Community Credit Union	\$81,789	\$35	0.12%	0.70%	588.57%	0.35%	0.04%
Valley Oak Credit Union	\$82,546	\$282	0.53%	0.64%	119.50%	5.54%	0.34%
Upward Credit Union	\$91,858	\$95	0.20%	0.66%	335.79%	1.01%	0.10%
Marin County Federal Credit Union	\$91,995	\$865	2.97%	0.46%	15.38%	8.60%	0.94%
Vision One Credit Union	\$92,296	\$0	0.00%	1.02%	NA	0.00%	0.00%
Lassen County Federal Credit Union	\$105,059	\$2	0.00%	0.11%	NM	0.01%	0.00%
First California Federal Credit Union	\$105,288	\$374	0.75%	0.62%	83.42%	3.71%	0.36%
SMW 104 Federal Credit Union	\$108,303	\$187	0.40%	0.55%	137.43%	1.55%	0.17%
Kaiperm Federal Credit Union	\$115,154	\$185	0.20%	0.26%	125.41%	1.84%	0.16%
North Bay Credit Union	\$118,851	\$754	0.72%	0.23%	32.49%	9.80%	0.63%
United Local Credit Union	\$123,147	\$216	0.28%	1.14%	405.56%	1.36%	0.18%
Vocality Community Credit Union	\$126,436	\$2,335	2.27%	1.89%	83.34%	29.39%	1.85%
Tulare County Federal Credit Union	\$139,530	\$305	0.29%	0.44%	149.51%	3.82%	0.22%
Siskiyou Credit Union	\$142,095	\$662	0.67%	1.59%	235.95%	7.77%	0.47%
Kings Federal Credit Union	\$156,798	\$223	0.25%	0.94%	369.06%	1.02%	0.14%
Mission City Federal Credit Union	\$157,326	\$511	0.46%	0.44%	94.72%	4.02%	0.32%
San Joaquin Power Employees Credit Union	\$173,814	\$22	0.02%	1.00%	NM	0.10%	0.01%
Compass Community Credit Union	\$175,482	\$130	0.11%	0.24%	218.46%	0.65%	0.07%
Santa Cruz Community Credit Union	\$188,120	\$640	0.45%	1.01%	225.00%	4.40%	0.34%
Merco Credit Union	\$208,053	\$1,743	1.35%	2.97%	220.14%	8.43%	0.84%
S R I Federal Credit Union	\$238,088	\$298	0.17%	0.26%	156.71%	1.12%	0.13%
F3 Credit Union	\$238,607	\$702	0.65%	1.29%	198.58%	1.93%	0.29%
Central State Credit Union	\$238,834	\$258	0.44%	1.26%	288.76%	2.34%	0.11%
Average of Asset Group A	\$120,624	\$395	0.55%	0.82%	185.84%	3.84%	0.33%

Asset Quality
March 31, 2025
Run Date: May 8, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 million to \$500 million in total assets							
Heritage Community Credit Union	\$274,017	\$1,069	0.47%	1.23%	262.96%	4.06%	0.39%
Families and Schools Together Federal Credit Union	\$299,299	\$607	0.26%	1.17%	443.33%	1.05%	0.20%
Tuocomas Federal Credit Union	\$320,955	\$738	0.50%	1.56%	313.55%	4.71%	0.23%
Monterey Credit Union	\$334,693	\$1,338	0.59%	0.88%	149.40%	6.81%	0.40%
Members 1st Credit Union	\$354,957	\$694	0.30%	0.48%	159.08%	2.20%	0.20%
C.A.H.P. Credit Union	\$361,617	\$232	0.08%	0.68%	820.69%	0.68%	0.06%
Sea West Coast Guard Federal Credit Union	\$395,731	\$38	0.02%	0.23%	NM	0.05%	0.01%
Yolo Federal Credit Union	\$405,210	\$1,599	0.62%	0.91%	146.78%	4.48%	0.39%
MOCSE Federal Credit Union	\$434,350	\$1,686	0.78%	2.60%	334.76%	10.69%	0.39%
Average of Asset Group B	\$353,425	\$889	0.40%	1.08%	328.82%	3.86%	0.25%
Asset Group C - \$501 million to \$1 billion in total assets							
First U.S. Community Credit Union	\$552,531	\$885	0.25%	1.28%	510.85%	1.58%	0.16%
Excite Credit Union	\$618,819	\$3,936	0.85%	1.01%	118.37%	13.14%	0.64%
Commonwealth Central Credit Union	\$626,737	\$1,296	0.28%	0.71%	249.54%	1.88%	0.21%
PremierOne Credit Union	\$629,538	\$957	0.22%	0.92%	418.60%	1.92%	0.15%
UNCLE Credit Union	\$753,781	\$4,321	0.68%	0.67%	99.49%	9.12%	0.57%
1st Northern California Credit Union	\$782,586	\$87	0.02%	0.31%	NM	0.09%	0.01%
Sacramento Credit Union	\$787,756	\$298	0.07%	0.68%	962.08%	0.31%	0.04%
Community First Credit Union	\$805,491	\$4,744	0.80%	1.14%	143.04%	7.10%	0.59%
Merced School Employees Federal Credit Union	\$826,523	\$1,723	0.56%	1.30%	233.66%	2.23%	0.21%
Mirastar Federal Credit Union	\$963,252	\$3,811	0.70%	0.70%	100.76%	4.90%	0.40%
Average of Asset Group C	\$734,701	\$2,206	0.44%	0.87%	315.15%	4.23%	0.30%

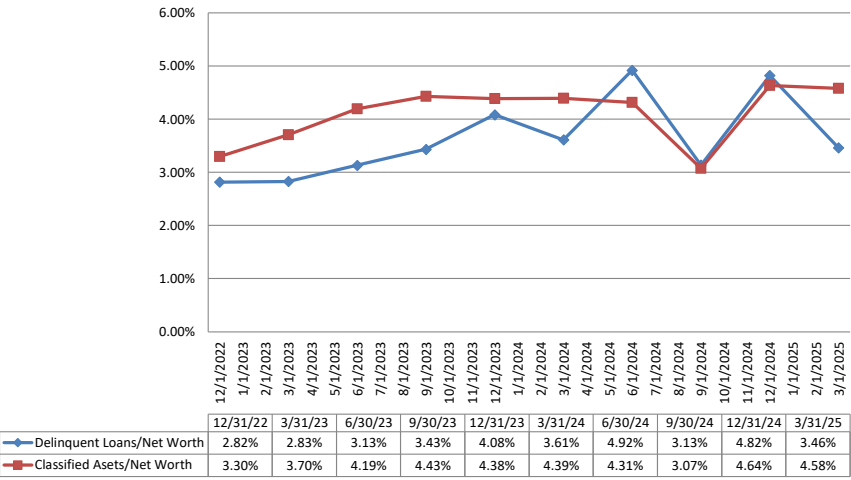
Asset Quality
March 31, 2025
Run Date: May 8, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets							
Valley First Credit Union	\$1,048,839	\$6,610	0.93%	1.52%	162.98%	6.82%	0.63%
The Police Credit Union of California	\$1,074,520	\$3,228	0.58%	0.89%	152.14%	3.15%	0.30%
1st United Credit Union	\$1,224,828	\$2,096	0.25%	0.57%	229.72%	1.80%	0.17%
San Francisco Federal Credit Union	\$1,325,923	\$1,118	0.20%	4.17%	NM	0.69%	0.08%
Noble Federal Credit Union	\$1,342,547	\$5,009	0.58%	1.37%	238.15%	4.45%	0.37%
Pacific Service Credit Union	\$1,356,817	\$4,197	0.43%	1.02%	237.17%	2.42%	0.31%
Sierra Central Credit Union	\$1,464,883	\$5,858	0.57%	1.89%	331.38%	4.98%	0.40%
Operating Engineers Local Union #3 Federal Credit Union	\$1,541,489	\$3,892	0.46%	1.23%	265.57%	1.97%	0.25%
KeyPoint Credit Union	\$1,611,614	\$3,191	0.26%	0.66%	260.55%	2.68%	0.20%
San Francisco Fire Credit Union	\$1,636,352	\$8,986	0.83%	0.75%	90.34%	7.49%	0.55%
Bay Federal Credit Union	\$1,755,076	\$1,975	0.18%	0.66%	373.72%	1.70%	0.11%
Monterra Credit Union	\$1,813,678	\$5,384	0.37%	0.54%	144.32%	2.41%	0.30%
Meriwest Credit Union	\$2,125,611	\$17,294	1.05%	0.81%	77.48%	10.12%	0.81%
Self-Help Federal Credit Union	\$2,152,428	\$5,564	0.37%	2.67%	724.96%	3.07%	0.26%
Coast Central Credit Union	\$2,235,697	\$3,310	0.32%	0.57%	177.67%	1.78%	0.15%
Provident Credit Union	\$3,600,332	\$4,189	0.16%	0.44%	275.96%	1.22%	0.12%
Stanford Federal Credit Union	\$4,394,935	\$3,926	0.12%	0.84%	718.52%	0.83%	0.09%
S A F E Credit Union	\$4,438,850	\$9,252	0.30%	0.91%	303.98%	2.39%	0.21%
Technology Credit Union	\$4,660,303	\$19,434	0.59%	0.95%	160.89%	4.24%	0.42%
Educational Employees Credit Union	\$4,933,016	\$4,323	0.20%	1.35%	689.75%	0.75%	0.09%
Chevron Federal Credit Union	\$5,095,804	\$13,192	0.33%	1.54%	463.68%	1.97%	0.26%
Travis Credit Union	\$5,407,340	\$23,594	0.57%	0.85%	149.26%	4.49%	0.44%
Star One Credit Union	\$9,252,089	\$8,148	0.13%	0.20%	154.21%	0.71%	0.09%
Redwood Credit Union	\$9,382,892	\$40,626	0.58%	1.48%	256.94%	3.40%	0.43%
Patelco Credit Union	\$9,474,353	\$42,059	0.62%	1.03%	165.90%	5.64%	0.44%
First Technology Federal Credit Union	\$17,037,041	\$141,321	1.16%	1.20%	103.65%	9.15%	0.83%
The Golden 1 Credit Union	\$20,305,178	\$95,761	0.65%	1.06%	163.50%	5.21%	0.47%
Average of Asset Group D	\$4,507,127	\$17,909	0.47%	1.15%	272.02%	3.54%	0.33%

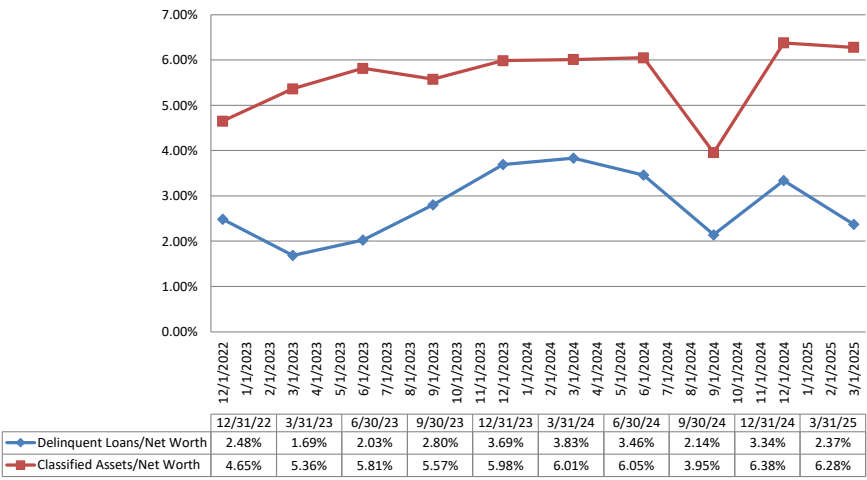
Net Worth

Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

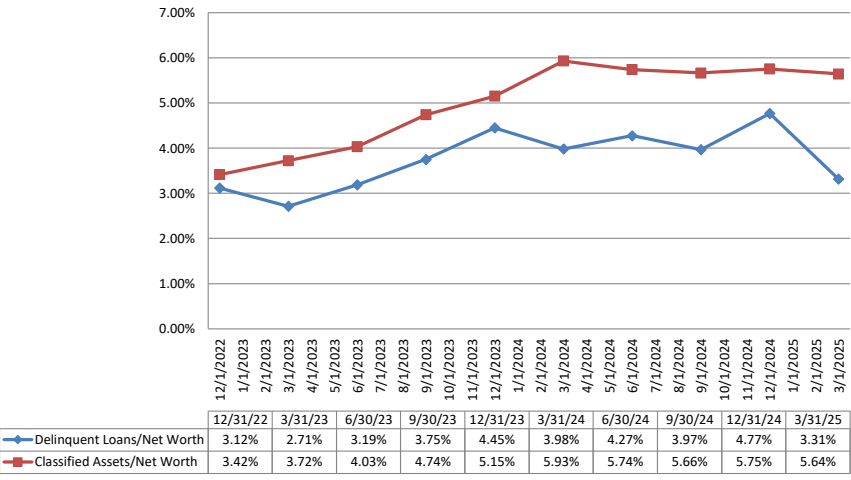
Asset Group A - \$50 million to \$250 million in Total Assets
As of Date



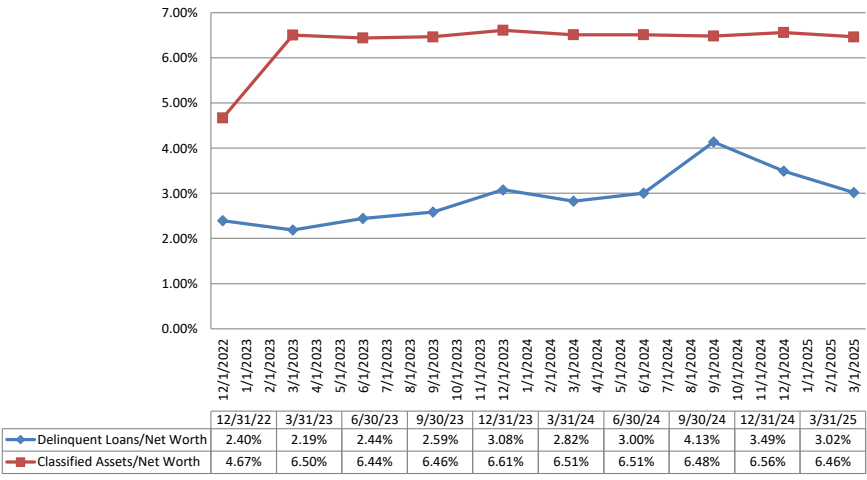
Asset Group B - \$251 million to \$500 million in Total Assets
As of Date



Asset Group C - \$501 million to \$1 billion in Total Assets
As of Date

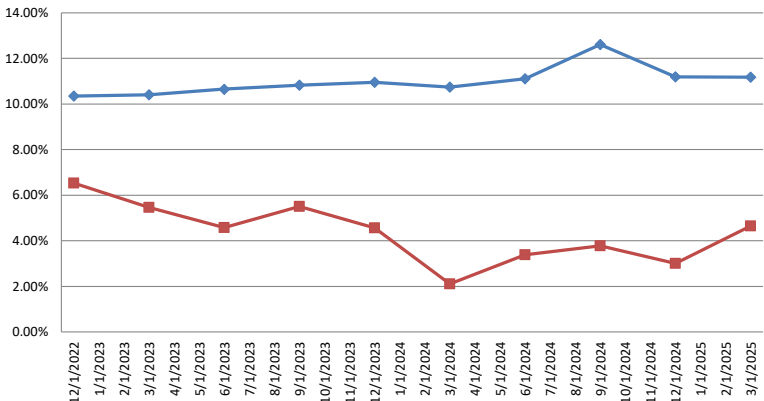


Asset Group D - \$1 billion and Over in Total Assets
As of Date



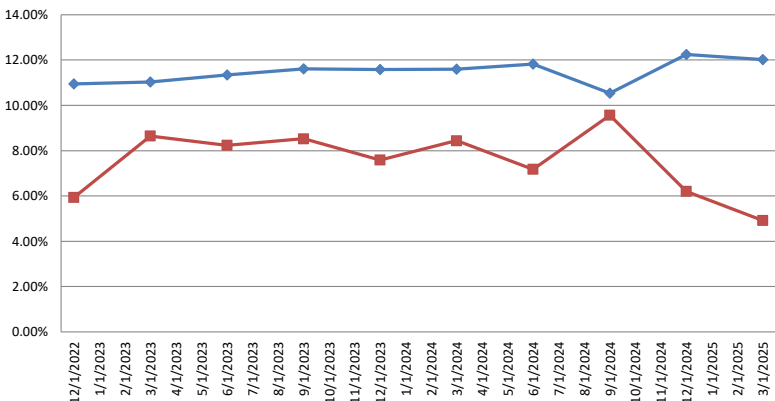
Summary Trends of Historical Asset Group Averages: Net Worth/Assets & Net Worth Growth (Decline) - YTD

