

SELECTED FINANCIAL DATA
As of September 30, 2005

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/Assets
1st Pacific Credit Union	Vallejo	158,245	126,073	530	140,605	13,697	454	0.38	8.66
1st United Services Credit Union	Pleasanton	649,110	518,968	1,961	576,346	71,549	4,968	1.02	11.02
1st Valley Credit Union	San Bernardino	33,285	19,618	60	30,221	2,971	152	0.61	8.93
Alameda Credit Union	Alameda	40,479	16,352	125	36,008	4,268	2	0.01	10.54
Alisos Credit Union	Norwalk	8,059	4,555	5	6,752	1,297	-16	(0.26)	16.10
Alliance Credit Union	San Jose	347,898	249,697	1,742	301,472	38,284	5,831	2.24	11.00
Allied Trades Credit Union	Stockton	21,870	7,572	45	18,836	2,862	70	0.42	13.09
Altura Credit Union	Riverside	741,686	582,015	3,717	669,831	59,882	6,864	1.23	8.07
Amalgamated Lithographers Credit Union	Los Angeles	1,370	552	41	1,238	131	-14	(1.34)	9.59
American First Credit Union	La Habra	647,996	531,395	2,080	518,296	66,782	2,894	0.60	10.31
American River HealthPro Credit Union	Sacramento	225,720	204,298	2,035	195,894	20,570	1,417	0.84	9.11
America's Christian Credit Union	Brea	180,776	142,778	229	147,857	16,067	804	0.59	8.89
Arrow Credit Union	Oakland	5,884	3,265	37	5,212	647	15	0.33	10.99
Arrowhead Central Credit Union	San Bernardino	939,465	827,662	5,618	850,341	67,893	7,392	1.05	7.23
Atchison Village Credit Union	Richmond	5,954	3,009	37	5,118	816	25	0.56	13.70
Bakery Employees Credit Union	Montebello	7,169	2,069	12	6,307	861	28	0.51	12.02
Barstow Railway Employees Credit Union	Barstow	13,150	7,422	19	11,533	1,368	107	1.09	10.40
Bay Cities Credit Union	Hayward	73,229	40,962	255	66,791	5,953	184	0.34	8.13
Butte Co. Postal Employees Credit Union	Chico	5,561	4,563	80	5,046	468	19	0.45	8.41
C.A.H.P. Credit Union	Sacramento	98,291	77,796	215	85,789	9,686	467	0.63	9.85
Cabrillo Credit Union	San Diego	159,289	114,956	685	143,514	15,138	1,001	0.84	9.50
Cal State 9 Credit Union	Concord	285,328	195,725	2,003	237,583	25,431	4,241	1.98	8.91
California Agribusiness Credit Union	Buena Park	22,616	11,685	93	19,592	2,998	-131	(0.77)	13.26
California Bear Credit Union	Pleasanton	257,955	207,995	510	225,019	31,462	418	0.22	12.20
California Center Credit Union	Rancho Cucamonga	8,455	4,946	31	7,442	808	8	0.13	9.56
California Coast Credit Union	San Diego	913,154	786,075	4,656	776,168	75,502	2,403	0.35	8.27
California Community Credit Union	Sacramento	54,868	30,807	616	47,330	7,593	348	0.85	13.84
California Credit Union (The)	Glendale	1,030,402	736,508	3,154	883,622	120,908	10,349	1.34	11.73
California Lithuanian Credit Union	Santa Monica	45,605	19,521	37	38,908	6,015	270	0.79	13.19
California Preferred Credit Union	San Francisco	46,374	24,941	101	39,920	6,406	-73	(0.21)	13.81
California State & Fed Emp #20 Credit Union	Eureka	94,631	27,166	44	82,853	11,741	651	0.92	12.41
California State Credit Union of the North Bay	Santa Rosa	109,810	82,934	1,158	101,205	8,606	137	0.17	7.84
Capital Power Credit Union	Riverside	89,448	52,892	78	80,627	8,345	496	0.74	9.33
Central State Credit Union	Stockton	152,333	89,288	650	138,527	14,198	745	0.65	9.32
