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Credit Union Index

AN ANALYSIS OF ARIZONA CREDIT UNIONS





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

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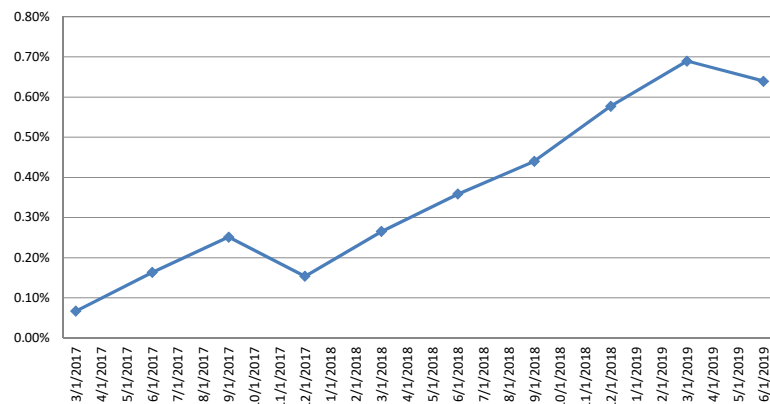
ASSET SIZE DEFINITION

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

Performance Analysis

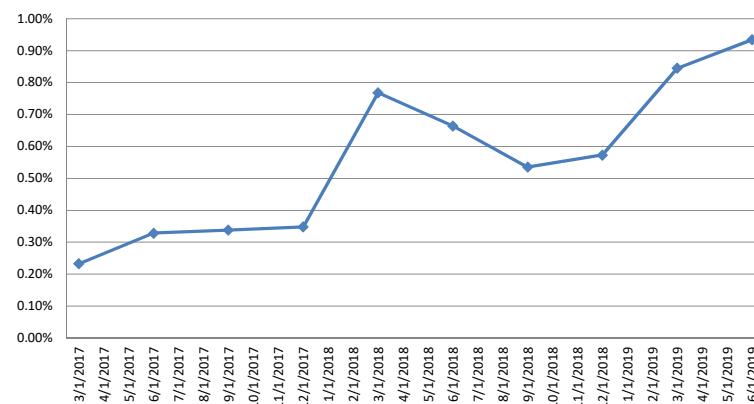
Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



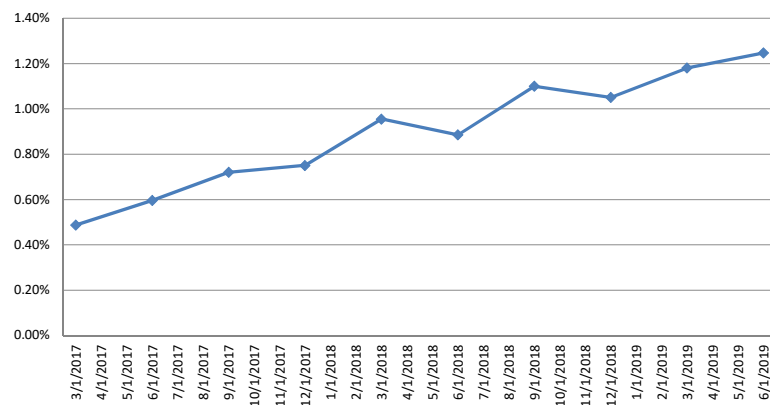
Return on Avg Assets	0.07%	0.16%	0.25%	0.15%	0.27%	0.36%	0.44%	0.58%	0.69%	0.64%
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Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



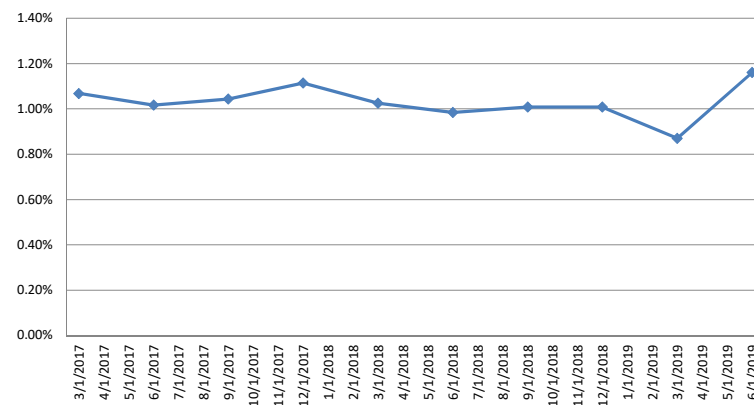
Return on Avg Assets	0.23%	0.33%	0.34%	0.35%	0.77%	0.66%	0.54%	0.57%	0.85%	0.93%
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Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Return on Avg Assets	0.49%	0.60%	0.72%	0.75%	0.96%	0.89%	1.10%	1.05%	1.18%	1.25%
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Asset Group D - \$1 billion and over in Total Assets
Year-to-Date



Return on Avg Assets	1.07%	1.02%	1.04%	1.11%	1.03%	0.98%	1.01%	1.01%	0.87%	1.16%
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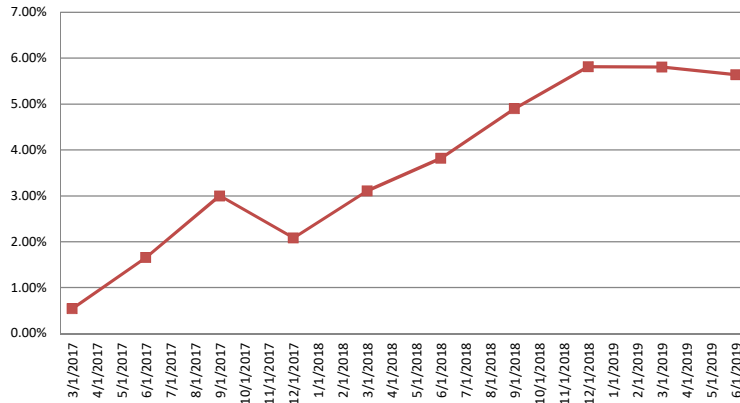
Source: SNL Financial

NA = data was not available.

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

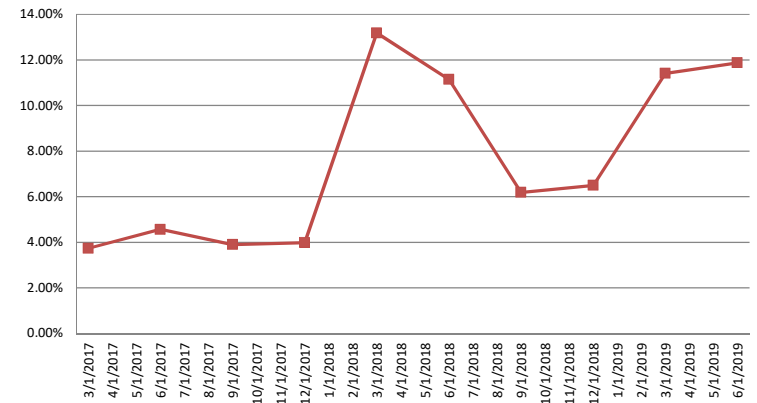
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



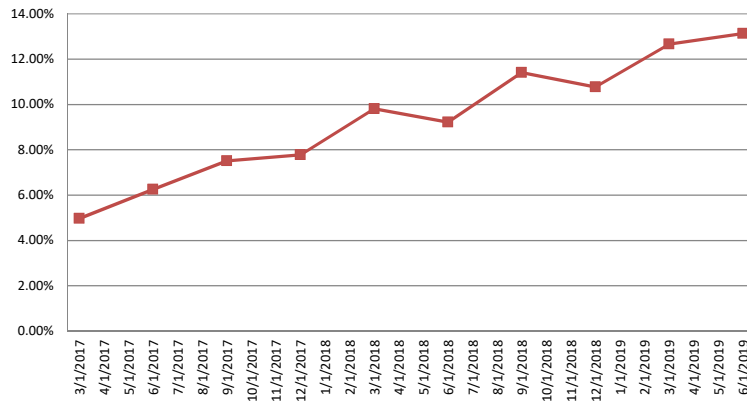
Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	0.54%	1.66%	3.00%	2.08%	3.11%	3.82%	4.90%	5.82%	5.81%	5.64%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



