

SELECTED FINANCIAL DATA
As of March 31, 2005

Name of Credit Union	Location	Assets	Loans	Loan Loss		Capital	Net Income	ROA	Capital/A ssets
				Reserves	Shares				
1st Pacific Credit Union	Vallejo	156,725	119,472	518	140,901	13,353	110	0.28	8.52
1st United Services Credit Union	Pleasanton	627,061	492,410	1,860	558,063	67,818	1,544	0.98	10.82
1st Valley Credit Union	San Bernardino	32,853	18,717	77	29,850	2,925	99	1.20	8.90
Alameda Credit Union	Alameda	40,701	15,375	126	36,262	4,292	9	0.08	10.55
Alisos Credit Union	Norwalk	8,725	4,394	3	7,420	1,302	-11	(0.50)	14.93
Alliance Credit Union	San Jose	348,218	242,456	2,547	302,075	34,447	1,984	2.28	9.89
Allied Trades Credit Union	Stockton	21,674	7,319	49	18,719	2,807	17	0.32	12.95
Altura Credit Union	Riverside	666,384	516,963	3,755	581,041	54,785	1,216	0.73	8.22
Amalgamated Lithographers Credit Union	Los Angeles	1,331	492	59	1,203	145	-20	(6.13)	10.90
American First Credit Union	La Habra	598,662	492,082	2,030	501,703	64,582	743	0.50	10.79
American River HealthPro Credit Union	Sacramento	228,502	183,386	2,006	207,761	19,420	267	0.47	8.50
America's Christian Credit Union	Brea	166,275	131,665	297	138,579	15,094	377	0.91	9.08
Arrow Credit Union	Oakland	6,744	3,306	53	6,013	670	11	0.64	9.93
Arrowhead Central Credit Union	San Bernadino	907,165	764,913	5,505	835,079	62,213	1,746	0.77	6.86
Atchison Village Credit Union	Richmond	6,074	2,972	40	5,182	777	-17	(1.11)	12.79
Bakery Employees Credit Union	Montebello	6,805	2,131	23	5,958	848	14	0.82	12.46
Barstow Railway Employees Credit Union	Barstow	12,557	7,844	10	11,176	1,300	39	1.23	10.35
Bay Cities Credit Union	Hayward	72,186	37,247	310	66,000	5,815	45	0.25	8.05
Butte Co. Postal Employees Credit Union	Chico	5,565	4,086	39	5,070	455	6	0.44	8.18
C.A.H.P. Credit Union	Sacramento	97,454	69,492	208	87,106	9,378	162	0.67	9.62
Cabrillo Credit Union	San Diego	154,056	103,562	669	138,922	14,453	317	0.82	9.38
Cal State 9 Credit Union	Concord	272,337	174,750	1,868	214,979	22,023	1,243	1.83	8.09
California Agribusiness Credit Union	Buena Park	22,963	10,532	64	19,838	3,086	-43	(0.75)	13.44
California Bear Credit Union	Los Angeles	104,786	61,236	202	94,845	9,519	-4	(0.02)	9.08
California Center Credit Union	Rancho Cucamonga	8,886	4,205	22	8,012	808	8	0.35	9.09
California Coast Credit Union	San Diego	844,546	687,207	4,030	762,454	73,917	829	0.39	8.75
California Community Credit Union	Sacramento	58,574	31,477	813	50,950	7,362	116	0.79	12.57
California Credit Union (The)	Glendale	1,007,099	677,332	2,922	864,929	112,575	2,458	0.98	11.18
California Lithuanian Credit Union	Santa Monica	44,514	18,033	37	38,553	5,816	71	0.64	13.07
California Preferred Credit Union	San Francisco	45,309	21,847	115	38,779	6,476	-4	(0.03)	14.29
California State & Fed Emp #20 Credit Union	Eureka	93,793	24,972	51	82,463	11,285	196	0.83	12.03
California State Credit Union of the North Bay	Santa Rosa	109,709	73,847	1,110	101,194	8,564	197	0.72	7.81
Capital Power Credit Union	Sacramento	59,236	48,345	826	50,596	5,471	75	0.51	9.24
Central State Credit Union	Stockton	148,605	88,555	635	134,487	13,959	539	1.45	9.39
