Credit Union Index

AN ANALYSIS OF CALIFORNIA CREDIT UNIONS

The Credit Union Index is published by the California offices of Baker Tilly. 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	$0–$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

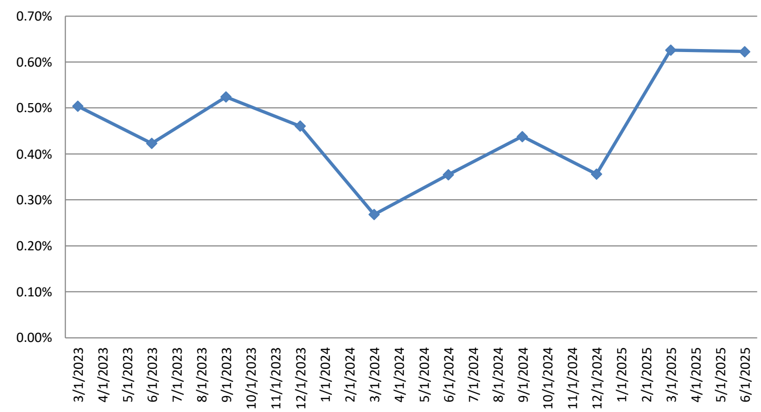
Imperial
Kern
Los Angeles
Orange
Riverside
San Bernardino
San Diego
San Luis Obispo
Santa Barbara
Ventura

Northern California

Performance Analysis

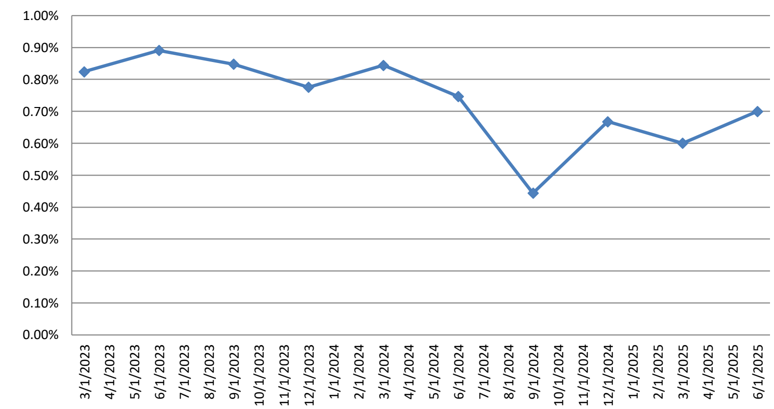
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



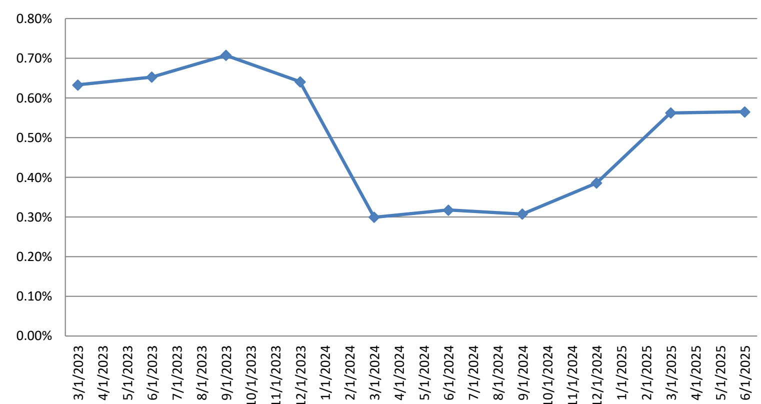
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.50%	0.42%	0.52%	0.46%	0.27%	0.35%	0.44%	0.36%	0.63%	0.62%

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



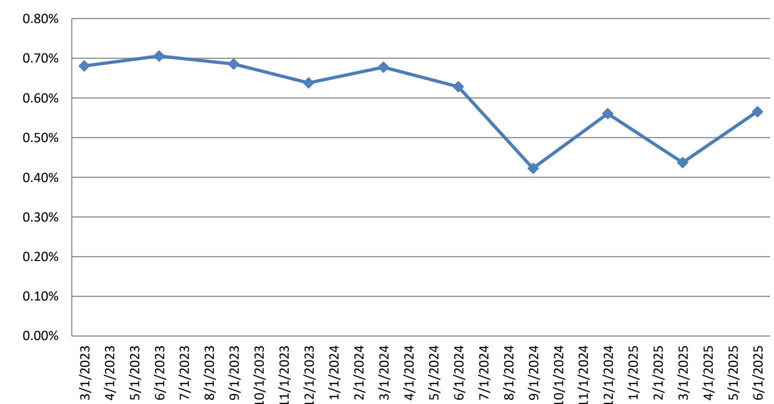
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.82%	0.89%	0.85%	0.78%	0.84%	0.75%	0.44%	0.67%	0.60%	0.70%

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



	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	6/30/25
Return on Avg Assets	0.63%	0.65%	0.71%	0.64%	0.30%	0.32%	0.31%	0.39%	0.56%	0.57%

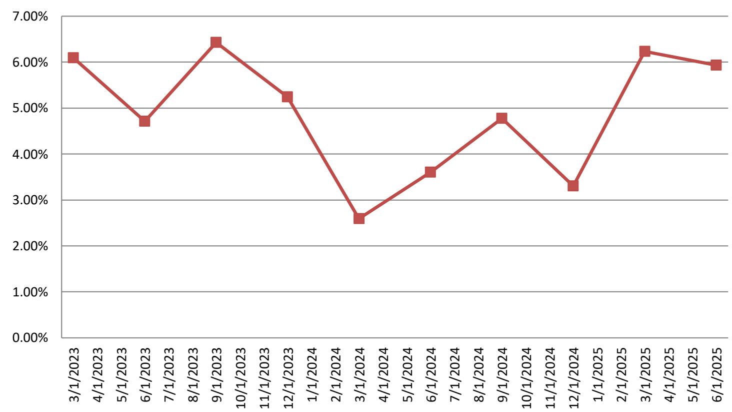
Asset Group D - $1 billion and Over in Total Assets
Year-to-Date



	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	6/30/25
Return on Avg Assets	0.68%	0.71%	0.69%	0.64%	0.68%	0.63%	0.42%	0.56%	0.44%	0.57%

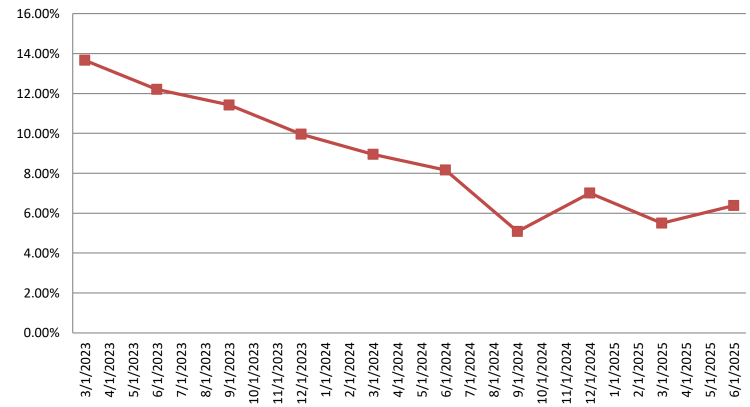
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



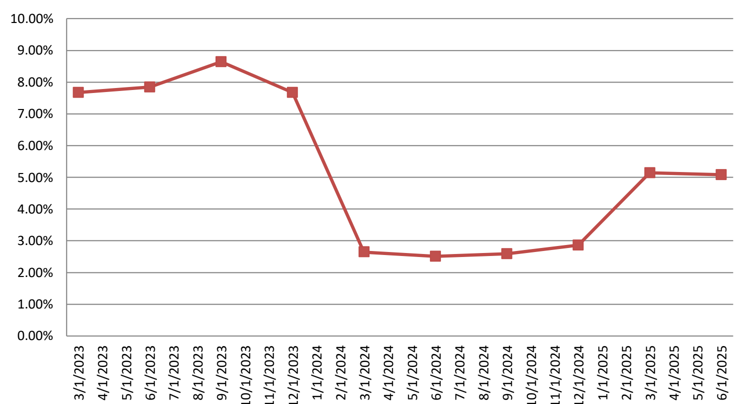
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	6.09%	4.71%	6.43%	5.24%	2.60%	3.60%	4.77%	3.30%	6.23%	5.93%

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



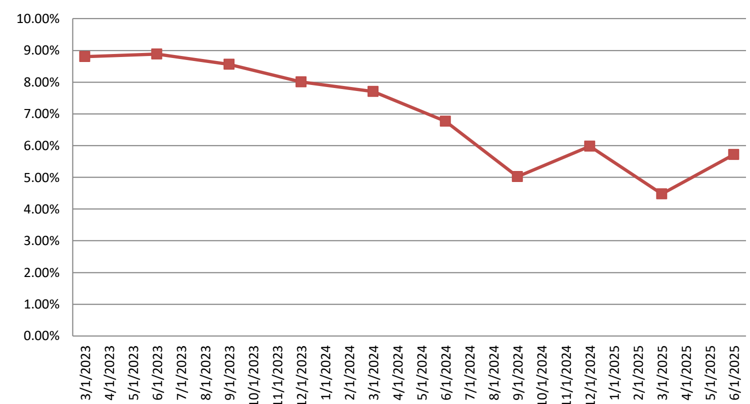
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	13.67%	12.21%	11.43%	9.95%	8.95%	8.16%	5.09%	7.01%	5.50%	6.38%

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



	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	6/30/25
Return on Avg Net Worth	7.67%	7.84%	8.64%	7.67%	2.65%	2.51%	2.60%	2.87%	5.14%	5.08%

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



	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	6/30/25
Return on Avg Net Worth	8.80%	8.89%	8.56%	8.01%	7.70%	6.77%	5.02%	5.98%	4.47%	5.72%

Performance Analysis	June 30, 2025	Run Date: August 21, 2025

	As of Date	Quarter to Date					Year to Date				
Institution Name	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	$54,132	$125	0.90%	9.07%	79.47%	$57	$235	0.84%	8.62%	80.50%	$57
Mokelumne Federal Credit Union	$57,271	$168	1.16%	7.93%	73.79%	$76	$291	0.99%	6.93%	75.44%	$77
Modesto's First Federal Credit Union	$59,716	$153	1.03%	10.18%	63.06%	$83	$268	0.92%	9.02%	64.12%	$77
Delta Schools Federal Credit Union	$61,802	$310	1.96%	19.95%	61.08%	$112	$526	1.67%	17.29%	63.86%	$109
Rolling F Credit Union	$63,123	$39	0.24%	2.19%	86.14%	$98	$254	0.79%	7.19%	76.25%	$97
Shell Western States Federal Credit Union	$73,599	($472)	(2.56%)	(23.16%)	124.46%	$141	($911)	(2.49%)	(21.74%)	130.93%	$143
Polam Federal Credit Union	$78,067	($74)	(0.39%)	(2.87%)	111.14%	$92	($168)	(0.44%)	(3.24%)	112.68%	$93
Bay Cities Credit Union	$78,330	$312	1.60%	14.22%	68.97%	$93	$599	1.55%	13.89%	69.96%	$92
California Community Credit Union	$80,070	$84	0.42%	3.44%	84.99%	$75	$145	0.36%	2.98%	85.93%	$78
Sonoma Federal Credit Union	$81,123	$291	1.46%	12.49%	60.61%	$90	$560	1.43%	12.20%	61.21%	$87
Valley Oak Credit Union	$81,944	$67	0.33%	5.05%	88.14%	$66	$46	0.11%	1.74%	90.48%	$69
Vision One Credit Union	$89,989	$59	0.26%	1.64%	92.43%	$206	$94	0.20%	1.31%	94.03%	$214
Upward Credit Union	$90,101	$136	0.60%	5.88%	81.04%	$127	$248	0.54%	5.44%	82.04%	$130
McKesson & Healthcare Providers Federal Credit	$92,275	$1	0.00%	0.05%	96.03%	$165	$40	0.10%	1.14%	91.77%	$132
Marin County Federal Credit Union	$95,298	$334	1.43%	13.13%	55.57%	$108	$479	1.04%	9.64%	61.78%	$110
Lassen County Federal Credit Union	$103,030	$39	0.15%	1.17%	94.85%	$127	$60	0.12%	0.90%	95.99%	$125
First California Federal Credit Union	$107,620	$342	1.29%	13.71%	69.35%	$76	$729	1.38%	14.89%	69.12%	$72
Kaiperm Federal Credit Union	$108,970	$70	0.25%	2.85%	89.94%	$109	$169	0.30%	3.46%	87.47%	$103
SMW 104 Federal Credit Union	$110,660	$260	0.95%	8.69%	72.10%	$223	$737	1.35%	12.59%	66.02%	$211
North Bay Credit Union	$118,364	($88)	(0.30%)	(4.75%)	103.02%	$121	($218)	(0.37%)	(5.84%)	103.82%	$115
United Local Credit Union	$121,059	$110	0.36%	1.89%	86.85%	$95	$322	0.53%	2.78%	84.00%	$97
Tulare County Federal Credit Union	$142,846	($78)	(0.22%)	(3.42%)	90.83%	$95	$37	0.05%	0.82%	90.14%	$95
Siskiyou Credit Union	$142,954	$389	1.09%	12.57%	60.09%	$85	$822	1.15%	13.52%	61.92%	$78
Kings Federal Credit Union	$155,244	$424	1.09%	7.69%	66.60%	$103	$844	1.09%	7.80%	67.46%	$102
Mission City Federal Credit Union	$158,715	$143	0.36%	4.61%	81.33%	$144	$449	0.57%	7.36%	78.37%	$156
San Joaquin Power Employees Credit Union	$175,280	$212	0.49%	3.32%	60.20%	$161	$224	0.26%	1.76%	75.67%	$194
Compass Community Credit Union	$177,962	$869	1.97%	17.14%	55.42%	$129	$924	1.05%	9.25%	68.98%	$126
Santa Cruz Community Credit Union	$181,172	($252)	(0.55%)	(5.49%)	105.41%	$116	($491)	(0.53%)	(5.31%)	107.59%	$116
Merco Credit Union	$206,429	$355	0.69%	6.78%	67.70%	$92	$3,367	3.27%	33.52%	45.25%	$90
Central State Credit Union	$233,823	$165	0.28%	5.12%	81.71%	$65	$339	0.29%	5.65%	80.73%	$61
S R I Federal Credit Union	$237,471	$502	0.84%	7.62%	66.87%	$141	$1,129	0.96%	8.68%	63.55%	$134
F3 Credit Union	$238,045	$850	1.43%	9.40%	55.16%	$74	$1,002	0.85%	5.61%	64.23%	$94
Average of Asset Group A	$120,515	$183	0.58%	5.25%	79.20%	$111	$411	0.62%	5.93%	79.73%	$110

Performance Analysis June 30, 2025 Run Date: August 21, 2025

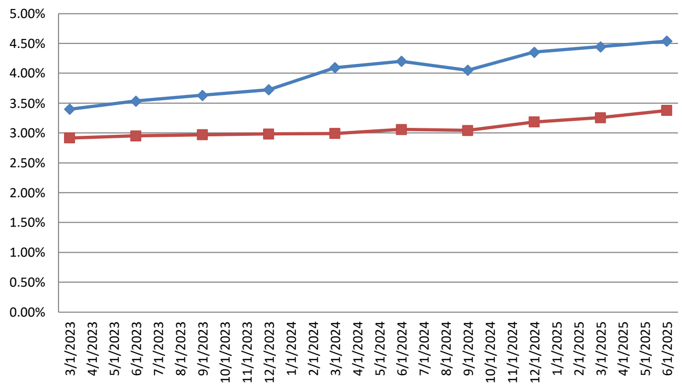
Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets ($000)	Net Income (Loss) ($000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees ($000)	Net Income (Loss) ($000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees ($000)
Asset Group B - $251 million to $500 million in total assets											
Heritage Community Credit Union	$277,032	$87	0.13%	1.39%	78.53%	$114	$212	0.16%	1.70%	79.72%	$116
Families and Schools Together Federal Credit Union	$301,673	$2,277	3.03%	16.14%	45.45%	$85	$4,436	2.98%	16.04%	45.85%	$85
Tucoemas Federal Credit Union	$322,595	$296	0.37%	4.51%	74.11%	$69	$1,126	0.71%	8.84%	71.81%	$70
Monterey Credit Union	$353,426	($732)	(0.85%)	(12.52%)	106.28%	$121	($2,212)	(1.32%)	(18.81%)	122.92%	$129
Members 1st Credit Union	$356,309	$1,362	1.53%	16.01%	62.68%	$92	$2,206	1.25%	13.26%	66.49%	$96
C.A.H.P. Credit Union	$374,162	$916	1.00%	11.28%	81.16%	$215	$1,589	0.88%	9.90%	81.87%	$178
Sea West Coast Guard Federal Credit Union	$388,169	($7)	(0.01%)	(0.04%)	100.16%	$129	($193)	(0.10%)	(0.51%)	104.94%	$132
Yolo Federal Credit Union	$404,006	$773	0.76%	7.45%	79.91%	$101	$1,257	0.62%	6.15%	82.52%	$101
MOCSE Federal Credit Union	$430,402	$1,290	1.19%	21.18%	61.72%	$89	$2,388	1.12%	20.87%	65.95%	$94
Average of Asset Group B	$356,419	$696	0.79%	7.27%	76.67%	$113	$1,201	0.70%	6.38%	80.23%	$111
Asset Group C - $501 million to $1 billion in total assets											
First U.S. Community Credit Union	$543,698	$518	0.38%	3.57%	82.85%	$113	$1,629	0.60%	5.70%	82.67%	$115
Excite Credit Union	$611,591	($48)	(0.03%)	(0.60%)	87.68%	$116	$266	0.09%	1.69%	86.00%	$115
Commonwealth Central Credit Union	$616,576	$1,318	0.85%	6.43%	73.11%	$129	$2,585	0.83%	6.36%	75.05%	$130
PremierOne Credit Union	$631,573	$767	0.49%	5.89%	79.32%	$125	$882	0.28%	3.43%	84.18%	$126
UNCLE Credit Union	$773,996	$1,046	0.55%	8.47%	70.62%	$122	($822)	(0.22%)	(3.34%)	77.11%	$141
1st Northern California Credit Union	$788,747	$1,453	0.74%	6.26%	73.09%	$100	$2,687	0.68%	5.83%	74.16%	$94
Sacramento Credit Union	$796,298	$2,870	1.45%	9.97%	61.15%	$109	$5,343	1.36%	9.41%	60.90%	$108
Merced School Employees Federal Credit Union	$841,344	$2,366	1.13%	11.10%	63.24%	$88	$4,670	1.14%	11.30%	64.52%	$88
Community First Credit Union	$915,836	$560	0.26%	2.67%	87.78%	$116	$1,744	0.42%	4.28%	83.61%	$105
Mirastar Federal Credit Union	$968,736	$1,250	0.52%	6.66%	79.97%	$168	$2,256	0.47%	6.13%	81.05%	$170
Average of Asset Group C	$748,840	$1,210	0.63%	6.04%	75.88%	$119	$2,124	0.57%	5.08%	76.93%	$119
Asset Group D - Over $1 billion in total assets											
Valley First Credit Union	$1,039,282	$2,415	0.93%	10.25%	67.50%	$98	$3,296	0.63%	7.08%	71.22%	$104
The Police Credit Union of California	$1,066,907	$978	0.37%	3.97%	82.60%	$138	($493)	(0.09%)	(1.02%)	94.17%	$140
1st United Credit Union	$1,223,379	$4,556	1.49%	13.87%	64.70%	$140	$6,120	1.00%	9.51%	70.62%	$139
Pacific Service Credit Union	$1,323,822	$1,551	0.46%	3.48%	80.45%	$166	$2,965	0.44%	3.37%	80.42%	$168
Noble Federal Credit Union	$1,342,408	$1,963	0.58%	6.31%	79.31%	$111	$4,757	0.72%	7.77%	77.16%	$114
San Francisco Federal Credit Union	$1,443,192	$3,959	1.14%	11.18%	68.72%	$212	$6,914	1.03%	9.98%	70.48%	$200
Sierra Central Credit Union	$1,471,929	$1,367	0.37%	3.89%	70.16%	$92	$2,388	0.33%	3.41%	70.44%	$91
Operating Engineers Local Union #3 Federal Credit Union	$1,575,395	$3,828	0.98%	7.27%	71.15%	$128	$5,943	0.77%	5.76%	74.24%	$130
KeyPoint Credit Union	$1,596,711	$667	0.17%	2.21%	85.23%	$156	$3,036	0.38%	5.10%	79.90%	$153
San Francisco Fire Credit Union	$1,612,261	$2,078	0.51%	7.21%	82.35%	$150	$2,769	0.34%	4.97%	85.97%	$157
Bay Federal Credit Union	$1,775,731	$7,366	1.67%	19.21%	60.97%	$150	$10,516	1.21%	14.06%	66.27%	$138
Monterra Credit Union	$1,831,422	$4,950	1.09%	8.68%	70.94%	$134	$9,290	1.03%	8.24%	71.85%	$136
Meriwest Credit Union	$2,103,986	$314	0.06%	0.75%	91.41%	$169	$916	0.09%	1.11%	89.81%	$164
Coast Central Credit Union	$2,247,356	$3,447	0.62%	6.99%	74.35%	$106	$6,554	0.59%	6.88%	74.16%	$106
Self-Help Federal Credit Union	$2,277,167	$6,220	1.12%	12.73%	75.01%	$92	$8,623	0.79%	9.01%	77.63%	$92
Provident Credit Union	$3,570,902	$4,234	0.47%	4.63%	83.33%	$152	$6,905	0.39%	3.81%	85.67%	$152
Stanford Federal Credit Union	$4,311,667	$11,264	1.03%	9.94%	57.83%	$169	$20,248	0.93%	9.06%	60.54%	$170
S A F E Credit Union	$4,398,113	$8,720	0.79%	9.50%	75.16%	$120	$15,182	0.69%	8.44%	76.22%	$125
Technology Credit Union	$4,571,798	($741)	(0.06%)	(0.68%)	79.24%	$167	($1,488)	(0.06%)	(0.69%)	81.86%	$168
Educational Employees Credit Union	$4,992,180	$22,911	1.85%	15.72%	53.69%	$97	$44,517	1.82%	15.80%	54.52%	$95
Chevron Federal Credit Union	$5,002,923	($7,024)	(0.56%)	(4.49%)	122.89%	$140	($17,461)	(0.69%)	(5.54%)	154.42%	$146
Travis Credit Union	$5,397,156	$7,397	0.55%	5.46%	68.85%	$128	$11,329	0.42%	4.23%	72.59%	$132
Star One Credit Union	$8,833,029	$4,725	0.21%	1.60%	78.65%	$189	$2,415	0.05%	0.41%	92.56%	$241
Patelco Credit Union	$9,405,072	$5,645	0.24%	2.53%	76.69%	$152	$8,586	0.18%	1.94%	75.57%	$145
Redwood Credit Union	$9,502,932	$34,484	1.46%	11.92%	52.91%	$131	$65,333	1.40%	11.46%	53.96%	$129
First Technology Federal Credit Union	$17,059,185	$23,656	0.56%	6.37%	67.93%	$140	$28,910	0.34%	3.95%	67.76%	$141
The Golden 1 Credit Union	$20,582,445	$27,311	0.53%	6.09%	66.92%	$114	$55,061	0.55%	6.25%	65.78%	$112
Average of Asset Group D	$4,502,161	$6,972	0.69%	6.91%	74.41%	$139	$11,597	0.57%	5.72%	77.62%	$140