Chevron Valley Credit Union	Bakersfield	111,940	81,051	1,058	99,524	11,883	1,153	1.37	10.62
Christian Community Credit Union	Covina	420,326	368,891	497	376,723	39,210	2,073	0.66	9.33

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Church/Co-Op Credit Union	Sacramento	6,546	3,025	45	6,052	470	-54	(1.11)	7.18
City of Ukiah Employees Credit Union	Ukiah	3,545	1,998	23	2,992	534	6	0.24	15.06
Coast Central Credit Union	Eureka	610,079	331,742	2,389	496,965	67,861	5,121	1.12	11.12
Commonwealth Central Credit Union	San Jose	381,385	242,713	1,783	340,117	34,297	1,882	0.66	8.99
Community Credit Union of Southern Humboldt	Garberville	28,607	23,083	131	25,851	2,589	402	1.87	9.05
Community First Credit Union	Santa Rosa	107,509	81,388	503	94,481	9,148	459	0.57	8.51
Credit Union of Southern California	Whittier	458,855	288,071	1,894	358,695	43,505	3,670	1.07	9.48
Dow Great Western Credit Union	Pittsburg	41,828	26,330	5	34,890	6,622	149	0.47	15.83
Eagle Community Credit Union	Lake Forest	215,397	169,981	2,662	191,020	21,334	296	0.18	9.90
Eagle Credit Union	Stockton	29,947	19,196	273	25,615	4,010	196	0.87	13.39
East Bay Postal Credit Union	Oakland	9,833	3,985	100	7,962	1,838	88	1.20	18.70
E-Central Credit Union	Pasadena	128,920	69,263	216	113,265	15,143	940	0.97	11.75
Educational Employees Credit Union	Fresno	1,304,808	686,161	2,727	1,168,392	128,187	13,750	1.41	9.82
El Futuro Credit Union	Porterville	6,692	4,106	89	6,305	366	-18	(0.37)	5.47
El Monte City Employees Credit Union	El Monte	17,769	15,305	27	16,093	1,439	270	2.02	8.10
Energy First Credit Union	Monterey Park	406,858	226,891	447	333,719	68,879	1,238	0.41	16.93
Evangelical Christian Credit Union	Brea	741,685	668,034	1,796	466,261	65,950	9,917	1.78	8.89
Financial 21 Community Credit Union	San Diego	142,090	94,371	854	126,457	14,173	195	0.18	9.98
Financial Benefits Credit Union	Oakland	17,506	9,488	23	15,468	1,885	19	0.15	10.77
Financial Center Credit Union	Stockton	315,829	142,010	2,320	253,150	58,334	3,628	1.53	18.47
Financial Partners Credit Union	Downey	621,848	500,178	2,688	561,357	57,249	2,931	0.63	9.21
Firestone Financial Services Credit Union	Anaheim	19,493	9,341	83	16,159	2,573	-11	(0.07)	13.20
First City Credit Union	Los Angeles	336,322	211,792	1,712	293,886	39,263	2,154	0.85	11.67
First Entertainment Credit Union	Hollywood	566,753	369,732	2,484	504,201	53,508	4,805	1.13	9.44
First Financial Credit Union	West Covina	612,129	563,820	9,102	558,833	44,682	-1,258	(0.27)	7.30
First Future Credit Union	San Diego	843,168	584,484	1,384	750,428	89,151	5,566	0.88	10.57
First Imperial Credit Union	El Centro	57,082	50,366	477	49,882	6,695	298	0.70	11.73
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	191,694	120,010	365	171,445	19,256	871	0.61	10.05
First U.S. Community Credit Union	Sacramento	168,126	129,150	132	138,771	16,406	968	0.77	9.76
Fiscal Credit Union	Glendale	156,870	85,890	118	139,951	15,120	191	0.16	9.64
Focus One Community Credit Union	Sacramento	61,748	49,437	1,372	53,271	5,296	-99	(0.21)	8.58
Food Processors Credit Union	Modesto	50,889	40,342	434	45,787	4,574	504	1.32	8.99
