

Top 100 Credit Union Performance   Data as of March 31, 2009														
09 Rk	08 Rk	Name of Credit Union	St	Total Assets	Total Loans	12-mo Loan Growth	Total Shares	12-mo Share Growth	Net Interest Margin	Opex / Avg. Assets	Delinquency Ratio	Net Worth Ratio	ROA Pre-Assessment	ROA Post-Assessment
1	1	Navy	VA	\$38,739,788,015	\$31,344,794,527	11.59%	\$27,349,947,049	10.38%	3.53%	2.81%	1.29%	8.58%	0.53%	-0.04%
2	2	State Employees'	NC	\$18,058,543,316	\$12,160,094,714	11.65%	\$16,652,384,665	14.58%	2.04%	2.09%	0.80%	6.63%	1.30%	1.18%
3	3	Pentagon	VA	\$13,377,612,153	\$12,478,879,855	14.99%	\$10,861,320,845	8.47%	2.01%	0.93%	0.57%	8.12%	0.87%	0.66%
4	4	BECU	WA	\$8,733,928,699	\$7,139,999,870	7.28%	\$8,037,811,574	4.85%	3.33%	2.32%	1.56%	6.90%	-0.85%	-1.39%
5	5	SchoolsFirst	CA	\$8,073,471,855	\$4,943,345,035	-6.07%	\$6,978,096,122	6.09%	2.52%	1.62%	1.58%	8.79%	-0.48%	-0.48%
6	6	The Golden 1	CA	\$7,525,247,244	\$4,290,660,928	-5.58%	\$6,212,491,634	4.24%	2.66%	2.26%	1.51%	8.19%	-2.55%	-2.67%
7	8	Alliant	IL	\$6,313,857,290	\$3,151,066,438	16.08%	\$5,021,773,279	22.80%	1.68%	0.80%	0.78%	9.66%	0.33%	-0.29%
8	7	Suncoast Schools	FL	\$5,822,844,791	\$4,609,105,050	-1.96%	\$5,177,365,874	-4.77%	2.61%	1.89%	3.88%	6.05%	-1.57%	-2.09%
9	9	American Airlines	TX	\$5,436,742,570	\$2,409,757,827	4.29%	\$4,842,341,832	11.81%	2.32%	1.20%	0.91%	7.75%	1.45%	0.72%
10	10	Security Service	TX	\$5,222,280,599	\$4,540,421,849	10.85%	\$4,282,373,353	15.38%	2.37%	2.45%	1.41%	7.56%	0.04%	0.04%
11	12	America First	UT	\$4,808,478,774	\$4,005,962,662	9.93%	\$4,309,787,208	12.47%	3.51%	3.68%	2.48%	8.88%	-0.53%	-0.76%
12	13	San Diego County	CA	\$4,717,481,804	\$3,881,674,709	15.33%	\$4,183,519,856	13.72%	3.04%	1.56%	1.96%	10.08%	0.78%	0.78%
13	17	Star One	CA	\$4,606,549,318	\$1,810,597,449	49.70%	\$3,389,167,244	11.63%	1.96%	0.80%	0.14%	9.70%	-0.75%	-1.30%
14	14	Patelco	CA	\$4,268,515,154	\$2,706,657,300	-1.16%	\$3,824,149,061	4.44%	2.78%	1.86%	2.80%	8.45%	-0.67%	-0.67%
15	15	Digital	MA	\$4,234,810,647	\$3,778,157,463	3.81%	\$3,588,637,255	7.00%	3.01%	2.09%	1.51%	6.03%	0.32%	-0.16%
16	19	Citizens Equity First	IL	\$4,131,380,860	\$3,001,483,906	17.30%	\$3,687,785,962	14.46%	2.91%	2.04%	1.14%	8.90%	0.62%	0.55%
17	11	Kinecta	CA	\$4,071,012,589	\$3,504,367,243	-4.61%	\$3,046,631,123	-8.02%	2.49%	2.75%	2.66%	6.30%	-2.08%	-2.81%
