

## PROFILE OF STATE CHARTERED BANKS

PERIOD ENDING	12/31/2012	12/31/2013	12/31/2014	3/31/2015
Number of Banks	171	160	155	152
Loans & Leases (Net)*	186,945.6	205,401.8	240,012.2	243,876.2
Reserve for loans	3,112.9	2,967.9	2,940.0	2,938.0
Total Assets	281,666.4	302,442.9	355,188.3	362,443.3
Total Deposits	225,692.8	241,573.2	285,265.2	291,389.3
Total Equity Capital	36,942.4	38,050.5	44,550.7	45,926.1
Noncurrent Loans & Leases**	2,999.1	2,480.2	1,715.7	1,685.5
Total Past Due Loans & Leases***	3,960.4	3,270.7	2,308.3	2,272.5
Other Real Estate Owned****	715.8	513.9	380.7	348.6
Interest Earned	10,779.3	10,618.4	11,782.1	3,060.6
Interest Expense	1,049.6	834.0	877.7	221.2
Net Interest Income	9,729.7	9,784.4	10,904.4	2,839.4
Noninterest Income	2,107.1	2,128.7	2,409.2	680.7
Loan Loss Provision	554.1	220.0	235.7	50.5
Noninterest Expense	7,102.2	7,389.4	8,246.7	2,142.7
Net Income	3,022.4	3,197.1	3,224.0	870.5
Return on Assets#	1.07	1.06	0.91	0.96
Return on Equity#	8.18	8.40	7.24	7.58
Net Interest Margin#	3.45	3.24	3.07	3.13
Loans & Leases/Deposits	82.83	85.03	84.14	83.69
Loans & Leases/Assets	66.37	67.91	67.57	67.29
LLR/Total Loans	1.67	1.44	1.22	1.20
Equity Capital/Assets	13.12	12.58	12.54	12.67
Noncurrent Loans & Leases/Total Loans & Leases	1.60	1.21	0.71	0.69
Total Past Due Loans & Leases/Total Loans & Leases	2.12	1.59	0.96	0.93
Reserves for Loans/Noncurrent Loans&Leases	103.79	119.67	171.36	174.31

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

\*\*\*\* Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

# Aggregate, annualized return.

**CALIFORNIA STATE CHARTERED BANKS**  
**PEER GROUP COMPARISON**  
**as of March 31, 2015**  
**(Dollar Amounts in Millions)**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	8	75	43	26
% of total	5.3	49.3	28.3	17.1
Loans & Leases (Net)*	412.2	13,218.0	26,379.1	203,866.9
Reserve for loans	12.9	241.1	417.8	2,266.2
Total Assets	556.5	19,114.8	40,280.1	302,491.9
% of total	0.2	5.3	11.1	83.5
Total Deposits	453.7	16,022.6	32,938.0	241,974.9
Total Equity Capital	86.4	2,357.4	5,055.7	38,426.7
Noncurrent Loans & Leases**	10.0	117.5	281.8	1,276.2
Total Past Due Loans & Leases***	14.5	149.4	365.8	1,742.7
Other Real Estate Owned	6.5	58.1	75.7	208.3
Interest Earned	6.5	187.1	363.4	2,503.5
Interest Expense	0.5	15.1	26.4	179.3
Net Interest Income	6.1	172.0	337.0	2,324.3
Noninterest Income	0.9	23.7	208.7	447.3
Loan Loss Provision	(0.2)	(1.9)	5.0	47.6
Noninterest Expense	7.1	137.3	415.9	1,582.4
Net Income	(0.4)	41.8	87.8	741.2
Return on Assets#	-0.26	0.88	0.87	0.98
Return on Equity#	-1.66	7.10	6.94	7.72
Net Interest Margin#	4.36	3.60	3.35	3.07
Loans & Leases/Deposits	90.84	82.50	80.09	84.25
Loans & Leases/Assets	74.07	69.15	65.49	67.40
Equity Capital/Assets	15.52	12.33	12.55	12.70
Noncurrent Loans&Leases/Total Loans&Leases	2.43	0.89	1.07	0.63
Tot. Past Due Loans&Leases/Total Loans&Leases	3.53	1.13	1.39	0.85
Reserves for Loans/Noncurrent Loans & Leases	128.54	205.28	148.26	177.57

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

# Aggregate, Annualized return

## SELECTED FINANCIAL DATA

as of March 31, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
1st Capital Bank	Monterey	480,450	348,360	5,537	436,975	42,500	701	0.58%	6.60%
AltaPacific Bank	Santa Rosa	332,293	212,895	2,761	241,288	53,030	1,404	1.69%	10.59%
America California Bank	San Francisco	132,587	95,357	2,627	97,740	17,993	137	0.41%	3.05%
American Business Bank	Los Angeles	1,505,873	662,767	12,694	1,350,542	124,744	2,996	0.80%	9.61%
American Continental Bank	City of Industry	198,372	128,910	2,637	163,750	25,179	306	0.62%	4.86%
American River Bank	Rancho Cordova	605,993	266,408	5,308	501,279	88,171	1,053	0.70%	4.78%
American Riviera Bank	Santa Barbara	230,318	165,920	2,107	200,377	27,454	443	0.77%	6.45%
Americas United Bank	Glendale	165,266	108,563	1,850	135,193	25,499	1,058	2.56%	16.60%
Avidbank	Palo Alto	526,973	383,422	5,912	389,192	52,258	374	0.28%	2.86%
Banamex USA	Los Angeles	1,060,805	299,436	15,670	699,205	306,654	(23,873)	-9.00%	-31.14%
Bank of Agriculture and Commerce	Stockton	517,525	303,580	5,564	448,161	51,030	1,042	0.81%	8.17%
Bank of Feather River	Yuba City	77,355	56,452	748	67,590	9,499	196	1.01%	8.25%
Bank of Hemet	Riverside	514,212	400,972	6,407	454,853	58,191	3,012	2.34%	20.70%
Bank of Marin	Novato	1,825,858	1,346,484	15,156	1,590,445	204,060	4,636	1.02%	9.09%
Bank of Rio Vista	Rio Vista	198,184	65,144	1,439	167,321	25,431	159	0.32%	2.50%
Bank of San Francisco	San Francisco	176,185	153,442	2,085	154,151	16,245	330	0.75%	8.13%
Bank of Santa Barbara	Santa Barbara	181,481	126,782	1,760	149,974	16,559	559	1.23%	13.50%
Bank of Santa Clarita	Santa Clarita	266,447	169,528	1,955	187,116	24,513	347	0.52%	5.66%
Bank of Stockton	Stockton	2,358,708	1,321,056	42,831	1,916,573	323,285	6,003	1.02%	7.43%
Bank of the Orient	San Francisco	465,969	346,844	10,562	392,272	54,602	(238)	-0.20%	-1.74%
Bank of the Sierra	Porterville	1,730,668	1,067,624	10,718	1,392,004	215,759	3,955	0.91%	7.33%
Bank of the West	San Francisco	70,937,958	51,173,782	588,962	51,396,600	11,980,595	127,109	0.72%	4.24%
Bay Commercial Bank	Walnut Creek	613,955	404,969	2,900	530,772	71,799	5,389	3.51%	30.02%
BBCN Bank	Los Angeles	7,262,465	5,737,107	69,594	5,811,384	928,352	22,278	1.23%	9.60%
Beneficial State Bank	Oakland	384,097	291,829	4,639	297,542	42,259	426	0.44%	4.03%
California Bank & Trust	San Diego	11,546,802	8,536,596	88,636	9,896,325	1,560,043	25,691	0.89%	6.59%
California Bank of Commerce	Lafayette	462,225	344,705	5,575	371,872	59,753	684	0.59%	4.58%
California Business Bank	Los Angeles	80,384	63,287	2,315	56,987	11,937	(685)	-3.41%	-22.95%
California Pacific Bank	San Francisco	92,209	56,188	3,499	63,715	27,249	346	1.50%	5.08%
California Republic Bank	Irvine	1,345,202	832,833	6,228	1,163,560	128,186	3,476	1.03%	10.85%
California United Bank	Los Angeles	2,406,524	1,664,278	13,247	2,088,695	289,502	4,323	0.72%	5.97%
Capital Bank	San Juan Capistrano	256,622	181,762	2,756	221,302	24,163	702	1.09%	11.62%
Cathay Bank	Los Angeles	11,877,967	9,213,690	156,089	9,130,135	1,711,848	37,762	1.27%	8.82%
Central Valley Community Bank	Fresno	1,197,541	576,993	8,399	1,042,037	138,752	2,567	0.86%	7.40%