Fountain Valley Credit Union	Fountain Valley	2,674	876	8	2,293	352	12	0.58	13.16
Fresno Fire Department Credit Union	Fresno	28,674	13,592	27	24,945	3,566	205	0.95	12.44
Fresno Police Department Credit Union	Fresno	34,436	20,137	74	28,532	5,603	434	1.68	16.27
Glass Containers Credit Union	Antioch	874	616	14	618	258	5	0.78	29.51

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Golden 1 Credit Union (The)	Sacramento	6,090,163	4,550,936	38,672	5,431,002	565,930	55,011	1.20	9.29
Great American Credit Union	San Diego	67,691	58,867	1,057	55,447	5,332	-647	(1.27)	7.88
Greater Valley Credit Union	Fresno	32,741	15,428	134	28,527	4,036	68	0.28	12.33
Heritage Community Credit Union	Sacramento	228,662	202,841	2,341	197,201	21,132	1,996	1.16	9.24
High Sierra Credit Union	Bishop	7,790	4,077	12	6,174	1,223	64	1.09	15.69
Horizon Credit Union	Fresno	14,320	8,596	95	12,005	2,260	23	0.21	15.78
Huntington Beach City Employees Credit Union	Huntington Beach	35,888	18,024	54	31,612	4,155	226	0.84	11.58
I.L.W.U. Credit Union	Wilmington	71,013	55,177	461	60,409	5,723	1,099	2.06	8.06
IBEW Members + Credit Union	Martinez	17,926	8,424	33	15,290	1,593	55	0.41	8.89
Inland Counties Postal Credit Union	Redlands	14,879	10,605	58	13,734	1,051	36	0.33	7.06
Inland Empire Credit Union	Pomona	44,951	20,180	403	38,927	4,885	-154	(0.46)	10.87
Inwood Credit Union	Oakland	54,086	40,385	1,145	50,501	2,668	-839	(2.07)	4.93
Jacom Credit Union	Los Angeles	82,886	49,696	114	69,380	13,450	318	0.51	16.23
Jones Methodist Church Credit Union	San Francisco	646	186	4	523	121	3	0.59	18.72
Kaiser Lakeside Credit Union	Oakland	42,396	36,166	229	38,787	3,331	27	0.09	7.86
Kern Central Credit Union	Bakerfield	30,759	24,523	381	27,536	2,078	-12	(0.05)	6.76
KeyPoint Credit Union	Santa Clara	678,253	548,636	5,905	595,959	68,114	7,171	1.41	10.04
L. A. Electrical Workers Credit Union	Pasadena	41,883	3,197	28	33,743	7,544	226	0.72	18.01
LBS Financial Credit Union	Long Beach	900,495	634,654	8,815	755,543	105,563	12,872	1.91	11.72
Lithuanian Credit Union	Los Angeles	11,899	7,508	38	9,738	1,026	65	0.73	8.63
Long Beach Firemen's Credit Union	Long Beach	128,078	100,391	597	111,721	16,019	1,045	1.09	12.51
Los Angeles Firemen's Credit Union	Los Angeles	724,914	514,165	633	632,860	67,272	5,872	1.08	9.28
Lutheran Credit Union of America	Brea	25,739	17,961	53	23,441	2,127	285	1.48	8.26
March Community Credit Union	Moreno Valley	422,013	339,150	1,831	381,589	38,928	3,486	1.10	9.22
Matadors Community Credit Union	Northridge	120,114	89,771	308	108,289	11,263	812	0.90	9.38
McClatchy Employees Credit Union	Sacramento	16,328	9,021	8	13,982	2,050	69	0.56	12.56
McCull's Credit Union	Redding	401	194	4	232	168	0	0.01	42.03
Media City Community Credit Union	Burbank	30,750	18,019	77	27,352	3,349	187	0.81	10.89
Members 1st Credit Union	Redding	104,383	96,759	875	85,001	9,538	1,270	1.62	9.14
Mendo Lake Credit Union	Ukiah	68,395	56,344	296	62,555	5,235	431	0.84	7.65
Merced Municipal Employees Credit Union	Merced	2,386	1,629	19	2,164	218	-1	(0.06)	9.14
Merco Credit Union	Merced	70,155	40,926	276	64,970	4,841	369	0.70	6.90
