Credit Union Index

AN ANALYSIS OF TEXAS CREDIT UNIONS

The Credit Union Index is published by the Texas office of Baker Tilly. For more information on the data presented in this report, contact **Charlie Shannon, Partner, at (214)-242-7452.**

Texas

DALLAS
14555 Dallas Parkway
Suite 300
Dallas, TX 75254
(972) 458-2296

HOUSTON
500 Dallas Street
Suite 1900
Houston, TX 77002
(713) 850-9814

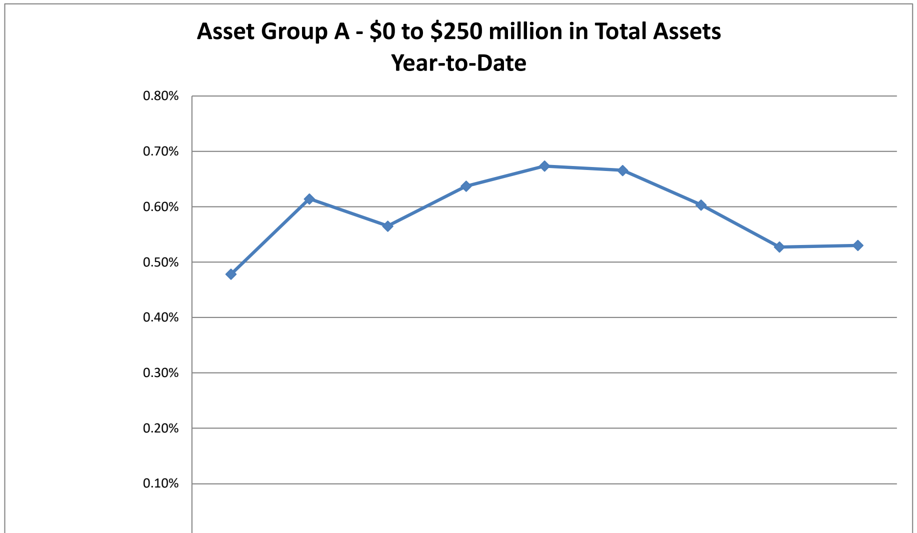
ASSET SIZE DEFINITION

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

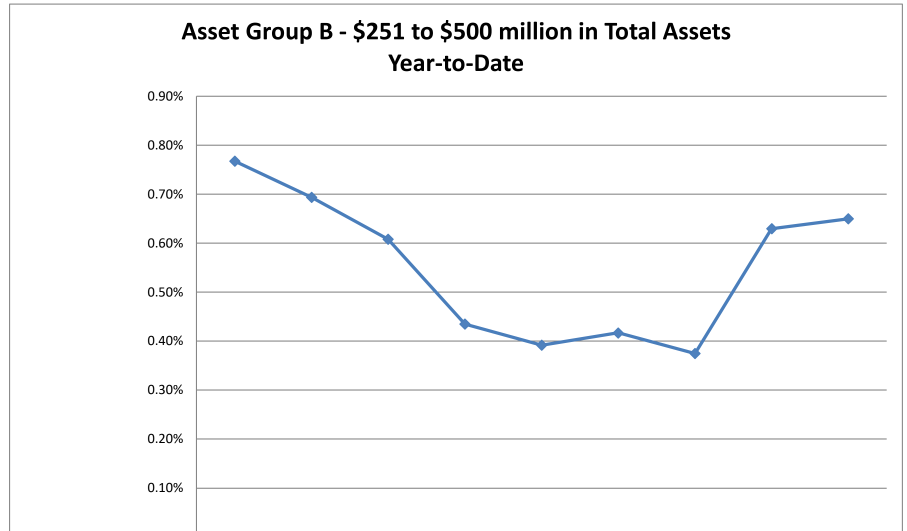
Texas

Performance Analysis

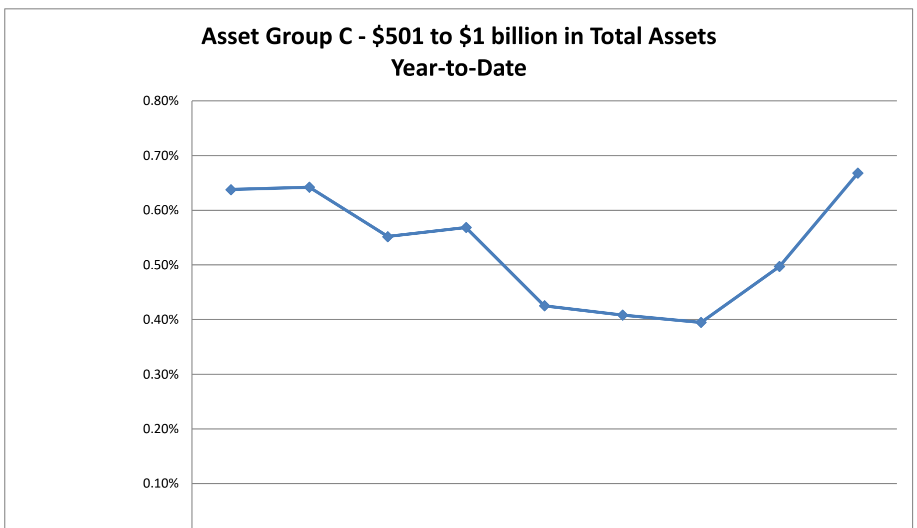
Summary Trends of Historical Asset Group Averages: Return on Average Assets



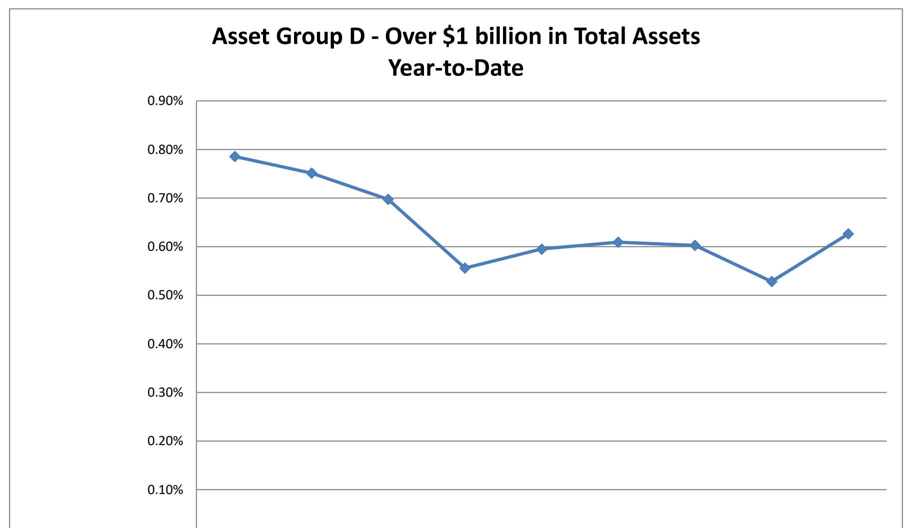
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.48%	0.61%	0.57%	0.64%	0.67%	0.67%	0.60%	0.53%	0.53%



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.77%	0.69%	0.61%	0.43%	0.39%	0.42%	0.38%	0.63%	0.65%



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.64%	0.64%	0.55%	0.57%	0.43%	0.41%	0.40%	0.50%	0.67%



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.79%	0.75%	0.70%	0.56%	0.60%	0.61%	0.60%	0.53%	0.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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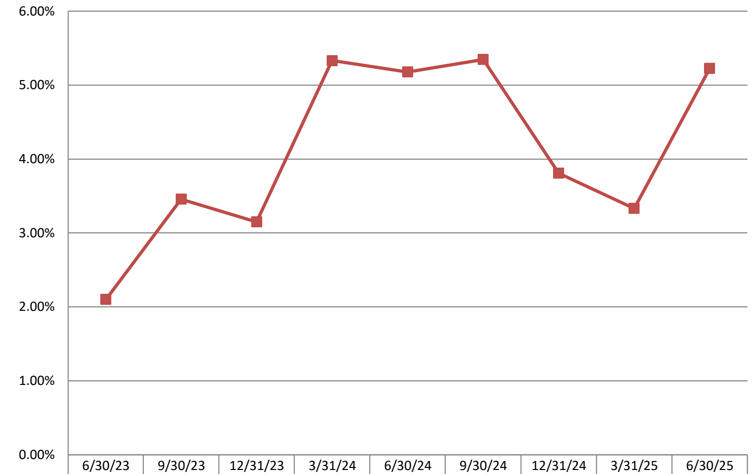
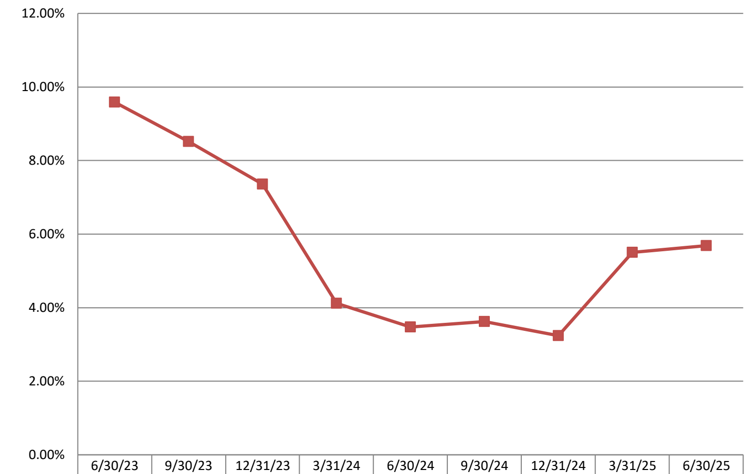
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

Asset Group A - $0 to $250 million in Total Assets
Year-to-Date



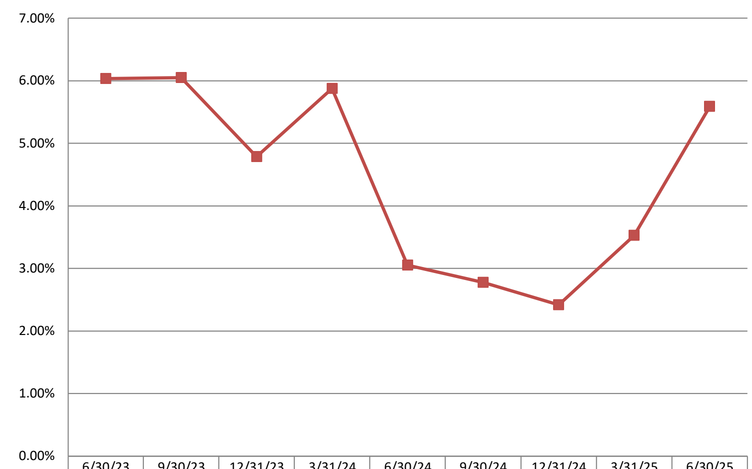
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	2.10%	3.46%	3.15%	5.33%	5.18%	5.34%	3.81%	3.33%	5.23%

Asset Group B - $251 to $500 million in Total Assets
Year-to-Date



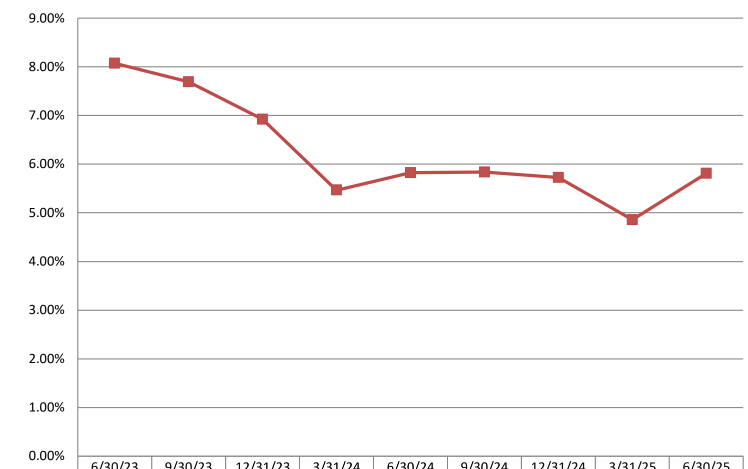
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	9.59%	8.51%	7.36%	4.12%	3.48%	3.62%	3.24%	5.51%	5.68%

Asset Group C - $501 to $1 billion in Total Assets
Year-to-Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	6.03%	6.05%	4.79%	5.87%	3.05%	2.77%	2.42%	3.53%	5.59%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Net Worth	8.07%	7.69%	6.92%	5.47%	5.82%	5.84%	5.72%	4.86%	5.81%

Source: SNL Financial

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	As of Date	Quarter to Date					Year to Date				
Institution Name	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											
Assumption Beaumont Federal Credit Union	$0	($49)	(70.76%)	(784.00%)	NA	NA	($49)	(23.56%)	(264.86%)	NA	NA
Paris District Credit Union	$457	$0	0.00%	0.00%	80.00%	$8	$0	0.00%	0.00%	90.00%	$12
Musicians Federal Credit Union	$678	$1	0.58%	3.64%	71.43%	$32	$3	0.86%	5.50%	73.33%	$28
Ibew Local 681 Credit Union	$742	($17)	(9.15%)	(151.11%)	144.44%	$40	($16)	(4.33%)	(65.31%)	115.79%	$40
Texas Lee Federal Credit Union	$924	$7	3.05%	24.14%	11.11%	NA	$14	3.06%	24.78%	11.76%	NA
Pear Orchard Federal Credit Union	$943	$2	0.84%	3.83%	100.00%	$11	$3	0.63%	2.87%	85.00%	$11
Empowerment Community Development Federal Credit Union	$948	($4)	(1.64%)	(20.25%)	183.33%	NA	($3)	(0.60%)	(7.50%)	115.79%	NA
Pilgrim CUCC Federal Credit Union	$957	$0	0.00%	0.00%	100.00%	$36	($2)	(0.41%)	(3.13%)	110.34%	$38
Littlefield School Employees Federal Credit Union	$1,044	($1)	(0.38%)	(2.11%)	100.00%	$40	$0	0.00%	0.00%	100.00%	$40
Brentwood Baptist Church Federal Credit Union	$1,356	($2)	(0.58%)	(7.84%)	118.18%	$10	($2)	(0.30%)	(3.88%)	108.33%	$9
Salt Employees Federal Credit Union	$1,484	$1	0.27%	0.61%	94.12%	$27	($9)	(1.19%)	(2.71%)	103.23%	$28
Saint Lukes Community Federal Credit Union	$1,739	$4	0.90%	7.77%	50.00%	$8	$9	1.00%	8.82%	43.75%	$8
American Baptist Association Credit Union	$1,794	($1)	(0.23%)	(2.33%)	106.25%	$32	($4)	(0.48%)	(4.62%)	115.63%	$34
Highway Employees Credit Union	$1,847	$9	1.91%	7.06%	75.86%	$30	$14	1.48%	5.52%	78.57%	$31
W T N M Atlantic Federal Credit Union	$1,996	$3	0.59%	2.80%	69.70%	$43	$14	1.37%	6.59%	69.70%	$43
Faith Cooperative Federal Credit Union	$2,172	$23	4.10%	17.26%	35.14%	$0	$46	4.03%	17.62%	36.99%	$0
Lehrer Interests Credit Union	$2,193	$1	0.18%	0.80%	75.00%	$16	$2	0.18%	0.80%	86.67%	$14
Jafari No-Interest Credit Union	$2,615	$22	3.42%	17.02%	22.22%	NA	$32	2.52%	12.57%	32.69%	NA
Navarro Credit Union	$2,732	$5	0.73%	1.77%	78.79%	$32	$2	0.15%	0.35%	80.65%	$33
B P S Federal Credit Union	$2,958	$6	0.81%	1.37%	76.00%	$52	$16	1.06%	1.83%	69.23%	$54
S P Trainmen Federal Credit Union	$2,975	($46)	(6.29%)	(30.31%)	309.09%	$125	($78)	(5.35%)	(24.88%)	277.27%	$107
Lefors Federal Credit Union	$3,041	($5)	(0.65%)	(2.88%)	90.24%	$27	($4)	(0.26%)	(1.15%)	87.95%	$28
Our Mother of Mercy Parish Houston Federal Credit Union	$3,110	($8)	(1.04%)	(6.05%)	132.00%	$104	($21)	(1.37%)	(7.85%)	142.86%	$132
Federal Employees Credit Union	$3,211	$5	0.62%	3.07%	90.48%	$36	$7	0.44%	2.15%	91.67%	$36
Vidor Teachers Federal Credit Union	$3,321	$3	0.36%	2.40%	89.47%	$40	$6	0.36%	2.40%	85.00%	$40
Longview Federal Credit Union	$3,354	$5	0.60%	2.53%	84.44%	$34	$3	0.18%	0.76%	89.41%	$34
Del Rio S P Credit Union	$3,492	$1	0.12%	0.31%	92.45%	$43	$6	0.35%	0.94%	91.82%	$43
Goodyear San Angelo Federal Credit Union	$3,597	$12	1.35%	8.96%	45.16%	$8	$27	1.52%	10.19%	46.77%	$8
Houston Belt & Terminal Federal Credit Union	$3,660	$47	5.23%	12.65%	53.51%	$54	$62	3.49%	8.37%	61.36%	$49
Plains Federal Credit Union	$3,729	($2)	(0.22%)	(1.37%)	97.56%	$43	($3)	(0.17%)	(1.03%)	100.00%	$43
Peco Federal Credit Union	$3,839	$33	3.44%	25.05%	49.25%	$46	$36	1.86%	13.90%	66.96%	$55
Union Pacific Employees Credit Union	$3,904	$3	0.31%	1.32%	93.62%	$52	($3)	(0.16%)	(0.66%)	92.55%	$55
T H D District 17 Credit Union	$3,912	$2	0.21%	0.95%	97.22%	$34	$7	0.36%	1.67%	92.00%	$37
Covenant Savings Federal Credit Union	$4,004	$17	1.75%	15.53%	64.00%	$23	$31	1.61%	14.42%	64.65%	$23
Everman Parkway Credit Union	$4,052	$10	0.99%	2.83%	78.79%	$53	$15	0.74%	2.13%	83.08%	$55
Highway District 9 Credit Union	$4,106	$37	3.64%	14.02%	77.08%	$42	$42	2.07%	8.03%	79.35%	$41
Belton Federal Credit Union	$4,146	$9	0.88%	5.38%	82.35%	$44	($26)	(1.28%)	(7.69%)	80.95%	$45
Intercorp Credit Union	$4,275	($13)	(1.20%)	(6.46%)	108.93%	$74	($11)	(0.51%)	(2.72%)	102.50%	$75
Oak Farms Employees Credit Union	$4,482	$12	1.08%	4.16%	81.25%	$64	$22	1.00%	3.83%	82.72%	$70
Highway District 2 Credit Union	$4,552	$11	0.96%	3.25%	81.36%	$64	$24	1.03%	3.56%	77.78%	$63
Corpus Christi S P Credit Union	$4,874	($4)	(0.33%)	(2.41%)	86.05%	$60	($11)	(0.45%)	(3.29%)	93.21%	$63
Redeemer Federal Credit Union	$4,965	($100)	(7.81%)	(25.97%)	100.00%	$62	($106)	(4.13%)	(13.53%)	104.55%	$72
Midwestern State University Credit Union	$4,968	$4	0.32%	2.13%	92.65%	$101	$1	0.04%	0.27%	95.45%	$103
Team Financial Federal Credit Union	$5,015	$6	0.48%	6.42%	92.11%	NA	$0	0.00%	0.00%	100.68%	NA

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary & Benefits/ Employees ($000)
Asset Group A - $0 to $250 million in total assets (continued)											
Farmers Branch City Employees Federal Credit Union	$5,050	$12	0.97%	4.69%	77.27%	NA	$5	0.20%	0.98%	91.59%	NA
Pampa Municipal Credit Union	$5,186	$21	1.62%	11.52%	61.54%	$42	$56	2.16%	15.66%	62.79%	$42
Port of Houston Warehouse Federal Credit Union	$5,403	$46	3.47%	18.22%	50.57%	$0	$85	3.26%	17.19%	51.22%	$0
Frio County Federal Credit Union	$5,484	$35	2.54%	6.70%	70.27%	$59	$57	1.99%	5.47%	75.64%	$70
STEC Federal Credit Union	$5,563	$32	2.27%	7.86%	55.93%	$44	$52	1.82%	6.44%	61.02%	$44
South Texas Regional Federal Credit Union	$5,581	$6	0.43%	3.02%	91.89%	$44	$9	0.33%	2.27%	94.52%	$41
Natural Resources Conservation Service Federal Credit Union	$5,778	($19)	(1.28%)	(6.34%)	109.33%	$80	($65)	(2.15%)	(10.71%)	110.67%	$86
N C E Credit Union	$5,839	($9)	(0.62%)	(3.01%)	85.71%	$59	($6)	(0.21%)	(1.00%)	85.56%	$58
Light Commerce Credit Union	$5,875	$52	3.71%	17.92%	53.98%	$46	$99	3.69%	17.41%	61.28%	$64
Coburn Credit Union	$5,928	($3)	(0.20%)	(0.79%)	120.59%	$80	$10	0.34%	1.32%	90.28%	$74
Skel-Tex Credit Union	$5,961	$11	0.74%	3.48%	76.47%	$52	$18	0.61%	2.85%	82.00%	$53
Moore County Schools Federal Credit Union	$6,069	($6)	(0.39%)	(3.70%)	111.32%	$43	($10)	(0.33%)	(3.07%)	109.43%	$44
Sweetwater Regional Federal Credit Union	$6,468	($9)	(0.55%)	(2.75%)	111.76%	$51	($24)	(0.72%)	(3.66%)	115.29%	$47
Capital Federal Credit Union	$6,608	$18	1.03%	720.00%	95.70%	$13	$19	0.53%	633.33%	95.36%	$11
Andrews School Federal Credit Union	$6,672	$28	1.67%	6.12%	65.85%	$59	$63	1.86%	6.95%	61.35%	$54
Victoria City-County Employees Federal Credit Union	$6,827	$2	0.12%	0.77%	95.12%	$50	$13	0.38%	2.52%	91.93%	$46
City of Deer Park Federal Credit Union	$6,886	$26	1.51%	7.08%	73.12%	$78	$55	1.59%	7.56%	70.43%	$72
Oak Cliff Christian Federal Credit Union	$6,953	$14	0.80%	14.00%	87.62%	$51	$26	0.75%	13.20%	87.79%	$55
Galveston Government Employees Credit Union	$7,192	($7)	(0.38%)	(3.84%)	95.92%	$54	($3)	(0.08%)	(0.82%)	99.48%	$55
Brownsville City Employees Federal Credit Union	$7,199	$8	0.44%	1.50%	86.90%	$47	$42	1.18%	3.95%	74.73%	$51
Sherwin Federal Credit Union	$7,413	($14)	(0.77%)	(2.36%)	114.89%	$51	($43)	(1.19%)	(3.61%)	117.46%	$55
Highway District 19 Employee Credit Union	$7,495	$18	0.95%	4.90%	83.02%	$65	$17	0.44%	2.32%	91.79%	$65
Seminole Public School Federal Credit Union	$7,524	$2	0.11%	0.49%	74.55%	$48	$3	0.08%	0.37%	83.90%	$64
Port Terminal Federal Credit Union	$7,769	$20	1.04%	2.57%	80.95%	$76	$32	0.84%	2.07%	84.54%	$78
Texoma Federal Credit Union	$7,846	($153)	(7.61%)	(26.81%)	211.21%	$85	($164)	(4.03%)	(14.11%)	160.98%	$81
Wharton County Teachers Credit Union	$8,155	$27	1.29%	5.24%	61.64%	$40	$41	0.97%	3.99%	67.42%	$38
Local 20 IBEW Federal Credit Union	$8,248	$22	1.08%	14.97%	80.75%	$101	$18	0.45%	6.16%	88.22%	$111
Yoakum County Federal Credit Union	$8,451	($16)	(0.75%)	(3.23%)	108.77%	$61	($34)	(0.79%)	(3.42%)	120.95%	$61
Jackson County Federal Credit Union	$8,631	$27	1.26%	13.74%	71.58%	$35	$47	1.09%	12.13%	74.59%	$34
Port of Houston Credit Union	$8,719	$29	1.33%	4.68%	74.15%	$72	$71	1.64%	5.77%	73.51%	$74
Tex-Mex Credit Union	$8,811	($13)	(0.58%)	(2.49%)	90.17%	$33	($483)	(10.57%)	(43.71%)	102.51%	$43
Victoria Federal Credit Union	$8,875	$4	0.18%	1.38%	97.76%	$50	$31	0.70%	5.39%	89.55%	$46
E M O T Federal Credit Union	$9,203	$27	1.18%	3.04%	54.43%	$80	$59	1.29%	3.33%	54.32%	$80
Sweetex Credit Union	$9,517	$24	1.02%	2.68%	72.73%	$90	$40	0.85%	2.24%	76.19%	$91
Cochran County Schools Federal Credit Union	$9,828	$27	1.10%	7.51%	78.76%	$53	$94	1.91%	13.28%	69.00%	$49
I L A 28 Federal Credit Union	$9,952	$49	2.00%	9.15%	61.72%	$55	$37	0.76%	3.47%	82.88%	$65
Neiman Marcus Employees Federal Credit Union	$10,185	$31	1.22%	8.26%	71.61%	$48	$49	0.95%	6.58%	79.11%	$62
Alamo City Credit Union	$10,263	($247)	(9.38%)	(122.58%)	128.57%	$51	($302)	(5.66%)	(68.48%)	131.40%	$51
Fannin County Teachers Federal Credit Union	$10,338	$24	0.94%	3.49%	76.04%	$88	$48	0.94%	3.50%	76.02%	$88
Hale County Teachers Federal Credit Union	$10,411	$28	1.10%	9.76%	79.17%	$56	$35	0.70%	6.15%	84.83%	$56
Texarkana Terminal Empl Federal Credit Union	$10,851	$16	0.58%	6.52%	91.80%	$72	$30	0.53%	6.17%	91.94%	$78
J.C.T. Federal Credit Union	$10,852	$22	0.81%	7.28%	75.27%	$35	$37	0.69%	6.17%	78.57%	$34

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Asset Group A - $0 to $250 million in total assets (continued)											
Mount Olive Baptist Church Federal Credit Union	$10,855	$32	1.20%	7.03%	56.07%	$0	$69	1.31%	7.66%	53.92%	$0
T & P Longview Federal Credit Union	$10,862	$34	1.25%	5.35%	75.19%	$99	$73	1.34%	5.78%	72.76%	$98
Vatat Credit Union	$10,897	$31	1.16%	6.66%	80.00%	$107	$48	0.90%	5.19%	81.95%	$125
Met Tran Federal Credit Union	$10,923	($16)	(0.59%)	(4.11%)	79.89%	$75	$19	0.35%	2.45%	88.83%	$82
Reeves County Teachers Credit Union	$11,056	$9	0.33%	2.63%	100.00%	$60	$68	1.23%	10.06%	100.93%	$61
I B E W LU 66 Federal Credit Union	$11,110	$25	0.91%	6.73%	70.30%	$91	$52	0.94%	7.06%	73.93%	$93
Methodist Hospital Employees Federal Credit Union	$11,142	$13	0.45%	3.68%	82.32%	$56	$38	0.66%	5.41%	79.22%	$53
PIE Credit Union	$11,289	$63	2.20%	9.73%	54.05%	$55	$120	2.08%	9.38%	57.73%	$60
Ben E. Keith Employees Federal Credit Union	$11,629	$57	1.98%	10.12%	54.23%	$49	$105	1.84%	9.43%	59.48%	$53
Scurry County School Federal Credit Union	$11,636	$26	0.91%	4.98%	73.96%	$88	($8)	(0.14%)	(0.76%)	104.88%	$86
Pampa Teachers Federal Credit Union	$11,777	($25)	(0.84%)	(8.12%)	117.11%	$46	($131)	(2.19%)	(20.71%)	131.65%	$47
Brownfield Federal Credit Union	$11,814	($27)	(0.91%)	(2.66%)	114.29%	$79	($32)	(0.54%)	(1.57%)	105.63%	$77
Swemp Federal Credit Union	$12,324	$0	0.00%	0.00%	123.08%	$50	$66	1.12%	5.49%	67.00%	$59
Employees United Federal Credit Union	$12,345	$39	1.28%	4.01%	77.85%	$64	$68	1.12%	3.51%	72.05%	$64
Baker Hughes Federal Credit Union	$12,383	($2)	(0.06%)	(0.54%)	100.00%	$92	$5	0.08%	0.67%	95.79%	$93
Pasadena Muni Federal Credit Union	$12,399	$17	0.56%	2.61%	73.13%	$42	$35	0.57%	2.70%	69.18%	$42
Morris Sheppard Texarkana Federal Credit Union	$12,744	$25	0.79%	7.07%	80.60%	$64	$21	0.34%	3.00%	80.58%	$69
Angelina County Teachers Credit Union	$12,861	$41	1.28%	7.95%	71.43%	$92	$97	1.52%	9.51%	68.83%	$86
Refugio County Federal Credit Union	$13,041	($17)	(0.51%)	(3.01%)	102.54%	$64	$12	0.18%	1.06%	88.46%	$64
Coastal Bend P O Federal Credit Union	$13,278	$8	0.24%	0.98%	100.00%	$49	$380	5.58%	23.46%	26.36%	$56
Cherokee County Teachers Federal Credit Union	$13,484	$20	0.57%	2.96%	84.42%	$55	$34	0.48%	2.53%	83.50%	$55
Local 24 Employees Federal Credit Union	$13,652	$54	1.59%	8.29%	67.61%	$63	$108	1.60%	8.39%	67.80%	$64
Central Texas Teachers Credit Union	$13,696	$20	0.58%	3.68%	87.77%	$76	$33	0.48%	3.05%	91.22%	$75
Alpine Community Credit Union	$14,485	$45	1.25%	8.00%	67.63%	$54	$86	1.20%	7.73%	67.71%	$53
Friona Texas Federal Credit Union	$14,974	$58	1.54%	9.08%	65.82%	$51	($171)	(2.29%)	(13.36%)	104.79%	$49
Laredo Fire Department Federal Credit Union	$15,043	$68	1.80%	14.45%	83.94%	$54	$110	1.45%	11.86%	87.38%	$54
Central Texas Manufacturing Credit Union	$15,362	$26	0.69%	3.30%	74.52%	$73	$75	1.02%	4.78%	72.07%	$76
Member Preferred Federal Credit Union	$15,952	$19	0.46%	3.58%	86.13%	$63	$65	0.78%	6.18%	76.31%	$59
Corpus Christi Postal Employees Credit Union	$16,022	$91	2.24%	14.16%	63.49%	$64	$145	1.79%	11.44%	71.12%	$77
Marshall T & P Employees Federal Credit Union	$16,072	$41	1.02%	5.46%	63.89%	$72	$78	0.99%	5.24%	66.42%	$72
Reed Credit Union	$16,233	$16	0.39%	2.37%	88.37%	$89	$44	0.54%	3.27%	82.33%	$84
TxDOT Credit Union	$16,483	$29	0.71%	4.01%	65.75%	$72	$68	0.83%	4.73%	68.29%	$69
I L A 1351 Federal Credit Union	$16,940	$70	1.69%	10.06%	70.39%	$81	$137	1.68%	9.96%	70.02%	$79
Seagoville Federal Credit Union	$17,240	$16	0.38%	1.97%	66.67%	$73	$45	0.54%	2.78%	66.67%	$68
Midland Municipal Employees Credit Union	$17,268	$26	0.60%	4.31%	69.44%	$108	$35	0.40%	2.91%	79.59%	$116
1st University Credit Union	$17,623	$6	0.14%	1.32%	99.04%	$67	$9	0.10%	0.99%	97.62%	$65
Ellis County Teachers and Employees Federal Credit Union	$17,736	$86	1.95%	10.25%	46.58%	$76	$172	1.97%	10.39%	47.56%	$76
Linkage Credit Union	$17,822	$20	0.45%	2.49%	84.75%	$81	$16	0.18%	1.00%	89.20%	$86
Victoria Teachers Federal Credit Union	$17,937	$58	1.28%	4.00%	71.77%	$57	$88	0.97%	3.05%	74.88%	$57
Southern Star Credit Union	$18,359	($5)	(0.11%)	(0.80%)	103.50%	$60	($11)	(0.12%)	(0.88%)	102.98%	$59
Cowboy Country Federal Credit Union	$18,631	$70	1.49%	10.08%	67.35%	$57	$84	0.89%	6.10%	79.91%	$60
Amarillo Postal Employees Credit Union	$18,695	$1	0.02%	0.16%	88.27%	$72	$9	0.10%	0.73%	90.43%	$76
Alba Golden Federal Credit Union	$18,789	$83	1.77%	10.02%	44.00%	$72	$167	1.78%	10.21%	46.50%	$74
Germania Credit Union	$19,124	$56	1.17%	9.61%	69.15%	$74	$72	0.75%	6.23%	79.83%	$85
Waco Federal Credit Union	$19,382	$66	1.36%	14.29%	74.45%	$68	$126	1.31%	13.88%	75.92%	$70

