

SELECTED FINANCIAL DATA

As of June 30, 2005

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/Assets
1st Pacific Credit Union	Vallejo	156,800	121,052	510	141,383	13,508	264	0.34	8.61
1st United Services Credit Union	Pleasanton	640,049	512,912	1,996	563,728	69,979	3,189	1.00	10.93
1st Valley Credit Union	San Bernardino	33,146	18,898	72	29,943	3,095	127	0.76	9.34
Alameda Credit Union	Alameda	40,802	15,085	99	36,318	4,300	2	0.01	10.54
Alisos Credit Union	Norwalk	9,068	4,304	0	7,758	1,307	-7	(0.15)	14.41
Alliance Credit Union	San Jose	344,147	244,012	1,841	297,519	36,744	4,179	2.43	10.68
Allied Trades Credit Union	Stockton	21,655	7,302	43	18,845	2,824	32	0.30	13.04
Altura Credit Union	Riverside	687,380	549,002	4,004	600,065	56,606	3,585	1.04	8.24
Amalgamated Lithographers Credit Union	Los Angeles	1,353	552	41	1,223	125	-20	(2.97)	9.24
American First Credit Union	La Habra	639,038	523,433	2,032	502,400	65,752	1,741	0.54	10.29
American River HealthPro Credit Union	Sacramento	218,501	192,150	2,040	195,603	19,867	714	0.65	9.09
America's Christian Credit Union	Brea	173,994	142,886	273	142,184	15,894	631	0.73	9.13
Arrow Credit Union	Oakland	6,344	2,925	36	5,683	635	-8	(0.24)	10.01
Arrowhead Central Credit Union	San Bernadino	926,733	794,440	5,517	841,019	65,285	4,693	1.01	7.04
Atchison Village Credit Union	Richmond	5,979	3,081	37	5,160	797	3	0.11	13.34
Bakery Employees Credit Union	Montebello	7,105	2,020	18	6,250	855	21	0.60	12.04
Barstow Railway Employees Credit Union	Barstow	12,712	7,658	20	11,227	1,319	58	0.92	10.38
Bay Cities Credit Union	Hayward	72,424	38,477	311	66,219	5,850	81	0.22	8.08
Butte Co. Postal Employees Credit Union	Chico	5,615	4,242	53	5,115	458	19	0.67	8.16
C.A.H.P. Credit Union	Sacramento	97,625	73,444	201	86,097	9,547	329	0.67	9.78
Cabrillo Credit Union	San Diego	152,549	110,053	679	137,086	14,800	664	0.87	9.70
Cal State 9 Credit Union	Concord	268,449	171,581	1,942	216,436	24,504	3,061	2.28	9.13
California Agribusiness Credit Union	Buena Park	21,860	10,769	106	18,770	3,010	-119	(1.09)	13.77
California Bear Credit Union	Los Angeles	105,554	62,736	217	94,778	9,449	-92	(0.18)	8.95
California Center Credit Union	Rancho Cucamong	8,497	4,728	20	7,297	818	18	0.43	9.63
California Coast Credit Union	San Diego	875,935	724,685	4,334	773,662	74,986	1,645	0.38	8.56
California Community Credit Union	Sacramento	57,144	30,417	779	49,295	7,494	249	0.87	13.11
California Credit Union (The)	Glendale	1,020,129	687,972	2,981	899,576	117,878	6,759	1.33	11.56
California Lithuanian Credit Union	Santa Monica	46,093	19,927	37	40,018	5,913	221	0.96	12.83
California Preferred Credit Union	San Francisco	45,940	22,751	99	39,606	6,475	-23	(0.10)	14.10
California State & Fed Emp #20 Credit Union	Eureka	94,740	26,019	43	83,157	11,548	459	0.97	12.19
California State Credit Union of the North Bay	Santa Rosa	109,698	77,353	1,183	101,243	8,566	199	0.36	7.81
Capital Power Credit Union	Sacramento	59,561	50,534	1,499	51,563	4,816	-579	(1.94)	8.09
Central State Credit Union	Stockton	150,738	88,374	646	136,376	14,181	948	1.26	9.41
Chevron Valley Credit Union	Bakersfield	109,959	76,408	1,141	98,077	11,405	675	1.23	10.37
