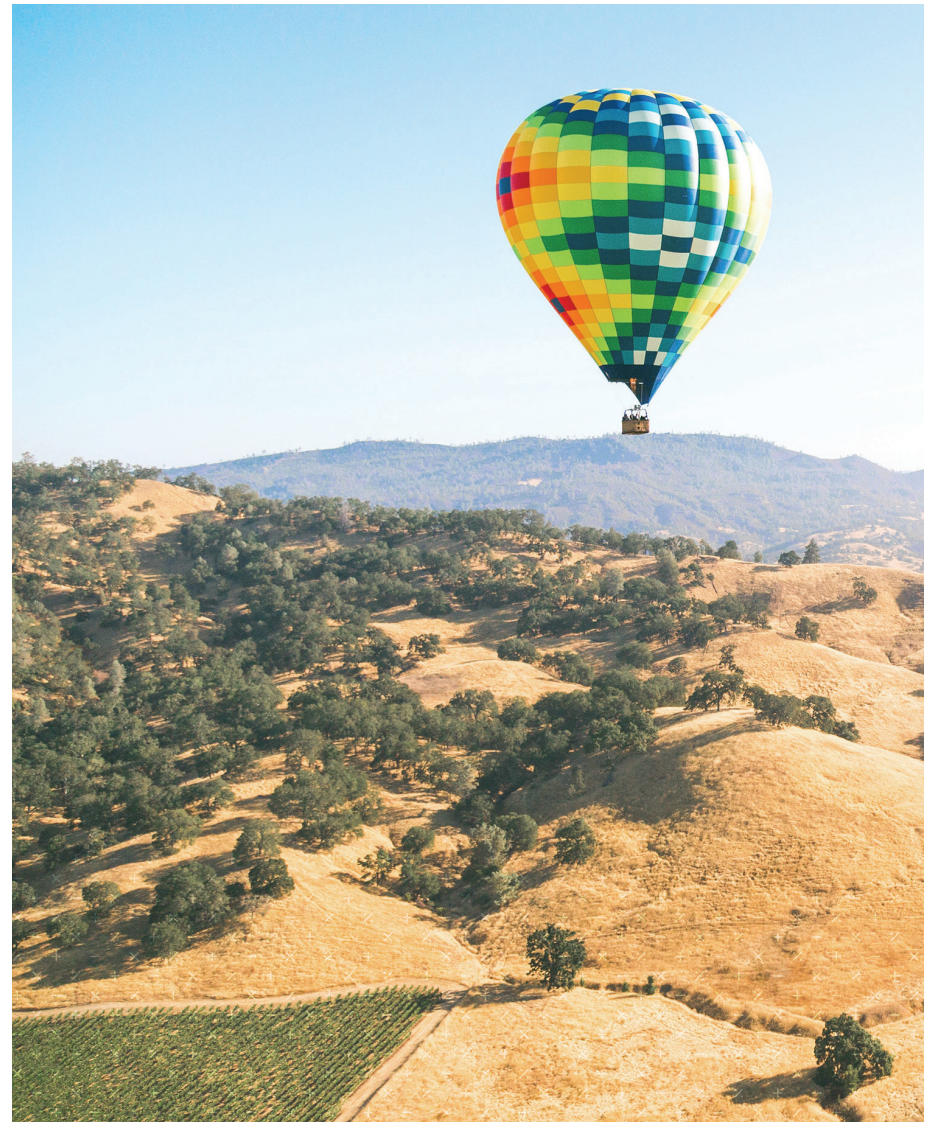




Credit Union Index

AN ANALYSIS OF NEW MEXICO CREDIT UNIONS



The Credit Union Index is published by the New Mexico office of Baker Tilly. For more information on the data presented in this report, contact **Janna Skinner, Senior Manager**, at **(505)-878-7268**.

New Mexico

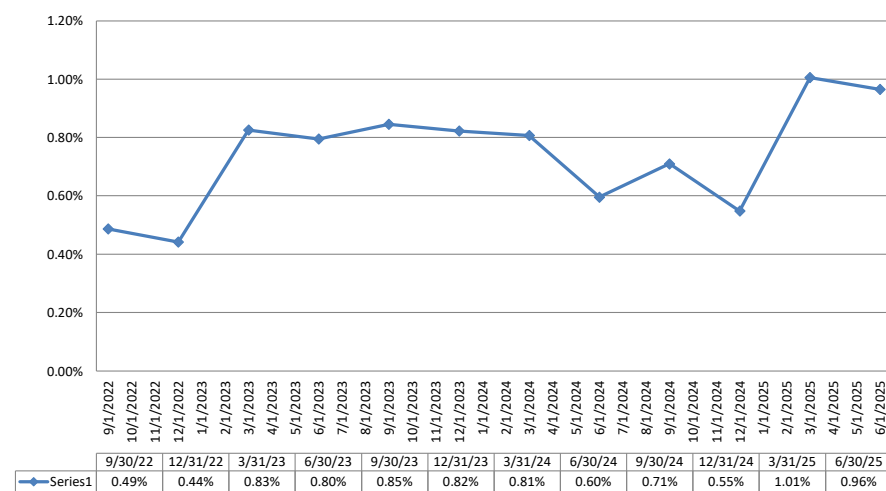
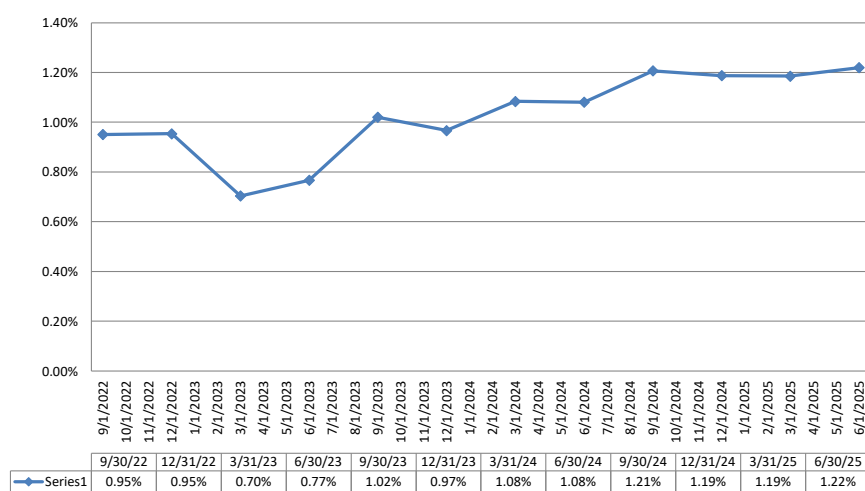
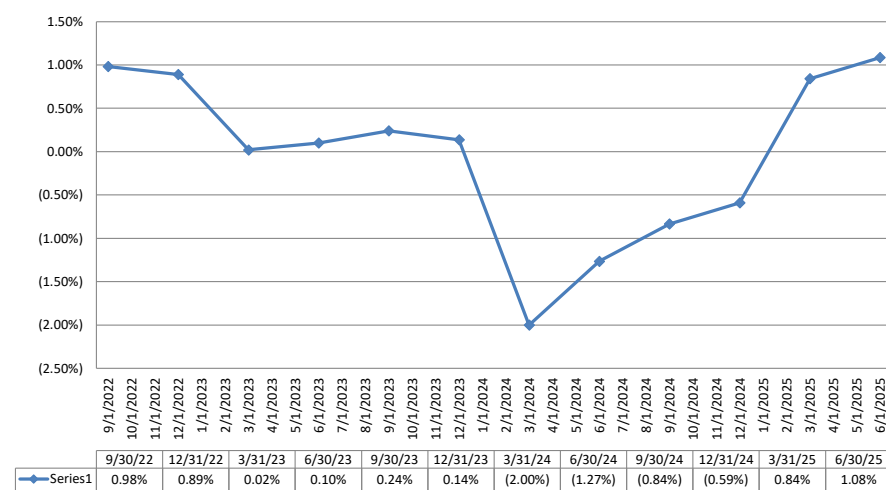
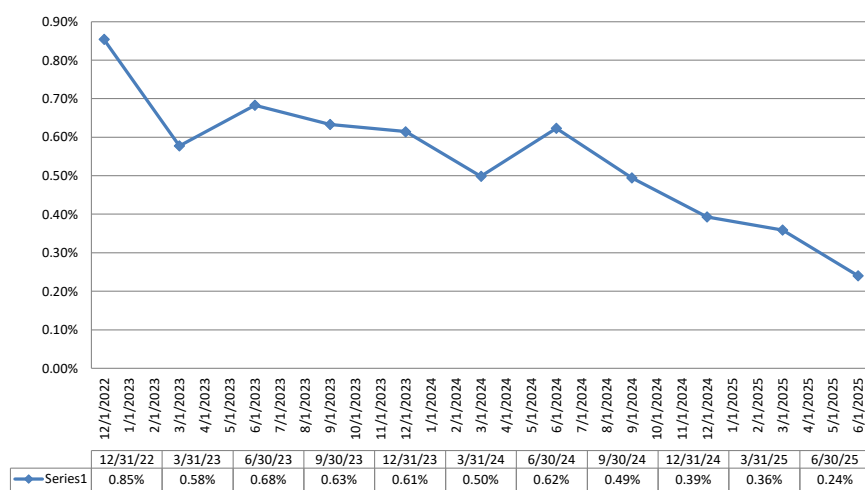
ALBUQUERQUE
6565 Americas Parkway NE
Suite 600
Albuquerque, NM 87110
(505) 878-7200