18	18	Alaska USA	AK	\$3,900,390,892	\$2,735,665,701	15.35%	\$3,353,843,173	12.18%	4.52%	4.69%	1.37%	7.86%	-0.68%	-0.68%
19	20	Vystar	FL	\$3,813,255,700	\$2,534,981,638	8.93%	\$3,106,966,788	4.55%	2.70%	2.99%	1.78%	8.33%	0.03%	0.03%
20	21	ESL	NY	\$3,699,530,391	\$2,002,587,955	4.07%	\$2,157,686,408	6.13%	3.15%	2.19%	0.91%	11.23%	1.71%	1.20%
21	25	Bethpage	NY	\$3,446,811,262	\$1,915,392,529	3.25%	\$3,029,533,010	15.50%	2.31%	1.93%	0.61%	6.77%	0.99%	0.99%
22	23	Pennsylvania State Employees	PA	\$3,430,723,397	\$2,220,996,151	18.32%	\$3,166,978,179	11.25%	2.53%	2.46%	0.58%	7.33%	-0.82%	-1.64%
23	24	Randolph-Brooks	TX	\$3,350,496,861	\$2,028,952,806	18.02%	\$2,765,231,554	16.20%	2.88%	2.98%	0.36%	11.36%	2.37%	1.53%
24	26	State Farm	IL	\$3,309,403,839	\$797,671,860	1.25%	\$2,968,187,864	14.20%	0.82%	0.09%	0.41%	9.14%	0.65%	-0.11%
25	22	Desert Schools	AZ	\$3,308,641,568	\$2,489,386,009	5.10%	\$2,721,674,017	6.06%	3.40%	3.86%	2.24%	8.85%	-1.45%	-1.45%
26	16	Wescom Central	CA	\$3,221,661,596	\$2,595,046,253	-15.62%	\$2,385,219,109	-9.24%	3.44%	4.29%	4.16%	5.45%	-2.65%	-3.27%
27	28	Delta Community	GA	\$3,152,035,253	\$1,920,037,644	16.40%	\$2,627,621,834	17.78%	3.07%	2.84%	1.13%	12.49%	0.08%	0.08%
28	27	Police And Fire	PA	\$3,089,521,289	\$1,534,186,682	12.41%	\$2,647,566,447	12.58%	2.98%	1.35%	0.32%	10.67%	2.26%	1.61%
29	34	Teachers	NY	\$3,022,243,691	\$1,267,003,148	13.42%	\$2,707,130,195	25.67%	2.68%	2.01%	0.63%	10.27%	0.82%	0.81%
30	30	United Nations	NY	\$2,881,524,403	\$1,273,769,858	8.67%	\$2,559,342,663	8.71%	3.15%	2.85%	0.82%	8.94%	0.52%	0.13%
31	32	Mountain America	UT	\$2,879,611,060	\$2,371,060,503	22.78%	\$2,680,973,904	19.10%	2.78%	3.95%	2.92%	6.17%	0.22%	0.22%
32	29	Lockheed	CA	\$2,859,603,259	\$2,452,387,496	4.22%	\$2,404,029,445	6.21%	3.21%	1.95%	1.20%	14.26%	0.44%	0.44%
33	38	Ent	CO	\$2,799,769,927	\$1,833,035,055	9.38%	\$2,323,292,151	13.04%	2.88%	2.34%	0.55%	9.71%	1.15%	1.15%
34	33	San Antonio	TX	\$2,767,303,881	\$2,540,460,268	13.64%	\$1,839,944,210	10.19%	3.37%	2.91%	2.09%	7.98%	0.97%	0.56%
35	31	Onpoint Community	OR	\$2,667,116,063	\$2,211,917,423	2.77%	\$2,321,865,874	0.80%	2.82%	2.23%	1.22%	8.75%	0.52%	0.52%
36	35	Bank-Fund Staff	DC	\$2,651,598,200	\$1,665,598,155	2.26%	\$2,278,040,159	10.24%	2.80%	2.01%	0.78%	13.10%	1.07%	0.55%
37	36	Hudson Valley	NY	\$2,574,843,836	\$1,709,249,272	0.36%	\$2,323,678,063	7.54%	3.20%	2.82%	0.81%	8.75%	0.37%	-0.37%
