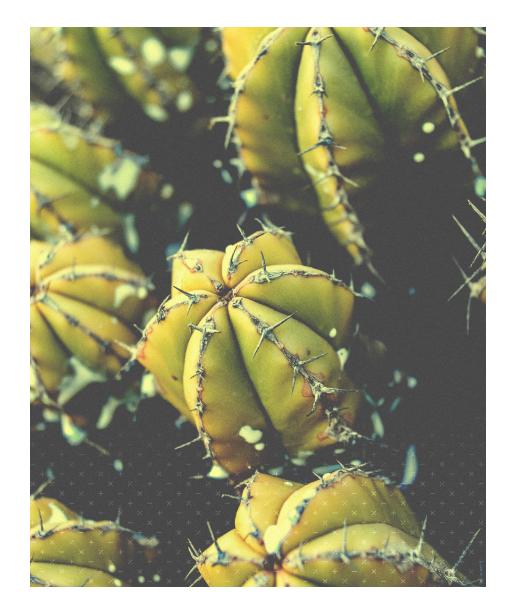




### **Credit Union Index**

AN ANALYSIS OF ARIZONA CREDIT UNIONS





### Credit Union Index

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

#### Arizona

#### PHOENIX

8800 East Raintree, Suite 210 Scottsdale, AZ 85260 (480) 444-3424

#### 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

## **Performance Analysis**

#### Performance Analysis

#### March 31, 2018

#### Run Date: May 29, 2018

		As of Date			Quarter to Date					Year to Date	1	
		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&Benefit Employees (\$00
Region	Institution Name	. ,			• • • •	. ,			. ,			
sset G	Froup A - \$50 to \$250 million in total assets											
	JACL Credit Union	\$539	(\$6)	(4.65%)	(26.09%)	NM	NA	(\$6)	(4.65%)		NM	
	APC Employees Federal Credit Union	\$1,451	\$6	1.66%	7.67%	57.14%	\$0	\$6	1.66%		57.14%	
	Winslow School Employees Federal Credit Union	\$4,524	\$11	0.99%	6.53%	77.78%	\$40	\$11	0.99%		77.78%	\$
	Shamrock Foods Federal Credit Union	\$5,589	(\$6)	(0.42%)	(4.94%)	105.31%	\$60	(\$6)	(0.42%)		105.31%	9
	U-Haul Federal Credit Union	\$6,582	\$11	0.68%	6.26%	80.95%	\$32	\$11	0.68%		80.95%	
	EM Federal Credit Union Prescott Federal Credit Union	\$7,672 \$8,741	\$4 \$4	0.21% 0.19%	1.07% 1.47%	91.53% 88.14%	\$53 \$36	\$4 \$4	0.21% 0.19%		91.53% 88.14%	
	Ray Federal Credit Union	\$8,741 \$10,003	\$4 \$8	0.19%	4.03%	96.40%	\$36 \$37	\$4 \$8	0.19%		96.40%	
	San Tan Credit Union	\$11,024	\$18	0.69%	10.21%	80.47%	\$62	\$18	0.69%		80.47%	
	Winslow Santa Fe Credit Union	\$15,514	\$7	0.18%	1.50%	84.38%	\$34	\$7	0.18%		84.38%	
	Southwest Health Care Credit Union	\$15,975	\$8	0.20%	2.54%	95.22%	\$60	\$8	0.20%		95.22%	
	RIM Country Federal Credit Union	\$17,119	\$24	0.59%	5.71%	87.37%	\$51	\$24	0.59%			
	Bashas' Associates Federal Credit Union	\$18,434	\$2	0.04%	0.48%	98.29%	\$47	\$2	0.04%		98.29%	
	Alhambra Credit Union	\$26,239	\$10	0.16%	1.74%	92.40%	\$58	\$10	0.16%		92.40%	
	Cochise Credit Union	\$33,767	\$129	1.55%	10.13%	67.02%	\$45	\$129	1.55%	10.13%	67.02%	
	Southeastern Arizona Federal Credit Union	\$34,372	\$22	0.26%	2.17%	87.00%	\$44	\$22	0.26%	2.17%	87.00%	
	Mohave Community Federal Credit Union	\$37,001	\$14	0.15%	1.95%	67.66%	\$46	\$14	0.15%	1.95%	67.66%	
	MariSol Federal Credit Union	\$39,907	\$12	0.13%	1.06%	92.90%	\$60	\$12	0.13%	1.06%	92.90%	
	Banner Federal Credit Union	\$60,686	\$66	0.44%	4.19%	83.40%	\$65	\$66	0.44%		83.40%	
	Coconino Federal Credit Union	\$78,279	(\$105)	(0.55%)	(5.99%)	77.87%	\$64	(\$105)	(0.55%)	(5.99%)	77.87%	
	First American Credit Union	\$84,115	(\$385)	(1.79%)	(23.74%)	105.11%	\$84	(\$385)	(1.79%)		105.11%	
	Pinal County Federal Credit Union	\$149,480	\$452	1.26%	19.57%	75.76%	\$54	\$452	1.26%		75.76%	
	Tucson Old Pueblo Credit Union	\$151,202	\$284	0.76%	11.27%	73.91%	\$53	\$284	0.76%		73.91%	
	Pyramid Federal Credit Union	\$161,628	\$741	1.86%	21.31%	63.72%	\$62	\$741	1.86%		63.72%	
	Landings Credit Union	\$167,936	\$331	0.81%	9.91%	84.71%	\$74	\$331	0.81%		84.71%	
	Canyon State Credit Union	\$200,996	(\$6)	(0.01%)	(0.14%)	92.35%	\$75	(\$6)	(0.01%)			
	American Southwest Credit Union	\$234,750	\$429	0.75%	8.55%	71.80%	\$47	\$429	0.75%		71.80%	
	Deer Valley Credit Union	\$237,450	\$390	0.67%	7.75%	80.85%	\$67	\$390	0.67%		80.85%	
	Aero Federal Credit Union	\$244,266	\$334	0.56%	4.06%	77.13%	\$63	\$334	0.56%			
	Average of Asset Group A	\$71,215	\$97	0.27%	3.11%	83.45%	\$53	\$97	0.27%	3.11%	83.45%	
set G	Froup B - \$251 to \$500 million in total assets											
	A.E.A. Federal Credit Union	\$259,774	\$1,159	1.82%	42.68%	71.17%	\$60	\$1,159	1.82%	42.68%	71.17%	
	SunWest Federal Credit Union	\$362,720	\$478	0.54%	4.57%	80.70%	\$68	\$478	0.54%			
	Tucson Federal Credit Union	\$461.649	\$801	0.71%	8.72%	67.75%	\$71	\$801	0.71%		67.75%	
	First Credit Union	\$473,317	\$699	0.60%	7.76%	79.44%	\$67	\$699	0.60%	7.76%	79.44%	
	Arizona Central Credit Union	\$496,996	\$208	0.17%	2.18%	89.14%	\$66	\$208	0.17%	2.18%	89.14%	
	Average of Asset Group B	\$410,891	\$669	0.77%	13.18%	77.64%	\$66	\$669	0.77%	13.18%	77.64%	
set G	Froup C - \$501 million to \$1 billion in total assets											
	Pima Federal Credit Union	\$540,249	\$1,521	1.16%	12.06%	69.92%	\$64	\$1,521	1.16%	12.06%		
	Credit Union West	\$694,913	\$1,276	0.75%	7.56%	77.81%	\$93	\$1,276	0.75%	7.56%	77.81%	
	Average of Asset Group C	\$617,581	\$1,399	0.96%	9.81%	73.87%	\$79	\$1,399	0.96%	9.81%	73.87%	
	Average of Asset Oldap O											
set G	Group D - \$1 billion and over in total assets											
set G	•	\$1,061,111	\$1,971	0.75%	7.35%	79.44%	\$95	\$1,971	0.75%			
set G	roup D - \$1 billion and over in total assets TruWest Credit Union Hughes Federal Credit Union	\$1,158,427	\$1,271	0.45%	4.63%	62.59%	\$64	\$1,271	0.45%	4.63%	62.59%	
set G	roup D - \$1 billion and over in total assets TruWest Credit Union Hughes Federal Credit Union Arizona Federal Credit Union	\$1,158,427 \$1,620,566	\$1,271 \$5,634	0.45% 1.43%	4.63% 9.47%	62.59% 74.41%	\$64 \$91	\$1,271 \$5,634	0.45% 1.43%	4.63% 9.47%	62.59% 74.41%	
set G	Group D - \$1 billion and over in total assets TruWest Credit Union Hughes Federal Credit Union Arizona Federal Credit Union Vantage West Credit Union	\$1,158,427 \$1,620,566 \$1,916,671	\$1,271 \$5,634 \$4,103	0.45% 1.43% 0.86%	4.63% 9.47% 7.46%	62.59% 74.41% 70.64%	\$64 \$91 \$80	\$1,271 \$5,634 \$4,103	0.45% 1.43% 0.86%	4.63% 9.47% 7.46%	62.59% 74.41% 70.64%	
set G	Froup D - \$1 billion and over in total assets TruWest Credit Union Hughes Federal Credit Union Arizona Federal Credit Union Vantage West Credit Union OneAZ Credit Union	\$1,158,427 \$1,620,566 \$1,916,671 \$2,064,462	\$1,271 \$5,634 \$4,103 \$4,824	0.45% 1.43% 0.86% 0.95%	4.63% 9.47% 7.46% 10.16%	62.59% 74.41% 70.64% 80.84%	\$64 \$91 \$80 \$90	\$1,271 \$5,634 \$4,103 \$4,824	0.45% 1.43% 0.86% 0.95%	4.63% 9.47% 7.46% 10.16%	62.59% 74.41% 70.64% 80.84%	
set G	Group D - \$1 billion and over in total assets TruWest Credit Union Hughes Federal Credit Union Arizona Federal Credit Union Vantage West Credit Union	\$1,158,427 \$1,620,566 \$1,916,671	\$1,271 \$5,634 \$4,103	0.45% 1.43% 0.86%	4.63% 9.47% 7.46%	62.59% 74.41% 70.64%	\$64 \$91 \$80	\$1,271 \$5,634 \$4,103	0.45% 1.43% 0.86%	4.63% 9.47% 7.46% 10.16%	62.59% 74.41% 70.64% 80.84%	