ASSET SIZE DEFINITION

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

Performance Analysis

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

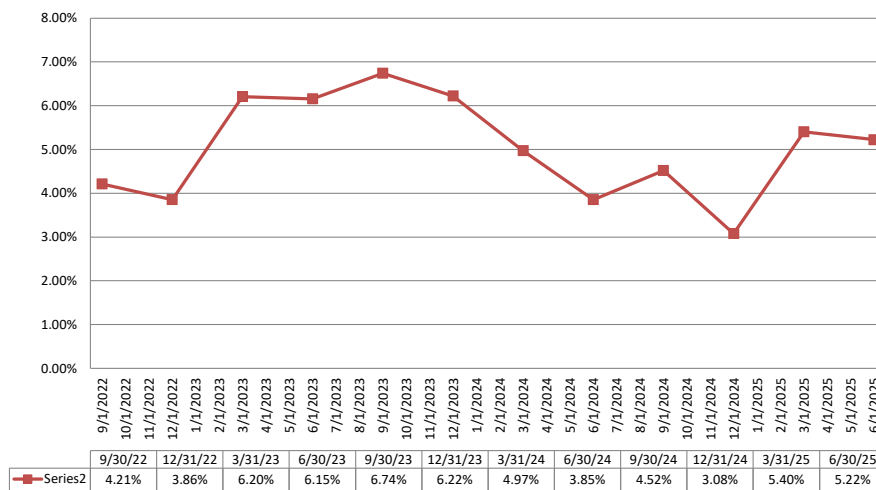
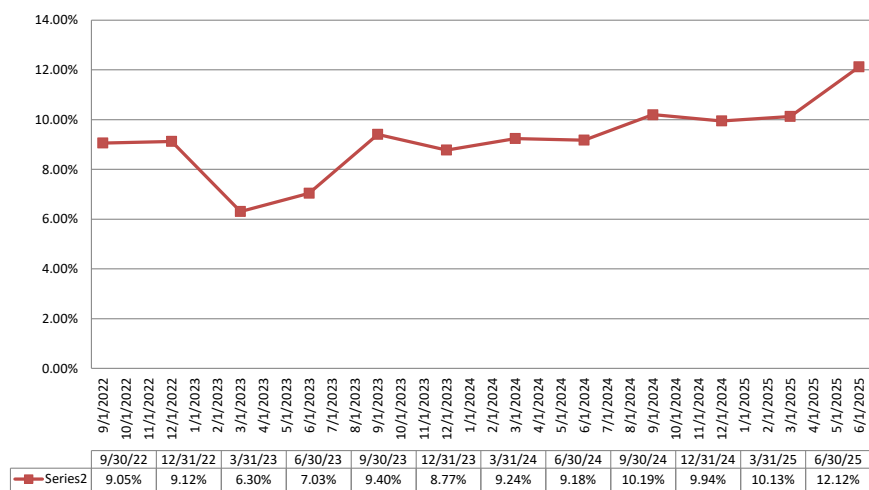
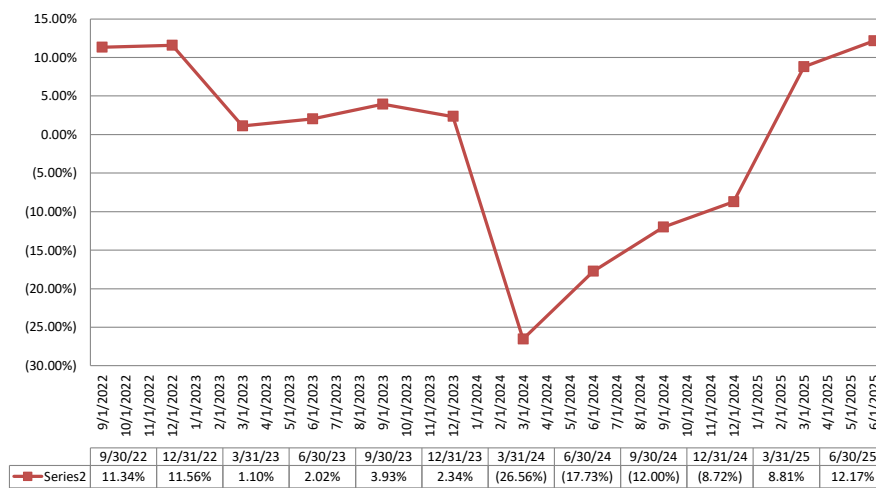
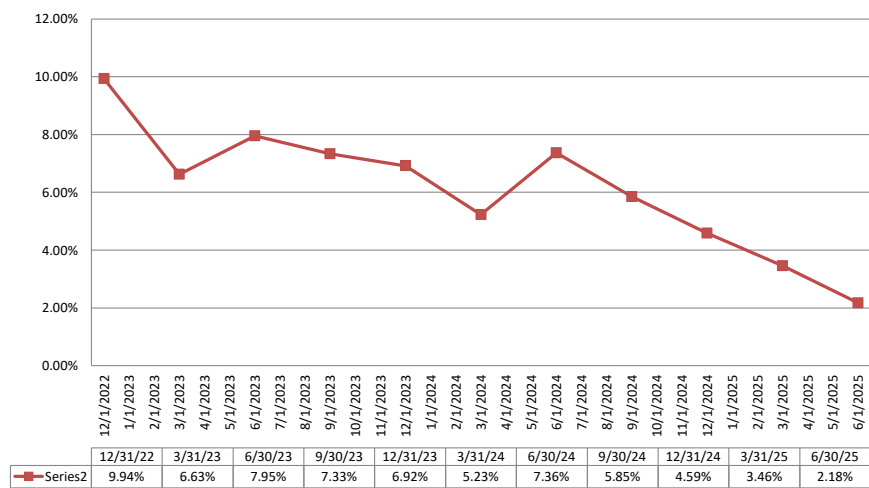
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2025

