

TOP 100 CREDIT UNIONS
Mid-Year 2019

LISTINGS
AND
OPERATING RATIOS AND SPREADS

Prepared September 2019 by:

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OPERATING RATIOS AND SPREADS

MID-YEAR 2019

This booklet contains a series of tables, arranged by asset size, presenting operating ratios and spreads for credit unions. All credit unions, as of March 2007, are required to fill out the full 5300 call report on a quarterly basis.

The operating ratios and spread tables are the same as the sections of the biannual **Operating Ratios and Spreads** book.

The last row of each table, which contains the total, is the total for all credit unions in the given section. These totals can be used in comparing the totals in the mid-year and year-end editions of **Operating Ratios and Spreads**.

All of the ratios are defined in the same way as in the biannual book. Although this book does not contain the explanatory text that appears in the biannual book, the meaning of the ratios should be clear from recalling the categories used in the Call Report, and the list of relationships located in the following sections. Here are some important points about the methods used:

CALCULATION OF AVERAGES

The averages were calculated by summing all the variables **before** the ratios were computed. For example, the loans/savings ratio reported here is **not** the average of the individual loan/savings ratios computed for each credit union: it's the ratio of **total loans** of all credit union in each asset size category divided by **total savings** at all credit unions in each category

CALCULATION OF SPREADS

The spreads ratios were computed by dividing items from the income/expense statements by the **average** value of balance sheet items during the period. For example, the return on loans was computed by dividing total loan income for the **six-month period** by the average value of loans outstanding during the period. Those average values were obtained by adding the year-end 2018, plus two times the values at the end of first quarter 2019, plus mid-year 2019 values and dividing by four. Again, the variables were summed over all credit unions **before** the ratios were computed. Data was included **only** from credit unions which we had data for year-end 2018 and mid-year of 2019.

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RELATIONSHIPS BETWEEN RATIOS

Understanding the relationships below will make it easier to understand what the tables mean, and also should help you in calculating your own credit union's ratios for comparison.

OPERATING RATIOS TABLES

1. Columns (1) - (2) + (3) + (4) + (5) + (6) = 100%.
2. The first seven (not eight) columns sum to 100%.
Column (8) = Columns (4) + (5) + (6) + (7).
3. The first ten (not twelve) columns sum to 100%. Columns (11) and (12) are included in the previous ten.
- 7c. Columns (2) + (3) + (4) + (5) + (6) + (7) + (8) = 100%.
- 7d. Columns (2) + (3) + (4) + (5) + (6) + (7) + (8) = 100%.
- 8b. Columns (2) + (3) + (4) + (5) + (6) = 100%.
Columns (8) + (9) + (10) + (11) + (12) = 100%.
9. Columns (1) + (3) + (5) = Column (7).
Columns (2) + (4) + (6) = Column (8).
10. Columns (1) + (2) + (3) = Column (4).
Columns (5) + (6) + (7) = Column (8).
11. Columns (1) + (2) + (3) = Column (4).
Columns (5) + (6) + (7) = Column (8).
Columns (9) + (10) + (11) = Column (12).
Columns (13) + (14) + (15) = Column (16).
12. Columns (1) + (2) + (3) = Column (4).
Columns (5) + (6) + (7) = Column (8).
Columns (9) + (10) + (11) = Column (12).
Columns (13) + (14) + (15) = Column (16).
15. The first eleven columns of Table 15 sum to 100%.
16. Columns (1) + (2) + (3) + (4) + (5) = 100%
Columns (6) + (7) + (8) + (9) = 100%
17. Columns (1) + (2) + (3) + (4) + (5) + (6) = 100%
19. Columns (1) + (2) + (3) + (4) + (5) + (6) = 100%
20. Columns (1) + (2) + (3) + (4) + (5) = 100%
21. The ten columns sum to 100%. Total operating expenses here (and in Table 20 and Spreads Table 3) do not include provisions for loan and investment loss, or interest on borrowings.

SPREADS TABLES

1. Column (3) = Columns (1) - (2).
2. Column (1) = Column (6) of Table 1.
Column (2) = Column (4) of Table 2.
Column (3) = Columns [(1) - (2)] multiplied by 100 (i.e. 1% = 100 BP).
3. Column (1) = Columns [(3) + (4) + (5) - (6)] of Table 3.
Column (3) = Columns (1) - (2).
4. Columns (6) + (7) + (8) sum to 100%.
5. Column (6) = Columns (4) - (5).

***TOP 100 CREDIT UNION LISTING
BY ASSET RANK***

***MID-YEAR 2019
ASSETS AND MEMBERS***



Top 100 Credit Unions: June 2019

Credit Union	State	Asset rank		Assets		Asset % change	Member rank		Members		Member % change
		Jun-19	Dec-18	Jun-19	Dec-18		Jun-19	Dec-18	Jun-19	Dec-18	
Navy FCU (F)	VA	1	1	106,036,956,091	96,962,446,018	9.4	1	1	8,631,578	8,232,022	4.9
State ECU (S)	NC	2	2	40,621,857,729	38,812,319,461	4.7	2	2	2,428,120	2,374,770	2.2
Pentagon FCU (F)	VA	3	3	24,417,005,333	24,484,750,927	-0.3	3	3	1,788,610	1,714,427	4.3
BECU (S)	WA	4	4	21,247,612,958	19,601,489,460	8.4	4	4	1,207,396	1,162,490	3.9
SchoolsFirst FCU (F)	CA	5	5	16,007,924,756	15,206,283,270	5.3	7	7	897,015	862,933	3.9
Golden 1 Credit Union (S)	CA	6	6	12,628,675,367	12,255,270,008	3.0	6	5	1,030,082	1,003,235	2.7
First Tech FCU (F)	CA	7	7	12,592,095,456	12,179,507,571	3.4	16	16	581,930	554,529	4.9
Alliant CU (S)	IL	8	8	11,794,234,962	11,226,543,830	5.1	17	18	467,991	439,028	6.6
America First FCU (F)	UT	9	9	11,229,050,496	10,322,440,624	8.8	5	6	1,041,645	1,001,404	4.0
Suncoast CU (S)	FL	10	11	10,318,422,598	9,292,179,774	11.0	8	8	844,897	811,218	4.2
Randolph-Brooks FCU (F)	TX	11	12	9,675,538,089	9,275,909,828	4.3	9	10	843,982	800,748	5.4
Security Service FCU (F)	TX	12	10	9,647,537,915	9,539,381,253	1.1	12	12	785,301	774,333	1.4
Mountain America Credit Union (F)	UT	13	17	9,061,313,528	8,212,199,279	10.3	10	11	841,131	796,578	5.6
Digital Federal Credit Union (F)	MA	14	14	8,971,867,468	8,530,261,736	5.2	11	9	834,258	802,007	4.0
Bethpage FCU (F)	NY	15	15	8,897,034,649	8,400,746,931	5.9	24	26	400,005	380,845	5.0
Star One Credit Union (S)	CA	16	13	8,752,402,835	8,568,235,095	2.1	218	218	107,974	106,054	1.8
VyStar Credit Union (S)	FL	17	16	8,728,243,620	8,284,203,778	5.4	14	14	667,325	643,809	3.7
San Diego County CU (S)	CA	18	18	8,398,314,321	8,148,466,552	3.1	22	22	412,243	403,674	2.1
Alaska USA FCU (F)	AK	19	19	7,956,856,655	7,650,089,940	4.0	13	13	673,227	664,502	1.3
American Airlines FCU (F)	TX	20	20	7,477,435,097	7,306,280,141	2.3	47	48	302,793	296,107	2.3
Teachers FCU (F)	NY	21	21	7,373,282,097	7,247,532,118	1.7	41	40	333,908	329,036	1.5
Patelco CU (S)	CA	22	22	7,104,465,460	6,592,865,516	7.8	34	32	355,318	345,671	2.8
ESL Federal Credit Union (F)	NY	23	23	6,664,669,176	6,204,535,651	7.4	31	30	364,479	357,900	1.8
Lake Michigan CU (S)	MI	24	24	6,513,282,092	6,064,105,758	7.4	32	31	363,513	351,030	3.6
CEFCU (S)	IL	25	26	6,199,374,763	5,953,334,101	4.1	38	37	343,021	337,569	1.6
Logix FCU (F)	CA	26	25	6,139,644,667	6,019,062,386	2.0	89	88	203,494	199,396	2.1
Delta Community CU (S)	GA	27	27	5,960,011,814	5,756,302,878	3.5	23	23	400,396	390,904	2.4
OnPoint Community CU (S)	OR	28	30	5,823,885,608	5,392,942,516	8.0	28	29	374,554	361,518	3.6
Ent CU (S)	CO	29	28	5,764,125,886	5,567,859,598	3.5	33	36	355,834	338,834	5.0
United Nations FCU (F)	NY	30	29	5,750,829,895	5,446,484,924	5.6	148	153	138,670	133,047	4.2
GreenState CU (S)	IA	31	31	5,618,864,169	5,377,351,126	4.5	97	100	194,051	186,721	3.9
PSECU (S)	PA	32	32	5,558,691,833	5,356,853,183	3.8	18	17	459,045	453,181	1.3
Police and Fire FCU (F)	PA	33	33	5,497,648,701	5,234,487,857	5.0	45	44	311,909	304,409	2.5
Wings Financial CU (S)	MN	34	34	5,317,538,551	5,065,189,002	5.0	55	56	275,350	262,265	5.0
Hudson Valley FCU (F)	NY	35	36	5,238,881,583	4,935,677,500	6.1	49	49	298,822	292,048	2.3
Redstone FCU (F)	AL	36	37	5,227,319,558	4,898,595,925	6.7	19	19	444,612	430,842	3.2
Bank-Fund Staff FCU (F)	DC	37	35	5,019,546,096	4,971,904,840	1.0	267	265	89,323	88,413	1.0
DFCU Financial CU (S)	MI	38	38	4,897,869,222	4,667,477,450	4.9	74	72	229,617	228,818	0.3
Wright-Patt CU Inc (S)	OH	39	44	4,848,670,001	4,429,115,214	9.5	26	27	390,593	380,255	2.7
Desert Financial CU (F)	AZ	40	41	4,822,095,780	4,507,980,329	7.0	39	38	341,430	332,023	2.8
Eastman CU (S)	TN	41	39	4,817,445,555	4,530,156,863	6.3	72	75	232,747	223,119	4.3
Bellco CU (S)	CO	42	40	4,708,704,861	4,517,595,714	4.2	40	41	336,228	326,057	3.1
Redwood CU (S)	CA	43	42	4,690,371,241	4,455,861,077	5.3	58	60	265,237	253,758	4.5
Space Coast CU (S)	FL	44	49	4,582,670,334	4,142,519,909	10.6	20	20	433,523	421,035	3.0
Idaho Central CU (S)	ID	45	45	4,529,366,466	4,315,062,932	5.0	30	34	365,879	340,839	7.3
Michigan State University FCU (F)	MI	46	46	4,499,552,006	4,229,818,147	6.4	54	54	278,287	269,344	3.3
Kinecta FCU (F)	CA	47	43	4,470,101,868	4,436,242,993	0.8	64	46	251,484	303,146	-17.0
Members 1st FCU (F)	PA	48	50	4,445,639,655	4,125,328,873	7.8	21	21	433,247	415,127	4.4
Landmark Credit Union (S)	WI	49	52	4,278,074,060	3,965,319,770	7.9	35	33	350,971	341,538	2.8
Veridian CU (S)	IA	50	48	4,264,879,607	4,145,422,058	2.9	71	74	233,907	226,196	3.4

Top 100 Credit Unions: June 2019

Credit Union	State	Asset rank		Assets		Asset % change	Member rank		Members		Member % change
		Jun-19	Dec-18	Jun-19	Dec-18		Jun-19	Dec-18	Jun-19	Dec-18	
Visions FCU (F)	NY	51	47	4,241,058,533	4,187,734,437	1.3	90	89	203,226	199,208	2.0
State Farm FCU (F)	IL	52	51	4,202,703,079	4,102,249,620	2.4	175	174	125,136	125,399	-0.2
Tinker FCU (F)	OK	53	53	4,085,178,799	3,874,356,367	5.4	25	25	390,867	383,236	2.0
Wescom CU (S)	CA	54	60	4,062,915,910	3,478,388,201	16.8	96	94	3,94,398	193,587	0.4
SEFCU (F)	NY	55	54	3,987,872,797	3,755,479,304	6.2	37	28	343,201	365,906	-6.2
SECU (S)	MD	56	55	3,781,803,712	3,642,602,360	3.8	62	57	257,587	261,031	-1.3
Mission FCU (F)	CA	57	57	3,764,908,084	3,560,256,583	5.7	66	66	247,138	240,176	2.9
Virginia CU Inc (S)	VA	58	56	3,715,371,011	3,638,027,361	2.1	51	51	286,553	277,835	3.1
Service Credit Union (S)	NH	59	58	3,699,546,611	3,502,272,800	5.6	53	53	278,664	272,291	2.3
BCU (S)	IL	60	59	3,645,888,181	3,483,865,083	4.7	61	62	260,883	252,393	3.4
Citadel FCU (F)	PA	61	63	3,557,777,979	3,373,518,881	5.5	85	82	210,459	207,692	1.3
MIDFLORIDA CU (S)	FL	62	65	3,544,098,684	3,286,122,496	7.9	43	43	325,473	311,824	4.4
Chevron FCU (F)	CA	63	64	3,534,104,224	3,335,458,577	6.0	203	198	113,248	111,066	2.0
Summit CU (S)	WI	64	67	3,510,554,716	3,224,170,223	8.9	104	104	189,854	183,709	3.3
TDECU (S)	TX	65	66	3,478,768,015	3,270,023,870	6.4	44	45	312,165	303,418	2.9
Northwest FCU (F)	VA	66	61	3,381,987,993	3,412,424,286	-0.9	56	55	269,774	265,841	1.5
NEFCU (F)	NY	67	70	3,380,231,630	3,153,658,182	7.2	94	95	197,408	192,477	2.6
Affinity FCU (F)	NJ	68	62	3,345,210,856	3,385,817,436	-1.2	112	113	175,439	170,860	2.7
Teachers CU (S)	IN	69	68	3,283,475,330	3,171,994,317	3.5	48	47	301,155	300,996	0.1
Community First CU (S)	WI	70	72	3,275,270,044	3,116,903,807	5.1	150	146	136,854	136,340	0.4
Coastal Credit Union (F)	NC	71	69	3,269,570,243	3,161,502,062	3.4	59	59	264,594	257,090	2.9
Tower FCU (F)	MD	72	76	3,244,139,665	3,041,866,809	6.6	102	101	190,192	186,642	1.9
Travis Credit Union (S)	CA	73	71	3,231,766,532	3,121,393,060	3.5	81	78	212,749	209,991	1.3
General Electric CU (S)	OH	74	75	3,205,670,960	3,042,617,151	5.4	101	98	190,310	187,869	1.3
California CU (S)	CA	75	73	3,204,010,334	3,086,714,883	3.8	121	120	163,644	163,178	0.3
Educational ECU (S)	CA	76	77	3,172,963,995	3,024,628,750	4.9	50	50	295,446	289,733	2.0
Navy Army Community CU (S)	TX	77	81	3,158,513,463	2,970,687,295	6.3	110	110	178,819	175,887	1.7
UW Credit Union (S)	WI	78	87	3,155,472,942	2,819,644,183	11.9	57	58	266,182	259,054	2.8
Spokane Teachers CU (S)	WA	79	79	3,098,316,727	2,986,315,665	3.8	95	99	194,787	187,720	3.8
WSECU (S)	WA	80	80	3,090,840,029	2,971,353,783	4.0	52	52	279,240	274,254	1.8
Credit Human (F)	TX	81	74	3,081,223,870	3,052,395,971	0.9	73	70	231,325	234,178	-1.2
Municipal CU (S)	NY	82	83	3,056,751,978	2,863,183,304	6.8	15	15	598,638	581,133	3.0
UNIFY Financial CU (F)	CA	83	78	3,031,262,926	3,023,881,938	0.2	63	64	257,088	250,901	2.5
SAFE Credit Union (S)	CA	84	82	2,991,943,861	2,895,309,459	3.3	70	71	234,940	231,045	1.7
APCO ECU (S)	AL	85	84	2,976,120,089	2,863,040,687	3.9	338	340	72,056	71,993	0.1
Langley FCU (F)	VA	86	86	2,971,774,329	2,821,017,830	5.3	60	63	261,066	252,029	3.6
Keesler FCU (F)	MS	87	91	2,927,981,680	2,734,647,835	7.1	69	73	238,875	228,773	4.4
Apple FCU (F)	VA	88	89	2,914,096,599	2,740,682,003	6.3	80	81	213,865	209,467	2.1
CommunityAmerica Credit Union (S)	MO	89	92	2,884,590,443	2,686,627,768	7.4	67	67	246,441	239,772	2.8
United FCU (F)	MI	90	88	2,868,641,136	2,791,676,692	2.8	111	112	176,755	174,248	1.4
GECU (S)	TX	91	85	2,852,097,472	2,832,247,673	0.7	27	24	388,424	385,134	0.9
Technology Credit Union (S)	CA	92	90	2,826,542,421	2,735,042,383	3.3	194	201	117,140	110,799	5.7
Premier America CU (S)	CA	93	93	2,786,255,569	2,673,522,568	4.2	199	197	114,401	112,016	2.1
NASA FCU (F)	MD	94	96	2,773,580,212	2,599,290,916	6.7	119	124	166,639	159,763	4.3
Stanford FCU (F)	CA	95	94	2,759,917,885	2,616,235,773	5.5	349	350	69,675	68,617	1.5
Genisys CU (S)	MI	96	97	2,759,054,641	2,576,413,150	7.1	77	77	217,755	210,986	3.2
Grow Financial FCU (F)	FL	97	99	2,722,833,711	2,534,525,632	7.4	88	86	204,167	202,842	0.7
First Community CU (S)	MO	98	102	2,705,329,444	2,504,519,359	8.0	42	42	328,687	317,380	3.6
Robins Financial Credit Union (S)	GA	99	100	2,704,757,992	2,509,837,153	7.8	84	85	210,578	202,991	3.7
Provident CU (S)	CA	100	95	2,677,601,531	2,599,866,298	3.0	185	183	120,152	118,288	1.6
Total				677,670,231,395	641,648,003,908	5.6			45,761,064	44,357,810	3.2

***TOP 100 CREDIT UNION LISTING
BY ASSET RANK***

***MID-YEAR 2019
LOANS AND SAVINGS TOTALS***



Top 100 Credit Unions: June 2019

Credit Union	State	Savings rank		Savings		Savings % change	Loan rank		Loans		Loan % Change
		Jun-19	Dec-18	Jun-19	Dec-18		Jun-19	Dec-18	Jun-19	Dec-18	
Navy FCU (F)	VA	1	1	79,870,898,093	70,417,534,004	13.4	1	1	79,224,295,084	75,059,168,480	5.5
State ECU (S)	NC	2	2	36,855,048,614	35,282,790,742	4.5	2	2	23,620,890,929	23,010,967,781	2.7
Pentagon FCU (F)	VA	3	3	18,410,730,334	18,882,585,578	-2.5	3	3	19,821,493,574	20,067,624,195	-1.2
BEUCU (S)	WA	4	4	17,213,256,377	16,514,957,776	4.2	4	4	13,548,491,783	12,961,658,520	4.5
SchoolsFirst FCU (F)	CA	5	5	13,729,593,490	12,976,128,285	5.8	5	8	9,315,437,683	8,769,113,527	6.2
Golden 1 Credit Union (S)	CA	6	6	10,975,104,183	10,722,146,753	2.4	7	6	8,781,216,817	8,822,556,740	-0.5
First Tech FCU (F)	CA	10	9	8,934,295,952	8,691,167,761	2.8	6	5	8,967,414,611	9,046,650,343	-0.9
Alliant CU (S)	IL	8	7	9,692,779,035	9,238,105,120	4.9	10	9	8,458,137,099	8,622,439,360	-1.9
America First FCU (F)	UT	7	8	9,897,595,621	9,097,064,194	8.8	8	10	8,742,475,337	8,449,735,356	3.5
Suncoast CU (S)	FL	9	11	9,122,771,148	7,932,640,435	15.0	11	11	7,768,948,596	7,376,296,711	5.3
Randolph-Brooks FCU (F)	TX	12	12	7,980,210,727	7,456,021,210	7.0	14	13	7,223,021,030	7,344,883,064	-1.7
Security Service FCU (F)	TX	11	10	8,374,831,344	8,040,498,964	4.2	9	7	8,705,077,902	8,801,661,370	-1.1
Mountain America Credit Union (F)	UT	13	15	7,808,903,363	6,999,452,691	11.6	12	14	7,370,439,774	7,001,863,583	5.3
Digital Federal Credit Union (F)	MA	15	14	7,522,238,341	7,054,851,942	6.6	13	12	7,291,714,132	7,359,494,931	-0.9
Bethpage FCU (F)	NY	14	13	7,749,963,308	7,315,687,698	5.9	17	17	6,268,663,993	6,066,160,789	3.3
Star One Credit Union (S)	CA	17	17	7,089,945,415	6,837,609,530	3.7	31	31	4,059,609,038	3,956,075,523	2.6
VyStar Credit Union (S)	FL	21	21	6,471,553,993	6,015,147,266	7.6	18	18	5,953,859,962	5,676,006,131	4.9
San Diego County CU (S)	CA	18	18	6,978,890,967	6,800,939,414	2.6	16	15	6,448,462,664	6,599,871,133	-2.3
Alaska USA FCU (F)	AK	16	16	7,168,513,968	6,957,234,160	3.0	15	16	6,561,893,031	6,309,210,966	4.0
American Airlines FCU (F)	TX	19	20	6,680,190,174	6,554,245,929	1.9	26	25	4,593,308,740	4,527,893,884	1.4
Teachers FCU (F)	NY	20	19	6,672,383,517	6,587,959,067	1.3	25	26	4,678,686,883	4,447,587,729	5.2
Patelco CU (S)	CA	22	22	6,041,320,069	5,740,643,284	5.2	20	22	5,312,510,583	5,030,392,895	5.6
ESL Federal Credit Union (F)	NY	47	46	3,715,763,386	3,491,385,381	6.4	51	52	2,984,574,076	2,944,647,913	1.4
Lake Michigan CU (S)	MI	24	26	5,238,503,926	4,847,745,913	8.1	22	20	5,215,864,453	5,040,504,009	3.5
CEFCU (S)	IL	23	23	5,453,011,270	5,248,209,605	3.9	27	27	4,493,349,047	4,442,397,871	1.1
Logix FCU (F)	CA	28	29	4,820,777,484	4,476,910,089	7.7	19	19	5,527,831,955	5,426,232,606	1.9
Delta Community CU (S)	GA	26	24	5,124,675,128	4,987,325,981	2.8	24	23	4,730,343,902	4,585,251,720	3.2
OnPoint Community CU (S)	OR	30	30	4,634,920,770	4,392,877,428	5.5	36	37	3,617,325,000	3,503,048,991	3.3
Ent CU (S)	CO	29	28	4,779,308,267	4,642,987,652	2.9	23	24	4,919,889,294	4,579,492,655	7.4
United Nations FCU (F)	NY	25	25	5,128,045,797	4,881,019,085	5.1	43	44	3,326,296,147	3,158,890,291	5.3
GreenState CU (S)	IA	35	36	4,320,051,106	4,104,010,825	5.3	21	21	5,243,640,945	5,034,395,113	4.2
PSECU (S)	PA	27	27	4,901,524,125	4,705,788,669	4.2	28	28	4,394,310,285	4,273,046,659	2.8
Police and Fire FCU (F)	PA	33	34	4,420,832,050	4,233,567,154	4.4	48	50	3,094,650,525	2,979,595,150	3.9
Wings Financial CU (S)	MN	34	35	4,337,455,825	4,195,605,984	3.4	42	42	3,440,187,715	3,254,646,583	5.7
Hudson Valley FCU (F)	NY	31	31	4,627,688,734	4,392,327,978	5.4	46	47	3,108,830,031	3,022,449,075	2.9
Redstone FCU (F)	AL	32	33	4,545,761,490	4,326,017,549	5.1	90	90	2,182,661,218	2,087,647,925	4.6
Bank-Fund Staff FCU (F)	DC	36	32	4,290,722,323	4,348,904,601	-1.3	53	54	2,924,759,014	2,820,960,041	3.7
DFCU Financial CU (S)	MI	37	37	4,212,277,146	4,080,830,377	3.2	212	205	1,043,055,783	1,048,784,027	-0.5
Wright-Patt CU Inc (S)	OH	41	41	4,025,859,597	3,819,215,106	5.4	39	40	3,556,097,886	3,411,547,151	4.2
Desert Financial CU (F)	AZ	39	40	4,088,698,725	3,857,315,247	6.0	85	86	2,236,933,579	2,119,859,692	5.5
Eastman CU (S)	TN	38	38	4,153,100,376	3,886,724,790	6.9	29	30	4,177,308,719	3,977,051,590	5.0
Bellco CU (S)	CO	48	43	3,700,648,538	3,561,285,154	3.9	34	34	3,764,354,489	3,630,851,491	3.7
Redwood CU (S)	CA	40	39	4,056,296,550	3,882,765,537	4.5	35	36	3,732,679,964	3,507,609,986	6.4
Space Coast CU (S)	FL	43	45	3,884,543,018	3,507,053,271	10.8	38	35	3,594,954,105	3,521,363,908	2.1
Idaho Central CU (S)	ID	46	50	3,723,664,151	3,425,635,507	8.7	32	33	3,944,544,575	3,715,516,519	6.2
Michigan State University FCU (F)	MI	45	47	3,727,592,405	3,477,514,181	7.2	41	41	3,547,573,801	3,354,297,936	5.8
Kinecta FCU (F)	CA	42	42	3,998,487,657	3,781,761,336	5.7	30	29	4,100,412,825	4,104,990,509	-0.1
Members 1st FCU (F)	PA	44	48	3,729,992,698	3,465,977,562	7.6	40	39	3,547,706,975	3,424,629,305	3.6
Landmark Credit Union (S)	WI	49	53	3,638,272,515	3,360,129,628	8.3	37	38	3,611,419,392	3,465,186,777	4.2
Veridian CU (S)	IA	51	49	3,612,545,739	3,438,564,612	5.1	33	32	3,893,248,489	3,788,107,025	2.8

Top 100 Credit Unions: June 2019

Credit Union	State	Savings rank		Savings		Savings % change	Loan rank		Loans		Loan % Change
		Jun-19	Dec-18	Jun-19	Dec-18		Jun-19	Dec-18	Jun-19	Dec-18	
Visions FCU (F)	NY	55	54	3,336,700,034	3,266,552,941	2.1	58	56	2,842,023,800	2,811,307,652	1.1
State Farm FCU (F)	IL	52	44	3,578,880,488	3,534,231,211	1.3	262	240	900,313,227	916,175,876	-1.7
Tinker FCU (F)	OK	53	52	3,571,498,401	3,403,359,414	4.9	55	53	2,912,358,867	2,898,434,638	0.5
Wescom CU (S)	CA	57	57	3,172,046,652	3,010,625,617	5.4	80	78	2,312,802,957	2,289,857,764	1.0
SEFCU (F)	NY	50	51	3,620,573,486	3,412,550,101	6.1	74	76	2,476,772,878	2,383,978,370	3.9
SECU (S)	MD	54	55	3,352,416,022	3,235,066,896	3.6	44	43	3,269,595,669	3,251,556,828	0.6
Mission FCU (F)	CA	56	56	3,181,710,100	3,029,105,330	5.0	62	62	2,737,190,276	2,707,323,108	1.1
Virginia CU Inc (S)	VA	65	59	2,904,764,618	2,892,004,702	0.4	64	65	2,703,449,400	2,613,222,177	3.5
Service Credit Union (S)	NH	62	60	3,021,021,250	2,845,697,320	6.2	50	49	3,036,409,504	2,994,933,901	1.4
BCU (S)	IL	60	65	3,043,999,479	2,787,437,112	9.2	45	45	3,257,148,584	3,140,025,695	3.7
Citadel FCU (F)	PA	59	61	3,092,655,869	2,835,426,526	9.1	49	46	3,093,923,646	3,023,058,463	2.3
MIDFLORIDA CU (S)	FL	63	64	2,993,226,999	2,788,477,037	7.3	67	68	2,626,833,353	2,540,507,005	3.4
Chevron FCU (F)	CA	58	58	3,113,851,674	2,925,331,143	6.4	54	55	2,913,408,212	2,813,537,290	3.5
Summit CU (S)	WI	82	85	2,584,212,361	2,347,858,308	10.1	56	57	2,896,235,188	2,787,557,714	3.9
TDECU (S)	TX	73	74	2,796,851,012	2,618,701,154	6.8	47	48	3,095,033,053	3,017,129,611	2.6
Northwest FCU (F)	VA	72	63	2,811,288,713	2,800,154,251	0.4	61	59	2,747,948,035	2,771,014,645	-0.8
NEFCU (F)	NY	61	62	3,023,542,048	2,827,786,341	6.9	65	67	2,675,585,455	2,581,468,370	3.6
Affinity FCU (F)	NJ	75	78	2,713,592,433	2,543,967,038	6.7	52	51	2,962,430,027	2,968,926,521	-0.2
Teachers CU (S)	IN	66	70	2,898,536,678	2,666,895,297	8.7	66	60	2,654,910,943	2,763,949,991	-3.9
Community First CU (S)	WI	71	72	2,815,666,169	2,631,733,254	7.0	72	72	2,524,082,703	2,503,954,623	0.8
Coastal Credit Union (F)	NC	68	68	2,849,938,247	2,691,995,680	5.9	60	61	2,775,084,331	2,751,441,803	0.9
Tower FCU (F)	MD	69	71	2,818,685,108	2,640,532,877	6.7	76	75	2,441,100,686	2,440,215,440	0.0
Travis Credit Union (S)	CA	70	67	2,817,761,280	2,728,043,774	3.3	77	77	2,437,338,759	2,358,663,300	3.3
General Electric CU (S)	OH	64	66	2,904,901,710	2,744,086,435	5.9	68	64	2,592,441,314	2,643,744,197	-1.9
California CU (S)	CA	79	79	2,658,777,444	2,543,566,717	4.5	78	79	2,397,191,507	2,284,151,075	4.9
Educational ECU (S)	CA	74	73	2,720,410,907	2,620,592,170	3.8	147	148	1,426,911,051	1,358,096,690	5.1
Navy Army Community CU (S)	TX	76	77	2,711,488,717	2,545,723,320	6.5	57	63	2,894,324,051	2,676,430,646	8.1
UW Credit Union (S)	WI	78	81	2,668,208,140	2,459,205,773	8.5	79	80	2,330,856,767	2,207,609,566	5.6
Spokane Teachers CU (S)	WA	83	83	2,504,273,086	2,374,669,228	5.5	63	66	2,718,190,124	2,600,452,284	4.5
WSECU (S)	WA	77	75	2,681,509,462	2,550,687,945	5.1	69	74	2,548,927,052	2,449,650,082	4.1
Credit Human (F)	TX	92	87	2,356,538,023	2,327,396,749	1.3	59	58	2,809,062,245	2,786,487,689	0.8
Municipal CU (S)	NY	67	69	2,855,651,764	2,688,408,806	6.2	100	97	2,002,731,899	1,962,908,772	2.0
UNIFY Financial CU (F)	CA	88	84	2,406,851,699	2,354,838,853	2.2	70	71	2,545,920,877	2,505,415,401	1.6
SAFE Credit Union (S)	CA	81	80	2,602,913,585	2,483,155,995	4.8	75	73	2,470,963,367	2,483,502,628	-0.5
APCO ECU (S)	AL	80	76	2,613,329,688	2,549,625,913	2.5	283	276	842,718,140	841,927,359	0.1
Langley FCU (F)	VA	90	92	2,366,756,679	2,252,518,899	5.1	88	84	2,214,856,811	2,133,539,382	3.8
Keesler FCU (F)	MS	87	88	2,430,534,484	2,311,901,193	5.1	81	89	2,310,779,354	2,091,276,985	10.5
Apple FCU (F)	VA	95	93	2,340,934,275	2,200,198,048	6.4	91	92	2,104,112,128	2,046,911,508	2.8
CommunityAmerica Credit Union (S)	MO	91	95	2,359,057,697	2,196,860,999	7.4	101	104	1,985,592,380	1,883,815,421	5.4
United FCU (F)	MI	106	107	2,169,097,212	2,015,743,824	7.6	73	69	2,484,320,424	2,525,508,584	-1.6
GECU (S)	TX	89	89	2,387,411,333	2,278,993,797	4.8	71	70	2,529,679,570	2,510,498,020	0.8
Technology Credit Union (S)	CA	84	86	2,479,675,733	2,336,867,355	6.1	87	81	2,220,389,737	2,184,586,564	1.6
Premier America CU (S)	CA	85	82	2,470,704,249	2,376,537,878	4.0	84	82	2,240,205,637	2,184,331,670	2.6
NASA FCU (F)	MD	98	98	2,306,894,365	2,173,038,283	6.2	96	98	2,065,316,306	1,940,733,843	6.4
Stanford FCU (F)	CA	107	105	2,150,180,497	2,026,471,503	6.1	108	102	1,898,062,965	1,902,527,179	-0.2
Genisys CU (S)	MI	102	101	2,267,800,261	2,117,498,390	7.1	105	112	1,921,238,546	1,766,325,764	8.8
Grow Financial FCU (F)	FL	86	96	2,445,773,012	2,190,082,346	11.7	93	87	2,097,472,115	2,116,284,016	-0.9
First Community CU (S)	MO	93	97	2,345,352,149	2,184,066,119	7.4	120	121	1,738,107,506	1,676,225,867	3.7
Robins Financial Credit Union (S)	GA	105	104	2,175,721,594	2,042,362,674	6.5	116	118	1,779,614,998	1,712,480,910	3.9
Provident CU (S)	CA	94	90	2,341,566,815	2,277,852,582	2.8	114	119	1,825,089,862	1,704,373,757	7.1
Total				558,967,772,530	526,621,353,123	6.1			487,957,909,720	474,038,352,173	2.9

**TOP 100 CREDIT UNIONS
LISTED BY ASSET RANK**

**MID-YEAR 2019
OPERATING RATIOS**



*For definitions of ratios, see
Mid-Year 2019 Operating Ratios and Spreads
(Available from CUNA Economics and Statistics)*

Top 100 Credit Unions -- Mid-year 2019 operating ratios

*Table 1
Distribution of assets
(Items as a percent of total assets)*

Credit Union Name	State	Loans	Allowance for loan loss	Cash on hand	Investments¹	Fixed assets	Other assets
Navy FCU	VA	74.7	1.5	0.2	19.8	2.0	4.8
State ECU	NC	58.1	0.7	1.5	37.0	2.7	1.2
Pentagon FCU	VA	81.2	0.5	0.1	12.1	2.1	5.0
BECU	WA	63.8	0.5	0.5	33.6	1.0	1.7
SchoolsFirst FCU	CA	58.2	0.4	0.5	39.1	0.6	2.0
Golden 1 Credit Union	CA	69.5	0.6	0.7	24.6	0.6	5.1
First Tech FCU	CA	71.2	0.4	0.1	25.7	0.8	2.5
Alliant CU	IL	71.7	0.5	0.0	25.6	0.4	2.8
America First FCU	UT	77.9	1.3	0.7	18.2	2.2	2.3
Suncoast CU	FL	75.3	0.8	1.4	19.6	1.7	2.8
Randolph-Brooks FCU	TX	74.7	0.4	0.5	20.8	3.1	1.3
Security Service FCU	TX	90.2	0.8	0.5	4.3	3.2	2.7
Mountain America Credit Union	UT	81.3	0.6	0.6	12.5	3.9	2.4
Digital Federal Credit Union	MA	81.3	1.3	0.6	16.8	0.9	1.7
Bethpage FCU	NY	70.5	0.6	0.2	26.5	0.6	2.8
Star One Credit Union	CA	46.4	0.1	0.1	51.3	0.2	2.1
VyStar Credit Union	FL	68.2	0.4	0.7	27.2	3.1	1.3
San Diego County CU	CA	76.8	0.3	0.6	19.9	0.5	2.4
Alaska USA FCU	AK	82.5	0.6	0.8	11.9	2.4	3.1
American Airlines FCU	TX	61.4	0.4	0.1	36.7	0.9	1.2
Teachers FCU	NY	63.5	0.1	0.3	32.7	1.1	2.6
Patelco CU	CA	74.8	0.5	0.4	21.8	1.0	2.5
ESL Federal Credit Union	NY	44.8	0.7	0.6	51.9	1.6	1.8
Lake Michigan CU	MI	80.1	0.1	0.3	15.4	1.3	3.0
CEFCU	IL	72.5	0.5	0.8	24.6	1.1	1.4
Logix FCU	CA	90.0	1.0	0.1	7.7	1.6	1.6
Delta Community CU	GA	79.4	0.5	0.6	16.2	1.5	2.9
OnPoint Community CU	OR	62.1	0.2	0.4	35.5	0.4	1.8
Ent CU	CO	85.4	0.1	0.5	10.5	1.5	2.2
United Nations FCU	NY	57.8	0.5	0.1	38.7	1.9	1.9
GreenState CU	IA	93.3	0.6	0.2	3.7	1.7	1.7
PSECU	PA	79.1	0.8	0.2	18.4	1.6	1.5
Police and Fire FCU	PA	56.3	0.3	0.3	41.4	0.9	1.3
Wings Financial CU	MN	64.7	0.3	0.3	30.9	1.1	3.3
Hudson Valley FCU	NY	59.3	1.4	0.6	37.5	1.7	2.3
Redstone FCU	AL	41.8	0.5	1.1	54.1	2.1	1.4
Bank-Fund Staff FCU	DC	58.3	0.5	0.1	38.2	0.1	3.8
DFCU Financial CU	MI	21.3	0.2	0.1	76.1	0.9	1.8
Wright-Patt CU Inc	OH	73.3	0.6	0.9	22.6	1.1	2.6
Desert Financial CU	AZ	46.4	0.3	0.3	48.6	1.5	3.5
Eastman CU	TN	86.7	0.3	0.6	10.1	1.5	1.5
Bellco CU	CO	79.9	1.1	0.6	16.3	0.7	3.5
Redwood CU	CA	79.6	0.6	0.8	15.3	1.3	3.7
Space Coast CU	FL	78.4	1.3	0.4	17.3	2.0	3.2
Idaho Central CU	ID	87.1	0.5	0.7	5.6	4.7	2.6
Michigan State University FCU	MI	78.8	0.5	0.5	15.5	3.1	2.5
Kinecta FCU	CA	91.7	0.7	0.3	3.7	1.0	3.9
Members 1st FCU	PA	79.8	0.6	1.1	15.2	2.7	1.8
Landmark Credit Union	WI	84.4	0.5	0.4	12.3	1.3	2.1
Veridian CU	IA	91.3	0.5	0.5	5.2	1.7	1.8

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 1
Distribution of assets
(Items as a percent of total assets)

Credit Union Name	State	Loans	Allowance for loan loss	Cash on hand	Investments¹	Fixed assets	Other assets
Visions FCU	NY	67.0	1.1	0.7	27.5	1.5	4.3
State Farm FCU	IL	21.4	0.1	0.0	77.0	0.0	1.7
Tinker FCU	OK	71.3	0.5	0.4	25.4	1.9	1.6
Wescrom CU	CA	56.9	0.4	0.4	38.5	1.7	2.9
SEFCU	NY	62.1	0.7	0.4	35.1	1.1	2.1
SECU	MD	86.5	0.7	1.6	8.7	1.1	2.9
Mission FCU	CA	72.7	0.4	0.3	21.9	2.1	3.3
Virginia CU Inc	VA	72.8	1.0	0.5	24.6	1.5	1.6
Service Credit Union	NH	82.1	0.3	0.6	11.2	2.2	4.3
BCU	IL	89.3	0.6	0.3	7.2	0.7	3.1
Citadel FCU	PA	87.0	0.4	0.3	9.5	2.0	1.6
MIDFLORIDA CU	FL	74.1	0.9	0.8	19.0	3.5	3.5
Chevron FCU	CA	82.4	0.3	0.2	16.0	0.1	1.6
Summit CU	WI	82.5	0.6	0.3	13.1	3.2	1.5
TDECU	TX	89.0	0.8	0.4	8.0	1.6	1.8
Northwest FCU	VA	81.3	0.6	0.2	15.3	1.4	2.4
NEFCU	NY	79.2	0.4	0.2	18.4	0.9	1.8
Affinity FCU	NJ	88.6	0.7	0.2	6.2	1.3	4.5
Teachers CU	IN	80.9	0.6	1.1	14.5	1.6	2.5
Community First CU	WI	77.1	0.1	0.3	18.6	2.3	1.9
Coastal Credit Union	NC	84.9	0.8	1.0	10.8	1.7	2.4
Tower FCU	MD	75.2	0.5	0.2	22.2	1.0	1.9
Travis Credit Union	CA	75.4	1.0	0.7	19.9	1.3	3.7
General Electric CU	OH	80.9	0.5	0.1	16.6	0.7	2.2
California CU	CA	74.8	0.3	1.2	15.7	3.8	4.8
Educational ECU	CA	45.0	0.3	1.4	50.2	0.6	3.2
Navy Army Community CU	TX	91.6	1.0	0.5	4.7	1.6	2.6
UW Credit Union	WI	73.9	0.5	0.4	20.8	2.7	2.7
Spokane Teachers CU	WA	87.7	0.5	0.5	8.6	2.3	1.4
WSECU	WA	82.5	0.8	0.7	11.3	3.6	2.7
Credit Human	TX	91.2	0.5	0.4	4.0	3.1	1.8
Municipal CU	NY	65.5	0.9	2.8	26.6	0.7	5.3
UNIFY Financial CU	CA	84.0	0.7	0.7	10.9	0.8	4.3
SAFE Credit Union	CA	82.6	0.5	0.6	10.7	1.7	4.9
APCO ECU	AL	28.3	0.1	0.1	68.5	0.6	2.5
Langley FCU	VA	74.5	0.6	0.8	20.1	1.8	3.4
Keesler FCU	MS	78.9	0.5	1.1	17.5	1.7	1.4
Apple FCU	VA	72.2	0.7	0.5	22.1	3.4	2.6
CommunityAmerica Credit Union	MO	68.8	0.4	1.2	23.8	2.1	4.5
United FCU	MI	86.6	0.9	0.4	9.1	3.5	1.3
GECU	TX	88.7	0.9	1.2	5.9	2.4	2.6
Technology Credit Union	CA	78.6	0.7	0.3	19.8	0.8	1.2
Premier America CU	CA	80.4	0.4	0.3	17.6	0.5	1.6
NASA FCU	MD	74.5	0.9	0.1	22.0	0.9	3.5
Stanford FCU	CA	68.8	0.5	0.1	30.1	0.6	0.9
Genisys CU	MI	69.6	0.8	0.5	26.9	1.6	2.2
Grow Financial FCU	FL	77.0	0.7	0.5	17.0	2.2	4.0
First Community CU	MO	64.2	0.5	0.7	31.4	2.3	1.9
Robins Financial Credit Union	GA	65.8	0.4	0.8	30.6	1.3	1.9
Provident CU	CA	68.2	0.2	0.2	28.9	1.2	1.8
Total		72.0	0.7	0.5	23.7	1.7	2.8

¹Investments: Includes cash on deposits and cash equivalents.

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 2
Distribution of Liabilities & Equity
(Items as a percent of total assets)

Credit Union Name	State	Savings	Borrowings	Other liabilities	Regular reserves (excluding allowance for loan loss)	Other reserves	Accumul. unrealized gains (losses) on afs secs.	Undivided earnings	Net capital (excluding allowances for loan & inv. loss)
Navy FCU	VA	75.3	10.9	1.6	0.3	11.9	-0.2	0.0	12.1
State ECU	NC	90.7	0.0	1.0	4.5	3.8	-0.1	0.0	8.3
Pentagon FCU	VA	75.4	12.0	1.9	0.4	0.2	-0.1	10.2	10.7
BECU	WA	81.0	7.1	0.7	0.6	0.0	-0.2	10.7	11.1
SchoolsFirst FCU	CA	85.8	1.5	1.4	6.6	0.0	0.0	4.7	11.4
Golden 1 Credit Union	CA	86.9	0.0	1.4	0.6	0.0	0.1	11.0	11.7
First Tech FCU	CA	71.0	18.2	0.7	0.6	2.4	0.0	7.1	10.1
Alliant CU	IL	82.2	7.0	0.7	1.0	0.0	0.0	9.0	10.1
America First FCU	UT	88.1	0.0	1.7	0.0	10.2	-0.8	0.8	10.2
Suncoast CU	FL	88.4	1.0	1.6	0.9	0.0	0.0	8.1	9.0
Randolph-Brooks FCU	TX	82.5	3.1	1.9	0.6	8.4	0.2	3.4	12.5
Security Service FCU	TX	86.8	2.9	0.6	0.6	0.0	0.0	9.1	9.7
Mountain America Credit Union	UT	86.2	3.7	1.0	0.7	0.0	0.0	8.4	9.1
Digital Federal Credit Union	MA	83.8	5.4	1.0	1.1	0.0	0.0	8.6	9.8
Bethpage FCU	NY	87.1	2.8	1.7	0.2	0.1	0.0	8.1	8.4
Star One Credit Union	CA	81.0	5.8	0.6	0.6	0.0	0.3	11.4	12.3
VyStar Credit Union	FL	74.1	16.0	1.1	1.1	0.0	0.1	7.5	8.7
San Diego County CU	CA	83.1	0.0	0.8	2.2	0.0	0.0	13.9	16.1
Alaska USA FCU	AK	90.1	0.0	1.9	0.5	0.0	-1.5	8.9	8.0
American Airlines FCU	TX	89.3	0.0	0.9	0.8	0.0	0.0	8.9	9.7
Teachers FCU	NY	90.5	0.0	0.7	2.1	0.0	-0.3	7.1	8.8
Patelco CU	CA	85.0	3.7	1.0	1.9	0.0	-0.3	8.7	10.2
ESL Federal Credit Union	NY	55.8	25.3	0.8	1.0	0.0	0.6	16.6	18.2
Lake Michigan CU	MI	80.4	5.7	1.5	0.2	0.0	-0.1	12.2	12.3
CEFCU	IL	88.0	0.0	1.9	3.6	0.0	-0.7	7.3	10.2
Logix FCU	CA	78.5	4.6	1.6	0.5	15.2	-0.4	0.0	15.3
Delta Community CU	GA	86.0	0.0	1.3	1.0	0.0	0.0	11.7	12.7
OnPoint Community CU	OR	79.6	6.2	2.0	1.8	0.0	0.5	9.9	12.2
Ent CU	CO	82.9	1.7	1.9	0.9	0.0	0.0	12.3	13.2
United Nations FCU	NY	89.2	0.0	1.0	4.9	0.0	-0.4	5.4	9.9
GreenState CU	IA	76.9	12.8	1.2	3.1	0.0	0.0	5.9	9.1
PSECU	PA	88.2	0.0	0.5	1.2	0.0	0.0	10.1	11.3
Police and Fire FCU	PA	80.4	0.0	1.4	0.2	0.0	0.3	17.8	18.2
Wings Financial CU	MN	81.6	4.2	1.1	1.8	0.0	0.2	11.1	13.1
Hudson Valley FCU	NY	88.3	0.0	0.9	0.0	0.1	0.2	10.5	10.8
Redstone FCU	AL	87.0	0.0	2.1	0.5	0.0	-0.3	10.8	11.0
Bank-Fund Staff FCU	DC	85.5	0.0	2.0	0.5	0.0	0.1	11.8	12.5
DFCU Financial CU	MI	86.0	0.0	0.8	0.5	0.6	0.5	11.6	13.2
Wright-Patt CU Inc	OH	83.0	4.9	0.7	0.5	0.0	0.1	10.8	11.4
Desert Financial CU	AZ	84.8	0.0	1.5	0.6	0.0	0.1	13.0	13.7
Eastman CU	TN	86.2	0.0	0.8	4.3	0.0	-0.1	8.7	12.9
Belloco CU	CO	78.6	9.6	1.3	0.3	0.0	0.0	10.2	10.6
Redwood CU	CA	86.5	0.0	1.0	0.4	0.0	0.0	12.1	12.5
Space Coast CU	FL	84.8	0.0	1.7	0.9	0.0	-0.3	12.9	13.5
Idaho Central CU	ID	82.2	6.3	2.7	2.0	0.0	-0.2	6.9	8.8
Michigan State University FCU	MI	82.8	5.2	1.5	0.4	0.1	-0.2	10.1	10.4
Kinecta FCU	CA	89.4	1.1	1.0	1.4	0.0	0.0	7.0	8.4
Members 1st FCU	PA	83.9	4.5	2.5	0.4	0.0	-0.7	9.4	9.1
Landmark Credit Union	WI	85.0	3.9	1.3	0.5	0.4	-0.3	9.2	9.7
Veridian CU	IA	84.7	3.9	1.4	3.4	0.0	0.0	6.7	10.0

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 2
Distribution of Liabilities & Equity
(Items as a percent of total assets)

