

PROFILE OF CREDIT UNIONS
(In Millions of Dollars)
as of December 31, 2013

PERIOD ENDING	12/31/2010	12/31/2011	12/31/2012	12/31/2013
Number of Credit Unions	162	158	152	145
Loans to Members	42,548.3	40,491.0	40,150.6	42,932.9
Allowance for Loan Losses	1,321.9	1,143.2	888.0	652.6
Total Assets	71,852.4	73,077.2	76,663.0	79,564.3
Members' Shares	61,389.4	62,943.7	65,997.7	68,388.6
Net Worth	6,773.2	7,269.4	7,979.9	8,743.9
Total Delinquent Loans**	1,086.6	920.7	527.6	405.9
Foreclosed and Repossessed Assets Real Estate	132.8	152.3	93.1	49.0
Interest Earned	3,028.2	2,707.7	2,449.6	2,310.2
Interest Expense	691.9	508.4	384.0	316.1
Net Interest Income	2,336.3	2,199.3	2,065.7	1,994.1
Provision for Loan Losses	765.0	419.6	173.4	(37.5)
Other Income	892.0	854.0	979.2	953.7
Operating Expenses	2,127.9	2,123.1	2,126.0	2,209.6
Net Income	335.4	510.6	745.5	775.6
Return on Average Assets#	0.46	0.70	1.00	0.99
Net Margin/Average Assets#	4.38	4.18	4.01	3.74
Net Worth/Assets	9.43	9.95	10.41	10.99
Total Loans/Total Shares	69.31	64.33	60.84	62.78
Total Loans/Total Assets	59.22	55.41	52.37	53.96
Delinquent Loans/Total Loans	2.55	2.27	1.31	0.95
Net Charge-Offs/Average Loans	1.85	1.45	1.03	0.48

** Delinquent Loans are loans past due 60 days or more.

Aggregate, annualized return.

CALIFORNIA STATE CHARTERED CREDIT UNIONS
PEER GROUP COMPARISON
as of December 31, 2013
(Dollar Amounts in Millions)

Asset Size	Less than \$10MM	\$10 MM to \$50MM	\$50MM to \$100 MM	\$100 MM \$500 MM	Over \$500 MM
Number of Credit Unions	12	34	15	44	40
% of total	8.3	23.4	10.3	30.3	27.6
Loans & Leases (Net)*	19.6	460.4	553.3	6,019.5	35,880.0
Allowance for Loan Losses	0.6	7.6	8.0	99.0	537.4
Total Assets	54.4	1,046.3	1,059.6	10,800.0	66,604.1
% of total	0.1	1.3	1.3	13.6	83.7
Members' Shares	47.0	914.9	942.9	9,523.1	56,960.8
Net Worth	6.8	125.8	106.1	1,168.6	7,336.7
Total Delinquent Loans	0.3	5.5	6.9	68.1	325.1
Other Real Estate Owned	0.0	0.5	0.8	8.7	38.9
Interest Income	1.9	33.4	35.2	349.4	1,890.3
Interest Expense	0.1	2.6	3.5	36.0	273.9
Net Interest Income	1.8	30.8	31.7	313.4	1,616.4
Provision for Loan Losses	0.0	0.5	1.9	(0.1)	(39.8)
Other Income	0.6	7.9	10.0	142.1	793.1
Operating Expenses	2.3	35.5	34.2	386.7	1,750.8
Net Income	0.0	2.7	5.5	68.8	698.5
Return on Assets*	0.09	0.26	0.52	0.64	1.05
Net Interest Margin*	3.37	2.94	2.99	2.90	2.43
Capital/Assets	12.55	12.02	10.01	10.82	11.02
Total Loans/Total Shares	0.00	50.33	58.68	63.21	62.99
Total Loans/Total Assets	36.12	44.01	52.22	55.74	53.87
Delinquent Loans/Total Loans	1.6	1.2	1.3	1.1	0.9