Run Date: August 12, 2025

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Mt. Taylor Federal Credit Union	\$2,093	\$6	1.15%	6.28%	70.59%	\$40	\$8	0.77%	4.20%	78.79%	\$36
	Deming School Employee Credit Union	\$5,587	\$13	0.93%	4.04%	63.51%	\$56	\$25	0.89%	3.90%	71.32%	\$56
	Rincones Presbyterian Credit Union	\$6,122	\$11	0.73%	7.00%	86.21%	\$48	\$14	0.49%	4.54%	90.07%	\$54
	The Florist Federal Credit Union	\$7,254	(\$6)	(0.33%)	(2.16%)	97.83%	\$56	(\$21)	(0.58%)	(3.77%)	104.14%	\$55
	Quay Schools Federal Credit Union	\$8,217	\$13	0.63%	3.23%	86.32%	\$62	\$21	0.52%	2.62%	88.77%	\$62
	U-1st Community Federal Credit Union	\$9,829	\$10	0.41%	2.88%	86.26%	\$57	\$35	0.73%	5.08%	83.65%	\$59
	Internationalities Federal Credit Union	\$12,131	\$3	0.10%	0.59%	97.74%	\$97	\$13	0.21%	1.27%	95.15%	\$103
	Four Corners Federal Credit Union	\$14,497	\$38	1.05%	4.92%	88.54%	\$48	\$149	2.09%	9.75%	77.83%	\$52
	High Desert Community Credit Union	\$16,828	(\$16)	(0.38%)	(2.86%)	82.29%	\$64	(\$12)	(0.14%)	(1.07%)	83.42%	\$66
	Cuba Credit Union	\$23,741	\$73	1.24%	7.23%	69.42%	\$63	\$218	1.88%	10.94%	62.61%	\$76
	Jemez Valley Credit Union	\$28,496	(\$43)	(0.60%)	(4.93%)	91.10%	\$59	(\$36)	(0.25%)	(2.07%)	94.33%	\$58
	Questa Credit Union	\$29,933	\$187	2.55%	12.51%	56.56%	\$54	\$322	2.28%	11.04%	61.09%	\$59
	Los Alamos Schools Credit Union	\$33,389	\$32	0.38%	3.64%	90.06%	\$75	\$100	0.60%	5.73%	84.22%	\$78
	Chaves County School Employees Credit Union	\$37,545	\$217	2.32%	11.77%	44.59%	\$51	\$428	2.31%	11.78%	45.24%	\$51
	Northern New Mexico School Employees Federal CU	\$43,401	\$64	0.60%	5.59%	68.70%	\$65	\$189	0.90%	8.35%	65.93%	\$61
	Everyone's Federal Credit Union	\$45,854	\$32	0.28%	2.07%	82.52%	\$63	\$180	0.79%	5.87%	77.29%	\$61
	Roswell Community Federal Credit Union	\$50,123	\$274	2.20%	12.63%	56.97%	\$89	\$551	2.25%	13.52%	56.81%	\$89
	Eddy Federal Credit Union	\$60,276	\$185	1.25%	6.87%	73.02%	\$86	\$312	1.07%	5.83%	71.37%	\$85
	Financial Security Credit Union	\$62,293	\$220	1.43%	8.94%	70.26%	\$76	\$636	2.10%	13.14%	64.09%	\$74
	LOCO Credit Union	\$64,249	(\$68)	(0.43%)	(3.30%)	78.02%	\$70	(\$176)	(0.56%)	(4.25%)	84.29%	\$69
	Railroad Employees Credit Union	\$74,578	\$370	1.97%	20.22%	53.95%	\$92	\$482	1.29%	13.31%	64.85%	\$91
	Southwest Federal Credit Union	\$78,080	(\$118)	(0.60%)	(21.92%)	112.74%	\$73	(\$302)	(0.78%)	(28.83%)	119.07%	\$74
	Cannon Federal Credit Union	\$99,342	\$440	1.75%	14.12%	69.79%	\$64	\$842	1.67%	13.74%	70.97%	\$63
	Estacado Federal Credit Union	\$113,352	\$518	1.84%	14.45%	62.62%	\$72	\$981	1.77%	13.96%	65.66%	\$76
	Artesia Credit Union	\$156,178	\$862	2.17%	14.02%	45.96%	\$53	\$1,453	1.82%	11.99%	57.00%	\$124
	Average of Asset Group A	\$43,336	\$133	0.91%	5.11%	75.42%	\$65	\$256	0.96%	5.22%	76.72%	\$69
Asset Group B - \$251 to \$500 million in total assets												
	ZIA Credit Union	\$253,199	\$729	1.17%	16.23%	72.47%	\$83	\$1,036	0.84%	11.84%	77.69%	\$87
	Guadalupe Credit Union	\$331,806	\$1,752	2.14%	19.57%	69.79%	\$93	\$2,549	1.59%	14.50%	75.39%	\$90
	White Sands Federal Credit Union	\$400,145	\$1,118	1.11%	8.97%	74.21%	\$69	\$2,467	1.23%	10.01%	70.32%	\$65
	Average of Asset Group B	\$328,383	\$1,200	1.47%	14.92%	72.16%	\$82	\$2,017	1.22%	12.12%	74.47%	\$81

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2025

Run Date: August 12, 2025

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Otero Federal Credit Union	\$505,388	\$2,107	1.67%	11.65%	60.89%	\$70	\$3,974	1.59%	11.22%	62.52%	\$70
	Rio Grande Credit Union	\$662,871	\$3,395	2.03%	29.83%	51.04%	\$77	\$4,489	1.33%	20.43%	61.39%	\$78
	First Financial Credit Union	\$988,677	\$721	0.30%	4.42%	87.68%	\$108	\$1,573	0.33%	4.86%	86.59%	\$96
	Average of Asset Group C	\$718,979	\$2,074	1.33%	15.30%	66.54%	\$85	\$3,345	1.08%	12.17%	70.17%	\$81
Asset Group D - Over \$1 billion in total assets												
	Kirtland Federal Credit Union	\$1,084,872	\$1,844	0.68%	6.03%	80.26%	\$107	\$1,748	0.33%	2.88%	76.30%	\$101
	State Employees Credit Union	\$1,302,250	\$4,351	1.34%	14.56%	61.33%	\$95	\$8,099	1.26%	13.88%	65.25%	\$96
	Sandia Area Federal Credit Union	\$1,329,678	\$4,306	1.31%	12.67%	59.73%	\$75	\$8,113	1.25%	12.16%	60.06%	\$72
	Del Norte Credit Union	\$1,392,830	\$4,103	1.18%	13.11%	63.41%	\$108	\$6,889	1.01%	11.18%	66.66%	\$109
	U.S. Eagle Federal Credit Union	\$1,476,556	(\$18,180)	(4.88%)	(58.16%)	72.16%	\$103	(\$20,533)	(2.76%)	(31.80%)	78.72%	\$100
	Sunward Federal Credit Union	\$4,332,110	\$4,140	0.39%	6.52%	72.55%	\$91	\$774	0.04%	0.63%	80.81%	\$103
	Nusenda Federal Credit Union	\$4,791,412	\$9,475	0.80%	9.15%	73.99%	\$99	\$12,966	0.55%	6.31%	77.10%	\$98
	Average of Asset Group D	\$2,244,244	\$1,434	0.12%	0.55%	69.06%	\$97	\$2,579	0.24%	2.18%	72.13%	\$97

Source: SNL Financial

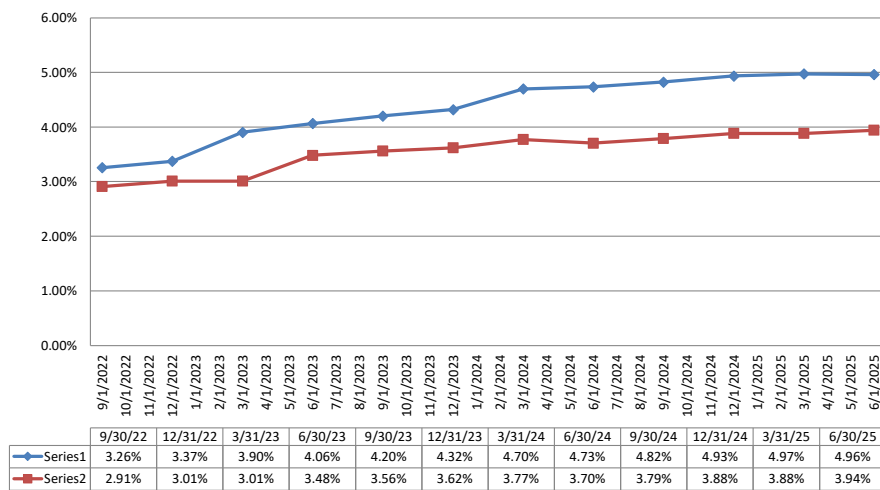
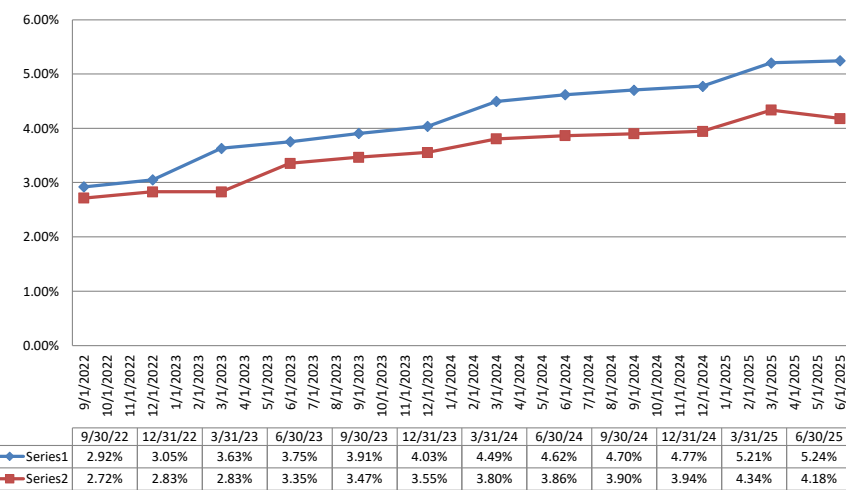
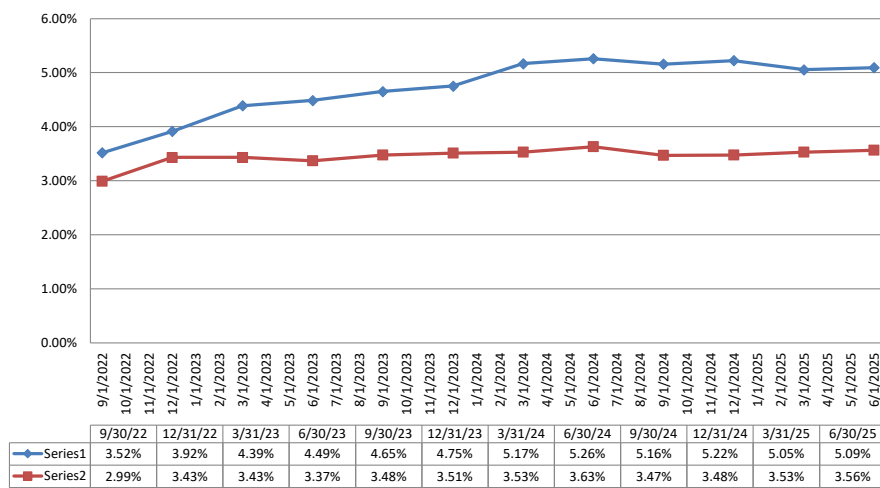
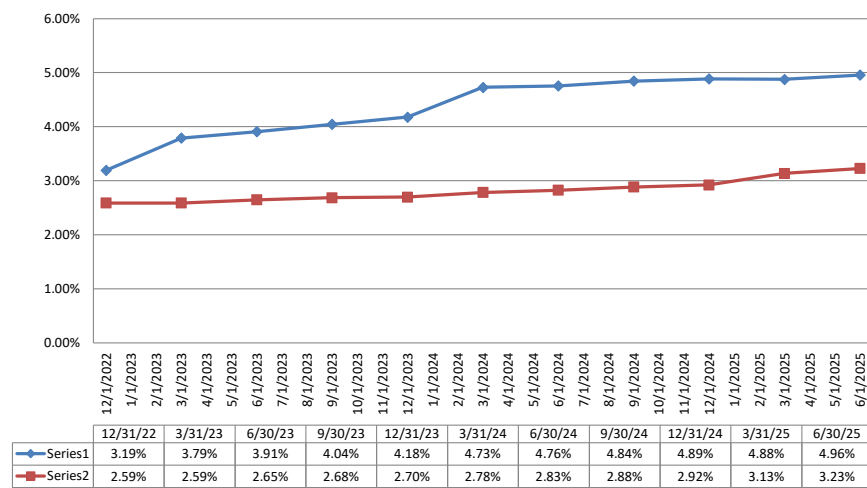
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Balance Sheet & Net Interest Margin