Credit Union Name	State	Savings	Borrowings	Other liabilities	Regular reserves (excluding allowance for loan loss)	Other reserves	Accumul. unrealized gains (losses) on afs secs.	Undivided earnings	Net capital (excluding allowances for loan & inv. loss)
Visions FCU	NY	78.7	8.3	1.0	1.5	11.2	-0.6	0.0	12.0
State Farm FCU	IL	85.2	0.0	0.3	1.1	0.0	0.5	13.1	14.6
Tinker FCU	OK	87.4	0.0	0.8	0.9	0.0	0.1	10.8	11.8
Wescom CU	CA	78.1	12.1	1.8	1.8	0.0	-0.3	6.4	8.0
SEFCU	NY	90.8	0.0	1.4	0.3	0.1	0.1	7.2	7.7
SECU	MD	88.6	0.8	1.0	4.5	0.1	0.0	5.0	9.6
Mission FCU	CA	84.5	0.4	1.6	1.0	0.0	0.0	12.3	13.4
Virginia CU Inc	VA	78.2	10.7	1.3	0.4	0.0	-0.4	9.8	9.8
Service Credit Union	NH	81.7	5.4	1.2	0.4	0.3	-0.4	11.4	11.8
BCU	IL	83.5	5.6	1.4	1.0	0.3	0.0	8.3	9.5
Citadel FCU	PA	86.9	3.2	0.3	0.5	0.0	0.0	9.0	9.5
MIDFLORIDA CU	FL	84.5	3.6	1.6	0.3	0.3	-0.4	10.1	10.3
Chevron FCU	CA	88.1	0.0	0.7	0.7	0.5	0.1	9.7	11.0
Summit CU	WI	73.6	13.8	1.2	0.8	0.2	-0.1	10.6	11.4
TDECU	TX	80.4	8.8	2.1	0.7	0.2	0.0	7.9	8.8
Northwest FCU	VA	83.1	3.7	2.5	0.5	0.1	-0.1	10.2	10.7
NEFCU	NY	89.4	0.0	1.1	0.5	0.0	-0.3	9.2	9.4
Affinity FCU	NJ	81.1	9.9	0.7	1.2	0.1	-0.2	6.9	8.0
Teachers CU	IN	88.3	1.9	0.9	5.9	0.2	0.0	2.8	9.0
Community First CU	WI	86.0	0.0	1.1	0.5	0.3	-0.3	12.4	12.9
Coastal Credit Union	NC	87.2	0.3	1.8	1.9	0.1	-0.4	9.2	10.7
Tower FCU	MD	86.9	0.0	1.2	1.0	0.0	-0.8	11.6	11.9
Travis Credit Union	CA	87.2	0.0	1.1	0.5	0.0	0.0	11.2	11.7
General Electric CU	OH	90.6	0.0	0.4	0.4	0.0	0.0	8.5	9.0
California CU	CA	83.0	3.9	2.4	0.5	5.2	-1.0	6.0	10.7
Educational ECU	CA	85.7	0.0	1.0	0.6	0.1	0.2	12.4	13.3
Navy Army Community CU	TX	85.8	3.2	0.9	0.1	0.0	-0.7	10.6	10.1
UW Credit Union	WI	84.6	3.2	2.4	3.6	0.0	0.0	6.2	9.8
Spokane Teachers CU	WA	80.8	7.3	1.1	0.4	0.0	0.0	10.4	10.8
WSECU	WA	86.8	0.0	2.1	0.6	0.0	0.1	10.5	11.1
Credit Human	TX	76.5	10.9	2.4	1.6	0.0	-1.3	9.9	10.2
Municipal CU	NY	93.4	0.0	3.2	2.0	0.0	0.0	1.4	3.4
UNIFY Financial CU	CA	79.4	11.1	1.5	0.9	0.6	-0.4	7.0	8.1
SAFE Credit Union	CA	87.0	1.5	1.6	1.3	0.2	0.0	8.3	9.9
APCO ECU	AL	87.8	0.0	0.4	1.4	9.6	-0.4	1.1	11.8
Langley FCU	VA	79.6	8.4	1.4	0.8	0.1	0.0	9.6	10.5
Keesler FCU	MS	83.0	1.5	1.5	0.5	0.0	-0.6	14.1	14.0
Apple FCU	VA	80.3	8.4	1.4	0.6	0.3	0.1	8.9	9.9
CommunityAmerica Credit Union	MO	81.8	3.2	3.1	2.6	0.2	-0.1	9.2	11.9
United FCU	MI	75.6	12.8	1.4	0.8	0.0	0.0	9.4	10.2
GECU	TX	83.7	4.2	1.3	0.6	0.0	0.0	10.2	10.8
Technology Credit Union	CA	87.7	0.9	0.5	0.5	0.1	0.0	10.4	10.9
Premier America CU	CA	88.7	0.0	0.9	0.5	2.5	0.0	7.5	10.4
NASA FCU	MD	83.2	6.1	0.8	0.3	0.0	0.0	9.7	10.0
Stanford FCU	CA	77.9	11.8	0.5	0.3	0.0	0.1	9.4	9.8
Genisys CU	MI	82.2	0.4	1.4	0.9	0.0	-0.1	15.2	16.0
Grow Financial FCU	FL	89.8	0.0	0.7	0.6	0.0	0.0	8.9	9.5
First Community CU	MO	86.7	3.7	1.3	1.1	7.5	-0.2	0.0	8.3
Robins Financial Credit Union	GA	80.4	0.0	1.8	0.5	0.0	-0.1	17.3	17.7
Provident CU	CA	87.5	0.0	0.9	1.2	0.1	0.0	10.4	11.6
Total		82.5	5.2	1.3	1.3	2.8	-0.1	7.1	11.0

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 3
Distribution of dollar amounts in loans outstanding
(Items as a percent of total loans)

Credit Union Name	State	Credit cards	Other unsecured	Auto			Mortgage			Loans held for sale		Agricultural business loans	Other business loans
				New	Used	Leases	First	Home equity	Other		Other		
Navy FCU	VA	22.7	6.2	8.2	9.9	0.0	44.4	1.8	1.7	3.3	1.8	0.0	0.6
State ECU	NC	3.3	5.6	3.5	8.5	0.0	74.7	4.3	0.0	0.0	0.2	0.0	0.0
Pentagon FCU	VA	8.6	4.1	10.0	8.3	0.0	51.2	8.3	4.4	0.7	4.5	0.0	0.9
BEUCU	WA	8.9	2.5	13.6	6.2	0.0	50.2	10.4	4.7	0.2	3.4	0.0	11.5
SchoolsFirst FCU	CA	8.1	7.5	15.0	15.7	0.0	43.9	5.5	4.0	0.2	0.0	0.0	0.9
Golden 1 Credit Union	CA	5.0	2.7	29.9	22.9	0.0	34.4	3.1	1.5	0.1	0.3	0.0	0.0
First Tech FCU	CA	4.2	4.6	14.8	5.1	0.0	58.1	11.6	1.2	0.1	0.3	0.0	4.2
Alliant CU	IL	2.9	5.0	13.8	8.0	0.4	52.9	3.7	0.2	1.3	11.7	0.0	7.8
America First FCU	UT	6.4	2.8	10.9	42.7	0.0	13.7	4.7	4.4	0.8	13.5	0.0	4.7
Suncoast CU	FL	9.4	2.9	15.6	30.5	0.0	34.2	2.0	1.1	0.7	3.8	0.0	0.9
Randolph-Brooks FCU	TX	7.2	3.2	15.2	28.8	0.0	38.0	0.4	4.4	1.2	1.5	0.0	5.2
Security Service FCU	TX	4.6	5.6	26.2	28.8	0.0	30.6	0.3	1.9	0.5	1.6	0.0	7.1
Mountain America Credit Union	UT	6.6	2.8	14.8	27.6	0.0	35.1	8.3	1.9	0.4	2.4	0.0	12.9
Digital Federal Credit Union	MA	8.4	2.8	9.2	23.0	0.0	30.2	4.9	8.2	1.8	11.5	0.0	9.7
Bethpage FCU	NY	1.9	1.0	2.5	4.7	7.4	59.7	17.3	4.0	0.6	0.9	0.0	18.4
Star One Credit Union	CA	1.1	0.3	3.7	3.4	0.0	82.2	7.0	0.9	0.0	1.3	0.0	3.1
VyStar Credit Union	FL	6.7	3.1	23.0	14.7	0.0	44.7	2.9	1.6	0.0	3.4	0.0	5.2
San Diego County CU	CA	2.1	0.1	16.5	20.8	0.0	55.0	4.4	0.9	0.0	0.2	0.0	5.9
Alaska USA FCU	AK	2.6	1.5	31.8	35.9	0.0	17.2	0.9	0.6	1.7	7.9	0.0	14.2
American Airlines FCU	TX	3.4	5.5	18.4	20.6	0.0	47.0	0.3	2.1	0.0	2.7	0.0	0.0
Teachers FCU	NY	1.2	1.9	9.2	8.2	24.3	39.3	7.6	6.9	0.0	1.3	0.0	11.4
Patelco CU	CA	4.2	1.8	12.4	14.4	0.0	58.3	6.2	1.5	0.0	1.2	0.0	9.6
ESL Federal Credit Union	NY	4.5	4.0	12.0	18.3	0.0	19.0	28.7	8.1	0.3	5.1	0.0	17.7
Lake Michigan CU	MI	2.2	1.0	1.6	7.6	0.0	76.0	3.2	3.0	2.7	2.8	0.0	12.0
CEFCU	IL	2.3	1.5	10.8	18.9	0.0	56.6	4.5	1.1	0.0	4.4	0.3	9.8
Logix FCU	CA	4.3	1.5	6.0	11.5	0.0	67.4	6.3	1.7	0.4	0.9	0.0	6.8
Delta Community CU	GA	5.4	3.3	17.0	23.4	0.0	44.8	3.2	1.4	0.5	1.0	0.0	5.5
OnPoint Community CU	OR	5.0	0.9	26.1	5.3	0.0	50.5	4.4	6.0	0.9	1.0	0.0	4.8
Ent CU	CO	0.0	3.3	28.8	5.5	0.0	48.1	1.1	7.7	3.6	1.9	0.0	4.9
United Nations FCU	NY	4.8	13.0	0.6	2.0	0.0	73.5	2.2	0.5	0.0	3.5	0.0	1.1
GreenState CU	IA	2.9	1.1	8.1	15.8	0.0	58.8	0.0	10.4	1.4	1.5	0.0	18.5
PSECU	PA	17.0	4.8	13.2	28.6	0.0	27.6	6.3	2.4	0.0	0.1	0.0	0.0
Police and Fire FCU	PA	6.6	7.1	10.6	14.2	0.0	44.6	4.6	11.8	0.3	0.2	0.0	0.0
Wings Financial CU	MN	5.0	2.1	5.6	20.6	0.0	57.2	4.8	0.3	0.0	4.3	0.0	11.8
Hudson Valley FCU	NY	2.8	7.3	12.4	17.6	11.7	31.7	9.1	3.9	0.8	2.7	0.0	11.0
Redstone FCU	AL	11.3	8.2	9.0	32.0	0.0	23.6	8.6	0.7	0.3	6.4	0.0	6.2
Bank-Fund Staff FCU	DC	3.1	1.9	1.2	0.9	0.0	86.0	5.4	1.3	0.0	0.3	0.0	0.0
DFCU Financial CU	MI	4.7	2.5	5.3	11.9	0.0	51.9	17.5	2.7	0.7	2.9	0.0	2.0
Wright-Patt CU Inc	OH	5.8	3.0	18.4	26.7	0.0	32.5	4.5	1.2	2.8	5.1	0.0	6.5
Desert Financial CU	AZ	0.0	1.1	16.9	21.1	0.0	40.5	16.3	2.2	0.7	1.2	0.0	12.2
Eastman CU	TN	2.6	2.6	15.1	10.0	0.0	61.6	1.3	1.0	0.0	5.9	0.0	7.8
Bellco CU	CO	2.5	1.0	12.3	27.6	5.7	31.0	10.3	6.1	0.0	3.4	0.0	15.1
Redwood CU	CA	6.1	1.4	12.1	18.2	0.0	47.8	5.6	4.6	0.1	3.9	0.1	10.6
Space Coast CU	FL	2.8	0.5	35.0	30.4	0.0	18.8	8.0	1.2	0.0	3.2	0.0	1.9
Idaho Central CU	ID	4.3	0.6	12.0	19.6	0.0	43.1	8.0	0.2	0.5	11.7	0.0	12.4
Michigan State University FCU	MI	8.9	3.9	7.1	21.5	7.0	41.9	2.3	2.6	0.0	4.9	0.0	5.8
Kinecta FCU	CA	2.6	0.5	16.5	19.8	0.0	52.1	2.7	1.5	3.3	1.1	0.0	24.1
Members 1st FCU	PA	7.1	3.9	18.7	18.8	8.7	26.1	6.4	4.8	0.2	5.4	0.0	10.9
Landmark Credit Union	WI	2.1	0.5	17.9	28.4	0.3	36.2	6.6	1.5	0.8	5.8	0.0	16.6
Veridian CU	IA	4.2	0.6	14.7	28.3	0.0	38.7	4.7	7.6	0.0	1.2	0.1	9.2

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 3
Distribution of dollar amounts in loans outstanding
(Items as a percent of total loans)

Credit Union Name	State	Credit cards	Other unsecured	Auto			Mortgage			Loans held for sale		Agricultural business loans	Other business loans
				New	Used	Leases	First	Home equity	Other		Other		
Visions FCU	NY	2.0	8.5	9.0	8.1	2.3	59.8	2.8	3.5	0.0	4.0	0.0	16.2
State Farm FCU	IL	0.0	28.0	28.8	34.1	0.0	0.0	0.0	0.0	0.0	9.1	0.0	0.0
Tinker FCU	OK	5.4	5.2	34.4	39.6	0.0	4.6	0.9	1.2	0.1	8.6	0.0	0.0
Wescom CU	CA	7.0	2.8	7.9	11.8	0.0	56.7	10.1	3.5	0.1	0.1	0.0	0.1
SEFCU	NY	3.5	10.3	28.4	5.0	0.0	39.6	4.9	3.5	1.3	3.6	0.0	9.3
SECU	MD	6.2	3.2	9.9	12.0	0.0	50.9	14.8	1.4	0.0	1.5	0.0	6.0
Mission FCU	CA	8.1	0.4	9.4	19.7	0.4	53.6	7.2	0.9	0.1	0.2	0.0	12.5
Virginia CU Inc	VA	12.6	7.6	12.7	22.1	0.0	35.3	3.4	3.3	1.1	2.0	0.0	8.4
Service Credit Union	NH	3.2	5.4	23.1	31.7	0.0	32.1	1.6	1.8	0.0	1.1	0.0	8.5
BCU	IL	7.9	5.0	11.5	15.5	0.0	46.0	4.7	4.2	0.4	4.7	0.0	1.9
Citadel FCU	PA	5.2	3.1	13.1	21.6	0.0	48.5	5.1	2.9	0.0	0.6	0.0	3.3
MIDFLORIDA CU	FL	4.0	1.0	28.2	22.6	0.0	36.8	3.2	2.9	0.3	1.1	0.0	16.2
Chevron FCU	CA	0.0	1.6	4.3	1.9	0.0	84.4	1.7	1.3	0.0	4.9	0.0	0.0
Summit CU	WI	6.1	1.6	3.7	13.7	0.0	59.4	11.1	1.1	0.6	2.8	0.0	8.6
TDECU	TX	4.6	10.0	20.5	18.4	0.0	37.2	0.0	0.6	0.0	8.7	0.0	2.2
Northwest FCU	VA	3.5	2.0	29.9	24.7	0.0	30.6	4.1	2.4	0.7	2.2	0.0	3.3
NEFCU	NY	5.7	3.1	9.0	8.0	8.0	33.3	28.0	3.1	0.0	1.9	0.0	13.5
Affinity FCU	NJ	4.0	2.5	2.9	9.2	9.4	63.7	4.7	0.8	0.0	2.7	0.0	10.4
Teachers CU	IN	2.3	0.4	18.8	33.0	0.0	40.4	3.7	0.4	0.0	1.1	0.0	13.2
Community First CU	WI	3.4	2.0	1.6	10.3	0.0	74.5	0.7	2.8	0.2	4.5	0.0	19.1
Coastal Credit Union	NC	3.5	2.0	15.1	31.2	0.0	37.0	5.9	2.5	0.5	2.3	0.9	10.7
Tower FCU	MD	5.5	2.6	21.3	15.2	0.0	18.8	34.5	1.9	0.0	0.2	0.0	0.0
Travis Credit Union	CA	7.4	1.0	28.1	27.8	0.0	29.7	3.2	1.7	0.1	0.9	0.0	4.6
General Electric CU	OH	2.9	1.2	21.3	26.3	0.0	42.3	0.6	0.5	0.0	4.8	0.0	6.8
California CU	CA	2.1	2.6	6.1	12.3	0.0	56.9	13.1	2.1	0.1	4.8	0.0	13.5
Educational ECU	CA	9.8	7.3	35.8	7.0	0.0	29.4	6.4	0.4	0.0	4.0	0.0	0.0
Navy Army Community CU	TX	0.1	2.3	27.6	29.8	0.0	38.0	0.0	0.1	0.0	2.0	0.0	2.4
UW Credit Union	WI	6.9	3.2	5.5	19.9	0.0	34.6	15.8	1.4	1.8	10.9	0.0	0.0
Spokane Teachers CU	WA	5.9	0.6	9.5	22.3	0.0	46.2	2.9	2.5	0.0	10.0	0.0	14.5
WSECU	WA	7.7	4.1	19.2	17.5	0.0	31.4	3.1	5.0	0.0	11.8	0.0	11.2
Credit Human	TX	1.6	1.2	21.1	17.7	0.0	5.1	0.0	0.8	0.0	52.5	0.0	0.0
Municipal CU	NY	9.9	18.0	9.7	11.6	0.0	46.7	2.3	0.7	0.0	1.2	0.0	0.0
UNIFY Financial CU	CA	4.4	10.2	16.3	18.3	0.0	45.1	3.9	1.2	0.0	0.6	0.0	14.5
SAFE Credit Union	CA	4.2	0.4	24.2	20.3	0.0	46.4	2.3	1.3	0.4	0.6	0.0	6.8
APCO ECU	AL	2.9	2.9	7.7	11.3	0.0	72.5	0.3	0.2	0.0	2.2	0.0	0.0
Langley FCU	VA	7.1	3.1	16.7	33.7	0.0	32.6	2.3	2.6	0.0	2.0	0.0	3.6
Keesler FCU	MS	4.5	4.4	37.6	16.2	0.0	32.0	0.7	0.3	0.0	4.2	0.0	6.4
Apple FCU	VA	5.3	6.1	11.8	13.3	0.0	51.1	2.9	3.0	0.0	6.5	0.0	22.6
CommunityAmerica Credit Union	MO	6.2	4.7	8.3	21.3	0.0	30.9	16.0	6.4	3.1	3.1	0.0	4.4
United FCU	MI	3.3	0.8	4.5	25.4	0.0	46.1	6.7	1.1	0.0	12.1	0.2	12.3
GECU	TX	11.6	5.6	33.5	26.5	0.0	20.0	0.0	0.9	0.3	1.6	0.0	1.6
Technology Credit Union	CA	0.1	3.5	7.9	2.8	0.0	43.5	12.2	2.7	0.0	27.4	0.0	9.5
Premier America CU	CA	1.7	0.3	10.1	9.4	0.0	72.0	2.9	0.6	0.0	2.9	0.0	8.1
NASA FCU	MD	13.8	8.3	6.8	24.8	0.0	37.0	3.6	3.1	0.4	2.3	0.0	9.6
Stanford FCU	CA	1.8	1.0	3.8	3.0	0.0	82.4	5.4	2.1	0.3	0.3	0.0	18.0
Genisys CU	MI	3.4	11.1	8.7	29.5	0.0	30.8	3.9	5.3	0.4	7.0	0.0	7.4
Grow Financial FCU	FL	5.4	0.4	38.0	26.9	0.0	24.4	3.9	0.4	0.0	0.6	0.0	3.3
First Community CU	MO	2.1	2.1	15.2	47.1	0.0	23.4	5.9	2.9	0.4	0.9	0.0	1.7
Robins Financial Credit Union	GA	6.0	1.2	29.8	30.7	0.0	22.8	5.2	1.6	0.0	2.7	0.0	4.9
Provident CU	CA	2.4	0.5	3.6	11.3	0.0	73.9	4.6	2.3	0.2	1.1	0.0	13.0
Total		8.0	3.9	13.3	16.5	0.7	45.6	5.1	2.5	1.0	3.5	0.0	5.9

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 4
Average size of outstanding loans
(\$ in thousands)

Credit Union Name	State	Credit cards	Other unsecured	Auto			First mortgage	Other mortgage (incl. home equity)	Other	Agricultural business loans	Other business loans
				New	Used	Leases					
Navy FCU	VA	6.5	3.4	22.2	12.0	0.0	247.1	40.4	8.2	0.0	488.7
State ECU	NC	2.7	4.6	20.8	9.8	0.0	124.5	26.1	1.7	0.0	0.0
Pentagon FCU	VA	3.3	2.7	19.5	11.6	0.0	318.3	50.1	32.4	0.0	58.8
BECU	WA	2.4	3.9	19.8	12.3	0.0	215.6	46.8	24.0	0.0	2272.8
SchoolsFirst FCU	CA	3.4	3.4	20.7	12.6	0.0	279.7	57.4	7.8	0.0	2818.5
Golden 1 Credit Union	CA	2.9	4.4	25.2	16.3	0.0	201.7	42.6	11.8	0.0	0.0
First Tech FCU	CA	2.5	8.0	19.9	13.8	0.0	343.5	51.6	25.1	0.0	1407.0
Alliant CU	IL	2.7	9.7	28.7	13.9	37.6	502.0	46.7	39.9	0.0	4503.3
America First FCU	UT	2.9	1.5	25.8	14.0	0.0	108.7	32.4	18.5	987.7	549.5
Suncoast CU	FL	3.5	2.5	21.2	14.8	0.0	108.5	25.8	11.5	0.0	419.8
Randolph-Brooks FCU	TX	2.2	2.9	20.3	15.1	0.0	110.7	43.0	13.0	348.7	272.8
Security Service FCU	TX	2.6	3.8	19.9	15.0	0.0	160.9	47.0	13.7	0.0	1556.9
Mountain America Credit Union	UT	2.1	2.6	22.3	12.7	0.0	170.4	36.8	11.4	0.0	557.2
Digital Federal Credit Union	MA	3.3	4.6	11.6	8.8	0.0	248.0	50.1	26.2	0.0	784.7
Bethpage FCU	NY	3.7	4.0	21.7	15.3	31.0	308.1	76.5	38.0	0.0	1129.7
Star One Credit Union	CA	2.5	5.5	26.0	16.4	0.0	346.4	93.6	29.3	0.0	194.3
VyStar Credit Union	FL	2.7	3.0	22.5	14.7	0.0	118.5	31.3	17.3	0.0	559.7
San Diego County CU	CA	2.5	0.8	22.5	15.5	21.1	303.9	43.8	1.8	0.0	1997.1
Alaska USA FCU	AK	1.3	3.5	23.2	16.8	0.0	518.2	48.9	8.8	0.0	990.6
American Airlines FCU	TX	3.3	3.7	18.7	12.7	0.0	159.7	38.3	17.6	0.0	327.2
Teachers FCU	NY	1.9	3.2	21.2	16.5	30.4	256.2	68.5	12.5	0.0	1111.0
Patelco CU	CA	4.1	4.4	25.2	14.6	0.0	467.3	60.0	19.1	0.0	2592.9
ESL Federal Credit Union	NY	1.8	1.4	20.2	14.8	0.0	206.2	35.2	12.3	0.0	487.6
Lake Michigan CU	MI	1.8	1.8	15.5	9.8	0.0	222.8	24.8	24.7	373.4	624.2
CEFCU	IL	2.5	3.6	19.6	13.4	0.0	135.5	28.7	16.3	268.5	269.5
Logix FCU	CA	3.0	4.8	24.9	15.1	0.0	368.7	49.9	41.6	0.0	1514.3
Delta Community CU	GA	3.4	4.7	12.0	10.1	0.0	170.6	39.2	9.4	0.0	1644.3
OnPoint Community CU	OR	2.1	1.9	17.9	10.4	0.0	124.3	18.0	13.0	224.3	335.9
Ent CU	CO	2.4	2.4	21.3	12.4	0.0	178.1	33.4	16.7	243.0	430.7
United Nations FCU	NY	3.5	9.8	21.4	14.5	0.0	365.9	64.6	15.0	0.0	709.8
GreenState CU	IA	2.5	3.7	23.2	13.5	0.0	187.0	27.8	24.1	307.8	1491.8
PSECU	PA	5.7	7.9	20.9	13.2	0.0	87.3	28.8	15.3	0.0	32.5
Police and Fire FCU	PA	1.6	3.1	18.6	15.5	0.0	123.9	33.6	0.6	0.0	0.0
Wings Financial CU	MN	3.2	3.5	22.8	14.0	0.0	222.5	34.3	14.2	113.3	2227.2
Hudson Valley FCU	NY	2.2	5.1	20.8	13.4	30.2	209.8	37.2	51.2	0.0	480.4
Redstone FCU	AL	3.5	3.0	24.7	13.2	0.0	113.6	28.4	23.1	0.0	499.0
Bank-Fund Staff FCU	DC	1.8	3.2	19.7	11.9	0.0	400.6	66.9	20.6	0.0	0.0
DFCU Financial CU	MI	1.1	1.5	20.7	12.2	0.0	103.3	25.7	26.3	0.0	230.2
Wright-Patt CU Inc	OH	2.7	2.5	16.1	13.5	0.0	112.0	24.1	36.2	0.0	225.1
Desert Financial CU	AZ	0.8	0.8	21.6	14.8	0.0	208.4	31.6	27.9	0.0	793.5
Eastman CU	TN	2.2	3.4	21.5	10.9	0.0	120.7	26.7	16.2	277.7	523.9
Belleo CU	CO	1.8	0.8	23.5	13.8	32.7	203.1	32.9	139.7	0.0	1988.8
Redwood CU	CA	3.8	4.5	25.2	15.8	0.0	421.1	62.0	18.7	1230.7	597.9
Space Coast CU	FL	1.2	1.2	22.8	17.0	0.0	149.9	32.0	18.8	0.0	398.3
Idaho Central CU	ID	2.2	1.2	19.1	10.7	0.0	185.4	27.8	19.6	19.7	290.0
Michigan State University FCU	MI	3.5	6.1	24.1	13.3	29.9	139.0	30.9	16.3	0.0	480.0
Kinecta FCU	CA	3.4	2.4	27.5	15.4	0.0	769.6	63.8	23.6	0.0	1845.8
Members 1st FCU	PA	3.2	8.5	18.0	9.8	30.2	107.3	32.3	20.2	210.9	345.4
Landmark Credit Union	WI	2.4	2.5	18.0	12.0	32.5	126.1	28.8	14.1	0.0	887.1
Veridian CU	IA	2.3	1.0	22.0	14.9	0.0	141.0	26.0	6.2	848.2	1281.6

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 4
Average size of outstanding loans
(\$ in thousands)

Credit Union Name	State	Credit cards	Other unsecured	Auto			First mortgage	Other mortgage (incl. home equity)	Other	Agricultural business loans	Other business loans
				New	Used	Leases					
Visions FCU	NY	1.4	4.9	19.9	11.1	32.7	138.4	40.2	18.6	0.0	774.0
State Farm FCU	IL		12.3	23.2	15.0	0.0		33.9	21.1	0.0	0.0
Tinker FCU	OK	2.0	3.2	26.2	16.3	0.0	54.3	26.7	11.8	0.0	0.0
Wescom CU	CA	2.7	1.8	20.7	13.9	0.0	299.9	58.5	4.6	0.0	750.0
SEFCU	NY	1.7	3.5	19.0	9.4	0.0	97.1	28.1	15.5	0.0	773.2
SECU	MD	3.7	3.4	18.9	13.6	0.0	198.3	41.9	42.2	0.0	562.5
Mission FCU	CA	4.1	0.7	19.3	14.0	33.9	449.4	30.9	4.3	0.0	1184.5
Virginia CU Inc	VA	4.2	5.5	18.6	13.9	0.0	162.8	28.0	18.3	0.0	804.2
Service Credit Union	NH	2.8	6.0	20.8	14.6	0.0	207.1	40.0	5.4	0.0	1012.6
BCU	IL	3.6	5.2	20.4	14.1	0.0	283.2	50.9	13.0	0.0	327.6
Citadel FCU	PA	3.0	9.0	19.1	14.3	0.0	276.7	33.9	11.3	0.0	68.4
MIDFLORIDA CU	FL	2.0	1.2	23.5	15.5	0.0	204.9	33.3	4.9	126.3	647.0
Chevron FCU	CA		7.2	22.9	13.9	0.0	276.1	56.6	26.7	0.0	7.0
Summit CU	WI	2.2	1.7	19.8	11.3	0.0	127.7	19.5	15.8	0.0	298.4
TDECU	TX	2.6	6.0	21.9	16.6	0.0	139.7	34.0	17.9	179.8	133.4
Northwest FCU	VA	2.0	5.5	19.2	13.8	0.0	308.4	43.2	21.7	120.1	341.2
NEFCU	NY	3.3	2.8	21.1	16.1	29.0	379.3	68.0	14.7	0.0	1008.3
Affinity FCU	NJ	3.8	5.4	24.7	16.2	29.5	261.8	41.7	17.8	0.0	744.4
Teachers CU	IN	3.1	1.0	18.0	12.6	0.0	125.5	21.4	6.6	299.9	452.9
Community First CU	WI	3.1	5.4	21.0	12.4	0.0	131.7	28.4	14.1	0.0	749.8
Coastal Credit Union	NC	3.3	3.0	25.0	16.1	0.0	201.4	28.9	34.5	277.8	1620.3
Tower FCU	MD	2.3	3.8	21.2	15.1	0.0	196.1	55.4	7.5	0.0	0.0
Travis Credit Union	CA	3.3	2.3	24.3	14.9	0.0	237.2	47.2	15.6	0.0	1209.3
General Electric CU	OH	2.5	1.4	16.9	12.0	0.0	204.0	19.1	24.5	0.0	888.8
California CU	CA	1.2	5.7	19.0	14.4	0.0	395.6	62.0	55.9	0.0	709.1
Educational ECU	CA	2.5	2.3	19.6	9.8	0.0	120.2	32.8	18.6	0.0	0.0
Navy Army Community CU	TX	3.0	2.8	26.7	18.6	0.0	111.0	29.0	14.8	77.9	420.1
UW Credit Union	WI	1.5	0.6	19.8	11.3	0.0	134.9	24.0	6.6	0.0	0.0
Spokane Teachers CU	WA	3.3	2.9	22.1	15.3	0.0	169.5	32.2	21.7	84.4	281.3
WSECU	WA	2.8	2.9	27.5	12.3	0.0	203.2	34.8	23.1	191.4	1456.7
Credit Human	TX	3.2	2.2	22.9	17.5	0.0	53.0	25.3	17.0	0.0	0.0
Municipal CU	NY	2.3	2.9	18.1	14.6	0.0	227.2	59.9	1.0	0.0	0.0
UNIFY Financial CU	CA	2.6	5.9	25.2	16.4	0.0	379.2	35.2	3.7	0.0	1681.9
SAFE Credit Union	CA	2.0	0.8	24.7	15.4	0.0	298.5	31.0	2.0	0.0	550.9
APCO ECU	AL	2.6	4.4	21.4	12.8	0.0	127.7	30.9	11.6	0.0	117.1
Langley FCU	VA	3.7	2.9	19.1	13.0	0.0	162.8	33.0	7.9	520.6	453.4
Keesler FCU	MS	3.0	3.9	23.6	14.3	0.0	130.6	29.9	12.0	0.0	749.2
Apple FCU	VA	2.0	4.2	26.8	14.8	0.0	372.7	42.1	14.2	0.0	1309.7
CommunityAmerica Credit Union	MO	4.1	4.7	22.7	13.9	0.0	160.9	47.2	11.1	0.0	375.5
United FCU	MI	2.0	1.2	22.4	12.7	0.0	159.4	27.9	22.5	673.6	458.4
GECU	TX	3.7	2.9	25.8	14.9	0.0	71.4	24.3	6.9	0.0	422.9
Technology Credit Union	CA	1.0	9.0	26.3	14.1	0.0	539.9	63.3	20.2	115.0	1484.8
Premier America CU	CA	1.3	0.9	21.2	16.0	0.0	730.0	48.0	7.9	0.0	573.5
NASA FCU	MD	4.9	12.1	18.8	14.2	0.0	319.3	48.3	28.4	0.0	427.2
Stanford FCU	CA	2.0	4.1	24.3	15.4	0.0	741.3	107.6	7.9	0.0	1118.8
Genisys CU	MI	2.2	4.2	21.1	13.3	0.0	145.4	18.4	20.0	0.0	355.8
Grow Financial FCU	FL	2.6	1.6	23.8	15.7	0.0	126.7	26.4	11.6	0.0	292.6
First Community CU	MO	2.0	3.4	20.0	12.6	0.0	124.3	34.6	15.1	0.0	254.0
Robins Financial Credit Union	GA	3.2	1.4	24.6	15.3	0.0	105.1	29.0	11.1	0.0	354.7
Provident CU	CA	1.8	4.2	24.2	14.7	0.0	571.6	47.3	18.6	0.0	1073.0
Total		3.7	3.5	21.3	13.4	30.5	199.1	38.9	15.0	325.5	638.3

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 5
Loans outstanding and granted first half 2019

Credit Union Name	State	Loans outstanding			Loans granted 1st half 2019		
		Average loan size	\$ Loans per member	Number of loans per member	Average loan size	\$ Loans per member	Number of loans per member
Navy FCU	VA	14,226	9,178	0.65	3,647	7,343	0.50
State ECU	NC	23,029	9,728	0.42	1,808	29,880	0.06
Pentagon FCU	VA	17,083	11,082	0.65	2,353	46,353	0.05
BECU	WA	16,160	11,221	0.69	3,568	54,003	0.07
SchoolsFirst FCU	CA	14,456	10,385	0.72	2,238	17,591	0.13
Golden 1 Credit Union	CA	18,977	8,525	0.45	1,902	8,956	0.21
First Tech FCU	CA	26,274	15,410	0.59	2,906	58,708	0.05
Alliant CU	IL	31,978	18,073	0.57	3,533	17,045	0.21
America First FCU	UT	11,583	8,393	0.72	3,892	6,259	0.62
Suncoast CU	FL	13,576	9,195	0.68	2,435	21,521	0.11
Randolph-Brooks FCU	TX	13,066	8,558	0.66	2,179	8,501	0.26
Security Service FCU	TX	14,582	11,085	0.76	2,327	31,097	0.07
Mountain America Credit Union	UT	12,931	8,763	0.68	3,120	9,287	0.34
Digital Federal Credit Union	MA	13,589	8,740	0.64	1,698	17,433	0.10
Bethpage FCU	NY	51,627	15,671	0.30	3,632	46,483	0.08
Star One Credit Union	CA	82,037	37,598	0.46	6,363	163,104	0.04
VyStar Credit Union	FL	15,919	8,922	0.56	1,457	28,160	0.05
San Diego County CU	CA	28,710	15,642	0.54	2,511	47,498	0.05
Alaska USA FCU	AK	14,481	9,747	0.67	2,338	41,399	0.06
American Airlines FCU	TX	17,722	15,170	0.86	3,051	13,013	0.23
Teachers FCU	NY	29,272	14,012	0.48	2,869	45,529	0.06
Patelco CU	CA	31,019	14,951	0.48	3,357	13,194	0.25
ESL Federal Credit Union	NY	11,362	8,189	0.72	1,595	15,001	0.11
Lake Michigan CU	MI	30,253	14,348	0.47	5,235	14,119	0.37
CEFCU	IL	23,826	13,099	0.55	2,348	10,456	0.22
Logix FCU	CA	32,128	27,165	0.85	4,284	136,873	0.03
Delta Community CU	GA	15,429	11,814	0.77	3,261	9,770	0.33
OnPoint Community CU	OR	17,043	9,658	0.57	2,928	32,497	0.09
Ent CU	CO	26,201	13,826	0.53	3,143	22,116	0.14
United Nations FCU	NY	30,115	23,987	0.80	2,795	62,316	0.04
GreenState CU	IA	26,870	27,022	1.01	6,226	53,163	0.12
PSECU	PA	14,298	9,573	0.67	2,209	22,335	0.10
Police and Fire FCU	PA	10,756	9,922	0.92	1,722	19,775	0.09
Wings Financial CU	MN	21,785	12,494	0.57	2,663	29,902	0.09
Hudson Valley FCU	NY	17,956	10,404	0.58	2,079	29,579	0.07
Redstone FCU	AL	10,493	4,909	0.47	2,031	6,053	0.34
Bank-Fund Staff FCU	DC	35,871	32,744	0.91	5,962	14,817	0.40
DFCU Financial CU	MI	12,023	4,543	0.38	866	34,265	0.03
Wright-Patt CU Inc	OH	14,045	9,104	0.65	2,445	18,784	0.13
Desert Financial CU	AZ	22,650	6,552	0.29	1,873	22,426	0.08
Eastman CU	TN	22,212	17,948	0.81	3,048	16,341	0.19
Belleo CU	CO	16,629	11,196	0.67	3,413	46,287	0.07
Redwood CU	CA	24,686	14,073	0.57	2,624	27,927	0.09
Space Coast CU	FL	14,822	8,292	0.56	1,784	26,909	0.07
Idaho Central CU	ID	16,465	10,781	0.65	4,586	50,028	0.09
Michigan State University FCU	MI	16,369	12,748	0.78	3,854	8,243	0.47
Kinecta FCU	CA	33,055	16,305	0.49	3,033	40,639	0.07
Members 1st FCU	PA	14,816	8,189	0.55	2,261	26,721	0.08
Landmark Credit Union	WI	18,379	10,290	0.56	2,899	33,355	0.09
Veridian CU	IA	17,006	16,644	0.98	4,206	35,308	0.12

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 5
Loans outstanding and granted first half 2019

Credit Union Name	State	Loans outstanding			Loans granted 1st half 2019		
		Average loan size	\$ Loans per member	Number of loans per member	Average loan size	\$ Loans per member	Number of loans per member
Visions FCU	NY	18,957	13,985	0.74	2,344	38,445	0.06
State Farm FCU	IL	16,083	7,195	0.45	1,563	7,394	0.21
Tinker FCU	OK	11,086	7,451	0.67	1,756	12,575	0.14
Wescom CU	CA	17,311	11,897	0.69	2,048	5,635	0.36
SEFCU	NY	12,609	7,217	0.57	1,780	30,614	0.06
SECU	MD	21,214	12,693	0.60	2,783	32,564	0.09
Mission FCU	CA	20,353	11,076	0.54	2,583	8,257	0.31
Virginia CU Inc	VA	13,914	9,434	0.68	2,598	5,550	0.47
Service Credit Union	NH	17,331	10,896	0.63	1,655	24,256	0.07
BCU	IL	18,094	12,485	0.69	3,296	38,385	0.09
Citadel FCU	PA	21,014	14,701	0.70	2,821	7,779	0.36
MIDFLORIDA CU	FL	16,592	8,071	0.49	1,521	26,208	0.06
Chevron FCU	CA	92,354	25,726	0.28	3,356	75,374	0.04
Summit CU	WI	15,707	15,255	0.97	4,673	8,442	0.55
TDECU	TX	16,034	9,915	0.62	2,469	8,278	0.30
Northwest FCU	VA	17,198	10,186	0.59	2,207	13,268	0.17
NEFCU	NY	21,412	13,554	0.63	2,475	44,322	0.06
Affinity FCU	NJ	32,943	16,886	0.51	1,884	9,965	0.19
Teachers CU	IN	18,381	8,816	0.48	1,309	25,110	0.05
Community First CU	WI	29,730	18,444	0.62	3,121	38,321	0.08
Coastal Credit Union	NC	20,852	10,488	0.50	3,373	33,218	0.10
Tower FCU	MD	16,999	12,835	0.76	1,968	36,545	0.05
Travis Credit Union	CA	16,526	11,456	0.69	2,146	27,135	0.08
General Electric CU	OH	16,826	13,622	0.81	834	31,289	0.03
California CU	CA	25,981	14,649	0.56	2,162	47,359	0.05
Educational ECU	CA	9,717	4,830	0.50	853	16,825	0.05
Navy Army Community CU	TX	25,106	16,186	0.64	3,403	23,049	0.15
UW Credit Union	WI	6,934	8,757	1.26	3,678	37,384	0.10
Spokane Teachers CU	WA	20,955	13,955	0.67	3,160	31,439	0.10
WSECU	WA	14,000	9,128	0.65	2,804	4,405	0.64
Credit Human	TX	16,208	12,143	0.75	2,003	23,367	0.09
Municipal CU	NY	7,556	3,345	0.44	245	9,832	0.02
UNIFY Financial CU	CA	17,777	9,903	0.56	2,218	10,407	0.21
SAFE Credit Union	CA	18,323	10,517	0.57	2,532	27,124	0.09
APCO ECU	AL	26,384	11,695	0.44	1,453	7,721	0.19
Langley FCU	VA	14,158	8,484	0.60	1,783	19,055	0.09
Keesler FCU	MS	16,742	9,674	0.58	2,556	27,373	0.09
Apple FCU	VA	16,223	9,839	0.61	1,524	30,644	0.05
CommunityAmerica Credit Union	MO	18,721	8,057	0.43	2,620	38,457	0.07
United FCU	MI	17,969	14,055	0.78	2,562	9,704	0.26
GECU	TX	11,560	6,513	0.56	1,581	4,535	0.35
Technology Credit Union	CA	37,316	18,955	0.51	4,953	37,140	0.13
Premier America CU	CA	30,451	19,582	0.64	3,708	18,173	0.20
NASA FCU	MD	16,879	12,394	0.73	2,239	32,630	0.07
Stanford FCU	CA	57,935	27,242	0.47	3,374	126,040	0.03
Genisys CU	MI	12,683	8,823	0.70	2,665	10,535	0.25
Grow Financial FCU	FL	16,607	10,273	0.62	2,326	35,329	0.07
First Community CU	MO	14,971	5,288	0.35	1,121	21,005	0.05
Robins Financial Credit Union	GA	15,086	8,451	0.56	1,710	22,417	0.08
Provident CU	CA	36,306	15,190	0.42	2,420	50,003	0.05
Total		17,279	10,663	0.62	2,728	12,746	0.21

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 6

Indirect and participation loans outstanding

Credit Union Name	State	Indirect loans outstanding						Participation loans		
		Point of Sale Arrangements			Outsourced Lending Relationships			CU offer participation loans	\$ Participation loans per \$ loans	Average loan size
		credit union offer	\$ Point of Arrangements per \$ loans	Average loan size	credit union offer	\$ Outsourced Lending Relationship per \$ loans	Average loan size			
Navy FCU	VA	No	0.00		No	0.00		Yes	0.52	3,355,007
State ECU	NC	No	0.00		No	0.00		No	0.00	
Pentagon FCU	VA	Yes	5.03	19,718	No	0.00		Yes	0.70	16,803
BECU	WA	No	0.00		Yes	18.02	19,380	Yes	0.82	907,779
SchoolsFirst FCU	CA	Yes	9.40	19,342	No	0.00		Yes	0.91	3,019,783
Golden 1 Credit Union	CA	Yes	0.04	140,033	Yes	47.87	21,804	Yes	2.83	63,246
First Tech FCU	CA	No	0.00		Yes	18.95	18,316	Yes	0.48	95,806
Alliant CU	IL	No	0.00		Yes	24.34	25,526	Yes	0.79	8,264
America First FCU	UT	No	0.00		Yes	47.67	18,824	Yes	0.21	1,199,298
Suncoast CU	FL	Yes	22.25	20,996	No	0.00		Yes	2.11	9,337
Randolph-Brooks FCU	TX	Yes	18.32	19,443	No	0.00		Yes	2.34	13,219
Security Service FCU	TX	Yes	51.34	17,329	No	0.00		No	0.00	
Mountain America Credit Union	UT	No	0.00		Yes	29.48	18,319	Yes	0.01	7,941
Digital Federal Credit Union	MA	No	0.00		Yes	6.18	12,542	Yes	0.01	393,445
Bethpage FCU	NY	Yes	9.30	28,469	Yes	19.39	1,041,784	Yes	1.34	2,802,477
Star One Credit Union	CA	No	0.00		Yes	3.63	20,658	Yes	0.13	530,919
VyStar Credit Union	FL	No	0.00		Yes	24.96	21,553	Yes	0.41	21,423
San Diego County CU	CA	Yes	20.65	20,199	Yes	4.69	15,216	Yes	7.09	16,368
Alaska USA FCU	AK	Yes	68.83	21,223	Yes	0.40	123,991	Yes	1.81	747,344
American Airlines FCU	TX	No	0.00		No	0.00		Yes	28.42	17,418
Teachers FCU	NY	Yes	37.10	25,652	Yes	7.20	1,819,959	Yes	0.14	43,347
Patelco CU	CA	No	0.00		Yes	19.81	20,065	Yes	10.58	689,577
ESL Federal Credit Union	NY	Yes	28.03	16,613	No	0.00		Yes	0.64	63,090
Lake Michigan CU	MI	Yes	5.99	10,998	No	0.00		Yes	0.16	193,198
CEFCU	IL	Yes	22.66	15,739	No	0.00		Yes	0.08	1,843,598
Logix FCU	CA	No	0.00		No	0.00		Yes	0.18	3,333,789
Delta Community CU	GA	No	0.00		No	0.00		Yes	27.18	9,440
OnPoint Community CU	OR	No	0.00		Yes	23.07	17,304	No	0.00	
Ent CU	CO	Yes	30.25	19,760	No	0.00		Yes	0.49	689,391
United Nations FCU	NY	Yes	3.42	11,591	No	0.00		Yes	5.95	16,371
GreenState CU	IA	Yes	19.24	16,389	No	0.00		Yes	0.11	2,940,809
PSECU	PA	Yes	20.62	17,536	No	0.00		No	0.00	
Police and Fire FCU	PA	Yes	13.56	19,864	No	0.00		No	0.00	
Wings Financial CU	MN	No	0.00		Yes	16.66	17,449	Yes	0.52	3,002,310
Hudson Valley FCU	NY	Yes	30.52	19,424	No	0.00		Yes	22.52	46,258
Redstone FCU	AL	Yes	24.99	18,088	No	0.00		No	0.00	
Bank-Fund Staff FCU	DC	No	0.00		No	0.00		Yes	2.22	433,670
DFCU Financial CU	MI	Yes	0.01	10,650	Yes	2.00	14,813	Yes	0.05	80,315
Wright-Patt CU Inc	OH	Yes	37.20	15,439	No	0.00		Yes	0.41	229,374
Desert Financial CU	AZ	Yes	19.53	19,423	No	0.00		Yes	5.96	341,922
Eastman CU	TN	Yes	8.23	18,817	No	0.00		No	0.00	
Belleco CU	CO	No	0.00		Yes	41.92	17,615	Yes	8.13	56,241
Redwood CU	CA	No	0.00		Yes	25.58	20,026	Yes	0.04	794,764
Space Coast CU	FL	Yes	51.02	20,226	No	0.00		Yes	0.07	41,312
Idaho Central CU	ID	Yes	32.82	15,218	No	0.00		Yes	0.43	8,564,401
Michigan State University FCU	MI	Yes	25.26	19,077	No	0.00		Yes	0.55	6,547,226
Kinecta FCU	CA	No	0.00		Yes	37.63	23,411	Yes	0.00	6,646
Members 1st FCU	PA	Yes	44.36	14,498	No	0.00		Yes	1.17	1,255,994
Landmark Credit Union	WI	Yes	45.29	14,119	Yes	0.00	6,136	Yes	0.24	1,247,458
Veridian CU	IA	Yes	35.03	18,219	Yes	1.36	15,510	Yes	0.27	6,025

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 6

Indirect and participation loans outstanding

Credit Union Name	State	Indirect loans outstanding						Participation loans		
		Point of Sale Arrangements			Outsourced Lending Relationships			CU offer participation loans	\$ Participation loans per \$ loans	Average loan size
		credit union offer	\$ Point of Arrangements per \$ loans	Average loan size	credit union offer	\$ Outsourced Lending Relationship per \$ loans	Average loan size			
Visions FCU	NY	Yes	21.70	31,610	No	0.00	Yes	10.29	52,960	
State Farm FCU	IL	No	0.00		No	0.00	No	0.00		
Tinker FCU	OK	Yes	58.65	22,150	No	0.00	No	0.00		
Wescom CU	CA	No	0.00		No	0.00	Yes	0.36	157,946	
SEFCU	NY	Yes	14.56	19,386	No	0.00	Yes	0.97	2,391,319	
SECU	MD	Yes	9.69	481,334	Yes	12.11	Yes	8.50	112,252	
Mission FCU	CA	Yes	8.54	17,804	No	0.00	Yes	1.09	2,139,952	
Virginia CU Inc	VA	Yes	0.02	315	Yes	13.35	Yes	0.82	12,452	
Service Credit Union	NH	No	0.00		Yes	36.59	No	0.00		
BCU	IL	Yes	3.48	19,969	No	0.00	Yes	0.23	17,379	
Citadel FCU	PA	Yes	31.44	15,648	No	0.00	No	0.00		
MIDFLORIDA CU	FL	Yes	43.69	19,966	No	0.00	Yes	0.46	96,395	
Chevron FCU	CA	Yes	3.69	26,164	No	0.00	Yes	0.01	1,757	
Summit CU	WI	Yes	0.00	5,112	Yes	11.24	Yes	0.02	647,607	
TDECU	TX	Yes	33.37	19,530	Yes	0.10	Yes	0.18	1,809,241	
Northwest FCU	VA	Yes	48.15	16,572	Yes	0.06	Yes	2.73	220,853	
NEFCU	NY	Yes	19.18	22,532	No	0.00	Yes	2.83	33,391	
Affinity FCU	NJ	Yes	13.42	27,077	Yes	3.32	Yes	7.34	97,737	
Teachers CU	IN	Yes	53.80	15,293	No	0.00	Yes	1.15	144,815	
Community First CU	WI	Yes	0.08	10,394	No	0.00	Yes	0.21	2,638,149	
Coastal Credit Union	NC	Yes	37.53	19,392	Yes	2.25	Yes	1.08	22,536	
Tower FCU	MD	Yes	22.73	20,037	Yes	0.23	No	0.00		
Travis Credit Union	CA	No	0.00		Yes	45.79	Yes	0.58	641,102	
General Electric CU	OH	Yes	48.24	14,431	Yes	25.07	Yes	0.46	2,970,034	
California CU	CA	Yes	1.78	15,576	No	0.00	Yes	1.98	2,643,550	
Educational ECU	CA	No	0.00		No	0.00	No	0.00		
Navy Army Community CU	TX	Yes	50.72	22,346	No	0.00	No	0.00		
UW Credit Union	WI	No	0.00		Yes	18.73	No	0.00		
Spokane Teachers CU	WA	Yes	30.94	19,688	Yes	0.01	Yes	0.28	8,897	
WSECU	WA	Yes	41.82	19,382	No	0.00	No	0.00		
Credit Human	TX	Yes	37.79	19,548	No	0.00	No	0.00		
Municipal CU	NY	Yes	11.12	16,339	No	0.00	No	0.00		
UNIFY Financial CU	CA	Yes	0.00	3,968	Yes	23.39	Yes	4.94	61,236	
SAFE Credit Union	CA	No	0.00		Yes	37.47	Yes	1.82	2,044,336	
APCO ECU	AL	No	0.00		Yes	0.61	No	0.00		
Langley FCU	VA	Yes	39.18	15,075	Yes	5.26	Yes	0.11	779,371	
Keesler FCU	MS	Yes	21.34	23,605	No	0.00	Yes	0.38	385,974	
Apple FCU	VA	Yes	12.63	26,865	No	0.00	Yes	0.41	949,845	
CommunityAmerica Credit Union	MO	Yes	14.72	19,195	No	0.00	Yes	0.90	3,573,766	
United FCU	MI	Yes	25.06	14,864	Yes	0.01	Yes	0.29	184,672	
GECU	TX	Yes	44.97	21,710	No	0.00	No	0.00		
Technology Credit Union	CA	Yes	49.64	27,178	Yes	2.35	Yes	1.79	1,529,249	
Premier America CU	CA	Yes	12.44	22,339	No	0.00	Yes	4.63	32,777	
NASA FCU	MD	No	0.00		Yes	14.74	Yes	10.70	28,209	
Stanford FCU	CA	Yes	2.53	18,268	No	0.00	Yes	2.52	1,086,255	
Genisys CU	MI	Yes	0.04	12,289	Yes	15.48	Yes	2.80	137,702	
Grow Financial FCU	FL	Yes	60.44	20,820	Yes	0.18	Yes	0.28	735,009	
First Community CU	MO	No	0.00		Yes	40.88	No	0.00		
Robins Financial Credit Union	GA	Yes	38.93	22,102	No	0.00	Yes	0.00	125	
Provident CU	CA	Yes	0.57	15,236	No	0.00	No	0.00		
Total			12.45	18,789		7.15		1.80	24,426	