SELECTED FINANCIAL DATA
as of December 31, 2013

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Net Worth	Net Income	ROA	Net Worth / Assets
1st United Services Credit Union	Pleasanton	823,661	543,304	5,030	742,306	80,373	4,245	0.52%	9.76%
1st Valley Credit Union	San Bernardino	33,628	10,034	130	30,840	3,998	36	0.11%	11.89%
Alliance Credit Union	San Jose	349,644	190,894	2,883	320,658	27,116	26	0.01%	7.76%
Allied Trades Credit Union	Stockton	21,991	4,826	48	18,799	2,883	(73)	-0.33%	13.11%
Alta Vista Credit Union	Redlands	132,277	51,124	423	119,533	12,066	1,194	0.90%	9.12%
Altura Credit Union	Riverside	678,887	363,696	10,147	587,524	78,983	11,187	1.65%	11.63%
American First Credit Union	La Habra	495,837	255,633	5,881	445,462	47,938	9,114	1.84%	9.67%
America's Christian Credit Union	Glendora	278,254	210,482	3,605	232,937	25,215	38	0.01%	9.06%
Arrowhead Central Credit Union	San Bernardino	773,463	367,587	21,065	658,216	96,124	22,466	2.90%	12.43%
Atchison Village Credit Union	Richmond	7,881	3,189	185	6,936	924	63	0.80%	11.73%
Bakery Employees Credit Union	Montebello	6,956	2,038	40	6,340	615	(7)	-0.10%	8.83%
Barstow Railway Employees Credit Union	Barstow	8,795	3,406	67	7,759	1,023	36	0.41%	11.63%
Bay Cities Credit Union	Hayward	65,505	22,428	477	60,384	4,877	342	0.52%	7.44%
C.A.H.P. Credit Union	Sacramento	116,423	78,250	606.25	105,497	10,439	1,325	1.14%	8.97%
Cabrillo Credit Union	San Diego	206,761	116,558	1,035	181,071	23,640	2,183	1.06%	11.43%
California Agribusiness Credit Union	Buena Park	27,748	14,683	163	25,050	2,294	(75)	-0.27%	8.27%
California Bear Credit Union	Los Angeles	100,530	51,817	901	92,406	7,247	382	0.38%	7.21%
California Center Credit Union	Ontario	8,445	4,722	48	7,266	741	7	0.08%	8.78%
California Coast Credit Union	San Diego	1,775,766	971,326	16,454	1,560,285	195,560	21,452	1.21%	11.01%
California Community Credit Union	Sacramento	47,272	19,571	828	40,318	6,752	62	0.13%	14.28%
California Credit Union (The)	Glendale	1,173,972	710,399	11,625	978,613	123,275	7,883	0.67%	10.50%
California Lithuanian Credit Union	Santa Monica	99,287	63,969	471	87,366	11,640	1,104	1.11%	11.72%
California State & Fed Emp #20 Credit Union	Eureka	122,624	27,569	224	106,856	16,256	788	0.64%	13.26%
Central State Credit Union	Stockton	145,072	87,709	2,460	132,731	12,694	(508)	-0.35%	8.75%
Chevron Valley Credit Union	Bakersfield	125,221	69,327	1,069	109,876	13,530	508	0.41%	10.80%
Christian Community Credit Union	San Dimas	573,173	484,614	8,326	500,094	64,288	5,110	0.89%	11.22%
City of Ukiah Employees Credit Union	Ukiah	4,183	1,192	166	3,736	444	3	0.08%	10.61%
Coast Central Credit Union	Eureka	999,583	445,036	3131.73	825,831	114,263	7,335	0.73%	11.43%
Commonwealth Central Credit Union	San Jose	399,362	242,304	3,647	358,786	36,808	4,670	1.17%	9.22%
Community Credit Union of Southern Humboldt	Garberville	65,541	43,504	230	57,269	6,777	715	1.09%	10.34%
Community First Credit Union	Santa Rosa	162,631	104,132	998	146,904	14,071	1,622	1.00%	8.65%
Credit Union of Southern California	Brea	710,777	294,869	4,676	618,756	95,746	4,644	0.65%	13.47%
Dow Great Western Credit Union	Antioch	38,963	21,907	420	34,844	4,251	114	0.29%	10.91%
Eagle Community Credit Union	Lake Forest	205,023	111,604	1,700	188,381	16,756	568	0.28%	8.17%
Eagle Credit Union	Lodi	21,289	8,388	383	19,109	2,034	(192)	-0.90%	9.56%
E-Central Credit Union	Pasadena	161,211	91,758	3,189	135,927	24,543	3,882	2.41%	15.22%
Educational Employees Credit Union	Fresno	2,100,152	824,116	19,609	1,859,645	260,634	29,764	1.42%	12.41%
El Monte Community Credit Union	El Monte	21,463	9,168	92	19,271	2,089	46	0.22%	9.73%
Evangelical Christian Credit Union	Brea	1,074,769	773,957	17,049	799,380	93,709	5,074	0.47%	8.72%
Financial Benefits Credit Union	Alameda	19,134	15,779	60	17,514	1,574	78	0.41%	8.23%
Financial Center Credit Union	Stockton	363,547	157,516	3,429	267,043	86,156	0	0.00%	23.70%
Financial Partners Credit Union	Downey	858,951	586,575	4,352	716,323	82,291	6,392	0.74%	9.58%
First City Credit Union	Los Angeles	499,992	215,527	1,965	439,006	61,866	2,541	0.51%	12.37%
First Entertainment Credit Union	Hollywood	1,061,563	615,744	6,381	956,619	99,299	8,516	0.80%	9.35%