Asset Group A - \$50 million to \$250 million in Total Assets
As of Date



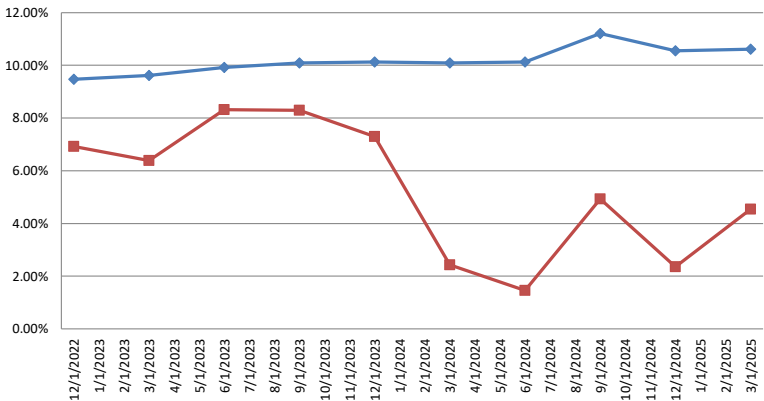
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/Assets	10.35%	10.40%	10.65%	10.82%	10.94%	10.74%	11.10%	12.60%	11.19%	11.17%
Net Worth Growth	6.53%	5.46%	4.58%	5.50%	4.56%	2.11%	3.38%	3.77%	3.00%	4.65%

Asset Group B - \$251 million to \$500 million in Total Assets
As of Date



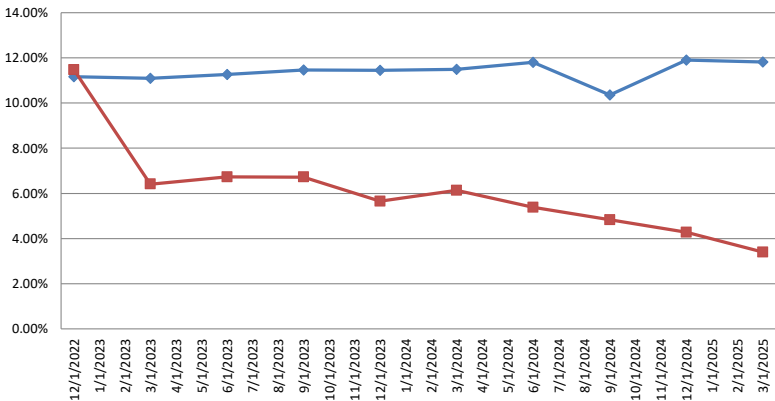
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/Assets	10.95%	11.03%	11.34%	11.61%	11.58%	11.59%	11.82%	10.53%	12.24%	12.02%
Net Worth Growth	5.93%	8.64%	8.23%	8.52%	7.59%	8.44%	7.18%	9.56%	6.20%	4.92%

Asset Group C - \$501 million to \$1 billion in Total Assets
As of Date



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/Assets	9.47%	9.62%	9.93%	10.09%	10.13%	10.09%	10.13%	11.21%	10.55%	10.61%
Net Worth Growth	6.93%	6.38%	8.31%	8.29%	7.30%	2.43%	1.46%	4.93%	2.36%	4.54%

Asset Group D - \$1 billion and Over in Total Assets
As of Date



	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/Assets	11.16%	11.10%	11.26%	11.46%	11.45%	11.50%	11.80%	10.36%	11.90%	11.81%
Net Worth Growth	11.48%	6.41%	6.73%	6.72%	5.66%	6.13%	5.39%	4.83%	4.28%	3.40%

Net Worth

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 million to \$250 million in total assets						
Silverado Credit Union	\$56,692	\$5,455	9.62%	8.31%	0.71%	0.38%
Modesto's First Federal Credit Union	\$58,679	\$5,935	10.11%	7.90%	5.98%	4.09%
Mokelumne Federal Credit Union	\$58,955	\$8,392	14.23%	5.95%	0.19%	3.44%
Rolling F Credit Union	\$64,321	\$7,109	11.05%	6.75%	0.87%	2.35%
Delta Schools Federal Credit Union	\$64,760	\$6,075	9.38%	14.75%	1.15%	3.31%
McKesson & Healthcare Providers Federal Credit Union	\$72,446	\$5,304	7.32%	2.96%	4.34%	2.04%
Shell Western States Federal Credit Union	\$73,742	\$8,343	11.31%	(20.00%)	6.58%	10.31%
Polam Federal Credit Union	\$75,530	\$10,354	13.71%	(3.60%)	3.99%	3.25%
Sonoma Federal Credit Union	\$77,904	\$9,177	11.78%	12.13%	3.53%	0.98%
Bay Cities Credit Union	\$78,107	\$8,620	11.04%	13.78%	1.61%	5.06%
California Community Credit Union	\$81,789	\$9,672	11.83%	2.54%	0.36%	2.13%
Valley Oak Credit Union	\$82,546	\$5,537	6.71%	(7.44%)	5.09%	6.09%
Upward Credit Union	\$91,858	\$9,648	10.50%	2.55%	0.98%	3.31%
Marin County Federal Credit Union	\$91,995	\$11,401	12.39%	5.15%	7.59%	1.17%
Vision One Credit Union	\$92,296	\$14,392	15.59%	0.98%	0.00%	5.60%
Lassen County Federal Credit Union	\$105,059	\$14,243	13.56%	0.59%	0.01%	0.45%
First California Federal Credit Union	\$105,288	\$9,775	9.28%	14.85%	3.83%	3.19%
SMW 104 Federal Credit Union	\$108,303	\$12,498	11.54%	15.87%	1.50%	2.06%
Kaiperm Federal Credit Union	\$115,154	\$9,948	8.64%	3.98%	1.86%	2.33%
North Bay Credit Union	\$118,851	\$7,617	6.41%	(31.32%)	9.90%	3.22%
United Local Credit Union	\$123,147	\$23,632	19.19%	3.62%	0.91%	3.71%
Vocality Community Credit Union	\$126,436	\$9,367	7.41%	(8.36%)	24.93%	20.78%
Tulare County Federal Credit Union	\$139,530	\$10,326	7.40%	4.50%	2.95%	4.42%
Siskiyou Credit Union	\$142,095	\$12,277	8.64%	15.47%	5.39%	12.72%
Kings Federal Credit Union	\$156,798	\$23,796	15.18%	7.19%	0.94%	3.46%
Mission City Federal Credit Union	\$157,326	\$12,968	8.24%	9.67%	3.94%	3.73%
San Joaquin Power Employees Credit Union	\$173,814	\$25,454	14.64%	0.19%	0.09%	4.78%
Compass Community Credit Union	\$175,482	\$19,895	11.34%	1.11%	0.65%	1.43%
Santa Cruz Community Credit Union	\$188,120	\$20,175	10.72%	(4.68%)	3.17%	7.14%
Merco Credit Union	\$208,053	\$24,353	11.71%	56.45%	7.16%	15.76%
S R I Federal Credit Union	\$238,088	\$27,578	11.58%	6.95%	1.08%	1.69%
F3 Credit Union	\$238,607	\$41,216	17.27%	1.48%	1.70%	3.38%
Central State Credit Union	\$238,834	\$22,381	9.37%	3.13%	1.15%	3.33%
Average of Asset Group A	\$120,624	\$13,725	11.17%	4.65%	3.46%	4.58%

Net Worth

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 million to \$500 million in total assets						
Heritage Community Credit Union	\$274,017	\$26,977	9.85%	1.85%	3.96%	10.42%
Families and Schools Together Federal Credit Union	\$299,299	\$55,759	18.63%	16.11%	1.09%	4.83%
Tucoemas Federal Credit Union	\$320,955	\$33,440	10.42%	10.18%	2.21%	6.92%
Monterey Credit Union	\$334,693	\$33,711	10.07%	(16.81%)	3.97%	5.93%
Members 1st Credit Union	\$354,957	\$34,186	9.63%	10.14%	2.03%	3.23%
C.A.H.P. Credit Union	\$361,617	\$32,037	8.86%	8.58%	0.72%	5.94%
Sea West Coast Guard Federal Credit Union	\$395,731	\$75,522	19.08%	(0.98%)	0.05%	0.77%
Yolo Federal Credit Union	\$405,210	\$49,326	12.17%	4.24%	3.24%	4.76%
MOCSE Federal Credit Union	\$434,350	\$41,267	9.50%	10.93%	4.09%	13.68%
Average of Asset Group B	\$353,425	\$42,469	12.02%	4.92%	2.37%	6.28%
Asset Group C - \$501 million to \$1 billion in total assets						
First U.S. Community Credit Union	\$552,531	\$63,987	11.58%	7.07%	1.38%	7.07%
Excite Credit Union	\$618,819	\$44,623	7.21%	2.83%	8.82%	10.44%
Commonwealth Central Credit Union	\$626,737	\$82,554	13.17%	6.23%	1.57%	3.92%
PremierOne Credit Union	\$629,538	\$59,785	9.50%	0.77%	1.60%	6.70%
UNCLE Credit Union	\$753,781	\$57,954	7.69%	(6.52%)	7.46%	7.42%
1st Northern California Credit Union	\$782,586	\$92,208	11.78%	5.43%	0.09%	1.20%
Sacramento Credit Union	\$787,756	\$113,667	14.43%	8.90%	0.26%	2.52%
Community First Credit Union	\$805,491	\$77,411	9.61%	6.22%	6.13%	8.77%
Merced School Employees Federal Credit Union	\$826,523	\$91,779	11.10%	10.30%	1.88%	4.39%
Mirastar Federal Credit Union	\$963,252	\$96,684	10.04%	4.21%	3.94%	3.97%
Average of Asset Group C	\$734,701	\$78,065	10.61%	4.54%	3.31%	5.64%

Net Worth

March 31, 2025

Run Date: May 8, 2025

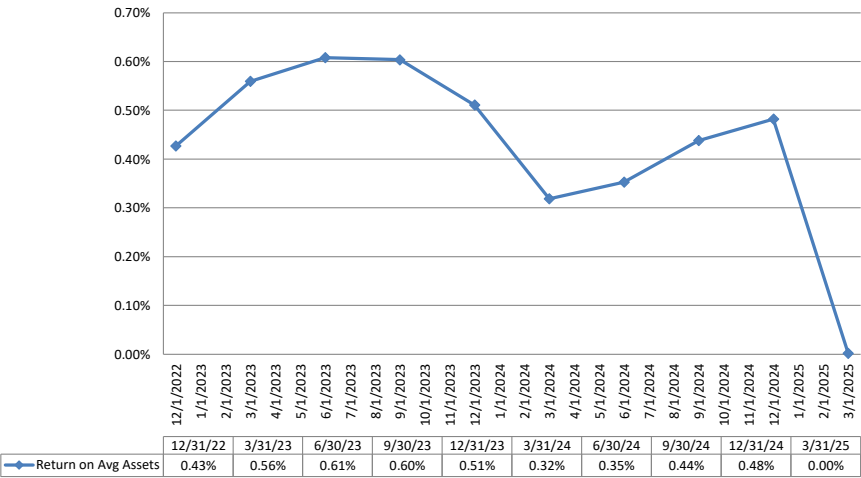
Institution Name	As of Date					Classified Assets/ Net Worth (%)
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	
Asset Group D - Over \$1 billion in total assets						
Valley First Credit Union	\$1,048,839	\$101,679	9.69%	3.50%	6.50%	10.60%
The Police Credit Union of California	\$1,074,520	\$126,633	11.79%	(4.59%)	2.55%	3.88%
1st United Credit Union	\$1,224,828	\$140,081	11.44%	4.52%	1.50%	3.44%
San Francisco Federal Credit Union	\$1,325,923	\$153,567	11.58%	(4.43%)	0.73%	15.00%
Noble Federal Credit Union	\$1,342,547	\$134,882	10.05%	8.46%	3.71%	8.84%
Pacific Service Credit Union	\$1,356,817	\$196,177	14.46%	2.90%	2.14%	5.07%
Sierra Central Credit Union	\$1,464,883	\$142,663	9.74%	2.88%	4.11%	13.61%
Operating Engineers Local Union #3 Federal Credit Union	\$1,541,489	\$234,109	15.19%	3.65%	1.66%	4.42%
KeyPoint Credit Union	\$1,611,614	\$149,717	9.29%	6.43%	2.13%	5.55%
San Francisco Fire Credit Union	\$1,636,352	\$161,727	9.88%	1.72%	5.56%	5.02%
Bay Federal Credit Union	\$1,755,076	\$164,728	9.39%	7.80%	1.20%	4.48%
Monterra Credit Union	\$1,813,678	\$227,967	12.57%	7.76%	2.36%	3.41%
Meriwest Credit Union	\$2,125,611	\$195,115	9.18%	1.24%	8.86%	6.87%
Self-Help Federal Credit Union	\$2,152,428	\$599,944	27.87%	1.61%	0.93%	6.72%
Coast Central Credit Union	\$2,235,697	\$256,938	11.49%	4.23%	1.29%	2.29%
Provident Credit Union	\$3,600,332	\$364,414	10.12%	2.95%	1.15%	3.17%
Stanford Federal Credit Union	\$4,394,935	\$463,860	10.55%	7.90%	0.85%	6.08%
S A F E Credit Union	\$4,438,850	\$437,885	9.86%	5.99%	2.11%	6.42%
Technology Credit Union	\$4,660,303	\$511,082	10.97%	(0.58%)	3.80%	6.12%
Educational Employees Credit Union	\$4,933,016	\$671,212	13.61%	13.30%	0.64%	4.44%
Chevron Federal Credit Union	\$5,095,804	\$642,593	12.61%	(6.39%)	2.05%	9.52%
Travis Credit Union	\$5,407,340	\$570,450	10.55%	2.78%	4.14%	6.17%
Star One Credit Union	\$9,252,089	\$1,318,445	14.25%	(0.70%)	0.62%	0.95%
Redwood Credit Union	\$9,382,892	\$1,158,730	12.35%	10.94%	3.51%	9.01%
Patelco Credit Union	\$9,474,353	\$982,380	10.37%	1.20%	4.28%	7.10%
First Technology Federal Credit Union	\$17,037,041	\$1,674,774	9.83%	1.26%	8.44%	8.75%
The Golden 1 Credit Union	\$20,305,178	\$2,074,087	10.21%	5.42%	4.62%	7.55%
Average of Asset Group D	\$4,507,127	\$513,179	11.81%	3.40%	3.02%	6.46%

Southern California

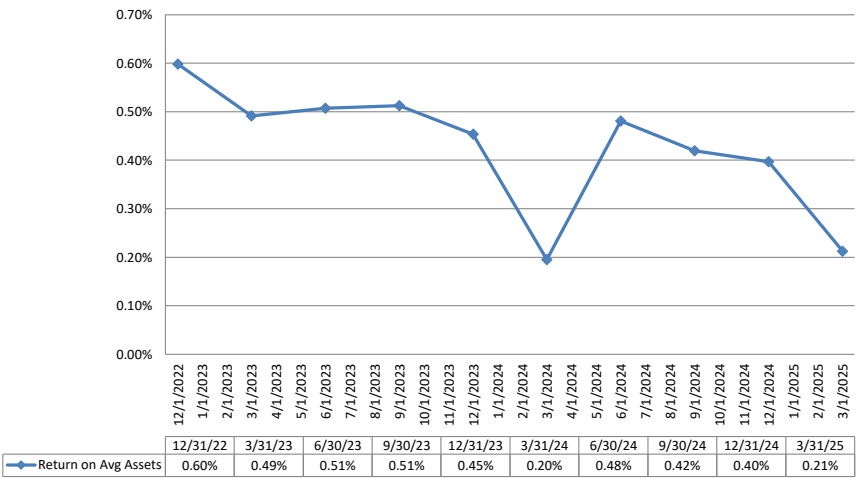
Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets

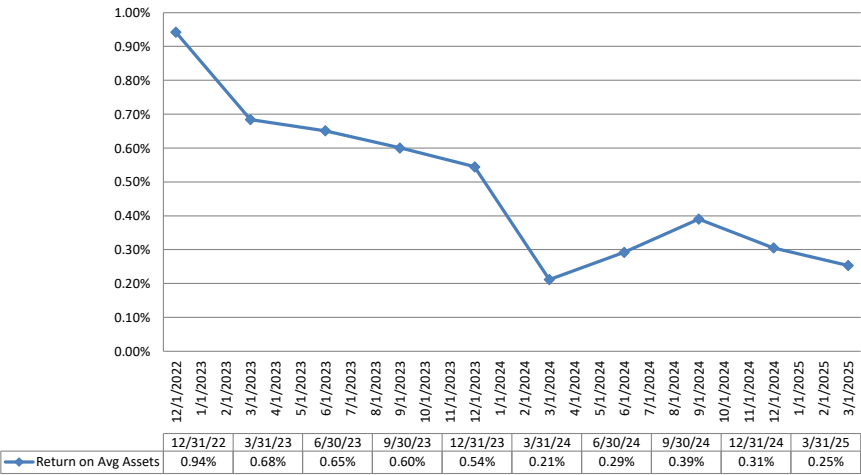
Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date



