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# Credit Union Index

AN ANALYSIS OF TEXAS CREDIT UNIONS





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

## Texas

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### 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

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**Group A**    \$0-\$250 million

**Group B**    \$251 million-\$500 million

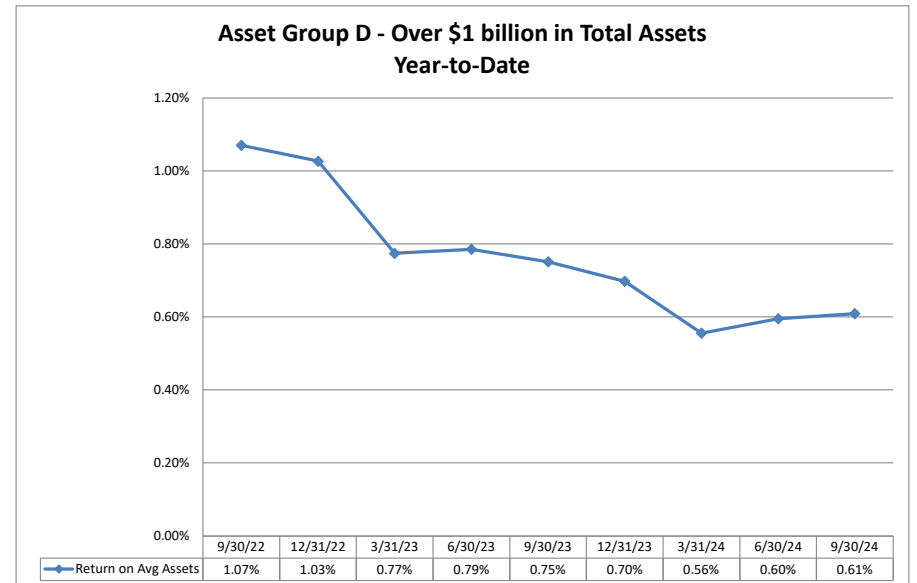
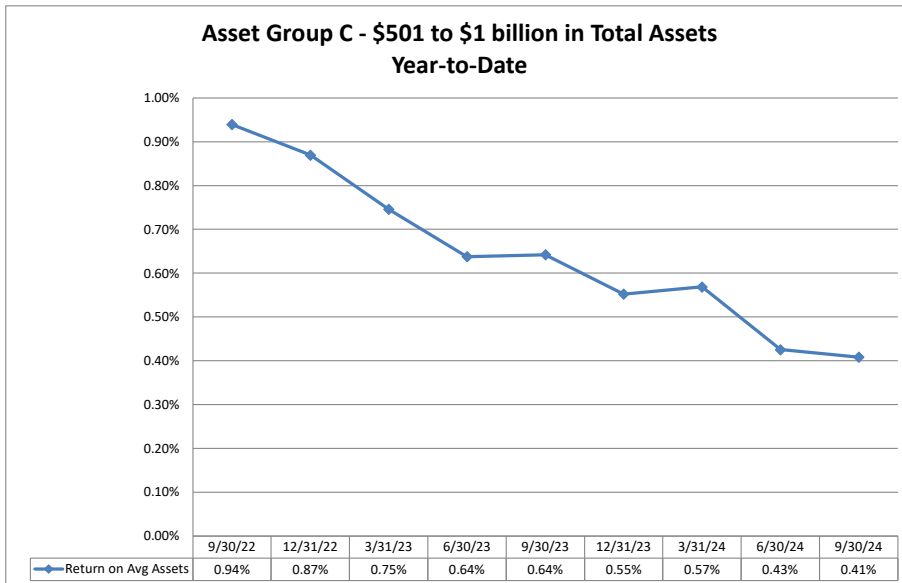
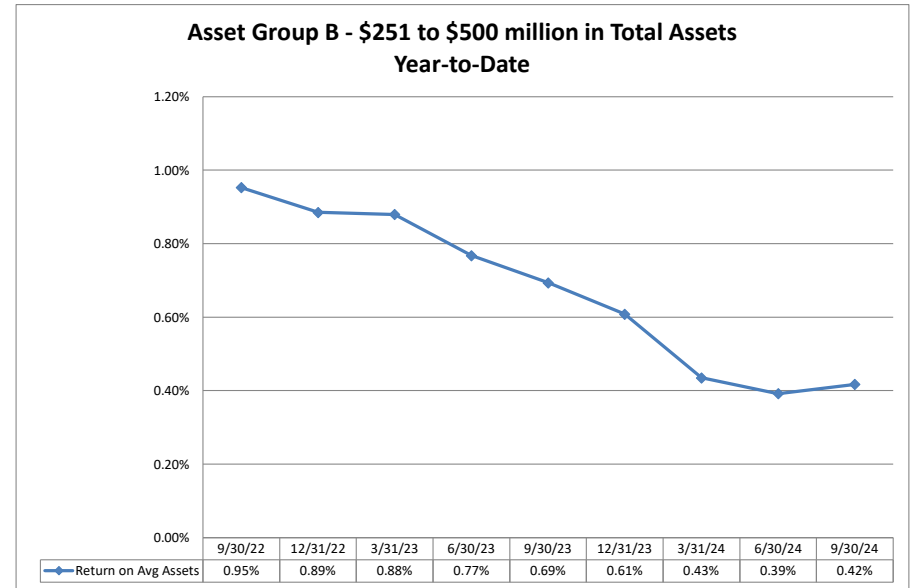
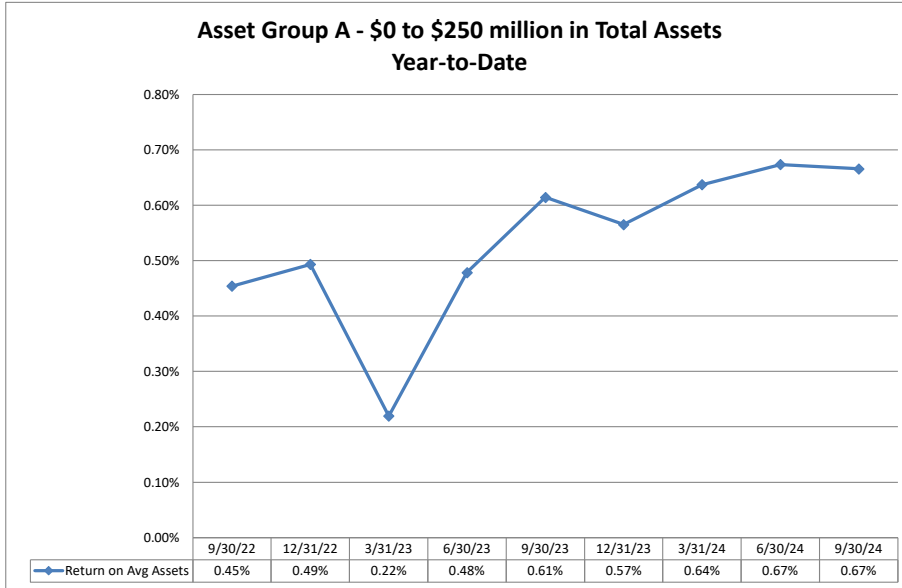
**Group C**    \$501 million-\$1 billion

**Group D**    Over \$1 billion

**Texas**

# Performance Analysis

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



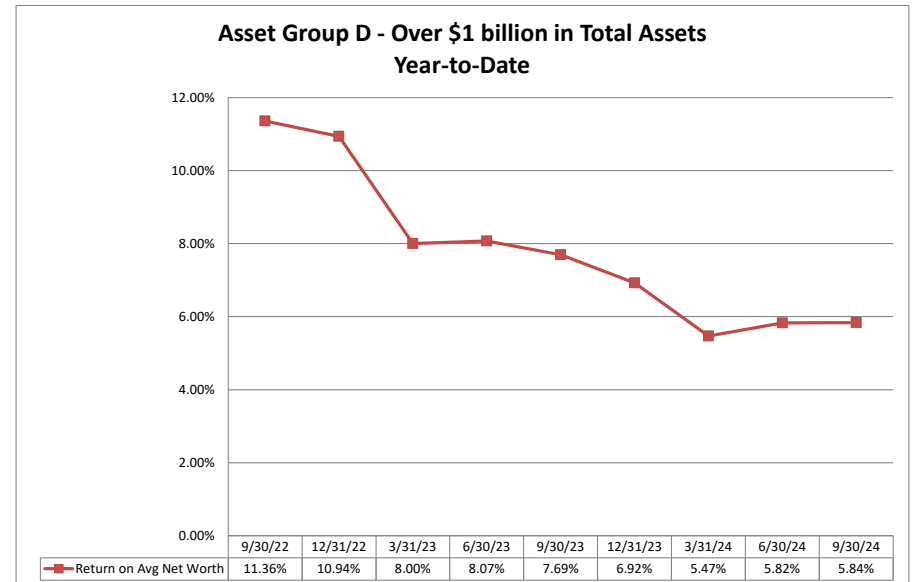
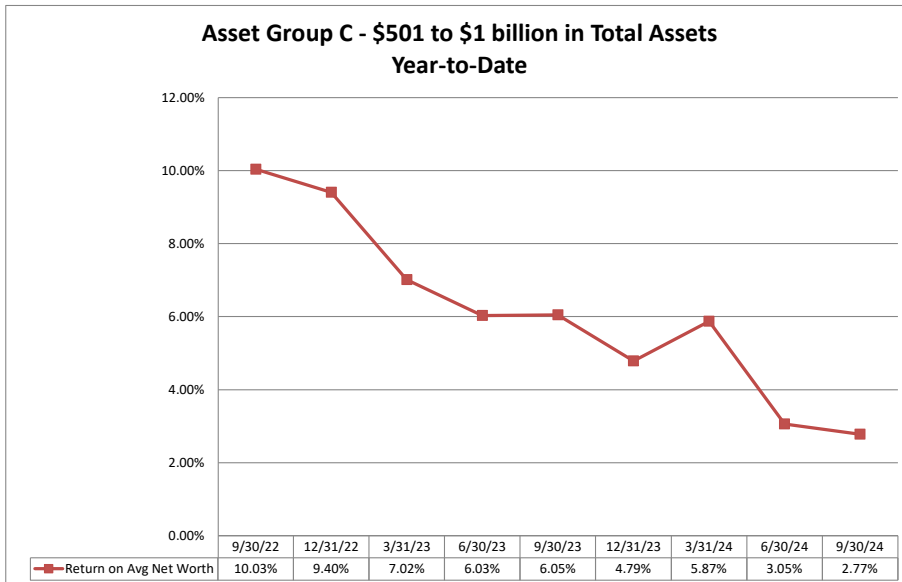
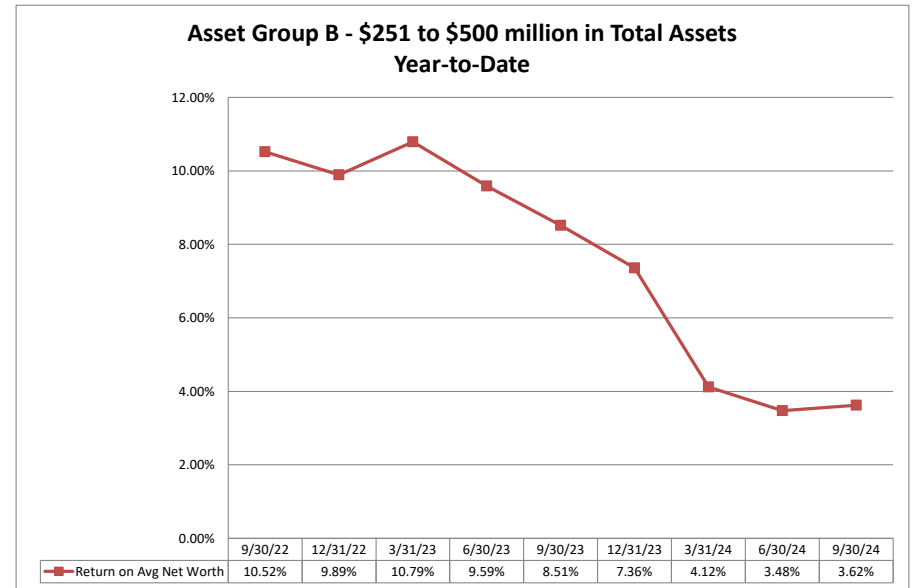
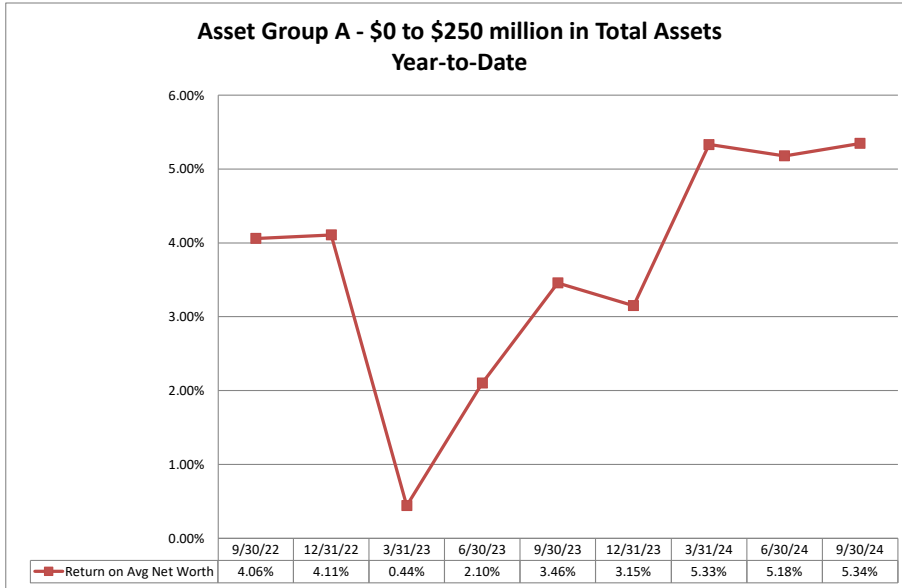
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

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)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
Paris District Credit Union	\$451	\$0	0.00%	0.00%	125.00%	\$8	\$1	0.29%	1.55%	93.33%	\$7
Assumption Beaumont Federal Credit Union	\$575	\$5	3.32%	30.77%	16.67%	NA	\$18	3.00%	41.38%	18.18%	NA
Musicians Federal Credit Union	\$692	\$1	0.58%	3.81%	100.00%	\$24	\$3	0.56%	3.85%	85.71%	\$27
Ibaw Local 681 Credit Union	\$758	(\$2)	(1.05%)	(11.27%)	118.18%	\$48	\$5	0.85%	9.52%	96.67%	\$43
Texas Lee Federal Credit Union	\$918	\$7	3.08%	26.17%	14.29%	NA	\$25	3.73%	33.67%	13.79%	NA
Empowerment Community Development Federal Credit Union	\$1,009	(\$1)	(0.39%)	(5.06%)	128.57%	\$8	\$1	0.13%	1.71%	96.88%	\$9
Pear Orchard Federal Credit Union	\$1,023	\$2	0.75%	3.94%	80.00%	\$6	(\$9)	(1.08%)	(5.74%)	69.44%	\$6
Littlefield School Employees Federal Credit Union	\$1,047	\$1	0.35%	2.12%	100.00%	\$40	\$6	0.67%	4.28%	83.33%	\$40
Pilgrim CUCC Federal Credit Union	\$1,050	\$1	0.37%	3.17%	88.89%	\$40	\$5	0.62%	5.38%	90.20%	\$37
Brentwood Baptist Church Federal Credit Union	\$1,334	\$2	0.59%	7.77%	85.71%	\$10	\$3	0.29%	3.92%	90.24%	\$10
American Baptist Association Credit Union	\$1,479	\$2	0.52%	4.60%	95.45%	\$72	\$10	0.84%	7.84%	85.94%	\$69
Salt Employees Federal Credit Union	\$1,564	\$0	0.00%	0.00%	100.00%	\$27	(\$12)	(1.03%)	(2.31%)	95.83%	\$28
Saint Lukes Community Federal Credit Union	\$1,807	\$5	1.11%	10.15%	50.00%	\$0	\$19	1.42%	13.26%	35.71%	\$5
W T N M Atlantic Federal Credit Union	\$1,876	\$11	2.38%	10.89%	62.86%	\$43	\$15	1.11%	5.03%	73.96%	\$45
Highway Employees Credit Union	\$1,882	\$8	1.76%	6.49%	74.07%	\$28	\$14	1.06%	3.83%	76.25%	\$29
Lehrer Interests Credit Union	\$2,110	\$3	0.57%	2.43%	66.67%	\$12	\$8	0.51%	2.18%	69.23%	\$13
Faith Cooperative Federal Credit Union	\$2,326	\$9	1.56%	7.64%	41.03%	\$0	\$47	2.81%	13.96%	40.00%	\$0
Jafari No-Interest Credit Union	\$2,453	\$10	1.63%	8.13%	33.33%	NA	\$46	2.58%	12.86%	30.86%	NA
Navarro Credit Union	\$2,942	\$9	1.20%	3.19%	78.79%	\$35	\$21	0.91%	2.50%	78.49%	\$34
S P Trainmen Federal Credit Union	\$3,028	(\$32)	(4.17%)	(17.90%)	272.22%	\$69	(\$99)	(4.17%)	(17.69%)	271.93%	\$79
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,122	(\$3)	(0.40%)	(2.21%)	106.67%	\$56	(\$14)	(0.65%)	(3.42%)	118.29%	\$52
Vidor Teachers Federal Credit Union	\$3,139	\$4	0.51%	3.25%	76.19%	\$40	\$2	0.09%	0.54%	94.12%	\$40
B P S Federal Credit Union	\$3,158	\$10	1.27%	2.31%	57.69%	\$52	\$32	1.34%	2.47%	58.97%	\$49
Lefors Federal Credit Union	\$3,234	\$0	0.00%	0.00%	77.78%	\$32	(\$4)	(0.16%)	(0.77%)	90.08%	\$33
Federal Employees Credit Union	\$3,265	\$6	0.73%	3.71%	93.02%	\$36	\$10	0.39%	2.06%	91.60%	\$36
Longview Federal Credit Union	\$3,357	\$6	0.71%	3.02%	82.61%	\$34	\$10	0.38%	1.69%	89.92%	\$37
Plains Federal Credit Union	\$3,412	\$0	0.00%	0.00%	102.63%	\$42	(\$8)	(0.31%)	(1.82%)	106.25%	\$42
Houston Belt & Terminal Federal Credit Union	\$3,464	\$27	2.93%	7.51%	62.16%	\$42	\$53	1.78%	4.99%	71.77%	\$51
Del Rio S P Credit Union	\$3,511	(\$2)	(0.23%)	(0.63%)	104.35%	\$40	(\$10)	(0.39%)	(1.05%)	107.87%	\$38
Goodyear San Angelo Federal Credit Union	\$3,544	\$13	1.48%	10.16%	55.17%	\$8	\$32	1.26%	8.52%	54.88%	\$7
Bivins Federal Credit Union	\$3,700	(\$2)	(0.21%)	(0.84%)	107.69%	\$64	\$8	0.27%	1.13%	107.32%	\$67
Union Pacific Employees Credit Union	\$3,769	(\$29)	(3.13%)	(12.25%)	102.00%	\$58	(\$18)	(0.64%)	(2.52%)	91.28%	\$56
Covenant Savings Federal Credit Union	\$3,801	\$17	1.81%	17.39%	62.00%	\$23	\$46	1.62%	16.36%	67.35%	\$23
Everman Parkway Credit Union	\$3,833	\$3	0.30%	0.86%	94.83%	\$59	(\$1)	(0.03%)	(0.10%)	100.00%	\$57
T H D District 17 Credit Union	\$3,841	\$11	1.13%	5.19%	76.19%	\$32	\$31	1.07%	4.94%	75.21%	\$32
Peco Federal Credit Union	\$4,055	\$18	1.69%	13.98%	71.43%	\$49	\$46	1.38%	12.22%	76.14%	\$50
Belton Federal Credit Union	\$4,150	\$1	0.09%	0.58%	100.00%	\$64	\$12	0.38%	2.34%	85.71%	\$45
Highway District 9 Credit Union	\$4,213	\$3	0.28%	1.15%	81.82%	\$40	\$16	0.49%	2.06%	81.68%	\$40
Intercorp Credit Union	\$4,267	\$4	0.37%	1.99%	91.30%	\$72	\$4	0.12%	0.67%	92.57%	\$73
Oak Farms Employees Credit Union	\$4,325	\$14	1.35%	4.95%	85.71%	\$72	\$40	1.31%	4.78%	83.70%	\$68
Light Commerce Credit Union	\$4,829	\$54	4.66%	20.49%	43.48%	\$4	\$110	3.13%	14.48%	51.98%	\$1
Farmers Branch City Employees Federal Credit Union	\$4,876	\$11	0.89%	4.31%	76.47%	NA	\$5	0.13%	0.65%	96.30%	NA
Highway District 2 Credit Union	\$4,901	\$17	1.35%	5.19%	71.19%	\$60	\$33	0.88%	3.38%	76.44%	\$59
Corpus Christi S P Credit Union	\$4,908	\$4	0.32%	2.45%	71.88%	\$35	(\$4)	(0.11%)	(0.81%)	81.68%	\$37
Port of Houston Warehouse Federal Credit Union	\$4,919	\$44	3.54%	19.80%	48.78%	\$0	\$132	3.52%	20.75%	48.79%	\$0