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

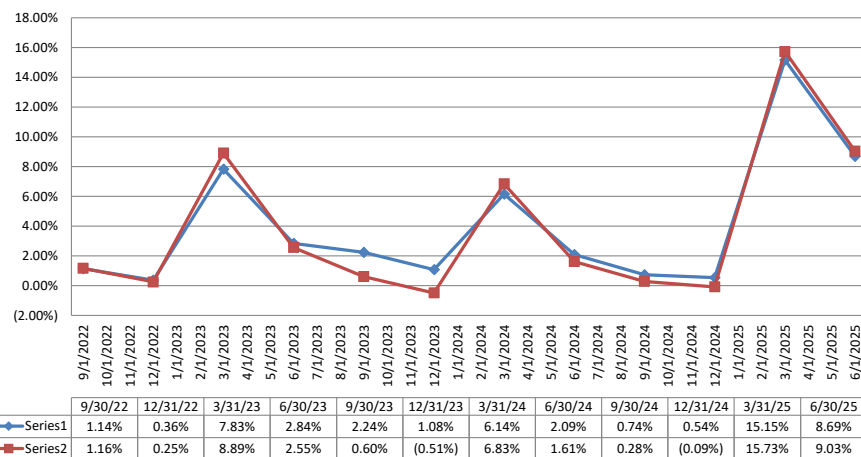
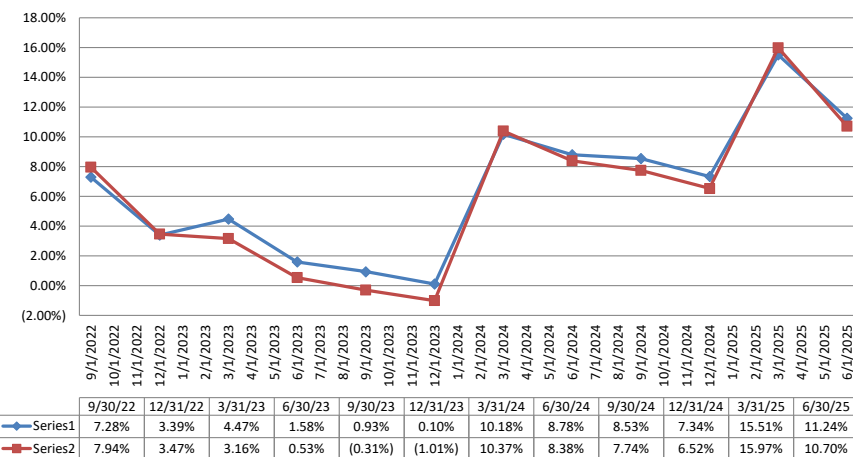
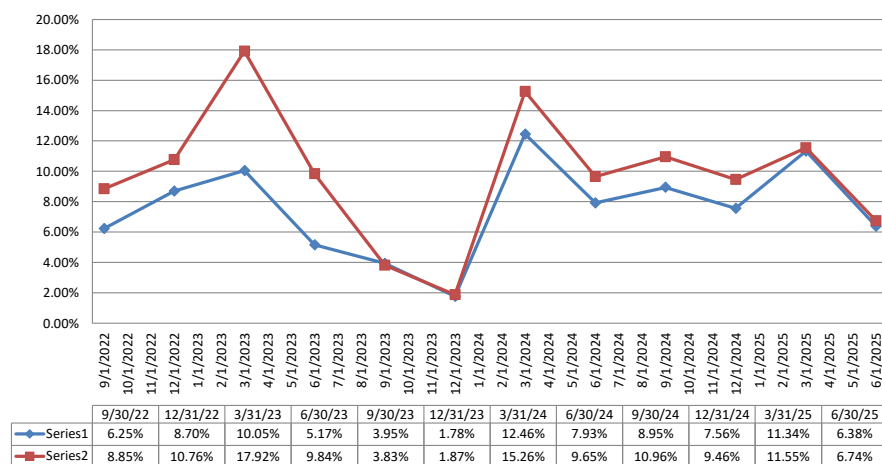
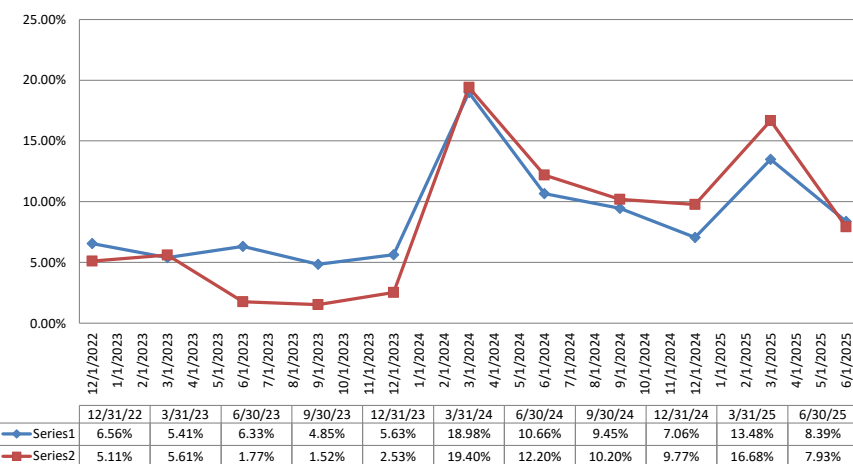
Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2025