## SELECTED FINANCIAL DATA

as of March 31, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Citizens Business Bank	Ontario	7,436,423	3,716,023	60,709	5,914,255	913,281	16,552	0.89%	7.25%
Commerce Bank of Temecula Valley	Murrieta	64,951	45,311	774	55,517	9,106	25	0.15%	1.10%
CommerceWest Bank	Irvine	431,296	294,337	3,762	371,377	55,747	1,001	0.93%	7.18%
Commercial Bank of California	Irvine	325,580	192,058	3,661	269,047	34,951	387	0.48%	4.43%
Commonwealth Business Bank	Los Angeles	703,891	607,193	8,995	608,893	80,694	2,772	1.58%	13.74%
Community 1st Bank	Auburn	229,306	144,384	2,516	203,010	23,673	290	0.51%	4.90%
Community Bank	Pasadena	3,577,879	2,289,791	35,400	2,629,936	306,562	7,183	0.80%	9.37%
Community Bank of Santa Maria	Santa Maria	211,269	117,742	1,955	189,898	20,717	373	0.71%	7.20%
Community Bank of the Bay	Oakland	239,151	176,741	2,838	212,884	21,543	459	0.77%	8.52%
Community Business Bank	West Sacramento	211,475	143,638	2,085	182,986	26,041	475	0.90%	7.30%
Community Valley Bank	El Centro	128,828	87,118	1,389	106,149	14,333	484	1.50%	13.51%
Cornerstone Community Bank	Red Bluff	167,213	127,045	1,608	148,072	18,547	262	0.63%	5.65%
County Commerce Bank	Oxnard	254,727	147,941	2,346	223,463	22,956	483	0.76%	8.42%
CTBC Bank Corp. (USA)	Los Angeles	2,294,626	1,685,808	27,075	1,796,153	399,752	3,354	0.58%	3.36%
East West Bank	Pasadena	29,831,275	21,692,603	257,738	25,358,999	2,953,680	99,172	1.33%	13.43%
Eastern International Bank	Los Angeles	121,544	78,817	1,144	103,790	17,594	162	0.53%	3.68%
EverTrust Bank	Pasadena	700,858	489,036	8,877	527,488	141,357	1,887	1.08%	5.34%
Exchange Bank	Santa Rosa	1,918,486	1,213,836	37,526	1,696,715	165,806	5,134	1.07%	12.39%
Farmers & Merchants Bank of Central California	Lodi	2,413,767	1,705,320	38,940	2,112,226	251,187	6,627	1.10%	10.55%
Farmers & Merchants Bank of Long Beach	Long Beach	5,559,897	3,134,870	52,745	4,182,203	820,582	16,728	1.20%	8.15%
First Choice Bank	Cerritos	680,253	561,920	9,092	587,380	57,999	1,001	0.59%	6.90%
First Commercial Bank (USA)	Alhambra	487,064	462,315	8,116	370,493	105,442	729	0.60%	2.77%
First Community Bank	Santa Rosa	976,019	708,884	14,731	804,085	100,952	4,677	1.92%	18.53%
First Credit Bank	Los Angeles	385,794	270,213	13,180	211,086	171,017	5,828	6.04%	13.63%
First Foundation Bank	Irvine	1,463,302	1,268,943	10,300	979,305	116,519	3,059	0.84%	10.50%
First General Bank	Rowland Heights	613,155	537,336	5,789	525,457	73,308	2,767	1.81%	15.10%
First Mountain Bank	Big Bear Lake	145,565	92,707	2,917	131,596	12,871	(48)	-0.13%	-1.49%
First Northern Bank of Dixon	Dixon	995,371	550,013	8,894	897,506	90,030	1,533	0.62%	6.81%
First Republic Bank	San Francisco	51,066,460	39,070,582	219,216	39,939,190	5,074,997	115,912	0.91%	9.14%
Five Star Bank	Rocklin	650,596	493,124	6,158	585,010	63,726	3,169	1.95%	19.89%
Focus Business Bank	San Jose	397,105	180,707	2,730	367,160	29,092	403	0.41%	5.54%
Folsom Lake Bank	Folsom	154,644	97,699	1,505	125,019	15,886	163	0.42%	4.10%
Founders Community Bank	San Luis Obispo	175,430	104,315	1,736	159,169	16,110	363	0.83%	9.01%
Fremont Bank	Fremont	2,978,053	2,290,408	46,548	2,671,073	258,861	12,116	1.63%	18.72%

## SELECTED FINANCIAL DATA

as of March 31, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Fresno First Bank	Fresno	265,295	171,571	3,205	239,278	25,005	646	0.97%	10.33%
Friendly Hills Bank	Whittier	117,016	64,918	1,595	89,545	15,324	65	0.22%	1.70%
GBC International Bank	Los Angeles	485,022	401,132	5,176	416,638	55,566	960	0.79%	6.91%
Golden State Bank	Upland	108,455	75,861	1,417	89,004	14,102	(243)	-0.90%	-6.89%
Golden Valley Bank	Chico	170,012	106,212	1,792	142,211	19,416	357	0.84%	7.35%
Grandpoint Bank	Los Angeles	2,789,782	2,033,361	14,471	2,370,779	324,851	7,222	1.04%	8.89%
Hanmi Bank	Los Angeles	4,078,652	2,828,852	52,949	3,569,735	464,492	11,696	1.15%	10.07%
Heritage Bank of Commerce	San Jose	1,652,696	1,103,381	18,554	1,431,695	178,541	4,390	1.06%	9.84%
Heritage Oaks Bank	Paso Robles	1,774,324	1,215,591	16,913	1,464,977	208,326	4,266	0.96%	8.19%
Home Bank of California	San Diego	124,190	103,903	1,082	86,548	21,944	643	2.07%	11.72%
Liberty Bank	South San Francisco	242,011	161,091	3,185	202,600	30,243	288	0.48%	3.81%
Lighthouse Bank	Santa Cruz	177,784	120,502	3,164	151,405	25,715	494	1.11%	7.68%
Manufacturers Bank	Los Angeles	2,547,423	1,778,177	28,629	2,040,466	300,197	2,811	0.44%	3.75%
Mechanics Bank	Richmond	3,346,067	1,595,007	34,926	2,909,752	344,372	7,424	0.89%	8.62%
Mega Bank	San Gabriel	272,580	207,512	3,593	225,365	36,424	359	0.53%	3.94%
Metropolitan Bank	Oakland	138,875	106,422	2,820	114,090	16,077	904	2.60%	22.49%
Mission Bank	Bakersfield	433,557	251,965	3,187	391,336	38,664	703	0.65%	7.27%
Mission Valley Bank	Sun Valley	275,476	193,474	4,173	235,700	36,465	573	0.83%	6.29%
Montecito Bank & Trust	Santa Barbara	1,198,953	642,404	11,100	1,058,232	126,869	3,808	1.27%	12.01%
Monterey County Bank	Monterey	185,557	113,996	2,817	146,929	15,577	363	0.78%	9.32%
Mother Lode Bank	Sonora	67,008	49,774	1,105	61,677	5,064	64	0.38%	5.06%
Murphy Bank	Fresno	200,401	177,189	1,759	176,537	22,727	1,232	2.46%	21.68%
New Resource Bank	San Francisco	263,690	174,906	3,410	230,937	31,600	410	0.62%	5.19%
Oak Valley Community Bank	Oakdale	753,440	452,724	7,409	673,642	75,057	1,583	0.84%	8.44%
Ojai Community Bank	Ojai	179,067	138,295	1,674	154,856	16,026	198	0.44%	4.94%
Open Bank	Los Angeles	554,668	432,895	5,871	453,314	67,232	1,300	0.94%	7.73%
Opus Bank	Irvine	5,562,252	4,357,131	24,878	4,343,820	824,511	11,076	0.80%	5.37%
Orange County Business Bank	Irvine	201,766	125,686	1,679	130,264	46,993	83	0.16%	0.71%
Pacific Alliance Bank	Rosemead	223,501	170,387	3,428	178,266	24,096	597	1.07%	9.91%
Pacific City Bank	Los Angeles	911,427	777,650	9,381	820,330	87,222	2,990	1.31%	13.71%
Pacific Coast Bankers' Bank	Walnut Creek	671,805	253,555	3,818	512,087	69,779	746	0.44%	4.28%
Pacific Commerce Bank	Los Angeles	220,337	193,418	2,914	177,782	25,756	534	0.97%	8.29%
Pacific Enterprise Bank	Irvine	390,686	291,839	3,675	334,342	43,905	1,197	1.23%	10.91%
Pacific Mercantile Bank	Costa Mesa	1,055,104	838,276	12,639	901,612	117,968	332	0.13%	1.13%

