

PROFILE OF CREDIT UNIONS
(In Millions of Dollars)
as of December 31, 2013

| PERIOD ENDING | 12/31/2010 | 12/31/2011 | 12/31/2012 | 12/31/2013 |
|---|------------|------------|------------|------------|
| Number of Credit Unions | 162 | 158 | 152 | 145 |
| Loans to Members | 42,548.3 | 40,491.0 | 40,150.6 | 42,932.9 |
| Allowance for Loan Losses | 1,321.9 | 1,143.2 | 888.0 | 652.6 |
| Total Assets | 71,852.4 | 73,077.2 | 76,663.0 | 79,564.3 |
| Members' Shares | 61,389.4 | 62,943.7 | 65,997.7 | 68,388.6 |
| Net Worth | 6,773.2 | 7,269.4 | 7,979.9 | 8,743.9 |
| Total Delinquent Loans** | 1,086.6 | 920.7 | 527.6 | 405.9 |
| Foreclosed and Repossessed Assets Real Estate | 132.8 | 152.3 | 93.1 | 49.0 |
| Interest Earned | 3,028.2 | 2,707.7 | 2,449.6 | 2,310.2 |
| Interest Expense | 691.9 | 508.4 | 384.0 | 316.1 |
| Net Interest Income | 2,336.3 | 2,199.3 | 2,065.7 | 1,994.1 |
| Provision for Loan Losses | 765.0 | 419.6 | 173.4 | (37.5) |
| Other Income | 892.0 | 854.0 | 979.2 | 953.7 |
| Operating Expenses | 2,127.9 | 2,123.1 | 2,126.0 | 2,209.6 |
| Net Income | 335.4 | 510.6 | 745.5 | 775.6 |
| Return on Average Assets# | 0.46 | 0.70 | 1.00 | 0.99 |
| Net Margin/Average Assets# | 4.38 | 4.18 | 4.01 | 3.74 |
| Net Worth/Assets | 9.43 | 9.95 | 10.41 | 10.99 |
| Total Loans/Total Shares | 69.31 | 64.33 | 60.84 | 62.78 |
| Total Loans/Total Assets | 59.22 | 55.41 | 52.37 | 53.96 |
| Delinquent Loans/Total Loans | 2.55 | 2.27 | 1.31 | 0.95 |
| Net Charge-Offs/Average Loans | 1.85 | 1.45 | 1.03 | 0.48 |

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

Aggregate, annualized return.

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of December 31, 2013
(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 | 12 | 34 | 15 | 44 | 40 |
| % of total | 8.3 | 23.4 | 10.3 | 30.3 | 27.6 |
| Loans & Leases (Net)* | 19.6 | 460.4 | 553.3 | 6,019.5 | 35,880.0 |
| Allowance for Loan Losses | 0.6 | 7.6 | 8.0 | 99.0 | 537.4 |
| Total Assets | 54.4 | 1,046.3 | 1,059.6 | 10,800.0 | 66,604.1 |
| % of total | 0.1 | 1.3 | 1.3 | 13.6 | 83.7 |
| Members' Shares | 47.0 | 914.9 | 942.9 | 9,523.1 | 56,960.8 |
| Net Worth | 6.8 | 125.8 | 106.1 | 1,168.6 | 7,336.7 |
| Total Delinquent Loans | 0.3 | 5.5 | 6.9 | 68.1 | 325.1 |
| Other Real Estate Owned | 0.0 | 0.5 | 0.8 | 8.7 | 38.9 |
| Interest Income | 1.9 | 33.4 | 35.2 | 349.4 | 1,890.3 |
| Interest Expense | 0.1 | 2.6 | 3.5 | 36.0 | 273.9 |
| Net Interest Income | 1.8 | 30.8 | 31.7 | 313.4 | 1,616.4 |
| Provision for Loan Losses | 0.0 | 0.5 | 1.9 | (0.1) | (39.8) |
| Other Income | 0.6 | 7.9 | 10.0 | 142.1 | 793.1 |
| Operating Expenses | 2.3 | 35.5 | 34.2 | 386.7 | 1,750.8 |
| Net Income | 0.0 | 2.7 | 5.5 | 68.8 | 698.5 |
| Return on Assets* | 0.09 | 0.26 | 0.52 | 0.64 | 1.05 |
| Net Interest Margin* | 3.37 | 2.94 | 2.99 | 2.90 | 2.43 |
| Capital/Assets | 12.55 | 12.02 | 10.01 | 10.82 | 11.02 |
| Total Loans/Total Shares | 0.00 | 50.33 | 58.68 | 63.21 | 62.99 |
| Total Loans/Total Assets | 36.12 | 44.01 | 52.22 | 55.74 | 53.87 |
| Delinquent Loans/Total Loans | 1.6 | 1.2 | 1.3 | 1.1 | 0.9 |