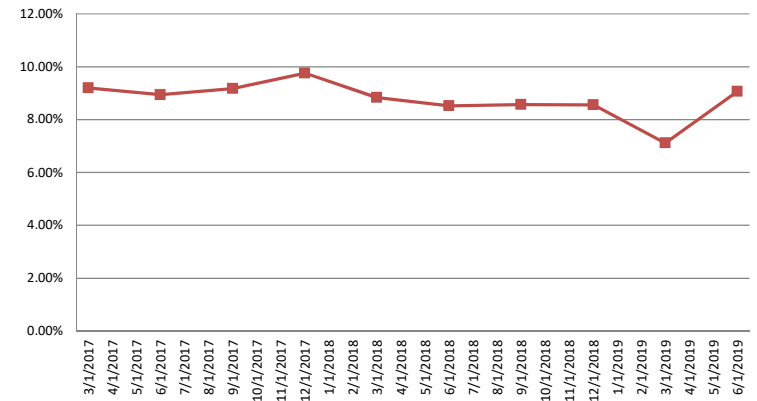
Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	3.74%	4.57%	3.90%	3.99%	13.18%	11.14%	6.19%	6.49%	11.41%	11.87%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	4.97%	6.25%	7.52%	7.79%	9.81%	9.23%	11.41%	10.78%	12.67%	13.13%

Asset Group D - \$1 billion and over in Total Assets
Year-to-Date



Return on Avg Net Worth	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	9.20%	8.94%	9.17%	9.76%	8.84%	8.52%	8.57%	8.56%	7.11%	9.06%

Source: SNL Financial

NA = data was not available.

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Performance Analysis

June 30, 2019

Run Date: August 9, 2019

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	JACL Credit Union	\$488	(\$3)	(2.36%)	(14.81%)	200.00%	NA	(\$5)	(1.93%)	(12.20%)	183.33%	NA
	APC Employees Federal Credit Union	\$1,547	\$7	1.84%	7.95%	53.33%	\$0	\$15	2.00%	8.62%	51.61%	\$0
	Winslow School Employees Federal Credit Union	\$4,560	\$17	1.51%	9.13%	72.22%	\$48	\$39	1.74%	10.60%	69.52%	\$43
	Shamrock Foods Federal Credit Union	\$5,206	(\$25)	(1.89%)	(22.83%)	108.57%	\$53	(\$48)	(1.80%)	(21.33%)	115.38%	\$57
	U-Haul Federal Credit Union	\$6,319	\$33	2.08%	15.21%	75.00%	\$32	\$65	2.07%	15.26%	75.91%	\$34
	EM Federal Credit Union	\$7,988	\$10	0.50%	2.64%	80.30%	\$46	\$11	0.28%	1.45%	87.02%	\$54
	Prescott Federal Credit Union	\$8,370	\$22	1.05%	7.56%	81.75%	\$38	\$44	1.05%	7.63%	78.49%	\$34
	Ray Federal Credit Union	\$8,991	\$13	0.57%	6.36%	95.70%	\$38	\$31	0.69%	7.64%	93.81%	\$36
	San Tan Credit Union	\$9,671	(\$2)	(0.08%)	(1.05%)	88.79%	\$40	\$2	0.04%	0.53%	90.52%	\$41
	Southwest Health Care Credit Union	\$15,121	(\$2)	(0.05%)	(0.63%)	95.94%	\$63	(\$2)	(0.03%)	(0.32%)	97.91%	\$63
	Winslow Santa Fe Credit Union	\$16,005	\$38	0.95%	7.54%	68.85%	\$37	\$79	1.00%	7.91%	67.22%	\$35
	Bashas' Associates Federal Credit Union	\$18,038	\$24	0.53%	5.57%	86.67%	\$47	\$29	0.31%	3.38%	89.00%	\$48
	RIM Country Federal Credit Union	\$18,404	\$28	0.60%	5.99%	79.02%	\$51	\$77	0.83%	8.39%	77.83%	\$50
	Alhambra Credit Union	\$25,154	\$53	0.85%	8.81%	84.21%	\$54	\$83	0.67%	6.96%	86.43%	\$55
	Cochise Credit Union	\$35,938	\$169	1.86%	11.83%	62.28%	\$46	\$322	1.80%	11.43%	66.67%	\$50
	Southeastern Arizona Federal Credit Union	\$37,284	\$80	0.85%	7.74%	80.81%	\$43	\$100	0.54%	4.87%	82.20%	\$44
	Mohave Community Federal Credit Union	\$40,564	\$107	1.06%	12.58%	67.05%	\$46	\$251	1.25%	15.03%	69.57%	\$48
	MariSol Federal Credit Union	\$41,961	\$54	0.52%	4.55%	88.29%	\$68	\$109	0.53%	4.62%	87.62%	\$67
	Banner Federal Credit Union	\$60,717	\$101	0.66%	5.89%	84.02%	\$70	\$145	0.48%	4.35%	86.14%	\$71
	First American Credit Union	\$72,879	\$211	1.14%	15.67%	83.78%	\$60	\$113	0.30%	4.26%	83.09%	\$61
	Coconino Federal Credit Union	\$85,384	\$229	1.06%	11.42%	74.91%	\$67	\$525	1.23%	13.31%	76.39%	\$66
	Tucson Old Pueblo Credit Union	\$151,983	\$255	0.66%	8.84%	81.02%	\$54	\$457	0.60%	8.12%	81.10%	\$53
	Pinal County Federal Credit Union	\$156,118	\$491	1.26%	16.57%	75.11%	\$58	\$886	1.15%	15.42%	75.70%	\$57
	Pyramid Federal Credit Union	\$166,697	\$521	1.26%	13.16%	70.05%	\$59	\$831	1.01%	10.67%	73.90%	\$58
	Landings Credit Union	\$168,899	\$420	0.99%	11.06%	81.88%	\$71	\$650	0.77%	8.70%	83.21%	\$72
	Canyon State Credit Union	\$186,965	(\$41)	(0.09%)	(0.91%)	89.86%	\$70	\$167	0.18%	1.87%	89.20%	\$70
	Aero Federal Credit Union	\$239,359	\$260	0.43%	3.05%	79.74%	\$69	\$418	0.34%	2.46%	81.27%	\$68
	American Southwest Credit Union	\$240,384	\$538	0.90%	9.29%	72.17%	\$57	\$952	0.80%	8.33%	71.65%	\$53
	Average of Asset Group A	\$65,393	\$129	0.67%	6.01%	84.33%	\$51	\$227	0.64%	5.64%	84.70%	\$51
Asset Group B - \$251 to \$500 million in total assets												
	A.E.A. Federal Credit Union	\$257,130	\$720	1.11%	19.24%	75.62%	\$60	\$1,475	1.15%	20.24%	73.95%	\$61
	Deer Valley Credit Union	\$258,567	\$547	0.85%	9.86%	74.39%	\$68	\$992	0.78%	9.10%	75.56%	\$68
	SunWest Federal Credit Union	\$385,999	\$899	0.93%	8.23%	77.73%	\$67	\$1,487	0.78%	6.84%	81.26%	\$66
	Tucson Federal Credit Union	\$469,882	\$1,852	1.57%	18.11%	66.34%	\$86	\$2,505	1.07%	12.39%	69.92%	\$88
	First Credit Union	\$476,046	\$1,088	0.91%	10.98%	77.45%	\$72	\$2,108	0.89%	10.78%	77.82%	\$72
	Average of Asset Group B	\$369,525	\$1,021	1.07%	13.28%	74.31%	\$71	\$1,713	0.93%	11.87%	75.70%	\$71