Source: SNL Financial

### **Balance Sheet & Net Interest Margin**

#### Balance Sheet & Net Interest Margin

#### March 31, 2018

#### Run Date: May 29, 2018

				As of Date					Year to Date		
			Total Lns & Leases	Total Shares &	Total Loans/ Total	Assets/ FTE	Yield on Avg	Interest Expense/	Net Interest Income/	Asset Growth	Market Growth
Region	Institution Name	Total Assets (\$000)	(\$000)	Deposits (\$000)	Shares (%)	Employees (\$000)	Assets (%)	Avg Assets (%)	Avg Assets (%)	Rate (%)	Rate (%)
Asset G	Group A - \$50 to \$250 million in total assets										
	JACL Credit Union	\$539	\$363	\$436	83.26%	NA	1.55%	0.00%	1.55%	37.32%	54.17%
	APC Employees Federal Credit Union	\$1,451	\$852	\$1,132	75.27%	\$2,902	4.99%	1.11%	3.88%	4.74%	2.49%
	Winslow School Employees Federal Credit Union	\$4,524	\$2,591	\$3,837	67.53%	\$2,262	3.88%	0.18%	3.70%	16.48%	18.20%
	Shamrock Foods Federal Credit Union U-Haul Federal Credit Union	\$5,589 \$6,582	\$4,614 \$2,882	\$5,017 \$5,874	91.97% 49.06%	\$1,397 \$1,097	4.60% 3.61%	0.14% 0.06%	4.39% 3.55%	(8.61%) 20.04%	(0.95%) 22.44%
	EM Federal Credit Union	\$7,672	\$3,356	\$5,874	49.06% 54.45%	\$3,069	3.21%	0.08%	3.00%	20.04%	12.86%
	Prescott Federal Credit Union	\$8,741	\$4,059	\$7,587	53.50%	\$1,942	4.08%	0.05%	4.03%	10.76%	12.39%
	Ray Federal Credit Union	\$10,003	\$6,448	\$8,972	71.87%	\$1,177	5.74%	0.12%	5.62%	3.47%	9.63%
	San Tan Credit Union	\$11,024	\$6,153	\$10,227	60.16%	\$4,410	3.47%	0.00%	3.47%	42.11%	47.08%
	Winslow Santa Fe Credit Union	\$15,514	\$3,471	\$13,639	25.45%	\$3,103	2.68%	0.37%	2.31%	15.65%	17.61%
	Southwest Health Care Credit Union	\$15,975	\$10,200	\$14,592	69.90%	\$2,458	4.73%	0.15%	4.58%	3.26%	1.40%
	RIM Country Federal Credit Union Bashas' Associates Federal Credit Union	\$17,119 \$18,434	\$9,762 \$6,363	\$15,417 \$16,758	63.32% 37.97%	\$2,140 \$1,676	4.20% 3.67%	0.15% 0.09%	4.08% 3.58%	43.96% 21.25%	49.70% 24.87%
	Alhambra Credit Union	\$16,434	\$16,072	\$23,703	67.81%	\$1,070	4.75%	0.09%	4.59%	32.36%	36.42%
	Cochise Credit Union	\$33,767	\$23,049	\$28,578	80.65%	\$3,216	3.75%	0.18%	3.56%	12.98%	13.80%
	Southeastern Arizona Federal Credit Union	\$34,372	\$19,893	\$30,036	66.23%	\$2,864	3.03%	0.07%	2.96%	23.63%	26.36%
	Mohave Community Federal Credit Union	\$37,001	\$28,514	\$33,510	85.09%	\$2,960	4.62%	0.08%	4.54%	5.89%	6.86%
	MariSol Federal Credit Union	\$39,907	\$22,049	\$34,148	64.57%	\$2,217	3.99%	0.14%	3.86%	32.96%	27.42%
	Banner Federal Credit Union	\$60,686	\$25,653	\$53,991	47.51%	\$3,678	2.72%	0.07%	2.65%	11.88%	14.65%
	Coconino Federal Credit Union First American Credit Union	\$78,279 \$84,115	\$45,450 \$59,649	\$70,239 \$76,482	64.71% 77.99%	\$3,728 \$2,588	3.53% 4.05%	0.17% 0.41%	3.35% 3.66%	13.10% (16.27%)	15.18% (14.12%)
	Pinal County Federal Credit Union	\$149,480	\$101,451	\$136,003	74.59%	\$2,020	4.03%	0.41%	3.94%	(10.27%) 33.99%	(14.12%) 34.95%
	Tucson Old Pueblo Credit Union	\$151,202	\$86,529	\$139,183	62.17%	\$2,853	3.60%	0.06%	3.54%	9.97%	10.49%
	Pyramid Federal Credit Union	\$161,628	\$120,931	\$145,426	83.16%	\$2,912	4.14%	0.27%	3.87%	9.60%	8.69%
	Landings Credit Union	\$167,936	\$111,600	\$152,610	73.13%	\$2,709	3.78%	0.18%	3.60%	18.03%	20.41%
	Canyon State Credit Union	\$200,996	\$101,063	\$160,729	62.88%	\$3,496	3.33%	0.44%	2.89%	12.68%	17.89%
	American Southwest Credit Union	\$234,750	\$126,900	\$210,091	60.40%	\$3,697	2.94%	0.28%	2.66%	20.99%	16.15%
	Deer Valley Credit Union	\$237,450	\$164,375	\$214,440	76.65%	\$3,253	3.38%	0.13%	3.25%	14.18%	16.02%
	Aero Federal Credit Union	\$244,266	\$142,957	\$208,666	68.51%	\$4,362	3.15%	0.13%	3.02%	12.61%	13.27%
	Average of Asset Group A	\$71,215	\$43,353	\$63,017	66.20%	\$2,722	3.76%	0.19%	3.58%	16.10%	18.49%
Asset G	Group B - \$251 to \$500 million in total assets										
	A.E.A. Federal Credit Union	\$259,774	\$194,141	\$233,707	83.07%	\$2,651	4.13%	0.57%	3.57%	17.51%	20.85%
	SunWest Federal Credit Union	\$362,720	\$249,824	\$315,366	79.22%	\$3,488	3.71%		3.47%	13.95%	14.79%
	Tucson Federal Credit Union	\$461,649	\$331,973	\$422,122	78.64%	\$3,274	4.52%	0.28%	4.24%	24.70%	27.27%
	First Credit Union	\$473,317	\$332,271	\$430,719	77.14%	\$3,264	3.79%	0.26%	3.60%	12.31%	11.47%
	Arizona Central Credit Union	\$496,996	\$342,624	\$452,014	75.80%	\$2,694	4.32%	0.31%	4.01%	16.05%	18.04%
	Average of Asset Group B	\$410,891	\$290,167	\$370,786	78.77%	\$3,074	4.09%	0.33%	3.78%	16.90%	18.48%
Asset G	Group C - \$501 million to \$1 billion in total assets										
	Pima Federal Credit Union	\$540,249	\$313,940	\$464,412	67.60%	\$3,409	3.50%	0.21%	3.29%	21.58%	28.25%
	Credit Union West	\$694,913	\$547,941	\$609,764	89.86%	\$4,124	4.03%	0.46%	3.57%	11.94%	11.87%
	Average of Asset Group C	\$617,581	\$430,941	\$537,088	78.73%	\$3,767	3.77%	0.34%	3.43%	16.76%	20.06%
Asset G	Group D - \$1 billion and over in total assets										
	TwiWeet Credit Union	61 001 111	\$932,396	¢004.050	99.73%	\$4,394	4.28%	0.56%	3.72%	12.01%	12.92%
	TruWest Credit Union Hughes Federal Credit Union	\$1,061,111 \$1,158,427	\$932,396 \$932,129	\$934,950 \$1,036,449	99.73% 89.93%	\$4,394 \$4,982	4.28% 4.33%	0.56%	3.72% 3.67%	12.01% 15.51%	12.92% 16.79%
	Arizona Federal Credit Union	\$1,158,427 \$1,620,566	\$932,129 \$747,275	\$1,036,449	55.51%	\$4,982 \$3,725	4.33% 3.76%	0.80%	2.96%	21.63%	26.80%
	Vantage West Credit Union	\$1,916,671	\$1,394,337	\$1,556,503	89.58%	\$4,171	3.97%	0.70%	3.35%	0.26%	10.63%
	OneAZ Credit Union	\$2,064,462	\$1,469,319	\$1,792,317	81.98%	\$4,319	3.31%	0.21%	3.10%	11.48%	17.37%
	Desert Financial Federal Credit Union	\$4,518,164	\$1,947,171	\$3,855,460	50.50%	\$4,863	3.27%	0.73%	2.54%	17.61%	21.16%
	Average of Asset Group D	\$2,056,567	\$1,237,105	\$1,753,637	77.87%	\$4,409	3.82%	0.61%	3.22%	13.08%	17.61%
	<b>v</b> • •	, ,,	, ,===,,.00	. ,,		+ .,					