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 7a
First mortgage loans outstanding
Number and average size

Credit Union Name	State	First mortgages outstanding at offering CUs													
		Number per credit union				Average loan size (\$ in thousands)				Adjustable rate					
		Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr		
Navy FCU	VA	27,524	101,850	2,108	988		22	9,892	110.4	268.5	327.5	546.8		266.7	360.1
State ECU	NC	21,136	7,813				1	112,699	67.8	111.9				1.5	136.0
Pentagon FCU	VA	2,389	6,868	1,466	1,713	3	45	19,421	215.4	374.9	228.8	453.8	287.1	114.8	306.2
BECU	WA	14,927	8,684	1,299	6,630		2		156.3	305.4	249.2	225.1		48.2	
SchoolsFirst FCU	CA	4,636	7,558	960	450		1,023		136.1	386.9	295.0	413.2		65.8	
Golden 1 Credit Union	CA	3,933	7,705	412	779		6	2,149	113.7	265.3	245.7	482.9		202.0	24.3
First Tech FCU	CA	3,786	2,092	2,387	6,869		23		170.8	342.8	344.8	439.4		83.9	
Alliant CU	IL	215	1,134	1,848	5,712		11	2	155.4	433.0	455.6	534.5		5,279.7	584.7
America First FCU	UT	8,067	139	958	264		1,617	10	88.2	124.0	241.5	433.1		75.0	617.8
Suncoast CU	FL	6,657	4,848	6,715	2,307	266	3,696		95.8	145.6	124.1	155.6	23.7	30.8	
Randolph-Brooks FCU	TX	18,570	5,336	191	318	4	418		80.7	169.8	475.2	720.0	176.7	54.9	
Security Service FCU	TX	9,819	4,993	23	227	216	94	1,201	70.1	181.2	1,895.3	2,261.1	305.1	211.5	358.0
Mountain America Credit Union	UT	7,577	3,437	86	143	234	3,719		181.3	254.4	164.1	239.9	303.7	59.9	
Digital Federal Credit Union	MA	4,464	1,204	1,452	1,344	222	10	181	110.2	295.2	348.7	527.5	387.8	110.0	284.9
Bethpage FCU	NY	3,904	1,303	1,254	1,474		4,216	4	122.6	216.8	994.1	847.3		114.7	1,120.9
Star One Credit Union	CA	1,828	6,671	645	425		69		206.3	367.9	442.1	493.3		170.6	
VyStar Credit Union	FL	10,365	9,124	39	460		2,471		78.8	138.2	372.7	633.6		112.3	
San Diego County CU	CA	2,502	4,561	3,860	727		11		195.8	261.1	370.8	590.8		189.6	
Alaska USA FCU	AK	111	575	656	29	61	652	92	36.2	181.5	1,119.7	382.6	2,516.0	102.2	580.5
American Airlines FCU	TX	4,425	5,906	1,352	1,623		198	2	100.5	174.1	193.9	255.6		35.2	235.0
Teachers FCU	NY	4,206	1,470	203	1,275		25		205.2	240.9	846.7	349.0		204.5	
Patelco CU	CA	949	3,282	1,012	1,236		120	31	151.8	429.1	724.2	638.4		144.5	202.0
ESL Federal Credit Union	NY	1,589	600	126	155		179	99	78.5	86.7	263.6	1,251.7		346.3	1,017.9
Lake Michigan CU	MI	3,546	4,162	212	512		2,570	6,775	171.2	261.7	666.1	568.3		31.3	258.7
CEFCU	IL	6,100	10,641	1,022	639		18	349	86.5	128.9	360.9	300.1		299.2	220.6
Logix FCU	CA	1,580	4,345	2,015	1,622		537		136.1	380.2	500.9	454.5		206.0	
Delta Community CU	GA	3,826	6,957	233	727	65	621		107.0	175.3	243.3	479.9	32.5	136.2	
OnPoint Community CU	OR	5,717	4,000	238	292		4,438	4	99.9	255.3	208.2	489.4		8.8	547.1
Ent CU	CO	3,505	9,184	186	218	162		21	93.6	191.6	216.7	675.7	444.1		791.6
United Nations FCU	NY	547	1,309	763	3,545		7	507	183.2	339.2	303.2	433.2		224.7	258.0
GreenState CU	IA	2,592	1,675	5,539	6,472	174	1	42	111.9	169.2	221.3	172.7	264.1	18.6	2,896.4
PSECU	PA	3,880	4,348		3	1,646	245	3,775	81.7	144.9		85.3	33.3	72.8	51.0
Police and Fire FCU	PA	7,330	1,091	347	2,377				101.8	135.0	176.3	179.2			
Wings Financial CU	MN	680	2,027	725	4,220		1,189		116.3	208.1	259.8	289.7		46.5	
Hudson Valley FCU	NY	2,045	1,183	442	1,013		11		122.6	259.2	287.5	295.9		50.8	
Redstone FCU	AL	2,190	1,646	190	438		42	26	83.6	110.5	176.5	236.7		171.6	207.2
Bank-Fund Staff FCU	DC	1,197	816	893	2,608	166	167	430	309.1	399.1	480.6	444.9	245.9	167.0	374.3
DFCU Financial CU	MI	1,472	311	732	1,460		1,185	81	73.6	70.2	183.0	154.5		35.7	115.9
Wright-Patt CU Inc	OH	2,755	5,460	455	269	38	7	1,339	64.1	112.5	118.0	484.1	150.3	78.5	131.0
Desert Financial CU	AZ	1,074	2,744	360	27		32	114	257.5	170.2	199.5	192.4		98.1	729.8
Eastman CU	TN	3,662	12,627	992	595	2,205	17	1,226	121.4	135.6	111.1	249.4	46.2	74.9	44.7
Belleo CU	CO	1,447	2,543	18	113		1,561	67	196.2	183.6	182.8	3,178.5		26.5	194.2
Redwood CU	CA	395	1,457	1,791	594			4	120.1	448.7	368.5	713.1			333.2
Space Coast CU	FL	1,843	2,126	56		11	483		124.5	164.4	309.7		194.8	163.9	
Idaho Central CU	ID	3,474	2,108	2,155	1		1,438		119.0	246.8	327.4	148.1		43.2	
Michigan State University FCU	MI	2,448	7,793	330	106	3	4		91.8	134.8	279.9	768.2	3,465.3	6,356.5	
Kinecta FCU	CA	129	759	364	1,414	1	110		768.5	424.9	513.6	1,076.9	234.4	50.2	
Members 1st FCU	PA	3,837	997	49	747		2,643	355	56.3	163.9	1,038.8	315.1		67.5	229.2
Landmark Credit Union	WI	5,237	267	1,923	172		2,759		55.4	121.1	374.2	506.2		64.2	
Veridian CU	IA	3,393	674	585	5,978		19	31	90.5	128.1	246.0	155.0		676.3	937.6

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 7a
First mortgage loans outstanding
Number and average size

Credit Union Name	State	First mortgages outstanding at offering CUs													
		Number per credit union						Average loan size (\$ in thousands)							
		Fixed rate		Balloon/Hybrid		Other fixed rate	Adjustable rate		Fixed rate		Balloon/Hybrid		Other fixed rate	Adjustable rate	
		<=15 yrs	>15 yrs	<=5 yrs	>5 yrs		<=1 yr	>1 yr	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs		<=1 yr	>1 yr
Visions FCU	NY	5,650	2,147	657	806		736	2,279	94.2	103.8	634.2	173.7		39.7	156.9
State Farm FCU	IL														
Tinker FCU	OK	1,496	260				63	659	55.8	118.2				24.9	28.6
Wescom CU	CA	867	1,977	315	1,006		206		162.6	324.6	362.1	365.3		226.0	
SEFCU	NY	6,225	379	117	57		1,884	1,441	62.8	111.5	1,105.1	1,118.4		54.5	174.9
SECU	MD	3,051	2,667	998	1,571		11	92	128.2	127.1	252.6	380.6		222.8	878.4
Mission FCU	CA	297	1,044	1,606	301		15		287.1	403.9	453.4	762.4		111.8	
Virginia CU Inc	VA	2,207	3,032	45	428		151		109.4	161.9	302.4	318.0		479.0	
Service Credit Union	NH	1,783	2,461	197	257			4	104.6	177.4	473.8	1,000.2			90.7
BCU	IL	1,145	691	334	2,504		621		104.8	352.3	391.7	383.3		73.3	
Citadel FCU	PA	1,975	2,477	26	386			563	142.7	334.5	192.0	373.2			429.8
MIDFLORIDA CU	FL	2,093	1,505	676	98		92	249	74.2	194.2	430.7	1,129.6		267.0	368.2
Chevron FCU	CA	2,478	5,149	491	519		135	139	143.6	323.6	334.9	425.5		85.5	295.2
Summit CU	WI	5,046	191	2,589	3,369	1	2,264	9	75.0	123.4	216.4	201.4	43.2	34.0	227.3
TDECU	TX	1,502	3,103	1,276	2,260	105		8	57.5	155.1	117.7	181.9	199.0		383.7
Northwest FCU	VA	559	1,412	500	217			41	204.3	343.0	286.5	279.2			958.4
NEFCU	NY	1,318	55	356	421			198	220.6	562.5	348.2	403.3			1,389.5
Affinity FCU	NJ	1,464	2,467	745	1,669		11	854	128.4	231.0	287.3	354.6		68.7	378.5
Teachers CU	IN	3,523	4,611	148	132		136		104.7	109.8	73.1	789.7		606.7	
Community First CU	WI	2,398	1,771	1,477	8,473	44	97	14	73.3	131.7	330.3	109.5	48.5	162.2	2,713.7
Coastal Credit Union	NC	1,125	1,578	388	972		46	983	91.4	201.1	366.4	439.3		167.6	28.9
Tower FCU	MD	738	1,226	321	51			8	79.7	250.2	250.6	253.1			113.8
Travis Credit Union	CA	1,454	1,191	90	49	2	2	262	141.7	276.9	317.0	371.0	299.9	390.2	532.4
General Electric CU	OH	2,912	817	103	1,215		317	8	159.9	357.7	288.4	241.6		38.5	347.3
California CU	CA	647	428	940	1,299		135		171.3	261.5	511.5	487.5		203.5	
Educational ECU	CA	1,174	1,700				615		99.3	164.8				36.5	
Navy Army Community CU	TX	5,113	3,155	240	1,389		1	17	70.6	161.0	124.7	128.1		292.3	1,377.1
UW Credit Union	WI	2,634	153	402	2,171	609			86.9	167.2	159.9	211.9	43.8		
Spokane Teachers CU	WA	1,708	4,124	576	451		523	35	97.5	147.8	655.9	156.6		46.5	238.3
WSECU	WA	1,240	1,380	93	416	7	800		111.2	196.4	887.6	666.0	317.2	36.0	
Credit Human	TX	1,160	1,464		21		20	31	29.1	69.9		50.9		53.4	155.4
Municipal CU	NY	729	3,358				4	25	132.9	248.8				28.2	106.5
UNIFY Financial CU	CA	905	1,623	172	322		7		522.0	301.1	261.0	438.7		187.4	
SAFE Credit Union	CA	786	2,309	171	570		6		122.4	264.3	551.7	591.3		1,442.2	
APCO ECU	AL	1,770	2,787				29	200	88.5	151.9				199.0	127.0
Langley FCU	VA	1,520	906	843	378		785		107.0	165.0	235.4	449.9		52.0	
Keesler FCU	MS	2,208	2,923	168	5		355	2	136.8	132.4	208.2	452.9		36.6	137.1
Apple FCU	VA	763	858	76	1,035	2	3	148	161.0	271.8	138.1	642.5	78.0	8.9	293.6
CommunityAmerica Credit Union	MO	1,552	1,116		68			1,076	207.0	76.0		181.6			181.0
United FCU	MI	2,308	4,458	15	5	96	282	21	160.5	151.8	45.5	58.2	372.9	213.1	75.2
GECU	TX	4,324	2,665			48		43	54.3	95.9			20.6		329.6
Technology Credit Union	CA	335	570	612	257		15	1	221.2	406.5	700.9	764.4		2,172.2	2,690.2
Premier America CU	CA	209	888	183	470		154	306	154.7	306.4	1,261.1	1,126.0		657.0	1,462.8
NASA FCU	MD	353	1,532	218	273		1	16	158.2	262.0	638.6	608.5		29.4	98.0
Stanford FCU	CA	161	667	623	620		3	35	423.8	673.0	809.6	812.6		1,003.5	1,004.5
Genisys CU	MI	1,465	1,582	252	62		12	700	99.8	127.8	397.4	420.2		238.7	164.0
Grow Financial FCU	FL	1,084	2,207	146	34	8	115	440	70.1	113.3	358.5	497.9	165.8	174.7	214.8
First Community CU	MO	1,157	1,312	719	71		6	8	83.7	149.7	138.2	187.0		117.5	40.4
Robins Financial Credit Union	GA	1,883	1,489	366	85		9	34	88.3	120.7	156.4	17.9		24.0	39.1
Provident CU	CA	112	317	328	1,590		12		153.2	531.7	445.8	639.1		24.2	
Total		3,314	3,824	803	1,192	237	568	2,604	109.6	228.4	338.1	361.5	126.7	72.1	182.7

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 7b
First mortgage loans granted
Number and average size

Credit Union Name	State	First mortgages granted 1st half 2019 by offering CUs													
		Number per credit union						Average loan size (\$ in thousands)							
		Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
		<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr
Navy FCU	VA	2,516	24,826	326	97		4	1,127	175.5	284.2	406.2	1,058.1		420.8	372.0
State ECU	NC	1,692	1,550					7,230	108.6	152.9					193.7
Pentagon FCU	VA	259	1,116	15	169			146	195.2	292.6	398.1	503.3			324.4
BECU	WA	492	1,798	75	577				591.2	339.6	384.5	304.1			
SchoolsFirst FCU	CA	234	1,266	88	48		100		219.7	441.1	473.3	557.4		138.0	
Golden 1 Credit Union	CA	125	835	36	118			730	218.8	367.2	520.0	606.1			22.6
First Tech FCU	CA	16	1,146	85	595				417.7	325.5	503.5	766.9			
Alliant CU	IL	50	159	44	159		5		239.3	317.2	1,036.5	473.0		5,367.6	
America First FCU	UT	616	924	26	41		1,666	161	121.1	232.5	831.3	260.3		50.8	51.4
Suncoast CU	FL	256	989	193	207		1		131.5	193.3	201.3	166.1		44.0	
Randolph-Brooks FCU	TX	1,232	827	32	44	2	196		117.4	167.6	358.5	610.4	789.5	35.0	
Security Service FCU	TX	1,022	676	19	9	310	91	203	97.9	168.3	2,375.2	2,608.5	200.5	31.4	264.6
Mountain America Credit Union	UT	963	1,327	2	4	344	1,694		256.5	239.2	462.6	467.5	192.9	42.8	
Digital Federal Credit Union	MA	227	623	75	126	9		11	217.9	267.3	442.5	1,080.6	472.1		267.1
Bethpage FCU	NY	359	1,001	59	201		1,868		184.6	300.5	3,396.2	711.8		54.3	
Star One Credit Union	CA	64	557	90	52		4		311.4	517.4	653.6	670.7		198.8	
VyStar Credit Union	FL	479	964	1	50		217		126.6	180.3	185.6	974.3		123.2	
San Diego County CU	CA	59	153	372	43				623.4	304.4	466.6	447.5			
Alaska USA FCU	AK	102	1,230	93	29	11	3	6	197.7	272.1	811.0	374.7	2,703.7	804.5	347.0
American Airlines FCU	TX	145	401	63	40				186.6	257.0	257.7	328.6			
Teachers FCU	NY	62	29	23	86				279.0	249.9	1,244.8	410.1			
Patelco CU	CA	82	374	137	236		39		268.2	436.3	707.3	688.1		329.1	
ESL Federal Credit Union	NY	99	352		11			2	124.7	143.7		642.1			364.4
Lake Michigan CU	MI	655	4,832	24	9		921	972	256.2	149.3	1,607.2	550.5		43.0	299.9
CEFCU	IL	265	610	74	30		5	35	137.0	186.6	374.4	189.9		128.2	317.6
Logix FCU	CA	95	459	172	238		25		214.6	399.2	734.0	525.8		461.4	
Delta Community CU	GA	182	604	14	24	3	561		190.5	222.7	780.2	3,185.2	95.1	72.9	
OnPoint Community CU	OR	426	1,230	6	11		1,339		107.0	292.3	589.6	719.1		23.6	
Ent CU	CO	158	1,072	15	17	31			212.4	276.0	271.2	553.0	453.7		
United Nations FCU	NY	11	119	125	362			16	231.1	501.3	311.1	467.5			484.0
GreenState CU	IA	299	105	263	785	111			141.5	186.6	441.7	210.0	184.0		
PSECU	PA	142	356			205	2	177	134.7	183.1			51.2	155.5	50.4
Police and Fire FCU	PA	317	498	7	129				165.7	206.8	230.5	225.7			
Wings Financial CU	MN	90	377	61	353		171		175.3	253.8	569.8	561.8		90.3	
Hudson Valley FCU	NY	46	282		55				158.3	209.1		473.3			
Redstone FCU	AL	332	460	5	5		2	1	89.2	132.3	140.1	1,805.4		150.0	31.5
Bank-Fund Staff FCU	DC	93	78	30	177			38	375.5	499.1	507.1	513.3			606.5
DFCU Financial CU	MI	112	263	90	80		135		142.9	191.6	218.6	208.6		79.5	
Wright-Patt CU Inc	OH	224	1,705	3	56	48		124	104.6	141.2	2,215.0	522.9	133.5		208.4
Desert Financial CU	AZ	142	765	17				7	474.3	219.6	270.2				534.4
Eastman CU	TN	211	1,168	112	35	234		476	200.4	155.8	82.1	401.0	61.1		26.2
Belloco CU	CO	44	277		17		254	3	1,633.5	305.8		7,793.0		80.0	322.2
Redwood CU	CA	17	323	159	68				302.3	424.7	474.4	862.6			
Space Coast CU	FL	84	250				20		150.6	185.4				296.0	
Idaho Central CU	ID	839	2,069	250			306		173.4	236.1	286.5			114.4	
Michigan State University FCU	MI	157	624	21	10	3	4		131.5	167.4	535.4	391.4	1,469.2	3,838.3	
Kinecta FCU	CA	46	356	6	122				921.0	426.4	521.2	980.8			
Members 1st FCU	PA	145	531	5	67		760	10	136.3	174.2	594.6	368.1		138.9	447.3
Landmark Credit Union	WI	456	1,017	237	39		375		116.3	183.3	560.6	316.6		163.3	
Veridian CU	IA	12	1,021	72	1,020		8	7	185.2	182.7	203.7	124.4		168.7	3,854.6

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 7b
First mortgage loans granted
Number and average size

Credit Union Name	State	First mortgages granted 1st half 2019 by offering CUs													
		Number per credit union					Average loan size (\$ in thousands)								
		Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr	<=15 yrs	>15 yrs	<=5 yrs	>5 yrs	fixed rate	<=1 yr	>1 yr	
Visions FCU	NY	109	18	34	85		55	170	100.1	132.0	1,109.2	145.0		102.3	140.3
State Farm FCU	IL														
Tinker FCU	OK	124	88				376		81.3	156.5				6.7	
Wescom CU	CA	55	286	55	89				216.6	351.6	426.6	369.8			
SEFCU	NY	306	704	7	2		60	268	113.7	186.7	3,797.6	230.6		444.7	183.7
SECU	MD	99	197	16	49			3	201.9	192.4	431.7	280.4			943.8
Mission FCU	CA	24	150	204	21				364.6	391.1	498.1	732.2			
Virginia CU Inc	VA	125	678	3	48		41		161.0	180.7	213.3	547.8		527.4	
Service Credit Union	NH	33	184	15	27			1	156.5	224.8	248.1	1,413.7			68.0
BCU	IL	122	502	16	438		470		195.6	324.9	224.7	359.2		26.8	
Citadel FCU	PA	62	170	1	10			3	148.5	331.2	143.5	416.1			627.9
MIDFLORIDA CU	FL	252	177	78	16		9	13	83.0	292.3	690.7	874.8		206.4	526.2
Chevron FCU	CA	94	348	53	36		23	14	228.7	431.7	407.5	471.4		36.5	325.1
Summit CU	WI	415	846	305	220		34	2	141.1	198.2	264.5	231.2		610.4	251.7
TDECU	TX	81	527	35	184	399			197.9	243.0	142.7	255.2	46.7		
Northwest FCU	VA	56	208	33	39			2	182.2	325.4	333.8	316.6			335.0
NEFCU	NY	30	73		98			11	207.0	344.2		421.9			5,142.3
Affinity FCU	NJ	24	172	12	116			349	203.3	293.1	308.8	363.6			96.0
Teachers CU	IN	75	286	3	10		17		191.0	145.5	114.3	1,034.4		292.8	
Community First CU	WI	216	162	82	544		64	2	185.8	137.1	195.6	140.1		199.8	408.4
Coastal Credit Union	NC	354	813	50	93		38	430	111.3	237.3	401.3	710.6		248.9	17.7
Tower FCU	MD	30	156	38	4				195.7	297.9	334.8	431.8			
Travis Credit Union	CA	72	262	17	6		1	7	190.3	348.7	253.8	432.1		324.0	1,253.7
General Electric CU	OH	110	1	7	114		17	4	449.6	628.0	308.9	330.5		50.0	978.2
California CU	CA	38	43	184	171				170.1	234.9	606.1	577.8			
Educational ECU	CA	69	145				63		158.7	224.9				26.6	
Navy Army Community CU	TX	292	423						103.4	142.8					
UW Credit Union	WI	199	902	59	341	19			175.1	217.5	226.4	243.1	438.6		
Spokane Teachers CU	WA	98	536	72	12		103	4	166.2	210.7	669.9	380.1		41.5	84.3
WSECU	WA	114	262	7	52		115		134.9	276.7	1,397.4	916.6		44.1	
Credit Human	TX	48	73						54.7	109.3					
Municipal CU	NY	34	174						176.3	296.3					
UNIFY Financial CU	CA	41	44	6	12				751.3	580.0	344.4	543.2			
SAFE Credit Union	CA	45	404	10	108		1		248.7	318.1	448.7	629.1		111.3	
APCO ECU	AL	74	129					33	141.8	180.2					207.2
Langley FCU	VA	86	236	65	91		40		188.1	196.2	260.4	362.0		119.0	
Keesler FCU	MS	206	346	11			36		277.0	175.5	299.2			69.6	
Apple FCU	VA	45	231		74			3	248.5	297.9		940.7			1,583.3
CommunityAmerica Credit Union	MO	192	1,102	11	63				180.1	228.8	351.2	217.1			
United FCU	MI	119	189			41	63		228.0	215.0			118.7	281.8	
GECU	TX	378	621			7		2	102.2	130.6			25.2		375.5
Technology Credit Union	CA	25	38	27	13		11		374.8	773.8	1,000.7	990.5		1,131.6	
Premier America CU	CA	11	55	8	19			72	299.9	520.8	965.2	1,251.6			1,855.0
NASA FCU	MD	33	256	236	5				227.8	324.5	261.8	1,303.1			
Stanford FCU	CA	14	123	19	76				267.1	675.5	949.8	889.5			
Genisys CU	MI	158	213		2			218	143.4	155.2		1,027.9			193.1
Grow Financial FCU	FL	47	109	8	9	1	3	19	132.9	167.9	277.5	524.0	200.0	191.7	345.0
First Community CU	MO	101	271	86	15		1		145.5	168.6	154.4	194.4		389.2	
Robins Financial Credit Union	GA	93	281	15			2		154.3	142.9	617.6			45.0	
Provident CU	CA	1	105	1	230				1,050.0	412.7	725.0	700.6			
Total		224	797	67	121	105	234	305	178.5	253.5	485.8	449.6	150.0	74.0	210.8

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 7c
First mortgage loans outstanding
Distribution of dollar amounts

Credit Union Name	State	First mortgages outstanding at all CUs							
		First mortgage/ assets	Fixed rate		% outstanding with Ballon/Hybrid		Other fixed rate	Adjustable rate	
			<=15 yrs.	>15 yrs.	<=5 yrs.	>5 yrs.		<=1 yrs.	>1 yrs.
Navy FCU	VA	33.2	8.6	77.7	2.0	1.5	0.0	0.0	10.1
State ECU	NC	43.4	8.1	5.0	0.0	0.0	0.0	0.0	86.9
Pentagon FCU	VA	41.6	5.1	25.4	3.3	7.7	0.0	0.1	58.6
BECU	WA	32.0	34.3	39.0	4.8	21.9	0.0	0.0	0.0
SchoolsFirst FCU	CA	25.6	15.4	71.5	6.9	4.5	0.0	1.6	0.0
Golden 1 Credit Union	CA	23.9	14.8	67.6	3.4	12.4	0.0	0.0	1.7
First Tech FCU	CA	41.4	12.4	13.8	15.8	58.0	0.0	0.0	0.0
Alliant CU	IL	38.0	0.7	11.0	18.8	68.2	0.0	1.3	0.0
America First FCU	UT	10.7	59.2	1.4	19.2	9.5	0.0	10.1	0.5
Suncoast CU	FL	25.7	24.0	26.6	31.4	13.5	0.2	4.3	0.0
Randolph-Brooks FCU	TX	28.4	54.5	33.0	3.3	8.3	0.0	0.8	0.0
Security Service FCU	TX	27.6	25.8	33.9	1.6	19.3	2.5	0.7	16.1
Mountain America Credit Union	UT	28.6	53.0	33.8	0.5	1.3	2.7	8.6	0.0
Digital Federal Credit Union	MA	24.5	22.3	16.1	23.0	32.2	3.9	0.0	2.3
Bethpage FCU	NY	42.1	12.8	7.5	33.3	33.3	0.0	12.9	0.1
Star One Credit Union	CA	38.1	11.3	73.5	8.5	6.3	0.0	0.4	0.0
VyStar Credit Union	FL	30.5	30.7	47.4	0.5	11.0	0.0	10.4	0.0
San Diego County CU	CA	42.2	13.8	33.6	40.4	12.1	0.0	0.1	0.0
Alaska USA FCU	AK	14.2	0.4	9.3	65.1	1.0	13.6	5.9	4.7
American Airlines FCU	TX	28.9	20.6	47.7	12.2	19.2	0.0	0.3	0.0
Teachers FCU	NY	24.9	46.9	19.3	9.3	24.2	0.0	0.3	0.0
Patelco CU	CA	43.6	4.6	45.5	23.7	25.5	0.0	0.6	0.2
ESL Federal Credit Union	NY	8.5	22.0	9.2	5.9	34.2	0.0	10.9	17.8
Lake Michigan CU	MI	60.8	15.3	27.5	3.6	7.3	0.0	2.0	44.2
CEFCU	IL	41.0	20.8	54.0	14.5	7.5	0.0	0.2	3.0
Logix FCU	CA	60.7	5.8	44.4	27.1	19.8	0.0	3.0	0.0
Delta Community CU	GA	35.6	19.3	57.5	2.7	16.5	0.1	4.0	0.0
OnPoint Community CU	OR	31.4	31.3	55.9	2.7	7.8	0.0	2.1	0.1
Ent CU	CO	41.0	13.9	74.4	1.7	6.2	3.0	0.0	0.7
United Nations FCU	NY	42.5	4.1	18.2	9.5	62.8	0.0	0.1	5.4
GreenState CU	IA	54.9	9.4	9.2	39.7	36.2	1.5	0.0	3.9
PSECU	PA	21.8	26.1	52.0	0.0	0.0	4.5	1.5	15.9
Police and Fire FCU	PA	25.1	54.0	10.7	4.4	30.9	0.0	0.0	0.0
Wings Financial CU	MN	37.0	4.0	21.4	9.6	62.2	0.0	2.8	0.0
Hudson Valley FCU	NY	18.8	25.5	31.1	12.9	30.4	0.0	0.1	0.0
Redstone FCU	AL	9.8	35.6	35.3	6.5	20.1	0.0	1.4	1.0
Bank-Fund Staff FCU	DC	50.1	14.7	13.0	17.1	46.1	1.6	1.1	6.4
DFCU Financial CU	MI	11.1	20.0	4.0	24.7	41.7	0.0	7.8	1.7
Wright-Patt CU Inc	OH	23.8	15.3	53.1	4.6	11.3	0.5	0.0	15.2
Desert Financial CU	AZ	18.8	30.5	51.5	7.9	0.6	0.0	0.3	9.2
Eastman CU	TN	53.4	17.3	66.5	4.3	5.8	4.0	0.0	2.1
Bellco CU	CO	24.8	24.3	40.0	0.3	30.8	0.0	3.5	1.1
Redwood CU	CA	38.1	2.7	36.6	37.0	23.7	0.0	0.0	0.1
Space Coast CU	FL	14.8	33.9	51.6	2.6	0.0	0.3	11.7	0.0
Idaho Central CU	ID	37.6	24.3	30.6	41.5	0.0	0.0	3.6	0.0
Michigan State University FCU	MI	33.0	15.1	70.8	6.2	5.5	0.7	1.7	0.0
Kinecta FCU	CA	47.8	4.6	15.1	8.7	71.3	0.0	0.3	0.0
Members 1st FCU	PA	20.8	23.4	17.7	5.5	25.4	0.0	19.3	8.8
Landmark Credit Union	WI	30.5	22.2	2.5	55.1	6.7	0.0	13.6	0.0
Veridian CU	IA	35.3	20.4	5.7	9.6	61.5	0.0	0.9	1.9

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 7c
First mortgage loans outstanding
 Distribution of dollar amounts

Credit Union Name	State	First mortgages outstanding at all CUs									
		First mortgage/ assets	% outstanding with						Other fixed rate	Adjustable rate	
			Fixed rate		Ballon/Hybrid		<=1 yrs.	>1 yrs.			
			<=15 yrs.	>15 yrs.	<=5 yrs.	>5 yrs.					
Visions FCU	NY	40.1	31.3	13.1	24.5	8.2	0.0	1.7	21.1		
State Farm FCU	IL	0.0									
Tinker FCU	OK	3.3	62.0	22.8	0.0	0.0	0.0	1.2	14.0		
Wescom CU	CA	32.3	10.8	49.0	8.7	28.0	0.0	3.6	0.0		
SEFCU	NY	24.6	39.9	4.3	13.2	6.5	0.0	10.5	25.7		
SECU	MD	44.0	23.5	20.4	15.2	35.9	0.0	0.1	4.9		
Mission FCU	CA	38.9	5.8	28.8	49.7	15.7	0.0	0.1	0.0		
Virginia CU Inc	VA	25.7	25.3	51.4	1.4	14.3	0.0	7.6	0.0		
Service Credit Union	NH	26.3	19.1	44.8	9.6	26.4	0.0	0.0	0.0		
BCU	IL	41.1	8.0	16.2	8.7	64.0	0.0	3.0	0.0		
Citadel FCU	PA	42.2	18.8	55.2	0.3	9.6	0.0	0.0	16.1		
MIDFLORIDA CU	FL	27.2	16.1	30.3	30.2	11.5	0.0	2.5	9.5		
Chevron FCU	CA	69.6	14.5	67.7	6.7	9.0	0.0	0.5	1.7		
Summit CU	WI	49.0	22.0	1.4	32.6	39.5	0.0	4.5	0.1		
TDECU	TX	33.1	7.5	41.7	13.0	35.7	1.8	0.0	0.3		
Northwest FCU	VA	24.9	13.6	57.5	17.0	7.2	0.0	0.0	4.7		
NEFCU	NY	26.3	32.7	3.5	13.9	19.1	0.0	0.0	30.9		
Affinity FCU	NJ	56.4	10.0	30.2	11.3	31.3	0.0	0.0	17.1		
Teachers CU	IN	32.7	34.4	47.2	1.0	9.7	0.0	7.7	0.0		
Community First CU	WI	57.4	9.3	12.4	25.9	49.3	0.1	0.8	2.0		
Coastal Credit Union	NC	31.4	10.0	30.9	13.9	41.6	0.0	0.8	2.8		
Tower FCU	MD	14.2	12.8	66.7	17.5	2.8	0.0	0.0	0.2		
Travis Credit Union	CA	22.4	28.5	45.6	3.9	2.5	0.1	0.1	19.3		
General Electric CU	OH	34.2	42.5	26.7	2.7	26.8	0.0	1.1	0.3		
California CU	CA	42.6	8.1	8.2	35.2	46.4	0.0	2.0	0.0		
Educational ECU	CA	13.2	27.8	66.8	0.0	0.0	0.0	5.4	0.0		
Navy Army Community CU	TX	34.8	32.8	46.2	2.7	16.2	0.0	0.0	2.1		
UW Credit Union	WI	25.5	28.4	3.2	8.0	57.1	3.3	0.0	0.0		
Spokane Teachers CU	WA	40.6	13.3	48.5	30.1	5.6	0.0	1.9	0.7		
WSECU	WA	25.9	17.2	33.9	10.3	34.7	0.3	3.6	0.0		
Credit Human	TX	4.6	23.6	71.5	0.0	0.7	0.0	0.7	3.4		
Municipal CU	NY	30.6	10.4	89.3	0.0	0.0	0.0	0.0	0.3		
UNIFY Financial CU	CA	37.9	41.1	42.6	3.9	12.3	0.0	0.1	0.0		
SAFE Credit Union	CA	38.3	8.4	53.2	8.2	29.4	0.0	0.8	0.0		
APCO ECU	AL	20.5	25.6	69.3	0.0	0.0	0.0	0.9	4.2		
Langley FCU	VA	24.3	22.5	20.7	27.5	23.6	0.0	5.7	0.0		
Keesler FCU	MS	25.3	40.8	52.3	4.7	0.3	0.0	1.8	0.0		
Apple FCU	VA	36.9	11.4	21.7	1.0	61.8	0.0	0.0	4.0		
CommunityAmerica Credit Union	MO	21.3	52.4	13.8	0.0	2.0	0.0	0.0	31.8		
United FCU	MI	39.9	32.3	59.1	0.1	0.0	3.1	5.2	0.1		
GECU	TX	17.7	46.5	50.5	0.0	0.0	0.2	0.0	2.8		
Technology Credit Union	CA	34.2	7.7	24.0	44.4	20.3	0.0	3.4	0.3		
Premier America CU	CA	57.9	2.0	16.9	14.3	32.8	0.0	6.3	27.7		
NASA FCU	MD	27.6	7.3	52.5	18.2	21.7	0.0	0.0	0.2		
Stanford FCU	CA	56.7	4.4	28.7	32.3	32.2	0.0	0.2	2.2		
Genisys CU	MI	21.5	24.7	34.1	16.9	4.4	0.0	0.5	19.4		
Grow Financial FCU	FL	18.8	14.9	48.9	10.2	3.3	0.3	3.9	18.5		
First Community CU	MO	15.0	23.8	48.3	24.4	3.3	0.0	0.2	0.1		
Robins Financial Credit Union	GA	15.0	40.9	44.2	14.1	0.4	0.0	0.1	0.3		
Provident CU	CA	50.4	1.3	12.5	10.8	75.4	0.0	0.0	0.0		
Total		32.8	16.2	38.9	11.0	17.8	0.4	1.6	14.1		

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 7d
First mortgage loans granted
Distribution of dollar amounts

Credit Union Name	State	First mortgages granted first half 2019 at all CUs									% sold in sec market 1st half 2019
		First mortgage granted/ assets	Fixed rate		% outstanding with		Other fixed rate	Adjustable rate			
			<=15 yrs.	>15 yrs.	<=5 yrs.	>5 yrs.		<=1 yrs.	>1 yrs.		
Navy FCU	VA	7.7	5.4	86.5	1.6	1.3	0.0	0.0	5.1	47.1	
State ECU	NC	4.5	10.1	13.0	0.0	0.0	0.0	0.0	76.9	0.0	
Pentagon FCU	VA	2.1	9.8	63.3	1.2	16.5	0.0	0.0	9.2	139.1	
BECU	WA	5.2	26.3	55.2	2.6	15.9	0.0	0.0	0.0	24.1	
SchoolsFirst FCU	CA	4.3	7.4	80.7	6.0	3.9	0.0	2.0	0.0	21.6	
Golden 1 Credit Union	CA	3.5	6.2	69.6	4.2	16.2	0.0	0.0	3.7	15.4	
First Tech FCU	CA	7.0	0.8	42.4	4.9	51.9	0.0	0.0	0.0	54.5	
Alliant CU	IL	1.8	5.7	24.0	21.7	35.8	0.0	12.8	0.0	44.5	
America First FCU	UT	3.7	18.0	51.8	5.2	2.6	0.0	20.4	2.0	50.4	
Suncoast CU	FL	2.9	11.3	64.1	13.0	11.5	0.0	0.0	0.0	0.0	
Randolph-Brooks FCU	TX	3.4	43.8	42.0	3.5	8.1	0.5	2.1	0.0	44.8	
Security Service FCU	TX	4.2	24.9	28.4	11.2	5.9	15.5	0.7	13.4	21.6	
Mountain America Credit Union	UT	7.8	35.0	45.0	0.1	0.3	9.4	10.3	0.0	35.9	
Digital Federal Credit Union	MA	4.4	12.6	42.4	8.5	34.7	1.1	0.0	0.7	34.9	
Bethpage FCU	NY	9.1	8.2	37.0	24.7	17.6	0.0	12.5	0.0	48.7	
Star One Credit Union	CA	4.6	5.0	71.6	14.6	8.7	0.0	0.2	0.0	0.0	
VyStar Credit Union	FL	3.6	19.6	56.1	0.1	15.7	0.0	8.6	0.0	1.3	
San Diego County CU	CA	3.3	13.3	16.9	62.9	7.0	0.0	0.0	0.0	0.0	
Alaska USA FCU	AK	6.0	4.2	70.4	15.9	2.3	6.3	0.5	0.4	65.5	
American Airlines FCU	TX	2.1	17.0	64.6	10.2	8.2	0.0	0.0	0.0	0.0	
Teachers FCU	NY	1.2	19.6	8.2	32.4	39.9	0.0	0.0	0.0	50.5	
Patelco CU	CA	6.4	4.8	35.7	21.2	35.5	0.0	2.8	0.0	15.0	
ESL Federal Credit Union	NY	1.1	17.5	71.5	0.0	10.0	0.0	0.0	1.0	73.0	
Lake Michigan CU	MI	19.4	13.3	57.1	3.1	0.4	0.0	3.1	23.1	64.5	
CEFCU	IL	3.2	18.6	58.3	14.2	2.9	0.0	0.3	5.7	0.4	
Logix FCU	CA	7.6	4.4	39.3	27.1	26.8	0.0	2.5	0.0	19.3	
Delta Community CU	GA	5.0	11.6	45.2	3.7	25.7	0.1	13.7	0.0	24.4	
OnPoint Community CU	OR	7.7	10.2	80.2	0.8	1.8	0.0	7.0	0.0	47.0	
Ent CU	CO	6.2	9.4	82.9	1.1	2.6	3.9	0.0	0.0	10.2	
United Nations FCU	NY	4.8	0.9	21.5	14.0	60.9	0.0	0.0	2.8	4.8	
GreenState CU	IA	6.5	11.6	5.4	32.0	45.4	5.6	0.0	0.0	108.5	
PSECU	PA	1.9	18.4	62.7	0.0	0.0	10.1	0.3	8.6	0.5	
Police and Fire FCU	PA	3.4	28.2	55.3	0.9	15.6	0.0	0.0	0.0	17.5	
Wings Financial CU	MN	6.8	4.4	26.6	9.7	55.1	0.0	4.3	0.0	27.0	
Hudson Valley FCU	NY	1.8	7.9	63.9	0.0	28.2	0.0	0.0	0.0	59.8	
Redstone FCU	AL	1.9	29.5	60.5	0.7	9.0	0.0	0.3	0.0	57.4	
Bank-Fund Staff FCU	DC	4.0	17.2	19.2	7.5	44.8	0.0	0.0	11.4	0.3	
DFCU Financial CU	MI	2.3	14.1	44.4	17.3	14.7	0.0	9.5	0.0	51.3	
Wright-Patt CU Inc	OH	6.9	7.1	72.4	2.0	8.8	1.9	0.0	7.8	30.9	
Desert Financial CU	AZ	5.1	27.6	68.9	1.9	0.0	0.0	0.0	1.5	73.9	
Eastman CU	TN	5.7	15.4	66.4	3.4	5.1	5.2	0.0	4.5	0.0	
Bellco CU	CO	6.6	23.2	27.3	0.0	42.7	0.0	6.5	0.3	20.8	
Redwood CU	CA	5.9	1.9	49.6	27.3	21.2	0.0	0.0	0.0	21.8	
Space Coast CU	FL	1.4	19.5	71.4	0.0	0.0	0.0	9.1	0.0	14.2	
Idaho Central CU	ID	16.4	19.6	66.0	9.7	0.0	0.0	4.7	0.0	56.5	
Michigan State University FCU	MI	3.6	12.9	65.3	7.0	2.4	2.8	9.6	0.0	0.0	
Kinecta FCU	CA	7.1	13.4	47.9	1.0	37.8	0.0	0.0	0.0	31.0	
Members 1st FCU	PA	5.6	7.9	37.0	1.2	9.9	0.0	42.2	1.8	37.0	
Landmark Credit Union	WI	10.4	11.9	41.8	29.8	2.8	0.0	13.7	0.0	39.2	
Veridian CU	IA	8.4	0.6	52.0	4.1	35.4	0.0	0.4	7.5	51.7	

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 7d
First mortgage loans granted
Distribution of dollar amounts

Credit Union Name	State	First mortgages granted first half 2019 at all CUs								
		First mortgage granted/ assets	Fixed rate		% outstanding with Ballon/Hybrid		Other fixed rate	Adjustable rate		% sold in sec market 1st half 2019
			<=15 yrs.	>15 yrs.	<=5 yrs.	>5 yrs.		<=1 yrs.	>1 yrs.	
Visions FCU	NY	2.2	11.8	2.6	40.6	13.3	0.0	6.1	25.7	1.1
State Farm FCU	IL	0.0								
Tinker FCU	OK	0.6	38.2	52.2	0.0	0.0	0.0	9.6	0.0	49.0
Wescom CU	CA	4.2	7.1	59.6	13.9	19.5	0.0	0.0	0.0	32.7
SEFCU	NY	6.8	12.9	48.8	9.9	0.2	0.0	9.9	18.3	52.2
SECU	MD	2.2	24.6	46.6	8.5	16.9	0.0	0.0	3.5	43.7
Mission FCU	CA	4.9	4.7	31.8	55.1	8.3	0.0	0.0	0.0	30.5
Virginia CU Inc	VA	5.1	10.5	64.1	0.3	13.8	0.0	11.3	0.0	39.7
Service Credit Union	NH	2.4	5.8	46.7	4.2	43.1	0.0	0.0	0.1	2.8
BCU	IL	9.9	6.6	45.2	1.0	43.6	0.0	3.5	0.0	37.1
Citadel FCU	PA	2.0	12.8	78.5	0.2	5.8	0.0	0.0	2.6	19.8
MIDFLORIDA CU	FL	4.2	14.0	34.7	36.1	9.4	0.0	1.2	4.6	36.2
Chevron FCU	CA	6.1	10.0	69.6	10.0	7.9	0.0	0.4	2.1	0.0
Summit CU	WI	10.8	15.4	44.2	21.3	13.4	0.0	5.5	0.1	55.0
TDECU	TX	6.2	7.5	59.7	2.3	21.9	8.7	0.0	0.0	24.0
Northwest FCU	VA	3.0	10.0	66.4	10.8	12.1	0.0	0.0	0.7	48.6
NEFCU	NY	3.8	4.8	19.4	0.0	32.0	0.0	0.0	43.8	16.7
Affinity FCU	NJ	4.0	3.6	37.4	2.8	31.3	0.0	0.0	24.9	7.2
Teachers CU	IN	2.2	20.0	58.1	0.5	14.4	0.0	7.0	0.0	0.7
Community First CU	WI	5.1	23.9	13.2	9.5	45.3	0.0	7.6	0.5	10.9
Coastal Credit Union	NC	10.3	11.7	57.5	6.0	19.7	0.0	2.8	2.3	52.0
Tower FCU	MD	2.1	8.8	69.6	19.0	2.6	0.0	0.0	0.0	12.9
Travis Credit Union	CA	3.7	11.3	75.5	3.6	2.1	0.0	0.3	7.2	24.4
General Electric CU	OH	3.0	52.2	0.7	2.3	39.8	0.0	0.9	4.1	0.0
California CU	CA	7.1	2.8	4.5	49.2	43.5	0.0	0.0	0.0	12.7
Educational ECU	CA	1.4	24.2	72.1	0.0	0.0	0.0	3.7	0.0	0.0
Navy Army Community CU	TX	2.9	33.3	66.7	0.0	0.0	0.0	0.0	0.0	0.4
UW Credit Union	WI	10.6	10.4	58.4	4.0	24.7	2.5	0.0	0.0	59.8
Spokane Teachers CU	WA	6.0	8.7	60.5	25.8	2.4	0.0	2.3	0.2	3.7
WSECU	WA	4.9	10.2	48.2	6.5	31.7	0.0	3.4	0.0	23.9
Credit Human	TX	0.3	24.8	75.2	0.0	0.0	0.0	0.0	0.0	5.0
Municipal CU	NY	1.9	10.4	89.6	0.0	0.0	0.0	0.0	0.0	0.0
UNIFY Financial CU	CA	2.1	47.5	39.3	3.2	10.0	0.0	0.0	0.0	47.8
SAFE Credit Union	CA	7.1	5.3	60.5	2.1	32.0	0.0	0.1	0.0	75.1
APCO ECU	AL	1.4	25.9	57.3	0.0	0.0	0.0	0.0	16.8	0.0
Langley FCU	VA	3.9	13.8	39.5	14.5	28.1	0.0	4.1	0.0	12.5
Keesler FCU	MS	4.2	46.2	49.1	2.7	0.0	0.0	2.0	0.0	0.0
Apple FCU	VA	5.3	7.2	44.6	0.0	45.1	0.0	0.0	3.1	40.7
CommunityAmerica Credit Union	MO	10.5	11.4	82.9	1.3	4.5	0.0	0.0	0.0	74.1
United FCU	MI	3.2	30.0	45.0	0.0	0.0	5.4	19.6	0.0	117.7
GECU	TX	4.2	32.0	67.2	0.0	0.0	0.1	0.0	0.6	58.8
Technology Credit Union	CA	3.2	10.3	32.3	29.7	14.1	0.0	13.7	0.0	0.0
Premier America CU	CA	7.1	1.7	14.5	3.9	12.1	0.0	0.0	67.8	1.9
NASA FCU	MD	5.7	4.7	52.3	38.9	4.1	0.0	0.0	0.0	19.0
Stanford FCU	CA	6.2	2.2	48.2	10.5	39.2	0.0	0.0	0.0	7.8
Genisys CU	MI	3.6	22.7	33.1	0.0	2.1	0.0	0.0	42.1	17.8
Grow Financial FCU	FL	1.4	16.1	47.2	5.7	12.1	0.5	1.5	16.9	0.0
First Community CU	MO	2.8	19.1	59.4	17.3	3.8	0.0	0.5	0.0	24.1
Robins Financial Credit Union	GA	2.4	22.5	62.9	14.5	0.0	0.0	0.1	0.0	6.2
Provident CU	CA	7.7	0.5	21.0	0.4	78.1	0.0	0.0	0.0	11.8
Total		5.2	11.3	56.9	7.6	13.0	0.8	2.6	7.9	36.6

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 8a
All second mortgages including home equity
Number and average size

Credit Union Name	State	Second mortgages outstanding at offering CUs				Second mortgages granted first half 2019 by offering CUs			
		Number per credit union		Average loan size (\$ in thousands)		Number per credit union		Average loan size (\$ in thousands)	
		Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate
Navy FCU	VA	32,973	34,045	39.5	41.3	3,256	23,314	51.6	17.3
State ECU	NC	351	38,612	15.7	26.2		3,630		68.3
Pentagon FCU	VA	16,702	33,535	51.7	49.3	1,400	2,210	60.4	176.4
BECU	WA	17,693	25,907	35.6	54.4	3,160	2,671	35.1	47.6
SchoolsFirst FCU	CA	5,182	10,276	53.1	59.6	930	1,339	62.1	108.8
Golden 1 Credit Union	CA	3,374	5,467	33.5	49.2	446	3,914	49.9	17.7
First Tech FCU	CA	2,771	19,587	40.4	53.2	188	1,309	52.1	177.5
Alliant CU	IL	464	6,591	37.4	47.4	74	3,156	47.4	54.6
America First FCU	UT	10,747	13,937	32.4	32.3	1,949	11,252	41.1	16.6
Suncoast CU	FL	2,579	6,610	27.0	25.3	558	549	64.5	92.1
Randolph-Brooks FCU	TX	7,199	939	44.1	33.8	936	458	57.3	23.8
Security Service FCU	TX	3,365	596	48.1	41.2	285	619	62.2	47.4
Mountain America Credit Union	UT	3,519	16,992	40.1	36.1	783	9,090	49.0	20.2
Digital Federal Credit Union	MA	11,215	7,950	49.4	51.1	1,469	982	57.0	24.9
Bethpage FCU	NY	2,576	14,826	57.8	79.8	707	6,443	65.6	34.0
Star One Credit Union	CA	393	3,050	93.3	93.7	50	251	124.6	337.8
VyStar Credit Union	FL	2,453	5,989	35.3	29.7	287	548	48.3	32.0
San Diego County CU	CA	1,160	6,579	48.1	43.0	250	307	59.3	224.9
Alaska USA FCU	AK	824	1,134	26.3	65.4	118	271	45.4	132.1
American Airlines FCU	TX	484	479	19.8	32.1	3	153	27.3	13.8
Teachers FCU	NY	3,208	6,705	55.8	74.6	388	661	78.4	86.0
Patelco CU	CA	1,369	5,428	56.2	61.0	252	3,211	75.6	29.6
ESL Federal Credit Union	NY	4,987	26,245	48.5	32.7	884	1,214	56.0	70.7
Lake Michigan CU	MI	5,753	7,218	27.0	23.0	812	3,456	35.1	16.9
CEFCU	IL	1,986	6,763	21.5	30.7	234	3,482	38.2	11.2
Logix FCU	CA	1,795	7,063	52.1	49.4	262	770	68.4	89.4
Delta Community CU	GA	2,073	3,456	31.9	43.6	143	1,969	43.9	18.4
OnPoint Community CU	OR	4,942	14,393	33.4	11.0	1,201	6,429	38.7	15.5
Ent CU	CO	1,176	1,590	32.0	35.6	8	865	24.3	45.2
United Nations FCU	NY	31	1,342	92.0	63.9	4	58	94.5	54.7
GreenState CU	IA	12,360	75	28.5	32.3	1,396	0	42.6	
PSECU	PA	3,932	9,328	26.8	29.6	633	487	33.1	29.8
Police and Fire FCU	PA	10,460	4,687	32.8	35.3	1,652	463	53.1	22.2
Wings Financial CU	MN	478	4,693	21.2	35.7		708		60.7
Hudson Valley FCU	NY	2,898	7,967	41.9	35.5	295	311	58.3	70.9
Redstone FCU	AL	311	6,787	43.8	27.7	50	608	54.2	14.2
Bank-Fund Staff FCU	DC	16	2,915	21.7	67.2	4	1,359	22.5	40.2
DFCU Financial CU	MI	1,249	6,941	22.3	26.3	146	401	33.5	59.6
Wright-Patt CU Inc	OH	1,795	6,610	24.4	24.0	156	503	31.4	47.3
Desert Financial CU	AZ	1,604	11,516	30.6	31.7		4,407		17.6
Eastman CU	TN	1,516	1,992	27.6	26.9	144	911	42.6	13.4
Bellco CU	CO	4,778	13,966	48.1	27.7	2,548	2,424	58.1	56.4
Redwood CU	CA	1,370	4,808	60.6	60.4	259	486	73.7	76.9
Space Coast CU	FL	1,201	9,099	35.5	31.5	147	3,992	50.4	15.2
Idaho Central CU	ID	277	11,399	26.3	27.8		2,161		57.0
Michigan State University FCU	MI	2,630	2,920	34.3	27.8	469	2,134	42.5	12.6
Kinecta FCU	CA	460	2,241	32.6	70.2	45	1,008	37.5	31.9
Members 1st FCU	PA	5,520	6,762	30.6	33.7	204	1,670	38.5	55.7
Landmark Credit Union	WI	2,188	7,914	23.9	30.1	276	1,071	33.4	60.4
Veridian CU	IA	9,974	8,543	29.8	21.5	505	93	37.9	17.6