Source: SNL Financial

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	As of Date	Quarter to Date					Year to Date				
Institution Name	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 (continued)											
Port Arthur Community Federal Credit Union	$19,549	($14)	(0.29%)	(2.12%)	95.79%	$69	($19)	(0.19%)	(1.44%)	96.25%	$74
Temple-Inland Federal Credit Union	$19,883	$84	1.69%	11.38%	58.00%	$58	$107	1.08%	7.32%	69.52%	$61
Odessa Employees Credit Union	$20,076	$46	0.91%	5.74%	75.42%	$76	$99	0.98%	6.22%	80.63%	$86
First Priority Credit Union	$20,178	$89	1.76%	15.12%	60.96%	$73	$149	1.48%	12.86%	67.48%	$74
LCRA Credit Union	$20,395	$10	0.19%	1.24%	87.06%	$81	$18	0.17%	1.12%	87.40%	$82
Corner Stone Credit Union	$20,723	$15	0.29%	3.09%	88.34%	$61	$37	0.35%	3.83%	93.57%	$61
McLennan County Employees Federal Credit Union	$21,019	($43)	(0.81%)	(3.13%)	131.88%	$99	($14)	(0.13%)	(0.51%)	103.99%	$100
MOPAC Employees Federal Credit Union	$21,703	$29	0.54%	5.70%	82.92%	$70	$72	0.66%	7.14%	82.41%	$69
McMurrey Federal Credit Union	$21,716	$23	0.42%	3.12%	87.12%	$48	$51	0.45%	3.49%	90.43%	$53
Northeast Panhandle Teachers Federal Credit Union	$21,827	$46	0.85%	4.06%	68.21%	$74	$120	1.11%	5.33%	63.90%	$70
Brazos Community Credit Union	$22,275	($56)	(0.99%)	(5.84%)	96.60%	$103	($629)	(5.36%)	(31.51%)	97.60%	$104
TexStar Federal Credit Union	$22,327	$17	0.30%	2.54%	90.95%	$99	$28	0.25%	2.10%	91.26%	$93
U S I Federal Credit Union	$22,552	$23	0.40%	1.63%	88.38%	$89	$59	0.52%	2.07%	86.52%	$88
Temple Santa Fe Community Credit Union	$22,677	$47	0.84%	10.36%	83.10%	$90	$90	0.81%	10.04%	84.09%	$98
Grand Prairie Credit Union	$23,427	$73	1.25%	11.11%	70.08%	$101	$133	1.14%	10.25%	69.45%	$98
Liberty County Teachers Federal Credit Union	$23,892	$147	2.44%	16.93%	63.07%	$60	$236	1.97%	13.83%	66.92%	$70
Bayou City Federal Credit Union	$24,339	$20	0.32%	3.44%	86.76%	$68	$21	0.17%	1.81%	90.53%	$69
The Local Federal Credit Union	$24,563	$57	0.92%	4.29%	92.20%	$128	$43	0.35%	1.62%	95.03%	$131
Concho Valley Credit Union	$24,939	$62	1.02%	9.25%	75.30%	$78	$104	0.87%	7.83%	78.24%	$77
Texas People Federal Credit Union	$25,077	$163	2.55%	14.62%	68.43%	$80	$49	0.38%	2.20%	86.21%	$83
Anderson County Federal Credit Union	$25,283	$118	1.86%	11.28%	54.55%	$63	$224	1.78%	10.85%	55.18%	$63
Texhillco School Employees Federal Credit Union	$26,051	$19	0.30%	2.84%	88.28%	$81	$26	0.21%	1.95%	90.14%	$80
Shared Resources Credit Union	$26,231	$14	0.21%	1.73%	88.67%	$79	$31	0.23%	1.92%	93.27%	$87
Dallas U. P. Employees Credit Union	$26,494	$119	1.81%	7.78%	71.10%	$141	$187	1.43%	6.16%	66.83%	$134
Valwood Park Federal Credit Union	$26,612	$32	0.47%	4.58%	90.44%	$92	$61	0.46%	4.39%	90.49%	$88
Union Fidelity Federal Credit Union	$26,637	$88	1.35%	6.63%	77.37%	$118	$184	1.44%	6.99%	76.91%	$111
Texas Community Federal Credit Union	$27,350	$59	0.86%	5.93%	80.85%	$55	$142	1.04%	7.19%	75.99%	$49
United Energy Credit Union	$27,419	($35)	(0.50%)	(2.88%)	96.69%	$75	($65)	(0.46%)	(2.66%)	98.74%	$79
Gulf Shore Federal Credit Union	$27,859	$46	0.67%	4.86%	84.87%	$80	$66	0.48%	3.50%	82.76%	$79
United Credit Union	$28,849	$38	0.53%	6.95%	95.54%	$105	$457	3.22%	41.95%	56.19%	$95
San Patricio County Teachers Federal Credit Union	$29,148	$24	0.33%	2.44%	86.96%	$67	$17	0.11%	0.86%	89.97%	$66
Tyler City Employees Credit Union	$29,392	($27)	(0.37%)	(2.38%)	90.74%	$86	$16	0.11%	0.71%	85.96%	$82
Rocket Federal Credit Union	$29,584	($1)	(0.01%)	(0.15%)	100.00%	$57	$2	0.01%	0.15%	102.35%	$57
Yantis Federal Credit Union	$29,757	$17	0.23%	1.78%	93.67%	$59	$0	0.00%	0.00%	100.23%	$58
Texas Associations of Professionals Federal Credit Union	$30,064	($85)	(1.11%)	(7.86%)	120.39%	$96	($77)	(0.50%)	(3.55%)	109.30%	$83
Alcon Employees Federal Credit Union	$30,277	($5)	(0.06%)	(0.31%)	95.81%	$102	($12)	(0.08%)	(0.37%)	95.31%	$95
Trinity Valley Teachers Credit Union	$31,873	$152	1.93%	6.56%	51.90%	$51	$288	1.85%	6.26%	53.86%	$53
Wichita Falls Federal Credit Union	$32,055	$28	0.35%	3.03%	86.63%	$67	$14	0.09%	0.76%	91.78%	$72
Northeast Texas Teachers Federal Credit Union	$32,252	$51	0.63%	4.46%	83.39%	$71	$122	0.76%	5.37%	80.40%	$70
Beaumont Community Credit Union	$33,807	$91	1.09%	7.58%	77.37%	$67	$160	0.97%	6.73%	80.20%	$68
Greater Central Texas Federal Credit Union	$33,963	$82	0.97%	9.22%	72.10%	$68	$186	1.12%	10.60%	71.63%	$66
Members Financial Federal Credit Union	$34,328	$12	0.14%	1.45%	101.90%	$82	$177	1.08%	10.87%	77.81%	$86
Brazos Star Credit Union	$34,449	$101	1.16%	8.12%	64.62%	$65	$179	1.03%	7.26%	64.88%	$65
Matagorda County Credit Union	$35,540	$186	2.10%	13.34%	52.32%	$55	$338	1.92%	12.31%	56.87%	$54
Port Arthur Teachers Federal Credit Union	$35,776	$69	0.77%	5.26%	81.85%	$82	$127	0.71%	4.87%	85.50%	$78

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary & Benefits/ Employees ($000)
Asset Group A - $0 to $250 million in total assets (continued)											
Mid-Tex Federal Credit Union	$35,936	$71	0.79%	9.55%	85.20%	$69	$123	0.69%	8.36%	86.53%	$69
Commoncents Credit Union	$35,969	($224)	(2.47%)	(20.67%)	110.53%	$58	($280)	(1.56%)	(12.71%)	112.73%	$62
Austin Federal Credit Union	$37,541	$31	0.33%	3.70%	86.70%	$58	$66	0.35%	3.96%	84.56%	$57
Golden Triangle Federal Credit Union	$37,820	$132	1.41%	8.37%	71.97%	$88	$276	1.50%	8.85%	72.52%	$85
Angelina Federal Employees Credit Union	$37,980	$226	2.38%	13.63%	65.71%	$100	$368	1.95%	11.26%	69.09%	$101
Caprock Federal Credit Union	$39,058	($8)	(0.08%)	(0.69%)	98.29%	$79	($102)	(0.52%)	(4.39%)	105.94%	$74
San Angelo Federal Credit Union	$39,325	$160	1.62%	14.23%	62.84%	$61	$314	1.60%	14.22%	61.51%	$59
Mesquite Credit Union	$39,931	$95	0.94%	9.42%	78.63%	$82	$179	0.89%	8.97%	82.20%	$82
Keystone Credit Union	$40,290	$56	0.56%	2.10%	83.16%	$63	$99	0.49%	1.86%	84.18%	$65
Old Ocean Federal Credit Union	$41,115	$188	1.79%	9.43%	70.38%	$78	$384	1.85%	9.75%	69.44%	$77
Hockley County Credit Union	$41,458	$43	0.42%	3.90%	88.10%	$75	$89	0.44%	4.06%	87.29%	$73
Travis County Credit Union	$42,414	$28	0.27%	2.89%	86.18%	$80	$137	0.65%	7.13%	77.19%	$78
B C M Federal Credit Union	$42,493	$149	1.40%	12.23%	66.79%	$73	$295	1.39%	12.29%	69.28%	$75
Cabot Community Credit Union	$42,546	$183	1.72%	11.49%	61.16%	$59	$294	1.41%	9.33%	62.70%	$60
Starr County Teachers Federal Credit Union	$44,493	$209	1.89%	11.72%	60.92%	$46	$450	2.06%	12.80%	60.00%	$50
Mountain Star Federal Credit Union	$44,838	$671	5.98%	39.10%	39.40%	$53	$934	4.24%	28.17%	47.21%	$56
Lufkin Federal Credit Union	$45,364	$261	2.31%	9.13%	63.62%	$73	$479	2.14%	8.47%	64.94%	$69
Houston Highway Credit Union	$45,589	$70	0.61%	5.48%	77.57%	$43	$194	0.84%	7.70%	79.85%	$39
Walker County Federal Credit Union	$48,668	$193	1.56%	9.63%	67.47%	$87	$470	1.90%	11.90%	68.81%	$89
Star Financial Credit Union	$48,914	$67	0.54%	5.14%	78.98%	$62	($1)	0.00%	(0.04%)	79.03%	$61
Cherokee County Federal Credit Union	$49,751	$88	0.71%	2.96%	70.34%	$52	$175	0.71%	2.96%	69.72%	$54
Caprock Santa Fe Credit Union	$50,001	$287	2.30%	5.67%	46.38%	$67	$514	2.07%	5.11%	49.32%	$70
Lubrizol Employees' Credit Union	$50,932	$132	1.02%	5.72%	75.57%	$106	$228	0.88%	4.97%	75.95%	$102
Highway District 21 Federal Credit Union	$51,443	$270	2.11%	9.91%	44.19%	$65	$535	2.09%	9.94%	44.57%	$65
Trans Texas Southwest Credit Union	$51,737	$85	0.66%	5.29%	89.00%	$77	$172	0.67%	5.39%	85.69%	$73
Baptist Credit Union	$52,536	$41	0.31%	3.89%	93.53%	$113	$61	0.23%	2.90%	93.87%	$112
City Public Service/IBEW Federal Credit Union	$53,266	$150	1.14%	9.66%	81.01%	$82	$129	0.49%	4.19%	83.26%	$80
Heart O TX Federal Credit Union	$55,914	($38)	(0.27%)	(3.87%)	94.52%	$65	($98)	(0.35%)	(5.02%)	96.27%	$64
My Credit Union	$56,284	$185	1.32%	11.58%	75.82%	$57	$379	1.36%	12.04%	75.99%	$57
Lifetime Federal Credit Union	$56,377	$3	0.02%	0.12%	88.00%	$31	($26)	(0.09%)	(0.51%)	97.92%	$63
Sacred Heart Parish Hallettsville Federal Credit Union	$56,778	$62	0.44%	4.12%	85.15%	$107	$158	0.57%	5.29%	80.96%	$106
Big Spring Education Employees Federal Credit Union	$57,144	$238	1.65%	9.95%	57.92%	$66	$618	2.14%	13.13%	56.80%	$63
Select Federal Credit Union	$59,442	($96)	(0.64%)	(3.86%)	94.20%	$80	($166)	(0.56%)	(3.33%)	93.83%	$78
Cosden Federal Credit Union	$60,293	$56	0.36%	3.27%	90.28%	$84	$393	1.27%	11.55%	79.29%	$78
Texas Plains Federal Credit Union	$62,537	$5	0.03%	0.27%	87.30%	$72	$16	0.05%	0.44%	90.12%	$74
La Joya Area Federal Credit Union	$63,423	$37	0.23%	2.20%	90.83%	$54	$79	0.25%	2.36%	91.82%	$54
Doches Credit Union	$64,820	($20)	(0.12%)	(0.96%)	93.87%	$51	$47	0.14%	1.13%	90.81%	$51
West Texas Credit Union	$65,773	$56	0.34%	3.51%	92.45%	$57	$93	0.29%	2.92%	93.64%	$58
Star of Texas Credit Union	$66,062	$239	1.45%	7.36%	69.18%	$93	$497	1.52%	7.73%	66.38%	$92
South Texas Federal Credit Union	$66,340	$71	0.43%	6.94%	84.15%	$62	$210	0.65%	10.60%	81.61%	$61
Scott & White Employees Credit Union	$70,287	$424	2.35%	15.84%	49.14%	$87	$876	2.43%	16.80%	50.63%	$90
Freestone Credit Union	$72,050	$218	1.25%	12.14%	70.22%	$57	$408	1.19%	11.52%	71.50%	$56
Service 1st Credit Union	$72,562	$504	2.77%	19.42%	38.21%	$87	$735	2.02%	14.41%	52.00%	$86
Hereford Texas Federal Credit Union	$73,138	$54	0.30%	1.36%	81.66%	$75	$136	0.37%	1.72%	82.21%	$75
Fannin Federal Credit Union	$77,129	$531	2.75%	14.99%	44.97%	$71	$967	2.51%	13.89%	46.85%	$78
Texan Sky Federal Credit Union	$78,222	$38	0.19%	1.22%	94.33%	$148	$314	0.82%	5.19%	80.01%	$113

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	As of Date	Quarter to Date					Year to Date				
Institution Name	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 (continued)											
Postel Family Credit Union	$79,034	$160	0.82%	7.05%	80.52%	$81	$197	0.51%	4.35%	87.32%	$81
Baylor Health Care System Credit Union	$79,455	$137	0.68%	3.32%	82.39%	$101	$258	0.64%	3.15%	83.46%	$99
Southern Federal Credit Union	$80,396	$54	0.27%	0.64%	87.56%	$99	$100	0.26%	0.60%	88.01%	$100
KBR Heritage Federal Credit Union	$80,488	$227	1.12%	5.65%	65.75%	$106	$418	1.01%	5.24%	66.12%	$104
Irving City Employees Federal Credit Union	$81,813	$670	3.28%	26.66%	41.90%	$99	$1,125	2.77%	23.02%	46.20%	$98
Southwest Financial Federal Credit Union	$82,803	($70)	(0.33%)	(2.26%)	73.74%	$93	($61)	(0.15%)	(0.98%)	74.34%	$97
Metro Medical Credit Union	$82,831	$218	1.05%	6.45%	76.31%	$91	$421	1.01%	6.28%	73.84%	$91
Domino Federal Credit Union	$82,902	$307	1.48%	9.09%	70.93%	$76	$467	1.13%	6.97%	74.42%	$76
Westex Federal Credit Union	$83,052	$169	0.82%	8.40%	80.40%	$90	$226	0.56%	5.65%	85.93%	$95
Baycel Federal Credit Union	$84,993	$542	2.56%	12.20%	45.20%	$68	$962	2.29%	10.98%	47.32%	$68
Southland Federal Credit Union	$85,137	$303	1.44%	10.75%	60.93%	$63	$540	1.30%	9.70%	65.77%	$69
Southwest Research Center Federal Credit Union	$85,980	$218	1.01%	10.95%	72.87%	$64	$417	0.97%	10.75%	74.83%	$63
US Employees Credit Union	$86,605	$139	0.64%	6.77%	80.28%	$81	$259	0.59%	6.36%	80.60%	$79
Memorial Credit Union	$88,556	($40)	(0.18%)	(1.68%)	98.36%	$84	($87)	(0.19%)	(1.82%)	99.34%	$86
Texas Bridge Credit Union	$88,804	$134	0.61%	7.53%	85.86%	$84	$262	0.60%	7.43%	86.70%	$80
Wellspring Federal Credit Union	$89,932	$188	0.83%	9.47%	74.55%	$64	$351	0.80%	8.94%	75.58%	$66
Edinburg Teachers Credit Union	$94,702	$101	0.43%	2.86%	86.11%	$84	$182	0.39%	2.62%	89.23%	$87
City Federal Credit Union	$95,092	$167	0.67%	12.11%	63.45%	$75	$189	0.37%	6.89%	68.88%	$77
Windthorst Federal Credit Union	$96,837	$292	1.24%	10.12%	60.81%	$71	$514	1.11%	9.01%	63.12%	$70
Coastal Community Federal Credit Union	$97,264	$209	0.86%	8.61%	75.86%	$59	$329	0.68%	6.83%	79.38%	$65
Concho Educators Federal Credit Union	$97,380	$76	0.31%	3.98%	84.94%	$64	$163	0.33%	4.35%	85.19%	$64
Texas D P S Credit Union	$98,171	$266	1.08%	9.38%	71.99%	$88	$498	1.01%	8.88%	70.88%	$83
First Watch Federal Credit Union	$99,132	($45)	(0.18%)	(1.88%)	100.89%	$83	($23)	(0.05%)	(0.48%)	100.50%	$80
Cooperative Teachers Credit Union	$99,617	$74	0.29%	5.33%	94.70%	$76	$92	0.18%	3.40%	96.71%	$78
Las Colinas Federal Credit Union	$100,852	($137)	(0.55%)	(5.84%)	89.68%	$76	($223)	(0.45%)	(4.72%)	90.21%	$79
Rockdale Federal Credit Union	$102,431	$293	1.14%	10.65%	71.51%	$74	$578	1.13%	10.65%	72.37%	$74
Heritage USA Federal Credit Union	$105,930	$87	0.32%	3.15%	80.39%	$91	$135	0.25%	2.45%	81.67%	$90
Wichita Falls Teachers Federal Credit Union	$108,243	$88	0.33%	3.06%	75.30%	$77	$27	0.05%	0.48%	81.41%	$80
Members Credit Union	$108,828	$285	1.06%	9.58%	77.41%	$86	$527	0.99%	8.96%	78.98%	$88
Southwest 66 Credit Union	$109,248	$124	0.46%	4.42%	85.71%	$70	$220	0.41%	3.96%	87.53%	$68
Centex Citizens Credit Union	$111,084	$385	1.40%	8.48%	78.03%	$70	$621	1.15%	6.90%	79.50%	$69
Valley Federal Credit Union	$112,908	$162	0.57%	4.57%	83.24%	$71	$281	0.51%	3.98%	83.50%	$69
Prestige Community Credit Union	$121,457	($126)	(0.41%)	(4.99%)	83.82%	$86	($199)	(0.33%)	(3.92%)	83.72%	$85
Eastex Credit Union	$122,766	$470	1.53%	14.09%	69.57%	$64	$456	0.75%	6.89%	76.09%	$68
Tarrant County's Credit Union	$123,907	$67	0.22%	2.21%	82.82%	$99	$102	0.17%	1.69%	84.84%	$101
One Source Federal Credit Union	$124,325	$76	0.24%	2.35%	76.82%	$42	$89	0.14%	1.38%	79.40%	$41
BP Federal Credit Union	$125,476	($69)	(0.21%)	(1.62%)	97.73%	$104	($139)	(0.21%)	(1.63%)	99.20%	$105
United Community Credit Union	$129,259	$161	0.50%	4.74%	82.35%	$73	$329	0.52%	4.88%	84.09%	$72
Texoma Educators Federal Credit Union	$131,341	$332	1.01%	7.73%	69.49%	$81	$564	0.86%	6.62%	71.46%	$80
Allied Federal Credit Union	$132,703	$706	2.13%	21.03%	58.23%	$79	$1,172	1.78%	17.85%	61.05%	$78
MTCU	$134,888	($214)	(0.63%)	(6.38%)	91.14%	$92	($376)	(0.55%)	(5.76%)	90.24%	$86
Texas Health Credit Union	$135,862	$357	1.06%	8.15%	60.52%	$113	$841	1.26%	9.71%	60.27%	$113
Laredo Federal Credit Union	$136,240	$333	0.99%	13.29%	78.26%	$64	$551	0.82%	11.37%	79.98%	$63

Source: SNL Financial

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Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary & Benefits/ Employees ($000)
Asset Group A - $0 to $250 million in total assets (continued)											
4U Federal Credit Union	$142,105	$510	1.42%	15.54%	72.50%	$67	$783	1.10%	12.11%	76.37%	$65
Telco Plus Credit Union	$144,114	$19	0.05%	0.59%	91.33%	$63	($724)	(1.04%)	(11.24%)	88.58%	$62
Naft Federal Credit Union	$147,997	$721	2.01%	12.36%	61.08%	$69	$1,327	1.89%	11.54%	63.03%	$67
River City Federal Credit Union	$151,496	($540)	(1.42%)	(35.24%)	93.52%	$82	($1,568)	(2.07%)	(49.08%)	108.42%	$83
Chocolate Bayou Community Federal Credit Union	$152,023	$278	0.73%	6.02%	81.82%	$73	$643	0.85%	7.03%	81.15%	$72
Communities of Abilene Federal Credit Union	$155,927	$177	0.46%	11.78%	87.32%	$72	$205	0.27%	7.29%	88.09%	$71
Kerr County Federal Credit Union	$156,233	$270	0.69%	8.50%	75.39%	$83	$680	0.88%	10.85%	75.29%	$80
Community Service Credit Union	$158,563	$503	1.28%	13.85%	75.89%	$94	$544	0.70%	7.56%	81.23%	$92
Kelly Community Federal Credit Union	$168,813	$412	0.96%	7.88%	74.36%	$81	$816	0.96%	7.88%	73.68%	$80
Rio Grande Valley Credit Union	$171,937	$508	1.20%	12.07%	72.70%	$67	$745	0.91%	8.95%	76.79%	$66
First Central Credit Union	$174,616	$451	1.03%	7.32%	83.15%	$75	$1,002	1.15%	8.29%	84.02%	$74
LibertyOne Credit Union	$175,264	$103	0.23%	2.34%	82.54%	$110	$171	0.19%	1.96%	83.29%	$111
Chemcel Federal Credit Union	$176,396	$347	0.79%	6.77%	74.24%	$68	$592	0.69%	5.82%	76.31%	$67
Government Employees Federal Credit Union	$182,681	$468	1.02%	11.65%	71.35%	$90	$827	0.90%	10.50%	74.08%	$89
Members First Credit Union	$183,896	$577	1.26%	5.62%	65.72%	$68	$1,182	1.29%	5.80%	65.22%	$67
Lone Star Credit Union	$187,556	$125	0.27%	3.30%	86.32%	$96	$238	0.26%	3.18%	88.04%	$94
Priority Trust Credit Union	$195,042	$39	0.08%	0.74%	80.87%	$75	$142	0.15%	1.34%	84.03%	$75
Access Community Credit Union	$195,342	($24)	(0.05%)	(0.45%)	97.82%	$80	($234)	(0.24%)	(2.20%)	101.83%	$80
Beacon Federal Credit Union	$204,146	$281	0.54%	7.60%	86.48%	$90	$898	0.87%	12.59%	80.78%	$88
MemberSource Credit Union	$204,743	$1,317	2.71%	23.71%	64.90%	$97	$1,261	1.34%	11.81%	75.60%	$88
Texasgulf Federal Credit Union	$207,515	$649	1.24%	9.77%	61.69%	$77	$1,151	1.10%	8.82%	63.27%	$76
Citizens Federal Credit Union	$209,305	$809	1.55%	13.85%	54.23%	$76	$1,602	1.53%	14.08%	53.01%	$76
H.E.B. Federal Credit Union	$209,411	$413	0.79%	4.44%	82.61%	$158	$817	0.78%	4.42%	82.63%	$147
Members Choice of Central Texas Federal Credit Union	$209,442	$484	0.92%	7.18%	78.06%	$75	$657	0.63%	4.94%	80.66%	$74
Harris County Federal Credit Union	$213,535	$1,488	2.79%	13.17%	46.94%	$96	$2,519	2.38%	11.26%	49.91%	$90
Santa Fe Federal Credit Union	$214,650	$233	0.45%	3.57%	78.55%	$79	$685	0.67%	5.40%	75.67%	$78
The People's Federal Credit Union	$216,108	$280	0.52%	7.38%	80.27%	$81	$553	0.52%	7.51%	81.43%	$78
WesTex Community Credit Union	$216,402	$1,312	2.48%	18.10%	57.09%	$79	$2,388	2.31%	16.85%	58.90%	$80
Capitol Credit Union	$220,605	$237	0.43%	3.80%	85.53%	$100	$375	0.34%	3.03%	87.72%	$99
Cal-Com Federal Credit Union	$223,029	$718	1.30%	11.85%	60.62%	$63	$1,364	1.25%	11.43%	59.87%	$63
Sabine Federal Credit Union	$235,315	$88	0.15%	1.26%	92.60%	$80	$162	0.14%	1.16%	93.71%	$80
Pantex Federal Credit Union	$235,640	$744	1.26%	6.80%	66.27%	$72	$1,298	1.10%	6.05%	68.09%	$72
Investex Credit Union	$240,022	$272	0.45%	8.10%	81.15%	$82	$165	0.14%	2.60%	86.98%	$83
Members Trust of the Southwest Federal Credit Union	$249,822	$534	0.86%	14.16%	69.10%	$97	$924	0.75%	12.58%	71.29%	$96
Average of Asset Group A	$52,334	$109	0.44%	3.89%	80.95%	$69	$188	0.53%	5.23%	81.33%	$69

Source: SNL Financial

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Performance Analysis | 6/31/2025 | Run Date: August 18, 2025

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 B - $251 to $500 million in total assets											
Border Federal Credit Union	$253,517	$1,198	1.88%	11.05%	70.05%	$78	$2,102	1.67%	9.82%	73.80%	$80
Energy Capital Credit Union	$253,636	($1)	0.00%	(0.02%)	85.32%	$80	$194	0.15%	1.56%	84.39%	$79
Southwest Heritage Credit Union	$253,697	$725	1.14%	9.43%	68.50%	$82	$1,453	1.16%	9.59%	71.09%	$80
Unity One Credit Union	$290,036	($123)	(0.17%)	(4.56%)	91.26%	$80	($212)	(0.14%)	(4.02%)	90.84%	$81
Texoma Community Credit Union	$292,954	$827	1.14%	9.72%	78.38%	$84	$1,918	1.35%	11.43%	77.22%	$81
Gulf Coast Federal Credit Union	$294,690	($474)	(0.63%)	(8.03%)	78.47%	$63	($810)	(0.54%)	(6.80%)	79.08%	$59
ACFCU Federal Credit Union	$306,913	$679	0.89%	11.29%	67.41%	$53	$772	0.51%	6.48%	74.59%	$61
Synergy Federal Credit Union	$313,767	$853	1.07%	7.47%	62.30%	$93	$1,434	0.91%	6.35%	65.79%	$93
Fort Worth City Credit Union	$314,914	$1,029	1.30%	10.84%	64.50%	$100	$2,111	1.35%	11.27%	63.29%	$93
Evolve Federal Credit Union	$321,736	$11	0.01%	0.15%	94.00%	$70	($129)	(0.08%)	(0.92%)	96.43%	$70
Gulf Credit Union	$326,158	$387	0.48%	5.41%	80.68%	$64	$499	0.31%	3.56%	87.15%	$69
Pioneer Mutual Federal Credit Union	$337,996	$843	1.02%	8.64%	68.61%	$69	$1,760	1.09%	9.12%	68.83%	$71
First Basin Credit Union	$351,379	$615	0.71%	7.85%	83.45%	$72	$1,083	0.64%	7.08%	85.18%	$73
Mobility Credit Union	$360,608	$260	0.29%	3.84%	61.47%	$59	($43)	(0.02%)	(0.32%)	67.75%	$69
Cy Fair Federal Credit Union	$368,861	$393	0.42%	5.53%	77.96%	$89	$928	0.50%	6.66%	77.34%	$93
MCT Credit Union	$386,258	$316	0.33%	3.75%	89.94%	$92	$523	0.28%	3.15%	91.24%	$93
Houston Texas Fire Fighters Federal Credit Union	$403,623	$298	0.29%	2.28%	83.49%	$98	$1,273	0.62%	4.92%	78.84%	$101
1st Community Federal Credit Union	$412,832	$1,008	0.98%	10.15%	78.79%	$70	$2,215	1.08%	11.39%	72.74%	$69
United Texas Credit Union	$418,818	$629	0.60%	8.55%	81.57%	$101	$1,261	0.60%	8.79%	82.22%	$102
Texas Tech Federal Credit Union	$423,125	$584	0.55%	5.25%	87.32%	$118	$991	0.47%	4.48%	88.93%	$110
America's Credit Union	$428,027	$465	0.43%	3.08%	85.47%	$104	$698	0.32%	2.32%	86.78%	$102
Public Employees Credit Union	$431,087	$1,348	1.24%	9.73%	55.52%	$80	$2,614	1.21%	9.62%	58.23%	$82
Texar Federal Credit Union	$436,346	$601	0.55%	4.37%	79.67%	$98	$842	0.39%	3.13%	81.97%	$98
Nizari Progressive Federal Credit Union	$448,561	$1,448	1.31%	15.27%	60.98%	$78	$2,979	1.37%	16.11%	59.45%	$77
GENCO Federal Credit Union	$469,062	$1,850	1.58%	12.08%	63.71%	$78	$3,814	1.65%	12.65%	63.63%	$77
Education Credit Union	$480,150	$261	0.22%	1.99%	82.88%	$92	$90	0.04%	0.34%	85.67%	$95
Average of Asset Group B	$360,721	$617	0.68%	5.97%	76.22%	$83	$1,168	0.65%	5.68%	77.40%	$83