SELECTED FINANCIAL DATA
as of December 31, 2013

| Name of Credit Union | Location | Assets | Loans | Loan Loss Reserves | Shares | Net Worth | Net Income | ROA | Net Worth / Assets |
|---|----------------|-----------|---------|--------------------|-----------|-----------|------------|--------|--------------------|
| 1st United Services Credit Union | Pleasanton | 823,661 | 543,304 | 5,030 | 742,306 | 80,373 | 4,245 | 0.52% | 9.76% |
| 1st Valley Credit Union | San Bernardino | 33,628 | 10,034 | 130 | 30,840 | 3,998 | 36 | 0.11% | 11.89% |
| Alliance Credit Union | San Jose | 349,644 | 190,894 | 2,883 | 320,658 | 27,116 | 26 | 0.01% | 7.76% |
| Allied Trades Credit Union | Stockton | 21,991 | 4,826 | 48 | 18,799 | 2,883 | (73) | -0.33% | 13.11% |
| Alta Vista Credit Union | Redlands | 132,277 | 51,124 | 423 | 119,533 | 12,066 | 1,194 | 0.90% | 9.12% |
| Altura Credit Union | Riverside | 678,887 | 363,696 | 10,147 | 587,524 | 78,983 | 11,187 | 1.65% | 11.63% |
| American First Credit Union | La Habra | 495,837 | 255,633 | 5,881 | 445,462 | 47,938 | 9,114 | 1.84% | 9.67% |
| America's Christian Credit Union | Glendora | 278,254 | 210,482 | 3,605 | 232,937 | 25,215 | 38 | 0.01% | 9.06% |
| Arrowhead Central Credit Union | San Bernardino | 773,463 | 367,587 | 21,065 | 658,216 | 96,124 | 22,466 | 2.90% | 12.43% |
| Atchison Village Credit Union | Richmond | 7,881 | 3,189 | 185 | 6,936 | 924 | 63 | 0.80% | 11.73% |
| Bakery Employees Credit Union | Montebello | 6,956 | 2,038 | 40 | 6,340 | 615 | (7) | -0.10% | 8.83% |
| Barstow Railway Employees Credit Union | Barstow | 8,795 | 3,406 | 67 | 7,759 | 1,023 | 36 | 0.41% | 11.63% |
| Bay Cities Credit Union | Hayward | 65,505 | 22,428 | 477 | 60,384 | 4,877 | 342 | 0.52% | 7.44% |
| C.A.H.P. Credit Union | Sacramento | 116,423 | 78,250 | 606.25 | 105,497 | 10,439 | 1,325 | 1.14% | 8.97% |
| Cabrillo Credit Union | San Diego | 206,761 | 116,558 | 1,035 | 181,071 | 23,640 | 2,183 | 1.06% | 11.43% |
| California Agribusiness Credit Union | Buena Park | 27,748 | 14,683 | 163 | 25,050 | 2,294 | (75) | -0.27% | 8.27% |
| California Bear Credit Union | Los Angeles | 100,530 | 51,817 | 901 | 92,406 | 7,247 | 382 | 0.38% | 7.21% |
| California Center Credit Union | Ontario | 8,445 | 4,722 | 48 | 7,266 | 741 | 7 | 0.08% | 8.78% |
| California Coast Credit Union | San Diego | 1,775,766 | 971,326 | 16,454 | 1,560,285 | 195,560 | 21,452 | 1.21% | 11.01% |
| California Community Credit Union | Sacramento | 47,272 | 19,571 | 828 | 40,318 | 6,752 | 62 | 0.13% | 14.28% |
| California Credit Union (The) | Glendale | 1,173,972 | 710,399 | 11,625 | 978,613 | 123,275 | 7,883 | 0.67% | 10.50% |