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Redeemer Federal Credit Union	\$5,006	(\$27)	(1.83%)	(6.63%)	96.88%	\$56	\$20	0.40%	1.64%	77.65%	\$55
Midwestern State University Credit Union	\$5,045	(\$2)	(0.15%)	(1.07%)	96.97%	\$66	\$14	0.35%	2.52%	88.18%	\$59
Team Financial Federal Credit Union	\$5,070	(\$1)	(0.08%)	(1.03%)	96.43%	\$80	\$9	0.23%	3.10%	94.74%	\$83
Pampa Municipal Credit Union	\$5,123	\$15	1.18%	9.02%	63.33%	\$38	\$68	1.80%	14.19%	62.09%	\$39
N C E Credit Union	\$5,559	(\$6)	(0.43%)	(2.00%)	81.82%	\$51	\$16	0.38%	1.79%	80.00%	\$54
Skel-Tex Credit Union	\$5,756	(\$3)	(0.21%)	(0.96%)	95.12%	\$52	(\$3)	(0.07%)	(0.32%)	99.16%	\$51
CASE Federal Credit Union	\$5,767	(\$70)	(4.65%)	(43.08%)	190.91%	\$40	(\$47)	(1.00%)	(9.51%)	114.46%	\$43
South Texas Regional Federal Credit Union	\$5,839	\$24	1.64%	12.48%	70.93%	\$39	\$42	0.96%	7.43%	75.40%	\$41
Coburn Credit Union	\$5,846	\$10	0.67%	2.64%	60.42%	\$60	\$34	0.74%	3.02%	63.45%	\$73
STEC Federal Credit Union	\$5,913	\$29	1.95%	7.47%	51.61%	\$42	\$77	1.72%	6.72%	56.91%	\$42
A C U Credit Union	\$6,359	\$38	2.33%	11.74%	55.56%	\$77	(\$20)	(0.43%)	(2.03%)	104.20%	\$69
Natural Resources Conservation Service Federal Credit Union	\$6,390	(\$26)	(1.56%)	(8.23%)	128.40%	\$62	(\$52)	(0.97%)	(5.43%)	109.24%	\$53
Oak Cliff Christian Federal Credit Union	\$6,494	(\$137)	(7.98%)	(127.74%)	75.00%	\$58	(\$130)	(2.38%)	(36.65%)	73.60%	\$53
Frio County Federal Credit Union	\$6,509	\$19	1.15%	3.77%	82.18%	\$80	\$31	0.63%	2.06%	89.58%	\$83
City of Deer Park Federal Credit Union	\$6,722	\$33	1.97%	9.06%	62.35%	\$60	\$92	1.84%	8.60%	64.20%	\$63
Capital Federal Credit Union	\$6,824	\$42	2.30%	400.00%	92.25%	\$7	\$51	0.96%	272.00%	94.91%	\$4
Andrews School Federal Credit Union	\$6,826	\$30	1.74%	6.88%	63.41%	\$61	\$82	1.59%	6.36%	65.40%	\$58
Sweetwater Regional Federal Credit Union	\$6,864	(\$15)	(0.88%)	(4.41%)	104.94%	\$55	(\$70)	(1.30%)	(6.74%)	126.91%	\$55
Moore County Schools Federal Credit Union	\$7,025	(\$12)	(0.67%)	(7.49%)	131.58%	\$52	(\$60)	(1.08%)	(12.08%)	164.52%	\$51
Brownsville City Employees Federal Credit Union	\$7,061	\$30	1.71%	5.85%	69.61%	\$56	\$103	1.95%	6.80%	63.48%	\$43
Sherwin Federal Credit Union	\$7,083	(\$19)	(1.07%)	(3.09%)	117.02%	\$56	(\$41)	(0.75%)	(2.21%)	112.98%	\$55
Victoria City-County Employees Federal Credit Union	\$7,134	\$14	0.77%	5.51%	81.61%	\$42	\$37	0.68%	4.91%	84.77%	\$45
Local 20 IBEW Federal Credit Union	\$7,397	\$13	0.69%	9.51%	80.52%	\$86	\$71	1.31%	18.21%	81.76%	\$80
Seminole Public School Federal Credit Union	\$7,444	\$0	0.00%	0.00%	88.71%	\$76	\$2	0.04%	0.16%	87.50%	\$76
Galveston Government Employees Credit Union	\$7,601	\$12	0.62%	6.68%	94.17%	\$54	\$13	0.23%	2.43%	94.30%	\$55
Port Terminal Federal Credit Union	\$7,609	\$19	0.99%	2.49%	84.11%	\$76	\$55	0.95%	2.42%	82.69%	\$78
Texoma Federal Credit Union	\$8,358	(\$20)	(0.94%)	(3.34%)	93.46%	\$63	(\$46)	(0.72%)	(2.54%)	103.62%	\$64
Highway District 19 Employee Credit Union	\$8,380	\$11	0.53%	2.99%	89.72%	\$49	\$26	0.42%	2.37%	91.82%	\$49
Wharton County Teachers Credit Union	\$8,571	\$4	0.19%	0.78%	89.13%	\$46	\$58	0.91%	3.81%	65.12%	\$39
Port of Houston Credit Union	\$8,772	\$55	2.45%	9.32%	66.04%	\$68	\$130	1.94%	7.48%	68.11%	\$69
Jackson County Federal Credit Union	\$8,885	\$19	0.85%	10.51%	77.53%	\$31	\$48	0.74%	9.05%	80.24%	\$28
E M O T Federal Credit Union	\$9,130	\$29	1.26%	3.35%	53.01%	\$77	\$85	1.21%	3.30%	55.23%	\$77
Victoria Federal Credit Union	\$9,159	\$4	0.18%	1.43%	88.03%	\$43	(\$22)	(0.32%)	(2.61%)	95.30%	\$49
I L A 28 Federal Credit Union	\$9,281	\$29	1.26%	5.50%	72.48%	\$59	\$47	0.69%	3.00%	84.11%	\$61
Yoakum County Federal Credit Union	\$9,347	\$1	0.04%	0.19%	95.24%	\$74	\$53	0.75%	3.48%	92.78%	\$73
Sweetex Credit Union	\$9,464	\$8	0.33%	0.90%	90.00%	\$92	\$19	0.26%	0.72%	90.59%	\$89
Tex-Mex Credit Union	\$9,483	\$40	1.66%	6.17%	71.58%	\$37	(\$45)	(0.60%)	(2.27%)	73.00%	\$42
Cochran County Schools Federal Credit Union	\$9,639	\$55	2.33%	16.92%	61.32%	\$44	\$80	1.16%	8.40%	69.84%	\$47
Hale County Teachers Federal Credit Union	\$9,836	\$22	0.90%	7.81%	77.89%	\$56	\$24	0.34%	2.86%	90.25%	\$54
Fannin County Teachers Federal Credit Union	\$10,079	\$35	1.38%	5.23%	66.67%	\$82	\$100	1.29%	5.04%	69.30%	\$94
Mount Olive Baptist Church Federal Credit Union	\$10,334	\$69	2.68%	16.02%	39.29%	\$0	\$180	2.34%	14.48%	45.12%	\$0
J.C.T. Federal Credit Union	\$10,347	\$16	0.61%	5.54%	83.70%	\$31	\$59	0.76%	6.92%	77.69%	\$28
Reeves County Teachers Credit Union	\$10,377	\$21	0.81%	6.34%	90.00%	\$61	\$10	0.13%	1.01%	96.92%	\$62

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Performance Analysis

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Neiman Marcus Employees Federal Credit Union	\$10,687	(\$193)	(7.22%)	(51.23%)	83.73%	\$78	(\$245)	(3.06%)	(21.12%)	93.65%	\$79
Vatat Credit Union	\$10,722	(\$25)	(0.92%)	(5.48%)	87.07%	\$72	\$60	0.74%	4.43%	73.26%	\$74
I B E W LU 66 Federal Credit Union	\$10,771	\$34	1.25%	9.62%	74.84%	\$91	\$162	2.03%	15.77%	65.10%	\$88
Scurry County School Federal Credit Union	\$10,837	\$29	1.05%	5.49%	70.41%	\$72	(\$17)	(0.21%)	(1.07%)	92.27%	\$71
Met Tran Federal Credit Union	\$11,046	\$19	0.69%	5.01%	88.27%	\$78	\$78	0.96%	6.94%	87.52%	\$77
PIE Credit Union	\$11,148	\$46	1.64%	7.58%	58.33%	\$51	\$133	1.58%	7.45%	62.63%	\$52
T & P Longview Federal Credit Union	\$11,262	\$34	1.21%	5.53%	70.90%	\$96	\$90	1.05%	4.94%	75.46%	\$94
Alamo City Credit Union	\$11,263	(\$195)	(6.89%)	(63.78%)	204.65%	\$57	(\$170)	(1.97%)	(17.67%)	103.43%	\$40
Ben E. Keith Employees Federal Credit Union	\$11,383	\$21	0.74%	4.01%	60.29%	\$59	\$138	1.61%	9.04%	57.46%	\$54
Morris Sheppard Texarkana Federal Credit Union	\$11,419	\$16	0.57%	4.74%	82.48%	\$72	\$65	0.78%	6.52%	78.43%	\$64
Methodist Hospital Employees Federal Credit Union	\$11,579	(\$8)	(0.28%)	(2.31%)	62.93%	\$56	\$70	0.79%	6.85%	62.01%	\$55
Brownfield Federal Credit Union	\$11,639	\$29	0.97%	2.86%	82.84%	\$86	\$75	0.82%	2.48%	85.63%	\$90
Swemp Federal Credit Union	\$11,704	\$36	1.24%	6.19%	62.38%	\$51	\$52	0.60%	3.02%	64.09%	\$50
Pasadena Muni Federal Credit Union	\$12,109	\$19	0.63%	2.95%	38.55%	\$51	\$59	0.65%	3.08%	60.08%	\$70
Texarkana Terminal Empl Federal Credit Union	\$12,363	\$22	0.71%	8.04%	102.94%	\$69	(\$59)	(0.62%)	(7.11%)	102.26%	\$75
Employees United Federal Credit Union	\$12,484	\$59	1.83%	6.26%	61.68%	\$61	\$169	1.70%	6.07%	62.15%	\$61
PamCel Community Federal Credit Union	\$12,566	(\$3)	(0.09%)	(0.58%)	109.09%	\$43	(\$7)	(0.07%)	(0.45%)	105.48%	\$45
Refugio County Federal Credit Union	\$12,595	\$40	1.27%	7.10%	69.17%	\$57	\$122	1.29%	7.35%	68.88%	\$58
Angelina County Teachers Credit Union	\$12,747	\$46	1.44%	9.66%	67.83%	\$77	\$80	0.82%	5.69%	79.59%	\$79
Pampa Teachers Federal Credit Union	\$12,853	(\$34)	(1.07%)	(9.88%)	123.78%	\$42	\$3	0.03%	0.29%	100.33%	\$41
Baker Hughes Federal Credit Union	\$13,088	\$9	0.28%	2.44%	90.41%	\$85	\$27	0.27%	2.45%	89.88%	\$81
Local 24 Employees Federal Credit Union	\$13,210	\$77	2.35%	12.71%	59.36%	\$63	\$203	2.08%	11.51%	61.37%	\$61
Central Texas Manufacturing Credit Union	\$13,468	\$28	0.83%	3.70%	78.57%	\$72	\$122	1.19%	5.45%	74.61%	\$73
Marshall T & P Employees Federal Credit Union	\$14,178	\$44	1.24%	5.89%	67.61%	\$65	\$129	1.23%	5.83%	66.67%	\$66
Central Texas Teachers Credit Union	\$14,197	\$42	1.17%	8.05%	72.85%	\$74	\$92	0.84%	5.96%	83.21%	\$73
Alpine Community Credit Union	\$14,528	\$58	1.56%	11.06%	60.78%	\$53	\$130	1.14%	8.59%	60.05%	\$49
Cherokee County Teachers Federal Credit Union	\$14,783	\$15	0.41%	2.24%	88.97%	\$53	\$60	0.55%	3.01%	85.58%	\$52
Friona Texas Federal Credit Union	\$14,984	(\$53)	(1.40%)	(7.37%)	75.14%	\$55	(\$40)	(0.34%)	(1.84%)	74.82%	\$59
Coastal Bend P O Federal Credit Union	\$15,017	(\$1)	(0.03%)	(0.13%)	100.00%	\$61	\$15	0.14%	0.63%	92.89%	\$59
Corpus Christi Postal Employees Credit Union	\$15,408	\$105	2.74%	17.68%	59.14%	\$62	\$310	2.67%	18.22%	59.21%	\$62
I L A 1351 Federal Credit Union	\$15,415	\$73	1.90%	10.77%	67.70%	\$84	\$210	1.81%	10.61%	67.79%	\$80
Laredo Fire Department Federal Credit Union	\$15,567	\$4	0.10%	0.87%	91.15%	\$44	\$126	1.08%	9.32%	83.74%	\$42
Living in Fulfillment Everyday Federal Credit Union	\$15,872	(\$478)	(11.11%)	(267.79%)	NA	\$107	(\$758)	(5.29%)	(98.41%)	272.89%	\$116
Seagoville Federal Credit Union	\$16,232	\$96	2.35%	12.25%	51.55%	\$92	\$237	1.92%	10.35%	55.47%	\$89
Reed Credit Union	\$16,403	\$34	0.83%	5.18%	75.35%	\$79	\$87	0.71%	4.47%	78.92%	\$80
Member Preferred Federal Credit Union	\$16,490	\$0	0.00%	0.00%	89.09%	\$64	\$46	0.39%	3.00%	88.92%	\$60
TxDOT Credit Union	\$17,086	\$49	1.16%	7.06%	64.63%	\$62	\$117	0.93%	5.70%	68.35%	\$66
Midland Municipal Employees Credit Union	\$17,305	\$19	0.44%	3.21%	91.14%	\$114	\$8	0.06%	0.45%	104.98%	\$125
1st University Credit Union	\$17,496	\$6	0.14%	1.31%	95.58%	\$76	\$26	0.19%	1.88%	96.08%	\$72
Ellis County Teachers and Employees Federal Credit Union	\$17,911	\$105	2.33%	13.64%	41.90%	\$73	\$260	1.92%	11.59%	46.27%	\$70
Cowboy Country Federal Credit Union	\$17,925	(\$396)	(8.84%)	(58.32%)	71.08%	\$64	(\$331)	(2.52%)	(16.14%)	77.19%	\$64
Linkage Credit Union	\$18,273	\$37	0.80%	4.70%	84.56%	\$76	\$51	0.37%	2.18%	86.84%	\$76
Victoria Teachers Federal Credit Union	\$18,326	\$115	2.48%	8.21%	49.58%	\$51	\$219	1.55%	5.28%	60.50%	\$60
Southern Star Credit Union	\$18,422	(\$12)	(0.26%)	(1.91%)	107.21%	\$48	(\$31)	(0.22%)	(1.64%)	106.88%	\$50
Waco Federal Credit Union	\$18,618	\$37	0.79%	8.77%	81.08%	\$69	\$112	0.79%	9.05%	81.74%	\$66
Amarillo Postal Employees Credit Union	\$18,662	\$7	0.15%	1.15%	84.43%	\$75	\$12	0.09%	0.66%	89.25%	\$72

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Alba Golden Federal Credit Union	\$18,754	(\$76)	(1.65%)	(9.75%)	64.10%	\$54	\$8	0.06%	0.34%	64.06%	\$52
Germania Credit Union	\$19,121	\$50	1.05%	8.71%	69.40%	\$75	\$112	0.77%	6.66%	71.88%	\$60
Family 1st Of Texas Federal Credit Union	\$19,253	(\$191)	(3.77%)	(74.17%)	165.41%	\$80	(\$634)	(3.94%)	(67.52%)	173.47%	\$90
First Priority Credit Union	\$19,802	\$86	1.69%	16.17%	64.81%	\$79	\$236	1.52%	15.38%	65.00%	\$78
Port Arthur Community Federal Credit Union	\$19,808	(\$7)	(0.14%)	(1.04%)	100.98%	\$66	\$17	0.11%	0.85%	93.00%	\$62
Odessa Employees Credit Union	\$20,011	\$54	1.09%	7.06%	75.54%	\$58	\$162	1.08%	7.18%	73.37%	\$54
Temple-Inland Federal Credit Union	\$20,261	\$50	0.98%	7.18%	73.20%	\$69	\$149	0.97%	7.27%	72.58%	\$63
Corner Stone Credit Union	\$20,622	(\$60)	(1.14%)	(13.03%)	97.75%	\$57	(\$64)	(0.40%)	(4.58%)	98.01%	\$58
LCRA Credit Union	\$20,698	\$28	0.54%	3.51%	87.64%	\$87	\$78	0.49%	3.30%	88.29%	\$83
U S I Federal Credit Union	\$21,227	\$79	1.50%	5.59%	75.33%	\$88	\$195	1.27%	4.65%	77.70%	\$89
MOPAC Employees Federal Credit Union	\$21,256	\$36	0.68%	7.50%	84.62%	\$71	\$96	0.61%	6.79%	86.19%	\$77
McLennan County Employees Federal Credit Union	\$21,459	\$10	0.18%	0.73%	94.65%	\$98	\$6	0.04%	0.15%	94.01%	\$95
Northeast Panhandle Teachers Federal Credit Union	\$21,704	\$57	1.04%	5.24%	62.42%	\$66	\$123	0.74%	3.81%	65.41%	\$66
TexStar Federal Credit Union	\$22,525	\$49	0.85%	7.51%	75.83%	\$80	\$133	0.75%	6.91%	76.38%	\$80
Temple Santa Fe Community Credit Union	\$22,845	\$42	0.74%	9.73%	91.20%	\$86	\$105	0.62%	8.32%	88.03%	\$78
Grand Prairie Credit Union	\$23,097	\$84	1.49%	13.73%	65.78%	\$98	\$199	1.18%	11.20%	65.91%	\$101
McMurrey Federal Credit Union	\$23,162	(\$11)	(0.19%)	(1.52%)	92.39%	\$65	(\$36)	(0.21%)	(1.66%)	99.34%	\$61
Liberty County Teachers Federal Credit Union	\$23,338	\$125	2.10%	16.18%	60.79%	\$61	\$396	2.22%	17.86%	63.49%	\$61
Texhillco School Employees Federal Credit Union	\$23,609	\$41	0.70%	6.16%	87.87%	\$75	\$127	0.73%	6.45%	85.40%	\$74
Concho Valley Credit Union	\$23,699	\$40	0.68%	6.32%	82.11%	\$87	\$101	0.58%	5.47%	84.25%	\$87
Anderson County Federal Credit Union	\$24,153	\$118	1.94%	12.39%	51.60%	\$60	\$320	1.77%	11.53%	51.04%	\$57
Union Fidelity Federal Credit Union	\$24,656	\$69	1.13%	5.49%	81.20%	\$103	\$282	1.54%	7.61%	74.93%	\$94
Valwood Park Federal Credit Union	\$25,075	\$56	0.91%	14.10%	79.48%	\$73	\$103	0.54%	8.89%	83.22%	\$71
Dallas U. P. Employees Credit Union	\$25,241	\$114	1.81%	7.74%	56.31%	\$119	\$259	1.38%	5.95%	62.93%	\$124
Texas People Federal Credit Union	\$25,271	(\$8)	(0.12%)	(0.71%)	102.11%	\$72	(\$24)	(0.12%)	(0.70%)	98.95%	\$73
Bayou City Federal Credit Union	\$25,321	\$14	0.22%	2.44%	93.31%	\$69	\$2	0.01%	0.12%	94.87%	\$69
The Local Federal Credit Union	\$25,425	\$64	1.01%	4.84%	86.40%	\$122	\$135	0.71%	3.43%	88.31%	\$124
Texas Community Federal Credit Union	\$25,565	\$186	2.92%	19.99%	67.87%	\$50	\$271	1.46%	9.95%	74.10%	\$53
Transtar Federal Credit Union	\$26,552	(\$47)	(0.69%)	(8.20%)	98.57%	\$87	(\$62)	(0.30%)	(3.59%)	98.09%	\$90
Brazos Community Credit Union	\$26,904	(\$56)	(0.81%)	(4.86%)	77.78%	\$97	(\$304)	(1.48%)	(8.64%)	79.09%	\$102
Shared Resources Credit Union	\$26,933	\$50	0.74%	6.10%	92.11%	\$93	(\$44)	(0.22%)	(1.79%)	100.40%	\$87
Tyler City Employees Credit Union	\$27,437	\$66	0.96%	5.82%	73.42%	\$66	\$169	0.82%	5.04%	74.49%	\$72
Gulf Shore Federal Credit Union	\$27,748	(\$13)	(0.19%)	(1.37%)	76.14%	\$84	\$122	0.59%	4.32%	77.15%	\$83
United Credit Union	\$27,926	\$11	0.16%	2.09%	99.25%	\$59	\$79	0.38%	5.01%	91.98%	\$57
Members Financial Federal Credit Union	\$28,521	\$53	0.75%	6.90%	85.68%	\$84	\$120	0.56%	5.28%	86.01%	\$82
Yantis Federal Credit Union	\$28,603	\$18	0.25%	1.89%	98.67%	\$53	(\$18)	(0.08%)	(0.63%)	105.12%	\$53
United Energy Credit Union	\$29,262	\$14	0.19%	1.14%	94.19%	\$81	\$38	0.17%	1.03%	94.64%	\$73
Wichita Falls Federal Credit Union	\$29,677	(\$39)	(0.52%)	(4.17%)	102.65%	\$54	(\$216)	(0.96%)	(7.52%)	111.06%	\$47
San Patricio County Teachers Federal Credit Union	\$29,696	\$17	0.23%	1.72%	86.62%	\$61	\$76	0.35%	2.58%	89.76%	\$60
Beaumont Community Credit Union	\$30,647	\$79	1.02%	7.05%	67.24%	\$66	\$383	1.61%	11.79%	66.67%	\$61
Rocket Federal Credit Union	\$30,740	(\$16)	(0.21%)	(1.98%)	104.52%	\$53	(\$6)	(0.03%)	(0.25%)	103.29%	\$56
Alcon Employees Federal Credit Union	\$30,763	\$18	0.23%	1.11%	87.50%	\$82	\$62	0.26%	1.28%	88.95%	\$82
Trinity Valley Teachers Credit Union	\$31,280	\$150	1.93%	6.79%	52.01%	\$51	\$372	1.60%	5.69%	57.13%	\$52
Northeast Texas Teachers Federal Credit Union	\$32,307	\$105	1.29%	9.70%	68.60%	\$63	\$334	1.36%	10.56%	67.04%	\$60
Texas Associations of Professionals Federal Credit Union	\$32,347	\$31	0.38%	2.83%	93.10%	\$78	\$41	0.16%	1.26%	96.87%	\$79
Greater Central Texas Federal Credit Union	\$32,588	\$144	1.78%	17.89%	62.69%	\$53	\$318	1.32%	13.61%	70.75%	\$58