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin | **June 30, 2025** | **Run Date: August 21, 2025**

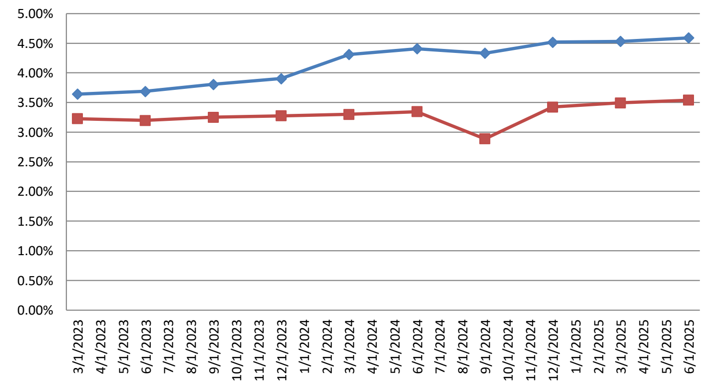
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

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



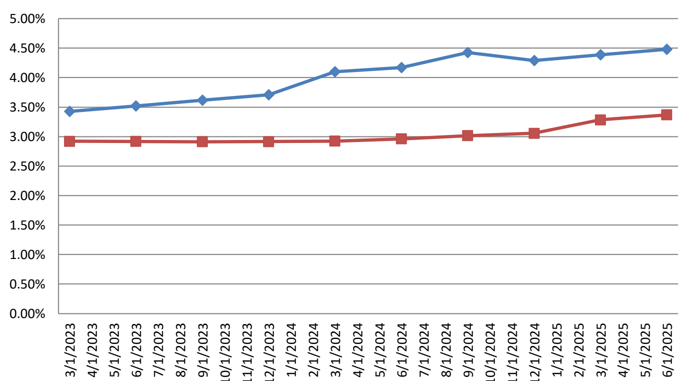
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.40%	3.53%	3.63%	3.72%	4.10%	4.20%	4.05%	4.35%	4.45%	4.54%
Net Interest Income/ Avg Assets	2.92%	2.95%	2.97%	2.98%	2.99%	3.06%	3.04%	3.18%	3.26%	3.38%

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



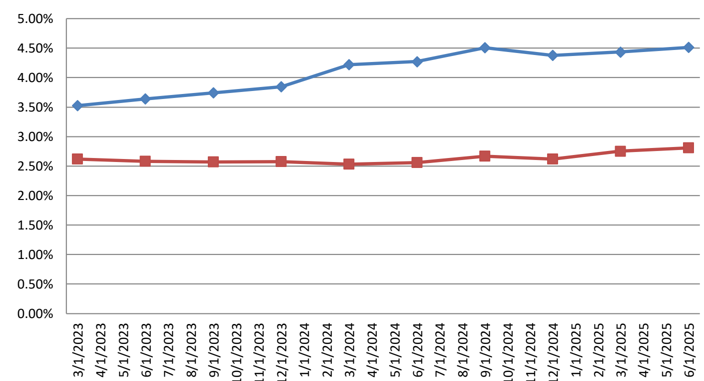
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.65%	3.69%	3.81%	3.90%	4.31%	4.41%	4.33%	4.52%	4.53%	4.59%
Net Interest Income/ Avg Assets	3.23%	3.20%	3.25%	3.28%	3.30%	3.34%	2.89%	3.42%	3.49%	3.54%

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



	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	6/30/25
Yield on Avg Assets	3.43%	3.52%	3.62%	3.71%	4.10%	4.17%	4.42%	4.29%	4.39%	4.48%
Net Interest Income/ Avg Assets	2.92%	2.92%	2.91%	2.92%	2.92%	2.96%	3.02%	3.06%	3.28%	3.37%

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

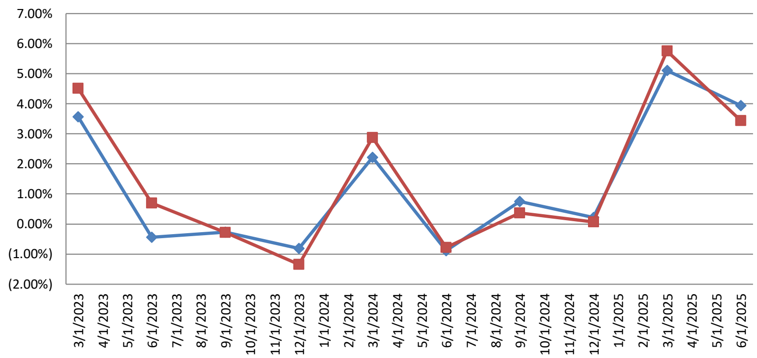


	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield of Avg Assets	3.53%	3.64%	3.74%	3.85%	4.22%	4.27%	4.51%	4.38%	4.43%	4.52%
Net Interest Income/ Avg Assets	2.62%	2.58%	2.57%	2.58%	2.53%	2.56%	2.67%	2.62%	2.75%	2.81%

Balance Sheet & Net Interest Margin	June 30, 2025	Run Date: August 21, 2025

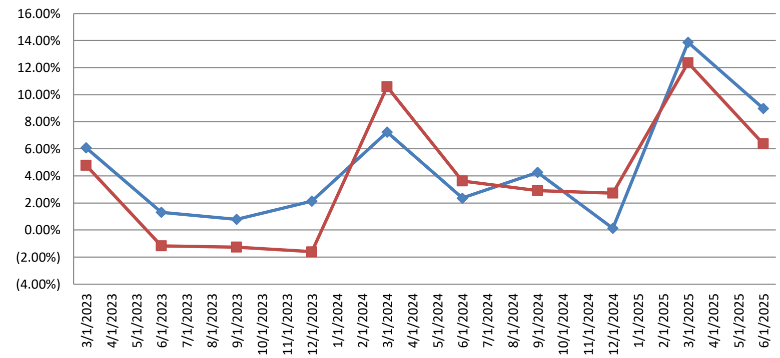
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



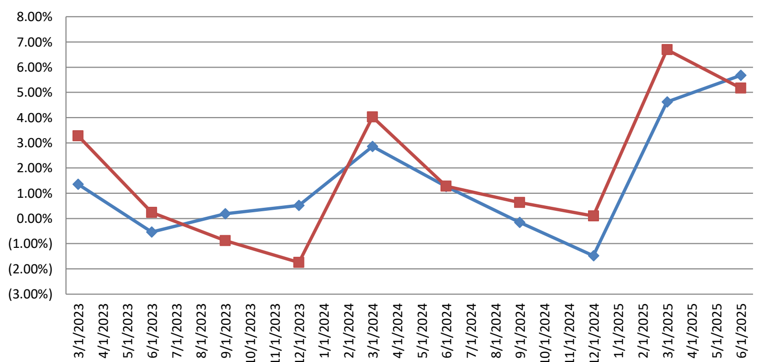
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	3.57%	(0.44%)	(0.27%)	(0.82%)	2.22%	(0.89%)	0.75%	0.21%	5.10%	3.94%
Market Growth Rate	4.51%	0.70%	(0.28%)	(1.35%)	2.88%	(0.79%)	0.37%	0.07%	5.75%	3.44%

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



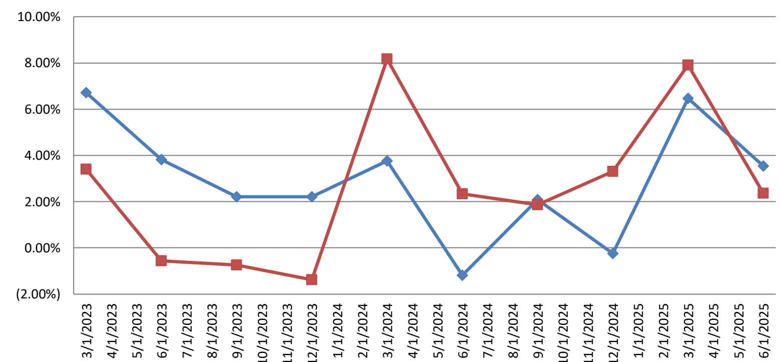
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	6.07%	1.32%	0.78%	2.14%	7.23%	2.36%	4.27%	0.12%	13.87%	8.99%
Market Growth Rate	4.78%	(1.18%)	(1.27%)	(1.61%)	10.58%	3.62%	2.91%	2.73%	12.36%	6.35%

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



	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	6/30/25
Asset Growth Rate	1.36%	(0.53%)	0.19%	0.52%	2.86%	1.26%	(0.15%)	(1.48%)	4.62%	5.68%
Market Growth Rate	3.28%	0.24%	(0.88%)	(1.74%)	4.03%	1.28%	0.63%	0.10%	6.70%	5.18%

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



	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	6/30/25
Asset Growth Rate	6.72%	3.82%	2.21%	2.21%	3.77%	(1.19%)	2.09%	(0.24%)	6.47%	3.54%
Market Growth Rate	3.41%	(0.56%)	(0.74%)	(1.38%)	8.18%	2.33%	1.86%	3.31%	7.91%	2.36%

Balance Sheet & Net Interest Margin	June 30, 2025					Run Date: August 21, 2025				
	As of Date					Year to Date				
Institution Name	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	$54,132	$38,691	$48,325	80.06%	$3,383	4.37%	0.48%	3.89%	(10.97%)	(13.12%)
Mokelumne Federal Credit Union	$57,271	$27,765	$48,510	57.24%	$4,773	3.56%	0.18%	3.38%	(5.50%)	(7.39%)
Modesto's First Federal Credit Union	$59,716	$46,558	$53,517	87.00%	$7,465	5.50%	1.79%	3.71%	11.39%	11.99%
Delta Schools Federal Credit Union	$61,802	$29,565	$55,300	53.46%	$6,180	4.68%	0.82%	3.87%	6.14%	4.75%
Rolling F Credit Union	$63,123	$31,787	$55,382	57.40%	$5,260	3.80%	0.79%	3.01%	(8.82%)	(10.71%)
Shell Western States Federal Credit Union	$73,599	$39,299	$64,912	60.54%	$7,747	3.88%	1.41%	2.47%	5.06%	8.76%
Polam Federal Credit Union	$78,067	$62,585	$67,426	92.82%	$4,731	3.69%	0.84%	2.85%	3.74%	5.18%
Bay Cities Credit Union	$78,330	$30,594	$69,007	44.33%	$4,896	5.18%	0.16%	5.03%	7.46%	6.31%
California Community Credit Union	$80,070	$29,960	$69,196	43.30%	$5,522	3.69%	0.62%	3.07%	1.74%	0.83%
Sonoma Federal Credit Union	$81,123	$51,603	$71,463	72.21%	$6,490	5.86%	2.86%	3.00%	14.04%	14.12%
Valley Oak Credit Union	$81,944	$52,035	$76,050	68.42%	$4,097	4.33%	0.96%	3.37%	9.67%	9.77%
Vision One Credit Union	$89,989	$77,363	$74,969	103.19%	$9,999	4.54%	1.71%	2.82%	(6.29%)	(7.07%)
Upward Credit Union	$90,101	$49,319	$80,232	61.47%	$6,674	4.21%	0.58%	3.63%	(8.32%)	(10.14%)
McKesson & Healthcare Providers Federal Credit	$92,275	$51,756	$79,061	65.46%	$6,152	5.24%	0.96%	4.28%	57.24%	38.78%
Marin County Federal Credit Union	$95,298	$28,597	$84,536	33.83%	$14,661	3.83%	0.94%	2.90%	13.58%	12.40%
Lassen County Federal Credit Union	$103,030	$53,859	$89,020	60.50%	$6,869	3.41%	0.99%	2.42%	0.14%	(0.98%)
First California Federal Credit Union	$107,620	$50,853	$97,097	52.37%	$5,250	4.14%	0.43%	3.71%	8.11%	7.07%
Kaiperm Federal Credit Union	$108,970	$89,473	$98,694	90.66%	$6,410	4.64%	1.69%	2.95%	(10.96%)	(12.39%)
SMW 104 Federal Credit Union	$110,660	$50,469	$96,868	52.10%	$14,755	4.60%	1.03%	3.58%	3.34%	0.30%
North Bay Credit Union	$118,364	$106,069	$110,206	96.25%	$2,114	6.15%	1.53%	4.62%	1.75%	5.91%
United Local Credit Union	$121,059	$77,623	$96,366	80.55%	$5,263	4.28%	0.48%	3.80%	(0.68%)	(2.28%)
Tulare County Federal Credit Union	$142,846	$104,388	$128,880	81.00%	$4,329	4.57%	0.89%	3.67%	9.99%	19.49%
Siskiyou Credit Union	$142,954	$101,154	$133,184	75.95%	$4,267	5.53%	1.57%	3.96%	(4.95%)	8.80%
Kings Federal Credit Union	$155,244	$86,387	$131,765	65.56%	$9,132	4.24%	0.90%	3.34%	5.76%	4.22%
Mission City Federal Credit Union	$158,715	$110,905	$136,194	81.43%	$9,336	4.77%	1.49%	3.28%	5.06%	4.72%
San Joaquin Power Employees Credit Union	$175,280	$124,694	$146,477	85.13%	$29,213	4.66%	3.46%	1.20%	2.41%	6.53%
Compass Community Credit Union	$177,962	$122,435	$156,888	78.04%	$8,277	4.19%	1.59%	2.60%	3.93%	3.00%
Santa Cruz Community Credit Union	$181,172	$140,445	$155,597	90.26%	$3,518	5.26%	1.02%	4.24%	(5.22%)	(5.79%)
Merco Credit Union	$206,429	$127,225	$179,806	70.76%	$4,537	6.17%	1.23%	4.93%	5.22%	1.07%
Central State Credit Union	$233,823	$60,662	$219,746	27.61%	$5,502	3.16%	0.63%	2.53%	(0.58%)	(3.71%)
S R I Federal Credit Union	$237,471	$186,252	$197,806	94.16%	$14,392	4.58%	2.12%	2.46%	8.43%	6.41%
F3 Credit Union	$238,045	$108,306	$200,589	53.99%	$6,900	4.57%	1.07%	3.49%	4.08%	3.19%
Average of Asset Group A	$120,515	$73,396	$105,408	69.28%	$7,440	4.54%	1.16%	3.38%	3.94%	3.44%
Asset Group B - $251 million to $500 million in total assets										
Heritage Community Credit Union	$277,032	$221,883	$246,805	89.90%	$6,757	4.71%	1.45%	3.26%	6.64%	7.01%
Families and Schools Together Federal Credit Union	$301,673	$231,654	$248,336	93.28%	$6,558	5.15%	0.54%	4.61%	6.66%	5.57%
Tucoemas Federal Credit Union	$322,595	$152,355	$289,659	52.60%	$4,058	4.90%	0.45%	4.45%	10.62%	10.29%
Monterey Credit Union	$353,426	$250,920	$299,921	83.66%	$4,776	4.29%	1.37%	2.92%	24.09%	11.70%
Members 1st Credit Union	$356,309	$233,225	$318,207	73.29%	$5,889	4.35%	1.11%	3.24%	9.15%	8.62%
C.A.H.P. Credit Union	$374,162	$284,849	$338,539	84.14%	$11,005	6.11%	2.07%	4.04%	14.86%	15.53%
Sea West Coast Guard Federal Credit Union	$388,169	$245,929	$311,127	79.04%	$11,944	2.97%	1.33%	1.64%	(4.60%)	(4.93%)
Yolo Federal Credit Union	$404,006	$280,048	$347,732	80.54%	$5,387	4.25%	0.57%	3.69%	4.61%	(2.83%)
MOCSE Federal Credit Union	$430,402	$222,827	$401,007	55.57%	$6,062	4.60%	0.60%	4.00%	8.86%	6.23%
Average of Asset Group B	$356,419	$235,966	$311,259	76.89%	$6,937	4.59%	1.05%	3.54%	8.99%	6.35%

Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 21, 2025

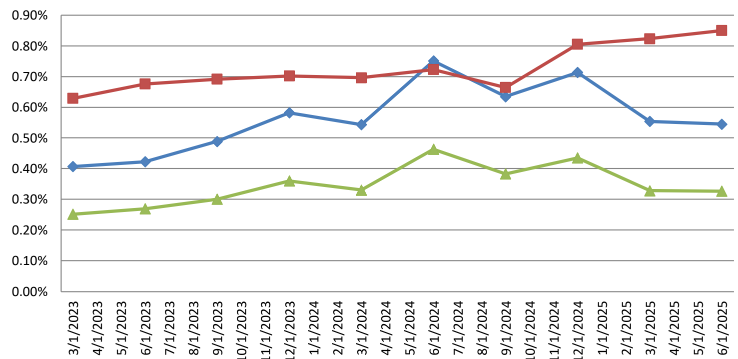
Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - $501 million to $1 billion in total assets										
First U.S. Community Credit Union	$543,698	$351,163	$480,421	73.09%	$7,448	4.11%	1.30%	2.81%	2.22%	1.21%
Excite Credit Union	$611,591	$460,939	$552,498	83.43%	$5,637	4.71%	1.08%	3.63%	(4.52%)	(5.83%)
Commonwealth Central Credit Union	$616,576	$450,943	$528,195	85.37%	$6,228	4.66%	0.50%	4.15%	0.67%	(0.10%)
PremierOne Credit Union	$631,573	$443,490	$534,204	83.02%	$7,259	4.53%	1.45%	3.08%	6.66%	4.37%
UNCLE Credit Union	$773,996	$662,269	$675,946	97.98%	$7,478	5.12%	1.33%	3.79%	7.49%	(3.03%)
1st Northern California Credit Union	$788,747	$377,564	$686,419	55.00%	$8,573	3.37%	0.76%	2.62%	(8.15%)	4.45%
Sacramento Credit Union	$796,298	$435,074	$671,565	64.79%	$8,471	4.04%	1.28%	2.75%	9.51%	9.36%
Merced School Employees Federal Credit Union	$841,344	$313,562	$748,198	41.91%	$6,573	4.12%	1.08%	3.04%	14.36%	12.82%
Community First Credit Union	$915,836	$684,853	$817,965	83.73%	$5,160	5.36%	1.43%	3.93%	27.28%	27.44%
Mirastar Federal Credit Union	$968,736	$555,433	$870,384	63.81%	$7,452	4.77%	0.87%	3.90%	1.23%	1.06%
Average of Asset Group C	$748,840	$473,529	$656,580	73.21%	$7,028	4.48%	1.11%	3.37%	5.68%	5.18%
Asset Group D - Over $1 billion in total assets										
Valley First Credit Union	$1,039,282	$721,527	$860,469	83.85%	$6,186	4.94%	1.33%	3.61%	2.34%	3.52%
The Police Credit Union of California	$1,066,907	$550,564	$952,510	57.80%	$7,648	3.71%	1.28%	2.43%	2.71%	0.93%
1st United Credit Union	$1,223,379	$831,221	$1,075,554	77.28%	$7,505	4.40%	1.08%	3.32%	1.83%	0.77%
Pacific Service Credit Union	$1,323,822	$981,340	$1,109,411	88.46%	$8,568	4.71%	1.25%	3.46%	(7.84%)	(3.81%)
Noble Federal Credit Union	$1,342,408	$859,442	$1,101,276	78.04%	$6,288	4.88%	1.43%	3.46%	9.18%	9.18%
San Francisco Federal Credit Union	$1,443,192	$620,899	$1,113,758	55.75%	$14,578	4.52%	1.20%	3.32%	23.70%	(5.31%)
Sierra Central Credit Union	$1,471,929	$1,027,229	$1,320,407	77.80%	$6,470	5.11%	1.75%	3.36%	2.36%	2.26%
Operating Engineers Local Union #3 Federal Credit	$1,575,395	$836,552	$1,346,070	62.15%	$7,780	4.42%	1.26%	3.16%	7.55%	5.43%
KeyPoint Credit Union	$1,596,711	$1,255,242	$1,336,700	93.91%	$8,822	4.23%	1.54%	2.69%	(0.71%)	(2.43%)
San Francisco Fire Credit Union	$1,612,261	$1,063,155	$1,465,351	72.55%	$9,484	3.83%	0.84%	2.99%	(2.00%)	(4.25%)
Bay Federal Credit Union	$1,775,731	$1,136,059	$1,592,094	71.36%	$7,160	4.52%	1.33%	3.18%	9.78%	8.41%
Monterra Credit Union	$1,831,422	$1,465,093	$1,573,191	93.13%	$8,213	4.62%	1.37%	3.25%	7.92%	7.58%
Meriwest Credit Union	$2,103,986	$1,641,709	$1,673,890	98.08%	$9,108	4.43%	1.89%	2.53%	0.65%	1.88%
Coast Central Credit Union	$2,247,356	$1,044,009	$1,978,757	52.76%	$8,529	4.02%	1.88%	2.13%	5.86%	4.56%
Self-Help Federal Credit Union	$2,277,167	$1,558,247	$1,611,080	96.72%	$5,794	5.36%	1.90%	3.47%	13.51%	16.95%
Provident Credit Union	$3,570,902	$2,697,622	$3,143,150	85.83%	$11,142	4.07%	1.62%	2.45%	1.38%	0.61%
Stanford Federal Credit Union	$4,311,667	$3,409,552	$3,282,046	103.88%	$17,042	4.89%	2.39%	2.49%	(0.93%)	(0.68%)
S A F E Credit Union	$4,398,113	$3,066,600	$3,965,775	77.33%	$6,740	4.12%	1.61%	2.50%	3.64%	2.57%
Technology Credit Union	$4,571,798	$3,398,669	$3,672,534	92.54%	$13,271	4.64%	2.45%	2.19%	(8.26%)	(11.73%)
Educational Employees Credit Union	$4,992,180	$2,228,592	$4,344,704	51.29%	$8,607	3.95%	1.01%	2.94%	11.93%	10.37%
Chevron Federal Credit Union	$5,002,923	$3,977,057	$4,333,441	91.78%	$14,376	4.15%	2.90%	1.26%	3.89%	4.84%
Travis Credit Union	$5,397,156	$4,187,836	$4,497,014	93.12%	$8,440	4.72%	1.74%	2.99%	5.45%	5.24%
Star One Credit Union	$8,833,029	$6,253,139	$7,490,547	83.48%	$34,504	3.66%	2.63%	1.03%	(13.14%)	4.05%
Patelco Credit Union	$9,405,072	$6,909,560	$8,018,584	86.17%	$11,039	4.67%	2.19%	2.49%	(0.20%)	2.83%
Redwood Credit Union	$9,502,932	$7,370,479	$8,240,315	89.44%	$10,061	5.17%	1.72%	3.45%	8.65%	8.01%
First Technology Federal Credit Union	$17,059,185	$12,204,084	$11,764,922	103.73%	$10,348	5.09%	2.33%	2.77%	(3.62%)	(17.47%)
The Golden 1 Credit Union	$20,582,445	$15,078,159	$18,512,386	81.45%	$9,276	5.08%	2.12%	2.97%	9.92%	9.49%
Average of Asset Group D	$4,502,161	$3,199,024	$3,754,664	81.47%	$10,258	4.52%	1.71%	2.81%	3.54%	2.36%