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 9, 2019

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 C - \$501 million to \$1 billion in total assets												
	Arizona Central Credit Union	\$510,349	\$1,720	1.35%	16.65%	73.49%	\$71	\$3,236	1.28%	16.05%	75.37%	\$71
	Pima Federal Credit Union	\$587,084	\$2,025	1.38%	13.00%	61.71%	\$63	\$4,195	1.46%	13.87%	62.06%	\$67
	Credit Union West	\$720,025	\$2,137	1.19%	11.10%	71.02%	\$83	\$3,596	1.00%	9.47%	74.06%	\$82
	Average of Asset Group C	\$605,819	\$1,961	1.31%	13.58%	68.74%	\$72	\$3,676	1.25%	13.13%	70.50%	\$73
Asset Group D - \$1 billion and over in total assets												
	Hughes Federal Credit Union	\$1,180,849	\$1,897	0.64%	6.35%	61.48%	\$67	\$3,052	0.52%	5.14%	63.36%	\$66
	TruWest Credit Union	\$1,201,481	\$2,324	0.76%	7.90%	78.78%	\$105	\$4,512	0.75%	7.75%	78.79%	\$101
	Arizona Federal Credit Union	\$1,701,149	\$16,976	4.01%	24.37%	52.77%	\$100	\$22,153	2.65%	16.35%	62.70%	\$100
	Vantage West Credit Union	\$1,968,483	\$4,174	0.83%	6.95%	74.77%	\$88	\$9,861	0.98%	8.31%	72.84%	\$82
	OneAZ Credit Union	\$2,159,947	\$3,520	0.66%	6.57%	78.97%	\$88	\$6,115	0.58%	5.79%	79.33%	\$93
	Desert Financial Federal Credit Union	\$4,822,096	\$17,295	1.44%	10.69%	70.23%	\$114	\$34,874	1.48%	11.03%	69.51%	\$112
	Average of Asset Group D	\$2,172,334	\$7,698	1.39%	10.47%	69.50%	\$94	\$13,428	1.16%	9.06%	71.09%	\$92

Source: SNL Financial

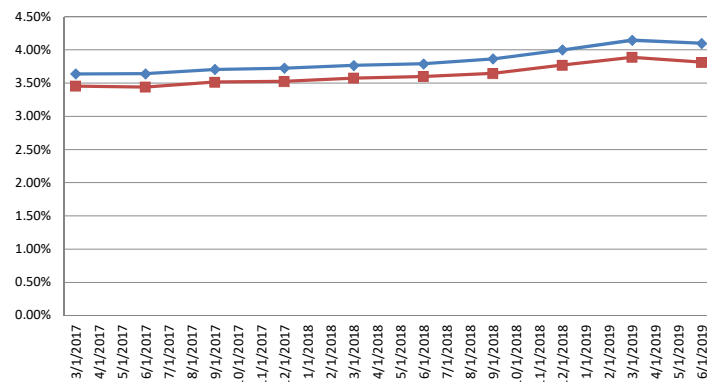
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Balance Sheet & Net Interest Margin

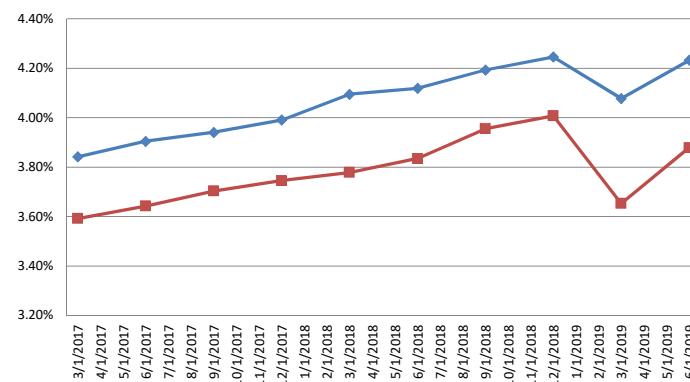
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



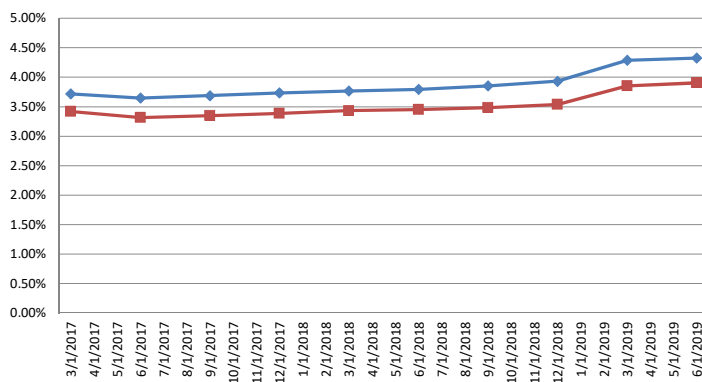
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.64%	3.64%	3.70%	3.72%	3.76%	3.79%	3.86%	4.00%	4.15%	4.10%
Net Interest Income/ Avg Assets	3.45%	3.44%	3.51%	3.52%	3.58%	3.60%	3.64%	3.77%	3.89%	3.81%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



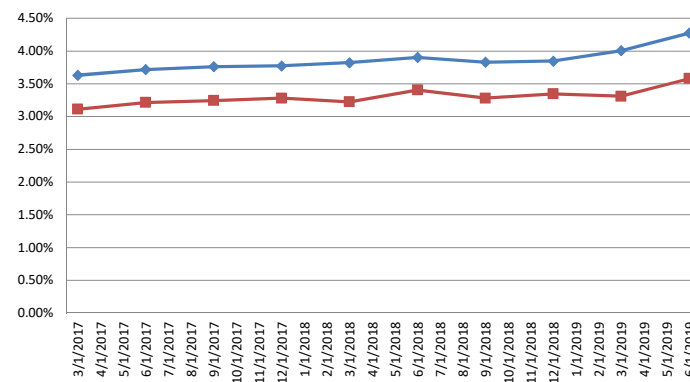
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.84%	3.90%	3.94%	3.99%	4.09%	4.12%	4.19%	4.25%	4.08%	4.23%
Net Interest Income/ Avg Assets	3.59%	3.64%	3.70%	3.75%	3.78%	3.83%	3.96%	4.01%	3.65%	3.88%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.72%	3.65%	3.69%	3.73%	3.77%	3.79%	3.85%	3.93%	4.29%	4.32%
Net Interest Income/ Avg Assets	3.42%	3.32%	3.35%	3.39%	3.43%	3.45%	3.48%	3.54%	3.85%	3.90%

Asset Group D - \$1 billion and over in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.63%	3.71%	3.76%	3.77%	3.82%	3.90%	3.83%	3.85%	4.00%	4.27%
Net Interest Income/ Avg Assets	3.11%	3.21%	3.24%	3.28%	3.22%	3.40%	3.28%	3.34%	3.31%	3.58%

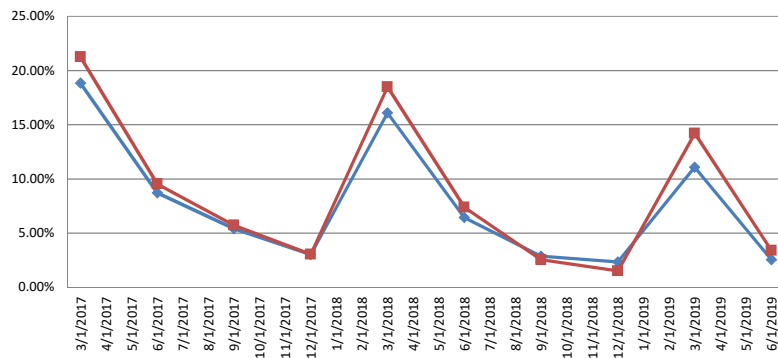
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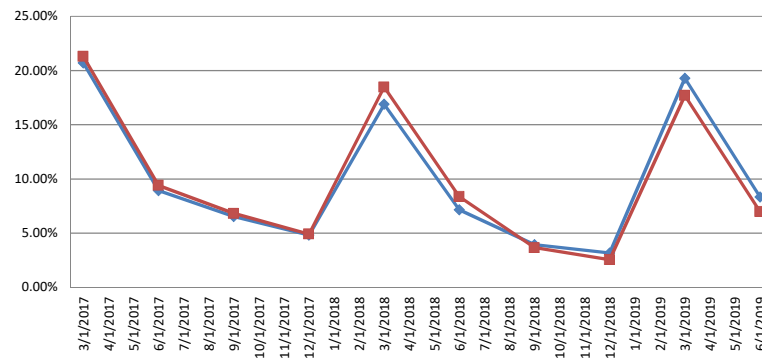
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