Source: SNL Financial

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: May 29, 2018

Pagen         Intra Jounda, (300)         Designation 2000         Perturbative (2000         Reserver (2000         Reserver (2000         Reserver (2000         Reserver (2000         Reserver (2000         Reserver (2000)         Reserver (2000) </th <th></th> <th></th> <th></th> <th colspan="10">As of Date</th>				As of Date									
Total Access (2000)         ** 2 months (2000)         ** 2 months (2000)         ** Provide (2000)         ** 2 months (2000)         ** 2 mo				Delinguent Leans		Loan Loss Reserves / Gross	Reserves / NDL a	NDAs / Emilte	Delinquent Lo				
Name         Col         Col <th></th> <th></th> <th>Total Assets (\$000)</th> <th></th> <th>NPLs / Loans (%)</th> <th></th> <th></th> <th></th> <th>Assets (%)</th>			Total Assets (\$000)		NPLs / Loans (%)				Assets (%)				
JACL Credit Union         S539         S0         0.00%         1.10%         NA         0.00%           APE Employees Federal Credit Union         S1.451         S8         0.36%         1.27%         115.00%         2.45%           Ministros Chold Employees Federal Credit Union         S1.451         S8         0.36%         1.27%         115.00%         2.45%           EM Federal Credit Union         S5.982         S37         1.23%         2.38%         4.06%           EM Federal Credit Union         S8.721         S21         0.55%         4.06%         4.06%           San Tan Credit Union         S1.024         S168         2.07%         0.48%         5.05%         2.40%           San Tan Credit Union         S1.024         S168         2.07%         0.65%         2.410%         2.75%           Bashar Associates Federal Credit Union         S18.711         S15         0.75%         0.25%         2.85%         1.35%           Concine Credit Union         S18.711         S15         0.75%         0.85%         1.45%         1.45%           Concine Credit Union         S18.711         S12.24%         0.35%         0.65%         2.410%         2.5%%         1.25%         0.5%%         1.25%         0.35%	Region	Institution Name											
JACL Credit Union         SS39         SD         O.00%         1.0%         NA         O.00%           APC Employees Federal Credit Union         S1.451         SB         O.96%         1.17%         175.00%         2.45%           Winsive School Employees Federal Credit Union         S1.451         SB         O.96%         1.07%         2.45%           UHaur Federal Credit Union         S5.822         S37         1.23%         7.04%         548.65%         4.06%           EMF Federal Credit Union         S8.721         S21         0.52%         2.40%         58.22%         2.28%         S3.10%         1.44%         56.22%         2.40%         58.27%         2.28%         S3.10%         1.44%         56.22%         2.40%         58.27%         2.28%         S3.10%         1.44%         56.22%         2.410%         52.75%         2.88%         S3.10%         1.44%         56.22%         2.62%         2.410%         2.75%         S3.57%         2.66%         2.410%         2.75%         S3.57%         1.25%         2.58%         3.33%         S3.15%         S2.52%         2.55%         S3.23%         2.04%         3.33%         1.25%         2.55%         3.55%         1.25%         2.55%         3.55%         1.25% <td< td=""><td>sset Group</td><td>A - \$50 to \$250 million in total assets</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	sset Group	A - \$50 to \$250 million in total assets											
APC Employees Federal Credit Union         \$1.451         \$8         0.44%         1.17%         125.00%         2.45%           Winslows School Employees Federal Credit Union         \$5.558         \$500         1.04%         0.00%         46.00%         9.84%           U Haul Federal Credit Union         \$5.558         \$500         1.03%         0.04%         46.00%         9.84%           Prescott Federal Credit Union         \$5.561         \$500         1.23%         7.04%         56.65%         4.05%           Rey Federal Credit Union         \$51.061         \$51.000         \$52.000         4.05%         2.83%         1.04%           Winsions State F Credit Union         \$51.571         \$53.80         0.05%         0.44%         152.25%         1.05%           Southwast Hwaith Care Credit Union         \$51.577         \$33.80         0.03%         1.02%         2.05%         50.25%         3.25%           Cochies Credit Union         \$53.777         \$40         0.17%         0.04%         75.25%         3.25%           Cochies Credit Union         \$33.777         \$162         0.03%         1.05%         55%           Southwast Hwait Credit Union         \$33.777         \$100         0.04%         76.06%         3.27% <t< td=""><td></td><td></td><td>¢520</td><td>03</td><td>0.00%</td><td>1 109/</td><td>NA</td><td>0.00%</td><td>0.0</td></t<>			¢520	03	0.00%	1 109/	NA	0.00%	0.0				
Winslow School Employees Federal Credit Union         54.52.4         50         0.00%         1.88%         NA         0.00%           BM Arrows Federal Credit Union         55.568         537         1.28%         7.04%         56.862%         2.87%         7.04%         56.862%         2.87%         7.04%         56.862%         2.87%         7.04%         56.862%         2.87%         7.04%         56.862%         2.87%         7.94%         56.862%         2.87%         7.94%         56.862%         2.87%         7.94%         56.862%         2.87%         7.94%         56.862%         2.87%         7.94%         56.862%         2.87%         7.94%         56.862%         2.87%         7.94%         56.862%         2.87%         7.94%         56.862%         2.87%         7.94%         56.96         2.67.96%         56.253%         3.93%           Winslow Santa Fo Credit Union         \$15.514         \$19         0.65%         2.44.96%         2.87.96%         1.07%         0.84%         12.823%         1.07%         0.84%         12.823%         1.07%         0.84%         7.84.96%         2.87.96%         1.07%         0.84%         7.84.96%         3.87%         Mohard Community Federal Credit Union         \$33.777         \$40         0.41%         7.													
Shamock Foods Federal Credit Union         \$5,580         \$50         1.0%         0.0%         46,00%         9.8%           Hilf Federal Credit Union         \$7,672         \$44         1.31%         0.74%         58,85%         4.0%%           First Ederal Credit Union         \$7,672         \$44         1.31%         0.74%         58,82%         2.28%           Windows Santa F Credit Union         \$1,003         \$3,232         4.6%%         4.65%         0.6%%           Windows Santa F Credit Union         \$1,5,375         \$38         0.57%         50,24%         1.23%         2.81%         1.0%%           Southwest Health Care Credit Union         \$17,111         \$7.5         0.77%         0.06%         652,23%         1.95%           Bashas' Associates Ederal Credit Union         \$17,113         \$7.5         0.77%         0.64%         207,55%         1.95%           Cachita Credit Union         \$37,071         810         0.53%         0.46,5%         1.43%           Cachita Credit Union         \$37,071         810         0.53%         0.46,5%         1.43%           Cachita Credit Union         \$37,071         810         0.53%         0.42,5%         1.75%           Banner Ederal Credit Union         \$37,071													
LU-Haul Federal Credit Union         \$6,562         \$2.7         1.28%         7.04%         \$64,85%         4.06%           EMF Actoral Credit Union         \$8,741         \$2.1         0.52%         1.23%         22.81%         1.84%           Ray Federal Credit Union         \$8,741         \$2.1         0.52%         1.23%         22.81%         1.84%           San Tan Credit Union         \$11,024         \$108         2.77%         0.06%         2.21,01%         2.23,05%           Microart Credit Union         \$11,024         \$108         2.77%         0.06%         1.225%         1.03%           Bashar'Associate Federal Credit Union         \$17,119         \$75         0.07%         0.08%         1.03%           Cochies Credit Union         \$16,434         \$24         0.03%         4.085%         4.085%         4.085%           Suthesstern Arizona Federal Credit Union         \$33,777         \$100         0.03%         1.04%         5.55%           Michael Commit Mederal Credit Union         \$33,077         \$100         0.64%         2.75%         0.76%           Southesstern Arizona Federal Credit Union         \$33,077         \$100         0.64%         7.84%         3.87%           Michae Commit Mederal Credit Union         \$34,									0.0				
EM Federal Credit Union         \$7,672         \$44         1.31%         0.74%         58.28%         2.89%           Ray Federal Credit Union         \$10,003         \$320         4.99%         4.99%         4.99%         3.910%         1.84%           Ray Federal Credit Union         \$11,024         \$166         2.70%         0.05%         552.25%         1.35%           Nathwas maths Care Credit Union         \$15,975         5.33         0.77%         0.95%         552.25%         1.35%           All Country Federal Credit Union         \$17,178         \$175         0.77%         0.95%         1.52%         3.93%           All Anabra Credit Union         \$17,178         \$175         0.77%         0.49%         225.25%         1.91%           All Anabra Credit Union         \$33,777         \$40         0.85%         1.57%         7.40%         3.57%           Southwastern Arizone Federal Credit Union         \$33,777         \$40         0.85%         1.57%         7.40%         3.57%           Banner Federal Credit Union         \$37,672         \$40         0.35%         0.20%         1.5740%         5.07%           Cochine Federal Credit Union         \$31,727         \$10,00%         5.47%         5.05%         5.75% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>													
Present Federal Credit Union         \$3,741         \$21         0.2%         1.23%         238.10%         1.64%           San Tan Credit Union         \$11,024         \$166         2.70%         0.65%         2.4.10%         27.36%           San Tan Credit Union         \$15,375         353         0.55%         0.64%         12.623%         1.00%           Southwast Inseth Care Credit Union         \$15,375         353         0.57%         2.06%         552.63%         3.05%           Constances Tederal Credit Union         \$15,377         3.84         0.57%         2.06%         552.65%         1.05%           Consta Credit Union         \$26,239         \$528         2.04%         0.03%         40.85%         14.35%           Southeastern Arizona Federal Credit Union         \$33,372         \$162         0.31%         40.85%         14.35%           Markoo Community Federal Credit Union         \$34,372         \$162         0.31%         0.46%         734.40%         3.87%           Banner Federal Credit Union         \$39,907         \$353         0.38%         1.02%         3.87%         1.72%         1.72%         1.72%         1.72%         1.72%         1.72%         1.72%         1.72%         1.72%         1.72%         3.21%													
Rey Federal Credit Union         \$10,003         \$320         4,98%         4,98%         4,98%         98,75%         37,24%           Sun Ta Credit Union         \$15,514         \$19         0.65%         0.24%         152,85%         1.05%           Suntwest Healt Care Credit Union         \$15,514         \$19         0.55%         0.84%         152,85%         1.05%           Bahast Associates Tederal Credit Union         \$16,719         \$323         0.26%         522,85%         1.05%           Contrasterin Arcond Union         \$17,119         \$37.5         0.35%         0.84%         1.05%         0.84%         1.05%           Almanbra Credit Union         \$26,298         1.32%         2.04%         0.83%         40.85%         1.13.5%           Contineation Arcond Union         \$26,298         1.33%         0.33%         0.41%         1.5%         5.6%           Minisol Federal Credit Union         \$37,001         \$150         0.33%         0.48%         1.08%         1.5%         5.80%           Genomino Federal Credit Union         \$38,416         0.30%         0.33%         1.448,55%         2.0%         1.7%         1.7%         5.80%         1.2%         1.2%         1.2%         1.2%         1.7%         1.7%		EM Federal Credit Union	\$7,672		1.31%	0.74%	56.82%	2.88%	0.				