Asset Quality

Asset Quality | **June 30, 2025** | **Run Date: August 21, 2025**

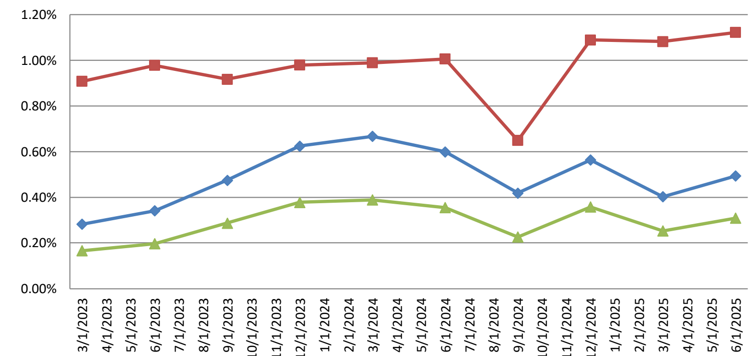
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



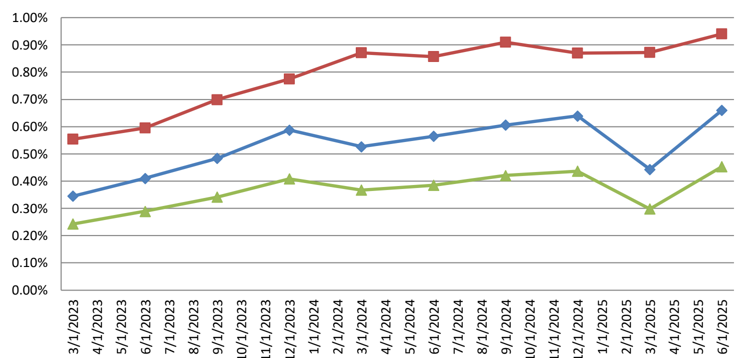
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.41%	0.42%	0.49%	0.58%	0.54%	0.75%	0.63%	0.71%	0.55%	0.55%
Reserves/Loans	0.63%	0.68%	0.69%	0.70%	0.70%	0.72%	0.66%	0.80%	0.82%	0.85%
Delinquent Loans/Assets	0.25%	0.27%	0.30%	0.36%	0.33%	0.46%	0.38%	0.44%	0.33%	0.33%

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



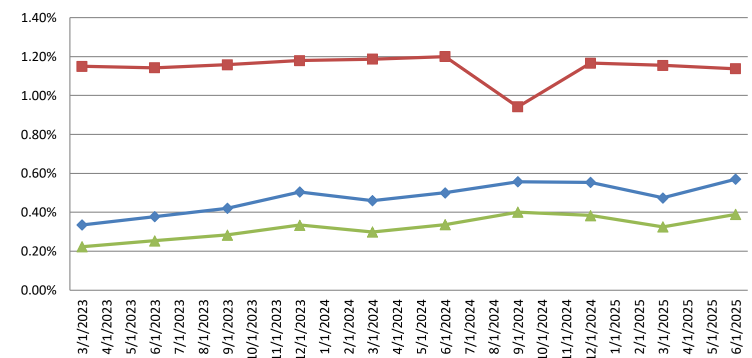
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.28%	0.34%	0.47%	0.62%	0.67%	0.60%	0.42%	0.56%	0.40%	0.49%
Reserves/Loans	0.91%	0.98%	0.92%	0.98%	0.99%	1.01%	0.65%	1.09%	1.08%	1.12%
Delinquent Loans/Assets	0.17%	0.20%	0.29%	0.38%	0.39%	0.35%	0.23%	0.36%	0.25%	0.31%

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



	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	6/30/25
NPLs/Loans	0.35%	0.41%	0.48%	0.59%	0.53%	0.56%	0.61%	0.64%	0.44%	0.66%
Reserves/Loans	0.55%	0.60%	0.70%	0.77%	0.87%	0.86%	0.91%	0.87%	0.87%	0.94%
Delinquent Loans/Assets	0.24%	0.29%	0.34%	0.41%	0.37%	0.38%	0.42%	0.44%	0.30%	0.45%

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



	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	6/30/25
NPLs/Loans	0.33%	0.38%	0.42%	0.50%	0.46%	0.50%	0.56%	0.55%	0.47%	0.57%
Reserves/Loans	1.15%	1.14%	1.16%	1.18%	1.19%	1.20%	0.94%	1.17%	1.15%	1.14%
Delinquent Loans/Assets	0.22%	0.25%	0.28%	0.33%	0.30%	0.34%	0.40%	0.38%	0.33%	0.39%

Asset Quality | June 30, 2025 | Run Date: August 21, 2025

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 million to $250 million in total assets							
Silverado Credit Union	$54,132	$33	0.09%	0.05%	63.64%	0.59%	0.06%
Mokelumne Federal Credit Union	$57,271	$0	0.00%	1.02%	NA	0.00%	0.00%
Modesto's First Federal Credit Union	$59,716	$567	1.22%	0.68%	55.91%	8.85%	0.95%
Delta Schools Federal Credit Union	$61,802	$20	0.07%	0.65%	965.00%	0.30%	0.03%
Rolling F Credit Union	$63,123	$77	0.24%	0.54%	222.08%	1.05%	0.12%
Shell Western States Federal Credit Union	$73,599	$531	1.35%	2.63%	194.54%	5.93%	0.72%
Polam Federal Credit Union	$78,067	$294	0.47%	0.50%	106.46%	2.86%	0.38%
Bay Cities Credit Union	$78,330	$218	0.71%	1.58%	222.02%	2.32%	0.28%
California Community Credit Union	$80,070	$29	0.10%	0.75%	772.41%	0.29%	0.04%
Sonoma Federal Credit Union	$81,123	$181	0.35%	0.18%	52.49%	1.89%	0.22%
Valley Oak Credit Union	$81,944	$188	0.36%	0.63%	173.40%	3.99%	0.23%
Vision One Credit Union	$89,989	$0	0.00%	1.04%	NA	0.00%	0.00%
Upward Credit Union	$90,101	$199	0.40%	0.63%	157.29%	2.05%	0.22%
McKesson & Healthcare Providers Federal Credit Union	$92,275	$761	1.47%	0.95%	64.65%	5.92%	0.82%
Marin County Federal Credit Union	$95,298	$303	1.06%	0.46%	43.23%	2.87%	0.32%
Lassen County Federal Credit Union	$103,030	$26	0.05%	0.12%	250.00%	0.19%	0.03%
First California Federal Credit Union	$107,620	$456	0.90%	0.52%	58.11%	4.36%	0.42%
Kaiperm Federal Credit Union	$108,970	$202	0.23%	0.27%	117.82%	2.00%	0.19%
SMW 104 Federal Credit Union	$110,660	$385	0.76%	0.65%	84.94%	3.44%	0.35%
North Bay Credit Union	$118,364	$1,332	1.26%	0.23%	18.39%	17.51%	1.13%
United Local Credit Union	$121,059	$126	0.16%	1.07%	656.35%	0.82%	0.10%
Tulare County Federal Credit Union	$142,846	$467	0.45%	0.60%	134.05%	4.79%	0.33%
Siskiyou Credit Union	$142,954	$886	0.88%	1.73%	197.18%	13.06%	0.62%
Kings Federal Credit Union	$155,244	$225	0.26%	0.99%	380.44%	1.29%	0.14%
Mission City Federal Credit Union	$158,715	$577	0.52%	0.49%	94.80%	4.39%	0.36%
San Joaquin Power Employees Credit Union	$175,280	$52	0.04%	1.00%	NM	0.19%	0.03%
Compass Community Credit Union	$177,962	$35	0.03%	0.24%	828.57%	0.17%	0.02%
Santa Cruz Community Credit Union	$181,172	$542	0.39%	0.96%	248.52%	4.11%	0.30%
Merco Credit Union	$206,429	$1,771	1.39%	2.99%	214.79%	8.95%	0.86%
Central State Credit Union	$233,823	$299	0.49%	1.52%	308.03%	2.19%	0.13%
S R I Federal Credit Union	$237,471	$1,439	0.77%	0.25%	32.24%	5.32%	0.61%
F3 Credit Union	$238,045	$1,054	0.97%	1.28%	131.12%	2.95%	0.44%
Average of Asset Group A	$120,515	$415	0.55%	0.85%	236.15%	3.58%	0.33%
Asset Group B - $251 million to $500 million in total assets							
Heritage Community Credit Union	$277,032	$1,529	0.69%	1.37%	198.63%	5.79%	0.55%
Families and Schools Together Federal Credit Union	$301,673	$420	0.18%	1.21%	664.76%	0.70%	0.14%
Tucoemas Federal Credit Union	$322,595	$1,627	1.07%	1.79%	167.98%	7.78%	0.50%
Monterey Credit Union	$353,426	$1,531	0.61%	0.88%	143.57%	7.09%	0.43%
Members 1st Credit Union	$356,309	$1,165	0.50%	0.49%	97.25%	3.47%	0.33%
C.A.H.P. Credit Union	$374,162	$137	0.05%	0.63%	NM	0.43%	0.04%
Sea West Coast Guard Federal Credit Union	$388,169	$206	0.08%	0.23%	275.73%	0.27%	0.05%
Yolo Federal Credit Union	$404,006	$1,462	0.52%	0.86%	165.46%	3.66%	0.36%
MOCSE Federal Credit Union	$430,402	$1,638	0.74%	2.64%	359.22%	8.77%	0.38%
Average of Asset Group B	$356,419	$1,079	0.49%	1.12%	259.08%	4.22%	0.31%

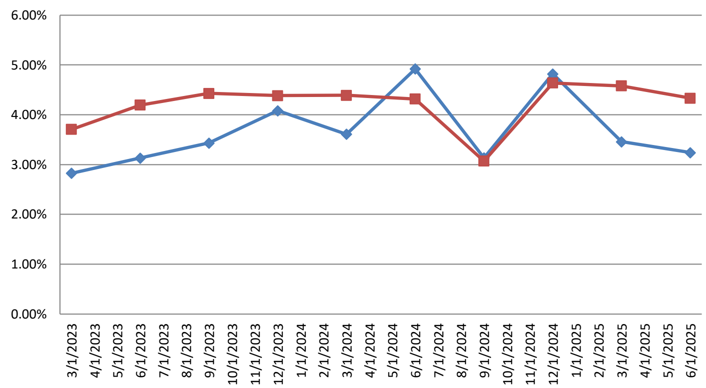
Asset Quality — June 30, 2025 — Run Date: August 21, 2025

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group C - $501 million to $1 billion in total assets							
First U.S. Community Credit Union	$543,698	$913	0.26%	1.26%	483.02%	1.86%	0.17%
Excite Credit Union	$611,591	$5,656	1.23%	0.94%	76.68%	17.13%	0.92%
Commonwealth Central Credit Union	$616,576	$1,656	0.37%	0.75%	204.23%	2.19%	0.27%
PremierOne Credit Union	$631,573	$1,387	0.31%	0.92%	293.51%	2.63%	0.22%
UNCLE Credit Union	$773,996	$5,776	0.87%	1.13%	129.26%	10.79%	0.75%
1st Northern California Credit Union	$788,747	$138	0.04%	0.32%	868.84%	0.15%	0.02%
Sacramento Credit Union	$796,298	$164	0.04%	0.60%	NM	0.15%	0.02%
Merced School Employees Federal Credit Union	$841,344	$2,364	0.75%	1.39%	184.98%	2.77%	0.28%
Community First Credit Union	$915,836	$12,660	1.85%	1.29%	69.54%	15.38%	1.38%
Mirastar Federal Credit Union	$968,736	$4,868	0.88%	0.80%	90.78%	6.28%	0.50%
Average of Asset Group C	$748,840	$3,558	0.66%	0.94%	266.76%	5.93%	0.45%
Asset Group D - Over $1 billion in total assets							
Valley First Credit Union	$1,039,282	$6,750	0.94%	1.52%	162.12%	7.26%	0.65%
The Police Credit Union of California	$1,066,907	$2,568	0.47%	0.96%	206.11%	2.45%	0.24%
1st United Credit Union	$1,223,379	$1,586	0.19%	0.58%	303.59%	1.42%	0.13%
Pacific Service Credit Union	$1,323,822	$4,703	0.48%	1.00%	207.63%	2.60%	0.36%
Noble Federal Credit Union	$1,342,408	$5,361	0.62%	1.38%	221.34%	4.51%	0.40%
San Francisco Federal Credit Union	$1,443,192	$1,515	0.24%	3.69%	NM	0.90%	0.10%
Sierra Central Credit Union	$1,471,929	$4,396	0.43%	1.93%	451.30%	2.73%	0.30%
Operating Engineers Local Union #3 Federal Credit Union	$1,575,395	$5,860	0.70%	1.22%	174.44%	2.72%	0.37%
KeyPoint Credit Union	$1,596,711	$3,561	0.28%	0.65%	230.10%	2.82%	0.22%
San Francisco Fire Credit Union	$1,612,261	$5,313	0.50%	0.76%	152.91%	4.18%	0.33%
Bay Federal Credit Union	$1,775,731	$2,865	0.25%	0.70%	277.98%	2.04%	0.16%
Monterra Credit Union	$1,831,422	$7,480	0.51%	0.55%	107.10%	3.23%	0.41%
Meriwest Credit Union	$2,103,986	$17,169	1.05%	0.77%	73.84%	9.89%	0.82%
Coast Central Credit Union	$2,247,356	$12,267	1.17%	0.55%	47.03%	6.13%	0.55%
Self-Help Federal Credit Union	$2,277,167	$18,726	1.20%	2.58%	214.28%	8.06%	0.82%
Provident Credit Union	$3,570,902	$2,355	0.09%	0.43%	490.45%	0.64%	0.07%
Stanford Federal Credit Union	$4,311,667	$3,440	0.10%	0.84%	831.51%	0.70%	0.08%
S A F E Credit Union	$4,398,113	$15,057	0.49%	0.92%	187.33%	3.74%	0.34%
Technology Credit Union	$4,571,798	$21,076	0.62%	0.96%	154.09%	4.52%	0.46%
Educational Employees Credit Union	$4,992,180	$5,683	0.26%	1.37%	535.30%	0.93%	0.11%
Chevron Federal Credit Union	$5,002,923	$17,887	0.45%	1.57%	349.04%	2.74%	0.36%
Travis Credit Union	$5,397,156	$29,621	0.71%	0.94%	132.96%	5.32%	0.55%
Star One Credit Union	$8,833,029	$10,074	0.16%	0.21%	131.48%	0.85%	0.11%
Patelco Credit Union	$9,405,072	$45,671	0.66%	0.98%	147.83%	5.95%	0.49%
Redwood Credit Union	$9,502,932	$42,412	0.58%	1.48%	256.92%	3.34%	0.45%
First Technology Federal Credit Union	$17,059,185	$187,109	1.53%	1.13%	73.95%	11.74%	1.10%
The Golden 1 Credit Union	$20,582,445	$107,692	0.71%	1.04%	145.92%	5.71%	0.52%
Average of Asset Group D	$4,502,161	$21,785	0.57%	1.14%	241.02%	3.97%	0.39%

Net Worth

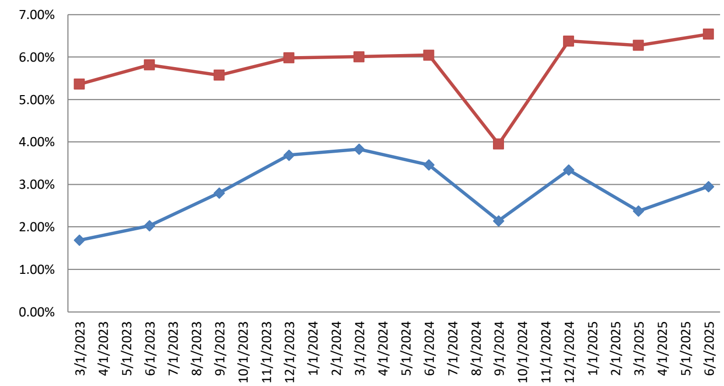
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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



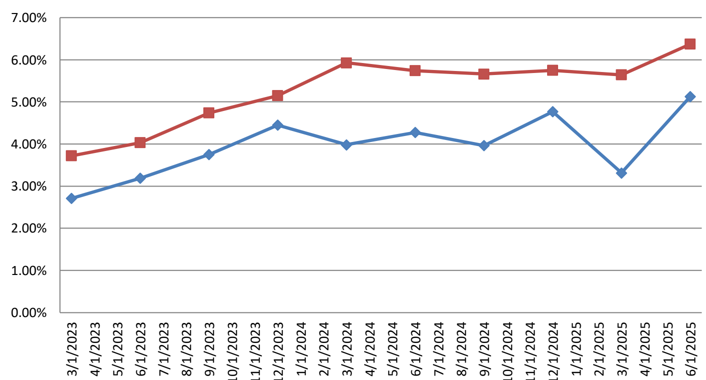
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Delinquent Loans/Net Worth	2.83%	3.13%	3.43%	4.08%	3.61%	4.92%	3.13%	4.82%	3.46%	3.24%
Classified Asets/Net Worth	3.70%	4.19%	4.43%	4.38%	4.39%	4.31%	3.07%	4.64%	4.58%	4.33%

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



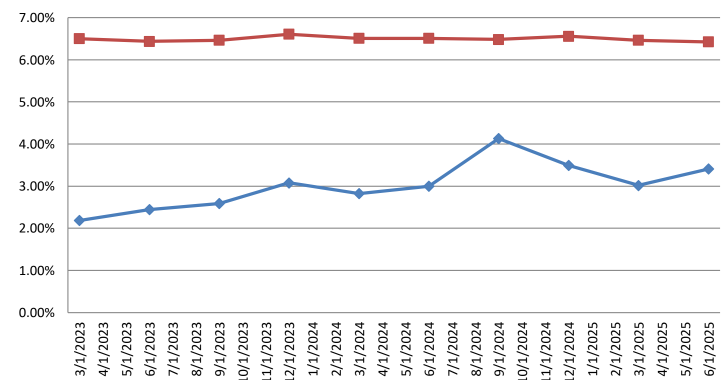
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Delinquent Loans/Net Worth	1.69%	2.03%	2.80%	3.69%	3.83%	3.46%	2.14%	3.34%	2.37%	2.95%
Classified Asets/Net Worth	5.36%	5.81%	5.57%	5.98%	6.01%	6.05%	3.95%	6.38%	6.28%	6.54%

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



	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	6/30/25
Delinquent Loans/Net Worth	2.71%	3.19%	3.75%	4.45%	3.98%	4.27%	3.97%	4.77%	3.31%	5.13%
Classified Assets/Net Worth	3.72%	4.03%	4.74%	5.15%	5.93%	5.74%	5.66%	5.75%	5.64%	6.37%

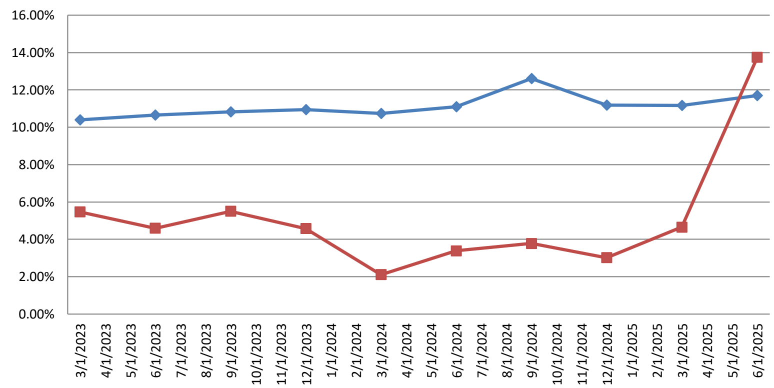
Asset Group D - $1 billion and Over in Total Assets
As of Date



	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	6/30/25
Delinquent Loans/Net Worth	2.19%	2.44%	2.59%	3.08%	2.82%	3.00%	4.13%	3.49%	3.02%	3.41%
Classified Assets/Net Worth	6.50%	6.44%	6.46%	6.61%	6.51%	6.51%	6.48%	6.56%	6.46%	6.42%