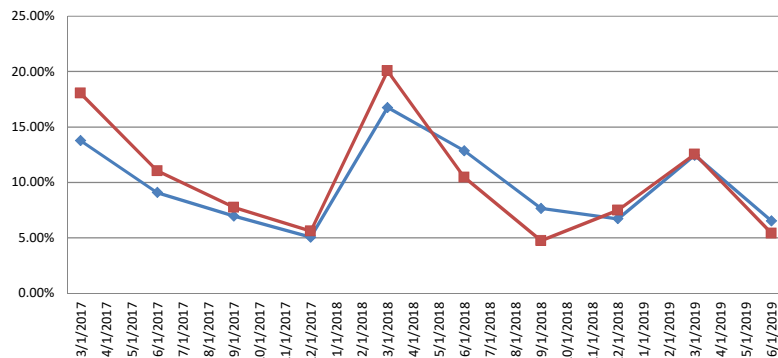
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	18.84%	8.72%	5.41%	3.03%	16.10%	6.46%	2.88%	2.36%	11.09%	2.57%
Market Growth Rate	21.27%	9.55%	5.74%	3.05%	18.49%	7.40%	2.56%	1.54%	14.22%	3.41%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



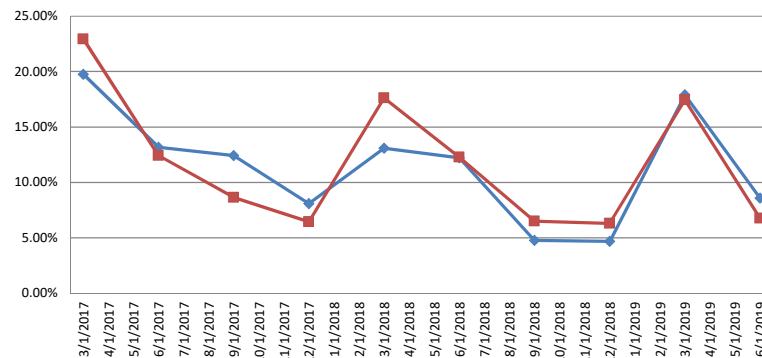
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	20.70%	8.94%	6.54%	4.83%	16.90%	7.16%	3.94%	3.19%	19.30%	8.34%
Market Growth Rate	21.30%	9.41%	6.83%	4.93%	18.48%	8.38%	3.67%	2.56%	17.71%	7.00%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	13.76%	9.08%	6.95%	5.06%	16.76%	12.85%	7.65%	6.71%	12.43%	6.52%
Market Growth Rate	18.05%	11.03%	7.74%	5.59%	20.06%	10.46%	4.73%	7.49%	12.52%	5.39%

Asset Group D - \$1 billion and over in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	19.75%	13.17%	12.42%	8.09%	13.08%	12.21%	4.77%	4.67%	17.90%	8.59%
Market Growth Rate	22.92%	12.43%	8.63%	6.43%	17.61%	12.27%	6.49%	6.30%	17.45%	6.76%

Source: SNL Financial

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 9, 2019

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	JACL Credit Union	\$488	\$333	\$398	83.67%	NA	2.70%	0.39%	1.93%	(15.50%)	(16.59%)
	APC Employees Federal Credit Union	\$1,547	\$935	\$1,193	78.37%	\$3,094	5.46%	1.46%	3.99%	11.05%	11.52%
	Winslow School Employees Federal Credit Union	\$4,560	\$2,650	\$3,803	69.68%	\$2,280	4.42%	0.18%	4.24%	3.48%	2.29%
	Shamrock Foods Federal Credit Union	\$5,206	\$4,309	\$4,543	94.85%	\$1,302	4.47%	0.23%	4.21%	(3.10%)	(7.91%)
	U-Haul Federal Credit Union	\$6,319	\$2,964	\$5,422	54.67%	\$1,264	3.72%	0.06%	3.63%	9.93%	8.94%
	EM Federal Credit Union	\$7,988	\$4,093	\$6,396	63.99%	\$3,195	3.46%	0.30%	3.16%	2.90%	1.35%
	Prescott Federal Credit Union	\$8,370	\$4,190	\$7,157	58.54%	\$1,860	4.36%	0.07%	4.29%	(1.12%)	(1.77%)
	Ray Federal Credit Union	\$8,991	\$5,741	\$7,794	73.66%	\$899	6.28%	0.11%	6.17%	12.10%	5.27%
	San Tan Credit Union	\$9,671	\$6,109	\$8,810	69.34%	\$2,418	3.74%	0.04%	3.72%	(3.01%)	3.61%
	Southwest Health Care Credit Union	\$15,121	\$7,667	\$13,903	55.15%	\$2,520	4.30%	0.19%	4.12%	(11.16%)	(11.37%)
	Winslow Santa Fe Credit Union	\$16,005	\$3,465	\$13,993	24.76%	\$3,201	3.23%	0.37%	2.87%	8.15%	8.57%
	Bashas' Associates Federal Credit Union	\$18,038	\$9,089	\$16,269	55.87%	\$1,569	4.80%	0.19%	4.60%	(10.34%)	8.14%
	RIM Country Federal Credit Union	\$18,404	\$10,783	\$16,494	65.38%	\$2,301	4.26%	0.18%	4.08%	(4.95%)	(7.04%)
	Alhambra Credit Union	\$25,154	\$18,748	\$22,281	84.14%	\$1,677	5.71%	0.27%	5.45%	1.69%	16.55%
	Cochise Credit Union	\$35,938	\$25,078	\$30,048	83.46%	\$3,267	4.19%	0.33%	3.86%	11.26%	10.90%
	Southeastern Arizona Federal Credit Union	\$37,284	\$17,530	\$32,898	53.29%	\$2,983	3.03%	0.06%	2.97%	8.83%	9.35%
	Mohave Community Federal Credit Union	\$40,564	\$28,188	\$36,613	76.99%	\$3,245	4.52%	0.06%	4.45%	5.88%	3.93%
	MariSol Federal Credit Union	\$41,961	\$23,194	\$36,205	64.06%	\$2,623	4.26%	0.16%	4.10%	11.43%	12.65%
	Banner Federal Credit Union	\$60,717	\$27,089	\$52,992	51.12%	\$3,680	3.16%	0.19%	2.97%	7.49%	4.88%
	First American Credit Union	\$72,879	\$47,209	\$66,427	71.07%	\$2,351	4.06%	0.25%	3.81%	(12.33%)	(15.93%)
	Coconino Federal Credit Union	\$85,384	\$54,875	\$75,698	72.49%	\$3,881	3.74%	0.28%	3.47%	8.69%	6.25%
	Tucson Old Pueblo Credit Union	\$151,983	\$85,469	\$137,904	61.98%	\$2,598	3.78%	0.10%	3.67%	3.49%	0.81%
	Pinal County Federal Credit Union	\$156,118	\$112,759	\$140,376	80.33%	\$2,168	4.15%	0.13%	4.02%	12.42%	11.02%
	Pyramid Federal Credit Union	\$166,697	\$125,922	\$148,351	84.88%	\$2,850	4.41%	0.35%	4.06%	8.13%	6.74%
	Landings Credit Union	\$168,899	\$132,658	\$150,692	88.03%	\$2,792	4.16%	0.26%	3.90%	5.60%	8.77%
	Canyon State Credit Union	\$186,965	\$103,474	\$156,371	66.17%	\$3,065	3.61%	0.49%	3.12%	(6.51%)	2.94%
	Aero Federal Credit Union	\$239,359	\$169,554	\$202,849	83.59%	\$4,023	3.40%	0.33%	3.07%	(0.95%)	4.70%
	American Southwest Credit Union	\$240,384	\$134,313	\$214,662	62.57%	\$3,727	3.33%	0.51%	2.82%	8.35%	6.90%
	Average of Asset Group A	\$65,393	\$41,728	\$57,519	69.00%	\$2,623	4.10%	0.27%	3.81%	2.57%	3.41%
Asset Group B - \$251 to \$500 million in total assets											
	A.E.A. Federal Credit Union	\$257,130	\$189,221	\$228,806	82.70%	\$2,637	4.34%	0.49%	3.86%	7.64%	7.69%
	Deer Valley Credit Union	\$258,567	\$183,498	\$229,900	79.82%	\$3,448	3.66%	0.33%	3.33%	8.20%	4.32%
	SunWest Federal Credit Union	\$385,999	\$269,679	\$334,947	80.51%	\$3,416	4.16%	0.59%	3.57%	12.14%	11.38%
	Tucson Federal Credit Union	\$469,882	\$353,711	\$420,586	84.10%	\$3,332	4.90%	0.12%	4.78%	6.91%	5.90%
	First Credit Union	\$476,046	\$345,174	\$428,410	80.57%	\$3,425	4.10%	0.15%	3.85%	6.83%	5.70%
	Average of Asset Group B	\$369,525	\$268,257	\$328,530	81.54%	3,252	4.23%	0.34%	3.88%	8.34%	7.00%