Run Date: August 12, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets											
	Mt. Taylor Federal Credit Union	\$2,093	\$1,153	\$1,691	68.18%	\$4,186	2.97%	0.10%	2.97%	0.38%	(0.12%)
	Deming School Employee Credit Union	\$5,587	\$2,221	\$4,288	51.80%	\$2,794	6.15%	1.29%	4.86%	(3.17%)	(5.05%)
	Rincones Presbyterian Credit Union	\$6,122	\$4,874	\$5,468	89.14%	\$3,061	5.94%	1.81%	4.14%	43.47%	60.88%
	The Florist Federal Credit Union	\$7,254	\$4,260	\$6,120	69.61%	\$2,902	4.78%	0.80%	4.01%	2.12%	3.19%
	Quay Schools Federal Credit Union	\$8,217	\$5,691	\$6,529	87.16%	\$2,348	5.77%	1.64%	4.12%	5.86%	6.68%
	U-1st Community Federal Credit Union	\$9,829	\$6,024	\$8,410	71.63%	\$3,276	5.09%	0.84%	4.25%	11.35%	12.51%
	Internationalities Federal Credit Union	\$12,131	\$8,372	\$10,071	83.13%	\$4,044	3.67%	0.75%	2.92%	(5.67%)	(6.27%)
	Four Corners Federal Credit Union	\$14,497	\$9,888	\$11,325	87.31%	\$1,381	5.99%	0.71%	5.27%	11.84%	11.56%
	High Desert Community Credit Union	\$16,828	\$9,288	\$14,571	63.74%	\$3,740	5.13%	1.40%	3.74%	1.26%	1.52%
	Cuba Credit Union	\$23,741	\$6,924	\$19,633	35.27%	\$4,748	4.76%	0.89%	3.88%	12.69%	13.01%
	Jemez Valley Credit Union	\$28,496	\$10,916	\$24,863	43.90%	\$3,000	4.14%	0.58%	3.56%	1.81%	1.60%
	Questa Credit Union	\$29,933	\$17,321	\$21,830	79.34%	\$3,742	6.37%	0.99%	5.38%	31.96%	39.68%
	Los Alamos Schools Credit Union	\$33,389	\$20,782	\$29,588	70.24%	\$5,137	4.97%	1.50%	3.47%	2.19%	0.35%
	Chaves County School Employees Credit Union	\$37,545	\$11,030	\$29,992	36.78%	\$7,509	3.61%	0.17%	3.45%	8.56%	7.92%
	Northern New Mexico School Employees Federal CU	\$43,401	\$10,274	\$37,054	27.73%	\$5,425	3.95%	0.61%	3.34%	12.35%	12.98%
	Everyone's Federal Credit Union	\$45,854	\$28,404	\$38,487	73.80%	\$2,958	4.37%	0.59%	3.78%	11.44%	9.45%
	Roswell Community Federal Credit Union	\$50,123	\$36,611	\$40,878	89.56%	\$6,265	5.91%	1.66%	4.25%	15.56%	6.95%
	Eddy Federal Credit Union	\$60,276	\$42,807	\$48,673	87.95%	\$3,444	5.49%	0.65%	4.84%	9.16%	10.75%
	Financial Security Credit Union	\$62,293	\$45,005	\$52,199	86.22%	\$4,019	4.73%	0.73%	4.00%	14.25%	14.55%
	LOCO Credit Union	\$64,249	\$26,502	\$55,480	47.77%	\$4,589	4.72%	1.20%	3.52%	6.87%	7.83%
	Railroad Employees Credit Union	\$74,578	\$48,210	\$66,096	72.94%	\$6,215	5.55%	2.27%	3.28%	3.93%	1.97%
	Southwest Federal Credit Union	\$78,080	\$32,179	\$75,745	42.48%	\$3,470	3.85%	1.19%	2.67%	7.10%	6.30%
	Cannon Federal Credit Union	\$99,342	\$52,245	\$86,319	60.53%	\$3,612	4.95%	0.20%	4.75%	1.36%	(0.63%)
	Estacado Federal Credit Union	\$113,352	\$67,445	\$97,874	68.91%	\$4,198	5.87%	1.24%	4.63%	11.53%	11.37%
	Artesia Credit Union	\$156,178	\$115,906	\$130,576	88.77%	\$8,220	5.28%	1.88%	3.40%	(0.91%)	(3.13%)
	Average of Asset Group A	\$43,336	\$24,973	\$36,950	67.36%	\$4,171	4.96%	1.03%	3.94%	8.69%	9.03%
Asset Group B - \$251 to \$500 million in total assets											
	ZIA Credit Union	\$253,199	\$188,094	\$233,895	80.42%	\$3,956	5.26%	1.46%	3.79%	13.33%	12.55%
	Guadalupe Credit Union	\$331,806	\$191,861	\$289,258	66.33%	\$3,206	5.86%	1.08%	4.78%	16.44%	16.65%
	White Sands Federal Credit Union	\$400,145	\$206,945	\$347,586	59.54%	\$4,573	4.61%	0.63%	3.97%	3.95%	2.91%
	Average of Asset Group B	\$328,383	\$195,633	\$290,246	68.76%	\$3,912	5.24%	1.06%	4.18%	11.24%	10.70%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2025

Run Date: August 12, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets											
	Otero Federal Credit Union	\$505,388	\$244,501	\$428,633	57.04%	\$5,183	4.63%	0.98%	3.65%	7.67%	6.12%
	Rio Grande Credit Union	\$662,871	\$407,046	\$610,077	66.72%	\$4,572	5.65%	2.39%	3.27%	(4.27%)	(1.53%)
	First Financial Credit Union	\$988,677	\$663,234	\$891,731	74.38%	\$3,525	4.99%	1.21%	3.77%	15.74%	15.64%
	Average of Asset Group C	\$718,979	\$438,260	\$643,480	66.05%	\$4,427	5.09%	1.53%	3.56%	6.38%	6.74%
Asset Group D - Over \$1 billion in total assets											
	Kirtland Federal Credit Union	\$1,084,872	\$705,878	\$950,362	74.27%	\$6,575	4.74%	1.70%	3.04%	5.18%	5.04%
	State Employees Credit Union	\$1,302,250	\$884,956	\$1,163,280	76.07%	\$6,610	4.90%	1.54%	3.35%	7.37%	5.88%
	Sandia Area Federal Credit Union	\$1,329,678	\$1,158,180	\$1,174,271	98.63%	\$6,733	5.05%	2.09%	2.97%	13.24%	15.81%
	Del Norte Credit Union	\$1,392,830	\$953,839	\$1,252,804	76.14%	\$6,811	5.35%	1.61%	3.74%	14.16%	13.88%
	U.S. Eagle Federal Credit Union	\$1,476,556	\$1,048,360	\$1,337,516	78.38%	\$4,702	4.74%	1.29%	3.44%	0.26%	2.28%
	Sunward Federal Credit Union	\$4,332,110	\$2,694,987	\$3,286,722	82.00%	\$8,197	4.32%	1.77%	2.55%	13.71%	6.93%
	Nusenda Federal Credit Union	\$4,791,412	\$3,379,231	\$4,144,591	81.53%	\$5,127	5.60%	2.09%	3.51%	4.79%	5.68%
	Average of Asset Group D	\$2,244,244	\$1,546,490	\$1,901,364	81.00%	\$6,394	4.96%	1.73%	3.23%	8.39%	7.93%

