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Credit Union Index

An Analysis of New Mexico Credit Unions



The Credit Union Index is published by the New Mexico office of Moss Adams LLP. For more information on the data presented in this report, consult **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

NEW MEXICO

Albuquerque

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(505) 878-7200

Asset Size Definition:

GROUP A \$0-\$250 million

GROUP B \$251-\$500 million

GROUP C \$501 million-\$1 billion

GROUP D Over \$1 billion

New Mexico

Performance Analysis

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Cofax School Employees Credit Union	\$297	(\$1)	(1.36%)	(8.00%)	125.00%	\$16	(\$1)	(1.36%)	(8.00%)	125.00%	\$16
	Mt. Taylor Federal Credit Union	\$2,206	\$0	0.00%	0.00%	100.00%	\$24	\$0	0.00%	0.00%	100.00%	\$24
	Rincones Presbyterian Credit Union	\$4,115	\$5	0.50%	4.78%	86.36%	\$26	\$5	0.50%	4.78%	86.36%	\$26
	Fort Bayard Federal Credit Union	\$4,481	(\$1)	(0.09%)	(0.43%)	71.59%	\$47	(\$1)	(0.09%)	(0.43%)	71.59%	\$47
	Deming Schools Employees Credit Union	\$4,776	\$22	1.84%	9.93%	59.26%	\$42	\$22	1.84%	9.93%	59.26%	\$42
	Quay Schools Federal Credit Union	\$6,166	\$5	0.32%	1.77%	82.00%	\$46	\$5	0.32%	1.77%	82.00%	\$46
	U-1st Community Federal Credit Union	\$7,577	\$16	0.84%	6.41%	73.33%	\$37	\$16	0.84%	6.41%	73.33%	\$37
	Telco Roswell New Mexico Federal Credit Union	\$7,614	(\$3)	(0.16%)	(0.70%)	88.16%	\$47	(\$3)	(0.16%)	(0.70%)	88.16%	\$47
	Questa Credit Union	\$8,157	\$35	1.76%	6.89%	66.99%	\$35	\$35	1.76%	6.89%	66.99%	\$35
	Florist Federal Credit Union	\$9,430	(\$6)	(0.27%)	(2.00%)	103.57%	\$53	(\$6)	(0.27%)	(2.00%)	103.57%	\$53
	Internationalites Federal Credit Union	\$11,351	\$0	0.00%	0.00%	96.84%	\$57	\$0	0.00%	0.00%	96.84%	\$57
	High Desert Community Credit Union	\$12,216	\$63	2.11%	20.13%	52.99%	\$42	\$63	2.11%	20.13%	52.99%	\$42
	Cuba Credit Union	\$14,772	\$13	0.35%	2.46%	85.71%	\$42	\$13	0.35%	2.46%	85.71%	\$42
	Los Alamos Schools Credit Union	\$18,202	\$33	0.73%	5.96%	78.57%	\$69	\$33	0.73%	5.96%	78.57%	\$69
	Northern New Mexico School Employee Federal Credit Union	\$21,169	\$20	0.38%	4.25%	88.65%	\$68	\$20	0.38%	4.25%	88.65%	\$68
	Jemez Valley Credit Union	\$21,588	\$17	0.32%	2.21%	93.09%	\$45	\$17	0.32%	2.21%	93.09%	\$45
	Chaves County School Employees Credit Union	\$24,558	\$14	0.23%	1.30%	92.12%	\$55	\$14	0.23%	1.30%	92.12%	\$55
	Roswell Community Federal Credit Union	\$27,030	\$57	0.85%	7.29%	81.02%	\$81	\$57	0.85%	7.29%	81.02%	\$81
	Four Corners Federal Credit Union	\$27,852	\$5	0.08%	0.56%	98.46%	\$48	\$5	0.08%	0.56%	98.46%	\$48
	Belen Railway Employees Credit Union	\$29,481	\$85	1.18%	8.79%	69.52%	\$58	\$85	1.18%	8.79%	69.52%	\$58