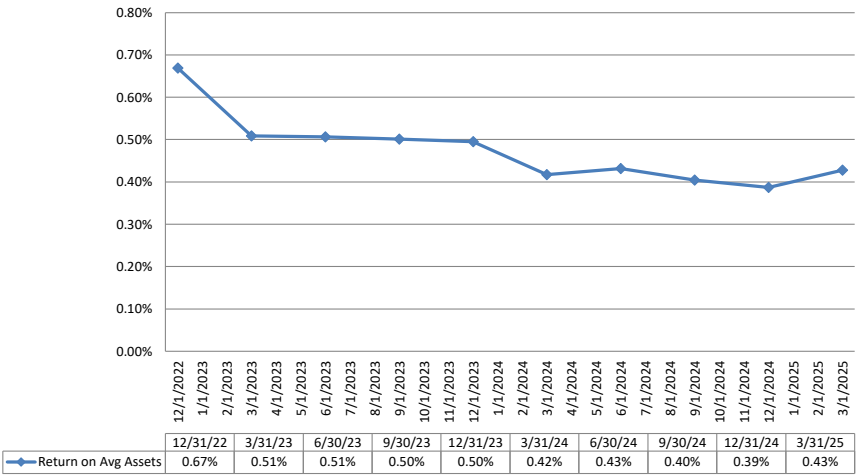
Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date



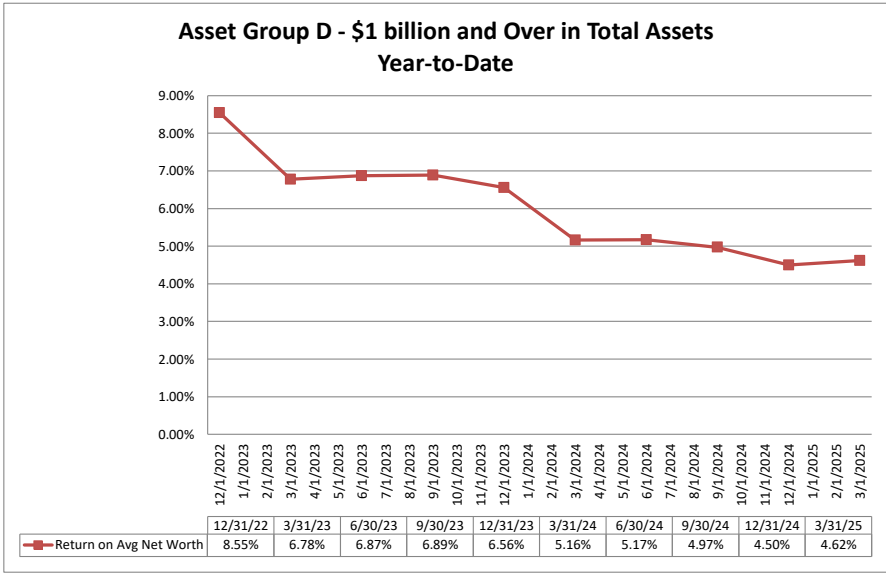
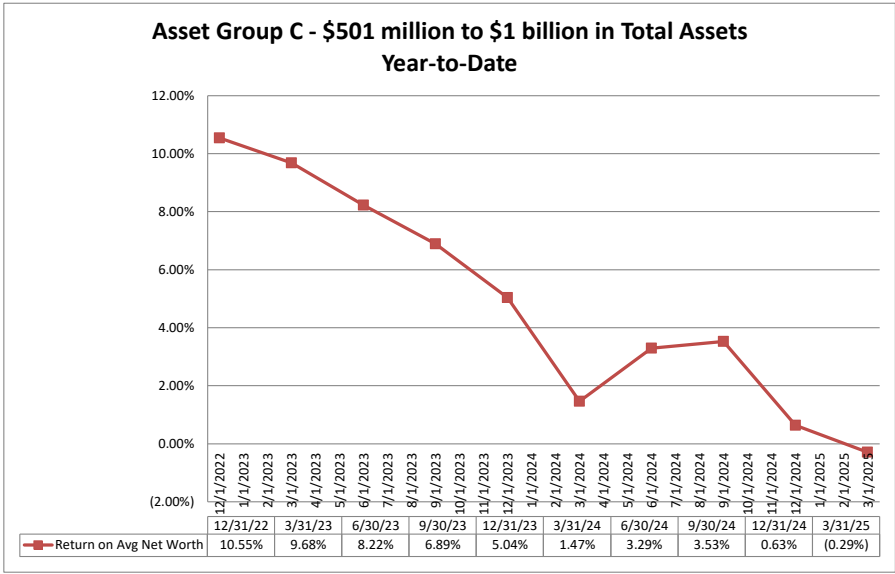
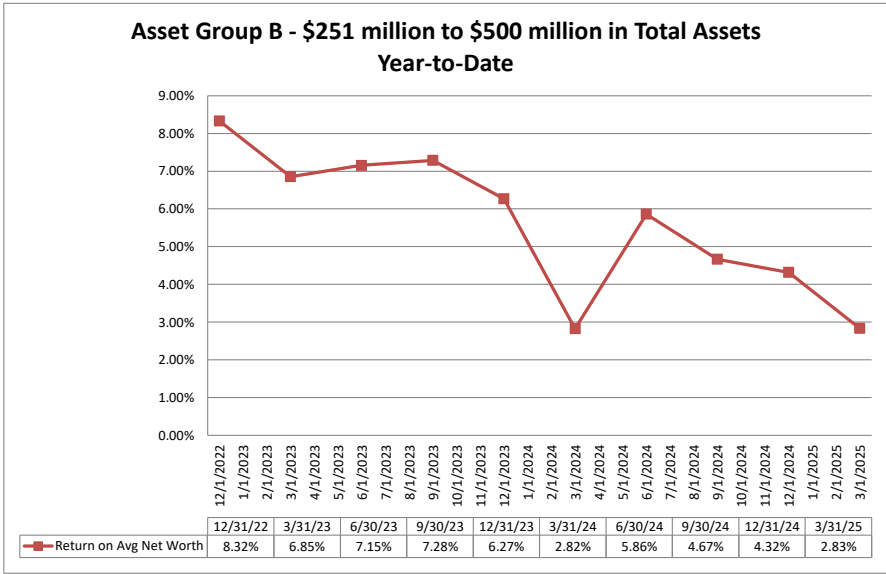
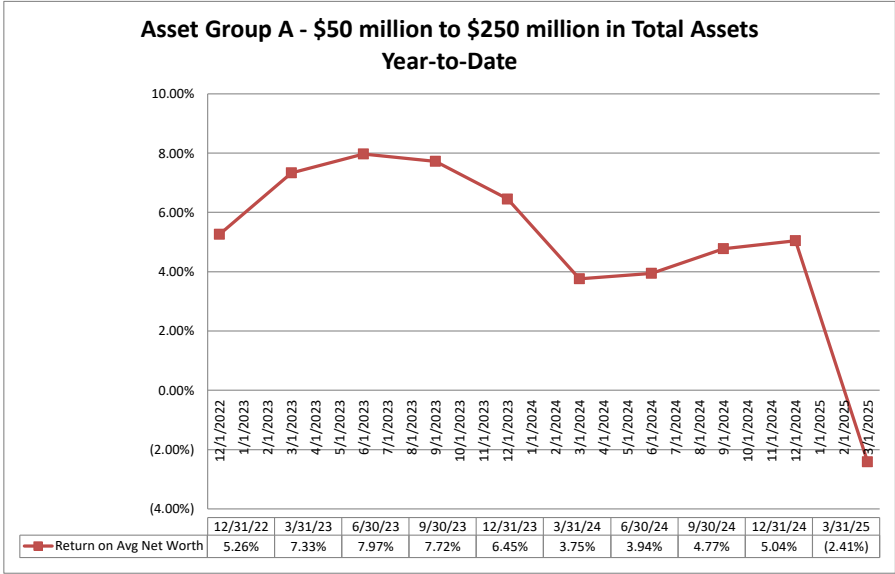
Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date



Asset Group D - \$1 billion and Over in Total Assets
Year-to-Date



Summary Trends of Historical Asset Group Averages: Return on Average Net Worth



Performance Analysis

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 million to \$250 million in total assets											
Los Angeles Electrical Workers Credit Union	\$52,510	\$35	0.27%	1.65%	85.44%	\$141	\$35	0.27%	1.65%	85.44%	\$141
Inland Valley Federal Credit Union	\$53,126	\$7	0.05%	0.62%	92.87%	\$107	\$7	0.05%	0.62%	92.87%	\$107
Huntington Beach Credit Union	\$54,467	\$90	0.66%	5.37%	82.04%	\$108	\$90	0.66%	5.37%	82.04%	\$108
JACOM Credit Union	\$54,688	(\$155)	(1.13%)	(8.67%)	152.01%	\$109	(\$155)	(1.13%)	(8.67%)	152.01%	\$109
Santa Barbara County Federal Credit Union	\$63,594	\$102	0.64%	5.65%	81.64%	\$128	\$102	0.64%	5.65%	81.64%	\$128
Escondido Federal Credit Union	\$63,780	\$232	1.49%	11.68%	60.17%	\$88	\$232	1.49%	11.68%	60.17%	\$88
Parishioners Federal Credit Union	\$65,813	\$114	0.72%	11.73%	78.26%	\$133	\$114	0.72%	11.73%	78.26%	\$133
Olive View Employees Federal Credit Union	\$66,854	\$130	0.80%	3.60%	75.53%	\$91	\$130	0.80%	3.60%	75.53%	\$91
Polam Federal Credit Union	\$73,236	(\$72)	(0.40%)	(3.78%)	120.29%	\$95	(\$72)	(0.40%)	(3.78%)	120.29%	\$95
Bopti Federal Credit Union	\$73,507	\$133	0.72%	3.53%	70.22%	\$130	\$133	0.72%	3.53%	70.22%	\$130
Universal City Studios Credit Union	\$76,120	(\$117)	(0.62%)	(7.56%)	107.90%	\$83	(\$117)	(0.62%)	(7.56%)	107.90%	\$83
Cal State L.A. Federal Credit Union	\$76,820	\$25	0.13%	1.59%	93.95%	\$104	\$25	0.13%	1.59%	93.95%	\$104
PostCity Financial Credit Union	\$77,390	\$10	0.05%	0.44%	88.55%	\$100	\$10	0.05%	0.44%	88.55%	\$100
Nikkei Credit Union	\$82,176	\$48	0.23%	1.71%	93.46%	\$91	\$48	0.23%	1.71%	93.46%	\$91
Desert Valleys Federal Credit Union	\$83,301	\$47	0.23%	2.62%	93.35%	\$125	\$47	0.23%	2.62%	93.35%	\$125
CalCom Federal Credit Union	\$84,329	\$80	0.38%	2.55%	88.67%	\$81	\$80	0.38%	2.55%	88.67%	\$81
Technicolor Federal Credit Union	\$86,244	(\$202)	(0.94%)	(19.68%)	120.60%	\$114	(\$202)	(0.94%)	(19.68%)	120.60%	\$114
Union Yes Federal Credit Union	\$90,772	\$235	1.14%	15.72%	74.87%	\$134	\$235	1.14%	15.72%	74.87%	\$134
VA Desert Pacific Federal Credit Union	\$93,295	\$396	1.73%	8.91%	72.64%	\$129	\$396	1.73%	8.91%	72.64%	\$129
County Schools Federal Credit Union	\$96,509	(\$16)	(0.07%)	(0.93%)	80.05%	\$92	(\$16)	(0.07%)	(0.93%)	80.05%	\$92
Glendale Federal Credit Union	\$101,499	\$80	0.32%	2.79%	84.55%	\$88	\$80	0.32%	2.79%	84.55%	\$88
Santa Ana Federal Credit Union	\$106,955	\$367	1.41%	13.83%	64.84%	\$86	\$367	1.41%	13.83%	64.84%	\$86
Rancho Federal Credit Union	\$110,116	\$115	0.42%	5.36%	85.63%	\$121	\$115	0.42%	5.36%	85.63%	\$121
La Loma Federal Credit Union	\$114,080	\$253	0.90%	26.60%	81.02%	\$85	\$253	0.90%	26.60%	81.02%	\$85
Thinkwise Federal Credit Union	\$116,915	\$85	0.29%	3.19%	88.62%	\$92	\$85	0.29%	3.19%	88.62%	\$92
Sea Air Federal Credit Union	\$121,907	(\$364)	(1.20%)	(5.23%)	140.84%	\$106	(\$364)	(1.20%)	(5.23%)	140.84%	\$106
Interfaith Federal Credit Union	\$125,233	\$187	0.61%	5.11%	82.37%	\$76	\$187	0.61%	5.11%	82.37%	\$76
San Diego Firefighters Federal Credit Union	\$142,627	(\$44)	(0.13%)	(2.17%)	81.73%	\$111	(\$44)	(0.13%)	(2.17%)	81.73%	\$111
East County Schools Federal Credit Union	\$145,147	\$152	0.42%	4.67%	84.16%	\$131	\$152	0.42%	4.67%	84.16%	\$131
California Lithuanian Credit Union	\$149,172	\$100	0.27%	1.38%	81.38%	\$130	\$100	0.27%	1.38%	81.38%	\$130
South Bay Credit Union	\$156,137	\$128	0.33%	3.81%	88.25%	\$120	\$128	0.33%	3.81%	88.25%	\$120
Torrance Community Federal Credit Union	\$156,777	\$529	1.37%	27.70%	64.69%	\$94	\$529	1.37%	27.70%	64.69%	\$94
Vida Federal Credit Union	\$171,759	\$1,034	2.45%	20.21%	65.65%	\$106	\$1,034	2.45%	20.21%	65.65%	\$106
E-Central Credit Union	\$172,932	\$450	1.05%	4.66%	80.09%	\$110	\$450	1.05%	4.66%	80.09%	\$110
Camino Federal Credit Union	\$175,934	\$232	0.53%	5.37%	84.98%	\$110	\$232	0.53%	5.37%	84.98%	\$110
Schools Federal Credit Union	\$186,278	\$245	0.54%	4.46%	81.20%	\$93	\$245	0.54%	4.46%	81.20%	\$93
Priority One Credit Union	\$202,367	\$634	1.28%	11.72%	72.82%	\$112	\$634	1.28%	11.72%	72.82%	\$112
Long Beach Firemen's Credit Union	\$205,289	\$895	1.75%	6.54%	30.99%	\$141	\$895	1.75%	6.54%	30.99%	\$141
Alta Vista Credit Union	\$212,855	\$13	0.02%	0.29%	87.83%	\$102	\$13	0.02%	0.29%	87.83%	\$102
Clearpath Federal Credit Union	\$217,341	(\$10,401)	(20.77%)	(295.71%)	NM	\$98	(\$10,401)	(20.77%)	(295.71%)	NM	\$98
First Imperial Credit Union	\$232,660	\$1,245	2.20%	18.24%	66.48%	\$106	\$1,245	2.20%	18.24%	66.48%	\$106