Source: SNL Financial

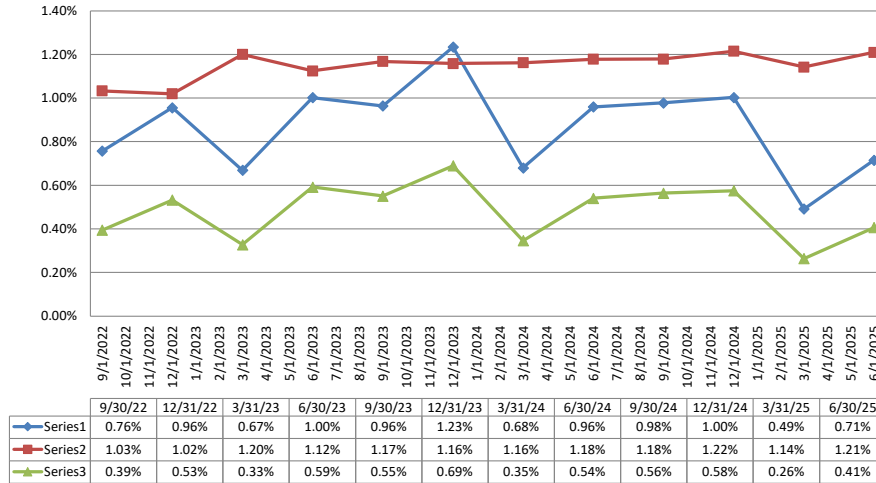
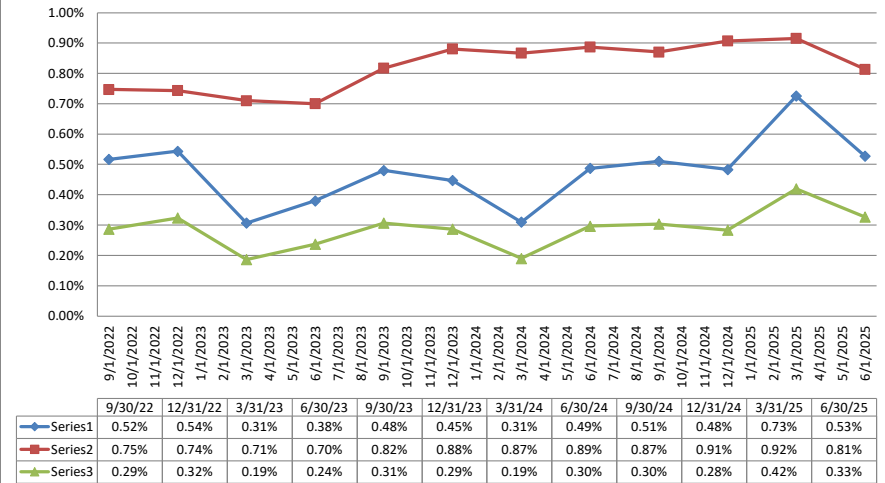
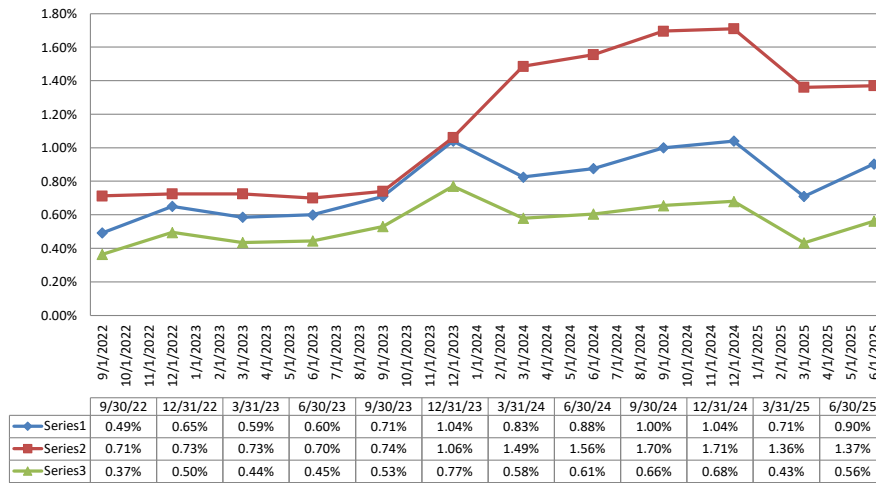
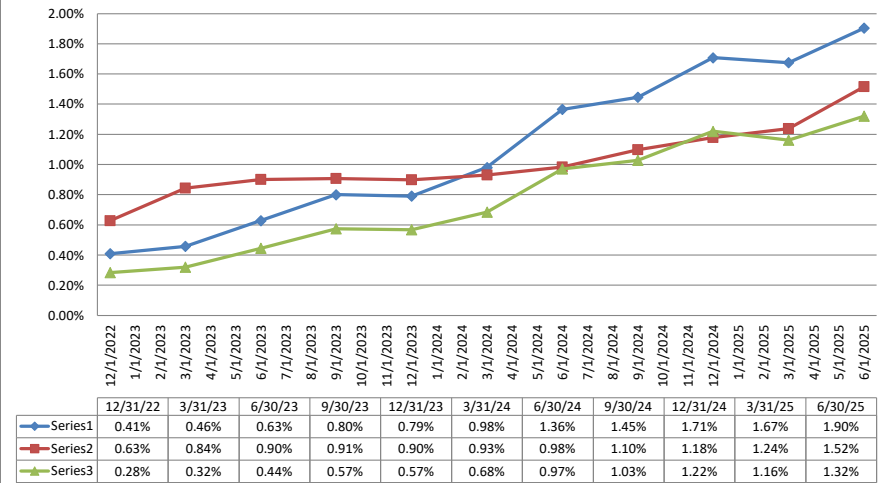
Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

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

Asset Group A - \$0 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2025

Run Date: August 12, 2025

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Mt. Taylor Federal Credit Union	\$2,093	\$0	0.00%	0.87%	NA	0.00%	0.00%
	Deming School Employee Credit Union	\$5,587	\$1	0.05%	2.03%	NM	0.07%	0.02%
	Rincones Presbyterian Credit Union	\$6,122	\$62	1.27%	1.52%	119.35%	8.81%	1.01%
	The Florist Federal Credit Union	\$7,254	\$75	1.76%	0.92%	52.00%	6.55%	1.03%
	Quay Schools Federal Credit Union	\$8,217	\$34	0.60%	0.83%	138.24%	2.05%	0.41%
	U-1st Community Federal Credit Union	\$9,829	\$12	0.20%	1.15%	575.00%	1.85%	0.12%
	Internationalities Federal Credit Union	\$12,131	\$45	0.54%	0.85%	157.78%	2.13%	0.37%
	Four Corners Federal Credit Union	\$14,497	\$77	0.78%	2.17%	279.22%	2.32%	0.53%
	High Desert Community Credit Union	\$16,828	\$153	1.65%	1.75%	106.54%	6.39%	0.91%
	Cuba Credit Union	\$23,741	\$9	0.13%	0.85%	655.56%	0.46%	0.04%
	Jemez Valley Credit Union	\$28,496	\$178	1.63%	0.66%	40.45%	4.98%	0.62%
	Questa Credit Union	\$29,933	\$391	2.26%	2.66%	117.65%	5.92%	1.31%
	Los Alamos Schools Credit Union	\$33,389	\$88	0.42%	0.63%	147.73%	2.40%	0.26%
	Chaves County School Employees Credit Union	\$37,545	\$0	0.00%	0.54%	NA	0.00%	0.00%
	Northern New Mexico School Employees Federal CU	\$43,401	\$82	0.80%	2.01%	252.44%	1.70%	0.19%
	Everyone's Federal Credit Union	\$45,854	\$29	0.10%	2.08%	NM	0.42%	0.06%
	Roswell Community Federal Credit Union	\$50,123	\$225	0.61%	0.32%	51.56%	2.52%	0.45%
	Eddy Federal Credit Union	\$60,276	\$0	0.00%	1.78%	NA	0.46%	0.00%
	Financial Security Credit Union	\$62,293	\$513	1.14%	0.61%	53.22%	5.02%	0.82%
	LOCO Credit Union	\$64,249	\$562	2.12%	2.61%	123.13%	8.15%	0.87%
	Railroad Employees Credit Union	\$74,578	\$152	0.32%	0.41%	130.26%	1.97%	0.20%
	Southwest Federal Credit Union	\$78,080	\$11	0.03%	0.55%	NM	0.47%	0.01%
	Cannon Federal Credit Union	\$99,342	\$195	0.37%	0.38%	101.03%	2.45%	0.20%
	Estacado Federal Credit Union	\$113,352	\$391	0.58%	1.00%	172.12%	2.87%	0.34%
	Artesia Credit Union	\$156,178	\$587	0.51%	1.05%	207.84%	2.26%	0.38%
	Average of Asset Group A	\$43,336	\$155	0.71%	1.21%	183.22%	2.89%	0.41%
Asset Group B - \$251 to \$500 million in total assets								
	ZIA Credit Union	\$253,199	\$845	0.45%	0.73%	162.37%	4.72%	0.33%
	Guadalupe Credit Union	\$331,806	\$2,017	1.05%	1.41%	133.81%	5.24%	0.61%
	White Sands Federal Credit Union	\$400,145	\$166	0.08%	0.30%	371.08%	0.33%	0.04%
	Average of Asset Group B	\$328,383	\$1,009	0.53%	0.81%	222.42%	3.43%	0.33%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2025

Run Date: August 12, 2025

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Otero Federal Credit Union	\$505,388	\$685	0.28%	0.70%	249.49%	1.67%	0.14%
	Rio Grande Credit Union	\$662,871	\$5,904	1.45%	2.26%	155.96%	10.73%	0.89%
	First Financial Credit Union	\$988,677	\$6,483	0.98%	1.15%	117.60%	9.01%	0.66%
	Average of Asset Group C	\$718,979	\$4,357	0.90%	1.37%	174.35%	7.14%	0.56%
Asset Group D - Over \$1 billion in total assets								
	Kirtland Federal Credit Union	\$1,084,872	\$7,209	1.02%	1.26%	123.83%	5.65%	0.66%
	State Employees Credit Union	\$1,302,250	\$32,384	3.66%	1.67%	45.51%	24.21%	2.49%
	Sandia Area Federal Credit Union	\$1,329,678	\$1,624	0.14%	0.65%	464.53%	1.32%	0.12%
	Del Norte Credit Union	\$1,392,830	\$4,634	0.49%	0.81%	167.57%	4.46%	0.33%
	U.S. Eagle Federal Credit Union	\$1,476,556	\$69,580	6.64%	4.27%	64.31%	44.20%	4.71%
	Sunward Federal Credit Union	\$4,332,110	\$13,871	0.51%	0.89%	172.94%	5.06%	0.32%
	Nusenda Federal Credit Union	\$4,791,412	\$29,372	0.87%	1.06%	122.39%	6.74%	0.61%
	Average of Asset Group D	\$2,244,244	\$22,668	1.90%	1.52%	165.87%	13.09%	1.32%