Christian Community Credit Union	Covina	403,239	355,723	510	358,345	38,768	1,570	0.78	9.61
Church/Co-Op Credit Union	Sacramento	6,629	2,818	37	6,053	470	-54	(1.64)	7.09
City of Ukiah Employees Credit Union	Ukiah	3,628	2,120	21	3,077	531	4	0.22	14.64
Coast Central Credit Union	Eureka	589,728	319,403	2,276	480,295	66,058	3,147	1.07	11.20
Commonwealth Central Credit Union	San Jose	375,970	222,636	1,900	341,369	33,898	1,319	0.70	9.02
Community Credit Union of Southern Humboldt	Garberville	29,601	21,773	86	27,055	2,412	225	1.52	8.15
Community First Credit Union	Santa Rosa	105,721	71,125	589	96,144	9,034	304	0.58	8.55
Credit Union of Southern California	Whittier	444,338	269,275	1,760	359,880	42,505	2,514	1.13	9.57
Delta Valley Credit Union	Stockton	12,124	1,028	21	10,779	1,332	-89	(1.47)	10.99

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				Reserves	Shares				
Dow Great Western Credit Union	Pittsburg	39,070	23,098	1	31,658	6,578	105	0.54	16.84
Eagle Community Credit Union	Lake Forest	208,381	167,228	2,691	189,435	21,345	226	0.22	10.24
Eagle Credit Union	Stockton	31,296	18,920	276	27,147	3,884	70	0.45	12.41
East Bay Postal Credit Union	Oakland	10,025	4,078	105	8,177	1,807	57	1.13	18.02
E-Central Credit Union	Pasadena	125,851	66,688	203	110,610	14,713	483	0.77	11.69
Educational Employees Credit Union	Fresno	1,269,802	639,532	2,637	1,136,758	125,492	8,937	1.41	9.88
El Futuro Credit Union	Porterville	6,451	4,409	74	6,029	416	31	0.98	6.44
El Monte City Employees Credit Union	El Monte	17,561	14,255	25	16,126	1,358	189	2.15	7.73
Energy First Credit Union	Monterey Park	406,312	216,648	471	335,382	68,721	961	0.47	16.91
Evangelical Christian Credit Union	Brea	720,824	643,862	1,722	460,743	62,104	6,071	1.68	8.62
Financial 21 Community Credit Union	San Diego	138,615	90,115	741	123,001	14,203	225	0.32	10.25
Financial Benefits Credit Union	Oakland	17,441	10,512	26	15,432	1,883	18	0.20	10.80
Financial Center Credit Union	Stockton	291,643	134,047	2,191	232,203	55,488	2,488	1.71	19.03
Financial Partners Credit Union	Downey	620,146	483,589	2,943	561,287	55,813	1,201	0.39	9.00
Firestone Financial Services Credit Union	Anaheim	18,950	7,308	103	16,410	2,536	-51	(0.54)	13.38
First City Credit Union	Los Angeles	335,622	200,055	1,498	294,180	38,545	1,436	0.86	11.48
First Entertainment Credit Union	Hollywood	545,222	347,796	2,510	491,307	52,099	3,212	1.18	9.56
First Financial Credit Union	West Covina	618,451	557,053	8,563	566,983	44,268	-1,538	(0.50)	7.16
First Future Credit Union	San Diego	823,987	547,942	1,224	731,901	87,605	3,878	0.94	10.63
First Imperial Credit Union	El Centro	58,200	50,845	445	50,877	6,606	205	0.71	11.35
First Metropolitan Credit Union dba Metro 1 Credit Union	Concord	192,793	111,274	368	172,616	18,978	577	0.60	9.84
First U.S. Community Credit Union	Sacramento	168,242	127,907	122	140,688	16,083	645	0.77	9.56
Fiscal Credit Union	Glendale	154,861	81,777	177	138,030	15,118	188	0.24	9.76
Focus One Community Credit Union	Monrovia	91,701	60,778	550	84,325	6,996	-388	(0.85)	7.63
Food Processors Credit Union	Modesto	47,653	41,030	547	42,607	4,321	251	1.05	9.07