Performance Analysis

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 million to \$250 million in total assets (continued)											
Chaffey Federal Credit Union	\$237,113	(\$23)	(0.04%)	(0.73%)	98.45%	\$92	(\$23)	(0.04%)	(0.73%)	98.45%	\$92
Average of Asset Group A	\$119,753	(\$71)	0.00%	(2.41%)	85.59%	\$107	(\$71)	0.00%	(2.41%)	85.59%	\$107
Asset Group B - \$251 million to \$500 million in total assets											
Edwards Federal Credit Union	\$268,761	\$88	0.13%	2.63%	94.88%	\$120	\$88	0.13%	2.63%	94.88%	\$120
Long Beach City Employees Federal Credit Union	\$273,312	\$5	0.01%	0.07%	99.22%	\$130	\$5	0.01%	0.07%	99.22%	\$130
Santa Barbara Teachers Federal Credit Union	\$290,548	\$647	0.90%	6.96%	61.96%	\$124	\$647	0.90%	6.96%	61.96%	\$124
Downey Federal Credit Union	\$324,387	\$43	0.05%	0.97%	80.01%	\$86	\$43	0.05%	0.97%	80.01%	\$86
UMe Federal Credit Union	\$336,360	\$286	0.33%	6.00%	81.80%	\$100	\$286	0.33%	6.00%	81.80%	\$100
Strata Federal Credit Union	\$343,069	(\$163)	(0.19%)	(1.39%)	85.32%	\$95	(\$163)	(0.19%)	(1.39%)	85.32%	\$95
SAG-AFTRA Federal Credit Union	\$348,657	\$562	0.64%	5.71%	74.17%	\$115	\$562	0.64%	5.71%	74.17%	\$115
Eagle Community Credit Union	\$366,440	\$265	0.29%	2.85%	83.08%	\$103	\$265	0.29%	2.85%	83.08%	\$103
Matadors Community Credit Union	\$367,783	\$128	0.14%	1.29%	78.81%	\$139	\$128	0.14%	1.29%	78.81%	\$139
Pasadena Federal Credit Union	\$381,255	\$337	0.37%	3.80%	74.02%	\$126	\$337	0.37%	3.80%	74.02%	\$126
POPA Federal Credit Union	\$383,001	\$656	0.70%	8.27%	77.80%	\$122	\$656	0.70%	8.27%	77.80%	\$122
Wheelhouse Credit Union	\$427,945	\$228	0.21%	2.98%	90.31%	\$95	\$228	0.21%	2.98%	90.31%	\$95
Glendale Area Schools Credit Union	\$436,926	(\$887)	(0.82%)	(8.00%)	73.81%	\$106	(\$887)	(0.82%)	(8.00%)	73.81%	\$106
Gain Federal Credit Union	\$439,877	\$312	0.29%	5.59%	88.69%	\$109	\$312	0.29%	5.59%	88.69%	\$109
Aerospace Federal Credit Union	\$471,588	\$166	0.14%	4.74%	86.90%	\$134	\$166	0.14%	4.74%	86.90%	\$134
Average of Asset Group B	\$363,994	\$178	0.21%	2.83%	82.05%	\$114	\$178	0.21%	2.83%	82.05%	\$114
Asset Group C - \$501 million to \$1 billion in total assets											
Cabrillo Credit Union	\$507,734	\$588	0.52%	5.93%	75.82%	\$121	\$588	0.52%	5.93%	75.82%	\$121
I.L.W.U. Federal Credit Union	\$516,747	\$1,608	1.26%	16.60%	70.82%	\$120	\$1,608	1.26%	16.60%	70.82%	\$120
AdelFi Credit Union	\$623,469	\$1,954	1.24%	9.25%	97.07%	\$135	\$1,954	1.24%	9.25%	97.07%	\$135
MyPoint Credit Union	\$652,718	\$49	0.03%	0.35%	101.60%	\$105	\$49	0.03%	0.35%	101.60%	\$105
USC Credit Union	\$705,662	\$205	0.12%	1.79%	87.92%	\$103	\$205	0.12%	1.79%	87.92%	\$103
America's Christian Credit Union	\$714,299	\$654	0.37%	4.98%	80.25%	\$130	\$654	0.37%	4.98%	80.25%	\$130
The First Financial Federal Credit Union	\$758,112	(\$333)	(0.18%)	(27.80%)	94.11%	\$129	(\$333)	(0.18%)	(27.80%)	94.11%	\$129
Foothill Federal Credit Union	\$775,373	\$1,479	0.77%	7.24%	77.08%	\$123	\$1,479	0.77%	7.24%	77.08%	\$123
Sun Community Federal Credit Union	\$820,519	\$1,091	0.55%	6.75%	81.09%	\$102	\$1,091	0.55%	6.75%	81.09%	\$102
Christian Community Credit Union	\$879,784	\$268	0.12%	0.97%	87.42%	\$137	\$268	0.12%	0.97%	87.42%	\$137
OceanAir Federal Credit Union	\$885,546	(\$1,693)	(0.77%)	(13.24%)	119.22%	\$120	(\$1,693)	(0.77%)	(13.24%)	119.22%	\$120
Certified Federal Credit Union	\$894,684	\$2,704	1.22%	6.28%	66.16%	\$122	\$2,704	1.22%	6.28%	66.16%	\$122
First City Credit Union	\$927,199	\$644	0.28%	3.77%	83.05%	\$101	\$644	0.28%	3.77%	83.05%	\$101
AltaOne Federal Credit Union	\$945,800	\$123	0.05%	0.87%	85.02%	\$97	\$123	0.05%	0.87%	85.02%	\$97
SkyOne Federal Credit Union	\$960,087	(\$3,368)	(1.37%)	(32.07%)	92.58%	\$159	(\$3,368)	(1.37%)	(32.07%)	92.58%	\$159
Water and Power Community Credit Union	\$980,948	\$541	0.22%	4.63%	79.08%	\$136	\$541	0.22%	4.63%	79.08%	\$136
American First Credit Union	\$988,244	(\$300)	(0.12%)	(1.27%)	93.91%	\$121	(\$300)	(0.12%)	(1.27%)	93.91%	\$121
Average of Asset Group C	\$796,290	\$366	0.25%	(0.29%)	86.60%	\$121	\$366	0.25%	(0.29%)	86.60%	\$121

Performance Analysis

March 31, 2025

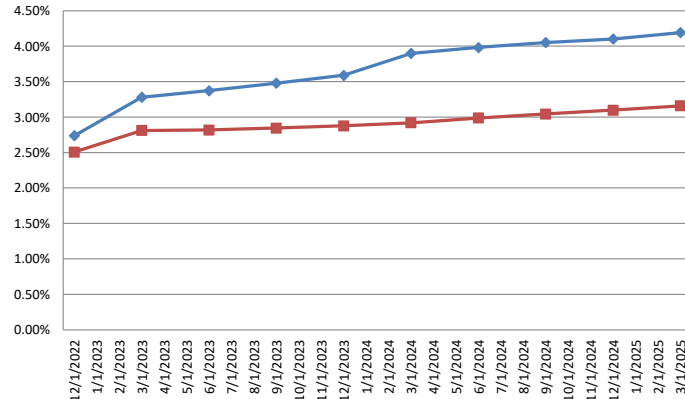
Run Date: May 8, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets											
Safe 1 Credit Union	\$1,054,213	\$4,181	1.63%	10.86%	55.57%	\$100	\$4,181	1.63%	10.86%	55.57%	\$100
University Credit Union	\$1,139,957	\$9	0.00%	0.04%	94.00%	\$121	\$9	0.00%	0.04%	94.00%	\$121
SESLOC Credit Union	\$1,168,936	\$685	0.24%	2.64%	88.83%	\$132	\$685	0.24%	2.64%	88.83%	\$132
Blupeak Credit Union	\$1,192,931	\$536	0.18%	2.74%	92.55%	\$127	\$536	0.18%	2.74%	92.55%	\$127
Honda Federal Credit Union	\$1,196,672	\$2,991	1.01%	12.54%	70.39%	\$152	\$2,991	1.01%	12.54%	70.39%	\$152
Rize Federal Credit Union	\$1,239,608	\$1,373	0.45%	6.35%	76.03%	\$134	\$1,373	0.45%	6.35%	76.03%	\$134
Southland Credit Union	\$1,272,870	(\$458)	(0.14%)	(2.38%)	83.70%	\$121	(\$458)	(0.14%)	(2.38%)	83.70%	\$121
Los Angeles Federal Credit Union	\$1,276,920	\$889	0.28%	3.74%	81.58%	\$127	\$889	0.28%	3.74%	81.58%	\$127
Los Angeles Police Federal Credit Union	\$1,325,866	\$455	0.14%	1.66%	89.59%	\$165	\$455	0.14%	1.66%	89.59%	\$165
Farmers Insurance Federal Credit Union	\$1,444,302	(\$1,218)	(0.34%)	(3.87%)	76.26%	\$125	(\$1,218)	(0.34%)	(3.87%)	76.26%	\$125
Ventura County Credit Union	\$1,445,666	\$3,661	1.02%	12.08%	67.44%	\$104	\$3,661	1.02%	12.08%	67.44%	\$104
Frontwave Credit Union	\$1,473,440	\$1,257	0.35%	4.38%	79.79%	\$108	\$1,257	0.35%	4.38%	79.79%	\$108
Northrop Grumman Federal Credit Union	\$1,586,150	\$43	0.01%	0.17%	89.69%	\$115	\$43	0.01%	0.17%	89.69%	\$115
CoastHills Federal Credit Union	\$1,807,897	\$1,092	0.24%	3.27%	76.12%	\$121	\$1,092	0.24%	3.27%	76.12%	\$121
LBS Financial Credit Union	\$2,087,124	\$1,827	0.35%	2.67%	72.43%	\$105	\$1,827	0.35%	2.67%	72.43%	\$105
Cal Tech Employees Federal Credit Union	\$2,124,247	\$481	0.09%	1.36%	90.91%	\$171	\$481	0.09%	1.36%	90.91%	\$171
First Entertainment Credit Union	\$2,153,532	\$555	0.10%	1.30%	77.06%	\$138	\$555	0.10%	1.30%	77.06%	\$138
Financial Partners Credit Union	\$2,269,253	\$449	0.08%	1.21%	87.71%	\$117	\$449	0.08%	1.21%	87.71%	\$117
Firefighters First Federal Credit Union	\$2,285,364	\$2,678	0.48%	5.35%	83.65%	\$128	\$2,678	0.48%	5.35%	83.65%	\$128
Arrowhead Federal Credit Union	\$2,591,940	\$9,914	1.57%	13.84%	65.70%	\$115	\$9,914	1.57%	13.84%	65.70%	\$115
Altura Federal Credit Union	\$2,611,955	\$3,351	0.52%	7.24%	71.65%	\$118	\$3,351	0.52%	7.24%	71.65%	\$118
Partners Federal Credit Union	\$2,671,936	\$1,081	0.16%	1.49%	74.04%	\$122	\$1,081	0.16%	1.49%	74.04%	\$122
Orange County's Credit Union	\$2,787,934	\$4,794	0.69%	9.38%	66.92%	\$126	\$4,794	0.69%	9.38%	66.92%	\$126
F & A Federal Credit Union	\$2,825,055	\$4,491	0.65%	6.67%	57.14%	\$126	\$4,491	0.65%	6.67%	57.14%	\$126
Premier America Credit Union	\$3,394,156	(\$4,148)	(0.49%)	(5.41%)	109.20%	\$116	(\$4,148)	(0.49%)	(5.41%)	109.20%	\$116
California Coast Credit Union	\$3,416,059	\$4,841	0.57%	5.86%	83.69%	\$110	\$4,841	0.57%	5.86%	83.69%	\$110
Credit Union of Southern California	\$3,491,617	\$6,587	0.83%	13.05%	73.37%	\$117	\$6,587	0.83%	13.05%	73.37%	\$117
NuVision Federal Credit Union	\$3,881,783	\$5,073	0.56%	5.45%	75.55%	\$113	\$5,073	0.56%	5.45%	75.55%	\$113
Valley Strong Credit Union	\$3,964,209	\$5,411	0.55%	6.69%	78.09%	\$112	\$5,411	0.55%	6.69%	78.09%	\$112
California Credit Union	\$5,180,397	\$2,839	0.22%	3.47%	88.53%	\$137	\$2,839	0.22%	3.47%	88.53%	\$137
Wescom Central Credit Union	\$6,493,509	\$2,732	0.17%	3.69%	92.06%	\$128	\$2,732	0.17%	3.69%	92.06%	\$128
Kinecta Federal Credit Union	\$6,566,153	\$6,329	0.38%	4.67%	76.56%	\$135	\$6,329	0.38%	4.67%	76.56%	\$135
Mission Federal Credit Union	\$6,828,069	\$11,555	0.69%	6.41%	69.12%	\$132	\$11,555	0.69%	6.41%	69.12%	\$132
San Diego County Credit Union	\$9,311,339	\$18,572	0.80%	5.89%	75.19%	\$169	\$18,572	0.80%	5.89%	75.19%	\$169
Logix Federal Credit Union	\$9,609,762	\$19,676	0.81%	6.23%	62.04%	\$131	\$19,676	0.81%	6.23%	62.04%	\$131
SchoolsFirst Federal Credit Union	\$33,417,551	\$44,727	0.55%	5.64%	59.85%	\$134	\$44,727	0.55%	5.64%	59.85%	\$134
Average of Asset Group D	\$3,849,677	\$4,703	0.43%	4.62%	78.11%	\$126	\$4,703	0.43%	4.62%	78.11%	\$126

Balance Sheet & Net Interest Margin

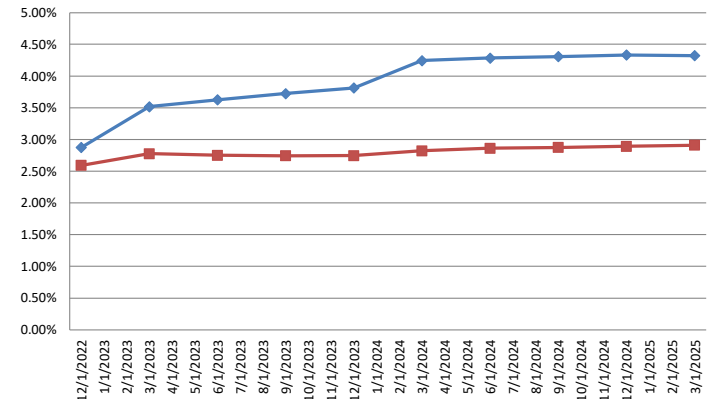
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date



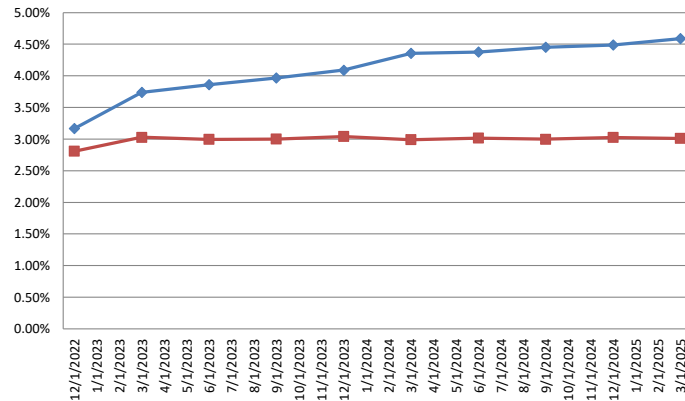
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Avg Assets	2.74%	3.28%	3.37%	3.48%	3.59%	3.90%	3.98%	4.05%	4.10%	4.19%
Net Interest Income/ Avg Assets	2.51%	2.81%	2.82%	2.84%	2.88%	2.92%	2.99%	3.04%	3.10%	3.16%

Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date



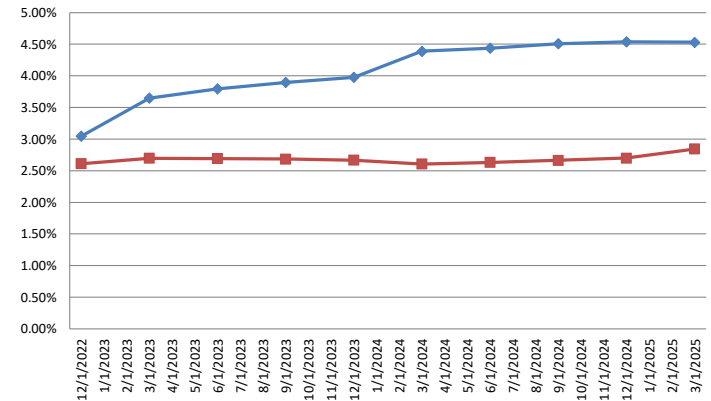
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Avg Assets	2.88%	3.52%	3.63%	3.72%	3.81%	4.24%	4.28%	4.31%	4.33%	4.32%
Net Interest Income/ Avg Assets	2.59%	2.78%	2.75%	2.74%	2.75%	2.82%	2.86%	2.87%	2.89%	2.91%

Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date



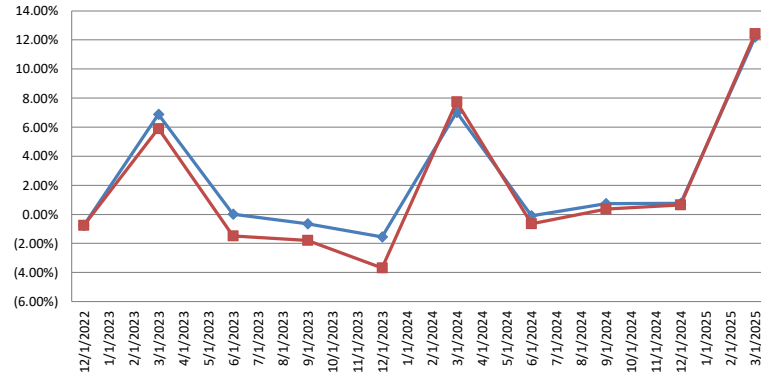
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Avg Assets	3.17%	3.74%	3.86%	3.97%	4.09%	4.36%	4.37%	4.45%	4.49%	4.59%
Net Interest Income/ Avg Assets	2.81%	3.03%	2.99%	3.00%	3.04%	2.99%	3.01%	3.00%	3.03%	3.01%

Asset Group D - \$1 billion and Over in Total Assets
Year-to-Date

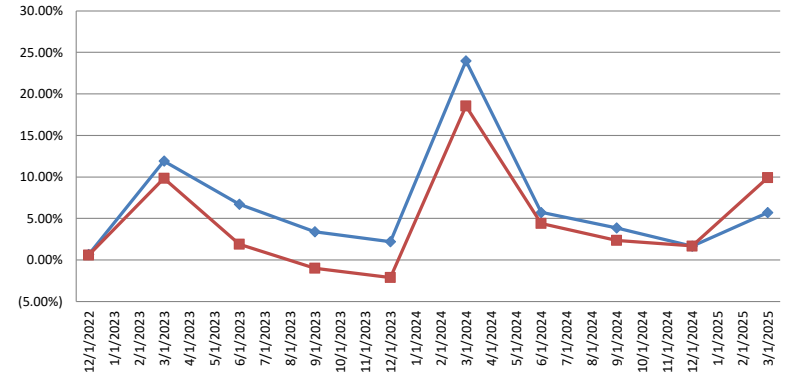


	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Avg Assets	3.05%	3.65%	3.80%	3.89%	3.97%	4.39%	4.44%	4.51%	4.54%	4.53%
Net Interest Income/ Avg Assets	2.61%	2.70%	2.69%	2.68%	2.66%	2.60%	2.63%	2.66%	2.70%	2.84%

