

SELECTED FINANCIAL DATA
As of December 31, 2005

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/Assets
1st Pacific Credit Union	Vallejo	156,366	127,879	486	138,131	14,555	1,312	0.84	9.31
1st United Services Credit Union	Pleasanton	661,220	516,773	1,992	587,666	72,985	6,505	0.98	11.04
1st Valley Credit Union	San Bernardino	31,206	19,440	58	28,112	2,960	181	0.58	9.49
Alameda Credit Union	Alameda	40,313	16,955	118	35,834	4,264	3	0.01	10.58
Alisos Credit Union	Norwalk	8,032	4,722	2	6,735	1,285	(28)	(0.35)	16.00
Alliance Credit Union	San Jose	341,844	254,018	1,723	293,810	39,303	7,087	2.07	11.50
Allied Trades Credit Union	Stockton	21,270	7,107	45	18,302	2,848	55	0.26	13.39
Altura Credit Union	Riverside	737,567	615,539	3,830	654,354	62,596	10,702	1.45	8.49
American First Credit Union	La Habra	662,429	544,233	2,178	531,164	67,314	3,612	0.55	10.16
American River HealthPro Credit Union	Sacramento	225,426	203,460	2,017	191,320	21,078	1,925	0.85	9.35
America's Christian Credit Union	Glendora	190,316	138,285	220	153,214	16,188	925	0.49	8.51
Arrow Credit Union	Oakland	4,985	3,302	43	4,689	271	8	0.16	5.43
Arrowhead Central Credit Union	San Bernardino	959,679	842,296	5,824	830,730	69,221	8,766	0.91	7.21
Atchison Village Credit Union	Richmond	5,772	3,001	12	4,910	839	49	0.84	14.54
Bakery Employees Credit Union	Montebello	6,575	2,170	12	5,700	873	39	0.59	13.28
Barstow Railway Employees Credit Union	Barstow	13,168	6,974	27	11,418	1,385	124	0.94	10.52
Bay Cities Credit Union	Hayward	70,837	42,353	233	64,497	5,965	196	0.28	8.42
Butte Co. Postal Employees Credit Union	Chico	5,527	4,509	88	5,008	475	26	0.47	8.60
C.A.H.P. Credit Union	Sacramento	94,834	76,442	191	83,081	9,850	630	0.66	10.39
Cabrillo Credit Union	San Diego	161,898	117,640	676	145,038	15,493	1,356	0.84	9.57
Cal State 9 Credit Union	Concord	320,617	237,663	1,968	251,962	27,054	6,048	1.89	8.44
California Agribusiness Credit Union	Buena Park	21,257	11,687	109	18,337	2,855	(274)	(1.29)	13.43
California Bear Credit Union	Los Angeles	111,792	69,081	252	92,486	9,737	201	0.18	8.71
California Center Credit Union	Rancho Cucamonga	7,997	4,964	31	6,823	823	23	0.28	10.29
California Coast Credit Union	San Diego	928,596	802,977	5,005	766,995	75,449	2,392	0.26	8.13
California Community Credit Union	Sacramento	53,535	29,867	620	45,436	7,782	537	1.00	14.54
California Credit Union (The)	Glendale	1,100,463	808,142	3,360	870,413	122,687	12,435	1.13	11.15
California Lithuanian Credit Union	Santa Monica	44,845	21,526	37	38,514	6,089	344	0.77	13.58
California Preferred Credit Union	San Francisco	48,136	24,737	84	41,722	6,340	(129)	(0.27)	13.17
California State & Fed Emp #20 Credit Union	Eureka	94,440	27,401	43	82,546	11,849	760	0.80	12.55
California State Credit Union of the North Bay	Santa Rosa	107,654	83,251	1,175	98,865	8,563	93	0.09	7.95
Capital Power Credit Union	Sacramento	58,573	47,231	1,302	53,471	4,967	(429)	(0.73)	8.48

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Central State Credit Union	Stockton	151,436	94,590	655	136,477	14,430	1,016	0.67	9.53