	Everyone's Federal Credit Union	\$31,064	\$20	0.27%	1.80%	94.22%	\$46	\$20	0.27%	1.80%	94.22%	\$46
	Financial Security Credit Union	\$43,719	\$32	0.30%	2.43%	87.27%	\$60	\$32	0.30%	2.43%	87.27%	\$60
	LOCO Credit Union	\$47,153	\$152	1.31%	10.39%	63.13%	\$79	\$152	1.31%	10.39%	63.13%	\$79
	Eddy Federal Credit Union	\$54,797	(\$16)	(0.12%)	(0.93%)	90.65%	\$64	(\$16)	(0.12%)	(0.93%)	90.65%	\$64
	Estacado Federal Credit Union	\$58,525	(\$9)	(0.06%)	(0.56%)	87.86%	\$64	(\$9)	(0.06%)	(0.56%)	87.86%	\$64
	Southwest Federal Credit Union	\$62,476	\$0	0.00%	0.00%	98.53%	\$57	\$0	0.00%	0.00%	98.53%	\$57
	Cannon Federal Credit Union	\$65,393	(\$179)	(1.11%)	(15.02%)	74.43%	\$38	(\$179)	(1.11%)	(15.02%)	74.43%	\$38
	Artesia Credit Union	\$96,882	\$300	1.22%	9.33%	59.40%	\$70	\$300	1.22%	9.33%	59.40%	\$70
	Animas Credit Union	\$132,387	\$80	0.25%	2.90%	90.94%	\$56	\$80	0.25%	2.90%	90.94%	\$56
	ZIA Credit Union	\$139,408	\$192	0.56%	6.09%	89.31%	\$65	\$192	0.56%	6.09%	89.31%	\$65
	Guadalupe Credit Union	\$161,165	\$2,084	5.32%	52.72%	47.05%	\$62	\$2,084	5.32%	52.72%	47.05%	\$62
	Average of Asset Group A	\$37,291	\$98	0.57%	4.54%	83.10%	\$52	\$98	0.57%	4.54%	83.10%	\$52
Asset Group B - \$251 to \$500 million in total assets												
	White Sands Federal Credit Union	\$304,343	\$266	0.35%	4.22%	79.80%	\$46	\$266	0.35%	4.22%	79.80%	\$46
	Otero Federal Credit Union	\$306,977	\$504	0.67%	4.84%	78.02%	\$51	\$504	0.67%	4.84%	78.02%	\$51
	Rio Grande Credit Union	\$313,519	\$626	0.82%	5.94%	67.82%	\$53	\$626	0.82%	5.94%	67.82%	\$53
	State Employees Credit Union	\$496,806	\$1,281	1.06%	9.84%	72.14%	\$76	\$1,281	1.06%	9.84%	72.14%	\$76
	Average of Asset Group B	\$355,411	\$669	0.73%	6.21%	74.45%	\$57	\$669	0.73%	6.21%	74.45%	\$57
Asset Group C - \$501 million to \$1 billion in total assets												
	First Financial Credit Union	\$528,597	\$284	0.22%	2.86%	82.62%	\$62	\$284	0.22%	2.86%	82.62%	\$62
	Del Norte Credit Union	\$576,453	\$605	0.43%	3.79%	77.24%	\$69	\$605	0.43%	3.79%	77.24%	\$69
	Sandia Area Federal Credit Union	\$641,655	\$1,308	0.83%	7.86%	69.22%	\$44	\$1,308	0.83%	7.86%	69.22%	\$44
	Kirtland Federal Credit Union	\$783,550	\$1,116	0.58%	4.44%	72.42%	\$76	\$1,116	0.58%	4.44%	72.42%	\$76
	U.S. Eagle Federal Credit Union	\$980,313	\$520	0.22%	2.21%	70.20%	\$68	\$520	0.22%	2.21%	70.20%	\$68
	Average of Asset Group C	\$702,114	\$767	0.46%	4.23%	74.34%	\$64	\$767	0.46%	4.23%	74.34%	\$64
Asset Group D - \$1 billion and over in total assets												
	Nusenda Federal Credit Union	\$1,971,761	\$5,284	1.10%	11.08%	68.71%	\$73	\$5,284	1.10%	11.08%	68.71%	\$73
	Sandia Laboratory Federal Credit Union	\$2,413,550	\$4,952	0.83%	8.58%	66.23%	\$84	\$4,952	0.83%	8.58%	66.23%	\$84
	Average of Asset Group D	\$2,192,656	\$5,118	0.97%	9.83%	67.47%	\$79	\$5,118	0.97%	9.83%	67.47%	\$79