## SELECTED FINANCIAL DATA

as of March 31, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Pacific Premier Bank	Irvine	2,743,909	2,131,387	13,646	2,059,691	322,095	2,742	0.40%	3.41%
Pacific Valley Bank	Salinas	237,387	166,011	3,130	209,773	26,767	204	0.34%	3.05%
Pacific Western Bank	Los Angeles	16,459,274	12,249,265	92,377	12,309,759	3,410,276	73,019	1.77%	8.56%
Pan American Bank	Los Angeles	36,175	30,081	812	31,090	4,909	(690)	-7.63%	-56.22%
Pan Pacific Bank	Fremont	139,148	99,451	1,662	118,419	18,015	105	0.30%	2.33%
Partners Bank of California	Mission Viejo	139,418	101,311	2,509	122,802	16,093	227	0.65%	5.64%
Pinnacle Bank	Gilroy	242,168	164,686	3,577	216,804	24,327	148	0.24%	2.43%
Plaza Bank	Irvine	569,783	489,963	6,381	475,279	61,627	1,622	1.14%	10.53%
Plumas Bank	Quincy	553,317	384,954	5,722	484,049	55,672	1,417	1.02%	10.18%
Preferred Bank	Los Angeles	2,137,838	1,688,876	23,388	1,857,124	243,740	6,690	1.25%	10.98%
Premier Business Bank	Los Angeles	239,423	203,531	1,965	174,496	24,143	406	0.68%	6.73%
Premier Valley Bank	Fresno	647,487	393,538	4,219	561,495	71,189	2,234	1.38%	12.55%
Presidio Bank	San Francisco	548,536	416,492	5,172	482,548	48,473	483	0.35%	3.99%
ProAmérica Bank	Los Angeles	160,376	126,107	2,147	131,046	28,041	(79)	-0.20%	-1.13%
Redding Bank of Commerce	Redding	985,030	699,544	11,296	762,901	114,901	1,968	0.80%	6.85%
Redwood Capital Bank	Eureka	293,450	206,586	2,962	265,195	27,061	569	0.78%	8.41%
River City Bank	Sacramento	1,305,978	785,787	22,089	993,471	150,852	2,368	0.73%	6.28%
River Valley Community Bank	Yuba City	223,699	89,163	1,637	201,404	22,015	341	0.61%	6.20%
Royal Business Bank	Los Angeles	944,245	785,157	8,619	799,191	139,161	3,115	1.32%	8.95%
San Diego Private Bank	Coronado	445,038	336,142	2,964	337,263	52,953	1,303	1.17%	9.84%
Santa Cruz County Bank	Santa Cruz	474,535	330,660	6,560	428,120	40,012	1,250	1.05%	12.50%
Savings Bank of Mendocino County	Ukiah	1,008,194	370,811	11,547	846,505	158,309	2,074	0.82%	5.24%
Scott Valley Bank	Yreka	590,261	324,704	4,911	518,176	61,659	978	0.66%	6.34%
Seacoast Commerce Bank	San Diego	436,779	368,845	5,329	393,295	38,592	1,351	1.24%	14.00%
Security Bank of California	Riverside	634,748	451,425	6,939	562,456	60,487	902	0.57%	5.96%
Security First Bank	Fresno	115,272	71,347	1,196	94,852	14,630	(43)	-0.15%	-1.18%
Sierra Vista Bank	Folsom	136,918	91,785	1,412	119,054	17,135	113	0.33%	2.64%
Silicon Valley Bank	Santa Clara	37,979,071	14,439,679	167,815	34,288,579	2,886,173	75,235	0.79%	10.43%
Silvergate Bank	La Jolla	953,094	844,423	5,340	535,333	76,735	1,150	0.48%	5.99%
State Bank of India (California)	Los Angeles	727,073	543,142	8,195	549,405	124,021	(755)	-0.42%	-2.44%
Summit Bank	Oakland	210,961	124,145	3,705	183,014	24,855	460	0.87%	7.40%
Summit State Bank	Santa Rosa	474,375	297,547	5,270	366,212	69,536	1,722	1.45%	9.91%
Suncrest Bank	Visalia	195,125	127,288	1,783	165,194	29,569	196	0.40%	2.65%
Sunwest Bank	Irvine	851,747	704,392	15,110	695,998	107,855	2,324	1.09%	8.62%

## SELECTED FINANCIAL DATA

as of March 31, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Sutter Community Bank	Yuba City	66,275	51,069	1,453	56,856	9,250	14	0.08%	0.61%
TomatoBank	Alhambra	449,466	306,033	6,560	389,264	59,228	1,175	1.05%	7.94%
Tri Counties Bank	Chico	3,894,121	2,326,296	36,055	3,351,532	477,844	8,704	0.89%	7.29%
Tri-Valley Bank	San Ramon	103,119	83,345	1,456	86,597	9,403	(53)	-0.21%	-2.25%
Tustin Community Bank	Tustin	72,127	60,022	2,170	60,317	9,351	372	2.06%	15.91%
United American Bank	San Mateo	285,764	194,393	6,640	261,966	22,781	170	0.24%	2.98%
United Pacific Bank	City of Industry	105,884	88,289	2,754	74,800	19,827	462	1.75%	9.32%
United Security Bank	Fresno	679,999	492,560	11,290	578,578	94,061	1,375	0.81%	5.85%
Uniti Bank	Buena Park	199,145	132,402	5,610	166,781	31,442	416	0.84%	5.29%
US Metro Bank	Garden Grove	121,204	86,664	4,393	105,373	15,525	482	1.59%	12.42%
Valley Business Bank	Visalia	418,644	263,906	3,328	370,446	44,584	949	0.91%	8.51%
Valley Republic Bank	Bakersfield	462,221	255,674	3,771	416,248	42,981	789	0.68%	7.34%
Vibra Bank	Chula Vista	133,563	94,619	1,267	118,521	14,546	(38)	-0.11%	-1.04%
Wells Fargo Bank, Ltd.	Los Angeles	561,649	0	0	2,836	469,728	16,474	11.73%	14.03%
WestAmerica Bank	San Rafael	4,995,160	1,683,884	31,187	4,383,013	491,108	14,698	1.18%	11.97%
Wilshire Bank	Los Angeles	4,409,570	3,523,023	48,171	3,646,907	564,482	19,103	1.73%	13.54%

**SELECTED FINANCIAL DATA**  
as of March 31, 2015  
(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
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## SELECTED FINANCIAL DATA

as of March 31, 2015

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
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## PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/12	12/31/13	12/31/14	3/31/15
Number of Thrift and Loans	7	6	4	4
Loans & Leases (Net)*	6,645.0	7,213.2	429.6	423.6
Reserve for loans	133.1	126.9	12.1	11.6
Total Assets	8,665.0	8,753.8	555.3	543.5
Total Deposits	6,478.4	6,595.0	373.9	360.1
Total Equity Capital	1,348.6	1,389.7	142.8	145.3
Noncurrent Loans & Leases**	125.1	61.7	10.1	7.4
Total Past Due Loans & Leases***	145.5	76.9	21.5	14.3
Other Real Estate Owned****	16.8	8.2	0.2	0.2
Interest Earned	504.2	500.2	47.3	11.4
Interest Expense	79.0	69.0	4.6	1.1
Net Interest Income	425.2	431.2	42.6	10.3
Noninterest Income	29.4	24.4	5.1	1.0
Loan Loss Provision	25.4	19.4	5.6	1.1
Noninterest Expense	191.0	179.7	30.5	7.8
Net Income	142.2	152.5	6.9	1.5
Return on Assets#	1.64	1.74	1.24	1.08
Return on Equity#	10.55	10.98	4.81	4.03
Net Interest Margin#	4.91	4.93	7.68	7.59
Loans & Leases/Deposits	102.57	109.37	114.90	117.63
Loans & Leases/Assets	76.69	82.40	77.36	77.94
LLR/Total Loans	2.00	1.76	2.81	2.73
Equity Capital/Assets	15.56	15.87	25.71	26.73
Noncurrent Loans&Leases/Total Loans&Leases	1.88	0.85	2.35	1.74
Tot. Past Due Loans&Leases/Total Loans&Leases	2.19	1.07	5.00	3.38
Reserves for Loans/Noncurrent Loans&Leases	106.40	205.76	119.61	156.88

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

\*\*\*\* Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

# Aggregate return. 6/30 data annualized.

NA Not Available

**SELECTED FINANCIAL DATA**  
as of March 31, 2015

Name of Industrial Bank	Location	Assets	Total Loans	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Balboa Thrift and Loan Association	Chula Vista	208,258	193,367	2,670	172,444	34,852	539	1.04%	6.19%
Community Commerce Bank	Claremont	186,723	122,731	4,958	101,325	50,001	713	1.53%	5.70%
Finance and Thrift Company	Porterville	120,245	92,568	3,692	85,602	33,301	135	0.45%	1.62%
Rancho Santa Fe Thrift & Loan Association	San Marcos	28,308	14,954	245	763	27,145	76	1.07%	1.12%

## Schedule T - Fiduciary and Related Services

(State Chartered Banks)

as of March 31, 2015

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	(000s)	(000s)			
<b>FIDUCIARY AND RELATED ASSETS</b>					
4. Personal trust and agency accounts.....	7,189,141	206,217	4,010	116	4.
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	119,197	481,867	92	160	5.a.
b. Employee benefit - defined benefit.....	160,836	78,132	20	5	5.b.
c. Other employee benefit and retirement-related accounts.....	537,370	255,651	991	199	5.c.
6. Corporate trust and agency accounts.....	23,103	4,495	3	11	6.
7. Investment management and investment advisory agency accounts.....	3,073,861	11,609	1,742	10	7.
8. Foundation and endowment trust and agency accounts.....	369,064	129,890	173	31	8.
9. Other fiduciary accounts.....	25,600	12,660	17	5	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	11,498,172	1,180,521	7,048	537	10.
11. Custody and safekeeping accounts.....		16,391,781		1,172	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5c and 11)	446,232	57,197	962	135	13.

### Schedule T - Fiduciary and Related Services - Continued

Memoranda	(Column A)	(Column B)	(Column C)	
	Personal Trust and Agency and Investment Management Agency Accounts	Employee Benefit and Retirement-Related Trust and Agency Accounts	All Other Accounts	
	(000s)	(000s)	(000s)	
1. Managed assets held in fiduciary accounts:				
a. Noninterest-bearing deposits.....	6,307	1	4	M.1.a.
b. Interest-bearing deposits.....	107,567	9,471	3,914	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	258,174	28,631	15,720	M.1.c.
d. State, county and municipal obligations.....	1,404,085	9,396	5,874	M.1.d.
e. Money market mutual funds.....	444,126	33,763	47,225	M.1.e.
f. Equity mutual funds.....	1,310,096	242,459	77,647	M.1.f.
g. Other mutual funds.....	1,093,802	176,156	55,360	
h. Common trust funds and collective investment funds.....				
i. Other short-term obligations.....	35,696			
j. Other notes and bonds.....	478,490	59,587	38,064	M.1.g.
k. Investments in unregistered funds and private equity investments.....	846,235	732		
l. Other common and preferred stocks.....	2,582,700	244,675	104,325	M.1.h.
m. Real estate mortgages.....	40,323	8,733	5,202	M.1.i.
n. Real estate.....	845,632	1,160	31,966	M.1.j.
o. Miscellaneous assets.....	839,024	2,638	3,209	M.1.k.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	10,292,257	817,402	388,510	

q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....