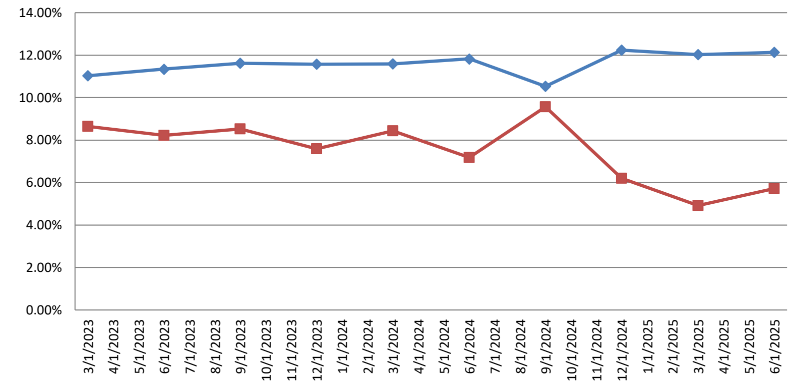
Summary Trends of Historical Asset Group Averages: Net Worth/Assets & Net Worth Growth (Decline) - YTD

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



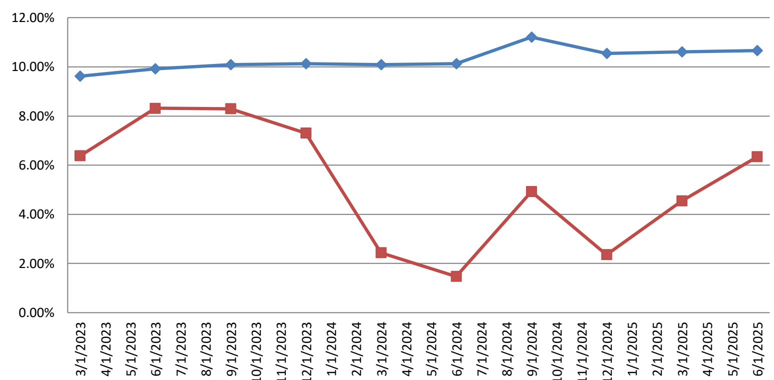
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/Assets	10.40%	10.65%	10.82%	10.94%	10.74%	11.10%	12.60%	11.19%	11.17%	11.69%
Net Worth Growth	5.46%	4.58%	5.50%	4.56%	2.11%	3.38%	3.77%	3.00%	4.65%	13.74%

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



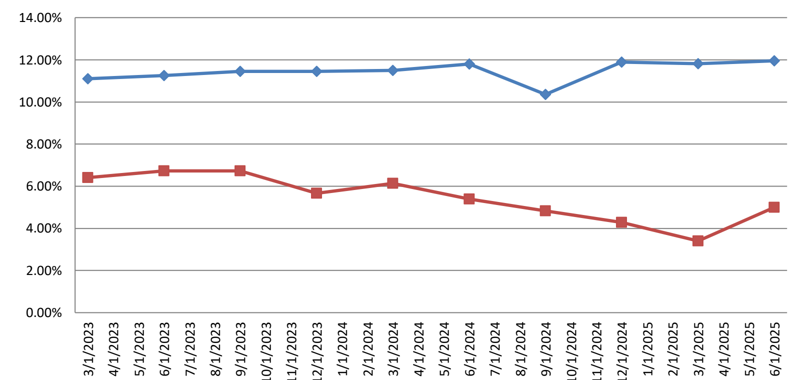
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/Assets	11.03%	11.34%	11.61%	11.58%	11.59%	11.82%	10.53%	12.24%	12.02%	12.14%
Net Worth Growth	8.64%	8.23%	8.52%	7.59%	8.44%	7.18%	9.56%	6.20%	4.92%	5.71%

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



	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	6/30/25
Net Worth/Assets	9.62%	9.93%	10.09%	10.13%	10.09%	10.13%	11.21%	10.55%	10.61%	10.66%
Net Worth Growth	6.38%	8.31%	8.29%	7.30%	2.43%	1.46%	4.93%	2.36%	4.54%	6.34%

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



	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	6/30/25
Net Worth/Assets	11.10%	11.26%	11.46%	11.45%	11.50%	11.80%	10.36%	11.90%	11.81%	11.95%
Net Worth Growth	6.41%	6.73%	6.72%	5.66%	6.13%	5.39%	4.83%	4.28%	3.40%	4.99%

Net Worth June 30, 2025 Run Date: August 21, 2025

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $50 million to $250 million in total assets						
Silverado Credit Union	$54,132	$5,580	10.31%	8.83%	0.59%	0.38%
Mokelumne Federal Credit Union	$57,271	$8,560	14.95%	7.04%	0.00%	3.29%
Modesto's First Federal Credit Union	$59,716	$6,088	10.19%	9.21%	9.31%	5.21%
Delta Schools Federal Credit Union	$61,802	$6,385	10.33%	17.96%	0.31%	3.02%
Rolling F Credit Union	$63,123	$7,245	11.48%	7.27%	1.06%	2.36%
Shell Western States Federal Credit Union	$73,599	$7,871	10.69%	(20.75%)	6.75%	13.12%
Polam Federal Credit Union	$78,067	$10,280	13.17%	(3.22%)	2.86%	3.04%
Bay Cities Credit Union	$78,330	$8,932	11.40%	14.38%	2.44%	5.42%
California Community Credit Union	$80,070	$9,756	12.18%	3.02%	0.30%	2.30%
Sonoma Federal Credit Union	$81,123	$9,467	11.67%	12.57%	1.91%	1.00%
Valley Oak Credit Union	$81,944	$5,603	6.84%	(1.38%)	3.36%	5.82%
Vision One Credit Union	$89,989	$14,450	16.06%	1.30%	0.00%	5.58%
Upward Credit Union	$90,101	$9,785	10.86%	4.13%	2.03%	3.20%
McKesson & Healthcare Providers Federal Credit Union	$92,275	$12,416	13.46%	271.64%	6.13%	3.96%
Marin County Federal Credit Union	$95,298	$11,735	12.31%	8.51%	2.58%	1.12%
Lassen County Federal Credit Union	$103,030	$14,282	13.86%	0.84%	0.18%	0.46%
First California Federal Credit Union	$107,620	$10,187	9.47%	16.17%	4.48%	2.60%
Kaiperm Federal Credit Union	$108,970	$10,019	9.19%	3.43%	2.02%	2.38%
SMW 104 Federal Credit Union	$110,660	$12,758	11.53%	12.26%	3.02%	2.56%
North Bay Credit Union	$118,364	$7,529	6.36%	(17.79%)	17.69%	3.25%
United Local Credit Union	$121,059	$23,742	19.61%	2.75%	0.53%	3.48%
Tulare County Federal Credit Union	$142,846	$10,174	7.12%	(0.72%)	4.59%	6.15%
Siskiyou Credit Union	$142,954	$12,696	8.88%	14.82%	6.98%	13.76%
Kings Federal Credit Union	$155,244	$24,220	15.60%	7.22%	0.93%	3.53%
Mission City Federal Credit Union	$158,715	$13,112	8.26%	7.11%	4.40%	4.17%
San Joaquin Power Employees Credit Union	$175,280	$25,666	14.64%	1.76%	0.20%	4.86%
Compass Community Credit Union	$177,962	$20,764	11.67%	9.31%	0.17%	1.40%
Santa Cruz Community Credit Union	$181,172	$19,923	11.00%	(4.81%)	2.72%	6.76%
Merco Credit Union	$206,429	$24,709	11.97%	31.56%	7.17%	15.40%
Central State Credit Union	$233,823	$22,546	9.64%	3.05%	1.33%	4.08%
S R I Federal Credit Union	$237,471	$28,080	11.82%	7.18%	5.12%	1.65%
F3 Credit Union	$238,045	$42,066	17.67%	4.88%	2.51%	3.29%
Average of Asset Group A	$120,515	$14,270	11.69%	13.74%	3.24%	4.33%
Asset Group B - $251 million to $500 million in total assets						
Heritage Community Credit Union	$277,032	$27,065	9.77%	1.58%	5.65%	11.22%
Families and Schools Together Federal Credit Union	$301,673	$57,797	19.16%	15.66%	0.73%	4.83%
Tucoemas Federal Credit Union	$322,595	$33,736	10.46%	6.91%	4.82%	8.10%
Monterey Credit Union	$353,426	$32,977	9.33%	(12.58%)	4.64%	6.67%
Members 1st Credit Union	$356,309	$35,516	9.97%	13.05%	3.28%	3.19%
C.A.H.P. Credit Union	$374,162	$32,953	8.81%	10.13%	0.42%	5.44%
Sea West Coast Guard Federal Credit Union	$388,169	$75,514	19.45%	(0.51%)	0.27%	0.75%
Yolo Federal Credit Union	$404,006	$50,099	12.40%	5.29%	2.92%	4.83%
MOCSE Federal Credit Union	$430,402	$42,557	9.89%	11.89%	3.85%	13.83%
Average of Asset Group B	$356,419	$43,135	12.14%	5.71%	2.95%	6.54%

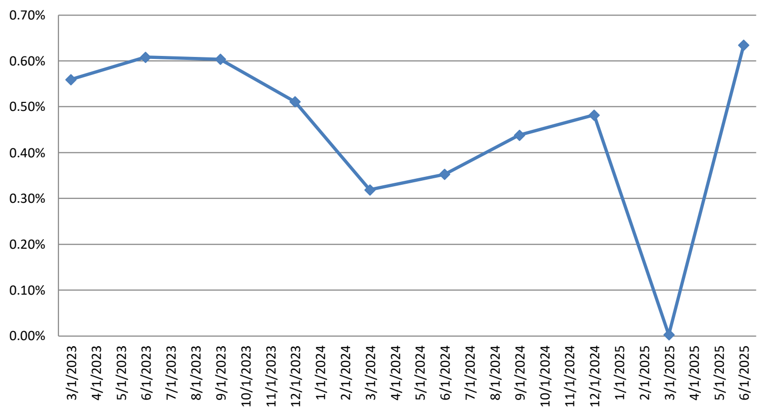
Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group C - $501 million to $1 billion in total assets						
First U.S. Community Credit Union	$543,698	$64,037	11.78%	3.69%	1.43%	6.89%
Excite Credit Union	$611,591	$43,640	7.14%	(3.02%)	12.96%	9.94%
Commonwealth Central Credit Union	$616,576	$83,871	13.60%	6.36%	1.97%	4.03%
PremierOne Credit Union	$631,573	$60,089	9.51%	1.40%	2.31%	6.77%
UNCLE Credit Union	$773,996	$56,210	7.26%	(3.96%)	10.28%	13.28%
1st Northern California Credit Union	$788,747	$93,661	11.87%	5.91%	0.15%	1.28%
Sacramento Credit Union	$796,298	$116,538	14.63%	9.61%	0.14%	2.25%
Merced School Employees Federal Credit Union	$841,344	$94,145	11.19%	10.44%	2.51%	4.64%
Community First Credit Union	$915,836	$87,007	9.50%	28.29%	14.55%	10.12%
Mirastar Federal Credit Union	$968,736	$97,934	10.11%	4.72%	4.97%	4.51%
Average of Asset Group C	$748,840	$79,713	10.66%	6.34%	5.13%	6.37%
Asset Group D - Over $1 billion in total assets						
Valley First Credit Union	$1,039,282	$104,094	10.02%	6.54%	6.48%	10.51%
The Police Credit Union of California	$1,066,907	$127,611	11.96%	(0.77%)	2.01%	4.15%
1st United Credit Union	$1,223,379	$144,178	11.79%	8.17%	1.10%	3.34%
Pacific Service Credit Union	$1,323,822	$197,728	14.94%	3.04%	2.38%	4.94%
Noble Federal Credit Union	$1,342,408	$136,845	10.19%	7.20%	3.92%	8.67%
San Francisco Federal Credit Union	$1,443,192	$157,526	10.92%	9.18%	0.96%	14.55%
Sierra Central Credit Union	$1,471,929	$144,031	9.79%	3.37%	3.05%	13.77%
Operating Engineers Local Union #3 Federal Credit Union	$1,575,395	$237,393	15.07%	4.65%	2.47%	4.31%
KeyPoint Credit Union	$1,596,711	$150,383	9.42%	4.12%	2.37%	5.45%
San Francisco Fire Credit Union	$1,612,261	$162,011	10.05%	1.21%	3.28%	5.01%
Bay Federal Credit Union	$1,775,731	$172,094	9.69%	13.02%	1.66%	4.63%
Monterra Credit Union	$1,831,422	$232,916	12.72%	8.31%	3.21%	3.44%
Meriwest Credit Union	$2,103,986	$195,850	9.31%	1.37%	8.77%	6.47%
Coast Central Credit Union	$2,247,356	$260,385	11.59%	4.83%	4.71%	2.22%
Self-Help Federal Credit Union	$2,277,167	$616,912	27.09%	6.48%	3.04%	6.50%
Provident Credit Union	$3,570,902	$368,647	10.32%	3.82%	0.64%	3.13%
Stanford Federal Credit Union	$4,311,667	$475,124	11.02%	8.90%	0.72%	6.02%
S A F E Credit Union	$4,398,113	$446,605	10.15%	7.04%	3.37%	6.32%
Technology Credit Union	$4,571,798	$510,361	11.16%	(0.57%)	4.13%	6.36%
Educational Employees Credit Union	$4,992,180	$694,123	13.90%	13.71%	0.82%	4.38%
Chevron Federal Credit Union	$5,002,923	$635,569	12.70%	(5.35%)	2.81%	9.82%
Travis Credit Union	$5,397,156	$577,847	10.71%	4.00%	5.13%	6.82%
Star One Credit Union	$8,833,029	$1,323,170	14.98%	0.37%	0.76%	1.00%
Patelco Credit Union	$9,405,072	$988,025	10.51%	1.75%	4.62%	6.83%
Redwood Credit Union	$9,502,932	$1,193,215	12.56%	11.59%	3.55%	9.13%
First Technology Federal Credit Union	$17,059,185	$1,698,430	9.96%	3.46%	11.02%	8.15%
The Golden 1 Credit Union	$20,582,445	$2,101,399	10.21%	5.38%	5.12%	7.48%
Average of Asset Group D	$4,502,161	$520,462	11.95%	4.99%	3.41%	6.42%

Southern California

Performance Analysis

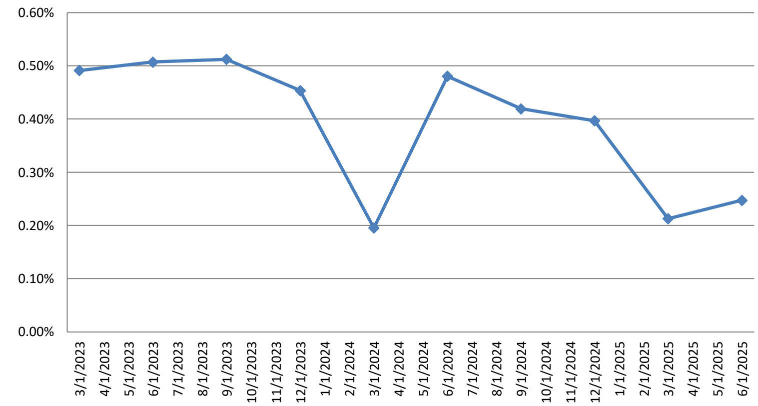
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



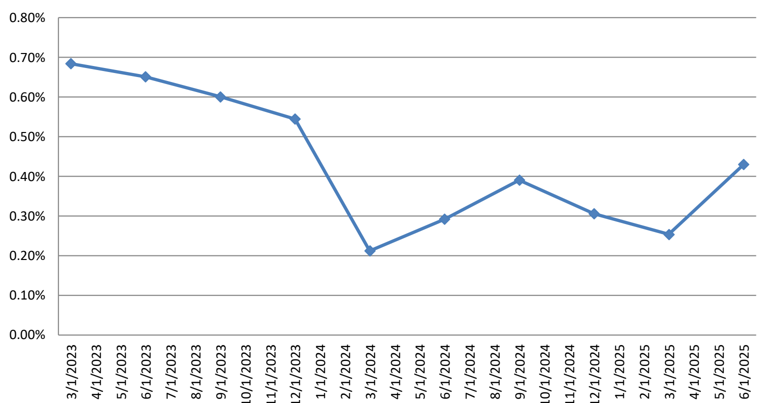
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.56%	0.61%	0.60%	0.51%	0.32%	0.35%	0.44%	0.48%	0.00%	0.63%

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



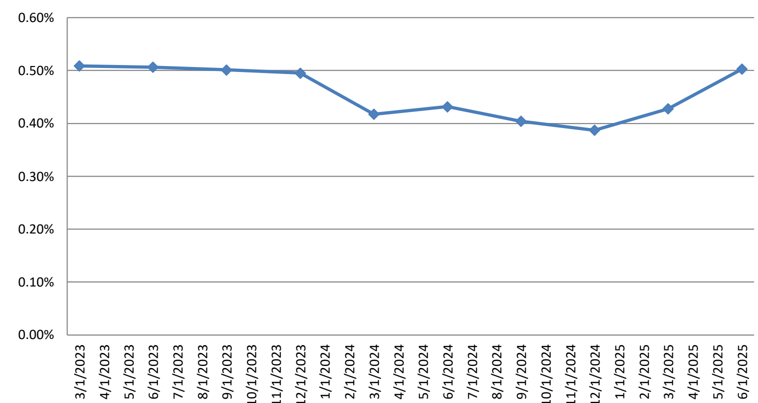
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.49%	0.51%	0.51%	0.45%	0.20%	0.48%	0.42%	0.40%	0.21%	0.25%

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



	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	6/30/25
Return on Avg Assets	0.68%	0.65%	0.60%	0.54%	0.21%	0.29%	0.39%	0.31%	0.25%	0.43%

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

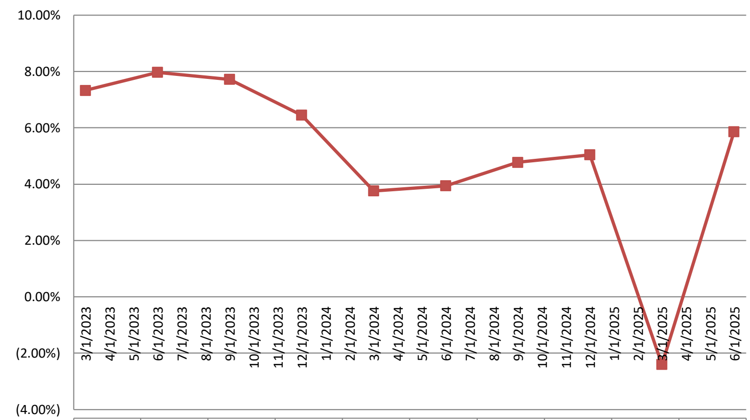


	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.51%	0.51%	0.50%	0.50%	0.42%	0.43%	0.40%	0.39%	0.43%	0.50%

Performance Analysis | **June 30, 2025** | **Run Date: August 21, 2025**

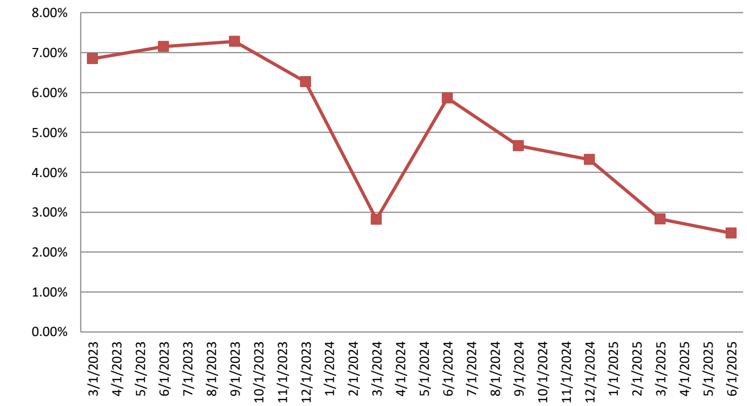
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



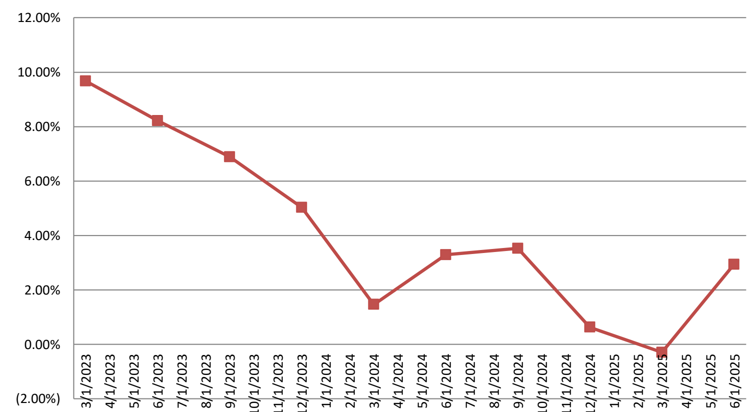
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	7.33%	7.97%	7.72%	6.45%	3.75%	3.94%	4.77%	5.04%	(2.41%)	5.86%

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



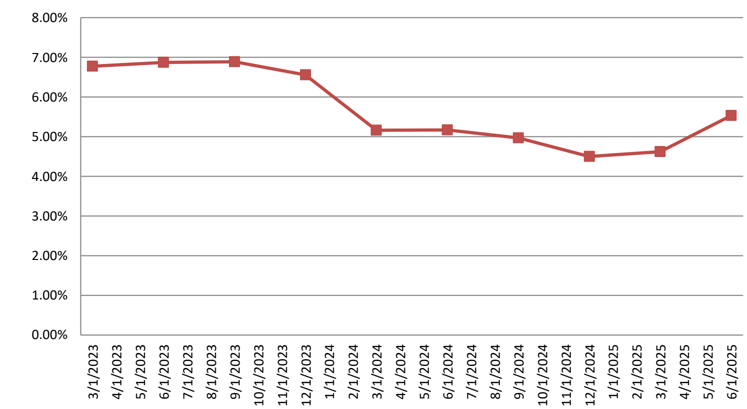
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	6.85%	7.15%	7.28%	6.27%	2.82%	5.86%	4.67%	4.32%	2.83%	2.48%