Chevron Valley Credit Union	Bakersfield	111,537	82,304	1,047	98,786	12,341	1,610	1.44	11.06
Christian Community Credit Union	Covina	428,823	384,334	594	370,767	39,779	2,649	0.62	9.28
Church/Co-Op Credit Union	Sacramento	6,474	3,170	52	5,998	459	(65)	(1.00)	7.10
City of Ukiah Employees Credit Union	Ukiah	3,695	1,995	25	3,139	535	8	0.21	14.48
Coast Central Credit Union	Eureka	613,112	335,106	2,340	496,861	70,007	7,225	1.18	11.42
Commonwealth Central Credit Union	San Jose	386,400	248,559	1,669	344,904	34,517	2,430	0.63	8.93
Community Credit Union of Southern Humboldt	Garberville	28,738	23,079	108	25,784	2,757	571	1.99	9.59
Community First Credit Union	Santa Rosa	114,311	89,252	403	96,324	9,186	536	0.47	8.04
Community Trust Credit Union	Modesto	50,296	41,576	405	45,245	4,678	608	1.21	9.30
Credit Union of Southern California	Whittier	475,712	283,712	2,104	363,629	44,196	4,178	0.88	9.29
Dow Great Western Credit Union	Pittsburg	42,150	26,443	10	35,320	6,566	78	0.19	15.58
E1 Financial Credit Union	Monterey Park	403,134	230,818	535	323,610	69,016	1,330	0.33	17.12
Eagle Community Credit Union	Lake Forest	210,547	167,429	2,470	188,306	21,484	444	0.21	10.20
Eagle Credit Union	Stockton	31,171	18,514	249	26,755	4,342	529	1.70	13.93
East Bay Postal Credit Union	Oakland	9,453	4,034	96	7,561	1,866	115	1.22	19.74
E-Central Credit Union	Pasadena	128,166	69,494	212	112,186	15,512	1,357	1.06	12.10
Educational Employees Credit Union	Fresno	1,327,153	713,963	2,787	1,186,842	131,476	17,578	1.32	9.91
El Futuro Credit Union	Porterville	6,613	3,800	70	6,152	385	3	0.04	5.83
El Monte City Employees Credit Union	El Monte	17,619	15,174	28	16,042	1,493	324	1.84	8.47
Evangelical Christian Credit Union	Brea	754,305	674,358	1,875	492,121	69,758	13,519	1.79	9.25
Financial 21 Community Credit Union	San Diego	134,665	95,136	852	118,823	14,320	342	0.25	10.63
Financial Benefits Credit Union	Oakland	17,233	9,528	24	15,226	1,894	28	0.16	10.99
Financial Center Credit Union	Stockton	313,124	147,596	2,540	248,903	59,705	5,365	1.71	19.07
Financial Partners Credit Union	Downey	642,980	531,297	2,392	571,020	57,856	3,963	0.62	9.00
Firestone Financial Services Credit Union	Anaheim	18,697	9,475	86	15,334	2,595	13	0.07	13.88
First City Credit Union	Los Angeles	335,459	206,730	1,906	291,964	40,126	3,016	0.90	11.96
First Entertainment Credit Union	Hollywood	567,882	379,600	2,512	511,233	54,489	5,966	1.05	9.60
First Financial Credit Union	West Covina	604,917	545,219	8,879	550,997	45,522	(473)	(0.08)	7.53
First Future Credit Union	San Diego	840,794	593,660	1,457	745,744	90,950	7,407	0.88	10.82
First Imperial Credit Union	El Centro	56,079	49,968	716	48,557	6,515	114	0.20	11.62
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	194,428	125,738	357	173,807	19,611	1,231	0.63	10.09

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First U.S. Community Credit Union	Sacramento	167,324	129,535	130	142,448	16,406	1,256	0.75	9.81
Fiscal Credit Union	Glendale	154,377	88,664	170	136,996	14,802	245	0.16	9.59
Focus One Community Credit Union	Monrovia	87,482	60,856	636	78,625	6,875	(299)	(0.34)	7.86
Fountain Valley Credit Union	Fountain Valley	2,530	871	8	2,142	357	17	0.67	14.12