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

June 30, 2019

Run Date: August 9, 2019

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 C - \$501 million to \$1 billion in total assets											
	Arizona Central Credit Union	\$510,349	\$406,259	\$451,959	89.89%	\$2,900	4.55%	0.20%	4.35%	5.01%	2.62%
	Pima Federal Credit Union	\$587,084	\$369,793	\$514,362	71.89%	\$4,317	4.06%	0.46%	3.52%	12.93%	10.54%
	Credit Union West	\$720,025	\$596,628	\$615,080	97.00%	\$3,882	4.36%	0.52%	3.84%	1.62%	3.00%
	Average of Asset Group C	\$605,819	\$457,560	\$527,134	86.26%	\$3,700	4.32%	0.39%	3.90%	6.52%	5.39%
Asset Group D - \$1 billion and over in total assets											
	Hughes Federal Credit Union	\$1,180,849	\$1,018,213	\$1,047,623	97.19%	\$4,658	4.89%	0.83%	4.06%	6.61%	6.31%
	TruWest Credit Union	\$1,201,481	\$1,020,865	\$1,063,401	96.00%	\$4,657	4.37%	0.69%	3.68%	8.47%	7.85%
	Arizona Federal Credit Union	\$1,701,149	\$943,445	\$1,367,827	68.97%	\$3,952	4.89%	0.64%	4.25%	12.32%	7.73%
	Vantage West Credit Union	\$1,968,483	\$1,561,959	\$1,690,632	92.39%	\$4,076	4.52%	0.83%	3.44%	(0.55%)	3.61%
	OneAZ Credit Union	\$2,159,947	\$1,436,446	\$1,804,135	79.62%	\$4,737	3.69%	0.26%	3.43%	10.73%	3.08%
	Desert Financial Federal Credit Union	\$4,822,096	\$2,222,030	\$4,088,699	54.35%	\$5,568	3.28%	0.68%	2.60%	13.94%	12.00%
	Average of Asset Group D	\$2,172,334	\$1,367,160	\$1,843,720	81.42%	\$4,608	4.27%	0.66%	3.58%	8.59%	6.76%

Source: SNL Financial

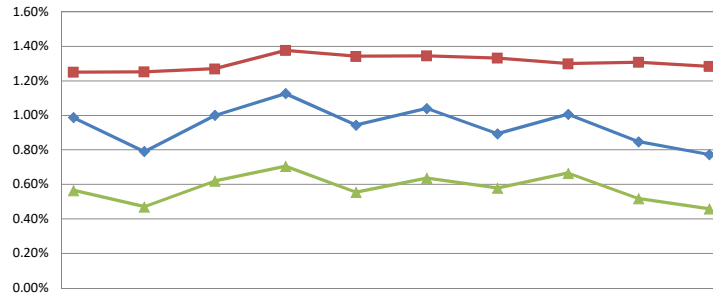
NA = data was not available.

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

Asset Quality

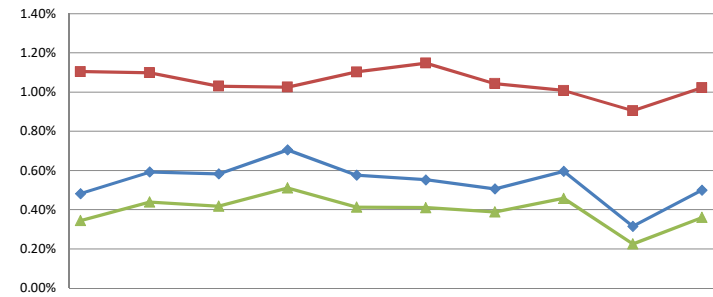
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserve/Loans & Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



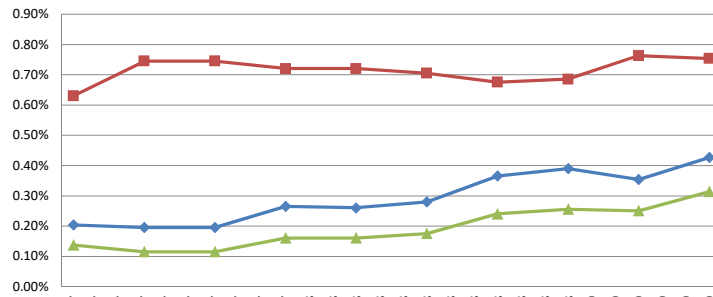
	3/31/17	4/1/2017	5/1/2017	6/30/17	7/1/2017	8/1/2017	9/30/17	10/1/2017	11/1/2017	12/31/17	1/1/2018	2/1/2018	3/31/18	4/1/2018	5/1/2018	6/1/2018	7/1/2018	8/1/2018	9/30/18	10/1/2018	11/1/2018	12/31/18	1/1/2019	2/1/2019	3/31/19	4/1/2019	5/1/2019	6/30/19
NPLs/Loans	0.99%			0.79%			1.00%			1.13%			0.94%			1.04%			0.89%			1.01%			0.85%			0.77%
Reserves/Loans	1.25%			1.25%			1.27%			1.38%			1.34%			1.34%			1.33%			1.30%			1.31%			1.28%
Delinquent Loans/Total Assets	0.57%			0.47%			0.62%			0.71%			0.55%			0.64%			0.58%			0.66%			0.52%			0.46%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