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Matagorda County Credit Union	\$34,190	\$234	2.74%	18.48%	48.12%	\$61	\$499	1.93%	13.59%	55.23%	\$60
Commoncents Credit Union	\$34,471	(\$18)	(0.21%)	(1.59%)	100.00%	\$59	(\$18)	(0.07%)	(0.53%)	91.78%	\$54
Brazos Star Credit Union	\$34,638	\$91	1.06%	7.61%	66.44%	\$62	\$223	0.87%	6.32%	67.49%	\$62
Port Arthur Teachers Federal Credit Union	\$34,878	\$27	0.31%	2.12%	89.47%	\$61	\$134	0.50%	3.54%	81.90%	\$60
Mid-Tex Federal Credit Union	\$34,935	\$28	0.32%	3.97%	93.62%	\$72	\$128	0.49%	6.14%	91.80%	\$67
Golden Triangle Federal Credit Union	\$35,292	\$144	1.62%	9.84%	66.86%	\$84	\$320	1.20%	7.48%	75.62%	\$82
Austin Federal Credit Union	\$36,384	\$88	0.96%	11.09%	74.75%	\$74	\$283	1.01%	12.22%	74.65%	\$73
Angelina Federal Employees Credit Union	\$37,682	\$197	2.09%	13.16%	62.79%	\$87	\$561	1.97%	12.93%	66.01%	\$86
Caprock Federal Credit Union	\$38,431	(\$26)	(0.27%)	(2.22%)	98.98%	\$69	(\$55)	(0.19%)	(1.57%)	98.67%	\$71
Cabot Community Credit Union	\$38,614	\$244	2.50%	16.92%	53.57%	\$69	\$722	2.41%	17.43%	56.16%	\$72
San Angelo Federal Credit Union	\$38,866	\$179	1.85%	17.79%	58.47%	\$52	\$460	1.61%	15.88%	64.86%	\$57
Hockley County Credit Union	\$39,390	(\$6)	(0.06%)	(0.55%)	99.08%	\$69	\$9	0.03%	0.28%	94.00%	\$63
Keystone Credit Union	\$39,830	\$41	0.42%	1.55%	87.54%	\$49	\$95	0.33%	1.20%	90.49%	\$48
Mesquite Credit Union	\$40,119	\$90	0.90%	9.64%	79.84%	\$76	\$276	0.91%	10.12%	79.47%	\$70
Old Ocean Federal Credit Union	\$40,442	\$227	2.22%	12.29%	63.68%	\$70	\$766	2.50%	14.34%	59.32%	\$70
Starr County Teachers Federal Credit Union	\$41,611	\$136	1.30%	8.26%	72.98%	\$51	\$432	1.38%	8.95%	71.46%	\$48
Travis County Credit Union	\$42,774	\$64	0.61%	7.02%	86.98%	\$76	\$196	0.63%	7.34%	86.71%	\$73
Mountain Star Federal Credit Union	\$43,081	\$152	1.43%	10.34%	64.29%	\$51	\$770	2.41%	18.19%	56.40%	\$46
Lufkin Federal Credit Union	\$43,511	\$292	2.65%	10.95%	53.87%	\$56	\$868	2.58%	11.16%	56.58%	\$58
Houston Highway Credit Union	\$43,964	\$89	0.80%	10.40%	90.81%	\$58	\$260	0.76%	10.56%	82.93%	\$50
B C M Federal Credit Union	\$44,576	\$209	1.84%	18.98%	60.11%	\$74	\$444	1.30%	13.89%	69.73%	\$83
Cherokee County Federal Credit Union	\$45,452	\$7	0.06%	0.24%	77.20%	\$55	\$215	0.62%	2.44%	70.54%	\$56
Walker County Federal Credit Union	\$48,004	\$329	2.74%	17.98%	64.27%	\$84	\$743	2.07%	14.00%	66.96%	\$83
Caprock Santa Fe Credit Union	\$49,486	\$295	2.39%	6.07%	48.62%	\$71	\$682	1.85%	4.73%	50.83%	\$69
City Public Service/IBEW Federal Credit Union	\$49,583	\$82	0.67%	5.36%	83.82%	\$78	\$164	0.46%	3.75%	85.86%	\$78
Trans Texas Southwest Credit Union	\$50,187	\$85	0.68%	5.50%	84.06%	\$71	\$219	0.59%	4.77%	87.01%	\$69
Star Financial Credit Union	\$50,302	\$119	0.93%	9.23%	75.57%	\$48	\$210	0.54%	5.51%	74.89%	\$49
Highway District 21 Federal Credit Union	\$51,313	\$209	1.64%	8.22%	45.33%	\$63	\$639	1.68%	8.56%	47.22%	\$59
Baptist Credit Union	\$51,785	\$11	0.09%	1.07%	93.89%	\$68	\$116	0.30%	3.80%	91.61%	\$67
Lubrizol Employees' Credit Union	\$52,290	\$170	1.30%	7.67%	70.10%	\$109	\$468	1.18%	7.17%	72.51%	\$109
Sacred Heart Parish Hallettsville Federal Credit Union	\$52,778	\$100	0.76%	6.94%	78.98%	\$98	\$373	0.94%	8.81%	73.32%	\$97
Texas Telcom Credit Union	\$53,703	(\$727)	(5.31%)	(38.77%)	275.51%	\$88	(\$858)	(2.03%)	(15.01%)	165.15%	\$85
My Credit Union	\$54,408	\$235	1.72%	16.28%	71.33%	\$55	\$571	1.39%	13.73%	75.76%	\$59
Lifetime Federal Credit Union	\$55,358	(\$8)	(0.06%)	(0.32%)	92.56%	\$103	(\$97)	(0.23%)	(1.27%)	95.45%	\$102
Big Spring Education Employees Federal Credit Union	\$57,776	\$217	1.50%	9.30%	62.87%	\$71	\$772	1.76%	11.34%	65.43%	\$69
Texas Plains Federal Credit Union	\$58,916	\$130	0.91%	6.88%	84.37%	\$69	\$312	0.77%	5.59%	85.31%	\$69
Select Federal Credit Union	\$59,078	(\$43)	(0.29%)	(1.63%)	88.14%	\$78	(\$15)	(0.03%)	(0.19%)	88.85%	\$81
Heart O TX Federal Credit Union	\$60,213	(\$123)	(0.80%)	(12.23%)	108.27%	\$57	(\$352)	(0.75%)	(11.33%)	108.87%	\$60
Cosden Federal Credit Union	\$60,910	\$198	1.31%	12.06%	76.37%	\$67	\$703	1.55%	14.60%	74.26%	\$70
West Texas Credit Union	\$62,234	\$6	0.04%	0.38%	95.64%	\$59	\$116	0.25%	2.43%	93.49%	\$57
South Texas Federal Credit Union	\$62,499	(\$64)	(0.40%)	(7.13%)	99.84%	\$60	\$146	0.30%	5.91%	84.24%	\$58
La Joya Area Federal Credit Union	\$62,507	\$24	0.15%	1.47%	92.58%	\$54	\$87	0.18%	1.78%	90.26%	\$54
Freestone Credit Union	\$63,793	\$234	1.47%	14.43%	67.31%	\$52	\$514	1.10%	10.86%	73.50%	\$51
Doches Credit Union	\$65,540	(\$64)	(0.39%)	(3.13%)	86.01%	\$53	(\$44)	(0.09%)	(0.71%)	88.94%	\$50
Star of Texas Credit Union	\$66,424	\$368	2.21%	12.18%	58.13%	\$99	\$1,655	3.38%	18.96%	48.28%	\$96
Scott & White Employees Credit Union	\$69,189	\$444	2.56%	19.39%	52.05%	\$72	\$1,296	2.52%	19.92%	50.60%	\$67

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Performance Analysis

September 30, 2024

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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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Texan Sky Federal Credit Union	\$69,475	\$333	1.92%	12.55%	67.89%	\$94	\$812	1.54%	10.50%	70.68%	\$102
Hereford Texas Federal Credit Union	\$71,064	\$174	0.99%	4.49%	76.47%	\$74	\$378	0.71%	3.28%	78.94%	\$72
Service 1st Credit Union	\$73,694	\$276	1.50%	11.54%	61.71%	\$84	\$944	1.71%	13.62%	59.52%	\$78
Fannin Federal Credit Union	\$73,896	\$545	2.98%	17.21%	43.51%	\$69	\$1,647	3.06%	18.13%	43.51%	\$64
Postal Family Credit Union	\$74,493	\$132	0.70%	6.00%	86.54%	\$77	\$1,186	2.13%	19.16%	65.44%	\$77
Westex Federal Credit Union	\$76,526	\$76	0.39%	3.92%	88.55%	\$93	\$174	0.30%	3.02%	90.34%	\$90
Southern Federal Credit Union	\$77,648	\$180	0.93%	2.16%	75.44%	\$119	\$691	1.20%	2.79%	62.32%	\$100
Irving City Employees Federal Credit Union	\$77,900	\$460	2.33%	19.01%	50.93%	\$90	\$1,341	2.25%	19.37%	51.56%	\$90
Southland Federal Credit Union	\$78,409	\$226	1.15%	8.44%	66.21%	\$63	\$673	1.17%	8.57%	69.70%	\$64
Baylor Health Care System Credit Union	\$80,334	\$192	0.95%	4.91%	73.37%	\$124	\$336	0.55%	2.91%	76.43%	\$133
Baycel Federal Credit Union	\$81,329	\$510	2.49%	12.39%	46.84%	\$69	\$1,195	1.92%	9.92%	50.15%	\$67
Southwest Research Center Federal Credit Union	\$81,660	\$212	1.03%	11.99%	74.97%	\$66	\$526	0.85%	10.39%	77.40%	\$66
Wellspring Federal Credit Union	\$82,019	\$106	0.51%	5.69%	81.44%	\$60	\$522	0.83%	9.55%	77.21%	\$59
Domino Federal Credit Union	\$82,999	\$315	1.51%	9.38%	67.24%	\$68	\$805	1.28%	8.15%	74.61%	\$73
Southwest Financial Federal Credit Union	\$83,110	\$72	0.35%	2.30%	81.89%	\$113	(\$385)	(0.61%)	(4.08%)	84.77%	\$113
Metro Medical Credit Union	\$83,927	\$218	1.03%	6.84%	74.79%	\$90	\$473	0.75%	5.01%	77.18%	\$88
Texas Bridge Credit Union	\$84,331	\$151	0.72%	8.99%	84.02%	\$76	\$312	0.50%	6.29%	88.10%	\$77
KBR Heritage Federal Credit Union	\$88,023	\$97	0.43%	2.48%	78.89%	\$84	\$128	0.19%	1.10%	85.53%	\$86
US Employees Credit Union	\$88,563	\$329	1.49%	17.14%	68.92%	\$87	\$515	0.77%	9.16%	77.95%	\$78
Windthorst Federal Credit Union	\$89,609	\$245	1.11%	8.90%	63.72%	\$76	\$587	0.91%	7.24%	65.96%	\$72
Edinburg Teachers Credit Union	\$91,825	\$232	1.02%	6.81%	70.55%	\$80	\$337	0.49%	3.56%	83.77%	\$79
Coastal Community Federal Credit Union	\$93,334	\$204	0.86%	9.11%	78.65%	\$81	\$809	1.13%	12.44%	76.57%	\$77
Memorial Credit Union	\$95,048	\$30	0.12%	1.25%	93.93%	\$97	\$101	0.14%	1.41%	92.67%	\$98
Texas D P S Credit Union	\$95,297	\$138	0.58%	5.43%	75.33%	\$91	\$436	0.61%	5.81%	80.01%	\$100
First Watch Federal Credit Union	\$97,199	\$83	0.34%	3.49%	95.14%	\$81	\$173	0.24%	2.44%	96.75%	\$81
Members Credit Union	\$98,032	\$255	1.03%	9.18%	74.98%	\$80	\$792	1.07%	9.74%	74.63%	\$78
Wichita Falls Teachers Federal Credit Union	\$98,125	\$127	0.52%	4.69%	79.04%	\$75	\$309	0.42%	3.96%	82.21%	\$73
Concho Educators Federal Credit Union	\$99,002	\$94	0.38%	5.30%	79.18%	\$63	\$247	0.33%	4.93%	78.52%	\$63
Rockdale Federal Credit Union	\$99,347	\$247	1.01%	9.70%	74.52%	\$73	\$632	0.87%	8.45%	77.86%	\$71
Cooperative Teachers Credit Union	\$102,312	(\$21)	(0.08%)	(1.58%)	101.88%	\$77	(\$122)	(0.15%)	(3.13%)	99.12%	\$76
Centex Citizens Credit Union	\$103,263	\$356	1.38%	8.33%	75.73%	\$64	\$970	1.26%	7.73%	75.46%	\$62
Las Colinas Federal Credit Union	\$104,881	(\$63)	(0.24%)	(2.60%)	92.15%	\$81	(\$36)	(0.05%)	(0.50%)	90.50%	\$83
Heritage USA Federal Credit Union	\$106,192	\$242	0.96%	9.11%	74.63%	\$89	\$792	1.11%	10.20%	78.26%	\$86
Southwest 66 Credit Union	\$106,514	\$216	0.82%	8.02%	81.96%	\$70	\$496	0.63%	6.33%	84.20%	\$68
Valley Federal Credit Union	\$108,192	\$126	0.47%	3.71%	85.20%	\$68	\$398	0.50%	3.94%	86.35%	\$67
Eastex Credit Union	\$116,293	\$30	0.10%	0.96%	89.32%	\$64	\$145	0.16%	1.55%	86.24%	\$63
Tarrant County's Credit Union	\$116,400	\$272	0.93%	9.25%	78.59%	\$87	\$837	0.95%	9.78%	80.11%	\$86
City Federal Credit Union	\$119,966	(\$660)	(2.19%)	(29.33%)	45.40%	\$48	\$616	0.68%	9.15%	49.24%	\$112
One Source Federal Credit Union	\$122,994	\$111	0.36%	3.51%	66.64%	\$42	\$562	0.60%	6.03%	71.21%	\$42
Prestige Community Credit Union	\$124,726	(\$294)	(0.93%)	(11.51%)	80.32%	\$83	(\$590)	(0.62%)	(7.52%)	84.16%	\$83
United Community Credit Union	\$124,950	\$190	0.61%	5.86%	83.79%	\$76	\$598	0.65%	6.29%	84.07%	\$76
Allied Federal Credit Union	\$128,628	\$415	1.27%	13.99%	65.14%	\$75	\$1,309	1.32%	15.30%	65.56%	\$73
Texoma Educators Federal Credit Union	\$130,152	\$176	0.54%	4.26%	80.87%	\$80	\$420	0.43%	3.42%	83.69%	\$82

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
BP Federal Credit Union	\$131,975	(\$73)	(0.22%)	(1.70%)	100.81%	\$104	\$35	0.03%	0.27%	95.66%	\$103
Texas Health Credit Union	\$132,722	\$369	1.11%	9.10%	59.82%	\$106	\$1,131	1.13%	9.53%	61.31%	\$103
Telco Plus Credit Union	\$133,813	\$28	0.08%	0.81%	80.04%	\$69	(\$55)	(0.05%)	(0.53%)	85.17%	\$68
Naft Federal Credit Union	\$133,900	\$682	2.04%	12.77%	58.21%	\$65	\$1,712	1.72%	11.05%	62.46%	\$66
Laredo Federal Credit Union	\$134,677	\$378	1.12%	17.23%	76.60%	\$60	\$1,789	1.76%	31.32%	67.03%	\$58
4U Federal Credit Union	\$135,092	\$137	0.41%	4.47%	88.99%	\$77	\$317	0.31%	3.48%	91.50%	\$75
MTCU	\$135,930	\$88	0.26%	2.93%	77.99%	\$87	\$650	0.63%	7.61%	81.66%	\$90
Space City Credit Union	\$140,269	(\$16)	(0.05%)	(0.33%)	89.94%	\$75	(\$187)	(0.18%)	(1.30%)	93.09%	\$77
Kerr County Federal Credit Union	\$146,871	\$597	1.65%	20.64%	70.94%	\$71	\$1,477	1.39%	17.76%	73.11%	\$74
Chocolate Bayou Community Federal Credit Union	\$149,808	\$334	0.89%	7.76%	85.83%	\$70	\$1,136	1.00%	9.05%	81.96%	\$69
River City Federal Credit Union	\$150,729	(\$391)	(1.03%)	(20.43%)	96.63%	\$75	(\$1,202)	(1.07%)	(20.62%)	101.68%	\$77
Communities of Abilene Federal Credit Union	\$151,808	\$48	0.13%	3.85%	87.48%	\$72	\$259	0.22%	7.93%	90.83%	\$71
Community Service Credit Union	\$157,170	\$117	0.30%	3.35%	88.75%	\$88	\$398	0.35%	3.84%	87.90%	\$89
Rio Grande Valley Credit Union	\$157,314	\$1,041	2.66%	26.46%	57.81%	\$68	\$1,705	1.47%	14.98%	70.24%	\$68
Chemcel Federal Credit Union	\$159,917	\$401	1.02%	8.20%	69.24%	\$63	\$1,031	0.88%	7.15%	72.71%	\$64
Kelly Community Federal Credit Union	\$166,569	\$211	0.50%	4.33%	80.22%	\$79	\$110	0.09%	0.76%	89.52%	\$81
First Central Credit Union	\$168,682	\$239	0.56%	4.16%	85.76%	\$73	\$1,366	1.07%	8.27%	82.51%	\$70
Lone Star Credit Union	\$168,857	\$157	0.37%	4.46%	86.65%	\$85	\$419	0.32%	4.06%	86.46%	\$80
LibertyOne Credit Union	\$172,554	\$48	0.11%	1.15%	85.00%	\$97	\$141	0.11%	1.15%	88.49%	\$96
Members First Credit Union	\$175,536	\$708	1.61%	7.28%	62.72%	\$63	\$1,855	1.40%	6.47%	65.31%	\$62
Government Employees Federal Credit Union	\$180,456	\$369	0.82%	10.23%	73.12%	\$90	\$1,044	0.76%	10.16%	74.60%	\$87
MemberSource Credit Union	\$185,647	(\$227)	(0.46%)	(4.44%)	97.11%	\$74	(\$223)	(0.15%)	(1.47%)	92.44%	\$76
WesTex Community Credit Union	\$190,690	\$1,109	2.31%	18.02%	60.21%	\$77	\$3,299	2.29%	18.87%	61.37%	\$76
Priority Trust Credit Union	\$193,222	\$185	0.38%	3.56%	81.75%	\$66	\$594	0.41%	3.89%	84.76%	\$74
Access Community Credit Union	\$194,385	\$45	0.09%	0.85%	97.12%	\$79	\$46	0.03%	0.29%	97.62%	\$78
H.E.B. Federal Credit Union	\$199,804	\$451	0.90%	5.12%	81.59%	\$142	\$1,193	0.78%	4.58%	83.65%	\$159
Texasgulf Federal Credit Union	\$200,918	\$474	0.96%	7.71%	70.60%	\$87	\$1,211	0.83%	6.88%	70.30%	\$82
Santa Fe Federal Credit Union	\$203,374	\$108	0.21%	1.76%	63.87%	\$69	\$974	0.62%	5.33%	69.83%	\$77
Beacon Federal Credit Union	\$203,424	\$137	0.27%	4.31%	91.43%	\$89	\$475	0.31%	5.29%	89.54%	\$88
Cal-Com Federal Credit Union	\$204,042	\$704	1.40%	12.88%	59.70%	\$61	\$2,051	1.40%	12.93%	59.68%	\$60
Members Choice of Central Texas Federal Credit Union	\$207,094	\$192	0.37%	2.94%	81.92%	\$70	\$548	0.35%	2.90%	85.42%	\$75
Harris County Federal Credit Union	\$208,490	\$988	1.90%	9.54%	53.81%	\$79	\$2,571	1.66%	8.45%	56.95%	\$81
The People's Federal Credit Union	\$210,402	\$117	0.22%	3.37%	89.21%	\$72	\$320	0.20%	3.19%	89.09%	\$68
Capitol Credit Union	\$215,295	\$210	0.39%	3.50%	88.37%	\$93	\$449	0.28%	2.53%	91.26%	\$93
Citizens Federal Credit Union	\$219,209	\$1,076	2.02%	21.58%	49.14%	\$69	\$2,497	1.64%	17.88%	53.53%	\$67
Sabine Federal Credit Union	\$228,217	\$121	0.21%	1.76%	91.30%	\$82	\$317	0.18%	1.55%	91.92%	\$80
Pantex Federal Credit Union	\$232,192	\$479	0.82%	4.74%	73.69%	\$71	\$1,069	0.61%	3.67%	78.27%	\$70
Investex Credit Union	\$235,451	\$202	0.34%	7.00%	80.53%	\$84	\$173	0.10%	2.19%	87.54%	\$81
Members Trust of the Southwest Federal Credit Union	\$236,613	\$271	0.46%	8.09%	80.18%	\$91	\$695	0.39%	7.31%	82.76%	\$88
Southwest Heritage Credit Union	\$240,094	\$697	1.18%	9.48%	74.26%	\$78	\$2,391	1.38%	11.16%	71.94%	\$77
Border Federal Credit Union	\$243,550	\$1,448	2.38%	14.42%	69.04%	\$79	\$3,601	1.97%	12.32%	70.93%	\$75
Average of Asset Group A	\$51,653	\$93	0.60%	4.15%	80.46%	\$66	\$281	0.67%	5.34%	81.18%	\$66