Balance Sheet & Net Interest Margin

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Colfax School Employees Credit Union	\$297	\$235	\$248	94.76%	\$594	5.44%	0.00%	5.44%	9.66%	13.33%
	Mt. Taylor Federal Credit Union	\$2,206	\$612	\$1,845	33.17%	\$2,206	2.22%	0.18%	2.03%	15.25%	18.37%
	Rincones Presbyterian Credit Union	\$4,115	\$2,707	\$3,372	80.28%	\$1,646	4.04%	0.61%	3.53%	31.57%	38.92%
	Fort Bayard Federal Credit Union	\$4,481	\$3,113	\$3,527	88.26%	\$1,494	7.42%	0.18%	7.14%	10.72%	12.76%
	Deming Schools Employees Credit Union	\$4,776	\$2,527	\$3,854	65.57%	\$2,388	5.09%	0.58%	4.51%	(2.41%)	(4.62%)
	Quay Schools Federal Credit Union	\$6,166	\$4,427	\$4,985	88.81%	\$1,542	6.41%	0.58%	5.77%	(9.07%)	(11.46%)
	U-1st Community Federal Credit Union	\$7,577	\$3,864	\$6,556	58.94%	\$2,526	3.64%	0.11%	3.53%	(1.32%)	(1.88%)
	Telco Roswell New Mexico Federal Credit Union	\$7,614	\$4,953	\$5,889	84.11%	\$2,175	4.71%	0.79%	3.87%	6.57%	8.96%
	Questa Credit Union	\$8,157	\$4,693	\$5,972	78.58%	\$2,331	4.52%	0.25%	4.22%	20.14%	16.02%
	Florist Federal Credit Union	\$9,430	\$4,762	\$8,211	58.00%	\$2,358	3.81%	0.64%	3.18%	60.00%	70.81%
	Internationalites Federal Credit Union	\$11,351	\$4,306	\$9,652	44.61%	\$3,243	2.63%	0.29%	2.38%	31.23%	37.09%
	High Desert Community Credit Union	\$12,216	\$10,493	\$10,933	95.98%	\$3,054	4.70%	0.91%	3.79%	20.48%	20.54%
	Cuba Credit Union	\$14,772	\$6,640	\$12,631	52.57%	\$2,954	3.71%	0.95%	2.73%	5.18%	5.78%
	Los Alamos Schools Credit Union	\$18,202	\$10,055	\$15,944	63.06%	\$4,551	3.35%	0.11%	3.21%	7.09%	7.33%
	Northern New Mexico School Employee Federal Credit Union	\$21,169	\$9,977	\$19,349	51.56%	\$3,528	3.53%	0.11%	3.41%	2.40%	2.18%
	Jemez Valley Credit Union	\$21,588	\$12,428	\$18,443	67.39%	\$2,272	4.14%	0.48%	3.66%	1.86%	2.91%
	Chaves County School Employees Credit Union	\$24,558	\$7,916	\$20,146	39.29%	\$4,912	2.04%	0.07%	1.98%	16.31%	20.23%
	Roswell Community Federal Credit Union	\$27,030	\$14,831	\$23,750	62.45%	\$4,505	3.48%	0.31%	3.18%	8.29%	7.67%
	Four Corners Federal Credit Union	\$27,852	\$8,945	\$24,248	36.89%	\$2,142	3.33%	1.37%	1.96%	41.64%	48.41%
	Belen Railway Employees Credit Union	\$29,481	\$17,788	\$25,533	69.67%	\$3,931	4.31%	0.50%	3.81%	21.11%	23.15%
	Everyone's Federal Credit Union	\$31,064	\$14,472	\$25,606	56.52%	\$1,942	3.15%	0.35%	2.80%	29.94%	35.70%
	Financial Security Credit Union	\$43,719	\$25,962	\$38,234	67.90%	\$2,572	3.84%	0.26%	3.57%	25.97%	29.43%
	LOCO Credit Union	\$47,153	\$19,701	\$40,167	49.05%	\$3,627	5.21%	0.52%	4.68%	15.98%	12.93%
