



Rank	Name	Location
1	Sterling Federal Credit Union	Sterling, CO
2	People's Community Federal Credit Union	Vancouver, WA
3	Cascade Community Federal Credit Union	Roseburg, OR
4	Cloverbelt Credit Union	Wausau, WI
5	Constellation Federal Credit Union	Reston, VA
6	Hawaiian Tel Federal Credit Union	Honolulu, HI
7	Boston Firefighters Credit Union	Dorchester, MA
8	Gulf Coast Educators Federal Credit Union	Pasadena, TX
9	Town And Country Credit Union	Minot, ND
10	Vons Federal Credit Union	El Monte, CA

A+

Texas Ratio

GRADE: **A+**

The Texas Ratio is an indicator of how much capital a bank has available compared to the total value of loans considered at risk. As of March 31, 2015 Vons Federal Credit Union had \$574,000 in non-current loans and owned real-estate with \$95.46 million in equity and loan loss allowances on hand to cover it. This gives Vons Federal Credit Union a Texas Ratio of 0.60% which is excellent. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

Texas Ratio Trend

GRADE: **A+**

The Texas Ratio for Vons Federal Credit Union decreased dramatically from 1.11% as of March 31, 2014 to 0.60% as of March 31, 2015, resulting in a positive change of 45.93%. This indicates that the balance sheet and financial strength for Vons Federal Credit Union has improved dramatically in recent periods.

Deposit Growth

GRADE: **A+**

In the past year, Vons Federal Credit Union has increased its total deposits by \$19.07 million, resulting in 5.77% growth for the year. A strong track record of growth is an indicator of consumer confidence and the bank's ability to strengthen its balance sheet. The growth Vons Federal Credit Union has shown is excellent.

Capitalization

GRADE: **A+**

Both FDIC and NCUA consider capitalization levels of banks and credit unions to be of high importance. Higher capitalization allows for a greater buffer when cover loans that may fail in the future. Vons Federal Credit Union has \$448.93 million in assets with \$95.46 million in equity, resulting in a capitalization level of 21.26%, which is excellent.

ASSETS AND LIABILITIES

Assets	\$448.93 million
Loans	\$224.52 million
Deposits	\$349.33 million
Equity Capital	\$92.32 million
Loan Loss Allowance	\$3.15 million
Unbacked Noncurrent Loans	\$574,000
Real Estate Owned	\$0

HISTORICAL DATA - MARCH 2014

Assets	\$424.05 million
Equity Capital	\$87.21 million
Loan Loss Allowance	\$3.71 million
Unbacked Noncurrent Loans	\$574,000
Real Estate Owned	\$0

PROFIT MARGIN - QUARTERLY

Return on Assets	1.29%
Return on Equity	6.13%
Interest Income	\$3.96 million