Meriwest Credit Union	San Jose	1,035,517	781,953	3,806	831,091	97,544	5,058	0.65	9.42
Mid-Cities Schools Credit Union	Compton	28,128	13,698	84	21,388	6,672	-147	(0.70)	23.72
M-N Employees Credit Union	San Jose	6,053	1,077	4	4,255	1,565	25	0.55	25.85
Monterey County Employees Credit Union	Salinas	17,719	12,786	41	16,112	1,582	189	1.42	8.93

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Monterey Credit Union	Monterey	181,976	111,242	925	157,454	22,903	1,402	1.03	12.59
Musicians Credit Union	Hollywood	64,809	35,445	186	56,169	7,950	89	0.18	12.27
My Credit Union	Redwood City	35,665	21,861	218	31,943	3,203	47	0.18	8.98
Nikkei Credit Union	Gardena	60,565	29,660	7	52,409	7,894	231	0.51	13.03
North County Credit Union	San Diego	50,719	41,197	159	46,469	4,002	115	0.30	7.89
North Island Financial Credit Union	San Diego	1,534,425	1,214,396	2,058	1,161,750	129,660	8,334	0.72	8.45
North Orange County Credit Union	Fullerton	57,782	20,776	91	50,382	7,312	387	0.89	12.65
Northern California Latvian Credit Union	San Francisco	2,949	685	11	2,544	398	8	0.37	13.51
Norton Community Credit Union	San Bernardino	153,938	93,008	667	134,566	17,206	1,063	0.92	11.18
Oakland Municipal Credit Union	Oakland	105,109	58,754	1,147	85,707	17,210	-364	(0.46)	16.37
Ocean Crest Credit Union	Long Beach	40,820	19,903	194	37,150	4,069	629	2.06	9.97
OCHA Credit Union	Orange	24,966	16,594	53	21,633	2,768	68	0.36	11.09
Orange County's Credit Union	Santa Ana	805,251	548,407	4,169	707,984	78,685	3,924	0.65	9.77
Organized Labor Credit Union	Modesto	18,786	8,797	71	17,066	1,668	30	0.21	8.88
Pacific Bay Credit Union	Oakland	25,865	8,884	419	22,377	3,373	-106	(0.55)	13.04
Pacific Coast Credit Union	Newport Beach	20,720	9,826	90	16,584	4,066	-12	(0.08)	19.62
Pacific Community Credit Union	Fullerton	173,077	112,414	932	149,903	21,661	1,566	1.21	12.52
Pacific Marine Credit Union	Camp Pendleton	434,819	217,325	5,045	366,447	62,565	4,057	1.24	14.39
Pacific Resource Credit Union	Los Angeles	118,334	90,336	351	103,879	12,158	197	0.22	10.27
Pacific Service Credit Union	Walnut Creek	1,048,778	679,321	3,448	890,266	132,397	7,903	1.01	12.62
Pacifica-Coastside Credit Union	Pacifica	2,341	1,426	9	2,056	196	-8	(0.45)	8.39
Patelco Credit Union	San Francisco	3,646,803	2,525,021	25,813	3,095,418	375,480	31,251	1.14	10.30
Peninsula Postal Credit Union, LTD	San Jose	145,467	54,310	191	124,744	20,375	910	0.83	14.01
Placer Community Credit Union	Auburn	63,038	52,770	182	57,191	4,996	-55	(0.12)	7.92
Point Loma Credit Union	San Diego	519,778	423,213	5,235	456,507	44,780	761	0.20	8.62
Postal Credit Union of Northern California	Castro Valley	8,210	4,772	25	7,242	950	20	0.33	11.57
Premier America Credit Union	Chatsworth	1,119,202	920,559	4,947	971,697	100,696	8,605	1.03	9.00
Premier Community Credit Union	Stockton	113,451	52,010	409	100,382	11,592	909	1.07	10.22
Printing And Publishing Employees Credit Union	Rivside	14,153	5,795	36	12,770	1,317	46	0.43	9.31
Printing Industries Credit Union	Los Angeles	27,638	24,784	77	23,931	3,613	-103	(0.50)	13.07
Printing Office Employees Credit Union	Covina	6,246	3,137	0	5,116	1,116	30	0.64	17.86