38	37	Redstone	AL	\$2,531,034,712	\$1,158,926,844	11.21%	\$2,189,320,510	8.74%	3.11%	3.82%	0.79%	9.89%	0.55%	0.55%
39	44	DFCU Financial	MI	\$2,485,006,880	\$1,184,340,067	18.29%	\$2,028,428,867	29.52%	5.46%	2.08%	0.90%	10.63%	1.60%	1.00%
40	41	Addison Avenue	CA	\$2,331,801,857	\$1,756,918,890	1.80%	\$1,931,623,865	7.07%	2.60%	3.74%	1.01%	9.31%	0.04%	0.04%
41	40	Visions	NY	\$2,233,340,929	\$1,399,619,462	18.97%	\$1,964,775,987	7.99%	2.56%	1.61%	0.37%	11.94%	1.16%	0.94%
42	43	Coastal	NC	\$2,219,118,611	\$1,821,500,287	17.94%	\$1,821,777,248	12.33%	2.91%	2.97%	2.33%	8.26%	-2.22%	-2.89%
43	42	Eastman	TN	\$2,149,621,442	\$1,528,606,669	2.97%	\$1,825,103,362	6.45%	3.06%	1.96%	0.89%	9.62%	0.70%	0.06%
44	47	Wings Financial	MN	\$2,133,902,888	\$879,614,989	-3.96%	\$1,764,229,285	15.03%	2.33%	1.95%	1.10%	9.94%	0.21%	-0.26%
45	48	First Technology	OR	\$2,072,559,889	\$1,148,597,326	-0.88%	\$1,625,067,261	13.36%	3.01%	2.89%	0.88%	7.96%	1.05%	0.84%
46	51	Bellco	CO	\$2,070,698,288	\$1,827,091,604	16.39%	\$1,641,751,783	14.43%	3.61%	2.79%	1.27%	7.99%	-1.21%	-1.34%
47	77	Western	CA	\$2,042,581,339	\$1,155,555,315	2.69%	\$1,880,488,958	46.44%	2.36%	2.82%	1.66%	6.77%	0.08%	-0.59%
48	52	State Employees Credit Union	MD	\$2,012,682,541	\$1,426,910,359	6.22%	\$1,768,710,367	12.37%	3.39%	3.70%	1.40%	9.26%	0.08%	0.08%
49	55	Tower	MD	\$1,996,630,252	\$1,429,005,982	8.71%	\$1,591,401,644	9.66%	2.49%	2.61%	0.27%	10.78%	0.97%	0.97%
50	60	Affinity	NJ	\$1,981,499,663	\$1,498,510,141	0.49%	\$1,565,702,106	12.37%	2.61%	2.92%	1.13%	7.17%	0.53%	0.53%
51	49	Mission	CA	\$1,972,256,715	\$1,304,515,274	1.07%	\$1,689,954,523	4.74%	3.48%	3.01%	1.25%	8.47%	-0.88%	-0.88%
52	39	GTE	FL	\$1,948,125,977	\$1,514,510,642	-15.12%	\$1,648,753,873	-16.63%	3.54%	3.79%	2.49%	6.61%	-1.41%	-2.15%
53	69	Atlanta Postal	GA	\$1,911,172,028	\$825,562,684	8.76%	\$1,481,025,199	9.17%	1.83%	1.18%	0.99%	11.46%	0.10%	-0.55%
54	58	Teachers	IN	\$1,895,220,722	\$1,644,942,611	6.25%	\$1,517,431,359	7.09%	3.46%	3.32%	0.46%	7.48%	1.04%	1.04%
55	63	Tinker	OK	\$1,887,843,348	\$1,190,847,914	23.61%	\$1,669,566,706	15.19%	3.47%	3.45%	1.10%	10.06%	0.87%	0.85%
56	146	California Coast	CA	\$1,847,265,032	\$1,255,471,000	70.64%	\$1,458,669,808	87.70%	3.34%	2.51%	2.19%	6.69%	-1.14%	-1.14%
57	61	Educational Employees	CA	\$1,816,560,661	\$915,544,557	1.11%	\$1,648,209,240	6.12%	2.94%	2.35%	1.31%	8.00%	0.50%	0.50%
