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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. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

New Mexico

ALBUQUERQUE

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ASSET SIZE DEFINITION

Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

New Mexico

Performance Analysis

Performance Analysis

March 31, 2018

Run Date: June 7, 2018

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 - \$0 to \$250 million in total assets												
	Mt. Taylor Federal Credit Union	\$2,258	\$1	0.18%	1.10%	100.00%	\$20	\$1	0.18%	1.10%	100.00%	\$20
	Rincones Presbyterian Credit Union	\$3,915	\$6	0.62%	5.47%	87.23%	\$25	\$6	0.62%	5.47%	87.23%	\$25
	Fort Bayard Federal Credit Union	\$4,575	(\$1)	(0.09%)	(0.47%)	101.79%	\$44	(\$1)	(0.09%)	(0.47%)	101.79%	\$44
	Deming Schools Employees Credit Union	\$4,882	\$17	1.39%	7.16%	67.31%	\$42	\$17	1.39%	7.16%	67.31%	\$42
	Quay Schools Federal Credit Union	\$6,476	\$21	1.32%	7.33%	67.00%	\$47	\$21	1.32%	7.33%	67.00%	\$47
	U-1st Community Federal Credit Union	\$6,603	\$11	0.65%	4.23%	85.71%	\$55	\$11	0.65%	4.23%	85.71%	\$55
	Telco Roswell New Mexico Federal Credit Union	\$7,746	\$7	0.36%	1.62%	85.71%	\$51	\$7	0.36%	1.62%	85.71%	\$51
	Questa Credit Union	\$9,141	\$52	2.35%	9.31%	58.33%	\$43	\$52	2.35%	9.31%	58.33%	\$43
	Florist Federal Credit Union	\$10,148	(\$60)	(2.42%)	(20.13%)	146.08%	\$51	(\$60)	(2.42%)	(20.13%)	146.08%	\$51
	Internationalites Federal Credit Union	\$11,063	\$12	0.44%	2.81%	80.19%	\$56	\$12	0.44%	2.81%	80.19%	\$56
	High Desert Community Credit Union	\$14,323	\$32	0.94%	8.91%	71.85%	\$42	\$32	0.94%	8.91%	71.85%	\$42
	Cuba Credit Union	\$15,968	\$21	0.53%	3.82%	80.27%	\$43	\$21	0.53%	3.82%	80.27%	\$43
	Los Alamos Schools Credit Union	\$19,355	\$36	0.76%	6.17%	73.78%	\$72	\$36	0.76%	6.17%	73.78%	\$72
	Northern New Mexico School Employee Federal Credit Union	\$22,081	\$19	0.35%	4.38%	95.22%	\$75	\$19	0.35%	4.38%	95.22%	\$75
	Jemez Valley Credit Union	\$22,969	\$57	0.99%	7.05%	78.95%	\$46	\$57	0.99%	7.05%	78.95%	\$46
	Four Corners Federal Credit Union	\$23,177	\$19	0.33%	2.12%	92.96%	\$48	\$19	0.33%	2.12%	92.96%	\$48
	Chaves County School Employees Credit Union	\$26,077	\$30	0.46%	2.71%	83.24%	\$56	\$30	0.46%	2.71%	83.24%	\$56
	Roswell Community Federal Credit Union	\$28,221	\$64	0.93%	7.48%	75.82%	\$95	\$64	0.93%	7.48%	75.82%	\$95
	Everyone's Federal Credit Union	\$30,690	\$8	0.11%	0.71%	97.75%	\$46	\$8	0.11%	0.71%	97.75%	\$46
	Belen Railway Employees Credit Union	\$31,272	\$156	2.02%	14.66%	57.72%	\$64	\$156	2.02%	14.66%	57.72%	\$64
	Financial Security Credit Union	\$45,226	\$59	0.53%	4.26%	84.97%	\$56	\$59	0.53%	4.26%	84.97%	\$56