Priority One Credit Union	So. Pasadena	163,418	75,336	850	147,898	14,747	291	0.24	9.02
Provident Credit Union	Redwood City	1,364,101	989,186	2,158	1,116,159	179,573	7,181	0.70	13.16
Public Works Credit Union	Alhambra	43,871	14,483	34	38,720	4,550	145	0.44	10.37
Raincross Credit Union	Riverside	37,377	23,980	63	33,617	3,001	233	0.83	8.03
Redwood Credit Union	Santa Rosa	1,284,506	1,123,806	3,893	1,173,175	103,475	10,625	1.10	8.06

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Rolling F Credit Union	Turlock	38,461	13,943	37	34,040	4,402	205	0.71	11.45
S.F. Bay Area Educators Credit Union	San Francisco	24,172	9,508	30	21,840	1,963	103	0.57	8.12
S.F. Police Credit Union	San Francisco	461,956	161,321	573	391,062	70,101	4,696	1.36	15.17
S.T.A.R. Community Credit Union	Chico	22,324	11,632	43	19,084	2,448	101	0.60	10.97
Sacramento Credit Union	Sacramento	319,110	245,858	1,786	281,213	36,073	2,621	1.10	11.30
Sacramento District Postal Employees Credit Union	Sacramento	35,630	21,694	90	32,404	3,142	278	1.04	8.82
Safe 1 Credit Union	Bakersfield	258,582	184,887	847	225,707	28,170	3,135	1.62	10.89
SAFE Credit Union	North Highlands	1,270,741	828,437	8,103	1,115,392	143,251	7,448	0.78	11.27
SafeAmerica Credit Union	Pleasanton	126,955	86,569	324	103,817	10,335	1,038	1.09	8.14
San Diego County Credit Union	San Diego	3,116,768	2,215,391	5,616	2,660,216	363,362	42,713	1.83	11.66
San Diego Metropolitan Credit Union	San Diego	282,877	204,382	3,955	250,407	26,611	1,850	0.87	9.41
San Fernando Valley Japanese Credit Union	Sylmar	1,453	812	7	1,090	336	-2	(0.15)	23.12
San Francisco Fire Credit Union	San Francisco	386,914	239,064	234	336,937	48,659	2,128	0.73	12.58
San Gabriel Valley Postal Credit Union	Covina	19,689	9,716	85	18,116	1,536	20	0.13	7.80
San Joaquin Power Employees Credit Union	Fresno	108,435	82,221	414	88,896	17,077	484	0.60	15.75
San Jose Credit Union	San Jose	119,027	59,060	178	104,477	13,900	525	0.59	11.68
San Mateo Credit Union	Redwood City	584,529	348,299	1,923	527,321	47,301	1,394	0.32	8.09
Santa Cruz Community Credit Union	Santa Cruz	67,599	56,481	436	59,094	5,047	85	0.17	7.47
Santa Cruz County Employees Credit Union	Santa Cruz	24,083	14,686	39	21,834	2,142	142	0.79	8.89
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	13,346	3,463	23	10,877	2,280	131	1.31	17.09
Schools Financial Credit Union	Sacramento	1,199,997	578,452	5,550	1,084,503	107,252	8,346	0.93	8.94
Second Baptist Church Credit Union	Los Angeles	448	309	5	344	104	59	17.45	23.17
Service Plus Credit Union	Santa Clara	174,113	90,030	423	149,901	23,615	892	0.68	13.56
Sierra Central Credit Union	Yuba City	490,346	320,874	1,671	432,196	52,605	5,462	1.49	10.73
Sierra Point Credit Union	So San Francisco	34,223	22,536	50	30,892	3,282	90	0.35	9.59
Silicon Valley Credit Union	Los Angeles	104,059	67,292	256	94,057	9,407	-138	(0.18)	9.04
Silverado Credit Union	Angwin	44,875	27,217	113	40,312	4,438	131	0.39	9.89
Siskiyou Central Credit Union	Yreka	42,885	27,708	85	38,596	4,217	187	0.58	9.83
SLO Credit Union	San Luis Obispo	24,191	4,243	6	19,844	4,342	127	0.70	17.95