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Asset Group C - $501 million to $1 billion in total assets											
CoastLife Credit Union	$512,188	$451	0.35%	3.54%	74.33%	$50	$57	0.02%	0.23%	77.95%	$51
Security First Federal Credit Union	$523,797	$1,437	1.10%	10.60%	77.05%	$82	$2,876	1.11%	10.78%	74.26%	$73
Associated Credit Union of Texas	$528,613	$1,910	1.44%	13.66%	65.67%	$106	$3,994	1.52%	14.57%	67.37%	$102
My Community Credit Union	$537,516	$1,250	0.96%	9.54%	82.22%	$89	$1,970	0.77%	7.60%	81.98%	$88
DuGood Federal Credit Union	$567,549	$2,375	1.69%	13.34%	60.87%	$74	$4,350	1.57%	12.41%	62.36%	$74
Soarion Federal Credit Union	$571,141	$1,457	0.98%	18.83%	67.24%	$76	$1,142	0.38%	7.44%	77.66%	$82
Educators Credit Union	$579,632	$2,824	1.96%	10.37%	39.21%	$105	$5,352	1.89%	9.95%	41.81%	$111
Education First Federal Credit Union	$598,263	($1,103)	(0.74%)	(12.94%)	77.33%	$81	($1,918)	(0.64%)	(11.38%)	85.58%	$80
Union Square Credit Union	$613,535	$281	0.18%	2.51%	89.01%	$79	($419)	(0.14%)	(1.88%)	88.53%	$77
Abilene Teachers Federal Credit Union	$639,049	$3,203	2.01%	11.31%	67.52%	$90	$4,983	1.58%	8.90%	72.14%	$88
Alliance Credit Union	$647,512	$1,756	1.09%	9.67%	70.19%	$101	$3,154	0.99%	8.79%	72.24%	$96
City Credit Union	$648,322	$615	0.38%	3.38%	74.27%	$110	$1,163	0.36%	3.21%	75.43%	$108
Resource One Credit Union	$693,362	$1,058	0.61%	10.99%	79.63%	$96	$1,215	0.34%	6.43%	80.80%	$95
PrimeWay Federal Credit Union	$718,084	$274	0.15%	1.82%	92.61%	$105	$404	0.11%	1.34%	92.82%	$110
Members Choice Credit Union	$744,121	$468	0.25%	3.92%	83.45%	$109	$957	0.25%	4.07%	80.86%	$102
Generations Community Federal Credit Union	$746,910	$135	0.07%	0.93%	88.47%	$76	($173)	(0.05%)	(0.60%)	91.41%	$89
Texell Credit Union	$765,888	$2,535	1.32%	13.93%	69.16%	$87	$3,397	0.89%	9.45%	72.84%	$88
Complex Community Federal Credit Union	$769,625	$3,045	1.58%	13.15%	62.91%	$89	$6,173	1.57%	13.67%	61.69%	$85
Smart Financial Credit Union	$802,342	$1,150	0.57%	5.21%	77.80%	$112	$2,610	0.65%	5.99%	77.78%	$110
InTouch Credit Union	$810,884	$695	0.34%	4.33%	82.70%	$108	($3,195)	(0.77%)	(9.90%)	101.39%	$113
Southwest Airlines Federal Credit Union	$824,492	$1,290	0.63%	5.65%	69.21%	$105	$1,998	0.49%	4.43%	72.50%	$112
Texas Bay Credit Union	$873,491	$1,260	0.58%	8.52%	80.04%	$89	$2,279	0.53%	7.79%	76.21%	$86
Community Resource Credit Union	$893,152	$3,767	1.68%	17.54%	67.54%	$98	$6,295	1.40%	14.99%	70.99%	$98
Schlumberger Employees Credit Union	$905,876	$3,845	1.69%	7.21%	43.51%	$125	$7,406	1.64%	7.01%	44.90%	$126
Houston Federal Credit Union	$941,184	$1,104	0.47%	5.43%	82.90%	$95	$1,562	0.33%	3.88%	87.19%	$101
Greater Texas Federal Credit Union	$955,514	$408	0.17%	2.78%	88.51%	$97	($665)	(0.14%)	(2.26%)	90.46%	$98
Houston Police Federal Credit Union	$959,900	$2,516	1.05%	9.16%	62.68%	$106	$4,106	0.87%	7.76%	64.21%	$106
Brazos Valley Schools Credit Union	$990,564	$2,271	0.91%	9.00%	70.93%	$87	$5,842	1.18%	11.75%	67.90%	$82
Average of Asset Group C	$727,232	$1,510	0.84%	7.62%	73.11%	$94	$2,390	0.67%	5.59%	75.40%	$94

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Performance Analysis 6/31/2025 Run Date: August 18, 2025

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	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 D - Over $1 billion in total assets											
Velocity Credit Union	$1,040,462	$585	0.22%	1.76%	83.11%	$110	$737	0.14%	1.13%	81.14%	$108
Raiz Federal Credit Union	$1,042,301	($5,637)	(2.16%)	(22.11%)	107.99%	$86	($8,781)	(1.70%)	(16.88%)	103.92%	$87
FivePoint Credit Union	$1,046,695	$3,193	1.23%	14.73%	70.06%	$124	$4,089	0.80%	9.72%	75.98%	$122
Neches Federal Credit Union	$1,056,515	$5,521	2.10%	14.15%	61.85%	$91	$9,168	1.77%	11.92%	65.49%	$87
Neighborhood Credit Union	$1,126,845	$995	0.35%	3.88%	71.08%	$102	$1,446	0.26%	2.86%	72.91%	$102
Rave Financial Credit Union	$1,147,180	$1,387	0.49%	3.75%	80.62%	$90	$2,609	0.47%	3.54%	81.13%	$88
Gulf Coast Educators Federal Credit Union	$1,227,298	$909	0.29%	2.58%	75.50%	$104	$2,355	0.38%	3.43%	74.96%	$105
Firstmark Credit Union	$1,228,864	$695	0.23%	2.92%	84.02%	$93	$614	0.10%	1.31%	85.63%	$94
Amplify Credit Union	$1,254,965	($860)	(0.27%)	(2.68%)	107.17%	$126	($1,368)	(0.21%)	(2.13%)	106.87%	$127
Fort Worth Community Credit Union	$1,274,548	$2,425	0.77%	7.51%	67.79%	$102	$5,578	0.89%	8.74%	68.26%	$101
East Texas Professional Credit Union	$1,348,092	$5,540	1.66%	8.99%	62.14%	$76	$11,201	1.69%	9.21%	60.66%	$72
Amoco Federal Credit Union	$1,412,272	$3,649	1.03%	12.33%	71.51%	$102	$5,012	0.71%	8.59%	75.10%	$100
First Service Credit Union	$1,421,088	$789	0.22%	2.11%	85.48%	$102	$2,819	0.39%	3.79%	81.84%	$100
Red River Employees Federal Credit Union	$1,528,384	$3,029	0.80%	6.12%	72.93%	$72	$5,462	0.72%	5.56%	72.76%	$74
FirstLight Federal Credit Union	$1,590,901	$1,332	0.34%	3.45%	61.22%	$90	($2,147)	(0.27%)	(2.80%)	73.31%	$91
United Heritage Credit Union	$1,624,370	$2,166	0.53%	5.76%	78.52%	$135	$4,387	0.54%	5.89%	79.33%	$129
DATCU Credit Union	$1,724,192	$7,040	1.66%	10.23%	57.34%	$124	$12,422	1.49%	9.13%	58.57%	$124
Shell Federal Credit Union	$1,906,832	$8,521	1.80%	14.39%	67.01%	$110	$12,561	1.35%	10.76%	71.39%	$110
Texas Trust Credit Union	$2,028,208	$2,954	0.58%	6.43%	75.49%	$93	$3,760	0.37%	4.14%	78.01%	$94
Texans Credit Union	$2,336,806	$6,315	1.08%	11.40%	65.99%	$116	$11,968	1.03%	11.07%	66.58%	$115
Advancial Federal Credit Union	$2,378,132	$2,683	0.45%	5.95%	78.52%	$122	$2,414	0.20%	2.68%	78.35%	$119
A+ Federal Credit Union	$2,506,141	$5,402	0.86%	6.73%	64.10%	$123	$8,065	0.64%	5.06%	66.02%	$114
Austin Telco Federal Credit Union	$2,544,368	$3,428	0.54%	4.88%	73.09%	$100	$6,371	0.50%	4.63%	74.12%	$98
Credit Union of Texas	$2,629,406	$4,103	0.63%	8.85%	80.60%	$130	$3,357	0.26%	3.64%	84.16%	$130
JSC Federal Credit Union	$2,661,493	$3,291	0.49%	4.59%	71.51%	$96	$4,265	0.32%	3.00%	74.53%	$93
First Community Credit Union	$2,664,375	$10,962	1.62%	22.75%	68.41%	$97	$11,071	0.83%	11.76%	77.03%	$101
UNIFY Financial Federal Credit Union	$3,485,073	$7,826	0.89%	11.58%	73.77%	$169	$32,367	1.83%	24.83%	77.68%	$158
University Federal Credit Union	$4,167,481	$5,378	0.52%	6.06%	75.57%	$143	$10,309	0.50%	5.90%	75.69%	$136
EECU	$4,369,773	$15,068	1.39%	11.28%	58.44%	$114	$29,208	1.37%	11.11%	57.98%	$110
Credit Human Federal Credit Union	$4,381,454	($3,864)	(0.35%)	(4.76%)	94.49%	$106	($7,011)	(0.32%)	(4.30%)	92.94%	$107
GECU Federal Credit Union	$4,416,973	$14,482	1.31%	10.45%	61.68%	$87	$28,034	1.27%	10.24%	61.77%	$88
Rally Credit Union	$4,612,807	$4,214	0.36%	2.77%	58.14%	$84	$13,308	0.58%	4.40%	59.19%	$83
Texas Dow Employees Credit Union	$4,865,823	$9,716	0.81%	8.07%	73.76%	$138	$9,681	0.40%	4.06%	78.34%	$129
Catalyst Corporate Federal Credit Union	$5,755,280	$19,841	1.38%	15.99%	47.14%	$224	$40,216	1.44%	16.59%	46.55%	$223
American Airlines Federal Credit Union	$9,253,043	$13,923	0.60%	5.57%	64.59%	$104	$22,627	0.49%	4.57%	65.30%	$103
Security Service Federal Credit Union	$14,016,654	$18,282	0.52%	4.90%	77.98%	$130	$32,574	0.47%	4.39%	78.94%	$128
Randolph-Brooks Federal Credit Union	$18,703,085	$81,923	1.76%	15.97%	52.13%	$102	$135,085	1.47%	13.44%	55.78%	$103
Average of Asset Group D	$3,291,302	$7,222	0.72%	6.74%	72.45%	$111	$12,590	0.63%	5.81%	74.01%	$110

Source: SNL Financial

Note: Report includes only bank-level data.

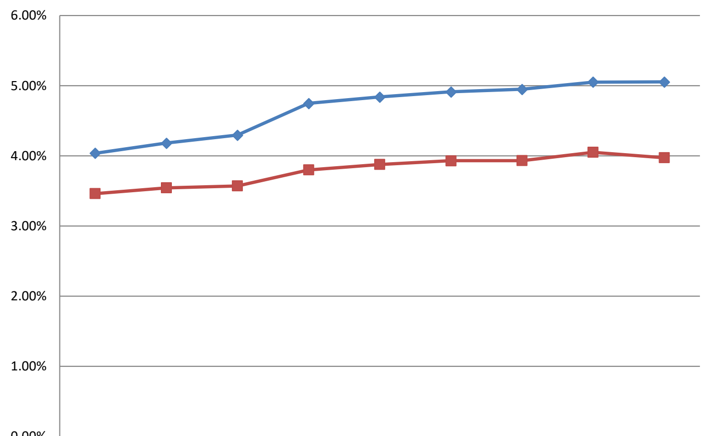
NA = data was not available.

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

Balance Sheet & Net Interest Margin

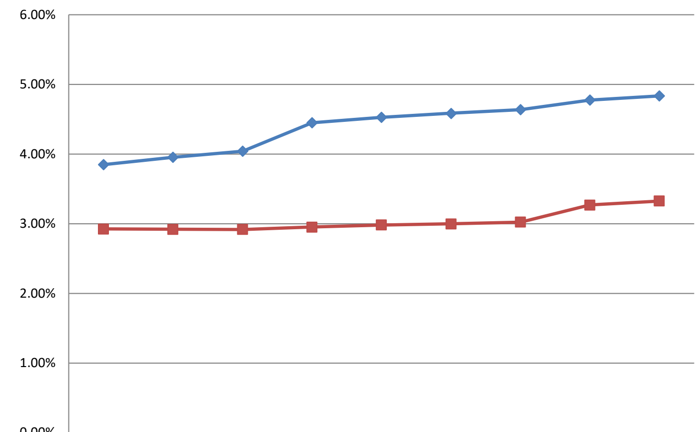
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - $0 to $250 million in Total Assets
Year-to-Date



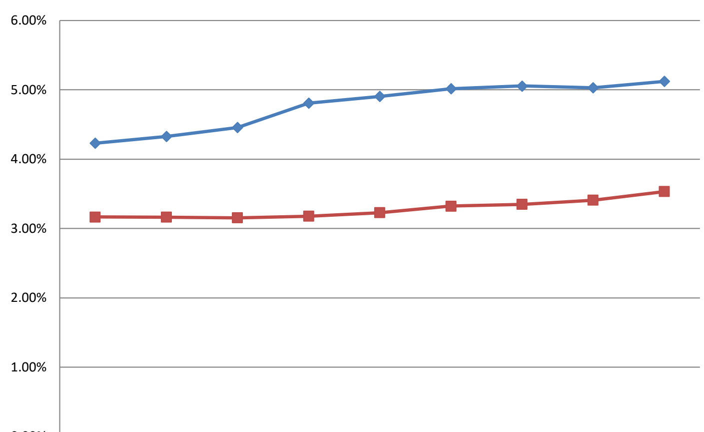
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.04%	4.18%	4.29%	4.75%	4.84%	4.91%	4.95%	5.05%	5.05%
Net Interest Income/ Avg Assets	3.46%	3.54%	3.57%	3.80%	3.88%	3.93%	3.93%	4.05%	3.97%

Asset Group B - $251 to $500 million in Total Assets
Year-to-Date



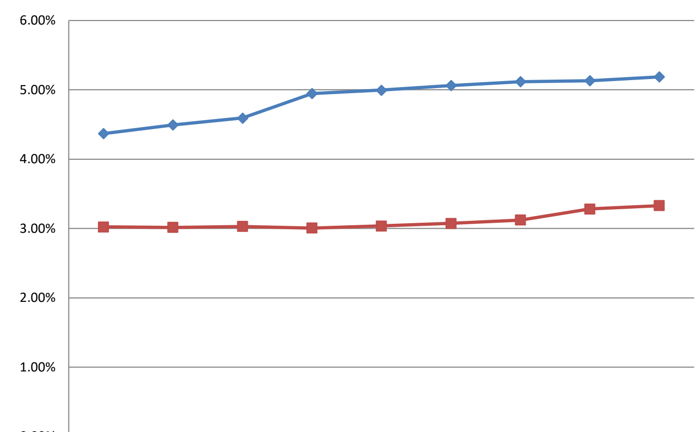
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	3.85%	3.95%	4.04%	4.45%	4.53%	4.58%	4.64%	4.77%	4.84%
Net Interest Income/ Avg Assets	2.92%	2.92%	2.92%	2.95%	2.98%	3.00%	3.02%	3.27%	3.33%

Asset Group C - $501 to $1 billion in Total Assets
Year-to-Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.23%	4.33%	4.46%	4.81%	4.90%	5.01%	5.05%	5.03%	5.12%
Net Interest Income/ Avg Assets	3.16%	3.16%	3.15%	3.18%	3.23%	3.32%	3.35%	3.41%	3.53%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Avg Assets	4.37%	4.49%	4.59%	4.95%	5.00%	5.06%	5.12%	5.13%	5.19%
Net Interest Income/ Avg Assets	3.02%	3.01%	3.03%	3.01%	3.04%	3.07%	3.12%	3.28%	3.33%

Source: SNL Financial

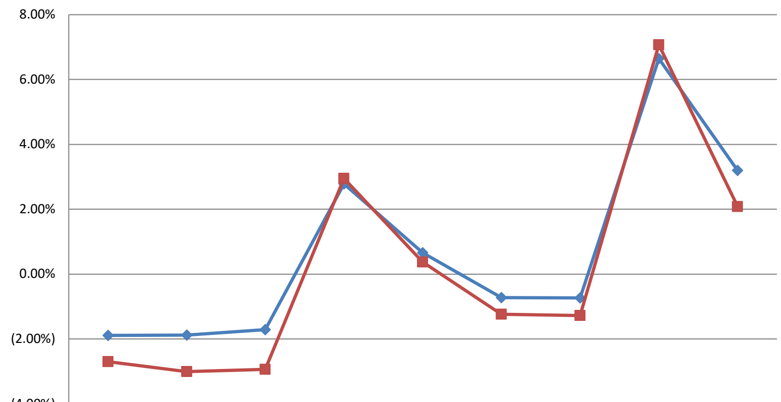
Note: Report includes only bank-level data.

NA = data was not available.

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

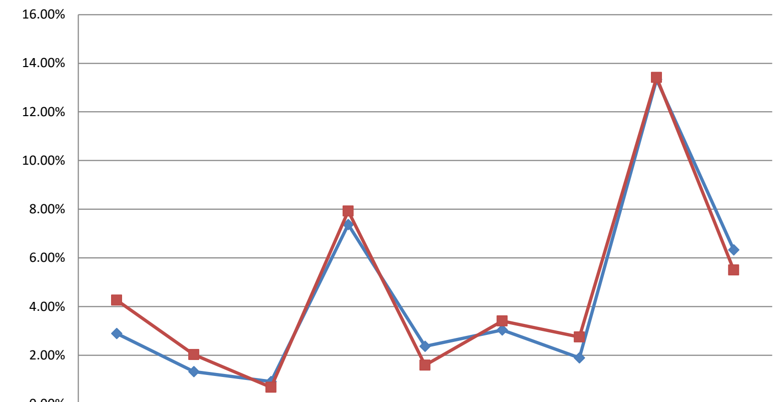
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - $0 to $250 million in Total Assets
Year-to-Date



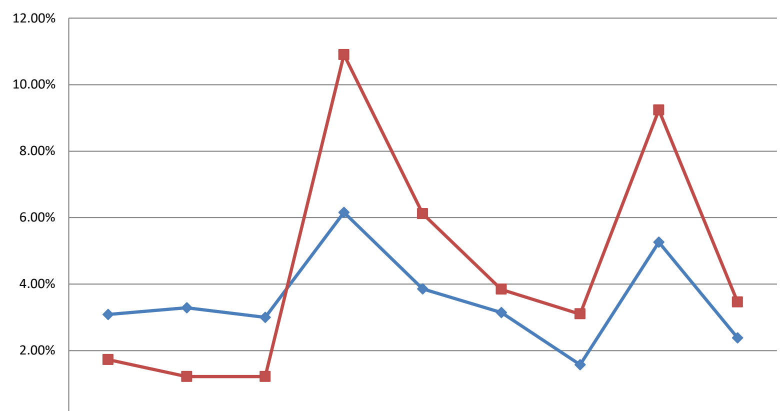
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	(1.89%)	(1.88%)	(1.71%)	2.78%	0.66%	(0.72%)	(0.74%)	6.64%	3.20%
Market Growth Rate	(2.70%)	(3.00%)	(2.94%)	2.95%	0.38%	(1.24%)	(1.28%)	7.07%	2.09%

Asset Group B - $251 to $500 million in Total Assets
Year-to-Date



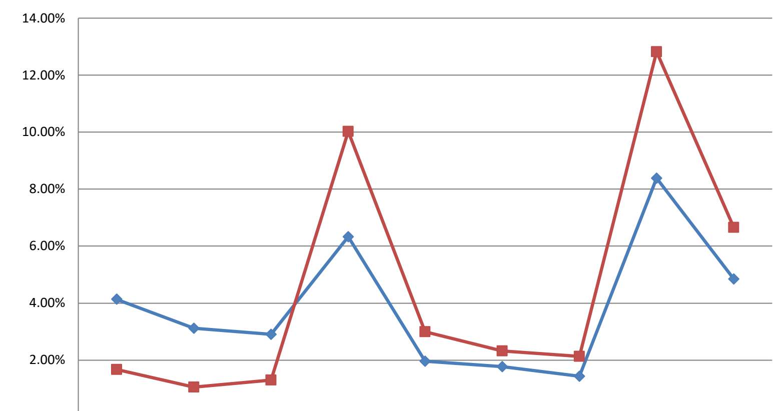
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	2.89%	1.33%	0.92%	7.37%	2.37%	3.04%	1.90%	13.33%	6.33%
Market Growth Rate	4.26%	2.03%	0.68%	7.92%	1.59%	3.41%	2.76%	13.42%	5.50%

Asset Group C - $501 to $1 billion in Total Assets
Year-to-Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	3.09%	3.29%	3.00%	6.16%	3.86%	3.14%	1.57%	5.27%	2.39%
Market Growth Rate	1.73%	1.22%	1.22%	10.90%	6.12%	3.84%	3.10%	9.24%	3.46%

Asset Group D - Over $1 billion in Total Assets
Year-to-Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	4.13%	3.11%	2.91%	6.33%	1.96%	1.77%	1.44%	8.38%	4.85%
Market Growth Rate	1.67%	1.06%	1.30%	10.03%	3.00%	2.33%	2.13%	12.83%	6.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin	6/31/2025									Run Date: August 18, 2025
	As of Date					Year to Date				
Institution Name	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										
Assumption Beaumont Federal Credit Union	$0	$0	$0	NA	NA	2.40%	25.96%	(23.08%)	NM	(200.00%)
Paris District Credit Union	$457	$170	$369	46.07%	$914	6.18%	1.77%	4.42%	4.47%	6.15%
Musicians Federal Credit Union	$678	$397	$567	70.02%	$1,356	4.30%	0.29%	3.73%	(5.17%)	(7.14%)
Ibew Local 681 Credit Union	$742	$399	$705	56.60%	$1,484	4.87%	0.00%	4.87%	4.97%	9.82%
Texas Lee Federal Credit Union	$924	$482	$805	59.88%	NA	3.93%	0.22%	3.71%	1.31%	0.75%
Pear Orchard Federal Credit Union	$943	$516	$727	70.98%	$629	4.19%	0.21%	3.98%	(4.96%)	(7.93%)
Empowerment Community Development Federal Credit Union	$948	$502	$863	58.17%	NA	5.43%	1.81%	3.62%	(13.20%)	(15.40%)
Pilgrim CUCC Federal Credit Union	$957	$611	$824	74.15%	$957	6.56%	1.43%	5.12%	(5.88%)	(6.57%)
Littlefield School Employees Federal Credit Union	$1,044	$339	$849	39.93%	$2,088	3.98%	0.76%	3.41%	0.00%	(0.24%)
Brentwood Baptist Church Federal Credit Union	$1,356	$975	$1,253	77.81%	$678	3.26%	0.89%	2.22%	13.38%	15.29%
Salt Employees Federal Credit Union	$1,484	$704	$764	92.15%	$989	3.97%	0.00%	3.97%	(5.25%)	(2.33%)
Saint Lukes Community Federal Credit Union	$1,739	$451	$1,521	29.65%	$3,478	3.91%	2.12%	1.79%	(4.94%)	(6.73%)
American Baptist Association Credit Union	$1,794	$1,010	$1,623	62.23%	$1,794	4.90%	1.32%	3.59%	42.76%	49.31%
Highway Employees Credit Union	$1,847	$1,121	$1,331	84.22%	$924	6.01%	0.53%	5.49%	(3.51%)	(6.54%)
W T N M Atlantic Federal Credit Union	$1,996	$1,331	$1,550	85.87%	$1,331	7.61%	1.27%	6.34%	(7.52%)	(11.21%)
Faith Cooperative Federal Credit Union	$2,172	$1,578	$1,621	97.35%	$1,448	3.42%	0.18%	3.24%	(12.44%)	(20.98%)
Lehrer Interests Credit Union	$2,193	$339	$1,696	19.99%	$2,193	3.72%	2.36%	1.36%	2.03%	2.27%
Jafari No-Interest Credit Union	$2,615	$1,147	$2,087	54.96%	NA	2.04%	0.00%	2.04%	10.04%	9.33%
Navarro Credit Union	$2,732	$1,328	$1,588	83.63%	$1,821	4.21%	0.07%	4.13%	(5.97%)	(10.84%)
B P S Federal Credit Union	$2,958	$1,194	$1,194	100.00%	$2,958	3.93%	0.47%	3.39%	(11.65%)	(28.45%)
S P Trainmen Federal Credit Union	$2,975	$813	$2,315	35.12%	$1,983	3.22%	0.27%	2.95%	2.52%	13.27%
Lefors Federal Credit Union	$3,041	$2,050	$2,342	87.53%	$1,216	5.41%	0.19%	5.21%	(4.94%)	(6.13%)
Our Mother of Mercy Parish Houston Federal Credit Union	$3,110	$1,342	$2,580	52.02%	$6,220	3.40%	0.59%	2.81%	3.00%	5.41%
Federal Employees Credit Union	$3,211	$1,561	$2,553	61.14%	$1,606	5.03%	0.06%	4.97%	(1.30%)	(1.63%)
Vidor Teachers Federal Credit Union	$3,321	$2,277	$2,818	80.80%	$3,321	4.08%	1.64%	2.49%	7.04%	7.89%
Longview Federal Credit Union	$3,354	$2,666	$2,544	104.80%	$1,342	5.09%	0.24%	4.85%	1.99%	9.56%
Del Rio S P Credit Union	$3,492	$1,236	$2,210	55.93%	$1,164	6.22%	0.17%	6.10%	(0.46%)	(1.70%)
Goodyear San Angelo Federal Credit Union	$3,597	$3,219	$3,013	106.84%	$1,799	6.26%	2.82%	3.44%	1.23%	(2.88%)
Houston Belt & Terminal Federal Credit Union	$3,660	$2,850	$2,127	133.99%	$1,830	8.89%	0.17%	8.72%	9.98%	17.15%
Plains Federal Credit Union	$3,729	$2,494	$3,116	80.04%	$1,492	6.04%	1.54%	4.50%	18.77%	26.21%
Peco Federal Credit Union	$3,839	$2,172	$3,279	66.24%	$1,920	6.34%	0.57%	5.78%	(8.53%)	(11.06%)
Union Pacific Employees Credit Union	$3,904	$2,504	$2,984	83.91%	$1,952	6.38%	1.74%	4.64%	13.92%	18.85%
T H D District 17 Credit Union	$3,912	$1,833	$3,066	59.78%	$1,565	5.20%	1.53%	3.62%	(5.66%)	(7.77%)
Covenant Savings Federal Credit Union	$4,004	$2,611	$3,455	75.57%	$1,335	4.30%	0.00%	4.30%	8.27%	2.70%
Everman Parkway Credit Union	$4,052	$2,145	$2,628	81.62%	$2,701	5.69%	0.15%	5.54%	0.10%	0.00%
Highway District 9 Credit Union	$4,106	$1,706	$2,999	56.89%	$2,053	5.36%	1.08%	4.28%	0.44%	(2.11%)
Belton Federal Credit Union	$4,146	$1,929	$3,470	55.59%	$2,073	6.04%	0.49%	5.55%	5.81%	8.72%
Intercorp Credit Union	$4,275	$2,437	$3,437	70.90%	$2,138	6.88%	1.66%	5.26%	(1.07%)	(0.81%)
Oak Farms Employees Credit Union	$4,482	$2,881	$3,307	87.12%	$2,241	6.69%	0.77%	5.92%	8.37%	9.77%
Highway District 2 Credit Union	$4,552	$2,045	$3,191	64.09%	$2,276	5.15%	0.34%	4.80%	(9.94%)	(15.01%)
Corpus Christi S P Credit Union	$4,874	$3,740	$3,899	95.92%	$2,437	6.99%	2.04%	4.95%	(3.03%)	(12.77%)
Redeemer Federal Credit Union	$4,965	$1,598	$3,448	46.35%	$1,986	5.29%	0.08%	5.22%	(2.66%)	2.11%
Midwestern State University Credit Union	$4,968	$2,520	$4,134	60.96%	$3,312	4.85%	0.08%	4.77%	(0.52%)	(3.70%)
Team Financial Federal Credit Union	$5,015	$3,309	$4,643	71.27%	NA	5.69%	0.60%	5.13%	0.52%	3.42%

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 Group A - $0 to $250 million in total assets (continued)

Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Farmers Branch City Employees Federal Credit Union	$5,050	$2,022	$4,014	50.37%	NA	4.85%	1.18%	3.67%	9.85%	11.99%
Pampa Municipal Credit Union	$5,186	$4,617	$4,406	104.79%	$2,074	6.74%	2.39%	4.35%	1.40%	(1.13%)
Port of Houston Warehouse Federal Credit Union	$5,403	$2,518	$4,159	60.54%	$3,602	5.94%	0.08%	5.86%	14.06%	3.77%
Frio County Federal Credit Union	$5,484	$4,477	$3,388	132.14%	$1,828	7.65%	NA	7.76%	(26.15%)	(41.16%)
STEC Federal Credit Union	$5,563	$4,450	$3,911	113.78%	$2,782	4.31%	0.21%	4.14%	(10.30%)	(16.51%)
South Texas Regional Federal Credit Union	$5,581	$3,900	$4,727	82.50%	$1,860	5.04%	0.26%	4.79%	7.36%	7.32%
Natural Resources Conservation Service Federal Credit Union	$5,778	$2,130	$4,555	46.76%	$5,778	4.73%	0.23%	4.46%	(14.84%)	(16.92%)
N C E Credit Union	$5,839	$2,861	$4,623	61.89%	$1,946	5.41%	0.94%	4.47%	8.20%	10.42%
Light Commerce Credit Union	$5,875	$2,595	$4,380	59.25%	$2,938	4.99%	0.26%	4.73%	38.58%	30.16%
Coburn Credit Union	$5,928	$2,631	$4,384	60.01%	$5,928	3.97%	1.65%	2.32%	4.70%	5.82%
Skel-Tex Credit Union	$5,961	$2,964	$4,689	63.21%	$2,981	4.39%	1.15%	3.24%	4.99%	5.75%
Moore County Schools Federal Credit Union	$6,069	$4,031	$5,381	74.91%	$2,428	4.49%	1.11%	3.39%	(3.05%)	(2.79%)
Sweetwater Regional Federal Credit Union	$6,468	$2,642	$5,146	51.34%	$2,156	3.83%	0.39%	3.43%	(6.29%)	0.58%
Capital Federal Credit Union	$6,608	$1,952	$4,953	39.41%	$48	4.68%	1.44%	3.24%	(24.19%)	(31.99%)
Andrews School Federal Credit Union	$6,672	$4,091	$4,812	85.02%	$2,669	5.08%	0.35%	4.73%	(6.78%)	(11.26%)
Victoria City-County Employees Federal Credit Union	$6,827	$4,123	$5,775	71.39%	$3,414	4.92%	0.79%	4.14%	(1.16%)	(1.85%)
City of Deer Park Federal Credit Union	$6,886	$4,894	$5,418	90.33%	$3,443	6.11%	1.01%	5.10%	(3.14%)	(3.66%)
Oak Cliff Christian Federal Credit Union	$6,953	$5,989	$6,422	93.26%	$1,987	5.07%	1.07%	4.01%	4.92%	1.47%
Galveston Government Employees Credit Union	$7,192	$5,306	$6,465	82.07%	$3,596	5.21%	0.66%	4.55%	(14.81%)	(16.26%)
Brownsville City Employees Federal Credit Union	$7,199	$2,705	$4,982	54.30%	$2,400	5.39%	0.42%	4.97%	9.03%	11.77%
Sherwin Federal Credit Union	$7,413	$3,507	$4,961	70.69%	$2,471	4.03%	0.19%	3.81%	7.71%	12.24%
Highway District 19 Employee Credit Union	$7,495	$6,053	$5,991	101.03%	$2,498	5.13%	0.10%	5.03%	(12.30%)	(10.74%)
Seminole Public School Federal Credit Union	$7,524	$2,659	$5,805	45.81%	$3,762	5.85%	2.66%	3.20%	7.04%	6.36%
Port Terminal Federal Credit Union	$7,769	$4,714	$4,460	105.70%	$3,885	5.20%	0.26%	4.94%	6.32%	0.31%
Texoma Federal Credit Union	$7,846	$4,827	$5,555	86.89%	$2,242	5.81%	0.79%	4.82%	(8.45%)	(8.88%)
Wharton County Teachers Credit Union	$8,155	$2,831	$6,045	46.83%	$3,262	3.22%	0.09%	3.12%	(9.33%)	(8.49%)
Local 20 IBEW Federal Credit Union	$8,248	$4,335	$7,631	56.81%	$2,749	5.98%	0.05%	5.93%	14.74%	22.67%
Yoakum County Federal Credit Union	$8,451	$3,950	$6,418	61.55%	$3,380	3.56%	1.32%	2.24%	(11.70%)	(14.08%)
Jackson County Federal Credit Union	$8,631	$6,230	$7,813	79.74%	$1,918	4.80%	0.84%	3.96%	0.42%	(0.87%)
Port of Houston Credit Union	$8,719	$5,532	$5,996	92.26%	$2,180	6.54%	0.37%	6.17%	0.83%	(3.41%)
Tex-Mex Credit Union	$8,811	$5,519	$6,239	88.46%	$1,762	6.78%	0.53%	6.26%	(13.82%)	(7.32%)
Victoria Federal Credit Union	$8,875	$5,081	$7,662	66.31%	$2,219	5.57%	0.90%	4.65%	(0.81%)	(1.09%)
E M O T Federal Credit Union	$9,203	$2,654	$5,582	47.55%	$6,135	5.12%	1.63%	3.49%	0.79%	(0.50%)
Sweetex Credit Union	$9,517	$3,394	$5,756	58.96%	$4,759	4.36%	0.81%	3.55%	2.17%	(0.80%)
Cochran County Schools Federal Credit Union	$9,828	$4,187	$8,279	50.57%	$3,276	7.24%	2.91%	4.33%	(1.21%)	(3.58%)
I L A 28 Federal Credit Union	$9,952	$6,405	$7,750	82.65%	$2,488	5.50%	1.01%	4.49%	8.07%	9.18%
Neiman Marcus Employees Federal Credit Union	$10,185	$5,625	$8,660	64.95%	$2,546	6.25%	1.28%	4.97%	(9.66%)	(10.09%)
Alamo City Credit Union	$10,263	$8,463	$9,463	89.43%	$2,053	5.76%	2.38%	3.37%	(9.77%)	(6.72%)
Fannin County Teachers Federal Credit Union	$10,338	$7,498	$7,487	100.15%	$5,169	5.21%	1.47%	3.74%	4.03%	4.20%
Hale County Teachers Federal Credit Union	$10,411	$5,642	$9,185	61.43%	$3,470	5.55%	2.13%	3.41%	10.96%	12.74%
Texarkana Terminal Empl Federal Credit Union	$10,851	$7,602	$9,782	77.71%	$2,713	6.80%	1.13%	5.66%	(11.78%)	(13.87%)
J.C.T. Federal Credit Union	$10,852	$4,588	$9,615	47.72%	$2,412	4.29%	1.03%	3.26%	5.30%	4.99%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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 (continued)										
Mount Olive Baptist Church Federal Credit Union	$10,855	$6,380	$8,819	72.34%	$3,618	4.74%	0.85%	3.90%	8.05%	4.33%
T & P Longview Federal Credit Union	$10,862	$8,357	$8,208	101.82%	$4,345	6.02%	1.34%	4.68%	(5.31%)	(8.18%)
Vatat Credit Union	$10,897	$8,418	$8,546	98.50%	$7,265	6.20%	1.45%	4.75%	6.36%	(0.51%)
Met Tran Federal Credit Union	$10,923	$6,930	$9,276	74.71%	$2,731	5.04%	0.27%	4.77%	(2.50%)	5.40%
Reeves County Teachers Credit Union	$11,056	$8,534	$9,634	88.58%	$2,764	5.22%	2.31%	2.89%	(0.65%)	(1.71%)
I B E W LU 66 Federal Credit Union	$11,110	$9,050	$9,381	96.47%	$3,703	5.30%	0.24%	5.07%	2.48%	5.39%
Methodist Hospital Employees Federal Credit Union	$11,142	$4,547	$9,632	47.21%	$2,476	5.10%	0.14%	4.96%	(7.60%)	(9.78%)
PIE Credit Union	$11,289	$6,769	$8,561	79.07%	$3,763	5.31%	0.47%	4.84%	(3.48%)	(8.09%)
Ben E. Keith Employees Federal Credit Union	$11,629	$4,901	$9,246	53.01%	$3,876	4.77%	0.14%	4.63%	5.35%	5.58%
Scurry County School Federal Credit Union	$11,636	$6,703	$9,570	70.04%	$5,818	4.38%	1.66%	2.72%	11.93%	16.42%
Pampa Teachers Federal Credit Union	$11,777	$7,914	$10,531	75.15%	$1,963	5.20%	1.92%	3.28%	(4.87%)	(2.99%)
Brownfield Federal Credit Union	$11,814	$6,204	$7,751	80.04%	$2,625	5.56%	0.31%	5.26%	6.14%	10.17%
Swemp Federal Credit Union	$12,324	$9,223	$9,868	93.46%	$4,930	5.15%	1.82%	3.33%	14.22%	16.69%
Employees United Federal Credit Union	$12,345	$2,820	$8,408	33.54%	$3,086	4.93%	0.39%	4.52%	3.83%	3.93%
Baker Hughes Federal Credit Union	$12,383	$2,091	$10,764	19.43%	$4,128	4.07%	0.30%	3.77%	(1.57%)	(3.24%)
Pasadena Muni Federal Credit Union	$12,399	$8,963	$9,535	94.00%	$6,200	4.00%	1.74%	2.26%	2.90%	1.91%
Morris Sheppard Texarkana Federal Credit Union	$12,744	$8,994	$11,308	79.54%	$4,248	5.47%	1.69%	3.78%	15.36%	16.30%
Angelina County Teachers Credit Union	$12,861	$3,886	$10,754	36.14%	$4,287	4.91%	0.17%	4.73%	2.89%	1.67%
Refugio County Federal Credit Union	$13,041	$5,161	$10,724	48.13%	$4,347	5.06%	1.91%	3.16%	7.94%	9.21%
Coastal Bend P O Federal Credit Union	$13,278	$4,590	$10,005	45.88%	$3,794	9.47%	2.12%	7.35%	(12.31%)	(17.59%)
Cherokee County Teachers Federal Credit Union	$13,484	$10,144	$10,754	94.33%	$3,371	4.48%	0.81%	3.67%	(14.42%)	(18.48%)
Local 24 Employees Federal Credit Union	$13,652	$4,023	$10,917	36.85%	$3,413	4.89%	0.18%	4.71%	0.90%	(0.97%)
Central Texas Teachers Credit Union	$13,696	$9,170	$11,489	79.82%	$3,044	5.44%	1.76%	3.70%	(5.80%)	(7.57%)
Alpine Community Credit Union	$14,485	$3,858	$12,174	31.69%	$3,621	3.93%	0.49%	3.44%	3.47%	2.43%
Friona Texas Federal Credit Union	$14,974	$5,691	$12,347	46.09%	$2,496	4.34%	0.90%	3.44%	6.97%	7.08%
Laredo Fire Department Federal Credit Union	$15,043	$12,730	$13,043	97.60%	$2,006	7.58%	1.18%	6.41%	(2.66%)	(4.83%)
Central Texas Manufacturing Credit Union	$15,362	$9,463	$12,031	78.66%	$3,841	5.51%	0.95%	4.58%	19.35%	21.38%
Member Preferred Federal Credit Union	$15,952	$13,664	$13,713	99.64%	$2,659	6.29%	2.38%	3.91%	(7.73%)	(8.29%)
Corpus Christi Postal Employees Credit Union	$16,022	$8,664	$13,225	65.51%	$3,560	5.50%	0.40%	5.11%	3.16%	1.32%
Marshall T & P Employees Federal Credit Union	$16,072	$10,436	$12,903	80.88%	$5,357	6.03%	2.73%	3.29%	11.14%	12.34%
Reed Credit Union	$16,233	$2,336	$13,479	17.33%	$5,411	4.36%	1.26%	3.11%	0.78%	0.27%
TxDOT Credit Union	$16,483	$13,915	$13,357	104.18%	$4,709	5.30%	1.28%	4.02%	(0.87%)	(4.06%)
I L A 1351 Federal Credit Union	$16,940	$8,552	$13,899	61.53%	$3,764	5.39%	0.26%	5.21%	12.77%	13.96%
Seagoville Federal Credit Union	$17,240	$6,936	$13,846	50.09%	$3,831	4.52%	0.68%	3.85%	13.41%	14.58%
Midland Municipal Employees Credit Union	$17,268	$4,815	$14,756	32.63%	$8,634	3.51%	1.26%	2.25%	(1.36%)	(2.09%)
1st University Credit Union	$17,623	$12,869	$15,849	81.20%	$2,073	4.80%	0.67%	4.13%	0.36%	1.89%
Ellis County Teachers and Employees Federal Credit Union	$17,736	$8,161	$14,271	57.19%	$5,912	5.25%	1.61%	3.63%	4.74%	2.91%
Linkage Credit Union	$17,822	$10,113	$14,573	69.40%	$3,564	5.53%	0.90%	4.63%	3.45%	3.73%
Victoria Teachers Federal Credit Union	$17,937	$6,142	$12,067	50.90%	$4,484	4.85%	0.70%	4.14%	(0.70%)	(1.42%)
Southern Star Credit Union	$18,359	$9,443	$15,809	59.73%	$3,672	4.64%	1.02%	3.62%	(1.60%)	(0.30%)
Cowboy Country Federal Credit Union	$18,631	$12,968	$15,708	82.56%	$2,662	5.33%	1.75%	3.59%	2.39%	1.01%
Amarillo Postal Employees Credit Union	$18,695	$6,978	$15,857	44.01%	$4,674	4.45%	1.29%	3.16%	0.74%	0.32%
Alba Golden Federal Credit Union	$18,789	$13,810	$15,113	91.38%	$5,368	7.40%	1.26%	6.12%	4.01%	3.34%
Germania Credit Union	$19,124	$11,113	$16,584	67.01%	$4,781	4.76%	1.33%	3.43%	(5.00%)	(7.33%)
Waco Federal Credit Union	$19,382	$8,117	$17,322	46.86%	$2,982	4.88%	0.39%	4.49%	6.87%	6.14%

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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 (continued)										
Port Arthur Community Federal Credit Union	$19,549	$13,831	$16,593	83.35%	$2,444	5.76%	0.96%	4.79%	0.64%	(1.21%)
Temple-Inland Federal Credit Union	$19,883	$7,281	$16,783	43.38%	$5,681	3.39%	0.99%	2.40%	0.83%	(0.56%)
Odessa Employees Credit Union	$20,076	$9,287	$16,469	56.39%	$5,019	4.22%	0.14%	4.08%	3.99%	0.24%
First Priority Credit Union	$20,178	$7,873	$17,732	44.40%	$6,726	4.62%	0.92%	3.70%	4.19%	2.30%
LCRA Credit Union	$20,395	$9,617	$17,088	56.28%	$4,079	4.56%	0.17%	4.39%	(7.52%)	(9.15%)
Corner Stone Credit Union	$20,723	$12,577	$18,543	67.83%	$1,974	5.29%	0.59%	4.70%	2.43%	1.55%
McLennan County Employees Federal Credit Union	$21,019	$6,296	$15,389	40.91%	$4,204	3.81%	0.85%	2.95%	(1.10%)	(1.37%)
MOPAC Employees Federal Credit Union	$21,703	$19,328	$19,069	101.36%	$3,339	4.61%	0.66%	3.95%	(0.27%)	5.63%
McMurrey Federal Credit Union	$21,716	$13,889	$18,558	74.84%	$4,343	4.27%	1.74%	2.52%	(11.89%)	(14.78%)
Northeast Panhandle Teachers Federal Credit Union	$21,827	$12,498	$17,254	72.44%	$6,236	4.96%	1.80%	3.17%	2.47%	1.80%
Brazos Community Credit Union	$22,275	$17,231	$18,336	93.97%	$3,713	5.95%	1.93%	4.02%	(23.88%)	(22.97%)
TexStar Federal Credit Union	$22,327	$5,382	$19,615	27.44%	$5,582	3.87%	0.57%	3.30%	(2.10%)	(2.66%)
U S I Federal Credit Union	$22,552	$20,708	$16,609	124.68%	$4,100	6.30%	1.28%	5.02%	11.74%	20.02%
Temple Santa Fe Community Credit Union	$22,677	$14,117	$20,683	68.25%	$4,535	4.62%	0.22%	4.39%	6.97%	9.08%
Grand Prairie Credit Union	$23,427	$8,169	$20,711	39.44%	$5,857	4.12%	0.45%	3.67%	4.82%	5.12%
Liberty County Teachers Federal Credit Union	$23,892	$15,433	$20,115	76.72%	$3,413	5.56%	0.23%	5.33%	5.38%	2.84%
Bayou City Federal Credit Union	$24,339	$9,091	$21,866	41.58%	$3,042	4.48%	0.31%	4.17%	(5.36%)	(5.26%)
The Local Federal Credit Union	$24,563	$21,442	$18,437	116.30%	$2,047	7.99%	0.32%	7.68%	1.06%	(1.52%)
Concho Valley Credit Union	$24,939	$11,545	$22,050	52.36%	$4,534	4.56%	1.21%	3.36%	14.53%	14.94%
Texas People Federal Credit Union	$25,077	$18,648	$20,313	91.80%	$2,640	5.74%	0.84%	4.91%	(0.02%)	1.24%
Anderson County Federal Credit Union	$25,283	$8,135	$20,971	38.79%	$5,057	5.10%	0.72%	4.38%	5.21%	3.61%
Texhillco School Employees Federal Credit Union	$26,051	$21,036	$23,214	90.62%	$2,895	6.95%	1.49%	5.46%	24.92%	29.44%
Shared Resources Credit Union	$26,231	$19,363	$22,593	85.70%	$3,747	5.88%	0.72%	5.16%	2.55%	14.80%
Dallas U. P. Employees Credit Union	$26,494	$17,176	$20,262	84.77%	$6,624	6.64%	2.62%	4.02%	4.57%	4.17%
Valwood Park Federal Credit Union	$26,612	$14,925	$23,714	62.94%	$3,802	4.74%	0.44%	4.31%	9.20%	9.52%
Union Fidelity Federal Credit Union	$26,637	$15,209	$21,115	72.03%	$5,327	6.04%	0.48%	5.54%	15.10%	18.30%
Texas Community Federal Credit Union	$27,350	$19,217	$22,962	83.69%	$2,279	7.67%	2.17%	5.50%	4.78%	2.91%
United Energy Credit Union	$27,419	$21,775	$21,934	99.28%	$2,742	5.56%	0.78%	4.78%	(0.58%)	(1.29%)
Gulf Shore Federal Credit Union	$27,859	$13,386	$23,842	56.14%	$3,482	4.36%	0.53%	3.83%	6.32%	8.79%
United Credit Union	$28,849	$17,455	$26,147	66.76%	$5,245	5.16%	1.13%	4.03%	4.35%	0.79%
San Patricio County Teachers Federal Credit Union	$29,148	$26,067	$24,960	104.44%	$3,239	4.97%	1.39%	3.58%	(1.11%)	(2.95%)
Tyler City Employees Credit Union	$29,392	$17,541	$24,806	70.71%	$4,199	5.04%	0.99%	4.06%	8.00%	9.24%
Rocket Federal Credit Union	$29,584	$22,092	$25,935	85.18%	$2,689	4.58%	0.96%	3.60%	(4.46%)	(6.97%)
Yantis Federal Credit Union	$29,757	$15,829	$25,725	61.53%	$3,132	4.06%	1.64%	2.43%	3.45%	4.74%
Texas Associations of Professionals Federal Credit Union	$30,064	$25,953	$25,871	100.32%	$2,614	6.50%	2.26%	4.24%	(11.46%)	(11.12%)
Alcon Employees Federal Credit Union	$30,277	$20,299	$23,722	85.57%	$4,325	4.64%	0.97%	3.67%	3.28%	4.22%
Trinity Valley Teachers Credit Union	$31,873	$6,574	$22,452	29.28%	$5,312	4.65%	0.49%	4.15%	7.10%	7.14%
Wichita Falls Federal Credit Union	$32,055	$20,323	$28,041	72.48%	$2,374	5.83%	0.78%	5.05%	16.38%	19.24%
Northeast Texas Teachers Federal Credit Union	$32,252	$6,772	$27,538	24.59%	$3,794	4.26%	0.64%	3.62%	4.72%	4.71%
Beaumont Community Credit Union	$33,807	$12,423	$28,461	43.65%	$4,226	4.24%	1.00%	3.23%	17.37%	17.18%
Greater Central Texas Federal Credit Union	$33,963	$8,774	$30,273	28.98%	$4,245	4.01%	0.13%	3.89%	11.47%	11.31%
Members Financial Federal Credit Union	$34,328	$20,375	$30,709	66.35%	$3,814	4.85%	1.75%	3.10%	27.78%	31.62%
Brazos Star Credit Union	$34,449	$14,534	$29,240	49.71%	$6,263	4.07%	0.77%	3.29%	(0.30%)	(1.34%)
Matagorda County Credit Union	$35,540	$15,757	$29,679	53.09%	$5,468	4.22%	0.48%	3.73%	7.36%	5.81%
Port Arthur Teachers Federal Credit Union	$35,776	$9,380	$29,785	31.49%	$3,975	4.92%	0.42%	4.50%	5.91%	5.90%

Source: SNL Financial

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Balance Sheet & Net Interest Margin 6/31/2025 Run Date: August 18, 2025

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 (continued)										
Mid-Tex Federal Credit Union	$35,936	$20,378	$32,653	62.41%	$3,783	4.87%	0.54%	4.33%	5.98%	5.40%
Commoncents Credit Union	$35,969	$22,503	$31,714	70.96%	$2,481	5.15%	1.57%	3.58%	8.27%	12.40%
Austin Federal Credit Union	$37,541	$20,339	$33,916	59.97%	$3,264	4.24%	0.05%	4.19%	3.52%	3.12%
Golden Triangle Federal Credit Union	$37,820	$15,852	$30,853	51.38%	$3,981	4.71%	0.53%	4.18%	15.19%	15.78%
Angelina Federal Employees Credit Union	$37,980	$22,112	$30,639	72.17%	$4,748	5.76%	0.55%	5.20%	4.77%	2.37%
Caprock Federal Credit Union	$39,058	$27,082	$34,065	79.50%	$2,893	5.49%	1.77%	3.73%	2.90%	3.99%
San Angelo Federal Credit Union	$39,325	$18,761	$34,487	54.40%	$3,745	4.44%	0.72%	3.71%	4.92%	3.12%
Mesquite Credit Union	$39,931	$25,279	$35,640	70.93%	$4,203	4.33%	0.16%	4.17%	0.87%	0.57%
Keystone Credit Union	$40,290	$29,039	$29,463	98.56%	$4,740	4.64%	2.00%	2.67%	2.98%	3.39%
Old Ocean Federal Credit Union	$41,115	$15,813	$32,580	48.54%	$4,112	4.94%	0.10%	4.84%	7.41%	5.71%
Hockley County Credit Union	$41,458	$24,622	$36,191	68.03%	$3,455	5.52%	2.13%	3.39%	11.08%	13.58%
Travis County Credit Union	$42,414	$24,634	$38,223	64.45%	$4,241	4.62%	0.36%	4.26%	1.94%	1.09%
B C M Federal Credit Union	$42,493	$21,353	$37,480	56.97%	$4,721	5.56%	1.28%	4.28%	(0.95%)	(2.16%)
Cabot Community Credit Union	$42,546	$27,790	$35,721	77.80%	$3,868	5.97%	1.68%	4.28%	13.64%	14.96%
Starr County Teachers Federal Credit Union	$44,493	$9,549	$37,014	25.80%	$3,423	4.65%	0.40%	4.24%	13.52%	12.83%
Mountain Star Federal Credit Union	$44,838	$27,397	$34,285	79.91%	$2,989	4.91%	0.24%	4.67%	15.72%	11.65%
Lufkin Federal Credit Union	$45,364	$18,498	$33,494	55.23%	$4,124	5.20%	0.49%	4.71%	6.12%	5.35%
Houston Highway Credit Union	$45,589	$22,737	$40,287	56.44%	$6,513	3.80%	0.59%	3.21%	(6.90%)	(8.86%)
Walker County Federal Credit Union	$48,668	$34,492	$40,301	85.59%	$4,424	5.93%	0.67%	5.26%	2.73%	1.88%
Star Financial Credit Union	$48,914	$25,080	$43,107	58.18%	$2,717	5.18%	0.79%	4.39%	(5.03%)	(6.04%)
Cherokee County Federal Credit Union	$49,751	$31,020	$37,735	82.20%	$2,843	5.30%	1.44%	3.86%	2.35%	2.05%
Caprock Santa Fe Credit Union	$50,001	$16,405	$29,188	56.20%	$5,000	5.41%	1.27%	4.15%	1.71%	(1.18%)
Lubrizol Employees' Credit Union	$50,932	$25,885	$41,438	62.47%	$6,791	4.54%	0.50%	4.04%	(1.51%)	(2.50%)
Highway District 21 Federal Credit Union	$51,443	$23,192	$40,055	57.90%	$6,430	4.00%	0.48%	3.52%	0.74%	(1.51%)
Trans Texas Southwest Credit Union	$51,737	$35,876	$45,006	79.71%	$3,136	5.90%	1.72%	4.17%	6.53%	6.85%
Baptist Credit Union	$52,536	$37,757	$47,959	78.73%	$3,892	5.37%	1.28%	4.09%	(0.01%)	(0.20%)
City Public Service/IBEW Federal Credit Union	$53,266	$21,284	$46,669	45.61%	$6,658	5.17%	1.53%	3.64%	6.61%	6.77%
Heart O TX Federal Credit Union	$55,914	$42,666	$51,528	82.80%	$2,796	4.84%	1.12%	3.72%	(7.80%)	(9.79%)
My Credit Union	$56,284	$29,350	$49,306	59.53%	$2,680	5.19%	0.57%	4.63%	7.41%	8.77%
Lifetime Federal Credit Union	$56,377	$28,622	$45,753	62.56%	$5,638	2.61%	1.16%	1.45%	6.15%	7.53%
Sacred Heart Parish Hallettsville Federal Credit Union	$56,778	$30,454	$50,504	60.30%	$7,097	5.03%	1.78%	3.25%	12.54%	12.83%
Big Spring Education Employees Federal Credit Union	$57,144	$22,193	$47,334	46.89%	$4,082	5.17%	0.03%	5.14%	(2.01%)	(4.46%)
Select Federal Credit Union	$59,442	$43,914	$48,715	90.14%	$4,572	5.12%	1.95%	3.17%	1.18%	1.75%
Cosden Federal Credit Union	$60,293	$32,744	$52,876	61.93%	$3,547	5.01%	0.62%	4.38%	(0.29%)	0.02%
Texas Plains Federal Credit Union	$62,537	$45,340	$53,905	84.11%	$2,017	6.33%	1.87%	4.45%	0.97%	0.16%
La Joya Area Federal Credit Union	$63,423	$32,823	$54,991	59.69%	$2,079	4.42%	0.23%	4.19%	10.06%	6.48%
Doches Credit Union	$64,820	$46,039	$56,829	81.01%	$2,274	5.63%	1.28%	4.34%	2.04%	1.71%
West Texas Credit Union	$65,773	$39,137	$58,594	66.79%	$2,530	4.82%	0.40%	4.42%	9.37%	9.75%
Star of Texas Credit Union	$66,062	$50,078	$51,004	98.18%	$5,505	5.91%	1.68%	4.23%	7.43%	2.99%
South Texas Federal Credit Union	$66,340	$25,437	$61,258	41.52%	$3,402	3.88%	0.14%	3.74%	15.80%	15.10%
Scott & White Employees Credit Union	$70,287	$37,100	$58,195	63.75%	$7,810	4.27%	0.55%	3.72%	(0.32%)	(5.20%)
Freestone Credit Union	$72,050	$35,881	$64,159	55.93%	$4,503	4.42%	1.22%	3.20%	16.88%	16.38%
Service 1st Credit Union	$72,562	$37,421	$61,895	60.46%	$5,183	4.35%	0.03%	4.32%	0.25%	(0.05%)
Hereford Texas Federal Credit Union	$73,138	$42,232	$56,229	75.11%	$3,251	5.41%	1.13%	4.28%	2.68%	3.22%
Fannin Federal Credit Union	$77,129	$42,513	$62,140	68.41%	$7,012	5.51%	1.19%	4.32%	4.38%	2.25%
Texan Sky Federal Credit Union	$78,222	$48,081	$64,663	74.36%	$4,228	5.66%	0.87%	4.79%	22.38%	25.70%

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Asset Group A - $0 to $250 million in total assets (continued)										
Postel Family Credit Union	$79,034	$38,760	$69,005	56.17%	$3,161	4.89%	0.84%	4.05%	8.20%	10.98%
Baylor Health Care System Credit Union	$79,455	$38,846	$62,604	62.05%	$5,675	3.84%	0.19%	3.66%	(2.18%)	(4.30%)
Southern Federal Credit Union	$80,396	$34,284	$46,806	73.25%	$7,309	4.67%	1.66%	3.01%	9.18%	16.25%
KBR Heritage Federal Credit Union	$80,488	$41,087	$63,993	64.21%	$8,943	3.73%	0.60%	3.13%	(14.18%)	(18.60%)
Irving City Employees Federal Credit Union	$81,813	$38,479	$71,060	54.15%	$7,792	5.32%	0.62%	4.70%	4.62%	1.98%
Southwest Financial Federal Credit Union	$82,803	$72,924	$69,654	104.69%	$2,855	7.87%	1.53%	6.33%	(0.53%)	0.11%
Metro Medical Credit Union	$82,831	$27,694	$68,803	40.25%	$5,917	3.72%	0.31%	3.41%	(0.62%)	(2.07%)
Domino Federal Credit Union	$82,902	$34,473	$68,929	50.01%	$3,948	5.10%	1.26%	3.84%	1.39%	0.19%
Westex Federal Credit Union	$83,052	$23,454	$73,855	31.76%	$5,537	4.46%	1.02%	3.45%	14.52%	14.56%
Baycel Federal Credit Union	$84,993	$35,996	$66,734	53.94%	$6,538	4.52%	0.54%	3.98%	9.80%	9.53%
Southland Federal Credit Union	$85,137	$41,843	$72,948	57.36%	$5,008	5.27%	2.19%	3.07%	12.37%	14.25%
Southwest Research Center Federal Credit Union	$85,980	$42,208	$77,324	54.59%	$5,547	4.30%	0.65%	3.66%	4.37%	3.39%
US Employees Credit Union	$86,605	$35,448	$77,849	45.53%	$4,949	4.19%	0.53%	3.66%	(2.20%)	(2.79%)
Memorial Credit Union	$88,556	$73,959	$78,321	94.43%	$3,280	5.34%	0.63%	4.71%	(10.46%)	(12.31%)
Texas Bridge Credit Union	$88,804	$63,077	$80,493	78.36%	$4,037	5.01%	1.55%	3.46%	7.96%	7.64%
Wellspring Federal Credit Union	$89,932	$68,303	$80,277	85.08%	$3,049	5.75%	1.06%	4.69%	23.74%	24.24%
Edinburg Teachers Credit Union	$94,702	$22,735	$78,928	28.80%	$5,261	3.34%	0.51%	2.83%	9.96%	7.87%
City Federal Credit Union	$95,092	$80,104	$80,601	99.38%	$6,135	5.62%	2.46%	3.16%	(24.57%)	(28.44%)
Windthorst Federal Credit Union	$96,837	$63,926	$84,788	75.40%	$8,070	5.38%	2.66%	2.71%	14.07%	14.36%
Coastal Community Federal Credit Union	$97,264	$54,252	$86,206	62.93%	$3,189	5.31%	0.94%	4.37%	6.55%	7.24%
Concho Educators Federal Credit Union	$97,380	$53,995	$88,111	61.28%	$3,246	3.92%	0.98%	2.94%	(3.23%)	(4.17%)
Texas D P S Credit Union	$98,171	$56,309	$86,340	65.22%	$5,034	4.40%	0.47%	3.93%	0.00%	(0.55%)
First Watch Federal Credit Union	$99,132	$68,855	$89,287	77.12%	$3,198	4.53%	1.08%	3.45%	4.81%	5.20%
Cooperative Teachers Credit Union	$99,617	$70,758	$87,280	81.07%	$5,534	5.39%	1.89%	3.49%	(5.98%)	(7.72%)
Las Colinas Federal Credit Union	$100,852	$87,285	$86,284	101.16%	$3,806	5.28%	1.63%	3.64%	(2.86%)	(11.77%)
Rockdale Federal Credit Union	$102,431	$46,443	$92,227	50.36%	$4,656	4.61%	0.95%	3.66%	2.34%	1.15%
Heritage USA Federal Credit Union	$105,930	$81,498	$91,944	88.64%	$3,417	6.52%	1.72%	4.81%	4.78%	0.67%
Wichita Falls Teachers Federal Credit Union	$108,243	$55,228	$96,111	57.46%	$4,330	4.71%	0.86%	3.85%	17.70%	18.09%
Members Credit Union	$108,828	$58,094	$97,381	59.66%	$4,947	5.27%	0.98%	4.29%	10.82%	11.63%
Southwest 66 Credit Union	$109,248	$70,677	$96,846	72.98%	$2,665	5.18%	1.14%	4.04%	7.63%	7.31%
Centex Citizens Credit Union	$111,084	$66,438	$91,334	72.74%	$3,316	5.53%	0.96%	4.57%	14.59%	16.40%
Valley Federal Credit Union	$112,908	$69,043	$97,507	70.81%	$3,093	5.64%	0.77%	4.87%	14.35%	15.51%
Prestige Community Credit Union	$121,457	$95,719	$110,050	86.98%	$4,671	5.67%	2.18%	3.50%	(1.33%)	(0.46%)
Eastex Credit Union	$122,766	$63,940	$108,374	59.00%	$3,665	4.83%	0.92%	3.90%	7.27%	7.86%
Tarrant County's Credit Union	$123,907	$97,751	$109,993	88.87%	$3,218	6.30%	1.04%	5.27%	10.23%	10.72%
One Source Federal Credit Union	$124,325	$76,955	$109,899	70.02%	$3,552	4.42%	0.84%	3.58%	0.32%	0.70%
BP Federal Credit Union	$125,476	$112,754	$107,925	104.47%	$5,975	4.28%	1.46%	2.82%	(7.29%)	(8.79%)
United Community Credit Union	$129,259	$90,751	$115,323	78.69%	$2,416	5.29%	0.84%	4.45%	8.39%	6.61%
Texoma Educators Federal Credit Union	$131,341	$58,031	$112,715	51.48%	$7,297	3.59%	1.00%	2.59%	2.91%	2.74%
Allied Federal Credit Union	$132,703	$53,567	$117,636	45.54%	$5,104	4.00%	0.11%	3.89%	5.80%	4.36%
MTCU	$134,888	$80,943	$120,814	67.00%	$4,027	5.22%	0.63%	4.59%	(0.22%)	(1.59%)
Texas Health Credit Union	$135,862	$80,542	$118,996	67.68%	$7,344	5.03%	1.16%	3.87%	4.31%	4.18%
Laredo Federal Credit Union	$136,240	$72,936	$126,045	57.87%	$3,449	4.38%	0.19%	4.19%	9.90%	8.97%
4U Federal Credit Union	$142,105	$108,161	$127,384	84.91%	$3,740	4.53%	1.41%	3.12%	6.28%	5.48%
Telco Plus Credit Union	$144,114	$114,249	$121,775	93.82%	$2,882	5.87%	2.33%	3.54%	13.80%	16.56%
Naft Federal Credit Union	$147,997	$64,466	$124,256	51.88%	$4,554	4.41%	0.69%	3.72%	21.50%	24.14%
River City Federal Credit Union	$151,496	$108,913	$127,259	85.58%	$2,705	4.88%	1.38%	3.50%	0.69%	6.94%
Chocolate Bayou Community Federal Credit Union	$152,023	$85,143	$132,871	64.08%	$3,167	4.13%	0.31%	3.83%	4.25%	4.24%