Sain Tan Credit Union         \$11,024         \$166         2.270%         0.65%         24.10%         27.38%           Southwest Health Care Credit Union         \$15,575         \$38         0.37%         2.06%         552.63%         1.00%           Basha' Associates Federal Credit Union         \$15,575         \$38         0.37%         2.06%         552.63%         1.00%           Allambra Credit Union         \$16,434         \$334         0.35%         1.25%         282.29%         1.91%           Contine Credit Union         \$26,32%         \$328         2.04%         0.83%         1.25%         282.29%         1.91%           Southwest Head Credit Union         \$33,070         \$4.00         0.57%         0.05%         0.77%         0.40%         267.50%         0.76%           Banner Federal Credit Union         \$39,907         \$430         0.37%         2.02%         0.97%         52.63%         1.00%         55%           Banner Federal Credit Union         \$513,027         1.41%         0.78%         32.21%         1.72%         1.72%           First America Credit Union         \$151,028         \$340.404         1.16%         1.28%         1.20%         1.28%         1.20%         1.28%         1.20%         1.28%		Prescott Federal Credit Union		\$21	0.52%	1.23%	238.10%						
Winslow Santa Fe Credit Union         \$15,514         \$19         0.55%         0.24%         122,32%         1.00%           Bashar' Associates Federal Credit Union         \$15,575         \$38         0.37%         0.08%         116,00%         4.58%           Bashar' Associates Federal Credit Union         \$18,424         \$33         0.03%         40.85%         1.35%           Cochise Credit Union         \$33,767         \$40         0.17%         0.48%         1.43%         35%           Southeastern Arizona Federal Credit Union         \$33,777         \$40         0.17%         0.44%         78,40%         3.87%           Michave Community Federal Credit Union         \$33,777         \$40         0.17%         0.44%         78,40%         3.87%           Michave Community Federal Credit Union         \$33,907         \$33         0.28%         1.23%         942,17%         1.27%           Banner Federal Credit Union         \$44,415         \$1.254         0.20%         44,433         939,17         1.01%         0.33%         10.26%         1.26%           Piral American Credit Union         \$11,528         \$12,574         0.24%         0.35%         12.27%         5.28%           Portanif Federal Credit Union         \$12,728         \$24,750		Ray Federal Credit Union	\$10,003	\$320	4.96%	4.90%	98.75%	37.94%	3.				
Southwest Health Care Credit Union         \$15,075         \$38         0.37%         2.08%         552.03%         3.93%           All ambra Credit Union         \$17,119         \$75         0.77%         0.08%         116.00%         4.58%           All ambra Credit Union         \$18,434         \$34         0.03%         1.02%         228.22%         1.91%           All ambra Credit Union         \$32,377         \$40         0.03%         0.04%         2.67.50%         0.75%           Southwest Indicate Credit Union         \$33,707         \$40         0.33%         0.01%         0.44%         2.67.50%         0.75%           Mohaw Community Federal Credit Union         \$33,707         0.40%         0.75%         5.01%         0.04%         2.67.50%         0.75%           Genome Federal Credit Union         \$316,908         5.377         0.40%         0.78%         2.01%         1.66%         9.33%         12.02%         1.66%         9.33%         12.02%         1.66%         9.33%         12.02%         1.01%         0.03%         2.26%         1.02%         1.01%         0.03%         2.26%         1.02%         1.07%         1.03%         0.23%         0.21%         1.01%         0.38%         1.02%         1.02%         1.		San Tan Credit Union	\$11,024	\$166	2.70%	0.65%	24.10%	27.36%	1.				
Southwest Health Care Credit Union         \$15,975         \$38         0.37%         2.06%         \$52,63%         3.93%           Bashar Associates Federal Credit Union         \$17,119         \$75         0.77%         0.89%         116.00%         4.58%           Allambra Credit Union         \$26,239         \$328         2.04%         0.03%         40.85%         11.35%           Cochies Credit Union         \$33,177         \$40         0.17%         0.44%         277,50%         0.7%           Southwest Inducation         \$33,177         \$40         0.53%         0.61%         1.43%           Mohave Community Federal Credit Union         \$31,377         \$160         0.53%         0.61%         1.65%           Banner Federal Credit Union         \$37,877         \$138         0.30%         1.34%         448,53%         2.06%           First American Credit Union         \$14,940         \$1.027         1.01%         0.33%         12.07%         1.05%           Paranic Federal Credit Union         \$14,940         \$1.027         1.01%         0.03%         12.7%         5.1%           Tuccon Coll Queble Credit Union         \$14,940         \$1.027         1.01%         0.03%         1.02%         5.02%         0.9%         2.05%		Winslow Santa Fe Credit Union	\$15,514	\$19	0.55%	0.84%	152.63%	1.00%	0.				
Rild Country Federal Credit Union         \$17,119         \$75         0.77%         0.89%         116.00%         4.58%           Basher' Associates Federal Credit Union         \$28,239         \$3228         2.04%         0.83%         40.85%         1.37%           Cochise Credit Union         \$33,377         \$40         0.17%         0.46%         78.40%         3.87%           Mohave Community Federal Credit Union         \$33,377         \$40         0.17%         0.46%         78.40%         3.87%           Mohave Community Federal Credit Union         \$33,977         \$83         0.38%         1.22%         3.26%         3.26%         1.27%         3.26%         1.27%         3.26%		Southwest Health Care Credit Union		\$38	0.37%	2.06%	552.63%	3.93%	0.				
Bashar Associates Federal Credit Union         \$18,434         \$34         \$32         \$22,82,9%         \$1,97%           Anhambar Gredit Union         \$33,767         \$40         0.17%         0.46%         287,50%         0.76%           Southeastern Arizona Federal Credit Union         \$33,767         \$40         0.17%         0.46%         78.40%         3.87%           Mohave Community Federal Credit Union         \$33,767         \$40         0.17%         0.46%         78.40%         3.87%           Mariso Federal Credit Union         \$33,701         \$150         0.33%         0.81%         154.00%         5.65%           Banner Federal Credit Union         \$39,907         \$38         0.33%         1.28%         32.27%         5.17%         5.413%         5.80%           Conconin Federal Credit Union         \$14,44,80         \$12.27         1.11%         8.83%         2.00%         7.07%         54.13%         5.80%           Parandi Federal Credit Union         \$161,202         \$378         0.44%         1.16%         280.94%         3.85%         17.07%           Parandi Federal Credit Union         \$161,202         \$378         0.44%         0.74%         1.75%         1.25%         5.12%         1.16%         280.94%         3.8													
Ahambas Credit Union         \$26,239         \$328         2.04%         0.83%         40.85%         14.35%           Southeastern Arizona Federal Credit Union         \$33,777         \$162         0.81%         0.64%         277.5%         0.75%           Mohave Community Federal Credit Union         \$33,907         \$150         0.63%         0.81%         14.05%         5.65%           Marisol Federal Credit Union         \$33,907         \$130         0.84%         7.8.40%         3.87%           Banner Federal Credit Union         \$50,086         \$375         1.4.6%         0.79%         54.13%         5.80%           Coconion Federal Credit Union         \$161,222         3.244         0.44%         1.16%         2.09%         53.35%         1.24%         3.03%         10.26%         3.03%           Tucson Old Pueblo Credit Union         \$161,628         \$778         0.64%         0.76%         121.72%         5.12%           Landings Credit Union         \$200,996         \$302         0.64%         0.76%         121.72%         5.12%           Landings Credit Union         \$23,4750         \$474         0.37%         0.82%         2.205%         5.12%           Average of Asset Group A         \$71.215         \$228         0.94% </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
Cochise Credit Union         \$33,767         \$40         0.17%         0.46%         287,50%         0.76%           Southeastern Arzona Federal Credit Union         \$33,4372         \$162         0.01%         0.64%         78.40%         3.87%           Mariso Federal Credit Union         \$33,907         \$150         0.53%         0.28%         1.29%         342,17%         1.72%           Banner Federal Credit Union         \$50,068         \$375         1.46%         0.79%         54.13%         5.80%           Cocinio Federal Credit Union         \$84,115         \$1,257         1.46%         0.79%         54.13%         5.80%           Pirat American Credit Union         \$144,480         \$1,027         1.01%         0.83%         12.29%         10.29%           Parandi Federal Credit Union         \$161,202         \$384         0.44%         1.16%         280.44%         3.85%         17.07%           Landings Credit Union         \$161,202         \$384         0.44%         0.78%         81.27%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%         1.85%													
Southeastern Arizona Federal Credit Union         \$3,3,72         \$162         0.81%         0.64%         78.40%         3.87%           Mohave Community Federal Credit Union         \$39,007         \$83         0.38%         1.29%         342.17%         1.72%           Banner Federal Credit Union         \$50,086         \$37,5         1.44%         0.79%         54.13%         5.80%           Coconino Federal Credit Union         \$78,279         \$136         0.30%         1.34%         448.53%         2.06%           Tucson Old Pueblo Credit Union         \$151,202         \$384         0.44%         1.16%         260.94%         3.63%           Tucson Old Pueblo Credit Union         \$151,202         \$384         0.44%         1.16%         260.94%         3.63%           Pyramid Federal Credit Union         \$167,936         \$552         0.44%         0.78%         512.27%         512%           Canyon State Credit Union         \$223,4750         \$474         0.37%         0.82%         220.84%         3.63%           Average of Asset Group A         \$71,215         \$242         0.94%         1.84%         1.84%         1.84%         1.84%         1.84%         1.84%         1.84%         1.84%         1.84%         1.84%         1.84% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