SELECTED FINANCIAL DATA
as of December 31, 2013

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Net Worth	Net Income	ROA	Net Worth / Assets
First Financial Credit Union	West Covina	420,248	344,915	3,707	379,249	34,620	2,941	0.70%	8.24%
First Imperial Credit Union	El Centro	73,408	51,160	1,361	65,594	7,446	321	0.44%	10.14%
First U.S. Community Credit Union	Sacramento	253,347	144,803	1,353	226,706	25,832	2,609	1.03%	10.20%
Fiscal Credit Union	Glendale	136,966	44,553	377	124,031	12,794	255	0.19%	9.34%
Fountain Valley Credit Union	Fountain Valley	2,422	809	4	2,003	397	(1)	-0.04%	16.40%
Fresno Fire Department Credit Union	Fresno	34,334	10,180	121	29,470	4,629	26	0.08%	13.48%
Fresno Police Department Credit Union	Fresno	45,329	26,026	256	36,234	8,582	195	0.43%	18.93%
Golden 1 Credit Union (The)	Sacramento	8,198,005	3,921,212	59,225	7,123,302	984,516	107,412	1.31%	12.01%
Greater Valley Credit Union	Fresno	29,391	10,771	272	25,138	4,064	28	0.10%	13.83%
Heritage Community Credit Union	Sacramento	194,732	96,320	987	175,005	19,085	361	0.19%	9.80%
High Sierra Credit Union	Bishop	12,811	4,140	6	11,124	1,649	100	0.78%	12.87%
Huntington Beach City Employees Credit Union	Huntington Beach	46,997	13,256	358	41,720	5,079	350	0.74%	10.81%
I.L.W.U. Credit Union	Wilmington	139,310	105,491	2,708	118,348	17,585	2,126	1.53%	12.62%
IBEW Members + Credit Union	Martinez	18,521	5,474	77	17,065	1,440	285	1.54%	7.77%
Jacom Credit Union	Los Angeles	81,542	25,660	90	70,251	11,822	(99)	-0.12%	14.50%
Jones Methodist Church Credit Union	San Francisco	538	47	2	425	117	(9)	-1.59%	21.72%
KeyPoint Credit Union	Santa Clara	865,890	686,962	3,797	742,710	71,159	4,308	0.50%	8.22%
L. A. Electrical Workers Credit Union	Pasadena	46,311	2,559	20	36,531	9,480	(85)	-0.18%	20.47%
LBS Financial Credit Union	Long Beach	1,099,210	753,733	6,123	951,215	148,091	9,538	0.87%	13.47%
Long Beach Firemen's Credit Union	Long Beach	162,914	100,991	1,965	136,038	26,783	2,094	1.29%	16.44%
Los Angeles Firemen's Credit Union	Los Angeles	856,666	699,144	6,376	755,997	92,834	6,302	0.74%	10.84%
Matadors Community Credit Union	Chatsworth	148,317	119,397	997	130,056	14,142	569	0.38%	9.54%
McClatchy Employees Credit Union	Sacramento	15,444	4,835	48	13,394	1,959	4	0.02%	12.68%
Media City Community Credit Union	Burbank	34,270	15,385	346	30,490	3,633	137	0.40%	10.60%
Members 1st Credit Union	Redding	102,102	59,006	543	88,961	12,499	192	0.19%	12.24%
Mendo Lake Credit Union	Ukiah	174,036	99,367	820.89	157,729	14,550	184	0.11%	8.36%
Merced Municipal Employees Credit Union	Merced	1,999	1,129	3	1,751	227	0	0.00%	11.35%
Merco Credit Union	Merced	85,944	35,524	596	77,841	7,360	693	0.81%	8.56%
Meriwest Credit Union	San Jose	1,027,899	612,915	10,211	935,110	93,527	8,804	0.86%	9.10%
Mid-Cities Credit Union	Compton	22,313	14,029	139	17,227	4,975	158	0.71%	22.30%
Monterey County Employees Credit Union	Salinas	33,975	13,025	237	28,460	5,300	837	2.46%	15.60%
Monterey Credit Union	Monterey	207,882	111,842	1,967	175,018	28,622	1,722	0.83%	13.77%
Musicians' Interguild Credit Union	Hollywood	75,872	33,934	1,179	70,740	4,853	455	0.60%	6.40%
My Credit Union	Redwood City	35,137	17,385	247	31,817	2,864	(223)	-0.63%	8.15%
National 1st Credit Union	Santa Clara	333,750	153,092	3,460	302,038	31,316	1,319	0.40%	9.38%
Nikkei Credit Union	Gardena	69,352	17,191	260	61,589	8,165	(171)	-0.25%	11.77%
North County Credit Union	San Diego	57,471	36,787	302	52,349	5,454	366	0.64%	9.49%
North Island Financial Credit Union	San Diego	1,100,568	686,540	14,772	983,542	104,422	12,226	1.11%	9.49%
Northern California Latvian Credit Union	San Francisco	1,840	139	16	1,526	335	(29)	-1.55%	18.19%
Orange County's Credit Union	Santa Ana	1,095,697	587,922	8,539	965,906	104,397	9,420	0.86%	9.53%
Organized Labor Credit Union	Modesto	19,153	7,171	170	17,570	1,557	62	0.32%	8.13%
Pacific Community Credit Union	Fullerton	183,040	60,072	1,547	151,409	26,099	432	0.24%	14.26%
Pacific Marine Credit Union	Camp Pendleton	685,529	381,888	3,728	578,943	95,598	4,116	0.60%	13.95%
Pacific Postal Credit Union	San Jose	199,835	53,467	752	173,168	26,651	1,277	0.64%	13.34%