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 8a
All second mortgages including home equity
Number and average size

Credit Union Name	State	Second mortgages outstanding at offering CUs				Second mortgages granted first half 2019 by offering CUs			
		Number per credit union		Average loan size (\$ in thousands)		Number per credit union		Average loan size (\$ in thousands)	
		Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate
Visions FCU	NY	1,534	2,918	45.8	36.8	104	201	58.0	85.9
State Farm FCU	IL		7		33.9				
Tinker FCU	OK	1,215	1,076	29.1	23.9	76	790	40.1	5.2
Wescam CU	CA	769	4,627	36.7	62.1		1,725		17.0
SEFCU	NY	2,976	4,436	29.3	27.2	272	388	41.3	53.1
SECU	MD	1,551	11,093	29.8	43.6	63	870	34.8	77.4
Mission FCU	CA	513	6,684	49.8	29.4	180	3,116	61.0	18.2
Virginia CU Inc	VA	2,838	3,578	31.3	25.3	284	2,578	41.2	14.3
Service Credit Union	NH	541	2,041	91.4	26.4	75	169	45.5	20.6
BCU	IL	2,716	2,956	50.1	51.7	365	2,491	68.6	19.1
Citadel FCU	PA	2,419	4,818	36.8	32.4	121	178	49.0	10.2
MIDFLORIDA CU	FL	2,151	2,623	31.7	34.6	232	320	38.9	70.2
Chevron FCU	CA	754	770	48.8	64.3	49	130	63.8	161.0
Summit CU	WI	1,060	17,011	29.7	18.8	245	11,008	40.2	15.5
TDECU	TX	512	24	34.5	22.0	12		82.3	
Northwest FCU	VA	1,217	2,918	42.1	43.7	206	208	58.1	51.6
NEFCU	NY	978	11,253	53.0	69.3		1,095		154.2
Affinity FCU	NJ	647	3,276	33.3	43.3	7	1,611	26.1	11.9
Teachers CU	IN	528	4,545	21.3	21.4	69	272	26.4	25.3
Community First CU	WI	2,252	829	31.4	20.2	389	860	35.8	11.1
Coastal Credit Union	NC	1,605	6,352	43.2	25.8	384	3,236	50.7	17.5
Tower FCU	MD	1,165	14,880	38.9	56.7	248	1,599	59.5	103.7
Travis Credit Union	CA	794	1,747	40.4	50.3	111	864	54.1	19.5
General Electric CU	OH	365	1,112	26.8	16.6	37	65	38.2	31.8
California CU	CA	625	5,228	54.2	62.9	28	534	93.8	35.7
Educational ECU	CA	145	2,796	36.1	32.7	42	382	41.9	23.2
Navy Army Community CU	TX	114		29.0		1		36.5	
UW Credit Union	WI	1,187	15,552	28.1	23.6	130	2,303	33.9	65.2
Spokane Teachers CU	WA	2,023	2,576	30.3	33.7	91	1,898	40.8	21.3
WSECU	WA	2,734	3,226	46.0	25.4	367	390	61.1	31.2
Credit Human	TX	910	23	25.4	21.4	33		42.7	
Municipal CU	NY	227	759	58.2	60.4	19	66	498.1	97.6
UNIFY Financial CU	CA	250	2,890	37.5	34.7	10	1,095	92.8	22.6
SAFE Credit Union	CA	853	2,017	36.4	28.7	100	1,005	47.8	18.9
APCO ECU	AL	24	115	59.0	25.0		2		52.0
Langley FCU	VA	553	1,458	26.2	34.3	1	54	100.0	76.9
Keesler FCU	MS	232	583	31.3	29.3	2	60	350.0	22.7
Apple FCU	VA	1,007	1,880	48.3	39.3	172	133	64.8	47.4
CommunityAmerica Credit Union	MO	1,684	7,725	75.2	41.1	44	17	435.0	291.8
United FCU	MI	938	5,994	29.4	27.6	186	685	38.7	36.4
GECU	TX	938		24.3		86		33.3	
Technology Credit Union	CA	253	4,954	92.5	61.8	24	1,895	102.8	44.2
Premier America CU	CA	242	1,315	50.1	49.3	23	485	82.7	36.1
NASA FCU	MD	1,342	1,518	47.6	48.9	124	105	53.5	89.9
Stanford FCU	CA	234	1,081	100.1	109.4	34	130	166.4	202.0
Genisys CU	MI	2,715	6,836	37.0	10.9	538	332	37.3	59.5
Grow Financial FCU	FL	355	3,108	23.8	26.7	29	360	45.9	28.9
First Community CU	MO	927	3,207	50.5	31.8	214	496	34.7	11.1
Robins Financial Credit Union	GA	722	3,437	22.2	27.1	112	495	36.0	27.3
Provident CU	CA	541	2,097	64.3	42.9	57	1,348	74.9	17.4
Total		2,740	6,698	38.8	39.2	391	1,767	50.5	33.6

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 8b
All second mortgages including home equity
Distribution of dollar amounts

Credit Union Name	State	Second mortgages outstanding at all CUs					Second mortgages granted first half 2019 by all CUs						
		Second mortgage /assets	% outstanding with				Second mortgage /assets	% outstanding with					Other
			Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates		Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates		
Navy FCU	VA	2.6	48.1	0.5	0.0	51.4	0.5	29.4	0.0	0.0	70.6	0.0	
State ECU	NC	2.5	0.5	0.0	0.0	99.5	0.6	0.0	0.0	0.0	100.0	0.0	
Pentagon FCU	VA	10.3	34.3	0.0	0.0	65.7	1.9	17.8	0.0	0.0	82.2	0.0	
BECU	WA	9.6	30.9	0.0	0.0	69.1	1.1	46.6	0.0	0.0	53.4	0.0	
SchoolsFirst FCU	CA	5.5	31.0	11.1	0.0	58.0	1.3	28.4	0.0	0.0	71.6	0.0	
Golden 1 Credit Union	CA	3.2	28.2	0.0	4.6	67.2	0.7	24.3	0.0	0.0	75.7	0.0	
First Tech FCU	CA	9.2	9.7	0.0	0.0	90.3	1.9	4.0	0.0	0.0	96.0	0.0	
Alliant CU	IL	2.8	5.3	0.0	0.0	94.7	1.5	2.0	0.0	0.0	98.0	0.0	
America First FCU	UT	7.1	43.5	4.7	0.2	51.6	2.4	30.0	4.4	0.0	65.6	0.0	
Suncoast CU	FL	2.3	29.4	6.3	0.0	64.3	0.8	41.6	4.4	0.0	54.0	0.0	
Randolph-Brooks FCU	TX	3.6	90.6	0.0	0.4	9.1	0.7	82.1	0.0	1.3	16.7	0.0	
Security Service FCU	TX	1.9	86.8	1.5	0.0	11.7	0.5	37.6	0.0	0.0	62.4	0.0	
Mountain America Credit Union	UT	8.3	18.7	0.0	0.0	81.3	2.4	17.3	0.0	0.0	82.7	0.0	
Digital Federal Credit Union	MA	10.7	57.7	4.8	0.0	37.5	1.2	77.4	0.2	0.0	22.4	0.0	
Bethpage FCU	NY	15.0	11.2	7.5	0.0	81.3	3.0	17.5	0.0	0.0	82.5	0.0	
Star One Credit Union	CA	3.7	11.4	0.4	0.0	88.2	1.0	6.8	0.0	0.0	93.2	0.0	
VyStar Credit Union	FL	3.0	32.8	2.4	0.0	64.8	0.4	44.2	2.0	0.0	53.8	0.0	
San Diego County CU	CA	4.0	16.5	0.0	0.0	83.5	1.0	17.7	0.0	0.0	82.3	0.0	
Alaska USA FCU	AK	1.2	22.6	15.6	0.0	61.8	0.5	13.0	1.5	0.0	85.5	0.0	
American Airlines FCU	TX	1.5	8.7	0.0	77.2	14.0	0.4	0.3	0.0	93.3	6.5	0.0	
Teachers FCU	NY	9.2	26.4	21.4	0.0	52.3	1.2	34.9	31.7	0.0	33.4	0.0	
Patelco CU	CA	5.7	18.9	0.4	0.0	80.7	1.6	16.7	0.0	0.0	83.3	0.0	
ESL Federal Credit Union	NY	16.5	22.0	0.0	0.0	78.0	2.0	36.6	0.0	0.0	63.4	0.0	
Lake Michigan CU	MI	4.9	48.3	0.0	0.0	51.7	1.3	32.8	0.0	0.0	67.2	0.0	
CEFCU	IL	4.1	17.0	1.9	0.4	80.7	0.8	18.6	0.6	0.4	80.4	0.0	
Logix FCU	CA	7.2	21.1	0.0	0.0	78.9	1.4	20.7	0.0	0.0	79.3	0.0	
Delta Community CU	GA	3.6	30.5	0.0	0.0	69.5	0.7	14.7	0.0	0.1	85.1	0.0	
OnPoint Community CU	OR	6.4	44.1	0.2	13.4	42.3	2.5	31.7	0.3	0.1	67.9	0.0	
Ent CU	CO	7.5	8.7	0.6	78.3	12.4	2.3	0.1	0.0	70.3	29.6	0.0	
United Nations FCU	NY	1.5	3.2	15.9	0.0	80.9	0.1	10.6	0.0	0.0	89.4	0.0	
GreenState CU	IA	9.7	64.3	0.3	35.2	0.1	1.7	62.9	0.0	37.1	0.0	0.0	
PSECU	PA	6.9	27.6	0.0	0.0	72.4	0.6	59.0	0.0	0.0	41.0	0.0	
Police and Fire FCU	PA	9.2	67.5	4.6	0.0	28.0	1.8	89.5	0.0	0.0	10.5	0.0	
Wings Financial CU	MN	3.3	5.7	0.4	0.0	93.9	0.8	0.0	2.1	0.0	97.9	0.0	
Hudson Valley FCU	NY	7.7	30.0	0.1	0.0	69.9	0.7	43.8	0.7	0.0	55.5	0.0	
Redstone FCU	AL	3.9	6.8	0.3	0.1	92.8	0.2	23.8	0.0	0.0	76.2	0.0	
Bank-Fund Staff FCU	DC	3.9	0.2	19.7	0.0	80.1	1.1	0.2	3.2	0.0	96.6	0.0	
DFCU Financial CU	MI	4.3	13.2	0.0	0.0	86.8	0.6	17.0	0.0	0.0	83.0	0.0	
Wright-Patt CU Inc	OH	4.2	21.6	0.1	0.0	78.3	0.6	17.1	0.0	0.0	82.9	0.0	
Desert Financial CU	AZ	8.6	11.8	0.0	0.0	88.1	1.6	0.0	0.0	0.0	100.0	0.0	
Eastman CU	TN	2.0	43.7	0.0	0.5	55.8	0.4	33.4	0.0	0.2	66.4	0.0	
Bellco CU	CO	13.1	37.2	0.0	0.0	62.8	6.1	52.0	0.0	0.0	48.0	0.0	
Redwood CU	CA	8.2	21.6	20.9	2.7	54.8	1.3	30.2	50.8	10.7	8.3	0.0	
Space Coast CU	FL	7.2	12.9	0.0	0.0	87.1	1.5	10.9	0.0	0.0	89.1	0.0	
Idaho Central CU	ID	7.2	2.2	0.0	0.0	97.8	2.7	0.0	0.0	0.0	100.0	0.0	
Michigan State University FCU	MI	3.8	52.6	0.2	0.0	47.1	1.0	42.5	0.0	0.0	57.5	0.0	
Kinecta FCU	CA	3.9	8.7	27.5	0.0	63.8	0.8	5.0	0.0	0.0	95.0	0.0	
Members 1st FCU	PA	8.9	42.6	0.2	0.0	57.2	2.3	7.8	0.0	0.0	92.2	0.0	
Landmark Credit Union	WI	6.8	18.0	0.0	0.0	82.0	1.7	12.5	0.0	0.0	87.5	0.0	
Veridian CU	IA	11.3	61.8	0.0	0.0	38.2	0.5	92.1	0.0	0.0	7.9	0.0	

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 8b
All second mortgages including home equity
Distribution of dollar amounts

Credit Union Name	State	Second mortgages outstanding at all CUs					Second mortgages granted first half 2019 by all CUs						
		Second mortgage /assets	% outstanding with				Second mortgage /assets	% outstanding with					Other
			Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates		Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates		
Visions FCU	NY	4.2	39.2	15.0	0.8	45.0	0.6	24.9	4.5	3.7	66.9	0.0	
State Farm FCU	IL	0.0	0.0	0.0	0.0	100.0	0.0						
Tinker FCU	OK	1.5	57.9	0.0	0.0	42.1	0.2	42.6	0.0	0.0	57.4	0.0	
Wescom CU	CA	7.8	8.9	16.8	0.0	74.3	0.7	0.0	0.5	0.0	99.5	0.0	
SEFCU	NY	5.2	42.0	0.0	0.0	58.0	0.8	35.3	0.0	0.0	64.7	0.0	
SECU	MD	14.0	8.7	0.1	0.0	91.1	1.8	3.2	0.0	0.0	96.8	0.0	
Mission FCU	CA	5.9	11.5	0.0	0.0	88.5	1.8	16.2	0.0	0.0	83.8	0.0	
Virginia CU Inc	VA	4.8	49.5	0.0	0.0	50.4	1.3	24.0	0.0	0.0	76.0	0.0	
Service Credit Union	NH	2.8	47.8	4.1	0.0	48.1	0.2	49.6	5.4	0.0	45.0	0.0	
BCU	IL	7.9	47.1	0.0	0.0	52.9	2.0	34.4	0.0	0.0	65.6	0.0	
Citadel FCU	PA	6.9	36.3	0.0	0.0	63.7	0.2	76.6	0.0	0.0	23.4	0.0	
MIDFLORIDA CU	FL	4.5	42.9	4.8	0.0	52.2	0.9	28.7	11.2	0.0	60.2	0.0	
Chevron FCU	CA	2.4	42.6	0.0	0.0	57.4	0.7	13.0	0.0	0.0	87.0	0.0	
Summit CU	WI	10.0	9.0	0.0	0.0	91.0	5.1	5.5	0.0	0.0	94.5	0.0	
TDECU	TX	0.5	97.1	2.9	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	
Northwest FCU	VA	5.3	28.7	8.5	0.0	62.9	0.7	52.7	0.0	0.0	47.3	0.0	
NEFCU	NY	24.6	6.2	3.9	0.0	89.9	5.0	0.0	0.0	0.0	100.0	0.0	
Affinity FCU	NJ	4.9	13.2	2.1	0.0	84.7	0.6	0.9	0.0	0.0	99.1	0.0	
Teachers CU	IN	3.3	10.4	0.1	0.0	89.6	0.3	20.9	0.0	0.0	79.1	0.0	
Community First CU	WI	2.7	80.8	0.0	0.0	19.2	0.7	59.3	0.0	0.0	40.7	0.0	
Coastal Credit Union	NC	7.2	29.6	0.0	0.6	69.8	2.3	25.4	0.0	0.4	74.1	0.0	
Tower FCU	MD	27.4	5.1	0.0	0.0	94.9	5.6	8.2	0.0	0.0	91.8	0.0	
Travis Credit Union	CA	3.7	26.8	8.5	0.0	64.7	0.7	26.3	0.0	0.0	73.7	0.0	
General Electric CU	OH	0.9	34.6	8.4	0.1	56.8	0.1	40.6	0.0	0.0	59.4	0.0	
California CU	CA	11.3	9.3	4.3	0.2	86.2	0.7	12.1	0.0	0.0	87.9	0.0	
Educational ECU	CA	3.0	5.4	0.0	0.0	94.6	0.3	16.6	0.0	0.0	83.4	0.0	
Navy Army Community CU	TX	0.1	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	
UW Credit Union	WI	12.7	8.3	0.0	0.0	91.7	4.9	2.9	0.0	0.0	97.1	0.0	
Spokane Teachers CU	WA	4.8	41.4	4.5	0.0	54.2	1.4	8.4	4.9	0.0	86.7	0.0	
WSECU	WA	6.7	60.6	1.0	0.0	38.5	1.1	64.8	0.0	0.0	35.2	0.0	
Credit Human	TX	0.8	97.9	0.0	0.0	2.1	0.0	100.0	0.0	0.0	0.0	0.0	
Municipal CU	NY	1.9	22.4	0.0	0.0	77.6	0.5	59.5	40.5	0.0	0.0	0.0	
UNIFY Financial CU	CA	4.3	7.2	0.1	15.8	77.0	1.0	3.0	0.0	16.0	80.9	0.0	
SAFE Credit Union	CA	3.0	34.9	0.0	0.0	65.1	0.8	20.1	0.0	0.0	79.9	0.0	
APCO ECU	AL	0.1	33.0	0.0	0.0	67.0	0.0	0.0	0.0	0.0	100.0	0.0	
Langley FCU	VA	3.6	13.5	0.0	39.8	46.7	0.8	0.4	0.0	82.4	17.2	0.0	
Keesler FCU	MS	0.8	29.8	0.1	0.1	70.1	0.1	33.9	0.0	0.0	66.1	0.0	
Apple FCU	VA	4.2	39.6	10.9	0.2	49.3	0.6	63.9	3.2	0.0	32.9	0.0	
CommunityAmerica Credit Union	MO	15.4	28.5	0.0	0.0	71.5	0.8	79.4	0.0	0.0	20.6	0.0	
United FCU	MI	6.7	14.3	0.0	0.0	85.7	1.1	22.4	0.0	0.0	77.6	0.0	
GECU	TX	0.8	100.0	0.0	0.0	0.0	0.1	100.0	0.0	0.0	0.0	0.0	
Technology Credit Union	CA	11.7	7.1	10.9	0.0	82.0	3.0	2.9	0.0	0.0	97.1	0.0	
Premier America CU	CA	2.8	15.7	0.1	0.3	83.9	0.7	9.8	0.0	0.0	90.2	0.0	
NASA FCU	MD	5.0	46.2	0.0	0.0	53.8	0.6	41.3	0.0	0.0	58.7	0.0	
Stanford FCU	CA	5.1	16.5	11.2	0.1	72.2	1.2	17.7	7.2	0.0	75.0	0.0	
Genisys CU	MI	6.4	57.2	0.0	0.3	42.5	1.4	50.4	0.0	0.0	49.6	0.0	
Grow Financial FCU	FL	3.4	9.2	0.4	0.1	90.2	0.4	11.4	0.0	0.0	88.6	0.0	
First Community CU	MO	5.6	30.8	0.0	2.0	67.2	0.5	54.7	0.0	4.6	40.7	0.0	
Robins Financial Credit Union	GA	4.5	13.2	0.0	10.0	76.8	1.1	14.1	0.0	38.6	47.3	0.0	
Provident CU	CA	4.7	27.9	5.0	0.0	67.1	1.0	15.4	0.0	0.0	84.6	0.0	
Total		5.5	28.4	2.6	2.1	66.9	1.1	23.7	1.3	2.7	72.4	0.0	

Top 100 Credit Unions -- Mid-year 2019 operating ratios

*Table 9
Loan delinquency ratios (%)*

Credit Union Name	State	2-6 months delinquent		6-12 months delinquent		Over 12 months delinquent		Total	
		Dollar	Number	Dollar	Number	Dollar	Number	Dollar	Number
Navy FCU	VA	0.87	1.31	0.08	0.01	0.05	0.06	1.01	1.37
State ECU	NC	1.35	1.09	0.28	0.09	0.10	0.03	1.72	1.20
Pentagon FCU	VA	0.59	0.63	0.27	0.16	0.27	0.05	1.13	0.83
BECU	WA	0.17	0.14	0.05	0.01	0.03	0.01	0.24	0.16
SchoolsFirst FCU	CA	0.39	0.94	0.04	0.00	0.02	0.00	0.44	0.94
Golden 1 Credit Union	CA	0.35	0.62	0.01	0.00	0.01	0.00	0.37	0.63
First Tech FCU	CA	0.24	0.33	0.03	0.01	0.03	0.01	0.30	0.35
Alliant CU	IL	0.27	0.29	0.07	0.02	0.11	0.01	0.45	0.32
America First FCU	UT	0.81	1.01	0.27	0.22	0.12	0.10	1.20	1.33
Suncoast CU	FL	0.30	0.56	0.06	0.01	0.06	0.01	0.42	0.59
Randolph-Brooks FCU	TX	0.45	0.70	0.10	0.19	0.01	0.01	0.57	0.90
Security Service FCU	TX	0.68	0.87	0.06	0.07	0.02	0.01	0.77	0.95
Mountain America Credit Union	UT	0.51	0.91	0.13	0.20	0.01	0.01	0.65	1.11
Digital Federal Credit Union	MA	0.54	0.91	0.25	0.35	0.11	0.07	0.90	1.33
Bethpage FCU	NY	0.44	0.72	0.22	0.05	0.50	0.19	1.16	0.97
Star One Credit Union	CA	0.06	0.11	0.01	0.01	0.00	0.00	0.07	0.12
VyStar Credit Union	FL	0.25	0.51	0.05	0.14	0.02	0.00	0.31	0.65
San Diego County CU	CA	0.24	0.25	0.04	0.02	0.00	0.00	0.28	0.27
Alaska USA FCU	AK	0.52	0.45	0.16	0.03	0.15	0.01	0.84	0.49
American Airlines FCU	TX	0.32	0.96	0.03	0.03	0.06	0.02	0.40	1.00
Teachers FCU	NY	0.16	0.36	0.06	0.13	0.07	0.04	0.29	0.53
Patelco CU	CA	0.49	0.54	0.03	0.03	0.02	0.00	0.54	0.58
ESL Federal Credit Union	NY	0.64	0.55	0.13	0.08	0.09	0.07	0.86	0.69
Lake Michigan CU	MI	0.10	0.25	0.01	0.01	0.00	0.00	0.11	0.26
CEFCU	IL	0.29	0.69	0.08	0.06	0.08	0.01	0.44	0.76
Logix FCU	CA	0.36	0.31	0.05	0.01	0.05	0.01	0.45	0.33
Delta Community CU	GA	0.29	0.49	0.04	0.02	0.04	0.01	0.37	0.52
OnPoint Community CU	OR	0.13	0.26	0.02	0.03	0.02	0.00	0.17	0.29
Ent CU	CO	0.15	0.16	0.01	0.01	0.01	0.02	0.17	0.19
United Nations FCU	NY	0.26	0.43	0.07	0.05	0.12	0.01	0.46	0.49
GreenState CU	IA	0.42	0.72	0.20	0.25	0.08	0.03	0.69	1.00
PSECU	PA	0.41	0.42	0.04	0.02	0.08	0.03	0.53	0.47
Police and Fire FCU	PA	0.23	0.12	0.04	0.01	0.06	0.01	0.33	0.15
Wings Financial CU	MN	0.17	0.47	0.04	0.09	0.01	0.02	0.21	0.58
Hudson Valley FCU	NY	0.53	0.82	0.17	0.02	0.42	0.01	1.12	0.85
Redstone FCU	AL	0.29	0.33	0.03	0.01	0.00	0.00	0.32	0.34
Bank-Fund Staff FCU	DC	0.29	0.58	0.11	0.17	0.06	0.01	0.46	0.75
DFCU Financial CU	MI	0.27	0.24	0.03	0.03	0.01	0.00	0.30	0.28
Wright-Patt CU Inc	OH	0.53	0.61	0.09	0.08	0.01	0.01	0.62	0.70
Desert Financial CU	AZ	0.15	0.15	0.06	0.01	0.00	0.00	0.21	0.16
Eastman CU	TN	0.12	0.12	0.01	0.00	0.00	0.00	0.12	0.13
Belleco CU	CO	0.54	0.81	0.02	0.02	0.03	0.00	0.58	0.83
Redwood CU	CA	0.24	0.31	0.07	0.03	0.08	0.01	0.39	0.35
Space Coast CU	FL	0.47	0.30	0.04	0.01	0.06	0.01	0.58	0.32
Idaho Central CU	ID	0.40	0.66	0.03	0.05	0.01	0.00	0.44	0.72
Michigan State University FCU	MI	0.34	0.44	0.02	0.02	0.00	0.00	0.36	0.46
Kinecta FCU	CA	0.14	0.37	0.08	0.01	0.02	0.00	0.24	0.38
Members 1st FCU	PA	0.38	0.43	0.05	0.04	0.03	0.01	0.47	0.49
Landmark Credit Union	WI	0.51	0.63	0.15	0.12	0.05	0.06	0.70	0.82
Veridian CU	IA	0.30	0.40	0.10	0.11	0.06	0.05	0.46	0.56

Top 100 Credit Unions -- Mid-year 2019 operating ratios

**Table 9
Loan delinquency ratios (%)**

Credit Union Name	State	2-6 months delinquent		6-12 months delinquent		Over 12 months delinquent		Total	
		Dollar	Number	Dollar	Number	Dollar	Number	Dollar	Number
Visions FCU	NY	0.58	0.31	0.32	0.02	0.16	0.01	1.07	0.35
State Farm FCU	IL	0.47	0.89	0.00	0.00	0.00	0.00	0.47	0.89
Tinker FCU	OK	0.36	0.51	0.04	0.05	0.00	0.00	0.40	0.56
Wescom CU	CA	0.20	0.36	0.03	0.01	0.01	0.00	0.24	0.37
SEFCU	NY	0.42	0.50	0.21	0.06	0.15	0.05	0.77	0.62
SECU	MD	0.46	1.27	0.07	0.02	0.10	0.01	0.62	1.30
Mission FCU	CA	0.10	0.29	0.00	0.00	0.00	0.00	0.10	0.29
Virginia CU Inc	VA	0.90	1.31	0.08	0.10	0.08	0.01	1.06	1.41
Service Credit Union	NH	0.22	0.32	0.01	0.00	0.00	0.00	0.22	0.32
BCU	IL	0.42	1.12	0.02	0.02	0.03	0.00	0.47	1.14
Citadel FCU	PA	0.18	0.48	0.10	0.13	0.04	0.01	0.31	0.62
MIDFLORIDA CU	FL	0.22	0.38	0.03	0.04	0.02	0.00	0.27	0.42
Chevron FCU	CA	0.20	0.45	0.04	0.04	0.00	0.01	0.24	0.51
Summit CU	WI	0.38	0.58	0.13	0.14	0.02	0.02	0.54	0.74
TDECU	TX	0.74	1.11	0.09	0.06	0.04	0.01	0.88	1.17
Northwest FCU	VA	0.49	0.67	0.08	0.10	0.00	0.00	0.57	0.78
NEFCU	NY	0.37	0.67	0.17	0.23	0.13	0.03	0.67	0.92
Affinity FCU	NJ	0.33	0.86	0.10	0.10	0.16	0.07	0.59	1.02
Teachers CU	IN	0.08	0.13	0.03	0.01	0.01	0.00	0.12	0.14
Community First CU	WI	0.14	0.61	0.06	0.20	0.05	0.08	0.25	0.89
Coastal Credit Union	NC	0.76	0.34	0.05	0.02	0.01	0.01	0.82	0.36
Tower FCU	MD	0.38	0.57	0.09	0.06	0.00	0.00	0.47	0.63
Travis Credit Union	CA	0.70	1.15	0.04	0.00	0.00	0.00	0.74	1.15
General Electric CU	OH	0.28	0.43	0.06	0.08	0.09	0.21	0.43	0.71
California CU	CA	0.35	0.24	0.09	0.01	0.04	0.00	0.48	0.25
Educational ECU	CA	0.16	0.28	0.00	0.00	0.00	0.00	0.16	0.29
Navy Army Community CU	TX	0.34	0.46	0.10	0.03	0.06	0.01	0.50	0.51
UW Credit Union	WI	0.42	0.48	0.18	0.14	0.05	0.03	0.65	0.65
Spokane Teachers CU	WA	0.16	0.29	0.00	0.00	0.00	0.00	0.16	0.29
WSECU	WA	0.24	0.29	0.05	0.02	0.02	0.01	0.32	0.31
Credit Human	TX	1.57	3.44	0.86	1.92	0.04	0.07	2.47	5.44
Municipal CU	NY	0.51	1.09	0.08	0.11	0.18	0.01	0.76	1.21
UNIFY Financial CU	CA	0.88	1.45	0.19	0.29	0.07	0.00	1.14	1.74
SAFE Credit Union	CA	0.20	0.28	0.02	0.01	0.04	0.00	0.27	0.29
APCO ECU	AL	0.25	0.49	0.01	0.02	0.00	0.01	0.26	0.52
Langley FCU	VA	0.45	0.93	0.14	0.16	0.01	0.01	0.60	1.10
Keesler FCU	MS	0.29	0.40	0.07	0.03	0.01	0.01	0.37	0.44
Apple FCU	VA	0.65	0.64	0.05	0.06	0.01	0.00	0.72	0.70
CommunityAmerica Credit Union	MO	0.38	0.55	0.11	0.07	0.11	0.04	0.60	0.66
United FCU	MI	0.39	0.56	0.12	0.10	0.20	0.02	0.71	0.68
GECU	TX	0.51	0.89	0.21	0.19	0.07	0.13	0.80	1.21
Technology Credit Union	CA	0.28	0.26	0.03	0.00	0.00	0.00	0.31	0.26
Premier America CU	CA	0.33	1.42	0.09	0.01	0.40	0.00	0.81	1.44
NASA FCU	MD	0.70	0.94	0.18	0.21	0.00	0.00	0.88	1.15
Stanford FCU	CA	0.04	0.29	0.00	0.03	0.00	0.05	0.04	0.37
Genisys CU	MI	0.28	0.46	0.13	0.06	0.12	0.02	0.53	0.53
Grow Financial FCU	FL	0.51	0.48	0.06	0.02	0.05	0.01	0.62	0.51
First Community CU	MO	0.39	0.58	0.08	0.09	0.04	0.01	0.51	0.67
Robins Financial Credit Union	GA	0.27	0.47	0.02	0.03	0.00	0.00	0.29	0.50
Provident CU	CA	0.03	0.13	0.00	0.01	0.00	0.00	0.04	0.14
Total		0.51	0.77	0.10	0.08	0.07	0.03	0.68	0.87

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 10

Consumer loan delinquency ratios (%)

Credit Union Name	State	Unsecured Credit Card Loans				All Other Consumer Loans			
		Dollar amount delinquent				Dollar amount delinquent			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Navy FCU	VA	1.69	0.00	0.01	1.70	0.61	0.00	0.00	0.61
State ECU	NC	0.82	0.00	0.00	0.82	0.22	0.00	0.00	0.22
Pentagon FCU	VA	2.08	0.40	0.01	2.49	0.61	0.53	0.79	1.93
BECU	WA	0.26	0.00	0.00	0.27	0.03	0.00	0.00	0.03
SchoolsFirst FCU	CA	1.48	0.01	0.00	1.48	0.21	0.00	0.00	0.21
Golden 1 Credit Union	CA	1.21	0.00	0.00	1.21	0.05	0.00	0.00	0.05
First Tech FCU	CA	1.29	0.01	0.00	1.30	0.12	0.00	0.00	0.12
Alliant CU	IL	0.72	0.00	0.00	0.72	0.18	0.02	0.00	0.20
America First FCU	UT	0.70	0.04	0.04	0.78	0.21	0.09	0.02	0.32
Suncoast CU	FL	0.72	0.01	0.00	0.73	0.05	0.00	0.00	0.05
Randolph-Brooks FCU	TX	1.46	0.43	0.00	1.89	0.17	0.07	0.00	0.24
Security Service FCU	TX	1.37	0.08	0.01	1.45	0.13	0.01	0.00	0.15
Mountain America Credit Union	UT	1.28	0.17	0.00	1.45	0.09	0.02	0.00	0.11
Digital Federal Credit Union	MA	1.36	0.40	0.00	1.76	0.18	0.04	0.00	0.23
Bethpage FCU	NY	1.69	0.02	0.00	1.71	0.61	0.37	1.66	2.64
Star One Credit Union	CA	0.30	0.00	0.00	0.30	0.01	0.00	0.00	0.01
VyStar Credit Union	FL	0.52	0.19	0.00	0.71	0.07	0.02	0.00	0.08
San Diego County CU	CA	0.75	0.00	0.00	0.75	0.00	0.00	0.00	0.00
Alaska USA FCU	AK	0.70	0.00	0.00	0.70	0.11	0.03	0.00	0.15
American Airlines FCU	TX	1.16	0.00	0.00	1.16	0.15	0.00	0.00	0.15
Teachers FCU	NY	0.80	0.29	0.00	1.09	0.13	0.02	0.01	0.16
Patelco CU	CA	0.83	0.00	0.00	0.83	0.07	0.00	0.00	0.07
ESL Federal Credit Union	NY	0.56	0.43	0.01	1.00	0.46	0.02	0.04	0.52
Lake Michigan CU	MI	0.40	0.00	0.00	0.40	0.06	0.01	0.00	0.07
CEFUCU	IL	0.64	0.02	0.00	0.67	0.07	0.01	0.00	0.08
Logix FCU	CA	0.62	0.00	0.00	0.62	0.05	0.00	0.00	0.05
Delta Community CU	GA	0.63	0.00	0.00	0.63	0.06	0.00	0.00	0.06
OnPoint Community CU	OR	1.19	0.16	0.00	1.34	0.02	0.00	0.00	0.02
Ent CU	CO					0.03	0.00	0.00	0.03
United Nations FCU	NY	0.79	0.18	0.00	0.97	0.69	0.19	0.35	1.24
GreenState CU	IA	0.95	0.00	0.00	0.95	0.07	0.02	0.01	0.10
PSECU	PA	0.76	0.00	0.00	0.76	0.13	0.00	0.00	0.13
Police and Fire FCU	PA	0.22	0.00	0.00	0.22	0.06	0.00	0.00	0.06
Wings Financial CU	MN	0.80	0.10	0.05	0.95	0.07	0.01	0.00	0.08
Hudson Valley FCU	NY	1.07	0.00	0.00	1.07	0.40	0.31	1.01	1.72
Redstone FCU	AL	0.19	0.00	0.00	0.19	0.09	0.00	0.00	0.09
Bank-Fund Staff FCU	DC	2.30	0.78	0.00	3.08	0.69	0.34	0.00	1.03
DFCU Financial CU	MI	0.76	0.07	0.00	0.83	0.05	0.01	0.00	0.06
Wright-Patt CU Inc	OH	0.74	0.00	0.00	0.74	0.17	0.00	0.00	0.17
Desert Financial CU	AZ					0.02	0.00	0.00	0.02
Eastman CU	TN	0.26	0.00	0.00	0.26	0.02	0.00	0.00	0.02
Bellco CU	CO	1.09	0.01	0.00	1.09	0.03	0.00	0.00	0.03
Redwood CU	CA	0.57	0.01	0.00	0.58	0.05	0.01	0.03	0.09
Space Coast CU	FL	0.59	0.00	0.00	0.59	0.02	0.00	0.00	0.02
Idaho Central CU	ID	0.91	0.04	0.00	0.95	0.17	0.01	0.00	0.17
Michigan State University FCU	MI	0.48	0.02	0.00	0.49	0.12	0.00	0.00	0.13
Kinecta FCU	CA	1.09	0.09	0.00	1.18	0.06	0.00	0.00	0.06
Members 1st FCU	PA	0.94	0.02	0.00	0.96	0.08	0.01	0.00	0.09
Landmark Credit Union	WI	1.07	0.15	0.00	1.22	0.07	0.02	0.00	0.09
Veridian CU	IA	0.48	0.12	0.05	0.64	0.01	0.00	0.04	0.04

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 10

Consumer loan delinquency ratios (%)

Credit Union Name	State	Unsecured Credit Card Loans				All Other Consumer Loans			
		Dollar amount delinquent				Dollar amount delinquent			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Visions FCU	NY	0.42	0.00	0.00	0.42	0.99	0.61	0.34	1.94
State Farm FCU	IL					0.20	0.00	0.00	0.20
Tinker FCU	OK	1.07	0.00	0.00	1.07	0.11	0.02	0.00	0.13
Wescom CU	CA	1.08	0.05	0.00	1.13	0.11	0.00	0.00	0.11
SEFCU	NY	1.55	0.04	0.00	1.60	0.26	0.15	0.05	0.46
SECU	MD	1.40	0.00	0.00	1.40	0.23	0.01	0.00	0.24
Mission FCU	CA	0.72	0.00	0.00	0.72	0.01	0.00	0.00	0.01
Virginia CU Inc	VA	1.54	0.00	0.00	1.54	0.29	0.03	0.00	0.32
Service Credit Union	NH	0.41	0.00	0.00	0.41	0.04	0.00	0.00	0.04
BCU	IL	1.03	0.01	0.00	1.03	0.23	0.00	0.00	0.24
Citadel FCU	PA	1.19	0.22	0.00	1.42	0.09	0.01	0.00	0.11
MIDFLORIDA CU	FL	0.92	0.00	0.00	0.92	0.01	0.00	0.00	0.01
Chevron FCU	CA					0.33	0.07	0.01	0.42
Summit CU	WI	1.06	0.30	0.01	1.37	0.14	0.04	0.01	0.19
TDECU	TX	1.87	0.15	0.00	2.02	0.22	0.05	0.00	0.27
Northwest FCU	VA	1.00	0.28	0.00	1.28	0.05	0.01	0.00	0.06
NEFCU	NY	1.05	0.96	0.02	2.04	0.36	0.05	0.00	0.40
Affinity FCU	NJ	0.91	0.00	0.00	0.91	0.35	0.00	0.14	0.49
Teachers CU	IN	0.36	0.00	0.00	0.36	0.00	0.00	0.00	0.00
Community First CU	WI	0.79	0.14	0.07	1.01	0.17	0.06	0.02	0.25
Coastal Credit Union	NC	0.62	0.00	0.03	0.65	0.03	0.00	0.00	0.03
Tower FCU	MD	0.76	0.16	0.00	0.92	0.04	0.00	0.00	0.04
Travis Credit Union	CA	2.07	0.00	0.00	2.07	0.15	0.00	0.00	0.15
General Electric CU	OH	0.58	0.00	0.00	0.58	0.07	0.00	0.00	0.08
California CU	CA	0.74	0.00	0.00	0.74	0.06	0.00	0.00	0.06
Educational ECU	CA	0.56	0.00	0.00	0.56	0.06	0.00	0.00	0.06
Navy Army Community CU	TX	0.88	0.10	0.00	0.98	0.02	0.00	0.00	0.03
UW Credit Union	WI	0.75	0.23	0.04	1.02	0.30	0.19	0.00	0.50
Spokane Teachers CU	WA	0.21	0.00	0.00	0.21	0.05	0.00	0.01	0.06
WSECU	WA	0.16	0.00	0.00	0.16	0.10	0.00	0.00	0.11
Credit Human	TX	0.84	0.00	0.00	0.84	1.56	0.92	0.04	2.52
Municipal CU	NY	2.47	0.34	0.00	2.81	0.36	0.03	0.00	0.39
UNIFY Financial CU	CA	1.72	0.37	0.00	2.08	0.45	0.08	0.00	0.53
SAFE Credit Union	CA	0.80	0.00	0.00	0.80	0.01	0.00	0.00	0.01
APCO ECU	AL	0.27	0.00	0.00	0.27	0.23	0.02	0.01	0.26
Langley FCU	VA	1.46	0.18	0.00	1.64	0.07	0.01	0.01	0.09
Keesler FCU	MS	0.75	0.01	0.00	0.76	0.09	0.01	0.00	0.10
Apple FCU	VA	1.42	0.00	0.00	1.42	0.20	0.02	0.00	0.22
CommunityAmerica Credit Union	MO	0.90	0.04	0.01	0.95	0.17	0.03	0.01	0.20
United FCU	MI	0.74	0.03	0.00	0.76	0.17	0.03	0.01	0.21
GECU	TX	0.96	0.10	0.00	1.06	0.10	0.01	0.00	0.12
Technology Credit Union	CA	0.19	0.00	0.00	0.19	0.30	0.00	0.00	0.30
Premier America CU	CA	1.25	0.00	0.00	1.25	0.26	0.25	0.00	0.52
NASA FCU	MD	2.07	0.40	0.00	2.47	0.32	0.06	0.00	0.38
Stanford FCU	CA	0.48	0.06	0.27	0.81	0.10	0.00	0.00	0.10
Genisys CU	MI	0.90	0.00	0.00	0.91	0.13	0.07	0.14	0.34
Grow Financial FCU	FL	0.56	0.00	0.00	0.56	0.01	0.00	0.00	0.01
First Community CU	MO	0.93	0.13	0.00	1.05	0.04	0.00	0.02	0.06
Robins Financial Credit Union	GA	0.48	0.00	0.00	0.48	0.02	0.00	0.00	0.02
Provident CU	CA	0.48	0.02	0.00	0.50	0.01	0.00	0.00	0.01
Total		1.34	0.06	0.01	1.40	0.22	0.05	0.04	0.31

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 11

Real estate loan delinquency ratios (%)

Credit Union Name	State	First Mortgage fixed rate/hybrid/balloon				First Mortgage Adjustable Rate				Other RE fixed rate/hybrid/balloon				Other RE adjustable rate			
		<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Navy FCU	VA	0.48	0.18	0.10	0.76	0.47	0.17	0.17	0.81	0.57	0.09	0.09	0.75	0.15	0.07	0.12	0.34
State ECU	NC	0.65	0.15	0.08	0.88	1.63	0.37	0.14	2.14	0.36	0.00	0.28	0.64	0.31	0.10	0.03	0.44
Pentagon FCU	VA	0.11	0.10	0.11	0.32	0.08	0.02	0.02	0.12	0.17	0.07	0.11	0.34	0.51	0.09	0.06	0.66
BECU	WA	0.10	0.03	0.03	0.15	0.79	0.62	0.04	1.46	0.08	0.05	0.02	0.15	0.28	0.10	0.13	0.51
SchoolsFirst FCU	CA	0.18	0.07	0.02	0.26	0.64	0.27	0.19	1.10	0.29	0.00	0.00	0.29	0.33	0.00	0.07	0.40
Golden 1 Credit Union	CA	0.09	0.01	0.01	0.12	1.01	0.01	0.19	1.21	0.05	0.09	0.02	0.16	0.26	0.07	0.00	0.33
First Tech FCU	CA	0.03	0.05	0.02	0.10	0.13	0.00	0.04	0.17	0.26	0.11	0.03	0.40	0.21	0.05	0.11	0.37
Alliant CU	IL	0.07	0.02	0.14	0.23	1.05	0.38	0.40	1.83	1.25	0.39	0.00	1.64	0.04	0.03	0.07	0.14
America First FCU	UT	0.13	0.11	0.39	0.64	0.05	0.00	0.00	0.05	0.20	0.02	0.03	0.26	0.37	0.08	0.01	0.47
Suncoast CU	FL	0.20	0.06	0.07	0.34	0.46	0.26	0.28	1.00	0.16	0.11	0.17	0.44	0.52	0.16	0.26	0.94
Randolph-Brooks FCU	TX	0.23	0.01	0.00	0.24	0.16	0.00	0.23	0.39	0.10	0.03	0.00	0.13	0.00	0.00	0.00	0.00
Security Service FCU	TX	0.42	0.07	0.07	0.56	0.53	0.00	0.00	0.53	0.81	0.33	0.10	1.24	1.01	0.39	0.00	1.40
Mountain America Credit Union	UT	0.37	0.08	0.01	0.46	0.47	0.00	0.00	0.47	0.10	0.01	0.00	0.11	0.48	0.04	0.01	0.53
Digital Federal Credit Union	MA	0.12	0.03	0.06	0.21	0.23	0.23	0.11	0.57	0.12	0.05	0.03	0.20	0.20	0.02	0.12	0.34
Bethpage FCU	NY	0.22	0.13	0.43	0.78	0.59	0.40	0.26	1.25	0.25	0.04	0.53	0.83	0.38	0.19	0.66	1.23
Star One Credit Union	CA	0.05	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.06	0.11	0.00	0.00	0.11
VyStar Credit Union	FL	0.19	0.04	0.04	0.27	0.10	0.03	0.03	0.16	0.28	0.14	0.00	0.42	0.27	0.01	0.01	0.29
San Diego County CU	CA	0.25	0.04	0.00	0.29	0.28	0.09	0.00	0.37	0.12	0.04	0.00	0.16	0.51	0.14	0.00	0.65
Alaska USA FCU	AK	1.38	2.63	3.20	7.20	0.07	0.12	0.00	0.19	0.00	0.00	0.00	0.00	7.92	0.00	1.55	9.47
American Airlines FCU	TX	0.20	0.04	0.11	0.36	0.25	0.00	0.00	0.25	3.46	0.24	2.14	5.83	0.05	0.00	0.00	0.05
Teachers FCU	NY	0.10	0.01	0.10	0.21	0.12	0.00	0.00	0.12	0.04	0.03	0.10	0.16	0.34	0.16	0.10	0.60
Patelco CU	CA	0.67	0.01	0.03	0.71	0.40	0.09	0.00	0.49	0.18	0.07	0.00	0.25	0.23	0.00	0.01	0.24
ESL Federal Credit Union	NY	0.27	0.03	0.04	0.33	0.03	0.04	0.01	0.08	0.16	0.15	0.03	0.34	0.73	0.28	0.21	1.21
Lake Michigan CU	MI	0.10	0.03	0.00	0.13	0.04	0.00	0.00	0.04	0.19	0.03	0.00	0.21	0.09	0.00	0.03	0.12
CEFCU	IL	0.07	0.05	0.01	0.13	0.14	0.22	0.70	1.06	0.30	0.30	0.04	0.63	0.14	0.06	0.01	0.21
Logix FCU	CA	0.27	0.01	0.09	0.37	0.74	0.21	0.00	0.95	0.46	0.05	0.09	0.60	0.04	0.09	0.01	0.14
Delta Community CU	GA	0.18	0.06	0.00	0.24	0.00	0.00	0.99	0.99	0.18	0.00	0.00	0.18	0.04	0.00	0.00	0.04
OnPoint Community CU	OR	0.01	0.01	0.04	0.06	0.12	0.02	0.00	0.14	0.26	0.03	0.04	0.33	0.19	0.01	0.04	0.25
Ent CU	CO	0.23	0.02	0.01	0.26	0.00	0.00	0.00	0.00	0.62	0.11	0.00	0.72	0.02	0.00	0.00	0.02
United Nations FCU	NY	0.06	0.02	0.06	0.14	0.23	0.08	0.19	0.50	0.00	0.00	0.00	0.00	0.33	0.00	0.00	0.33
GreenState CU	IA	0.10	0.00	0.03	0.13	0.35	0.20	0.12	0.67	0.56	0.31	0.29	1.16	0.00	0.00	0.00	0.00
PSECU	PA	0.26	0.04	0.15	0.45	0.94	0.33	0.54	1.81	0.11	0.00	0.10	0.21	0.30	0.06	0.12	0.47
Police and Fire FCU	PA	0.28	0.08	0.08	0.44	0.91	0.00	0.38	1.29	0.34	0.07	0.05	0.45	0.03	0.00	0.19	0.23
Wings Financial CU	MN	0.01	0.00	0.00	0.01	0.27	0.08	0.00	0.35	0.39	0.00	0.00	0.39	0.12	0.04	0.00	0.17
Hudson Valley FCU	NY	0.43	0.11	0.04	0.58	0.45	0.19	0.00	0.64	0.35	0.07	0.09	0.51	0.41	0.00	0.05	0.45
Redstone FCU	AL	0.20	0.09	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.15	0.00	0.15	0.14	0.03	0.00	0.17
Bank-Fund Staff FCU	DC	0.10	0.03	0.01	0.15	0.36	0.18	0.16	0.70	0.00	0.00	0.00	0.00	0.63	0.28	0.25	1.16
DFCU Financial CU	MI	0.39	0.00	0.00	0.39	0.17	0.11	0.05	0.33	0.32	0.00	0.00	0.32	0.12	0.00	0.00	0.12
Wright-Patt CU Inc	OH	0.66	0.09	0.01	0.76	0.23	0.17	0.00	0.40	0.21	0.00	0.03	0.24	0.32	0.21	0.02	0.55
Desert Financial CU	AZ	0.08	0.00	0.00	0.08	0.56	0.17	0.00	0.73	0.86	0.94	0.00	1.80	0.20	0.17	0.00	0.37
Eastman CU	TN	0.14	0.01	0.00	0.15	0.21	0.04	0.00	0.25	0.12	0.03	0.00	0.15	0.12	0.00	0.00	0.12
Bello CU	CO	0.10	0.01	0.00	0.11	0.14	0.00	0.00	0.14	0.10	0.07	0.01	0.19	0.37	0.07	0.24	0.68
Redwood CU	CA	0.03	0.00	0.03	0.05	0.53	0.27	0.33	1.13	0.13	0.01	0.01	0.14	0.56	0.16	0.05	0.77
Space Coast CU	FL	0.91	0.20	0.23	1.34	1.71	0.26	0.42	2.38	0.49	0.08	0.17	0.74	0.51	0.06	0.18	0.74
Idaho Central CU	ID	0.11	0.01	0.00	0.12	0.10	0.02	0.00	0.12	5.57	1.29	0.00	6.86	0.10	0.00	0.11	0.21
Michigan State University FCU	MI	0.31	0.01	0.00	0.32	0.32	0.00	0.00	0.32	0.33	0.00	0.00	0.33	0.01	0.16	0.00	0.18
Kinecta FCU	CA	0.03	0.03	0.01	0.07	0.10	1.11	0.22	1.43	0.00	0.09	0.00	0.09	0.29	0.49	0.15	0.93
Members 1st FCU	PA	0.69	0.08	0.09	0.87	0.33	0.03	0.11	0.47	0.03	0.16	0.08	0.26	0.16	0.03	0.00	0.19
Landmark Credit Union	WI	0.46	0.46	0.12	1.04	0.08	0.03	0.00	0.11	0.62	0.89	0.03	1.54	0.87	0.07	0.05	0.99
Veridian CU	IA	0.03	0.00	0.00	0.03	0.96	0.35	0.25	1.57	0.33	0.08	0.07	0.47	0.07	0.07	0.06	0.21