	(Column A) Managed Assets	(Column B) Number of Managed Assets

Memoranda

2. Corporate trust and agency accounts:

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding (000s)	
a. Corporate and municipal trusteeships.....			M.2.a.
(1) Issues reported in Memoranda 2a. that are in default.....			M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency.....			M.2.b.

3. Collective investment funds and common trust funds:

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets (000s)	
a. Domestic equity.....			M.3.a
b. International/Global equity.....			M.3.b.
c. Stock/Bond blend.....			M.3.c.
d. Taxable bond.....			M.3.d.
e. Municipal bond.....			M.3.e.
f. Short term investments/Money market.....			M.3.f.
g. Specialty/Other.....			M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....			M.3.h.

**P. Trust Business for Which Securities Are on Deposit with the State Treasurer**

	(Column A) Court Trusts (000s)	(Column B) Private Trusts (000s)	
P.1. Trust business for which securities are on deposit with the State Treasurer.....	360,716	27,671,832	P.1.
P.2. Less: real estate.....	44,173		P.2.
P.3. Trust business on which security is required.....	316,543	27,671,832	P.3.
P.4. Amount of security required by Sections 1540 and 1541 of the Financial Code.....	4,150	2,466	P.4.
P.5. Market value of securities on deposit with the State Treasurer.....	9,464	5,427	P.5.
P.6. Excess or deficiency; denote negative amount in ( ).....	5,314	2,961	P.6.

FIDUCIARY AND RELATED SERVICES INCOME

	(000s)	
14. Personal trust and agency accounts.....	9,619	14.
15. Employee benefit and retirement-related trust and agency accounts:		
a. Employee benefit-defined contribution .....	718	15.a.
b. Employee benefit-defined benefit.....	169	15.b.
c. Other employee benefit and retirement-related accounts.....	1,080	15.c.
16. Corporate trust and agency accounts .....	22	16.
17. Investment management and investment advisory agency accounts .....	4,308	17.
18. Foundation and endowment trust and agency accounts.....	436	18.
19. Other fiduciary accounts .....	37	19.
20. Custody and safekeeping accounts .....	1,127	20.
21. Other fiduciary and related services income.....	41	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) .....	17,557	22.
23. Less: Expenses.....	16,675	23.
24. Less: Net losses from fiduciary and related services.....	48	24.
25. Plus: Intracompany income credits for fiduciary and related services .....	1,900	25.
26. Net fiduciary and related services income .....	2,734	26.

Memoranda

	(Column A) Gross Losses Managed Accounts (000s)	(Column B) Gross Losses Non-Managed Accounts (000s)	(Column C) Recoveries (000s)	
4. Fiduciary settlements, surcharges, and other losses				
a. Personal trust and agency accounts.....	23	23		M.4.a.
b. Employee benefit and retirement-related trust and agency accounts .....				M.4.b.
c. Investment management and investment advisory..... agency accounts.....	3			M.4.c.
d. Other fiduciary accounts and related services.....				M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal				

## Schedule T - Fiduciary and Related Services

(Trust Companies)

as of March 31, 2015

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	(000s)	(000s)			
<b>FIDUCIARY AND RELATED ASSETS</b>					
4. Personal trust and agency accounts.....	4,732,827	1,848,721	1,692	500	4.
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	208,336	3,257,478	65	26	5.a.
b. Employee benefit - defined benefit.....	92,823	311,636	7	6	5.b.
c. Other employee benefit and retirement-related accounts.....	636,565	247,312	767	161	5.c.
6. Corporate trust and agency accounts.	296,138		2		6.
7. Investment management and investment advisory agency accounts.....	69,503,422	475,300	5,018	70	7.
8. Foundation and endowment trust and agency accounts	459,982	114,883	91	9	8.
9. Other fiduciary accounts .....		140,315		13	9.
10. Total fiduciary accounts (sum of items 4 through 9) .....	75,930,093	6,395,645	7,642	785	10.
11. Custody and safekeeping accounts.....		12,938,772		225	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5c and 11)	497,590	182,206	579	150	13.

# Schedule T - Fiduciary and Related Services

(Trust Companies)

as of March 31, 2015

Memoranda

1. Managed assets held in fiduciary accounts:

- a. Noninterest-bearing deposits.....
- b. Interest-bearing deposits.....
- c. U.S. Treasury and U.S. Government agency obligations.....
- d. State, county and municipal obligations.....
- e. Money market mutual funds.....
- f. Equity mutual funds.....
- g. Other mutual funds.....
- h. Common trust funds and collective investment funds.....
- i. Other short-term obligations.....
- j. Other notes and bonds.....
- k. Investments in unregistered funds and private equity investments.....
- l. Other common and preferred stocks.....
- m. Real estate mortgages.....
- n. Real estate.....
- o. Miscellaneous assets.....
- p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)

- q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....

	(Column A)	(Column B)	(Column C)
	Personal Trust and Agency and Investment Management Agency Accounts	Employee Benefit and Retirement-Related Trust and Agency Accounts	All Other Accounts
	(000s)	(000s)	(000s)
a.	3,810	159	45
b.	79,419	5,854	2,251
c.			
d.	847,635	14,388	98,428
e.	3,737,394	28,165	16,638
f.	1,679,316	66,307	58,377
g.	5,742,750	357,383	136,448
h.	2,441,254	172,394	73,387
i.			
j.	10,162,439		
k.	94,062		
l.	9,902,477	676,547	456,549
m.			
n.	121,795	19,939	22,466
o.	34,092,606	288,366	429,523
p.	71,740	165	
q.	657,719	1,925	17,340
	3,335,654	11,735	5,232
	72,970,070	1,643,327	1,316,684
		(Column A) Managed Assets	(Column B) Number of Managed Assets
		7,860,007	15,019

**Schedule T - Fiduciary and Related Services**  
**(Trust Companies)**  
**as of March 31, 2015**

Memoranda

2. Corporate trust and agency accounts:

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding (000s)	
a. Corporate and municipal trusteeships.....			M.2.a.
(1) Issues reported in Memoranda 2a. that are in default.....			M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency.....			M.2.b.

3. Collective investment funds and common trust funds:

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets (000s)	
a. Domestic equity.....	1	143,575	M.3.a.
b. International/Global equity.....			M.3.b.
c. Stock/Bond blend.....			M.3.c.
d. Taxable bond.....	1	152,563	M.3.d.
e. Municipal bond .....			M.3.e.
f. Short term investments/Money market.....			M.3.f.
g. Specialty/Other.....			M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	2	296,138	M.3.h.

**P. Trust Business for Which Securities Are on Deposit with the State Treasurer**

	(Column A) Court Trusts (000s)	(Column B) Private Trusts (000s)	
P.1. Trust business for which securities are on deposit with the State Treasurer.....	60,972	95,202,598	P.1.
P.2. Less: real estate.....			P.2.
P.3. Trust business on which security is required.....	60,972	95,202,598	P.3.
P.4. Amount of security required by Sections 1540 and 1541 of the Financial Code.....	1,750	850	P.4.
P.5. Market value of securities on deposit with the State Treasurer.....	2,050	1,418	P.5.
P.6. Excess or deficiency; denote negative amount in ( ).....	300	568	P.6.

**Schedule T - Fiduciary and Related Services**  
**(Trust Companies)**  
**as of March 31, 2015**

**INCOME**

FIDUCIARY AND RELATED SERVICES INCOME	(000s)	
14. Personal trust and agency accounts.....	7,850	14.
15. Employee benefit and retirement-related trust and agency accounts:		
a. Employee benefit-defined contribution .....	311	15.a.
b. Employee benefit-defined benefit.....	152	15.b.
c. Other employee benefit and retirement-related accounts.....	1,062	15.c.
16. Corporate trust and agency accounts .....		16.
17. Investment management and investment advisory agency accounts .....	104,243	17.
18. Foundation and endowment trust and agency accounts.....	678	18.
19. Other fiduciary accounts .....	340	19.
20. Custody and safekeeping accounts .....	353	20.
21. Other fiduciary and related services income.....	2,028	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) .....	117,017	22.
23. Less: Expenses.....	111,974	23.
24. Less: Net losses from fiduciary and related services.....	14	24.
25. Plus: Intracompany income credits for fiduciary and related services .....	336	25.
26. Net fiduciary and related services income .....	5,365	26.

Memoranda

Memoranda	(Column A) Gross Losses Managed Accounts (000s)	(Column B) Gross Losses Non-Managed Accounts (000s)	(Column C) Recoveries  (000s)	
4. Fiduciary settlements, surcharges, and other losses				
a. Personal trust and agency accounts.....		13		M.4.a.
b. Employee benefit and retirement-related trust and agency... accounts				M.4.b.
c. Investment management and investment advisory..... agency accounts.....		1		M.4.c.
d. Other fiduciary accounts and related services.....				M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule T, item 21).....		14		M.4.e.