SELECTED FINANCIAL DATA
as of December 31, 2013

Name of Credit Union	Location	Assets		Loans		Loan Loss Reserves		Net	ROA	Net Worth / Assets
		Assets	Loans	Reserves	Shares	Net Worth	Income			
Pacific Service Credit Union	Walnut Creek	1,072,706	401,102	3,694	921,808	137,926	1,784	0.17%	12.86%	
Patelco Credit Union	Pleasanton	4,012,356	2,326,061	37,329	3,506,411	479,116	52,005	1.30%	11.94%	
Point Loma Credit Union	San Diego	436,889	220,191	6,874	399,358	31,231	997	0.23%	7.15%	
Premier America Credit Union	Chatsworth	1,519,766	916,082	26,599	1,361,782	142,840	13,547	0.89%	9.40%	
Premier Community Credit Union	Stockton	126,974	47,082	1,014	114,387	12,356	789	0.62%	9.73%	
Printing Industries Credit Union	Commerce	23,451	20,505	749	21,563	1,275	167	0.71%	5.44%	
Printing Office Employees Credit Union	Covina	4,569	908	23	3,685	876	(77)	-1.69%	19.18%	
Priority One Credit Union	South Pasadena	146,288	71,659	1,046	133,063	12,715	307	0.21%	8.69%	
Provident Credit Union	Redwood Shores	1,901,980	998,475	8,162	1,665,124	223,528	11,921	0.63%	11.75%	
Redwood Credit Union	Santa Rosa	2,278,434	1,607,135	21,913	2,020,131	235,592	48,697	2.14%	10.34%	
Rolling F Credit Union	Turlock	44,238	9,910	114	39,315	4,862	(264)	-0.60%	10.99%	
S.F. Bay Area Educators Credit Union	San Francisco	18,789	7,316	48	17,329	1,400	(2)	-0.01%	7.45%	
S.F. Police Credit Union	San Francisco	730,140	412,380	7,803	630,057	104,011	4,791	0.66%	14.25%	
S.T.A.R. Community Credit Union	Chico	38,324	10,909	110	33,616	3,522	154	0.40%	9.19%	
Sacramento Credit Union	Sacramento	370,578	141,069	2,129	320,070	46,650	3,670	0.99%	12.59%	
Safe 1 Credit Union	Bakersfield	358,690	237,669	2,461	298,663	55,691	5,038	1.40%	15.53%	
SAFE Credit Union	North Highlands	2,013,227	1,113,998	20,081	1,793,912	197,212	13,669	0.68%	9.80%	
SafeAmerica Credit Union	Pleasanton	309,877	194,833	1,096	280,729	29,067	685	0.22%	9.38%	
San Diego County Credit Union	San Diego	6,348,542	3,355,411	57,761	5,450,203	810,239	90,062	1.42%	12.76%	
San Diego Metropolitan Credit Union	San Diego	245,251	174,796	6,717	221,071	18,752	2,413	0.98%	7.65%	
San Fernando Valley Japanese Credit Union	Sylmar	1,061	591	3.54	787	269	(4)	-0.36%	25.36%	