	Eddy Federal Credit Union	\$54,797	\$24,774	\$47,605	52.04%	\$3,653	2.77%	0.36%	2.39%	(2.39%)	(1.95%)
	Estacado Federal Credit Union	\$58,525	\$28,371	\$51,425	55.17%	\$3,251	4.00%	0.24%	3.76%	13.63%	15.52%
	Southwest Federal Credit Union	\$62,476	\$31,014	\$57,390	54.04%	\$2,777	3.69%	0.29%	3.40%	25.39%	27.84%
	Cannon Federal Credit Union	\$65,393	\$36,041	\$60,484	59.59%	\$2,843	4.03%	0.31%	3.72%	7.95%	9.38%
	Artesia Credit Union	\$96,882	\$53,182	\$83,596	63.62%	\$5,872	2.90%	0.30%	2.60%	(9.28%)	(6.41%)
	Animas Credit Union	\$132,387	\$83,309	\$120,301	69.25%	\$3,395	2.89%	0.20%	2.69%	20.27%	21.90%
	ZIA Credit Union	\$139,408	\$96,631	\$126,303	76.51%	\$2,655	4.32%	0.30%	4.02%	13.98%	14.70%
	Guadalupe Credit Union	\$161,165	\$117,606	\$141,731	82.98%	\$2,053	5.11%	0.36%	4.74%	23.05%	17.33%
	Average of Asset Group A	\$37,291	\$21,495	\$32,836	64.54%	\$2,871	4.01%	0.40%	3.60%	14.88%	16.54%
Asset Group B - \$251 to \$500 million in total assets											
	White Sands Federal Credit Union	\$304,343	\$194,125	\$277,669	69.91%	\$3,154	3.07%	0.33%	2.73%	11.98%	12.60%
	Otero Federal Credit Union	\$306,977	\$139,495	\$262,161	53.21%	\$3,231	2.78%	0.21%	2.56%	12.87%	14.38%
	Rio Grande Credit Union	\$313,519	\$225,304	\$269,191	83.70%	\$2,570	4.41%	0.59%	3.83%	20.86%	24.49%
	State Employees Credit Union	\$496,806	\$376,663	\$435,538	86.48%	\$3,764	3.57%	0.62%	2.94%	26.71%	27.29%
	Average of Asset Group B	\$355,411	\$233,897	\$311,140	73.33%	\$3,180	3.46%	0.44%	3.02%	18.11%	19.69%
Asset Group C - \$501 million to \$1 billion in total assets											
	First Financial Credit Union	\$528,597	\$406,427	\$483,973	83.98%	\$2,344	3.74%	0.31%	3.42%	16.36%	18.90%
	Del Norte Credit Union	\$576,453	\$376,810	\$503,634	74.82%	\$4,557	2.99%	0.18%	2.81%	21.86%	23.88%
	Sandia Area Federal Credit Union	\$641,655	\$568,556	\$554,198	102.59%	\$4,221	2.58%	0.50%	2.08%	19.09%	19.72%
	Kirtland Federal Credit Union	\$783,550	\$485,412	\$626,718	77.45%	\$5,804	3.27%	0.62%	2.65%	7.92%	10.45%
	U.S. Eagle Federal Credit Union	\$980,313	\$734,351	\$875,827	83.85%	\$4,189	3.69%	0.61%	3.08%	12.31%	14.06%
	Average of Asset Group C	\$702,114	\$514,311	\$608,870	84.54%	\$4,223	3.25%	0.44%	2.81%	15.51%	17.40%
Asset Group D - \$1 billion and over in total assets											
	Nusenda Federal Credit Union	\$1,971,761	\$1,573,651	\$1,752,255	89.81%	\$4,191	3.65%	0.27%	3.38%	22.33%	25.56%
	Sandia Laboratory Federal Credit Union	\$2,413,550	\$1,200,789	\$2,161,694	55.55%	\$8,410	2.65%	0.54%	2.11%	10.76%	10.70%
	Average of Asset Group D	\$2,192,656	\$1,387,220	\$1,956,975	72.68%	\$6,301	3.15%	0.41%	2.75%	16.55%	18.13%