Chevron Valley Credit Union	Bakersfield	108,435	75,116	1,202	96,825	11,108	378	1.39	10.24
Christian Community Credit Union	Covina	395,966	339,473	505	354,422	38,066	927	0.94	9.61
Church/Co-Op Credit Union	Sacramento	7,027	2,593	12	6,500	518	-6	(0.36)	7.37
City of Ukiah Employees Credit Union	Ukiah	3,748	2,078	24	3,201	528	1	0.10	14.09
Coast Central Credit Union	Eureka	579,228	310,132	2,423	477,516	63,984	1,457	1.01	11.05
Commonwealth Central Credit Union	San Jose	367,448	205,559	2,064	334,186	32,831	605	0.66	8.93
Community Credit Union of Southern Humboldt	Garberville	26,974	20,650	71	24,582	2,284	99	1.46	8.47
Community First Credit Union	Santa Rosa	101,613	69,180	605	92,254	8,832	173	0.68	8.69
Credit Union of Southern California	Whittier	428,218	245,409	1,570	354,431	41,107	1,309	1.22	9.60
Delta Valley Credit Union	Stockton	12,137	799	22	10,605	1,425	4	0.13	11.74

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Dow Great Western Credit Union	Pittsburg	38,765	22,289	0	32,188	6,517	43	0.45	16.81
Eagle Community Credit Union	Lake Forest	211,449	163,423	2,451	189,197	21,431	392	0.74	10.14
Eagle Credit Union	Stockton	29,261	17,802	281	25,200	3,818	4	0.05	13.05
East Bay Postal Credit Union	Oakland	9,605	3,941	105	7,797	1,777	27	1.12	18.50
E-Central Credit Union	Pasadena	125,548	63,391	244	110,902	14,370	210	0.67	11.45
Educational Employees Credit Union	Fresno	1,249,241	612,699	2,583	1,124,015	119,125	4,495	1.44	9.54
El Futuro Credit Union	Porterville	6,349	4,303	78	5,952	388	4	0.27	6.11
El Monte City Employees Credit Union	El Monte	17,433	13,388	25	16,083	1,264	94	2.17	7.25
Energy First Credit Union	Monterey Park	406,849	208,227	469	337,329	68,022	523	0.51	16.72
Evangelical Christian Credit Union	Brea	685,800	623,446	1,635	460,198	58,855	2,821	1.65	8.58
Financial 21 Community Credit Union	San Diego	139,570	86,653	604	124,286	14,432	74	0.21	10.34
Financial Benefits Credit Union	Oakland	17,078	10,891	39	15,070	1,873	7	0.17	10.96
Financial Center Credit Union	Stockton	289,557	126,537	2,280	231,908	54,103	1,118	1.54	18.68
Financial Partners Credit Union	Downey	625,165	466,162	3,204	567,718	54,976	729	0.47	8.79
Firestone Financial Services Credit Union	Anaheim	19,534	7,037	76	16,955	2,560	-25	(0.52)	13.11
First City Credit Union	Los Angeles	332,476	197,529	1,543	291,933	37,720	610	0.73	11.35
First Entertainment Credit Union	Hollywood	529,503	332,266	2,561	478,151	50,131	1,344	1.02	9.47
First Financial Credit Union	West Covina	598,980	527,123	8,537	547,264	44,675	-1,084	(0.72)	7.46
First Future Credit Union	San Diego	791,116	517,251	1,224	700,792	85,795	2,096	1.06	10.84
First Imperial Credit Union	El Centro	59,171	51,475	482	52,246	6,477	76	0.52	10.95
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	186,584	111,563	407	167,179	18,607	219	0.47	9.97
First U.S. Community Credit Union	Sacramento	162,444	119,778	138	138,069	15,750	313	0.77	9.70
Fiscal Credit Union	Glendale	156,126	78,525	199	139,958	14,785	103	0.26	9.47
Focus One Community Credit Union	Monrovia	89,117	58,532	163	81,567	7,230	-8	(0.03)	8.11
Food Processors Credit Union	Modesto	47,110	39,455	498	41,843	4,135	65	0.55	8.78