Mohave Community Federal Credit Union         \$37,001         \$160         0.53%         0.41%         154.00%         5.65%           Banner Federal Credit Union         \$50,907         583         0.38%         1.29%         342.17%         1.72%           Banner Federal Credit Union         \$50,686         \$375         1.46%         0.79%         54.13%         5.80%           Pinal County Federal Credit Union         \$84,115         \$1.24         2.10%         1.34%         44.853%         2.06%           Pinal County Federal Credit Union         \$161,202         \$384         0.44%         1.16%         282%         10.26%           Pyramid Federal Credit Union         \$161,202         \$384         0.44%         1.16%         280.94%         3.63%           Pyramid Federal Credit Union         \$161,202         \$384         0.44%         1.16%         280.94%         3.63%           Caryon State Credit Union         \$123,203         \$552         0.44%         0.51%         103.06%         4.40%           American Southwest Credit Union         \$237,450         \$474         0.37%         0.82%         223.02%         1.69%           Average of Asset Group A         \$71,215         \$294         0.94%         1.40%         166.59%													
MariSol Federal Credit Union         \$39,907         \$83         0.38%         1.29%         342.17%         1.72%           Banner Federal Credit Union         \$50,686         \$375         1.46%         0.79%         \$413%         5.80%           Coconino Federal Credit Union         \$78,279         \$136         0.30%         1.34%         446,53%         2.06%           First American Credit Union         \$149,480         \$1,027         1.01%         0.83%         82.28%         10.26%           Tucson Did Pueblo Credit Union         \$161,628         \$778         0.64%         0.79%         \$121,72%         \$12%           Auring Credit Union         \$161,628         \$778         0.64%         0.79%         \$121,72%         \$12%           American Southwest Credit Union         \$200,996         \$392         0.92%         0.91%         \$91,44%         \$47%           Average of Asset Group A         \$71,215         \$204         0.94%         1.86%         \$23,87%         3.48%           Average of Asset Group A         \$71,215         \$294         0.94%         1.40%         \$66,59%         1.60%           Average of Asset Group A         \$225,774         \$1,637         0.84%         1.40%         \$65,59%         1.60%													
Banner Federal Credit Union         \$\$0,086         \$\$75         1.46%         0.79%         54.13%         5.80%           Coconino Federal Credit Union         \$\$4,115         \$\$1,224         2.10%         1.98%         93.38%         17.07%           Pinal County Federal Credit Union         \$\$149,440         \$\$1,027         1.01%         98.38%         17.07%           Pinal County Federal Credit Union         \$\$151,202         \$\$384         0.44%         1.16%         280.94%         3.63%           Pyramid Federal Credit Union         \$161,202         \$\$384         0.44%         1.16%         280.94%         3.63%           Carryon State Credit Union         \$161,7336         \$552         0.49%         0.51%         103.08%         4.09%           Carryon State Credit Union         \$237,450         \$474         0.37%         0.82%         220.68%         2.60%           Deer Valley Credit Union         \$237,450         \$474         0.37%         0.82%         220.85%         3.48%           Average of Asset Group A         \$71.215         \$294         0.94%         1.34%         16.06%           State Group B         \$251 to \$500 million in total assets         \$269,774         \$1.637         0.84%         1.40%         166.59%													
Coconino Federal Credit Union         \$78,279         \$136         0.30%         1.34%         446.53%         2.06%           First American Credit Union         \$149,440         \$1,027         1.01%         0.83%         82.28%         10.26%           Tucson Old Pueblo Credit Union         \$116,102         \$334         0.44%         1.16%         82.28%         10.26%           Landings Credit Union         \$116,228         \$378         0.44%         0.78%         121.72%         \$12%           Canyon State Credit Union         \$116,228         \$378         0.44%         0.78%         121.72%         \$12%           American Southwest Credit Union         \$200,996         \$332         0.82%         0.91%         99.14%         \$4.06%           Average of Asset Group A         \$20,7450         \$474         0.37%         0.82%         220.65%         \$200.95%         \$232.75%         3.48%           Average of Asset Group A         \$71,215         \$294         0.34%         1.84%         187.69%         6.09%           Average of Asset Group A         \$71,215         \$294         0.34%         1.84%         187.69%         1.60%           First Credit Union         \$382,720         \$5553         0.22%         0.71%         <													
First American Credit Union         \$84,115         \$1,254         2.10%         1.96%         93.38%         17.07%           Pinal County Federal Credit Union         \$161,202         \$334         0.44%         1.16%         280.94%         3.63%           Pyramid Federal Credit Union         \$161,202         \$334         0.44%         1.17%         280.94%         3.63%           Pyramid Federal Credit Union         \$161,202         \$334         0.44%         1.17%         280.94%         3.63%           Campon State Credit Union         \$167,338         \$552         0.49%         0.51%         103.08%         4.09%           Campon State Credit Union         \$220,959         \$474         0.37%         0.82%         220.68%         2.60%           American Southwest Credit Union         \$237,450         \$622         0.38%         0.88%         23.87%         3.48%           Average of Asset Group A         \$71.215         \$294         0.94%         1.34%         187.69%         16.06%           Sturest Federal Credit Union         \$259,774         \$1,637         0.84%         1.40%         166.59%         16.06%           Sturest Federal Credit Union         \$461,149         \$2.68         0.22%         0.77%         321.88%		Banner Federal Credit Union	\$60,686	\$375	1.46%	0.79%	54.13%	5.80%	0				
Pinal County Federal Credit Union         \$140,480         \$1027         1.01%         0.83%         B2.28%         10.26%           Pyramid Federal Credit Union         \$161,222         \$334         0.44%         1.16%         280,34%         3.63%           Pyramid Federal Credit Union         \$161,228         \$778         0.64%         0.78%         121,72%         5.12%           Canyon State Credit Union         \$200,996         \$3932         0.22%         0.91%         19,14%         5.47%           American Southwest Credit Union         \$233,4750         \$474         0.37%         0.22%         220,66%         2.60%           Aero Federal Credit Union         \$237,450         \$474         0.37%         0.22%         220,66%         2.36%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187.69%         6.39%           sset Group B         \$\$251 to \$500 million in total assets         \$\$259,774         \$1,637         0.84%         1.40%         166.59%         16.06%           Fiel Credit Union         \$\$259,774         \$1,637         0.84%         1.29%         158,97%         11.01%           Fiel Credit Union         \$\$241,699         \$1,637         0.84%         1.40%		Coconino Federal Credit Union	\$78,279	\$136	0.30%	1.34%	448.53%	2.06%	0				
Tucson Old Pueblo Credit Union         \$151,202         \$384         0.44%         1.16%         260,44%         3.63%           Pyrmid Federal Credit Union         \$161,282         \$78         0.64%         0.78%         121,22%         5.12%           Landings Credit Union         \$167,396         \$552         0.49%         0.51%         103,08%         4.09%           Caryon State Credit Union         \$223,750         \$474         0.37%         0.82%         220,68%         2.60%           Deer Valley Credit Union         \$237,450         \$520         0.38%         0.88%         23.37%         3.48%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187.69%         6.39%           sset Group B - \$251 to \$500 million in total assets         \$21,25%         1.69%         1.60%         1.60%           Tucson Foderal Credit Union         \$362,720         \$553         0.22%         0.71%         321,88%         1.10%           First Credit Union         \$461,649         \$2,688         0.81%         1.29%         18.89%         1.35%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.05%         51.113%         1.27%           Average of		First American Credit Union	\$84,115	\$1,254	2.10%	1.96%	93.38%	17.07%	1.				
Tucson Old Pueblo Credit Union         \$161,202         \$384         0.44%         1.16%         260,94%         3.63%           Pyrmid Federal Credit Union         \$161,282         \$778         0.64%         0.78%         121,27%         5.12%           Landings Credit Union         \$167,398         \$552         0.49%         0.51%         103,08%         4.09%           Carryon State Credit Union         \$223,750         \$522         0.38%         0.82%         220,68%         2.60%           Deer Valley Credit Union         \$237,450         \$520         0.38%         0.83%         23.37%         3.48%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187,69%         6.39%           sset Group B - \$251 to \$500 million in total assets         \$21,25%         7.4         \$1,637         0.84%         1.40%         166,59%         1.60%           Tucson Foderal Credit Union         \$362,720         \$553         0.22%         0.71%         \$21,88%         1.10%         14.39%         1.43%         1.85%           Tucson Foderal Credit Union         \$461,649         \$2,688         0.81%         1.23%         1.85%         1.10%         226,19%         3.27%           Average of Asset		Pinal County Federal Credit Union	\$149,480		1.01%	0.83%	82.28%	10.26%	0				
Pyramid Federal Credit Union         \$161,628         \$778         0.64%         0.78%         121,72%         5.12%           Canyon State Credit Union         \$167,386         \$552         0.94%         0.51%         103,08%         4.99%           Canyon State Credit Union         \$220,996         \$332         0.92%         0.91%         99,14%         5.47%           American Southwest Credit Union         \$223,450         \$620         0.38%         0.88%         23.87%         3.48%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187.69%         6.39%           sset Group B         \$255,774         \$1,637         0.84%         1.40%         166.59%         16.06%           Switkest Federal Credit Union         \$259,774         \$1,637         0.84%         1.40%         166.59%         1.60%           First Credit Union         \$268,720         \$553         0.22%         0.71%         221,88%         1.85%           Tucson Federal Credit Union         \$268,80         0.81%         1.29%         158,97%         11.01%           First Credit Union         \$440,696         \$2,370         0.69%         1.05%         32,7%           Average of Asset Group B         <													
Landings Credit Union         \$167.936         \$552         0.49%         0.51%         103.08%         4.09%           Carryon State Credit Union         \$200.996         \$332         0.92%         0.91%         99.14%         5.47%           American Southwest Credit Union         \$234,750         \$474         0.37%         0.82%         220.68%         2.60%           Deer Valley Credit Union         \$234,750         \$474         0.37%         0.82%         223.87%         3.48%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187.69%         6.39%           sset Group B - \$251 to \$500 million in total assets         \$167,7215         \$294         0.94%         1.40%         166.59%         16.06%           SunWest Federal Credit Union         \$259,774         \$1.637         0.84%         1.40%         166.59%         1.60%           First Credit Union         \$259,774         \$1.637         0.84%         1.40%         166.59%         1.60%           First Credit Union         \$259,774         \$1.637         0.84%         1.29%         158.97%         11.01%           First Credit Union         \$259,774         \$1.637         0.84%         1.09%         2.27%													