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	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 (continued)										
Communities of Abilene Federal Credit Union	$155,927	$91,548	$148,846	61.51%	$4,392	3.86%	0.65%	3.21%	4.11%	2.01%
Kerr County Federal Credit Union	$156,233	$114,657	$136,898	83.75%	$3,289	6.29%	1.61%	4.68%	7.75%	7.00%
Community Service Credit Union	$158,563	$113,559	$140,286	80.95%	$4,596	5.64%	1.41%	4.23%	9.06%	8.05%
Kelly Community Federal Credit Union	$168,813	$123,941	$146,901	84.37%	$4,385	5.22%	1.69%	3.53%	1.16%	0.27%
Rio Grande Valley Credit Union	$171,937	$67,708	$153,319	44.16%	$3,821	4.20%	0.75%	3.45%	20.87%	23.01%
First Central Credit Union	$174,616	$89,897	$145,511	61.78%	$2,816	5.70%	1.34%	4.36%	7.11%	4.09%
LibertyOne Credit Union	$175,264	$126,325	$156,435	80.75%	$7,458	4.61%	2.28%	2.33%	3.34%	3.86%
Chemcel Federal Credit Union	$176,396	$101,083	$154,313	65.51%	$4,833	4.90%	2.02%	2.88%	15.66%	17.78%
Government Employees Federal Credit Union	$182,681	$110,516	$165,450	66.80%	$6,299	3.74%	0.49%	3.24%	0.90%	0.12%
Members First Credit Union	$183,896	$70,323	$141,279	49.78%	$4,485	3.99%	0.82%	3.17%	3.46%	3.16%
Lone Star Credit Union	$187,556	$124,402	$169,417	73.43%	$4,575	4.95%	1.49%	3.47%	10.40%	10.27%
Priority Trust Credit Union	$195,042	$143,576	$169,386	84.76%	$2,485	5.37%	0.68%	4.69%	0.94%	2.48%
Access Community Credit Union	$195,342	$161,273	$160,821	100.28%	$3,256	5.59%	2.29%	3.30%	(1.16%)	0.89%
Beacon Federal Credit Union	$204,146	$103,783	$187,658	55.30%	$4,344	4.19%	0.83%	3.35%	0.40%	(2.16%)
MemberSource Credit Union	$204,743	$143,207	$179,096	79.96%	$3,689	5.08%	0.89%	4.19%	27.34%	26.24%
Texasgulf Federal Credit Union	$207,515	$130,871	$178,929	73.14%	$6,588	4.88%	1.86%	3.02%	1.73%	(0.53%)
Citizens Federal Credit Union	$209,305	$126,573	$184,322	68.67%	$6,343	4.84%	1.60%	3.23%	0.44%	(2.32%)
H.E.B. Federal Credit Union	$209,411	$147,303	$166,406	88.52%	$6,346	4.88%	0.93%	3.94%	0.23%	(0.47%)
Members Choice of Central Texas Federal Credit Union	$209,442	$134,914	$180,659	74.68%	$4,189	4.39%	1.25%	3.14%	6.25%	5.59%
Harris County Federal Credit Union	$213,535	$116,521	$166,004	70.19%	$6,189	4.65%	0.48%	4.17%	4.97%	4.17%
Santa Fe Federal Credit Union	$214,650	$123,978	$184,087	67.35%	$4,472	5.19%	1.87%	3.32%	15.91%	13.51%
The People's Federal Credit Union	$216,108	$138,065	$198,365	69.60%	$3,758	4.44%	0.68%	3.76%	5.50%	3.42%
WesTex Community Credit Union	$216,402	$108,323	$185,130	58.51%	$4,202	4.81%	0.78%	4.03%	19.02%	19.76%
Capitol Credit Union	$220,605	$161,078	$192,138	83.83%	$4,596	4.94%	1.23%	3.71%	1.88%	1.55%
Cal-Com Federal Credit Union	$223,029	$121,381	$197,294	61.52%	$6,658	4.88%	2.02%	2.86%	10.19%	10.13%
Sabine Federal Credit Union	$235,315	$148,051	$204,886	72.26%	$3,922	4.05%	0.76%	3.28%	6.10%	6.46%
Pantex Federal Credit Union	$235,640	$67,157	$189,311	35.47%	$5,818	4.43%	1.39%	3.04%	4.98%	2.73%
Investex Credit Union	$240,022	$129,489	$225,161	57.51%	$3,721	3.97%	1.18%	2.79%	3.68%	1.36%
Members Trust of the Southwest Federal Credit Union	$249,822	$190,268	$233,093	81.63%	$8,922	5.14%	2.64%	2.49%	5.36%	4.23%
Average of Asset Group A	$52,334	$30,895	$44,892	68.83%	$3,807	5.05%	1.08%	3.97%	3.20%	2.09%

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Asset Group B - $251 to $500 million in total assets										
Border Federal Credit Union	$253,517	$153,222	$195,177	78.50%	$2,274	4.82%	0.38%	4.44%	10.23%	11.53%
Energy Capital Credit Union	$253,636	$207,672	$218,551	95.02%	$4,786	5.13%	1.59%	3.54%	0.46%	(2.08%)
Southwest Heritage Credit Union	$253,697	$167,053	$220,978	75.60%	$3,573	5.39%	1.56%	3.82%	11.55%	10.95%
Unity One Credit Union	$290,036	$171,576	$274,926	62.41%	$4,000	4.81%	1.26%	3.55%	0.00%	(0.65%)
Texoma Community Credit Union	$292,954	$245,900	$254,172	96.75%	$3,292	6.23%	1.43%	4.80%	11.88%	14.02%
Gulf Coast Federal Credit Union	$294,690	$250,433	$269,842	92.81%	$3,467	6.11%	3.05%	3.06%	1.69%	1.99%
ACFCU Federal Credit Union	$306,913	$200,122	$285,065	70.20%	$3,300	4.71%	1.91%	2.80%	8.91%	8.39%
Synergy Federal Credit Union	$313,767	$256,499	$264,477	96.98%	$8,045	4.36%	1.79%	2.57%	9.51%	6.69%
Fort Worth City Credit Union	$314,914	$176,080	$274,799	64.08%	$6,998	4.01%	1.14%	2.88%	7.80%	7.41%
Evolve Federal Credit Union	$321,736	$211,434	$284,170	74.40%	$4,233	3.74%	1.26%	2.48%	1.65%	1.47%
Gulf Credit Union	$326,158	$180,569	$294,706	61.27%	$4,077	3.82%	0.63%	3.19%	8.57%	7.85%
Pioneer Mutual Federal Credit Union	$337,996	$208,256	$296,789	70.17%	$6,627	3.97%	1.65%	2.33%	18.30%	20.10%
First Basin Credit Union	$351,379	$182,439	$279,710	65.22%	$3,445	4.10%	0.59%	3.51%	25.57%	6.50%
Mobility Credit Union	$360,608	$320,693	$330,454	97.05%	$8,386	5.62%	3.08%	2.54%	(7.01%)	(8.93%)
Cy Fair Federal Credit Union	$368,861	$250,269	$336,390	74.40%	$5,088	4.97%	1.26%	3.71%	3.79%	3.27%
MCT Credit Union	$386,258	$238,892	$340,759	70.11%	$4,710	4.39%	1.03%	3.36%	15.41%	11.74%
Houston Texas Fire Fighters Federal Credit Union	$403,623	$167,172	$346,305	48.27%	$6,900	4.03%	1.16%	2.87%	(4.20%)	(5.75%)
1st Community Federal Credit Union	$412,832	$278,328	$356,301	78.12%	$4,108	5.32%	1.35%	3.97%	7.87%	6.13%
United Texas Credit Union	$418,818	$305,788	$377,423	81.02%	$6,544	4.66%	1.81%	2.85%	0.96%	3.23%
Texas Tech Federal Credit Union	$423,125	$307,993	$368,377	83.61%	$3,123	5.15%	1.98%	3.17%	3.64%	1.11%
America's Credit Union	$428,027	$273,375	$363,396	75.23%	$3,255	5.08%	0.67%	4.41%	(1.00%)	(1.48%)
Public Employees Credit Union	$431,087	$232,224	$373,528	62.17%	$6,632	4.26%	0.87%	3.39%	0.58%	(1.74%)
Texar Federal Credit Union	$436,346	$245,213	$329,572	74.40%	$6,611	5.12%	2.42%	2.70%	2.84%	8.47%
Nizari Progressive Federal Credit Union	$448,561	$306,990	$381,091	80.56%	$6,363	5.03%	2.19%	2.84%	12.42%	13.93%
GENCO Federal Credit Union	$469,062	$225,046	$404,213	55.68%	$4,990	4.78%	1.37%	3.41%	7.94%	7.14%
Education Credit Union	$480,150	$386,056	$401,796	96.08%	$3,430	6.13%	1.83%	4.30%	5.32%	11.77%
Average of Asset Group B	$360,721	$236,511	$312,422	76.16%	$4,933	4.84%	1.51%	3.33%	6.33%	5.50%

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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										
CoastLife Credit Union	$512,188	$325,995	$456,833	71.36%	$3,822	4.71%	1.62%	3.10%	6.71%	6.84%
Security First Federal Credit Union	$523,797	$365,849	$463,095	79.00%	$4,402	4.56%	1.17%	3.38%	6.69%	5.28%
Associated Credit Union of Texas	$528,613	$438,772	$466,877	93.98%	$3,455	6.75%	1.00%	5.75%	6.13%	6.42%
My Community Credit Union	$537,516	$437,392	$477,995	91.51%	$4,424	6.39%	1.14%	5.24%	15.01%	15.71%
DuGood Federal Credit Union	$567,549	$384,698	$488,179	78.80%	$4,316	4.71%	1.24%	3.47%	13.40%	13.45%
Soarion Federal Credit Union	$571,141	$377,126	$526,282	71.66%	$4,427	5.04%	1.77%	3.28%	(13.95%)	(13.90%)
Educators Credit Union	$579,632	$149,554	$468,588	31.92%	$13,480	4.19%	1.28%	2.91%	11.03%	11.29%
Education First Federal Credit Union	$598,263	$362,941	$559,924	64.82%	$4,112	4.85%	1.61%	3.25%	(2.47%)	7.82%
Union Square Credit Union	$613,535	$447,841	$564,596	79.32%	$4,231	6.45%	2.86%	3.59%	7.93%	8.56%
Abilene Teachers Federal Credit Union	$639,049	$401,679	$514,343	78.10%	$4,362	5.10%	1.04%	4.06%	6.80%	6.30%
Alliance Credit Union	$647,512	$552,865	$542,174	101.97%	$3,213	6.14%	2.24%	3.90%	8.82%	1.39%
City Credit Union	$648,322	$348,066	$566,538	61.44%	$6,174	4.80%	1.38%	3.42%	2.75%	6.31%
Resource One Credit Union	$693,362	$525,595	$642,355	81.82%	$4,307	5.11%	1.33%	3.78%	(16.70%)	(18.36%)
PrimeWay Federal Credit Union	$718,084	$530,557	$564,213	94.03%	$5,129	5.19%	1.68%	3.51%	(1.92%)	(2.41%)
Members Choice Credit Union	$744,121	$539,864	$560,728	96.28%	$6,644	5.29%	1.75%	3.54%	(5.88%)	(8.62%)
Generations Community Federal Credit Union	$746,910	$554,469	$639,798	86.66%	$4,394	5.32%	2.17%	3.15%	0.69%	2.26%
Texell Credit Union	$765,888	$600,391	$673,579	89.13%	$3,562	5.71%	1.84%	3.87%	3.71%	2.98%
Complex Community Federal Credit Union	$769,625	$505,519	$668,710	75.60%	$4,998	4.80%	1.17%	3.63%	(14.00%)	5.32%
Smart Financial Credit Union	$802,342	$567,209	$697,756	81.29%	$4,136	4.78%	0.63%	4.14%	4.84%	4.61%
InTouch Credit Union	$810,884	$643,779	$733,416	87.78%	$5,813	5.25%	2.35%	2.90%	(5.63%)	(5.35%)
Southwest Airlines Federal Credit Union	$824,492	$595,394	$722,590	82.40%	$6,871	5.05%	2.00%	3.05%	6.32%	5.19%
Texas Bay Credit Union	$873,491	$669,352	$733,942	91.20%	$4,747	6.08%	2.38%	3.69%	5.96%	7.79%
Community Resource Credit Union	$893,152	$714,624	$789,151	90.56%	$4,511	5.39%	1.46%	3.93%	(0.43%)	12.42%
Schlumberger Employees Credit Union	$905,876	$271,889	$685,384	39.67%	$25,882	3.71%	1.23%	2.48%	6.21%	5.31%
Houston Federal Credit Union	$941,184	$549,104	$845,199	64.97%	$5,047	5.07%	2.04%	3.04%	0.38%	(1.03%)
Greater Texas Federal Credit Union	$955,514	$753,044	$870,540	86.50%	$4,627	4.23%	0.97%	3.27%	4.25%	4.85%
Houston Police Federal Credit Union	$959,900	$469,816	$840,398	55.90%	$10,266	4.47%	1.92%	2.55%	7.00%	3.72%
Brazos Valley Schools Credit Union	$990,564	$436,892	$882,874	49.49%	$5,861	4.23%	1.14%	3.09%	3.19%	2.77%
Average of Asset Group C	$727,232	$482,867	$630,216	77.04%	$5,972	5.12%	1.59%	3.53%	2.39%	3.46%

Source: SNL Financial

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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 D - Over $1 billion in total assets										
Velocity Credit Union	$1,040,462	$554,095	$843,615	65.68%	$4,990	4.80%	1.11%	3.69%	2.35%	0.68%
Raiz Federal Credit Union	$1,042,301	$839,661	$896,971	93.61%	$4,220	4.99%	1.87%	3.12%	8.94%	10.97%
FivePoint Credit Union	$1,046,695	$814,635	$936,884	86.95%	$5,081	5.61%	1.96%	3.65%	12.06%	10.48%
Neches Federal Credit Union	$1,056,515	$783,567	$889,280	88.11%	$4,644	5.55%	1.53%	4.02%	12.51%	11.24%
Neighborhood Credit Union	$1,126,845	$783,439	$1,008,080	77.72%	$5,946	5.05%	1.96%	3.09%	0.77%	(0.05%)
Rave Financial Credit Union	$1,147,180	$914,802	$885,922	103.26%	$4,127	4.87%	1.52%	3.35%	12.38%	11.47%
Gulf Coast Educators Federal Credit Union	$1,227,298	$876,817	$981,091	89.37%	$7,053	5.02%	2.00%	3.02%	0.77%	15.17%
Firstmark Credit Union	$1,228,864	$738,300	$1,096,573	67.33%	$5,240	4.65%	1.42%	3.23%	8.22%	11.18%
Amplify Credit Union	$1,254,965	$879,932	$913,261	96.35%	$6,152	4.87%	2.51%	2.36%	(8.35%)	(9.45%)
Fort Worth Community Credit Union	$1,274,548	$641,714	$1,133,536	56.61%	$7,120	4.82%	1.84%	2.98%	8.17%	7.86%
East Texas Professional Credit Union	$1,348,092	$929,290	$1,078,625	86.16%	$4,858	5.28%	1.49%	3.79%	4.00%	1.50%
Amoco Federal Credit Union	$1,412,272	$1,167,350	$1,234,306	94.58%	$4,469	5.11%	1.41%	3.70%	5.55%	7.08%
First Service Credit Union	$1,421,088	$1,096,590	$1,233,241	88.92%	$5,434	5.09%	1.53%	3.56%	(22.99%)	7.55%
Red River Employees Federal Credit Union	$1,528,384	$1,099,902	$1,275,965	86.20%	$4,092	5.39%	1.89%	3.50%	5.00%	10.70%
FirstLight Federal Credit Union	$1,590,901	$1,229,398	$1,415,940	86.83%	$4,605	5.75%	1.45%	4.30%	(1.45%)	10.15%
United Heritage Credit Union	$1,624,370	$1,241,507	$1,306,363	95.04%	$7,109	4.60%	1.57%	3.04%	3.04%	0.75%
DATCU Credit Union	$1,724,192	$1,436,558	$1,431,298	100.37%	$7,891	5.32%	1.37%	3.94%	12.10%	13.02%
Shell Federal Credit Union	$1,906,832	$1,459,743	$1,614,350	90.42%	$3,998	6.50%	1.82%	4.69%	10.52%	11.58%
Texas Trust Credit Union	$2,028,208	$1,498,969	$1,642,675	91.25%	$6,270	4.46%	1.95%	2.50%	3.90%	6.07%
Texans Credit Union	$2,336,806	$1,664,607	$2,080,620	80.01%	$8,142	5.08%	1.79%	3.29%	8.28%	7.18%
Advancial Federal Credit Union	$2,378,132	$2,033,302	$1,922,246	105.78%	$7,598	6.01%	2.98%	3.03%	(1.61%)	(1.84%)
A+ Federal Credit Union	$2,506,141	$2,060,344	$2,024,050	101.79%	$4,769	5.12%	1.18%	3.94%	1.85%	3.67%
Austin Telco Federal Credit Union	$2,544,368	$1,758,357	$2,168,721	81.08%	$10,137	3.79%	1.82%	1.97%	1.96%	7.27%
Credit Union of Texas	$2,629,406	$2,067,746	$2,184,897	94.64%	$5,008	5.65%	2.45%	2.91%	7.20%	10.15%
JSC Federal Credit Union	$2,661,493	$1,814,634	$2,344,409	77.40%	$6,218	4.70%	1.83%	2.87%	0.90%	(0.40%)
First Community Credit Union	$2,664,375	$2,046,263	$2,009,614	101.82%	$6,929	5.06%	2.12%	2.71%	8.07%	2.01%
UNIFY Financial Federal Credit Union	$3,485,073	$2,657,969	$3,064,990	86.72%	$7,360	4.70%	1.48%	3.22%	(2.98%)	0.37%
University Federal Credit Union	$4,167,481	$3,036,001	$3,336,274	91.00%	$5,546	4.84%	1.02%	3.82%	10.10%	5.45%
EECU	$4,369,773	$3,439,494	$3,786,475	90.84%	$10,392	5.25%	2.25%	3.00%	12.46%	12.18%
Credit Human Federal Credit Union	$4,381,454	$3,929,168	$3,635,927	108.07%	$5,110	6.22%	2.74%	3.48%	1.47%	4.26%
GECU Federal Credit Union	$4,416,973	$3,511,729	$3,530,954	99.46%	$5,133	6.04%	1.56%	4.47%	3.49%	14.87%
Rally Credit Union	$4,612,807	$4,039,351	$3,882,570	104.04%	$5,858	6.22%	2.60%	3.62%	4.90%	6.65%
Texas Dow Employees Credit Union	$4,865,823	$4,358,932	$4,050,710	107.61%	$6,167	5.79%	1.73%	4.06%	4.08%	2.43%
Catalyst Corporate Federal Credit Union	$5,755,280	$308,794	$4,928,405	6.27%	$26,160	4.49%	2.74%	NA	25.00%	14.58%
American Airlines Federal Credit Union	$9,253,043	$5,462,449	$8,159,352	66.95%	$12,215	5.08%	3.13%	1.95%	4.08%	3.42%
Security Service Federal Credit Union	$14,016,654	$11,940,680	$10,882,587	109.72%	$7,012	4.91%	2.06%	2.85%	4.47%	8.79%
Randolph-Brooks Federal Credit Union	$18,703,085	$12,667,412	$14,823,571	85.45%	$7,673	5.27%	2.15%	3.12%	8.33%	7.17%
Average of Asset Group D	$3,291,302	$2,372,527	$2,719,847	87.66%	$6,776	5.19%	1.89%	3.33%	4.85%	6.65%

Source: SNL Financial

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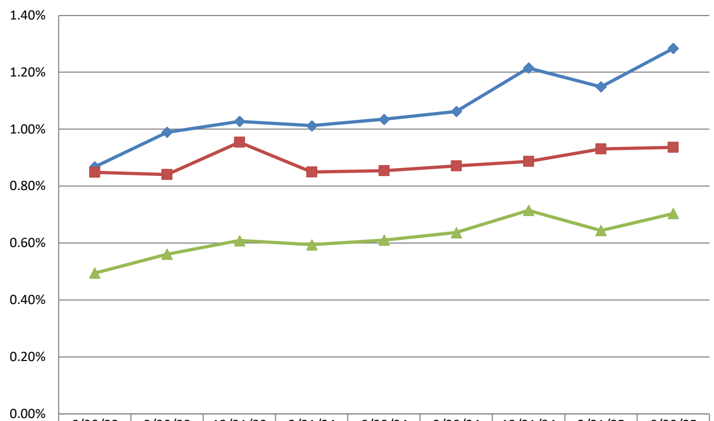
Asset Quality

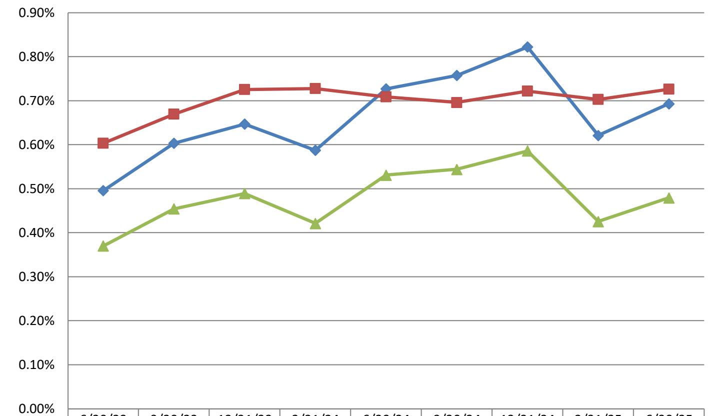
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - $0 to $250 million in Total Assets
As of Date



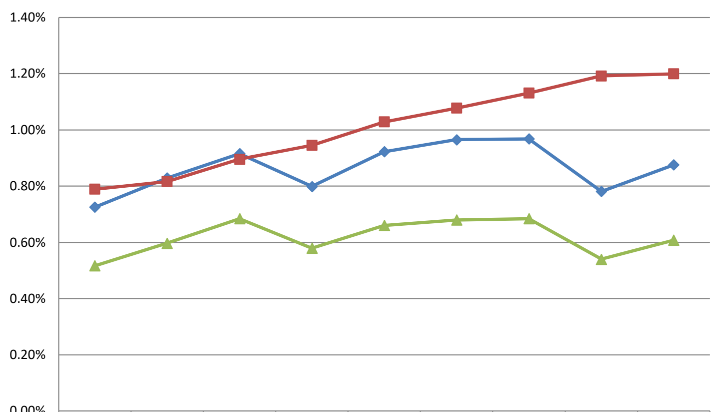
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.87%	0.99%	1.03%	1.01%	1.03%	1.06%	1.22%	1.15%	1.28%
Reserves/Loans	0.85%	0.84%	0.95%	0.85%	0.85%	0.87%	0.89%	0.93%	0.94%
Delinquent Loans/Total Assets	0.49%	0.56%	0.61%	0.59%	0.61%	0.64%	0.71%	0.64%	0.70%

Asset Group B - $251 to $500 million in Total Assets
As of Date



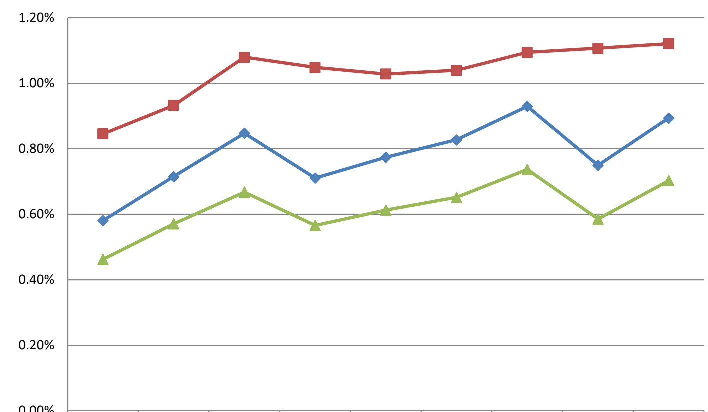
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.50%	0.60%	0.65%	0.59%	0.73%	0.76%	0.82%	0.62%	0.69%
Reserves/Loans	0.60%	0.67%	0.73%	0.73%	0.71%	0.70%	0.72%	0.70%	0.73%
Delinquent Loans/Total Assets	0.37%	0.45%	0.49%	0.42%	0.53%	0.54%	0.59%	0.43%	0.48%

Asset Group C - $501 to $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.73%	0.83%	0.92%	0.80%	0.92%	0.97%	0.97%	0.78%	0.88%
Reserves/Loans	0.79%	0.82%	0.90%	0.95%	1.03%	1.08%	1.13%	1.19%	1.20%
Delinquent Loans/Total Assets	0.52%	0.60%	0.68%	0.58%	0.66%	0.68%	0.68%	0.54%	0.61%

Asset Group D - Over $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
NPLs/Loans	0.58%	0.72%	0.85%	0.71%	0.77%	0.83%	0.93%	0.75%	0.89%
Reserves/Loans	0.85%	0.93%	1.08%	1.05%	1.03%	1.04%	1.09%	1.11%	1.12%
Delinquent Loans/Total Assets	0.46%	0.57%	0.67%	0.57%	0.61%	0.65%	0.74%	0.59%	0.70%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $0 to $250 million in total assets							
Assumption Beaumont Federal Credit Union	$0	$0	NA	NA	NA	NA	NA
Paris District Credit Union	$457	$0	0.00%	1.76%	NA	0.00%	0.00%
Musicians Federal Credit Union	$678	$2	0.50%	2.27%	450.00%	1.68%	0.29%
Ibew Local 681 Credit Union	$742	$31	7.77%	5.01%	64.52%	55.36%	4.18%
Texas Lee Federal Credit Union	$924	$0	0.00%	0.00%	NA	0.00%	0.00%
Pear Orchard Federal Credit Union	$943	$143	27.71%	4.65%	16.78%	61.37%	15.16%
Empowerment Community Development Federal Credit Union	$948	$41	8.17%	1.79%	21.95%	47.67%	4.32%
Pilgrim CUCC Federal Credit Union	$957	$12	1.96%	0.98%	50.00%	9.02%	1.25%
Littlefield School Employees Federal Credit Union	$1,044	$10	2.95%	1.47%	50.00%	5.13%	0.96%
Brentwood Baptist Church Federal Credit Union	$1,356	$84	8.62%	1.64%	19.05%	71.79%	6.19%
Salt Employees Federal Credit Union	$1,484	$17	2.41%	1.42%	58.82%	2.53%	1.15%
Saint Lukes Community Federal Credit Union	$1,739	$10	2.22%	1.77%	80.00%	4.65%	0.58%
American Baptist Association Credit Union	$1,794	$0	0.00%	0.99%	NA	0.00%	0.00%
Highway Employees Credit Union	$1,847	$6	0.54%	0.27%	50.00%	1.16%	0.32%
W T N M Atlantic Federal Credit Union	$1,996	$111	8.34%	1.80%	21.62%	24.45%	5.56%
Faith Cooperative Federal Credit Union	$2,172	$11	0.70%	3.42%	490.91%	1.84%	0.51%
Lehrer Interests Credit Union	$2,193	$0	0.00%	0.29%	NA	0.00%	0.00%
Jafari No-Interest Credit Union	$2,615	$0	0.00%	3.14%	NA	0.00%	0.00%
Navarro Credit Union	$2,732	$2	0.15%	0.45%	300.00%	0.18%	0.07%
B P S Federal Credit Union	$2,958	$1	0.08%	0.84%	NM	0.06%	0.03%
S P Trainmen Federal Credit Union	$2,975	$192	23.62%	0.49%	2.08%	32.65%	6.45%
Lefors Federal Credit Union	$3,041	$3	0.15%	1.12%	766.67%	0.42%	0.10%
Our Mother of Mercy Parish Houston Federal Credit Union	$3,110	$3	0.22%	0.37%	166.67%	0.57%	0.10%
Federal Employees Credit Union	$3,211	$0	0.00%	0.06%	NA	0.00%	0.00%
Vidor Teachers Federal Credit Union	$3,321	$0	0.00%	0.18%	NA	0.00%	0.00%
Longview Federal Credit Union	$3,354	$202	7.58%	1.05%	13.86%	32.16%	6.02%
Del Rio S P Credit Union	$3,492	$40	3.24%	0.89%	27.50%	3.12%	1.15%
Goodyear San Angelo Federal Credit Union	$3,597	$1	0.03%	0.96%	NM	0.17%	0.03%
Houston Belt & Terminal Federal Credit Union	$3,660	$45	1.58%	0.77%	48.89%	2.98%	1.23%
Plains Federal Credit Union	$3,729	$3	0.12%	0.40%	333.33%	0.51%	0.08%
Peco Federal Credit Union	$3,839	$25	1.15%	0.97%	84.00%	4.42%	0.65%
Union Pacific Employees Credit Union	$3,904	$37	1.48%	1.64%	110.81%	3.88%	0.95%
T H D District 17 Credit Union	$3,912	$110	6.00%	0.87%	14.55%	12.85%	2.81%
Covenant Savings Federal Credit Union	$4,004	$38	1.46%	0.31%	21.05%	8.37%	0.95%
Everman Parkway Credit Union	$4,052	$30	1.40%	0.51%	36.67%	2.10%	0.74%
Highway District 9 Credit Union	$4,106	$6	0.35%	0.12%	33.33%	0.56%	0.15%
Belton Federal Credit Union	$4,146	$43	2.23%	0.05%	2.33%	6.38%	1.04%
Intercorp Credit Union	$4,275	$85	3.49%	1.07%	30.59%	10.32%	1.99%
Oak Farms Employees Credit Union	$4,482	$65	2.26%	0.52%	23.08%	5.54%	1.45%
Highway District 2 Credit Union	$4,552	$0	0.00%	0.29%	NA	0.00%	0.00%
Corpus Christi S P Credit Union	$4,874	$117	3.13%	1.31%	41.88%	16.43%	2.40%
Redeemer Federal Credit Union	$4,965	$64	4.01%	2.69%	67.19%	4.17%	1.29%
Midwestern State University Credit Union	$4,968	$9	0.36%	0.48%	133.33%	1.18%	0.18%
Team Financial Federal Credit Union	$5,015	$59	1.78%	0.48%	27.12%	18.07%	1.18%