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
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<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Energy Capital Credit Union	\$250,503	\$74	0.12%	1.22%	83.32%	\$110	(\$109)	(0.06%)	(0.60%)	90.41%	\$106
Texoma Community Credit Union	\$279,346	\$914	1.31%	11.57%	71.83%	\$80	\$2,390	1.15%	10.36%	75.43%	\$78
ACFCU Federal Credit Union	\$291,075	(\$1,093)	(1.41%)	(19.91%)	122.73%	\$85	(\$2,282)	(0.93%)	(13.84%)	109.13%	\$79
Unity One Credit Union	\$297,147	\$19	0.03%	0.67%	87.54%	\$76	(\$196)	(0.09%)	(2.58%)	88.00%	\$76
Synergy Federal Credit Union	\$304,741	\$558	0.72%	5.11%	70.23%	\$92	\$1,801	0.77%	5.63%	69.34%	\$91
Fort Worth City Credit Union	\$306,693	\$773	1.01%	8.76%	69.02%	\$88	\$2,316	1.01%	8.96%	68.40%	\$89
Gulf Coast Federal Credit Union	\$306,950	(\$420)	(0.53%)	(6.22%)	71.86%	\$56	(\$1,462)	(0.60%)	(7.09%)	77.60%	\$53
First Basin Credit Union	\$313,974	\$514	0.65%	7.29%	79.03%	\$70	\$876	0.37%	4.31%	82.17%	\$69
Gulf Credit Union	\$316,098	\$215	0.27%	3.47%	87.32%	\$67	\$849	0.35%	4.83%	84.28%	\$67
Pioneer Mutual Federal Credit Union	\$322,162	\$1,181	1.55%	13.18%	62.72%	\$64	\$2,564	1.18%	9.78%	70.10%	\$67
Evolve Federal Credit Union	\$324,872	\$178	0.22%	2.73%	91.06%	\$69	\$62	0.03%	0.33%	94.37%	\$68
Cy Fair Federal Credit Union	\$356,871	\$199	0.23%	2.98%	81.70%	\$87	\$1,019	0.40%	5.30%	83.46%	\$88
MCT Credit Union	\$363,109	\$283	0.31%	3.47%	91.31%	\$94	\$909	0.34%	3.88%	91.98%	\$98
Mobility Credit Union	\$381,063	(\$429)	(0.45%)	(5.91%)	71.12%	\$69	(\$1,312)	(0.46%)	(5.97%)	74.50%	\$64
America's Credit Union	\$382,614	\$349	0.36%	2.61%	90.01%	\$103	\$1,258	0.43%	3.15%	88.49%	\$99
1st Community Federal Credit Union	\$397,117	\$1,104	1.11%	12.12%	68.31%	\$69	\$3,502	1.19%	13.40%	65.97%	\$68
Nizari Progressive Federal Credit Union	\$411,845	\$1,144	1.15%	13.71%	61.91%	\$76	\$3,305	1.16%	13.86%	62.26%	\$70
Texas Tech Federal Credit Union	\$412,589	\$363	0.35%	3.36%	88.21%	\$106	\$1,182	0.39%	3.71%	88.90%	\$104
United Texas Credit Union	\$416,064	\$321	0.31%	4.60%	85.65%	\$104	\$1,036	0.33%	5.19%	87.15%	\$104
Public Employees Credit Union	\$422,959	\$1,483	1.41%	12.04%	55.80%	\$73	\$4,143	1.30%	11.88%	58.18%	\$76
Houston Texas Fire Fighters Federal Credit Union	\$425,199	\$1,602	1.68%	12.76%	64.39%	\$94	\$2,933	1.11%	7.94%	71.78%	\$91
GENCO Federal Credit Union	\$444,067	\$1,710	1.55%	12.26%	64.76%	\$75	\$4,168	1.27%	10.23%	68.50%	\$76
Texar Federal Credit Union	\$458,310	\$372	0.32%	2.77%	81.90%	\$90	\$1,259	0.36%	3.29%	82.72%	\$91
Education Credit Union	\$471,016	(\$1,270)	(1.07%)	(9.51%)	90.94%	\$86	(\$1,390)	(0.39%)	(3.45%)	92.96%	\$88
CoastLife Credit Union	\$492,913	\$136	0.11%	1.11%	79.81%	\$53	(\$694)	(0.19%)	(1.92%)	83.44%	\$53
Average of Asset Group B	\$365,972	\$411	0.45%	3.85%	78.90%	\$81	\$1,125	0.42%	3.62%	80.38%	\$81

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Security First Federal Credit Union	\$502,370	(\$596)	(0.48%)	(4.91%)	75.96%	\$64	\$1,114	0.30%	3.10%	75.61%	\$64
My Community Credit Union	\$506,298	\$773	0.62%	6.21%	79.62%	\$88	\$1,537	0.41%	4.17%	79.82%	\$85
Associated Credit Union of Texas	\$516,096	\$1,141	0.87%	8.94%	68.74%	\$91	\$2,461	0.61%	6.61%	70.37%	\$91
DuGood Federal Credit Union	\$526,644	\$1,934	1.46%	11.87%	63.67%	\$73	\$5,649	1.45%	11.91%	64.74%	\$72
Educators Credit Union	\$545,895	\$2,408	1.75%	9.52%	44.44%	\$114	\$7,321	1.77%	9.89%	43.83%	\$110
Alliance Credit Union	\$613,369	\$1,776	1.17%	10.19%	73.80%	\$101	\$4,490	1.00%	8.80%	76.12%	\$96
Abilene Teachers Federal Credit Union	\$615,166	\$2,298	1.50%	8.67%	70.46%	\$84	\$5,451	1.19%	6.98%	75.10%	\$84
Union Square Credit Union	\$618,775	\$244	0.16%	2.11%	89.53%	\$74	(\$1,745)	(0.37%)	(5.06%)	93.79%	\$73
Education First Federal Credit Union	\$622,828	(\$646)	(0.41%)	(7.17%)	86.96%	\$79	(\$1,339)	(0.28%)	(5.17%)	89.08%	\$81
Soarion Federal Credit Union	\$631,269	(\$7,950)	(4.98%)	(72.30%)	102.01%	\$96	(\$6,775)	(1.39%)	(19.52%)	88.75%	\$80
City Credit Union	\$651,147	\$606	0.36%	3.50%	74.52%	\$106	\$2,144	0.42%	4.17%	76.86%	\$109
Texell Credit Union	\$752,749	\$1,150	0.62%	6.67%	76.69%	\$94	\$3,741	0.70%	7.36%	77.30%	\$85
Generations Community Federal Credit Union	\$759,250	(\$81)	(0.04%)	(0.57%)	91.66%	\$87	(\$1,007)	(0.18%)	(2.43%)	92.46%	\$88
Members Choice Credit Union	\$780,725	\$499	0.26%	4.57%	79.91%	\$97	\$329	0.06%	1.02%	82.17%	\$100
Resource One Credit Union	\$786,675	\$811	0.41%	8.12%	74.87%	\$76	\$1,069	0.18%	3.66%	85.40%	\$89
Complex Community Federal Credit Union	\$794,549	\$1,823	0.93%	8.66%	65.46%	\$84	\$6,579	1.13%	10.91%	64.20%	\$83
Southwest Airlines Federal Credit Union	\$798,546	\$1,783	0.90%	7.98%	65.01%	\$113	\$3,505	0.59%	5.42%	72.36%	\$112
PrimeWay Federal Credit Union	\$821,491	\$985	0.51%	6.60%	80.20%	\$98	\$2,544	0.45%	5.83%	82.93%	\$103
Texas Bay Credit Union	\$841,526	\$897	0.44%	5.74%	74.98%	\$87	\$334	0.06%	0.71%	76.73%	\$87
Smart Financial Credit Union	\$843,650	\$1,485	0.70%	7.72%	84.05%	\$126	\$2,474	0.38%	4.42%	86.90%	\$109
InTouch Credit Union	\$850,958	(\$789)	(0.36%)	(4.35%)	93.83%	\$98	(\$6,665)	(1.00%)	(11.92%)	104.66%	\$102
Community Resource Credit Union	\$882,685	\$1,235	0.56%	6.37%	81.86%	\$99	\$3,642	0.55%	6.50%	80.30%	\$95
Schlumberger Employees Credit Union	\$885,476	\$3,636	1.63%	7.18%	42.93%	\$124	\$10,789	1.59%	7.23%	43.24%	\$120
Houston Police Federal Credit Union	\$928,614	\$2,014	0.88%	8.27%	62.16%	\$105	\$5,353	0.78%	7.79%	63.65%	\$102
Greater Texas Federal Credit Union	\$932,851	(\$820)	(0.35%)	(5.51%)	95.36%	\$97	(\$3,359)	(0.47%)	(7.46%)	97.68%	\$95
Brazos Valley Schools Credit Union	\$958,317	\$436	0.18%	1.86%	73.59%	\$72	\$1,053	0.15%	1.50%	78.80%	\$77
FivePoint Credit Union	\$970,948	\$784	0.32%	3.93%	83.42%	\$105	\$1,835	0.26%	3.15%	83.78%	\$106
Neches Federal Credit Union	\$982,950	\$2,581	1.07%	7.07%	77.71%	\$96	\$8,270	1.16%	7.67%	74.10%	\$87
Raiz Federal Credit Union	\$990,017	\$839	0.34%	3.17%	77.47%	\$90	\$2,534	0.34%	3.23%	79.78%	\$88
Average of Asset Group C	\$755,580	\$733	0.38%	2.07%	76.24%	\$94	\$2,184	0.41%	2.77%	77.95%	\$92

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<b>Asset Group D - Over \$1 billion in total assets</b>											
Houston Federal Credit Union	\$1,010,666	\$876	0.35%	4.48%	81.26%	\$91	\$2,832	0.38%	4.97%	81.21%	\$90
Velocity Credit Union	\$1,030,172	\$842	0.33%	2.68%	78.89%	\$110	\$2,085	0.27%	2.31%	82.83%	\$109
Rave Financial Credit Union	\$1,078,054	\$702	0.26%	1.95%	88.04%	\$84	\$2,795	0.34%	2.61%	87.21%	\$83
Neighborhood Credit Union	\$1,174,518	\$1,172	0.41%	4.80%	69.39%	\$94	\$3,874	0.46%	5.44%	69.14%	\$90
Fort Worth Community Credit Union	\$1,196,869	\$1,796	0.60%	5.92%	70.77%	\$107	\$7,039	0.78%	7.88%	69.89%	\$104
Firstmark Credit Union	\$1,200,666	\$361	0.12%	1.61%	87.26%	\$93	(\$624)	(0.07%)	(0.97%)	90.43%	\$94
Gulf Coast Educators Federal Credit Union	\$1,280,110	\$1,594	0.50%	5.02%	72.54%	\$97	\$4,191	0.43%	4.59%	74.60%	\$100
East Texas Professional Credit Union	\$1,309,011	\$6,347	1.97%	11.06%	58.67%	\$64	\$17,146	1.82%	10.26%	59.79%	\$64
Amplify Credit Union	\$1,321,383	\$370	0.11%	1.15%	93.19%	\$119	\$5,958	0.58%	6.27%	83.14%	\$125
First Service Credit Union	\$1,357,839	\$623	0.19%	1.70%	86.98%	\$99	\$1,835	0.18%	1.70%	85.74%	\$95
Amoco Federal Credit Union	\$1,379,784	\$2,680	0.78%	9.39%	74.81%	\$101	\$6,167	0.59%	7.43%	77.77%	\$99
Red River Employees Federal Credit Union	\$1,466,511	\$2,117	0.58%	4.44%	78.03%	\$70	\$7,860	0.72%	5.58%	76.91%	\$66
United Heritage Credit Union	\$1,585,934	\$2,032	0.52%	5.70%	80.84%	\$122	\$5,710	0.49%	5.42%	81.54%	\$121
FirstLight Federal Credit Union	\$1,599,326	\$2,475	0.62%	6.65%	69.33%	\$88	\$4,414	0.37%	4.00%	71.75%	\$88
DATCU Credit Union	\$1,613,424	\$7,699	1.91%	11.91%	51.41%	\$111	\$17,245	1.44%	9.10%	56.79%	\$110
Shell Federal Credit Union	\$1,839,411	\$5,380	1.17%	10.01%	70.83%	\$98	\$14,497	1.05%	9.28%	71.37%	\$98
Texas Trust Credit Union	\$2,022,344	\$843	0.17%	2.02%	83.93%	\$90	\$2,729	0.18%	2.22%	84.74%	\$88
Texans Credit Union	\$2,219,445	\$4,709	0.85%	9.68%	70.81%	\$112	\$14,877	0.89%	10.84%	68.94%	\$104
Advancial Federal Credit Union	\$2,403,361	(\$4,144)	(0.68%)	(8.96%)	81.98%	\$118	(\$5,601)	(0.31%)	(3.97%)	78.28%	\$113
First Community Credit Union	\$2,421,246	\$1,998	0.33%	4.45%	77.74%	\$87	\$9,343	0.50%	7.26%	78.84%	\$90
A+ Federal Credit Union	\$2,482,595	\$10,671	1.70%	13.90%	64.45%	\$102	\$18,850	0.98%	8.35%	64.34%	\$101
Austin Telco Federal Credit Union	\$2,513,451	\$575	0.09%	0.88%	74.29%	\$89	\$12,237	0.66%	6.54%	64.36%	\$88
JSC Federal Credit Union	\$2,658,205	\$2,927	0.44%	4.16%	77.10%	\$98	\$7,801	0.39%	3.78%	76.81%	\$91
Credit Union Of Texas	\$2,660,904	\$2,522	0.38%	5.66%	88.23%	\$120	\$5,107	0.26%	3.86%	84.89%	\$114
UNIFY Financial Federal Credit Union	\$3,509,574	\$5,752	0.65%	9.97%	72.16%	\$131	\$8,661	0.32%	5.14%	72.68%	\$132
EECU	\$3,990,623	\$15,298	1.55%	12.68%	55.17%	\$106	\$41,954	1.44%	11.99%	57.84%	\$108
University Federal Credit Union	\$4,100,757	\$5,831	0.57%	7.14%	74.70%	\$135	\$18,995	0.62%	8.04%	76.25%	\$136
GEUCU Federal Credit Union	\$4,343,428	\$19,312	1.77%	14.90%	59.74%	\$83	\$43,999	1.34%	11.65%	64.14%	\$80
Credit Human Federal Credit Union	\$4,414,968	(\$1,697)	(0.15%)	(2.13%)	95.62%	\$101	(\$7,781)	(0.24%)	(3.24%)	96.58%	\$103
Rally Credit Union	\$4,442,938	\$8,169	0.74%	5.60%	57.37%	\$67	\$21,232	0.65%	4.93%	60.61%	\$72
Texas Dow Employees Credit Union	\$4,835,297	\$1,271	0.11%	1.07%	79.45%	\$115	\$11,001	0.31%	3.10%	77.14%	\$112
Catalyst Corporate Federal Credit Union	\$5,155,153	\$15,446	1.18%	14.11%	51.92%	\$219	\$47,360	1.18%	15.15%	51.05%	\$214
American Airlines Federal Credit Union	\$9,008,943	\$7,584	0.34%	3.24%	68.33%	\$101	\$20,867	0.31%	3.04%	69.73%	\$99
Security Service Federal Credit Union	\$13,646,807	\$16,231	0.48%	4.50%	78.40%	\$125	\$57,050	0.56%	5.36%	77.53%	\$120
Randolph-Brooks Federal Credit Union	\$17,549,898	\$65,057	1.48%	14.06%	58.82%	\$108	\$191,751	1.45%	14.46%	58.50%	\$104
Average of Asset Group D	\$3,309,246	\$6,155	0.64%	5.87%	73.78%	\$104	\$17,813	0.61%	5.84%	73.81%	\$103

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

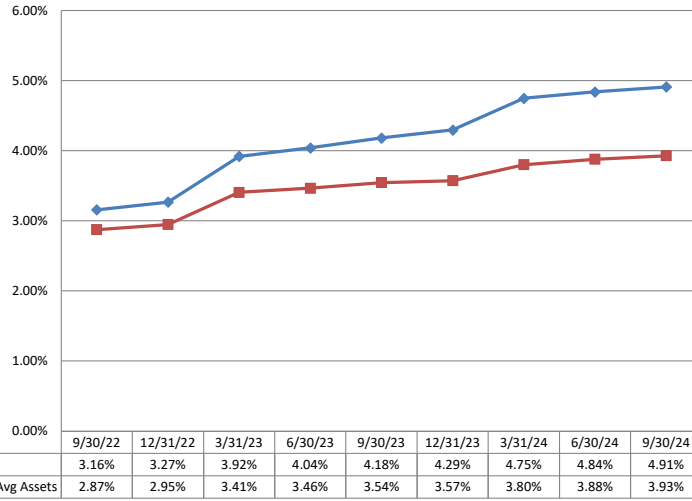
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



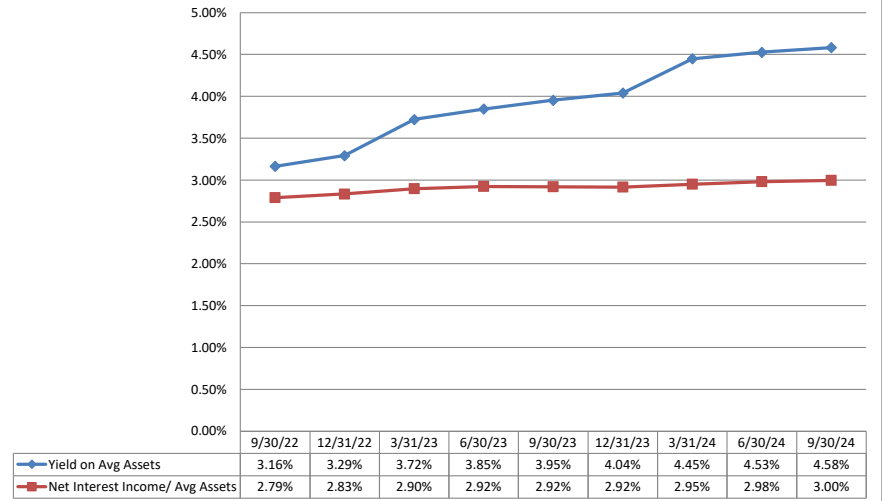
# Balance Sheet & Net Interest Margin

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

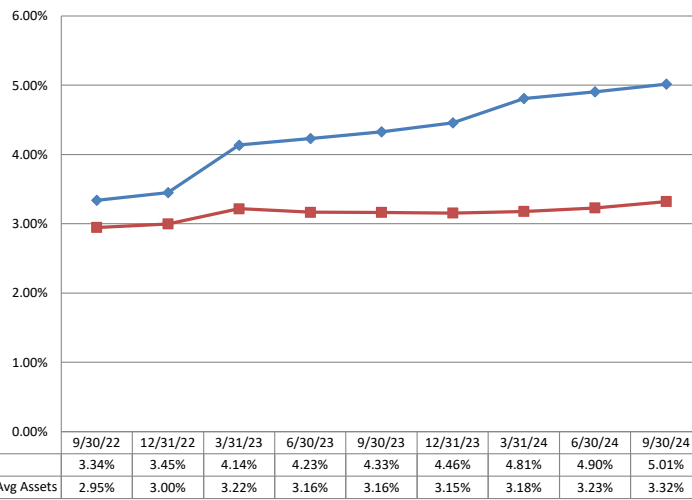
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



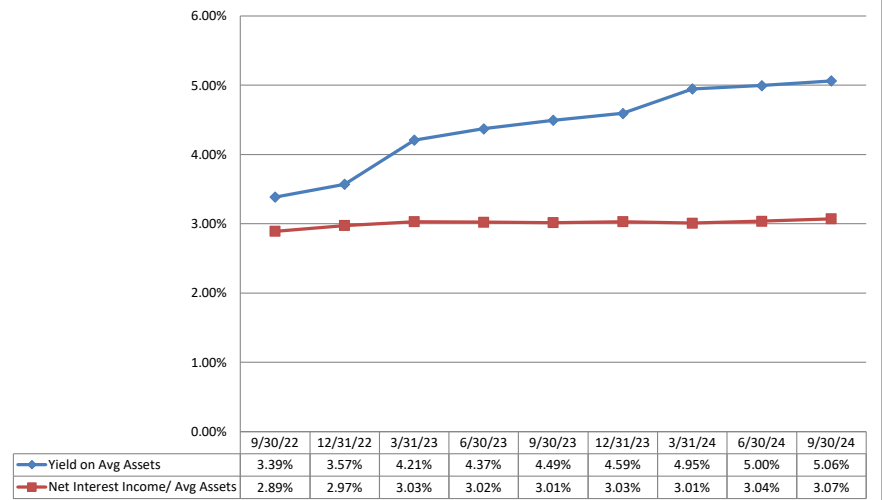
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

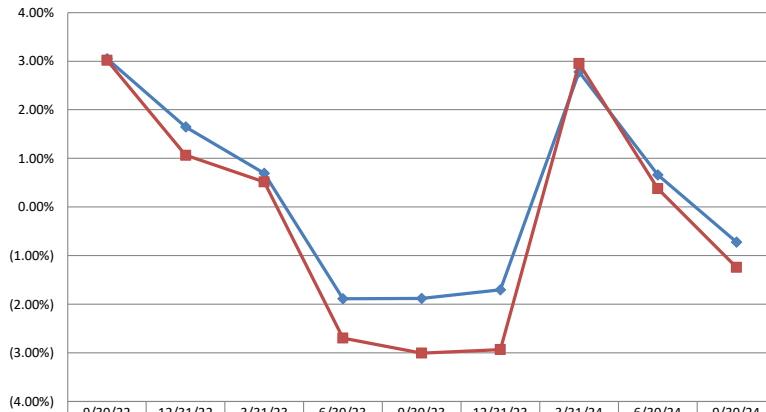
Note: Report includes only bank-level data.