Fountain Valley Credit Union	Fountain Valley	2,819	1,029	12	2,447	344	4	0.55	12.21
Fresno Fire Department Credit Union	Fresno	28,710	12,157	22	24,827	3,423	50	0.70	11.92
Fresno Police Department Credit Union	Fresno	33,723	18,734	111	28,278	5,224	91	1.08	15.49
Glass Containers Credit Union	Antioch	878	673	13	623	254	2	0.87	28.96
Golden 1 Credit Union (The)	Sacramento	5,596,012	4,182,582	35,829	5,003,505	528,454	18,428	1.32	9.44
Great American Credit Union	San Diego	72,371	62,799	672	62,189	5,779	-200	(1.10)	7.98
Greater Valley Credit Union	Fresno	32,394	14,466	149	28,236	3,987	20	0.24	12.31
Heritage Community Credit Union	Rancho Cordova	217,830	186,800	2,644	195,113	20,431	1,302	2.39	9.38
High Sierra Credit Union	Bishop	8,764	3,942	14	7,576	1,173	14	0.65	13.39
Horizon Credit Union	Fresno	15,016	8,739	100	12,710	2,264	15	0.39	15.08
Huntington Beach City Employees Credit Union	Huntington Beach	33,852	15,178	45	29,757	4,015	58	0.68	11.86
I.L.W.U. Credit Union	Wilmington	62,504	40,009	535	56,997	4,970	346	2.21	7.95
IBEW Members + Credit Union	Martinez	17,056	5,855	39	15,469	1,547	9	0.20	9.07
Inland Counties Postal Credit Union	Redlands	16,369	9,996	58	15,261	1,005	-9	(0.22)	6.14
Inland Empire Credit Union	Pomona	46,313	18,788	474	41,265	4,939	-99	(0.86)	10.66
Inwood Credit Union	Oakland	59,217	46,053	1,111	54,677	3,216	-303	(2.05)	5.43
Jacom Credit Union	Los Angeles	83,523	42,911	109	70,277	13,204	75	0.36	15.81
Jones Methodist Church Credit Union	San Francisco	643	177	4	522	119	1	0.37	18.42
Kaiser Lakeside Credit Union	Oakland	41,307	36,883	201	37,479	3,352	48	0.46	8.12

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Kern Central Credit Union	Bakerfield	31,410	22,227	298	27,122	2,116	25	0.32	6.74
KeyPoint Credit Union	Santa Clara	714,035	567,672	8,237	640,274	61,821	849	0.48	8.66
L. A. Electrical Workers Credit Union	Pasadena	43,169	3,310	27	35,029	7,365	66	0.61	17.06
LBS Financial Credit Union	Long Beach	846,120	524,975	8,617	745,571	97,975	5,285	2.50	11.58
Lithuanian Credit Union	Los Angeles	12,088	7,471	23	11,088	983	22	0.72	8.13
Long Beach Firemen's Credit Union	Long Beach	126,654	98,394	603	110,980	15,405	356	1.13	12.16
Los Angeles Firemen's Credit Union	Los Angeles	686,701	473,892	675	601,949	63,803	1,803	1.05	9.29
Lutheran Credit Union of America	Brea	25,828	17,174	67	24,456	1,929	87	1.35	7.47
March Community Credit Union	Moreno Valley	391,296	312,159	2,017	353,203	36,658	1,171	1.20	9.37
Marin General Hospital Employees Credit Union	San Rafael	2,548	711	0	2,300	247	-108	(16.98)	9.68
Matadors Community Credit Union	Northridge	117,709	83,566	249	106,167	11,139	692	2.35	9.46
McClatchy Employees Credit Union	Sacramento	16,019	9,322	21	13,919	1,981	-1	(0.02)	12.37
McColl's Credit Union	Redding	389	220	4	220	169	0	0.15	43.32
Media City Community Credit Union	Burbank	32,171	17,100	85	28,887	3,233	73	0.90	10.05
Members 1st Credit Union	Redding	91,717	85,187	705	79,734	8,571	303	1.32	9.35
Mendo Lake Credit Union	Ukiah	65,774	54,778	327	60,127	4,874	71	0.43	7.41
Merced Municipal Employees Credit Union	Merced	2,438	1,600	9	2,217	219	-1	(0.08)	8.97
Merco Credit Union	Merced	64,876	38,169	298	60,013	4,565	94	0.58	7.04