Source: SNL Financial

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Asset Group A - $0 to $250 million in total assets (continued)

Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Farmers Branch City Employees Federal Credit Union	$5,050	$79	3.91%	0.25%	6.33%	7.63%	1.56%
Pampa Municipal Credit Union	$5,186	$15	0.32%	0.35%	106.67%	1.99%	0.29%
Port of Houston Warehouse Federal Credit Union	$5,403	$10	0.40%	0.36%	90.00%	0.96%	0.19%
Frio County Federal Credit Union	$5,484	$0	0.00%	1.38%	NA	1.81%	0.00%
STEC Federal Credit Union	$5,563	$24	0.54%	0.04%	8.33%	1.46%	0.43%
South Texas Regional Federal Credit Union	$5,581	$6	0.15%	0.18%	116.67%	0.75%	0.11%
Natural Resources Conservation Service Federal Credit Union	$5,778	$87	4.08%	3.80%	93.10%	6.86%	1.51%
N C E Credit Union	$5,839	$104	3.64%	2.31%	63.46%	8.27%	1.78%
Light Commerce Credit Union	$5,875	$60	2.31%	0.77%	33.33%	4.97%	1.02%
Coburn Credit Union	$5,928	$0	0.00%	0.11%	NA	0.00%	0.00%
Skel-Tex Credit Union	$5,961	$57	1.92%	0.54%	28.07%	4.43%	0.96%
Moore County Schools Federal Credit Union	$6,069	$11	0.27%	1.31%	481.82%	1.58%	0.18%
Sweetwater Regional Federal Credit Union	$6,468	$14	0.53%	0.91%	171.43%	1.06%	0.22%
Capital Federal Credit Union	$6,608	$44	2.25%	1.02%	45.45%	112.82%	0.67%
Andrews School Federal Credit Union	$6,672	$95	2.32%	0.81%	34.74%	5.07%	1.42%
Victoria City-County Employees Federal Credit Union	$6,827	$1	0.02%	0.46%	NM	0.09%	0.01%
City of Deer Park Federal Credit Union	$6,886	$16	0.33%	0.02%	6.25%	1.08%	0.23%
Oak Cliff Christian Federal Credit Union	$6,953	$0	0.00%	1.84%	NA	0.00%	0.00%
Galveston Government Employees Credit Union	$7,192	$154	2.90%	0.19%	6.49%	20.95%	2.14%
Brownsville City Employees Federal Credit Union	$7,199	$50	1.85%	0.78%	42.00%	2.31%	0.69%
Sherwin Federal Credit Union	$7,413	$0	0.00%	0.80%	NA	0.00%	0.00%
Highway District 19 Employee Credit Union	$7,495	$31	0.51%	0.71%	138.71%	2.04%	0.41%
Seminole Public School Federal Credit Union	$7,524	$150	5.64%	1.43%	25.33%	8.94%	1.99%
Port Terminal Federal Credit Union	$7,769	$93	1.97%	0.47%	23.66%	2.94%	1.20%
Texoma Federal Credit Union	$7,846	$35	0.73%	1.74%	240.00%	1.53%	0.45%
Wharton County Teachers Credit Union	$8,155	$2	0.07%	0.39%	550.00%	0.10%	0.02%
Local 20 IBEW Federal Credit Union	$8,248	$168	3.88%	0.58%	14.88%	26.97%	2.04%
Yoakum County Federal Credit Union	$8,451	$60	1.52%	0.81%	53.33%	2.99%	0.71%
Jackson County Federal Credit Union	$8,631	$0	0.00%	0.10%	NA	0.00%	0.00%
Port of Houston Credit Union	$8,719	$105	1.90%	0.90%	47.62%	4.13%	1.20%
Tex-Mex Credit Union	$8,811	$272	4.93%	8.75%	177.57%	10.60%	3.09%
Victoria Federal Credit Union	$8,875	$7	0.14%	0.37%	271.43%	0.59%	0.08%
E M O T Federal Credit Union	$9,203	$36	1.36%	4.26%	313.89%	0.98%	0.39%
Sweetex Credit Union	$9,517	$0	0.00%	0.09%	NA	0.00%	0.00%
Cochran County Schools Federal Credit Union	$9,828	$123	2.94%	0.86%	29.27%	8.27%	1.25%
I L A 28 Federal Credit Union	$9,952	$13	0.20%	0.16%	76.92%	0.60%	0.13%
Neiman Marcus Employees Federal Credit Union	$10,185	$5	0.09%	2.06%	NM	0.31%	0.05%
Alamo City Credit Union	$10,263	$287	3.39%	3.57%	105.23%	29.17%	2.80%
Fannin County Teachers Federal Credit Union	$10,338	$116	1.55%	0.60%	38.79%	4.13%	1.12%
Hale County Teachers Federal Credit Union	$10,411	$7	0.12%	0.46%	371.43%	0.59%	0.07%
Texarkana Terminal Empl Federal Credit Union	$10,851	$22	0.29%	1.32%	454.55%	2.02%	0.20%
J.C.T. Federal Credit Union	$10,852	$0	0.00%	0.04%	NA	0.00%	0.00%

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Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $0 to $250 million in total assets (continued)							
Mount Olive Baptist Church Federal Credit Union	$10,855	$341	5.34%	0.91%	17.01%	17.89%	3.14%
T & P Longview Federal Credit Union	$10,862	$33	0.39%	0.26%	66.67%	1.28%	0.30%
Vatat Credit Union	$10,897	$82	0.97%	1.54%	158.54%	4.08%	0.75%
Met Tran Federal Credit Union	$10,923	$4	0.06%	1.59%	NM	0.24%	0.04%
Reeves County Teachers Credit Union	$11,056	$8	0.09%	0.45%	475.00%	0.57%	0.07%
I B E W LU 66 Federal Credit Union	$11,110	$36	0.40%	0.65%	163.89%	3.53%	0.32%
Methodist Hospital Employees Federal Credit Union	$11,142	$240	5.28%	4.22%	80.00%	14.90%	2.15%
PIE Credit Union	$11,289	$6	0.09%	0.22%	250.00%	0.23%	0.05%
Ben E. Keith Employees Federal Credit Union	$11,629	$0	0.00%	0.33%	NA	0.00%	0.00%
Scurry County School Federal Credit Union	$11,636	$46	0.69%	0.40%	58.70%	2.17%	0.40%
Pampa Teachers Federal Credit Union	$11,777	$46	0.58%	0.88%	152.17%	3.58%	0.39%
Brownfield Federal Credit Union	$11,814	$4	0.06%	0.13%	200.00%	0.10%	0.03%
Swemp Federal Credit Union	$12,324	$9	0.10%	0.14%	144.44%	0.37%	0.07%
Employees United Federal Credit Union	$12,345	$0	0.00%	0.96%	NA	0.00%	0.00%
Baker Hughes Federal Credit Union	$12,383	$18	0.86%	0.57%	66.67%	1.20%	0.15%
Pasadena Muni Federal Credit Union	$12,399	$41	0.46%	0.61%	134.15%	1.54%	0.33%
Morris Sheppard Texarkana Federal Credit Union	$12,744	$49	0.54%	0.32%	59.18%	3.37%	0.38%
Angelina County Teachers Credit Union	$12,861	$7	0.18%	0.82%	457.14%	0.33%	0.05%
Refugio County Federal Credit Union	$13,041	$11	0.21%	0.83%	390.91%	0.48%	0.08%
Coastal Bend P O Federal Credit Union	$13,278	$14	0.31%	0.74%	242.86%	0.42%	0.11%
Cherokee County Teachers Federal Credit Union	$13,484	$200	1.97%	0.21%	10.50%	7.30%	1.48%
Local 24 Employees Federal Credit Union	$13,652	$52	1.29%	0.37%	28.85%	1.96%	0.38%
Central Texas Teachers Credit Union	$13,696	$0	0.00%	0.28%	NA	0.00%	0.00%
Alpine Community Credit Union	$14,485	$13	0.34%	0.29%	84.62%	0.57%	0.09%
Friona Texas Federal Credit Union	$14,974	$772	13.57%	2.76%	20.34%	28.18%	5.16%
Laredo Fire Department Federal Credit Union	$15,043	$140	1.10%	0.16%	14.29%	7.23%	0.93%
Central Texas Manufacturing Credit Union	$15,362	$235	2.48%	0.76%	30.64%	7.25%	1.53%
Member Preferred Federal Credit Union	$15,952	$144	1.05%	0.75%	70.83%	11.25%	0.90%
Corpus Christi Postal Employees Credit Union	$16,022	$10	0.12%	0.88%	760.00%	0.37%	0.06%
Marshall T & P Employees Federal Credit Union	$16,072	$110	1.05%	1.42%	134.55%	3.47%	0.68%
Reed Credit Union	$16,233	$51	2.18%	0.81%	37.25%	1.87%	0.31%
TxDOT Credit Union	$16,483	$23	0.17%	0.45%	269.57%	2.56%	0.14%
I L A 1351 Federal Credit Union	$16,940	$6	0.07%	0.82%	NM	0.21%	0.04%
Seagoville Federal Credit Union	$17,240	$0	0.00%	0.71%	NA	0.00%	0.00%
Midland Municipal Employees Credit Union	$17,268	$33	0.69%	0.46%	66.67%	1.35%	0.19%
1st University Credit Union	$17,623	$192	1.49%	0.23%	15.10%	10.35%	1.09%
Ellis County Teachers and Employees Federal Credit Union	$17,736	$0	0.00%	0.56%	NA	0.00%	0.00%
Linkage Credit Union	$17,822	$39	0.39%	0.49%	128.21%	1.19%	0.22%
Victoria Teachers Federal Credit Union	$17,937	$0	0.00%	1.17%	NA	0.00%	0.00%
Southern Star Credit Union	$18,359	$348	3.69%	0.83%	22.41%	19.25%	1.90%
Cowboy Country Federal Credit Union	$18,631	$582	4.49%	1.67%	37.29%	19.12%	3.12%
Amarillo Postal Employees Credit Union	$18,695	$0	0.00%	0.87%	NA	0.00%	0.00%
Alba Golden Federal Credit Union	$18,789	$59	0.43%	1.54%	359.32%	1.65%	0.31%
Germania Credit Union	$19,124	$0	0.00%	0.18%	NA	0.00%	0.00%
Waco Federal Credit Union	$19,382	$87	1.07%	0.34%	32.18%	4.56%	0.45%

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	As of Date						
Asset Group A - $0 to $250 million in total assets (continued)							
Port Arthur Community Federal Credit Union	$19,549	$388	2.81%	0.83%	29.64%	14.12%	1.98%
Temple-Inland Federal Credit Union	$19,883	$0	0.00%	0.41%	NA	0.00%	0.00%
Odessa Employees Credit Union	$20,076	$0	0.00%	0.66%	NA	0.00%	0.00%
First Priority Credit Union	$20,178	$4	0.05%	0.53%	NM	0.16%	0.02%
LCRA Credit Union	$20,395	$86	0.89%	0.51%	56.98%	3.78%	0.42%
Corner Stone Credit Union	$20,723	$40	0.32%	0.55%	172.50%	1.99%	0.19%
McLennan County Employees Federal Credit Union	$21,019	$19	0.30%	1.60%	531.58%	0.34%	0.09%
MOPAC Employees Federal Credit Union	$21,703	$165	0.85%	0.47%	55.15%	7.71%	0.76%
McMurrey Federal Credit Union	$21,716	$196	1.41%	0.40%	28.06%	6.49%	0.90%
Northeast Panhandle Teachers Federal Credit Union	$21,827	$66	0.53%	0.69%	130.30%	1.42%	0.30%
Brazos Community Credit Union	$22,275	$341	1.98%	4.57%	230.79%	7.42%	1.53%
TexStar Federal Credit Union	$22,327	$37	0.69%	1.02%	148.65%	1.35%	0.17%
U S I Federal Credit Union	$22,552	$1,160	5.60%	2.50%	44.66%	19.23%	5.14%
Temple Santa Fe Community Credit Union	$22,677	$34	0.24%	0.69%	285.29%	1.76%	0.15%
Grand Prairie Credit Union	$23,427	$0	0.00%	0.80%	NA	0.00%	0.00%
Liberty County Teachers Federal Credit Union	$23,892	$20	0.13%	0.49%	380.00%	0.55%	0.08%
Bayou City Federal Credit Union	$24,339	$68	0.75%	1.48%	198.53%	4.62%	0.28%
The Local Federal Credit Union	$24,563	$369	1.72%	1.04%	60.43%	6.63%	1.50%
Concho Valley Credit Union	$24,939	$0	0.00%	0.26%	NA	0.00%	0.00%
Texas People Federal Credit Union	$25,077	$439	2.35%	0.48%	20.27%	9.60%	1.75%
Anderson County Federal Credit Union	$25,283	$69	0.85%	1.75%	205.80%	1.57%	0.27%
Texhillco School Employees Federal Credit Union	$26,051	$351	1.67%	0.69%	41.60%	12.39%	1.35%
Shared Resources Credit Union	$26,231	$105	0.54%	1.03%	189.52%	3.36%	0.40%
Dallas U. P. Employees Credit Union	$26,494	$56	0.33%	0.52%	160.71%	0.89%	0.21%
Valwood Park Federal Credit Union	$26,612	$18	0.12%	0.74%	616.67%	0.62%	0.07%
Union Fidelity Federal Credit Union	$26,637	$283	1.86%	0.49%	26.15%	5.21%	1.06%
Texas Community Federal Credit Union	$27,350	$432	2.25%	1.18%	52.31%	10.20%	1.58%
United Energy Credit Union	$27,419	$192	0.88%	0.51%	58.33%	3.87%	0.70%
Gulf Shore Federal Credit Union	$27,859	$406	3.03%	0.69%	22.66%	11.18%	1.46%
United Credit Union	$28,849	$142	0.81%	0.81%	99.30%	6.04%	0.49%
San Patricio County Teachers Federal Credit Union	$29,148	$126	0.48%	0.47%	97.62%	4.32%	0.43%
Tyler City Employees Credit Union	$29,392	$299	1.70%	1.09%	63.88%	6.47%	1.02%
Rocket Federal Credit Union	$29,584	$173	0.78%	0.89%	113.87%	11.83%	0.58%
Yantis Federal Credit Union	$29,757	$0	0.00%	0.45%	NA	0.00%	0.00%
Texas Associations of Professionals Federal Credit Union	$30,064	$143	0.55%	2.15%	390.91%	2.95%	0.48%
Alcon Employees Federal Credit Union	$30,277	$82	0.40%	0.28%	69.51%	1.25%	0.27%
Trinity Valley Teachers Credit Union	$31,873	$82	1.25%	1.10%	87.80%	0.87%	0.26%
Wichita Falls Federal Credit Union	$32,055	$37	0.18%	0.99%	543.24%	0.97%	0.12%
Northeast Texas Teachers Federal Credit Union	$32,252	$12	0.18%	1.00%	566.67%	0.26%	0.04%
Beaumont Community Credit Union	$33,807	$58	0.47%	0.42%	89.66%	1.18%	0.17%
Greater Central Texas Federal Credit Union	$33,963	$4	0.05%	0.40%	875.00%	0.11%	0.01%
Members Financial Federal Credit Union	$34,328	$47	0.23%	0.45%	195.74%	1.38%	0.14%
Brazos Star Credit Union	$34,449	$100	0.69%	0.63%	91.00%	2.77%	0.29%
Matagorda County Credit Union	$35,540	$3	0.02%	0.28%	NM	0.05%	0.01%

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	As of Date						
Asset Group A - $0 to $250 million in total assets (continued)							
Port Arthur Teachers Federal Credit Union	$35,776	$85	0.91%	2.55%	281.18%	1.54%	0.24%
Mid-Tex Federal Credit Union	$35,936	$58	0.28%	0.70%	244.83%	1.84%	0.16%
Commoncents Credit Union	$35,969	$233	1.04%	1.64%	157.94%	5.08%	0.65%
Austin Federal Credit Union	$37,541	$165	0.81%	0.63%	78.18%	4.72%	0.44%
Golden Triangle Federal Credit Union	$37,820	$61	0.38%	0.64%	167.21%	0.94%	0.16%
Angelina Federal Employees Credit Union	$37,980	$13	0.06%	0.36%	615.38%	0.19%	0.03%
Caprock Federal Credit Union	$39,058	$418	1.54%	0.29%	18.66%	9.85%	1.07%
San Angelo Federal Credit Union	$39,325	$112	0.60%	0.31%	52.68%	4.27%	0.28%
Mesquite Credit Union	$39,931	$34	0.13%	0.28%	211.76%	1.08%	0.09%
Keystone Credit Union	$40,290	$115	0.40%	1.99%	501.74%	1.02%	0.29%
Old Ocean Federal Credit Union	$41,115	$62	0.39%	0.13%	33.87%	0.77%	0.15%
Hockley County Credit Union	$41,458	$439	1.78%	1.06%	59.23%	9.36%	1.06%
Travis County Credit Union	$42,414	$206	0.84%	0.93%	111.17%	5.00%	0.49%
B C M Federal Credit Union	$42,493	$261	1.22%	3.96%	323.75%	4.51%	0.61%
Cabot Community Credit Union	$42,546	$242	0.87%	1.39%	159.92%	3.53%	0.57%
Starr County Teachers Federal Credit Union	$44,493	$70	0.73%	0.50%	68.57%	0.96%	0.16%
Mountain Star Federal Credit Union	$44,838	$46	0.17%	1.00%	597.83%	0.86%	0.10%
Lufkin Federal Credit Union	$45,364	$31	0.17%	0.40%	238.71%	0.27%	0.07%
Houston Highway Credit Union	$45,589	$46	0.20%	1.23%	606.52%	1.80%	0.10%
Walker County Federal Credit Union	$48,668	$145	0.42%	0.95%	226.21%	1.72%	0.30%
Star Financial Credit Union	$48,914	$657	2.62%	0.97%	37.14%	11.97%	1.34%
Cherokee County Federal Credit Union	$49,751	$230	0.74%	0.46%	61.74%	2.00%	0.46%
Caprock Santa Fe Credit Union	$50,001	$295	1.80%	3.25%	180.68%	1.49%	0.59%
Lubrizol Employees' Credit Union	$50,932	$134	0.52%	0.42%	81.34%	1.42%	0.26%
Highway District 21 Federal Credit Union	$51,443	$82	0.35%	0.95%	268.29%	0.73%	0.16%
Trans Texas Southwest Credit Union	$51,737	$53	0.15%	0.29%	194.34%	1.80%	0.10%
Baptist Credit Union	$52,536	$207	0.55%	0.24%	43.96%	4.78%	0.39%
City Public Service/IBEW Federal Credit Union	$53,266	$286	1.34%	0.44%	32.87%	4.50%	0.54%
Heart O TX Federal Credit Union	$55,914	$339	0.79%	0.60%	75.22%	15.06%	0.61%
My Credit Union	$56,284	$511	1.74%	0.34%	19.77%	7.76%	0.91%
Lifetime Federal Credit Union	$56,377	$255	0.89%	1.17%	131.76%	2.44%	0.45%
Sacred Heart Parish Hallettsville Federal Credit Union	$56,778	$63	0.21%	0.33%	160.32%	1.02%	0.11%
Big Spring Education Employees Federal Credit Union	$57,144	$128	0.58%	2.77%	479.69%	1.24%	0.22%
Select Federal Credit Union	$59,442	$1,003	2.28%	1.20%	52.54%	9.63%	1.69%
Cosden Federal Credit Union	$60,293	$34	0.10%	0.41%	394.12%	0.49%	0.06%
Texas Plains Federal Credit Union	$62,537	$146	0.32%	1.07%	332.88%	2.86%	0.23%
La Joya Area Federal Credit Union	$63,423	$315	0.96%	0.87%	91.11%	4.95%	0.50%
Doches Credit Union	$64,820	$202	0.44%	0.62%	141.09%	2.79%	0.31%
West Texas Credit Union	$65,773	$271	0.69%	0.43%	62.36%	4.12%	0.41%
Star of Texas Credit Union	$66,062	$87	0.17%	0.68%	393.10%	1.53%	0.13%
South Texas Federal Credit Union	$66,340	$368	1.45%	1.26%	86.96%	8.21%	0.55%
Scott & White Employees Credit Union	$70,287	$180	0.49%	0.42%	86.11%	1.62%	0.26%
Freestone Credit Union	$72,050	$13	0.04%	0.22%	615.38%	0.18%	0.02%
Service 1st Credit Union	$72,562	$132	0.35%	0.60%	169.70%	1.22%	0.18%
Hereford Texas Federal Credit Union	$73,138	$258	0.61%	1.36%	222.48%	2.07%	0.35%
Fannin Federal Credit Union	$77,129	$111	0.26%	0.72%	276.58%	0.75%	0.14%
Texan Sky Federal Credit Union	$78,222	$169	0.35%	0.79%	226.04%	1.32%	0.22%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $0 to $250 million in total assets (continued)							
Postel Family Credit Union	$79,034	$122	0.31%	1.12%	357.38%	1.28%	0.15%
Baylor Health Care System Credit Union	$79,455	$441	1.14%	1.44%	126.76%	2.56%	0.56%
Southern Federal Credit Union	$80,396	$1,389	4.05%	3.22%	79.41%	4.18%	1.73%
KBR Heritage Federal Credit Union	$80,488	$250	0.61%	0.52%	85.20%	1.53%	0.31%
Irving City Employees Federal Credit Union	$81,813	$144	0.37%	0.69%	184.03%	1.35%	0.18%
Southwest Financial Federal Credit Union	$82,803	$895	1.23%	3.32%	270.84%	6.05%	1.08%
Metro Medical Credit Union	$82,831	$119	0.43%	0.54%	126.05%	0.86%	0.14%
Domino Federal Credit Union	$82,902	$156	0.45%	0.72%	158.97%	1.30%	0.19%
Westex Federal Credit Union	$83,052	$485	2.07%	0.75%	36.08%	6.61%	0.58%
Baycel Federal Credit Union	$84,993	$568	1.58%	0.55%	34.86%	3.11%	0.67%
Southland Federal Credit Union	$85,137	$232	0.55%	0.75%	134.91%	2.33%	0.27%
Southwest Research Center Federal Credit Union	$85,980	$145	0.34%	0.53%	153.10%	1.73%	0.17%
US Employees Credit Union	$86,605	$189	0.53%	0.87%	164.02%	2.20%	0.22%
Memorial Credit Union	$88,556	$424	0.57%	0.46%	80.19%	5.02%	0.48%
Texas Bridge Credit Union	$88,804	$60	0.10%	0.18%	190.00%	0.82%	0.07%
Wellspring Federal Credit Union	$89,932	$787	1.15%	0.67%	58.07%	9.27%	0.88%
Edinburg Teachers Credit Union	$94,702	$36	0.16%	0.29%	180.56%	0.25%	0.04%
City Federal Credit Union	$95,092	$991	1.24%	1.68%	135.42%	14.37%	1.04%
Windthorst Federal Credit Union	$96,837	$130	0.20%	0.71%	351.54%	1.07%	0.13%
Coastal Community Federal Credit Union	$97,264	$696	1.28%	1.00%	77.87%	8.36%	0.72%
Concho Educators Federal Credit Union	$97,380	$226	0.42%	0.70%	167.26%	2.91%	0.23%
Texas D P S Credit Union	$98,171	$98	0.17%	0.65%	374.49%	0.83%	0.10%
First Watch Federal Credit Union	$99,132	$14	0.02%	0.22%	NM	1.56%	0.01%
Cooperative Teachers Credit Union	$99,617	$1,424	2.01%	1.34%	66.64%	22.44%	1.43%
Las Colinas Federal Credit Union	$100,852	$957	1.10%	0.57%	51.72%	15.22%	0.95%
Rockdale Federal Credit Union	$102,431	$48	0.10%	0.64%	616.67%	0.56%	0.05%
Heritage USA Federal Credit Union	$105,930	$1,551	1.90%	1.22%	63.89%	12.84%	1.46%
Wichita Falls Teachers Federal Credit Union	$108,243	$325	0.59%	1.05%	178.77%	2.70%	0.30%
Members Credit Union	$108,828	$404	0.70%	0.96%	137.38%	3.21%	0.37%
Southwest 66 Credit Union	$109,248	$1,184	1.68%	0.54%	32.01%	10.17%	1.08%
Centex Citizens Credit Union	$111,084	$181	0.27%	0.50%	183.98%	0.97%	0.16%
Valley Federal Credit Union	$112,908	$229	0.33%	0.74%	224.02%	1.66%	0.20%
Prestige Community Credit Union	$121,457	$420	0.44%	0.95%	217.62%	3.83%	0.35%
Eastex Credit Union	$122,766	$86	0.13%	0.90%	666.28%	1.19%	0.07%
Tarrant County's Credit Union	$123,907	$1,816	1.86%	0.86%	46.53%	14.06%	1.47%
One Source Federal Credit Union	$124,325	$243	0.32%	0.90%	286.01%	2.19%	0.20%
BP Federal Credit Union	$125,476	$139	0.12%	0.06%	49.64%	0.81%	0.11%
United Community Credit Union	$129,259	$638	0.70%	1.00%	142.01%	4.37%	0.49%
Texoma Educators Federal Credit Union	$131,341	$162	0.28%	0.17%	62.35%	0.93%	0.12%
Allied Federal Credit Union	$132,703	$170	0.32%	1.11%	348.24%	1.55%	0.13%
MTCU	$134,888	$390	0.48%	0.51%	106.67%	2.82%	0.29%
Texas Health Credit Union	$135,862	$1,546	1.92%	0.51%	26.33%	8.53%	1.14%
Laredo Federal Credit Union	$136,240	$627	0.86%	0.98%	114.51%	5.98%	0.46%
4U Federal Credit Union	$142,105	$80	0.07%	0.15%	208.75%	0.59%	0.06%
Telco Plus Credit Union	$144,114	$1,062	0.93%	1.43%	153.58%	17.61%	0.74%
Naft Federal Credit Union	$147,997	$358	0.56%	0.91%	163.41%	1.47%	0.24%
River City Federal Credit Union	$151,496	$2,407	2.21%	2.66%	120.44%	42.66%	1.59%
Chocolate Bayou Community Federal Credit Union	$152,023	$396	0.47%	0.24%	50.76%	2.17%	0.26%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Delinquent Loans => 2 months ($000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
	As of Date						
Asset Group A - $0 to $250 million in total assets (continued)							
Communities of Abilene Federal Credit Union	$155,927	$199	0.22%	0.48%	222.61%	2.96%	0.13%
Kerr County Federal Credit Union	$156,233	$728	0.63%	0.85%	134.48%	11.48%	0.47%
Community Service Credit Union	$158,563	$1,167	1.03%	0.80%	77.81%	7.59%	0.74%
Kelly Community Federal Credit Union	$168,813	$321	0.26%	0.58%	224.30%	1.82%	0.19%
Rio Grande Valley Credit Union	$171,937	$149	0.22%	0.66%	298.66%	0.91%	0.09%
First Central Credit Union	$174,616	$2,437	2.71%	1.22%	44.85%	11.02%	1.40%
LibertyOne Credit Union	$175,264	$985	0.78%	0.34%	43.96%	5.42%	0.56%
Chemcel Federal Credit Union	$176,396	$689	0.68%	1.04%	152.25%	3.81%	0.39%
Government Employees Federal Credit Union	$182,681	$378	0.34%	0.21%	60.58%	2.28%	0.21%
Members First Credit Union	$183,896	$444	0.63%	0.68%	106.98%	1.24%	0.24%
Lone Star Credit Union	$187,556	$509	0.41%	0.68%	166.40%	3.70%	0.27%
Priority Trust Credit Union	$195,042	$1,601	1.12%	1.58%	141.66%	17.84%	0.82%
Access Community Credit Union	$195,342	$541	0.34%	0.28%	82.26%	4.59%	0.28%
Beacon Federal Credit Union	$204,146	$349	0.34%	0.30%	88.54%	2.26%	0.17%
MemberSource Credit Union	$204,743	$822	0.57%	0.59%	103.41%	3.53%	0.40%
Texasgulf Federal Credit Union	$207,515	$610	0.47%	0.48%	103.93%	2.21%	0.29%
Citizens Federal Credit Union	$209,305	$421	0.33%	0.44%	132.78%	2.42%	0.20%
H.E.B. Federal Credit Union	$209,411	$110	0.07%	0.31%	413.64%	0.32%	0.05%
Members Choice of Central Texas Federal Credit Union	$209,442	$117	0.09%	0.46%	526.50%	0.72%	0.06%
Harris County Federal Credit Union	$213,535	$1,469	1.26%	0.96%	75.97%	3.14%	0.69%
Santa Fe Federal Credit Union	$214,650	$758	0.61%	1.04%	170.45%	2.67%	0.35%
The People's Federal Credit Union	$216,108	$1,988	1.44%	0.86%	59.66%	12.89%	0.92%
WesTex Community Credit Union	$216,402	$913	0.84%	0.50%	59.04%	3.02%	0.42%
Capitol Credit Union	$220,605	$493	0.31%	0.58%	188.64%	2.32%	0.22%
Cal-Com Federal Credit Union	$223,029	$351	0.29%	0.76%	261.25%	2.37%	0.16%
Sabine Federal Credit Union	$235,315	$1,095	0.74%	0.41%	55.34%	4.03%	0.47%
Pantex Federal Credit Union	$235,640	$438	0.65%	0.32%	49.54%	1.20%	0.19%
Investex Credit Union	$240,022	$1,238	0.96%	0.84%	88.21%	8.18%	0.52%
Members Trust of the Southwest Federal Credit Union	$249,822	$634	0.33%	0.48%	143.85%	3.99%	0.25%
Average of Asset Group A	$52,334	$239	1.28%	0.94%	160.89%	5.55%	0.70%

Source: SNL Financial

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Asset Quality	6/31/2025	Run Date: August 18, 2025