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



	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	6/30/25
Return on Avg Net Worth	9.68%	8.22%	6.89%	5.04%	1.47%	3.29%	3.53%	0.63%	(0.29%)	2.94%

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



	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	6/30/25
Return on Avg Net Worth	6.78%	6.87%	6.89%	6.56%	5.16%	5.17%	4.97%	4.50%	4.62%	5.53%

Performance Analysis — June 30, 2025 — Run Date: August 21, 2025

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 million to $250 million in total assets											
Los Angeles Electrical Workers Credit Union	$52,256	$154	1.18%	7.02%	75.00%	$117	$189	0.73%	4.38%	79.79%	$112
Inland Valley Federal Credit Union	$53,490	$14	0.11%	1.23%	94.51%	$99	$21	0.08%	0.93%	93.70%	$98
Huntington Beach Credit Union	$55,032	$85	0.62%	5.00%	84.09%	$111	$175	0.64%	5.18%	83.07%	$110
JACOM Credit Union	$55,286	($142)	(1.03%)	(7.78%)	145.19%	$86	($297)	(1.08%)	(8.22%)	148.52%	$87
Parishioners Federal Credit Union	$62,517	$172	1.07%	16.44%	71.83%	$112	$286	0.90%	14.17%	74.95%	$114
Escondido Federal Credit Union	$63,621	$221	1.39%	10.82%	61.66%	$80	$453	1.44%	11.24%	60.91%	$84
Santa Barbara County Federal Credit Union	$65,776	$414	2.56%	22.14%	50.92%	$128	$516	1.60%	14.04%	62.85%	$128
Olive View Employees Federal Credit Union	$69,348	$94	0.55%	2.59%	85.93%	$97	$224	0.67%	3.09%	80.73%	$94
Bopti Federal Credit Union	$72,899	$99	0.54%	2.61%	65.12%	$141	$232	0.63%	3.06%	67.61%	$136
Polam Federal Credit Union	$73,474	($19)	(0.10%)	(1.01%)	105.19%	$83	($91)	(0.25%)	(2.40%)	112.19%	$85
Universal City Studios Credit Union	$74,264	($192)	(1.02%)	(12.72%)	112.96%	$94	($309)	(0.82%)	(10.10%)	110.47%	$89
Cal State L.A. Federal Credit Union	$75,138	$29	0.15%	1.81%	90.63%	$102	$54	0.14%	1.70%	92.26%	$103
PostCity Financial Credit Union	$78,289	$72	0.37%	3.11%	84.91%	$118	$82	0.21%	1.78%	86.67%	$113
Union Yes Federal Credit Union	$80,220	$387	1.81%	24.61%	65.66%	$121	$622	1.48%	20.28%	69.83%	$117
Nikkei Credit Union	$80,687	($20)	(0.10%)	(0.71%)	100.72%	$91	$28	0.07%	0.50%	97.03%	$91
CalCom Federal Credit Union	$83,167	$217	1.04%	6.82%	74.71%	$80	$297	0.71%	4.70%	81.67%	$80
Desert Valleys Federal Credit Union	$86,857	$329	1.55%	17.88%	76.48%	$95	$376	0.90%	10.35%	84.38%	$104
Technicolor Federal Credit Union	$88,176	($167)	(0.77%)	(15.50%)	115.54%	$121	($369)	(0.85%)	(17.54%)	118.03%	$124
County Schools Federal Credit Union	$94,705	$315	1.32%	17.84%	60.84%	$89	$299	0.63%	8.57%	68.84%	$90
VA Desert Pacific Federal Credit Union	$96,008	$296	1.25%	6.32%	76.46%	$133	$692	1.49%	7.58%	74.50%	$131
Glendale Federal Credit Union	$99,901	$17	0.07%	0.58%	88.08%	$100	$97	0.19%	1.68%	86.36%	$97
Santa Ana Federal Credit Union	$106,392	$412	1.54%	13.20%	61.61%	$93	$779	1.47%	12.77%	63.17%	$89
Rancho Federal Credit Union	$109,589	$116	0.42%	5.30%	86.60%	$108	$231	0.42%	5.33%	86.12%	$114
La Loma Federal Credit Union	$113,307	$216	0.76%	21.38%	82.84%	$79	$469	0.83%	23.91%	81.95%	$80
Thinkwise Federal Credit Union	$117,341	$78	0.27%	2.90%	85.95%	$89	$163	0.28%	3.04%	87.25%	$90
Sea Air Federal Credit Union	$119,398	($262)	(0.87%)	(3.79%)	123.04%	$117	($626)	(1.03%)	(4.51%)	131.32%	$111
Interfaith Federal Credit Union	$132,534	$261	0.81%	7.02%	77.80%	$82	$448	0.71%	6.07%	79.98%	$80
San Diego Firefighters Federal Credit Union	$144,000	$331	0.92%	13.11%	77.84%	$109	$287	0.41%	6.30%	79.63%	$110
California Lithuanian Credit Union	$146,542	$280	0.76%	3.83%	62.04%	$137	$380	0.51%	2.60%	70.20%	$134
East County Schools Federal Credit Union	$146,621	$378	1.04%	11.39%	71.21%	$133	$530	0.73%	8.06%	77.13%	$130
South Bay Credit Union	$150,553	$82	0.21%	2.41%	90.93%	$126	$210	0.27%	3.11%	89.60%	$123
Torrance Community Federal Credit Union	$155,866	$551	1.41%	24.29%	69.27%	$100	$1,080	1.39%	25.85%	67.00%	$94
Vida Federal Credit Union	$170,387	$143	0.33%	2.68%	91.02%	$105	$1,177	1.39%	11.27%	74.76%	$105
Camino Federal Credit Union	$174,209	$300	0.69%	6.73%	82.45%	$102	$532	0.61%	6.06%	83.71%	$108
E-Central Credit Union	$175,364	$462	1.06%	4.73%	76.52%	$105	$912	1.06%	4.69%	78.27%	$108
Schools Federal Credit Union	$188,266	$224	0.48%	4.04%	88.26%	$102	$469	0.51%	4.25%	84.76%	$98
Priority One Credit Union	$199,944	$569	1.13%	9.99%	71.37%	$101	$1,203	1.20%	10.84%	72.07%	$101
Long Beach Firemen's Credit Union	$202,435	$888	1.74%	6.38%	33.38%	$162	$1,783	1.74%	6.46%	32.21%	$152
Alta Vista Credit Union	$214,874	$75	0.14%	1.68%	85.58%	$100	$88	0.08%	0.99%	86.68%	$103
Clearpath Federal Credit Union	$216,022	$53	0.10%	1.49%	93.59%	$112	($147)	(0.14%)	(2.08%)	94.49%	$104
First Imperial Credit Union	$219,132	$4,146	7.34%	55.28%	34.85%	$93	$5,391	4.77%	37.63%	45.95%	$98
Chaffey Federal Credit Union	$238,338	($76)	(0.13%)	(2.29%)	94.83%	$92	($99)	(0.08%)	(1.53%)	96.58%	$91
Average of Asset Group A	$119,101	$276	0.78%	7.16%	81.61%	$106	$449	0.63%	5.86%	83.27%	$105

	As of Date	Quarter to Date					Year to Date				
Institution Name	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											
Edwards Federal Credit Union	$267,623	($336)	(0.50%)	(9.43%)	99.37%	$111	($248)	(0.19%)	(3.59%)	97.14%	$106
Long Beach City Employees Federal Credit Union	$270,095	$79	0.12%	1.01%	92.49%	$126	$84	0.06%	0.55%	95.74%	$124
Santa Barbara Teachers Federal Credit Union	$296,479	$749	1.02%	7.88%	58.32%	$123	$1,396	0.96%	7.43%	60.12%	$124
Downey Federal Credit Union	$324,958	$97	0.12%	2.12%	87.57%	$98	($590)	(0.37%)	(6.62%)	83.80%	$91
UMe Federal Credit Union	$334,248	$317	0.38%	6.31%	81.99%	$118	$603	0.36%	6.16%	81.90%	$110
Strata Federal Credit Union	$338,158	$834	0.98%	7.05%	73.23%	$93	$671	0.39%	2.85%	78.87%	$94
SAG-AFTRA Federal Credit Union	$349,118	$869	1.00%	8.56%	67.43%	$114	$1,420	0.81%	7.10%	70.87%	$117
Eagle Community Credit Union	$357,918	$500	0.55%	5.31%	81.41%	$105	$765	0.42%	4.08%	82.22%	$105
Matadors Community Credit Union	$366,811	$358	0.39%	3.58%	72.52%	$138	$486	0.27%	2.44%	75.53%	$139
Pasadena Federal Credit Union	$371,957	$1,003	1.07%	10.85%	70.68%	$126	$1,340	0.72%	7.40%	72.39%	$130
POPA Federal Credit Union	$388,778	$960	1.00%	11.44%	69.86%	$119	$1,616	0.85%	9.90%	73.73%	$124
Wheelhouse Credit Union	$420,139	$321	0.30%	4.13%	90.24%	$106	$549	0.26%	3.56%	90.27%	$100
Glendale Area Schools Credit Union	$436,699	($1,461)	(1.34%)	(13.16%)	65.85%	$96	($2,348)	(1.08%)	(10.58%)	69.64%	$96
Gain Federal Credit Union	$438,305	($122)	(0.11%)	(2.09%)	102.74%	$106	$190	0.09%	1.66%	95.38%	$104
Aerospace Federal Credit Union	$469,859	$215	0.18%	4.95%	87.28%	$124	$381	0.16%	4.85%	87.09%	$123
Average of Asset Group B	$362,076	$292	0.34%	3.23%	80.07%	$114	$421	0.25%	2.48%	80.98%	$112
Asset Group C - $501 million to $1 billion in total assets											
I.L.W.U. Federal Credit Union	$521,489	$1,510	1.16%	14.71%	72.90%	$125	$3,118	1.21%	15.63%	71.88%	$121
Cabrillo Credit Union	$526,312	$1,460	1.13%	12.91%	69.93%	$118	$2,048	0.84%	9.65%	72.55%	$118
AdelFi Credit Union	$582,628	($36)	(0.02%)	(0.17%)	87.00%	$134	$1,918	0.62%	4.51%	91.86%	$136
MyPoint Credit Union	$641,030	$231	0.14%	1.62%	92.10%	$101	$280	0.09%	0.98%	96.75%	$104
USC Credit Union	$702,778	$709	0.40%	5.97%	77.88%	$110	$914	0.26%	3.92%	82.82%	$113
America's Christian Credit Union	$734,863	$3,043	1.68%	21.99%	61.28%	$128	$3,697	1.04%	13.71%	69.34%	$127
The First Financial Federal Credit Union	$751,321	($165)	(0.09%)	(8.82%)	90.81%	$134	($498)	(0.13%)	(16.23%)	92.40%	$134
Foothill Federal Credit Union	$763,242	$1,238	0.64%	5.86%	79.47%	$114	$2,717	0.71%	6.54%	78.24%	$117
Sun Community Federal Credit Union	$822,658	$2,953	1.44%	17.47%	69.57%	$100	$4,044	1.00%	12.23%	74.85%	$101
OceanAir Federal Credit Union	$869,937	($54)	(0.02%)	(0.43%)	96.85%	$129	($1,747)	(0.40%)	(6.87%)	106.40%	$123
Christian Community Credit Union	$884,920	$305	0.14%	1.10%	84.27%	$138	$573	0.13%	1.04%	85.78%	$139
Certified Federal Credit Union	$895,932	$3,120	1.39%	7.08%	65.34%	$121	$5,824	1.31%	6.69%	65.74%	$123
SkyOne Federal Credit Union	$928,395	($2,267)	(0.96%)	(24.83%)	69.01%	$127	($4,260)	(0.89%)	(22.91%)	80.27%	$138
First City Credit Union	$931,286	$1,195	0.51%	6.62%	80.00%	$114	$1,839	0.40%	5.24%	81.46%	$109
AltaOne Federal Credit Union	$951,830	$910	0.38%	6.24%	80.12%	$86	$1,033	0.22%	3.60%	82.53%	$90
Water and Power Community Credit Union	$957,023	$1,737	0.72%	13.63%	67.81%	$131	$2,278	0.47%	9.33%	73.34%	$135
Average of Asset Group C	$779,103	$993	0.54%	5.06%	77.77%	$119	$1,486	0.43%	2.94%	81.64%	$121
Asset Group D - Over $1 billion in total assets											
American First Credit Union	$1,060,092	$777	0.30%	3.27%	82.23%	$122	$477	0.09%	1.01%	87.96%	$121
Safe 1 Credit Union	$1,075,384	$4,440	1.67%	11.16%	54.75%	$98	$8,621	1.65%	11.01%	55.15%	$100
University Credit Union	$1,150,556	($614)	(0.21%)	(2.47%)	83.53%	$124	($605)	(0.11%)	(1.23%)	88.32%	$125
Blupeak Credit Union	$1,170,427	$805	0.27%	3.96%	102.71%	$129	$1,341	0.23%	3.36%	97.64%	$129
SESLOC Credit Union	$1,181,474	$1,377	0.47%	5.20%	84.40%	$124	$2,062	0.35%	3.93%	86.55%	$124
Honda Federal Credit Union	$1,184,331	$875	0.29%	3.56%	88.01%	$129	$3,866	0.65%	7.98%	79.81%	$141
Rize Federal Credit Union	$1,245,315	$824	0.27%	3.72%	80.68%	$127	$2,197	0.36%	5.02%	78.35%	$126
Southland Credit Union	$1,267,535	$653	0.21%	3.28%	83.97%	$124	$195	0.03%	0.50%	83.84%	$123

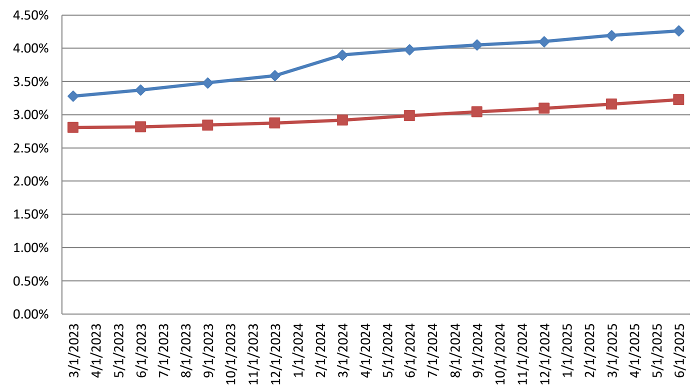
Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group D - Over $1 billion in total assets (continued)											
Los Angeles Federal Credit Union	$1,273,486	$991	0.31%	3.95%	79.15%	$122	$1,880	0.29%	3.85%	80.36%	$125
Los Angeles Police Federal Credit Union	$1,341,022	$1,238	0.37%	4.35%	82.99%	$156	$1,693	0.25%	3.03%	86.19%	$161
Farmers Insurance Federal Credit Union	$1,392,322	$27	0.01%	0.09%	78.08%	$157	($1,191)	(0.17%)	(1.90%)	77.22%	$151
Ventura County Credit Union	$1,441,569	$3,599	1.00%	11.47%	69.05%	$117	$7,260	1.01%	11.77%	68.31%	$111
Frontwave Credit Union	$1,469,760	$2,810	0.76%	9.30%	75.54%	$105	$4,067	0.56%	6.90%	77.58%	$104
Northrop Grumman Federal Credit Union	$1,595,238	$1,189	0.30%	4.50%	82.05%	$111	$1,232	0.16%	2.40%	85.76%	$114
CoastHills Federal Credit Union	$1,775,162	$947	0.21%	2.81%	76.64%	$114	$2,039	0.23%	3.04%	76.38%	$118
LBS Financial Credit Union	$2,102,430	$2,193	0.42%	3.17%	69.20%	$108	$4,020	0.39%	2.93%	70.74%	$106
Cal Tech Employees Federal Credit Union	$2,114,830	$420	0.08%	1.15%	92.09%	$161	$901	0.09%	1.25%	91.50%	$165
First Entertainment Credit Union	$2,122,891	$3,820	0.71%	8.55%	68.44%	$146	$4,375	0.41%	5.00%	72.42%	$144
Financial Partners Credit Union	$2,257,198	$577	0.10%	1.54%	92.15%	$131	$1,026	0.09%	1.38%	89.93%	$123
Firefighters First Federal Credit Union	$2,326,168	$5,273	0.91%	10.28%	72.16%	$122	$7,951	0.70%	7.84%	77.73%	$125
Altura Federal Credit Union	$2,555,365	$12,932	2.00%	25.56%	59.05%	$113	$16,283	1.26%	16.81%	64.62%	$114
Arrowhead Federal Credit Union	$2,582,903	$8,559	1.32%	11.53%	66.80%	$115	$18,473	1.44%	12.67%	66.24%	$115
Partners Federal Credit Union	$2,649,831	$3,910	0.59%	5.31%	75.09%	$125	$4,991	0.38%	3.41%	74.58%	$122
Orange County's Credit Union	$2,816,066	$6,046	0.86%	11.28%	66.59%	$133	$10,840	0.78%	10.36%	66.75%	$128
F & A Federal Credit Union	$2,867,935	$4,618	0.65%	6.47%	58.85%	$134	$9,109	0.65%	6.57%	58.02%	$132
Premier America Credit Union	$3,320,500	($1,817)	(0.22%)	(2.37%)	100.52%	$121	($5,965)	(0.35%)	(3.88%)	104.64%	$118
California Coast Credit Union	$3,353,720	$5,509	0.65%	6.41%	80.53%	$111	$10,350	0.61%	6.14%	82.07%	$111
Credit Union of Southern California	$3,510,167	$9,137	1.04%	16.56%	70.46%	$141	$15,724	0.94%	14.88%	71.81%	$128
NuVision Federal Credit Union	$3,855,019	$9,461	0.98%	9.44%	69.44%	$129	$14,534	0.78%	7.52%	72.25%	$121
Valley Strong Credit Union	$3,940,572	$6,364	0.64%	7.62%	75.98%	$117	$11,775	0.60%	7.16%	76.99%	$114
California Credit Union	$5,189,298	$9,853	0.76%	11.24%	76.01%	$131	$12,692	0.49%	7.48%	81.76%	$131
Kinecta Federal Credit Union	$6,440,309	$3,578	0.22%	2.61%	81.27%	$133	$9,907	0.30%	3.63%	78.95%	$133
Wescom Central Credit Union	$6,510,036	$6,964	0.43%	8.70%	86.91%	$137	$9,696	0.30%	6.29%	89.40%	$136
Mission Federal Credit Union	$6,868,170	$17,307	1.01%	9.31%	63.68%	$133	$28,862	0.85%	7.88%	66.25%	$134
San Diego County Credit Union	$9,302,935	$20,351	0.87%	6.09%	68.92%	$111	$38,923	0.84%	5.99%	72.27%	$139
Logix Federal Credit Union	$9,585,168	$22,315	0.93%	6.86%	60.52%	$139	$41,991	0.87%	6.55%	61.26%	$135
SchoolsFirst Federal Credit Union	$34,087,490	$54,164	0.64%	6.73%	57.91%	$136	$98,891	0.60%	6.19%	58.85%	$135
Average of Asset Group D	$3,783,316	$6,256	0.59%	6.55%	76.12%	$127	$10,824	0.50%	5.53%	77.26%	$127

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin **June 30, 2025** **Run Date: August 21, 2025**

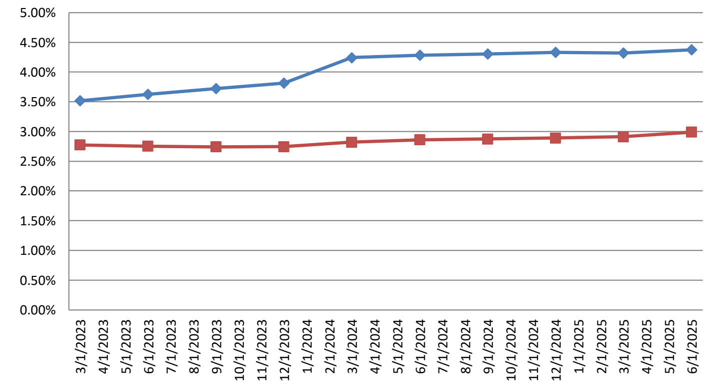
Summary Trends of Historical Asset Group Averages: Yield on Avg. Assets & Net Interest Income/ Avg Assets (%)

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



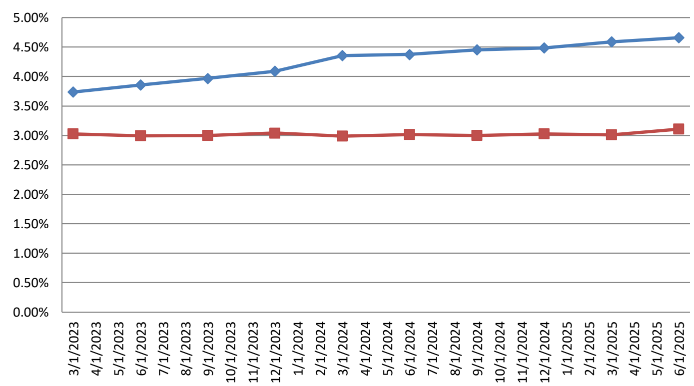
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.28%	3.37%	3.48%	3.59%	3.90%	3.98%	4.05%	4.10%	4.19%	4.27%
Net Interest Income/ Avg Assets	2.81%	2.82%	2.84%	2.88%	2.92%	2.99%	3.04%	3.10%	3.16%	3.23%

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



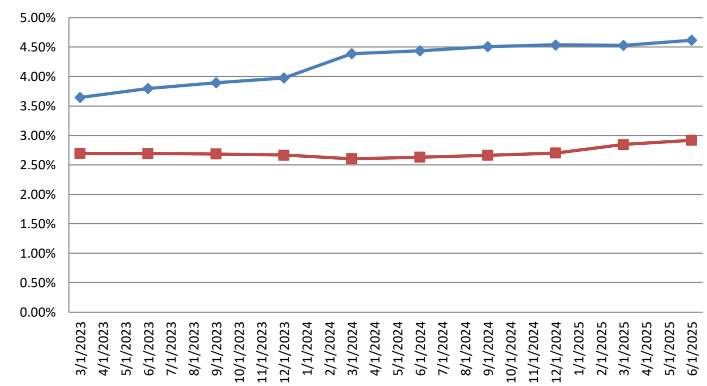
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.52%	3.63%	3.72%	3.81%	4.24%	4.28%	4.31%	4.33%	4.32%	4.38%
Net Interest Income/ Avg Assets	2.78%	2.75%	2.74%	2.75%	2.82%	2.86%	2.87%	2.89%	2.91%	2.99%