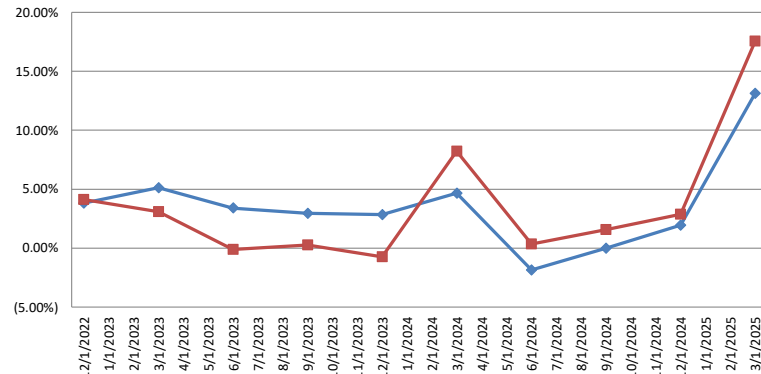
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$50 million to \$250 million in Total Assets
Year-to-Date

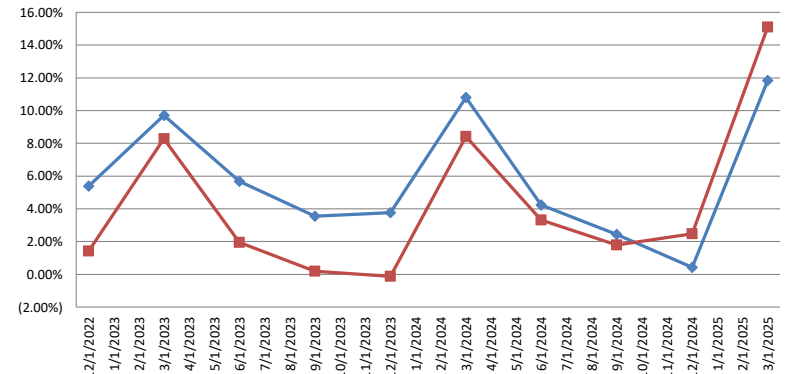
	12/1/22	3/1/23	6/30/23	9/30/23	12/1/23	3/1/24	6/30/24	9/30/24	12/1/24	3/1/25
Asset Growth Rate	(0.77%)	6.88%	0.01%	(0.65%)	(1.55%)	7.03%	(0.10%)	0.75%	0.75%	12.22%
Market Growth Rate	(0.76%)	5.90%	(1.49%)	(1.79%)	(3.69%)	7.74%	(0.66%)	0.37%	0.66%	12.42%

Asset Group B - \$251 million to \$500 million in Total Assets
Year-to-Date

	12/1/22	3/1/23	6/30/23	9/30/23	12/1/23	3/1/24	6/30/24	9/30/24	12/1/24	3/1/25
Asset Growth Rate	0.68%	11.91%	6.72%	3.40%	2.22%	23.99%	5.73%	3.86%	1.66%	5.73%
Market Growth Rate	0.59%	9.85%	1.90%	(0.99%)	(2.10%)	18.56%	4.40%	2.35%	1.69%	9.91%

Asset Group C - \$501 million to \$1 billion in Total Assets
Year-to-Date

	12/1/22	3/1/23	6/30/23	9/30/23	12/1/23	3/1/24	6/30/24	9/30/24	12/1/24	3/1/25
Asset Growth Rate	3.82%	5.12%	3.40%	2.96%	2.85%	4.65%	(1.85%)	(0.00%)	1.96%	13.13%
Market Growth Rate	4.11%	3.09%	(0.12%)	0.27%	(0.75%)	8.22%	0.35%	1.57%	2.88%	17.56%

Asset Group D - \$1 billion and Over in Total Assets
Year-to-Date

	12/1/22	3/1/23	6/30/23	9/30/23	12/1/23	3/1/24	6/30/24	9/30/24	12/1/24	3/1/25
Asset Growth Rate	5.40%	9.71%	5.68%	3.56%	3.76%	10.81%	4.24%	2.44%	0.43%	11.83%
Market Growth Rate	1.43%	8.28%	1.95%	0.19%	(0.13%)	8.41%	3.32%	1.80%	2.47%	15.10%

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 million to \$250 million in total assets										
Los Angeles Electrical Workers Credit Union	\$52,510	\$12,981	\$43,164	30.07%	\$8,752	3.54%	0.06%	3.47%	10.77%	11.85%
Inland Valley Federal Credit Union	\$53,126	\$15,811	\$48,417	32.66%	\$5,313	3.66%	0.57%	3.09%	(7.83%)	(8.81%)
Huntington Beach Credit Union	\$54,467	\$15,873	\$47,460	33.45%	\$9,078	4.03%	0.67%	3.36%	(3.06%)	(4.19%)
JACOM Credit Union	\$54,688	\$13,286	\$47,026	28.25%	\$9,115	2.41%	0.55%	1.86%	(4.53%)	(4.93%)
Santa Barbara County Federal Credit Union	\$63,594	\$28,176	\$56,085	50.24%	\$7,949	3.75%	0.54%	3.21%	(7.32%)	(7.40%)
Escondido Federal Credit Union	\$63,780	\$21,633	\$55,459	39.01%	\$7,504	4.14%	0.76%	3.38%	19.02%	20.55%
Parishioners Federal Credit Union	\$65,813	\$40,503	\$59,517	68.05%	\$9,402	5.74%	1.53%	4.20%	30.78%	31.75%
Olive View Employees Federal Credit Union	\$66,854	\$35,540	\$52,066	68.26%	\$6,685	4.89%	1.47%	3.42%	18.13%	22.02%
Polam Federal Credit Union	\$73,236	\$39,020	\$64,859	60.16%	\$7,324	3.97%	2.38%	1.58%	5.31%	6.03%
Bopti Federal Credit Union	\$73,507	\$25,069	\$57,853	43.33%	\$14,701	3.86%	1.59%	2.26%	(0.30%)	(1.05%)
Universal City Studios Credit Union	\$76,120	\$50,920	\$69,202	73.58%	\$5,075	4.07%	0.89%	3.18%	11.69%	15.52%
Cal State L.A. Federal Credit Union	\$76,820	\$55,591	\$70,877	78.43%	\$5,690	4.47%	1.27%	3.21%	5.10%	10.66%
PostCity Financial Credit Union	\$77,390	\$30,711	\$67,903	45.23%	\$5,953	3.80%	0.52%	3.27%	(5.75%)	(7.47%)
Nikkei Credit Union	\$82,176	\$66,518	\$70,260	94.67%	\$4,980	4.19%	0.94%	3.25%	2.01%	1.35%
Desert Valleys Federal Credit Union	\$83,301	\$43,160	\$73,826	58.46%	\$4,628	4.67%	0.70%	3.96%	21.95%	24.76%
CalCom Federal Credit Union	\$84,329	\$65,153	\$70,996	91.77%	\$3,748	4.40%	0.63%	3.76%	3.78%	3.87%
Technicolor Federal Credit Union	\$86,244	\$60,215	\$60,766	99.09%	\$4,539	4.44%	2.53%	1.90%	6.86%	16.33%
Union Yes Federal Credit Union	\$90,772	\$41,687	\$82,761	50.37%	\$8,645	3.99%	0.19%	3.80%	94.17%	103.09%
VA Desert Pacific Federal Credit Union	\$93,295	\$55,965	\$73,616	76.02%	\$5,488	5.55%	0.56%	4.99%	15.59%	11.67%
County Schools Federal Credit Union	\$96,509	\$72,343	\$89,281	81.03%	\$7,721	4.11%	1.66%	2.46%	13.01%	14.58%
Glendale Federal Credit Union	\$101,499	\$61,049	\$86,439	70.63%	\$6,548	4.50%	1.26%	3.24%	15.53%	18.46%
Santa Ana Federal Credit Union	\$106,955	\$60,578	\$93,201	65.00%	\$7,923	3.85%	0.74%	3.11%	19.77%	7.88%
Rancho Federal Credit Union	\$110,116	\$62,119	\$102,305	60.72%	\$5,796	4.23%	0.33%	3.89%	13.29%	19.04%
La Loma Federal Credit Union	\$114,080	\$71,676	\$109,020	65.75%	\$4,656	4.35%	0.37%	3.97%	12.26%	10.67%
Thinkwise Federal Credit Union	\$116,915	\$57,764	\$105,711	54.64%	\$4,497	4.31%	0.80%	3.51%	4.76%	6.24%
Sea Air Federal Credit Union	\$121,907	\$43,315	\$93,108	46.52%	\$7,388	2.95%	1.32%	1.63%	0.99%	1.89%
Interfaith Federal Credit Union	\$125,233	\$69,320	\$110,165	62.92%	\$4,638	3.83%	0.80%	3.03%	10.91%	11.86%
San Diego Firefighters Federal Credit Union	\$142,627	\$65,499	\$132,010	49.62%	\$9,202	3.53%	1.46%	2.07%	24.36%	13.68%
East County Schools Federal Credit Union	\$145,147	\$79,656	\$128,609	61.94%	\$8,797	3.41%	0.54%	2.88%	(5.80%)	(13.83%)
California Lithuanian Credit Union	\$149,172	\$99,834	\$116,367	85.79%	\$18,647	4.23%	2.80%	1.43%	5.14%	(0.57%)
South Bay Credit Union	\$156,137	\$120,649	\$134,141	89.94%	\$6,506	4.60%	1.12%	3.48%	(4.81%)	7.75%
Torrance Community Federal Credit Union	\$156,777	\$65,613	\$147,776	44.40%	\$9,222	3.72%	0.50%	3.20%	10.80%	6.91%
Vida Federal Credit Union	\$171,759	\$82,836	\$148,008	55.97%	\$5,205	4.32%	0.94%	3.38%	14.14%	12.10%
E-Central Credit Union	\$172,932	\$125,041	\$131,498	95.09%	\$5,578	4.73%	0.62%	4.11%	8.82%	10.43%
Camino Federal Credit Union	\$175,934	\$130,830	\$149,125	87.73%	\$4,887	4.70%	0.81%	3.89%	4.33%	3.35%
Schools Federal Credit Union	\$186,278	\$89,976	\$162,730	55.29%	\$5,399	3.99%	0.76%	3.23%	16.86%	18.48%
Priority One Credit Union	\$202,367	\$91,588	\$179,012	51.16%	\$5,325	4.45%	0.47%	3.99%	15.01%	13.38%
Long Beach Firemen's Credit Union	\$205,289	\$145,325	\$149,987	96.89%	\$29,327	3.65%	1.17%	2.47%	0.64%	(1.37%)
Alta Vista Credit Union	\$212,855	\$139,247	\$193,115	72.11%	\$5,321	4.46%	0.89%	3.56%	7.32%	8.51%
Clearpath Federal Credit Union	\$217,341	\$140,825	\$197,912	71.16%	\$6,687	4.82%	2.39%	2.43%	74.24%	70.23%
First Imperial Credit Union	\$232,660	\$163,604	\$197,774	82.72%	\$4,082	5.46%	1.49%	3.96%	24.43%	24.37%

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 million to \$250 million in total assets (continued)										
Chaffey Federal Credit Union	\$237,113	\$121,799	\$201,054	60.58%	\$5,514	4.31%	1.73%	2.59%	10.70%	12.03%
Average of Asset Group A	\$119,753	\$68,531	\$103,106	64.02%	\$7,463	4.19%	1.03%	3.16%	12.22%	12.42%
Asset Group B - \$251 million to \$500 million in total assets										
Edwards Federal Credit Union	\$268,761	\$132,791	\$247,459	53.66%	\$7,466	4.16%	0.81%	3.34%	14.75%	12.75%
Long Beach City Employees Federal Credit Union	\$273,312	\$118,818	\$241,590	49.18%	\$12,712	2.34%	0.73%	1.61%	(6.09%)	8.39%
Santa Barbara Teachers Federal Credit Union	\$290,548	\$60,936	\$251,296	24.25%	\$14,527	4.44%	2.08%	2.37%	11.59%	11.25%
Downey Federal Credit Union	\$324,387	\$175,427	\$256,763	68.32%	\$5,793	4.26%	1.40%	2.86%	4.40%	6.44%
UMe Federal Credit Union	\$336,360	\$160,938	\$304,815	52.80%	\$8,515	3.40%	1.43%	1.97%	(17.27%)	13.36%
Strata Federal Credit Union	\$343,069	\$249,625	\$291,913	85.51%	\$4,765	5.06%	0.79%	4.27%	4.01%	6.77%
SAG-AFTRA Federal Credit Union	\$348,657	\$157,271	\$305,770	51.43%	\$7,264	4.13%	0.71%	3.42%	(1.37%)	(3.41%)
Eagle Community Credit Union	\$366,440	\$282,773	\$321,277	88.02%	\$3,490	6.61%	1.52%	5.09%	10.64%	11.25%
Matadors Community Credit Union	\$367,783	\$280,861	\$325,802	86.21%	\$9,430	5.12%	2.36%	2.77%	7.83%	8.68%
Pasadena Federal Credit Union	\$381,255	\$197,509	\$340,951	57.93%	\$7,332	4.04%	0.85%	3.20%	33.80%	35.73%
POPA Federal Credit Union	\$383,001	\$250,374	\$346,623	72.23%	\$6,383	5.52%	1.38%	4.15%	19.17%	19.96%
Wheelhouse Credit Union	\$427,945	\$342,195	\$385,319	88.81%	\$5,383	4.77%	1.60%	3.17%	(12.40%)	6.42%
Glendale Area Schools Credit Union	\$436,926	\$138,717	\$369,803	37.51%	\$16,182	3.57%	1.94%	1.64%	7.41%	6.71%
Gain Federal Credit Union	\$439,877	\$239,628	\$409,331	58.54%	\$6,665	3.50%	1.17%	2.33%	6.79%	6.46%
Aerospace Federal Credit Union	\$471,588	\$167,959	\$334,625	50.19%	\$21,934	3.92%	2.42%	1.50%	2.64%	(2.17%)
Average of Asset Group B	\$363,994	\$197,055	\$315,556	61.64%	\$9,189	4.32%	1.41%	2.91%	5.73%	9.91%
Asset Group C - \$501 million to \$1 billion in total assets										
Cabrillo Credit Union	\$507,734	\$271,513	\$454,430	59.75%	\$6,551	4.89%	1.16%	3.73%	103.69%	102.94%
I.L.W.U. Federal Credit Union	\$516,747	\$362,956	\$468,778	77.43%	\$7,278	4.92%	1.46%	3.47%	11.73%	24.22%
AdelFi Credit Union	\$623,469	\$395,533	\$498,876	79.28%	\$6,851	4.61%	1.87%	2.59%	(6.35%)	2.79%
MyPoint Credit Union	\$652,718	\$514,757	\$574,717	89.57%	\$5,119	4.09%	1.22%	2.87%	1.13%	6.92%
USC Credit Union	\$705,662	\$523,642	\$623,068	84.04%	\$6,415	4.49%	1.28%	3.20%	6.86%	6.48%
America's Christian Credit Union	\$714,299	\$559,414	\$620,390	90.17%	\$8,453	5.14%	2.28%	2.86%	14.78%	21.14%
The First Financial Federal Credit Union	\$758,112	\$400,266	\$712,181	56.20%	\$6,164	4.17%	1.27%	2.90%	2.17%	18.14%
Foothill Federal Credit Union	\$775,373	\$504,194	\$656,480	76.80%	\$7,528	4.29%	1.65%	2.63%	5.68%	17.68%
Sun Community Federal Credit Union	\$820,519	\$587,670	\$730,868	80.41%	\$5,363	5.22%	1.61%	3.61%	28.21%	31.37%
Christian Community Credit Union	\$879,784	\$719,291	\$763,463	94.21%	\$7,684	4.58%	1.37%	3.21%	19.20%	22.07%
OceanAir Federal Credit Union	\$885,546	\$696,426	\$697,322	99.87%	\$6,945	4.17%	2.25%	1.92%	9.16%	8.93%
Certified Federal Credit Union	\$894,684	\$562,164	\$707,917	79.41%	\$7,101	4.96%	1.22%	3.74%	10.54%	11.72%
First City Credit Union	\$927,199	\$413,136	\$807,321	51.17%	\$7,858	3.89%	0.92%	2.97%	17.49%	17.56%
AltaOne Federal Credit Union	\$945,800	\$750,173	\$855,244	87.71%	\$5,389	4.80%	1.53%	3.27%	6.47%	5.74%
SkyOne Federal Credit Union	\$960,087	\$666,088	\$785,243	84.83%	\$9,698	5.06%	2.63%	2.43%	(17.69%)	(12.53%)
Water and Power Community Credit Union	\$980,948	\$677,943	\$834,740	81.22%	\$8,643	4.31%	1.00%	3.31%	15.33%	15.32%
American First Credit Union	\$988,244	\$785,080	\$860,307	91.26%	\$8,035	4.42%	1.94%	2.48%	(5.27%)	(2.03%)
Average of Asset Group C	\$796,290	\$552,367	\$685,373	80.20%	\$7,122	4.59%	1.57%	3.01%	13.13%	17.56%