	LOCO Credit Union	\$47,508	\$131	1.10%	8.11%	65.03%	\$68	\$131	1.10%	8.11%	65.03%	\$68
	Eddy Federal Credit Union	\$52,454	\$66	0.50%	3.81%	88.19%	\$51	\$66	0.50%	3.81%	88.19%	\$51
	Southwest Federal Credit Union	\$62,061	\$7	0.05%	0.60%	97.30%	\$58	\$7	0.05%	0.60%	97.30%	\$58
	Estacado Federal Credit Union	\$62,529	\$91	0.60%	5.45%	77.20%	\$65	\$91	0.60%	5.45%	77.20%	\$65
	Cannon Federal Credit Union	\$65,803	\$158	0.97%	12.79%	80.20%	\$42	\$158	0.97%	12.79%	80.20%	\$42
	Artesia Credit Union	\$100,129	\$333	1.35%	9.48%	63.06%	\$72	\$333	1.35%	9.48%	63.06%	\$72
	Animas Credit Union	\$134,643	\$287	0.87%	10.20%	75.87%	\$56	\$287	0.87%	10.20%	75.87%	\$56
	ZIA Credit Union	\$143,650	\$350	1.00%	12.44%	80.82%	\$67	\$350	1.00%	12.44%	80.82%	\$67
	Guadalupe Credit Union	\$168,143	\$516	1.25%	11.33%	76.67%	\$61	\$516	1.25%	11.33%	76.67%	\$61
	Average of Asset Group A	\$39,436	\$84	0.68%	5.16%	82.54%	\$54	\$84	0.68%	5.16%	82.54%	\$54
Asset Group B - \$251 to \$500 million in total assets												
	White Sands Federal Credit Union	\$306,621	\$343	0.45%	5.22%	77.92%	\$45	\$343	0.45%	5.22%	77.92%	\$45
	Otero Federal Credit Union	\$316,548	\$535	0.69%	4.99%	80.64%	\$52	\$535	0.69%	4.99%	80.64%	\$52
	Rio Grande Credit Union	\$331,065	\$1,387	1.71%	12.16%	63.04%	\$58	\$1,387	1.71%	12.16%	63.04%	\$58
	Average of Asset Group B	\$318,078	\$755	0.95%	7.46%	73.87%	\$52	\$755	0.95%	7.46%	73.87%	\$52
Asset Group C - \$501 million to \$1 billion in total assets												
	State Employees Credit Union	\$533,836	\$1,748	1.33%	12.05%	67.76%	\$73	\$1,748	1.33%	12.05%	67.76%	\$73
	First Financial Credit Union	\$547,665	\$581	0.44%	5.55%	73.84%	\$63	\$581	0.44%	5.55%	73.84%	\$63
	Del Norte Credit Union	\$616,727	\$1,180	0.78%	7.01%	69.80%	\$73	\$1,180	0.78%	7.01%	69.80%	\$73
	Sandia Area Federal Credit Union	\$680,293	\$1,681	1.00%	9.26%	64.16%	\$47	\$1,681	1.00%	9.26%	64.16%	\$47
	Kirtland Federal Credit Union	\$796,051	\$1,021	0.52%	4.02%	71.65%	\$79	\$1,021	0.52%	4.02%	71.65%	\$79
	U.S. Eagle Federal Credit Union	\$986,700	\$1,806	0.74%	7.17%	70.66%	\$70	\$1,806	0.74%	7.17%	70.66%	\$70
	Average of Asset Group C	\$693,545	\$1,336	0.80%	7.51%	69.65%	\$68	\$1,336	0.80%	7.51%	69.65%	\$68
Asset Group D - \$1 billion and over in total assets												
	Nusenda Federal Credit Union	\$2,167,710	\$6,299	1.19%	11.82%	65.07%	\$76	\$6,299	1.19%	11.82%	65.07%	\$76
	Sandia Laboratory Federal Credit Union	\$2,521,046	\$5,142	0.82%	8.35%	66.56%	\$82	\$5,142	0.82%	8.35%	66.56%	\$82
	Average of Asset Group D	\$2,344,378	\$5,721	1.01%	10.09%	65.82%	\$79	\$5,721	1.01%	10.09%	65.82%	\$79

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.

Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 2018

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 - \$0 to \$250 million in total assets											
	Mt. Taylor Federal Credit Union	\$2,258	\$627	\$1,894	33.10%	\$2,258	1.97%	0.18%	1.79%	10.55%	12.41%
	Rincones Presbyterian Credit Union	\$3,915	\$2,858	\$3,254	87.83%	\$1,305	4.54%	0.62%	3.92%	8.66%	9.44%
	Fort Bayard Federal Credit Union	\$4,575	\$2,683	\$3,701	72.49%	\$1,525	4.76%	0.18%	4.58%	23.12%	29.10%
	Deming Schools Employees Credit Union	\$4,882	\$2,304	\$3,899	59.09%	\$2,441	4.98%	0.74%	4.25%	(2.28%)	(3.76%)
	Quay Schools Federal Credit Union	\$6,476	\$4,227	\$5,278	80.09%	\$1,850	6.21%	0.63%	5.59%	13.34%	14.77%
	U-1st Community Federal Credit Union	\$6,603	\$4,347	\$5,544	78.41%	\$2,201	4.39%	0.12%	4.27%	(16.10%)	(19.56%)
	Telco Roswell New Mexico Federal Credit Union	\$7,746	\$4,997	\$5,992	83.39%	\$2,582	4.43%	0.77%	3.66%	(2.05%)	(3.11%)
	Questa Credit Union	\$9,141	\$5,702	\$6,832	83.46%	\$3,047	5.25%	0.32%	4.88%	27.60%	36.13%
	Florist Federal Credit Union	\$10,148	\$5,764	\$8,952	64.39%	\$1,269	3.99%	0.52%	3.47%	19.17%	24.22%
	Internationalites Federal Credit Union	\$11,063	\$4,897	\$9,315	52.57%	\$3,161	2.99%	0.29%	2.70%	7.85%	9.00%
	High Desert Community Credit Union	\$14,323	\$11,473	\$12,571	91.27%	\$3,581	4.57%	1.00%	3.57%	40.57%	45.62%
	Cuba Credit Union	\$15,968	\$6,544	\$13,742	47.62%	\$3,194	3.70%	0.78%	2.92%	3.21%	3.26%
	Los Alamos Schools Credit Union	\$19,355	\$11,667	\$16,967	68.76%	\$4,839	3.56%	0.32%	3.25%	16.77%	18.37%
	Northern New Mexico School Employee Federal Credit Union	\$22,081	\$9,573	\$20,309	47.14%	\$3,680	3.35%	0.11%	3.24%	4.30%	4.38%
	Jemez Valley Credit Union	\$22,969	\$12,520	\$19,625	63.80%	\$2,297	4.14%	0.49%	3.67%	(1.65%)	(2.75%)
	Four Corners Federal Credit Union	\$23,177	\$8,527	\$19,535	43.65%	\$1,363	4.38%	1.02%	3.34%	2.27%	2.00%
	Chaves County School Employees Credit Union	\$26,077	\$8,721	\$21,455	40.65%	\$5,215	2.17%	0.06%	2.12%	8.38%	10.43%
	Roswell Community Federal Credit Union	\$28,221	\$15,818	\$24,648	64.18%	\$5,131	3.53%	0.33%	3.20%	17.12%	18.37%
	Everyone's Federal Credit Union	\$30,690	\$14,048	\$24,996	56.20%	\$1,918	3.21%	0.33%	2.88%	17.71%	22.37%
	Belen Railway Employees Credit Union	\$31,272	\$19,739	\$26,888	73.41%	\$4,170	4.42%	0.53%	3.89%	8.40%	7.42%
	Financial Security Credit Union	\$45,226	\$25,726	\$39,476	65.17%	\$2,445	3.72%	0.25%	3.47%	14.60%	16.24%
	LOCO Credit Union	\$47,508	\$20,852	\$40,156	51.93%	\$3,167	5.38%	0.51%	4.86%	0.88%	0.60%
	Eddy Federal Credit Union	\$52,454	\$25,701	\$45,016	57.09%	\$2,914	3.47%	0.31%	3.16%	(2.11%)	(3.34%)