Source: SNL Financial

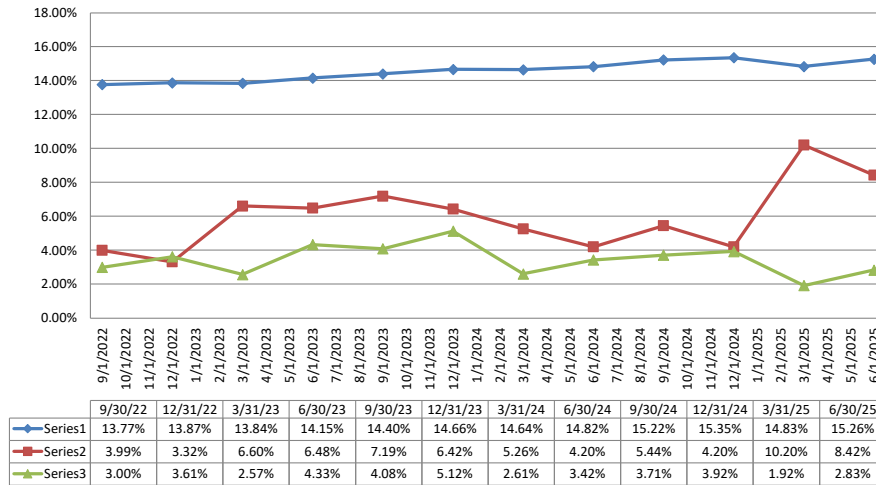
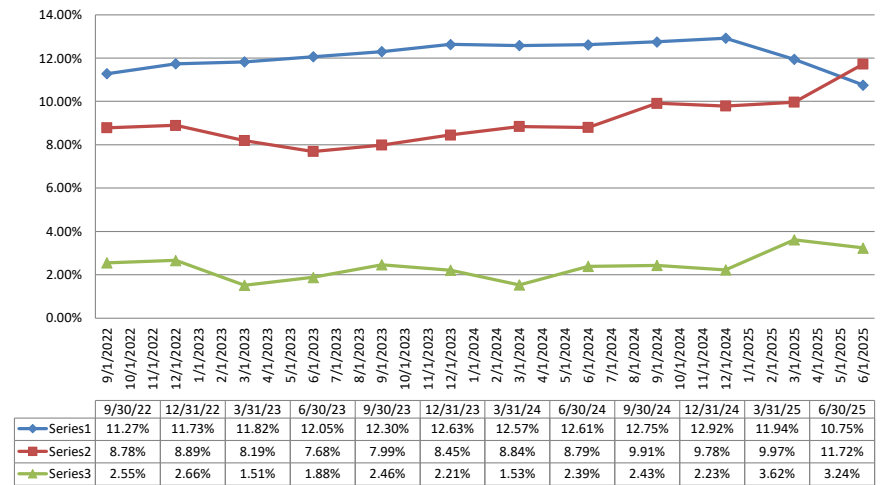
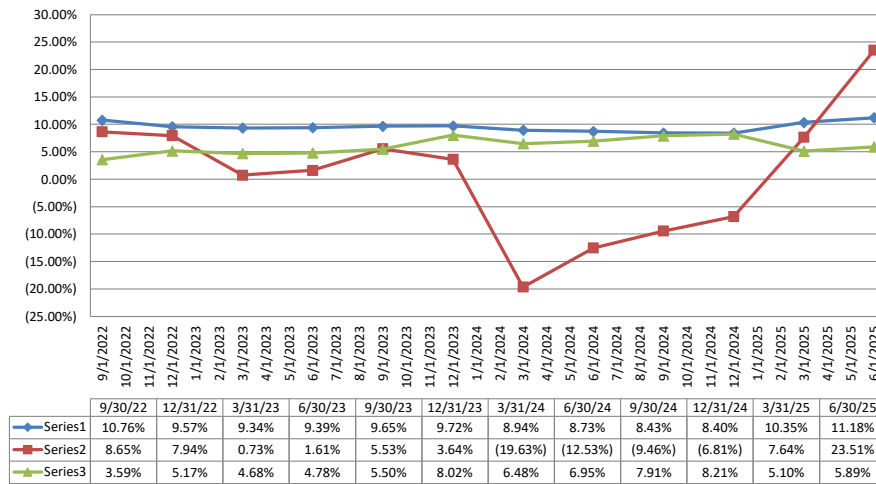
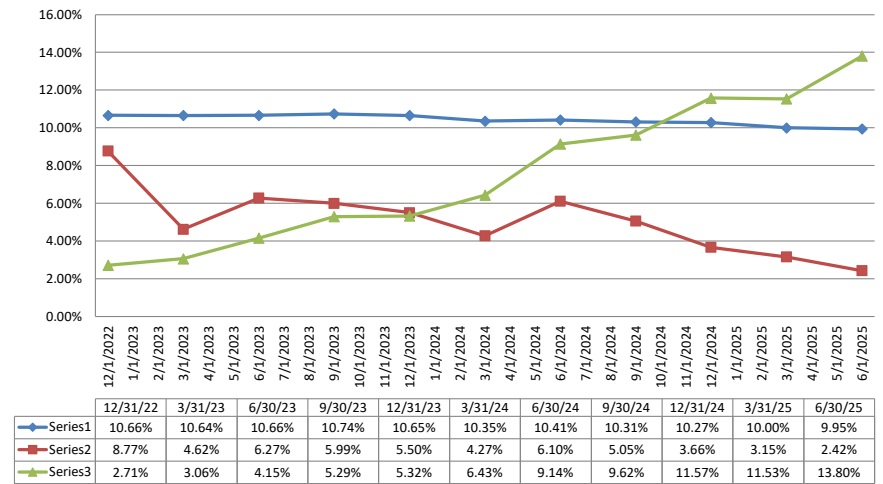
Note: Report includes only bank-level data.