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



	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	6/30/25
Yield on Avg Assets	3.74%	3.86%	3.97%	4.09%	4.36%	4.37%	4.45%	4.49%	4.59%	4.66%
Net Interest Income/ Avg Assets	3.03%	2.99%	3.00%	3.04%	2.99%	3.01%	3.00%	3.03%	3.01%	3.11%

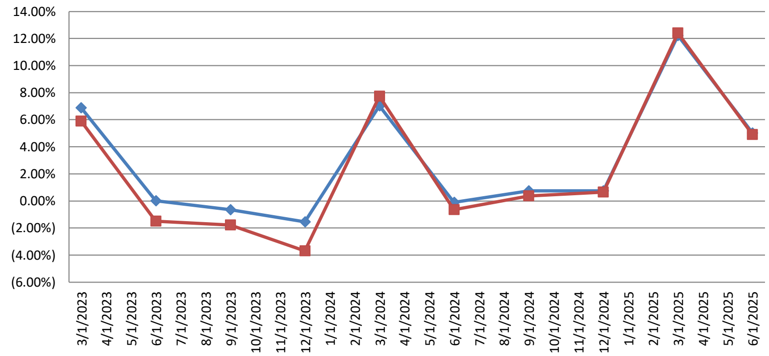
Asset Group D - $1 billion and Over in Total Assets
Year-to-Date



	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	6/30/25
Yield on Avg Assets	3.65%	3.80%	3.89%	3.97%	4.39%	4.44%	4.51%	4.54%	4.53%	4.62%
Net Interest Income/ Avg Assets	2.70%	2.69%	2.68%	2.66%	2.60%	2.63%	2.66%	2.70%	2.84%	2.92%

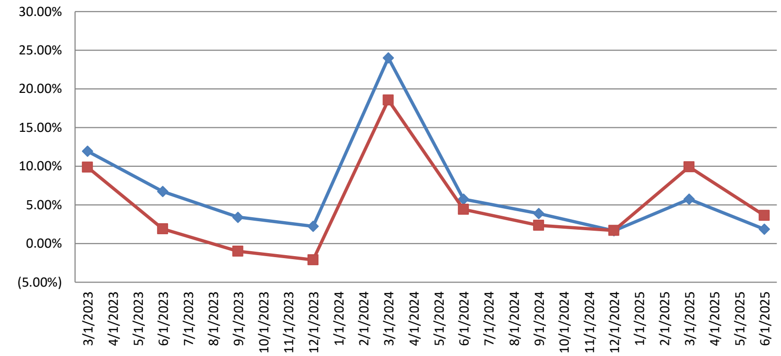
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



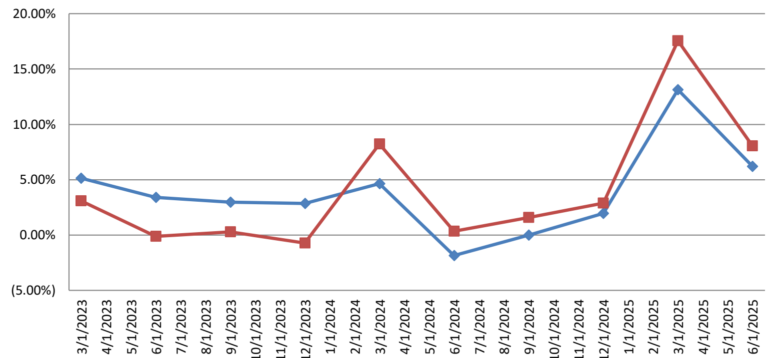
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	6.88%	0.01%	(0.65%)	(1.55%)	7.03%	(0.10%)	0.75%	0.75%	12.22%	5.03%
Market Growth Rate	5.90%	(1.49%)	(1.79%)	(3.69%)	7.74%	(0.66%)	0.37%	0.66%	12.42%	4.90%

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



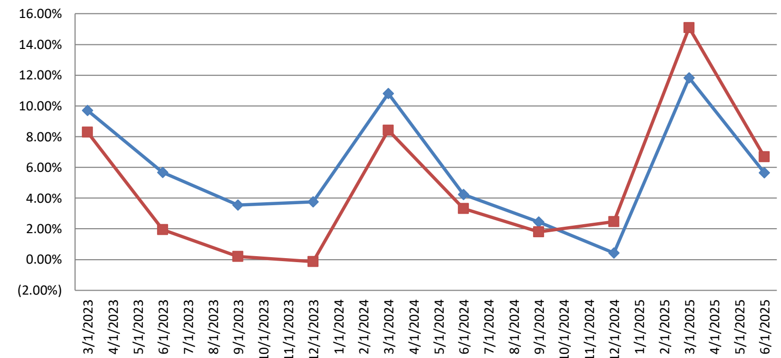
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	11.91%	6.72%	3.40%	2.22%	23.99%	5.73%	3.86%	1.66%	5.73%	1.86%
Market Growth Rate	9.85%	1.90%	(0.99%)	(2.10%)	18.56%	4.40%	2.35%	1.69%	9.91%	3.61%

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



	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	6/30/25
Asset Growth Rate	5.12%	3.40%	2.96%	2.85%	4.65%	(1.85%)	(0.00%)	1.96%	13.13%	6.20%
Market Growth Rate	3.09%	(0.12%)	0.27%	(0.75%)	8.22%	0.35%	1.57%	2.88%	17.56%	8.06%

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



	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	6/30/25
Asset Growth Rate	9.71%	5.68%	3.56%	3.76%	10.81%	4.24%	2.44%	0.43%	11.83%	5.65%
Market Growth Rate	8.28%	1.95%	0.19%	(0.13%)	8.41%	3.32%	1.80%	2.47%	15.10%	6.68%

Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 21, 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

Institution Name	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 (%)
Los Angeles Electrical Workers Credit Union	$52,256	$12,945	$42,555	30.42%	$6,532	3.63%	0.06%	3.57%	4.39%	3.02%
Inland Valley Federal Credit Union	$53,490	$15,450	$48,750	31.69%	$4,863	3.71%	0.60%	3.10%	(2.57%)	(3.06%)
Huntington Beach Credit Union	$55,032	$16,190	$47,929	33.78%	$9,172	4.08%	0.71%	3.37%	0.53%	(0.14%)
JACOM Credit Union	$55,286	$12,883	$47,397	27.18%	$7,371	2.49%	0.59%	1.90%	(0.10%)	(0.91%)
Parishioners Federal Credit Union	$62,517	$43,372	$55,670	77.91%	$7,815	5.83%	1.55%	4.28%	4.60%	1.92%
Escondido Federal Credit Union	$63,621	$22,059	$55,086	40.04%	$7,485	4.10%	0.78%	3.32%	8.99%	8.86%
Santa Barbara County Federal Credit Union	$65,776	$27,969	$57,740	48.44%	$8,222	3.87%	0.56%	3.30%	3.08%	2.09%
Olive View Employees Federal Credit Union	$69,348	$36,294	$54,407	66.71%	$6,935	4.90%	1.52%	3.37%	16.86%	20.50%
Bopti Federal Credit Union	$72,899	$24,544	$57,048	43.02%	$14,580	3.91%	1.58%	2.33%	(1.80%)	(3.30%)
Polam Federal Credit Union	$73,474	$38,878	$65,090	59.73%	$6,679	4.03%	2.32%	1.71%	3.31%	3.74%
Universal City Studios Credit Union	$74,264	$50,451	$67,489	74.75%	$4,951	4.23%	0.91%	3.31%	0.82%	2.61%
Cal State L.A. Federal Credit Union	$75,138	$55,492	$67,930	81.69%	$5,566	4.49%	1.23%	3.26%	(1.88%)	(3.21%)
PostCity Financial Credit Union	$78,289	$32,621	$68,791	47.42%	$6,524	3.94%	0.52%	3.41%	(0.58%)	(1.17%)
Union Yes Federal Credit Union	$80,220	$41,881	$72,230	57.98%	$6,418	4.26%	0.19%	4.07%	18.36%	19.54%
Nikkei Credit Union	$80,687	$62,322	$68,645	90.79%	$4,890	4.20%	0.98%	3.22%	(2.64%)	(3.94%)
CalCom Federal Credit Union	$83,167	$61,214	$69,663	87.87%	$3,696	4.39%	0.64%	3.75%	(0.89%)	(1.86%)
Desert Valleys Federal Credit Union	$86,857	$43,750	$77,216	56.66%	$4,343	4.89%	0.74%	4.14%	19.98%	22.13%
Technicolor Federal Credit Union	$88,176	$63,083	$60,947	103.50%	$5,187	4.49%	2.52%	1.97%	7.99%	8.78%
County Schools Federal Credit Union	$94,705	$69,579	$87,103	79.88%	$7,576	4.05%	1.59%	2.46%	2.64%	2.23%
VA Desert Pacific Federal Credit Union	$96,008	$57,745	$75,559	76.42%	$5,648	5.52%	0.57%	4.95%	13.84%	11.27%
Glendale Federal Credit Union	$99,901	$59,245	$87,925	67.38%	$6,890	4.57%	1.26%	3.31%	4.50%	12.83%
Santa Ana Federal Credit Union	$106,392	$61,580	$92,097	66.86%	$7,881	3.87%	0.71%	3.15%	3.63%	1.53%
Rancho Federal Credit Union	$109,589	$62,087	$100,202	61.96%	$5,768	4.27%	0.33%	3.93%	5.65%	5.21%
La Loma Federal Credit Union	$113,307	$71,843	$108,081	66.47%	$4,443	4.39%	0.38%	4.01%	4.73%	3.57%
Thinkwise Federal Credit Union	$117,341	$55,545	$105,825	52.49%	$4,428	4.48%	0.83%	3.65%	3.12%	3.34%
Sea Air Federal Credit Union	$119,398	$47,537	$90,662	52.43%	$7,236	3.09%	1.32%	1.77%	(3.63%)	(4.33%)
Interfaith Federal Credit Union	$132,534	$71,964	$117,157	61.43%	$5,001	3.96%	0.88%	3.08%	17.43%	19.00%
San Diego Firefighters Federal Credit Union	$144,000	$64,950	$133,011	48.83%	$9,290	3.49%	1.50%	1.99%	14.22%	8.41%
California Lithuanian Credit Union	$146,542	$102,365	$115,576	88.57%	$18,318	4.30%	2.61%	1.70%	(1.00%)	(1.64%)
East County Schools Federal Credit Union	$146,621	$81,545	$131,989	61.78%	$8,625	3.49%	0.53%	2.96%	(0.90%)	(1.84%)
South Bay Credit Union	$150,553	$119,441	$133,964	89.16%	$6,273	4.64%	1.06%	3.58%	(9.47%)	3.61%
Torrance Community Federal Credit Union	$155,866	$65,036	$145,614	44.66%	$8,659	3.74%	0.51%	3.22%	4.21%	0.48%
Vida Federal Credit Union	$170,387	$83,581	$146,302	57.13%	$5,086	4.39%	0.94%	3.45%	5.42%	3.68%
Camino Federal Credit Union	$174,209	$131,268	$147,215	89.17%	$4,977	4.74%	0.83%	3.92%	0.18%	(0.91%)
E-Central Credit Union	$175,364	$118,956	$133,765	88.93%	$5,657	4.81%	0.64%	4.17%	7.28%	8.75%
Schools Federal Credit Union	$188,266	$87,433	$164,330	53.21%	$5,457	4.03%	0.79%	3.24%	10.66%	11.30%
Priority One Credit Union	$199,944	$98,108	$175,904	55.77%	$4,705	4.60%	0.45%	4.15%	5.02%	3.10%
Long Beach Firemen's Credit Union	$202,435	$142,281	$146,163	97.34%	$28,919	3.69%	1.18%	2.51%	(2.46%)	(5.76%)
Alta Vista Credit Union	$214,874	$138,334	$195,171	70.88%	$5,510	4.52%	0.88%	3.64%	5.59%	6.43%
Clearpath Federal Credit Union	$216,022	$155,726	$198,072	78.62%	$6,546	5.13%	2.56%	2.58%	35.68%	35.31%
First Imperial Credit Union	$219,132	$168,458	$184,559	91.28%	$3,746	5.62%	1.36%	4.25%	(0.12%)	(1.99%)

Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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	$238,338	$121,795	$201,472	60.45%	$5,479	4.32%	1.72%	2.60%	6.41%	6.44%
Average of Asset Group A	$119,101	$68,995	$102,436	64.78%	$7,223	4.27%	1.03%	3.23%	5.03%	4.90%
Asset Group B - $251 million to $500 million in total assets										
Edwards Federal Credit Union	$267,623	$142,867	$246,074	58.06%	$6,224	4.15%	0.85%	3.30%	6.50%	5.22%
Long Beach City Employees Federal Credit Union	$270,095	$118,597	$237,378	49.96%	$11,743	2.41%	0.72%	1.69%	(5.36%)	0.63%
Santa Barbara Teachers Federal Credit Union	$296,479	$59,823	$256,635	23.31%	$14,824	4.45%	2.08%	2.37%	10.00%	9.99%
Downey Federal Credit Union	$324,958	$185,248	$260,381	71.14%	$5,751	4.32%	1.43%	2.89%	2.56%	6.08%
UMe Federal Credit Union	$334,248	$161,609	$307,134	52.62%	$8,682	3.52%	1.42%	2.11%	(9.84%)	8.25%
Strata Federal Credit Union	$338,158	$249,915	$285,495	87.54%	$4,697	5.15%	0.69%	4.46%	(0.89%)	(1.09%)
SAG-AFTRA Federal Credit Union	$349,118	$162,478	$305,422	53.20%	$7,590	4.17%	0.71%	3.46%	(0.42%)	(1.93%)
Eagle Community Credit Union	$357,918	$290,723	$312,369	93.07%	$3,475	6.77%	1.49%	5.28%	0.55%	(0.08%)
Matadors Community Credit Union	$366,811	$279,563	$324,195	86.23%	$9,405	5.17%	2.27%	2.90%	3.38%	3.33%
Pasadena Federal Credit Union	$371,957	$200,556	$329,704	60.83%	$7,591	4.10%	0.81%	3.29%	11.61%	10.68%
POPA Federal Credit Union	$388,778	$247,704	$350,391	70.69%	$6,821	5.51%	1.33%	4.18%	12.74%	12.26%
Wheelhouse Credit Union	$420,139	$344,156	$376,987	91.29%	$5,219	4.86%	1.54%	3.32%	(9.74%)	(1.19%)
Glendale Area Schools Credit Union	$436,699	$135,589	$370,987	36.55%	$14,557	3.62%	1.90%	1.71%	3.60%	4.01%
Gain Federal Credit Union	$438,305	$235,732	$405,443	58.14%	$6,217	3.52%	1.17%	2.35%	2.67%	1.30%
Aerospace Federal Credit Union	$469,859	$164,511	$330,948	49.71%	$19,994	3.93%	2.40%	1.53%	0.58%	(3.27%)
Average of Asset Group B	$362,076	$198,605	$313,303	62.82%	$8,853	4.38%	1.39%	2.99%	1.86%	3.61%
Asset Group C - $501 million to $1 billion in total assets										
I.L.W.U. Federal Credit Union	$521,489	$365,193	$474,235	77.01%	$7,144	5.02%	1.47%	3.55%	7.75%	14.58%
Cabrillo Credit Union	$526,312	$299,389	$470,570	63.62%	$6,620	4.78%	1.17%	3.60%	61.06%	60.40%
AdelFi Credit Union	$582,628	$382,902	$469,668	81.53%	$6,546	4.65%	1.82%	2.67%	(16.07%)	(10.40%)
MyPoint Credit Union	$641,030	$524,612	$557,367	94.12%	$5,108	4.14%	1.18%	2.97%	(3.02%)	(2.68%)
USC Credit Union	$702,778	$537,598	$618,836	86.87%	$7,171	4.51%	1.27%	3.24%	2.60%	1.86%
America's Christian Credit Union	$734,863	$590,134	$639,699	92.25%	$8,398	5.22%	2.29%	2.92%	13.36%	17.12%
The First Financial Federal Credit Union	$751,321	$401,196	$717,068	55.95%	$6,314	4.22%	1.24%	2.98%	(0.72%)	10.50%
Foothill Federal Credit Union	$763,242	$514,810	$643,639	79.98%	$7,269	4.32%	1.59%	2.72%	(0.34%)	4.76%
Sun Community Federal Credit Union	$822,658	$584,328	$731,931	79.83%	$5,359	5.30%	1.61%	3.69%	14.66%	16.00%
OceanAir Federal Credit Union	$869,937	$701,068	$687,624	101.96%	$6,590	4.27%	2.25%	2.02%	0.97%	1.62%
Christian Community Credit Union	$884,920	$716,625	$767,875	93.33%	$7,831	4.60%	1.43%	3.17%	10.82%	12.26%
Certified Federal Credit Union	$895,932	$566,623	$704,720	80.40%	$7,314	5.01%	1.22%	3.79%	5.56%	4.93%
SkyOne Federal Credit Union	$928,395	$634,438	$729,531	86.97%	$8,842	5.30%	2.74%	2.57%	(14.25%)	(20.01%)
First City Credit Union	$931,286	$416,897	$809,149	51.52%	$8,098	3.98%	0.92%	3.07%	9.66%	9.25%
AltaOne Federal Credit Union	$951,830	$747,457	$860,892	86.82%	$5,201	4.90%	1.53%	3.37%	4.53%	4.21%
Water and Power Community Credit Union	$957,023	$689,634	$822,517	83.84%	$8,661	4.37%	0.98%	3.39%	2.60%	4.62%
Average of Asset Group C	$779,103	$542,057	$669,083	81.00%	$7,029	4.66%	1.54%	3.11%	6.20%	8.06%
Asset Group D - Over $1 billion in total assets										
American First Credit Union	$1,060,092	$848,839	$928,516	91.42%	$8,619	4.44%	1.93%	2.50%	11.71%	14.76%
Safe 1 Credit Union	$1,075,384	$808,993	$897,612	90.13%	$7,907	4.92%	1.32%	3.60%	15.00%	13.71%
University Credit Union	$1,150,556	$975,745	$977,535	99.82%	$9,354	4.62%	1.53%	2.97%	2.59%	2.50%
Blupeak Credit Union	$1,170,427	$774,876	$1,077,982	71.88%	$10,090	3.87%	1.21%	2.66%	(6.09%)	(7.41%)
SESLOC Credit Union	$1,181,474	$866,859	$1,059,121	81.85%	$6,138	4.77%	1.14%	3.63%	6.58%	6.76%
Honda Federal Credit Union	$1,184,331	$893,249	$1,031,704	86.58%	$6,168	4.78%	1.75%	3.03%	1.56%	(0.30%)