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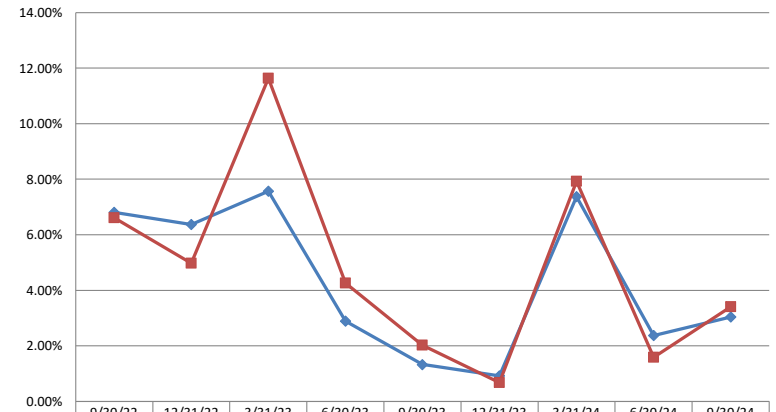
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



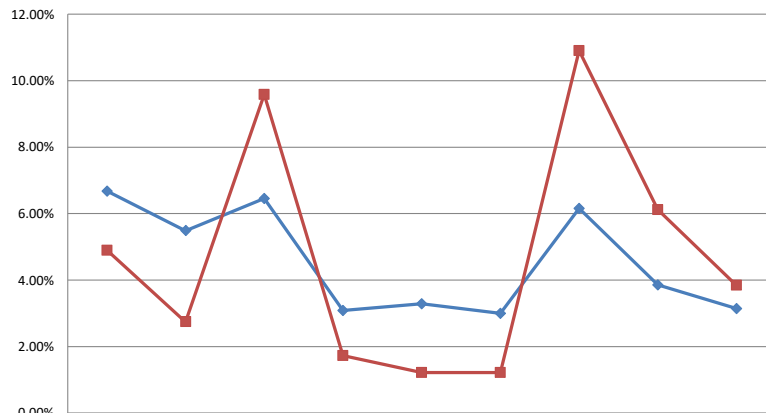
Asset Growth Rate	3.05%	1.64%	0.69%	(1.89%)	(1.88%)	(1.71%)	2.78%	0.66%	(0.72%)
Market Growth Rate	3.02%	1.07%	0.51%	(2.70%)	(3.00%)	(2.94%)	2.95%	0.38%	(1.24%)

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



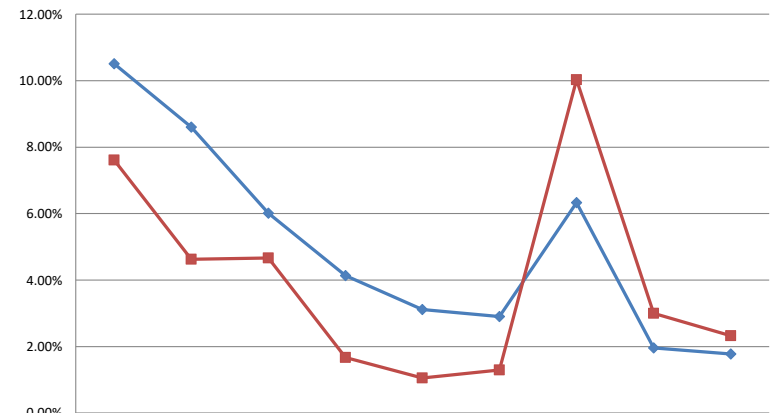
Asset Growth Rate	6.81%	6.37%	7.57%	2.89%	1.33%	0.92%	7.37%	2.37%	3.04%
Market Growth Rate	6.61%	4.97%	11.63%	4.26%	2.03%	0.68%	7.92%	1.59%	3.41%

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



Asset Growth Rate	6.68%	5.49%	6.46%	3.09%	3.29%	3.00%	6.16%	3.86%	3.14%
Market Growth Rate	4.90%	2.74%	9.58%	1.73%	1.22%	1.22%	10.90%	6.12%	3.84%

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



Asset Growth Rate	10.51%	8.60%	6.01%	4.13%	3.11%	2.91%	6.33%	1.96%	1.77%
Market Growth Rate	7.61%	4.62%	4.66%	1.67%	1.06%	1.30%	10.03%	3.00%	2.33%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>										
Paris District Credit Union	\$451	\$204	\$362	56.35%	\$451	6.40%	2.04%	4.37%	(6.47%)	(8.93%)
Assumption Beaumont Federal Credit Union	\$575	\$370	\$508	72.83%	NA	3.67%	0.00%	3.67%	(60.59%)	(65.94%)
Musicians Federal Credit Union	\$692	\$437	\$586	74.57%	\$1,384	3.92%	0.19%	3.73%	(25.29%)	(29.29%)
Ibex Local 681 Credit Union	\$758	\$508	\$688	73.84%	\$1,516	4.93%	0.17%	4.93%	(3.59%)	(4.86%)
Texas Lee Federal Credit Union	\$918	\$568	\$807	70.38%	NA	4.47%	0.15%	4.33%	11.86%	10.52%
Empowerment Community Development Federal Credit Union	\$1,009	\$478	\$931	51.34%	\$1,009	4.90%	0.79%	4.10%	0.80%	0.72%
Pear Orchard Federal Credit Union	\$1,023	\$626	\$813	77.00%	\$409	4.31%	0.24%	4.07%	(22.44%)	(26.32%)
Littlefield School Employees Federal Credit Union	\$1,047	\$426	\$854	49.88%	\$2,094	4.11%	0.78%	3.33%	(27.42%)	(32.48%)
Pilgrim CUCC Federal Credit Union	\$1,050	\$704	\$915	76.94%	\$1,050	6.24%	1.00%	5.24%	20.51%	21.88%
Brentwood Baptist Church Federal Credit Union	\$1,334	\$817	\$1,227	66.59%	\$667	3.22%	0.29%	2.93%	(4.63%)	(5.12%)
American Baptist Association Credit Union	\$1,479	\$1,188	\$1,304	91.10%	\$2,958	5.57%	0.42%	5.15%	(11.30%)	(13.18%)
Salt Employees Federal Credit Union	\$1,564	\$833	\$804	103.61%	\$1,043	4.12%	0.09%	4.04%	(1.77%)	(3.08%)
Saint Lukes Community Federal Credit Union	\$1,807	\$380	\$1,599	23.76%	\$3,614	3.95%	1.94%	2.01%	(0.22%)	(1.97%)
W T N M Atlantic Federal Credit Union	\$1,876	\$1,526	\$1,450	105.24%	\$1,251	8.27%	1.33%	6.87%	14.15%	16.31%
Highway Employees Credit Union	\$1,882	\$1,237	\$1,383	89.44%	\$941	6.23%	0.46%	5.77%	14.19%	18.44%
Lehrer Interests Credit Union	\$2,110	\$483	\$1,616	29.89%	\$2,110	4.31%	2.64%	1.61%	0.00%	(0.66%)
Faith Cooperative Federal Credit Union	\$2,326	\$1,800	\$1,816	99.12%	\$1,551	3.59%	0.12%	3.53%	15.70%	14.04%
Jafari No-Interest Credit Union	\$2,453	\$1,158	\$1,956	59.20%	NA	2.81%	0.00%	2.81%	11.26%	10.68%
Navarro Credit Union	\$2,942	\$1,389	\$1,800	77.17%	\$1,961	3.86%	0.09%	3.77%	(9.16%)	(15.92%)
S P Trainmen Federal Credit Union	\$3,028	\$805	\$2,143	37.56%	\$2,019	3.03%	0.67%	2.36%	(10.06%)	28.37%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,122	\$1,451	\$2,566	56.55%	\$3,122	3.95%	0.46%	3.48%	14.91%	22.32%
Vidor Teachers Federal Credit Union	\$3,139	\$2,206	\$2,644	83.43%	\$3,139	3.75%	1.62%	2.13%	(3.27%)	(3.96%)
B P S Federal Credit Union	\$3,158	\$1,084	\$1,412	76.77%	\$3,158	3.74%	0.46%	3.23%	(2.36%)	(7.74%)
Lefors Federal Credit Union	\$3,234	\$2,248	\$2,534	88.71%	\$1,617	5.36%	0.16%	5.20%	(6.62%)	(8.20%)
Federal Employees Credit Union	\$3,265	\$1,590	\$2,608	60.97%	\$1,633	5.24%	0.27%	4.88%	(10.74%)	(13.51%)
Longview Federal Credit Union	\$3,357	\$2,657	\$2,544	104.44%	\$1,343	5.04%	0.42%	4.58%	(11.21%)	(7.75%)
Plains Federal Credit Union	\$3,412	\$2,398	\$2,788	86.01%	\$1,365	5.83%	1.59%	4.28%	0.31%	3.94%
Houston Belt & Terminal Federal Credit Union	\$3,464	\$2,504	\$1,982	126.34%	\$1,732	6.33%	0.27%	6.06%	(20.19%)	(33.84%)
Del Rio S P Credit Union	\$3,511	\$993	\$2,237	44.39%	\$1,170	4.86%	0.12%	4.75%	1.27%	2.43%
Goodyear San Angelo Federal Credit Union	\$3,544	\$3,014	\$3,024	99.67%	\$1,772	5.88%	2.76%	3.12%	13.83%	14.79%
Bivins Federal Credit Union	\$3,700	\$2,128	\$2,735	77.81%	\$2,467	4.56%	0.58%	3.99%	(15.06%)	(19.77%)
Union Pacific Employees Credit Union	\$3,769	\$2,805	\$2,832	99.05%	\$1,885	6.21%	1.21%	5.01%	1.94%	3.43%
Covenant Savings Federal Credit Union	\$3,801	\$2,586	\$3,322	77.84%	\$1,267	4.31%	0.00%	4.27%	(10.14%)	(9.44%)
Everman Parkway Credit Union	\$3,833	\$2,434	\$2,420	100.58%	\$2,555	4.73%	0.35%	4.38%	(24.25%)	(19.88%)
T H D District 17 Credit Union	\$3,841	\$2,583	\$2,980	86.68%	\$1,536	5.47%	1.68%	3.78%	(0.52%)	(2.24%)
Peco Federal Credit Union	\$4,055	\$2,339	\$3,511	66.62%	\$1,352	6.26%	0.36%	5.90%	(15.52%)	(18.96%)
Belton Federal Credit Union	\$4,150	\$2,076	\$3,460	60.00%	\$2,767	3.83%	0.41%	3.45%	(2.65%)	(3.42%)
Highway District 9 Credit Union	\$4,213	\$1,713	\$3,140	54.55%	\$2,107	4.77%	0.98%	3.79%	(9.88%)	(13.54%)
Intercorp Credit Union	\$4,267	\$2,885	\$3,413	84.53%	\$2,134	7.61%	1.68%	5.91%	(1.88%)	(2.94%)
Oak Farms Employees Credit Union	\$4,325	\$3,088	\$3,178	97.17%	\$2,163	6.64%	0.66%	5.98%	8.35%	12.33%
Light Commerce Credit Union	\$4,829	\$3,524	\$3,738	94.28%	\$2,415	5.61%	0.46%	5.15%	(0.69%)	(2.76%)
Farmers Branch City Employees Federal Credit Union	\$4,876	\$2,032	\$3,841	52.90%	NA	4.59%	1.29%	3.28%	(7.44%)	(9.63%)
Highway District 2 Credit Union	\$4,901	\$1,743	\$3,580	48.69%	\$2,451	4.91%	0.37%	4.54%	(1.11%)	(2.56%)
Corpus Christi S P Credit Union	\$4,908	\$3,581	\$4,187	85.53%	\$1,636	8.16%	2.26%	5.90%	14.79%	17.26%
Port of Houston Warehouse Federal Credit Union	\$4,919	\$2,138	\$3,990	53.58%	\$3,279	6.24%	0.08%	6.16%	(2.68%)	(7.30%)

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Redeemer Federal Credit Union	\$5,006	\$1,699	\$3,390	50.12%	\$1,252	6.45%	0.18%	6.25%	(32.08%)	(41.63%)
Midwestern State University Credit Union	\$5,045	\$2,592	\$4,253	60.95%	\$2,018	4.73%	0.08%	4.65%	(10.65%)	(13.60%)
Team Financial Federal Credit Union	\$5,070	\$3,555	\$4,679	75.98%	\$3,380	5.93%	0.52%	5.41%	(8.89%)	(9.82%)
Pampa Municipal Credit Union	\$5,123	\$4,238	\$4,411	96.08%	\$2,049	6.42%	2.15%	4.27%	6.18%	4.69%
N C E Credit Union	\$5,559	\$2,834	\$4,342	65.27%	\$1,853	5.57%	0.91%	4.66%	4.23%	4.97%
Skel-Tex Credit Union	\$5,756	\$3,171	\$4,508	70.34%	\$2,878	3.81%	1.14%	2.67%	(2.63%)	(3.20%)
CASE Federal Credit Union	\$5,767	\$2,307	\$5,094	45.29%	\$1,922	4.24%	0.06%	4.18%	(18.14%)	(16.03%)
South Texas Regional Federal Credit Union	\$5,839	\$4,281	\$5,026	85.18%	\$1,946	5.17%	0.14%	5.03%	0.27%	(1.21%)
Coburn Credit Union	\$5,846	\$3,152	\$4,297	73.35%	\$5,846	4.56%	1.50%	3.05%	(12.41%)	(17.03%)
STEC Federal Credit Union	\$5,913	\$4,389	\$4,335	101.25%	\$2,957	4.10%	0.11%	3.99%	0.91%	(1.16%)
A C U Credit Union	\$6,359	\$3,307	\$5,015	65.94%	\$4,239	3.96%	1.47%	2.51%	22.04%	29.72%
Natural Resources Conservation Service Federal Credit Union	\$6,390	\$2,645	\$5,111	51.75%	\$3,195	4.50%	0.19%	4.34%	(20.34%)	(22.74%)
Oak Cliff Christian Federal Credit Union	\$6,494	\$5,891	\$6,011	98.00%	\$1,855	4.78%	0.04%	4.76%	(19.22%)	(19.76%)
Frio County Federal Credit Union	\$6,509	\$5,068	\$4,460	113.63%	\$1,860	6.54%	1.09%	5.45%	(0.10%)	(1.54%)
City of Deer Park Federal Credit Union	\$6,722	\$4,642	\$5,212	89.06%	\$3,361	5.92%	1.00%	4.92%	3.61%	2.50%
Capital Federal Credit Union	\$6,824	\$2,008	\$5,060	39.68%	\$29	4.80%	1.41%	3.37%	0.23%	7.25%
Andrews School Federal Credit Union	\$6,826	\$3,904	\$5,043	77.41%	\$2,730	4.79%	0.31%	4.48%	2.18%	0.66%
Sweetwater Regional Federal Credit Union	\$6,864	\$2,889	\$5,490	52.62%	\$2,288	3.35%	0.34%	3.02%	(18.59%)	(10.02%)
Moore County Schools Federal Credit Union	\$7,025	\$4,042	\$6,324	63.92%	\$3,513	3.32%	1.72%	1.60%	(13.91%)	(14.47%)
Brownsville City Employees Federal Credit Union	\$7,061	\$2,985	\$4,913	60.76%	\$2,354	5.67%	0.34%	5.33%	1.49%	(1.40%)
Sherwin Federal Credit Union	\$7,083	\$3,397	\$4,544	74.76%	\$2,361	4.03%	0.20%	3.83%	(7.01%)	(9.84%)
Victoria City-County Employees Federal Credit Union	\$7,134	\$4,080	\$6,087	67.03%	\$3,567	5.14%	0.95%	4.18%	(1.28%)	(2.30%)
Local 20 IBEW Federal Credit Union	\$7,397	\$4,495	\$6,854	65.58%	\$2,113	6.17%	0.06%	6.11%	11.15%	10.92%
Seminole Public School Federal Credit Union	\$7,444	\$2,889	\$5,783	49.96%	\$3,722	6.10%	2.62%	3.47%	3.06%	4.19%
Galveston Government Employees Credit Union	\$7,601	\$6,027	\$6,875	87.67%	\$3,801	5.18%	0.65%	4.53%	9.67%	10.48%
Port Terminal Federal Credit Union	\$7,609	\$4,909	\$4,533	108.29%	\$3,805	5.26%	0.22%	5.03%	(2.41%)	(5.80%)
Texoma Federal Credit Union	\$8,358	\$5,186	\$5,961	87.00%	\$2,090	5.81%	1.14%	4.63%	(3.04%)	(3.12%)
Highway District 19 Employee Credit Union	\$8,380	\$5,714	\$6,864	83.25%	\$2,095	4.82%	0.08%	4.76%	(0.44%)	(1.48%)
Wharton County Teachers Credit Union	\$8,571	\$2,152	\$6,429	33.47%	\$4,286	2.82%	0.11%	2.71%	0.45%	(0.58%)
Port of Houston Credit Union	\$8,772	\$5,537	\$6,261	88.44%	\$2,193	6.51%	0.40%	6.11%	1.17%	(2.75%)
Jackson County Federal Credit Union	\$8,885	\$6,341	\$8,139	77.91%	\$1,974	4.27%	0.78%	3.48%	5.24%	4.87%
E M O T Federal Credit Union	\$9,130	\$2,735	\$5,588	48.94%	\$6,087	4.98%	1.64%	3.36%	(4.58%)	(9.49%)
Victoria Federal Credit Union	\$9,159	\$5,335	\$8,057	66.22%	\$2,290	5.39%	0.66%	4.72%	4.27%	6.16%
I L A 28 Federal Credit Union	\$9,281	\$6,405	\$7,153	89.54%	\$2,320	5.40%	1.10%	4.29%	2.61%	2.62%
Yoakum County Federal Credit Union	\$9,347	\$4,489	\$7,237	62.03%	\$4,674	3.79%	0.89%	2.90%	(2.74%)	(4.66%)
Sweetex Credit Union	\$9,464	\$3,377	\$5,867	57.56%	\$4,732	3.52%	0.81%	2.71%	(7.59%)	(12.31%)
Tex-Mex Credit Union	\$9,483	\$6,107	\$6,478	94.27%	\$1,581	6.62%	0.36%	6.27%	(12.30%)	(21.45%)
Cochran County Schools Federal Credit Union	\$9,639	\$4,628	\$8,270	55.96%	\$3,213	7.83%	3.80%	4.02%	15.62%	18.09%
Hale County Teachers Federal Credit Union	\$9,836	\$6,035	\$8,536	70.70%	\$3,279	5.34%	2.19%	3.15%	11.16%	10.97%
Fannin County Teachers Federal Credit Union	\$10,079	\$7,497	\$7,300	102.70%	\$5,040	5.20%	1.05%	4.15%	(6.65%)	(10.87%)
Mount Olive Baptist Church Federal Credit Union	\$10,334	\$6,258	\$8,532	73.35%	\$3,445	4.68%	0.62%	4.05%	0.27%	(1.21%)
J.C.T. Federal Credit Union	\$10,347	\$4,774	\$9,172	52.05%	\$2,299	4.24%	1.05%	3.18%	(0.50%)	(1.47%)
Reeves County Teachers Credit Union	\$10,377	\$8,000	\$8,987	89.02%	\$2,594	5.28%	2.16%	3.14%	10.24%	12.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Neiman Marcus Employees Federal Credit Union	\$10,687	\$6,656	\$9,185	72.47%	\$2,672	6.33%	1.84%	4.50%	(0.90%)	0.42%
Vatat Credit Union	\$10,722	\$8,906	\$8,433	105.61%	\$5,361	5.83%	1.51%	4.32%	(0.43%)	(6.11%)
I B E W LU 66 Federal Credit Union	\$10,771	\$8,575	\$9,071	94.53%	\$3,590	5.42%	0.33%	5.10%	4.00%	2.01%
Scurry County School Federal Credit Union	\$10,837	\$5,948	\$8,668	68.62%	\$5,419	4.13%	1.39%	2.74%	2.87%	3.05%
Met Tran Federal Credit Union	\$11,046	\$6,273	\$9,362	67.00%	\$2,762	5.46%	0.32%	5.13%	4.34%	2.96%
PIE Credit Union	\$11,148	\$6,132	\$8,669	70.73%	\$3,716	4.57%	0.41%	4.16%	(2.16%)	(4.01%)
T & P Longview Federal Credit Union	\$11,262	\$8,504	\$8,671	98.07%	\$4,505	5.61%	1.34%	4.28%	(2.82%)	(4.95%)
Alamo City Credit Union	\$11,263	\$9,765	\$10,129	96.41%	\$1,877	6.07%	2.37%	3.70%	(3.32%)	4.21%
Ben E. Keith Employees Federal Credit Union	\$11,383	\$5,153	\$9,215	55.92%	\$3,794	4.76%	0.15%	4.61%	(3.70%)	(5.12%)
Morris Sheppard Texarkana Federal Credit Union	\$11,419	\$8,941	\$10,056	88.91%	\$3,806	5.27%	1.28%	4.00%	4.48%	4.16%
Methodist Hospital Employees Federal Credit Union	\$11,579	\$4,947	\$10,131	48.83%	\$3,308	5.67%	0.11%	5.55%	(4.78%)	(5.95%)
Brownfield Federal Credit Union	\$11,639	\$6,840	\$7,551	90.58%	\$3,325	5.52%	0.33%	5.20%	(5.46%)	(9.53%)
Swamp Federal Credit Union	\$11,704	\$8,814	\$9,344	94.33%	\$3,901	5.33%	1.89%	3.44%	5.73%	6.46%
Pasadena Muni Federal Credit Union	\$12,109	\$7,476	\$9,381	79.69%	\$8,073	4.29%	1.71%	2.57%	1.57%	(0.69%)
Texarkana Terminal Empl Federal Credit Union	\$12,363	\$8,070	\$11,207	72.01%	\$3,091	5.83%	1.38%	4.44%	(5.04%)	(5.09%)
Employees United Federal Credit Union	\$12,484	\$3,044	\$8,661	35.15%	\$3,121	5.00%	0.40%	4.59%	(8.58%)	(14.11%)
PamCel Community Federal Credit Union	\$12,566	\$3,417	\$10,394	32.87%	\$2,513	3.26%	0.61%	2.65%	(15.78%)	(18.93%)
Refugio County Federal Credit Union	\$12,595	\$4,993	\$10,301	48.47%	\$4,198	5.51%	1.80%	3.69%	3.34%	2.56%
Angelina County Teachers Credit Union	\$12,747	\$4,478	\$10,795	41.48%	\$4,249	3.91%	0.15%	3.75%	(6.21%)	(7.99%)
Pampa Teachers Federal Credit Union	\$12,853	\$9,174	\$11,458	80.07%	\$1,607	5.12%	2.37%	2.76%	(5.72%)	(5.36%)
Baker Hughes Federal Credit Union	\$13,088	\$2,424	\$11,528	21.03%	\$4,363	4.02%	0.39%	3.63%	(5.25%)	(5.93%)
Local 24 Employees Federal Credit Union	\$13,210	\$4,090	\$10,635	38.46%	\$3,303	5.19%	0.18%	5.02%	2.20%	1.01%
Central Texas Manufacturing Credit Union	\$13,468	\$9,456	\$10,259	92.17%	\$3,367	5.65%	0.99%	4.65%	(0.81%)	(3.92%)
Marshall T & P Employees Federal Credit Union	\$14,178	\$10,541	\$11,044	95.45%	\$3,545	6.36%	2.50%	3.87%	2.39%	2.21%
Central Texas Teachers Credit Union	\$14,197	\$9,752	\$12,061	80.86%	\$3,155	5.14%	1.51%	3.63%	(4.48%)	(6.21%)
Alpine Community Credit Union	\$14,528	\$4,039	\$12,355	32.69%	\$3,632	3.95%	0.51%	3.44%	(8.92%)	(12.57%)
Cherokee County Teachers Federal Credit Union	\$14,783	\$10,648	\$12,068	88.23%	\$3,696	4.10%	0.90%	3.20%	8.66%	9.64%
Friona Texas Federal Credit Union	\$14,984	\$6,743	\$12,227	55.15%	\$2,997	4.93%	0.86%	4.08%	(5.49%)	(6.11%)
Coastal Bend P O Federal Credit Union	\$15,017	\$4,929	\$11,705	42.11%	\$4,291	3.83%	1.97%	1.85%	4.44%	4.75%
Corpus Christi Postal Employees Credit Union	\$15,408	\$8,606	\$12,913	66.65%	\$3,424	5.72%	0.34%	5.39%	(1.19%)	(3.53%)
I L A 1351 Federal Credit Union	\$15,415	\$7,849	\$12,602	62.28%	\$3,854	5.31%	0.20%	5.17%	(0.90%)	(0.64%)
Laredo Fire Department Federal Credit Union	\$15,567	\$12,752	\$13,618	93.64%	\$1,730	7.20%	1.09%	6.10%	(0.40%)	(1.87%)
Living in Fulfillment Everyday Federal Credit Union	\$15,872	\$12,937	\$15,065	85.87%	\$3,527	5.99%	2.16%	3.82%	(33.88%)	(16.61%)
Seagoville Federal Credit Union	\$16,232	\$6,719	\$12,948	51.89%	\$5,411	4.61%	0.57%	4.04%	(3.31%)	(6.41%)
Reed Credit Union	\$16,403	\$2,759	\$13,705	20.13%	\$5,468	4.21%	1.04%	3.18%	6.26%	6.34%
Member Preferred Federal Credit Union	\$16,490	\$13,173	\$14,232	92.56%	\$2,748	6.15%	2.57%	3.58%	9.62%	10.09%
TxDOT Credit Union	\$17,086	\$13,760	\$14,239	96.64%	\$4,882	4.86%	1.07%	3.79%	5.48%	6.90%
Midland Municipal Employees Credit Union	\$17,305	\$4,082	\$14,850	27.49%	\$8,653	2.87%	1.18%	1.69%	(0.58%)	(0.54%)
1st University Credit Union	\$17,496	\$13,735	\$15,674	87.63%	\$1,944	4.96%	0.88%	4.08%	(14.01%)	(10.50%)
Ellis County Teachers and Employees Federal Credit Union	\$17,911	\$8,796	\$14,713	59.78%	\$5,970	5.18%	1.73%	3.45%	0.41%	(2.04%)
Cowboy Country Federal Credit Union	\$17,925	\$13,695	\$15,190	90.16%	\$2,561	6.29%	1.66%	4.63%	5.23%	10.68%
Linkage Credit Union	\$18,273	\$10,579	\$15,064	70.23%	\$3,046	5.46%	0.92%	4.54%	(0.61%)	(1.44%)
Victoria Teachers Federal Credit Union	\$18,326	\$6,073	\$12,629	48.09%	\$6,109	5.17%	0.75%	4.43%	(4.02%)	(7.28%)
Southern Star Credit Union	\$18,422	\$10,212	\$15,837	64.48%	\$3,070	4.50%	0.88%	3.62%	(2.57%)	(1.99%)
Waco Federal Credit Union	\$18,618	\$7,782	\$16,796	46.33%	\$2,864	4.42%	0.38%	4.04%	(0.63%)	(1.05%)
Amarillo Postal Employees Credit Union	\$18,662	\$7,544	\$16,045	47.02%	\$4,666	4.29%	1.32%	2.96%	2.29%	2.21%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Alba Golden Federal Credit Union	\$18,754	\$11,150	\$15,284	72.95%	\$4,168	5.49%	1.25%	4.25%	0.45%	(0.86%)
Germania Credit Union	\$19,121	\$12,884	\$16,750	76.92%	\$4,780	4.86%	1.61%	3.25%	(5.30%)	(5.47%)
Family 1st Of Texas Federal Credit Union	\$19,253	\$16,065	\$18,152	88.50%	\$3,851	4.46%	1.91%	2.56%	(19.34%)	(16.99%)
First Priority Credit Union	\$19,802	\$8,356	\$17,584	47.52%	\$6,601	4.45%	0.86%	3.59%	(6.99%)	(9.39%)
Port Arthur Community Federal Credit Union	\$19,808	\$13,740	\$16,917	81.22%	\$1,981	5.35%	0.68%	4.65%	(3.75%)	(3.01%)
Odessa Employees Credit Union	\$20,011	\$9,715	\$16,774	57.92%	\$3,638	3.99%	0.14%	3.85%	(0.23%)	(1.13%)
Temple-Inland Federal Credit Union	\$20,261	\$7,451	\$17,313	43.04%	\$5,065	3.23%	0.79%	2.44%	0.48%	(1.00%)
Corner Stone Credit Union	\$20,622	\$13,463	\$18,664	72.13%	\$1,964	5.29%	0.76%	4.53%	(4.72%)	(4.27%)
LCRA Credit Union	\$20,698	\$12,710	\$17,442	72.87%	\$4,140	4.54%	0.18%	4.36%	(9.75%)	(8.60%)
U S I Federal Credit Union	\$21,227	\$19,437	\$15,329	126.80%	\$4,717	6.68%	1.16%	5.52%	11.82%	19.56%
MOPAC Employees Federal Credit Union	\$21,256	\$18,023	\$19,043	94.64%	\$3,543	4.45%	0.53%	3.92%	4.41%	11.49%
McLennan County Employees Federal Credit Union	\$21,459	\$6,159	\$15,793	39.00%	\$4,292	3.69%	0.76%	2.93%	(7.45%)	(10.06%)
Northeast Panhandle Teachers Federal Credit Union	\$21,704	\$13,354	\$17,305	77.17%	\$6,201	4.64%	1.81%	2.83%	(4.18%)	(6.11%)
TexStar Federal Credit Union	\$22,525	\$5,772	\$19,870	29.05%	\$5,631	3.64%	0.33%	3.31%	(10.53%)	(12.60%)
Temple Santa Fe Community Credit Union	\$22,845	\$13,148	\$20,818	63.16%	\$3,264	4.29%	0.18%	4.12%	1.68%	0.63%
Grand Prairie Credit Union	\$23,097	\$8,913	\$20,526	43.42%	\$5,774	4.34%	0.37%	3.97%	4.03%	3.14%
McMurrey Federal Credit Union	\$23,162	\$15,733	\$20,219	77.81%	\$4,632	3.74%	1.45%	2.31%	(2.43%)	(0.35%)
Liberty County Teachers Federal Credit Union	\$23,338	\$13,301	\$20,001	66.50%	\$3,334	5.45%	0.23%	5.22%	(1.26%)	(4.07%)
Texhillco School Employees Federal Credit Union	\$23,609	\$20,469	\$20,178	101.44%	\$2,623	6.99%	1.37%	5.62%	7.23%	2.97%
Concho Valley Credit Union	\$23,699	\$10,648	\$20,914	50.91%	\$5,266	4.11%	1.12%	2.99%	5.06%	3.53%
Anderson County Federal Credit Union	\$24,153	\$7,442	\$20,195	36.85%	\$4,831	5.09%	0.57%	4.52%	2.74%	0.74%
Union Fidelity Federal Credit Union	\$24,656	\$13,108	\$19,273	68.01%	\$4,931	5.68%	0.55%	5.13%	2.68%	0.46%
Valwood Park Federal Credit Union	\$25,075	\$15,297	\$23,303	65.64%	\$3,582	4.68%	0.42%	4.27%	(6.02%)	(6.78%)
Dallas U. P. Employees Credit Union	\$25,241	\$17,120	\$19,234	89.01%	\$6,310	6.51%	2.62%	3.88%	1.92%	1.95%
Texas People Federal Credit Union	\$25,271	\$19,076	\$20,292	94.01%	\$2,660	5.47%	0.56%	4.90%	(8.77%)	(7.35%)
Bayou City Federal Credit Union	\$25,321	\$8,905	\$22,922	38.85%	\$3,165	3.96%	0.34%	3.62%	(5.04%)	(5.46%)
The Local Federal Credit Union	\$25,425	\$22,297	\$19,219	116.02%	\$1,956	8.36%	0.24%	8.12%	(2.74%)	(9.82%)
Texas Community Federal Credit Union	\$25,565	\$18,702	\$21,331	87.68%	\$2,435	8.02%	1.70%	6.32%	10.77%	11.36%
Transtar Federal Credit Union	\$26,552	\$21,818	\$24,214	90.10%	\$4,085	5.03%	1.01%	4.02%	(6.53%)	(7.30%)
Brazos Community Credit Union	\$26,904	\$19,792	\$22,161	89.31%	\$4,484	6.47%	2.26%	4.21%	4.65%	7.86%
Shared Resources Credit Union	\$26,933	\$19,161	\$23,387	81.93%	\$3,367	5.95%	0.71%	5.24%	(1.58%)	4.17%
Tyler City Employees Credit Union	\$27,437	\$19,660	\$22,852	86.03%	\$3,920	5.19%	0.77%	4.42%	2.48%	2.53%
Gulf Shore Federal Credit Union	\$27,748	\$13,659	\$23,780	57.44%	\$3,964	4.23%	0.48%	3.75%	0.58%	0.01%
United Credit Union	\$27,926	\$16,838	\$25,753	65.38%	\$4,296	4.44%	1.24%	3.20%	(9.08%)	(9.54%)
Members Financial Federal Credit Union	\$28,521	\$21,289	\$25,023	85.08%	\$3,355	5.29%	0.92%	4.36%	(1.88%)	(1.43%)
Yantis Federal Credit Union	\$28,603	\$16,762	\$24,219	69.21%	\$3,011	4.24%	1.77%	2.46%	(1.67%)	(3.41%)
United Energy Credit Union	\$29,262	\$20,555	\$23,757	86.52%	\$2,787	5.45%	0.79%	4.66%	1.67%	4.40%
Wichita Falls Federal Credit Union	\$29,677	\$17,611	\$25,505	69.05%	\$1,649	5.55%	0.67%	4.88%	(2.09%)	(1.24%)
San Patricio County Teachers Federal Credit Union	\$29,696	\$24,172	\$25,604	94.41%	\$3,126	4.66%	1.29%	3.37%	2.95%	2.62%
Beaumont Community Credit Union	\$30,647	\$12,877	\$25,541	50.42%	\$3,831	4.40%	0.65%	3.75%	(5.98%)	(10.55%)
Rocket Federal Credit Union	\$30,740	\$22,689	\$26,719	84.92%	\$2,795	4.41%	0.78%	3.62%	(1.28%)	(1.89%)
Alcon Employees Federal Credit Union	\$30,763	\$22,530	\$24,205	93.08%	\$4,395	4.46%	1.17%	3.30%	2.10%	2.09%
Trinity Valley Teachers Credit Union	\$31,280	\$6,735	\$22,212	30.32%	\$5,213	4.05%	0.38%	3.68%	1.00%	(1.41%)
Northeast Texas Teachers Federal Credit Union	\$32,307	\$7,855	\$27,827	28.23%	\$3,590	4.45%	0.62%	3.83%	(1.15%)	(2.59%)
Texas Associations of Professionals Federal Credit Union	\$32,347	\$28,620	\$27,785	103.01%	\$2,813	6.46%	2.28%	4.18%	(4.62%)	(5.51%)
Greater Central Texas Federal Credit Union	\$32,588	\$8,716	\$29,189	29.86%	\$4,074	4.00%	0.13%	3.87%	4.89%	3.61%