Fresno Fire Department Credit Union	Fresno	28,051	13,860	28	24,346	3,626	264	0.94	12.93
Fresno Police Department Credit Union	Fresno	33,577	20,245	81	27,465	5,702	535	1.59	16.98
Glass Containers Credit Union	Antioch	851	601	10	595	255	3	0.32	30.04
Golden 1 Credit Union (The)	Sacramento	6,180,668	4,640,890	47,258	5,525,817	574,836	63,777	1.03	9.30
Great American Credit Union	San Diego	64,777	54,340	1,180	54,812	5,119	(859)	(1.33)	7.90
Greater Valley Credit Union	Fresno	32,281	16,344	127	28,010	4,067	99	0.31	12.60
Heritage Community Credit Union	Sacramento	240,432	213,032	2,024	197,994	21,532	2,399	1.00	8.96
High Sierra Credit Union	Bishop	7,572	4,044	6	6,325	1,231	72	0.95	16.26
Horizon Credit Union	Fresno	14,368	8,624	97	12,033	2,270	33	0.23	15.80
Huntington Beach City Employees Credit Union	Huntington Beach	36,165	19,023	57	31,807	4,225	297	0.82	11.68
I.L.W.U. Credit Union	Wilmington	75,997	61,054	702	61,616	6,090	1,466	1.93	8.01
IBEW Members + Credit Union	Martinez	17,400	9,338	31	15,163	1,612	82	0.47	9.26
Inland Counties Postal Credit Union	Redlands	15,008	11,235	52	13,727	1,089	75	0.50	7.26
Inland Empire Credit Union	Pomona	44,530	20,475	279	38,159	4,896	(142)	(0.32)	10.99
Inwood Credit Union	Oakland	52,752	38,021	1,152	47,972	2,532	(975)	(1.85)	4.80
Jacom Credit Union	Los Angeles	82,057	50,838	100	68,483	13,530	398	0.48	16.49
Jones Methodist Church Credit Union	San Francisco	653	168	4	527	123	6	0.85	18.91
Kaiser Lakeside Credit Union	Oakland	41,204	37,072	226	36,894	3,363	59	0.14	8.16
Kern Central Credit Union	Bakerfield	29,185	23,262	359	27,031	2,157	67	0.23	7.39
KeyPoint Credit Union	Santa Clara	667,371	540,731	4,802	585,306	69,202	8,322	1.25	10.37
L. A. Electrical Workers Credit Union	Pasadena	41,591	1,725	31	33,234	7,528	314	0.75	18.10
LBS Financial Credit Union	Long Beach	920,345	665,776	8,439	766,982	108,582	16,154	1.76	11.80
Lithuanian Credit Union	Los Angeles	11,975	7,270	39	9,623	1,032	71	0.59	8.62
Long Beach Firemen's Credit Union	Long Beach	127,746	98,698	572	111,369	16,153	1,080	0.85	12.65
Los Angeles Firemen's Credit Union	Los Angeles	725,800	549,900	695	633,341	68,610	6,298	0.87	9.45
Lutheran Credit Union of America	Brea	25,701	17,044	46	23,389	2,046	204	0.79	7.96
March Community Credit Union	Moreno Valley	427,678	346,652	2,010	385,847	39,823	4,379	1.02	9.31
Matadors Community Credit Union	Northridge	119,575	88,775	383	107,575	11,519	1,074	0.90	9.63

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McClatchy Employees Credit Union	Sacramento	16,290	9,072	7	13,832	2,013	31	0.19	12.36
McColl's Credit Union	Redding	406	190	4	237	168	(0)	(0.02)	41.46
Media City Community Credit Union	Burbank	30,758	17,647	76	27,489	3,382	231	0.75	10.99
Members 1st Credit Union	Redding	108,733	101,713	909	85,507	10,141	1,873	1.72	9.33
Mendo Lake Credit Union	Ukiah	69,015	56,940	346	61,579	6,608	1,805	2.62	9.58
Merced Municipal Employees Credit Union	Merced	2,247	1,587	14	2,025	221	5	0.23	9.84
Merco Credit Union	Merced	71,654	42,227	275	66,019	4,982	511	0.71	6.95