	Southwest Federal Credit Union	\$62,061	\$32,448	\$57,139	56.79%	\$2,586	3.78%	0.41%	3.37%	5.77%	24.71%
	Estacado Federal Credit Union	\$62,529	\$35,469	\$54,199	65.44%	\$3,291	4.73%	0.31%	4.42%	22.56%	20.66%
	Cannon Federal Credit Union	\$65,803	\$34,638	\$60,573	57.18%	\$3,290	3.75%	0.30%	3.46%	9.35%	8.48%
	Artesia Credit Union	\$100,129	\$70,064	\$84,392	83.02%	\$6,258	3.27%	0.42%	2.85%	12.61%	14.02%
	Animas Credit Union	\$134,643	\$81,734	\$122,122	66.93%	\$3,409	3.04%	0.20%	2.84%	17.38%	18.99%
	ZIA Credit Union	\$143,650	\$108,215	\$130,181	83.13%	\$2,789	4.33%	0.33%	4.00%	20.44%	21.48%
	Guadalupe Credit Union	\$168,143	\$123,065	\$147,799	83.27%	\$2,038	5.23%	0.36%	4.87%	13.01%	14.38%
	Average of Asset Group A	\$39,436	\$23,832	\$34,548	65.38%	\$2,974	4.04%	0.42%	3.62%	10.71%	12.48%
Asset Group B - \$251 to \$500 million in total assets											
	White Sands Federal Credit Union	\$306,621	\$197,189	\$278,718	70.75%	\$2,906	3.42%	0.37%	3.06%	13.11%	13.16%
	Otero Federal Credit Union	\$316,548	\$151,196	\$270,183	55.96%	\$3,214	2.92%	0.26%	2.66%	13.35%	14.93%
	Rio Grande Credit Union	\$331,065	\$238,734	\$281,760	84.73%	\$2,866	4.72%	0.59%	4.13%	14.24%	13.52%
	Average of Asset Group B	\$318,078	\$195,706	\$276,887	70.48%	\$2,995	3.69%	0.41%	3.28%	13.57%	13.87%
Asset Group C - \$501 million to \$1 billion in total assets											
	State Employees Credit Union	\$533,836	\$419,214	\$469,422	89.30%	\$3,733	3.74%	0.72%	3.02%	14.42%	14.44%
	First Financial Credit Union	\$547,665	\$412,509	\$501,064	82.33%	\$2,326	3.85%	0.32%	3.53%	21.51%	25.79%
	Del Norte Credit Union	\$616,727	\$430,313	\$539,300	79.79%	\$4,358	3.23%	0.17%	3.05%	16.49%	17.93%
	Sandia Area Federal Credit Union	\$680,293	\$621,914	\$586,116	106.11%	\$4,550	2.73%	0.52%	2.21%	11.56%	10.15%
	Kirtland Federal Credit Union	\$796,051	\$529,858	\$640,934	82.67%	\$5,686	3.50%	0.80%	2.70%	7.15%	7.61%
	U.S. Eagle Federal Credit Union	\$986,700	\$749,287	\$873,964	85.73%	\$4,172	3.80%	0.67%	3.13%	11.06%	12.47%
	Average of Asset Group C	\$693,545	\$527,183	\$601,800	87.66%	\$4,138	3.48%	0.53%	2.94%	13.70%	14.73%
Asset Group D - \$1 billion and over in total assets											
	Nusenda Federal Credit Union	\$2,167,710	\$1,719,671	\$1,919,572	89.59%	\$4,474	3.69%	0.31%	3.39%	22.30%	24.59%
	Sandia Laboratory Federal Credit Union	\$2,521,046	\$1,264,042	\$2,254,716	56.06%	\$7,817	2.69%	0.58%	2.11%	7.50%	8.54%
	Average of Asset Group D	\$2,344,378	\$1,491,857	\$2,087,144	72.83%	\$6,146	3.19%	0.45%	2.75%	14.90%	16.57%

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.