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Matagorda County Credit Union	\$34,190	\$15,592	\$28,901	53.95%	\$5,698	4.34%	0.59%	3.32%	(1.07%)	(3.19%)
Commoncents Credit Union	\$34,471	\$23,788	\$29,833	79.74%	\$2,154	5.56%	1.41%	4.15%	(4.33%)	(3.88%)
Brazos Star Credit Union	\$34,638	\$13,459	\$29,533	45.57%	\$6,298	3.56%	0.80%	2.76%	3.33%	2.21%
Port Arthur Teachers Federal Credit Union	\$34,878	\$9,512	\$29,060	32.73%	\$3,322	4.24%	0.22%	4.02%	(4.70%)	(7.19%)
Mid-Tex Federal Credit Union	\$34,935	\$19,799	\$31,869	62.13%	\$3,677	4.67%	0.66%	4.01%	0.04%	(0.83%)
Golden Triangle Federal Credit Union	\$35,292	\$16,890	\$28,780	58.69%	\$3,921	4.41%	0.39%	4.03%	(0.11%)	(1.83%)
Austin Federal Credit Union	\$36,384	\$24,017	\$32,508	73.88%	\$4,548	4.39%	0.06%	4.34%	(5.38%)	(7.40%)
Angelina Federal Employees Credit Union	\$37,682	\$23,701	\$30,893	76.72%	\$4,187	5.52%	0.67%	4.85%	(1.22%)	(4.48%)
Caprock Federal Credit Union	\$38,431	\$25,963	\$33,541	77.41%	\$2,956	5.13%	1.57%	3.55%	3.06%	3.81%
Cabot Community Credit Union	\$38,614	\$30,782	\$32,361	95.12%	\$4,827	5.98%	1.50%	4.49%	(5.27%)	(9.45%)
San Angelo Federal Credit Union	\$38,866	\$20,594	\$34,594	59.53%	\$3,533	4.62%	0.90%	3.72%	10.82%	10.32%
Hockley County Credit Union	\$39,390	\$23,688	\$33,972	69.73%	\$3,283	5.78%	2.43%	3.35%	6.15%	6.37%
Keystone Credit Union	\$39,830	\$30,173	\$29,057	103.84%	\$3,463	4.72%	2.16%	2.60%	6.65%	8.37%
Mesquite Credit Union	\$40,119	\$25,522	\$35,956	70.98%	\$4,223	3.91%	0.15%	3.76%	(0.99%)	(2.01%)
Old Ocean Federal Credit Union	\$40,442	\$15,555	\$32,466	47.91%	\$4,044	5.46%	0.11%	5.35%	4.37%	0.37%
Starr County Teachers Federal Credit Union	\$41,611	\$9,720	\$34,813	27.92%	\$2,972	4.79%	0.60%	4.19%	1.57%	0.69%
Travis County Credit Union	\$42,774	\$26,582	\$38,669	68.74%	\$3,889	4.40%	0.38%	4.02%	6.30%	5.78%
Mountain Star Federal Credit Union	\$43,081	\$23,539	\$33,929	69.38%	\$3,077	4.90%	0.15%	4.75%	4.22%	1.94%
Lufkin Federal Credit Union	\$43,511	\$18,075	\$32,412	55.77%	\$3,956	5.31%	0.58%	4.73%	(3.86%)	(7.12%)
Houston Highway Credit Union	\$43,964	\$25,678	\$40,443	63.49%	\$6,281	3.96%	0.60%	3.35%	(10.63%)	(11.90%)
B C M Federal Credit Union	\$44,576	\$21,938	\$39,963	54.90%	\$6,368	5.29%	1.72%	3.56%	8.08%	7.60%
Cherokee County Federal Credit Union	\$45,452	\$32,121	\$33,541	95.77%	\$2,932	5.28%	1.04%	4.24%	(3.64%)	(5.75%)
Walker County Federal Credit Union	\$48,004	\$35,983	\$40,150	89.62%	\$4,364	5.72%	0.63%	5.08%	4.11%	2.44%
Caprock Santa Fe Credit Union	\$49,486	\$16,853	\$29,473	57.18%	\$4,713	5.40%	1.24%	4.16%	2.40%	0.82%
City Public Service/IBEW Federal Credit Union	\$49,583	\$21,473	\$42,904	50.05%	\$6,198	4.89%	1.23%	3.66%	9.47%	8.27%
Trans Texas Southwest Credit Union	\$50,187	\$36,629	\$43,676	83.87%	\$3,042	5.89%	1.90%	3.99%	4.51%	4.26%
Star Financial Credit Union	\$50,302	\$26,161	\$44,698	58.53%	\$2,515	5.34%	1.02%	4.32%	(4.54%)	(5.25%)
Highway District 21 Federal Credit Union	\$51,313	\$24,603	\$40,749	60.38%	\$6,414	3.53%	0.45%	3.07%	2.29%	2.07%
Baptist Credit Union	\$51,785	\$37,045	\$47,349	78.24%	\$2,302	5.25%	1.03%	4.22%	7.98%	7.98%
Lubrizol Employees' Credit Union	\$52,290	\$24,844	\$43,171	57.55%	\$7,470	4.23%	0.52%	3.71%	(2.65%)	(3.94%)
Sacred Heart Parish Hallettsville Federal Credit Union	\$52,778	\$29,467	\$46,738	63.05%	\$6,597	5.01%	1.74%	3.27%	(0.11%)	(1.58%)
Texas Telcom Credit Union	\$53,703	\$28,277	\$45,777	61.77%	\$6,713	3.76%	1.71%	2.05%	(8.31%)	(9.94%)
My Credit Union	\$54,408	\$28,138	\$47,576	59.14%	\$2,531	5.34%	0.41%	4.93%	(0.34%)	(4.03%)
Lifetime Federal Credit Union	\$55,358	\$30,625	\$45,200	67.75%	\$5,536	4.24%	1.89%	2.35%	(1.80%)	(0.47%)
Big Spring Education Employees Federal Credit Union	\$57,776	\$21,427	\$48,069	44.58%	\$4,444	5.25%	0.03%	5.22%	(1.10%)	(4.03%)
Texas Plains Federal Credit Union	\$58,916	\$44,004	\$50,613	86.94%	\$1,870	6.18%	1.41%	4.77%	22.06%	23.88%
Select Federal Credit Union	\$59,078	\$49,659	\$47,731	104.04%	\$4,544	5.38%	1.89%	3.49%	1.35%	1.81%
Heart O TX Federal Credit Union	\$60,213	\$48,885	\$56,042	87.23%	\$2,509	4.74%	1.58%	3.17%	(10.22%)	(10.27%)
Cosden Federal Credit Union	\$60,910	\$28,431	\$54,061	52.59%	\$3,930	4.52%	0.60%	3.91%	1.59%	1.80%
West Texas Credit Union	\$62,234	\$33,242	\$55,310	60.10%	\$2,489	4.46%	0.41%	4.06%	(0.36%)	(0.60%)
South Texas Federal Credit Union	\$62,499	\$33,271	\$57,683	57.68%	\$3,378	3.90%	0.26%	3.64%	(10.08%)	(11.58%)
La Joya Area Federal Credit Union	\$62,507	\$36,155	\$53,938	67.03%	\$2,084	4.61%	0.35%	4.25%	(3.02%)	(4.56%)
Freestone Credit Union	\$63,793	\$34,584	\$56,782	60.91%	\$3,987	4.29%	1.21%	3.08%	13.18%	13.25%
Doches Credit Union	\$65,540	\$46,125	\$57,639	80.02%	\$2,521	5.53%	1.48%	4.05%	3.60%	4.85%
Star of Texas Credit Union	\$66,424	\$50,236	\$52,412	95.85%	\$6,039	5.82%	1.41%	4.41%	10.12%	8.80%
Scott & White Employees Credit Union	\$69,189	\$35,744	\$59,002	60.58%	\$6,919	4.04%	0.26%	3.78%	3.17%	0.30%