Balance Sheet & Net Interest Margin

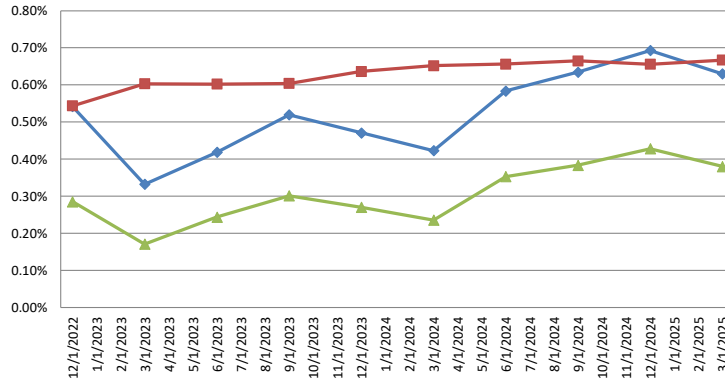
March 31, 2025

Run Date: May 8, 2025

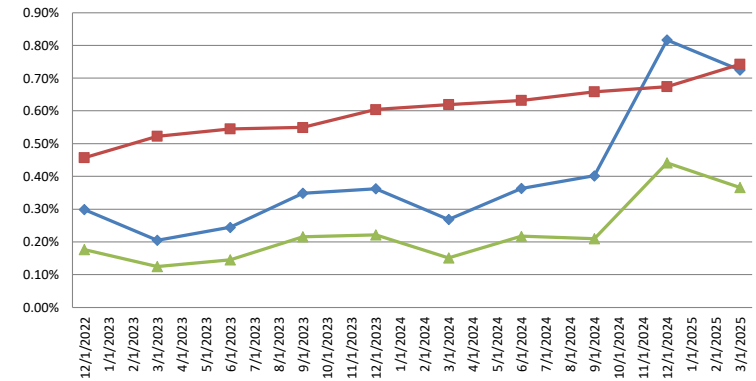
Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets										
Safe 1 Credit Union	\$1,054,213	\$751,957	\$889,298	84.56%	\$7,667	4.86%	1.29%	3.57%	21.54%	23.47%
University Credit Union	\$1,139,957	\$955,844	\$967,571	98.79%	\$8,871	4.51%	1.50%	2.89%	1.44%	0.88%
SESLOC Credit Union	\$1,168,936	\$852,489	\$1,047,502	81.38%	\$6,405	4.68%	1.14%	3.54%	8.77%	8.99%
Blupeak Credit Union	\$1,192,931	\$806,508	\$1,103,110	73.11%	\$10,110	3.85%	1.22%	2.62%	(4.71%)	(5.84%)
Honda Federal Credit Union	\$1,196,672	\$893,265	\$1,048,509	85.19%	\$6,216	4.61%	1.83%	2.79%	7.31%	5.91%
Rize Federal Credit Union	\$1,239,608	\$910,702	\$1,031,463	88.29%	\$7,124	5.55%	2.34%	3.20%	13.18%	16.02%
Southland Credit Union	\$1,272,870	\$884,103	\$1,103,792	80.10%	\$7,131	4.63%	1.72%	2.92%	2.75%	5.80%
Los Angeles Federal Credit Union	\$1,276,920	\$872,648	\$1,104,989	78.97%	\$7,318	4.29%	1.01%	3.28%	0.76%	10.08%
Los Angeles Police Federal Credit Union	\$1,325,866	\$754,580	\$1,199,810	62.89%	\$8,109	4.65%	1.45%	3.21%	(1.12%)	11.28%
Farmers Insurance Federal Credit Union	\$1,444,302	\$1,329,499	\$1,251,134	106.26%	\$5,369	6.95%	2.42%	4.54%	0.09%	11.62%
Ventura County Credit Union	\$1,445,666	\$942,485	\$1,297,236	72.65%	\$7,395	4.79%	1.43%	3.32%	7.61%	10.20%
Frontwave Credit Union	\$1,473,440	\$950,608	\$1,158,611	82.05%	\$6,165	4.04%	1.51%	2.54%	18.46%	17.58%
Northrop Grumman Federal Credit Union	\$1,586,150	\$842,932	\$1,436,249	58.69%	\$6,448	4.65%	1.90%	2.76%	15.73%	15.18%
CoastHills Federal Credit Union	\$1,807,897	\$1,267,866	\$1,481,543	85.58%	\$6,586	4.60%	1.68%	2.92%	(0.45%)	8.00%
LBS Financial Credit Union	\$2,087,124	\$1,066,436	\$1,808,437	58.97%	\$8,571	3.91%	1.67%	2.24%	8.59%	9.79%
Cal Tech Employees Federal Credit Union	\$2,124,247	\$595,597	\$1,624,275	36.67%	\$28,323	3.68%	2.76%	0.92%	17.92%	22.30%
First Entertainment Credit Union	\$2,153,532	\$1,472,486	\$1,764,551	83.45%	\$9,404	4.23%	1.65%	2.58%	9.19%	9.48%
Financial Partners Credit Union	\$2,269,253	\$1,702,571	\$1,888,995	90.13%	\$7,893	4.38%	2.17%	2.21%	4.88%	(9.89%)
Firefighters First Federal Credit Union	\$2,285,364	\$1,833,097	\$2,055,807	89.17%	\$7,669	4.52%	1.82%	2.70%	13.59%	14.48%
Arrowhead Federal Credit Union	\$2,591,940	\$1,406,990	\$2,247,845	62.59%	\$5,322	5.25%	0.67%	4.58%	19.27%	17.91%
Altura Federal Credit Union	\$2,611,955	\$1,712,809	\$2,285,750	74.93%	\$6,131	4.45%	1.12%	3.33%	5.02%	20.96%
Partners Federal Credit Union	\$2,671,936	\$2,110,872	\$2,346,594	89.95%	\$6,128	5.14%	1.73%	3.41%	13.21%	13.53%
Orange County's Credit Union	\$2,787,934	\$2,134,124	\$2,333,320	91.46%	\$8,224	4.60%	1.62%	2.97%	7.52%	14.53%
F & A Federal Credit Union	\$2,825,055	\$1,129,751	\$1,918,756	58.88%	\$25,337	4.00%	2.68%	1.33%	19.55%	13.67%
Premier America Credit Union	\$3,394,156	\$2,739,678	\$3,032,645	90.34%	\$8,101	4.27%	2.35%	1.92%	(0.25%)	(0.71%)
California Coast Credit Union	\$3,416,059	\$2,277,522	\$3,048,572	74.71%	\$6,200	4.04%	0.94%	3.11%	6.75%	5.16%
Credit Union of Southern California	\$3,491,617	\$2,034,755	\$2,862,043	71.09%	\$7,485	4.43%	1.42%	3.01%	82.54%	101.07%
NuVision Federal Credit Union	\$3,881,783	\$3,037,852	\$3,257,033	93.27%	\$6,675	5.39%	1.70%	3.69%	69.49%	75.07%
Valley Strong Credit Union	\$3,964,209	\$2,839,703	\$3,570,859	79.52%	\$6,918	4.68%	1.32%	3.36%	4.87%	13.90%
California Credit Union	\$5,180,397	\$3,315,594	\$4,696,393	70.60%	\$10,340	4.02%	1.76%	2.26%	10.62%	9.67%
Wescom Central Credit Union	\$6,493,509	\$3,354,072	\$4,613,122	72.71%	\$6,646	4.58%	1.83%	2.75%	13.81%	10.50%
Kinecta Federal Credit Union	\$6,566,153	\$5,561,120	\$5,259,785	105.73%	\$9,778	4.41%	1.95%	2.46%	(5.45%)	19.90%
Mission Federal Credit Union	\$6,828,069	\$4,769,960	\$5,984,107	79.71%	\$10,063	4.30%	1.98%	2.29%	13.20%	11.99%
San Diego County Credit Union	\$9,311,339	\$5,284,380	\$7,656,432	69.02%	\$11,131	2.94%	0.86%	2.07%	6.35%	5.02%
Logix Federal Credit Union	\$9,609,762	\$7,658,270	\$7,904,142	96.89%	\$11,516	4.55%	2.14%	2.41%	(4.79%)	5.38%
SchoolsFirst Federal Credit Union	\$33,417,551	\$20,367,685	\$28,217,379	72.18%	\$11,861	4.65%	1.98%	2.67%	18.68%	20.71%
Average of Asset Group D	\$3,849,677	\$2,539,467	\$3,236,046	79.18%	\$8,906	4.53%	1.68%	2.84%	11.83%	15.10%

Asset Quality

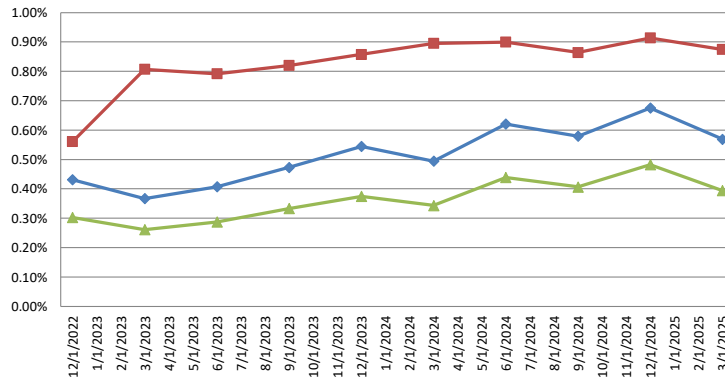
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$50 million to \$250 million in Total Assets
As of Date

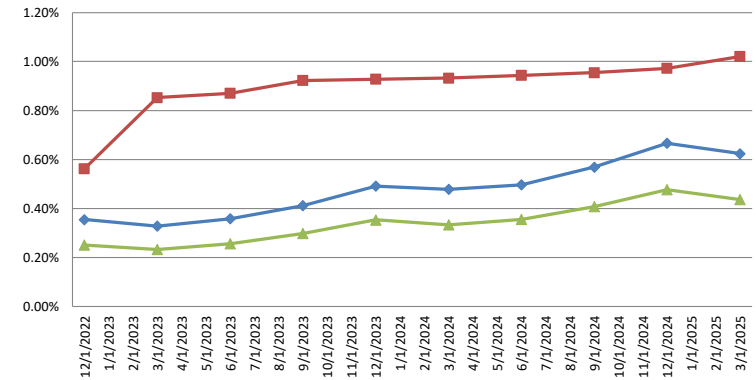
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.54%	0.33%	0.42%	0.52%	0.47%	0.42%	0.58%	0.63%	0.69%	0.63%
Reserves/Loans	0.54%	0.60%	0.60%	0.60%	0.64%	0.65%	0.66%	0.66%	0.66%	0.67%
Delinquent Loans/Assets	0.28%	0.17%	0.24%	0.30%	0.27%	0.24%	0.35%	0.38%	0.43%	0.38%

Asset Group B - \$251 million to \$500 million in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.30%	0.21%	0.24%	0.35%	0.36%	0.27%	0.36%	0.40%	0.82%	0.72%
Reserves/Loans	0.46%	0.52%	0.54%	0.55%	0.60%	0.62%	0.63%	0.66%	0.67%	0.74%
Delinquent Loans/Assets	0.18%	0.12%	0.15%	0.22%	0.22%	0.15%	0.22%	0.21%	0.44%	0.37%

Asset Group C - \$501 million to \$1 billion in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.43%	0.37%	0.41%	0.47%	0.54%	0.49%	0.62%	0.58%	0.67%	0.57%
Reserves/Loans	0.56%	0.81%	0.79%	0.82%	0.86%	0.89%	0.90%	0.86%	0.91%	0.87%
Delinquent Loans/Assets	0.30%	0.26%	0.29%	0.33%	0.37%	0.34%	0.44%	0.41%	0.48%	0.39%

Asset Group D - \$1 billion and Over in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
NPLs/Loans	0.35%	0.33%	0.36%	0.41%	0.49%	0.48%	0.50%	0.57%	0.67%	0.62%
Reserves/Loans	0.56%	0.85%	0.87%	0.92%	0.93%	0.93%	0.94%	0.95%	0.97%	1.02%
Delinquent Loans/Assets	0.25%	0.23%	0.26%	0.30%	0.35%	0.33%	0.36%	0.41%	0.48%	0.44%

Asset Quality
March 31, 2025
Run Date: May 8, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 million to \$250 million in total assets							
Los Angeles Electrical Workers Credit Union	\$52,510	\$83	0.64%	2.10%	328.92%	0.93%	0.16%
Inland Valley Federal Credit Union	\$53,126	\$72	0.46%	1.00%	219.44%	1.54%	0.14%
Huntington Beach Credit Union	\$54,467	\$34	0.21%	1.17%	547.06%	0.49%	0.06%
JACOM Credit Union	\$54,688	\$23	0.17%	0.20%	113.04%	0.32%	0.04%
Santa Barbara County Federal Credit Union	\$63,594	\$11	0.04%	0.18%	472.73%	0.15%	0.02%
Escondido Federal Credit Union	\$63,780	\$3	0.01%	0.63%	NM	0.04%	0.00%
Parishioners Federal Credit Union	\$65,813	\$1,138	2.81%	0.49%	17.57%	26.75%	1.73%
Olive View Employees Federal Credit Union	\$66,854	\$556	1.56%	0.65%	41.55%	5.12%	0.83%
Polam Federal Credit Union	\$73,236	\$150	0.38%	0.33%	86.67%	1.94%	0.20%
Bopti Federal Credit Union	\$73,507	\$140	0.56%	0.82%	147.14%	0.91%	0.19%
Universal City Studios Credit Union	\$76,120	\$368	0.72%	0.36%	50.27%	10.22%	0.48%
Cal State L.A. Federal Credit Union	\$76,820	\$64	0.12%	0.15%	134.38%	1.00%	0.08%
PostCity Financial Credit Union	\$77,390	\$289	0.94%	0.53%	56.06%	3.08%	0.37%
Nikkei Credit Union	\$82,176	\$649	0.98%	0.27%	27.58%	13.09%	0.79%
Desert Valleys Federal Credit Union	\$83,301	\$47	0.11%	1.22%	NM	0.61%	0.06%
CalCom Federal Credit Union	\$84,329	\$383	0.59%	0.61%	104.18%	2.94%	0.45%
Technicolor Federal Credit Union	\$86,244	\$194	0.32%	0.71%	220.10%	4.08%	0.22%
Union Yes Federal Credit Union	\$90,772	\$12	0.03%	0.35%	NM	0.19%	0.01%
VA Desert Pacific Federal Credit Union	\$93,295	\$39	0.07%	0.69%	984.62%	0.21%	0.04%
County Schools Federal Credit Union	\$96,509	\$2,164	2.99%	0.77%	25.65%	29.22%	2.24%
Glendale Federal Credit Union	\$101,499	\$110	0.18%	0.31%	172.73%	0.93%	0.11%
Santa Ana Federal Credit Union	\$106,955	\$687	1.13%	0.12%	10.77%	5.58%	0.64%
Rancho Federal Credit Union	\$110,116	\$161	0.26%	0.28%	109.32%	1.82%	0.15%
La Loma Federal Credit Union	\$114,080	\$169	0.24%	0.33%	139.05%	4.04%	0.15%
Thinkwise Federal Credit Union	\$116,915	\$384	0.66%	1.21%	182.03%	4.60%	0.33%
Sea Air Federal Credit Union	\$121,907	\$356	0.82%	0.42%	51.12%	1.27%	0.29%
Interfaith Federal Credit Union	\$125,233	\$324	0.47%	0.45%	96.91%	2.15%	0.26%
San Diego Firefighters Federal Credit Union	\$142,627	\$84	0.13%	1.25%	973.81%	0.78%	0.06%
East County Schools Federal Credit Union	\$145,147	\$193	0.24%	0.33%	135.23%	1.45%	0.13%
California Lithuanian Credit Union	\$149,172	\$941	0.94%	0.40%	42.51%	3.19%	0.63%
South Bay Credit Union	\$156,137	\$569	0.47%	0.77%	163.09%	3.94%	0.36%
Torrance Community Federal Credit Union	\$156,777	\$94	0.14%	0.42%	294.68%	1.08%	0.06%
Vida Federal Credit Union	\$171,759	\$106	0.13%	1.05%	823.58%	0.48%	0.06%
E-Central Credit Union	\$172,932	\$2,977	2.38%	0.88%	36.95%	7.45%	1.72%
Camino Federal Credit Union	\$175,934	\$562	0.43%	0.63%	146.26%	3.19%	0.32%
Schools Federal Credit Union	\$186,278	\$347	0.39%	0.92%	239.48%	1.61%	0.19%
Priority One Credit Union	\$202,367	\$336	0.37%	1.10%	299.11%	1.62%	0.17%
Long Beach Firemen's Credit Union	\$205,289	\$328	0.23%	1.30%	577.44%	0.57%	0.16%
Alta Vista Credit Union	\$212,855	\$742	0.53%	0.64%	120.89%	4.24%	0.35%
Clearpath Federal Credit Union	\$217,341	\$1,032	0.73%	0.28%	37.79%	9.45%	0.47%
First Imperial Credit Union	\$232,660	\$2,371	1.45%	1.44%	99.49%	8.22%	1.02%