Asset Quality

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Cofax School Employees Credit Union	\$297	\$2	0.85%	11.49%	NM	2.63%	0.67%
	Mt. Taylor Federal Credit Union	\$2,206	\$1	0.16%	1.47%	900.00%	0.27%	0.05%
	Rincones Presbyterian Credit Union	\$4,115	\$8	0.30%	1.77%	600.00%	1.71%	0.19%
	Fort Bayard Federal Credit Union	\$4,481	\$65	2.09%	1.12%	53.85%	6.76%	1.45%
	Deming Schools Employees Credit Union	\$4,776	\$58	2.30%	1.50%	65.52%	6.20%	1.21%
	Quay Schools Federal Credit Union	\$6,166	\$492	11.11%	0.90%	8.13%	42.05%	7.98%
	U-1st Community Federal Credit Union	\$7,577	\$37	0.96%	1.45%	151.35%	3.48%	0.49%
	Telco Roswell New Mexico Federal Credit Union	\$7,614	\$59	1.19%	1.33%	111.86%	8.09%	0.77%
	Questa Credit Union	\$8,157	\$13	0.28%	1.56%	561.54%	0.61%	0.16%
	Florist Federal Credit Union	\$9,430	\$55	1.15%	0.84%	72.73%	4.45%	0.58%
	Internationalites Federal Credit Union	\$11,351	\$18	0.42%	0.39%	94.44%	3.14%	0.16%
	High Desert Community Credit Union	\$12,216	\$90	0.86%	0.77%	90.00%	6.60%	0.74%
	Cuba Credit Union	\$14,772	\$127	1.91%	1.34%	70.08%	10.09%	0.86%
	Los Alamos Schools Credit Union	\$18,202	\$0	0.00%	0.57%	NA	0.00%	0.00%
	Northern New Mexico School Employee Federal Credit Union	\$21,169	\$39	0.39%	0.23%	58.97%	2.03%	0.18%
	Jemez Valley Credit Union	\$21,588	\$98	0.79%	0.43%	55.10%	3.12%	0.45%
	Chaves County School Employees Credit Union	\$24,558	\$0	0.00%	0.66%	NA	0.00%	0.00%
	Roswell Community Federal Credit Union	\$27,030	\$31	0.21%	0.52%	248.39%	0.96%	0.11%
	Four Corners Federal Credit Union	\$27,852	\$24	0.27%	2.79%	NM	0.63%	0.09%
	Belen Railway Employees Credit Union	\$29,481	\$245	1.38%	0.63%	45.71%	6.09%	0.83%
	Everyone's Federal Credit Union	\$31,064	\$32	0.22%	1.06%	478.13%	0.70%	0.10%
	Financial Security Credit Union	\$43,719	\$231	0.89%	0.66%	74.03%	4.24%	0.53%
	LOCO Credit Union	\$47,153	\$291	1.48%	2.07%	140.21%	4.95%	0.62%
	Eddy Federal Credit Union	\$54,797	\$80	0.32%	1.81%	560.00%	1.70%	0.15%
	Estacado Federal Credit Union	\$58,525	\$377	1.33%	0.94%	71.09%	5.96%	0.64%
	Southwest Federal Credit Union	\$62,476	\$154	0.50%	0.35%	70.78%	8.22%	0.25%
	Cannon Federal Credit Union	\$65,393	\$883	2.45%	2.31%	94.34%	17.37%	1.35%
	Artesia Credit Union	\$96,882	\$278	0.52%	0.82%	156.83%	2.30%	0.29%
	Animas Credit Union	\$132,387	\$751	0.90%	0.23%	25.57%	7.39%	0.57%
	ZIA Credit Union	\$139,408	\$343	0.35%	0.86%	241.69%	4.26%	0.25%
	Guadalupe Credit Union	\$161,165	\$2,097	1.78%	1.41%	79.35%	12.59%	1.30%
	Average of Asset Group A	\$37,291	\$225	1.21%	1.43%	191.84%	5.76%	0.74%
Asset Group B - \$251 to \$500 million in total assets								
	White Sands Federal Credit Union	\$304,343	\$764	0.39%	0.41%	104.97%	3.13%	0.25%
	Otero Federal Credit Union	\$306,977	\$372	0.27%	0.54%	202.96%	1.71%	0.12%
	Rio Grande Credit Union	\$313,519	\$1,212	0.54%	1.30%	242.24%	3.36%	0.39%
	State Employees Credit Union	\$496,806	\$1,094	0.29%	1.12%	383.91%	3.61%	0.22%
	Average of Asset Group B	\$355,411	\$861	0.37%	0.84%	233.52%	2.95%	0.25%
Asset Group C - \$501 million to \$1 billion in total assets								
	First Financial Credit Union	\$528,597	\$2,894	0.71%	0.88%	123.95%	7.69%	0.55%
	Del Norte Credit Union	\$576,453	\$1,341	0.36%	0.80%	224.83%	2.53%	0.23%
	Sandia Area Federal Credit Union	\$641,655	\$1,713	0.30%	0.91%	302.45%	2.94%	0.27%
	Kirtland Federal Credit Union	\$783,550	\$3,069	0.63%	0.77%	121.15%	3.70%	0.39%
	U.S. Eagle Federal Credit Union	\$980,313	\$5,402	0.74%	1.28%	174.29%	7.67%	0.55%
	Average of Asset Group C	\$702,114	\$2,884	0.55%	0.93%	189.33%	4.91%	0.40%
Asset Group D - \$1 billion and over in total assets								
	Nusenda Federal Credit Union	\$1,971,761	\$5,880	0.37%	0.63%	168.15%	3.28%	0.30%
	Sandia Laboratory Federal Credit Union	\$2,413,550	\$5,944	0.50%	0.36%	71.97%	3.24%	0.25%
	Average of Asset Group D	\$2,192,656	\$5,912	0.44%	0.50%	120.06%	3.26%	0.28%