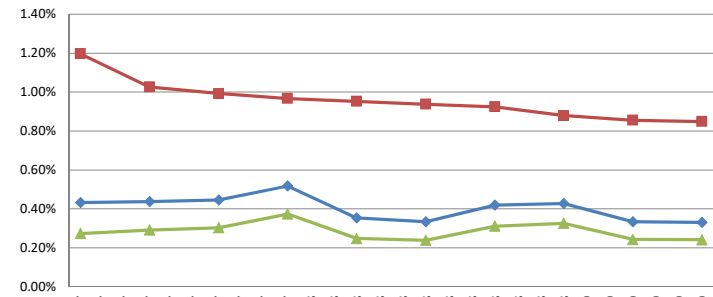
	3/31/17	4/1/2017	5/1/2017	6/30/17	7/1/2017	8/1/2017	9/30/17	10/1/2017	11/1/2017	12/31/17	1/1/2018	2/1/2018	3/31/18	4/1/2018	5/1/2018	6/30/18	7/1/2018	8/1/2018	9/30/18	10/1/2018	11/1/2018	12/31/18	1/1/2019	2/1/2019	3/31/19	4/1/2019	5/1/2019	6/30/19
NPLs/Loans	0.48%			0.59%			0.58%			0.71%			0.58%			0.55%			0.51%			0.60%			0.32%			0.50%
Reserves/Loans	1.10%			1.10%			1.03%			1.03%			1.10%			1.15%			1.04%			1.01%			0.91%			1.02%
Delinquent Loans/Total Assets	0.34%			0.44%			0.42%			0.51%			0.41%			0.41%			0.39%			0.46%			0.23%			0.36%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	3/31/17	4/1/2017	5/1/2017	6/30/17	7/1/2017	8/1/2017	9/30/17	10/1/2017	11/1/2017	12/31/17	1/1/2018	2/1/2018	3/1/2018	4/1/2018	5/1/2018	6/1/2018	7/1/2018	8/1/2018	9/1/2018	10/1/2018	11/1/2018	12/31/18	1/1/2019	2/1/2019	3/1/2019	4/1/2019	5/1/2019	6/1/2019
NPLs/Loans	0.20%			0.20%			0.20%			0.27%			0.26%			0.28%			0.37%			0.39%			0.35%			0.43%
Reserves/Loans	0.63%			0.75%			0.75%			0.72%			0.72%			0.71%			0.68%			0.69%			0.76%			0.75%
Delinquent Loans/Total Assets	0.14%			0.12%			0.12%			0.16%			0.16%			0.18%			0.24%			0.26%			0.25%			0.31%

Asset Group D - \$1 billion and over in Total Assets
As of Date



	3/31/17	4/1/2017	5/1/2017	6/30/17	7/1/2017	8/1/2017	9/30/17	10/1/2017	11/1/2017	12/31/17	1/1/2018	2/1/2018	3/1/2018	4/1/2018	5/1/2018	6/30/18	7/1/2018	8/1/2018	9/1/2018	10/1/2018	11/1/2018	12/31/18	1/1/2019	2/1/2019	3/1/2019	4/1/2019	5/1/2019	6/1/2019
NPLs/Loans	0.43%			0.44%			0.45%			0.52%			0.35%			0.33%			0.42%			0.43%			0.33%			0.33%
Reserves/Loans	1.20%			1.03%			0.99%			0.97%			0.95%			0.94%			0.92%			0.88%			0.86%			0.85%
Delinquent Loans/Total Assets	0.27%			0.29%			0.30%			0.37%			0.25%			0.24%			0.31%			0.33%			0.24%			0.24%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 9, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	JACL Credit Union	\$488	\$0	0.00%	1.20%	NA	0.00%	0.00%
	APC Employees Federal Credit Union	\$1,547	\$23	2.46%	1.07%	43.48%	6.30%	1.49%
	Winslow School Employees Federal Credit Union	\$4,560	\$24	0.91%	1.47%	162.50%	3.03%	0.53%
	Shamrock Foods Federal Credit Union	\$5,206	\$5	0.12%	0.56%	480.00%	1.11%	0.10%
	U-Haul Federal Credit Union	\$6,319	\$20	0.67%	5.90%	875.00%	1.89%	0.32%
	EM Federal Credit Union	\$7,988	\$17	0.42%	0.76%	182.35%	1.10%	0.21%
	Prescott Federal Credit Union	\$8,370	\$67	1.60%	1.19%	74.63%	5.47%	0.80%
	Ray Federal Credit Union	\$8,991	\$126	2.19%	3.73%	169.84%	12.14%	1.40%
	San Tan Credit Union	\$9,671	\$52	0.85%	0.88%	103.85%	19.26%	0.54%
	Southwest Health Care Credit Union	\$15,121	\$33	0.43%	1.37%	318.18%	2.49%	0.22%
	Winslow Santa Fe Credit Union	\$16,005	\$4	0.12%	1.13%	975.00%	0.19%	0.02%
	Bashas' Associates Federal Credit Union	\$18,038	\$33	0.36%	1.67%	460.61%	1.75%	0.18%
	RIM Country Federal Credit Union	\$18,404	\$220	2.04%	0.81%	39.55%	11.31%	1.20%
	Alhambra Credit Union	\$25,154	\$204	1.09%	0.87%	80.39%	7.85%	0.81%
	Cochise Credit Union	\$35,938	\$61	0.24%	0.43%	177.05%	1.20%	0.17%
	Southeastern Arizona Federal Credit Union	\$37,284	\$181	1.03%	1.08%	104.97%	4.15%	0.49%
	Mohave Community Federal Credit Union	\$40,564	\$28	0.10%	0.88%	889.29%	1.24%	0.07%
	MariSol Federal Credit Union	\$41,961	\$191	0.82%	1.16%	140.84%	3.79%	0.46%
	Banner Federal Credit Union	\$60,717	\$203	0.75%	0.94%	125.62%	2.78%	0.33%
	First American Credit Union	\$72,879	\$1,019	2.16%	2.41%	111.87%	16.77%	1.40%
	Coconino Federal Credit Union	\$85,384	\$366	0.67%	1.08%	161.75%	4.19%	0.43%
	Tucson Old Pueblo Credit Union	\$151,983	\$425	0.50%	1.19%	239.53%	3.40%	0.28%
	Pinal County Federal Credit Union	\$156,118	\$692	0.61%	0.85%	139.16%	5.44%	0.44%
	Pyramid Federal Credit Union	\$166,697	\$421	0.33%	0.70%	208.79%	3.24%	0.25%
	Landings Credit Union	\$168,899	\$277	0.21%	0.35%	167.15%	1.89%	0.16%
	Canyon State Credit Union	\$186,965	\$575	0.56%	0.96%	172.52%	4.80%	0.31%
	Aero Federal Credit Union	\$239,359	\$233	0.14%	0.55%	401.29%	1.13%	0.10%
	American Southwest Credit Union	\$240,384	\$349	0.26%	0.73%	279.66%	1.54%	0.15%
	Average of Asset Group A	\$65,393	\$209	0.77%	1.28%	269.81%	4.62%	0.46%
Asset Group B - \$251 to \$500 million in total assets								
	A.E.A. Federal Credit Union	\$257,130	\$1,429	0.76%	1.19%	157.31%	9.43%	0.56%
	Deer Valley Credit Union	\$258,567	\$969	0.53%	0.98%	185.45%	4.85%	0.37%
	SunWest Federal Credit Union	\$385,999	\$1,209	0.45%	0.58%	129.53%	3.52%	0.31%
	Tucson Federal Credit Union	\$469,882	\$1,964	0.56%	1.45%	260.79%	7.79%	0.42%
	First Credit Union	\$476,046	\$674	0.20%	0.91%	465.73%	2.26%	0.14%
	Average of Asset Group B	\$369,525	\$1,249	0.50%	1.02%	239.76%	5.57%	0.36%

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
June 30, 2019
Run Date: August 9, 2019

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 C - \$501 million to \$1 billion in total assets								
	Arizona Central Credit Union	\$510,349	\$3,016	0.74%	0.84%	113.76%	9.42%	0.59%
	Pima Federal Credit Union	\$587,084	\$1,852	0.50%	0.96%	191.95%	2.92%	0.32%
	Credit Union West	\$720,025	\$242	0.04%	0.46%	NM	0.89%	0.03%
	Average of Asset Group C	605,819.33	\$1,703	0.43%	0.75%	152.86%	4.41%	0.31%
Asset Group D - \$1 billion and over in total assets								
	Hughes Federal Credit Union	\$1,180,849	\$4,732	0.46%	1.54%	331.23%	4.50%	0.40%
	TruWest Credit Union	\$1,201,481	\$2,319	0.23%	0.49%	217.85%	1.93%	0.19%
	Arizona Federal Credit Union	\$1,701,149	\$1,634	0.17%	0.72%	414.20%	0.59%	0.10%
	Vantage West Credit Union	\$1,968,483	\$6,973	0.45%	0.77%	171.92%	2.88%	0.35%
	OneAZ Credit Union	\$2,159,947	\$6,580	0.46%	0.89%	193.74%	4.68%	0.30%
	Desert Financial Federal Credit Union	\$4,822,096	\$4,639	0.21%	0.68%	327.83%	1.15%	0.10%
	Average of Asset Group D	\$2,172,334	\$4,480	0.33%	0.85%	276.13%	2.62%	0.24%