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 11

Real estate loan delinquency ratios (%)

Credit Union Name	State	First Mortgage fixed rate/hybrid/balloon Dollar amount delinquent				First Mortgage Adjustable Rate Dollar amount delinquent				Other RE fixed rate/hybrid/balloon Dollar amount delinquent				Other RE adjustable rate Dollar amount delinquent			
		2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total
		months	months	months		months	months	months		months	months	months		months	months	months	
Visions FCU	NY	0.21	0.05	0.16	0.43	0.54	0.37	0.03	0.94	0.63	0.13	0.03	0.79	0.35	0.52	0.12	0.99
State Farm FCU	IL									17.01	0.00	0.00	17.01	0.27	0.00	0.00	0.27
Tinker FCU	OK	0.19	0.00	0.00	0.19	0.09	0.11	0.00	0.20	0.28	0.13	0.00	0.41	0.43	0.00	0.12	0.55
Wescom CU	CA	0.03	0.00	0.00	0.03	0.15	0.00	0.09	0.24	1.11	0.31	0.93	2.35	0.17	0.16	0.19	0.51
SEFCU	NY	0.09	0.10	0.10	0.29	0.05	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.03
SECU	MD	0.13	0.09	0.14	0.36	0.40	0.00	0.24	0.64	0.36	0.10	0.00	0.46	0.43	0.04	0.00	0.47
Mission FCU	CA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Virginia CU Inc	VA	0.56	0.05	0.23	0.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Service Credit Union	NH	0.04	0.03	0.00	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BCU	IL	0.02	0.01	0.01	0.04	0.40	0.06	0.49	0.95	0.35	0.00	0.00	0.35	0.10	0.02	0.00	0.12
Citadel FCU	PA	0.00	0.09	0.08	0.17	0.00	0.06	0.00	0.06	0.21	0.03	0.13	0.37	0.02	0.00	0.03	0.05
MIDFLORIDA CU	FL	0.05	0.01	0.05	0.12	0.14	0.05	0.00	0.19	0.22	0.12	0.12	0.47	0.05	0.12	0.00	0.17
Chevron FCU	CA	0.16	0.03	0.00	0.20	0.07	0.10	0.00	0.17	0.09	0.05	0.07	0.21	0.62	0.00	0.00	0.62
Summit CU	WI	0.23	0.08	0.02	0.33	0.26	0.15	0.01	0.42	0.31	0.00	0.00	0.31	0.16	0.06	0.01	0.23
TDECU	TX	0.59	0.08	0.12	0.79	1.09	0.31	0.14	1.54	0.73	0.34	0.00	1.08				
Northwest FCU	VA	0.05	0.06	0.00	0.10	0.44	0.00	0.00	0.44	0.45	0.06	0.00	0.50	0.35	0.00	0.06	0.41
NEFCU	NY	0.01	0.00	0.01	0.02	0.10	0.41	0.11	0.62	0.31	0.11	0.42	0.84	0.45	0.10	0.34	0.89
Affinity FCU	NJ	0.08	0.02	0.13	0.23	0.39	0.31	0.33	1.03	0.32	0.44	0.57	1.34	0.03	0.12	0.09	0.24
Teachers CU	IN	0.07	0.04	0.02	0.14	0.08	0.08	0.00	0.15	0.20	0.00	0.00	0.20	0.16	0.00	0.00	0.16
Community First CU	WI	0.05	0.02	0.03	0.10	0.06	0.04	0.07	0.18	0.01	0.01	0.06	0.09	0.15	0.20	0.32	0.67
Coastal Credit Union	NC	1.85	0.10	0.01	1.96	0.13	0.12	0.00	0.25	0.19	0.00	0.00	0.19	0.09	0.08	0.06	0.22
Tower FCU	MD	0.24	0.06	0.00	0.30	0.00	0.23	0.00	0.23	0.46	0.00	0.00	0.46	0.11	0.00	0.00	0.11
Travis Credit Union	CA	0.21	0.00	0.00	0.21	0.00	0.60	0.00	0.60	0.44	0.00	0.00	0.44	0.14	0.00	0.00	0.14
General Electric CU	OH	0.03	0.02	0.00	0.05	0.14	0.00	0.00	0.14	0.25	0.00	0.00	0.25	0.00	0.07	0.33	0.39
California CU	CA	0.12	0.10	0.00	0.22	0.79	0.16	0.17	1.11	1.84	0.62	0.00	2.46	0.38	0.05	0.03	0.46
Educational ECU	CA	0.10	0.00	0.00	0.10	0.33	0.00	0.00	0.33	1.84	0.00	0.00	1.84	0.14	0.00	0.00	0.14
Navy Army Community CU	TX	0.44	0.26	0.15	0.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
UW Credit Union	WI	0.01	0.00	0.00	0.01	0.22	0.00	0.15	0.37	0.20	0.10	0.09	0.39	0.11	0.05	0.06	0.21
Spokane Teachers CU	WA	0.14	0.00	0.00	0.14	0.02	0.00	0.00	0.02	0.12	0.00	0.00	0.12	0.02	0.00	0.00	0.02
WSECU	WA	0.08	0.13	0.08	0.29	0.00	0.00	0.00	0.00	0.13	0.13	0.01	0.28	0.27	0.00	0.00	0.27
Credit Human	TX	0.94	0.01	0.07	1.01	0.00	3.65	0.00	3.65	0.46	0.00	0.00	0.46	0.00	0.00	0.00	0.00
Municipal CU	NY	0.06	0.05	0.37	0.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.15	0.17	0.37
UNIFY Financial CU	CA	0.52	0.10	0.13	0.75	3.43	1.70	0.76	5.89	5.17	0.47	0.08	5.72	0.35	0.10	0.00	0.45
SAFE Credit Union	CA	0.12	0.04	0.10	0.27	0.66	0.00	0.00	0.66	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.08
APCO ECU	AL	0.18	0.00	0.00	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.03
Langley FCU	VA	0.17	0.00	0.00	0.17	0.47	0.66	0.00	1.13	0.42	0.00	0.00	0.42	0.05	0.02	0.00	0.07
Keesler FCU	MS	0.21	0.11	0.01	0.34	0.07	0.00	0.00	0.07	0.37	0.00	0.00	0.37	0.65	0.00	0.00	0.65
Apple FCU	VA	0.72	0.03	0.02	0.77	0.96	0.51	0.00	1.47	0.23	0.06	0.00	0.29	0.56	0.00	0.11	0.67
CommunityAmerica Credit Union	MO	0.19	0.05	0.32	0.56	0.56	0.24	0.32	1.12	0.17	0.14	0.02	0.33	0.34	0.10	0.04	0.48
United FCU	MI	0.11	0.08	0.37	0.56	0.20	0.00	0.00	0.20	0.46	0.00	0.15	0.62	0.38	0.20	0.26	0.85
GECU	TX	0.44	0.16	0.02	0.62	0.00	0.00	0.00	0.00	0.51	0.25	0.16	0.93				
Technology Credit Union	CA	0.07	0.10	0.00	0.18	0.32	0.00	0.00	0.32	0.00	0.00	0.00	0.00	0.54	0.07	0.00	0.62
Premier America CU	CA	0.05	0.03	0.00	0.08	0.49	0.00	1.15	1.64	0.01	0.00	0.00	0.01	0.37	0.00	0.00	0.37
NASA FCU	MD	0.12	0.00	0.00	0.12	0.00	0.00	0.00	0.00	0.36	0.08	0.00	0.44	0.00	0.18	0.00	0.18
Stanford FCU	CA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.10	0.00	0.00	0.00	0.00
Genisys CU	MI	0.10	0.12	0.11	0.32	0.18	0.17	0.00	0.35	0.04	0.00	0.03	0.08	0.72	0.23	0.16	1.11
Grow Financial FCU	FL	0.33	0.24	0.32	0.89	0.88	0.06	0.01	0.96	3.39	0.41	0.00	3.80	0.23	0.00	0.00	0.23
First Community CU	MO	0.49	0.00	0.00	0.49	1.36	0.25	0.45	2.07	0.08	0.05	0.00	0.13	0.11	0.16	0.00	0.27
Robins Financial Credit Union	GA	0.13	0.00	0.00	0.13	0.00	0.00	0.00	0.00	0.35	0.00	0.00	0.35	0.07	0.00	0.00	0.07
Provident CU	CA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	0.22	0.00	0.00	0.00	0.00
Total		0.25	0.08	0.07	0.39	0.65	0.20	0.12	0.97	0.29	0.09	0.08	0.46	0.31	0.08	0.11	0.50

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 13
Allowance for loan loss and bankruptcy

Credit Union Name	State	Allowance for loan loss as % of		Number of chapter 7 bankruptcies per cu	Number of chapter 13 bankruptcies per cu	Number of chapter 11 bankruptcies per cu	Loan balances subject to bankruptcies as % of total loans	% of \$ Net charged off due to bankruptcy
		loans outstanding	Delinquent loans					
Navy FCU	VA	2.0	200.8	4,574	2,568	9	0.19	18.50
State ECU	NC	1.2	67.7	621	956	2	0.15	14.27
Pentagon FCU	VA	0.6	53.4	1,230	603	4	0.20	13.67
BECU	WA	0.8	327.5	325	140	0	0.07	15.62
SchoolsFirst FCU	CA	0.7	163.8	393	103	2	0.09	21.35
Golden 1 Credit Union	CA	0.9	237.3	858	167	0	0.18	22.23
First Tech FCU	CA	0.5	186.0	550	191	1	0.09	3.38
Alliant CU	IL	0.8	166.9	302	108	0	0.10	8.33
America First FCU	UT	1.6	134.7	534	290	0	0.17	19.86
Suncoast CU	FL	1.1	265.3	622	152	1	0.19	10.07
Randolph-Brooks FCU	TX	0.6	101.7	216	61	0	0.08	11.64
Security Service FCU	TX	0.9	122.6	634	261	0	0.12	7.80
Mountain America Credit Union	UT	0.8	123.0	423	231	0	0.13	19.88
Digital Federal Credit Union	MA	1.5	170.6	214	92	17	0.07	5.37
Bethpage FCU	NY	0.9	75.6	52	14	0	0.04	12.81
Star One Credit Union	CA	0.1	175.5	8	4	1	0.00	18.79
VyStar Credit Union	FL	0.6	184.0	410	206	0	0.11	21.44
San Diego County CU	CA	0.4	142.3	157	26	0	0.04	16.29
Alaska USA FCU	AK	0.7	88.5	846	191	8	0.25	14.62
American Airlines FCU	TX	0.6	149.9	209	100	0	0.10	9.34
Teachers FCU	NY	0.2	80.3	198	33	0	0.09	13.33
Patelco CU	CA	0.7	130.4	89	32	0	0.08	25.83
ESL Federal Credit Union	NY	1.5	171.6	215	36	0	0.22	23.46
Lake Michigan CU	MI	0.1	108.0	129	55	0	0.15	24.76
CEFCU	IL	0.6	140.5	362	103	0	0.09	23.49
Logix FCU	CA	1.1	253.0	142	47	0	0.13	12.66
Delta Community CU	GA	0.7	177.9	94	55	0	0.05	13.90
OnPoint Community CU	OR	0.3	186.5	89	31	0	0.07	39.11
Ent CU	CO	0.1	84.8	161	37	0	0.11	24.00
United Nations FCU	NY	0.8	175.4	3	2	0	0.02	5.12
GreenState CU	IA	0.7	94.7	134	72	0	0.08	17.98
PSECU	PA	1.0	189.0	160	70	0	0.13	25.26
Police and Fire FCU	PA	0.5	146.3	86	95	0	0.10	11.61
Wings Financial CU	MN	0.5	231.4	133	48	0	0.11	14.98
Hudson Valley FCU	NY	2.4	216.6	174	47	1	0.13	14.51
Redstone FCU	AL	1.2	360.3	79	68	1	0.13	13.90
Bank-Fund Staff FCU	DC	0.8	168.5	2	2	0	0.02	9.75
DFCU Financial CU	MI	0.7	235.1	30	16	0	0.08	46.08
Wright-Patt CU Inc	OH	0.8	126.6	553	223	0	0.23	22.73
Desert Financial CU	AZ	0.7	327.8	81	20	1	0.08	19.71
Eastman CU	TN	0.4	294.3	166	41	0	0.14	35.04
Belloco CU	CO	1.3	228.2	166	56	0	0.10	20.59
Redwood CU	CA	0.8	193.9	112	26	1	0.13	44.99
Space Coast CU	FL	1.6	283.5	287	141	0	0.19	13.42
Idaho Central CU	ID	0.6	142.7	371	31	2	0.07	12.72
Michigan State University FCU	MI	0.6	162.2	87	25	0	0.04	20.79
Kinecta FCU	CA	0.7	295.4	210	64	0	0.12	19.85
Members 1st FCU	PA	0.7	160.6	226	94	0	0.14	14.38
Landmark Credit Union	WI	0.6	90.3	127	149	0	0.11	18.25
Veridian CU	IA	0.5	115.6	313	58	0	0.15	17.11

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 13
Allowance for loan loss and bankruptcy

Credit Union Name	State	Allowance for loan loss as % of		Number of chapter 7 bankruptcies per cu	Number of chapter 13 bankruptcies per cu	Number of chapter 11 bankruptcies per cu	Loan balances subject to bankruptcies as % of total loans	% of \$ Net charged off due to bankruptcy
		loans outstanding	Delinquent loans					
Visions FCU	NY	1.6	152.1	70	29	0	0.11	21.66
State Farm FCU	IL	0.6	127.2	10	25	0	0.10	31.13
Tinker FCU	OK	0.7	186.2	1,035	238	0	0.24	25.17
Wescom CU	CA	0.6	262.7	48	10	0	0.03	4.42
SEFCU	NY	1.2	153.7	373	156	0	0.25	17.86
SECU	MD	0.8	125.1	251	101	0	0.18	9.99
Mission FCU	CA	0.5	534.2	73	9	0	0.05	25.90
Virginia CU Inc	VA	1.4	128.4	384	360	0	0.52	47.38
Service Credit Union	NH	0.3	141.3	202	69	0	0.09	0.00
BCU	IL	0.7	140.2	92	45	0	0.07	26.46
Citadel FCU	PA	0.4	133.4	210	93	0	0.11	16.04
MIDFLORIDA CU	FL	1.2	434.3	262	59	1	0.10	13.05
Chevron FCU	CA	0.3	130.2	8	6	0	0.01	9.26
Summit CU	WI	0.7	131.1	165	72	0	0.19	43.07
TDECU	TX	0.9	99.1	8	13	1	0.05	17.09
Northwest FCU	VA	0.7	124.6	422	178	3	0.22	28.42
NEFCU	NY	0.5	73.8	30	10	0	0.04	16.33
Affinity FCU	NJ	0.8	132.7	84	26	0	0.13	5.08
Teachers CU	IN	0.7	620.2	150	92	0	0.17	19.44
Community First CU	WI	0.2	67.2	102	18	0	0.15	22.59
Coastal Credit Union	NC	1.0	119.1	77	78	0	0.15	14.58
Tower FCU	MD	0.7	140.4	155	68	1	0.20	29.99
Travis Credit Union	CA	1.4	185.6	259	91	0	0.26	20.63
General Electric CU	OH	0.6	149.2	200	142	0	0.19	0.00
California CU	CA	0.4	78.6	40	14	0	0.05	9.80
Educational ECU	CA	0.7	450.2	68	10	0	0.07	17.12
Navy Army Community CU	TX	1.1	228.4	22	65	3	0.13	0.93
UW Credit Union	WI	0.7	102.9	51	34	0	0.03	28.56
Spokane Teachers CU	WA	0.6	349.8	159	35	0	0.13	17.30
WSECU	WA	1.0	303.5	52	48	0	0.11	12.85
Credit Human	TX	0.5	20.2	101	40	0	0.16	5.46
Municipal CU	NY	1.3	178.4	347	47	0	0.13	7.22
UNIFY Financial CU	CA	0.8	68.7	277	126	2	0.10	22.85
SAFE Credit Union	CA	0.6	231.6	117	33	0	0.11	17.84
APCO ECU	AL	0.3	124.9	27	26	0	0.13	25.68
Langley FCU	VA	0.7	123.3	464	242	0	0.25	28.78
Keesler FCU	MS	0.7	179.0	45	52	0	0.08	25.56
Apple FCU	VA	0.9	130.5	226	68	0	0.23	23.38
CommunityAmerica Credit Union	MO	0.6	100.4	170	211	0	0.17	17.02
United FCU	MI	1.0	144.9	340	100	1	0.21	10.67
GECU	TX	1.0	128.7	190	272	1	0.26	20.36
Technology Credit Union	CA	0.9	288.1	20	10	0	0.03	8.84
Premier America CU	CA	0.5	62.1	31	6	0	0.03	16.02
NASA FCU	MD	1.2	141.5	323	135	0	0.38	23.81
Stanford FCU	CA	0.7	1,668.6	6	11	1	0.01	0.00
Genisys CU	MI	1.2	227.3	135	56	0	0.13	24.95
Grow Financial FCU	FL	0.9	147.4	176	56	0	0.18	18.40
First Community CU	MO	0.7	146.2	161	131	0	0.10	18.65
Robins Financial Credit Union	GA	0.7	238.5	188	137	0	0.22	27.37
Provident CU	CA	0.2	570.8	6	6	0	0.03	10.53
Total		1.0	146.8	266	122	1	0.14	17.08

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 12
Additional loan delinquency ratios (%)

Credit Union Name	State	Indirect Lending				Participation Loans				MBLs (excluding Ag-related loans)				Agricultural Loans			
		Dollar amount delinquent				Dollar amount delinquent				Dollar amount delinquent				Dollar amount delinquent			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Navy FCU	VA					0.00	0.00	0.00	0.00	0.14	0.02	0.00	0.16				
State ECU	NC																
Pentagon FCU	VA	1.59	0.54	0.16	2.30	1.32	0.86	2.52	4.70	5.71	4.12	13.61	23.43				
BECU	WA	0.16	0.02	0.00	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
SchoolsFirst FCU	CA	0.16	0.00	0.00	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Golden 1 Credit Union	CA	0.39	0.00	0.00	0.39	0.10	0.01	0.00	0.11								
First Tech FCU	CA	0.48	0.01	0.00	0.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Alliant CU	IL	0.45	0.12	0.12	0.69	0.46	0.28	0.12	0.86	1.01	0.13	0.00	1.15				
America First FCU	UT	1.08	0.36	0.10	1.54	1.11	2.46	0.00	3.57	0.05	0.11	0.78	0.93	0.00	0.00	0.00	0.00
Suncoast CU	FL	0.19	0.00	0.00	0.19	0.16	0.06	0.03	0.25	0.00	0.00	0.00	0.00				
Randolph-Brooks FCU	TX	0.48	0.12	0.02	0.61	0.55	0.13	0.04	0.72	0.20	0.10	0.08	0.39	0.00	0.00	0.00	0.00
Security Service FCU	TX	0.67	0.05	0.00	0.72					0.00	0.00	0.00	0.00				
Mountain America Credit Unio	UT	0.40	0.15	0.01	0.57	15.19	9.94	5.58	30.71	0.51	0.07	0.00	0.58				
Digital Federal Credit Union	MA	1.02	0.70	0.38	2.09	33.36	13.12	9.36	55.83	0.03	0.01	0.00	0.03				
Bethpage FCU	NY	0.31	0.24	0.04	0.60	4.75	0.14	0.56	5.45	0.48	0.35	0.80	1.62				
Star One Credit Union	CA	0.04	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
VyStar Credit Union	FL	0.24	0.03	0.00	0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
San Diego County CU	CA	0.15	0.01	0.00	0.16	0.32	0.04	0.00	0.36	0.00	0.00	0.00	0.00				
Alaska USA FCU	AK	0.46	0.05	0.00	0.51	0.00	0.00	0.00	0.00	0.54	0.00	0.11	0.65				
American Airlines FCU	TX					0.28	0.06	0.01	0.34	0.00	0.00	0.00	0.00				
Teachers FCU	NY	0.12	0.08	0.03	0.22	0.50	0.29	0.00	0.80	0.00	0.00	0.00	0.00				
Patelco CU	CA	0.24	0.07	0.00	0.31	2.01	0.00	0.00	2.01	2.12	0.00	0.00	2.12				
ESL Federal Credit Union	NY	0.58	0.03	0.02	0.63	3.34	1.37	1.04	5.75	0.86	0.00	0.00	0.86				
Lake Michigan CU	MI	0.24	0.00	0.00	0.24	0.64	0.00	0.00	0.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CEFCU	IL	0.73	0.09	0.01	0.83	0.00	14.96	0.00	14.96	0.09	0.18	0.65	0.92	0.00	0.00	0.00	0.00
Logix FCU	CA					0.00	0.00	0.00	0.00	0.67	0.00	0.01	0.68				
Delta Community CU	GA					0.44	0.06	0.03	0.53	0.00	0.00	0.00	0.00				
OnPoint Community CU	OR	0.08	0.01	0.00	0.09					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ent CU	CO	0.06	0.02	0.02	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
United Nations FCU	NY	0.34	0.08	0.00	0.42	0.96	0.59	1.13	2.68	3.45	2.62	5.97	12.04				
GreenState CU	IA	0.93	0.53	0.05	1.51	0.18	0.00	0.00	0.18	0.15	0.00	0.00	0.15	0.00	0.00	0.00	0.00
PSECU	PA	0.39	0.02	0.03	0.44					3.41	0.00	0.00	3.41				
Police and Fire FCU	PA	0.03	0.01	0.00	0.04												
Wings Financial CU	MN	0.31	0.09	0.01	0.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hudson Valley FCU	NY	0.43	0.01	0.00	0.44	0.35	0.57	1.79	2.71	0.67	1.21	3.65	5.53				
Redstone FCU	AL	0.42	0.03	0.00	0.45					0.00	0.00	0.00	0.00				
Bank-Fund Staff FCU	DC					0.00	0.00	0.00	0.00								
DFCU Financial CU	MI	0.37	0.07	0.00	0.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Wright-Patt CU Inc	OH	0.37	0.11	0.00	0.48	27.49	0.00	0.00	27.49	2.86	0.01	0.00	2.87				
Desert Financial CU	AZ	0.04	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Eastman CU	TN	0.00	0.00	0.00	0.00					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Belleo CU	CO	0.96	0.00	0.00	0.96	0.05	0.07	0.00	0.12	0.04	0.00	0.00	0.04				
Redwood CU	CA	0.17	0.04	0.00	0.22	0.00	0.00	0.00	0.00	0.00	0.34	0.42	0.76	0.00	27.41	0.00	27.41
Space Coast CU	FL	0.34	0.00	0.00	0.34	0.00	0.00	0.00	0.00	0.64	0.75	0.33	1.71				
Idaho Central CU	ID	0.59	0.05	0.00	0.64	0.89	0.07	0.00	0.96	0.02	0.00	0.00	0.02	0.00	0.00	0.00	0.00
Michigan State University FCU	MI	0.29	0.01	0.00	0.30	0.00	0.00	0.00	0.00	0.30	0.00	0.00	0.30				
Kinecta FCU	CA	0.17	0.15	0.01	0.33	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.08				
Members 1st FCU	PA	0.24	0.03	0.01	0.27	5.74	0.01	0.00	5.76	0.18	0.02	0.00	0.20	0.00	0.00	0.00	0.00
Landmark Credit Union	WI	0.70	0.13	0.05	0.87	0.00	3.53	0.00	3.53	0.02	0.05	0.06	0.13				
Veridian CU	IA	0.45	0.17	0.05	0.68	1.29	0.00	0.00	1.29	0.02	0.00	0.17	0.18	0.00	0.00	0.00	0.00

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 12
Additional loan delinquency ratios (%)

Credit Union Name	State	Indirect Lending				Participation Loans				MBLs (excluding Ag-related loans)				Agricultural Loans			
		Dollar amount delinquent				Dollar amount delinquent				Dollar amount delinquent				Dollar amount delinquent			
		2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Visions FCU	NY	0.08	0.00	0.05	0.13	2.87	1.65	0.99	5.50	2.14	1.79	0.66	4.60				
State Farm FCU	IL																
Tinker FCU	OK	0.27	0.03	0.00	0.30												
Wescom CU	CA					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
SEFCU	NY	0.46	0.10	0.01	0.57	0.00	0.00	0.00	0.00	0.00	0.98	0.00	0.98				
SECU	MD	0.74	0.00	0.00	0.74	0.07	0.02	0.00	0.09	0.02	0.00	0.00	0.02				
Mission FCU	CA	0.04	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Virginia CU Inc	VA	1.13	0.12	0.00	1.25	1.13	0.15	0.00	1.27	0.00	0.00	0.00	0.00				
Service Credit Union	NH	0.29	0.00	0.00	0.29					0.00	0.00	0.00	0.00				
BCU	IL	1.30	0.11	0.00	1.40	0.07	0.00	0.00	0.07	0.10	0.00	0.00	0.10				
Citadel FCU	PA	0.21	0.09	0.00	0.31					0.01	0.02	0.39	0.42				
MIDFLORIDA CU	FL	0.28	0.03	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Chevron FCU	CA	0.08	0.07	0.05	0.21	2.25	5.27	6.22	13.73	0.00	41.52	58.48	100.00				
Summit CU	WI	0.55	0.10	0.04	0.69	0.00	0.00	0.00	0.00	0.02	0.03	0.00	0.05				
TDECU	TX	0.70	0.04	0.00	0.74	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.25	0.00	0.00	0.00	0.00
Northwest FCU	VA	0.68	0.09	0.00	0.77	0.00	0.25	0.09	0.34	0.00	0.21	0.08	0.28	0.00	0.00	0.00	0.00
NEFCU	NY	0.21	0.04	0.00	0.25	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00				
Affinity FCU	NJ	0.58	0.11	0.02	0.71	0.05	0.01	0.33	0.38	0.21	0.00	0.19	0.39				
Teachers CU	IN	0.06	0.01	0.00	0.08	0.08	0.03	0.03	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Community First CU	WI	1.39	0.07	0.00	1.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Coastal Credit Union	NC	0.23	0.01	0.01	0.25	17.91	0.00	0.00	17.91	1.81	0.00	0.00	1.81	0.00	0.00	0.00	0.00
Tower FCU	MD	1.30	0.24	0.00	1.54												
Travis Credit Union	CA	0.74	0.00	0.00	0.74	8.20	7.22	0.00	15.42	1.03	0.91	0.00	1.93				
General Electric CU	OH	0.29	0.06	0.11	0.46	0.23	0.09	0.06	0.37	0.00	0.00	0.00	0.00				
California CU	CA	0.08	0.00	0.00	0.08	0.17	1.72	0.00	1.89	0.29	0.25	0.00	0.55				
Educational ECU	CA																
Navy Army Community CU	TX	0.44	0.02	0.00	0.45					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
UW Credit Union	WI	0.86	0.33	0.15	1.34												
Spokane Teachers CU	WA	0.17	0.00	0.00	0.17	0.09	0.00	0.00	0.09	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00
WSECU	WA	0.37	0.02	0.00	0.39					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Human	TX	0.28	0.01	0.00	0.28												
Municipal CU	NY	0.33	0.02	0.00	0.36												
UNIFY Financial CU	CA	0.91	0.14	0.00	1.04	0.50	0.00	0.64	1.14	0.61	0.00	0.00	0.61				
SAFE Credit Union	CA	0.18	0.00	0.00	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
APCO ECU	AL	2.39	0.00	0.00	2.39					0.00	0.00	0.00	0.00				
Langley FCU	VA	0.41	0.07	0.01	0.49	0.00	67.94	0.00	67.94	0.00	1.99	0.12	2.11	0.00	0.00	0.00	0.00
Keesler FCU	MS	0.21	0.03	0.00	0.24	0.00	0.00	0.00	0.00	0.24	0.00	0.00	0.24				
Apple FCU	VA	0.51	0.05	0.00	0.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
CommunityAmerica Credit Uni	MO	0.40	0.15	0.01	0.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
United FCU	MI	0.82	0.20	0.02	1.04	0.00	0.00	0.00	0.00	0.07	0.14	1.10	1.31	0.00	0.00	0.00	0.00
GECU	TX	0.40	0.27	0.09	0.76					0.00	0.00	0.00	0.00				
Technology Credit Union	CA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Premier America CU	CA	0.29	0.01	0.00	0.30	0.20	1.25	0.00	1.46	0.12	0.72	0.00	0.84				
NASA FCU	MD	1.11	0.38	0.01	1.49	0.24	0.01	0.00	0.26	0.00	0.00	0.00	0.00				
Stanford FCU	CA	0.12	0.00	0.00	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Genisys CU	MI	0.28	0.08	0.02	0.37	0.00	1.67	2.94	4.61	0.01	0.64	1.12	1.76				
Grow Financial FCU	FL	0.51	0.02	0.00	0.53	0.46	0.00	0.00	0.46	0.57	0.00	0.00	0.57				
First Community CU	MO	0.27	0.06	0.00	0.33					0.00	0.00	0.61	0.61				
Robins Financial Credit Union	GA	0.20	0.01	0.00	0.21	17.43	0.00	0.20	17.63	0.00	0.00	0.00	0.00				
Provident CU	CA	0.09	0.00	0.00	0.09					0.00	0.00	0.00	0.00				
Total		0.44	0.08	0.02		0.68	0.25	0.29	1.22	0.31	0.14	0.24	0.68	0.00	2.21	0.00	2.21

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 14

Foreclosed and repossessed assets, chargeoffs

Credit Union Name	State	Foreclosed & repossessed assets/ assets	Annualized Chargeoffs (as a percent of period-end loans outstanding)						
			\$ Charged off/ \$ loans out	\$ Recoveries/ \$ charged off	\$ Net charged off/ loans out	% Net credit card charged off/ credit card loans	% Net first mortgages charged off/ first mortgages	% Net other real estate loans charged off/ other RE loans	\$ Net MBLs charged off (include Ag-related)/ MBLs
Navy FCU	VA	0.0	1.90	25.01	1.66	4.61	0.01	0.02	0.36
State ECU	NC	0.0	0.48	21.70	0.43	2.10	0.05	0.06	
Pentagon FCU	VA	0.0	0.92	26.23	0.80	5.26	0.01	0.05	0.00
BECU	WA	0.0	0.43	47.49	0.33	1.97	0.00	-0.21	0.00
SchoolsFirst FCU	CA	0.0	0.60	35.52	0.50	3.11	-0.02	-0.18	0.00
Golden 1 Credit Union	CA	0.0	0.62	59.61	0.44	2.68	0.01	-0.34	
First Tech FCU	CA	0.0	0.86	15.39	0.80	8.95	0.00	-0.01	0.00
Alliant CU	IL	0.0	0.51	21.00	0.46	2.97	0.02	-0.10	0.00
America First FCU	UT	0.3	0.76	32.78	0.63	2.04	0.04	-0.01	0.00
Suncoast CU	FL	0.0	0.74	62.27	0.51	2.16	0.01	0.07	0.00
Randolph-Brooks FCU	TX	0.0	0.52	37.58	0.42	2.14	0.00	0.00	0.02
Security Service FCU	TX	0.1	1.15	25.49	1.00	4.23	0.01	-0.04	-0.01
Mountain America Credit Union	UT	0.1	0.79	41.00	0.63	2.79	0.01	0.01	0.03
Digital Federal Credit Union	MA	0.0	0.82	14.07	0.76	3.54	0.01	-0.01	0.00
Bethpage FCU	NY	0.1	0.34	28.20	0.29	3.77	0.01	0.00	0.58
Star One Credit Union	CA	0.0	0.02	31.36	0.02	0.82	0.00	0.00	0.00
VyStar Credit Union	FL	0.0	0.41	21.13	0.36	2.09	0.02	0.26	0.00
San Diego County CU	CA	0.0	0.22	67.28	0.15	2.46	0.00	-0.51	0.00
Alaska USA FCU	AK	0.1	0.62	47.91	0.47	2.64	-0.02	-0.01	0.05
American Airlines FCU	TX	0.0	0.36	27.61	0.31	2.23	0.00	-0.06	0.00
Teachers FCU	NY	0.0	0.18	35.16	0.15	2.01	0.00	0.02	0.00
Patelco CU	CA	0.0	0.26	49.78	0.19	2.11	0.00	-0.15	-0.01
ESL Federal Credit Union	NY	0.0	0.60	84.15	0.35	0.48	0.01	0.11	0.10
Lake Michigan CU	MI	0.0	0.06	83.17	0.04	0.81	0.00	-0.01	0.00
CEFCU	IL	0.0	0.39	33.52	0.32	1.92	0.03	0.16	-0.01
Logix FCU	CA	0.0	0.34	32.38	0.28	3.76	-0.01	-0.03	-0.13
Delta Community CU	GA	0.1	0.55	33.55	0.46	2.49	0.01	-0.05	-0.02
OnPoint Community CU	OR	0.0	0.16	45.70	0.13	2.09	0.00	-0.15	0.00
Ent CU	CO	0.0	0.17	54.63	0.13		0.00	0.00	0.00
United Nations FCU	NY	0.0	0.28	35.13	0.23	0.95	0.00	0.00	3.20
GreenState CU	IA	0.0	0.43	29.16	0.37	2.35	0.00	0.05	0.00
PSECU	PA	0.0	0.88	40.34	0.70	2.06	0.01	0.12	0.00
Police and Fire FCU	PA	0.0	0.42	38.89	0.34	1.52	0.09	0.02	
Wings Financial CU	MN	0.0	0.27	28.12	0.24	1.43	-0.01	0.03	0.00
Hudson Valley FCU	NY	0.0	1.21	45.13	0.94	3.06	0.00	0.00	1.94
Redstone FCU	AL	0.0	0.87	49.62	0.65	1.26	0.02	-0.07	0.00
Bank-Fund Staff FCU	DC	0.0	0.10	24.09	0.09	1.68	0.00	-0.01	
DFCU Financial CU	MI	0.0	0.25	63.39	0.17	1.71	0.01	0.09	0.00
Wright-Patt CU Inc	OH	0.1	0.55	24.94	0.48	2.30	0.01	0.10	0.15
Desert Financial CU	AZ	0.1	0.24	94.54	0.13		0.00	-0.02	0.00
Eastman CU	TN	0.0	0.25	55.94	0.18	1.77	0.01	0.14	-0.01
Bellco CU	CO	0.1	0.97	94.11	0.51	2.34	0.00	0.01	0.00
Redwood CU	CA	0.0	0.36	54.54	0.26	2.35	0.00	-0.22	0.07
Space Coast CU	FL	0.1	0.87	62.62	0.60	4.44	-0.11	-0.69	-0.99
Idaho Central CU	ID	0.0	0.50	32.00	0.42	2.19	0.00	0.00	0.00
Michigan State University FCU	MI	0.0	0.44	35.71	0.36	1.63	0.03	0.04	0.00
Kinecta FCU	CA	0.0	0.47	54.89	0.34	2.69	-0.09	-0.30	-0.09
Members 1st FCU	PA	0.0	0.51	28.62	0.43	2.03	0.04	0.06	0.06
Landmark Credit Union	WI	0.1	0.47	65.33	0.31	2.46	0.03	0.00	0.00
Veridian CU	IA	0.0	0.42	37.56	0.34	1.79	0.01	0.05	0.00

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 14

Foreclosed and repossessed assets, chargeoffs

Credit Union Name	State	Foreclosed & repossessed assets/ assets	Annualized Chargeoffs (as a percent of period-end loans outstanding)						
			\$ Charged off/ \$ loans out	\$ Recoveries/ \$ charged off	\$ Net charged off/ loans out	% Net credit card charged off/ credit card loans	% Net first mortgages charged off/ first mortgages	% Net other real estate loans charged off/ other RE loans	\$ Net MBLs charged off (include Ag-related)/ MBLs
Visions FCU	NY	0.1	0.30	36.57	0.24	1.23	0.02	-0.17	0.32
State Farm FCU	IL	0.0	1.06	68.63	0.69			0.00	
Tinker FCU	OK	0.1	1.32	92.26	0.71	2.32	0.00	0.27	
Wescom CU	CA	0.0	0.27	67.64	0.18	2.02	0.00	-0.28	0.00
SEFCU	NY	0.1	0.61	42.60	0.48	3.61	0.00	0.11	0.09
SECU	MD	0.0	0.99	46.47	0.76	2.96	0.02	-0.01	0.02
Mission FCU	CA	0.0	0.31	30.62	0.26	2.59	0.00	0.00	0.00
Virginia CU Inc	VA	0.0	1.13	46.29	0.87	2.10	0.01	0.10	0.00
Service Credit Union	NH	0.0	0.45	54.24	0.33	1.81	0.00	0.00	0.00
BCU	IL	0.0	0.72	33.85	0.59	2.48	0.01	0.43	0.01
Citadel FCU	PA	0.0	0.43	24.78	0.37	2.91	0.00	0.01	0.14
MIDFLORIDA CU	FL	0.1	0.45	47.11	0.35	2.66	-0.09	0.02	0.00
Chevron FCU	CA	0.0	0.08	18.12	0.08		0.00	0.00	0.00
Summit CU	WI	0.0	0.29	51.59	0.22	1.73	0.00	-0.08	0.30
TDECU	TX	0.1	1.31	26.00	1.14	5.21	0.00	0.00	5.56
Northwest FCU	VA	0.0	0.81	36.60	0.66	2.01	0.00	0.00	-0.12
NEFCU	NY	0.0	0.61	23.20	0.54	4.85	0.10	0.08	0.02
Affinity FCU	NJ	0.1	0.57	27.86	0.49	1.70	0.01	0.20	0.00
Teachers CU	IN	0.0	0.36	40.48	0.29	1.98	0.01	0.00	0.00
Community First CU	WI	0.0	0.10	28.35	0.09	1.30	0.00	0.00	0.00
Coastal Credit Union	NC	0.0	0.57	90.99	0.31	1.43	0.00	0.03	0.17
Tower FCU	MD	0.1	0.53	20.34	0.48	2.00	0.00	0.01	
Travis Credit Union	CA	0.0	1.19	53.95	0.87	2.90	0.00	0.07	-0.02
General Electric CU	OH	0.1	0.70	62.14	0.48	1.86	0.01	0.15	0.00
California CU	CA	0.0	0.28	80.34	0.17	4.46	-0.01	-0.24	0.00
Educational ECU	CA	0.0	0.38	41.72	0.30	1.49	0.00	-0.05	
Navy Army Community CU	TX	0.1	0.86	27.34	0.74	4.38	0.11	0.00	0.00
UW Credit Union	WI	0.0	0.38	31.39	0.32	1.67	0.00	0.08	
Spokane Teachers CU	WA	0.0	0.35	39.74	0.28	1.73	0.00	-0.13	0.00
WSECU	WA	0.1	1.00	37.85	0.81	1.75	0.01	-0.02	0.00
Credit Human	TX	0.1	0.54	30.96	0.45	2.35	0.01	-0.06	
Municipal CU	NY	0.0	1.03	34.55	0.85	3.33	0.00	1.21	
UNIFY Financial CU	CA	0.0	1.00	26.90	0.87	3.58	0.00	-0.10	0.00
SAFE Credit Union	CA	0.0	0.34	41.67	0.27	1.77	0.00	-0.08	0.00
APCO ECU	AL	0.0	0.21	67.59	0.14	0.48	0.00	0.00	0.00
Langley FCU	VA	0.0	0.85	46.85	0.65	2.62	0.02	0.02	0.00
Keesler FCU	MS	0.0	0.57	39.33	0.46	2.90	0.01	0.10	0.00
Apple FCU	VA	0.0	0.65	75.56	0.40	2.43	0.00	-0.05	0.00
CommunityAmerica Credit Union	MO	0.1	0.69	33.90	0.57	3.64	0.02	-0.04	0.12
United FCU	MI	0.1	0.88	26.61	0.76	1.88	0.02	0.03	0.04
GECU	TX	0.0	1.14	13.46	1.06	3.50	0.01	0.00	-0.04
Technology Credit Union	CA	0.0	0.37	20.84	0.33	0.00	0.00	-0.09	0.00
Premier America CU	CA	0.1	0.16	33.73	0.14	1.80	0.00	0.10	0.02
NASA FCU	MD	0.1	1.45	20.10	1.30	4.15	0.13	-0.02	0.46
Stanford FCU	CA	0.0	0.09	44.00	0.07	1.65	0.00	-0.04	0.00
Genisys CU	MI	0.1	0.67	43.04	0.53	2.60	0.04	0.04	0.18
Grow Financial FCU	FL	0.1	1.10	49.48	0.83	3.42	-0.01	-0.21	0.00
First Community CU	MO	0.1	0.61	25.91	0.53	1.83	0.01	-0.04	0.00
Robins Financial Credit Union	GA	0.0	0.42	37.98	0.34	1.69	0.00	0.00	0.00
Provident CU	CA	0.0	0.12	65.45	0.08	1.62	0.00	-0.09	0.00
Total		0.0	0.79	33.29	0.66	3.63	0.01	-0.02	0.10

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 15
Distribution of surplus funds (=cash + investments)

Credit Union Name	State	(Items as a % of surplus funds)										
		Cash				Shares/dep. in corp central CUs	Dep. in comm. banks S&Ls & MSBs	Government securities	Mutual funds	Federal agency securities	Capital at corporate	Other investments
		On hand	Dep. in corp CUs	Dep. in Fin. Inst.	Equivalents							
Navy FCU	VA	1.1	0.0	8.1	0.0	0.0	0.0	30.6	0.0	34.9	0.0	25.3
State ECU	NC	3.9	0.0	63.2	0.0	0.0	0.0	32.1	0.0	0.0	0.0	0.8
Pentagon FCU	VA	0.6	0.7	7.7	8.2	0.0	2.0	0.0	0.0	72.1	0.1	8.7
BECU	WA	1.4	0.0	5.8	0.0	0.0	0.0	0.0	7.0	84.7	0.0	1.0
SchoolsFirst FCU	CA	1.2	0.0	19.1	0.0	0.0	0.0	5.4	0.8	57.0	0.0	16.6
Golden 1 Credit Union	CA	2.8	0.0	38.7	0.0	0.0	0.0	0.7	0.0	57.2	0.0	0.5
First Tech FCU	CA	0.5	0.0	10.5	4.6	0.0	0.0	0.5	0.0	52.8	0.0	31.0
Alliant CU	IL	0.1	0.0	11.0	0.0	0.0	0.0	0.0	0.0	54.0	0.0	34.9
America First FCU	UT	3.8	0.2	39.9	0.0	0.0	0.2	0.0	0.0	54.8	0.0	1.2
Suncoast CU	FL	6.7	0.2	34.9	0.0	0.5	0.0	2.3	10.5	36.0	0.1	8.8
Randolph-Brooks FCU	TX	2.6	0.3	19.9	0.0	0.0	0.2	4.7	1.6	50.0	0.0	20.8
Security Service FCU	TX	9.8	5.9	73.7	0.0	0.0	0.0	0.0	0.0	0.0	1.2	9.4
Mountain America Credit Union	UT	4.4	8.4	84.0	0.0	0.0	0.0	0.0	0.0	1.0	0.3	2.0
Digital Federal Credit Union	MA	3.7	4.0	70.5	0.0	1.3	0.0	1.9	11.8	5.1	0.1	1.6
Bethpage FCU	NY	0.9	0.0	1.7	0.0	0.0	0.1	0.0	20.8	62.4	0.0	14.0
Star One Credit Union	CA	0.1	0.0	6.8	0.0	0.0	0.0	0.6	0.0	91.9	0.0	0.6
VyStar Credit Union	FL	2.5	0.0	24.3	0.0	0.0	0.0	1.8	0.0	54.7	0.0	16.7
San Diego County CU	CA	2.8	0.0	59.9	0.0	0.0	0.0	5.1	0.0	31.2	0.0	1.0
Alaska USA FCU	AK	6.4	0.0	19.2	32.0	0.0	0.0	2.5	0.0	31.1	0.1	8.7
American Airlines FCU	TX	0.3	0.2	8.4	0.0	0.0	0.0	9.9	0.0	41.8	0.0	39.3
Teachers FCU	NY	0.9	0.2	13.8	0.0	0.0	0.1	0.9	0.0	83.3	0.1	0.7
Patelco CU	CA	1.9	1.8	34.5	6.3	0.0	0.0	0.0	1.1	53.2	0.0	1.1
ESL Federal Credit Union	NY	1.2	0.0	0.9	1.8	0.0	0.0	0.0	0.0	43.4	0.0	52.7
Lake Michigan CU	MI	1.7	0.0	72.3	0.0	0.0	0.0	0.0	0.0	22.4	0.0	3.6
CEFCU	IL	3.0	0.0	26.1	0.0	0.0	0.8	4.4	1.2	63.7	0.0	0.9
Logix FCU	CA	1.4	0.0	65.6	0.0	0.0	0.0	0.0	0.0	26.9	0.0	6.1
Delta Community CU	GA	3.6	0.0	26.9	0.0	0.0	0.0	0.1	0.0	68.2	0.0	1.3
OnPoint Community CU	OR	1.2	0.0	28.7	0.3	0.0	0.0	47.0	0.0	18.1	0.0	4.5
Ent CU	CO	5.0	0.0	27.2	30.2	0.0	0.0	0.8	0.0	36.2	0.0	0.5
United Nations FCU	NY	0.3	0.0	8.1	0.2	0.0	0.0	1.3	0.0	72.9	0.0	17.2
GreenState CU	IA	4.7	0.2	57.9	0.0	0.0	6.9	0.0	0.0	0.0	2.7	27.7
PSECU	PA	1.0	8.5	66.5	2.3	0.0	0.0	0.0	0.0	16.3	0.1	5.3
Police and Fire FCU	PA	0.8	0.0	27.7	0.0	0.0	0.0	0.0	0.0	71.3	0.0	0.1
Wings Financial CU	MN	1.0	0.0	6.8	0.0	0.0	0.1	0.0	0.0	40.3	0.0	51.8
Hudson Valley FCU	NY	1.6	0.0	9.5	0.0	0.0	0.0	0.5	0.0	76.0	0.0	12.4
Redstone FCU	AL	2.0	0.0	6.4	0.0	0.0	0.0	0.0	0.0	85.1	0.0	6.5
Bank-Fund Staff FCU	DC	0.3	0.0	11.2	0.0	0.0	0.0	33.9	0.0	53.8	0.0	0.9
DFCU Financial CU	MI	0.2	0.0	8.2	0.0	0.0	0.0	0.3	0.0	90.9	0.0	0.5
Wright-Patt CU Inc	OH	3.8	1.9	23.9	25.0	0.0	0.0	2.7	2.6	32.3	0.1	7.7
Desert Financial CU	AZ	0.6	0.0	9.6	0.0	0.0	0.0	0.0	0.4	68.4	0.0	21.0
Eastman CU	TN	5.8	10.1	65.0	9.9	0.0	0.0	0.1	0.0	6.9	0.2	2.0
Belleo CU	CO	3.5	0.0	27.0	18.7	0.0	0.0	0.4	0.0	25.0	0.1	25.2
Redwood CU	CA	5.2	0.0	92.8	0.0	0.0	0.0	0.0	0.0	0.1	0.0	2.0
Space Coast CU	FL	2.0	5.5	85.3	0.0	0.0	0.0	2.2	0.0	4.2	0.1	0.7
Idaho Central CU	ID	10.6	0.0	27.1	1.1	0.0	0.1	52.7	0.0	0.0	0.3	8.1
Michigan State University FCU	MI	3.4	3.1	14.5	0.0	18.0	0.0	0.1	0.0	58.7	0.4	1.8
Kinecta FCU	CA	8.0	2.4	46.2	0.0	0.0	0.0	0.0	27.4	6.2	0.4	9.4
Members 1st FCU	PA	6.5	20.2	23.5	0.0	0.0	0.0	0.0	2.2	44.8	1.1	1.7
Landmark Credit Union	WI	3.3	20.9	16.9	0.0	12.0	3.9	0.0	2.4	37.4	1.8	1.4
Veridian CU	IA	8.6	0.0	20.5	0.0	0.0	16.6	0.0	8.5	26.3	0.0	19.4

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 15
Distribution of surplus funds (=cash + investments)