San Francisco Fire Credit Union	San Francisco	916,778	574,964	6,450	843,919	70,092	8,544	0.93%	7.65%	
San Gabriel Valley Postal Credit Union	Covina	18,105	11,422	111	15,890	2,176	460	2.54%	12.02%	
San Joaquin Power Employees Credit Union	Fresno	126,075	78,928	762	103,361	20,552	429	0.34%	16.30%	
San Mateo Credit Union	Redwood City	748,071	426,292	4,021	686,029	58,527	3,261	0.44%	7.82%	
Santa Cruz Community Credit Union	Santa Cruz	105,267	63,486	1,877	95,695	8,802	9	0.01%	8.36%	
Santa Cruz County Employees Credit Union	Santa Cruz	26,864	17,434	25	24,639	1,887	3	0.01%	7.02%	
Schools Financial Credit Union	Sacramento	1,443,984	653,038	6,532	1,291,426	141,455	14,751	1.02%	9.80%	
Sierra Central Credit Union	Yuba City	671,364	411,299	6,877	593,405	71,809	5,552	0.83%	10.70%	
Sierra Point Credit Union	South San Francisco	27,925	16,603	275	25,718	2,546	(362)	-1.30%	9.12%	
Silverado Credit Union	Angwin	41,854	30,999	250	38,583	3,095	10	0.02%	7.40%	
Siskiyou Central Credit Union	Yreka	55,800	19,587	126.25	50,189	5,483	25	0.04%	9.83%	
SLO Credit Union	San Luis Obispo	34,252	3,419	31	28,727	5,284	82	0.24%	15.43%	
Sonoma County Grange Credit Union	Santa Rosa	36,989	22,171	152	31,223	5,496	175	0.47%	14.86%	
South Bay Credit Union	Redondo Beach	80,554	54,890	627	74,916	5,939	479	0.59%	7.37%	
Southern California Postal Credit Union	Long Beach	71,100	23,079	178	60,576	9,288	14	0.02%	13.06%	
Southland Credit Union	Los Alamitos	481,020	318,740	4,735	420,176	57,970	2,871	0.60%	12.05%	
Star One Credit Union	Sunnyvale	6,601,241	2,879,689	7,234	4,568,336	744,057	53,488	0.81%	11.27%	
Technology Credit Union	San Jose	1,762,162	923,425	15,046	1,575,374	181,345	16,804	0.95%	10.29%	
Travis Credit Union	Vacaville	2,144,539	1,086,066	11,594	1,893,857	253,259	26,016	1.21%	11.81%	
Uncle Credit Union	Livermore	277,354	137,787	1,764	245,635	29,739	2,022	0.73%	10.72%	
United Association Credit Union	Concord	5,696	1,476	4	4,834	858	65	1.14%	15.06%	
United Financial Credit Union	Whittier	37,420	20,037	783	31,519	5,695	38	0.10%	15.22%	
United Health Credit Union	Burlingame	52,759	26,214	762	48,023	3,799	198	0.38%	7.20%	