Canyon State Credit Union         \$200.996         \$932         0.92%         0.91%         99.14%         5.47%           American Southwest Credit Union         \$234,750         \$474         0.37%         0.82%         220.68%         2.60%           Aero Federal Credit Union         \$234,750         \$620         0.38%         0.88%         223.87%         3.48%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187.69%         6.39%           sset Group B - \$251 to \$500 million in total assets         \$71,215         \$294         0.94%         1.40%         166.59%         16.06%           SunWest Federal Credit Union         \$259,774         \$1,637         0.84%         1.40%         166.59%         16.06%           SunWest Federal Credit Union         \$46,494         \$2,688         0.81%         1.29%         156.97%         1.10%           Arizona Gentral Credit Union         \$46,494         \$2,688         0.81%         1.29%         156.97%         1.01%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.10%         226.19%         8.98%           seet Group C - \$501 million in total assets         \$496,996         \$2,370         0.69%         0.44% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
American Southwest Credit Union         \$234,750         \$474         0.37%         0.82%         220.68%         2.60%           Deer Valley Credit Union         \$237,450         \$620         0.39%         0.87%         223.87%         3.48%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187.69%         6.39%           sset Group B         \$\$251 to \$500 million in total assets         \$2551 to \$500 million in total assets         \$2553         0.24%         1.40%         166.59%         16.06%           SumWast Federal Credit Union         \$259,774         \$1.637         0.84%         1.40%         166.59%         1.60%           Sumwast Federal Credit Union         \$259,774         \$1.637         0.84%         1.40%         166.59%         1.60%           Sumwast Federal Credit Union         \$362,720         \$553         0.22%         0.71%         321.88%         1.85%           Arcona Central Credit Union         \$473,317         \$1.060         0.32%         1.05%         151.43%         12.7%           Average of Asset Group B         \$410,891         \$1.662         0.58%         1.05%         224.82%         2.89%           Sett Group C         \$550,249         \$1.390         0.44%													
Deer Valley Credit Union         \$237,450         \$620         0.38%         0.88%         233,87%         3.48%           Aero Federal Credit Union         \$244,266         \$430         0.30%         0.67%         223.02%         1.69%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187.69%         6.39%           sset Group B - \$251 to \$500 million in total assets         \$259,774         \$1,637         0.84%         1.40%         166.69%         16.06%           SumWest Federal Credit Union         \$269,774         \$1,637         0.84%         1.40%         166.69%         16.06%           Arizona Central Credit Union         \$269,774         \$1,637         0.84%         1.40%         166.69%         11.01%           First Credit Union         \$268,700         \$22,370         0.69%         12.7%         321.88%         3.27%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.10%         226.19%         8.98%           sset Group C         \$550,716         \$1,600         0.32%         1.06%         322.08%         3.27%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.05%         151.43%			1										
Aero Federal Credit Union         \$244,266         \$430         0.30%         0.67%         223.02%         1.69%           Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187.69%         6.39%           sset Group B         • \$251 to \$500 million in total assets         \$259,774         \$1,637         0.84%         1.40%         166.59%         16.06%           SunWest Federal Credit Union         \$362,720         \$553         0.22%         0.71%         321.88%         1.85%           Tucson Federal Credit Union         \$362,720         \$553         0.22%         0.71%         321.88%         1.85%           First Credit Union         \$440,649         \$2.688         0.81%         1.29%         158.97%         11.01%           Arizona Central Credit Union         \$440,891         \$1.662         0.58%         1.05%         332.08%         32.7%           Average of Asset Group B         \$410,891         \$1.662         0.58%         1.00%         \$24.82%         2.89%           Sett Group C         \$501 million to \$1 billion in total assets         \$694,913         \$427         0.08%         0.40%         \$14.75%         1.62%           Average of Asset Group C         \$617,581         \$909 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>													
Average of Asset Group A         \$71,215         \$294         0.94%         1.34%         187,69%         6.39%           asset Group B         \$\$259,774         \$1,637         0.84%         1.40%         166.59%         16.06%           SunWest Federal Credit Union         \$362,720         \$553         0.22%         0.71%         321.88%         1.85%           SunWest Federal Credit Union         \$362,720         \$553         0.22%         0.71%         321.88%         1.85%           Arizon Cederal Credit Union         \$461,649         \$2,688         0.81%         1.29%         158.97%         11.01%           Arizona Central Credit Union         \$473,317         \$1,060         0.32%         1.06%         332.08%         3.27%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.10%         226.19%         8.98%           ssset Group C - \$501 million to \$1 billion in total assets         Fina Federal Credit Union         \$540,249         \$1,390         0.44%         1.04%         234.82%         2.89%           Average of Asset Group C         \$617,581         \$909         0.26%         0.72%         374.79%         2.26%           ssset Group D - \$1 billion and over in total assets         \$1,061,111         \$1,792		Deer Valley Credit Union	\$237,450	\$620	0.38%	0.88%	233.87%	3.48%	0.				
sset Group B - \$251 to \$500 million in total assets         \$259,774         \$1,637         0.84%         1.40%         166.59%         16.06%           SunWest Federal Credit Union         \$259,774         \$1,637         0.84%         1.40%         166.59%         16.06%           Tucson Federal Credit Union         \$362,720         \$553         0.22%         0.71%         321.88%         1.85%           Arizona Central Credit Union         \$461,649         \$2,688         0.81%         1.29%         158.97%         11.01%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.05%         151.43%         12.73%           sset Group C - \$501 million to \$1 billion in total assets         \$440,896         \$2.370         0.69%         1.05%         151.43%         12.73%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.10%         226.19%         8.98%           sset Group C - \$501 million to tal assets         \$400,996         \$2.370         0.44%         1.04%         234.82%         2.89%           Average of Asset Group C         \$617,581         \$909         0.26%         0.72%         374.79%         2.26%           sset Group D - \$1 billion and over in total assets         \$1,158,427		Aero Federal Credit Union	\$244,266	\$430	0.30%	0.67%	223.02%	1.69%	0.				
A.E.A. Federal Credit Union       \$259,774       \$1,637       0.84%       1.40%       166.59%       16.06%         SunWest Federal Credit Union       \$362,720       \$553       0.22%       0.71%       321.88%       1.85%         Tucson Federal Credit Union       \$461,649       \$2,688       0.81%       1.29%       158.97%       11.01%         Arizona Central Credit Union       \$473,317       \$1,060       0.32%       1.06%       332.08%       3.27%         Average of Asset Group B       \$410,891       \$1,662       0.58%       1.10%       226.19%       8.98%         sset Group C - \$501 million to \$1 billion in total assets       \$410,891       \$1,662       0.58%       1.00%       514.75%       1.62%         Average of Asset Group C       \$540,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Seet Group D - \$1 billion and over in total assets       \$694,913       \$427       0.08%       0.40%       514.75%       1.62%         seet Group D - \$1 billion and over in total assets       \$617,581       \$909       0.26%       0.72%       374.79%       2.26%         seet Group D - \$1 billion and over in total assets       \$1,061,111       \$1,792       0.19%       0.45%       234.54%       1.79%		Average of Asset Group A	\$71,215	\$294	0.94%	1.34%	187.69%	6.39%	0.				
SunWest Federal Credit Union         \$362,720         \$553         0.22%         0.71%         321.88%         1.85%           Tucson Federal Credit Union         \$461,649         \$2,688         0.81%         1.29%         158.97%         11.01%           First Credit Union         \$461,649         \$2,688         0.81%         1.29%         158.97%         11.01%           Arizona Central Credit Union         \$496,996         \$2,370         0.69%         1.05%         151.43%         12.73%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.10%         226.19%         8.98%           sset Group C - \$501 million to \$1 billion in total assets         \$410,891         \$1,662         0.58%         1.04%         234.82%         2.89%           Average of Asset Group C         \$540,249         \$1,390         0.44%         1.04%         234.82%         2.89%           Average of Asset Group C         \$617,581         \$909         0.26%         0.72%         374.79%         2.26%           sset Group D - \$1 billion and over in total assets         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.9%           Mughes Federal Credit Union         \$1,061,111         \$1,792         0.19%	sset Group	B - \$251 to \$500 million in total assets											
SunWest Federal Credit Union         \$362,720         \$553         0.22%         0.71%         321.88%         1.85%           Tucson Federal Credit Union         \$461,649         \$2,688         0.81%         1.29%         158.97%         11.01%           First Credit Union         \$473,317         \$1,060         0.32%         1.06%         332.08%         3.27%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.10%         226.19%         8.98%           sset Group C - \$501 million to \$1 billion in total assets         \$410,891         \$1,662         0.58%         1.04%         234.82%         2.89%           Average of Asset Group C         \$540,249         \$1,390         0.44%         1.04%         234.82%         2.89%           Average of Asset Group C         \$694,913         \$427         0.08%         0.40%         514.75%         1.62%           Average of Asset Group C         \$617,581         \$909         0.26%         0.72%         374.79%         2.26%           sset Group D - \$1 billion and over in total assets         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Arizona Federal Credit Union         \$1,061,111         \$1,792         0.19%		A.E.A. Federal Credit Union	\$259,774	\$1,637	0.84%	1.40%	166.59%	16.06%	0.				