Asset Quality

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date						Delinquent Loans/ Assets (%)
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	
Asset Group A - \$50 million to \$250 million in total assets (continued)							
Chaffey Federal Credit Union	\$237,113	\$510	0.42%	0.25%	60.39%	4.05%	0.22%
Average of Asset Group A	\$119,753	\$471	0.63%	0.67%	215.12%	4.16%	0.38%
Asset Group B - \$251 million to \$500 million in total assets							
Edwards Federal Credit Union	\$268,761	\$736	0.55%	0.41%	73.51%	5.22%	0.27%
Long Beach City Employees Federal Credit Union	\$273,312	\$1	0.00%	0.08%	NM	0.00%	0.00%
Santa Barbara Teachers Federal Credit Union	\$290,548	\$0	0.00%	0.23%	NA	0.00%	0.00%
Downey Federal Credit Union	\$324,387	\$8,364	4.77%	1.31%	27.43%	39.67%	2.58%
UMe Federal Credit Union	\$336,360	\$179	0.11%	0.45%	402.23%	0.99%	0.05%
Strata Federal Credit Union	\$343,069	\$1,050	0.42%	1.20%	285.24%	2.55%	0.31%
SAG-AFTRA Federal Credit Union	\$348,657	\$855	0.54%	0.84%	154.74%	2.06%	0.25%
Eagle Community Credit Union	\$366,440	\$1,021	0.36%	1.38%	381.98%	3.77%	0.28%
Matadors Community Credit Union	\$367,783	\$828	0.29%	0.59%	199.52%	2.24%	0.23%
Pasadena Federal Credit Union	\$381,255	\$1,071	0.54%	0.73%	134.55%	2.91%	0.28%
POPA Federal Credit Union	\$383,001	\$823	0.33%	2.05%	623.33%	2.17%	0.21%
Wheelhouse Credit Union	\$427,945	\$207	0.06%	0.69%	NM	0.62%	0.05%
Glendale Area Schools Credit Union	\$436,926	\$3,514	2.53%	0.58%	22.74%	7.69%	0.80%
Gain Federal Credit Union	\$439,877	\$620	0.26%	0.44%	169.03%	2.57%	0.14%
Aerospace Federal Credit Union	\$471,588	\$192	0.11%	0.15%	130.21%	1.17%	0.04%
Average of Asset Group B	\$363,994	\$1,297	0.72%	0.74%	217.04%	4.91%	0.37%
Asset Group C - \$501 million to \$1 billion in total assets							
Cabrillo Credit Union	\$507,734	\$430	0.16%	0.81%	511.86%	1.29%	0.08%
I.L.W.U. Federal Credit Union	\$516,747	\$2,470	0.68%	0.49%	72.47%	5.87%	0.48%
AdelFi Credit Union	\$623,469	\$2,129	0.54%	1.75%	324.85%	2.66%	0.34%
MyPoint Credit Union	\$652,718	\$1,068	0.21%	0.26%	124.72%	1.99%	0.16%
USC Credit Union	\$705,662	\$3,631	0.69%	0.94%	135.03%	7.05%	0.51%
America's Christian Credit Union	\$714,299	\$1,801	0.32%	0.54%	166.46%	3.19%	0.25%
The First Financial Federal Credit Union	\$758,112	\$1,998	0.50%	0.92%	184.13%	17.59%	0.26%
Foothill Federal Credit Union	\$775,373	\$1,084	0.21%	0.66%	308.67%	1.25%	0.14%
Sun Community Federal Credit Union	\$820,519	\$7,809	1.33%	0.81%	60.81%	11.32%	0.95%
Christian Community Credit Union	\$879,784	\$2,657	0.37%	0.51%	136.81%	2.37%	0.30%
OceanAir Federal Credit Union	\$885,546	\$3,144	0.45%	0.57%	126.91%	9.74%	0.36%
Certified Federal Credit Union	\$894,684	\$2,131	0.38%	1.74%	459.17%	1.29%	0.24%
First City Credit Union	\$927,199	\$2,003	0.48%	1.01%	208.84%	2.76%	0.22%
AltaOne Federal Credit Union	\$945,800	\$5,761	0.77%	1.71%	222.72%	9.54%	0.61%
SkyOne Federal Credit Union	\$960,087	\$10,234	1.54%	0.37%	24.17%	27.00%	1.07%
Water and Power Community Credit Union	\$980,948	\$6,471	0.95%	1.10%	115.28%	11.59%	0.66%
American First Credit Union	\$988,244	\$712	0.09%	0.67%	738.48%	1.24%	0.07%
Average of Asset Group C	\$796,290	\$3,267	0.57%	0.87%	230.67%	6.93%	0.39%

Asset Quality

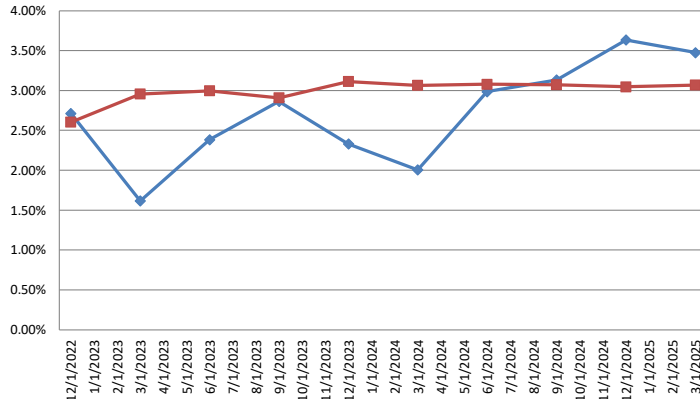
March 31, 2025

Run Date: May 8, 2025

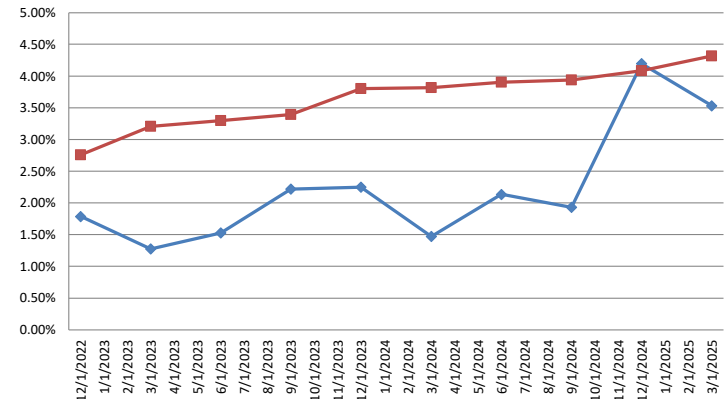
Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets							
Safe 1 Credit Union	\$1,054,213	\$2,448	0.33%	0.98%	300.94%	1.69%	0.23%
University Credit Union	\$1,139,957	\$11,920	1.25%	0.59%	47.38%	11.41%	1.05%
SESLOC Credit Union	\$1,168,936	\$3,648	0.43%	0.87%	204.47%	3.45%	0.31%
Blupeak Credit Union	\$1,192,931	\$16,006	1.98%	1.48%	74.37%	17.42%	1.34%
Honda Federal Credit Union	\$1,196,672	\$2,888	0.32%	0.39%	121.71%	3.02%	0.24%
Rize Federal Credit Union	\$1,239,608	\$6,481	0.71%	1.01%	141.58%	6.83%	0.52%
Southland Credit Union	\$1,272,870	\$5,179	0.59%	1.25%	213.03%	6.30%	0.41%
Los Angeles Federal Credit Union	\$1,276,920	\$4,876	0.56%	1.60%	287.12%	4.34%	0.38%
Los Angeles Police Federal Credit Union	\$1,325,866	\$2,998	0.40%	0.81%	202.94%	2.51%	0.23%
Farmers Insurance Federal Credit Union	\$1,444,302	\$14,257	1.07%	1.99%	185.21%	10.18%	0.99%
Ventura County Credit Union	\$1,445,666	\$13,146	1.39%	1.26%	90.58%	9.76%	0.91%
Frontwave Credit Union	\$1,473,440	\$3,469	0.36%	0.88%	240.88%	2.74%	0.24%
Northrop Grumman Federal Credit Union	\$1,586,150	\$12,807	1.52%	1.68%	110.32%	10.92%	0.81%
CoastHills Federal Credit Union	\$1,807,897	\$16,704	1.32%	1.15%	87.19%	12.56%	0.92%
LBS Financial Credit Union	\$2,087,124	\$4,236	0.40%	1.07%	269.59%	1.69%	0.20%
Cal Tech Employees Federal Credit Union	\$2,124,247	\$180	0.03%	0.77%	NM	0.12%	0.01%
First Entertainment Credit Union	\$2,153,532	\$9,482	0.64%	0.91%	141.13%	5.16%	0.44%
Financial Partners Credit Union	\$2,269,253	\$5,346	0.31%	0.54%	171.34%	3.51%	0.24%
Firefighters First Federal Credit Union	\$2,285,364	\$1,299	0.07%	0.50%	700.77%	0.67%	0.06%
Arrowhead Federal Credit Union	\$2,591,940	\$9,409	0.67%	1.46%	218.99%	3.05%	0.36%
Altura Federal Credit Union	\$2,611,955	\$6,096	0.36%	1.29%	361.63%	2.94%	0.23%
Partners Federal Credit Union	\$2,671,936	\$18,619	0.88%	1.38%	156.27%	5.96%	0.70%
Orange County's Credit Union	\$2,787,934	\$8,496	0.40%	0.91%	228.35%	3.81%	0.30%
F & A Federal Credit Union	\$2,825,055	\$1,217	0.11%	0.32%	300.49%	0.43%	0.04%
Premier America Credit Union	\$3,394,156	\$27,628	1.01%	0.72%	71.02%	9.18%	0.81%
California Coast Credit Union	\$3,416,059	\$2,897	0.13%	0.70%	550.50%	0.83%	0.08%
Credit Union of Southern California	\$3,491,617	\$10,782	0.53%	1.29%	243.48%	4.47%	0.31%
NuVision Federal Credit Union	\$3,881,783	\$16,236	0.53%	0.90%	169.12%	3.90%	0.42%
Valley Strong Credit Union	\$3,964,209	\$45,927	1.62%	1.13%	69.62%	12.87%	1.16%
California Credit Union	\$5,180,397	\$7,232	0.22%	0.65%	299.57%	2.01%	0.14%
Wescom Central Credit Union	\$6,493,509	\$7,487	0.22%	1.20%	536.20%	2.12%	0.12%
Kinecta Federal Credit Union	\$6,566,153	\$22,188	0.40%	1.01%	251.94%	3.80%	0.34%
Mission Federal Credit Union	\$6,828,069	\$9,017	0.19%	1.22%	647.96%	1.20%	0.13%
San Diego County Credit Union	\$9,311,339	\$5,787	0.11%	0.94%	855.12%	0.44%	0.06%
Logix Federal Credit Union	\$9,609,762	\$47,229	0.62%	1.05%	170.43%	3.56%	0.49%
SchoolsFirst Federal Credit Union	\$33,417,551	\$159,267	0.78%	0.85%	108.97%	4.90%	0.48%
Average of Asset Group D	\$3,849,677	\$15,080	0.62%	1.02%	252.29%	4.99%	0.44%

Net Worth

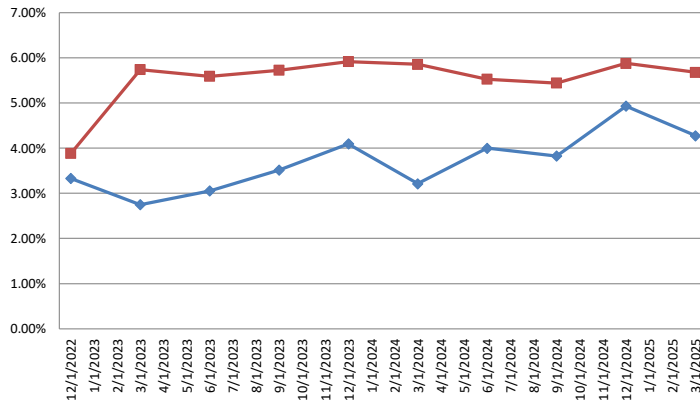
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

Asset Group A - \$50 million to \$250 million in Total Assets
As of Date

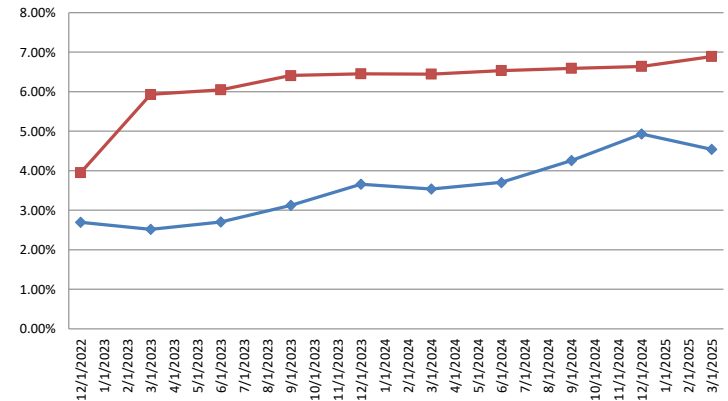
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Delinquent Loans/Net Worth	2.71%	1.62%	2.38%	2.86%	2.33%	2.01%	2.99%	3.13%	3.63%	3.47%
Classified Assets/Net Worth	2.60%	2.96%	3.00%	2.91%	3.11%	3.06%	3.08%	3.07%	3.05%	3.07%

Asset Group B - \$251 million to \$500 million in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Delinquent Loans/Net Worth	1.79%	1.28%	1.53%	2.22%	2.25%	1.47%	2.14%	1.93%	4.20%	3.53%
Classified Assets/Net Worth	2.76%	3.21%	3.30%	3.39%	3.80%	3.82%	3.90%	3.94%	4.08%	4.32%

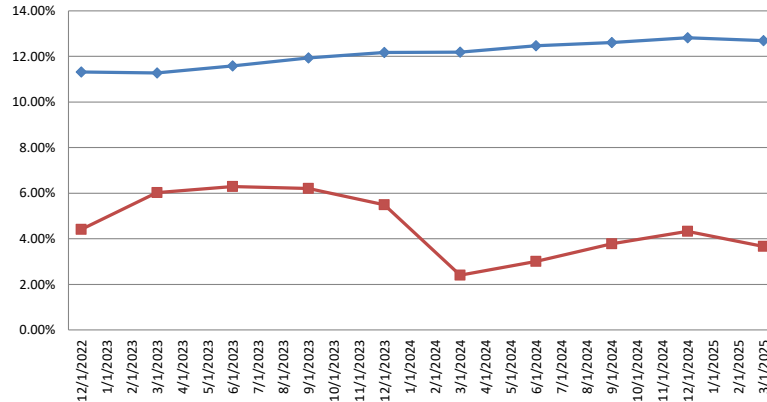
Asset Group C - \$501 million to \$1 billion in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Delinquent Loans/Net Worth	3.33%	2.75%	3.05%	3.51%	4.09%	3.21%	4.00%	3.82%	4.93%	4.27%
Classified Assets/Net Worth	3.88%	5.74%	5.59%	5.72%	5.91%	5.85%	5.53%	5.44%	5.87%	5.68%

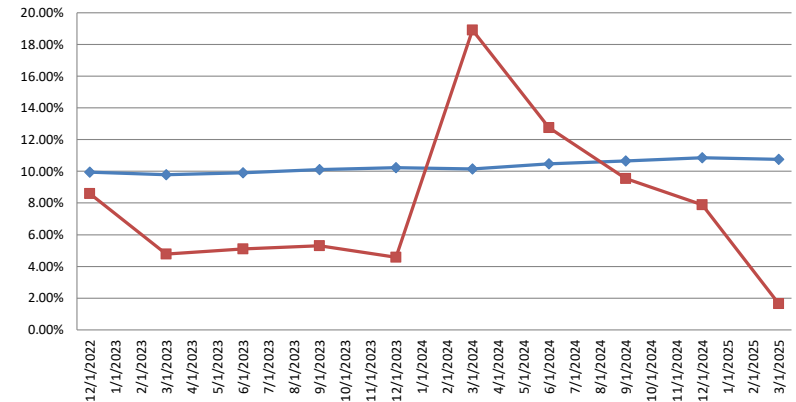
Asset Group D - \$1 billion and Over in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Delinquent Loans/Net Worth	2.70%	2.52%	2.70%	3.13%	3.66%	3.54%	3.70%	4.25%	4.93%	4.54%
Classified Assets/Net Worth	3.95%	5.93%	6.04%	6.41%	6.45%	6.44%	6.53%	6.59%	6.64%	6.89%