Meriwest Credit Union	San Jose	1,055,466	783,651	3,489	853,351	99,060	7,125	0.68	9.39
Mid-Cities Schools Credit Union	Compton	28,356	15,086	158	21,663	6,598	(221)	(0.78)	23.27
M-N Employees Credit Union	San Jose	5,788	1,120	5	3,986	1,582	42	0.72	27.33
Monterey County Employees Credit Union	Salinas	18,254	13,160	42	16,554	1,664	273	1.49	9.11
Monterey Credit Union	Monterey	179,425	107,939	930	154,341	23,367	1,947	1.09	13.02
Musicians Credit Union	Hollywood	64,136	38,627	184	55,456	7,965	105	0.16	12.42
My Credit Union	Redwood City	34,661	21,355	198	31,083	3,209	66	0.19	9.26
National 1st Credit Union	Santa Clara	168,960	102,889	706	144,950	23,269	809	0.48	13.77
Nikkei Credit Union	Gardena	60,632	29,907	10	52,526	7,813	335	0.55	12.89
North County Credit Union	San Diego	50,221	41,046	180	45,959	4,020	147	0.29	8.00
North Island Financial Credit Union	San Diego	1,537,235	1,191,714	2,099	1,137,306	132,509	10,888	0.71	8.62
North Orange County Credit Union	Fullerton	55,576	20,321	130	48,093	7,377	452	0.81	13.27
Northern California Latvian Credit Union	San Francisco	2,736	652	11	2,331	397	6	0.21	14.50
Norton Community Credit Union	San Bernardino	149,088	93,537	638	129,277	17,387	1,267	0.85	11.66
Oakland Municipal Credit Union	Oakland	102,601	60,013	1,060	84,989	17,125	(415)	(0.40)	16.69
Ocean Crest Credit Union	Long Beach	40,593	19,356	175	36,347	4,109	633	1.56	10.12
OCHA Credit Union	Orange	25,775	18,569	26	21,114	2,807	107	0.41	10.89
Orange County's Credit Union	Santa Ana	806,393	562,899	4,338	708,895	79,252	4,461	0.55	9.83
Organized Labor Credit Union	Modesto	18,404	9,084	69	16,678	1,681	43	0.23	9.14
Pacific Bay Credit Union	Oakland	25,810	8,967	320	22,230	3,486	7	0.03	13.51
Pacific Coast Credit Union	Costa Mesa	20,140	9,599	100	16,033	4,028	(34)	(0.17)	20.00
Pacific Community Credit Union	Fullerton	173,736	111,856	1,000	149,603	22,320	2,253	1.30	12.85
Pacific Marine Credit Union	Camp Pendleton	445,928	218,011	4,987	373,943	63,994	5,486	1.23	14.35
Pacific Resource Credit Union	Los Angeles	119,533	94,448	405	101,562	12,119	124	0.10	10.14
Pacific Service Credit Union	Walnut Creek	1,073,143	717,742	3,521	897,022	133,411	10,043	0.94	12.43

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Pacifica-Coastside Credit Union	Pacifica	2,329	1,375	10	1,949	203	(1)	(0.06)	8.71
Patelco Credit Union	San Francisco	3,689,943	2,552,680	23,581	3,133,416	379,288	41,316	1.12	10.28
Peninsula Postal Credit Union, LTD	San Jose	148,217	54,341	194	127,013	20,653	1,189	0.80	13.93
Placer Community Credit Union	Auburn	62,450	52,057	199	56,234	5,377	375	0.60	8.61
Point Loma Credit Union	San Diego	513,313	417,291	5,086	449,531	44,901	882	0.17	8.75
Postal Credit Union of Northern California	Castro Valley	8,107	5,146	5	7,162	927	13	0.16	11.43
Premier America Credit Union	Chatsworth	1,162,098	982,462	5,135	990,073	103,633	11,286	0.97	8.92
Premier Community Credit Union	Stockton	110,818	52,084	366	96,780	11,894	1,372	1.24	10.73
Printing And Publishing Employees Credit Union	Rivrside	13,543	5,723	30	12,196	1,306	72	0.53	9.65
Printing Industries Credit Union	Los Angeles	26,735	25,301	140	23,122	3,473	(242)	(0.91)	12.99