Asset Quality

Asset Quality

March 31, 2018

Run Date: June 7, 2018

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 - \$0 to \$250 million in total assets								
	Mt. Taylor Federal Credit Union	\$2,258	\$5	0.80%	1.44%	180.00%	1.35%	0.22%
	Rincones Presbyterian Credit Union	\$3,915	\$34	1.19%	1.82%	152.94%	6.88%	0.87%
	Fort Bayard Federal Credit Union	\$4,575	\$60	2.24%	2.83%	126.67%	6.49%	1.31%
	Deming Schools Employees Credit Union	\$4,882	\$106	4.60%	1.56%	33.96%	10.66%	2.17%
	Quay Schools Federal Credit Union	\$6,476	\$13	0.31%	1.85%	600.00%	1.05%	0.20%
	U-1st Community Federal Credit Union	\$6,603	\$10	0.23%	1.29%	560.00%	0.91%	0.15%
	Telco Roswell New Mexico Federal Credit Union	\$7,746	\$4	0.08%	1.40%	NM	2.28%	0.05%
	Questa Credit Union	\$9,141	\$28	0.49%	1.51%	307.14%	1.19%	0.31%
	Florist Federal Credit Union	\$10,148	\$66	1.15%	0.75%	65.15%	5.48%	0.65%
	Internationalites Federal Credit Union	\$11,063	\$20	0.41%	0.41%	100.00%	1.15%	0.18%
	High Desert Community Credit Union	\$14,323	\$143	1.25%	0.91%	72.73%	9.19%	1.00%
	Cuba Credit Union	\$15,968	\$116	1.77%	1.05%	59.48%	6.89%	0.73%
	Los Alamos Schools Credit Union	\$19,355	\$6	0.05%	0.43%	833.33%	0.25%	0.03%
	Northern New Mexico School Employee Federal Credit Union	\$22,081	\$37	0.39%	0.34%	89.19%	2.11%	0.17%
	Jemez Valley Credit Union	\$22,969	\$150	1.20%	0.42%	35.33%	4.52%	0.65%
	Four Corners Federal Credit Union	\$23,177	\$29	0.34%	1.24%	365.52%	0.78%	0.13%
	Chaves County School Employees Credit Union	\$26,077	\$1	0.01%	0.46%	NM	0.02%	0.00%
	Roswell Community Federal Credit Union	\$28,221	\$14	0.09%	0.36%	407.14%	0.40%	0.05%
	Everyone's Federal Credit Union	\$30,690	\$34	0.24%	1.17%	482.35%	1.27%	0.11%
	Belen Railway Employees Credit Union	\$31,272	\$180	0.91%	0.66%	72.78%	4.28%	0.58%
	Financial Security Credit Union	\$45,226	\$275	1.07%	0.83%	77.82%	4.76%	0.61%
	LOCO Credit Union	\$47,508	\$159	0.76%	2.16%	283.65%	2.69%	0.33%