Sonoma County Grange Credit Union	Santa Rosa	43,360	22,482	103	37,071	6,285	156	0.48	14.49
South Bay Credit Union	Redondo Beach	67,816	38,840	94	60,342	5,170	292	0.57	7.62
South Gate City Employees Credit Union	South Gate	6,177	3,177	16	5,005	1,168	4	0.08	18.91
Southern Baptist Credit Union	Brea	9,145	3,484	10	8,533	601	8	0.11	6.57
Southern California Latvian Credit Union	Covina	1,256	222	10	1,044	204	1	0.06	16.28
Southern California Postal Credit Union	Long Beach	64,292	21,045	34	52,960	11,292	451	0.94	17.56
Southland Credit Union	Downey	360,565	274,557	740	300,418	39,631	2,063	0.76	10.99

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Star Energy Credit Union	Bakersfield	8,368	6,123	152	7,532	785	34	0.53	9.38
Star One Credit Union	Sunnyvale	2,996,989	970,442	1,361	2,483,352	391,703	13,602	0.61	13.07
State Center Credit Union	Fresno	89,054	59,265	488	78,573	7,322	166	0.25	8.22
State Employees #84 Credit Union	Manteca	2,126	1,816	20	1,744	379	-0	(0.03)	17.81
Steinbeck Credit Union	Salinas	65,021	52,917	616	58,241	6,383	356	0.73	9.82
Sterlent Credit Union	Monrovia	89,449	59,897	601	82,109	6,890	-442	(0.66)	7.70
Technology Credit Union	San Jose	1,177,467	876,577	3,363	1,014,739	139,151	9,843	1.12	11.82
Telesis Community Credit Union	Chatsworth	560,805	490,515	1,176	397,788	54,842	9,168	2.18	9.78
Travis Credit Union	Vacaville	1,526,013	1,041,288	10,619	1,344,256	172,417	11,458	1.00	11.30
Uncle Credit Union	Livermore	252,842	99,720	640	229,678	21,798	2,695	1.42	8.62
United Association Credit Union	Concord	2,605	968	6	2,114	489	16	0.82	18.76
United Financial Credit Union	Whittier	37,690	27,068	217	32,597	4,956	293	1.04	13.15
United Health Credit Union	Burlingame	34,675	25,541	179	31,863	2,464	78	0.30	7.11
United Local Credit Union	Fresno	118,543	98,424	1,450	102,728	15,231	521	0.59	12.85
Universal City Studios Credit Union	Universal City	62,159	51,165	169	52,124	6,947	553	1.19	11.18
University & State Employees Credit Union	San Diego	742,226	699,954	4,440	633,168	62,619	4,044	0.73	8.44
University Credit Union	Los Angeles	367,626	200,093	675	327,620	38,640	1,440	0.52	10.51
USC Credit Union	Los Angeles	242,909	176,818	536	219,289	19,507	2,261	1.24	8.03
Utility District Credit Union	Oakland	25,726	6,134	40	23,422	2,222	1	0.00	8.64
Valley Credit Union	San Jose	295,833	264,471	3,823	259,742	25,207	329	0.15	8.52
Valley First Credit Union	Modesto	253,492	172,810	4,114	228,694	22,652	1,590	0.84	8.94
Valley Oak Credit Union	Three Rivers	55,836	44,920	406	50,448	4,989	451	1.08	8.93
Ventura County Credit Union	Ventura	382,897	244,392	1,844	346,844	33,064	3,228	1.12	8.64
Vernon/Commerce Credit Union	City Of Commerce	12,242	6,065	363	11,110	1,088	177	1.93	8.89
Vision One Credit Union	Sacramento	28,571	22,197	80	24,254	4,060	312	1.46	14.21
Water and Power Community Credit Union	Los Angeles	456,454	275,690	13,296	421,432	29,111	-7,869	(2.30)	6.38
Watts United Credit Union	Los Angeles	1,952	772	24	1,858	78	-17	(1.14)	3.99
Wescom Credit Union	Pasadena	3,214,471	2,426,392	18,215	2,323,704	260,173	18,583	0.77	8.09
Yosemite Credit Union	Yosemite	2,561	102	12	2,184	374	0	0.00	14.60