Printing Office Employees Credit Union	Covina	5,927	3,050	16	4,790	1,125	40	0.67	18.98
Priority One Credit Union	So. Pasadena	164,919	74,849	850	149,089	14,962	507	0.31	9.07
Provident Credit Union	Redwood City	1,417,436	1,042,595	1,872	1,152,921	182,488	9,420	0.66	12.87
Public Works Credit Union	Alhambra	43,331	15,310	34	38,133	4,617	212	0.49	10.66
Raincross Credit Union	Riverside	35,935	23,779	63	32,329	3,066	298	0.83	8.53
Redwood Credit Union	Santa Rosa	1,323,083	1,159,519	3,917	1,205,055	106,859	14,009	1.06	8.08
Rolling F Credit Union	Turlock	38,101	13,881	38	33,618	4,460	263	0.69	11.70
S.F. Bay Area Educators Credit Union	San Francisco	22,578	9,705	31	19,796	2,028	167	0.74	8.98
S.F. Police Credit Union	San Francisco	460,360	164,886	515	389,218	70,214	5,884	1.28	15.25
S.T.A.R. Community Credit Union	Chico	21,442	11,316	44	18,815	2,484	137	0.64	11.59
Sacramento Credit Union	Sacramento	320,365	246,565	1,485	281,244	36,961	3,509	1.10	11.54
Sacramento District Postal Employees Credit Union	Sacramento	34,979	22,162	119	31,452	3,264	419	1.20	9.33
Safe 1 Credit Union	Bakersfield	268,918	204,377	855	227,684	29,184	4,150	1.54	10.85
SAFE Credit Union	North Highlands	1,274,860	842,740	6,348	1,112,697	146,748	10,962	0.86	11.51
SafeAmerica Credit Union	Pleasanton	250,424	203,494	582	217,839	31,196	152	0.06	12.46
San Diego County Credit Union	San Diego	3,183,693	2,325,507	5,973	2,774,283	374,256	53,619	1.68	11.76
San Diego Metropolitan Credit Union	San Diego	281,301	210,661	3,875	249,572	26,984	2,240	0.80	9.59
San Fernando Valley Japanese Credit Union	Sylmar	1,462	758	5	1,089	330	(7)	(0.50)	22.59
San Francisco Fire Credit Union	San Francisco	397,393	256,018	238	347,193	48,527	2,725	0.69	12.21
San Gabriel Valley Postal Credit Union	Covina	20,072	9,446	85	18,494	1,565	48	0.24	7.79
San Joaquin Power Employees Credit Union	Fresno	111,465	84,946	429	90,791	17,288	696	0.62	15.51
San Jose Credit Union	San Jose	115,502	61,102	242	100,814	14,008	632	0.55	12.13

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San Mateo Credit Union	Redwood City	576,373	360,935	1,930	519,556	47,445	1,538	0.27	8.23
Santa Cruz Community Credit Union	Santa Cruz	69,532	60,320	424	56,967	5,059	100	0.14	7.28
Santa Cruz County Employees Credit Union	Santa Cruz	23,073	14,599	34	20,323	2,176	176	0.76	9.43
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	13,376	3,396	25	10,868	2,316	167	1.25	17.32
Schools Financial Credit Union	Sacramento	1,217,858	600,406	5,280	1,098,422	110,196	11,291	0.93	9.05
Second Baptist Church Credit Union	Los Angeles	574	324	5	467	106	61	10.55	18.42
Service Plus Credit Union	Riverside	89,997	52,681	83	81,265	8,339	609	0.68	9.27
Sierra Central Credit Union	Yuba City	487,443	330,590	1,450	428,299	54,462	7,319	1.50	11.17
Sierra Point Credit Union	So San Francisco	34,066	23,423	49	30,720	3,288	97	0.28	9.65
Silverado Credit Union	Angwin	43,196	28,706	115	38,566	4,521	214	0.50	10.47
Siskiyou Central Credit Union	Yreka	41,478	26,621	76	37,074	4,348	302	0.73	10.48
SLO Credit Union	San Luis Obispo	24,135	4,788	6	19,788	4,347	122	0.51	18.01