Credit Union Name	State	(Items as a % of surplus funds)										
		Cash				Shares/dep. in corp central CUs	Dep. in comm. banks S&Ls & MSBs	Government securities	Mutual funds	Federal agency securities	Capital at corporate	Other investments
		On hand	Dep. in corp CUs	Dep. in Fin. Inst.	Equivalents							
Visions FCU	NY	2.5	0.0	8.6	0.0	0.0	0.0	4.2	0.0	74.2	0.1	10.4
State Farm FCU	IL	0.0	0.0	0.2	0.0	0.0	0.0	43.0	3.4	53.4	0.0	0.0
Tinker FCU	OK	1.7	2.0	23.6	0.0	0.0	0.0	6.1	0.0	44.4	0.1	22.1
Wescom CU	CA	1.0	0.1	12.9	0.0	0.0	0.0	7.3	0.0	57.2	0.0	21.6
SEFCU	NY	1.1	0.3	17.8	0.0	0.0	0.3	0.7	2.5	65.9	0.0	11.4
SECU	MD	15.3	0.0	55.2	0.0	0.0	0.0	0.0	0.0	28.3	0.0	1.2
Mission FCU	CA	1.3	0.0	36.0	0.0	0.0	0.1	4.2	0.0	40.5	0.0	18.0
Virginia CU Inc	VA	2.1	0.0	2.4	0.0	0.0	0.0	2.3	0.1	85.8	0.0	7.2
Service Credit Union	NH	5.0	10.6	66.7	0.0	0.2	0.0	0.0	0.0	14.7	0.3	2.4
BCU	IL	3.5	0.2	41.7	0.0	0.0	0.6	18.2	0.0	29.9	0.1	5.6
Citadel FCU	PA	3.2	0.0	76.1	0.0	0.0	0.0	0.0	0.0	16.0	0.0	4.8
MIDFLORIDA CU	FL	4.1	12.0	29.0	0.0	0.0	1.3	0.0	0.0	32.3	0.3	20.9
Chevron FCU	CA	1.0	0.1	68.4	0.0	0.0	0.0	0.0	0.0	27.7	0.0	2.8
Summit CU	WI	2.2	6.0	54.4	0.0	7.5	0.0	0.0	0.0	25.8	1.4	2.8
TDECU	TX	4.6	4.9	76.9	0.1	0.0	0.0	0.0	3.9	0.0	0.3	9.2
Northwest FCU	VA	1.5	0.0	27.9	0.0	0.0	0.0	10.6	8.2	47.2	0.0	4.6
NEFCU	NY	1.0	0.0	32.0	0.1	0.0	4.0	0.0	0.0	63.0	0.0	0.0
Affinity FCU	NJ	3.5	0.3	33.6	0.0	0.0	0.3	0.0	4.6	46.5	0.0	11.1
Teachers CU	IN	7.0	0.4	42.8	0.0	0.0	0.0	0.4	0.0	44.3	0.5	4.6
Community First CU	WI	1.3	84.8	6.4	0.0	0.0	4.6	0.0	0.0	0.0	1.7	1.2
Coastal Credit Union	NC	8.6	3.9	58.9	0.6	0.0	0.0	0.0	13.6	5.6	1.1	7.8
Tower FCU	MD	0.9	0.0	94.9	0.4	0.0	0.0	0.1	0.0	3.1	0.0	0.5
Travis Credit Union	CA	3.4	0.0	38.6	0.0	0.0	0.0	0.0	0.0	56.4	0.0	1.6
General Electric CU	OH	0.5	8.7	85.7	0.0	0.0	0.0	0.0	0.0	3.7	0.3	1.2
California CU	CA	6.9	0.1	33.6	0.0	0.0	0.0	0.0	0.0	54.2	0.3	4.9
Educational ECU	CA	2.7	0.0	16.5	0.0	0.0	0.2	0.9	0.0	79.7	0.0	0.0
Navy Army Community CU	TX	9.3	0.0	87.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3
UW Credit Union	WI	2.0	0.0	65.1	0.0	0.0	0.0	0.3	0.0	30.7	0.0	1.8
Spokane Teachers CU	WA	5.7	0.0	39.8	0.0	0.0	0.0	0.0	0.7	48.8	0.3	4.8
WSECU	WA	6.0	0.0	17.6	0.0	0.0	0.0	3.4	1.7	42.5	0.0	28.7
Credit Human	TX	9.0	2.4	81.8	0.0	0.0	0.0	0.0	0.0	0.0	2.8	4.0
Municipal CU	NY	9.4	0.0	64.2	0.0	0.0	0.0	2.1	0.0	23.5	0.0	0.8
UNIFY Financial CU	CA	5.8	0.0	23.5	0.0	0.0	2.3	0.9	0.0	62.8	0.1	4.5
SAFE Credit Union	CA	5.0	0.0	74.7	0.0	0.0	0.0	0.0	0.0	17.0	0.0	3.3
APCO ECU	AL	0.2	13.7	3.9	1.0	0.0	4.9	1.5	2.4	69.8	1.8	1.0
Langley FCU	VA	3.6	1.1	40.8	0.8	0.0	0.0	0.0	13.7	32.7	0.8	6.4
Keesler FCU	MS	5.8	3.9	14.4	0.0	0.0	0.0	0.0	29.7	43.6	0.3	2.4
Apple FCU	VA	2.0	0.0	29.7	0.0	0.0	0.0	0.0	0.0	65.8	0.0	2.5
CommunityAmerica Credit Union	MO	4.8	0.2	25.1	0.0	0.0	0.1	0.0	0.0	56.5	0.0	13.2
United FCU	MI	4.0	6.2	36.3	0.0	0.7	0.0	0.0	0.2	31.9	0.2	20.5
GECU	TX	17.1	2.2	45.2	0.8	0.0	1.5	0.0	2.9	12.1	0.4	17.9
Technology Credit Union	CA	1.3	0.0	27.0	0.0	0.0	0.0	0.0	0.0	54.0	0.0	17.7
Premier America CU	CA	1.5	0.0	79.3	0.0	0.0	0.1	16.1	0.1	0.0	0.0	2.9
NASA FCU	MD	0.4	0.1	76.9	0.8	1.8	0.0	1.1	1.6	8.2	0.1	9.1
Stanford FCU	CA	0.3	0.0	42.6	0.0	0.0	0.0	2.0	0.0	47.5	0.0	7.5
Genisys CU	MI	1.7	0.0	17.2	0.0	0.0	0.0	0.0	0.0	69.1	0.0	12.1
Grow Financial FCU	FL	2.9	0.0	83.0	0.0	0.0	0.0	8.4	0.0	5.3	0.0	0.5
First Community CU	MO	2.0	0.0	30.9	0.0	0.0	0.4	0.0	0.0	60.7	0.1	5.8
Robins Financial Credit Union	GA	2.7	0.0	30.6	0.0	0.0	0.0	0.0	0.0	65.3	0.0	1.4
Provident CU	CA	0.6	0.8	11.0	0.0	0.0	0.0	21.8	0.0	63.7	0.1	1.9
Total		2.1	1.2	25.9	1.0	0.2	0.2	10.2	1.4	46.3	0.1	11.5

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 16

Maturity, FAS 115 classification, market value

Credit Union Name	State	Maturity of surplus funds					FAS 115 classification of investments				Fair value amort. cost of HTM	Mortgage pass-through securities	CMOs & REMICs
		Less than 1 yr.	1 - 3 yrs.	3 - 5 yrs.	5 - 10 yrs.	Greater than 10 yrs.	Trading	Available for sale	FAS 15 HTM	Non-FAS 115 HTM			
Navy FCU	VA	12.0	21.8	22.4	37.4	6.4	0.0	0.0	0.0	2.6			15.9
State ECU	NC	74.2	25.7	0.0	0.0	0.0	0.0	0.0	0.0	0.3			0.0
Pentagon FCU	VA	29.7	23.1	30.6	16.5	0.0	0.0	91.5	0.0	8.5			31.3
BECU	WA	42.2	17.1	24.0	16.6	0.1	0.0	0.0	0.0	1.1			42.3
SchoolsFirst FCU	CA	40.8	42.8	14.0	2.5	0.0	0.0	0.0	0.0	0.4			0.0
Golden 1 Credit Union	CA	54.1	22.6	20.3	3.0	0.0	0.0	80.5	18.6	0.9	99.6		8.7
First Tech FCU	CA	42.6	17.1	21.3	17.9	1.2	0.0	0.0	0.0	9.0			37.6
Alliant CU	IL	67.8	19.7	11.5	1.1	0.0	0.0	96.8	0.0	3.2			34.1
America First FCU	UT	55.3	26.9	17.1	0.7	0.0	0.0	4.4	93.2	2.5	100.5		0.1
Suncoast CU	FL	80.2	12.7	4.6	2.6	0.0	0.0	0.0	0.0	11.8			0.6
Randolph-Brooks FCU	TX	56.4	10.9	12.4	13.6	6.8	0.0	0.0	0.0	2.0			17.8
Security Service FCU	TX	89.8	10.1	0.1	0.0	0.0	0.0	5.2	0.0	94.8			0.5
Mountain America Credit Union	UT	96.7	2.3	1.0	0.0	0.0	0.0	29.3	0.0	70.7			0.0
Digital Federal Credit Union	MA	98.3	1.7	0.0	0.0	0.0	0.0	0.0	0.0	13.9			0.0
Bethpage FCU	NY	42.2	19.3	18.5	19.9	0.1	21.4	77.1	0.0	1.5			12.6
Star One Credit Union	CA	24.7	51.5	22.1	1.7	0.0	0.0	99.6	0.0	0.4			5.7
VyStar Credit Union	FL	76.5	7.7	5.8	10.0	0.0	0.0	96.2	0.0	3.8			32.1
San Diego County CU	CA	76.7	12.5	9.7	1.1	0.0	0.0	0.0	97.3	2.7	99.6		30.1
Alaska USA FCU	AK	67.1	2.4	24.8	5.0	0.7	0.0	0.0	0.0	2.5			23.9
American Airlines FCU	TX	80.1	19.0	0.9	0.0	0.0	0.0	99.8	0.0	0.2			22.7
Teachers FCU	NY	33.0	46.1	20.9	0.0	0.0	0.0	19.6	79.5	0.8	100.0		0.0
Patelco CU	CA	67.9	13.6	15.8	2.7	0.0	0.0	0.0	0.0	2.1			17.4
ESL Federal Credit Union	NY	23.9	14.0	27.2	33.6	1.2	0.0	0.0	0.0	2.5			45.6
Lake Michigan CU	MI	81.0	9.9	6.1	2.5	0.5	0.0	80.3	9.8	9.9	100.4		11.9
CEFCU	IL	64.6	35.4	0.0	0.0	0.0	0.0	97.6	0.0	2.4			0.0
Logix FCU	CA	80.1	12.6	7.3	0.0	0.0	0.0	89.0	0.0	11.0			5.1
Delta Community CU	GA	50.5	25.3	18.5	4.9	0.8	0.0	98.6	0.0	1.4			17.7
OnPoint Community CU	OR	44.5	16.0	19.0	20.5	0.0	0.5	98.1	0.0	1.5			2.1
Ent CU	CO	71.3	6.1	16.6	6.0	0.0	0.0	0.0	0.0	1.2			8.5
United Nations FCU	NY	40.1	43.0	13.4	2.8	0.7	0.5	48.1	51.0	0.4	100.4		9.2
GreenState CU	IA	69.6	22.0	0.0	8.4	0.0	0.0	22.6	0.0	77.4			0.0
PSECU	PA	92.6	6.7	0.6	0.1	0.0	0.0	96.4	2.6	1.0	99.4		4.3
Police and Fire FCU	PA	64.5	35.5	0.0	0.0	0.0	0.0	99.8	0.0	0.2			0.0
Wings Financial CU	MN	17.5	30.5	31.3	19.3	1.4	0.0	95.8	0.0	4.2			24.6
Hudson Valley FCU	NY	24.6	22.2	25.4	26.2	1.7	0.0	92.7	0.0	7.3			22.4
Redstone FCU	AL	25.3	18.2	37.2	16.1	3.2	0.0	99.8	0.0	0.2			10.8
Bank-Fund Staff FCU	DC	63.2	9.7	23.3	3.8	0.0	0.0	99.0	0.0	1.0			22.2
DFCU Financial CU	MI	13.8	47.6	30.3	8.3	0.0	0.2	99.4	0.0	0.4			35.4
Wright-Patt CU Inc	OH	71.2	4.4	15.1	8.6	0.8	0.0	97.4	0.0	2.6			1.8
Desert Financial CU	AZ	22.3	6.8	34.4	27.6	9.0	0.0	53.7	45.5	0.8	100.7		59.2
Eastman CU	TN	99.7	0.2	0.1	0.0	0.0	0.0	0.0	0.0	17.5			4.4
Bellco CU	CO	83.0	8.5	3.5	5.0	0.0	0.0	94.7	0.0	5.3			7.1
Redwood CU	CA	98.0	2.0	0.1	0.0	0.0	0.0	2.8	0.0	97.2			0.1
Space Coast CU	FL	97.0	2.9	0.1	0.0	0.0	0.0	90.8	0.0	9.2			1.5
Idaho Central CU	ID	89.7	10.3	0.0	0.0	0.0	0.0	86.1	0.0	13.9			0.0
Michigan State University FCU	MI	46.0	35.7	13.0	5.3	0.0	0.0	74.4	0.0	25.6			6.6
Kinecta FCU	CA	62.5	10.0	0.0	27.4	0.0	0.0	0.0	0.0	22.6			1.6
Members 1st FCU	PA	58.7	15.6	23.5	2.2	0.0	0.0	94.5	0.0	5.5			7.4
Landmark Credit Union	WI	70.4	10.2	12.3	7.1	0.0	0.0	60.6	7.7	31.7	100.9		4.6
Veridian CU	IA	59.9	23.2	6.6	8.5	1.8	0.0	0.0	0.0	33.7			16.9

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 16
Maturity, FAS 115 classification, market value

Credit Union Name	State	Maturity of surplus funds					FAS 115 classification of investments			Fair value amort. cost of HTM	Mortgage pass-through securities	CMOs & REMICs
		Less than 1 yr.	1 - 3 yrs.	3 - 5 yrs.	5 - 10 yrs.	Greater than 10 yrs.	Trading	Available for sale	FAS 15 HTM			
Visions FCU	NY	31.3	30.4	16.3	22.0	0.0	0.0	0.0	0.0	2.0		0.8
State Farm FCU	IL	40.5	48.7	9.2	1.6	0.0	0.0	94.2	5.8	0.0	100.5	0.5
Tinker FCU	OK	51.7	29.0	12.3	7.0	0.1	0.3	99.1	0.0	0.6		16.8
Wescom CU	CA	41.1	17.7	13.6	26.6	1.0	0.0	0.0	0.0	1.3		6.5
SEFCU	NY	52.2	27.8	16.0	4.0	0.0	0.0	0.0	0.0	1.0		38.5
SECU	MD	70.7	14.0	5.8	9.5	0.0	0.0	96.0	0.0	4.0		22.9
Mission FCU	CA	68.7	22.4	5.6	0.7	2.5	0.0	79.5	17.0	3.5	98.9	6.3
Virginia CU Inc	VA	48.0	13.3	29.1	4.9	4.7	0.0	0.0	0.0	7.0		15.8
Service Credit Union	NH	85.5	14.2	0.3	0.0	0.0	0.0	83.0	0.0	17.0		0.8
BCU	IL	67.3	9.3	23.4	0.0	0.0	6.5	83.9	0.0	9.6		8.9
Citadel FCU	PA	84.7	6.1	6.3	2.9	0.0	0.0	76.8	0.0	23.2		8.8
MIDFLORIDA CU	FL	49.6	21.2	19.9	9.2	0.0	0.0	94.7	0.0	5.3	103.3	18.0
Chevron FCU	CA	92.7	7.3	0.0	0.0	0.0	0.0	90.7	0.0	9.3		0.0
Summit CU	WI	75.8	14.8	8.5	0.9	0.0	0.0	69.0	0.0	31.0		5.7
TDECU	TX	87.6	7.0	1.2	0.3	3.9	0.0	0.0	0.0	44.7		0.0
Northwest FCU	VA	55.8	19.1	11.0	11.8	2.3	0.0	0.0	0.0	2.3		1.1
NEFCU	NY	44.0	26.1	23.3	6.4	0.3	0.0	94.0	0.0	6.0		11.4
Affinity FCU	NJ	51.9	17.8	26.1	4.0	0.1	0.0	0.0	0.0	13.9		26.9
Teachers CU	IN	70.1	8.7	8.9	11.1	1.2	0.0	90.9	0.0	9.1		8.1
Community First CU	WI	95.8	3.9	0.3	0.0	0.0	0.0	0.0	0.0	100.0		0.0
Coastal Credit Union	NC	82.9	1.5	1.1	14.5	0.0	0.0	75.6	0.0	24.4		0.2
Tower FCU	MD	96.3	0.9	2.8	0.0	0.0	0.0	89.2	0.0	10.8		2.8
Travis Credit Union	CA	67.4	23.0	8.3	1.3	0.0	0.0	97.2	0.0	2.8		16.7
General Electric CU	OH	94.8	4.2	0.9	0.0	0.0	0.0	72.0	0.0	28.0		0.0
California CU	CA	53.4	14.4	18.5	13.7	0.0	0.0	91.4	0.1	8.5	102.3	14.3
Educational ECU	CA	34.8	25.5	20.9	18.7	0.0	0.0	93.4	6.3	0.3	102.3	8.4
Navy Army Community CU	TX	96.7	3.3	0.0	0.0	0.0	0.0	0.0	0.0	100.0		0.0
UW Credit Union	WI	96.6	3.2	0.3	0.0	0.0	0.0	0.0	0.0	2.2		1.3
Spokane Teachers CU	WA	56.5	21.0	15.8	3.0	3.7	0.0	90.0	0.0	10.0		2.9
WSECU	WA	48.3	14.8	21.1	15.8	0.0	0.0	96.4	0.0	3.6		12.5
Credit Human	TX	93.2	6.8	0.0	0.0	0.0	0.0	0.0	0.0	100.0		0.0
Municipal CU	NY	88.6	9.6	1.6	0.0	0.1	0.0	13.6	83.5	3.0	100.1	4.2
UNIFY Financial CU	CA	53.2	10.7	27.6	8.5	0.0	0.0	90.5	0.0	9.5	103.0	19.8
SAFE Credit Union	CA	95.4	3.4	1.2	0.0	0.0	0.0	83.6	0.0	16.4		1.6
APCO ECU	AL	31.0	24.5	23.4	21.1	0.0	0.0	0.0	0.0	8.7		0.0
Langley FCU	VA	57.8	9.9	18.6	13.7	0.0	0.0	0.0	0.0	5.5		2.2
Keesler FCU	MS	26.3	23.0	39.1	11.5	0.0	0.0	96.5	0.0	3.5		32.1
Apple FCU	VA	41.0	27.0	27.1	4.0	0.9	0.0	0.0	0.0	3.6		39.3
CommunityAmerica Credit Union	MO	47.4	33.4	4.7	14.5	0.0	12.9	81.1	0.0	6.1		11.0
United FCU	MI	52.7	34.2	13.2	0.0	0.0	0.0	81.6	0.0	18.4		21.2
GECU	TX	66.7	8.5	11.7	9.1	3.9	0.0	0.0	0.0	16.0		9.1
Technology Credit Union	CA	47.8	33.1	19.0	0.0	0.0	0.0	96.7	0.0	3.3		53.3
Premier America CU	CA	97.0	2.9	0.1	0.0	0.0	0.0	83.8	0.0	16.2	102.9	0.0
NASA FCU	MD	92.7	3.4	2.4	1.6	0.0	0.0	42.3	0.0	57.7		2.1
Stanford FCU	CA	73.2	23.1	3.2	0.2	0.3	0.0	91.0	2.1	6.9	100.0	1.7
Genisys CU	MI	41.6	35.3	19.7	3.2	0.1	0.0	99.3	0.0	0.7		15.3
Grow Financial FCU	FL	99.5	0.0	0.5	0.0	0.0	0.0	0.0	0.0	3.4		0.0
First Community CU	MO	42.6	37.1	20.3	0.0	0.0	0.0	90.6	0.0	9.4		16.0
Robins Financial Credit Union	GA	43.5	24.8	29.4	2.3	0.0	0.0	99.6	0.0	0.4		17.6
Provident CU	CA	59.5	39.3	1.3	0.0	0.0	0.0	97.7	0.0	2.3		1.2
Total		49.2	22.7	15.3	11.4	1.3	0.5	43.9	5.6	3.2	197.4	14.4

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 17

Distribution of dollar amounts in savings accounts

Credit Union Name	State	Percent of total savings					Money market shares	Other	Total savings per membership
		Share drafts ¹	Certificates	IRAs	Regular shares				
Navy FCU	VA	0.0	31.6	8.6	41.1	17.6	1.1	9,253	
State ECU	NC	11.9	12.6	10.8	12.0	51.3	1.5	15,178	
Pentagon FCU	VA	6.8	50.8	11.1	16.6	14.6	0.1	10,293	
BECU	WA	10.9	9.0	3.9	54.2	22.0	0.0	14,257	
SchoolsFirst FCU	CA	5.6	27.0	7.2	38.8	21.4	0.0	15,306	
Golden 1 Credit Union	CA	7.9	12.7	5.1	42.7	31.6	0.0	10,655	
First Tech FCU	CA	5.8	17.6	3.3	31.7	37.2	4.3	15,353	
Alliant CU	IL	5.0	11.2	6.9	76.9	0.0	0.1	20,711	
America First FCU	UT	20.2	24.4	5.5	22.4	27.2	0.3	9,502	
Suncoast CU	FL	5.6	27.1	10.8	34.3	22.1	0.1	10,797	
Randolph-Brooks FCU	TX	22.1	18.2	5.7	21.0	32.9	0.0	9,455	
Security Service FCU	TX	18.9	46.6	6.2	19.3	7.6	1.4	10,664	
Mountain America Credit Union	UT	6.0	28.4	4.4	16.0	23.0	22.3	9,284	
Digital Federal Credit Union	MA	7.2	7.0	2.8	50.6	32.1	0.2	9,017	
Bethpage FCU	NY	4.6	23.6	7.0	23.6	41.2	0.0	19,375	
Star One Credit Union	CA	1.1	4.2	5.4	89.2	0.0	0.0	65,663	
VyStar Credit Union	FL	19.8	18.8	6.4	27.0	23.5	4.4	9,698	
San Diego County CU	CA	5.0	27.0	6.1	28.3	33.6	0.0	16,929	
Alaska USA FCU	AK	21.8	24.1	6.0	22.0	24.7	1.4	10,648	
American Airlines FCU	TX	6.7	10.7	4.9	59.2	0.0	18.5	22,062	
Teachers FCU	NY	9.8	33.1	8.6	15.4	31.1	2.0	19,983	
Patelco CU	CA	17.8	28.1	8.1	15.4	30.6	0.0	17,003	
ESL Federal Credit Union	NY	12.0	10.6	2.0	40.9	31.7	2.8	10,195	
Lake Michigan CU	MI	5.8	18.5	5.0	1.9	68.5	0.4	14,411	
CEFCU	IL	5.0	26.0	10.3	36.2	22.3	0.1	15,897	
Logix FCU	CA	1.9	18.8	6.3	22.3	50.6	0.0	23,690	
Delta Community CU	GA	20.2	6.9	5.4	31.6	35.4	0.5	12,799	
OnPoint Community CU	OR	9.0	8.9	3.9	44.8	33.3	0.0	12,375	
Ent CU	CO	5.6	16.3	4.6	38.9	34.2	0.4	13,431	
United Nations FCU	NY	3.5	20.3	0.2	60.3	15.4	0.3	36,980	
GreenState CU	IA	3.4	47.2	5.4	17.4	12.0	14.6	22,262	
PSECU	PA	23.3	15.6	9.7	26.5	24.5	0.3	10,678	
Police and Fire FCU	PA	8.6	16.4	15.2	18.4	40.1	1.3	14,173	
Wings Financial CU	MN	19.0	24.0	7.5	18.2	31.2	0.0	15,753	
Hudson Valley FCU	NY	3.1	34.2	5.4	52.0	1.3	4.1	15,486	
Redstone FCU	AL	6.1	9.1	6.9	53.1	24.2	0.5	10,224	
Bank-Fund Staff FCU	DC	25.6	10.8	0.8	22.7	40.0	0.1	48,036	
DFCU Financial CU	MI	5.3	5.8	3.3	38.6	46.5	0.4	18,345	
Wright-Patt CU Inc	OH	17.8	20.2	5.2	24.3	30.5	1.9	10,307	
Desert Financial CU	AZ	6.0	5.9	3.0	36.7	48.2	0.2	11,975	
Eastman CU	TN	14.1	39.7	8.9	28.8	8.0	0.6	17,844	
Belleo CU	CO	21.9	33.6	4.2	21.9	17.9	0.5	11,006	
Redwood CU	CA	6.3	10.3	3.3	44.6	35.2	0.3	15,293	
Space Coast CU	FL	28.4	13.2	4.1	38.6	15.2	0.4	8,960	
Idaho Central CU	ID	5.8	39.8	5.6	34.7	12.5	1.6	10,177	
Michigan State University FCU	MI	20.4	23.6	5.5	15.5	34.9	0.2	13,395	
Kinecta FCU	CA	21.0	42.2	7.9	28.1	0.8	0.0	15,900	
Members 1st FCU	PA	19.6	29.5	6.6	24.1	19.9	0.5	8,609	
Landmark Credit Union	WI	15.8	32.3	6.3	21.8	23.2	0.7	10,366	
Veridian CU	IA	10.1	35.2	4.9	27.7	15.0	7.1	15,444	

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 17

Distribution of dollar amounts in savings accounts

Credit Union Name	State	Percent of total savings						Total savings per membership
		Share drafts ¹	Certificates	IRAs	Regular shares	Money market shares	Other	
Visions FCU	NY	16.2	20.3	6.7	28.7	27.2	0.8	16,419
State Farm FCU	IL	0.0	0.0	3.4	96.6	0.0	0.0	28,600
Tinker FCU	OK	4.5	19.5	6.2	33.5	36.2	0.1	9,137
Wescom CU	CA	18.8	16.1	6.0	31.3	22.3	5.5	16,317
SEFCU	NY	20.5	5.9	2.7	23.3	46.4	1.3	10,549
SECU	MD	15.8	28.5	6.9	23.1	25.2	0.6	13,015
Mission FCU	CA	23.3	17.3	4.4	12.4	41.8	0.7	12,874
Virginia CU Inc	VA	17.8	19.2	6.8	16.5	39.6	0.1	10,137
Service Credit Union	NH	19.0	34.9	5.6	34.9	5.6	0.0	10,841
BCU	IL	28.2	26.9	3.5	24.0	17.4	0.0	11,668
Citadel FCU	PA	4.4	39.1	7.5	29.3	16.0	3.6	14,695
MIDFLORIDA CU	FL	2.0	16.6	4.5	51.3	3.8	21.8	9,197
Chevron FCU	CA	10.7	28.3	2.8	12.1	46.1	0.1	27,496
Summit CU	WI	16.4	22.1	4.4	33.3	23.8	0.0	13,612
TDECU	TX	23.7	22.5	4.3	32.3	15.4	1.8	8,960
Northwest FCU	VA	16.7	28.1	6.1	18.5	30.6	0.0	10,421
NEFCU	NY	13.6	36.6	8.1	27.2	13.6	0.9	15,316
Affinity FCU	NJ	20.3	17.0	3.9	34.6	10.2	13.9	15,467
Teachers CU	IN	25.9	18.9	6.8	34.2	12.3	1.9	9,625
Community First CU	WI	14.7	30.0	7.0	22.5	20.5	5.3	20,574
Coastal Credit Union	NC	47.8	17.8	5.4	1.1	27.3	0.5	10,771
Tower FCU	MD	19.0	10.0	4.4	54.6	11.8	0.2	14,820
Travis Credit Union	CA	17.8	13.3	4.7	30.6	28.2	5.3	13,245
General Electric CU	OH	14.7	42.6	10.1	8.7	12.0	11.9	15,264
California CU	CA	3.2	13.0	2.9	58.7	22.2	0.0	16,247
Educational ECU	CA	21.3	20.0	5.5	53.1	0.0	0.0	9,208
Navy Army Community CU	TX	19.7	48.0	7.3	15.8	9.2	0.0	15,163
UW Credit Union	WI	26.2	10.8	2.4	33.4	27.2	0.0	10,024
Spokane Teachers CU	WA	6.4	24.2	4.9	32.4	31.9	0.2	12,856
WSECU	WA	22.2	15.2	3.4	41.4	17.9	0.0	9,603
Credit Human	TX	3.3	36.5	6.7	33.5	17.3	2.8	10,187
Municipal CU	NY	18.0	5.5	2.6	69.5	4.2	0.2	4,770
UNIFY Financial CU	CA	20.0	18.9	5.5	31.6	24.0	0.0	9,362
SAFE Credit Union	CA	6.6	17.9	3.5	36.3	34.8	1.0	11,079
APCO ECU	AL	6.1	16.9	11.8	65.2	0.0	0.0	36,268
Langley FCU	VA	16.4	27.9	6.8	17.1	31.8	0.0	9,066
Keesler FCU	MS	12.3	21.9	7.3	31.8	17.4	9.2	10,175
Apple FCU	VA	22.2	24.9	6.0	25.6	21.1	0.2	10,946
CommunityAmerica Credit Union	MO	23.2	12.1	4.9	35.3	24.5	0.0	9,573
United FCU	MI	5.8	30.6	7.6	35.1	16.9	3.9	12,272
GECU	TX	20.2	28.4	9.9	32.4	8.2	0.9	6,146
Technology Credit Union	CA	5.4	16.5	1.5	39.4	27.9	9.3	21,168
Premier America CU	CA	13.6	44.1	5.1	19.0	18.2	0.0	21,597
NASA FCU	MD	12.5	43.3	6.7	21.9	13.7	1.9	13,844
Stanford FCU	CA	5.1	28.5	2.3	18.1	45.2	0.7	30,860
Genisys CU	MI	21.2	19.2	5.5	23.0	30.9	0.2	10,414
Grow Financial FCU	FL	18.0	23.9	7.9	17.4	32.9	0.1	11,979
First Community CU	MO	25.2	16.3	9.0	20.2	29.0	0.4	7,136
Robins Financial Credit Union	GA	34.4	18.3	6.0	20.2	20.8	0.3	10,332
Provident CU	CA	6.9	20.0	3.5	49.4	12.2	8.0	19,488
Total		10.6	23.2	6.6	33.1	24.6	1.8	12,215

¹ Some credit unions sweep share draft balances into the regular share balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) where the last business day of the month lands on a Friday, as was the case in June 2019.

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 18
Average size of savings accounts

Credit Union Name	State	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts
Navy FCU	VA		20,834	15,321	2,117	27,500	2,806
State ECU	NC	2,897	27,364	28,498	1,825	43,095	3,577
Pentagon FCU	VA	4,717	40,072	15,587	1,584	27,111	911,885
BECU	WA	1,836	24,980	13,291	7,162	40,508	634
SchoolsFirst FCU	CA	1,057	32,999	20,937	4,314	32,427	
Golden 1 Credit Union	CA	1,225	31,735	16,469	3,666	45,930	
First Tech FCU	CA	1,567	42,089	19,860	4,347	36,946	3,129,774
Alliant CU	IL	2,414	43,828	23,500	14,065		241,000
America First FCU	UT	3,213	17,812	14,589	1,906	15,742	1,557
Suncoast CU	FL	815	34,829	16,637	3,425	27,225	2,277
Randolph-Brooks FCU	TX	2,969	25,548	13,241	1,900	36,515	
Security Service FCU	TX	4,049	43,855	19,067	1,615	40,171	15,444
Mountain America Credit Union	UT	713	16,383	11,538	1,514	21,108	12,120
Digital Federal Credit Union	MA	911	20,944	11,781	3,998	29,528	1,508
Bethpage FCU	NY	1,279	35,384	21,570	3,988	48,974	
Star One Credit Union	CA	1,125	51,631	35,351	44,194		
VyStar Credit Union	FL	2,487	27,882	14,506	2,392	31,908	11,780
San Diego County CU	CA	1,107	36,081	10,003	3,926	26,925	
Alaska USA FCU	AK	5,051	38,863	21,463	3,102	52,385	589,504
American Airlines FCU	TX	3,003	18,118	19,130	11,135		218,405
Teachers FCU	NY	3,381	40,966	22,133	2,512	55,460	216,444
Patelco CU	CA	4,429	33,628	18,474	2,324	16,624	
ESL Federal Credit Union	NY	1,769	25,690	14,671	3,551	15,600	11,693
Lake Michigan CU	MI	1,069	33,962	15,084	216	100,854	609
CEFCU	IL	1,579	23,994	13,441	5,081	57,537	3,190
Logix FCU	CA	748	43,152	26,948	4,765	79,061	
Delta Community CU	GA	3,282	25,294	17,229	3,641	32,981	2,360
OnPoint Community CU	OR	1,299	26,820	16,835	5,193	25,323	
Ent CU	CO	1,060	25,130	16,502	4,728	45,078	4,813
United Nations FCU	NY	1,629	47,583	18,441	21,011	90,740	2,020
GreenState CU	IA	1,770	47,106	34,533	3,662	73,074	74,544
PSECU	PA	3,654	14,248	17,422	2,335	16,927	498
Police and Fire FCU	PA	1,377	15,152	14,958	2,342	9,186	453
Wings Financial CU	MN	4,700	25,518	13,203	2,503	47,927	224,000
Hudson Valley FCU	NY	801	44,314	6,990	7,373	3,991	11,584
Redstone FCU	AL	1,214	29,102	21,565	4,616	48,110	2,162
Bank-Fund Staff FCU	DC	14,704	57,678	24,104	13,142	82,098	261,916
DFCU Financial CU	MI	1,498	27,199	16,264	10,928	51,193	2,806
Wright-Patt CU Inc	OH	3,044	30,012	20,646	1,953	36,095	2,335
Desert Financial CU	AZ	920	18,504	13,578	4,312	38,665	2,824
Eastman CU	TN	3,414	43,745	21,324	4,489	41,796	6,241
Belleo CU	CO	4,832	41,238	16,297	1,608	45,047	6,405
Redwood CU	CA	1,223	40,486	18,159	6,021	30,969	3,222
Space Coast CU	FL	3,420	26,564	12,314	2,973	60,618	4,168
Idaho Central CU	ID	920	38,160	20,671	3,718	46,509	690
Michigan State University FCU	MI	3,845	18,224	13,583	1,524	28,086	640
Kinecta FCU	CA	8,205	47,923	24,275	4,192	117,311	
Members 1st FCU	PA	2,962	20,371	13,706	1,753	26,955	2,588
Landmark Credit Union	WI	3,711	28,669	18,785	2,011	57,597	3,198
Veridian CU	IA	1,958	25,584	16,306	3,230	26,670	496,843

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 18
Average size of savings accounts

Credit Union Name	State	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts
Visions FCU	NY	4,508	27,559	13,636	3,729	51,933	3,474
State Farm FCU	IL			42,331	19,169		
Tinker FCU	OK	919	31,479	30,731	2,811	32,840	1,034
Wescom CU	CA	3,722	18,700	11,512	3,985	27,999	43,750,000
SEFCU	NY	3,033	13,789	9,320	1,837	29,737	9,180
SECU	MD	3,295	19,384	9,587	2,609	29,142	1,734
Mission FCU	CA	3,936	30,593	9,038	1,683	23,164	12,489
Virginia CU Inc	VA	2,777	26,510	22,966	2,765	50,480	2,654
Service Credit Union	NH	3,092	33,409	18,500	3,331	53,400	
BCU	IL	4,574	30,663	14,797	1,800	16,368	85
Citadel FCU	PA	1,198	27,185	13,478	3,573	34,684	52,444
MIDFLORIDA CU	FL	275	42,913	17,934	4,385	13,395	12,505
Chevron FCU	CA	5,358	50,087	25,766	2,751	57,987	6,023
Summit CU	WI	3,182	18,230	10,005	3,285	28,406	1,719
TDECU	TX	2,851	37,635	19,022	2,656	58,767	25,740,747
Northwest FCU	VA	5,579	62,049	20,762	1,813	41,974	
NEFCU	NY	3,297	41,181	20,171	3,869	67,035	11,515
Affinity FCU	NJ	5,176	25,440	16,893	3,194	45,462	373,596
Teachers CU	IN	5,718	33,100	24,164	3,158	20,122	1,989
Community First CU	WI	4,157	35,470	22,068	4,011	82,967	26,976
Coastal Credit Union	NC	8,972	30,871	16,036	111	33,754	4,047
Tower FCU	MD	4,773	23,403	11,141	6,638	39,181	933
Travis Credit Union	CA	4,340	25,524	14,651	3,814	52,172	37,500,000
General Electric CU	OH	13,445	44,170	24,425	1,247	58,747	180,345
California CU	CA	670	32,131	12,369	18,608	68,662	56,395
Educational ECU	CA	2,700	35,000	12,687	4,378		
Navy Army Community CU	TX	5,696	56,827	28,244	2,314	54,987	
UW Credit Union	WI	3,390	18,118	7,787	2,860	80,055	
Spokane Teachers CU	WA	1,196	41,473	24,832	5,961	34,639	224,703
WSECU	WA	4,206	14,832	8,214	3,684	50,658	
Credit Human	TX	988	38,813	13,880	3,408	46,735	33,405
Municipal CU	NY	1,434	5,547	10,118	2,493	26,646	1,029
UNIFY Financial CU	CA	3,228	34,797	17,011	2,589	33,117	
SAFE Credit Union	CA	1,104	18,046	13,133	3,739	42,391	12,568,001
APCO ECU	AL	4,175	52,754	38,012	18,330		
Langley FCU	VA	2,792	30,739	19,754	1,175	34,526	
Keesler FCU	MS	2,510	25,103	17,442	2,838	40,018	998
Apple FCU	VA	3,703	28,198	15,247	2,252	34,991	204,099
CommunityAmerica Credit Union	MO	3,277	13,658	13,412	2,663	45,829	
United FCU	MI	1,312	39,696	24,355	3,847	51,344	3,140,444
GECU	TX	2,344	22,264	23,196	2,196	102,098	3,173
Technology Credit Union	CA	2,078	42,139	11,474	10,911	98,071	19,148,741
Premier America CU	CA	4,819	58,566	23,688	4,442	48,732	
NASA FCU	MD	5,372	54,612	18,721	2,572	100,368	9,976
Stanford FCU	CA	1,934	53,223	18,877	9,032	131,193	6,301
Genisys CU	MI	3,354	17,493	15,004	2,166	28,036	3,537
Grow Financial FCU	FL	3,701	26,687	11,136	1,645	27,492	1,996
First Community CU	MO	4,067	22,655	23,938	1,383	29,276	2,394
Robins Financial Credit Union	GA	4,536	16,111	16,631	3,585	47,371	1,499
Provident CU	CA	1,839	29,681	12,990	8,576	51,388	93,410
Total		2,586	27,976	17,018	3,244	33,994	6,864

1 Some credit unions sweep share draft balances into the regular share balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) in months ending on Friday, as was the case in June 2019.

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 19
Income items as a percent of total income

Credit Union Name	State	Percent of total income						CU gives interest refund	CU has positive other operating income
		Operating income items							
		Total loan interest	Loan interest refund	Investment income	Fee income	Other operating income	Non-operating income		
Navy FCU	VA	69.9	0.0	6.1	7.3	14.4	2.3	No	Yes
State ECU	NC	65.3	0.0	17.6	5.6	11.2	0.2	No	Yes
Pentagon FCU	VA	76.3	0.0	5.9	4.7	7.7	5.4	No	Yes
BECU	WA	59.3	0.0	17.1	4.5	17.7	1.4	No	Yes
SchoolsFirst FCU	CA	63.0	0.0	18.6	4.4	13.7	0.2	No	Yes
Golden 1 Credit Union	CA	66.5	0.0	13.1	8.9	11.3	0.2	No	Yes
First Tech FCU	CA	67.9	0.0	11.2	2.4	14.6	3.9	No	Yes
Alliant CU	IL	73.1	0.0	20.1	1.7	5.2	-0.1	No	Yes
America First FCU	UT	63.8	0.0	5.2	12.5	18.4	0.1	No	Yes
Suncoast CU	FL	65.3	0.0	7.0	9.1	16.2	2.4	No	Yes
Randolph-Brooks FCU	TX	53.0	0.0	8.1	9.9	22.6	6.5	No	Yes
Security Service FCU	TX	68.8	0.0	1.3	14.3	15.9	-0.4	No	Yes
Mountain America Credit Union	UT	60.7	0.0	4.0	17.1	18.1	0.1	No	Yes
Digital Federal Credit Union	MA	74.5	0.0	6.9	4.5	14.8	-0.8	No	Yes
Bethpage FCU	NY	67.4	0.0	15.5	3.5	12.8	0.8	No	Yes
Star One Credit Union	CA	60.6	0.0	35.4	0.7	3.8	-0.5	No	Yes
VyStar Credit Union	FL	57.3	0.0	14.0	4.9	23.3	0.5	No	Yes
San Diego County CU	CA	67.6	0.0	10.1	9.1	13.3	-0.1	No	Yes
Alaska USA FCU	AK	60.8	0.0	5.6	7.3	24.2	2.2	No	Yes
American Airlines FCU	TX	60.7	0.0	24.2	7.7	7.2	0.2	No	Yes
Teachers FCU	NY	65.4	0.0	20.1	5.1	9.4	0.0	No	Yes
Patelco CU	CA	70.6	0.0	11.8	5.7	11.3	0.6	No	Yes
ESL Federal Credit Union	NY	41.0	0.0	42.0	11.7	4.2	1.1	No	Yes
Lake Michigan CU	MI	54.9	0.0	5.3	8.5	31.3	-0.1	Yes	Yes
CEFCU	IL	73.1	0.0	10.4	6.1	10.5	-0.2	No	Yes
Logix FCU	CA	79.8	0.0	2.4	4.5	12.6	0.7	No	Yes
Delta Community CU	GA	65.0	0.0	7.1	6.3	21.2	0.4	No	Yes
OnPoint Community CU	OR	55.7	0.0	16.5	5.3	22.5	-0.1	No	Yes
Ent CU	CO	70.6	0.0	6.0	6.6	19.7	-3.0	No	Yes
United Nations FCU	NY	63.1	0.0	19.0	7.8	9.8	0.4	No	Yes
GreenState CU	IA	81.1	0.0	1.8	6.4	10.9	-0.1	No	Yes
PSECU	PA	73.6	0.0	7.6	3.6	15.0	0.2	No	Yes
Police and Fire FCU	PA	54.4	0.0	20.9	10.7	13.8	0.1	No	Yes
Wings Financial CU	MN	57.7	0.0	22.5	6.4	12.0	1.3	No	Yes
Hudson Valley FCU	NY	64.1	0.0	18.6	6.6	15.0	-4.3	No	Yes
Redstone FCU	AL	40.2	0.0	23.6	8.8	21.4	6.0	No	Yes
Bank-Fund Staff FCU	DC	62.7	0.0	26.9	1.5	8.9	-0.1	No	Yes
DFCU Financial CU	MI	29.8	0.0	43.4	7.9	18.4	0.5	No	Yes
Wright-Patt CU Inc	OH	59.1	0.0	7.8	13.5	19.6	0.0	No	Yes
Desert Financial CU	AZ	34.4	0.0	24.6	13.9	25.4	1.7	No	Yes
Eastman CU	TN	78.0	0.0	4.2	6.3	11.3	0.3	No	Yes
Bellco CU	CO	75.4	0.0	9.4	6.0	9.3	-0.2	No	Yes
Redwood CU	CA	65.7	0.0	7.6	7.9	18.8	0.0	No	Yes
Space Coast CU	FL	63.4	0.0	6.2	16.1	13.6	0.8	No	Yes
Idaho Central CU	ID	63.7	0.0	2.3	11.3	22.6	0.1	No	Yes
Michigan State University FCU	MI	73.2	0.0	6.2	5.6	14.9	0.2	No	Yes
Kinecta FCU	CA	74.8	0.0	11.0	3.6	10.5	0.1	No	Yes
Members 1st FCU	PA	62.5	0.0	4.9	15.7	16.9	-0.1	No	Yes
Landmark Credit Union	WI	69.1	0.0	5.7	11.5	12.8	0.8	No	Yes
Veridian CU	IA	71.6	0.0	2.6	9.9	14.9	1.0	No	Yes

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 19
Income items as a percent of total income

Credit Union Name	State	Percent of total income							CU gives interest refund	CU has positive other operating income
		Operating income items					Non-operating income			
		Total loan interest	Loan interest refund	Investment income	Fee income	Other operating income				
Visions FCU	NY	66.2	0.0	14.9	4.4	15.6	-1.0	No	Yes	
State Farm FCU	IL	28.9	0.0	58.1	1.0	1.2	10.8	No	Yes	
Tinker FCU	OK	60.5	0.0	10.3	24.4	2.9	1.8	No	Yes	
Wescom CU	CA	47.4	0.0	19.3	6.5	22.7	4.2	No	Yes	
SEFCU	NY	52.8	0.0	14.4	8.6	22.5	1.7	No	Yes	
SECU	MD	71.8	0.0	11.2	6.9	10.2	-0.2	No	Yes	
Mission FCU	CA	55.0	0.0	8.8	10.7	18.4	7.2	No	Yes	
Virginia CU Inc	VA	64.1	0.0	9.8	8.8	16.6	0.6	No	Yes	
Service Credit Union	NH	58.6	0.0	4.2	14.8	22.5	-0.1	No	Yes	
BCU	IL	60.0	0.0	8.1	10.9	20.9	0.1	No	Yes	
Citadel FCU	PA	73.2	0.0	4.6	8.2	13.6	0.4	No	Yes	
MIDFLORIDA CU	FL	53.6	0.0	7.6	16.7	19.8	2.2	No	Yes	
Chevron FCU	CA	114.2	0.0	15.4	3.6	5.3	-38.5	No	Yes	
Summit CU	WI	71.8	0.7	4.4	6.8	19.0	-1.3	Yes	Yes	
TDECU	TX	65.6	0.0	3.2	12.2	18.9	0.0	No	Yes	
Northwest FCU	VA	73.8	0.0	6.7	4.5	10.7	4.3	No	Yes	
NEFCU	NY	77.8	0.0	7.7	5.6	8.4	0.4	No	Yes	
Affinity FCU	NJ	78.6	0.0	3.7	4.5	13.2	0.1	No	Yes	
Teachers CU	IN	63.9	0.0	6.8	11.4	17.8	0.2	No	Yes	
Community First CU	WI	70.7	0.0	8.3	6.2	14.7	0.1	No	Yes	
Coastal Credit Union	NC	66.0	0.0	3.5	5.5	19.3	5.6	No	Yes	
Tower FCU	MD	75.2	0.0	8.0	7.8	9.0	0.0	No	Yes	
Travis Credit Union	CA	67.4	0.0	8.3	6.0	14.6	3.7	No	Yes	
General Electric CU	OH	77.1	0.0	8.4	6.9	3.5	4.1	No	Yes	
California CU	CA	65.2	0.0	8.0	9.8	13.7	3.3	No	Yes	
Educational ECU	CA	43.8	0.0	25.1	8.6	22.5	0.0	No	Yes	
Navy Army Community CU	TX	75.4	0.0	2.5	13.4	8.8	-0.1	No	Yes	
UW Credit Union	WI	61.0	0.0	7.1	6.1	24.5	1.3	No	Yes	
Spokane Teachers CU	WA	78.9	0.0	4.3	8.4	8.9	-0.5	No	Yes	
WSECU	WA	67.9	0.0	4.5	24.5	2.8	0.3	No	Yes	
Credit Human	TX	83.5	0.0	2.2	7.9	6.3	0.1	No	Yes	
Municipal CU	NY	53.3	0.0	2.8	28.7	15.2	0.0	No	Yes	
UNIFY Financial CU	CA	76.6	0.0	4.7	7.7	10.7	0.2	No	Yes	
SAFE Credit Union	CA	60.2	0.0	3.8	14.3	21.8	-0.1	No	Yes	
APCO ECU	AL	40.6	0.0	51.4	3.4	4.1	0.5	No	Yes	
Langley FCU	VA	60.6	0.3	12.9	12.1	13.9	0.8	Yes	Yes	
Keesler FCU	MS	61.6	0.0	9.9	12.6	15.8	0.1	No	Yes	
Apple FCU	VA	67.8	0.0	9.9	10.2	14.5	-2.4	No	Yes	
CommunityAmerica Credit Union	MO	44.3	0.0	6.4	8.8	31.6	8.9	No	Yes	
United FCU	MI	76.5	0.0	3.0	6.7	13.8	0.1	No	Yes	
GECU	TX	65.6	0.0	2.1	14.0	14.3	4.0	No	Yes	
Technology Credit Union	CA	79.2	0.0	10.1	2.9	7.6	0.2	No	Yes	
Premier America CU	CA	76.2	0.0	11.1	4.6	8.0	0.1	No	Yes	
NASA FCU	MD	69.5	0.0	15.3	6.5	8.6	0.1	No	Yes	
Stanford FCU	CA	73.0	0.0	17.5	0.9	8.5	0.0	No	Yes	
Genisys CU	MI	62.6	0.0	10.6	10.3	16.3	0.1	No	Yes	
Grow Financial FCU	FL	65.4	0.0	6.2	10.4	13.7	4.3	No	Yes	
First Community CU	MO	55.8	0.0	14.3	14.2	15.7	0.0	No	Yes	
Robins Financial Credit Union	GA	54.2	0.0	11.0	16.3	17.5	1.0	No	Yes	
Provident CU	CA	58.0	0.0	15.0	6.9	16.9	3.2	No	Yes	
Total		65.7	0.0	10.4	8.0	14.6	1.3			

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 20
Distribution of total income

Credit Union Name	State	Percent of total income					CU has positive net income
		Operating expenses	Provisions for loan loss	Dividends, interest on savings	Interest on borrowings	Net income	
Navy FCU	VA	41.4	20.2	11.5	4.8	22.2	Yes
State ECU	NC	47.1	7.8	31.5	0.0	13.6	Yes
Pentagon FCU	VA	39.7	13.1	25.9	5.9	15.4	Yes
BECU	WA	49.1	4.8	9.3	2.6	34.2	Yes
SchoolsFirst FCU	CA	47.3	7.4	18.9	1.0	25.5	Yes
Golden 1 Credit Union	CA	56.7	9.8	10.9	0.0	22.6	Yes
First Tech FCU	CA	48.4	10.6	15.5	8.4	17.1	Yes
Alliant CU	IL	31.5	11.8	36.8	10.0	10.0	Yes
America First FCU	UT	52.6	10.1	12.6	0.0	24.7	Yes
Suncoast CU	FL	44.7	12.0	16.8	1.3	25.1	Yes
Randolph-Brooks FCU	TX	59.6	7.1	10.4	2.3	20.6	Yes
Security Service FCU	TX	52.6	12.4	19.0	1.5	14.5	Yes
Mountain America Credit Union	UT	55.9	9.8	13.9	1.1	19.3	Yes
Digital Federal Credit Union	MA	47.3	22.2	14.9	2.3	13.3	Yes
Bethpage FCU	NY	44.3	4.3	28.5	1.8	21.2	Yes
Star One Credit Union	CA	27.1	0.7	51.7	5.3	15.3	Yes
VyStar Credit Union	FL	58.3	5.2	13.2	8.5	14.7	Yes
San Diego County CU	CA	56.6	1.6	13.1	0.0	28.6	Yes
Alaska USA FCU	AK	65.7	6.8	11.7	0.2	15.5	Yes
American Airlines FCU	TX	37.3	4.8	43.0	0.0	14.8	Yes
Teachers FCU	NY	49.4	1.2	32.4	0.0	17.0	Yes
Patelco CU	CA	49.5	4.4	22.6	1.1	22.5	Yes
ESL Federal Credit Union	NY	39.6	5.7	6.2	11.8	36.6	Yes
Lake Michigan CU	MI	48.0	1.1	13.7	2.4	34.9	Yes
CEFCU	IL	46.1	5.4	16.7	0.0	31.8	Yes
Logix FCU	CA	46.1	7.5	22.3	1.2	22.9	Yes
Delta Community CU	GA	60.8	8.0	9.3	0.0	21.9	Yes
OnPoint Community CU	OR	54.0	2.0	5.3	3.1	35.5	Yes
Ent CU	CO	55.2	2.8	13.5	0.8	27.7	Yes
United Nations FCU	NY	56.7	4.5	16.9	0.0	21.8	Yes
GreenState CU	IA	30.8	8.0	28.2	5.8	27.1	Yes
PSECU	PA	57.5	9.3	9.4	0.0	23.7	Yes
Police and Fire FCU	PA	39.1	4.0	29.5	0.0	27.4	Yes
Wings Financial CU	MN	44.8	2.9	16.7	2.5	33.1	Yes
Hudson Valley FCU	NY	53.1	25.3	19.2	0.2	2.3	Yes
Redstone FCU	AL	58.2	6.5	15.5	0.0	19.7	Yes
Bank-Fund Staff FCU	DC	43.9	1.4	23.7	0.0	31.0	Yes
DFCU Financial CU	MI	42.9	1.0	7.4	0.0	48.7	Yes
Wright-Patt CU Inc	OH	46.6	6.9	15.4	1.0	30.0	Yes
Desert Financial CU	AZ	61.0	0.2	12.2	0.0	26.6	Yes
Eastman CU	TN	44.6	3.4	19.4	0.0	32.6	Yes
Belleco CU	CO	46.6	12.4	17.1	5.7	18.3	Yes
Redwood CU	CA	48.7	5.5	8.4	0.0	37.4	Yes
Space Coast CU	FL	54.0	5.7	11.1	0.0	29.2	Yes
Idaho Central CU	ID	51.1	9.2	14.6	2.8	22.4	Yes
Michigan State University FCU	MI	57.1	6.2	16.2	2.7	17.8	Yes
Kinecta FCU	CA	60.1	6.4	18.3	1.3	13.9	Yes
Members 1st FCU	PA	55.4	7.6	11.4	1.9	23.7	Yes
Landmark Credit Union	WI	46.0	7.3	18.0	1.8	26.8	Yes
Veridian CU	IA	48.3	6.3	20.8	2.5	22.2	Yes