Net Worth

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Net Worth

March 31, 2017

Run Date: May 19, 2017

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Cofax School Employees Credit Union	\$297	\$49	16.50%	(8.00%)	4.08%	55.10%
	Mt. Taylor Federal Credit Union	\$2,206	\$359	16.27%	1.12%	0.28%	2.51%
	Rincones Presbyterian Credit Union	\$4,115	\$420	10.21%	4.82%	1.90%	11.43%
	Fort Bayard Federal Credit Union	\$4,481	\$927	20.69%	(0.43%)	7.01%	3.78%
	Deming Schools Employees Credit Union	\$4,776	\$897	18.78%	10.06%	6.47%	4.24%
	Quay Schools Federal Credit Union	\$6,166	\$1,130	18.33%	2.14%	43.54%	3.54%
	U-1st Community Federal Credit Union	\$7,577	\$1,007	13.29%	6.87%	3.67%	5.56%
	Telco Roswell New Mexico Federal Credit Union	\$7,614	\$1,714	22.51%	(0.93%)	3.44%	3.85%
	Questa Credit Union	\$8,157	\$2,049	25.12%	6.95%	0.63%	3.56%
	Florist Federal Credit Union	\$9,430	\$1,195	12.67%	(2.33%)	4.60%	3.35%
	Internationalites Federal Credit Union	\$11,351	\$1,671	14.72%	0.24%	1.08%	1.02%
	High Desert Community Credit Union	\$12,216	\$1,282	10.49%	19.98%	7.02%	6.32%
	Cuba Credit Union	\$14,772	\$2,122	14.37%	2.66%	5.98%	4.19%
	Los Alamos Schools Credit Union	\$18,202	\$2,232	12.26%	5.82%	0.00%	2.55%
	Northern New Mexico School Employee Federal Credit Union	\$21,169	\$2,020	9.54%	12.46%	1.93%	1.14%
	Jemez Valley Credit Union	\$21,588	\$3,091	14.32%	2.21%	3.17%	1.75%
	Chaves County School Employees Credit Union	\$24,558	\$4,321	17.60%	1.21%	0.00%	1.20%
	Roswell Community Federal Credit Union	\$27,030	\$3,156	11.68%	7.36%	0.98%	2.44%
	Four Corners Federal Credit Union	\$27,852	\$3,546	12.73%	0.56%	0.68%	7.05%
	Belen Railway Employees Credit Union	\$29,481	\$3,911	13.27%	8.89%	6.26%	2.86%
	Everyone's Federal Credit Union	\$31,064	\$4,444	14.31%	1.81%	0.72%	3.44%
	Financial Security Credit Union	\$43,719	\$5,281	12.08%	2.44%	4.37%	3.24%
	LOCO Credit Union	\$47,153	\$6,431	13.64%	9.62%	4.52%	6.34%
	Eddy Federal Credit Union	\$54,797	\$6,856	12.51%	(1.45%)	1.17%	6.53%
	Estacado Federal Credit Union	\$58,525	\$6,383	10.91%	(0.56%)	5.91%	4.20%
	Southwest Federal Credit Union	\$62,476	\$4,897	7.84%	0.00%	3.14%	2.23%
	Cannon Federal Credit Union	\$65,393	\$4,679	7.16%	(14.74%)	18.87%	17.80%
	Artesia Credit Union	\$96,882	\$13,005	13.42%	9.48%	2.14%	3.35%
	Animas Credit Union	\$132,387	\$12,208	9.22%	2.64%	6.15%	1.57%
	ZIA Credit Union	\$139,408	\$12,758	9.15%	6.11%	2.69%	6.50%
	Guadalupe Credit Union	\$161,165	\$18,454	11.45%	50.95%	11.36%	9.02%
	Average of Asset Group A	\$37,291	\$4,274	13.78%	4.77%	5.28%	6.18%
Asset Group B - \$251 to \$500 million in total assets							
	White Sands Federal Credit Union	\$304,343	\$25,337	8.33%	4.24%	3.02%	3.17%
	Otero Federal Credit Union	\$306,977	\$42,118	13.72%	4.84%	0.88%	1.79%
	Rio Grande Credit Union	\$313,519	\$42,549	13.57%	5.97%	2.85%	6.90%
	State Employees Credit Union	\$496,806	\$56,983	11.47%	9.20%	1.92%	7.37%
	Average of Asset Group B	\$355,411	\$41,747	11.77%	6.06%	2.17%	4.81%
Asset Group C - \$501 million to \$1 billion in total assets							
	First Financial Credit Union	\$528,597	\$39,678	7.51%	2.88%	7.29%	9.04%
	Del Norte Credit Union	\$576,453	\$64,237	11.14%	3.80%	2.09%	4.69%
	Sandia Area Federal Credit Union	\$641,655	\$69,968	10.90%	7.61%	2.45%	7.40%
	Kirtland Federal Credit Union	\$783,550	\$101,135	12.91%	4.46%	3.03%	3.68%
	U.S. Eagle Federal Credit Union	\$980,313	\$95,416	9.73%	2.19%	5.66%	9.87%
	Average of Asset Group C	\$702,114	\$74,087	10.44%	4.19%	4.10%	6.94%
Asset Group D - \$1 billion and over in total assets							
	Nusenda Federal Credit Union	\$1,971,761	\$204,779	10.39%	10.59%	2.87%	4.83%
	Sandia Laboratory Federal Credit Union	\$2,413,550	\$260,747	10.80%	7.74%	2.28%	1.64%
	Average of Asset Group D	\$2,192,656	\$232,763	10.60%	9.17%	2.58%	3.24%