Tucson Federal Credit Union First Credit Union Arizona Central Credit Union         \$461,649 \$473,317         \$2,688 \$1,060         0.81% 0.32%         1.29% 1.06%         158,97% 332,08%         11.01% 3.27%           Average of Asset Group B         \$410,891         \$1,662         0.58%         1.10%         226.19%         8.98%           sset Group C - \$501 million to \$1 billion in total assets         \$440,891         \$1,662         0.58%         1.04%         234.82%         2.89%           Average of Asset Group C - \$501 million to \$1 billion in total assets         \$440,891         \$427         0.08%         1.04%         234.82%         2.89%           Average of Asset Group C         \$540,249         \$1,390         0.44%         1.04%         234.82%         2.89%           Average of Asset Group C         \$6617,581         \$909         0.26%         0.72%         374.79%         2.26%           sset Group D - \$1 billion and over in total assets         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Hughes Federal Credit Union Yanzage West Credit Union OneAZ Credit Union Desert Financial Federal Credit Union         \$1,061,111         \$1,79%         0.48%         1.60%         331.20%         4.63%           Arizona Federal Credit Union OneAZ Credit Union         \$1,967,1         \$8,604<													
First Credit Union       \$473,317       \$1,060       0.32%       1.06%       332.08%       3.27%         Arizona Central Credit Union       \$496,996       \$2,370       0.69%       1.05%       151.43%       12.73%         Average of Asset Group B       \$410,891       \$1,662       0.58%       1.10%       226.19%       8.98%         sset Group C - \$501 million to \$1 billion in total assets       \$40,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Average of Asset Group C       \$540,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Average of Asset Group C       \$540,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Average of Asset Group C       \$617,581       \$909       0.26%       0.72%       374.79%       2.26%         sset Group D - \$1 billion and over in total assets       \$1,061,111       \$1,792       0.19%       0.45%       234.54%       1.79%         Vartage West Credit Union       \$1,620,566       \$1,457       0.19%       0.45%       234.54%       1.79%         Vartage West Credit Union       \$1,520,266       \$1,457       0.19%       0.45%       234.54%       1.79%         Vartage West Credit Union       \$			1										
Arizona Central Credit Union       \$496,996       \$2,370       0.69%       1.05%       151.43%       12.73%         Average of Asset Group B       \$410,891       \$1,662       0.58%       1.10%       226.19%       8.98%         sset Group C - \$501 million to \$1 billion in total assets         Pima Federal Credit Union Credit Union West       \$540,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Average of Asset Group C       \$540,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Average of Asset Group C       \$540,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Average of Asset Group C       \$694,913       \$427       0.08%       0.40%       514.75%       1.62%         sset Group D - \$1 billion and over in total assets       \$691,581       \$909       0.26%       0.72%       374.79%       2.26%         sset Group D - \$1 billion and over in total assets       \$1,061,111       \$1,792       0.19%       0.45%       234.54%       1.79%         Hughes Federal Credit Union       \$1,062,0566       \$1,457       0.19%       0.45%       234.54%       1.79%         Vantage West Credit Union       \$1,620,566       \$1,457       0.19%       0.99%													
Average of Asset Group B       \$410,891       \$1,662       0.58%       1.10%       226.19%       8.98%         sset Group C - \$501 million to \$1 billion in total assets         Pima Federal Credit Union Credit Union West       \$540,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Average of Asset Group C       \$540,249       \$1,390       0.44%       1.04%       234.82%       2.89%         Average of Asset Group C       \$694,913       \$427       0.08%       0.40%       514.75%       1.62%         Average of Asset Group C       \$617,581       \$909       0.26%       0.72%       374.79%       2.26%         sset Group D - \$1 billion and over in total assets       \$1,061,111       \$1,792       0.19%       0.45%       234.54%       1.79%         Hughes Federal Credit Union Arizona Federal Credit Union S1,620,566       \$1,457       0.19%       0.45%       234.54%       1.79%         Vantage West Credit Union OneAZ Credit Union Desert Financial Federal Credit Union       \$1,916,671       \$8,604       0.62%       0.93%       151.35%       5.01%         Action Desert Financial Federal Credit Union       \$4,518,164       \$5,266       0.27%       0.84%       309.00%       1.73%													
sset Group C - \$501 million to \$1 billion in total assets           Pima Federal Credit Union Credit Union West         \$540,249 \$694,913         \$1,390 \$427         0.44% 0.80%         1.04% 0.40%         234.82% 514.75%         2.89% 1.62%           Average of Asset Group C         \$617,581         \$909         0.26%         0.72%         374.79%         2.26%           sset Group D - \$1 billion and over in total assets         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Hughes Federal Credit Union Arizona Federal Credit Union OneAZ Credit Union S1,916,671         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Vantage West Credit Union S1,920,566         \$1,457         0.19%         0.45%         234.54%         1.79%           Vantage West Credit Union S1,920,566         \$1,457         0.19%         0.45%         234.54%         1.79%           Desert Financial Federal Credit Union S4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%													
Pima Federal Credit Union Credit Union West         \$540,249 \$694,913         \$1,390 \$427         0.44% 0.08%         1.04% 0.40%         234.82% 514.75%         2.89% 1.62%           Average of Asset Group C         \$617,581         \$909         0.26%         0.72%         374.79%         2.26%           sset Group D - \$1 billion and over in total assets         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Hughes Federal Credit Union Arizona Federal Credit Union Arizona Federal Credit Union S1,158,427         \$4,497         0.48%         1.60%         331.20%         4.63%           Vantage West Credit Union OneAZ Credit Union Besert Financial Federal Credit Union         \$1,916,671         \$8,604         0.62%         0.93%         151.35%         5.01%           Jone AZ Credit Union Besert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%		Average of Asset Group B	\$410,891	\$1,662	0.58%	1.10%	226.19%	8.98%	0				
Credit Union West         \$694,913         \$427         0.08%         0.40%         514.75%         1.62%           Average of Asset Group C         \$617,581         \$909         0.26%         0.72%         374.79%         2.26%           sset Group D - \$1 billion and over in total assets         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Hughes Federal Credit Union         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Arizona Federal Credit Union         \$1,062,0566         \$1,457         0.19%         0.99%         505.77%         0.62%           Vantage West Credit Union         \$1,916,671         \$8,604         0.62%         0.93%         151.35%         5.01%           OneAZ Credit Union         \$2,064,462         \$5,421         0.37%         0.90%         244.64%         3.47%           Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%	sset Group	C - \$501 million to \$1 billion in total assets											
Credit Union West         \$694,913         \$427         0.08%         0.40%         514.75%         1.62%           Average of Asset Group C         \$617,581         \$909         0.26%         0.72%         374.79%         2.26%           ssset Group D - \$1 billion and over in total assets         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Hughes Federal Credit Union         \$1,061,111         \$1,792         0.19%         0.45%         234.54%         1.79%           Arizona Federal Credit Union         \$1,062,0566         \$1,457         0.19%         0.99%         505.77%         0.62%           Vantage West Credit Union         \$1,916,671         \$8,604         0.62%         0.93%         151.35%         5.01%           OneAZ Credit Union         \$2,064.462         \$5,421         0.37%         0.90%         244.64%         3.47%           Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%		Pima Federal Credit Union	\$540.249	\$1,390	0.44%	1.04%	234.82%	2.89%	0.				
Sisset Group D         - \$1 billion and over in total assets           TruWest Credit Union Hughes Federal Credit Union Arizona Federal Credit Union Union Vantage West Credit Union Desert Financial Federal Credit Union         \$1,061,111 \$1,792         \$1,792         0.19%         0.45%         234.54%         1.79%           Vantage West Credit Union Vantage West Credit Union Desert Financial Federal Credit Union         \$1,620,566         \$1,457         0.19%         0.99%         505.77%         0.62%           OneAZ         Credit Union         \$1,916,671         \$8,604         0.62%         0.93%         151.35%         5.01%           Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%													
TruWest Credit Union\$1,061,111\$1,7920.19%0.45%234.54%1.79%Hughes Federal Credit Union\$1,158,427\$4,4970.48%1.60%331.20%4.63%Arizona Federal Credit Union\$1,620,566\$1,4570.19%0.99%505.77%0.62%Vantage West Credit Union\$1,916,671\$8,6040.62%0.93%151.35%5.01%OneAZ Credit Union\$2,064,462\$5,4210.37%0.90%244.64%3.47%Desert Financial Federal Credit Union\$4,518,164\$5,2660.27%0.84%309.00%1.73%		Average of Asset Group C	\$617,581	\$909	0.26%	0.72%	374.79%	2.26%	0.				
Hughes Federal Credit Union         \$1,158,427         \$4,497         0.48%         1.60%         331.20%         4.63%           Arizona Federal Credit Union         \$1,620,566         \$1,457         0.19%         0.99%         505.77%         0.62%           Vantage West Credit Union         \$1,916,671         \$8,604         0.62%         0.93%         151.35%         5.01%           OneAZ Credit Union         \$2,064,462         \$5,421         0.37%         0.90%         244.64%         3.47%           Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%	sset Group	D - \$1 billion and over in total assets											
Hughes Federal Credit Union         \$1,158,427         \$4,497         0.48%         1.60%         331.20%         4.63%           Arizona Federal Credit Union         \$1,620,566         \$1,457         0.19%         0.99%         505.77%         0.62%           Vantage West Credit Union         \$1,916,671         \$8,604         0.62%         0.93%         151.35%         5.01%           OneAZ Credit Union         \$2,064,462         \$5,421         0.37%         0.90%         244.64%         3.47%           Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%		TruWest Credit Union	\$1.061.111	\$1,792	0.19%	0.45%	234.54%	1.79%	0.				
Arizona Federal Credit Union         \$1,620,566         \$1,457         0.19%         0.99%         505.77%         0.62%           Vantage West Credit Union         \$1,916,671         \$8,604         0.62%         0.93%         151.35%         5.01%           OneAZ Credit Union         \$2,064,462         \$5,421         0.37%         0.90%         244.64%         3.47%           Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%													
Vantage West Credit Union         \$1,916,671         \$8,604         0.62%         0.93%         151.35%         5.01%           OneAZ Credit Union         \$2,064,462         \$5,421         0.37%         0.90%         244.64%         3.47%           Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%			1 7 7										
OneAZ         Credit Union         \$2,064,462         \$5,421         0.37%         0.90%         244.64%         3.47%           Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%													
Desert Financial Federal Credit Union         \$4,518,164         \$5,266         0.27%         0.84%         309.00%         1.73%													
		Desert Financial Federal Credit Union	\$4,518,164	\$5,266	0.27%	0.84%	309.00%	1.73%	0.				
Average of Asset Group D \$2,056,567 \$4,506 0.35% 0.95% 296.08% 2.88%		Average of Asset Group D	\$2,056,567	\$4,506	0.35%	0.95%	296.08%	2.88%	0				