Meriwest Credit Union	San Jose	948,496	679,170	3,497	768,131	86,706	1,668	0.70	9.14
Mid-Cities Schools Credit Union	Compton	28,727	12,636	93	21,991	6,694	-125	(1.74)	23.30
M-N Employees Credit Union	San Jose	6,538	979	0	4,761	1,536	-4	(0.24)	23.49
Monterey County Employees Credit Union	Salinas	16,513	11,847	43	15,024	1,461	68	1.65	8.85
Monterey Credit Union	Monterey	182,077	108,288	1,064	158,868	21,813	268	0.59	11.98
Musicians Credit Union	Hollywood	60,678	33,324	144	52,185	7,890	30	0.20	13.00
My Credit Union	Redwood City	38,182	21,556	243	34,781	3,164	8	0.09	8.29
National 1st Credit Union	Santa Clara	171,170	82,454	332	147,659	22,982	348	0.81	13.43
Nikkei Credit Union	Gardena	59,715	26,948	13	51,916	7,599	152	1.02	12.72
North County Credit Union	San Diego	48,776	35,906	122	44,646	3,913	35	0.29	8.02
North Island Financial Credit Union	San Diego	1,463,305	1,192,784	1,913	1,094,527	123,289	2,016	0.55	8.43
North Orange County Credit Union	Fullerton	54,913	21,264	89	47,826	7,070	145	1.06	12.88
Northern California Latvian Credit Union	San Francisco	2,885	753	11	2,488	394	4	0.53	13.65
Norton Community Credit Union	San Bernardino	162,512	93,252	907	144,253	16,389	270	0.67	10.08
Oakland Municipal Credit Union	Oakland	100,713	50,060	956	82,394	17,570	12	0.05	17.45
Ocean Crest Credit Union	Long Beach	40,231	18,426	184	36,658	3,575	45	0.45	8.89
OCHA Credit Union	Orange	25,020	12,389	38	21,875	2,733	33	0.52	10.92
Orange County's Credit Union	Santa Ana	783,381	494,585	3,724	694,285	76,148	1,394	0.71	9.72
Organized Labor Credit Union	Modesto	18,272	7,722	62	16,575	1,660	52	1.13	9.08
Pacific Bay Credit Union	Oakland	26,734	8,937	398	23,112	3,505	26	0.40	13.11
Pacific Coast Credit Union	Newport Beach	22,158	9,640	90	18,052	4,023	-38	(0.68)	18.16
Pacific Community Credit Union	Fullerton	167,305	103,833	888	145,556	20,435	434	1.04	12.21
Pacific Marine Credit Union	Camp Pendleton	499,716	212,146	5,153	387,480	60,080	1,571	1.26	12.02
Pacific Resource Credit Union	Los Angeles	119,808	84,884	400	107,299	12,006	105	0.35	10.02
Pacific Service Credit Union	Walnut Creek	1,017,114	612,820	3,756	888,288	125,986	2,440	0.96	12.39
Pacifica-Coastside Credit Union	Pacifica	2,841	1,519	10	2,623	201	-4	(0.54)	7.06

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Patelco Credit Union	San Francisco	3,638,324	2,310,387	24,277	3,163,267	355,115	10,522	1.16	9.76
Peninsula Postal Credit Union, LTD	San Jose	143,968	54,781	200	123,682	19,740	276	0.77	13.71
Placer Community Credit Union	Auburn	59,663	46,618	169	53,881	5,064	13	0.08	8.49
Point Loma Credit Union	San Diego	530,338	443,255	5,432	467,354	44,315	326	0.25	8.36
Postal Credit Union of Northern California	Castro Valley	8,233	4,411	39	7,274	937	7	0.35	11.38
Premier America Credit Union	Chatsworth	1,024,108	795,464	4,492	888,797	94,800	2,735	1.07	9.26
Premier Community Credit Union	Stockton	109,567	50,773	426	97,562	10,785	150	0.55	9.84
Printing And Publishing Employees Credit Union	Riverside	11,404	5,854	30	10,119	1,238	9	0.32	10.86
Printing Industries Credit Union	Los Angeles	27,574	23,451	135	23,771	3,673	-43	(0.62)	13.32