| California Lithuanian Credit Union | Santa Monica | 99,287 | 63,969 | 471 | 87,366 | 11,640 | 1,104 | 1.11% | 11.72% |
| California State & Fed Emp #20 Credit Union | Eureka | 122,624 | 27,569 | 224 | 106,856 | 16,256 | 788 | 0.64% | 13.26% |
| Central State Credit Union | Stockton | 145,072 | 87,709 | 2,460 | 132,731 | 12,694 | (508) | -0.35% | 8.75% |
| Chevron Valley Credit Union | Bakersfield | 125,221 | 69,327 | 1,069 | 109,876 | 13,530 | 508 | 0.41% | 10.80% |
| Christian Community Credit Union | San Dimas | 573,173 | 484,614 | 8,326 | 500,094 | 64,288 | 5,110 | 0.89% | 11.22% |
| City of Ukiah Employees Credit Union | Ukiah | 4,183 | 1,192 | 166 | 3,736 | 444 | 3 | 0.08% | 10.61% |
| Coast Central Credit Union | Eureka | 999,583 | 445,036 | 3131.73 | 825,831 | 114,263 | 7,335 | 0.73% | 11.43% |
| Commonwealth Central Credit Union | San Jose | 399,362 | 242,304 | 3,647 | 358,786 | 36,808 | 4,670 | 1.17% | 9.22% |
| Community Credit Union of Southern Humboldt | Garberville | 65,541 | 43,504 | 230 | 57,269 | 6,777 | 715 | 1.09% | 10.34% |
| Community First Credit Union | Santa Rosa | 162,631 | 104,132 | 998 | 146,904 | 14,071 | 1,622 | 1.00% | 8.65% |
| Credit Union of Southern California | Brea | 710,777 | 294,869 | 4,676 | 618,756 | 95,746 | 4,644 | 0.65% | 13.47% |
| Dow Great Western Credit Union | Antioch | 38,963 | 21,907 | 420 | 34,844 | 4,251 | 114 | 0.29% | 10.91% |
| Eagle Community Credit Union | Lake Forest | 205,023 | 111,604 | 1,700 | 188,381 | 16,756 | 568 | 0.28% | 8.17% |
| Eagle Credit Union | Lodi | 21,289 | 8,388 | 383 | 19,109 | 2,034 | (192) | -0.90% | 9.56% |
| E-Central Credit Union | Pasadena | 161,211 | 91,758 | 3,189 | 135,927 | 24,543 | 3,882 | 2.41% | 15.22% |
| Educational Employees Credit Union | Fresno | 2,100,152 | 824,116 | 19,609 | 1,859,645 | 260,634 | 29,764 | 1.42% | 12.41% |
| El Monte Community Credit Union | El Monte | 21,463 | 9,168 | 92 | 19,271 | 2,089 | 46 | 0.22% | 9.73% |
| Evangelical Christian Credit Union | Brea | 1,074,769 | 773,957 | 17,049 | 799,380 | 93,709 | 5,074 | 0.47% | 8.72% |
| Financial Benefits Credit Union | Alameda | 19,134 | 15,779 | 60 | 17,514 | 1,574 | 78 | 0.41% | 8.23% |
| Financial Center Credit Union | Stockton | 363,547 | 157,516 | 3,429 | 267,043 | 86,156 | 0 | 0.00% | 23.70% |
| Financial Partners Credit Union | Downey | 858,951 | 586,575 | 4,352 | 716,323 | 82,291 | 6,392 | 0.74% | 9.58% |
| First City Credit Union | Los Angeles | 499,992 | 215,527 | 1,965 | 439,006 | 61,866 | 2,541 | 0.51% | 12.37% |
| First Entertainment Credit Union | Hollywood | 1,061,563 | 615,744 | 6,381 | 956,619 | 99,299 | 8,516 | 0.80% | 9.35% |