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 20
Distribution of total income

Credit Union Name	State	Percent of total income					CU has positive net income
		Operating expenses	Provisions for loan loss	Dividends, interest on savings	Interest on borrowings	Net income	
Visions FCU	NY	55.8	4.2	19.3	5.2	15.5	Yes
State Farm FCU	IL	13.6	5.3	59.5	0.0	21.6	Yes
Tinker FCU	OK	50.3	8.2	17.5	0.0	24.0	Yes
Wescom CU	CA	66.1	1.2	8.6	8.6	15.5	Yes
SEFCU	NY	72.7	7.6	11.7	0.0	8.0	Yes
SECU	MD	57.2	12.1	15.1	8.6	7.0	Yes
Mission FCU	CA	54.9	3.8	7.7	0.2	33.5	Yes
Virginia CU Inc	VA	55.7	12.6	12.0	4.4	15.4	Yes
Service Credit Union	NH	58.4	4.6	17.1	2.2	17.8	Yes
BCU	IL	55.8	7.7	13.9	7.7	14.9	Yes
Citadel FCU	PA	51.1	7.0	22.6	1.7	17.6	Yes
MIDFLORIDA CU	FL	55.3	5.7	10.4	1.6	27.1	Yes
Chevron FCU	CA	59.0	2.8	50.4	0.0	-12.2	No
Summit CU	WI	56.2	4.3	10.0	7.4	22.1	Yes
TDECU	TX	62.9	14.7	8.9	3.3	10.2	Yes
Northwest FCU	VA	59.5	9.0	16.6	2.6	12.2	Yes
NEFCU	NY	43.8	8.6	28.1	0.0	19.5	Yes
Affinity FCU	NJ	62.3	4.0	15.6	7.1	11.0	Yes
Teachers CU	IN	61.1	5.3	17.8	0.9	14.9	Yes
Community First CU	WI	47.2	1.3	25.6	0.2	25.8	Yes
Coastal Credit Union	NC	56.3	8.7	14.0	1.0	20.0	Yes
Tower FCU	MD	52.2	8.0	13.3	0.0	26.6	Yes
Travis Credit Union	CA	60.5	13.2	10.3	0.0	16.0	Yes
General Electric CU	OH	36.6	7.4	44.9	0.0	11.1	Yes
California CU	CA	71.9	3.8	5.3	1.1	17.9	Yes
Educational ECU	CA	62.4	2.2	9.0	0.0	26.4	Yes
Navy Army Community CU	TX	43.6	13.7	24.7	1.6	16.5	Yes
UW Credit Union	WI	59.8	4.6	8.4	0.1	27.1	Yes
Spokane Teachers CU	WA	57.9	5.2	13.2	3.5	20.2	Yes
WSECU	WA	67.9	8.5	7.0	0.5	16.1	Yes
Credit Human	TX	67.4	7.3	16.2	5.4	3.7	Yes
Municipal CU	NY	210.8	14.2	2.7	0.0	-127.7	No
UNIFY Financial CU	CA	63.7	14.8	8.2	5.9	7.4	Yes
SAFE Credit Union	CA	63.9	4.2	9.2	1.4	21.2	Yes
APCO ECU	AL	18.4	1.4	47.8	0.0	32.5	Yes
Langley FCU	VA	52.7	7.9	15.2	4.1	20.1	Yes
Keesler FCU	MS	55.5	8.6	14.5	0.1	21.3	Yes
Apple FCU	VA	56.0	5.1	15.2	3.8	20.0	Yes
CommunityAmerica Credit Union	MO	68.5	5.7	9.5	1.4	15.0	Yes
United FCU	MI	53.3	9.9	14.6	4.9	17.3	Yes
GECU	TX	57.6	11.5	10.5	1.8	18.7	Yes
Technology Credit Union	CA	46.8	8.7	18.8	0.9	24.8	Yes
Premier America CU	CA	47.7	2.1	29.6	0.0	20.6	Yes
NASA FCU	MD	38.4	15.3	19.2	1.8	25.2	Yes
Stanford FCU	CA	42.5	3.4	17.4	7.3	29.4	Yes
Genisys CU	MI	42.6	7.8	12.9	0.3	36.4	Yes
Grow Financial FCU	FL	59.4	12.8	15.1	0.6	12.0	Yes
First Community CU	MO	59.3	7.1	21.7	1.8	10.2	Yes
Robins Financial Credit Union	GA	51.9	5.1	11.8	0.0	31.3	Yes
Provident CU	CA	65.4	1.2	19.2	0.0	14.3	Yes
Total		49.8	10.4	16.6	2.9	20.4	

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 21a
Distribution of operating expenses - part I
(Items as a percent of total operating expenses)

Credit Union Name	State	Compensation, fringes	Travel, conference	Office occupancy	Office operations	Educational, promotional
Navy FCU	VA	50.1	0.3	4.0	14.9	5.2
State ECU	NC	62.7	0.5	8.7	23.4	0.0
Pentagon FCU	VA	48.3	1.1	5.5	19.5	6.0
BECU	WA	49.7	0.6	4.4	15.4	4.2
SchoolsFirst FCU	CA	59.7	0.8	5.3	22.4	2.8
Golden 1 Credit Union	CA	47.8	0.9	7.2	29.1	5.5
First Tech FCU	CA	54.6	1.4	5.1	10.3	4.5
Alliant CU	IL	50.3	1.7	1.9	20.8	2.0
America First FCU	UT	50.2	0.9	7.0	21.0	3.9
Suncoast CU	FL	50.7	0.6	8.1	13.4	2.9
Randolph-Brooks FCU	TX	47.1	0.5	6.9	35.3	3.6
Security Service FCU	TX	46.4	0.5	6.9	16.4	2.1
Mountain America Credit Union	UT	54.4	0.9	6.1	12.0	4.5
Digital Federal Credit Union	MA	45.7	0.5	5.8	15.6	4.9
Bethpage FCU	NY	39.0	0.8	6.5	16.8	5.9
Star One Credit Union	CA	60.4	0.7	4.3	11.0	2.7
VyStar Credit Union	FL	48.1	0.7	9.2	30.6	2.6
San Diego County CU	CA	43.2	0.8	9.5	12.9	9.6
Alaska USA FCU	AK	59.0	0.3	8.8	19.7	1.2
American Airlines FCU	TX	49.9	0.9	7.3	25.2	7.3
Teachers FCU	NY	47.8	0.2	9.3	11.3	3.4
Patelco CU	CA	54.3	0.8	8.5	17.1	4.6
ESL Federal Credit Union	NY	52.8	0.9	4.6	30.2	4.6
Lake Michigan CU	MI	55.0	0.4	5.6	18.6	2.8
CEFCU	IL	52.0	0.6	7.0	11.2	7.2
Logix FCU	CA	60.1	0.6	5.2	14.9	2.5
Delta Community CU	GA	49.1	0.9	7.3	15.6	3.0
OnPoint Community CU	OR	48.9	0.6	7.1	8.7	6.6
Ent CU	CO	54.6	1.0	4.2	17.7	15.1
United Nations FCU	NY	58.9	2.0	5.3	15.9	0.7
GreenState CU	IA	47.7	1.3	6.6	13.7	8.6
PSECU	PA	41.0	0.6	3.5	13.0	7.3
Police and Fire FCU	PA	56.2	0.3	5.5	23.9	2.5
Wings Financial CU	MN	51.8	1.1	7.7	19.8	4.6
Hudson Valley FCU	NY	48.1	0.6	5.3	21.0	2.3
Redstone FCU	AL	47.8	0.4	5.5	22.6	2.8
Bank-Fund Staff FCU	DC	47.9	0.5	10.2	19.2	0.8
DFCU Financial CU	MI	59.3	0.4	7.4	21.8	2.6
Wright-Patt CU Inc	OH	49.7	0.3	5.2	24.1	2.3
Desert Financial CU	AZ	60.7	0.7	6.8	21.2	5.0
Eastman CU	TN	56.9	0.6	5.1	28.3	2.6
Bellco CU	CO	31.2	0.2	5.6	10.1	6.7
Redwood CU	CA	52.5	1.2	6.2	7.7	6.1
Space Coast CU	FL	48.3	0.6	10.3	17.9	3.5
Idaho Central CU	ID	61.0	4.3	4.5	14.5	10.1
Michigan State University FCU	MI	53.9	0.7	8.2	15.9	7.3
Kinecta FCU	CA	58.1	1.0	7.6	13.4	2.9
Members 1st FCU	PA	56.1	0.4	4.4	22.9	2.4
Landmark Credit Union	WI	53.5	0.7	6.0	11.0	3.2
Veridian CU	IA	59.2	0.8	6.7	20.9	4.2

Top 100 Credit Unions -- Mid-year 2019 operating ratios

*Table 21a
Distribution of operating expenses - part I
(Items as a percent of total operating expenses)*

Credit Union Name	State	Compensation, fringes	Travel, conference	Office occupancy	Office operations	Educational, promotional
Visions FCU	NY	51.1	0.7	8.8	21.3	4.3
State Farm FCU	IL	63.2	0.4	10.8	10.4	0.4
Tinker FCU	OK	50.8	1.2	4.9	24.6	3.7
Wescom CU	CA	57.5	0.8	7.9	17.3	5.7
SEFCU	NY	53.3	1.0	5.6	11.4	2.4
SECU	MD	34.4	0.5	5.8	11.1	3.1
Mission FCU	CA	52.4	0.7	10.9	18.1	5.1
Virginia CU Inc	VA	54.4	0.6	3.4	25.0	5.2
Service Credit Union	NH	50.4	0.7	5.9	20.2	3.0
BCU	IL	42.7	1.4	4.7	21.1	2.0
Citadel FCU	PA	49.9	0.9	7.3	14.0	5.7
MIDFLORIDA CU	FL	57.9	1.2	8.0	11.7	7.2
Chevron FCU	CA	58.6	1.3	4.8	29.1	2.2
Summit CU	WI	51.5	0.9	6.1	23.0	5.5
TDECU	TX	45.3	1.5	5.7	12.7	4.0
Northwest FCU	VA	58.5	0.8	5.1	10.8	2.5
NEFCU	NY	50.0	0.3	9.3	8.5	5.1
Affinity FCU	NJ	49.4	0.7	6.6	10.8	5.0
Teachers CU	IN	54.4	1.0	7.3	20.2	2.8
Community First CU	WI	54.2	0.9	6.5	22.2	6.5
Coastal Credit Union	NC	52.2	1.3	4.0	22.9	4.9
Tower FCU	MD	63.4	0.7	5.0	12.5	1.0
Travis Credit Union	CA	58.7	1.0	5.0	22.9	2.8
General Electric CU	OH	54.9	0.7	4.2	15.6	3.2
California CU	CA	54.6	0.8	11.3	18.3	4.3
Educational ECU	CA	41.8	0.7	5.3	19.1	7.7
Navy Army Community CU	TX	50.4	1.2	6.2	30.4	3.1
UW Credit Union	WI	49.7	0.6	6.7	11.6	6.3
Spokane Teachers CU	WA	61.2	1.9	6.5	21.2	4.8
WSECU	WA	52.5	1.2	7.7	21.3	2.6
Credit Human	TX	59.4	1.8	4.5	12.4	5.2
Municipal CU	NY	74.2	0.0	3.0	13.6	0.8
UNIFY Financial CU	CA	56.9	2.5	6.9	19.3	4.8
SAFE Credit Union	CA	61.6	0.9	5.1	6.8	3.3
APCO ECU	AL	60.5	0.7	4.7	10.0	0.7
Langley FCU	VA	46.4	0.5	7.4	8.9	4.4
Keesler FCU	MS	48.8	0.8	6.0	27.3	4.3
Apple FCU	VA	53.8	1.0	8.8	19.5	5.3
CommunityAmerica Credit Union	MO	51.2	1.1	6.3	20.5	5.9
United FCU	MI	57.2	0.6	7.5	23.3	3.2
GECU	TX	41.2	0.9	6.7	39.4	4.6
Technology Credit Union	CA	54.3	0.8	7.3	20.8	2.4
Premier America CU	CA	57.8	0.9	7.5	18.3	2.5
NASA FCU	MD	54.5	0.6	2.9	9.4	5.4
Stanford FCU	CA	58.7	1.1	3.6	21.5	5.4
Genisys CU	MI	55.8	0.2	6.7	18.5	4.7
Grow Financial FCU	FL	55.0	0.9	7.4	20.0	3.2
First Community CU	MO	48.2	0.3	8.9	19.4	4.2
Robins Financial Credit Union	GA	41.4	0.5	4.7	15.9	5.2
Provident CU	CA	51.6	0.7	9.1	15.5	5.0
Total		52.4	0.7	6.0	18.0	4.2

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 21b

Distribution of operating expenses - part II

(Items as a percent of total operating expenses)

Credit Union Name	State	Loan servicing	Professional & outside services	Member insurance	Operating fees	Other expenses
Navy FCU	VA	5.3	7.1	0.0	0.1	13.0
State ECU	NC	0.5	1.6	0.0	0.1	2.5
Pentagon FCU	VA	8.4	4.9	0.0	0.2	6.0
BECU	WA	8.5	12.4	0.0	0.2	4.6
SchoolsFirst FCU	CA	4.2	2.0	0.0	0.3	2.6
Golden 1 Credit Union	CA	1.5	5.1	0.0	0.2	2.6
First Tech FCU	CA	5.8	15.6	0.0	0.3	2.5
Alliant CU	IL	9.6	9.6	0.0	0.1	4.2
America First FCU	UT	9.5	2.4	0.0	0.2	4.9
Suncoast CU	FL	5.7	15.1	0.0	0.3	3.1
Randolph-Brooks FCU	TX	6.1	0.4	0.0	0.2	0.0
Security Service FCU	TX	8.8	6.5	0.0	0.3	12.1
Mountain America Credit Union	UT	12.5	6.1	0.0	0.2	3.3
Digital Federal Credit Union	MA	5.0	11.3	0.0	0.4	10.8
Bethpage FCU	NY	6.5	17.1	0.0	0.4	6.9
Star One Credit Union	CA	9.5	7.2	0.0	0.8	3.4
VyStar Credit Union	FL	1.4	5.6	0.0	0.3	1.6
San Diego County CU	CA	6.9	12.8	0.0	0.3	4.0
Alaska USA FCU	AK	5.3	3.1	0.0	0.3	2.3
American Airlines FCU	TX	3.7	3.9	0.0	0.6	1.3
Teachers FCU	NY	19.3	7.1	0.0	0.5	1.0
Patelco CU	CA	8.6	2.4	0.0	0.3	3.3
ESL Federal Credit Union	NY	2.0	1.8	0.0	0.5	2.6
Lake Michigan CU	MI	13.5	1.8	0.0	0.3	2.0
CEFCU	IL	5.5	2.4	0.0	0.1	14.0
Logix FCU	CA	5.8	8.8	0.0	0.5	1.5
Delta Community CU	GA	8.9	5.2	0.0	0.2	9.8
OnPoint Community CU	OR	3.7	19.6	0.0	0.3	4.4
Ent CU	CO	3.2	3.3	-0.8	0.2	1.4
United Nations FCU	NY	2.2	13.8	0.6	0.5	0.3
GreenState CU	IA	10.5	7.3	0.0	0.3	4.0
PSECU	PA	16.7	12.3	0.0	0.2	5.4
Police and Fire FCU	PA	7.5	1.0	0.0	0.6	2.4
Wings Financial CU	MN	7.5	6.3	0.0	0.2	1.0
Hudson Valley FCU	NY	19.0	2.6	-0.6	0.5	1.2
Redstone FCU	AL	12.7	3.6	0.0	0.4	4.3
Bank-Fund Staff FCU	DC	14.6	2.9	0.0	0.9	3.0
DFCU Financial CU	MI	3.3	3.8	0.0	0.6	0.9
Wright-Patt CU Inc	OH	11.5	2.8	0.0	0.3	3.8
Desert Financial CU	AZ	0.9	4.1	0.0	0.4	0.3
Eastman CU	TN	2.0	1.6	0.0	0.6	2.3
Bellco CU	CO	10.9	34.1	-0.7	0.2	1.7
Redwood CU	CA	13.4	8.4	0.0	0.3	4.2
Space Coast CU	FL	10.4	5.7	0.0	0.3	3.1
Idaho Central CU	ID	4.7	0.5	0.0	0.4	0.0
Michigan State University FCU	MI	12.5	0.7	0.0	0.5	0.4
Kinecta FCU	CA	3.9	9.8	0.0	0.5	2.8
Members 1st FCU	PA	9.1	3.2	0.0	0.4	0.9
Landmark Credit Union	WI	8.1	12.1	0.0	0.3	5.2
Veridian CU	IA	6.7	0.9	0.0	0.2	0.3

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 21b

Distribution of operating expenses - part II

(Items as a percent of total operating expenses)

Credit Union Name	State	Loan servicing	Professional & outside services	Member insurance	Operating fees	Other expenses
Visions FCU	NY	5.8	1.6	0.0	0.6	5.9
State Farm FCU	IL	5.2	2.0	0.0	3.8	3.9
Tinker FCU	OK	7.9	3.4	0.0	0.5	2.9
Wescom CU	CA	7.7	0.2	0.0	0.2	2.7
SEFCU	NY	12.0	10.8	0.0	0.4	3.2
SECU	MD	9.7	32.0	0.8	0.3	2.4
Mission FCU	CA	5.6	3.1	0.0	0.5	3.5
Virginia CU Inc	VA	8.5	1.0	0.0	0.5	1.5
Service Credit Union	NH	2.1	14.8	0.0	0.1	2.6
BCU	IL	20.3	3.4	0.0	0.1	4.4
Citadel FCU	PA	7.9	13.0	0.0	0.6	0.8
MIDFLORIDA CU	FL	6.1	7.1	0.0	0.3	0.4
Chevron FCU	CA	0.9	2.5	-1.1	1.0	0.8
Summit CU	WI	8.7	2.3	0.0	0.3	1.8
TDECU	TX	6.3	23.2	0.0	0.1	1.2
Northwest FCU	VA	9.0	4.3	0.0	0.5	8.5
NEFCU	NY	14.9	9.9	0.0	0.8	1.3
Affinity FCU	NJ	1.4	21.2	0.0	0.6	4.4
Teachers CU	IN	7.9	3.8	0.0	0.2	2.4
Community First CU	WI	6.8	1.0	0.0	0.4	1.5
Coastal Credit Union	NC	8.6	4.4	0.0	0.5	1.2
Tower FCU	MD	4.0	8.0	3.4	0.7	1.3
Travis Credit Union	CA	7.6	0.8	0.0	0.3	0.9
General Electric CU	OH	9.7	8.4	0.0	0.9	2.6
California CU	CA	4.4	2.4	0.0	0.3	3.7
Educational ECU	CA	17.5	4.9	0.0	0.0	2.9
Navy Army Community CU	TX	1.7	6.0	0.0	0.2	0.8
UW Credit Union	WI	15.1	7.8	0.0	0.2	1.9
Spokane Teachers CU	WA	2.6	3.0	0.0	0.3	-1.5
WSECU	WA	4.0	6.9	0.0	0.2	3.6
Credit Human	TX	5.7	9.3	0.0	0.5	1.2
Municipal CU	NY	0.9	7.0	0.0	0.0	0.4
UNIFY Financial CU	CA	3.8	2.8	0.0	0.5	2.5
SAFE Credit Union	CA	4.6	15.9	0.0	0.3	1.6
APCO ECU	AL	5.0	12.8	0.0	2.0	3.7
Langley FCU	VA	8.5	17.1	0.2	0.6	5.8
Keesler FCU	MS	7.8	2.0	0.0	0.6	2.4
Apple FCU	VA	7.7	3.0	0.0	0.6	0.2
CommunityAmerica Credit Union	MO	3.2	7.4	0.0	0.3	4.2
United FCU	MI	4.4	2.3	0.0	0.5	1.0
GECU	TX	3.5	1.0	0.0	0.1	2.5
Technology Credit Union	CA	5.7	7.6	0.0	0.4	0.7
Premier America CU	CA	6.2	2.8	0.0	0.4	3.6
NASA FCU	MD	8.9	14.7	0.0	0.8	2.8
Stanford FCU	CA	1.9	5.2	0.0	1.0	1.5
Genisys CU	MI	10.4	0.5	0.0	0.6	2.4
Grow Financial FCU	FL	7.0	4.2	0.0	0.5	1.8
First Community CU	MO	4.4	1.3	0.0	0.4	13.0
Robins Financial Credit Union	GA	9.0	2.6	0.0	0.3	20.5
Provident CU	CA	8.7	5.3	0.0	0.3	3.8
Total		6.6	6.7	0.0	0.3	5.1

Top 100 Credit Unions -- Mid-year 2019 operating ratios

*Table 22
Average rates charged on loans
(During the last week of June 2019)*

Credit Union Name	State	Credit cards	Other unsecured	Auto		Leases	First mortgage
				New	Used		
Navy FCU	VA	18.0	18.0	4.0	5.3		3.9
State ECU	NC	10.0	10.8	4.8	5.5		4.9
Pentagon FCU	VA	12.0	6.5	3.5	4.0		3.4
BECU	WA	9.2	8.9	4.0	4.5		3.6
SchoolsFirst FCU	CA	12.8	8.0	2.3	3.1		4.0
Golden 1 Credit Union	CA	10.0	11.0	4.8	4.2		4.4
First Tech FCU	CA	11.2	10.3	3.8	3.9		3.9
Alliant CU	IL	7.0	19.5	4.0	4.0	4.8	4.8
America First FCU	UT	12.5	15.2	4.2	4.2		4.9
Suncoast CU	FL	11.9	10.3	4.3	4.3		3.8
Randolph-Brooks FCU	TX	12.2	11.5	3.7	3.7		6.3
Security Service FCU	TX	9.7	9.9	5.0	5.2		6.8
Mountain America Credit Union	UT	10.2	9.7	4.5	4.5		3.5
Digital Federal Credit Union	MA	11.8	9.0	4.0	4.0		3.9
Bethpage FCU	NY	10.1	13.3	3.2	3.6	3.7	3.6
Star One Credit Union	CA	7.8	9.8	3.5	3.5		3.6
VyStar Credit Union	FL	10.9	14.9	4.5	5.7		3.8
San Diego County CU	CA	10.0	15.5	3.7	4.0	2.0	3.3
Alaska USA FCU	AK	10.5	13.5	4.3	4.3		4.5
American Airlines FCU	TX	10.0	17.8	2.9	2.9		4.0
Teachers FCU	NY	9.4	10.5	3.1	3.6	3.0	3.6
Patelco CU	CA	10.9	8.9	4.3	4.5		3.7
ESL Federal Credit Union	NY		16.5	3.4	5.9		4.0
Lake Michigan CU	MI	11.8	9.3	4.7	4.7		4.0
CEFCU	IL	11.8	9.2	3.5	3.5		3.9
Logix FCU	CA	10.5	16.0	3.2	1.7		3.8
Delta Community CU	GA	12.0	8.8	2.6	2.6		4.0
OnPoint Community CU	OR	4.0	12.0	4.6	3.6		4.3
Ent CU	CO		7.7	4.6	5.0		3.8
United Nations FCU	NY	13.2	9.7	4.5	4.5		3.0
GreenState CU	IA	9.2	12.1	4.9	6.0		4.4
PSECU	PA	9.9	10.9	4.0	4.0		3.3
Police and Fire FCU	PA	11.4	10.4	3.5	3.7		3.6
Wings Financial CU	MN	8.9	10.9	3.5	3.5		3.3
Hudson Valley FCU	NY	13.4	9.6	2.7	5.9	3.5	4.2
Redstone FCU	AL	10.3	11.2	4.6	4.7		3.1
Bank-Fund Staff FCU	DC	15.2	7.7	3.2	3.5		3.8
DFCU Financial CU	MI	11.7	16.0	3.7	4.0		3.9
Wright-Patt CU Inc	OH	8.5	9.0	4.3	5.5		3.8
Desert Financial CU	AZ		14.3	4.6	4.6		4.4
Eastman CU	TN	9.9	8.0	3.8	4.0		4.0
Bellco CU	CO	11.8	12.9	3.7	3.7	4.8	4.3
Redwood CU	CA	11.7	11.5	4.1	3.6		3.9
Space Coast CU	FL	11.0	12.5	4.0	4.0		4.3
Idaho Central CU	ID	10.7	12.7	4.4	5.4		3.9
Michigan State University FCU	MI	9.9	9.0	3.7	3.5	3.4	4.1
Kinecta FCU	CA	14.2	12.6	4.0	4.4		4.0
Members 1st FCU	PA	14.3	9.9	3.8	4.7	4.0	2.0
Landmark Credit Union	WI	12.2	8.9	4.6	4.5	4.6	3.8
Veridian CU	IA	17.4	19.0	5.7	5.8		5.1

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 22
Average rates charged on loans
(During the last week of June 2019)

Credit Union Name	State	Credit cards	Other unsecured	Auto		Leases	First mortgage
				New	Used		
Visions FCU	NY	9.0	7.7	2.8	3.3	4.1	4.1
State Farm FCU	IL		8.0	2.5	2.5		
Tinker FCU	OK	12.0	11.3	5.1	5.5		3.5
Wescom CU	CA	10.9	11.9	3.0	3.4		3.7
SEFCU	NY	10.5	11.0	2.7	2.9		3.5
SECU	MD	13.2	13.7	3.5	3.7		3.6
Mission FCU	CA	9.9	13.4	3.7	3.7	3.9	3.9
Virginia CU Inc	VA	12.0	10.0	5.7	6.2		4.3
Service Credit Union	NH	12.4	9.2	5.3	4.1		4.4
BCU	IL	12.8	10.0	2.0	3.0		4.3
Citadel FCU	PA	9.5	10.0	3.6	3.7		4.7
MIDFLORIDA CU	FL	11.0	12.5	3.4	3.9		4.0
Chevron FCU	CA		9.9	3.3	3.9		3.9
Summit CU	WI	9.9	11.3	4.5	5.0		4.9
TDECU	TX	11.5	3.7	3.2	3.2		5.0
Northwest FCU	VA	9.5	12.2	4.0	4.8		3.8
NEFCU	NY	11.0	12.2	3.1	3.3	3.5	3.6
Affinity FCU	NJ	10.9	9.8	2.5	2.9	3.8	3.5
Teachers CU	IN	11.5	9.5	3.9	4.8		3.8
Community First CU	WI	8.6	9.7	5.0	3.7		4.0
Coastal Credit Union	NC	13.5	75.0	3.4	4.3		3.6
Tower FCU	MD	10.5	8.7	3.2	3.5		3.8
Travis Credit Union	CA	9.5	17.9	4.0	4.2		4.4
General Electric CU	OH	10.4	10.7	4.6	4.9		3.7
California CU	CA	14.8	8.0	2.0	2.0		3.4
Educational ECU	CA	11.4	9.9	2.7	6.8		3.7
Navy Army Community CU	TX	9.0	16.3	5.0	5.0		4.6
UW Credit Union	WI	10.8	9.9	3.3	3.9		3.8
Spokane Teachers CU	WA	9.7	12.9	5.3	6.5		4.4
WSECU	WA	15.0	8.8	4.6	4.7		4.0
Credit Human	TX	8.9	12.0	4.8	4.8		4.3
Municipal CU	NY	14.4	9.8	3.4	4.2		4.4
UNIFY Financial CU	CA	10.0	10.5	4.0	3.7		3.6
SAFE Credit Union	CA	11.8	8.7	4.1	4.6		4.0
APCO ECU	AL	10.9	10.9	2.9	3.5		4.0
Langley FCU	VA	13.3	15.0	7.0	8.0		4.1
Keesler FCU	MS	9.4	8.8	3.2	4.2		4.2
Apple FCU	VA	10.2	9.7	3.9	4.4		3.5
CommunityAmerica Credit Union	MO	11.7	12.5	4.3	4.6		4.0
United FCU	MI	12.2	14.6	5.4	6.4		4.6
GECU	TX	11.2	13.9	5.0	5.8		4.0
Technology Credit Union	CA	12.2	12.5	3.5	4.0		3.6
Premier America CU	CA	19.6	13.2	4.0	4.4		4.0
NASA FCU	MD	12.2	10.5	3.8	3.8		3.6
Stanford FCU	CA	18.0	9.2	3.2	3.2		4.0
Genisys CU	MI	9.9	6.7	2.0	2.2		5.2
Grow Financial FCU	FL	13.5	11.5	3.7	3.7		3.9
First Community CU	MO	9.9	10.0	4.4	5.0		4.5
Robins Financial Credit Union	GA	12.4	13.0	3.8	4.6		4.1
Provident CU	CA	13.2	10.0	3.4	3.4		3.5
Total		12.1	12.5	3.9	4.4	3.7	4.0

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 23
Average rates paid on savings
(During the last week of June 2019)

Credit Union Name	State	Regular shares	Share drafts	IRAs	Money market shares	Certificates 1 yr maturity
Navy FCU	VA	0.3		3.7	1.0	3.0
State ECU	NC	0.8	0.3	2.5	1.8	2.8
Pentagon FCU	VA	2.0	0.5	2.3	0.2	2.1
BECU	WA	0.1	0.1	0.1	1.3	3.1
SchoolsFirst FCU	CA	0.1		0.6	0.8	2.1
Golden 1 Credit Union	CA	0.2	0.1	2.0	0.6	1.1
First Tech FCU	CA	0.1	2.0	0.8	0.8	1.2
Alliant CU	IL	2.1	0.7	2.1		2.6
America First FCU	UT	0.1	0.1	2.7	1.0	2.7
Suncoast CU	FL	0.2	0.1	3.4	0.9	3.0
Randolph-Brooks FCU	TX	0.3	0.1	0.4	1.3	2.4
Security Service FCU	TX	0.1	0.1	1.5	0.3	2.3
Mountain America Credit Union	UT	0.1		2.7	1.0	2.7
Digital Federal Credit Union	MA	0.3		1.8	1.9	1.8
Bethpage FCU	NY	0.2	0.1	2.1	2.0	2.0
Star One Credit Union	CA	2.0	0.3	2.0		2.2
VyStar Credit Union	FL	0.2	0.1	2.2	1.3	1.5
San Diego County CU	CA	0.1		2.0	0.4	2.5
Alaska USA FCU	AK	0.2	0.0	0.2	0.3	2.2
American Airlines FCU	TX	2.0	0.1	2.0		2.6
Teachers FCU	NY	0.1	0.1	2.2	0.5	2.2
Patelco CU	CA	0.1	0.1	2.5	0.8	2.3
ESL Federal Credit Union	NY	1.3		2.5	0.3	2.5
Lake Michigan CU	MI	0.3	3.0	0.8	0.5	2.7
CEFCU	IL	0.4		2.3	0.9	1.2
Logix FCU	CA	0.3		0.5	2.0	2.2
Delta Community CU	GA	0.4	0.0	1.0	1.0	1.8
OnPoint Community CU	OR	0.1	0.1	1.0	0.2	1.0
Ent CU	CO	0.1		2.1	1.1	2.1
United Nations FCU	NY	0.5	0.1	0.5	1.2	1.3
GreenState CU	IA	0.1	0.8	2.4	1.4	2.6
PSECU	PA	0.2	0.1	2.0	0.2	2.0
Police and Fire FCU	PA	0.1	1.0	1.7	1.6	1.8
Wings Financial CU	MN	0.2	0.1	2.8	1.3	2.8
Hudson Valley FCU	NY	0.1	0.1	2.4	0.3	2.6
Redstone FCU	AL	1.0		1.0	1.3	2.5
Bank-Fund Staff FCU	DC	0.8	0.2	1.2	1.1	1.7
DFCU Financial CU	MI	0.1	0.1	1.8	0.6	1.5
Wright-Patt CU Inc	OH	0.2		2.1	1.5	2.1
Desert Financial CU	AZ	0.1		0.8	0.9	0.8
Eastman CU	TN	0.3	0.1	2.0	0.6	2.7
Belco CU	CO	0.1	0.0	2.9	0.4	2.7
Redwood CU	CA	0.1	0.1	0.5	0.9	3.0
Space Coast CU	FL	0.3		1.3	0.8	2.3
Idaho Central CU	ID	0.1	0.1	2.2	0.4	2.4
Michigan State University FCU	MI	0.1		2.1	1.0	2.1
Kinecta FCU	CA	0.1	0.2	1.5	1.2	2.3
Members 1st FCU	PA	0.2	0.1	3.0	0.8	3.0
Landmark Credit Union	WI	0.2	0.1	3.0	1.7	2.6
Veridian CU	IA	0.2	0.1	3.0	0.3	2.4

Top 100 Credit Unions -- Mid-year 2019 operating ratios

*Table 23
Average rates paid on savings
(During the last week of June 2019)*

Credit Union Name	State	Regular shares	Share drafts	IRAs	Money market shares	Certificates 1 yr maturity
Visions FCU	NY	0.6	0.3	1.2	0.9	1.2
State Farm FCU	IL	2.0		2.0		
Tinker FCU	OK	0.7	0.4	1.6	1.4	1.6
Wescom CU	CA	0.1	0.0	1.3	0.4	1.4
SEFCU	NY	0.3		1.8	0.9	1.8
SECU	MD	0.1	0.1	0.1	0.5	2.1
Mission FCU	CA	0.1	0.1	1.7	0.2	1.8
Virginia CU Inc	VA	0.3		1.6	0.8	1.5
Service Credit Union	NH	0.3	0.1	0.6	1.2	2.7
BCU	IL	0.1		1.3	1.8	2.5
Citadel FCU	PA	0.1		0.4	0.6	2.9
MIDFLORIDA CU	FL	0.1		1.8	0.1	1.8
Chevron FCU	CA	0.5	0.2	2.4	1.9	2.4
Summit CU	WI	0.1		0.8	0.2	0.5
TDECU	TX	0.1	0.0	1.4	0.0	1.4
Northwest FCU	VA	0.1	0.1	0.6	0.5	2.0
NEFCU	NY	0.3	0.6	2.4	1.9	2.4
Affinity FCU	NJ	0.5		2.1	0.6	0.8
Teachers CU	IN	0.1		0.3	0.3	2.5
Community First CU	WI	0.3	0.2	2.0	0.8	2.0
Coastal Credit Union	NC	0.1	3.0	2.0	2.0	2.2
Tower FCU	MD	0.8	0.1	2.2	0.9	2.7
Travis Credit Union	CA	0.2		0.1	0.9	1.2
General Electric CU	OH	0.1	1.3	2.7	1.4	2.7
California CU	CA	0.1	0.1	0.1	0.3	2.5
Educational ECU	CA	0.3	0.1	1.6		1.4
Navy Army Community CU	TX	0.9	1.7	2.5	0.8	2.6
UW Credit Union	WI	0.0	0.0	0.1	1.2	2.4
Spokane Teachers CU	WA	0.5	0.0	1.4	0.5	2.2
WSECU	WA	0.3		0.3	0.8	2.5
Credit Human	TX	0.3	0.1	2.5	0.5	2.2
Municipal CU	NY	0.2		0.4	0.3	0.4
UNIFY Financial CU	CA	0.1		0.2	0.1	2.5
SAFE Credit Union	CA	0.1	0.1	1.2	0.6	1.8
APCO ECU	AL	1.5	0.7	2.0		2.4
Langley FCU	VA	0.1	0.1	1.7	1.1	2.2
Keesler FCU	MS	0.3	0.2	0.8	0.4	1.1
Apple FCU	VA	0.1	0.2	1.8	0.9	1.8
CommunityAmerica Credit Union	MO	0.2		1.3	0.4	1.7
United FCU	MI	0.1	0.6	2.2	1.2	2.4
GECU	TX	0.3	0.1	2.6	0.5	2.1
Technology Credit Union	CA	0.3	0.3	2.3	0.4	2.3
Premier America CU	CA	0.3	0.0	2.2	1.0	2.3
NASA FCU	MD	0.1		1.6	0.8	1.6
Stanford FCU	CA	0.2	0.1	2.5	1.0	2.5
Genisys CU	MI	0.2		0.5	1.0	1.7
Grow Financial FCU	FL	0.1		3.0	0.9	3.0
First Community CU	MO	0.3	0.8	3.1	1.5	2.0
Robins Financial Credit Union	GA	0.5	0.4	1.2	0.9	1.7
Provident CU	CA	0.0	0.9	2.6	1.0	2.2
Total		0.4	0.3	2.0	0.9	2.3

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 24
Additional ratios and averages

Credit Union Name	State	Surplus			Full-time employees			Part-time employees		
		Loans/ savings	funds/ savings and borrowings	Assets per members	Per credit union	Per \$1 mil. of assets	Members/ FTE	Per credit union	Per \$1 mil. of assets	Members/ PTE
Navy FCU	VA	99.2	23.2	12,285	16,834	0.16	513	901	0.01	9,580
State ECU	NC	64.1	42.5	16,730	6,918	0.17	351	32	0.00	75,879
Pentagon FCU	VA	107.7	14.0	13,651	2,645	0.11	676	79	0.00	22,641
BECU	WA	78.7	38.7	17,598	2,128	0.10	567	96	0.00	12,577
SchoolsFirst FCU	CA	67.8	45.4	17,846	1,755	0.11	511	232	0.01	3,866
Golden 1 Credit Union	CA	80.0	29.2	12,260	1,744	0.14	591	100	0.01	10,301
First Tech FCU	CA	100.4	29.0	21,639	1,503	0.12	387	5	0.00	116,386
Alliant CU	IL	87.3	28.7	25,202	593	0.05	789	2	0.00	233,996
America First FCU	UT	88.3	21.5	10,780	3,038	0.27	343	218	0.02	4,778
Suncoast CU	FL	85.2	23.5	12,213	1,732	0.17	488	37	0.00	22,835
Randolph-Brooks FCU	TX	90.5	25.0	11,464	2,088	0.22	404	0	0.00	
Security Service FCU	TX	103.9	5.3	12,285	1,684	0.17	466	75	0.01	10,471
Mountain America Credit Union	UT	94.4	14.5	10,773	2,040	0.23	412	391	0.04	2,151
Digital Federal Credit Union	MA	96.9	19.5	10,754	1,332	0.15	626	160	0.02	5,214
Bethpage FCU	NY	80.9	29.8	22,242	616	0.07	649	112	0.01	3,571
Star One Credit Union	CA	57.3	59.2	81,060	204	0.02	529	3	0.00	35,991
VyStar Credit Union	FL	92.0	30.9	13,079	1,575	0.18	424	8	0.00	83,416
San Diego County CU	CA	92.4	24.7	20,372	846	0.10	487	46	0.01	8,962
Alaska USA FCU	AK	91.5	14.1	11,819	1,803	0.23	373	31	0.00	21,717
American Airlines FCU	TX	68.8	41.2	24,695	688	0.09	440	49	0.01	6,179
Teachers FCU	NY	70.1	36.5	22,082	671	0.09	498	139	0.02	2,402
Patelco CU	CA	87.9	25.1	19,995	684	0.10	519	60	0.01	5,922
ESL Federal Credit Union	NY	80.3	64.8	18,285	736	0.11	495	70	0.01	5,207
Lake Michigan CU	MI	99.6	18.2	17,918	1,266	0.19	287	95	0.01	3,826
CEFCU	IL	82.4	28.9	18,073	883	0.14	388	13	0.00	26,386
Logix FCU	CA	114.7	9.4	30,171	715	0.12	285	3	0.00	67,831
Delta Community CU	GA	92.3	19.5	14,885	1,011	0.17	396	55	0.01	7,280
OnPoint Community CU	OR	78.0	41.9	15,549	686	0.12	546	46	0.01	8,142
Ent CU	CO	102.9	13.0	16,199	894	0.16	398	34	0.01	10,466
United Nations FCU	NY	64.9	43.5	41,471	599	0.10	232	4	0.00	34,668
GreenState CU	IA	121.4	4.3	28,956	450	0.08	431	10	0.00	19,405
PSECU	PA	89.7	21.1	12,109	786	0.14	584	83	0.01	5,531
Police and Fire FCU	PA	70.0	51.9	17,626	733	0.13	426	79	0.01	3,948
Wings Financial CU	MN	79.3	36.4	19,312	496	0.09	555	80	0.02	3,442
Hudson Valley FCU	NY	67.2	43.1	17,532	757	0.14	395	74	0.01	4,038
Redstone FCU	AL	48.0	63.5	11,757	1,035	0.20	430	36	0.01	12,350
Bank-Fund Staff FCU	DC	68.2	44.8	56,195	331	0.07	270	3	0.00	29,774
DFCU Financial CU	MI	24.8	88.6	21,331	397	0.08	578	168	0.03	1,367
Wright-Patt CU Inc	OH	88.3	26.7	12,414	821	0.17	476	99	0.02	3,945
Desert Financial CU	AZ	54.7	57.7	14,123	837	0.17	408	58	0.01	5,887
Eastman CU	TN	100.6	12.4	20,698	801	0.17	291	18	0.00	12,930
Bellco CU	CO	101.7	19.1	14,004	334	0.07	1,007	0	0.00	
Redwood CU	CA	92.0	18.6	17,684	597	0.13	444	46	0.01	5,766
Space Coast CU	FL	92.5	20.8	10,571	848	0.19	511	18	0.00	24,085
Idaho Central CU	ID	105.9	7.1	12,379	1,138	0.25	322	64	0.01	5,717
Michigan State University FCU	MI	95.2	18.2	16,169	820	0.18	339	85	0.02	3,274
Kinecta FCU	CA	102.5	4.5	17,775	666	0.15	378	32	0.01	7,859
Members 1st FCU	PA	95.1	18.4	10,261	984	0.22	440	120	0.03	3,610
Landmark Credit Union	WI	99.3	14.3	12,189	602	0.14	583	89	0.02	3,943
Veridian CU	IA	107.8	6.5	18,233	901	0.21	260	14	0.00	16,708

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 24
Additional ratios and averages

Credit Union Name	State	Surplus			Full-time employees			Part-time employees		
		Loans/ savings	funds/ savings and borrowings	Assets per members	Per credit union	Per \$1 mil. of assets	Members/ FTE	Per credit union	Per \$1 mil. of assets	Members/ PTE
Visions FCU	NY	85.2	32.4	20,869	551	0.13	369	123	0.03	1,652
State Farm FCU	IL	25.2	90.4	33,585	132	0.03	948	0	0.00	
Tinker FCU	OK	81.5	29.5	10,452	647	0.16	604	110	0.03	3,553
Wescom CU	CA	72.9	43.1	20,900	780	0.19	249	29	0.01	6,703
SEFCU	NY	68.4	39.0	11,620	882	0.22	389	28	0.01	12,257
SECU	MD	97.5	11.4	14,682	382	0.10	674	17	0.00	15,152
Mission FCU	CA	86.0	26.1	15,234	552	0.15	448	88	0.02	2,808
Virginia CU Inc	VA	93.1	28.3	12,966	686	0.18	418	25	0.01	11,462
Service Credit Union	NH	100.5	13.5	13,276	686	0.19	406	121	0.03	2,303
BCU	IL	107.0	8.4	13,975	589	0.16	443	15	0.00	17,392
Citadel FCU	PA	100.0	10.9	16,905	473	0.13	445	12	0.00	17,538
MIDFLORIDA CU	FL	87.8	22.4	10,889	777	0.22	419	171	0.05	1,903
Chevron FCU	CA	93.6	18.3	31,207	295	0.08	384	4	0.00	28,312
Summit CU	WI	112.1	15.3	18,491	544	0.15	349	63	0.02	3,014
TDECU	TX	110.7	9.4	11,144	766	0.22	408	15	0.00	20,811
Northwest FCU	VA	97.7	17.9	12,536	530	0.16	509	14	0.00	19,270
NEFCU	NY	88.5	20.7	17,123	384	0.11	514	51	0.02	3,871
Affinity FCU	NJ	109.2	7.1	19,068	449	0.13	391	24	0.01	7,310
Teachers CU	IN	91.6	17.3	10,903	662	0.20	455	62	0.02	4,857
Community First CU	WI	89.6	21.9	23,933	431	0.13	318	93	0.03	1,472
Coastal Credit Union	NC	97.4	13.5	12,357	527	0.16	502	8	0.00	33,074
Tower FCU	MD	86.6	25.8	17,057	511	0.16	372	47	0.01	4,047
Travis Credit Union	CA	86.5	23.6	15,191	682	0.21	312	16	0.00	13,297
General Electric CU	OH	89.2	18.4	16,844	401	0.13	475	8	0.00	23,789
California CU	CA	90.2	19.4	19,579	479	0.15	342	64	0.02	2,557
Educational ECU	CA	52.5	60.1	10,740	502	0.16	589	33	0.01	8,953
Navy Army Community CU	TX	106.7	5.8	17,663	522	0.17	343	27	0.01	6,623
UW Credit Union	WI	87.4	24.1	11,855	580	0.18	459	75	0.02	3,549
Spokane Teachers CU	WA	108.5	10.4	15,906	665	0.21	293	18	0.01	10,822
WSECU	WA	95.1	13.9	11,069	633	0.20	441	54	0.02	5,171
Credit Human	TX	119.2	5.0	13,320	769	0.25	301	1	0.00	231,325
Municipal CU	NY	70.1	31.4	5,106	683	0.22	876	24	0.01	24,943
UNIFY Financial CU	CA	105.8	12.8	11,791	616	0.20	417	3	0.00	85,696
SAFE Credit Union	CA	94.9	12.8	12,735	687	0.23	342	6	0.00	39,157
APCO ECU	AL	32.2	78.1	41,303	107	0.04	673	19	0.01	3,792
Langley FCU	VA	93.6	23.7	11,383	530	0.18	493	0	0.00	
Keesler FCU	MS	95.1	21.9	12,257	694	0.24	344	18	0.01	13,271
Apple FCU	VA	89.9	25.4	13,626	397	0.14	539	38	0.01	5,628
CommunityAmerica Credit Union	MO	84.2	29.4	11,705	842	0.29	293	19	0.01	12,971
United FCU	MI	114.5	10.7	16,229	651	0.23	272	7	0.00	25,251
GECU	TX	106.0	8.1	7,343	832	0.29	467	15	0.01	25,895
Technology Credit Union	CA	89.5	22.7	24,130	238	0.08	492	4	0.00	29,285
Premier America CU	CA	90.7	20.1	24,355	294	0.11	389	39	0.01	2,933
NASA FCU	MD	89.5	24.8	16,644	301	0.11	554	14	0.01	11,903
Stanford FCU	CA	88.3	33.7	39,611	201	0.07	347	0	0.00	
Genisys CU	MI	84.7	33.1	12,670	450	0.16	484	49	0.02	4,444
Grow Financial FCU	FL	85.8	19.5	13,336	529	0.19	386	24	0.01	8,507
First Community CU	MO	74.1	35.5	8,231	549	0.20	599	13	0.00	25,284
Robins Financial Credit Union	GA	81.8	39.1	12,844	426	0.16	494	1	0.00	210,578
Provident CU	CA	77.9	33.2	22,285	314	0.12	383	22	0.01	5,461
Total		87.3	27.6	14,809	1,011	0.15	453	60	0.01	7,623

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 25
Branch and service information

Credit Union Name	State	Aver. # of branches per CU	providing shared branches	Risk based loans	Direct financing leases	Mortgage processing	Approved mortgage seller	Debt cancellation/suspension	Borrowing repurchased agreements	Overdraft protection	Overdraft lines of credit	ATM/Debt card program	Interest only first mortgages	Insurance/investment sales	Brokered deposits
Navy FCU	VA	338.0	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
State ECU	NC	267.0	No	No	No	Yes	Yes	No	No	No	No	Yes	No	Yes	No
Pentagon FCU	VA	50.0	No	No	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No
BECU	WA	57.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
SchoolsFirst FCU	CA	53.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Golden 1 Credit Union	CA	73.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
First Tech FCU	CA	42.0	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Alliant CU	IL	2.0	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
America First FCU	UT	128.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Suncoast CU	FL	68.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No
Randolph-Brooks FCU	TX	62.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Security Service FCU	TX	66.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Mountain America Credit Union	UT	94.0	No	Yes	No	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	No
Digital Federal Credit Union	MA	23.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Bethpage FCU	NY	36.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Star One Credit Union	CA	6.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	No	No
VyStar Credit Union	FL	68.0	Yes	Yes	No	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes	Yes
San Diego County CU	CA	43.0	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
Alaska USA FCU	AK	73.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
American Airlines FCU	TX	47.0	Yes	Yes	No	Yes	No	No	No	Yes	Yes	Yes	No	Yes	No
Teachers FCU	NY	30.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes
Patelco CU	CA	37.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
ESL Federal Credit Union	NY	21.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Lake Michigan CU	MI	54.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
CEFCU	IL	29.0	No	Yes	No	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	No
Logix FCU	CA	17.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Delta Community CU	GA	29.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
OnPoint Community CU	OR	31.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Ent CU	CO	35.0	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No
United Nations FCU	NY	4.0	No	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	No
GreenState CU	IA	18.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
PSECU	PA	25.0	No	No	No	Yes	Yes	No	No	Yes	No	Yes	No	Yes	No
Police and Fire FCU	PA	14.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No
Wings Financial CU	MN	28.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Hudson Valley FCU	NY	20.0	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Redstone FCU	AL	33.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Bank-Fund Staff FCU	DC	4.0	No	No	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	No
DFCU Financial CU	MI	30.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Wright-Patt CU Inc	OH	32.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Desert Financial CU	AZ	45.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Eastman CU	TN	28.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Bellco CU	CO	26.0	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Redwood CU	CA	19.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Space Coast CU	FL	62.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Idaho Central CU	ID	36.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes
Michigan State University FCU	MI	20.0	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No
Kinecta FCU	CA	24.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Members 1st FCU	PA	53.0	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Landmark Credit Union	WI	35.0	No	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Veridian CU	IA	31.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes

Top 100 Credit Unions -- Mid-year 2019 operating ratios

Table 25
Branch and service information

Credit Union Name	State	Aver. # of branches per CU	providing shared branches	Risk based loans	Direct financing leases	Mortgage processing	Approved mortgage seller	Debt cancellation/suspension	Borrowing repurchased agreements	Overdraft protection	Overdraft lines of credit	ATM/Debt card program	Interest only first mortgages	Insurance/investment sales	Brokered deposits
Visions FCU	NY	51.0	Yes	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
State Farm FCU	IL	5.0	No	No	No	No	No	Yes	No	No	No	No	No	No	No
Tinker FCU	OK	33.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Wescom CU	CA	23.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
SEFCU	NY	52.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
SECU	MD	22.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Mission FCU	CA	32.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Virginia CU Inc	VA	18.0	No	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	Yes	No
Service Credit Union	NH	51.0	Yes	Yes	No	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	No
BCU	IL	57.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Citadel FCU	PA	23.0	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	No
MIDFLORIDA CU	FL	49.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Chevron FCU	CA	22.0	No	Yes	No	Yes	Yes	No	No	Yes	No	Yes	No	Yes	No
Summit CU	WI	38.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
TDECU	TX	35.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Northwest FCU	VA	8.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
NEFCU	NY	19.0	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	No
Affinity FCU	NJ	22.0	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Teachers CU	IN	54.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Community First CU	WI	29.0	No	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No
Coastal Credit Union	NC	24.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No
Tower FCU	MD	17.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
Travis Credit Union	CA	25.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
General Electric CU	OH	12.0	Yes	Yes	No	No	No	No	No	No	Yes	Yes	No	Yes	Yes
California CU	CA	24.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Educational ECU	CA	19.0	No	Yes	No	No	No	No	No	Yes	Yes	Yes	No	Yes	No
Navy Army Community CU	TX	19.0	No	Yes	No	No	Yes	No	No	Yes	No	Yes	Yes	No	No
UW Credit Union	WI	27.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	No
Spokane Teachers CU	WA	23.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
WSECU	WA	21.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No
Credit Human	TX	21.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes
Municipal CU	NY	22.0	No	Yes	No	Yes	Yes	No	No	No	Yes	Yes	No	No	No
UNIFY Financial CU	CA	58.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
SAFE Credit Union	CA	21.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
APCO ECU	AL	15.0	Yes	Yes	No	No	No	No	No	Yes	No	Yes	No	Yes	No
Langley FCU	VA	19.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
Keesler FCU	MS	35.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Apple FCU	VA	21.0	No	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
CommunityAmerica Credit Union	MO	33.0	No	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No
United FCU	MI	34.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
GECU	TX	28.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No	Yes
Technology Credit Union	CA	10.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Premier America CU	CA	21.0	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No
NASA FCU	MD	12.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes
Stanford FCU	CA	5.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Genisys CU	MI	32.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Grow Financial FCU	FL	26.0	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No
First Community CU	MO	37.0	No	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Robins Financial Credit Union	GA	22.0	Yes	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No
Provident CU	CA	21.0	Yes	Yes	No	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	No
Total		38.1													

*Average number of branches per credit union excludes main office.