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

#### Net Worth

#### March 31, 2018

#### Run Date: May 29, 2018

				As of	Date		1
			Total Net Worth	Net Worth/	Net Worth Growth (Decline) -	Total Delinguent	Classified Asset
<u> </u>		Total Assets (\$000)	(\$000)	Assets (%)	YTD (%)	Lns/ Net Worth (%)	Net Worth (%)
Region	Institution Name					ļ	
Asset Group	p A - \$50 to \$250 million in total assets						
	JACL Credit Union	\$539	\$95	17.63%	0.00%	0.00%	4.21
	APC Employees Federal Credit Union	\$1,451	\$316	21.78%	7.74%	2.53%	3.16
	Winslow School Employees Federal Credit Union	\$4,524	\$679	15.01%	6.59%	0.00%	
	Shamrock Foods Federal Credit Union	\$5,589	\$483	8.64%	(4.91%)	10.35%	
	U-Haul Federal Credit Union	\$6,582	\$708	10.76%	6.31%	5.23%	28.67
	EM Federal Credit Union	\$7,672	\$1,503	19.59%	1.34%	2.93%	
	Prescott Federal Credit Union	\$8,741	\$1,091	12.48%	1.47%	1.92%	
	Ray Federal Credit Union	\$10,003	\$799	7.99%	4.05%	40.05%	
	San Tan Credit Union	\$11,024	\$712	6.46%	8.61%	23.31%	
	Winslow Santa Fe Credit Union	\$15,514	\$1,869	12.05%	1.50%	1.02%	
	Southwest Health Care Credit Union	\$15,975	\$1,264	7.91%	2.23%	3.01%	
	RIM Country Federal Credit Union	\$17,119	\$1,713	10.01%	5.92%	4.38%	
	Bashas' Associates Federal Credit Union	\$18,434	\$1,680	9.11%	0.48%	2.02%	
	Alhambra Credit Union	\$26,239	\$2,305	8.78%	1.74%	14.23%	
	Cochise Credit Union	\$33,767	\$5,158	15.28%	10.34%	0.78%	
	Southeastern Arizona Federal Credit Union Mohave Community Federal Credit Union	\$34,372 \$37,001	\$4,061 \$2,884	11.81% 7.79%	2.28% 1.95%	3.99% 5.20%	
	MariSol Federal Credit Union Banner Federal Credit Union	\$39,907 \$60,686	\$4,538 \$6,409	11.37% 10.56%	0.97% 4.23%	1.83% 5.85%	
	Coconino Federal Credit Union	\$60,686 \$78,279	\$6,964	8.90%	4.23% (5.94%)	5.85%	
	First American Credit Union	\$84.115	\$6,904	7.79%	(22.21%)	19.15%	
	Pinal County Federal Credit Union	\$149,480	\$0,550	7.13%	(22.21%) 17.70%	9.63%	
	Tucson Old Pueblo Credit Union	\$149,480	\$10,665	7.04%	10.96%	3.61%	
	Pyramid Federal Credit Union	\$161,628	\$15,337	9.49%	20.31%	5.07%	
	Landings Credit Union	\$167,936	\$13,828	8.23%	9.81%	3.99%	
	Canyon State Credit Union	\$200,996	\$17,843	8.88%	(0.13%)	5.22%	
	American Southwest Credit Union	\$234,750	\$20,420	8.70%	8.56%	2.32%	
	Deer Valley Credit Union	\$237,450	\$20,420	8.79%	7.62%	2.32%	
	Aero Federal Credit Union	\$237,430	\$33,039	13.53%	4.09%	1.30%	
	Average of Asset Group A	\$71,215	\$6,705	10.81%	3.92%	6.34%	7.93
Asset Group	p B - \$251 to \$500 million in total assets						
	A.E.A. Federal Credit Union	\$259,774	\$21,105	8.12%	23.24%	7.76%	12.92
	SunWest Federal Credit Union	\$362,720	\$46,074	12.70%	4.18%	1.20%	
	Tucson Federal Credit Union	\$461.649	\$40,074	9.01%	7.85%	6.46%	
	First Credit Union	\$473,317	\$40,064	8.46%	7.10%	2.65%	
	Arizona Central Credit Union	\$496,996	\$39,846	8.02%	2.10%	5.95%	9.01
	Average of Asset Group B	\$410,891	\$37,738	9.26%	8.89%	4.80%	8.97
sset Group	p C - \$501 million to \$1 billion in total assets						
	Pima Federal Credit Union	\$540.249	\$56.713	10.50%	11.03%	2.45%	5.76
	Credit Union West	\$694,913	\$75,198	10.82%	6.90%	0.57%	
	Average of Asset Group C	\$617,581	\$65,956	10.66%	8.97%	1.51%	4.34
sset Group	p D - \$1 billion and over in total assets						
	TruWest Credit Union	\$1,061,111	\$108,288	10.21%	7.42%	1.65%	3.88
	Hughes Federal Credit Union	\$1,158,427	\$110,443	9.53%	4.66%	4.07%	
	Arizona Federal Credit Union	\$1,620,566	\$249,652	15.41%	9.24%	0.58%	
	Vantage West Credit Union	\$1,916,671	\$222,403	11.60%	7.52%	3.87%	
	OneAZ Credit Union	\$2,064,462	\$212,165	10.28%	9.31%	2.56%	
	Desert Financial Federal Credit Union	\$4,518,164	\$571,356	12.65%	13.70%	0.92%	
	Average of Asset Group D	\$2.056.567	\$245,718	11.61%	8.64%	2.28%	5.88

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 (\$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.
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.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
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.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
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.
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.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

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.
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.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
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 net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total 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.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
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.