Printing Office Employees Credit Union	Covina	6,256	3,196	8	5,137	1,090	-0	(0.01)	17.43
Priority One Credit Union	So. Pasadena	162,789	72,577	850	147,470	14,521	66	0.16	8.92
Provident Credit Union	Redwood City	1,271,073	940,607	2,613	1,049,122	174,493	2,328	0.73	13.73
Public Works Credit Union	Alhambra	42,918	13,530	34	37,909	4,431	26	0.24	10.32
Raincross Credit Union	Riverside	37,874	23,319	83	34,230	2,791	23	0.24	7.37
Redwood Credit Union	Santa Rosa	1,157,172	1,010,614	3,786	1,053,917	95,765	3,161	1.09	8.28
Rolling F Credit Union	Turlock	38,781	12,437	27	34,500	4,259	63	0.65	10.98
S.F. Bay Area Educators Credit Union	San Francisco	24,286	8,734	29	22,015	1,912	53	0.86	7.87
S.F. Police Credit Union	San Francisco	451,420	151,362	618	383,793	66,945	1,573	1.39	14.83
S.T.A.R. Community Credit Union	Chico	21,656	10,255	50	19,245	2,373	26	0.47	10.96
Sacramento Credit Union	Sacramento	293,016	209,408	2,105	259,243	32,008	825	1.13	10.92
Sacramento District Postal Employees Credit Union	Sacramento	34,851	19,100	125	31,806	2,935	90	1.03	8.42
Safe 1 Credit Union	Bakersfield	243,134	146,162	859	216,058	25,985	950	1.56	10.69
SAFE Credit Union	North Highlands	1,242,033	784,121	8,152	1,091,838	137,672	1,853	0.60	11.08
SafeAmerica Credit Union	Pleasanton	260,216	193,502	772	227,583	31,244	200	0.31	12.01
San Diego County Credit Union	San Diego	2,853,036	1,921,149	4,390	2,506,277	335,475	14,813	2.08	11.76
San Diego Metropolitan Credit Union	San Diego	286,658	228,561	4,669	255,357	24,616	-149	(0.21)	8.59
San Fernando Valley Japanese Credit Union	Sylmar	1,444	793	6	1,098	336	-1	(0.39)	23.29
San Francisco Fire Credit Union	San Francisco	371,796	209,486	276	323,510	47,018	982	1.06	12.65
San Gabriel Valley Postal Credit Union	Covina	19,358	9,151	51	17,810	1,521	4	0.09	7.86
San Joaquin Power Employees Credit Union	Fresno	96,540	76,869	394	79,001	16,709	117	0.48	17.31
San Jose Credit Union	San Jose	113,280	58,694	102	99,251	13,570	182	0.64	11.98
San Mateo Credit Union	Redwood City	557,470	323,313	2,116	500,411	46,495	588	0.42	8.34
Santa Cruz Community Credit Union	Santa Cruz	62,598	52,560	464	56,136	4,983	25	0.16	7.96
Santa Cruz County Employees Credit Union	Santa Cruz	24,023	14,444	39	21,902	2,051	51	0.85	8.54
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	14,125	3,421	23	11,751	2,197	47	1.34	15.55
Schools Financial Credit Union	Sacramento	1,099,148	538,922	6,106	991,505	101,972	3,066	1.12	9.28
Second Baptist Church Credit Union	Los Angeles	377	189	6	332	44	-2	(1.65)	11.59
Service Plus Credit Union	Riverside	84,135	49,269	103	75,778	8,009	195	0.92	9.52
Sierra Central Credit Union	Yuba City	462,857	304,619	2,281	409,147	48,105	962	0.83	10.39
Sierra Point Credit Union	South San Francisco	33,604	20,713	49	30,319	3,202	11	0.13	9.53
Silicon Valley Credit Union	Mountain View	94,931	72,111	958	80,579	7,446	-51	(0.22)	7.84
Silverado Credit Union	Angwin	44,737	24,551	117	40,326	4,339	32	0.29	9.70
Siskiyou Central Credit Union	Yreka	41,045	29,884	97	35,988	4,097	53	0.52	9.98
SLO Credit Union	San Luis Obispo	24,067	3,379	12	19,823	4,244	19	0.32	17.63