	Eddy Federal Credit Union	\$52,454	\$24	0.09%	1.63%	NM	0.77%	0.05%
	Southwest Federal Credit Union	\$62,061	\$429	1.32%	0.41%	30.77%	14.15%	0.69%
	Estacado Federal Credit Union	\$62,529	\$203	0.57%	0.96%	168.47%	3.04%	0.32%
	Cannon Federal Credit Union	\$65,803	\$215	0.62%	1.72%	277.67%	6.04%	0.33%
	Artesia Credit Union	\$100,129	\$408	0.58%	0.73%	125.00%	2.82%	0.41%
	Animas Credit Union	\$134,643	\$877	1.07%	0.45%	41.96%	7.71%	0.65%
	ZIA Credit Union	\$143,650	\$1,081	1.00%	0.84%	84.00%	9.91%	0.75%
	Guadalupe Credit Union	\$168,143	\$1,214	0.99%	1.26%	127.84%	7.35%	0.72%
	Average of Asset Group A	\$39,436	\$198	0.86%	1.10%	213.37%	4.21%	0.48%
Asset Group B - \$251 to \$500 million in total assets								
	White Sands Federal Credit Union	\$306,621	\$632	0.32%	0.50%	155.85%	2.39%	0.21%
	Otero Federal Credit Union	\$316,548	\$255	0.17%	0.45%	267.45%	1.69%	0.08%
	Rio Grande Credit Union	\$331,065	\$1,751	0.73%	1.28%	174.93%	3.90%	0.53%
	Average of Asset Group B	\$318,078	\$879	0.41%	0.74%	199.41%	2.66%	0.27%
Asset Group C - \$501 million to \$1 billion in total assets								
	State Employees Credit Union	\$533,836	\$1,680	0.40%	0.96%	239.88%	3.46%	0.31%
	First Financial Credit Union	\$547,665	\$3,598	0.87%	1.10%	126.26%	8.25%	0.66%
	Del Norte Credit Union	\$616,727	\$1,405	0.33%	0.69%	211.81%	2.43%	0.23%
	Sandia Area Federal Credit Union	\$680,293	\$1,694	0.27%	0.80%	294.51%	3.49%	0.25%
	Kirtland Federal Credit Union	\$796,051	\$2,068	0.39%	0.80%	204.06%	2.46%	0.26%
	U.S. Eagle Federal Credit Union	\$986,700	\$5,807	0.78%	1.14%	147.44%	6.95%	0.59%
	Average of Asset Group C	\$693,545	\$2,709	0.51%	0.92%	203.99%	4.51%	0.38%
Asset Group D - \$1 billion and over in total assets								
	Nusenda Federal Credit Union	\$2,167,710	\$7,050	0.41%	0.73%	178.89%	3.46%	0.33%
	Sandia Laboratory Federal Credit Union	\$2,521,046	\$5,436	0.43%	0.35%	81.14%	3.25%	0.22%
	Average of Asset Group D	\$2,344,378	\$6,243	0.42%	0.54%	130.02%	3.36%	0.28%