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

September 30, 2024

Run Date: November 18, 2024

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Texan Sky Federal Credit Union	\$69,475	\$50,562	\$57,093	88.56%	\$4,211	5.63%	0.73%	4.89%	0.05%	0.45%
Hereford Texas Federal Credit Union	\$71,064	\$47,299	\$54,587	86.65%	\$3,230	5.28%	1.16%	4.13%	0.17%	1.66%
Service 1st Credit Union	\$73,694	\$38,999	\$63,183	61.72%	\$4,754	3.92%	0.03%	3.88%	(1.57%)	(4.76%)
Fannin Federal Credit Union	\$73,896	\$42,487	\$60,349	70.40%	\$5,474	5.73%	1.08%	4.65%	7.61%	5.56%
Postal Family Credit Union	\$74,493	\$38,864	\$64,904	59.88%	\$3,239	4.52%	0.78%	3.74%	1.95%	(0.32%)
Westex Federal Credit Union	\$76,526	\$27,230	\$67,933	40.08%	\$5,102	3.95%	0.91%	3.05%	(4.85%)	(5.60%)
Southern Federal Credit Union	\$77,648	\$33,938	\$44,201	76.78%	\$8,628	5.09%	1.65%	3.44%	2.25%	1.50%
Irving City Employees Federal Credit Union	\$77,900	\$37,465	\$67,617	55.41%	\$7,419	4.74%	0.47%	4.27%	(3.46%)	(5.98%)
Southland Federal Credit Union	\$78,409	\$42,850	\$66,757	64.19%	\$4,356	5.04%	2.12%	2.92%	10.20%	10.76%
Baylor Health Care System Credit Union	\$80,334	\$45,884	\$64,209	71.46%	\$8,033	3.98%	0.19%	3.79%	(4.75%)	(7.41%)
Baycel Federal Credit Union	\$81,329	\$36,444	\$64,397	56.59%	\$6,506	4.06%	0.53%	3.54%	(3.00%)	(5.95%)
Southwest Research Center Federal Credit Union	\$81,660	\$39,643	\$73,389	54.02%	\$5,632	3.76%	0.38%	3.38%	(2.88%)	(4.97%)
Wellspring Federal Credit Union	\$82,019	\$67,572	\$73,387	92.08%	\$2,780	5.53%	1.03%	4.51%	1.33%	1.03%
Domino Federal Credit Union	\$82,999	\$36,116	\$68,882	52.43%	\$4,150	5.07%	1.22%	3.85%	0.98%	0.06%
Southwest Financial Federal Credit Union	\$83,110	\$72,485	\$69,484	104.32%	\$2,866	7.28%	1.51%	5.77%	0.88%	2.25%
Metro Medical Credit Union	\$83,927	\$28,303	\$70,568	40.11%	\$6,456	2.95%	0.30%	2.66%	(2.06%)	(3.62%)
Texas Bridge Credit Union	\$84,331	\$60,502	\$76,656	78.93%	\$4,016	4.81%	1.67%	3.15%	0.95%	0.06%
KBR Heritage Federal Credit Union	\$88,023	\$42,161	\$71,995	58.56%	\$8,802	3.13%	1.37%	1.76%	(2.12%)	(2.39%)
US Employees Credit Union	\$88,563	\$39,272	\$80,187	48.98%	\$4,661	3.76%	0.53%	3.23%	(1.18%)	(1.62%)
Windthorst Federal Credit Union	\$89,609	\$64,332	\$78,365	82.09%	\$8,146	5.24%	2.69%	2.55%	12.36%	13.55%
Edinburg Teachers Credit Union	\$91,825	\$21,531	\$75,938	28.35%	\$5,101	3.38%	0.41%	2.97%	(0.38%)	(4.03%)
Coastal Community Federal Credit Union	\$93,334	\$54,818	\$82,835	66.18%	\$3,457	5.39%	0.80%	4.59%	(1.21%)	(1.36%)
Memorial Credit Union	\$95,048	\$78,348	\$84,771	92.42%	\$3,960	5.23%	0.95%	4.28%	0.68%	0.65%
Texas D P S Credit Union	\$95,297	\$57,886	\$84,654	68.38%	\$5,151	4.14%	0.41%	3.73%	(2.19%)	(2.81%)
First Watch Federal Credit Union	\$97,199	\$69,383	\$87,279	79.50%	\$3,086	4.35%	0.98%	3.37%	(3.54%)	(4.23%)
Members Credit Union	\$98,032	\$58,628	\$87,383	67.09%	\$4,262	5.25%	0.79%	4.46%	1.12%	0.38%
Wichita Falls Teachers Federal Credit Union	\$98,125	\$57,006	\$86,276	66.07%	\$4,005	4.62%	0.86%	3.75%	(0.94%)	(2.89%)
Concho Educators Federal Credit Union	\$99,002	\$52,832	\$90,497	58.38%	\$3,414	3.83%	0.96%	2.87%	0.60%	(0.81%)
Rockdale Federal Credit Union	\$99,347	\$44,174	\$89,731	49.23%	\$4,516	4.15%	0.90%	3.25%	6.47%	6.57%
Cooperative Teachers Credit Union	\$102,312	\$80,217	\$91,532	87.64%	\$5,846	5.64%	2.22%	3.42%	(17.43%)	(6.98%)
Centex Citizens Credit Union	\$103,263	\$66,095	\$84,481	78.24%	\$3,227	5.52%	0.87%	4.65%	2.17%	1.65%
Las Colinas Federal Credit Union	\$104,881	\$83,275	\$94,358	88.25%	\$3,958	5.37%	1.81%	3.56%	0.91%	5.70%
Heritage USA Federal Credit Union	\$106,192	\$79,020	\$93,165	84.82%	\$3,793	6.41%	1.39%	5.03%	31.12%	32.22%
Southwest 66 Credit Union	\$106,514	\$73,003	\$94,254	77.45%	\$2,803	4.94%	1.00%	3.95%	4.46%	5.28%
Valley Federal Credit Union	\$108,192	\$61,385	\$93,714	65.50%	\$3,048	5.51%	0.74%	4.77%	8.17%	8.24%
Eastex Credit Union	\$116,293	\$67,276	\$102,936	65.36%	\$3,371	4.16%	0.83%	3.32%	(0.39%)	(0.57%)
Tarrant County's Credit Union	\$116,400	\$96,092	\$104,069	92.33%	\$2,805	6.09%	0.81%	5.28%	(2.20%)	(2.20%)
City Federal Credit Union	\$119,966	\$96,181	\$102,097	94.21%	\$7,498	5.93%	2.70%	3.23%	9.59%	11.70%
One Source Federal Credit Union	\$122,994	\$72,559	\$108,234	67.04%	\$3,727	4.13%	0.80%	3.33%	(4.25%)	(3.68%)
Prestige Community Credit Union	\$124,726	\$103,087	\$113,321	90.97%	\$4,619	5.49%	2.34%	3.15%	(3.40%)	(2.25%)
United Community Credit Union	\$124,950	\$95,295	\$110,881	85.94%	\$2,450	5.25%	0.74%	4.51%	3.06%	1.21%
Allied Federal Credit Union	\$128,628	\$52,064	\$115,547	45.06%	\$4,947	3.43%	0.14%	3.29%	(4.56%)	(5.66%)
Texoma Educators Federal Credit Union	\$130,152	\$58,368	\$112,237	52.00%	\$7,656	3.22%	1.05%	2.17%	2.50%	3.24%
BP Federal Credit Union	\$131,975	\$114,628	\$114,516	100.10%	\$6,599	4.04%	1.58%	2.46%	(6.40%)	0.76%
Texas Health Credit Union	\$132,722	\$84,463	\$118,314	71.39%	\$7,174	4.77%	1.09%	3.68%	(2.47%)	(2.54%)
Telco Plus Credit Union	\$133,813	\$111,800	\$113,524	98.48%	\$3,076	5.84%	2.33%	3.52%	1.86%	1.77%
Naft Federal Credit Union	\$133,900	\$60,936	\$112,371	54.23%	\$3,619	4.33%	0.69%	3.64%	3.89%	3.13%
Laredo Federal Credit Union	\$134,677	\$64,841	\$124,950	51.89%	\$3,169	4.08%	0.13%	3.95%	(0.48%)	(3.17%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
4U Federal Credit Union	\$135,092	\$101,000	\$121,364	83.22%	\$4,358	4.36%	1.37%	2.98%	1.11%	1.25%
MTCU	\$135,930	\$79,831	\$122,683	65.07%	\$4,182	5.22%	0.70%	4.52%	(2.08%)	(3.05%)
Space City Credit Union	\$140,269	\$98,781	\$120,762	81.80%	\$3,188	5.06%	1.42%	3.63%	(1.90%)	(0.98%)
Kerr County Federal Credit Union	\$146,871	\$116,569	\$128,649	90.61%	\$3,228	6.01%	1.30%	4.71%	7.36%	7.01%
Chocolate Bayou Community Federal Credit Union	\$149,808	\$86,027	\$131,468	65.44%	\$3,187	3.94%	0.18%	3.77%	(1.73%)	(3.66%)
River City Federal Credit Union	\$150,729	\$108,879	\$121,216	89.82%	\$2,337	5.03%	1.13%	3.91%	4.94%	10.14%
Communities of Abilene Federal Credit Union	\$151,808	\$78,959	\$144,568	54.62%	\$4,276	3.66%	0.71%	2.95%	(2.00%)	(4.17%)
Community Service Credit Union	\$157,170	\$104,931	\$131,014	80.09%	\$4,623	5.53%	1.53%	4.00%	14.34%	6.95%
Rio Grande Valley Credit Union	\$157,314	\$81,079	\$137,841	58.82%	\$3,535	3.93%	0.51%	3.42%	6.45%	5.39%
Chemcel Federal Credit Union	\$159,917	\$98,362	\$138,500	71.02%	\$4,774	4.77%	1.81%	2.96%	7.96%	8.49%
Kelly Community Federal Credit Union	\$166,569	\$120,186	\$145,728	82.47%	\$4,271	4.61%	1.91%	2.70%	0.98%	1.31%
First Central Credit Union	\$168,682	\$91,218	\$142,072	64.21%	\$2,636	5.68%	1.43%	4.25%	2.09%	0.66%
Lone Star Credit Union	\$168,857	\$122,370	\$154,402	79.25%	\$4,118	4.71%	1.30%	3.41%	(5.37%)	(5.22%)
LibertyOne Credit Union	\$172,554	\$127,587	\$154,605	82.52%	\$7,343	4.21%	2.31%	1.90%	5.26%	7.76%
Members First Credit Union	\$175,536	\$73,513	\$135,175	54.38%	\$3,945	3.94%	0.81%	3.13%	0.22%	(0.54%)
Government Employees Federal Credit Union	\$180,456	\$114,692	\$164,306	69.80%	\$6,223	3.41%	0.41%	3.00%	(3.93%)	(5.12%)
MemberSource Credit Union	\$185,647	\$136,518	\$163,981	83.25%	\$3,406	4.57%	1.26%	3.31%	(7.17%)	(6.95%)
WesTex Community Credit Union	\$190,690	\$102,925	\$163,152	63.09%	\$3,739	4.46%	0.73%	3.73%	4.71%	2.11%
Priority Trust Credit Union	\$193,222	\$138,866	\$167,973	82.67%	\$2,493	4.76%	0.66%	4.10%	2.59%	2.27%
Access Community Credit Union	\$194,385	\$158,679	\$157,417	100.80%	\$3,351	5.42%	2.26%	3.17%	(0.26%)	2.10%
H.E.B. Federal Credit Union	\$199,804	\$138,035	\$159,014	86.81%	\$6,660	4.73%	0.84%	3.89%	(5.25%)	(6.78%)
Texasgulf Federal Credit Union	\$200,918	\$119,992	\$173,671	69.09%	\$6,587	4.47%	2.01%	2.46%	8.79%	8.33%
Santa Fe Federal Credit Union	\$203,374	\$128,626	\$176,366	72.93%	\$4,622	5.16%	2.40%	2.76%	(4.19%)	(2.92%)
Beacon Federal Credit Union	\$203,424	\$106,263	\$188,705	56.31%	\$4,471	3.79%	0.83%	2.96%	4.56%	3.47%
Cal-Com Federal Credit Union	\$204,042	\$116,853	\$180,633	64.69%	\$5,914	4.89%	1.86%	3.02%	13.66%	13.31%
Members Choice of Central Texas Federal Credit Union	\$207,094	\$144,704	\$178,489	81.07%	\$4,061	4.28%	1.28%	2.99%	(3.61%)	(4.58%)
Harris County Federal Credit Union	\$208,490	\$120,864	\$164,566	73.44%	\$5,635	4.38%	0.40%	3.98%	3.45%	3.18%
The People's Federal Credit Union	\$210,402	\$132,865	\$194,672	68.25%	\$3,449	3.98%	0.60%	3.38%	3.03%	2.34%
Capitol Credit Union	\$215,295	\$147,892	\$177,423	83.36%	\$4,533	4.56%	1.12%	3.44%	0.85%	(0.25%)
Citizens Federal Credit Union	\$219,209	\$124,608	\$197,256	63.17%	\$6,447	4.85%	1.92%	2.92%	20.11%	19.27%
Sabine Federal Credit Union	\$228,217	\$152,649	\$197,745	77.19%	\$3,868	3.82%	0.73%	3.09%	(0.78%)	(1.66%)
Pantex Federal Credit Union	\$232,192	\$65,259	\$187,601	34.79%	\$5,733	4.19%	1.69%	2.50%	4.24%	2.73%
Investex Credit Union	\$235,451	\$128,433	\$220,660	58.20%	\$3,679	3.72%	1.20%	2.52%	(0.71%)	(2.77%)
Members Trust of the Southwest Federal Credit Union	\$236,613	\$179,659	\$221,388	81.15%	\$8,159	4.81%	2.75%	2.06%	3.72%	3.21%
Southwest Heritage Credit Union	\$240,094	\$164,526	\$208,522	78.90%	\$3,382	5.29%	1.40%	3.89%	10.08%	10.07%
Border Federal Credit Union	\$243,550	\$146,345	\$188,517	77.63%	\$2,276	4.58%	0.37%	4.18%	3.36%	2.26%
Average of Asset Group A	\$51,653	\$31,477	\$44,335	70.76%	\$3,721	4.91%	0.98%	3.93%	(0.72%)	(1.24%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
Energy Capital Credit Union	\$250,503	\$196,922	\$218,001	90.33%	\$5,826	4.75%	1.65%	3.10%	(8.45%)	(9.21%)
Texoma Community Credit Union	\$279,346	\$223,412	\$240,002	93.09%	\$3,286	5.98%	1.40%	4.58%	4.08%	3.89%
ACFCU Federal Credit Union	\$291,075	\$219,711	\$269,935	81.39%	\$3,271	4.23%	2.11%	2.12%	(21.45%)	(9.52%)
Unity One Credit Union	\$297,147	\$186,155	\$279,570	66.59%	\$4,016	4.68%	1.21%	3.47%	5.26%	3.35%
Synergy Federal Credit Union	\$304,741	\$252,113	\$256,360	98.34%	\$7,619	4.08%	1.96%	2.12%	(0.48%)	2.63%
Fort Worth City Credit Union	\$306,693	\$164,095	\$268,939	61.02%	\$6,815	3.63%	1.14%	2.48%	2.76%	2.21%
Gulf Coast Federal Credit Union	\$306,950	\$273,486	\$277,762	98.46%	\$3,373	5.91%	3.34%	2.57%	(7.83%)	(8.08%)
First Basin Credit Union	\$313,974	\$205,332	\$270,955	75.78%	\$3,237	3.99%	0.44%	3.55%	(0.99%)	(1.29%)
Gulf Credit Union	\$316,098	\$175,525	\$285,554	61.47%	\$3,976	3.46%	0.57%	2.89%	(0.79%)	(0.69%)
Pioneer Mutual Federal Credit Union	\$322,162	\$209,921	\$283,944	73.93%	\$6,443	4.01%	1.91%	2.11%	18.19%	19.44%
Evolve Federal Credit Union	\$324,872	\$211,530	\$287,257	73.64%	\$4,275	3.63%	1.16%	2.47%	(3.77%)	(5.13%)
Cy Fair Federal Credit Union	\$356,871	\$252,187	\$325,134	77.56%	\$4,696	4.63%	0.91%	3.72%	8.34%	8.89%
MCT Credit Union	\$363,109	\$230,019	\$323,778	71.04%	\$4,596	4.33%	0.98%	3.35%	2.77%	4.66%
Mobility Credit Union	\$381,063	\$335,266	\$345,397	97.07%	\$8,468	5.36%	3.28%	2.09%	1.46%	0.34%
America's Credit Union	\$382,614	\$263,012	\$325,330	80.84%	\$3,061	4.76%	0.58%	4.19%	(2.66%)	(3.61%)
1st Community Federal Credit Union	\$397,117	\$277,903	\$340,569	81.60%	\$4,032	5.16%	1.15%	4.01%	5.12%	5.43%
Nizari Progressive Federal Credit Union	\$411,845	\$282,324	\$339,718	83.11%	\$6,240	4.83%	2.35%	2.48%	19.61%	23.63%
Texas Tech Federal Credit Union	\$412,589	\$314,211	\$362,383	86.71%	\$3,497	4.87%	2.12%	2.75%	9.44%	10.41%
United Texas Credit Union	\$416,064	\$309,696	\$371,836	83.29%	\$6,657	4.49%	1.99%	2.50%	1.78%	0.21%
Public Employees Credit Union	\$422,959	\$226,409	\$370,552	61.10%	\$6,457	3.78%	0.75%	3.03%	(1.05%)	(4.10%)
Houston Texas Fire Fighters Federal Credit Union	\$425,199	\$166,629	\$368,489	45.22%	\$7,087	4.03%	0.89%	3.14%	34.90%	40.18%
GENCO Federal Credit Union	\$444,067	\$221,225	\$384,662	57.51%	\$4,699	4.48%	1.33%	3.15%	3.87%	2.10%
Texar Federal Credit Union	\$458,310	\$245,057	\$320,557	76.45%	\$6,455	5.14%	2.80%	2.34%	3.78%	(4.20%)
Education Credit Union	\$471,016	\$383,825	\$387,241	99.12%	\$2,953	5.98%	2.05%	3.94%	(1.72%)	(0.46%)
CoastLife Credit Union	\$492,913	\$330,745	\$438,493	75.43%	\$3,821	4.43%	1.65%	2.78%	3.74%	4.22%
Average of Asset Group B	\$365,972	\$246,268	\$317,697	78.00%	\$4,994	4.58%	1.59%	3.00%	3.04%	3.41%

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.

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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
Security First Federal Credit Union	\$502,370	\$341,642	\$449,041	76.08%	\$3,940	4.43%	1.04%	3.40%	15.06%	17.23%
My Community Credit Union	\$506,298	\$399,180	\$448,406	89.02%	\$4,273	5.85%	1.16%	4.69%	3.40%	2.97%
Associated Credit Union of Texas	\$516,096	\$429,999	\$456,774	94.14%	\$3,036	6.23%	1.19%	5.03%	(4.66%)	(5.75%)
DuGood Federal Credit Union	\$526,644	\$381,072	\$453,423	84.04%	\$3,901	4.71%	1.24%	3.47%	5.15%	5.13%
Educators Credit Union	\$545,895	\$156,800	\$442,593	35.43%	\$12,407	4.07%	1.26%	2.81%	(0.41%)	(2.69%)
Alliance Credit Union	\$613,369	\$513,470	\$537,344	95.56%	\$3,446	6.07%	2.44%	3.63%	10.47%	20.53%
Abilene Teachers Federal Credit Union	\$615,166	\$387,811	\$496,851	78.05%	\$4,347	4.88%	1.18%	3.71%	4.70%	4.83%
Union Square Credit Union	\$618,775	\$481,173	\$541,079	88.93%	\$4,388	6.33%	3.17%	3.16%	(0.45%)	(6.04%)
Education First Federal Credit Union	\$622,828	\$385,931	\$541,122	71.32%	\$4,031	4.80%	1.96%	2.84%	(1.24%)	2.96%
Soarion Federal Credit Union	\$631,269	\$524,068	\$573,420	91.39%	\$4,711	5.05%	2.00%	3.06%	(6.48%)	(1.14%)
City Credit Union	\$651,147	\$383,745	\$573,835	66.87%	\$6,143	4.91%	1.85%	3.06%	(5.04%)	(5.44%)
Texell Credit Union	\$752,749	\$600,477	\$665,721	90.20%	\$3,602	5.59%	1.97%	3.61%	12.08%	12.21%
Generations Community Federal Credit Union	\$759,250	\$559,591	\$623,403	89.76%	\$3,874	5.17%	2.08%	3.09%	0.71%	(0.04%)
Members Choice Credit Union	\$780,725	\$562,424	\$593,503	94.76%	\$6,909	5.23%	1.89%	3.33%	5.07%	0.85%
Resource One Credit Union	\$786,675	\$592,617	\$733,838	80.76%	\$4,655	5.20%	1.86%	3.33%	4.27%	11.65%
Complex Community Federal Credit Union	\$794,549	\$500,105	\$617,995	80.92%	\$5,350	4.69%	1.34%	3.35%	6.63%	5.54%
Southwest Airlines Federal Credit Union	\$798,546	\$587,534	\$703,099	83.56%	\$6,854	4.90%	1.96%	2.94%	3.81%	14.67%
PrimeWay Federal Credit Union	\$821,491	\$524,990	\$576,408	91.08%	\$5,953	5.16%	1.71%	3.46%	12.79%	(3.82%)
Texas Bay Credit Union	\$841,526	\$597,312	\$691,388	86.39%	\$4,781	6.34%	2.21%	4.13%	25.34%	36.13%
Smart Financial Credit Union	\$843,650	\$531,598	\$687,756	77.29%	\$4,326	4.23%	0.93%	3.30%	(0.73%)	(5.69%)
InTouch Credit Union	\$850,958	\$650,550	\$748,567	86.91%	\$5,050	5.22%	2.59%	2.63%	(10.06%)	(6.14%)
Community Resource Credit Union	\$882,685	\$663,602	\$734,542	90.34%	\$4,370	5.05%	1.73%	3.31%	5.30%	4.11%
Schlumberger Employees Credit Union	\$885,476	\$272,862	\$676,177	40.35%	\$24,597	3.34%	1.07%	2.26%	(2.40%)	(4.90%)
Houston Police Federal Credit Union	\$928,614	\$466,485	\$819,738	56.91%	\$10,674	4.33%	2.04%	2.29%	1.55%	5.11%
Greater Texas Federal Credit Union	\$932,851	\$759,275	\$841,704	90.21%	\$4,474	3.89%	0.91%	2.99%	(2.37%)	(2.52%)
Brazos Valley Schools Credit Union	\$958,317	\$439,991	\$858,333	51.26%	\$5,445	3.90%	1.18%	2.73%	0.49%	0.01%
FivePoint Credit Union	\$970,948	\$764,257	\$870,579	87.79%	\$4,657	5.18%	1.93%	3.26%	4.29%	7.97%
Neches Federal Credit Union	\$982,950	\$741,844	\$827,904	89.61%	\$4,349	5.19%	1.46%	3.73%	7.30%	7.99%
Raiz Federal Credit Union	\$990,017	\$800,635	\$840,774	95.23%	\$4,204	5.46%	1.73%	3.73%	(3.50%)	(4.28%)
Average of Asset Group C	\$755,580	\$517,277	\$642,252	80.49%	\$5,819	5.01%	1.69%	3.32%	3.14%	3.84%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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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 (%)
<b>Asset Group D - Over \$1 billion in total assets</b>										
Houston Federal Credit Union	\$1,010,666	\$584,968	\$841,027	69.55%	\$5,376	4.80%	1.90%	2.91%	15.52%	3.23%
Velocity Credit Union	\$1,030,172	\$603,574	\$837,387	72.08%	\$4,882	4.67%	1.05%	3.62%	(1.14%)	(3.77%)
Rave Financial Credit Union	\$1,078,054	\$820,026	\$841,747	97.42%	\$3,512	4.53%	1.53%	3.01%	(3.50%)	(2.11%)
Neighborhood Credit Union	\$1,174,518	\$830,894	\$1,010,522	82.22%	\$5,566	4.91%	2.17%	2.74%	11.66%	7.86%
Fort Worth Community Credit Union	\$1,196,869	\$668,652	\$1,067,093	62.66%	\$6,918	4.69%	1.64%	3.05%	(1.04%)	(1.54%)
Firstmark Credit Union	\$1,200,666	\$693,808	\$1,040,928	66.65%	\$4,972	4.39%	1.28%	3.11%	0.16%	2.23%
Gulf Coast Educators Federal Credit Union	\$1,280,110	\$892,470	\$920,089	97.00%	\$7,642	4.73%	2.45%	2.27%	(3.16%)	(6.10%)
East Texas Professional Credit Union	\$1,309,011	\$879,465	\$1,055,166	83.35%	\$4,264	5.09%	1.27%	3.81%	12.59%	13.65%
Amplify Credit Union	\$1,321,383	\$941,846	\$952,279	98.90%	\$6,509	5.26%	2.81%	2.45%	(9.34%)	(9.21%)
First Service Credit Union	\$1,357,839	\$1,032,586	\$1,187,292	86.97%	\$4,983	4.86%	1.63%	3.24%	2.63%	16.36%
Amoco Federal Credit Union	\$1,379,784	\$1,092,805	\$1,193,128	91.59%	\$4,561	4.97%	1.44%	3.53%	(4.10%)	(4.47%)
Red River Employees Federal Credit Union	\$1,466,511	\$1,081,217	\$1,216,609	88.87%	\$3,948	5.34%	2.04%	3.30%	5.93%	3.38%
United Heritage Credit Union	\$1,585,934	\$1,260,391	\$1,290,545	97.66%	\$7,064	4.59%	1.73%	2.86%	4.45%	0.68%
FirstLight Federal Credit Union	\$1,599,326	\$1,319,838	\$1,334,223	98.92%	\$4,570	6.35%	2.38%	3.97%	4.19%	3.17%
DATCU Credit Union	\$1,613,424	\$1,329,873	\$1,337,609	99.42%	\$6,851	5.03%	1.30%	3.73%	3.71%	2.64%
Shell Federal Credit Union	\$1,839,411	\$1,449,448	\$1,560,034	92.91%	\$3,690	6.53%	2.21%	4.32%	0.78%	(1.99%)
Texas Trust Credit Union	\$2,022,344	\$1,463,391	\$1,602,316	91.33%	\$6,242	4.07%	2.03%	2.03%	(0.19%)	4.88%
Texans Credit Union	\$2,219,445	\$1,521,392	\$1,987,800	76.54%	\$8,235	4.65%	1.91%	2.73%	1.43%	(0.33%)
Advancial Federal Credit Union	\$2,403,361	\$2,050,655	\$1,940,812	105.66%	\$7,893	5.86%	3.24%	2.62%	(2.03%)	7.84%
First Community Credit Union	\$2,421,246	\$1,844,594	\$1,963,016	93.97%	\$6,256	5.03%	2.62%	2.41%	(4.61%)	2.51%
A+ Federal Credit Union	\$2,482,595	\$2,119,005	\$1,973,734	107.36%	\$4,811	4.98%	1.11%	3.87%	(6.86%)	(3.65%)
Austin Telco Federal Credit Union	\$2,513,451	\$1,696,183	\$2,002,743	84.69%	\$9,818	3.53%	1.80%	1.73%	1.97%	(3.54%)
JSC Federal Credit Union	\$2,658,205	\$1,895,030	\$2,346,565	80.76%	\$6,048	4.57%	1.82%	2.74%	0.16%	(0.45%)
Credit Union Of Texas	\$2,660,904	\$2,074,107	\$2,046,497	101.35%	\$5,122	5.89%	2.79%	2.70%	8.64%	3.98%
UNIFY Financial Federal Credit Union	\$3,509,574	\$2,942,196	\$3,029,944	97.10%	\$7,412	4.70%	1.54%	3.16%	(10.54%)	(8.24%)
EECU	\$3,990,623	\$3,180,626	\$3,459,892	91.93%	\$10,027	5.11%	2.16%	2.95%	8.95%	8.67%
University Federal Credit Union	\$4,100,757	\$3,073,050	\$3,256,599	94.36%	\$5,367	4.50%	1.01%	3.49%	1.92%	(4.33%)
GEUCU Federal Credit Union	\$4,343,428	\$3,285,883	\$3,370,795	97.48%	\$4,599	5.72%	1.61%	4.10%	(2.34%)	3.11%
Credit Human Federal Credit Union	\$4,414,968	\$3,933,628	\$3,666,317	107.29%	\$5,167	6.05%	2.87%	3.18%	7.41%	10.54%
Rally Credit Union	\$4,442,938	\$3,878,476	\$3,704,068	104.71%	\$5,624	6.01%	2.68%	3.33%	4.35%	4.75%
Texas Dow Employees Credit Union	\$4,835,297	\$4,137,927	\$3,997,799	103.51%	\$5,567	5.71%	1.64%	4.06%	4.12%	6.55%
Catalyst Corporate Federal Credit Union	\$5,155,153	\$303,405	\$4,604,994	6.59%	\$24,146	4.91%	3.42%	NA	5.35%	9.77%
American Airlines Federal Credit Union	\$9,008,943	\$5,409,684	\$7,966,584	67.90%	\$11,815	5.29%	3.48%	1.81%	5.68%	5.42%
Security Service Federal Credit Union	\$13,646,807	\$11,293,252	\$10,358,910	109.02%	\$7,002	4.76%	2.01%	2.75%	2.90%	3.80%
Randolph-Brooks Federal Credit Union	\$17,549,898	\$12,267,157	\$14,108,231	86.95%	\$7,436	5.10%	2.22%	2.88%	(3.55%)	6.09%
Average of Asset Group D	\$3,309,246	\$2,395,757	\$2,716,380	88.42%	\$6,683	5.06%	2.02%	3.07%	1.77%	2.33%

Source: SNL Financial

Note: Report includes only bank-level data.