SELECTED FINANCIAL DATA
as of December 31, 2013

| 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 | 420,248 | 344,915 | 3,707 | 379,249 | 34,620 | 2,941 | 0.70% | 8.24% |
| First Imperial Credit Union | El Centro | 73,408 | 51,160 | 1,361 | 65,594 | 7,446 | 321 | 0.44% | 10.14% |
| First U.S. Community Credit Union | Sacramento | 253,347 | 144,803 | 1,353 | 226,706 | 25,832 | 2,609 | 1.03% | 10.20% |
| Fiscal Credit Union | Glendale | 136,966 | 44,553 | 377 | 124,031 | 12,794 | 255 | 0.19% | 9.34% |
| Fountain Valley Credit Union | Fountain Valley | 2,422 | 809 | 4 | 2,003 | 397 | (1) | -0.04% | 16.40% |
| Fresno Fire Department Credit Union | Fresno | 34,334 | 10,180 | 121 | 29,470 | 4,629 | 26 | 0.08% | 13.48% |
| Fresno Police Department Credit Union | Fresno | 45,329 | 26,026 | 256 | 36,234 | 8,582 | 195 | 0.43% | 18.93% |
| Golden 1 Credit Union (The) | Sacramento | 8,198,005 | 3,921,212 | 59,225 | 7,123,302 | 984,516 | 107,412 | 1.31% | 12.01% |
| Greater Valley Credit Union | Fresno | 29,391 | 10,771 | 272 | 25,138 | 4,064 | 28 | 0.10% | 13.83% |
| Heritage Community Credit Union | Sacramento | 194,732 | 96,320 | 987 | 175,005 | 19,085 | 361 | 0.19% | 9.80% |
| High Sierra Credit Union | Bishop | 12,811 | 4,140 | 6 | 11,124 | 1,649 | 100 | 0.78% | 12.87% |
| Huntington Beach City Employees Credit Union | Huntington Beach | 46,997 | 13,256 | 358 | 41,720 | 5,079 | 350 | 0.74% | 10.81% |
| I.L.W.U. Credit Union | Wilmington | 139,310 | 105,491 | 2,708 | 118,348 | 17,585 | 2,126 | 1.53% | 12.62% |
| IBEW Members + Credit Union | Martinez | 18,521 | 5,474 | 77 | 17,065 | 1,440 | 285 | 1.54% | 7.77% |
| Jacom Credit Union | Los Angeles | 81,542 | 25,660 | 90 | 70,251 | 11,822 | (99) | -0.12% | 14.50% |
| Jones Methodist Church Credit Union | San Francisco | 538 | 47 | 2 | 425 | 117 | (9) | -1.59% | 21.72% |
| KeyPoint Credit Union | Santa Clara | 865,890 | 686,962 | 3,797 | 742,710 | 71,159 | 4,308 | 0.50% | 8.22% |
| L. A. Electrical Workers Credit Union | Pasadena | 46,311 | 2,559 | 20 | 36,531 | 9,480 | (85) | -0.18% | 20.47% |
| LBS Financial Credit Union | Long Beach | 1,099,210 | 753,733 | 6,123 | 951,215 | 148,091 | 9,538 | 0.87% | 13.47% |
| Long Beach Firemen's Credit Union | Long Beach | 162,914 | 100,991 | 1,965 | 136,038 | 26,783 | 2,094 | 1.29% | 16.44% |
| Los Angeles Firemen's Credit Union | Los Angeles | 856,666 | 699,144 | 6,376 | 755,997 | 92,834 | 6,302 | 0.74% | 10.84% |
| Matadors Community Credit Union | Chatsworth | 148,317 | 119,397 | 997 | 130,056 | 14,142 | 569 | 0.38% | 9.54% |
| McClatchy Employees Credit Union | Sacramento | 15,444 | 4,835 | 48 | 13,394 | 1,959 | 4 | 0.02% | 12.68% |
| Media City Community Credit Union | Burbank | 34,270 | 15,385 | 346 | 30,490 | 3,633 | 137 | 0.40% | 10.60% |
| Members 1st Credit Union | Redding | 102,102 | 59,006 | 543 | 88,961 | 12,499 | 192 | 0.19% | 12.24% |
| Mendo Lake Credit Union | Ukiah | 174,036 | 99,367 | 820.89 | 157,729 | 14,550 | 184 | 0.11% | 8.36% |
| Merced Municipal Employees Credit Union | Merced | 1,999 | 1,129 | 3 | 1,751 | 227 | 0 | 0.00% | 11.35% |
| Merco Credit Union | Merced | 85,944 | 35,524 | 596 | 77,841 | 7,360 | 693 | 0.81% | 8.56% |
| Meriwest Credit Union | San Jose | 1,027,899 | 612,915 | 10,211 | 935,110 | 93,527 | 8,804 | 0.86% | 9.10% |
| Mid-Cities Credit Union | Compton | 22,313 | 14,029 | 139 | 17,227 | 4,975 | 158 | 0.71% | 22.30% |
| Monterey County Employees Credit Union | Salinas | 33,975 | 13,025 | 237 | 28,460 | 5,300 | 837 | 2.46% | 15.60% |
| Monterey Credit Union | Monterey | 207,882 | 111,842 | 1,967 | 175,018 | 28,622 | 1,722 | 0.83% | 13.77% |
| Musicians' Interguild Credit Union | Hollywood | 75,872 | 33,934 | 1,179 | 70,740 | 4,853 | 455 | 0.60% | 6.40% |
| My Credit Union | Redwood City | 35,137 | 17,385 | 247 | 31,817 | 2,864 | (223) | -0.63% | 8.15% |
| National 1st Credit Union | Santa Clara | 333,750 | 153,092 | 3,460 | 302,038 | 31,316 | 1,319 | 0.40% | 9.38% |
| Nikkei Credit Union | Gardena | 69,352 | 17,191 | 260 | 61,589 | 8,165 | (171) | -0.25% | 11.77% |
| North County Credit Union | San Diego | 57,471 | 36,787 | 302 | 52,349 | 5,454 | 366 | 0.64% | 9.49% |
| North Island Financial Credit Union | San Diego | 1,100,568 | 686,540 | 14,772 | 983,542 | 104,422 | 12,226 | 1.11% | 9.49% |
| Northern California Latvian Credit Union | San Francisco | 1,840 | 139 | 16 | 1,526 | 335 | (29) | -1.55% | 18.19% |
| Orange County's Credit Union | Santa Ana | 1,095,697 | 587,922 | 8,539 | 965,906 | 104,397 | 9,420 | 0.86% | 9.53% |
| Organized Labor Credit Union | Modesto | 19,153 | 7,171 | 170 | 17,570 | 1,557 | 62 | 0.32% | 8.13% |
| Pacific Community Credit Union | Fullerton | 183,040 | 60,072 | 1,547 | 151,409 | 26,099 | 432 | 0.24% | 14.26% |
| Pacific Marine Credit Union | Camp Pendleton | 685,529 | 381,888 | 3,728 | 578,943 | 95,598 | 4,116 | 0.60% | 13.95% |
| Pacific Postal Credit Union | San Jose | 199,835 | 53,467 | 752 | 173,168 | 26,651 | 1,277 | 0.64% | 13.34% |