Sonoma County Grange Credit Union	Santa Rosa	42,017	23,196	124	34,988	6,322	193	0.46	15.05
South Bay Credit Union	Redondo Beach	66,449	39,588	147	60,805	5,269	393	0.59	7.93
Southern Baptist Credit Union	Brea	8,599	3,309	10	7,990	598	4	0.05	6.95
Southern California Latvian Credit Union	Covina	1,276	265	10	1,070	205	1	0.12	16.10
Southern California Postal Credit Union	Long Beach	64,700	21,401	50	53,269	11,416	576	0.89	17.65
Southland Credit Union	Downey	357,151	280,117	670	294,541	40,101	2,539	0.71	11.23
Star Energy Credit Union	Bakersfield	7,850	5,959	132	7,015	788	34	0.43	10.04
Star One Credit Union	Sunnyvale	3,045,528	975,009	1,447	2,531,493	392,846	16,921	0.56	12.90
State Center Credit Union	Fresno	88,365	59,864	424	78,281	7,354	198	0.22	8.32
State Employees #84 Credit Union	Manteca	2,166	1,783	4	1,809	354	(26)	(1.18)	16.32
Steinbeck Credit Union	Salinas	62,282	49,114	638	55,481	6,445	419	0.67	10.35
Sterlent Credit Union	Pleasanton	123,550	87,197	370	102,527	10,344	1,048	0.85	8.37
Technology Credit Union	San Jose	1,186,241	896,001	2,861	1,037,231	141,382	12,395	1.04	11.92
Telesis Community Credit Union	Chatsworth	576,275	500,876	1,181	393,372	56,558	10,884	1.89	9.81
Travis Credit Union	Vacaville	1,541,544	1,072,322	11,768	1,357,166	173,986	13,576	0.88	11.29
Uncle Credit Union	Livermore	240,722	110,236	941	216,846	22,131	3,347	1.39	9.19
United Association Credit Union	Concord	2,478	1,035	7	1,980	494	22	0.87	19.95
United Financial Credit Union	Whittier	38,444	27,248	186	33,299	5,043	380	0.99	13.12
United Health Credit Union	Burlingame	34489.423	26759.182	194.933	31768.484	2557.9	172	0.50	7.42
United Local Credit Union	Fresno	116,286	96,815	1,531	100,377	15,301	570	0.49	13.16

SELECTED FINANCIAL DATA
As of December 31, 2005

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/Assets
Universal City Studios Credit Union	Universal City	58,787	49,997	185	49,211	7,087	693	1.18	12.06
University & State Employees Credit Union	San Diego	747,337	684,440	4,020	632,284	62,588	4,013	0.54	8.37
University Credit Union	Los Angeles	353,985	215,018	711	313,546	39,208	2,009	0.57	11.08
USC Credit Union	Los Angeles	288,323	243,689	460	223,130	20,509	3,033	1.05	7.11
Utility District Credit Union	Oakland	25,735	6,237	34	23,430	2,222	0	0.00	8.63
Valley Credit Union	San Jose	294,085	263,258	3,442	263,686	25,043	165	0.06	8.52
Valley First Credit Union	Modesto	252,979	178,074	3,858	222,386	23,349	2,729	1.08	9.23
Valley Oak Credit Union	Three Rivers	54,751	44,338	401	49,303	5,137	599	1.09	9.38
Ventura County Credit Union	Ventura	404,363	266,505	1,692	361,387	33,982	4,281	1.06	8.40
Vernon/Commerce Credit Union	City of Commerce	11,604	6,248	268	10,459	1,109	198	1.71	9.56
Vision One Credit Union	Sacramento	28,658	23,900	80	24,406	4,096	348	1.21	14.29
Water and Power Community Credit Union	Los Angeles	443,028	264,820	14,111	410,087	26,294	(10,601)	(2.39)	5.94
Watts United Credit Union	Los Angeles	1,282	746	18	1,187	83	(11)	(0.88)	6.50
Wescom Credit Union	Pasadena	3,337,140	2,616,289	19,225	2,331,736	266,673	24,786	0.74	7.99
Yosemite Credit Union	Yosemite	2,527	95	6	2,136	374	0	0.00	14.80