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 B - $251 to $500 million in total assets							
Border Federal Credit Union	$253,517	$870	0.57%	0.75%	132.07%	2.26%	0.34%
Energy Capital Credit Union	$253,636	$2,261	1.09%	0.91%	83.33%	8.42%	0.89%
Southwest Heritage Credit Union	$253,697	$216	0.13%	0.85%	656.02%	3.44%	0.09%
Unity One Credit Union	$290,036	$1,123	0.65%	1.40%	213.98%	8.96%	0.39%
Texoma Community Credit Union	$292,954	$1,573	0.64%	0.58%	91.04%	6.68%	0.54%
Gulf Coast Federal Credit Union	$294,690	$4,622	1.85%	1.62%	87.56%	23.39%	1.57%
ACFCU Federal Credit Union	$306,913	$2,079	1.04%	0.97%	93.07%	9.14%	0.68%
Synergy Federal Credit Union	$313,767	$921	0.36%	0.10%	27.36%	1.98%	0.29%
Fort Worth City Credit Union	$314,914	$175	0.10%	0.47%	477.14%	0.52%	0.06%
Evolve Federal Credit Union	$321,736	$192	0.09%	0.18%	196.35%	0.66%	0.06%
Gulf Credit Union	$326,158	$2,403	1.33%	0.74%	55.76%	7.90%	0.74%
Pioneer Mutual Federal Credit Union	$337,996	$1,170	0.56%	0.52%	92.99%	2.88%	0.35%
First Basin Credit Union	$351,379	$1,270	0.70%	0.77%	110.79%	15.93%	0.36%
Mobility Credit Union	$360,608	$3,428	1.07%	0.56%	52.33%	18.98%	0.95%
Cy Fair Federal Credit Union	$368,861	$1,933	0.77%	0.99%	127.68%	6.94%	0.52%
MCT Credit Union	$386,258	$1,098	0.46%	0.40%	86.98%	3.12%	0.28%
Houston Texas Fire Fighters Federal Credit Union	$403,623	$550	0.33%	0.43%	130.73%	1.27%	0.14%
1st Community Federal Credit Union	$412,832	$5,790	2.08%	2.37%	114.16%	14.55%	1.40%
United Texas Credit Union	$418,818	$2,442	0.80%	0.43%	54.14%	8.10%	0.58%
Texas Tech Federal Credit Union	$423,125	$849	0.28%	0.61%	219.55%	2.01%	0.20%
America's Credit Union	$428,027	$1,728	0.63%	0.34%	53.59%	4.06%	0.40%
Public Employees Credit Union	$431,087	$1,088	0.47%	0.60%	128.40%	2.32%	0.25%
Texar Federal Credit Union	$436,346	$1,388	0.57%	0.57%	100.43%	3.13%	0.32%
Nizari Progressive Federal Credit Union	$448,561	$960	0.31%	0.42%	133.75%	2.52%	0.21%
GENCO Federal Credit Union	$469,062	$506	0.22%	0.52%	229.25%	0.80%	0.11%
Education Credit Union	$480,150	$3,564	0.92%	0.78%	84.20%	6.41%	0.74%
Average of Asset Group B	$360,721	$1,700	0.69%	0.73%	147.41%	6.40%	0.48%

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	As of Date						
Asset Group C - $501 million to $1 billion in total assets							
CoastLife Credit Union	$512,188	$5,250	1.61%	1.45%	90.06%	10.98%	1.03%
Security First Federal Credit Union	$523,797	$5,223	1.43%	1.01%	70.55%	8.90%	1.00%
Associated Credit Union of Texas	$528,613	$5,921	1.35%	2.31%	171.27%	8.85%	1.12%
My Community Credit Union	$537,516	$4,651	1.06%	1.24%	116.25%	7.95%	0.87%
DuGood Federal Credit Union	$567,549	$390	0.10%	0.44%	429.23%	0.54%	0.07%
Soarion Federal Credit Union	$571,141	$6,544	1.74%	3.19%	183.71%	16.98%	1.15%
Educators Credit Union	$579,632	$195	0.13%	0.24%	187.69%	0.24%	0.03%
Education First Federal Credit Union	$598,263	$2,398	0.66%	2.12%	321.35%	6.51%	0.40%
Union Square Credit Union	$613,535	$4,403	0.98%	1.05%	107.11%	9.88%	0.72%
Abilene Teachers Federal Credit Union	$639,049	$1,214	0.30%	1.07%	355.60%	1.20%	0.19%
Alliance Credit Union	$647,512	$4,151	0.75%	0.53%	70.71%	5.98%	0.64%
City Credit Union	$648,322	$5,976	1.72%	1.87%	108.70%	8.34%	0.92%
Resource One Credit Union	$693,362	$7,666	1.46%	1.77%	121.35%	19.28%	1.11%
PrimeWay Federal Credit Union	$718,084	$5,451	1.03%	0.93%	90.59%	8.51%	0.76%
Members Choice Credit Union	$744,121	$5,719	1.06%	0.97%	91.19%	10.91%	0.77%
Generations Community Federal Credit Union	$746,910	$4,013	0.72%	0.72%	100.05%	6.47%	0.54%
Texell Credit Union	$765,888	$3,663	0.61%	1.59%	260.85%	8.94%	0.48%
Complex Community Federal Credit Union	$769,625	$3,051	0.60%	0.81%	134.48%	3.72%	0.40%
Smart Financial Credit Union	$802,342	$6,792	1.20%	1.18%	98.17%	7.22%	0.85%
InTouch Credit Union	$810,884	$7,882	1.22%	1.06%	86.27%	11.46%	0.97%
Southwest Airlines Federal Credit Union	$824,492	$4,367	0.73%	1.23%	168.22%	4.74%	0.53%
Texas Bay Credit Union	$873,491	$5,256	0.79%	1.46%	185.79%	8.74%	0.60%
Community Resource Credit Union	$893,152	$2,679	0.37%	0.72%	191.15%	3.14%	0.30%
Schlumberger Employees Credit Union	$905,876	$740	0.27%	0.19%	70.81%	0.34%	0.08%
Houston Federal Credit Union	$941,184	$2,233	0.41%	0.63%	154.41%	3.41%	0.24%
Greater Texas Federal Credit Union	$955,514	$5,327	0.71%	0.77%	108.77%	8.27%	0.56%
Houston Police Federal Credit Union	$959,900	$2,662	0.57%	1.50%	264.46%	2.37%	0.28%
Brazos Valley Schools Credit Union	$990,564	$4,126	0.94%	1.55%	164.37%	3.79%	0.42%
Average of Asset Group C	$727,232	$4,212	0.88%	1.20%	160.83%	7.06%	0.61%

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	As of Date						
Asset Group D - Over $1 billion in total assets							
Velocity Credit Union	$1,040,462	$5,367	0.97%	2.91%	300.48%	4.42%	0.52%
Raiz Federal Credit Union	$1,042,301	$7,680	0.91%	2.01%	220.01%	7.46%	0.74%
FivePoint Credit Union	$1,046,695	$3,859	0.47%	0.73%	153.90%	4.17%	0.37%
Neches Federal Credit Union	$1,056,515	$2,872	0.37%	0.85%	232.10%	1.85%	0.27%
Neighborhood Credit Union	$1,126,845	$9,071	1.16%	1.68%	145.15%	8.51%	0.80%
Rave Financial Credit Union	$1,147,180	$4,198	0.46%	1.19%	258.27%	3.23%	0.37%
Gulf Coast Educators Federal Credit Union	$1,227,298	$7,105	0.81%	0.91%	112.43%	4.73%	0.58%
Firstmark Credit Union	$1,228,864	$4,631	0.63%	0.98%	156.58%	5.37%	0.38%
Amplify Credit Union	$1,254,965	$5,445	0.62%	0.36%	57.41%	11.62%	0.43%
Fort Worth Community Credit Union	$1,274,548	$4,313	0.67%	0.95%	141.92%	3.27%	0.34%
East Texas Professional Credit Union	$1,348,092	$3,851	0.41%	0.61%	146.92%	2.33%	0.29%
Amoco Federal Credit Union	$1,412,272	$7,389	0.63%	0.94%	149.02%	7.67%	0.52%
First Service Credit Union	$1,421,088	$8,536	0.78%	1.00%	128.87%	6.67%	0.60%
Red River Employees Federal Credit Union	$1,528,384	$11,537	1.05%	1.14%	108.33%	6.13%	0.75%
FirstLight Federal Credit Union	$1,590,901	$6,049	0.49%	1.94%	393.35%	3.49%	0.38%
United Heritage Credit Union	$1,624,370	$12,144	0.98%	0.47%	48.48%	7.90%	0.75%
DATCU Credit Union	$1,724,192	$1,061	0.07%	1.03%	NM	0.67%	0.06%
Shell Federal Credit Union	$1,906,832	$12,191	0.84%	0.85%	102.18%	5.43%	0.64%
Texas Trust Credit Union	$2,028,208	$15,341	1.02%	0.64%	62.56%	8.46%	0.76%
Texans Credit Union	$2,336,806	$6,058	0.36%	0.51%	140.97%	2.58%	0.26%
Advancial Federal Credit Union	$2,378,132	$21,936	1.08%	1.40%	129.57%	10.81%	0.92%
A+ Federal Credit Union	$2,506,141	$46,053	2.24%	1.77%	79.06%	14.01%	1.84%
Austin Telco Federal Credit Union	$2,544,368	$7,279	0.41%	0.38%	92.38%	2.49%	0.29%
Credit Union of Texas	$2,629,406	$31,372	1.52%	0.78%	51.32%	16.10%	1.19%
JSC Federal Credit Union	$2,661,493	$17,058	0.94%	1.13%	119.77%	5.70%	0.64%
First Community Credit Union	$2,664,375	$12,271	0.60%	0.66%	110.80%	8.34%	0.46%
UNIFY Financial Federal Credit Union	$3,485,073	$78,238	2.94%	2.91%	98.98%	25.88%	2.24%
University Federal Credit Union	$4,167,481	$28,600	0.94%	1.36%	143.87%	7.50%	0.69%
EECU	$4,369,773	$13,563	0.39%	0.71%	180.66%	2.73%	0.31%
Credit Human Federal Credit Union	$4,381,454	$53,432	1.36%	1.04%	76.69%	15.59%	1.22%
GECU Federal Credit Union	$4,416,973	$37,048	1.05%	1.70%	161.39%	6.12%	0.84%
Rally Credit Union	$4,612,807	$31,501	0.78%	2.04%	261.95%	5.03%	0.68%
Texas Dow Employees Credit Union	$4,865,823	$124,310	2.85%	1.06%	37.09%	24.06%	2.55%
Catalyst Corporate Federal Credit Union	$5,755,280	NA	0.00%	0.00%	0.00%	NA	NA
American Airlines Federal Credit Union	$9,253,043	$29,067	0.53%	0.94%	176.48%	2.81%	0.31%
Security Service Federal Credit Union	$14,016,654	$93,490	0.78%	0.98%	125.22%	6.19%	0.67%
Randolph-Brooks Federal Credit Union	$18,703,085	$121,133	0.96%	0.92%	96.11%	5.90%	0.65%
Average of Asset Group D	$3,291,302	$24,585	0.89%	1.12%	138.90%	7.37%	0.70%

Source: SNL Financial

Note: Report includes only bank-level data.

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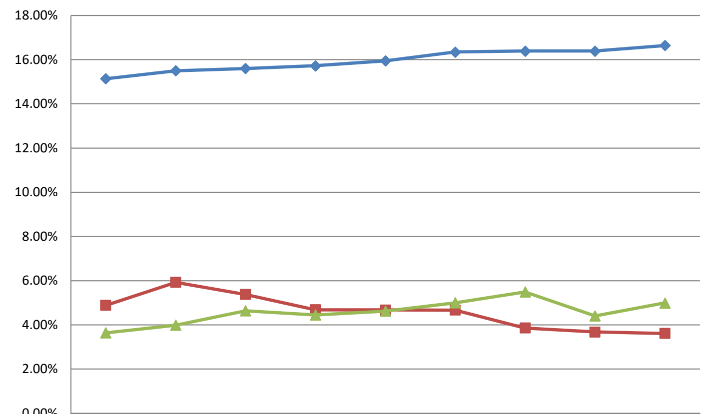
Net Worth

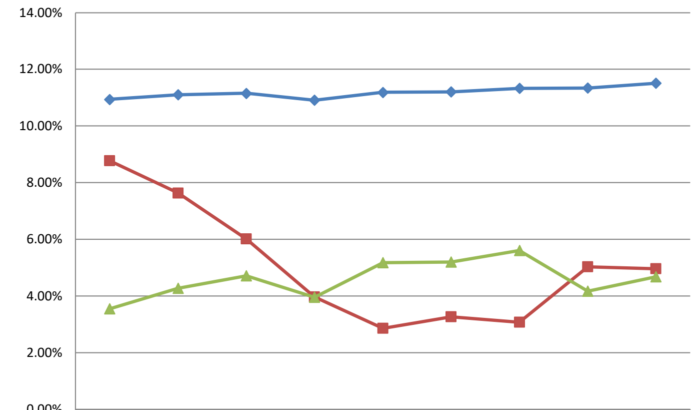
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - $0 to $250 million in Total Assets
As of Date



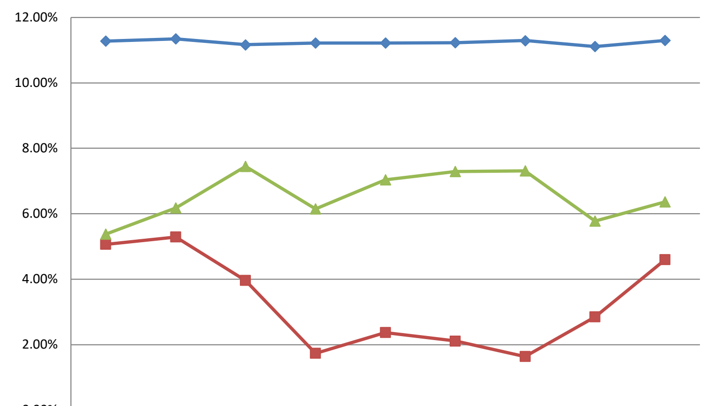
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	15.14%	15.49%	15.59%	15.72%	15.95%	16.34%	16.38%	16.39%	16.64%
Net Worth Growth (Decline) - YTD	4.88%	5.92%	5.37%	4.68%	4.67%	4.67%	3.86%	3.67%	3.62%
Total Delinquent Lns/ Net Worth	3.64%	3.98%	4.64%	4.45%	4.62%	5.00%	5.49%	4.41%	4.99%

Asset Group B - $251 to $500 million in Total Assets
As of Date



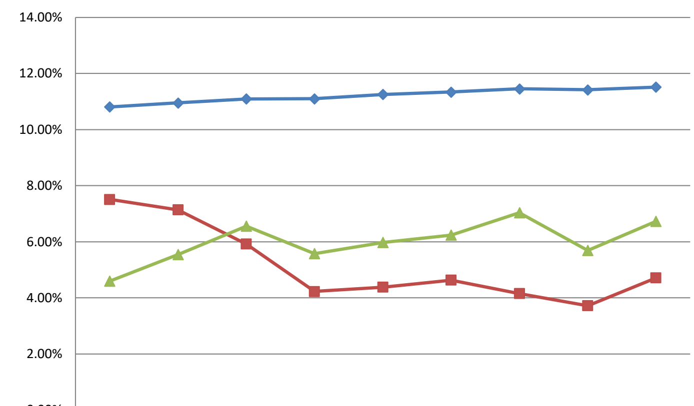
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.94%	11.10%	11.15%	10.91%	11.19%	11.21%	11.33%	11.34%	11.51%
Net Worth Growth (Decline) - YTD	8.77%	7.64%	6.02%	3.97%	2.86%	3.27%	3.07%	5.03%	4.96%
Total Delinquent Lns/ Net Worth	3.55%	4.27%	4.71%	3.96%	5.18%	5.20%	5.61%	4.17%	4.68%

Asset Group C - $501 to $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	11.28%	11.35%	11.16%	11.21%	11.22%	11.23%	11.29%	11.12%	11.30%
Net Worth Growth (Decline) - YTD	5.07%	5.29%	3.96%	1.73%	2.37%	2.11%	1.63%	2.85%	4.59%
Total Delinquent Lns/ Net Worth	5.38%	6.18%	7.44%	6.15%	7.04%	7.29%	7.31%	5.77%	6.36%

Asset Group D - Over $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Net Worth/ Assets	10.81%	10.95%	11.09%	11.10%	11.25%	11.34%	11.45%	11.42%	11.52%
Net Worth Growth (Decline) - YTD	7.51%	7.14%	5.92%	4.23%	4.38%	4.63%	4.15%	3.72%	4.71%
Total Delinquent Lns/ Net Worth	4.60%	5.55%	6.56%	5.58%	5.98%	6.24%	7.03%	5.69%	6.73%

Source: SNL Financial

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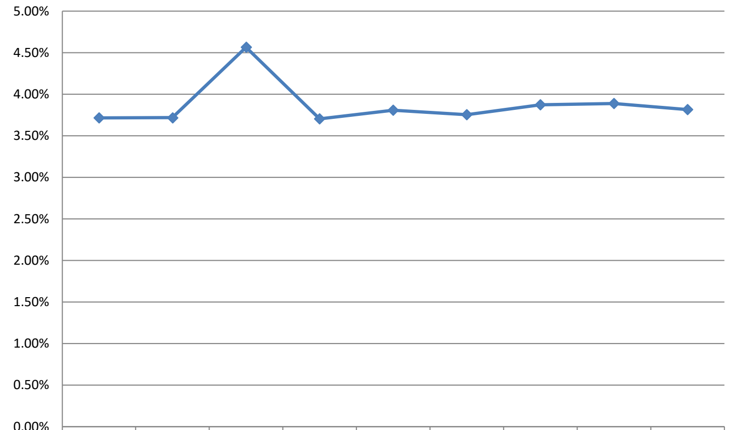
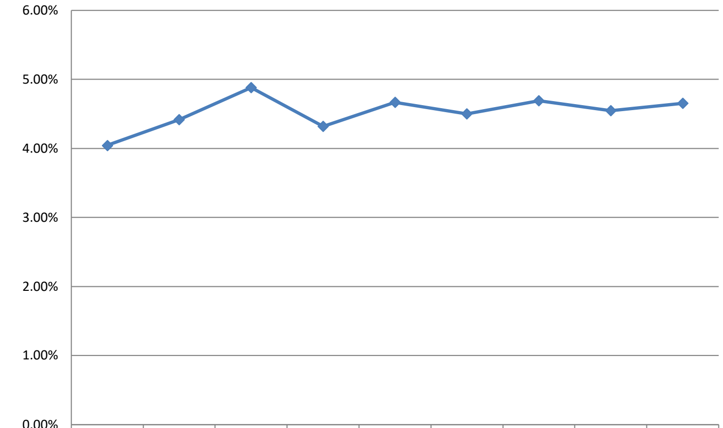
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - $0 to $250 million in Total Assets
As of Date



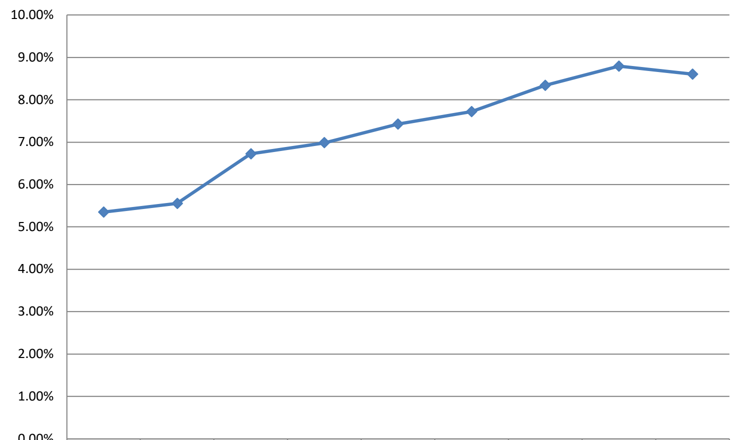
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	3.72%	3.72%	4.56%	3.71%	3.81%	3.76%	3.87%	3.89%	3.81%

Asset Group B - $251 to $500 million in Total Assets
As of Date



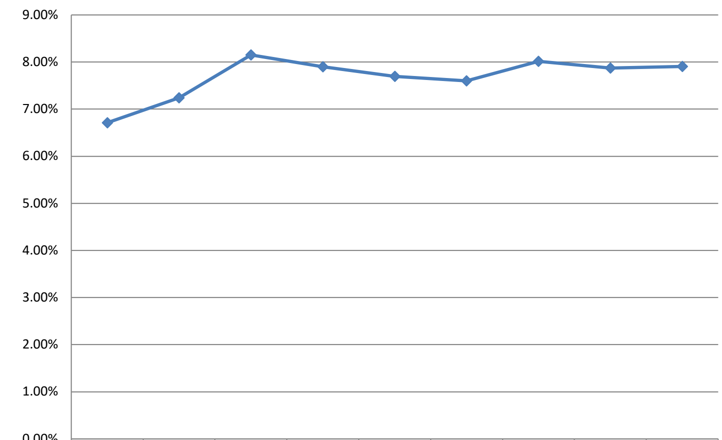
	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	4.04%	4.42%	4.88%	4.32%	4.67%	4.50%	4.69%	4.55%	4.65%

Asset Group C - $501 to $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	5.35%	5.55%	6.73%	6.99%	7.43%	7.72%	8.34%	8.79%	8.60%

Asset Group D - Over $1 billion in Total Assets
As of Date



	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Classified Assets/ Net Worth	6.71%	7.24%	8.15%	7.90%	7.69%	7.60%	8.02%	7.87%	7.91%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $0 to $250 million in total assets						
Assumption Beaumont Federal Credit Union	$0	$0	NA	(200.00%)	NA	NA
Paris District Credit Union	$457	$87	19.04%	0.00%	0.00%	3.45%
Musicians Federal Credit Union	$678	$110	16.22%	5.61%	1.82%	8.18%
Ibew Local 681 Credit Union	$742	$36	4.85%	(61.54%)	86.11%	55.56%
Texas Lee Federal Credit Union	$924	$119	12.88%	26.67%	0.00%	0.00%
Pear Orchard Federal Credit Union	$943	$209	22.16%	2.91%	68.42%	11.48%
Empowerment Community Development Federal Credit Union	$948	$77	8.12%	(7.50%)	53.25%	11.69%
Pilgrim CUCC Federal Credit Union	$957	$127	13.27%	(3.10%)	9.45%	4.72%
Littlefield School Employees Federal Credit Union	$1,044	$190	18.20%	0.00%	5.26%	2.63%
Brentwood Baptist Church Federal Credit Union	$1,356	$101	7.45%	(3.88%)	83.17%	15.84%
Salt Employees Federal Credit Union	$1,484	$661	44.54%	(2.69%)	2.57%	1.51%
Saint Lukes Community Federal Credit Union	$1,739	$208	11.96%	9.05%	4.81%	3.85%
American Baptist Association Credit Union	$1,794	$171	9.53%	(4.57%)	0.00%	5.85%
Highway Employees Credit Union	$1,847	$514	27.83%	5.19%	1.17%	0.58%
W T N M Atlantic Federal Credit Union	$1,996	$430	21.54%	6.73%	25.81%	5.58%
Faith Cooperative Federal Credit Union	$2,172	$545	25.09%	18.88%	2.02%	9.91%
Lehrer Interests Credit Union	$2,193	$497	22.66%	0.81%	0.00%	0.20%
Jafari No-Interest Credit Union	$2,615	$528	20.19%	12.90%	0.00%	6.82%
Navarro Credit Union	$2,732	$1,133	41.47%	0.35%	0.18%	0.53%
B P S Federal Credit Union	$2,958	$1,759	59.47%	1.84%	0.06%	0.57%
S P Trainmen Federal Credit Union	$2,975	$584	19.63%	(23.56%)	32.88%	0.68%
Lefors Federal Credit Union	$3,041	$693	22.79%	(0.86%)	0.43%	3.32%
Our Mother of Mercy Parish Houston Federal Credit Union	$3,110	$525	16.88%	35.43%	0.57%	0.95%
Federal Employees Credit Union	$3,211	$653	20.34%	0.92%	0.00%	0.15%
Vidor Teachers Federal Credit Union	$3,321	$503	15.15%	2.41%	0.00%	0.80%
Longview Federal Credit Union	$3,354	$792	23.61%	0.51%	25.51%	3.54%
Del Rio S P Credit Union	$3,492	$1,272	36.43%	0.95%	3.14%	0.86%
Goodyear San Angelo Federal Credit Union	$3,597	$542	15.07%	10.49%	0.18%	5.72%
Houston Belt & Terminal Federal Credit Union	$3,660	$1,488	40.66%	2.72%	3.02%	1.48%
Plains Federal Credit Union	$3,729	$581	15.58%	(1.37%)	0.52%	1.72%
Peco Federal Credit Union	$3,839	$544	14.17%	14.60%	4.60%	3.86%
Union Pacific Employees Credit Union	$3,904	$920	23.57%	(0.43%)	4.02%	4.46%
T H D District 17 Credit Union	$3,912	$840	21.47%	1.68%	13.10%	1.90%
Covenant Savings Federal Credit Union	$4,004	$446	11.14%	14.94%	8.52%	1.79%
Everman Parkway Credit Union	$4,052	$1,418	35.00%	2.14%	2.12%	0.78%
Highway District 9 Credit Union	$4,106	$1,074	26.16%	7.94%	0.56%	0.19%
Belton Federal Credit Union	$4,146	$673	16.23%	(7.44%)	6.39%	0.15%
Intercorp Credit Union	$4,275	$798	18.67%	(2.72%)	10.65%	3.26%
Oak Farms Employees Credit Union	$4,482	$1,160	25.88%	4.05%	5.60%	1.29%
Highway District 2 Credit Union	$4,552	$1,359	29.86%	3.44%	0.00%	0.44%
Corpus Christi S P Credit Union	$4,874	$663	13.60%	(3.26%)	17.65%	7.39%
Redeemer Federal Credit Union	$4,965	$1,509	30.39%	(15.30%)	4.24%	2.85%
Midwestern State University Credit Union	$4,968	$701	14.11%	0.29%	1.28%	1.71%
Team Financial Federal Credit Union	$5,015	$376	7.50%	(0.53%)	15.69%	4.26%

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Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $0 to $250 million in total assets (continued)						
Farmers Branch City Employees Federal Credit Union	$5,050	$1,030	20.40%	0.78%	7.67%	0.49%
Pampa Municipal Credit Union	$5,186	$739	14.25%	16.40%	2.03%	2.17%
Port of Houston Warehouse Federal Credit Union	$5,403	$1,033	19.12%	17.93%	0.97%	0.87%
Frio County Federal Credit Union	$5,484	$2,096	38.22%	3.30%	0.00%	2.96%
STEC Federal Credit Union	$5,563	$1,643	29.53%	6.54%	1.46%	0.12%
South Texas Regional Federal Credit Union	$5,581	$798	14.30%	2.03%	0.75%	0.88%
Natural Resources Conservation Service Federal Credit Union	$5,778	$1,188	20.56%	(10.38%)	7.32%	6.82%
N C E Credit Union	$5,839	$1,191	20.40%	(1.00%)	8.73%	5.54%
Light Commerce Credit Union	$5,875	$1,187	20.20%	18.20%	5.05%	1.68%
Coburn Credit Union	$5,928	$1,509	25.46%	1.20%	0.00%	0.20%
Skel-Tex Credit Union	$5,961	$1,271	21.32%	2.71%	4.48%	1.26%
Moore County Schools Federal Credit Union	$6,069	$645	10.63%	(3.05%)	1.71%	8.22%
Sweetwater Regional Federal Credit Union	$6,468	$1,302	20.13%	(3.47%)	1.08%	1.84%
Capital Federal Credit Union	$6,608	$1,419	21.47%	(22.63%)	3.10%	1.41%
Andrews School Federal Credit Union	$6,672	$1,843	27.62%	7.08%	5.15%	1.79%
Victoria City-County Employees Federal Credit Union	$6,827	$1,035	15.16%	2.54%	0.10%	1.84%
City of Deer Park Federal Credit Union	$6,886	$1,481	21.51%	7.71%	1.08%	0.07%
Oak Cliff Christian Federal Credit Union	$6,953	$408	5.87%	14.17%	0.00%	26.96%
Galveston Government Employees Credit Union	$7,192	$725	10.08%	(0.82%)	21.24%	1.38%
Brownsville City Employees Federal Credit Union	$7,199	$2,145	29.80%	3.99%	2.33%	0.98%
Sherwin Federal Credit Union	$7,413	$2,364	31.89%	(3.65%)	0.00%	1.18%
Highway District 19 Employee Credit Union	$7,495	$1,473	19.65%	1.23%	2.10%	2.92%
Seminole Public School Federal Credit Union	$7,524	$1,640	21.80%	0.37%	9.15%	2.32%
Port Terminal Federal Credit Union	$7,769	$3,141	40.43%	4.29%	2.96%	0.70%
Texoma Federal Credit Union	$7,846	$2,206	28.12%	(13.84%)	1.59%	3.81%
Wharton County Teachers Credit Union	$8,155	$2,070	25.38%	2.64%	0.10%	0.53%
Local 20 IBEW Federal Credit Union	$8,248	$598	7.25%	5.85%	28.09%	4.18%
Yoakum County Federal Credit Union	$8,451	$1,973	23.35%	(3.39%)	3.04%	1.62%
Jackson County Federal Credit Union	$8,631	$799	9.26%	12.22%	0.00%	0.75%
Port of Houston Credit Union	$8,719	$2,495	28.62%	5.86%	4.21%	2.00%
Tex-Mex Credit Union	$8,811	$2,083	23.64%	(37.58%)	13.06%	23.19%
Victoria Federal Credit Union	$8,875	$1,158	13.05%	5.32%	0.60%	1.64%
E M O T Federal Credit Union	$9,203	$3,569	38.78%	3.36%	1.01%	3.17%
Sweetex Credit Union	$9,517	$3,592	37.74%	2.25%	0.00%	0.08%
Cochran County Schools Federal Credit Union	$9,828	$1,452	14.77%	13.84%	8.47%	2.48%
I L A 28 Federal Credit Union	$9,952	$2,168	21.78%	3.57%	0.60%	0.46%
Neiman Marcus Employees Federal Credit Union	$10,185	$1,533	15.05%	6.46%	0.33%	7.57%
Alamo City Credit Union	$10,263	$682	6.65%	(61.52%)	42.08%	44.28%
Fannin County Teachers Federal Credit Union	$10,338	$2,765	26.75%	3.53%	4.20%	1.63%
Hale County Teachers Federal Credit Union	$10,411	$1,167	11.21%	6.18%	0.60%	2.23%
Texarkana Terminal Empl Federal Credit Union	$10,851	$991	9.13%	7.54%	2.22%	10.09%
J.C.T. Federal Credit Union	$10,852	$1,219	11.23%	6.26%	0.00%	0.16%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $0 to $250 million in total assets (continued)						
Mount Olive Baptist Church Federal Credit Union	$10,855	$1,848	17.02%	9.52%	18.45%	3.14%
T & P Longview Federal Credit Union	$10,862	$2,568	23.64%	5.85%	1.29%	0.86%
Vatat Credit Union	$10,897	$1,878	17.23%	5.25%	4.37%	6.92%
Met Tran Federal Credit Union	$10,923	$1,583	14.49%	2.43%	0.25%	6.95%
Reeves County Teachers Credit Union	$11,056	$1,397	12.64%	10.23%	0.57%	2.72%
I B E W LU 66 Federal Credit Union	$11,110	$1,513	13.62%	6.84%	2.38%	3.90%
Methodist Hospital Employees Federal Credit Union	$11,142	$1,426	12.80%	5.48%	16.83%	13.46%
PIE Credit Union	$11,289	$2,623	23.24%	9.59%	0.23%	0.57%
Ben E. Keith Employees Federal Credit Union	$11,629	$2,290	19.69%	10.09%	0.00%	0.70%
Scurry County School Federal Credit Union	$11,636	$2,095	18.00%	(3.19%)	2.20%	1.29%
Pampa Teachers Federal Credit Union	$11,777	$1,215	10.32%	(19.47%)	3.79%	5.76%
Brownfield Federal Credit Union	$11,814	$4,052	34.30%	(1.57%)	0.10%	0.20%
Swemp Federal Credit Union	$12,324	$2,442	19.81%	5.56%	0.37%	0.53%
Employees United Federal Credit Union	$12,345	$3,915	31.71%	3.54%	0.00%	0.69%
Baker Hughes Federal Credit Union	$12,383	$1,493	12.06%	1.08%	1.21%	0.80%
Pasadena Muni Federal Credit Union	$12,399	$2,613	21.07%	2.72%	1.57%	2.10%
Morris Sheppard Texarkana Federal Credit Union	$12,744	$1,430	11.22%	7.40%	3.43%	2.03%
Angelina County Teachers Credit Union	$12,861	$2,085	16.21%	9.86%	0.34%	1.53%
Refugio County Federal Credit Union	$13,041	$2,251	17.26%	1.16%	0.49%	1.91%
Coastal Bend P O Federal Credit Union	$13,278	$3,262	24.57%	6.06%	0.43%	1.04%
Cherokee County Teachers Federal Credit Union	$13,484	$2,792	20.71%	2.47%	7.16%	0.75%
Local 24 Employees Federal Credit Union	$13,652	$2,644	19.37%	9.51%	1.97%	0.57%
Central Texas Teachers Credit Union	$13,696	$2,195	16.03%	3.05%	0.00%	1.18%
Alpine Community Credit Union	$14,485	$2,278	15.73%	9.28%	0.57%	0.48%
Friona Texas Federal Credit Union	$14,974	$2,610	17.43%	(1.14%)	29.58%	6.02%
Laredo Fire Department Federal Credit Union	$15,043	$1,916	12.74%	12.18%	7.31%	1.04%
Central Texas Manufacturing Credit Union	$15,362	$3,175	20.67%	4.84%	7.40%	2.27%
Member Preferred Federal Credit Union	$15,952	$2,152	13.49%	6.33%	6.69%	4.74%
Corpus Christi Postal Employees Credit Union	$16,022	$3,256	20.32%	9.32%	0.31%	2.33%
Marshall T & P Employees Federal Credit Union	$16,072	$3,026	18.83%	6.20%	3.64%	4.89%
Reed Credit Union	$16,233	$2,712	16.71%	3.30%	1.88%	0.70%
TxDOT Credit Union	$16,483	$2,906	17.63%	4.79%	0.79%	2.13%
I L A 1351 Federal Credit Union	$16,940	$2,819	16.64%	10.22%	0.21%	2.48%
Seagoville Federal Credit Union	$17,240	$3,262	18.92%	2.80%	0.00%	1.50%
Midland Municipal Employees Credit Union	$17,268	$2,428	14.06%	3.01%	1.36%	0.91%
1st University Credit Union	$17,623	$1,826	10.36%	0.99%	10.51%	1.59%
Ellis County Teachers and Employees Federal Credit Union	$17,736	$3,398	19.16%	10.66%	0.00%	1.35%
Linkage Credit Union	$17,822	$3,218	18.06%	1.00%	1.21%	1.55%
Victoria Teachers Federal Credit Union	$17,937	$5,833	32.52%	3.06%	0.00%	1.23%
Southern Star Credit Union	$18,359	$2,510	13.67%	(0.79%)	13.86%	3.11%
Cowboy Country Federal Credit Union	$18,631	$2,867	15.39%	5.96%	20.30%	7.57%
Amarillo Postal Employees Credit Union	$18,695	$2,472	13.22%	0.73%	0.00%	2.47%
Alba Golden Federal Credit Union	$18,789	$3,353	17.85%	10.48%	1.76%	6.32%
Germania Credit Union	$19,124	$2,358	12.33%	6.30%	0.00%	0.85%
Waco Federal Credit Union	$19,382	$1,880	9.70%	14.37%	4.63%	1.49%

Source: SNL Financial

Note: Report includes only bank-level data.