Source: SNL Financial

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Definitions

Total Assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of Funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net Income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Non-controlling interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes non-controlling interests for fiscal years starting after December 15, 2008).	Net Interest Margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on Average Assets (%)	Return on average assets; net income as a percent of average assets.	Asset Growth Rate (%)	Growth in total assets. Annualized: [(Current Period Total Assets - Previous Period Total Assets) / Previous Period Total Assets].
Return on Average Equity (%)	Return on average equity; net income as a percent of average equity.	Deposit Growth Rate (%)	Growth in deposits. Annualized: [(Current Period Deposits - Previous Period Deposits (Domestic & Foreign Office)) / Previous Period Deposits].
Efficiency Ratio (FTE) (%)	Non-interest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and non-interest revenues, excluding only gains from securities transactions and nonrecurring items.	Total Loans & Leases Non-accrual	The amount of loans and finance leases, gross of reserves, on which the interest is no longer accruing.
Salary Expense / Employees	Salary and benefits expense / number of full-time equivalent employees at end of period.	Non-accrual Loans / Total Loans (%)	Non-accrual loans, net of guaranteed loans, as a percent of total gross loans.
Total Loans & Leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both U.S. and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the U.S.; other loans (e.g., for purchasing or carrying securities, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	Reserves / Loans (%)	Reserves for loan losses as a percent of loans before reserves.
Total Deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that are not insured but subject to the FDIC deposit regulations.	Reserves / NPLs (%)	Loan loss reserves as a percent of nonperforming loans.
Liquidity Ratio (%)	Liquid Assets (Cash & Bal Due to Dep Inst + Securities + Fed Fund&Repos + Trading Accounts - Pledged Secs) / Total Liabilities.	NPAs / Total Assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total Assets / Employees	Total assets / number of full-time equivalent employees at end of period.	NPA+ Loans 90PD / Tang Equity + LLRs [Texas Ratio] (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas Ratio.
Loans / Deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	Total Equity Capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes minority interest for fiscal years starting after December 15, 2008).
Yield on Earning Assets (%)	Return earned on interest-earning assets, expressed as a percent. Total Interest & Dividend Income / Average Earning Assets.	Tier 1 Capital	For OTS-regulated institutions it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Cost of Interest Bearing Liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total Interest Expense / Average Interest Bearing Liabilities.	Leverage Ratio (%)	The Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 Risk-Based Ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.