SELECTED FINANCIAL DATA
as of December 31, 2013

| Name of Credit Union | Location | Assets | | Loans | | Loan Loss Reserves | | Net | ROA | Net Worth / |
|---|---------------------|-----------|-----------|----------|-----------|--------------------|--------|--------|--------|-------------|
| | | Assets | Loans | Reserves | Shares | Net Worth | Income | Assets | | |
| Pacific Service Credit Union | Walnut Creek | 1,072,706 | 401,102 | 3,694 | 921,808 | 137,926 | 1,784 | 0.17% | 12.86% | |
| Patelco Credit Union | Pleasanton | 4,012,356 | 2,326,061 | 37,329 | 3,506,411 | 479,116 | 52,005 | 1.30% | 11.94% | |
| Point Loma Credit Union | San Diego | 436,889 | 220,191 | 6,874 | 399,358 | 31,231 | 997 | 0.23% | 7.15% | |
| Premier America Credit Union | Chatsworth | 1,519,766 | 916,082 | 26,599 | 1,361,782 | 142,840 | 13,547 | 0.89% | 9.40% | |
| Premier Community Credit Union | Stockton | 126,974 | 47,082 | 1,014 | 114,387 | 12,356 | 789 | 0.62% | 9.73% | |
| Printing Industries Credit Union | Commerce | 23,451 | 20,505 | 749 | 21,563 | 1,275 | 167 | 0.71% | 5.44% | |
| Printing Office Employees Credit Union | Covina | 4,569 | 908 | 23 | 3,685 | 876 | (77) | -1.69% | 19.18% | |
| Priority One Credit Union | South Pasadena | 146,288 | 71,659 | 1,046 | 133,063 | 12,715 | 307 | 0.21% | 8.69% | |
| Provident Credit Union | Redwood Shores | 1,901,980 | 998,475 | 8,162 | 1,665,124 | 223,528 | 11,921 | 0.63% | 11.75% | |
| Redwood Credit Union | Santa Rosa | 2,278,434 | 1,607,135 | 21,913 | 2,020,131 | 235,592 | 48,697 | 2.14% | 10.34% | |
| Rolling F Credit Union | Turlock | 44,238 | 9,910 | 114 | 39,315 | 4,862 | (264) | -0.60% | 10.99% | |
| S.F. Bay Area Educators Credit Union | San Francisco | 18,789 | 7,316 | 48 | 17,329 | 1,400 | (2) | -0.01% | 7.45% | |
| S.F. Police Credit Union | San Francisco | 730,140 | 412,380 | 7,803 | 630,057 | 104,011 | 4,791 | 0.66% | 14.25% | |
| S.T.A.R. Community Credit Union | Chico | 38,324 | 10,909 | 110 | 33,616 | 3,522 | 154 | 0.40% | 9.19% | |
| Sacramento Credit Union | Sacramento | 370,578 | 141,069 | 2,129 | 320,070 | 46,650 | 3,670 | 0.99% | 12.59% | |
| Safe 1 Credit Union | Bakersfield | 358,690 | 237,669 | 2,461 | 298,663 | 55,691 | 5,038 | 1.40% | 15.53% | |
| SAFE Credit Union | North Highlands | 2,013,227 | 1,113,998 | 20,081 | 1,793,912 | 197,212 | 13,669 | 0.68% | 9.80% | |
| SafeAmerica Credit Union | Pleasanton | 309,877 | 194,833 | 1,096 | 280,729 | 29,067 | 685 | 0.22% | 9.38% | |
| San Diego County Credit Union | San Diego | 6,348,542 | 3,355,411 | 57,761 | 5,450,203 | 810,239 | 90,062 | 1.42% | 12.76% | |
| San Diego Metropolitan Credit Union | San Diego | 245,251 | 174,796 | 6,717 | 221,071 | 18,752 | 2,413 | 0.98% | 7.65% | |