**TOP 100 CREDIT UNIONS
LISTED BY ASSET RANK**

**MID-YEAR 2019
SPREADS**



*For definitions of ratios, see
Mid-Year 2019 Operating Ratios and Spreads
(Available from CUNA Economics and Statistics)*

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 1
Rates of return
(all in %)

Credit Union Name	State	Gross yield on loans	Interest/refund loans outstanding	Net yield on loans	Yield on surplus funds	Interest yield on earning assets	Interest yield on total assets	Total income/ average assets
Navy FCU	VA	7.20	0.00	7.20	2.30	6.15	5.86	7.72
State ECU	NC	4.97	0.00	4.97	2.02	3.80	3.68	4.43
Pentagon FCU	VA	4.69	0.00	4.69	2.33	4.38	4.12	5.01
BECU	WA	4.58	0.00	4.58	2.58	3.91	3.80	4.97
SchoolsFirst FCU	CA	4.88	0.00	4.88	2.05	3.71	3.62	4.43
Golden 1 Credit Union	CA	4.02	0.00	4.02	2.15	3.52	3.36	4.22
First Tech FCU	CA	4.48	0.00	4.48	2.12	3.87	3.75	4.75
Alliant CU	IL	4.42	0.00	4.42	3.78	4.26	4.15	4.45
America First FCU	UT	5.12	0.00	5.12	1.80	4.50	4.35	6.31
Suncoast CU	FL	4.31	0.00	4.31	1.83	3.81	3.67	5.07
Randolph-Brooks FCU	TX	4.13	0.00	4.13	2.46	3.79	3.64	5.96
Security Service FCU	TX	4.26	0.00	4.26	1.89	4.16	3.96	5.64
Mountain America Credit Union	UT	5.27	0.00	5.27	2.16	4.84	4.57	7.06
Digital Federal Credit Union	MA	4.91	0.00	4.91	2.28	4.47	4.40	5.41
Bethpage FCU	NY	4.26	0.00	4.26	2.72	3.85	3.74	4.51
Star One Credit Union	CA	3.86	0.00	3.86	2.00	2.87	2.81	2.92
VyStar Credit Union	FL	4.43	0.00	4.43	2.56	3.87	3.72	5.22
San Diego County CU	CA	3.49	0.00	3.49	2.18	3.24	3.15	4.06
Alaska USA FCU	AK	4.16	0.00	4.16	2.26	3.89	3.70	5.57
American Airlines FCU	TX	4.02	0.00	4.02	2.69	3.52	3.47	4.09
Teachers FCU	NY	3.89	0.00	3.89	2.15	3.27	3.15	3.69
Patelco CU	CA	4.00	0.00	4.00	2.24	3.60	3.49	4.24
ESL Federal Credit Union	NY	5.15	0.00	5.15	4.70	4.91	4.77	5.75
Lake Michigan CU	MI	4.38	0.00	4.38	2.17	4.02	3.85	6.39
CEFCU	IL	4.53	0.00	4.53	1.79	3.81	3.72	4.46
Logix FCU	CA	4.23	0.00	4.23	1.42	4.00	3.92	4.77
Delta Community CU	GA	4.45	0.00	4.45	2.05	3.99	3.84	5.33
OnPoint Community CU	OR	4.23	0.00	4.23	2.26	3.53	3.45	4.78
Ent CU	CO	3.96	0.00	3.96	2.08	3.70	3.58	4.67
United Nations FCU	NY	4.67	0.00	4.67	2.08	3.63	3.50	4.27
GreenState CU	IA	4.61	0.00	4.61	2.80	4.55	4.42	5.34
PSECU	PA	4.99	0.00	4.99	2.11	4.42	4.32	5.32
Police and Fire FCU	PA	4.77	0.00	4.77	2.42	3.76	3.69	4.89
Wings Financial CU	MN	4.08	0.00	4.08	3.15	3.77	3.62	4.51
Hudson Valley FCU	NY	4.95	0.00	4.95	2.35	3.96	3.85	4.65
Redstone FCU	AL	5.62	0.00	5.62	2.48	3.82	3.71	5.82
Bank-Fund Staff FCU	DC	3.70	0.00	3.70	2.27	3.11	3.05	3.40
DFCU Financial CU	MI	5.04	0.00	5.04	2.10	2.76	2.69	3.67
Wright-Patt CU Inc	OH	4.87	0.00	4.87	2.29	4.30	4.16	6.22
Desert Financial CU	AZ	4.15	0.00	4.15	2.76	3.43	3.28	5.56
Eastman CU	TN	4.69	0.00	4.69	1.92	4.37	4.26	5.19
Bellco CU	CO	4.91	0.00	4.91	2.69	4.49	4.35	5.12
Redwood CU	CA	4.40	0.00	4.40	2.26	4.01	3.87	5.28
Space Coast CU	FL	4.03	0.00	4.03	2.06	3.71	3.56	5.11
Idaho Central CU	ID	4.60	0.00	4.60	2.10	4.42	4.13	6.26
Michigan State University FCU	MI	4.86	0.00	4.86	1.91	4.34	4.11	5.18
Kinecta FCU	CA	4.14	0.00	4.14	13.64	4.54	4.36	5.08
Members 1st FCU	PA	4.96	0.00	4.96	2.16	4.54	4.36	6.46
Landmark Credit Union	WI	4.18	0.00	4.18	2.31	3.93	3.83	5.12
Veridian CU	IA	4.28	0.00	4.28	2.06	4.13	4.01	5.41

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 1
Rates of return
(all in %)

Credit Union Name	State	Gross yield on loans	Interest/refund loans outstanding	Net yield on loans	Yield on surplus funds	Interest yield on earning assets	Interest yield on total assets	Total income/ average assets
Visions FCU	NY	4.14	0.00	4.14	2.17	3.55	3.38	4.17
State Farm FCU	IL	3.77	0.00	3.77	2.15	2.50	2.47	2.84
Tinker FCU	OK	4.55	0.00	4.55	2.28	3.98	3.86	5.45
Wescom CU	CA	4.58	0.00	4.58	2.84	3.89	3.73	5.59
SEFCU	NY	4.52	0.00	4.52	2.18	3.68	3.58	5.33
SECU	MD	4.40	0.00	4.40	5.69	4.54	4.40	5.30
Mission FCU	CA	3.94	0.00	3.94	2.17	3.54	3.36	5.28
Virginia CU Inc	VA	5.61	0.00	5.61	2.37	4.75	4.65	6.28
Service Credit Union	NH	4.04	0.00	4.04	2.07	3.80	3.59	5.71
BCU	IL	4.87	0.00	4.87	8.71	5.14	4.98	7.31
Citadel FCU	PA	4.30	0.00	4.30	2.34	4.09	3.96	5.09
MIDFLORIDA CU	FL	4.40	0.00	4.40	2.43	4.00	3.75	6.13
Chevron FCU	CA	3.90	0.00	3.90	2.49	3.65	3.59	2.77
Summit CU	WI	4.32	0.04	4.28	1.74	3.95	3.79	5.01
TDECU	TX	5.21	0.00	5.21	2.67	4.99	4.85	7.05
Northwest FCU	VA	4.68	0.00	4.68	2.02	4.22	4.08	5.07
NEFCU	NY	4.49	0.00	4.49	2.04	4.05	3.96	4.63
Affinity FCU	NJ	4.17	0.00	4.17	2.56	4.05	3.86	4.69
Teachers CU	IN	3.94	0.00	3.94	2.49	3.73	3.60	5.10
Community First CU	WI	3.89	0.00	3.89	2.08	3.56	3.42	4.32
Coastal Credit Union	NC	4.73	0.00	4.73	1.88	4.39	4.25	6.10
Tower FCU	MD	4.72	0.00	4.72	1.87	4.12	4.02	4.83
Travis Credit Union	CA	4.91	0.00	4.91	2.12	4.29	4.13	5.45
General Electric CU	OH	3.83	0.00	3.83	2.29	3.59	3.51	4.11
California CU	CA	4.25	0.00	4.25	2.27	3.88	3.57	4.88
Educational ECU	CA	4.46	0.00	4.46	2.17	3.22	3.13	4.54
Navy Army Community CU	TX	4.92	0.00	4.92	2.16	4.73	4.58	5.88
UW Credit Union	WI	4.61	0.00	4.61	2.16	4.12	3.92	5.76
Spokane Teachers CU	WA	4.54	0.00	4.54	2.13	4.29	4.15	4.99
WSECU	WA	5.20	0.00	5.20	2.20	4.79	4.52	6.25
Credit Human	TX	5.17	0.00	5.17	2.15	4.99	4.81	5.61
Municipal CU	NY	5.20	0.00	5.20	0.63	3.82	3.61	6.45
UNIFY Financial CU	CA	5.12	0.00	5.12	2.11	4.73	4.52	5.57
SAFE Credit Union	CA	3.95	0.00	3.95	1.95	3.72	3.51	5.48
APCO ECU	AL	4.24	0.00	4.24	2.23	2.82	2.73	2.97
Langley FCU	VA	4.53	0.03	4.51	3.26	4.22	4.04	5.52
Keesler FCU	MS	4.43	0.00	4.43	2.65	4.05	3.94	5.52
Apple FCU	VA	4.87	0.00	4.87	2.38	4.30	4.07	5.24
CommunityAmerica Credit Union	MO	4.96	0.00	4.96	1.87	4.10	3.88	7.66
United FCU	MI	5.45	0.00	5.45	2.34	5.19	5.00	6.29
GECU	TX	5.77	0.00	5.77	2.35	5.52	5.29	7.81
Technology Credit Union	CA	4.67	0.00	4.67	2.29	4.18	4.12	4.61
Premier America CU	CA	4.00	0.00	4.00	2.42	3.69	3.63	4.15
NASA FCU	MD	5.82	0.00	5.82	3.93	5.35	5.16	6.09
Stanford FCU	CA	4.13	0.00	4.13	2.35	3.60	3.56	3.93
Genisys CU	MI	4.97	0.00	4.97	2.00	4.09	3.96	5.40
Grow Financial FCU	FL	4.61	0.00	4.61	2.12	4.19	3.97	5.54
First Community CU	MO	4.24	0.00	4.24	2.25	3.59	3.46	4.93
Robins Financial Credit Union	GA	4.23	0.00	4.23	1.82	3.46	3.36	5.16
Provident CU	CA	3.74	0.00	3.74	2.06	3.20	3.11	4.26
Total		4.96	0.00	4.96	2.35	4.30	4.14	5.44

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 2
Cost of funds
(all in %)

Credit Union Name	State	Cost of savings	Cost of borrowings ¹	Cost of savings and borrowings	Div & int cost of total assets
Navy FCU	VA	1.19	3.05	1.45	1.25
State ECU	NC	1.54		1.54	1.40
Pentagon FCU	VA	1.69	2.66	1.81	1.59
BECU	WA	0.55	2.73	0.67	0.59
SchoolsFirst FCU	CA	0.98	2.57	1.01	0.88
Golden 1 Credit Union	CA	0.53		0.53	0.46
First Tech FCU	CA	1.03	2.20	1.27	1.13
Alliant CU	IL	1.99	6.47	2.33	2.08
America First FCU	UT	0.90		0.90	0.79
Suncoast CU	FL	0.97	3.69	1.03	0.92
Randolph-Brooks FCU	TX	0.76	3.11	0.88	0.76
Security Service FCU	TX	1.24	2.41	1.29	1.16
Mountain America Credit Union	UT	1.14	1.94	1.18	1.06
Digital Federal Credit Union	MA	0.97	2.21	1.05	0.93
Bethpage FCU	NY	1.46	3.17	1.51	1.36
Star One Credit Union	CA	1.87	2.38	1.90	1.66
VyStar Credit Union	FL	0.94	2.67	1.26	1.14
San Diego County CU	CA	0.64		0.64	0.53
Alaska USA FCU	AK	0.72		0.73	0.66
American Airlines FCU	TX	1.97		1.97	1.76
Teachers FCU	NY	1.32		1.32	1.20
Patelco CU	CA	1.10	2.02	1.13	1.00
ESL Federal Credit Union	NY	0.64	2.67	1.27	1.04
Lake Michigan CU	MI	1.09	2.31	1.18	1.03
CEFUCU	IL	0.85		0.85	0.75
Logix FCU	CA	1.37	0.99	1.35	1.12
Delta Community CU	GA	0.57		0.57	0.49
OnPoint Community CU	OR	0.31	2.66	0.47	0.40
Ent CU	CO	0.76	2.23	0.79	0.67
United Nations FCU	NY	0.81		0.81	0.72
GreenState CU	IA	1.95	2.41	2.02	1.82
PSECU	PA	0.57		0.57	0.50
Police and Fire FCU	PA	1.79		1.79	1.44
Wings Financial CU	MN	0.91	2.91	1.01	0.87
Hudson Valley FCU	NY	1.01		1.02	0.90
Redstone FCU	AL	1.03		1.03	0.90
Bank-Fund Staff FCU	DC	0.93		0.93	0.81
DFCU Financial CU	MI	0.31		0.31	0.27
Wright-Patt CU Inc	OH	1.13	2.22	1.16	1.02
Desert Financial CU	AZ	0.79		0.79	0.68
Eastman CU	TN	1.17		1.17	1.01
Bello CU	CO	1.11	3.04	1.32	1.16
Redwood CU	CA	0.51		0.51	0.44
Space Coast CU	FL	0.67		0.67	0.57
Idaho Central CU	ID	1.11	2.65	1.22	1.09
Michigan State University FCU	MI	1.01	2.55	1.11	0.98
Kinecta FCU	CA	1.05	2.70	1.10	1.00
Members 1st FCU	PA	0.88	2.41	0.96	0.86
Landmark Credit Union	WI	1.09	2.32	1.14	1.02
Veridian CU	IA	1.34	2.71	1.41	1.26

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 2
Cost of funds
(all in %)

Credit Union Name	State	Cost of savings	Cost of borrowings ¹	Cost of savings and borrowings	Div & int cost of total assets
Visions FCU	NY	1.02	2.50	1.17	1.02
State Farm FCU	IL	1.97		1.97	1.69
Tinker FCU	OK	1.09		1.09	0.95
Wescom CU	CA	0.61	4.31	1.06	0.96
SEFCU	NY	0.69	7.83	0.69	0.62
SECU	MD	0.90	56.49	1.40	1.25
Mission FCU	CA	0.48	1.87	0.49	0.41
Virginia CU Inc	VA	0.95	2.79	1.15	1.03
Service Credit Union	NH	1.20	2.21	1.26	1.10
BCU	IL	1.21	11.14	1.77	1.58
Citadel FCU	PA	1.34	1.95	1.37	1.24
MIDFLORIDA CU	FL	0.75	2.52	0.83	0.73
Chevron FCU	CA	1.58		1.58	1.40
Summit CU	WI	0.68	2.63	1.00	0.87
TDECU	TX	0.78	2.48	0.96	0.86
Northwest FCU	VA	1.02	2.70	1.11	0.97
NEFCU	NY	1.45		1.45	1.30
Affinity FCU	NJ	0.92	2.88	1.16	1.06
Teachers CU	IN	1.04	1.49	1.06	0.96
Community First CU	WI	1.29	2.00	1.29	1.11
Coastal Credit Union	NC	0.99	3.41	1.04	0.92
Tower FCU	MD	0.74		0.74	0.64
Travis Credit Union	CA	0.64		0.64	0.56
General Electric CU	OH	2.04		2.04	1.84
California CU	CA	0.31	1.69	0.36	0.31
Educational ECU	CA	0.47		0.47	0.41
Navy Army Community CU	TX	1.69	2.90	1.73	1.54
UW Credit Union	WI	0.56	0.28	0.55	0.49
Spokane Teachers CU	WA	0.82	2.17	0.94	0.83
WSECU	WA	0.51	8.02	0.54	0.47
Credit Human	TX	1.19	2.70	1.38	1.21
Municipal CU	NY	0.19		0.19	0.17
UNIFY Financial CU	CA	0.58	2.75	0.87	0.79
SAFE Credit Union	CA	0.59	2.73	0.66	0.58
APCO ECU	AL	1.60		1.60	1.42
Langley FCU	VA	1.05	2.67	1.20	1.06
Keesler FCU	MS	0.95	1.80	0.96	0.81
Apple FCU	VA	0.99	2.32	1.12	1.00
CommunityAmerica Credit Union	MO	0.89	2.51	0.97	0.83
United FCU	MI	1.23	2.16	1.38	1.22
GECU	TX	0.98	2.74	1.09	0.96
Technology Credit Union	CA	0.99	3.74	1.02	0.91
Premier America CU	CA	1.38		1.38	1.23
NASA FCU	MD	1.39	2.00	1.43	1.28
Stanford FCU	CA	0.88	2.45	1.08	0.97
Genisys CU	MI	0.85	3.23	0.86	0.72
Grow Financial FCU	FL	0.95	1.83	0.97	0.87
First Community CU	MO	1.23	2.41	1.27	1.16
Robins Financial Credit Union	GA	0.75		0.75	0.61
Provident CU	CA	0.93		0.93	0.82
Total		1.09	2.90	1.20	1.06

¹ Cost of borrowings: please note calculation can be misleading due to the rapid flux in borrowings.

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 3
Credit union spreads
(All items divided by average assets)

Credit Union Name	State	Interest yield on assets	Div & int cost of assets (%)	Gross spread (basis points)	Fee income (basis points)	Other income (basis points)	Operating expenses (basis points)
		(-)	(=)	(+)	(+)	(-)	(-)
Navy FCU	VA	5.86	1.25	461	57	129	320
State ECU	NC	3.68	1.40	228	25	50	209
Pentagon FCU	VA	4.12	1.59	252	23	66	199
BECU	WA	3.80	0.59	321	23	95	244
SchoolsFirst FCU	CA	3.62	0.88	274	20	62	209
Golden 1 Credit Union	CA	3.36	0.46	290	38	48	240
First Tech FCU	CA	3.75	1.13	262	11	88	230
Alliant CU	IL	4.15	2.08	207	8	23	140
America First FCU	UT	4.35	0.79	356	79	117	332
Suncoast CU	FL	3.67	0.92	275	46	94	227
Randolph-Brooks FCU	TX	3.64	0.76	288	59	173	355
Security Service FCU	TX	3.96	1.16	280	81	88	296
Mountain America Credit Union	UT	4.57	1.06	351	121	129	395
Digital Federal Credit Union	MA	4.40	0.93	347	24	76	256
Bethpage FCU	NY	3.74	1.36	238	16	61	200
Star One Credit Union	CA	2.81	1.66	114	2	10	79
VyStar Credit Union	FL	3.72	1.14	259	26	124	305
San Diego County CU	CA	3.15	0.53	262	37	54	230
Alaska USA FCU	AK	3.70	0.66	304	41	147	366
American Airlines FCU	TX	3.47	1.76	171	32	30	153
Teachers FCU	NY	3.15	1.20	196	19	35	182
Patelco CU	CA	3.49	1.00	249	24	50	210
ESL Federal Credit Union	NY	4.77	1.04	373	67	30	228
Lake Michigan CU	MI	3.85	1.03	282	55	200	307
CEFCU	IL	3.72	0.75	298	27	46	206
Logix FCU	CA	3.92	1.12	279	22	64	220
Delta Community CU	GA	3.84	0.49	334	34	115	324
OnPoint Community CU	OR	3.45	0.40	305	26	107	258
Ent CU	CO	3.58	0.67	291	31	78	258
United Nations FCU	NY	3.50	0.72	278	33	43	242
GreenState CU	IA	4.42	1.82	261	34	58	165
PSECU	PA	4.32	0.50	382	19	81	306
Police and Fire FCU	PA	3.69	1.44	224	52	68	191
Wings Financial CU	MN	3.62	0.87	275	29	60	202
Hudson Valley FCU	NY	3.85	0.90	294	31	50	247
Redstone FCU	AL	3.71	0.90	281	51	159	339
Bank-Fund Staff FCU	DC	3.05	0.81	224	5	30	149
DFCU Financial CU	MI	2.69	0.27	242	29	69	158
Wright-Patt CU Inc	OH	4.16	1.02	314	84	122	290
Desert Financial CU	AZ	3.28	0.68	260	77	151	339
Eastman CU	TN	4.26	1.01	325	33	60	232
Bellco CU	CO	4.35	1.16	319	31	46	239
Redwood CU	CA	3.87	0.44	343	42	99	257
Space Coast CU	FL	3.56	0.57	299	82	73	276
Idaho Central CU	ID	4.13	1.09	304	71	142	320
Michigan State University FCU	MI	4.11	0.98	314	29	78	296
Kinecta FCU	CA	4.36	1.00	336	18	54	305
Members 1st FCU	PA	4.36	0.86	350	102	109	358
Landmark Credit Union	WI	3.83	1.02	281	59	70	235
Veridian CU	IA	4.01	1.26	276	54	86	261

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 3
Credit union spreads
(All items divided by average assets)

Credit Union Name	State	Interest yield on assets	Div & int cost of assets (%)	Gross spread (basis points)	Fee income (basis points)	Other income (basis points)	Operating expenses (basis points)
		(-)	(=)	(+)	(+)	(-)	(-)
Visions FCU	NY	3.38	1.02	236	18	61	233
State Farm FCU	IL	2.47	1.69	78	3	34	39
Tinker FCU	OK	3.86	0.95	291	133	26	275
Wescom CU	CA	3.73	0.96	276	36	150	370
SEFCU	NY	3.58	0.62	296	46	129	388
SECU	MD	4.40	1.25	314	37	53	303
Mission FCU	CA	3.36	0.41	295	56	135	289
Virginia CU Inc	VA	4.65	1.03	362	55	108	350
Service Credit Union	NH	3.59	1.10	249	84	128	333
BCU	IL	4.98	1.58	341	80	153	408
Citadel FCU	PA	3.96	1.24	272	42	71	260
MIDFLORIDA CU	FL	3.75	0.73	302	102	135	339
Chevron FCU	CA	3.59	1.40	220	10	-92	164
Summit CU	WI	3.79	0.87	291	34	89	282
TDECU	TX	4.85	0.86	399	86	134	443
Northwest FCU	VA	4.08	0.97	311	23	76	302
NEFCU	NY	3.96	1.30	266	26	41	203
Affinity FCU	NJ	3.86	1.06	280	21	62	292
Teachers CU	IN	3.60	0.96	265	58	92	312
Community First CU	WI	3.42	1.11	230	27	64	204
Coastal Credit Union	NC	4.25	0.92	333	34	152	343
Tower FCU	MD	4.02	0.64	337	38	44	252
Travis Credit Union	CA	4.13	0.56	356	33	100	330
General Electric CU	OH	3.51	1.84	167	28	31	151
California CU	CA	3.57	0.31	326	48	83	351
Educational ECU	CA	3.13	0.41	272	39	102	284
Navy Army Community CU	TX	4.58	1.54	304	79	51	256
UW Credit Union	WI	3.92	0.49	343	35	149	344
Spokane Teachers CU	WA	4.15	0.83	332	42	42	289
WSECU	WA	4.52	0.47	405	153	19	424
Credit Human	TX	4.81	1.21	360	44	36	378
Municipal CU	NY	3.61	0.17	344	185	98	1359
UNIFY Financial CU	CA	4.52	0.79	374	43	61	355
SAFE Credit Union	CA	3.51	0.58	292	78	119	351
APCO ECU	AL	2.73	1.42	131	10	14	55
Langley FCU	VA	4.04	1.06	297	67	81	291
Keesler FCU	MS	3.94	0.81	313	70	88	306
Apple FCU	VA	4.07	1.00	308	53	63	293
CommunityAmerica Credit Union	MO	3.88	0.83	305	67	310	524
United FCU	MI	5.00	1.22	378	42	87	335
GECU	TX	5.29	0.96	433	109	143	450
Technology Credit Union	CA	4.12	0.91	321	13	36	216
Premier America CU	CA	3.63	1.23	240	19	34	198
NASA FCU	MD	5.16	1.28	388	40	53	234
Stanford FCU	CA	3.56	0.97	259	4	34	167
Genisys CU	MI	3.96	0.72	324	56	89	230
Grow Financial FCU	FL	3.97	0.87	309	58	99	329
First Community CU	MO	3.46	1.16	230	70	77	292
Robins Financial Credit Union	GA	3.36	0.61	276	84	96	268
Provident CU	CA	3.11	0.82	229	29	86	279
Total		4.14	1.06	309	43	87	271

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 4
Distribution of net spread
(All items divided by average assets)

Credit Union Name	State	Net spread (basis points)	(-)	Provision for loan loss (basis points)	(=)	Net income (basis points)	Gross required reserve transfer (basis points)	Other transfers to capital (basis points)
Navy FCU	VA	327		156		171	0	171
State ECU	NC	95		34		60	0	60
Pentagon FCU	VA	143		66		77	0	77
BECU	WA	194		24		170	244	-74
SchoolsFirst FCU	CA	146		33		113	0	113
Golden 1 Credit Union	CA	137		41		95	0	95
First Tech FCU	CA	132		50		81	0	81
Alliant CU	IL	97		52		45	0	45
America First FCU	UT	220		64		156	0	156
Suncoast CU	FL	188		61		127	0	127
Randolph-Brooks FCU	TX	165		42		123	0	123
Security Service FCU	TX	152		70		82	0	82
Mountain America Credit Union	UT	205		69		136	0	136
Digital Federal Credit Union	MA	192		120		72	0	72
Bethpage FCU	NY	115		19		96	0	96
Star One Credit Union	CA	47		2		45	0	45
VyStar Credit Union	FL	104		27		77	0	77
San Diego County CU	CA	123		7		116	0	116
Alaska USA FCU	AK	125		38		87	0	87
American Airlines FCU	TX	80		20		61	0	61
Teachers FCU	NY	67		4		63	0	63
Patelco CU	CA	114		18		95	0	95
ESL Federal Credit Union	NY	243		33		211	0	211
Lake Michigan CU	MI	230		7		223	0	223
CEFCU	IL	166		24		142	45	97
Logix FCU	CA	145		36		109	0	109
Delta Community CU	GA	159		43		117	0	117
OnPoint Community CU	OR	180		10		170	0	170
Ent CU	CO	143		13		129	0	129
United Nations FCU	NY	113		19		93	0	93
GreenState CU	IA	188		43		145	11	134
PSECU	PA	176		50		126	0	126
Police and Fire FCU	PA	154		20		134	0	134
Wings Financial CU	MN	162		13		149	0	149
Hudson Valley FCU	NY	128		117		11	0	11
Redstone FCU	AL	153		38		115	0	115
Bank-Fund Staff FCU	DC	110		5		105	0	105
DFCU Financial CU	MI	182		4		179	0	179
Wright-Patt CU Inc	OH	230		43		187	0	187
Desert Financial CU	AZ	149		1		148	0	148
Eastman CU	TN	187		17		169	42	127
Bellco CU	CO	157		63		94	0	94
Redwood CU	CA	227		29		198	0	198
Space Coast CU	FL	178		29		149	0	149
Idaho Central CU	ID	198		58		140	31	109
Michigan State University FCU	MI	124		32		92	0	92
Kinecta FCU	CA	103		32		71	0	71
Members 1st FCU	PA	202		49		153	0	153
Landmark Credit Union	WI	175		37		137	0	137
Veridian CU	IA	154		34		120	52	68

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 4
Distribution of net spread
(All items divided by average assets)

Credit Union Name	State	Net spread (basis points)	(-)	Provision for loan loss (basis points)	(=)	Net income (basis points)	Gross required reserve transfer (basis points)	Other transfers to capital (basis points)
Visions FCU	NY	82		18		65	0	65
State Farm FCU	IL	76		15		61	0	61
Tinker FCU	OK	176		45		131	0	131
Wescom CU	CA	93		7		87	0	87
SEFCU	NY	83		40		43	0	43
SECU	MD	101		64		37	0	37
Mission FCU	CA	197		20		177	0	177
Virginia CU Inc	VA	176		79		97	0	97
Service Credit Union	NH	128		26		102	0	102
BCU	IL	165		57		109	0	109
Citadel FCU	PA	125		36		90	0	90
MIDFLORIDA CU	FL	201		35		166	0	166
Chevron FCU	CA	-26		8		-34	0	-34
Summit CU	WI	132		22		111	0	111
TDECU	TX	176		104		72	0	72
Northwest FCU	VA	108		46		62	0	62
NEFCU	NY	130		40		90	0	90
Affinity FCU	NJ	71		19		52	0	52
Teachers CU	IN	103		27		76	25	51
Community First CU	WI	117		5		112	0	112
Coastal Credit Union	NC	175		53		122	0	122
Tower FCU	MD	167		39		128	0	128
Travis Credit Union	CA	159		72		87	0	87
General Electric CU	OH	76		30		46	0	46
California CU	CA	106		19		87	0	87
Educational ECU	CA	130		10		120	0	120
Navy Army Community CU	TX	177		80		97	0	97
UW Credit Union	WI	183		26		156	0	156
Spokane Teachers CU	WA	127		26		101	0	101
WSECU	WA	153		53		100	0	100
Credit Human	TX	62		41		21	0	21
Municipal CU	NY	-731		92		-823	0	-823
UNIFY Financial CU	CA	123		82		41	0	41
SAFE Credit Union	CA	139		23		116	0	116
APCO ECU	AL	100		4		96	0	96
Langley FCU	VA	154		44		111	0	111
Keesler FCU	MS	165		47		117	0	117
Apple FCU	VA	131		27		105	0	105
CommunityAmerica Credit Union	MO	158		43		115	0	115
United FCU	MI	171		62		109	0	109
GECU	TX	235		90		146	0	146
Technology Credit Union	CA	154		40		114	0	114
Premier America CU	CA	94		9		86	0	86
NASA FCU	MD	247		93		154	0	154
Stanford FCU	CA	129		13		116	0	116
Genisys CU	MI	238		42		196	0	196
Grow Financial FCU	FL	138		71		67	0	67
First Community CU	MO	85		35		50	0	50
Robins Financial Credit Union	GA	188		26		161	0	161
Provident CU	CA	66		5		61	0	61
Total		168		57		111	9	102

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 5
Credit union growth
Six months ending June 2019

Credit Union Name	State	Members	Savings	Loans	Surplus funds	Assets	Capital
Navy FCU	VA	4.9	13.4	5.5	11.2	9.4	12.7
State ECU	NC	2.2	4.5	2.7	7.4	4.7	6.4
Pentagon FCU	VA	4.3	-2.5	-1.2	-5.4	-0.3	6.0
BECU	WA	3.9	4.2	4.5	25.5	8.4	10.7
SchoolsFirst FCU	CA	3.9	5.8	6.2	8.2	5.3	5.3
Golden 1 Credit Union	CA	2.7	2.4	-0.5	13.7	3.0	5.9
First Tech FCU	CA	4.9	2.8	-0.9	17.3	3.4	8.9
Alliant CU	IL	6.6	4.9	-1.9	32.0	5.1	4.0
America First FCU	UT	4.0	8.8	3.5	40.4	8.8	8.1
Suncoast CU	FL	4.2	15.0	5.3	35.4	11.0	8.2
Randolph-Brooks FCU	TX	5.4	7.0	-1.7	32.9	4.3	8.1
Security Service FCU	TX	1.4	4.2	-1.1	73.1	1.1	4.4
Mountain America Credit Union	UT	5.6	11.6	5.3	60.4	10.3	7.8
Digital Federal Credit Union	MA	4.0	6.6	-0.9	51.2	5.2	3.8
Bethpage FCU	NY	5.0	5.9	3.3	13.7	5.9	11.6
Star One Credit Union	CA	1.8	3.7	2.6	2.1	2.1	8.9
VyStar Credit Union	FL	3.7	7.6	4.9	5.4	5.4	7.3
San Diego County CU	CA	2.1	2.6	-2.3	27.7	3.1	3.7
Alaska USA FCU	AK	1.3	3.0	4.0	7.1	4.0	10.6
American Airlines FCU	TX	2.3	1.9	1.4	2.6	2.3	3.8
Teachers FCU	NY	1.5	1.3	5.2	-4.3	1.7	4.5
Patelco CU	CA	2.8	5.2	5.6	16.4	7.8	6.9
ESL Federal Credit Union	NY	1.8	6.4	1.4	13.7	7.4	13.1
Lake Michigan CU	MI	3.6	8.1	3.5	36.5	7.4	10.3
CEFCU	IL	1.6	3.9	1.1	14.0	4.1	10.4
Logix FCU	CA	2.1	7.7	1.9	-0.5	2.0	3.7
Delta Community CU	GA	2.4	2.8	3.2	5.6	3.5	5.8
OnPoint Community CU	OR	3.6	5.5	3.3	17.0	8.0	12.1
Ent CU	CO	5.0	2.9	7.4	-23.3	3.5	5.7
United Nations FCU	NY	4.2	5.1	5.3	6.2	5.6	8.1
GreenState CU	IA	3.9	5.3	4.2	16.4	4.5	8.7
PSECU	PA	1.3	4.2	2.8	8.6	3.8	6.1
Police and Fire FCU	PA	2.5	4.4	3.9	6.6	5.0	4.7
Wings Financial CU	MN	5.0	3.4	5.7	3.5	5.0	12.7
Hudson Valley FCU	NY	2.3	5.4	2.9	13.7	6.1	10.8
Redstone FCU	AL	3.2	5.1	4.6	8.2	6.7	14.7
Bank-Fund Staff FCU	DC	1.0	-1.3	3.7	-7.4	1.0	7.3
DFCU Financial CU	MI	0.3	3.2	-0.5	6.6	4.9	23.8
Wright-Patt CU Inc	OH	2.7	5.4	4.2	30.5	9.5	10.6
Desert Financial CU	AZ	2.8	6.0	5.5	7.7	7.0	9.7
Eastman CU	TN	4.3	6.9	5.0	17.7	6.3	6.8
Bello CU	CO	3.1	3.9	3.7	7.7	4.2	5.6
Redwood CU	CA	4.5	4.5	6.4	-9.4	5.3	8.4
Space Coast CU	FL	3.0	10.8	2.1	93.2	10.6	5.7
Idaho Central CU	ID	7.3	8.7	6.2	-6.7	5.0	7.5
Michigan State University FCU	MI	3.3	7.2	5.8	10.9	6.4	6.3
Kinecta FCU	CA	-17.0	5.7	-0.1	3.6	0.8	4.4
Members 1st FCU	PA	4.4	7.6	3.6	38.8	7.8	5.4
Landmark Credit Union	WI	2.8	8.3	4.2	35.3	7.9	7.5
Veridian CU	IA	3.4	5.1	2.8	-0.7	2.9	6.9

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 5
Credit union growth
Six months ending June 2019

Credit Union Name	State	Members	Savings	Loans	Surplus funds	Assets	Capital
Visions FCU	NY	2.0	2.1	1.1	1.0	1.3	8.0
State Farm FCU	IL	-0.2	1.3	-1.7	2.8	2.4	7.9
Tinker FCU	OK	2.0	4.9	0.5	21.7	5.4	8.4
Wescom CU	CA	0.4	5.4	1.0	54.0	16.8	11.2
SEFCU	NY	-6.2	6.1	3.9	10.9	6.2	4.8
SECU	MD	-1.3	3.6	0.6	38.9	3.8	2.5
Mission FCU	CA	2.9	5.0	1.1	24.6	5.7	7.7
Virginia CU Inc	VA	3.1	0.4	3.5	-1.0	2.1	9.0
Service Credit Union	NH	2.3	6.2	1.4	23.9	5.6	4.9
BCU	IL	3.4	9.2	3.7	10.7	4.7	6.5
Citadel FCU	PA	1.3	9.1	2.3	45.6	5.5	5.3
MIDFLORIDA CU	FL	4.4	7.3	3.4	32.0	7.9	11.6
Chevron FCU	CA	2.0	6.4	3.5	24.6	6.0	-1.3
Summit CU	WI	3.3	10.1	3.9	52.5	8.9	5.8
TDECU	TX	2.9	6.8	2.6	84.0	6.4	4.3
Northwest FCU	VA	1.5	0.4	-0.8	-0.8	-0.9	5.3
NEFCU	NY	2.6	6.9	3.6	24.9	7.2	7.8
Affinity FCU	NJ	2.7	6.7	-0.2	-18.5	-1.2	1.5
Teachers CU	IN	0.1	8.7	-3.9	66.7	3.5	6.1
Community First CU	WI	0.4	7.0	0.8	28.2	5.1	4.4
Coastal Credit Union	NC	2.9	5.9	0.9	29.1	3.4	6.3
Tower FCU	MD	1.9	6.7	0.0	39.7	6.6	5.2
Travis Credit Union	CA	1.3	3.3	3.3	1.8	3.5	5.2
General Electric CU	OH	1.3	5.9	-1.9	62.6	5.4	2.6
California CU	CA	0.3	4.5	4.9	-1.4	3.8	6.0
Educational ECU	CA	2.0	3.8	5.1	4.4	4.9	13.4
Navy Army Community CU	TX	1.7	6.5	8.1	-17.7	6.3	4.9
UW Credit Union	WI	2.8	8.5	5.6	42.0	11.9	8.9
Spokane Teachers CU	WA	3.8	5.5	4.5	-2.9	3.8	5.8
WSECU	WA	1.8	5.1	4.1	3.6	4.0	6.6
Credit Human	TX	-1.2	1.3	0.8	-24.2	0.9	1.0
Municipal CU	NY	3.0	6.2	2.0	15.7	6.8	-4.8
UNIFY Financial CU	CA	2.5	2.2	1.6	-9.0	0.2	4.8
SAFE Credit Union	CA	1.7	4.8	-0.5	39.8	3.3	6.5
APCO ECU	AL	0.1	2.5	0.1	5.9	3.9	15.1
Langley FCU	VA	3.6	5.1	3.8	6.7	5.3	6.8
Keesler FCU	MS	4.4	5.1	10.5	-4.6	7.1	6.4
Apple FCU	VA	2.1	6.4	2.8	20.0	6.3	8.6
CommunityAmerica Credit Union	MO	2.8	7.4	5.4	8.9	7.4	7.3
United FCU	MI	1.4	7.6	-1.6	68.2	2.8	6.1
GECU	TX	0.9	4.8	0.8	-1.7	0.7	7.4
Technology Credit Union	CA	5.7	6.1	1.6	10.8	3.3	8.1
Premier America CU	CA	2.1	4.0	2.6	13.5	4.2	4.4
NASA FCU	MD	4.3	6.2	6.4	16.3	6.7	8.3
Stanford FCU	CA	1.5	6.1	-0.2	22.5	5.5	7.8
Genisys CU	MI	3.2	7.1	8.8	5.9	7.1	8.5
Grow Financial FCU	FL	0.7	11.7	-0.9	55.8	7.4	3.6
First Community CU	MO	3.6	7.4	3.7	16.7	8.0	8.5
Robins Financial Credit Union	GA	3.7	6.5	3.9	17.5	7.8	8.0
Provident CU	CA	1.6	2.8	7.1	-5.3	3.0	4.8
Total		3.2	6.1	2.9	12.7	5.6	8.1

* Growth rates are based on CUs reporting for both December 2018 and June 2019.

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 6
Sample information

Credit Union Name	State	Mid-year assets per credit union	Average assets per credit union	Net capital-to-asset ratios		
				Jun 2019	Dec 2018	Change
Navy FCU	VA	106,036,956,091	102,323,135,877	12.12	11.76	0.36
State ECU	NC	40,621,857,729	40,031,936,296	8.30	8.17	0.14
Pentagon FCU	VA	24,417,005,333	24,428,105,562	10.66	10.03	0.63
BECU	WA	21,247,612,958	20,456,123,824	11.07	10.84	0.23
SchoolsFirst FCU	CA	16,007,924,756	15,741,784,266	11.37	11.37	0.00
Golden 1 Credit Union	CA	12,628,675,367	12,579,321,376	11.69	11.37	0.32
First Tech FCU	CA	12,592,095,456	12,493,562,628	10.12	9.61	0.51
Alliant CU	IL	11,794,234,962	11,564,411,214	10.06	10.16	-0.10
America First FCU	UT	11,229,050,496	10,886,872,744	10.16	10.23	-0.06
Suncoast CU	FL	10,318,422,598	9,838,415,225	8.99	9.23	-0.24
Randolph-Brooks FCU	TX	9,675,538,089	9,479,844,185	12.54	12.11	0.44
Security Service FCU	TX	9,647,537,915	9,572,195,647	9.72	9.42	0.30
Mountain America Credit Union	UT	9,061,313,528	8,766,821,369	9.11	9.32	-0.21
Digital Federal Credit Union	MA	8,971,867,468	8,828,515,425	9.76	9.89	-0.13
Bethpage FCU	NY	8,897,034,649	8,647,474,211	8.39	7.96	0.43
Star One Credit Union	CA	8,752,402,835	8,679,629,198	12.33	11.57	0.77
VyStar Credit Union	FL	8,728,243,620	8,568,079,760	8.73	8.57	0.16
San Diego County CU	CA	8,398,314,321	8,320,650,863	16.14	16.05	0.10
Alaska USA FCU	AK	7,956,856,655	7,877,291,161	8.00	7.53	0.47
American Airlines FCU	TX	7,477,435,097	7,440,736,856	9.72	9.58	0.14
Teachers FCU	NY	7,373,282,097	7,334,570,662	8.85	8.61	0.24
Patelco CU	CA	7,104,465,460	6,879,531,376	10.25	10.33	-0.08
ESL Federal Credit Union	NY	6,664,669,176	6,445,376,066	18.16	17.25	0.91
Lake Michigan CU	MI	6,513,282,092	6,348,412,821	12.33	12.01	0.32
CEFCU	IL	6,199,374,763	6,182,650,125	10.18	9.61	0.57
Logix FCU	CA	6,139,644,667	6,075,582,728	15.35	15.09	0.26
Delta Community CU	GA	5,960,011,814	5,937,212,945	12.72	12.45	0.27
OnPoint Community CU	OR	5,823,885,608	5,624,210,677	12.21	11.76	0.45
Ent CU	CO	5,764,125,886	5,679,274,798	13.20	12.93	0.27
United Nations FCU	NY	5,750,829,895	5,592,003,428	9.88	9.65	0.23
GreenState CU	IA	5,618,864,169	5,440,855,388	9.05	8.70	0.35
PSECU	PA	5,558,691,833	5,501,701,743	11.33	11.08	0.25
Police and Fire FCU	PA	5,497,648,701	5,408,684,130	18.22	18.28	-0.06
Wings Financial CU	MN	5,317,538,551	5,239,720,684	13.11	12.22	0.89
Hudson Valley FCU	NY	5,238,881,583	5,064,186,548	10.78	10.33	0.45
Redstone FCU	AL	5,227,319,558	5,100,000,189	10.97	10.20	0.76
Bank-Fund Staff FCU	DC	5,019,546,096	4,975,717,375	12.48	11.74	0.74
DFCU Financial CU	MI	4,897,869,222	4,803,915,353	13.18	11.17	2.00
Wright-Patt CU Inc	OH	4,848,670,001	4,618,019,088	11.37	11.25	0.12
Desert Financial CU	AZ	4,822,095,780	4,719,561,648	13.73	13.39	0.34
Eastman CU	TN	4,817,445,555	4,710,303,478	12.95	12.89	0.06
Bellco CU	CO	4,708,704,861	4,662,681,232	10.55	10.42	0.13
Redwood CU	CA	4,690,371,241	4,578,451,169	12.50	12.14	0.36
Space Coast CU	FL	4,582,670,334	4,412,079,748	13.51	14.15	-0.63
Idaho Central CU	ID	4,529,366,466	4,371,906,082	8.77	8.56	0.21
Michigan State University FCU	MI	4,499,552,006	4,393,223,276	10.42	10.43	-0.01
Kinecta FCU	CA	4,470,101,868	4,467,715,938	8.41	8.11	0.29
Members 1st FCU	PA	4,445,639,655	4,329,762,395	9.13	9.33	-0.20
Landmark Credit Union	WI	4,278,074,060	4,145,419,473	9.74	9.77	-0.03
Veridian CU	IA	4,264,879,607	4,237,523,617	10.03	9.65	0.38

Top 100 Credit Unions -- Mid-year 2019 spreads, camel ratios and growth

Table 6
Sample information

Credit Union Name	State	Mid-year assets per credit union	Average assets per credit union	Net capital-to-asset ratios		
				Jun 2019	Dec 2018	Change
Visions FCU	NY	4,241,058,533	4,221,751,002	12.04	11.28	0.75
State Farm FCU	IL	4,202,703,079	4,163,700,148	14.57	13.84	0.73
Tinker FCU	OK	4,085,178,799	3,999,396,383	11.78	11.46	0.32
Wescom CU	CA	4,062,915,910	3,968,369,761	7.97	8.37	-0.41
SEFCU	NY	3,987,872,797	3,882,331,158	7.72	7.82	-0.10
SECU	MD	3,781,803,712	3,733,611,943	9.61	9.73	-0.12
Mission FCU	CA	3,764,908,084	3,708,482,447	13.36	13.12	0.24
Virginia CU Inc	VA	3,715,371,011	3,684,045,818	9.79	9.18	0.62
Service Credit Union	NH	3,699,546,611	3,633,952,789	11.76	11.84	-0.08
BCU	IL	3,645,888,181	3,532,357,371	9.50	9.34	0.16
Citadel FCU	PA	3,557,777,979	3,502,047,355	9.50	9.51	-0.01
MIDFLORIDA CU	FL	3,544,098,684	3,451,028,548	10.34	9.99	0.35
Chevron FCU	CA	3,534,104,224	3,511,304,987	10.96	11.76	-0.80
Summit CU	WI	3,510,554,716	3,400,120,845	11.40	11.73	-0.33
TDECU	TX	3,478,768,015	3,429,444,220	8.75	8.93	-0.17
Northwest FCU	VA	3,381,987,993	3,417,339,142	10.71	10.08	0.63
NEFCU	NY	3,380,231,630	3,269,119,878	9.42	9.37	0.06
Affinity FCU	NJ	3,345,210,856	3,346,738,143	8.03	7.81	0.22
Teachers CU	IN	3,283,475,330	3,234,921,522	8.98	8.76	0.22
Community First CU	WI	3,275,270,044	3,192,982,878	12.90	12.99	-0.08
Coastal Credit Union	NC	3,269,570,243	3,234,640,809	10.75	10.46	0.29
Tower FCU	MD	3,244,139,665	3,164,235,477	11.91	12.08	-0.16
Travis Credit Union	CA	3,231,766,532	3,193,540,858	11.69	11.50	0.19
General Electric CU	OH	3,205,670,960	3,149,028,168	8.96	9.20	-0.24
California CU	CA	3,204,010,334	3,117,657,338	10.74	10.52	0.22
Educational ECU	CA	3,172,963,995	3,118,280,475	13.28	12.28	1.00
Navy Army Community CU	TX	3,158,513,463	3,094,992,828	10.10	10.24	-0.13
UW Credit Union	WI	3,155,472,942	2,965,195,422	9.82	10.09	-0.27
Spokane Teachers CU	WA	3,098,316,727	3,046,378,329	10.83	10.61	0.21
WSECU	WA	3,090,840,029	3,037,833,629	11.14	10.88	0.27
Credit Human	TX	3,081,223,870	3,074,162,557	10.20	10.19	0.01
Municipal CU	NY	3,056,751,978	2,996,908,744	3.42	3.83	-0.42
UNIFY Financial CU	CA	3,031,262,926	3,028,969,995	8.07	7.72	0.35
SAFE Credit Union	CA	2,991,943,861	2,976,273,400	9.85	9.56	0.29
APCO ECU	AL	2,976,120,089	2,947,359,422	11.77	10.64	1.14
Langley FCU	VA	2,971,774,329	2,925,140,471	10.53	10.38	0.14
Keesler FCU	MS	2,927,981,680	2,866,408,720	14.03	14.11	-0.08
Apple FCU	VA	2,914,096,599	2,850,262,867	9.93	9.72	0.21
CommunityAmerica Credit Union	MO	2,884,590,443	2,818,917,520	11.86	11.86	0.00
United FCU	MI	2,868,641,136	2,843,234,765	10.25	9.92	0.33
GECU	TX	2,852,097,472	2,833,833,395	10.75	10.08	0.67
Technology Credit Union	CA	2,826,542,421	2,794,742,529	10.87	10.39	0.48
Premier America CU	CA	2,786,255,569	2,797,278,864	10.40	10.38	0.02
NASA FCU	MD	2,773,580,212	2,721,239,664	10.00	9.85	0.15
Stanford FCU	CA	2,759,917,885	2,709,101,640	9.82	9.62	0.21
Genisys CU	MI	2,759,054,641	2,692,245,089	16.02	15.81	0.20
Grow Financial FCU	FL	2,722,833,711	2,700,822,352	9.50	9.85	-0.35
First Community CU	MO	2,705,329,444	2,625,579,936	8.33	8.30	0.03
Robins Financial Credit Union	GA	2,704,757,992	2,633,621,800	17.71	17.68	0.03
Provident CU	CA	2,677,601,531	2,658,162,020	11.63	11.43	0.20
Total		6,776,702,314	6,637,042,573	11.00	10.74	0.26