

# Largest US credit unions in CCULR, Q2'22

Ranked by total assets	CCULR eligibility criteria	CCULR qualification criteria						
	Total assets (\$B)	Net worth ratio (%)	AND	Off-balance sheet exposures/ total assets (%)	AND	Trading assets and liabilities exposures/ total assets (%)	AND	Goodwill and other intangible assets/total assets (%)
	At least \$500M	At least 9%		Below or equal to 25%		Below or equal to 5%		Below or equal to 2%
Company								
Navy FCU	159.68	11.43		2.08		0.00		0.03
America First FCU	17.46	10.32		10.29		1.19		0.05
Randolph-Brooks FCU	15.53	10.94		12.73		2.21		0.00
Mountain America FCU	14.72	9.66		14.09		0.00		0.07
Security Service FCU	12.48	11.53		16.77		0.00		0.03
Lake Michigan CU	12.09	10.61		20.01		0.00		0.00
Bethpage FCU	11.78	9.44		18.45		0.00		0.64
Star One CU	10.83	11.68		11.67		0.00		0.00
OnPoint Community CU	9.41	10.13		11.02		0.10		0.00
Ent CU	9.06	10.06		13.43		0.00		0.09
Logix FCU	9.00	13.83		10.34		0.00		0.00
Desert Financial CU	8.35	10.35		0.00		0.00		0.00
Wings Financial CU	7.94	12.09		16.05		0.00		0.39
Police and Fire FCU	7.88	16.28		16.23		0.00		0.00
Citizens Equity First CU	7.85	10.13		14.09		0.00		0.09
Redstone FCU	7.62	10.32		4.24		0.00		0.00
Eastman CU	7.61	11.86		7.73		0.00		0.00
Space Coast CU	7.34	11.05		6.37		0.00		0.03
Wright-Patt CU Inc.	7.25	11.28		8.46		0.00		0.00
Michigan State University FCU	6.81	9.98		20.59		0.08		0.17
Group median		10.77		7.83		0.00		0.00

Data compiled Sept. 16, 2022.

CCULR = complex credit union leverage ratio

Net worth ratio = net worth divided by total assets

Analysis limited to U.S. credit unions that met all qualifying criteria and opted into the CCULR framework election.

Data based on regulatory filings as of June 30, 2022.

Source: S&P Global Market Intelligence

# Federal Credit Unions Report Of Operations

**David Baud**



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