| San Fernando Valley Japanese Credit Union | Sylmar | 1,061 | 591 | 3.54 | 787 | 269 | (4) | -0.36% | 25.36% | |
| San Francisco Fire Credit Union | San Francisco | 916,778 | 574,964 | 6,450 | 843,919 | 70,092 | 8,544 | 0.93% | 7.65% | |
| San Gabriel Valley Postal Credit Union | Covina | 18,105 | 11,422 | 111 | 15,890 | 2,176 | 460 | 2.54% | 12.02% | |
| San Joaquin Power Employees Credit Union | Fresno | 126,075 | 78,928 | 762 | 103,361 | 20,552 | 429 | 0.34% | 16.30% | |
| San Mateo Credit Union | Redwood City | 748,071 | 426,292 | 4,021 | 686,029 | 58,527 | 3,261 | 0.44% | 7.82% | |
| Santa Cruz Community Credit Union | Santa Cruz | 105,267 | 63,486 | 1,877 | 95,695 | 8,802 | 9 | 0.01% | 8.36% | |
| Santa Cruz County Employees Credit Union | Santa Cruz | 26,864 | 17,434 | 25 | 24,639 | 1,887 | 3 | 0.01% | 7.02% | |
| Schools Financial Credit Union | Sacramento | 1,443,984 | 653,038 | 6,532 | 1,291,426 | 141,455 | 14,751 | 1.02% | 9.80% | |
| Sierra Central Credit Union | Yuba City | 671,364 | 411,299 | 6,877 | 593,405 | 71,809 | 5,552 | 0.83% | 10.70% | |
| Sierra Point Credit Union | South San Francisco | 27,925 | 16,603 | 275 | 25,718 | 2,546 | (362) | -1.30% | 9.12% | |
| Silverado Credit Union | Angwin | 41,854 | 30,999 | 250 | 38,583 | 3,095 | 10 | 0.02% | 7.40% | |
| Siskiyou Central Credit Union | Yreka | 55,800 | 19,587 | 126.25 | 50,189 | 5,483 | 25 | 0.04% | 9.83% | |
| SLO Credit Union | San Luis Obispo | 34,252 | 3,419 | 31 | 28,727 | 5,284 | 82 | 0.24% | 15.43% | |
| Sonoma County Grange Credit Union | Santa Rosa | 36,989 | 22,171 | 152 | 31,223 | 5,496 | 175 | 0.47% | 14.86% | |
| South Bay Credit Union | Redondo Beach | 80,554 | 54,890 | 627 | 74,916 | 5,939 | 479 | 0.59% | 7.37% | |
| Southern California Postal Credit Union | Long Beach | 71,100 | 23,079 | 178 | 60,576 | 9,288 | 14 | 0.02% | 13.06% | |
| Southland Credit Union | Los Alamitos | 481,020 | 318,740 | 4,735 | 420,176 | 57,970 | 2,871 | 0.60% | 12.05% | |
| Star One Credit Union | Sunnyvale | 6,601,241 | 2,879,689 | 7,234 | 4,568,336 | 744,057 | 53,488 | 0.81% | 11.27% | |
| Technology Credit Union | San Jose | 1,762,162 | 923,425 | 15,046 | 1,575,374 | 181,345 | 16,804 | 0.95% | 10.29% | |
| Travis Credit Union | Vacaville | 2,144,539 | 1,086,066 | 11,594 | 1,893,857 | 253,259 | 26,016 | 1.21% | 11.81% | |
| Uncle Credit Union | Livermore | 277,354 | 137,787 | 1,764 | 245,635 | 29,739 | 2,022 | 0.73% | 10.72% | |
| United Association Credit Union | Concord | 5,696 | 1,476 | 4 | 4,834 | 858 | 65 | 1.14% | 15.06% | |
| United Financial Credit Union | Whittier | 37,420 | 20,037 | 783 | 31,519 | 5,695 | 38 | 0.10% | 15.22% | |
| United Health Credit Union | Burlingame | 52,759 | 26,214 | 762 | 48,023 | 3,799 | 198 | 0.38% | 7.20% | |