Fountain Valley Credit Union	Fountain Valley	2,644	912	8	2,268	348	8	0.59	13.17
Fresno Fire Department Credit Union	Fresno	27,976	12,879	22	24,234	3,494	121	0.86	12.49
Fresno Police Department Credit Union	Fresno	34,834	18,261	72	29,038	5,405	239	1.37	15.52
Glass Containers Credit Union	Antioch	844	627	13	588	256	4	0.86	30.32
Golden 1 Credit Union (The)	Sacramento	5,958,453	4,410,821	37,232	5,315,988	549,260	37,600	1.26	9.22
Great American Credit Union	San Diego	70,943	59,937	654	58,430	5,895	-83	(0.23)	8.31
Greater Valley Credit Union	Fresno	32,732	14,693	133	28,533	4,013	45	0.28	12.26
Heritage Community Credit Union	Sacramento	225,123	199,486	2,333	194,022	21,292	2,156	1.92	9.46
High Sierra Credit Union	Bishop	8,233	3,892	13	6,821	1,200	41	1.00	14.58
Horizon Credit Union	Fresno	14,518	8,696	97	12,212	2,258	21	0.29	15.56
Huntington Beach City Employees Credit Union	Huntington Beach	34,632	17,199	52	30,442	4,074	116	0.67	11.76
I.L.W.U. Credit Union	Wilmington	64,257	47,249	602	57,999	5,224	600	1.87	8.13
IBEW Members + Credit Union	Martinez	16,954	7,622	32	15,351	1,566	27	0.32	9.23
Inland Counties Postal Credit Union	Redlands	15,838	10,330	58	14,710	1,034	20	0.25	6.53
Inland Empire Credit Union	Pomona	45,949	18,502	441	40,985	4,802	-236	(1.03)	10.45
Inwood Credit Union	Oakland	55,999	43,267	1,242	52,444	2,644	-863	(3.08)	4.72
Jacom Credit Union	Los Angeles	83,420	46,315	113	70,032	13,330	200	0.48	15.98
Jones Methodist Church Credit Union	San Francisco	650	165	4	527	120	2	0.71	18.51
Kaiser Lakeside Credit Union	Oakland	40,142	34,677	251	36,595	3,321	16	0.08	8.27

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Kern Central Credit Union	Bakerfield	29,568	22,541	381	27,429	2,097	149	1.01	7.09
KeyPoint Credit Union	Santa Clara	699,029	557,378	6,600	622,549	63,833	2,852	0.82	9.13
L. A. Electrical Workers Credit Union	Pasadena	42,765	1,759	31	34,530	7,540	153	0.71	17.63
LBS Financial Credit Union	Long Beach	865,014	565,041	8,708	758,154	101,887	9,196	2.13	11.78
Lithuanian Credit Union	Los Angeles	11,820	7,716	36	10,043	1,005	44	0.74	8.50
Long Beach Firemen's Credit Union	Long Beach	126,752	99,256	602	110,725	15,723	725	1.14	12.40
Los Angeles Firemen's Credit Union	Los Angeles	692,871	496,862	743	605,917	65,496	3,652	1.05	9.45
Lutheran Credit Union of America	Brea	25,116	18,725	51	23,820	2,043	200	1.60	8.13
March Community Credit Union	Moreno Valley	404,638	324,607	2,075	365,993	37,716	2,273	1.12	9.32
Matadors Community Credit Union	Northridge	117,414	90,489	263	105,413	11,274	826	1.41	9.60
McClatchy Employees Credit Union	Sacramento	16,210	9,160	9	13,902	2,033	51	0.63	12.54
McCull's Credit Union	Redding	394	202	4	225	168	-0	(0.06)	42.69
Media City Community Credit Union	Burbank	30,851	17,411	81	27,538	3,346	142	0.92	10.85
Members 1st Credit Union	Redding	96,277	89,686	690	79,624	9,092	824	1.71	9.44
Mendo Lake Credit Union	Ukiah	68,283	56,312	297	62,256	5,047	243	0.71	7.39
Merced Municipal Employees Credit Union	Merced	2,349	1,517	13	2,127	219	-0	(0.00)	9.34
Merco Credit Union	Merced	66,782	40,130	284	61,774	4,706	234	0.70	7.05