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United Local Credit Union	Fresno	108,203	76,840	1,659	88,865	17,972	770	0.71%	16.61%
Universal City Studios Credit Union	Universal City	68,528	47,566	351	56,783	5,601	429	0.63%	8.17%
University & State Employees Credit Union	San Diego	759,552	454,144	9,693	687,220	66,364	7,988	1.05%	8.74%
University Credit Union	Los Angeles	475,212	233,252	3,573	436,610	42,533	286	0.06%	8.95%
USC Credit Union	Los Angeles	378,597	240,299	2,244	343,798	30,492	1,707	0.45%	8.05%
Utility District Credit Union	Oakland	27,300	8,045	47	24,990	2,278	106	0.39%	8.34%
Valley First Credit Union	Modesto	502,651	230,995	3,180	448,564	47,940	3,023	0.60%	9.54%
Valley Oak Credit Union	Three Rivers	45,276	33,088	517	39,781	5,195	254	0.56%	11.47%
Ventura County Credit Union	Ventura	654,328	303,837	2,155	592,739	57,132	5,113	0.78%	8.73%
Vision One Credit Union	Sacramento	56,966	51,800	998	49,005	7,575	640	1.12%	13.30%
Visterra Credit Union	Moreno Valley	332,790	227,356	5,850	300,756	27,121	2,442	0.73%	8.15%
Water and Power Community Credit Union	Los Angeles	500,211	195,083	4,226	454,479	41,361	2,768	0.55%	8.27%
Wescom Central Credit Union	Pasadena	2,487,871	1,298,969	36,431	2,135,685	193,776	18,491	0.74%	7.79%

SELECTED FINANCIAL DATA
as of December 31, 2013

<u>Name of Credit Union</u>	<u>Location</u>	<u>Assets</u>	<u>Loans</u>	<u>Loan Loss Reserves</u>	<u>Shares</u>	<u>Net Worth</u>	<u>Net Income</u>	<u>ROA</u>	<u>Net Worth / Assets</u>
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