SELECTED FINANCIAL DATA
as of December 31, 2013

| Name of Credit Union | Location | Assets | Loans | Loan Loss Reserves | Shares | Net Worth | Net Income | ROA | Net Worth / Assets |
|---|----------------|-----------|-----------|--------------------|-----------|-----------|------------|-------|--------------------|
| United Local Credit Union | Fresno | 108,203 | 76,840 | 1,659 | 88,865 | 17,972 | 770 | 0.71% | 16.61% |
| Universal City Studios Credit Union | Universal City | 68,528 | 47,566 | 351 | 56,783 | 5,601 | 429 | 0.63% | 8.17% |
| University & State Employees Credit Union | San Diego | 759,552 | 454,144 | 9,693 | 687,220 | 66,364 | 7,988 | 1.05% | 8.74% |
| University Credit Union | Los Angeles | 475,212 | 233,252 | 3,573 | 436,610 | 42,533 | 286 | 0.06% | 8.95% |
| USC Credit Union | Los Angeles | 378,597 | 240,299 | 2,244 | 343,798 | 30,492 | 1,707 | 0.45% | 8.05% |
| Utility District Credit Union | Oakland | 27,300 | 8,045 | 47 | 24,990 | 2,278 | 106 | 0.39% | 8.34% |
| Valley First Credit Union | Modesto | 502,651 | 230,995 | 3,180 | 448,564 | 47,940 | 3,023 | 0.60% | 9.54% |
| Valley Oak Credit Union | Three Rivers | 45,276 | 33,088 | 517 | 39,781 | 5,195 | 254 | 0.56% | 11.47% |
| Ventura County Credit Union | Ventura | 654,328 | 303,837 | 2,155 | 592,739 | 57,132 | 5,113 | 0.78% | 8.73% |
| Vision One Credit Union | Sacramento | 56,966 | 51,800 | 998 | 49,005 | 7,575 | 640 | 1.12% | 13.30% |
| Visterra Credit Union | Moreno Valley | 332,790 | 227,356 | 5,850 | 300,756 | 27,121 | 2,442 | 0.73% | 8.15% |
| Water and Power Community Credit Union | Los Angeles | 500,211 | 195,083 | 4,226 | 454,479 | 41,361 | 2,768 | 0.55% | 8.27% |
| Wescom Central Credit Union | Pasadena | 2,487,871 | 1,298,969 | 36,431 | 2,135,685 | 193,776 | 18,491 | 0.74% | 7.79% |

SELECTED FINANCIAL DATA
as of December 31, 2013

| <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> |
|-----------------------------|-----------------|---------------|--------------|-------------------------------|---------------|------------------|-----------------------|------------|-------------------------------|
|-----------------------------|-----------------|---------------|--------------|-------------------------------|---------------|------------------|-----------------------|------------|-------------------------------|