Meriwest Credit Union	San Jose	949,573	698,567	3,242	761,539	88,847	3,748	0.79	9.36
Mid-Cities Schools Credit Union	Compton	29,297	12,360	62	22,585	6,655	-164	(1.12)	22.72
M-N Employees Credit Union	San Jose	6,221	879	6	4,438	1,551	12	0.37	24.94
Monterey County Employees Credit Union	Salinas	18,511	12,647	50	16,953	1,528	135	1.46	8.25
Monterey Credit Union	Monterey	180,663	110,599	1,036	156,729	22,425	730	0.81	12.41
Musicians Credit Union	Hollywood	62,328	34,454	161	53,796	7,897	37	0.12	12.67
My Credit Union	Redwood City	36,806	21,291	244	33,058	3,200	25	0.14	8.69
National 1st Credit Union	Santa Clara	169,254	84,625	268	145,100	23,572	750	0.89	13.93
Nikkei Credit Union	Gardena	59,866	28,103	2	51,722	7,905	97	0.32	13.20
North County Credit Union	San Diego	50,262	40,753	152	45,567	3,959	59	0.24	7.88
North Island Financial Credit Union	San Diego	1,488,743	1,209,748	1,954	1,114,233	125,473	5,109	0.69	8.43
North Orange County Credit Union	Fullerton	55,582	20,737	82	48,312	7,196	270	0.97	12.95
Northern California Latvian Credit Union	San Francisco	3,201	709	11	2,804	392	17	1.07	12.24
Norton Community Credit Union	San Bernardino	160,457	94,400	755	141,059	16,841	679	0.85	10.50
Oakland Municipal Credit Union	Oakland	102,450	55,160	1,025	83,355	17,414	-180	(0.35)	17.00
Ocean Crest Credit Union	Long Beach	40,667	19,259	182	36,525	4,122	592	2.91	10.13
OCHA Credit Union	Orange	24,203	13,591	50	21,476	2,747	47	0.39	11.35
Orange County's Credit Union	Santa Ana	781,617	516,526	3,974	692,454	77,627	2,632	0.67	9.93
Organized Labor Credit Union	Modesto	19,391	8,057	69	17,672	1,674	65	0.67	8.63
Pacific Bay Credit Union	Oakland	26,411	8,380	441	22,897	3,392	-86	(0.65)	12.84
Pacific Coast Credit Union	Newport Beach	21,157	8,708	98	17,003	4,067	-19	(0.18)	19.22
Pacific Community Credit Union	Fullerton	172,195	110,037	872	149,696	21,081	1,007	1.17	12.24
Pacific Marine Credit Union	Camp Pendleton	437,230	213,204	4,912	369,441	61,334	2,825	1.29	14.03
Pacific Resource Credit Union	Los Angeles	117,148	87,690	377	102,691	12,144	143	0.24	10.37
Pacific Service Credit Union	Walnut Creek	1,021,010	624,926	3,175	888,750	130,610	5,671	1.11	12.79
Pacific-Coastside Credit Union	Pacifica	2,769	1,439	14	2,532	197	-7	(0.51)	7.12
Patelco Credit Union	San Francisco	3,588,405	2,410,962	24,686	3,068,934	374,829	21,606	1.20	10.45

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Peninsula Postal Credit Union, LTD	San Jose	143,024	54,056	226	122,381	20,022	558	0.78	14.00
Placer Community Credit Union	Auburn	61,185	49,002	180	54,886	5,026	-24	(0.08)	8.22
Point Loma Credit Union	San Diego	527,465	432,811	5,372	464,195	44,448	429	0.16	8.43
Postal Credit Union of Northern California	Castro Valley	8,535	4,642	38	7,529	943	13	0.30	11.05
Premier America Credit Union	Chatsworth	1,077,186	850,438	4,649	934,232	97,024	5,364	1.00	9.01
Premier Community Credit Union	Stockton	111,579	51,825	435	99,157	11,210	435	0.78	10.05
Printing And Publishing Employees Credit Union	Riverside	13,253	5,961	37	11,927	1,267	38	0.57	9.56
Printing Industries Credit Union	Los Angeles	28,113	24,302	111	24,366	3,651	-65	(0.46)	12.99