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Sonoma County Grange Credit Union	Santa Rosa	44,053	21,399	49	37,864	6,185	57	0.51	14.04
South Bay Credit Union	Redondo Beach	64,212	34,023	122	58,983	4,951	70	0.44	7.71
South Gate City Employees Credit Union	South Gate	6,514	2,897	14	5,347	1,165	1	0.06	17.89
Southern Baptist Credit Union	Brea	8,983	3,645	9	8,379	597	3	0.14	6.64
Southern California Latvian Credit Union	Covina	1,268	208	10	1,057	204	5	1.66	16.10
Southern California Postal Credit Union	Long Beach	63,561	21,490	49	52,631	10,979	138	0.87	17.27
Southland Credit Union	Downey	344,082	260,116	657	284,069	38,281	670	0.78	11.13
Star Energy Credit Union	Bakersfield	8,650	6,475	137	7,857	764	11	0.49	8.84
Star One Credit Union	Sunnyvale	2,902,196	926,861	1,291	2,423,516	385,342	5,299	0.73	13.28
State Center Credit Union	Fresno	85,600	49,830	497	78,087	7,128	-27	(0.13)	8.33
State Employees #84 Credit Union	Manteca	2,183	1,675	20	1,802	378	-2	(0.29)	17.30
Steinbeck Credit Union	Salinas	65,207	55,779	568	58,728	6,037	10	0.06	9.26
Sterlent Credit Union	Pleasanton	129,717	97,343	420	104,531	9,365	69	0.21	7.22
Technology Credit Union	San Jose	1,103,250	739,692	3,610	963,904	133,896	4,588	1.66	12.14
Telesis Community Credit Union	Chatsworth	486,970	412,184	1,311	368,260	47,816	2,142	1.76	9.82
Travis Credit Union	Vacaville	1,443,847	925,639	8,913	1,270,662	165,649	4,709	1.30	11.47
U.F.C.W. Local 770 Credit Union	Hollywood	3,203	798	6	2,651	539	-9	(1.07)	16.84
Uncle Credit Union	Livermore	233,257	91,751	821	212,425	19,663	753	1.29	8.43
United Association Credit Union	Concord	2,869	895	6	2,396	473	1	0.08	16.50
United Financial Credit Union	Whittier	38,217	26,313	209	33,340	4,766	103	1.08	12.47
United Health Credit Union	Burlingame	31,927	24,025	113	29,348	2,389	3	0.03	7.48
United Local Credit Union	Fresno	122,545	95,426	1,261	107,217	14,741	37	0.12	12.03
Universal City Studios Credit Union	Universal City	61,570	49,357	167	53,675	6,599	205	1.33	10.72
University & State Employees Credit Union	San Diego	737,885	660,779	4,308	653,321	60,408	1,834	0.99	8.19
University Credit Union	Los Angeles	354,352	193,135	712	315,735	37,492	292	0.33	10.58
USC Credit Union	Los Angeles	217,460	180,719	713	195,431	17,869	624	1.15	8.22
Utility District Credit Union	Oakland	25,300	5,049	22	23,004	2,212	-9	(0.14)	8.74
Valley Credit Union	San Jose	294,493	249,580	4,935	268,525	24,960	82	0.11	8.48
Valley First Credit Union	Modesto	243,897	168,575	4,481	222,029	20,455	-199	(0.33)	8.39
Valley Oak Credit Union	Three Rivers	51,361	39,957	424	46,331	4,662	125	0.97	9.08
Ventura County Credit Union	Ventura	368,457	224,102	1,516	334,765	31,445	1,494	1.62	8.53
Vernon/Commerce Credit Union	City of Commerce	14,666	6,466	599	13,716	913	2	0.05	6.22
Vision One Credit Union	Sacramento	26,009	21,204	80	22,009	3,871	123	1.90	14.88
Water and Power Community Credit Union	Los Angeles	475,105	282,587	8,781	432,111	36,957	-3,937	(3.31)	7.78
Watts United Credit Union	Los Angeles	1,543	1,015	27	1,427	97	1	0.34	6.29
Wescom Credit Union	Pasadena	3,034,127	2,152,079	15,172	2,242,666	247,527	6,437	0.85	8.16
Yosemite Credit Union	Yosemite	2,505	148	14	2,126	374	0	0.00	14.93