**TRUST COMPANY CONSOLIDATED REPORT OF CONDITION**

as of March 31, 2015

(in thousands)

**ASSETS**

Cash and due from	170,808	1
U.S. Treasury securities	23,808	2
Obligations of other U.S. Government agencies and corporations	6,086	3
Obligations of States and political subdivisions	17,369	4
Other Securities	6,457	5
Loans	6,785	6(a)
Reserve for possible loan losses	0	6(b)
Loans (net)	6,785	6(c)
Bank premises, furniture and fixtures and other assets representing bank premises	33,456	7(a)
Capital leases included above	453	7(b)
Real estate owned other than bank premises	318	8
Investments in subsidiaries not consolidated	0	9
Other assets (complete schedule on reverse)	120,223	10
<b>TOTAL ASSETS</b>	<b>\$385,310</b>	<b>11</b>

**LIABILITIES**

Liabilities for borrowed money	556	12
Mortgage indebtedness	0	13
Other liabilities	109,957	14
<b>TOTAL LIABILITIES</b>	<b>\$110,513</b>	<b>15</b>

Capital notes and debentures	0	16
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**SHAREHOLDERS EQUITY**

Preferred stock	0	17
Number shares outstanding	0	17(a)
Common stock	23,071	18
Number shares authorized	1,127,300	18(a)
Number shares outstanding	614,055	18(b)
Surplus	48,532	19
<b>TOTAL CONTRIBUTED CAPITAL</b>	<b>71,603</b>	<b>20</b>
Retained earnings and other capital reserves	203,194	21
<b>TOTAL SHAREHOLDERS EQUITY</b>	<b>\$274,797</b>	<b>22</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$385,310</b>	<b>23</b>

**MEMORANDA**

Assets deposited with State Treasurer to qualify for exercise of fiduciary powers (market value)	3,469	M1
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# TRUST COMPANY CONSOLIDATED REPORT OF INCOME

as of March 31, 2015

(in Thousands)

## Operating income:

Income from fiduciary activities	117,013	A1a
Interest on federal funds sold	0	A1b
Interest on U.S. Treasury securities	16	A1c
Interest on obligations of other U.S. government agencies and corporations	35	A1d
Interest on obligations of states and political subdivisions of the U.S	72	A1e
Interest on other securities	4	A1f
Interest and fees on loans	42	A1g
Other income	416	A1h
<b>TOTAL OPERATING INCOME</b>	<b>117,598</b>	<b>A1i</b>

## Operating Expenses

Salaries and employee benefits	25,141	A2a
Interest on borrowed money	4	A2b
Interest on capital notes	0	A2c
Occupancy expense of premises, gross	798	A2d1
Less rental income	0	A2d2
Occupancy expense of premises, net	798	A2d3
Furniture and equipment expense	569	A2e
Provision for possible loan losses	0	A2f
Other operating expenses	85,269	A2g
<b>TOTAL OPERATING EXPENSES</b>	<b>111,781</b>	<b>A2h</b>

Income before income taxes and securities gains or losses	5,817	3
Applicable income taxes	2,251	4
Income before securities gains or losses	3,566	5
Securities gains (losses), gross	0	6a
Applicable income taxes	0	6b
Securities gains (losses), net	0	6c
Net income before extraordinary items	3,566	7
Extraordinary items, Net of tax effect	0	8
<b>NET INCOME</b>	<b>3,566</b>	<b>9</b>

**Total Fiduciary Assets--State Chartered Banks and Trust Companies**  
as of March 31, 2015

Name of Bank or Trust Company	City	Total Fiduciary Assets	Number of Fiduciary Accounts
Bank of Marin	Novato	343,502	174
Bank of Stockton	Stockton	1,115,205	808
Bank of the West	San Francisco	3,409,792	2,345
California Bank & Trust	San Diego		
Capital Guardian Trust Company	Los Angeles	67,223,510	4,215
Citibank (Banamex USA)	Los Angeles		
Citizens Business Bank	Ontario	2,335,000	727
East West Bank	Pasadena		
Enterprise Trust & Investment Company	Los Gatos	737,858	368
Exchange Bank	Santa Rosa	964,737	829
Farmers & Merchants Trust Company of Long Beach	Long Beach	2,218,676	1,061
Fiduciary Trust International of California	Los Angeles	6,347,745	1,287
First Foundation Bank	Irvine	1,005,460	258
First Northern Bank of Dixon	Dixon	39,536	59
First Republic Trust Company	San Francisco	17,056,661	1,464
Fremont Bank	Fremont	438,547	204
Manufacturers Bank	Los Angeles	35,699	13
Mechanics Bank (The)	Richmond	1,259,559	960
Montecito Bank & Trust	Santa Barbara	624,475	506
Northern Trust Company of California	Los Angeles	10,605,217	60
San Pasqual Fiduciary Trust Company	Los Angeles	871,114	231
Trust Company of the West	Los Angeles	1,736,607	80
Westamerica Bank	San Rafael	442,301	410
Whittier Trust Company	South Pasadena	5,523,783	1,350
<b>Total</b>		<b>24 124,334,984</b>	<b>17,409</b>

**FOREIGN BANKS**  
**STATEMENT OF CONDITION**  
**as of March 31, 2015**  
(in thousands of dollars)

Number of institutions 30

**Assets:**

Cash & Due From Banks.	1,578,851
U.S. Treas Securities	35,561
U.S. Gov't Obligations	4,963
Frn Govt Securities.	225,755
Mortgage-backed - guaranteed by US Govt	2,859
Mortgage-backed - other	
Other asset-backed	982
All Other Securities	387,019
FF Sold - w/ coml bks in the U.S.	39,000
FF Sold - w/ nonbank brokers & securities dealers	
FF Sold - w/ others	
Securities purchased w/ coml bks in the U.S.	
Securities purchased w/ nonbank brokers & securities dealers	
Securities purchased w/others	
Loans-Net Unearned Inc	27,278,459
Trading assets - US Treas and Agcy Securities	
Trading assets - Mortgage-backed securities - Issued by US Govt agencies	
Trading assets - Mortgage-backed securities - Issued by other	
Trading assets - Other asset-backed securities	
Trading assets - Other securities	
Trading assets - Other trading assets	204
Othr/Claim Nonrelated	108,766
Tot Claims-Nonrelated	29,662,419
Net D/F Related Banks	1,375,052
<b>Total Assets</b>	<b>31,037,471</b>

**Liabilities**

Total Deposits/Credit Balances	11,539,962
FF Purch - with coml bks in the U.S.	328,800
FF Purch - with others	419,000
Securities sold - with coml bks in the U.S.	
Securities sold - with others	
Other Borrowed Money	1,882,347
Trading Liabilities	953
Othr Liab-Nonrelated	117,128
Total Liab-Nonrelated	14,288,190

**SELECTED FINANCIAL INFORMATION- CALIFORNIA OFFICES OF FOREIGN BANKS**  
**as of March 31, 2015**

**(Amounts rounded to nearest thousand \$)**

Name of Foreign Bank	Type	City	Loans	Net due from related institutions	Total Assets	Total Deposits	Net due to related institutions
Bank of Guam	Retail Branch	San Francisco	243,422		250,387	58,410	191,919
Bank of India	Depositary Agency	San Francisco	64,419		67,140	3,829	63,070
Bank of Taiwan	Wholesale Branch	Los Angeles	431,471		758,220	419,981	147,731
Bank of Tokyo-Mitsubishi UFJ, Ltd. (The)	Wholesale Branch	Los Angeles	9,179,716		9,212,550	1,888,971	7,313,186
Bank SinoPac Company Limited	Wholesale Branch	Los Angeles	472,232		498,468	404,361	56,225
BNP Paribas	Wholesale Branch	San Francisco	982,106	841,270	1,885,732	1,842,420	
Cathay United Bank, Ltd.	Depositary Agency	Los Angeles	132,594		140,408	1,461	61,661
Chang Hwa Commercial Bank, Ltd.	Limited Branch	Los Angeles	268,750		278,654	145,331	30,434
Chong Hing Bank Limited	Wholesale Branch	San Francisco	67,123		84,382	6,525	77,372
E. Sun Commercial Bank, Limited	Wholesale Branch	City of Industry	387,965		432,750	17,994	44,527
First Commercial Bank, Ltd.	Wholesale Branch	Los Angeles	488,590		599,409	394,889	121,303
Hua Nan Commercial Bank, Ltd.	Wholesale Branch	Los Angeles	349,118		421,024	317,565	55,038
KASIKORNBANK PCL	Nondepositary Agency	Los Angeles			14,079		13,980
Krung Thai Bank Public Company Limited	Depositary Agency	Los Angeles	186,913		191,927	75	190,217
Land Bank of Taiwan	Wholesale Branch	Los Angeles	610,086		831,847	593,602	66,766
Mega International Commercial Bank Co., Ltd.	Wholesale Branch	Los Angeles	923,645	104,366	1,486,100	1,249,328	15,574
Mizrahi Tefahot Bank Ltd.	Retail Branch	Los Angeles	208,659		583,332	317,781	247,671
Mizuho Bank, Ltd.	Wholesale Branch	Los Angeles	7,033,868		7,158,088	1,960,568	5,195,762
Oversea-Chinese Banking Corporation, Limited	Depositary Agency	Los Angeles	358,870		361,350	780	355,060
Philippine National Bank	Wholesale Branch	Los Angeles	7,112	21,616	34,091	33,909	
Shanghai Commercial Bank, Limited	Wholesale Branch	San Francisco	841,973		858,318	474,456	242,717
Shizuoka Bank, Ltd. (The)	Wholesale Branch	Los Angeles			2,000		2,000
Standard Chartered Bank	Wholesale Branch	San Francisco			2,481	1,218	1,263
State Bank of India	Depositary Agency	Los Angeles	554,443		558,714		243,659
Sumitomo Mitsui Banking Corporation	Wholesale Branch	Los Angeles			3,001		3,001
Taipei Fubon Commercial Bank Co., Ltd.	Wholesale Branch	Los Angeles	537,936		545,551	112,832	80,327
Taiwan Business Bank	Wholesale Branch	Los Angeles	383,085		415,096	206,536	83,300
Taiwan Cooperative Bank	Limited Branch	Los Angeles	431,835		574,488	406,351	41,002
United Overseas Bank Limited	Depositary Agency	Los Angeles	1,819,701		1,826,681	21,195	1,804,516
Woori Bank	Wholesale Branch	Los Angeles	312,827	407,800	961,203	659,594	