Printing Office Employees Credit Union	Covina	6,227	3,255	8	5,101	1,109	21	0.67	17.82
Priority One Credit Union	South Pasadena	166,373	75,262	850	151,094	14,594	139	0.17	8.77
Provident Credit Union	Redwood City	1,288,095	960,555	2,307	1,052,748	176,218	4,857	0.75	13.68
Public Works Credit Union	Alhambra	44,259	13,570	34	39,172	4,485	80	0.36	10.13
Raincross Credit Union	Riverside	37,018	23,484	69	33,266	2,915	148	0.80	7.87
Redwood Credit Union	Santa Rosa	1,208,671	1,079,153	3,860	1,101,008	99,575	6,725	1.11	8.24
Rolling F Credit Union	Turlock	38,580	13,374	29	34,223	4,334	138	0.72	11.24
S.F. Bay Area Educators Credit Union	San Francisco	25,217	8,661	30	22,911	1,942	82	0.65	7.70
S.F. Police Credit Union	San Francisco	456,560	156,181	602	386,247	69,467	3,048	1.34	15.22
S.T.A.R. Community Credit Union	Chico	21,758	10,986	52	19,335	2,396	49	0.45	11.01
Sacramento Credit Union	Sacramento	316,842	227,507	1,886	279,434	35,226	1,775	1.12	11.12
Sacramento District Postal Employees Credit Union	Sacramento	36,846	20,913	108	33,116	3,052	207	1.12	8.28
Safe 1 Credit Union	Bakersfield	249,642	171,179	858	221,069	27,031	1,996	1.60	10.83
SAFE Credit Union	North Highlands	1,256,921	800,393	8,533	1,102,353	140,538	4,690	0.75	11.18
SafeAmerica Credit Union	Pleasanton	257,447	205,871	772	224,613	31,388	344	0.27	12.19
San Diego County Credit Union	San Diego	2,986,599	2,088,562	5,053	2,533,807	349,117	28,451	1.91	11.69
San Diego Metropolitan Credit Union	San Diego	286,994	217,535	4,273	254,757	25,464	664	0.46	8.87
San Fernando Valley Japanese Credit Union	Sylmar	1,452	742	6	1,097	336	-1	(0.18)	23.17
San Francisco Fire Credit Union	San Francisco	376,195	221,182	246	326,035	48,675	1,687	0.90	12.94
San Gabriel Valley Postal Credit Union	Covina	19,506	9,175	74	17,935	1,534	17	0.18	7.86
San Joaquin Power Employees Credit Union	Fresno	97,215	79,502	402	78,735	16,857	265	0.54	17.34
San Jose Credit Union	San Jose	118,017	59,162	127	103,705	13,787	398	0.67	11.68
San Mateo Credit Union	Redwood City	552,912	336,642	2,142	495,532	46,984	1,078	0.39	8.50
Santa Cruz Community Credit Union	Santa Cruz	63,606	54,047	499	57,964	5,129	166	0.52	8.06
Santa Cruz County Employees Credit Union	Santa Cruz	23,958	14,999	39	21,802	2,087	87	0.73	8.71
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	13,278	3,468	20	10,852	2,241	95	1.43	16.87
Schools Financial Credit Union	Sacramento	1,117,561	553,516	5,665	1,004,172	104,712	5,806	1.04	9.37
Second Baptist Church Credit Union	Los Angeles	493	221	5	389	103	57	23.31	20.83
Service Plus Credit Union	Riverside	86,245	51,632	95	76,298	8,343	386	0.89	9.67
Sierra Central Credit Union	Yuba City	465,610	308,367	2,198	411,613	49,569	2,426	1.04	10.65
Sierra Point Credit Union	South San Francisco	34,377	21,684	50	31,084	3,243	51	0.30	9.43
Silicon Valley Credit Union	Mountain View	92,537	66,493	907	79,502	7,490	-30	(0.06)	8.09
Silverado Credit Union	Angwin	45,569	25,397	113	41,052	4,385	78	0.34	9.62
Siskiyou Central Credit Union	Yreka	42,429	28,958	76	37,616	4,147	103	0.48	9.77
SLO Credit Union	San Luis Obispo	24,090	3,860	8	19,818	4,271	47	0.39	17.73
Sonoma County Grange Credit Union	Santa Rosa	42,132	21,618	73	35,895	6,231	102	0.49	14.79