Balance Sheet & Net Interest Margin June 30, 2025 Run Date: August 21, 2025

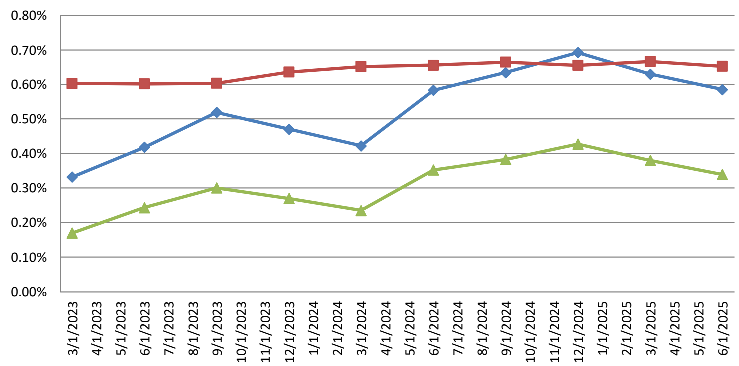
	As of Date					Year to Date				
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over $1 billion in total assets (continued)										
Rize Federal Credit Union	$1,245,315	$931,251	$1,021,223	91.19%	$6,642	5.72%	2.36%	3.36%	7.54%	5.95%
Southland Credit Union	$1,267,535	$896,156	$1,095,425	81.81%	$7,182	4.66%	1.70%	2.96%	0.53%	1.36%
Los Angeles Federal Credit Union	$1,273,486	$884,229	$1,107,195	79.86%	$7,298	4.35%	0.95%	3.39%	(0.16%)	5.45%
Los Angeles Police Federal Credit Union	$1,341,022	$758,495	$1,213,064	62.53%	$8,202	4.74%	1.43%	3.31%	1.72%	7.91%
Farmers Insurance Federal Credit Union	$1,392,322	$1,245,535	$1,210,877	102.86%	$6,001	6.99%	2.38%	4.61%	(7.16%)	(0.81%)
Ventura County Credit Union	$1,441,569	$972,912	$1,286,784	75.61%	$7,450	4.79%	1.36%	3.44%	3.23%	3.45%
Frontwave Credit Union	$1,469,760	$945,171	$1,140,476	82.88%	$5,938	4.07%	1.46%	2.61%	8.71%	5.52%
Northrop Grumman Federal Credit Union	$1,595,238	$838,250	$1,440,692	58.18%	$6,538	4.70%	1.88%	2.82%	9.06%	8.23%
CoastHills Federal Credit Union	$1,775,162	$1,278,877	$1,466,200	87.22%	$6,467	4.65%	1.66%	3.00%	(3.84%)	1.89%
LBS Financial Credit Union	$2,102,430	$1,114,859	$1,820,728	61.23%	$8,564	4.06%	1.68%	2.39%	5.79%	6.29%
Cal Tech Employees Federal Credit Union	$2,114,830	$618,634	$1,610,000	38.42%	$27,827	3.71%	2.77%	0.94%	8.03%	9.29%
First Entertainment Credit Union	$2,122,891	$1,446,761	$1,725,804	83.83%	$9,606	4.27%	1.59%	2.69%	1.69%	0.25%
Financial Partners Credit Union	$2,257,198	$1,754,416	$1,791,972	97.90%	$7,770	4.48%	2.14%	2.34%	1.37%	(14.97%)
Firefighters First Federal Credit Union	$2,326,168	$1,890,810	$2,086,736	90.61%	$7,832	4.56%	1.82%	2.73%	10.49%	10.36%
Altura Federal Credit Union	$2,555,365	$1,709,500	$2,283,485	74.86%	$5,848	4.53%	1.09%	3.45%	(1.88%)	10.27%
Arrowhead Federal Credit Union	$2,582,903	$1,422,282	$2,242,838	63.41%	$5,277	5.31%	0.68%	4.64%	8.90%	8.49%
Partners Federal Credit Union	$2,649,831	$2,121,261	$2,322,764	91.32%	$5,915	5.17%	1.69%	3.49%	4.90%	4.67%
Orange County's Credit Union	$2,816,066	$2,193,046	$2,342,605	93.62%	$8,127	4.69%	1.63%	3.06%	5.82%	8.09%
F & A Federal Credit Union	$2,867,935	$1,167,834	$1,945,298	60.03%	$26,678	4.07%	2.68%	1.39%	12.96%	9.69%
Premier America Credit Union	$3,320,500	$2,753,977	$2,949,947	93.36%	$7,822	4.35%	2.30%	2.05%	(4.46%)	(5.80%)
California Coast Credit Union	$3,353,720	$2,281,040	$2,976,350	76.64%	$6,154	4.11%	0.92%	3.20%	(0.34%)	(2.22%)
Credit Union of Southern California	$3,510,167	$2,064,174	$2,866,523	72.01%	$7,351	4.87%	1.71%	3.16%	42.55%	50.92%
NuVision Federal Credit Union	$3,855,019	$3,072,836	$3,233,065	95.04%	$6,675	5.42%	1.70%	3.72%	33.13%	35.79%
Valley Strong Credit Union	$3,940,572	$2,864,048	$3,535,603	81.01%	$6,794	4.79%	1.29%	3.51%	1.23%	4.91%
California Credit Union	$5,189,298	$3,389,647	$4,626,646	73.26%	$10,028	4.11%	1.73%	2.38%	5.66%	1.79%
Kinecta Federal Credit Union	$6,440,309	$5,459,159	$5,384,931	101.38%	$9,478	4.42%	1.94%	2.49%	(6.50%)	14.94%
Wescom Central Credit Union	$6,510,036	$3,396,656	$4,539,006	74.83%	$7,000	4.59%	1.80%	2.79%	7.43%	1.95%
Mission Federal Credit Union	$6,868,170	$4,833,860	$6,002,609	80.53%	$10,282	4.40%	1.97%	2.40%	7.81%	6.63%
San Diego County Credit Union	$9,302,935	$5,149,297	$7,587,717	67.86%	$11,029	2.97%	0.92%	2.05%	2.99%	0.69%
Logix Federal Credit Union	$9,585,168	$7,687,989	$7,850,828	97.93%	$11,514	5.17%	2.65%	2.51%	(2.90%)	1.32%
SchoolsFirst Federal Credit Union	$34,087,490	$20,929,780	$28,835,783	72.58%	$12,026	4.72%	2.02%	2.70%	13.54%	14.96%
Average of Asset Group D	$3,783,316	$2,520,035	$3,176,098	80.69%	$8,908	4.62%	1.70%	2.92%	5.65%	6.68%

Asset Quality

Asset Quality — June 30, 2025 — Run Date: August 21, 2025

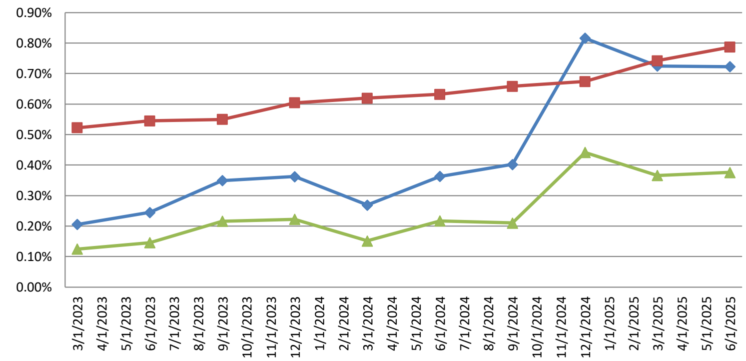
Summary Trends of Historical Asset Group Averages: Non-Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



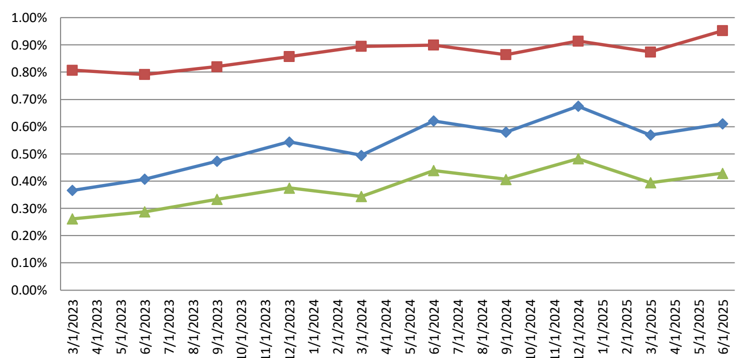
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.33%	0.42%	0.52%	0.47%	0.42%	0.58%	0.63%	0.69%	0.63%	0.59%
Reserves/Loans	0.60%	0.60%	0.60%	0.64%	0.65%	0.66%	0.66%	0.66%	0.67%	0.65%
Delinquent Loans/Assets	0.17%	0.24%	0.30%	0.27%	0.24%	0.35%	0.38%	0.43%	0.38%	0.34%

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



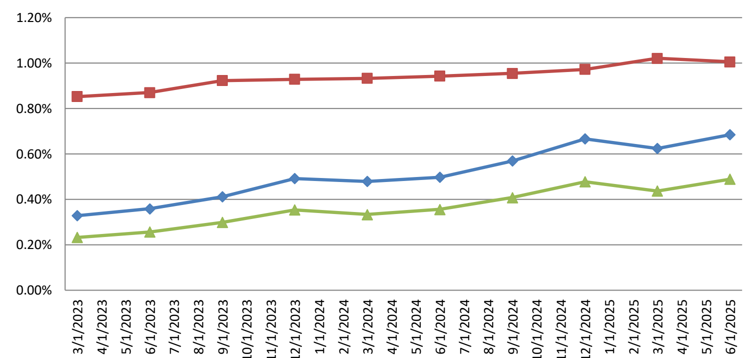
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.21%	0.24%	0.35%	0.36%	0.27%	0.36%	0.40%	0.82%	0.72%	0.72%
Reserves/Loans	0.52%	0.54%	0.55%	0.60%	0.62%	0.63%	0.66%	0.67%	0.74%	0.79%
Delinquent Loans/Assets	0.12%	0.15%	0.22%	0.22%	0.15%	0.22%	0.21%	0.44%	0.37%	0.38%

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



	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	6/30/25
NPLs/Loans	0.37%	0.41%	0.47%	0.54%	0.49%	0.62%	0.58%	0.67%	0.57%	0.61%
Reserves/Loans	0.81%	0.79%	0.82%	0.86%	0.89%	0.90%	0.86%	0.91%	0.87%	0.95%
Delinquent Loans/Assets	0.26%	0.29%	0.33%	0.37%	0.34%	0.44%	0.41%	0.48%	0.39%	0.43%

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



	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	6/30/25
NPLs/Loans	0.33%	0.36%	0.41%	0.49%	0.48%	0.50%	0.57%	0.67%	0.62%	0.68%
Reserves/Loans	0.85%	0.87%	0.92%	0.93%	0.93%	0.94%	0.95%	0.97%	1.02%	1.01%
Delinquent Loans/Assets	0.23%	0.26%	0.30%	0.35%	0.33%	0.36%	0.41%	0.48%	0.44%	0.49%

Asset Quality | June 30, 2025 | Run Date: August 21, 2025

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $50 million to $250 million in total assets							
Los Angeles Electrical Workers Credit Union	$52,256	$70	0.54%	2.20%	407.14%	0.76%	0.13%
Inland Valley Federal Credit Union	$53,490	$40	0.26%	0.79%	305.00%	0.86%	0.07%
Huntington Beach Credit Union	$55,032	$65	0.40%	1.06%	263.08%	0.93%	0.12%
JACOM Credit Union	$55,286	$23	0.18%	0.22%	121.74%	0.31%	0.04%
Parishioners Federal Credit Union	$62,517	$760	1.75%	0.56%	31.97%	16.67%	1.22%
Escondido Federal Credit Union	$63,621	$5	0.02%	0.65%	NM	0.06%	0.01%
Santa Barbara County Federal Credit Union	$65,776	$11	0.04%	0.18%	463.64%	0.14%	0.02%
Olive View Employees Federal Credit Union	$69,348	$735	2.03%	0.49%	24.08%	6.45%	1.06%
Bopti Federal Credit Union	$72,899	$236	0.96%	0.93%	97.03%	1.53%	0.32%
Polam Federal Credit Union	$73,474	$1,654	4.25%	0.33%	7.86%	21.54%	2.25%
Universal City Studios Credit Union	$74,264	$510	1.01%	0.40%	39.22%	8.30%	0.69%
Cal State L.A. Federal Credit Union	$75,138	$38	0.07%	0.16%	239.47%	0.58%	0.05%
PostCity Financial Credit Union	$78,289	$259	0.79%	0.60%	76.06%	2.74%	0.33%
Union Yes Federal Credit Union	$80,220	$34	0.08%	0.32%	400.00%	0.51%	0.04%
Nikkei Credit Union	$80,687	$67	0.11%	0.27%	250.75%	8.01%	0.08%
CalCom Federal Credit Union	$83,167	$555	0.91%	0.60%	66.31%	4.20%	0.67%
Desert Valleys Federal Credit Union	$86,857	$97	0.22%	1.07%	483.51%	1.21%	0.11%
Technicolor Federal Credit Union	$88,176	$175	0.28%	0.74%	266.29%	3.68%	0.20%
County Schools Federal Credit Union	$94,705	$209	0.30%	0.87%	290.91%	2.78%	0.22%
VA Desert Pacific Federal Credit Union	$96,008	$9	0.02%	0.65%	NM	0.05%	0.01%
Glendale Federal Credit Union	$99,901	$49	0.08%	0.32%	387.76%	0.41%	0.05%
Santa Ana Federal Credit Union	$106,392	$7	0.01%	0.13%	NM	0.23%	0.01%
Rancho Federal Credit Union	$109,589	$173	0.28%	0.30%	108.09%	1.92%	0.16%
La Loma Federal Credit Union	$113,307	$27	0.04%	0.33%	870.37%	0.62%	0.02%
Thinkwise Federal Credit Union	$117,341	$365	0.66%	1.23%	186.58%	4.51%	0.31%
Sea Air Federal Credit Union	$119,398	$148	0.31%	0.45%	144.59%	0.53%	0.12%
Interfaith Federal Credit Union	$132,534	$142	0.20%	0.36%	180.99%	0.93%	0.11%
San Diego Firefighters Federal Credit Union	$144,000	$121	0.19%	1.12%	599.17%	1.10%	0.08%
California Lithuanian Credit Union	$146,542	$1,145	1.12%	0.39%	34.93%	3.84%	0.78%
East County Schools Federal Credit Union	$146,621	$281	0.34%	0.29%	84.34%	2.05%	0.19%
South Bay Credit Union	$150,553	$539	0.45%	0.79%	174.21%	3.68%	0.36%
Torrance Community Federal Credit Union	$155,866	$133	0.20%	0.37%	179.70%	1.34%	0.09%
Vida Federal Credit Union	$170,387	$138	0.17%	0.98%	590.58%	0.62%	0.08%
Camino Federal Credit Union	$174,209	$1,920	1.46%	0.53%	35.99%	10.24%	1.10%
E-Central Credit Union	$175,364	$592	0.50%	0.82%	165.54%	7.69%	0.34%
Schools Federal Credit Union	$188,266	$306	0.35%	0.85%	242.48%	1.63%	0.16%
Priority One Credit Union	$199,944	$313	0.32%	1.14%	356.23%	1.34%	0.16%
Long Beach Firemen's Credit Union	$202,435	$1,037	0.73%	1.31%	179.46%	1.79%	0.51%
Alta Vista Credit Union	$214,874	$527	0.38%	0.59%	154.84%	2.85%	0.25%
Clearpath Federal Credit Union	$216,022	$354	0.23%	0.25%	109.32%	5.16%	0.16%
First Imperial Credit Union	$219,132	$2,499	1.48%	1.52%	102.64%	7.71%	1.14%

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 (continued)							
Chaffey Federal Credit Union	$238,338	$1,052	0.86%	0.24%	27.47%	8.32%	0.44%
Average of Asset Group A	$119,101	$415	0.59%	0.65%	224.34%	3.57%	0.34%
Asset Group B - $251 million to $500 million in total assets							
Edwards Federal Credit Union	$267,623	$911	0.64%	0.47%	73.66%	6.26%	0.34%
Long Beach City Employees Federal Credit Union	$270,095	$15	0.01%	0.09%	733.33%	0.05%	0.01%
Santa Barbara Teachers Federal Credit Union	$296,479	$9	0.02%	0.23%	NM	0.02%	0.00%
Downey Federal Credit Union	$324,958	$8,715	4.70%	1.65%	35.04%	40.52%	2.68%
UMe Federal Credit Union	$334,248	$118	0.07%	0.45%	616.95%	0.56%	0.04%
Strata Federal Credit Union	$338,158	$850	0.34%	1.20%	352.35%	2.30%	0.25%
SAG-AFTRA Federal Credit Union	$349,118	$939	0.58%	0.82%	141.43%	2.45%	0.27%
Eagle Community Credit Union	$357,918	$1,389	0.48%	1.34%	281.50%	4.53%	0.39%
Matadors Community Credit Union	$366,811	$531	0.19%	0.62%	323.92%	1.38%	0.14%
Pasadena Federal Credit Union	$371,957	$829	0.41%	0.75%	181.18%	2.16%	0.22%
POPA Federal Credit Union	$388,778	$900	0.36%	2.11%	580.22%	2.28%	0.23%
Wheelhouse Credit Union	$420,139	$271	0.08%	0.71%	902.58%	0.83%	0.06%
Glendale Area Schools Credit Union	$436,699	$3,153	2.33%	0.82%	35.46%	7.01%	0.72%
Gain Federal Credit Union	$438,305	$858	0.36%	0.40%	110.72%	3.48%	0.20%
Aerospace Federal Credit Union	$469,859	$444	0.27%	0.15%	56.31%	2.36%	0.09%
Average of Asset Group B	$362,076	$1,329	0.72%	0.79%	316.05%	5.08%	0.38%
Asset Group C - $501 million to $1 billion in total assets							
I.L.W.U. Federal Credit Union	$521,489	$3,460	0.95%	0.48%	50.84%	7.93%	0.66%
Cabrillo Credit Union	$526,312	$879	0.29%	0.81%	276.11%	1.90%	0.17%
AdelFi Credit Union	$582,628	$1,858	0.49%	1.83%	377.29%	2.38%	0.32%
MyPoint Credit Union	$641,030	$1,927	0.37%	0.28%	75.19%	3.29%	0.30%
USC Credit Union	$702,778	$5,833	1.09%	0.96%	88.74%	10.90%	0.83%
America's Christian Credit Union	$734,863	$2,196	0.37%	0.50%	134.34%	3.72%	0.30%
The First Financial Federal Credit Union	$751,321	$1,919	0.48%	0.92%	193.33%	18.61%	0.26%
Foothill Federal Credit Union	$763,242	$1,187	0.23%	0.63%	271.95%	1.33%	0.16%
Sun Community Federal Credit Union	$822,658	$2,276	0.39%	0.85%	218.72%	3.21%	0.28%
OceanAir Federal Credit Union	$869,937	$5,018	0.72%	0.56%	78.38%	13.27%	0.58%
Christian Community Credit Union	$884,920	$3,663	0.51%	0.53%	103.17%	3.41%	0.41%
Certified Federal Credit Union	$895,932	$2,323	0.41%	1.71%	417.61%	1.35%	0.26%
SkyOne Federal Credit Union	$928,395	$8,259	1.30%	1.24%	94.94%	21.70%	0.89%
First City Credit Union	$931,286	$2,532	0.61%	0.99%	162.99%	3.34%	0.27%
AltaOne Federal Credit Union	$951,830	$5,734	0.77%	1.68%	219.06%	8.94%	0.60%
Water and Power Community Credit Union	$957,023	$5,471	0.79%	1.26%	158.56%	9.00%	0.57%
Average of Asset Group C	$779,103	$3,408	0.61%	0.95%	182.58%	7.14%	0.43%
Asset Group D - Over $1 billion in total assets							
American First Credit Union	$1,060,092	$2,688	0.32%	0.65%	204.43%	2.88%	0.25%
Safe 1 Credit Union	$1,075,384	$3,058	0.38%	1.02%	269.69%	2.12%	0.28%
University Credit Union	$1,150,556	$14,831	1.52%	0.67%	43.92%	13.97%	1.29%
Blupeak Credit Union	$1,170,427	$2,128	0.27%	0.75%	274.06%	13.28%	0.18%
SESLOC Credit Union	$1,181,474	$4,593	0.53%	0.87%	165.08%	4.44%	0.39%
Honda Federal Credit Union	$1,184,331	$2,793	0.31%	0.42%	133.40%	2.82%	0.24%
Rize Federal Credit Union	$1,245,315	$5,141	0.55%	0.99%	179.34%	5.37%	0.41%

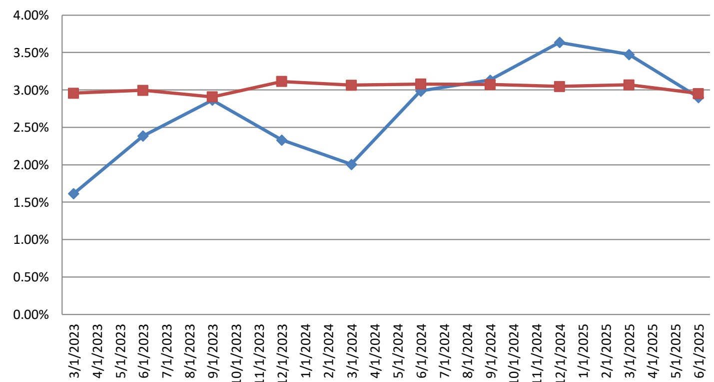
Institution Name	As of Date						
	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	ACL / Gross Loans (%)	ACL / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over $1 billion in total assets (continued)							
Southland Credit Union	$1,267,535	$10,602	1.18%	1.22%	102.82%	11.80%	0.84%
Los Angeles Federal Credit Union	$1,273,486	$5,997	0.68%	1.59%	234.48%	5.16%	0.47%
Los Angeles Police Federal Credit Union	$1,341,022	$4,705	0.62%	0.87%	140.26%	3.89%	0.35%
Farmers Insurance Federal Credit Union	$1,392,322	$20,290	1.63%	2.01%	123.47%	14.22%	1.46%
Ventura County Credit Union	$1,441,569	$18,627	1.91%	1.28%	66.75%	13.37%	1.29%
Frontwave Credit Union	$1,469,760	$3,771	0.40%	0.92%	231.58%	2.85%	0.26%
Northrop Grumman Federal Credit Union	$1,595,238	$13,663	1.63%	1.70%	104.27%	11.27%	0.86%
CoastHills Federal Credit Union	$1,775,162	$17,950	1.40%	1.18%	83.80%	13.47%	1.01%
LBS Financial Credit Union	$2,102,430	$5,124	0.46%	1.13%	245.39%	1.99%	0.24%
Cal Tech Employees Federal Credit Union	$2,114,830	$300	0.05%	0.74%	NM	0.20%	0.01%
First Entertainment Credit Union	$2,122,891	$11,898	0.82%	0.97%	117.62%	6.10%	0.56%
Financial Partners Credit Union	$2,257,198	$4,171	0.24%	0.46%	194.77%	2.73%	0.18%
Firefighters First Federal Credit Union	$2,326,168	$5,427	0.29%	0.50%	173.01%	2.56%	0.23%
Altura Federal Credit Union	$2,555,365	$8,927	0.52%	1.38%	264.23%	3.84%	0.35%
Arrowhead Federal Credit Union	$2,582,903	$9,401	0.66%	1.51%	228.75%	2.97%	0.36%
Partners Federal Credit Union	$2,649,831	$19,323	0.91%	1.37%	150.33%	6.06%	0.73%
Orange County's Credit Union	$2,816,066	$11,964	0.55%	0.97%	177.32%	5.06%	0.42%
F & A Federal Credit Union	$2,867,935	$2,484	0.21%	0.33%	153.78%	0.85%	0.09%
Premier America Credit Union	$3,320,500	$32,857	1.19%	0.72%	60.63%	10.67%	0.99%
California Coast Credit Union	$3,353,720	$3,862	0.17%	0.72%	423.49%	1.07%	0.12%
Credit Union of Southern California	$3,510,167	$10,401	0.50%	1.26%	250.46%	4.12%	0.30%
NuVision Federal Credit Union	$3,855,019	$16,951	0.55%	0.91%	165.78%	3.90%	0.44%
Valley Strong Credit Union	$3,940,572	$54,259	1.89%	1.16%	61.27%	14.70%	1.38%
California Credit Union	$5,189,298	$10,124	0.30%	0.63%	211.78%	2.67%	0.20%
Kinecta Federal Credit Union	$6,440,309	$20,122	0.37%	1.01%	275.32%	3.40%	0.31%
Wescom Central Credit Union	$6,510,036	$10,123	0.30%	1.15%	385.72%	2.76%	0.16%
Mission Federal Credit Union	$6,868,170	$10,113	0.21%	1.23%	588.94%	1.31%	0.15%
San Diego County Credit Union	$9,302,935	$11,793	0.23%	0.93%	407.39%	0.85%	0.13%
Logix Federal Credit Union	$9,585,168	$62,602	0.81%	1.06%	130.58%	4.56%	0.65%
SchoolsFirst Federal Credit Union	$34,087,490	$162,415	0.78%	0.91%	117.26%	4.96%	0.48%
Average of Asset Group D	$3,783,316	$16,635	0.68%	1.01%	198.37%	5.63%	0.49%