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.

Net Worth

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 - \$0 to \$250 million in total assets							
	Mt. Taylor Federal Credit Union	\$2,258	\$362	16.03%	0.00%	1.38%	2.49%
	Rincones Presbyterian Credit Union	\$3,915	\$442	11.29%	5.50%	7.69%	11.76%
	Fort Bayard Federal Credit Union	\$4,575	\$847	18.51%	1.42%	7.08%	8.97%
	Deming Schools Employees Credit Union	\$4,882	\$958	19.62%	7.23%	11.06%	3.76%
	Quay Schools Federal Credit Union	\$6,476	\$1,156	17.85%	7.40%	1.12%	6.75%
	U-1st Community Federal Credit Union	\$6,603	\$1,047	15.86%	4.64%	0.96%	5.35%
	Telco Roswell New Mexico Federal Credit Union	\$7,746	\$1,730	22.33%	1.63%	0.23%	4.05%
	Questa Credit Union	\$9,141	\$2,261	24.73%	9.42%	1.24%	3.80%
	Florist Federal Credit Union	\$10,148	\$1,162	11.45%	(19.64%)	5.68%	3.70%
	Internationalites Federal Credit Union	\$11,063	\$1,716	15.51%	2.82%	1.17%	1.17%
	High Desert Community Credit Union	\$14,323	\$1,452	10.14%	9.01%	9.85%	7.16%
	Cuba Credit Union	\$15,968	\$2,209	13.83%	3.84%	5.25%	3.12%
	Los Alamos Schools Credit Union	\$19,355	\$2,353	12.16%	6.21%	0.25%	2.12%
	Northern New Mexico School Employee Federal Credit Union	\$22,081	\$1,893	8.57%	4.27%	1.95%	1.74%
	Jemez Valley Credit Union	\$22,969	\$3,261	14.20%	7.12%	4.60%	1.63%
	Four Corners Federal Credit Union	\$23,177	\$3,593	15.50%	2.13%	0.81%	2.95%
	Chaves County School Employees Credit Union	\$26,077	\$4,439	17.02%	2.72%	0.02%	0.90%
	Roswell Community Federal Credit Union	\$28,221	\$3,453	12.24%	7.43%	0.41%	1.65%
	Everyone's Federal Credit Union	\$30,690	\$4,494	14.64%	0.62%	0.76%	3.65%
	Belen Railway Employees Credit Union	\$31,272	\$4,335	13.86%	14.93%	4.15%	3.02%
	Financial Security Credit Union	\$45,226	\$5,564	12.30%	4.29%	4.94%	3.85%
	LOCO Credit Union	\$47,508	\$7,079	14.90%	7.54%	2.25%	6.37%
	Eddy Federal Credit Union	\$52,454	\$6,963	13.27%	3.83%	0.34%	6.02%
	Southwest Federal Credit Union	\$62,061	\$4,934	7.95%	0.57%	8.69%	2.68%
	Estacado Federal Credit Union	\$62,529	\$6,754	10.80%	5.40%	3.01%	5.06%
	Cannon Federal Credit Union	\$65,803	\$5,019	7.63%	13.00%	4.28%	11.89%
	Artesia Credit Union	\$100,129	\$14,222	14.20%	9.62%	2.87%	3.59%
	Animas Credit Union	\$134,643	\$12,342	9.17%	9.52%	7.11%	2.98%
	ZIA Credit Union	\$143,650	\$11,507	8.01%	12.55%	9.39%	7.89%
	Guadalupe Credit Union	\$168,143	\$20,096	11.95%	10.54%	6.04%	7.72%
	Average of Asset Group A	\$39,436	\$4,588	13.85%	5.19%	3.82%	4.59%
Asset Group B - \$251 to \$500 million in total assets							
	White Sands Federal Credit Union	\$306,621	\$26,694	8.71%	5.21%	2.37%	3.69%
	Otero Federal Credit Union	\$316,548	\$44,137	13.94%	4.91%	0.58%	1.55%
	Rio Grande Credit Union	\$331,065	\$46,924	14.17%	12.19%	3.73%	6.53%
	Average of Asset Group B	\$318,078	\$39,252	12.27%	7.44%	2.23%	3.92%
Asset Group C - \$501 million to \$1 billion in total assets							
	State Employees Credit Union	\$533,836	\$63,676	11.93%	11.29%	2.64%	6.33%
	First Financial Credit Union	\$547,665	\$41,889	7.65%	5.63%	8.59%	10.85%
	Del Norte Credit Union	\$616,727	\$67,956	11.02%	7.07%	2.07%	4.38%
	Sandia Area Federal Credit Union	\$680,293	\$76,555	11.25%	8.97%	2.21%	6.52%
	Kirtland Federal Credit Union	\$796,051	\$106,338	13.36%	3.88%	1.94%	3.97%
	U.S. Eagle Federal Credit Union	\$986,700	\$102,997	10.44%	7.13%	5.64%	8.31%
	Average of Asset Group C	\$693,545	\$76,569	10.94%	7.33%	3.85%	6.73%
Asset Group D - \$1 billion and over in total assets							
	Nusenda Federal Credit Union	\$2,167,710	\$226,949	10.47%	11.42%	3.11%	5.56%
	Sandia Laboratory Federal Credit Union	\$2,521,046	\$282,409	11.20%	7.42%	1.92%	1.56%
	Average of Asset Group D	\$2,344,378	\$254,679	10.84%	9.42%	2.52%	3.56%

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net 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 US 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 United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.