# SELECTED FINANCIAL INFORMATION- CALIFORNIA OFFICES OF FOREIGN BANKS

as of March 31, 2015

(Amounts rounded to nearest thousand \$)

Name of Foreign Bank	Type	City	Loans	Net due from related institutions	Total Assets	Total Deposits	Net due to related institutions
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**Selected Financial Information - California Offices of Foreign Banks Ranked by Total Assets  
as of March 31, 2015  
(Amounts Rounded to Nearest Thousand \$)**

Rank	Name of Foreign Bank	Type	Location of		Total Loans	Total Assets	Total Deposits
			Primary Office	Country			
1	Bank of Tokyo-Mitsubishi UFJ, Ltd. (The)	Wholesale Branch	Los Angeles	Japan	9,179,716	9,212,550	1,888,971
2	Mizuho Bank, Ltd.	Wholesale Branch	Los Angeles	Japan	7,033,868	7,158,088	1,960,568
3	BNP Paribas	Wholesale Branch	San Francisco	France	982,106	1,885,732	1,842,420
4	United Overseas Bank Limited	Depositary Agency	Los Angeles	Singapore	1,819,701	1,826,681	21,195
5	Mega International Commercial Bank Co., Ltd.	Wholesale Branch	Los Angeles	Taiwan	923,645	1,486,100	1,249,328
6	Woori Bank	Wholesale Branch	Los Angeles	Korea	312,827	961,203	659,594
7	Shanghai Commercial Bank, Limited	Wholesale Branch	San Francisco	Hongkong	841,973	858,318	474,456
8	Land Bank of Taiwan	Wholesale Branch	Los Angeles	Taiwan	610,086	831,847	593,602
9	Bank of Taiwan	Wholesale Branch	Los Angeles	Taiwan	431,471	758,220	419,981
10	First Commercial Bank, Ltd.	Wholesale Branch	Los Angeles	Taiwan	488,590	599,409	394,889
11	Mizrahi Tefahot Bank Ltd.	Retail Branch	Los Angeles	Israel	208,659	583,332	317,781
12	Taiwan Cooperative Bank	Limited Branch	Los Angeles	Taiwan	431,835	574,488	406,351
13	State Bank of India	Depositary Agency	Los Angeles	India	554,443	558,714	
14	Taipei Fubon Commercial Bank Co., Ltd.	Wholesale Branch	Los Angeles	Taiwan	537,936	545,551	112,832
15	Bank SinoPac Company Limited	Wholesale Branch	Los Angeles	Taiwan	472,232	498,468	404,361
16	E. Sun Commercial Bank, Limited	Wholesale Branch	City of Industry	Taiwan	387,965	432,750	17,994
17	Hua Nan Commercial Bank, Ltd.	Wholesale Branch	Los Angeles	Taiwan	349,118	421,024	317,565
18	Taiwan Business Bank	Wholesale Branch	Los Angeles	Taiwan	383,085	415,096	206,536
19	Oversea-Chinese Banking Corporation, Limited	Depositary Agency	Los Angeles	Singapore	358,870	361,350	780
20	Chang Hwa Commercial Bank, Ltd.	Limited Branch	Los Angeles	Taiwan	268,750	278,654	145,331
21	Bank of Guam	Retail Branch	San Francisco	Guam	243,422	250,387	58,410
22	Krung Thai Bank Public Company Limited	Depositary Agency	Los Angeles	Thailand	186,913	191,927	75
23	Cathay United Bank, Ltd.	Depositary Agency	Los Angeles	Taiwan	132,594	140,408	1,461
24	Chong Hing Bank Limited	Wholesale Branch	San Francisco	Hongkong	67,123	84,382	6,525
25	Bank of India	Depositary Agency	San Francisco	India	64,419	67,140	3,829
26	Philippine National Bank	Wholesale Branch	Los Angeles	Philippines	7,112	34,091	33,909
27	KASIKORNBANK PCL	Nondepositary Agency	Los Angeles	Thailand		14,079	
28	Sumitomo Mitsui Banking Corporation	Wholesale Branch	Los Angeles	Japan		3,001	
29	Standard Chartered Bank	Wholesale Branch	San Francisco	United Kingdom		2,481	1,218
30	Shizuoka Bank, Ltd. (The)	Wholesale Branch	Los Angeles	Japan		2,000	

**PROFILE OF CREDIT UNIONS**  
(In Millions of Dollars)  
**as of March 31, 2015**

PERIOD ENDING	12/31/2012	12/31/2013	12/31/2014	3/31/2015
Number of Credit Unions	152	145	145	144
Loans to Members	40,150.6	42,932.9	49,729.1	51,317.4
Allowance for Loan Losses	888.0	652.6	512.3	498.5
Total Assets	76,663.0	79,564.3	85,654.3	88,697.4
Members' Shares	65,997.7	68,388.6	72,872.2	75,472.7
Net Worth	7,979.9	8,743.9	9,625.3	9,809.2
Total Delinquent Loans**	527.6	405.9	314.4	271.6
Foreclosed and Repossessed Assets Real Estate	93.1	49.0	59.8	53.3
Interest Earned	2,449.6	2,310.2	2,432.7	633.5
Interest Expense	384.0	316.1	311.1	79.1
Net Interest Income	2,065.7	1,994.1	2,121.7	554.4
Provision for Loan Losses	173.4	(37.5)	0.3	16.1
Other Income	979.2	953.7	970.6	242.3
Operating Expenses	2,126.0	2,209.6	2,303.0	601.0
Net Income	745.5	775.6	789.0	179.7
Return on Average Assets#	1.00	0.99	0.98	
Net Margin/Average Assets#	4.01	3.74	2.40	
Net Worth/Assets	10.41	10.99	11.24	11.06
Total Loans/Total Shares	60.84	62.78	68.24	67.99
Total Loans/Total Assets	52.37	53.96	58.06	57.86
Delinquent Loans/Total Loans	1.31	0.95	0.63	0.53
Net Charge-Offs/Average Loans	1.03	0.48	0.33	

\*\* Delinquent Loans are loans past due 60 days or more.

# Aggregate, annualized return.

**CALIFORNIA STATE CHARTERED CREDIT UNIONS**  
**PEER GROUP COMPARISON**  
**as of March 31, 2015**  
(Dollar Amounts in Millions)

Asset Size	Less than \$10MM	\$10 MM to \$50MM	\$50MM to \$100 MM	\$100 MM \$500 MM	Over \$500 MM
Number of Credit Unions	11	32	16	40	45
% of total	7.6	22.2	11.1	27.8	31.3
Loans & Leases (Net)*	14.9	425.5	606.6	5,546.3	44,724.0
Allowance for Loan Losses	0.5	4.9	7.7	61.8	423.7
Total Assets	44.5	996.4	1,178.8	9,533.3	76,944.4
% of total	0.1	1.1	1.3	10.7	86.7
Members' Shares	38.4	872.2	1,040.7	8,391.7	65,129.8
Net Worth	6.0	118.5	124.8	1,030.8	8,529.1
Total Delinquent Loans	0.3	2.9	4.9	30.9	232.5
Other Real Estate Owned	0.0	0.6	1.0	7.9	43.8
Interest Income	0.4	7.6	9.4	76.4	539.8
Interest Expense	0.0	0.6	0.8	5.4	72.3
Net Interest Income	0.3	7.0	8.6	71.1	467.4
Provision for Loan Losses	0.1	-0.1	0.2	2.34	13.6
Other Income	0.1	1.6	2.6	28.98	209.0
Operating Expenses	0.4	8.3	9.4	83.72	499.1
Net Income	-0.1	0.4	1.6	14.0	163.8
Return on Assets*	-0.71	0.16	0.54	0.59	0.85
Net Interest Margin*	3.06	2.80	2.91	2.98	2.43
Net Worth/Assets	13.49	11.90	10.59	10.81	11.08
Total Loans/Total Shares	0.00	48.79	58.29	66.09	68.67
Total Loans/Total Assets	33.48	42.71	51.46	58.18	58.13
Delinquent Loans/Total Loans	2.29	0.69	0.82	0.56	0.52