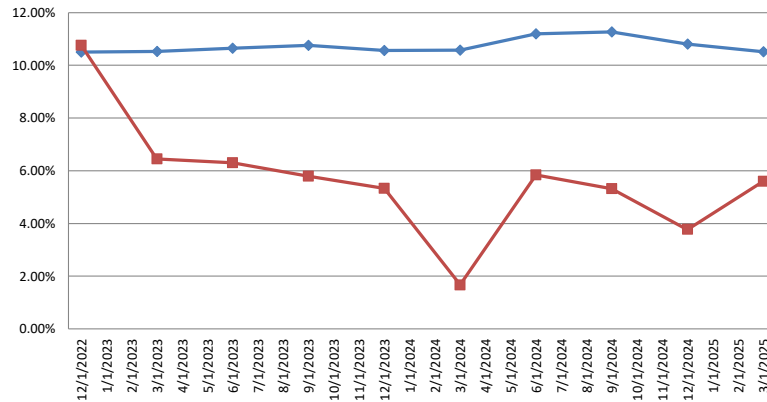
Summary Trends of Historical Asset Group Averages: Net Worth/Assets & Net Worth Growth (Decline) - YTD

Asset Group A - \$50 million to \$250 million in Total Assets
As of Date

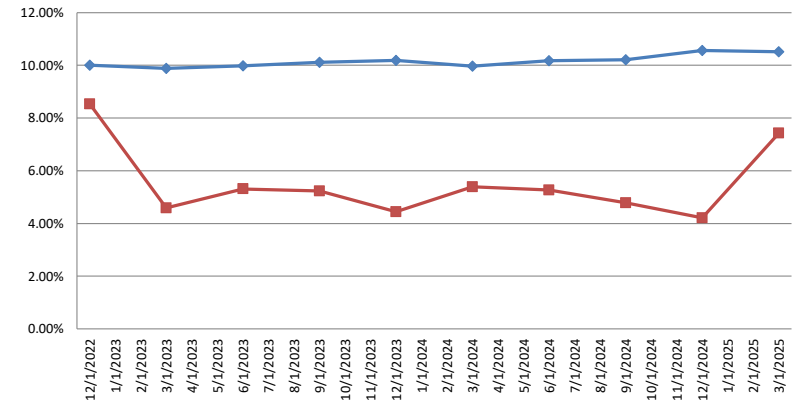
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/Assets	11.31%	11.27%	11.58%	11.94%	12.17%	12.18%	12.47%	12.60%	12.82%	12.69%
Net Worth Growth	4.40%	6.03%	6.28%	6.20%	5.49%	2.40%	3.00%	3.77%	4.32%	3.66%

Asset Group B - \$251 million to \$500 million in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/Assets	9.95%	9.79%	9.90%	10.11%	10.22%	10.15%	10.48%	10.65%	10.85%	10.75%
Net Worth Growth	8.59%	4.78%	5.10%	5.31%	4.58%	18.90%	12.76%	9.54%	7.88%	1.65%

Asset Group C - \$501 million to \$1 billion in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/Assets	10.51%	10.53%	10.65%	10.76%	10.56%	10.58%	11.20%	11.26%	10.81%	10.52%
Net Worth Growth	10.76%	6.44%	6.31%	5.80%	5.33%	1.67%	5.84%	5.32%	3.77%	5.60%

Asset Group D - \$1 billion and Over in Total Assets
As of Date

	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Net Worth/Assets	10.00%	9.89%	9.98%	10.12%	10.19%	9.97%	10.18%	10.22%	10.56%	10.52%
Net Worth Growth	8.54%	4.59%	5.31%	5.24%	4.44%	5.39%	5.27%	4.78%	4.21%	7.43%

Net Worth

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)

Asset Group A - \$50 million to \$250 million in total assets

Los Angeles Electrical Workers Credit Union	\$52,510	\$10,311	19.64%	1.36%	0.80%	2.65%
Inland Valley Federal Credit Union	\$53,126	\$4,571	8.60%	0.61%	1.58%	3.46%
Huntington Beach Credit Union	\$54,467	\$6,753	12.40%	5.40%	0.50%	2.75%
JACOM Credit Union	\$54,688	\$9,360	17.12%	(6.52%)	0.25%	0.28%
Santa Barbara County Federal Credit Union	\$63,594	\$7,273	11.44%	5.75%	0.15%	0.71%
Escondido Federal Credit Union	\$63,780	\$8,079	12.67%	11.83%	0.04%	1.70%
Parishioners Federal Credit Union	\$65,813	\$5,283	8.03%	8.82%	21.54%	3.79%
Olive View Employees Federal Credit Union	\$66,854	\$14,495	21.68%	3.65%	3.84%	1.59%
Polam Federal Credit Union	\$73,236	\$7,569	10.34%	(3.77%)	1.98%	1.72%
Bopti Federal Credit Union	\$73,507	\$15,147	20.61%	3.54%	0.92%	1.36%
Universal City Studios Credit Union	\$76,120	\$6,914	9.08%	(6.66%)	5.32%	2.68%
Cal State L.A. Federal Credit Union	\$76,820	\$7,023	9.14%	1.43%	0.91%	1.22%
PostCity Financial Credit Union	\$77,390	\$9,466	12.23%	0.42%	3.05%	1.71%
Nikkei Credit Union	\$82,176	\$11,329	13.79%	1.67%	5.73%	1.58%
Desert Valleys Federal Credit Union	\$83,301	\$7,198	8.64%	2.63%	0.65%	7.32%
CalCom Federal Credit Union	\$84,329	\$12,716	15.08%	2.56%	3.01%	3.14%
Technicolor Federal Credit Union	\$86,244	\$7,615	8.83%	(10.29%)	2.55%	5.61%
Union Yes Federal Credit Union	\$90,772	\$6,398	7.05%	14.98%	0.19%	2.25%
VA Desert Pacific Federal Credit Union	\$93,295	\$20,339	21.80%	6.78%	0.19%	1.89%
County Schools Federal Credit Union	\$96,509	\$6,952	7.20%	(0.92%)	31.13%	7.98%
Glendale Federal Credit Union	\$101,499	\$12,187	12.01%	2.64%	0.90%	1.56%
Santa Ana Federal Credit Union	\$106,955	\$13,061	12.21%	11.56%	5.26%	0.57%
Rancho Federal Credit Union	\$110,116	\$8,957	8.13%	5.20%	1.80%	1.96%
La Loma Federal Credit Union	\$114,080	\$10,195	8.94%	10.18%	1.66%	2.31%
Thinkwise Federal Credit Union	\$116,915	\$10,776	9.22%	3.18%	3.56%	6.49%
Sea Air Federal Credit Union	\$121,907	\$28,998	23.79%	(4.96%)	1.23%	0.63%
Interfaith Federal Credit Union	\$125,233	\$14,730	11.76%	5.12%	2.20%	2.13%
San Diego Firefighters Federal Credit Union	\$142,627	\$10,928	7.66%	(5.38%)	0.77%	7.49%
East County Schools Federal Credit Union	\$145,147	\$13,088	9.02%	4.70%	1.47%	1.99%
California Lithuanian Credit Union	\$149,172	\$29,140	19.53%	1.38%	3.23%	1.37%
South Bay Credit Union	\$156,137	\$14,275	9.14%	3.62%	3.99%	6.50%
Torrance Community Federal Credit Union	\$156,777	\$15,080	9.62%	14.54%	0.62%	1.84%
Vida Federal Credit Union	\$171,759	\$23,006	13.39%	18.82%	0.46%	3.79%
E-Central Credit Union	\$172,932	\$38,944	22.52%	3.68%	7.64%	2.82%
Camino Federal Credit Union	\$175,934	\$21,066	11.97%	2.62%	2.67%	3.90%
Schools Federal Credit Union	\$186,278	\$22,092	11.86%	4.49%	1.57%	3.76%
Priority One Credit Union	\$202,367	\$25,706	12.70%	8.53%	1.31%	3.91%
Long Beach Firemen's Credit Union	\$205,289	\$55,213	26.90%	6.59%	0.59%	3.43%
Alta Vista Credit Union	\$212,855	\$17,965	8.44%	0.29%	4.13%	4.99%
Clearpath Federal Credit Union	\$217,341	\$19,324	8.89%	(4.10%)	5.34%	2.02%
First Imperial Credit Union	\$232,660	\$28,429	12.22%	18.33%	8.34%	8.30%

Net Worth

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					Classified Assets/ Net Worth (%)
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	
Asset Group A - \$50 million to \$250 million in total assets (continued)						
Chaffey Federal Credit Union	\$237,113	\$17,946	7.57%	(0.51%)	2.84%	1.72%
Average of Asset Group A	\$119,753	\$15,140	12.69%	3.66%	3.47%	3.07%
Asset Group B - \$251 million to \$500 million in total assets						
Edwards Federal Credit Union	\$268,761	\$24,442	9.09%	1.45%	3.01%	2.21%
Long Beach City Employees Federal Credit Union	\$273,312	\$36,427	13.33%	0.05%	0.00%	0.27%
Santa Barbara Teachers Federal Credit Union	\$290,548	\$39,140	13.47%	6.72%	0.00%	0.36%
Downey Federal Credit Union	\$324,387	\$30,533	9.41%	(2.38%)	27.39%	7.51%
UMe Federal Credit Union	\$336,360	\$28,106	8.36%	4.11%	0.64%	2.56%
Strata Federal Credit Union	\$343,069	\$47,046	13.71%	(1.38%)	2.23%	6.37%
SAG-AFTRA Federal Credit Union	\$348,657	\$39,797	11.41%	0.12%	2.15%	3.32%
Eagle Community Credit Union	\$366,440	\$37,931	10.35%	2.81%	2.69%	10.28%
Matadors Community Credit Union	\$367,783	\$39,929	10.86%	1.29%	2.07%	4.14%
Pasadena Federal Credit Union	\$381,255	\$37,639	9.87%	3.61%	2.85%	3.83%
POPA Federal Credit Union	\$383,001	\$42,451	11.08%	6.29%	1.94%	12.08%
Wheelhouse Credit Union	\$427,945	\$32,777	7.66%	2.79%	0.63%	7.24%
Glendale Area Schools Credit Union	\$436,926	\$66,418	15.20%	(5.28%)	5.29%	1.20%
Gain Federal Credit Union	\$439,877	\$37,698	8.57%	3.34%	1.64%	2.78%
Aerospace Federal Credit Union	\$471,588	\$42,036	8.91%	1.20%	0.46%	0.59%
Average of Asset Group B	\$363,994	\$38,825	10.75%	1.65%	3.53%	4.32%
Asset Group C - \$501 million to \$1 billion in total assets						
Cabrillo Credit Union	\$507,734	\$49,649	9.78%	73.28%	0.87%	4.43%
I.L.W.U. Federal Credit Union	\$516,747	\$46,904	9.08%	14.20%	5.27%	3.82%
AdelFi Credit Union	\$623,469	\$90,096	14.45%	8.86%	2.36%	7.68%
MyPoint Credit Union	\$652,718	\$57,106	8.75%	0.20%	1.87%	2.33%
USC Credit Union	\$705,662	\$73,570	10.43%	1.12%	4.94%	6.66%
America's Christian Credit Union	\$714,299	\$65,099	9.11%	0.98%	2.77%	4.61%
The First Financial Federal Credit Union	\$758,112	\$53,883	7.11%	(2.45%)	3.71%	6.83%
Foothill Federal Credit Union	\$775,373	\$92,008	11.87%	6.53%	1.18%	3.64%
Sun Community Federal Credit Union	\$820,519	\$71,313	8.69%	6.22%	10.95%	6.66%
Christian Community Credit Union	\$879,784	\$110,694	12.58%	0.29%	2.40%	3.28%
OceanAir Federal Credit Union	\$885,546	\$66,059	7.46%	(10.00%)	4.76%	6.04%
Certified Federal Credit Union	\$894,684	\$178,076	19.90%	10.00%	1.20%	5.49%
First City Credit Union	\$927,199	\$123,824	13.35%	2.09%	1.62%	3.38%
AltaOne Federal Credit Union	\$945,800	\$88,078	9.31%	0.56%	6.54%	14.57%
SkyOne Federal Credit Union	\$960,087	\$72,664	7.57%	(18.04%)	14.08%	3.40%
Water and Power Community Credit Union	\$980,948	\$86,896	8.86%	2.51%	7.45%	8.58%
American First Credit Union	\$988,244	\$103,333	10.46%	(1.16%)	0.69%	5.09%
Average of Asset Group C	\$796,290	\$84,074	10.52%	5.60%	4.27%	5.68%

Net Worth

March 31, 2025

Run Date: May 8, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - Over \$1 billion in total assets						
Safe 1 Credit Union	\$1,054,213	\$158,952	15.08%	10.81%	1.54%	4.63%
University Credit Union	\$1,139,957	\$102,669	9.01%	1.49%	11.61%	5.50%
SESLOC Credit Union	\$1,168,936	\$110,065	9.42%	2.51%	3.31%	6.78%
Blupeak Credit Union	\$1,192,931	\$103,478	8.67%	2.08%	15.47%	11.50%
Honda Federal Credit Union	\$1,196,672	\$106,756	8.92%	11.53%	2.71%	3.29%
Rize Federal Credit Union	\$1,239,608	\$125,037	10.09%	3.74%	5.18%	7.34%
Southland Credit Union	\$1,272,870	\$107,643	8.46%	27.25%	4.81%	10.25%
Los Angeles Federal Credit Union	\$1,276,920	\$139,462	10.92%	6.78%	3.50%	10.04%
Los Angeles Police Federal Credit Union	\$1,325,866	\$153,856	11.60%	1.19%	1.95%	3.95%
Farmers Insurance Federal Credit Union	\$1,444,302	\$129,062	8.94%	(3.74%)	11.05%	20.46%
Ventura County Credit Union	\$1,445,666	\$137,511	9.51%	10.94%	9.56%	8.66%
Frontwave Credit Union	\$1,473,440	\$142,476	9.67%	3.56%	2.43%	5.86%
Northrop Grumman Federal Credit Union	\$1,586,150	\$146,091	9.21%	0.12%	8.77%	9.67%
CoastHills Federal Credit Union	\$1,807,897	\$138,265	7.65%	3.18%	12.08%	10.53%
LBS Financial Credit Union	\$2,087,124	\$274,025	13.13%	2.68%	1.55%	4.17%
Cal Tech Employees Federal Credit Union	\$2,124,247	\$209,857	9.88%	0.92%	0.09%	2.19%
First Entertainment Credit Union	\$2,153,532	\$204,449	9.49%	1.09%	4.64%	6.55%
Financial Partners Credit Union	\$2,269,253	\$197,042	8.68%	0.91%	2.71%	4.65%
Firefighters First Federal Credit Union	\$2,285,364	\$209,291	9.16%	3.51%	0.62%	4.35%
Arrowhead Federal Credit Union	\$2,591,940	\$294,490	11.36%	13.94%	3.20%	7.00%
Altura Federal Credit Union	\$2,611,955	\$263,454	10.09%	5.15%	2.31%	8.37%
Partners Federal Credit Union	\$2,671,936	\$300,112	11.23%	1.45%	6.20%	9.69%
Orange County's Credit Union	\$2,787,934	\$285,461	10.24%	6.83%	2.98%	6.80%
F & A Federal Credit Union	\$2,825,055	\$351,121	12.43%	5.18%	0.35%	1.04%
Premier America Credit Union	\$3,394,156	\$329,208	9.70%	(4.98%)	8.39%	5.96%
California Coast Credit Union	\$3,416,059	\$445,315	13.04%	1.49%	0.65%	3.58%
Credit Union of Southern California	\$3,491,617	\$409,006	11.71%	58.15%	2.64%	6.42%
NuVision Federal Credit Union	\$3,881,783	\$434,887	11.20%	53.13%	3.73%	6.31%
Valley Strong Credit Union	\$3,964,209	\$363,400	9.17%	6.05%	12.64%	8.80%
California Credit Union	\$5,180,397	\$472,697	9.12%	2.42%	1.53%	4.58%
Wescom Central Credit Union	\$6,493,509	\$499,215	7.69%	2.20%	1.50%	8.04%
Kinecta Federal Credit Union	\$6,566,153	\$566,409	8.63%	4.52%	3.92%	9.87%
Mission Federal Credit Union	\$6,828,069	\$812,173	11.89%	5.77%	1.11%	7.19%
San Diego County Credit Union	\$9,311,339	\$1,817,447	19.52%	4.13%	0.32%	2.72%
Logix Federal Credit Union	\$9,609,762	\$1,407,009	14.64%	5.67%	3.36%	5.72%
SchoolsFirst Federal Credit Union	\$33,417,551	\$3,191,165	9.55%	5.69%	4.99%	5.44%
Average of Asset Group D	\$3,849,677	\$420,515	10.52%	7.43%	4.54%	6.89%

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.