Net Worth

Net Worth	June 30, 2025	Run Date: August 21, 2025

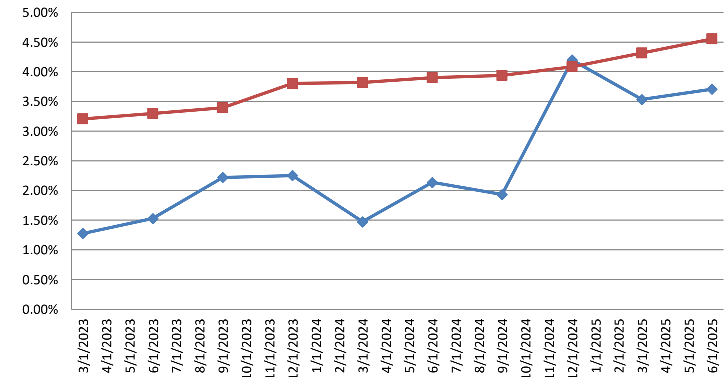
Summary Trends of Historical Asset Group Averages: Delinquent Loans/Net Worth & Classified Assets/Net Worth

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



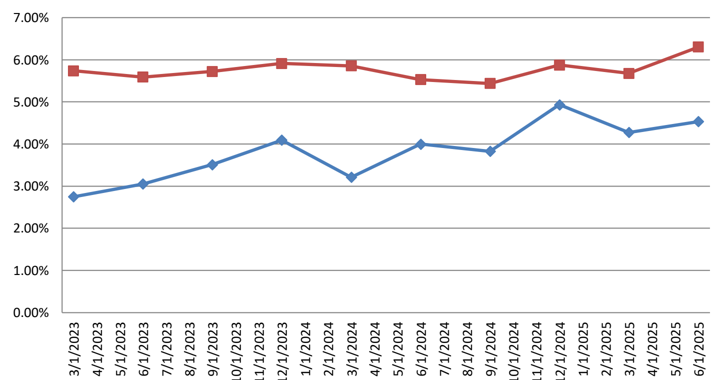
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Delinquent Loans/Net Worth	1.62%	2.38%	2.86%	2.33%	2.01%	2.99%	3.13%	3.63%	3.47%	2.90%
Classified Assets/Net Worth	2.96%	3.00%	2.91%	3.11%	3.06%	3.08%	3.07%	3.05%	3.07%	2.95%

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



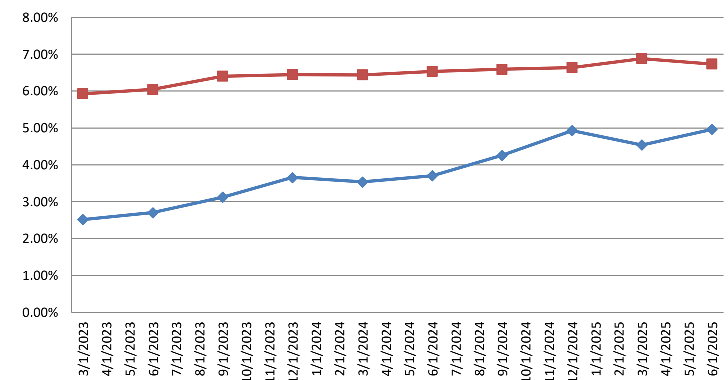
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Delinquent Loans/Net Worth	1.28%	1.53%	2.22%	2.25%	1.47%	2.14%	1.93%	4.20%	3.53%	3.71%
Classified Assets/Net Worth	3.21%	3.30%	3.39%	3.80%	3.82%	3.90%	3.94%	4.08%	4.32%	4.55%

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



	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	6/30/25
Delinquent Loans/Net Worth	2.75%	3.05%	3.51%	4.09%	3.21%	4.00%	3.82%	4.93%	4.27%	4.53%
Classified Assets/Net Worth	5.74%	5.59%	5.72%	5.91%	5.85%	5.53%	5.44%	5.87%	5.68%	6.30%

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

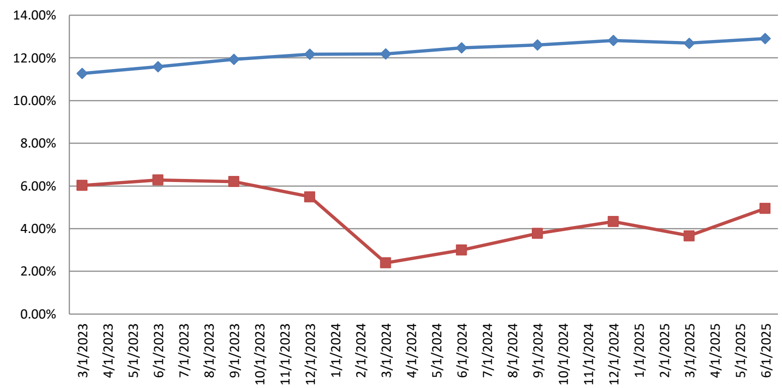


	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Delinquent Loans/Net Worth	2.52%	2.70%	3.13%	3.66%	3.54%	3.70%	4.25%	4.93%	4.54%	4.96%
Classified Assets/Net Worth	5.93%	6.04%	6.41%	6.45%	6.44%	6.53%	6.59%	6.64%	6.89%	6.74%

Net Worth	June 30, 2025	Run Date: August 21, 2025

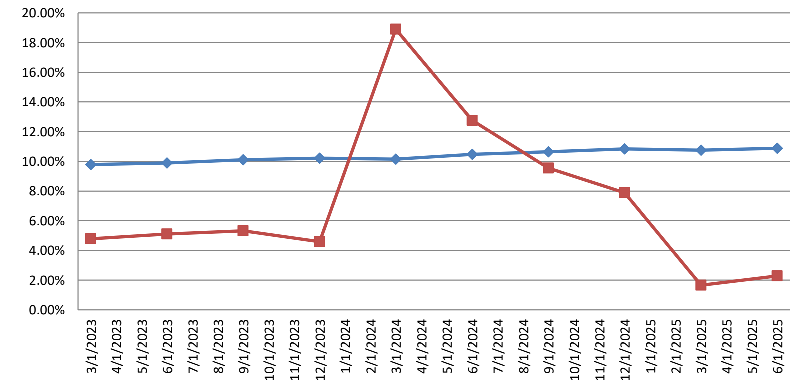
Summary Trends of Historical Asset Group Averages: Net Worth/Assets & Net Worth Growth (Decline) - YTD

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



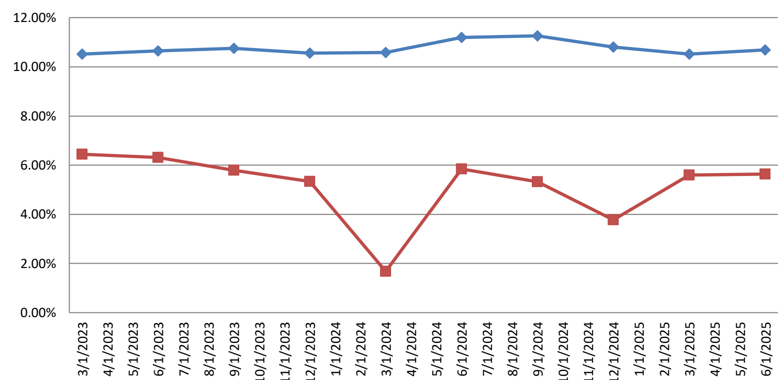
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/Assets	11.27%	11.58%	11.94%	12.17%	12.18%	12.47%	12.60%	12.82%	12.69%	12.91%
Net Worth Growth	6.03%	6.28%	6.20%	5.49%	2.40%	3.00%	3.77%	4.32%	3.66%	4.95%

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



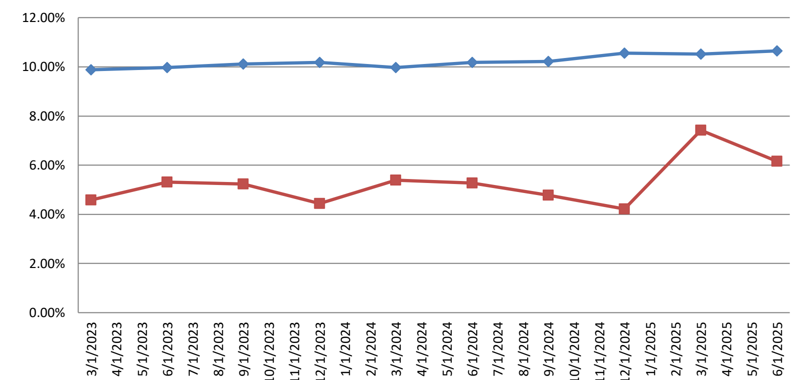
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/Assets	9.79%	9.90%	10.11%	10.22%	10.15%	10.48%	10.65%	10.85%	10.75%	10.88%
Net Worth Growth	4.78%	5.10%	5.31%	4.58%	18.90%	12.76%	9.54%	7.88%	1.65%	2.28%

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



	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	6/30/25
Net Worth/Assets	10.53%	10.65%	10.76%	10.56%	10.58%	11.20%	11.26%	10.81%	10.52%	10.69%
Net Worth Growth	6.44%	6.31%	5.80%	5.33%	1.67%	5.84%	5.32%	3.77%	5.60%	5.63%

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



	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	6/30/25
Net Worth/Assets	9.89%	9.98%	10.12%	10.19%	9.97%	10.18%	10.22%	10.56%	10.52%	10.65%
Net Worth Growth	4.59%	5.31%	5.24%	4.44%	5.39%	5.27%	4.78%	4.21%	7.43%	6.15%

Net Worth June 30, 2025 Run Date: August 21, 2025

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

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

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Los Angeles Electrical Workers Credit Union	$52,256	$10,425	19.95%	2.90%	0.67%	2.73%
Inland Valley Federal Credit Union	$53,490	$4,584	8.57%	0.88%	0.87%	2.66%
Huntington Beach Credit Union	$55,032	$6,837	12.42%	5.22%	0.95%	2.50%
JACOM Credit Union	$55,286	$9,218	16.67%	(6.24%)	0.25%	0.30%
Parishioners Federal Credit Union	$62,517	$5,169	8.27%	0.00%	14.70%	4.70%
Escondido Federal Credit Union	$63,621	$8,300	13.05%	11.55%	0.06%	1.72%
Santa Barbara County Federal Credit Union	$65,776	$7,686	11.69%	14.39%	0.14%	0.66%
Olive View Employees Federal Credit Union	$69,348	$14,588	21.04%	3.12%	5.04%	1.21%
Bopti Federal Credit Union	$72,899	$15,246	20.91%	3.09%	1.55%	1.50%
Polam Federal Credit Union	$73,474	$7,550	10.28%	(2.38%)	21.91%	1.72%
Universal City Studios Credit Union	$74,264	$6,722	9.05%	(8.79%)	7.59%	2.98%
Cal State L.A. Federal Credit Union	$75,138	$7,052	9.39%	1.54%	0.54%	1.29%
PostCity Financial Credit Union	$78,289	$9,525	12.17%	1.46%	2.72%	2.07%
Union Yes Federal Credit Union	$80,220	$6,735	8.40%	18.42%	0.50%	2.02%
Nikkei Credit Union	$80,687	$11,310	14.02%	0.50%	0.59%	1.49%
CalCom Federal Credit Union	$83,167	$12,933	15.55%	4.72%	4.29%	2.85%
Desert Valleys Federal Credit Union	$86,857	$7,527	8.67%	10.52%	1.29%	6.23%
Technicolor Federal Credit Union	$88,176	$7,447	8.45%	(9.44%)	2.35%	6.26%
County Schools Federal Credit Union	$94,705	$7,294	7.70%	9.36%	2.87%	8.34%
VA Desert Pacific Federal Credit Union	$96,008	$20,689	21.55%	6.89%	0.04%	1.82%
Glendale Federal Credit Union	$99,901	$12,204	12.22%	1.60%	0.40%	1.56%
Santa Ana Federal Credit Union	$106,392	$13,473	12.66%	12.27%	0.05%	0.57%
Rancho Federal Credit Union	$109,589	$9,073	8.28%	5.23%	1.91%	2.06%
La Loma Federal Credit Union	$113,307	$10,411	9.19%	9.43%	0.26%	2.26%
Thinkwise Federal Credit Union	$117,341	$10,854	9.25%	3.05%	3.36%	6.27%
Sea Air Federal Credit Union	$119,398	$28,737	24.07%	(4.26%)	0.52%	0.74%
Interfaith Federal Credit Union	$132,534	$14,992	11.31%	6.16%	0.95%	1.71%
San Diego Firefighters Federal Credit Union	$144,000	$11,260	7.82%	3.30%	1.07%	6.44%
California Lithuanian Credit Union	$146,542	$29,419	20.08%	2.61%	3.89%	1.36%
East County Schools Federal Credit Union	$146,621	$13,466	9.18%	8.19%	2.09%	1.76%
South Bay Credit Union	$150,553	$14,357	9.54%	2.97%	3.75%	6.54%
Torrance Community Federal Credit Union	$155,866	$15,602	10.01%	14.45%	0.85%	1.53%
Vida Federal Credit Union	$170,387	$23,149	13.59%	10.71%	0.60%	3.52%
Camino Federal Credit Union	$174,209	$21,366	12.26%	4.18%	8.99%	3.23%
E-Central Credit Union	$175,364	$39,406	22.47%	4.23%	1.50%	2.49%
Schools Federal Credit Union	$188,266	$22,316	11.85%	4.29%	1.37%	3.32%
Priority One Credit Union	$199,944	$26,274	13.14%	8.78%	1.19%	4.24%
Long Beach Firemen's Credit Union	$202,435	$56,101	27.71%	6.57%	1.85%	3.32%
Alta Vista Credit Union	$214,874	$18,040	8.40%	0.98%	2.92%	4.52%
Clearpath Federal Credit Union	$216,022	$19,215	8.89%	(3.17%)	1.84%	2.01%
First Imperial Credit Union	$219,132	$32,574	14.87%	39.66%	7.67%	7.87%

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 (continued)						
Chaffey Federal Credit Union	$238,338	$17,870	7.50%	(1.10%)	5.89%	1.62%
Average of Asset Group A	$119,101	$15,405	12.91%	4.95%	2.90%	2.95%
Asset Group B - $251 million to $500 million in total assets						
Edwards Federal Credit Union	$267,623	$24,349	9.10%	(0.04%)	3.74%	2.76%
Long Beach City Employees Federal Credit Union	$270,095	$36,506	13.52%	0.46%	0.04%	0.30%
Santa Barbara Teachers Federal Credit Union	$296,479	$39,890	13.45%	7.26%	0.02%	0.35%
Downey Federal Credit Union	$324,958	$29,900	9.20%	(5.31%)	29.15%	10.21%
UMe Federal Credit Union	$334,248	$28,423	8.50%	4.34%	0.42%	2.56%
Strata Federal Credit Union	$338,158	$47,839	14.15%	2.67%	1.78%	6.26%
SAG-AFTRA Federal Credit Union	$349,118	$40,655	11.65%	4.37%	2.31%	3.27%
Eagle Community Credit Union	$357,918	$38,432	10.74%	4.07%	3.61%	10.17%
Matadors Community Credit Union	$366,811	$40,287	10.98%	2.44%	1.32%	4.27%
Pasadena Federal Credit Union	$371,957	$38,642	10.39%	7.18%	2.15%	3.89%
POPA Federal Credit Union	$388,778	$43,410	11.17%	7.73%	2.07%	12.03%
Wheelhouse Credit Union	$420,139	$33,099	7.88%	3.37%	0.82%	7.39%
Glendale Area Schools Credit Union	$436,699	$64,957	14.87%	(6.98%)	4.85%	1.72%
Gain Federal Credit Union	$438,305	$37,576	8.57%	1.02%	2.28%	2.53%
Aerospace Federal Credit Union	$469,859	$42,251	8.99%	1.63%	1.05%	0.59%
Average of Asset Group B	$362,076	$39,081	10.88%	2.28%	3.71%	4.55%
Asset Group C - $501 million to $1 billion in total assets						
I.L.W.U. Federal Credit Union	$521,489	$48,414	9.28%	13.77%	7.15%	3.63%
Cabrillo Credit Union	$526,312	$51,110	9.71%	43.60%	1.72%	4.75%
AdelFi Credit Union	$582,628	$90,060	15.46%	4.35%	2.06%	7.78%
MyPoint Credit Union	$641,030	$57,358	8.95%	0.98%	3.36%	2.53%
USC Credit Union	$702,778	$73,028	10.39%	(0.92%)	7.99%	7.09%
America's Christian Credit Union	$734,863	$68,142	9.27%	9.86%	3.22%	4.33%
The First Financial Federal Credit Union	$751,321	$53,717	7.15%	(1.84%)	3.57%	6.91%
Foothill Federal Credit Union	$763,242	$93,246	12.22%	6.00%	1.27%	3.46%
Sun Community Federal Credit Union	$822,658	$74,266	9.03%	11.52%	3.06%	6.70%
OceanAir Federal Credit Union	$869,937	$66,004	7.59%	(5.16%)	7.60%	5.96%
Christian Community Credit Union	$884,920	$110,999	12.54%	0.70%	3.30%	3.40%
Certified Federal Credit Union	$895,932	$181,196	20.22%	8.59%	1.28%	5.35%
SkyOne Federal Credit Union	$928,395	$66,960	7.21%	(11.96%)	12.33%	11.71%
First City Credit Union	$931,286	$125,020	13.42%	2.99%	2.03%	3.30%
AltaOne Federal Credit Union	$951,830	$88,988	9.35%	2.35%	6.44%	14.12%
Water and Power Community Credit Union	$957,023	$88,633	9.26%	5.28%	6.17%	9.79%
Average of Asset Group C	$779,103	$83,571	10.69%	5.63%	4.53%	6.30%
Asset Group D - Over $1 billion in total assets						
American First Credit Union	$1,060,092	$104,111	9.82%	0.92%	2.58%	5.28%
Safe 1 Credit Union	$1,075,384	$163,392	15.19%	11.14%	1.87%	5.05%
University Credit Union	$1,150,556	$101,447	8.82%	(1.64%)	14.62%	6.42%
Blupeak Credit Union	$1,170,427	$104,283	8.91%	2.61%	2.04%	5.59%
SESLOC Credit Union	$1,181,474	$110,836	9.38%	2.66%	4.14%	6.84%
Honda Federal Credit Union	$1,184,331	$107,631	9.09%	7.45%	2.59%	3.46%

Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group D - Over $1 billion in total assets (continued)						
Rize Federal Credit Union	$1,245,315	$127,361	10.23%	5.62%	4.04%	7.24%
Southland Credit Union	$1,267,535	$108,296	8.54%	14.92%	9.79%	10.07%
Los Angeles Federal Credit Union	$1,273,486	$139,018	10.92%	2.74%	4.31%	10.12%
Los Angeles Police Federal Credit Union	$1,341,022	$155,094	11.57%	2.21%	3.03%	4.25%
Farmers Insurance Federal Credit Union	$1,392,322	$129,089	9.27%	(1.83%)	15.72%	19.41%
Ventura County Credit Union	$1,441,569	$138,530	9.61%	6.99%	13.45%	8.97%
Frontwave Credit Union	$1,469,760	$145,286	9.89%	5.76%	2.60%	6.01%
Northrop Grumman Federal Credit Union	$1,595,238	$147,280	9.23%	1.69%	9.28%	9.67%
CoastHills Federal Credit Union	$1,775,162	$139,211	7.84%	2.97%	12.89%	10.81%
LBS Financial Credit Union	$2,102,430	$275,227	13.09%	2.23%	1.86%	4.57%
Cal Tech Employees Federal Credit Union	$2,114,830	$210,277	9.94%	0.86%	0.14%	2.17%
First Entertainment Credit Union	$2,122,891	$208,268	9.81%	4.29%	5.71%	6.72%
Financial Partners Credit Union	$2,257,198	$197,619	8.76%	1.04%	2.11%	4.11%
Firefighters First Federal Credit Union	$2,326,168	$214,564	9.22%	6.84%	2.53%	4.38%
Altura Federal Credit Union	$2,555,365	$276,385	10.82%	12.52%	3.23%	8.53%
Arrowhead Federal Credit Union	$2,582,903	$303,049	11.73%	12.98%	3.10%	7.10%
Partners Federal Credit Union	$2,649,831	$304,022	11.47%	3.34%	6.36%	9.55%
Orange County's Credit Union	$2,816,066	$291,507	10.35%	7.72%	4.10%	7.28%
F & A Federal Credit Union	$2,867,935	$355,739	12.40%	5.26%	0.70%	1.07%
Premier America Credit Union	$3,320,500	$327,391	9.86%	(3.58%)	10.04%	6.09%
California Coast Credit Union	$3,353,720	$450,825	13.44%	3.23%	0.86%	3.63%
Credit Union of Southern California	$3,510,167	$414,119	11.80%	31.94%	2.51%	6.29%
NuVision Federal Credit Union	$3,855,019	$444,349	11.53%	31.49%	3.81%	6.32%
Valley Strong Credit Union	$3,940,572	$369,764	9.38%	6.58%	14.67%	8.99%
California Credit Union	$5,189,298	$482,550	9.30%	5.40%	2.10%	4.44%
Kinecta Federal Credit Union	$6,440,309	$569,987	8.85%	3.54%	3.53%	9.72%
Wescom Central Credit Union	$6,510,036	$506,178	7.78%	3.91%	2.00%	7.71%
Mission Federal Credit Union	$6,868,170	$829,481	12.08%	7.21%	1.22%	7.18%
San Diego County Credit Union	$9,302,935	$1,837,797	19.76%	4.33%	0.64%	2.61%
Logix Federal Credit Union	$9,585,168	$1,429,324	14.91%	6.05%	4.38%	5.72%
SchoolsFirst Federal Credit Union	$34,087,490	$3,245,329	9.52%	6.29%	5.00%	5.87%
Average of Asset Group D	$3,783,316	$417,963	10.65%	6.15%	4.96%	6.74%

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.