**SELECTED FINANCIAL DATA**  
as of March 31, 2015

Name of Credit Union	Location	Loan Loss				Net Worth	Net Income	ROA	Net Worth / Assets
		Assets	Loans	Reserves	Shares				
1st United Services Credit Union	Pleasanton	847,003	594,904	3,565	756,934	87,080	926	0.44%	10.28%
1st Valley Credit Union	San Bernardino	36,285	14,938	118	32,050	4,007	32	0.35%	11.04%
Alliance Credit Union	San Jose	370,693	231,365	2,355	337,470	30,652	771	0.83%	8.27%
Allied Trades Credit Union	Stockton	23,162	5,098	60	20,093	2,831	(24)	-0.41%	12.22%
Alta Vista Credit Union	Redlands	138,166	62,495	487	124,836	11,467	111	0.32%	8.30%
Altura Credit Union	Riverside	799,362	425,128	6,027	692,279	92,943	2,343	1.17%	11.63%
American First Credit Union	La Habra	510,197	322,068	3,771	452,809	53,553	622	0.49%	10.50%
America's Christian Credit Union	Glendora	302,759	209,742	4,222	263,299	27,910	602	0.80%	9.22%
Arrowhead Central Credit Union	San Bernardino	913,185	408,515	15,475	776,063	119,577	3,995	1.75%	13.09%
Atchison Village Credit Union	Richmond	8,170	3,504	101	7,109	1,049	(65)	-3.18%	12.83%
Bakery Employees Credit Union	Montebello	6,757	1,917	45	6,203	549	3	0.16%	8.13%
Barstow Railway Employees Credit Union	Barstow	8,094	3,263	89	7,062	1,021	(4)	-0.18%	12.61%
Bay Cities Credit Union	Hayward	67,871	23,246	360	62,419	5,177	26	0.15%	7.63%
C.A.H.P. Credit Union	Sacramento	139,801	94,931	620	125,317	12,424	438	1.25%	8.89%
Cabrillo Credit Union	San Diego	228,865	125,450	1,017	200,731	25,017	115	0.20%	10.93%
California Agribusiness Credit Union	Buena Park	28,025	14,841	112	25,623	2,325	28	0.40%	8.30%
California Bear Credit Union	Los Angeles	105,235	48,364	599	96,679	7,645	111	0.42%	7.27%
California Coast Credit Union	San Diego	1,917,221	1,281,213	11,721	1,678,324	216,880	4,312	0.90%	11.31%
California Community Credit Union	Sacramento	58,396	22,445	761	51,133	7,032	10	0.07%	12.04%
California Credit Union (The)	Glendale	1,398,831	919,204	9,076	1,080,143	147,822	2,780	0.80%	10.57%
California Lithuanian Credit Union	Santa Monica	99,295	69,989	600	85,684	13,392	355	1.43%	13.49%
California State & Fed Emp #20 Credit Union	Eureka	124,972	23,205	224	107,422	17,072	126	0.40%	13.66%
Central State Credit Union	Stockton	156,189	95,236	1,513	142,371	13,668	(21)	-0.05%	8.75%
Chevron Valley Credit Union	Bakersfield	130,901	69,343	982	115,785	13,699	54	0.17%	10.47%
Christian Community Credit Union	San Dimas	598,790	480,435	7,482	519,785	70,902	2,037	1.36%	11.84%
City of Ukiah Employees Credit Union	Ukiah	3,887	1,208	166	3,398	423	(4)	-0.43%	10.89%
Coast Central Credit Union	Eureka	1,097,140	491,172	2,682	897,064	124,072	2,157	0.79%	11.31%
Coasthills Credit Union	Lompoc	839,561	751,194	9,505	680,280	73,787	2,392	1.14%	8.79%
Commonwealth Central Credit Union	San Jose	437,142	268,878	2,363	391,453	41,104	820	0.75%	9.40%
Community Credit Union of Southern Humboldt	Garberville	77,134	48,775	314	67,513	7,715	201	1.04%	10.00%
Community First Credit Union	Santa Rosa	174,469	127,857	1,085	158,385	15,466	9	0.02%	8.86%
Credit Union of Southern California	Brea	971,394	410,967	3,883	839,367	120,632	2,020	0.83%	12.42%
Dow Great Western Credit Union	Antioch	39,985	20,454	268	35,485	4,186	81	0.81%	10.47%
Eagle Community Credit Union	Lake Forest	224,338	111,968	886	203,751	17,531	390	0.70%	7.81%
Eagle Credit Union	Lodi	21,085	6,521	224	19,299	1,753	64	1.21%	8.32%
E-Central Credit Union	Pasadena	159,377	92,968	2,136	131,909	26,993	279	0.70%	16.94%
Educational Employees Credit Union	Fresno	2,391,532	923,227	13,934	2,073,781	296,356	6,508	1.09%	12.39%
El Monte Community Credit Union	El Monte	24,216	9,182	84	21,817	2,088	(29)	-0.47%	8.62%
Evangelical Christian Credit Union	Brea	971,313	745,386	16,494	745,017	76,576	1,844	0.76%	7.88%
Financial Benefits Credit Union	Alameda	18,717	15,370	43	17,030	1,615	(15)	-0.31%	8.63%
Financial Center Credit Union	Stockton	409,976	158,168	2,721	311,658	88,333	1,366	1.33%	21.55%
Financial Partners Credit Union	Downey	935,891	707,116	3,192	766,197	87,800	992	0.42%	9.38%
First City Credit Union	Los Angeles	549,609	250,824	1,872	482,426	64,133	565	0.41%	11.67%
First Entertainment Credit Union	Hollywood	1,178,769	659,069	4,668	1,052,703	111,163	2,070	0.70%	9.43%

**SELECTED FINANCIAL DATA  
as of March 31, 2015**

Name of Credit Union	Location	Assets		Loans		Loan Loss Reserves		Shares	Net Worth	Net Income	ROA	Net Worth / Assets
First Financial Credit Union	West Covina	439,341	340,398	2,370	399,657	36,826	205	0.19%	8.38%			
First Imperial Credit Union	El Centro	81,494	52,837	1,096	72,544	8,462	201	0.99%	10.38%			
First U.S. Community Credit Union	Sacramento	331,242	183,447	962	294,977	33,089	449	0.54%	9.99%			
Fiscal Credit Union	Glendale	139,069	53,268	186	124,234	12,554	(71)	-0.21%	9.03%			
Fountain Valley Credit Union	Fountain Valley	2,032	770	4	1,617	394	(3)	-0.56%	19.37%			
Fresno Fire Department Credit Union	Fresno	34,715	9,935	76	29,903	4,624	(9)	-0.10%	13.32%			
Fresno Police Department Credit Union	Fresno	48,181	25,200	111	38,378	8,840	(55)	-0.46%	18.35%			
Golden 1 Credit Union (The)	Sacramento	9,145,481	4,912,851	45,748	7,946,118	1,081,108	18,616	0.81%	11.82%			
Greater Valley Credit Union	Fresno	30,535	10,526	171	26,234	4,140	26	0.34%	13.56%			
Heritage Community Credit Union	Sacramento	200,227	116,089	870	179,836	19,535	(35)	-0.07%	9.76%			
High Sierra Credit Union	Bishop	13,404	4,108	3	11,761	1,584	13	0.39%	11.82%			
Huntington Beach City Employees Credit Union	Huntington Beach	49,160	12,571	240	43,672	5,274	(3)	-0.02%	10.73%			
I.L.W.U. Credit Union	Wilmington	170,881	114,592	1,945	149,763	20,741	611	1.43%	12.14%			
IBEW Members + Credit Union	Martinez	17,579	5,921	54	16,209	1,332	(35)	-0.79%	7.58%			
Jacom Credit Union	Los Angeles	79,405	25,137	97	68,477	11,111	(17)	-0.08%	13.99%			
Jones Methodist Church Credit Union	San Francisco	488	67	6	380	106	(1)	-1.21%	21.78%			
KeyPoint Credit Union	Santa Clara	921,773	776,418	3,489	829,142	78,050	534	0.23%	8.47%			
L. A. Electrical Workers Credit Union	Pasadena	45,449	4,575	7	35,599	9,516	33	0.29%	20.94%			
LBS Financial Credit Union	Long Beach	1,186,240	824,525	3,831	1,026,504	162,579	3,338	1.13%	13.71%			
Long Beach Firemen's Credit Union	Long Beach	167,276	105,511	1,762	137,509	29,684	575	1.38%	17.75%			
Los Angeles Firemen's Credit Union	Los Angeles	987,992	832,598	4,218	857,802	101,621	2,045	0.83%	10.29%			
Matadors Community Credit Union	Chatsworth	161,538	128,458	995	140,595	17,238	941	2.33%	10.67%			
McClatchy Employees Credit Union	Sacramento	15,607	4,282	32	13,575	1,990	5	0.12%	12.75%			
Media City Community Credit Union	Burbank	31,124	14,625	125	27,139	4,013	56	0.71%	12.89%			
Members 1st Credit Union	Redding	115,073	69,369	286	101,015	12,876	36	0.13%	11.19%			
Mendo Lake Credit Union	Ukiah	194,336	114,205	1,149.84	176,121	15,554	101	0.21%	8.00%			
Merced Municipal Employees Credit Union	Merced	2,043	1,209	9	1,801	220	1	0.15%	10.78%			
Merco Credit Union	Merced	95,121	38,012	369	86,212	8,388	188	0.79%	8.82%			
Meriwest Credit Union	San Jose	1,095,691	758,184	8,212	980,376	105,468	2,040	0.74%	9.63%			
Mid-Cities Credit Union	Compton	23,123	15,625	608	18,281	4,812	111	1.91%	20.81%			
Monterey County Employees Credit Union	Salinas	36,233	12,830	102	30,324	5,596	6	0.06%	15.44%			
Monterey Credit Union	Monterey	218,651	119,177	1,672	183,453	30,012	344	0.63%	13.73%			
Musicians' Interguild Credit Union	Hollywood	74,170	32,377	878	68,492	5,357	100	0.54%	7.22%			
My Credit Union	Redwood City	34,370	18,608	164	31,455	2,781	(40)	-0.46%	8.09%			
National 1st Credit Union	Santa Clara	357,553	163,518	2,341	322,242	33,367	375	0.42%	9.33%			
Nikkei Credit Union	Gardena	67,781	21,038	410	59,508	7,824	(6)	-0.03%	11.54%			
North County Credit Union	San Diego	59,769	36,824	174	54,356	5,803	48	0.32%	9.71%			
North Island Financial Credit Union	San Diego	1,173,280	767,705	6,909	1,034,371	124,645	2,404	0.82%	10.62%			
Northern California Latvian Credit Union	San Francisco	1,705	150	22	1,397	299	(5)	-1.24%	17.51%			
Orange County's Credit Union	Santa Ana	1,232,118	725,749	6,461	1,073,191	117,364	1,898	0.62%	9.53%			
Organized Labor Credit Union	Modesto	19,755	5,668	134	18,117	1,594	(13)	-0.26%	8.07%			
Pacific Community Credit Union	Fullerton	186,313	82,137	1,142	156,346	26,183	(55)	-0.12%	14.05%			
Pacific Marine Credit Union	Camp Pendleton	712,967	412,604	2,254	603,136	100,409	714	0.40%	14.08%			
Pacific Postal Credit Union	San Jose	213,747	52,049	587	182,536	28,274	193	0.36%	13.23%			