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South Bay Credit Union	Redondo Beach	65,590	35,696	97	60,195	5,105	226	0.69	7.78
South Gate City Employees Credit Union	South Gate	6,444	2,986	14	5,271	1,171	7	0.21	18.18
Southern Baptist Credit Union	Brea	9,193	3,710	10	8,576	607	14	0.29	6.60
Southern California Latvian Credit Union	Covina	1,248	219	10	1,043	204	0	0.05	16.36
Southern California Postal Credit Union	Long Beach	62,942	21,951	50	52,484	11,131	290	0.92	17.68
Southland Credit Union	Downey	355,603	274,411	694	289,197	39,096	1,446	0.81	10.99
Star Energy Credit Union	Bakersfield	8,625	6,262	142	7,814	774	-122	(2.83)	8.97
Star One Credit Union	Sunnyvale	2,934,559	937,934	1,371	2,425,817	394,194	9,834	0.67	13.43
State Center Credit Union	Fresno	84,443	53,553	506	76,616	7,239	83	0.20	8.57
State Employees #84 Credit Union	Manteca	2,186	1,631	20	1,805	378	-1	(0.11)	17.29
Steinbeck Credit Union	Salinas	64,567	55,023	557	57,950	6,249	219	0.68	9.68
Sterlent Credit Union	Pleasanton	129,828	88,553	415	105,748	10,312	1,016	1.56	7.94
Technology Credit Union	San Jose	1,135,789	822,155	3,454	967,977	136,990	7,681	1.35	12.06
Telesis Community Credit Union	Chatsworth	522,947	432,885	1,122	378,973	52,213	6,539	2.50	9.98
Travis Credit Union	Vacaville	1,464,819	961,184	9,124	1,285,890	170,500	8,462	1.16	11.64
U.F.C.W. Local 770 Credit Union	Hollywood	3,272	765	9	2,740	531	-17	(1.05)	16.22
Uncle Credit Union	Livermore	234,622	92,702	683	212,359	21,010	1,725	1.47	8.96
United Association Credit Union	Concord	2,667	833	6	2,184	482	10	0.72	18.09
United Financial Credit Union	Whittier	38,326	26,326	212	33,351	4,854	191	1.00	12.67
United Health Credit Union	Burlingame	32,945	24,527	167	30,266	2,414	28	0.17	7.33
United Local Credit Union	Fresno	118,867	96,483	1,394	101,187	14,970	263	0.44	12.59
Universal City Studios Credit Union	Universal City	60,670	51,878	165	50,625	6,768	374	1.23	11.15
University & State Employees Credit Union	San Diego	726,415	675,197	4,459	632,685	61,554	2,980	0.82	8.47
University Credit Union	Los Angeles	350,296	195,826	598	311,059	38,046	846	0.48	10.86
USC Credit Union	Los Angeles	227,279	165,302	563	204,359	18,721	1,475	1.30	8.24
Utility District Credit Union	Oakland	24,908	5,761	37	22,614	2,215	-6	(0.05)	8.89
Valley Credit Union	San Jose	287,301	253,742	4,236	257,523	25,138	260	0.18	8.75
Valley First Credit Union	Modesto	247,078	171,325	4,380	223,726	21,722	480	0.39	8.79
Valley Oak Credit Union	Three Rivers	52,747	43,945	414	47,520	4,841	304	1.15	9.18
Ventura County Credit Union	Ventura	368,067	230,563	1,975	333,807	31,947	1,798	0.98	8.68
Vernon/Commerce Credit Union	City Of Commerce	12,562	6,002	416	11,470	1,053	142	2.26	8.38
Vision One Credit Union	Sacramento	27,533	21,083	80	23,393	3,986	238	1.73	14.48
Water and Power Community Credit Union	Los Angeles	460,715	274,772	10,033	421,480	33,695	-7,422	(3.22)	7.31
Watts United Credit Union	Los Angeles	1,592	898	31	1,490	79	-17	(2.08)	4.99
Wescom Credit Union	Pasadena	3,083,021	2,227,789	15,507	2,277,890	256,416	12,773	0.83	8.32
Yosemite Credit Union	Yosemite	2,422	119	14	2,035	374	0	0.00	15.44