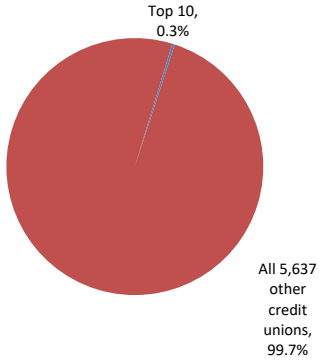




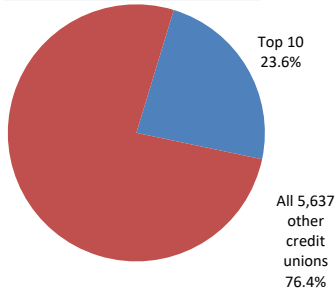
# When Small Slices Have Big Impacts

Values for period ending March 31, 2018, and change from a year ago

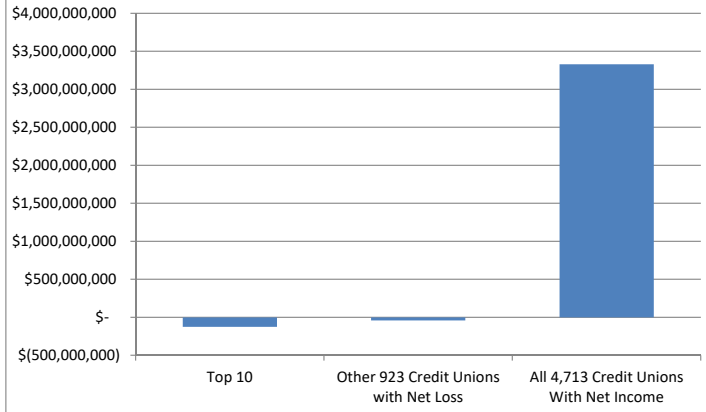
**Top 10 as Percent of Total Loans**



**Top 10 as Percent of Taxi Medallions and Similar Commercial Loans**



**Top 10's Income Effect**



# Top 10 Losses Among Holders of Taxi-Type Loans

Values for period ending March 31, 2018, and change from a year ago

Credit Union, Headquarters	Net Income (Loss), Q1 2017	Net Income (Loss), Q1 2018	ROA (3 months)	Provision for Loan Losses (3 Months)	Loan Loss Provision to Assets (3 months)	Net Worth Ratio
Melrose CU, Briarwood, N.Y.	-\$38.2 million	-\$111.2 million	-34.61%, -2586 bps	\$102.1 million, +150.5%	23.58%, +1423 bps	-24.8%, -2851 bps
LOMTO FCU, Woodside, N.Y.	\$462,019	-\$5.2 million	-11.7%, -1248 bps	\$4.3 million	8.11%, +864 bps	-25.1%, -3106 bps
Quorum FCU, Purchase, N.Y.	\$1.9 million	-\$2.7 million	-1.27%, -209 bps	\$6.3 million, +244.9%	3.39%, +259 bps	7.4%, +15 bps
First Financial FCU, Freehold, N.J.	\$183,389	-\$1.7 million	-3.61%, -400 bps	\$1.7 million, +1291.6%	4.71%, +445 bps	5.1%, -176 bps
Insight CU, Winter Springs, Fla.	\$57,325	-\$1.5 million	-1.08%, -112 bps	\$2.4 million, +66%	2.64%, +164 bps	8.8%, -9 bps
Aspire FCU, Clark, N.J.	-\$519,386	-\$1.1 million	-2.77%, -157 bps	\$1.4 million, +55.5%	3.98%, +194 bps	6.6%, -319 bps
Actors FCU, New York, N.Y.	-\$360,672	-\$283,072	-0.52%, +10 bps	\$1.4 million, +19.3%	5.01%, +301 bps	6.7%, -41 bps
N.Y. Team FCU, Hicksville, N.Y.	\$7,377	-\$161,562	-1.77%, -185 bps	\$247480, +202.6%	5.65%, +476 bps	6.5%, -129 bps
Ellis CU, Ellis, Kan.	\$4,756	-\$43,673	-3.38%, -375 bps	\$52,168	7.3%, +730 bps	17.1%, -49 bps
Santa Cruz Community CU, Santa Cruz, Calif.	\$461,843	-\$27,462	-0.1%, -172 bps	\$369,964, +343.6%	1.74%, +145 bps	7.3%, +4 bps
<b>Top 10</b>	<b>-\$36 million</b>	<b>-\$124 million</b>	<b>-13.71%, -1029 bps</b>	<b>\$120.1 million, +161.1%</b>	<b>13.58%, +922 bps</b>	<b>-5.1%, -1116 bps</b>
<b>All 5,637 Other Credit Unions</b>	<b>\$2.4 billion</b>	<b>\$3.3 billion</b>	<b>0.93%, +20 bps</b>	<b>\$1.6 billion, +16.5%</b>	<b>0.72%, +31 bps</b>	<b>10.9%, +22 bps</b>
<b>Total Credit Unions</b>	<b>\$2.4 billion</b>	<b>\$3.2 billion</b>	<b>0.90%, +17 bps</b>	<b>\$1.7 billion, +21.6%</b>	<b>0.77%, +35 bps</b>	<b>10.9%, +21 bps</b>
SOURCE: NCUA						