**SELECTED FINANCIAL DATA**  
as of March 31, 2015

Name of Credit Union	Location	Assets	Loans	Loan Loss		Net Worth	Net Income	ROA	Net Worth / Assets
				Reserves	Shares				
Pacific Service Credit Union	Walnut Creek	1,109,963	417,225	3,081	951,019	143,174	1,316	0.47%	12.90%
Patelco Credit Union	Pleasanton	4,336,221	2,891,723	26,569	3,766,204	531,237	9,422	0.87%	12.25%
Point Loma Credit Union	San Diego	446,158	271,205	3,582	407,090	34,147	617	0.55%	7.65%
Premier America Credit Union	Chatsworth	1,770,794	1,198,529	21,676	1,579,813	171,234	3,787	0.86%	9.67%
Premier Community Credit Union	Stockton	130,984	51,162	953	116,190	12,937	22	0.07%	9.88%
Printing Industries Credit Union	Commerce	23,881	21,011	503	21,869	1,582	31	0.53%	6.62%
Printing Office Employees Credit Union	Covina	4,300	857	23	3,483	808	(10)	-0.88%	18.79%
Priority One Credit Union	South Pasadena	153,903	69,998	678	139,648	13,545	109	0.28%	8.80%
Provident Credit Union	Redwood Shores	2,071,008	1,138,982	4,219	1,813,825	238,056	3,662	0.71%	11.49%
Redwood Credit Union	Santa Rosa	2,583,510	1,885,964	15,062	2,265,848	293,449	10,618	1.64%	11.36%
Rolling F Credit Union	Turlock	45,803	8,309	101	40,893	4,862	39	0.34%	10.62%
S.F. Bay Area Educators Credit Union	San Francisco	19,603	8,241	34	18,101	1,407	3	0.07%	7.18%
S.F. Police Credit Union	San Francisco	794,646	451,573	4,345	673,924	113,330	1,728	0.87%	14.26%
S.T.A.R. Community Credit Union	Chico	40,396	10,889	96	36,492	3,673	(7)	-0.07%	9.09%
Sacramento Credit Union	Sacramento	393,220	164,614	1,692	339,772	51,234	1,111	1.13%	13.03%
Safe 1 Credit Union	Bakersfield	397,422	263,643	1,877	330,755	61,507	848	0.85%	15.48%
SAFE Credit Union	North Highlands	2,208,493	1,284,222	17,107	1,971,189	210,035	2,454	0.44%	9.51%
SafeAmerica Credit Union	Pleasanton	352,710	264,028	1,064	322,033	30,654	411	0.47%	8.69%
San Diego County Credit Union	San Diego	6,905,956	4,360,468	43,785	5,914,713	927,843	22,129	1.28%	13.44%
San Diego Metropolitan Credit Union	San Diego	255,769	169,623	4,617	229,739	21,317	297	0.47%	8.33%
San Fernando Valley Japanese Credit Union	Sylmar	977	585	4	730	246	(1)	-0.30%	25.22%
San Francisco Fire Credit Union	San Francisco	1,055,637	721,033	5,104	965,206	82,098	2,658	1.01%	7.78%
San Gabriel Valley Postal Credit Union	Covina	20,085	10,164	183	17,509	2,544	59	1.17%	12.67%
San Joaquin Power Employees Credit Union	Fresno	127,644	80,475	805	105,715	21,316	124	0.39%	16.70%
San Mateo Credit Union	Redwood City	830,272	485,855	3,235	747,249	78,425	1,067	0.51%	9.45%
Santa Cruz Community Credit Union	Santa Cruz	102,632	76,298	1,930	93,578	8,385	(180)	-0.70%	8.17%
Schools Financial Credit Union	Sacramento	1,568,604	780,486	5,673	1,391,624	157,203	2,606	0.66%	10.02%
Sierra Central Credit Union	Yuba City	757,229	517,726	5,367	662,562	85,640	1,053	0.56%	11.31%
Sierra Point Credit Union	South San Francisco	27,917	15,489	142	25,493	2,374	15	0.22%	8.50%
Silverado Credit Union	Angwin	41,004	32,252	57	37,724	3,200	(14)	-0.13%	7.80%
Siskiyou Central Credit Union	Yreka	58,441	21,010	110.28	52,483	5,695	38	0.26%	9.74%
SLO Credit Union	San Luis Obispo	34,513	3,173	23	28,860	5,376	9	0.10%	15.58%
Sonoma County Grange Credit Union	Santa Rosa	38,275	22,460	77	32,724	5,471	2	0.02%	14.29%
South Bay Credit Union	Redondo Beach	86,116	59,709	536	77,541	8,753	184	0.85%	10.16%
Southern California Postal Credit Union	Long Beach	74,810	25,316	98	63,963	9,399	12	0.06%	12.56%
Southland Credit Union	Los Alamitos	583,521	391,868	3,814	509,373	63,253	486	0.33%	10.84%
Star One Credit Union	Sunnyvale	7,323,974	3,060,742	4,323	5,004,950	813,616	13,854	0.76%	11.11%
Technology Credit Union	San Jose	1,901,663	1,120,463	10,932	1,688,783	201,671	4,171	0.88%	10.60%
Travis Credit Union	Vacaville	2,424,088	1,421,243	8,977	2,118,202	286,690	5,911	0.98%	11.83%
Uncle Credit Union	Livermore	310,028	181,241	1,109	276,158	31,587	686	0.89%	10.19%
United Association Credit Union	Concord	6,075	1,377	4	5,172	893	11	0.70%	14.69%
United Financial Credit Union	Whittier	36,218	20,139	491	30,304	5,761	29	0.32%	15.91%
United Health Credit Union	Burlingame	65,105	30,746	237	57,661	6,200	(10)	-0.06%	9.52%
United Local Credit Union	Fresno	109,229	81,864	1,379	89,317	18,211	131	0.48%	16.67%

**SELECTED FINANCIAL DATA**  
as of March 31, 2015

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Net Worth	Net Income	ROA	Net Worth / Assets
Universal City Studios Credit Union	Universal City	70,780	43,004	556	58,556	5,826	20	0.12%	8.23%
University & State Employees Credit Union	San Diego	807,622	474,531	8,485	721,909	75,199	989	0.49%	9.31%
University Credit Union	Los Angeles	504,259	221,746	2,211	461,762	45,791	721	0.57%	9.08%
USC Credit Union	Los Angeles	412,793	285,135	1,835	374,391	33,626	754	0.73%	8.15%
Utility District Credit Union	Oakland	29,407	8,924	19	26,883	2,455	42	0.57%	8.35%
Valley First Credit Union	Modesto	544,873	270,353	2,151	484,313	55,038	545	0.40%	10.10%
Valley Oak Credit Union	Three Rivers	48,552	33,597	455	43,274	4,940	(49)	-0.40%	10.18%
Ventura County Credit Union	Ventura	725,500	491,548	2,996	646,117	63,327	803	0.44%	8.73%
Vision One Credit Union	Sacramento	63,108	56,171	1,100	54,134	8,663	234	1.48%	13.73%
Visterra Credit Union	Moreno Valley	342,701	224,873	2,758	307,967	27,393	204	0.24%	7.99%
Water and Power Community Credit Union	Los Angeles	545,214	219,463	3,716	494,230	45,792	1,594	1.17%	8.40%
Wescom Central Credit Union	Pasadena	3,216,001	1,537,174	26,394	2,453,211	232,441	5,067	0.63%	7.23%

**SELECTED FINANCIAL DATA**  
**as of March 31, 2015**

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