58	66	Virginia Credit Union	VA	\$1,811,774,563	\$1,214,131,600	8.24%	\$1,620,939,024	11.56%	3.26%	3.48%	1.62%	8.83%	0.31%	0.31%
59	54	Redwood	CA	\$1,807,379,243	\$1,467,583,989	-0.75%	\$1,619,180,817	0.22%	3.42%	2.44%	2.39%	7.24%	-0.20%	-0.75%
60	64	Keesler	MS	\$1,774,034,310	\$1,006,219,084	9.33%	\$1,526,084,939	9.46%	2.52%	2.37%	0.84%	9.54%	0.81%	0.81%
61	56	Kern Schools	CA	\$1,769,897,685	\$1,247,784,953	-10.37%	\$1,634,767,209	5.48%	2.97%	3.81%	2.52%	5.45%	-2.50%	-3.38%
62	72	SEFCU	NY	\$1,764,316,403	\$999,352,229	6.55%	\$1,606,618,909	16.05%	3.25%	3.92%	0.61%	7.23%	0.58%	0.58%
63	73	HarborOne	MA	\$1,760,032,865	\$1,370,655,844	8.19%	\$1,202,722,897	12.47%	1.97%	2.25%	1.05%	7.49%	0.17%	0.15%
64	45	Texans	TX	\$1,755,448,733	\$1,231,465,859	-16.46%	\$1,493,529,335	-6.01%	2.98%	5.14%	11.26%	6.74%	-1.31%	-2.01%
65	67	APCO Employees	AL	\$1,743,980,691	\$406,058,270	4.09%	\$1,570,382,830	9.15%	1.11%	0.45%	0.73%	9.88%	0.80%	0.80%
66	53	Grow Financial	FL	\$1,721,730,968	\$1,326,548,260	3.18%	\$1,553,491,996	-3.52%	3.14%	3.25%	2.07%	9.05%	-1.14%	-1.97%
67	71	Northwest	VA	\$1,721,706,116	\$1,321,631,932	0.55%	\$1,508,378,841	10.92%	2.99%	2.86%	0.78%	9.04%	0.80%	0.10%
68	62	CommunityAmerica	KS	\$1,714,372,121	\$1,391,788,769	2.87%	\$1,235,007,586	1.55%	3.23%	3.86%	0.71%	11.08%	-0.04%	-0.44%
69	70	Space Coast	FL	\$1,670,246,312	\$1,186,864,782	4.87%	\$1,411,805,104	5.58%	3.30%	2.73%	3.26%	11.24%	-0.79%	-1.31%
70	74	Michigan State University	MI	\$1,667,567,084	\$1,164,085,863	9.53%	\$1,387,618,347	12.60%	3.25%	2.94%	1.50%	11.25%	0.61%	0.48%
71	76	Members 1st	PA	\$1,659,510,750	\$1,219,280,463	14.25%	\$1,522,323,371	12.26%	3.03%	3.60%	1.26%	7.39%	0.46%	0.09%
72	84	Lake Michigan	MI	\$1,654,070,831	\$1,240,369,369	34.00%	\$1,344,239,369	16.60%	2.57%	2.88%	0.93%	7.97%	1.11%	1.11%
73	46	Arizona	AZ	\$1,651,838,368	\$1,208,028,929	-15.88%	\$1,552,130,379	-2.31%	4.27%	4.32%	3.56%	1.96%	-8.15%	-8.95%
74	68	Provident	CA	\$1,641,385,412	\$1,267,427,930	-1.43%	\$1,214,553,965	6.92%	2.30%	2.52%	0.67%	11.07%	-0.07%	-0.07%
75	50	Eastern Financial Florida	FL	\$1,623,575,224	\$1,266,013,614	-15.56%	\$1,527,023,184	-5.85%	3.17%	3.91%	9.83%	2.00%	-1.08%	-1.08%
76	57	Fairwinds	FL	\$1,612,044,047	\$1,069,914,386	-6.92%	\$1,363,853,890	-10.70%	3.60%	3.26%	2.76%	8.02%	0.24%	0.24%
77	65	Travis	CA	\$1,608,410,636	\$1,120,146,662	1.07%	\$1,389,791,343	-2.52%	4.19%	3.27%	1.32%	8.47%	-4.08%	-4.82%