Source: SNL Financial

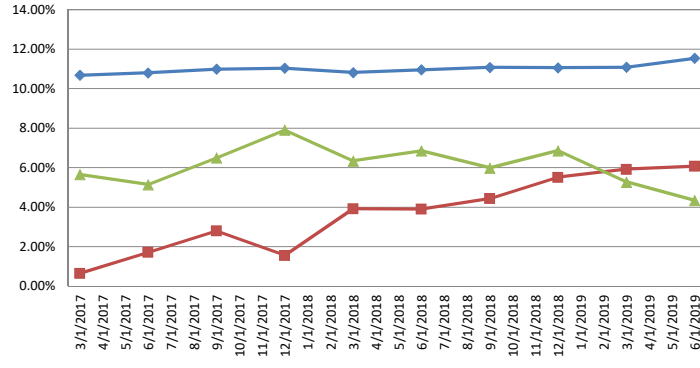
NA = data was not available.

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

Net Worth

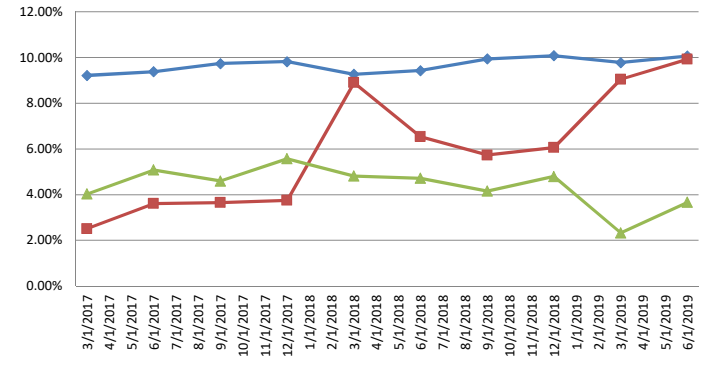
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date



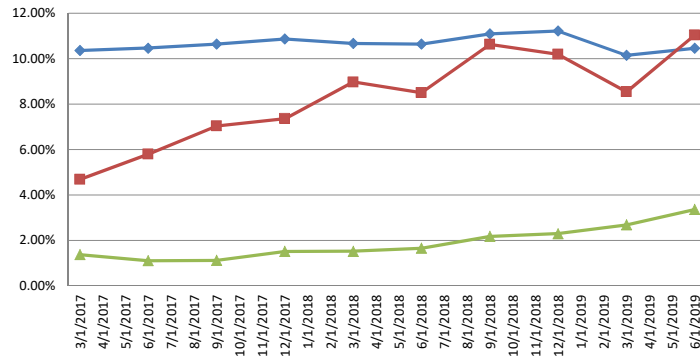
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/Assets	10.67%	10.80%	10.98%	11.03%	10.81%	10.95%	11.07%	11.05%	11.08%	11.54%
Net Worth Growth (Decline) - YTD	0.64%	1.71%	2.80%	1.56%	3.92%	3.90%	4.43%	5.51%	5.92%	6.07%
Total Delinquent Lns/Net Worth	5.65%	5.14%	6.50%	7.90%	6.34%	6.85%	5.98%	6.85%	5.27%	4.33%

Asset Group B - \$251 to \$500 million in Total Assets
As of Date



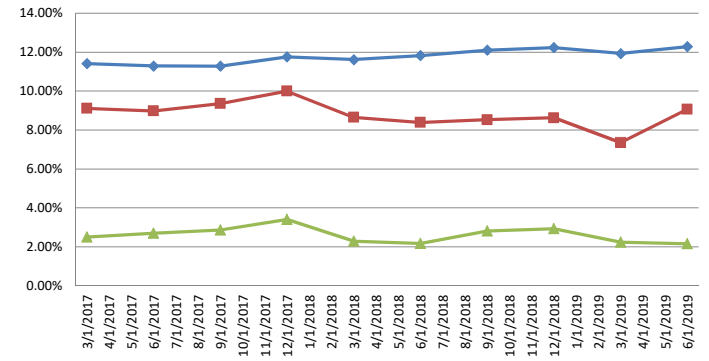
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/Assets	9.21%	9.37%	9.73%	9.82%	9.26%	9.42%	9.93%	10.08%	9.77%	10.05%
Net Worth Growth (Decline) - YTD	2.51%	3.60%	3.65%	3.75%	8.89%	6.53%	5.72%	6.06%	9.05%	9.92%
Total Delinquent Lns/Net Worth	4.02%	5.07%	4.59%	5.57%	4.80%	4.71%	4.15%	4.79%	2.33%	3.66%

Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/Assets	10.35%	10.46%	10.64%	10.87%	10.66%	10.64%	11.09%	11.21%	10.14%	10.45%
Net Worth Growth (Decline) - YTD	4.67%	5.79%	7.03%	7.36%	8.97%	8.49%	10.62%	10.19%	8.53%	11.04%
Total Delinquent Lns/Net Worth	1.36%	1.10%	1.11%	1.51%	1.51%	1.64%	2.17%	2.29%	2.67%	3.35%

Asset Group D - \$1 billion and over in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/Assets	11.40%	11.28%	11.27%	11.75%	11.61%	11.82%	12.10%	12.23%	11.92%	12.28%
Net Worth Growth (Decline) - YTD	9.11%	8.98%	9.35%	9.99%	8.64%	8.39%	8.52%	8.62%	7.35%	9.06%
Total Delinquent Lns/Net Worth	2.49%	2.68%	2.86%	3.40%	2.28%	2.16%	2.80%	2.92%	2.23%	2.15%

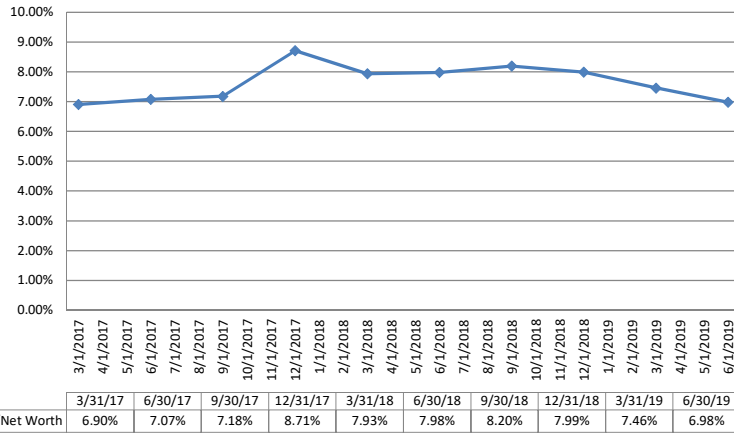
Source: SNL Financial

NA = data was not available.