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Net Worth

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

Asset Group A - \$0 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

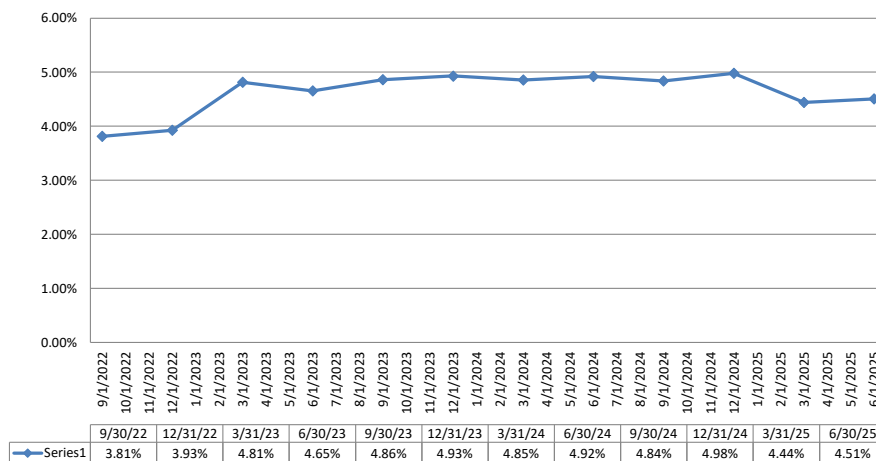
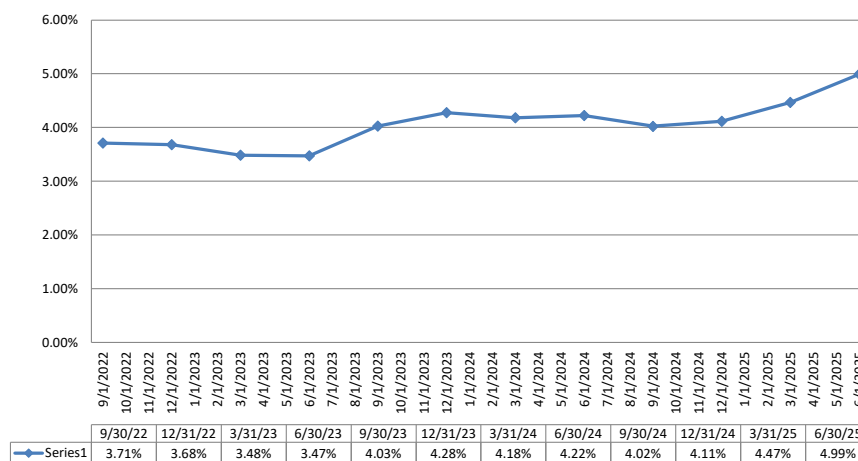
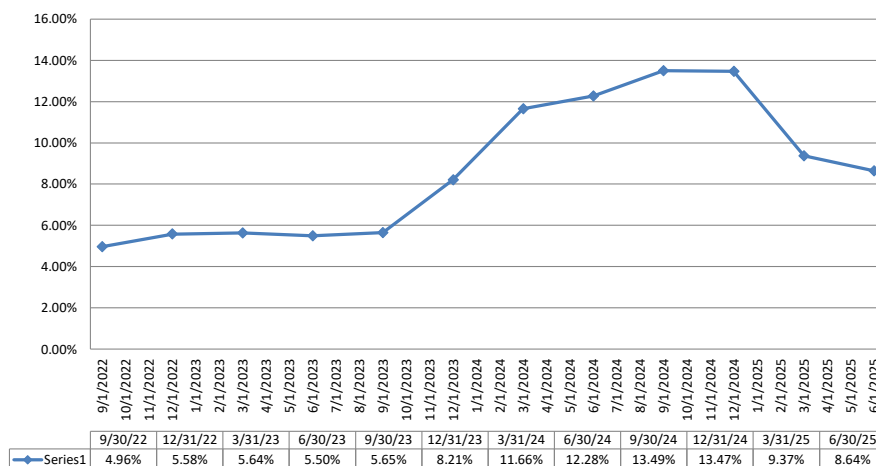
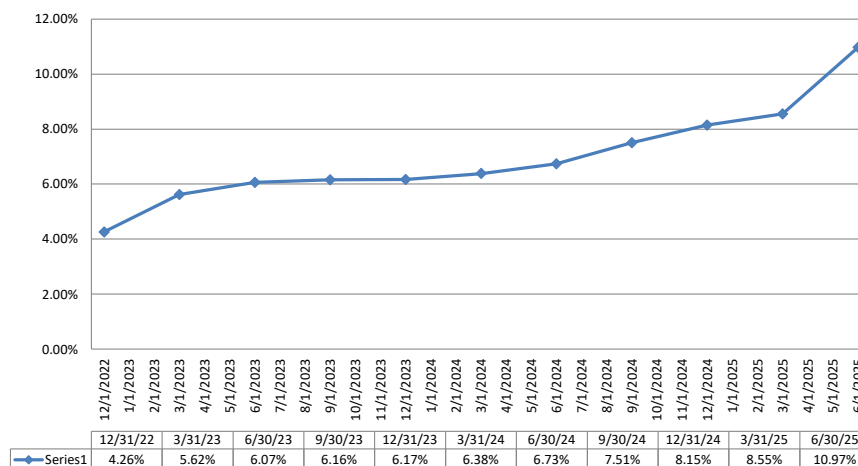
Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Group A - \$0 to \$250 million in Total Assets
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**
As of Date**Asset Group D - Over \$1 billion in Total Assets**
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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

Net Worth

June 30, 2025

Run Date: August 12, 2025

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets							
	Mt. Taylor Federal Credit Union	\$2,093	\$385	18.39%	4.24%	0.00%	2.60%
	Deming School Employee Credit Union	\$5,587	\$1,293	23.14%	3.78%	0.08%	3.48%
	Rincones Presbyterian Credit Union	\$6,122	\$596	9.74%	4.81%	10.40%	12.42%
	The Florist Federal Credit Union	\$7,254	\$1,106	15.25%	(3.90%)	6.78%	3.53%
	Quay Schools Federal Credit Union	\$8,217	\$1,614	19.64%	2.76%	2.11%	2.91%
	U-1st Community Federal Credit Union	\$9,829	\$1,393	14.17%	5.31%	0.86%	4.95%
	Internationalities Federal Credit Union	\$12,131	\$2,046	16.87%	1.38%	2.20%	3.47%
	Four Corners Federal Credit Union	\$14,497	\$3,143	21.68%	10.02%	2.45%	6.84%
	High Desert Community Credit Union	\$16,828	\$2,305	13.70%	(1.04%)	6.64%	7.07%
	Cuba Credit Union	\$23,741	\$4,074	17.16%	11.31%	0.22%	1.45%
	Jemez Valley Credit Union	\$28,496	\$3,505	12.30%	2.08%	5.08%	2.05%
	Questa Credit Union	\$29,933	\$6,140	20.51%	21.34%	6.37%	7.49%
	Los Alamos Schools Credit Union	\$33,389	\$3,583	10.73%	5.74%	2.46%	3.63%
	Chaves County School Employees Credit Union	\$37,545	\$7,480	19.92%	12.11%	0.00%	0.80%
	Northern New Mexico School Employees Federal CU	\$43,401	\$4,984	11.48%	7.88%	1.65%	4.15%
	Everyone's Federal Credit Union	\$45,854	\$6,301	13.74%	7.44%	0.46%	9.38%
	Roswell Community Federal Credit Union	\$50,123	\$8,812	17.58%	62.69%	2.55%	1.32%
	Eddy Federal Credit Union	\$60,276	\$10,934	18.14%	5.87%	0.00%	6.98%
	Financial Security Credit Union	\$62,293	\$9,949	15.97%	13.66%	5.16%	2.74%
	LOCO Credit Union	\$64,249	\$8,498	13.23%	(9.01%)	6.61%	8.14%
	Railroad Employees Credit Union	\$74,578	\$7,705	10.33%	13.35%	1.97%	2.57%
	Southwest Federal Credit Union	\$78,080	\$4,729	6.06%	(12.01%)	0.23%	3.76%
	Cannon Federal Credit Union	\$99,342	\$12,688	12.77%	14.22%	1.54%	1.55%
	Estacado Federal Credit Union	\$113,352	\$14,821	13.08%	14.19%	2.64%	4.54%
	Artesia Credit Union	\$156,178	\$25,025	16.02%	12.33%	2.35%	4.88%
	Average of Asset Group A	\$43,336	\$6,124	15.26%	8.42%	2.83%	4.51%
Asset Group B - \$251 to \$500 million in total assets							
	ZIA Credit Union	\$253,199	\$20,198	7.98%	10.80%	4.18%	6.79%
	Guadalupe Credit Union	\$331,806	\$38,765	11.68%	14.08%	5.20%	6.96%
	White Sands Federal Credit Union	\$400,145	\$50,437	12.60%	10.29%	0.33%	1.22%
	Average of Asset Group B	\$328,383	\$36,467	10.75%	11.72%	3.24%	4.99%

Source: SNL Financial

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Net Worth

June 30, 2025

Run Date: August 12, 2025

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group C - \$501 million to \$1 billion in total assets							
	Otero Federal Credit Union	\$505,388	\$74,589	14.76%	10.61%	0.92%	2.29%
	Rio Grande Credit Union	\$662,871	\$57,679	8.70%	16.88%	10.24%	15.96%
	First Financial Credit Union	\$988,677	\$99,534	10.07%	43.05%	6.51%	7.66%
	Average of Asset Group C	\$718,979	\$77,267	11.18%	23.51%	5.89%	8.64%
Asset Group D - Over \$1 billion in total assets							
	Kirtland Federal Credit Union	\$1,084,872	\$128,915	11.88%	2.75%	5.59%	6.92%
	State Employees Credit Union	\$1,302,250	\$133,851	10.28%	12.88%	24.19%	11.01%
	Sandia Area Federal Credit Union	\$1,329,678	\$145,352	10.93%	11.82%	1.12%	5.19%
	Del Norte Credit Union	\$1,392,830	\$129,172	9.27%	9.38%	3.59%	6.01%
	U.S. Eagle Federal Credit Union	\$1,476,556	\$134,356	9.10%	(26.51%)	51.79%	33.30%
	Sunward Federal Credit Union	\$4,332,110	\$399,117	9.21%	0.39%	3.48%	6.01%
	Nusenda Federal Credit Union	\$4,791,412	\$428,871	8.95%	6.24%	6.85%	8.38%
	Average of Asset Group D	\$2,244,244	\$214,233	9.95%	2.42%	13.80%	10.97%

Source: SNL Financial

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Definitions

Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.