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Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $0 to $250 million in total assets (continued)						
Port Arthur Community Federal Credit Union	$19,549	$2,665	13.63%	(1.42%)	14.56%	4.32%
Temple-Inland Federal Credit Union	$19,883	$3,448	17.34%	6.41%	0.00%	0.87%
Odessa Employees Credit Union	$20,076	$3,241	16.14%	6.30%	0.00%	1.88%
First Priority Credit Union	$20,178	$2,406	11.92%	12.45%	0.17%	1.75%
LCRA Credit Union	$20,395	$3,228	15.83%	1.18%	2.66%	1.52%
Corner Stone Credit Union	$20,723	$1,946	9.39%	3.88%	2.06%	3.55%
McLennan County Employees Federal Credit Union	$21,019	$5,488	26.11%	(0.51%)	0.35%	1.84%
MOPAC Employees Federal Credit Union	$21,703	$2,079	9.58%	7.17%	7.94%	4.38%
McMurrey Federal Credit Union	$21,716	$3,322	15.30%	3.06%	5.90%	1.66%
Northeast Panhandle Teachers Federal Credit Union	$21,827	$4,557	20.88%	5.41%	1.45%	1.89%
Brazos Community Credit Union	$22,275	$3,806	17.09%	(28.37%)	8.96%	20.68%
TexStar Federal Credit Union	$22,327	$2,686	12.03%	2.11%	1.38%	2.05%
U S I Federal Credit Union	$22,552	$5,544	24.58%	(8.20%)	20.92%	9.34%
Temple Santa Fe Community Credit Union	$22,677	$1,985	8.75%	6.23%	1.71%	4.89%
Grand Prairie Credit Union	$23,427	$2,665	11.38%	10.51%	0.00%	2.44%
Liberty County Teachers Federal Credit Union	$23,892	$3,552	14.87%	14.23%	0.56%	2.14%
Bayou City Federal Credit Union	$24,339	$2,333	9.59%	1.82%	2.91%	5.79%
The Local Federal Credit Union	$24,563	$5,340	21.74%	1.66%	6.91%	4.18%
Concho Valley Credit Union	$24,939	$2,737	10.97%	7.82%	0.00%	1.10%
Texas People Federal Credit Union	$25,077	$4,483	17.88%	2.21%	9.79%	1.99%
Anderson County Federal Credit Union	$25,283	$4,247	16.80%	11.14%	1.62%	3.34%
Texhillco School Employees Federal Credit Union	$26,051	$2,704	10.38%	1.94%	12.98%	5.40%
Shared Resources Credit Union	$26,231	$3,296	12.57%	1.90%	3.19%	6.04%
Dallas U. P. Employees Credit Union	$26,494	$6,178	23.32%	6.24%	0.91%	1.46%
Valwood Park Federal Credit Union	$26,612	$2,810	10.56%	4.51%	0.64%	3.95%
Union Fidelity Federal Credit Union	$26,637	$5,354	20.10%	7.12%	5.29%	1.38%
Texas Community Federal Credit Union	$27,350	$4,054	14.82%	7.00%	10.66%	5.57%
United Energy Credit Union	$27,419	$4,869	17.76%	(2.63%)	3.94%	2.30%
Gulf Shore Federal Credit Union	$27,859	$3,820	13.71%	3.46%	10.63%	2.41%
United Credit Union	$28,849	$2,466	8.55%	45.62%	5.76%	5.72%
San Patricio County Teachers Federal Credit Union	$29,148	$3,989	13.69%	0.86%	3.16%	3.08%
Tyler City Employees Credit Union	$29,392	$4,524	15.39%	0.71%	6.61%	4.22%
Rocket Federal Credit Union	$29,584	$2,866	9.69%	(3.97%)	6.04%	6.87%
Yantis Federal Credit Union	$29,757	$3,813	12.81%	0.00%	0.00%	1.86%
Texas Associations of Professionals Federal Credit Union	$30,064	$4,512	15.01%	(3.36%)	3.17%	12.39%
Alcon Employees Federal Credit Union	$30,277	$6,503	21.48%	(0.37%)	1.26%	0.88%
Trinity Valley Teachers Credit Union	$31,873	$9,357	29.36%	6.35%	0.88%	0.77%
Wichita Falls Federal Credit Union	$32,055	$3,801	11.86%	0.69%	0.97%	5.29%
Northeast Texas Teachers Federal Credit Union	$32,252	$4,617	14.32%	5.43%	0.26%	1.47%
Beaumont Community Credit Union	$33,807	$4,861	14.38%	7.16%	1.19%	1.07%
Greater Central Texas Federal Credit Union	$33,963	$3,597	10.59%	10.91%	0.11%	0.97%
Members Financial Federal Credit Union	$34,328	$3,307	9.63%	11.31%	1.42%	2.78%
Brazos Star Credit Union	$34,449	$5,028	14.60%	7.38%	1.99%	1.81%
Matagorda County Credit Union	$35,540	$5,669	15.95%	12.68%	0.05%	0.78%
Port Arthur Teachers Federal Credit Union	$35,776	$5,281	14.76%	4.97%	1.61%	4.53%

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Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group A - $0 to $250 million in total assets (continued)						
Mid-Tex Federal Credit Union	$35,936	$3,011	8.38%	8.59%	1.93%	4.72%
Commoncents Credit Union	$35,969	$4,218	11.73%	(12.82%)	5.52%	8.72%
Austin Federal Credit Union	$37,541	$3,371	8.98%	3.99%	4.89%	3.83%
Golden Triangle Federal Credit Union	$37,820	$6,929	18.32%	8.30%	0.88%	1.47%
Angelina Federal Employees Credit Union	$37,980	$7,163	18.86%	10.83%	0.18%	1.12%
Caprock Federal Credit Union	$39,058	$4,664	11.94%	(4.28%)	8.96%	1.67%
San Angelo Federal Credit Union	$39,325	$4,600	11.70%	14.65%	2.43%	1.28%
Mesquite Credit Union	$39,931	$4,087	10.24%	8.79%	0.83%	1.76%
Keystone Credit Union	$40,290	$11,056	27.44%	1.83%	1.04%	5.22%
Old Ocean Federal Credit Union	$41,115	$8,153	19.83%	9.99%	0.76%	0.26%
Hockley County Credit Union	$41,458	$4,479	10.80%	4.05%	9.80%	5.80%
Travis County Credit Union	$42,414	$3,927	9.26%	7.23%	5.25%	5.83%
B C M Federal Credit Union	$42,493	$5,112	12.03%	12.25%	5.11%	16.53%
Cabot Community Credit Union	$42,546	$6,548	15.39%	9.40%	3.70%	5.91%
Starr County Teachers Federal Credit Union	$44,493	$7,236	16.26%	11.67%	0.97%	0.66%
Mountain Star Federal Credit Union	$44,838	$7,199	16.06%	29.82%	0.64%	3.82%
Lufkin Federal Credit Union	$45,364	$11,564	25.49%	8.66%	0.27%	0.64%
Houston Highway Credit Union	$45,589	$4,793	10.51%	8.39%	0.96%	5.82%
Walker County Federal Credit Union	$48,668	$8,133	16.71%	12.29%	1.78%	4.03%
Star Financial Credit Union	$48,914	$5,244	10.72%	0.00%	12.53%	4.65%
Cherokee County Federal Credit Union	$49,751	$12,028	24.18%	2.95%	1.91%	1.18%
Caprock Santa Fe Credit Union	$50,001	$20,456	40.91%	5.15%	1.44%	2.61%
Lubrizol Employees' Credit Union	$50,932	$9,304	18.27%	5.00%	1.44%	1.17%
Highway District 21 Federal Credit Union	$51,443	$11,028	21.44%	10.20%	0.74%	1.99%
Trans Texas Southwest Credit Union	$51,737	$6,470	12.51%	5.46%	0.82%	1.59%
Baptist Credit Union	$52,536	$4,236	8.06%	2.92%	4.89%	2.15%
City Public Service/IBEW Federal Credit Union	$53,266	$7,833	14.71%	(2.50%)	3.65%	1.20%
Heart O TX Federal Credit Union	$55,914	$3,936	7.04%	3.67%	8.61%	6.48%
My Credit Union	$56,284	$6,498	11.55%	12.39%	7.86%	1.55%
Lifetime Federal Credit Union	$56,377	$10,218	18.12%	(0.08%)	2.50%	3.29%
Sacred Heart Parish Hallettsville Federal Credit Union	$56,778	$6,047	10.65%	5.37%	1.04%	1.67%
Big Spring Education Employees Federal Credit Union	$57,144	$9,684	16.95%	13.63%	1.32%	6.34%
Select Federal Credit Union	$59,442	$9,888	16.63%	(3.30%)	10.14%	5.33%
Cosden Federal Credit Union	$60,293	$6,870	11.39%	4.43%	0.49%	1.95%
Texas Plains Federal Credit Union	$62,537	$7,334	11.73%	0.44%	1.99%	6.63%
La Joya Area Federal Credit Union	$63,423	$6,746	10.64%	2.37%	4.67%	4.25%
Doches Credit Union	$64,820	$8,302	12.81%	1.14%	2.43%	3.43%
West Texas Credit Union	$65,773	$6,436	9.79%	2.93%	4.21%	2.63%
Star of Texas Credit Union	$66,062	$13,129	19.87%	7.87%	0.66%	2.60%
South Texas Federal Credit Union	$66,340	$5,850	8.82%	7.48%	6.29%	5.47%
Scott & White Employees Credit Union	$70,287	$11,496	16.36%	16.50%	1.57%	1.35%
Freestone Credit Union	$72,050	$7,301	10.13%	11.84%	0.18%	1.10%
Service 1st Credit Union	$72,562	$10,663	14.70%	14.78%	1.24%	2.10%
Hereford Texas Federal Credit Union	$73,138	$15,924	21.77%	1.72%	1.62%	3.60%
Fannin Federal Credit Union	$77,129	$14,430	18.71%	14.37%	0.77%	2.13%
Texan Sky Federal Credit Union	$78,222	$12,419	15.88%	22.32%	1.36%	3.08%

Source: SNL Financial

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Net Worth	**6/31/2025**				**Run Date: August 18, 2025**	
	As of Date					
Institution Name	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 (continued)						
Postel Family Credit Union	$79,034	$9,213	11.66%	2.11%	1.32%	4.73%
Baylor Health Care System Credit Union	$79,455	$17,522	22.05%	2.99%	2.52%	3.19%
Southern Federal Credit Union	$80,396	$33,600	41.79%	0.60%	4.13%	3.28%
KBR Heritage Federal Credit Union	$80,488	$16,176	20.10%	5.31%	1.55%	1.32%
Irving City Employees Federal Credit Union	$81,813	$10,389	12.70%	24.29%	1.39%	2.55%
Southwest Financial Federal Credit Union	$82,803	$12,375	14.95%	(0.98%)	7.23%	19.59%
Metro Medical Credit Union	$82,831	$13,631	16.46%	6.37%	0.87%	1.10%
Domino Federal Credit Union	$82,902	$13,668	16.49%	7.08%	1.14%	1.81%
Westex Federal Credit Union	$83,052	$8,156	9.82%	5.70%	5.95%	2.15%
Baycel Federal Credit Union	$84,993	$18,056	21.24%	11.26%	3.15%	1.10%
Southland Federal Credit Union	$85,137	$11,879	13.95%	9.52%	1.95%	2.63%
Southwest Research Center Federal Credit Union	$85,980	$9,196	10.70%	9.48%	1.58%	2.41%
US Employees Credit Union	$86,605	$8,304	9.59%	6.44%	2.28%	3.73%
Memorial Credit Union	$88,556	$9,528	10.76%	(1.81%)	4.45%	3.57%
Texas Bridge Credit Union	$88,804	$7,209	8.12%	7.54%	0.83%	1.58%
Wellspring Federal Credit Union	$89,932	$8,078	8.98%	9.11%	9.74%	5.66%
Edinburg Teachers Credit Union	$94,702	$21,865	23.09%	1.68%	0.16%	0.30%
City Federal Credit Union	$95,092	$14,416	15.16%	1.40%	6.87%	9.31%
Windthorst Federal Credit Union	$96,837	$11,688	12.07%	9.18%	1.11%	3.91%
Coastal Community Federal Credit Union	$97,264	$9,982	10.26%	6.82%	6.97%	5.43%
Concho Educators Federal Credit Union	$97,380	$11,357	11.66%	2.91%	1.99%	3.33%
Texas D P S Credit Union	$98,171	$11,374	11.59%	9.14%	0.86%	3.23%
First Watch Federal Credit Union	$99,132	$9,678	9.76%	(0.47%)	0.14%	1.59%
Cooperative Teachers Credit Union	$99,617	$8,176	8.21%	2.28%	17.42%	11.61%
Las Colinas Federal Credit Union	$100,852	$9,318	9.24%	(4.67%)	10.27%	5.31%
Rockdale Federal Credit Union	$102,431	$11,181	10.92%	10.23%	0.43%	2.65%
Heritage USA Federal Credit Union	$105,930	$11,097	10.48%	2.46%	13.98%	8.93%
Wichita Falls Teachers Federal Credit Union	$108,243	$13,316	12.30%	0.41%	2.44%	4.36%
Members Credit Union	$108,828	$12,035	11.06%	9.14%	3.36%	4.61%
Southwest 66 Credit Union	$109,248	$12,261	11.22%	3.65%	9.66%	3.09%
Centex Citizens Credit Union	$111,084	$18,957	17.07%	6.77%	0.95%	1.76%
Valley Federal Credit Union	$112,908	$14,386	12.74%	3.98%	1.59%	3.57%
Prestige Community Credit Union	$121,457	$10,221	8.42%	(3.84%)	4.11%	8.94%
Eastex Credit Union	$122,766	$13,614	11.09%	6.93%	0.63%	4.21%
Tarrant County's Credit Union	$123,907	$12,461	10.06%	1.65%	14.57%	6.78%
One Source Federal Credit Union	$124,325	$13,053	10.50%	1.37%	1.86%	5.32%
BP Federal Credit Union	$125,476	$17,141	13.66%	(1.61%)	0.81%	0.40%
United Community Credit Union	$129,259	$14,377	11.12%	4.67%	4.44%	6.30%
Texoma Educators Federal Credit Union	$131,341	$17,347	13.21%	6.72%	0.93%	0.58%
Allied Federal Credit Union	$132,703	$13,832	10.42%	17.62%	1.23%	4.28%
MTCU	$134,888	$16,661	12.35%	0.53%	2.34%	2.50%
Texas Health Credit Union	$135,862	$17,707	13.03%	9.97%	8.73%	2.30%
Laredo Federal Credit Union	$136,240	$14,593	10.71%	7.85%	4.30%	4.92%
4U Federal Credit Union	$142,105	$13,398	9.43%	12.41%	0.60%	1.25%
Telco Plus Credit Union	$144,114	$13,952	9.68%	(2.55%)	7.61%	11.69%
Naft Federal Credit Union	$147,997	$23,814	16.09%	11.80%	1.50%	2.46%
River City Federal Credit Union	$151,496	$20,805	13.73%	(16.72%)	11.57%	13.93%
Chocolate Bayou Community Federal Credit Union	$152,023	$19,656	12.93%	6.76%	2.01%	1.02%

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Net Worth	6/31/2025	Run Date: August 18, 2025

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 (continued)						
Communities of Abilene Federal Credit Union	$155,927	$15,945	10.23%	2.60%	1.25%	2.78%
Kerr County Federal Credit Union	$156,233	$17,992	11.52%	6.65%	4.05%	5.44%
Community Service Credit Union	$158,563	$14,777	9.32%	7.64%	7.90%	6.14%
Kelly Community Federal Credit Union	$168,813	$21,140	12.52%	8.03%	1.52%	3.41%
Rio Grande Valley Credit Union	$171,937	$17,090	9.94%	9.10%	0.87%	2.60%
First Central Credit Union	$174,616	$27,359	15.67%	7.60%	8.91%	4.00%
LibertyOne Credit Union	$175,264	$18,936	10.80%	1.82%	5.20%	2.29%
Chemcel Federal Credit Union	$176,396	$20,840	11.81%	5.85%	3.31%	5.03%
Government Employees Federal Credit Union	$182,681	$18,582	10.17%	8.63%	2.03%	1.23%
Members First Credit Union	$183,896	$41,171	22.39%	5.91%	1.08%	1.15%
Lone Star Credit Union	$187,556	$16,248	8.66%	2.97%	3.13%	5.21%
Priority Trust Credit Union	$195,042	$21,591	11.07%	1.31%	7.42%	10.50%
Access Community Credit Union	$195,342	$21,155	10.83%	(2.19%)	2.56%	2.10%
Beacon Federal Credit Union	$204,146	$17,231	8.44%	11.00%	2.03%	1.79%
MemberSource Credit Union	$204,743	$24,663	12.05%	28.22%	3.33%	3.45%
Texasgulf Federal Credit Union	$207,515	$29,301	14.12%	8.18%	2.08%	2.16%
Citizens Federal Credit Union	$209,305	$26,152	12.49%	13.05%	1.61%	2.14%
H.E.B. Federal Credit Union	$209,411	$37,518	17.92%	4.45%	0.29%	1.21%
Members Choice of Central Texas Federal Credit Union	$209,442	$33,180	15.84%	4.05%	0.35%	1.86%
Harris County Federal Credit Union	$213,535	$46,874	21.95%	8.56%	3.13%	2.38%
Santa Fe Federal Credit Union	$214,650	$27,131	12.64%	20.34%	2.79%	4.76%
The People's Federal Credit Union	$216,108	$19,493	9.02%	5.85%	10.20%	6.08%
WesTex Community Credit Union	$216,402	$30,210	13.96%	17.17%	3.02%	1.78%
Capitol Credit Union	$220,605	$27,187	12.32%	2.80%	1.81%	3.42%
Cal-Com Federal Credit Union	$223,029	$26,237	11.76%	10.97%	1.34%	3.50%
Sabine Federal Credit Union	$235,315	$28,527	12.12%	1.15%	3.84%	2.12%
Pantex Federal Credit Union	$235,640	$48,489	20.58%	5.51%	0.90%	0.45%
Investex Credit Union	$240,022	$27,147	11.31%	1.22%	4.56%	4.02%
Members Trust of the Southwest Federal Credit Union	$249,822	$20,261	8.11%	9.57%	3.13%	4.50%
Average of Asset Group A	$52,334	$7,209	16.64%	3.62%	4.99%	3.81%

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Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group B - $251 to $500 million in total assets						
Border Federal Credit Union	$253,517	$44,008	17.36%	10.04%	1.98%	2.61%
Energy Capital Credit Union	$253,636	$26,570	10.48%	(2.92%)	8.51%	7.09%
Southwest Heritage Credit Union	$253,697	$31,811	12.54%	9.57%	0.68%	4.45%
Unity One Credit Union	$290,036	$24,594	8.48%	(1.71%)	4.57%	9.77%
Texoma Community Credit Union	$292,954	$34,452	11.76%	11.79%	4.57%	4.16%
Gulf Coast Federal Credit Union	$294,690	$23,381	7.93%	(6.70%)	19.77%	17.31%
ACFCU Federal Credit Union	$306,913	$25,852	8.42%	6.15%	8.04%	7.48%
Synergy Federal Credit Union	$313,767	$49,158	15.67%	6.02%	1.87%	0.51%
Fort Worth City Credit Union	$314,914	$39,844	12.65%	11.19%	0.44%	2.10%
Evolve Federal Credit Union	$321,736	$35,779	11.12%	(0.72%)	0.54%	1.05%
Gulf Credit Union	$326,158	$33,677	10.33%	1.32%	7.14%	3.98%
Pioneer Mutual Federal Credit Union	$337,996	$39,468	11.68%	9.33%	2.96%	2.76%
First Basin Credit Union	$351,379	$35,753	10.18%	6.25%	3.55%	3.94%
Mobility Credit Union	$360,608	$27,908	7.74%	(0.31%)	12.28%	6.43%
Cy Fair Federal Credit Union	$368,861	$33,208	9.00%	5.75%	5.82%	7.43%
MCT Credit Union	$386,258	$40,189	10.40%	2.23%	2.73%	2.38%
Houston Texas Fire Fighters Federal Credit Union	$403,623	$52,765	13.07%	4.75%	1.04%	1.36%
1st Community Federal Credit Union	$412,832	$54,610	13.23%	4.30%	10.60%	12.10%
United Texas Credit Union	$418,818	$39,446	9.42%	6.60%	6.19%	3.35%
Texas Tech Federal Credit Union	$423,125	$44,862	10.60%	4.21%	1.89%	4.15%
America's Credit Union	$428,027	$60,529	14.14%	2.34%	2.85%	1.53%
Public Employees Credit Union	$431,087	$59,455	13.79%	8.92%	1.83%	2.35%
Texar Federal Credit Union	$436,346	$69,313	15.88%	2.46%	2.00%	2.01%
Nizari Progressive Federal Credit Union	$448,561	$39,911	8.90%	16.13%	2.41%	3.22%
GENCO Federal Credit Union	$469,062	$62,160	13.25%	13.07%	0.81%	1.87%
Education Credit Union	$480,150	$53,815	11.21%	(1.05%)	6.62%	5.58%
Average of Asset Group B	$360,721	$41,635	11.51%	4.96%	4.68%	4.65%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group C - $501 million to $1 billion in total assets						
CoastLife Credit Union	$512,188	$59,796	11.67%	0.18%	8.78%	7.91%
Security First Federal Credit Union	$523,797	$56,309	10.75%	10.76%	9.28%	6.54%
Associated Credit Union of Texas	$528,613	$61,317	11.60%	14.22%	9.66%	16.54%
My Community Credit Union	$537,516	$55,518	10.33%	7.36%	8.38%	9.74%
DuGood Federal Credit Union	$567,549	$72,394	12.76%	12.79%	0.54%	2.31%
Soarion Federal Credit Union	$571,141	$39,483	6.91%	5.96%	16.57%	30.45%
Educators Credit Union	$579,632	$110,356	19.04%	10.19%	0.18%	0.33%
Education First Federal Credit Union	$598,263	$48,666	8.13%	(9.70%)	4.93%	15.83%
Union Square Credit Union	$613,535	$48,394	7.89%	(4.44%)	9.10%	9.75%
Abilene Teachers Federal Credit Union	$639,049	$115,195	18.03%	9.04%	1.05%	3.75%
Alliance Credit Union	$647,512	$74,060	11.44%	8.90%	5.60%	3.96%
City Credit Union	$648,322	$74,641	11.51%	3.17%	8.01%	8.70%
Resource One Credit Union	$693,362	$50,486	7.28%	4.94%	15.18%	18.43%
PrimeWay Federal Credit Union	$718,084	$94,361	13.14%	(1.96%)	5.78%	5.23%
Members Choice Credit Union	$744,121	$60,507	8.13%	3.21%	9.45%	8.62%
Generations Community Federal Credit Union	$746,910	$67,743	9.07%	(2.70%)	5.92%	5.93%
Texell Credit Union	$765,888	$74,640	9.75%	7.76%	4.91%	12.80%
Complex Community Federal Credit Union	$769,625	$104,847	13.62%	12.51%	2.91%	3.91%
Smart Financial Credit Union	$802,342	$86,928	10.83%	6.19%	7.81%	7.67%
InTouch Credit Union	$810,884	$66,804	8.24%	(9.13%)	11.80%	10.18%
Southwest Airlines Federal Credit Union	$824,492	$96,253	11.67%	1.75%	4.54%	7.63%
Texas Bay Credit Union	$873,491	$66,316	7.59%	(0.21%)	7.93%	14.72%
Community Resource Credit Union	$893,152	$91,590	10.25%	14.07%	2.92%	5.59%
Schlumberger Employees Credit Union	$905,876	$215,135	23.75%	7.09%	0.34%	0.24%
Houston Federal Credit Union	$941,184	$91,075	9.68%	1.95%	2.45%	3.79%
Greater Texas Federal Credit Union	$955,514	$63,435	6.64%	(2.95%)	8.40%	9.13%
Houston Police Federal Credit Union	$959,900	$156,937	16.35%	5.37%	1.70%	4.49%
Brazos Valley Schools Credit Union	$990,564	$101,090	10.21%	12.27%	4.08%	6.71%
Average of Asset Group C	$727,232	$82,296	11.30%	4.59%	6.36%	8.60%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Total Net Worth ($000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
	As of Date					
Asset Group D - Over $1 billion in total assets						
Velocity Credit Union	$1,040,462	$155,139	14.91%	0.96%	3.46%	10.40%
Raiz Federal Credit Union	$1,042,301	$110,015	10.56%	(14.78%)	6.98%	15.36%
FivePoint Credit Union	$1,046,695	$96,007	9.17%	8.90%	4.02%	6.19%
Neches Federal Credit Union	$1,056,515	$160,103	15.15%	10.39%	1.79%	4.16%
Neighborhood Credit Union	$1,126,845	$115,305	10.23%	(2.36%)	7.87%	11.42%
Rave Financial Credit Union	$1,147,180	$150,623	13.13%	3.53%	2.79%	7.20%
Gulf Coast Educators Federal Credit Union	$1,227,298	$190,436	15.52%	1.09%	3.73%	4.19%
Firstmark Credit Union	$1,228,864	$126,282	10.28%	(0.35%)	3.67%	5.74%
Amplify Credit Union	$1,254,965	$137,379	10.95%	(1.97%)	3.96%	2.28%
Fort Worth Community Credit Union	$1,274,548	$130,481	10.24%	8.93%	3.31%	4.69%
East Texas Professional Credit Union	$1,348,092	$254,345	18.87%	9.21%	1.51%	2.22%
Amoco Federal Credit Union	$1,412,272	$129,409	9.16%	8.06%	5.71%	8.51%
First Service Credit Union	$1,421,088	$157,170	11.06%	3.65%	5.43%	7.00%
Red River Employees Federal Credit Union	$1,528,384	$200,390	13.11%	5.61%	5.76%	6.24%
FirstLight Federal Credit Union	$1,590,901	$157,036	9.87%	(5.08%)	3.85%	15.15%
United Heritage Credit Union	$1,624,370	$159,074	9.79%	5.67%	7.63%	3.70%
DATCU Credit Union	$1,724,192	$281,420	16.32%	7.22%	0.38%	5.26%
Shell Federal Credit Union	$1,906,832	$249,300	13.07%	10.61%	4.89%	5.00%
Texas Trust Credit Union	$2,028,208	$209,612	10.33%	3.63%	7.32%	4.58%
Texans Credit Union	$2,336,806	$255,599	10.94%	9.82%	2.37%	3.34%
Advancial Federal Credit Union	$2,378,132	$183,039	7.70%	1.20%	11.98%	15.53%
A+ Federal Credit Union	$2,506,141	$330,108	13.17%	1.30%	13.95%	11.03%
Austin Telco Federal Credit Union	$2,544,368	$343,382	13.50%	3.78%	2.12%	1.96%
Credit Union of Texas	$2,629,406	$220,824	8.40%	3.09%	14.21%	7.29%
JSC Federal Credit Union	$2,661,493	$315,535	11.86%	1.51%	5.41%	6.48%
First Community Credit Union	$2,664,375	$227,861	8.55%	10.21%	5.39%	5.97%
UNIFY Financial Federal Credit Union	$3,485,073	$307,742	8.83%	23.51%	25.42%	25.16%
University Federal Credit Union	$4,167,481	$386,118	9.27%	5.49%	7.41%	10.66%
EECU	$4,369,773	$548,034	12.54%	11.26%	2.47%	4.47%
Credit Human Federal Credit Union	$4,381,454	$328,121	7.49%	(4.18%)	16.28%	12.49%
GECU Federal Credit Union	$4,416,973	$565,972	12.81%	10.42%	6.55%	10.56%
Rally Credit Union	$4,612,807	$613,693	13.30%	2.18%	5.13%	13.45%
Texas Dow Employees Credit Union	$4,865,823	$492,371	10.12%	7.40%	25.25%	9.36%
Catalyst Corporate Federal Credit Union	$5,755,280	NA	NA	NA	NA	NA
American Airlines Federal Credit Union	$9,253,043	$1,022,617	11.05%	4.53%	2.84%	5.02%
Security Service Federal Credit Union	$14,016,654	$1,524,572	10.88%	4.37%	6.13%	7.68%
Randolph-Brooks Federal Credit Union	$18,703,085	$2,361,566	12.63%	10.85%	5.13%	4.93%
Average of Asset Group D	$3,291,302	$366,574	11.52%	4.71%	6.73%	7.91%

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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.