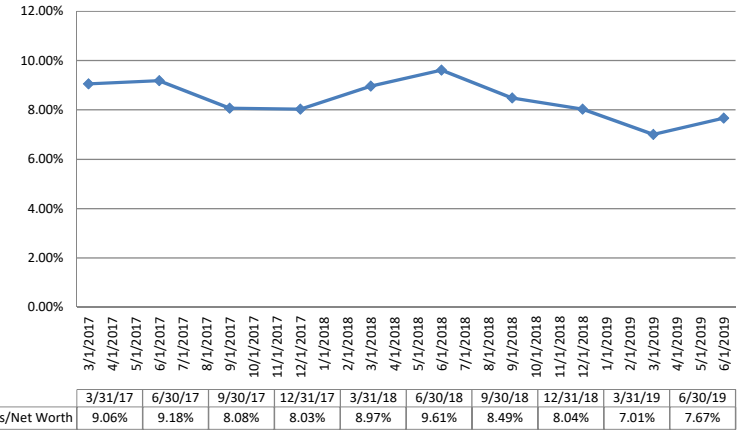
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

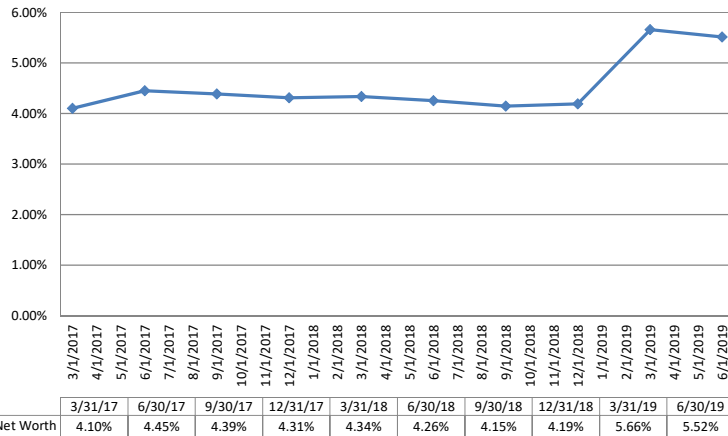
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



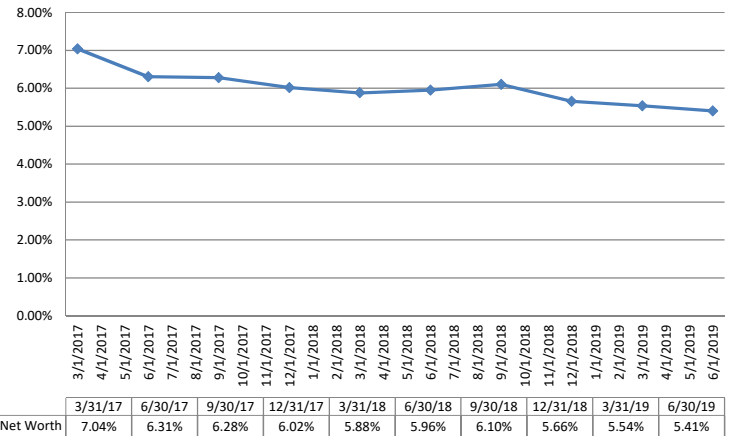
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Asset Group D - \$1 billion and over in Total Assets
As of Date



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.

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	JACL Credit Union	\$488	\$79	16.19%	(9.64%)	0.00%	5.06%
	APC Employees Federal Credit Union	\$1,547	\$354	22.88%	9.47%	6.50%	2.82%
	Winslow School Employees Federal Credit Union	\$4,560	\$753	16.51%	10.63%	3.19%	5.18%
	Shamrock Foods Federal Credit Union	\$5,206	\$425	8.16%	(20.30%)	1.18%	5.65%
	U-Haul Federal Credit Union	\$6,319	\$883	13.97%	15.89%	2.27%	19.82%
	EM Federal Credit Union	\$7,988	\$1,520	19.03%	1.46%	1.12%	2.04%
	Prescott Federal Credit Union	\$8,370	\$1,175	14.04%	7.96%	5.70%	4.26%
	Ray Federal Credit Union	\$8,991	\$825	9.18%	7.81%	15.27%	25.94%
	San Tan Credit Union	\$9,671	\$761	7.87%	0.79%	6.83%	7.10%
	Southwest Health Care Credit Union	\$15,121	\$1,261	8.34%	(0.32%)	2.62%	8.33%
	Winslow Santa Fe Credit Union	\$16,005	\$2,036	12.72%	8.07%	0.20%	1.92%
	Bashas' Associates Federal Credit Union	\$18,038	\$1,736	9.62%	3.40%	1.90%	8.76%
	RIM Country Federal Credit Union	\$18,404	\$1,874	10.18%	8.45%	11.74%	4.64%
	Alhambra Credit Union	\$25,154	\$2,434	9.68%	7.06%	8.38%	6.74%
	Cochise Credit Union	\$35,938	\$5,798	16.13%	11.72%	1.05%	1.86%
	Southeastern Arizona Federal Credit Union	\$37,284	\$4,172	11.19%	4.91%	4.34%	4.55%
	Mohave Community Federal Credit Union	\$40,564	\$3,455	8.52%	15.67%	0.81%	7.21%
	MariSol Federal Credit Union	\$41,961	\$4,777	11.38%	4.67%	4.00%	5.63%
	Banner Federal Credit Union	\$60,717	\$6,847	11.28%	9.48%	2.96%	3.72%
	First American Credit Union	\$72,879	\$5,625	7.72%	4.10%	18.12%	20.27%
	Coconino Federal Credit Union	\$85,384	\$8,136	9.53%	13.80%	4.50%	7.28%
	Tucson Old Pueblo Credit Union	\$151,983	\$11,549	7.60%	8.24%	3.68%	8.81%
	Pinal County Federal Credit Union	\$156,118	\$12,834	8.22%	14.81%	5.39%	7.50%
	Pyramid Federal Credit Union	\$166,697	\$16,840	10.10%	10.38%	2.50%	5.22%
	Landings Credit Union	\$168,899	\$15,525	9.19%	8.75%	1.78%	2.98%
	Canyon State Credit Union	\$186,965	\$18,431	9.86%	1.84%	3.12%	5.38%
	Aero Federal Credit Union	\$239,359	\$34,192	14.28%	2.48%	0.68%	2.73%
	American Southwest Credit Union	\$240,384	\$23,455	9.76%	8.47%	1.49%	4.16%
	Average of Asset Group A	\$65,393	\$6,705	11.54%	6.07%	4.33%	6.98%
Asset Group B - \$251 to \$500 million in total assets							
	A.E.A. Federal Credit Union	\$257,130	\$24,333	9.46%	12.92%	5.87%	9.24%
	Deer Valley Credit Union	\$258,567	\$22,664	8.77%	9.16%	4.28%	7.93%
	SunWest Federal Credit Union	\$385,999	\$49,320	12.78%	6.22%	2.45%	3.18%
	Tucson Federal Credit Union	\$469,882	\$47,435	10.10%	11.15%	4.14%	10.80%
	First Credit Union	\$476,046	\$43,587	9.16%	10.16%	1.55%	7.20%
	Average of Asset Group B	\$369,525	\$37,468	10.05%	9.92%	3.66%	7.67%

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

June 30, 2019

Run Date: August 9, 2019

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 C - \$501 million to \$1 billion in total assets							
	Arizona Central Credit Union	\$510,349	\$43,485	8.52%	11.29%	6.94%	7.89%
	Pima Federal Credit Union	\$587,084	\$65,857	11.22%	12.85%	2.81%	5.40%
	Credit Union West	\$720,025	\$83,625	11.61%	8.98%	0.29%	3.26%
	Average of Asset Group C	605,819.33	\$64,322	10.45%	11.04%	3.35%	5.52%
Asset Group D - \$1 billion and over in total assets							
	Hughes Federal Credit Union	\$1,180,849	\$120,418	10.20%	5.20%	3.93%	13.02%
	TruWest Credit Union	\$1,201,481	\$118,894	9.90%	7.89%	1.95%	4.25%
	Arizona Federal Credit Union	\$1,701,149	\$291,143	17.11%	16.47%	0.56%	2.32%
	Vantage West Credit Union	\$1,968,483	\$241,373	12.26%	8.52%	2.89%	4.97%
	OneAZ Credit Union	\$2,159,947	\$229,623	10.63%	5.48%	2.87%	5.55%
	Desert Financial Federal Credit Union	\$4,822,096	\$655,212	13.59%	10.82%	0.71%	2.32%
	Average of Asset Group D	\$2,172,334	\$276,111	12.28%	9.06%	2.15%	5.41%

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.	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.