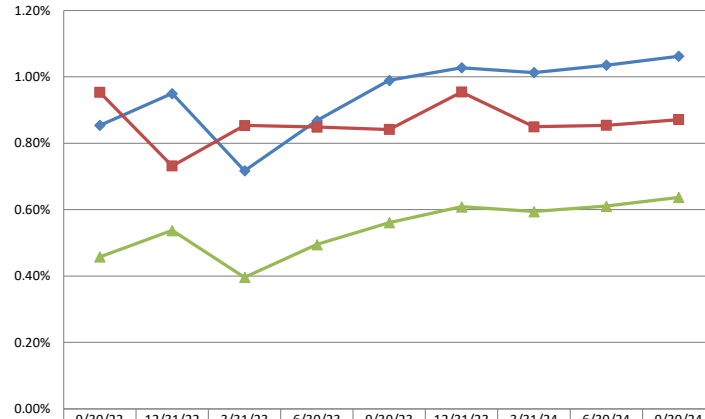
NA = data was not available.

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

# Asset Quality

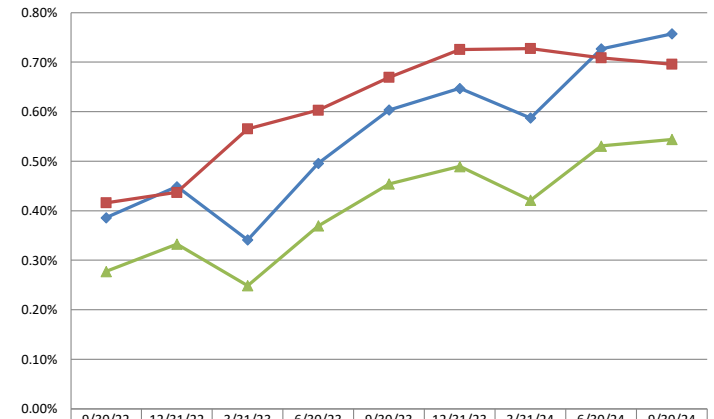
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



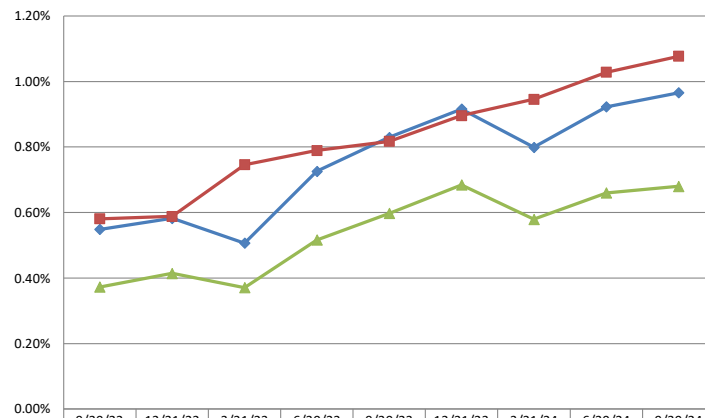
NPLs/Loans	0.85%	0.95%	0.72%	0.87%	0.99%	1.03%	1.01%	1.03%	1.06%
Reserves/Loans	0.95%	0.73%	0.85%	0.85%	0.84%	0.95%	0.85%	0.85%	0.87%
Delinquent Loans/Total Assets	0.46%	0.54%	0.40%	0.49%	0.56%	0.61%	0.59%	0.61%	0.64%

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



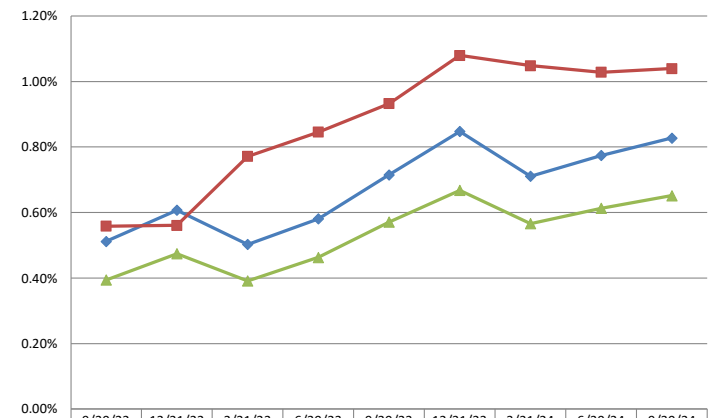
NPLs/Loans	0.39%	0.45%	0.34%	0.50%	0.60%	0.65%	0.59%	0.73%	0.76%
Reserves/Loans	0.42%	0.44%	0.57%	0.60%	0.67%	0.73%	0.73%	0.71%	0.70%
Delinquent Loans/Total Assets	0.28%	0.33%	0.25%	0.37%	0.45%	0.49%	0.42%	0.53%	0.54%

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



NPLs/Loans	0.55%	0.58%	0.51%	0.73%	0.83%	0.92%	0.80%	0.92%	0.97%
Reserves/Loans	0.58%	0.59%	0.75%	0.79%	0.82%	0.90%	0.95%	1.03%	1.08%
Delinquent Loans/Total Assets	0.37%	0.41%	0.37%	0.52%	0.60%	0.68%	0.58%	0.66%	0.68%

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



NPLs/Loans	0.51%	0.61%	0.50%	0.58%	0.72%	0.85%	0.71%	0.77%	0.83%
Reserves/Loans	0.56%	0.56%	0.77%	0.85%	0.93%	1.08%	1.05%	1.03%	1.04%
Delinquent Loans/Total Assets	0.39%	0.47%	0.39%	0.46%	0.57%	0.67%	0.57%	0.61%	0.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>							
Paris District Credit Union	\$451	\$0	0.00%	1.47%	NA	0.00%	0.00%
Assumption Beaumont Federal Credit Union	\$575	\$0	0.00%	0.81%	NA	0.00%	0.00%
Musicians Federal Credit Union	\$692	\$3	0.69%	2.06%	300.00%	2.63%	0.43%
Ibew Local 681 Credit Union	\$758	\$28	5.51%	3.94%	71.43%	31.11%	3.69%
Texas Lee Federal Credit Union	\$918	\$0	0.00%	0.00%	NA	0.00%	0.00%
Empowerment Community Development Federal Credit Union	\$1,009	\$0	0.00%	1.88%	NA	0.00%	0.00%
Pear Orchard Federal Credit Union	\$1,023	\$114	18.21%	3.83%	21.05%	50.00%	11.14%
Littlefield School Employees Federal Credit Union	\$1,047	\$0	0.00%	1.17%	NA	0.00%	0.00%
Pilgrim CUCC Federal Credit Union	\$1,050	\$1	0.14%	0.85%	600.00%	0.76%	0.10%
Brentwood Baptist Church Federal Credit Union	\$1,334	\$13	1.59%	1.96%	123.08%	10.83%	0.97%
American Baptist Association Credit Union	\$1,479	\$0	0.00%	1.01%	NA	0.00%	0.00%
Salt Employees Federal Credit Union	\$1,564	\$32	3.84%	1.92%	50.00%	4.55%	2.05%
Saint Lukes Community Federal Credit Union	\$1,807	\$13	3.42%	1.58%	46.15%	6.34%	0.72%
W T N M Atlantic Federal Credit Union	\$1,876	\$75	4.91%	1.90%	38.67%	17.12%	4.00%
Highway Employees Credit Union	\$1,882	\$3	0.24%	0.73%	300.00%	0.59%	0.16%
Lehrer Interests Credit Union	\$2,110	\$0	0.00%	0.21%	NA	0.00%	0.00%
Faith Cooperative Federal Credit Union	\$2,326	\$25	1.39%	2.94%	212.00%	4.73%	1.07%
Jafari No-Interest Credit Union	\$2,453	\$0	0.00%	2.94%	NA	0.00%	0.00%
Navarro Credit Union	\$2,942	\$0	0.00%	0.79%	NA	0.00%	0.00%
S P Trainmen Federal Credit Union	\$3,028	\$42	5.22%	0.12%	2.38%	6.00%	1.39%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,122	\$6	0.41%	0.41%	100.00%	1.10%	0.19%
Vidor Teachers Federal Credit Union	\$3,139	\$0	0.00%	0.18%	NA	0.00%	0.00%
B P S Federal Credit Union	\$3,158	\$0	0.00%	0.46%	NA	0.00%	0.00%
Lefors Federal Credit Union	\$3,234	\$25	1.11%	0.62%	56.00%	3.54%	0.77%
Federal Employees Credit Union	\$3,265	\$0	0.00%	0.13%	NA	0.00%	0.00%
Longview Federal Credit Union	\$3,357	\$81	3.05%	0.56%	18.52%	17.73%	2.41%
Plains Federal Credit Union	\$3,412	\$0	0.00%	0.42%	NA	0.00%	0.00%
Houston Belt & Terminal Federal Credit Union	\$3,464	\$58	2.32%	0.88%	37.93%	3.93%	1.67%
Del Rio S P Credit Union	\$3,511	\$18	1.81%	1.01%	55.56%	1.41%	0.51%
Goodyear San Angelo Federal Credit Union	\$3,544	\$0	0.00%	0.83%	NA	0.00%	0.00%
Bivins Federal Credit Union	\$3,700	\$1	0.05%	0.75%	NM	0.10%	0.03%
Union Pacific Employees Credit Union	\$3,769	\$81	2.89%	1.00%	34.57%	8.43%	2.15%
Covenant Savings Federal Credit Union	\$3,801	\$60	2.32%	0.35%	15.00%	14.71%	1.58%
Everman Parkway Credit Union	\$3,833	\$22	0.90%	0.12%	13.64%	1.57%	0.57%
T H D District 17 Credit Union	\$3,841	\$4	0.15%	0.93%	600.00%	0.46%	0.10%
Peco Federal Credit Union	\$4,055	\$24	1.03%	0.56%	54.17%	4.47%	0.59%
Belton Federal Credit Union	\$4,150	\$89	4.29%	0.48%	11.24%	12.77%	2.14%
Highway District 9 Credit Union	\$4,213	\$53	3.09%	1.87%	60.38%	4.92%	1.26%
Intercorp Credit Union	\$4,267	\$65	2.25%	0.90%	40.00%	7.79%	1.52%
Oak Farms Employees Credit Union	\$4,325	\$50	1.62%	0.68%	42.00%	4.31%	1.16%
Light Commerce Credit Union	\$4,829	\$0	0.00%	0.60%	NA	0.00%	0.00%
Farmers Branch City Employees Federal Credit Union	\$4,876	\$187	9.20%	0.25%	2.67%	18.09%	3.84%
Highway District 2 Credit Union	\$4,901	\$0	0.00%	0.17%	NA	0.00%	0.00%
Corpus Christi S P Credit Union	\$4,908	\$5	0.14%	1.03%	740.00%	0.72%	0.10%
Port of Houston Warehouse Federal Credit Union	\$4,919	\$22	1.03%	0.51%	50.00%	2.39%	0.45%

Source: SNL Financial

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
Redeemer Federal Credit Union	\$5,006	\$158	9.30%	2.88%	31.01%	10.70%	3.16%
Midwestern State University Credit Union	\$5,045	\$7	0.27%	0.39%	142.86%	0.93%	0.14%
Team Financial Federal Credit Union	\$5,070	\$69	1.94%	0.39%	20.29%	20.15%	1.36%
Pampa Municipal Credit Union	\$5,123	\$41	0.97%	0.61%	63.41%	5.87%	0.80%
N C E Credit Union	\$5,559	\$136	4.80%	1.66%	34.56%	10.95%	2.45%
Skel-Tex Credit Union	\$5,756	\$54	1.70%	0.50%	29.63%	4.28%	0.94%
CASE Federal Credit Union	\$5,767	\$2	0.09%	0.87%	NM	0.30%	0.03%
South Texas Regional Federal Credit Union	\$5,839	\$10	0.23%	0.14%	60.00%	1.27%	0.17%
Coburn Credit Union	\$5,846	\$35	1.11%	0.41%	37.14%	2.28%	0.60%
STEC Federal Credit Union	\$5,913	\$22	0.50%	0.18%	36.36%	1.40%	0.37%
A C U Credit Union	\$6,359	\$19	0.57%	0.24%	42.11%	1.45%	0.30%
Natural Resources Conservation Service Federal Credit Union	\$6,390	\$44	1.66%	1.25%	75.00%	3.43%	0.69%
Oak Cliff Christian Federal Credit Union	\$6,494	\$3	0.05%	2.29%	NM	0.61%	0.05%
Frio County Federal Credit Union	\$6,509	\$0	0.00%	0.59%	NA	1.90%	0.00%
City of Deer Park Federal Credit Union	\$6,722	\$85	1.83%	0.22%	11.76%	5.73%	1.26%
Capital Federal Credit Union	\$6,824	\$14	0.70%	1.20%	171.43%	16.09%	0.21%
Andrews School Federal Credit Union	\$6,826	\$0	0.00%	0.85%	NA	0.00%	0.00%
Sweetwater Regional Federal Credit Union	\$6,864	\$18	0.62%	0.62%	100.00%	1.31%	0.26%
Moore County Schools Federal Credit Union	\$7,025	\$9	0.22%	1.71%	766.67%	1.28%	0.13%
Brownsville City Employees Federal Credit Union	\$7,061	\$7	0.23%	0.80%	342.86%	0.33%	0.10%
Sherwin Federal Credit Union	\$7,083	\$0	0.00%	0.00%	NA	0.00%	0.00%
Victoria City-County Employees Federal Credit Union	\$7,134	\$6	0.15%	0.47%	316.67%	0.58%	0.08%
Local 20 IBEW Federal Credit Union	\$7,397	\$129	2.87%	0.44%	15.50%	22.51%	1.74%
Seminole Public School Federal Credit Union	\$7,444	\$53	1.83%	1.00%	54.72%	3.18%	0.71%
Galveston Government Employees Credit Union	\$7,601	\$118	1.96%	0.23%	11.86%	27.06%	1.55%
Port Terminal Federal Credit Union	\$7,609	\$28	0.57%	0.45%	78.57%	0.91%	0.37%
Texoma Federal Credit Union	\$8,358	\$52	1.00%	1.35%	134.62%	2.12%	0.62%
Highway District 19 Employee Credit Union	\$8,380	\$0	0.00%	0.39%	NA	0.00%	0.00%
Wharton County Teachers Credit Union	\$8,571	\$4	0.19%	0.37%	200.00%	0.19%	0.05%
Port of Houston Credit Union	\$8,772	\$53	0.96%	0.99%	103.77%	2.17%	0.60%
Jackson County Federal Credit Union	\$8,885	\$0	0.00%	0.09%	NA	0.00%	0.00%
E M O T Federal Credit Union	\$9,130	\$8	0.29%	3.33%	NM	0.22%	0.09%
Victoria Federal Credit Union	\$9,159	\$0	0.00%	0.54%	NA	0.00%	0.00%
I L A 28 Federal Credit Union	\$9,281	\$13	0.20%	0.16%	76.92%	0.61%	0.14%
Yoakum County Federal Credit Union	\$9,347	\$56	1.25%	0.09%	7.14%	2.72%	0.60%
Sweetex Credit Union	\$9,464	\$0	0.00%	0.09%	NA	0.00%	0.00%
Tex-Mex Credit Union	\$9,483	\$286	4.68%	3.27%	69.93%	10.20%	3.02%
Cochran County Schools Federal Credit Union	\$9,639	\$5	0.11%	1.36%	NM	0.36%	0.05%
Hale County Teachers Federal Credit Union	\$9,836	\$1	0.02%	0.63%	NM	0.09%	0.01%
Fannin County Teachers Federal Credit Union	\$10,079	\$51	0.68%	0.65%	96.08%	1.86%	0.51%
Mount Olive Baptist Church Federal Credit Union	\$10,334	\$163	2.60%	1.09%	41.72%	8.93%	1.58%
J.C.T. Federal Credit Union	\$10,347	\$2	0.04%	0.06%	150.00%	0.17%	0.02%
Reeves County Teachers Credit Union	\$10,377	\$0	0.00%	1.15%	NA	0.00%	0.00%

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**Asset Quality**

**September 30, 2024**

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
Neiman Marcus Employees Federal Credit Union	\$10,687	\$62	0.93%	1.85%	198.39%	3.87%	0.58%
Vatat Credit Union	\$10,722	\$29	0.33%	1.36%	417.24%	1.50%	0.27%
I B E W LU 66 Federal Credit Union	\$10,771	\$123	1.43%	1.04%	72.36%	8.10%	1.14%
Scurry County School Federal Credit Union	\$10,837	\$78	1.31%	1.01%	76.92%	3.57%	0.72%
Met Tran Federal Credit Union	\$11,046	\$21	0.33%	2.04%	609.52%	1.27%	0.19%
PIE Credit Union	\$11,148	\$40	0.65%	0.21%	32.50%	1.62%	0.36%
T & P Longview Federal Credit Union	\$11,262	\$0	0.00%	0.27%	NA	0.00%	0.00%
Alamo City Credit Union	\$11,263	\$423	4.33%	1.73%	39.95%	32.69%	3.76%
Ben E. Keith Employees Federal Credit Union	\$11,383	\$7	0.14%	0.29%	214.29%	0.33%	0.06%
Morris Sheppard Texarkana Federal Credit Union	\$11,419	\$42	0.47%	0.30%	64.29%	3.03%	0.37%
Methodist Hospital Employees Federal Credit Union	\$11,579	\$284	5.74%	3.96%	69.01%	18.01%	2.45%
Brownfield Federal Credit Union	\$11,639	\$7	0.10%	0.38%	371.43%	0.17%	0.06%
Swemp Federal Credit Union	\$11,704	\$37	0.42%	0.07%	16.22%	1.58%	0.32%
Pasadena Muni Federal Credit Union	\$12,109	\$24	0.32%	0.55%	170.83%	0.91%	0.20%
Texarkana Terminal Empl Federal Credit Union	\$12,363	\$218	2.70%	0.64%	23.85%	19.17%	1.76%
Employees United Federal Credit Union	\$12,484	\$2	0.07%	0.72%	NM	0.05%	0.02%
PamCel Community Federal Credit Union	\$12,566	\$0	0.00%	0.76%	NA	0.00%	0.00%
Refugio County Federal Credit Union	\$12,595	\$30	0.60%	0.88%	146.67%	1.29%	0.24%
Angelina County Teachers Credit Union	\$12,747	\$4	0.09%	0.71%	800.00%	0.20%	0.03%
Pampa Teachers Federal Credit Union	\$12,853	\$34	0.37%	0.71%	191.18%	2.39%	0.26%
Baker Hughes Federal Credit Union	\$13,088	\$49	2.02%	0.83%	40.82%	3.27%	0.37%
Local 24 Employees Federal Credit Union	\$13,210	\$14	0.34%	0.61%	178.57%	0.56%	0.11%
Central Texas Manufacturing Credit Union	\$13,468	\$208	2.20%	0.62%	28.37%	6.72%	1.54%
Marshall T & P Employees Federal Credit Union	\$14,178	\$162	1.54%	1.17%	75.93%	5.17%	1.14%
Central Texas Teachers Credit Union	\$14,197	\$0	0.00%	0.38%	NA	0.00%	0.00%
Alpine Community Credit Union	\$14,528	\$10	0.25%	0.47%	190.00%	0.47%	0.07%
Cherokee County Teachers Federal Credit Union	\$14,783	\$52	0.49%	0.35%	71.15%	3.95%	0.35%
Friona Texas Federal Credit Union	\$14,984	\$871	12.92%	2.58%	19.98%	28.81%	5.81%
Coastal Bend P O Federal Credit Union	\$15,017	\$48	0.97%	1.05%	108.33%	1.49%	0.32%
Corpus Christi Postal Employees Credit Union	\$15,408	\$10	0.12%	0.96%	830.00%	0.40%	0.06%
I L A 1351 Federal Credit Union	\$15,415	\$0	0.00%	0.89%	NA	0.00%	0.00%
Laredo Fire Department Federal Credit Union	\$15,567	\$22	0.17%	0.51%	295.45%	1.15%	0.14%
Living in Fulfillment Everyday Federal Credit Union	\$15,872	\$583	4.51%	2.19%	48.54%	95.12%	3.67%
Seagoville Federal Credit Union	\$16,232	\$0	0.00%	0.21%	NA	0.00%	0.00%
Reed Credit Union	\$16,403	\$43	1.56%	0.69%	44.19%	1.62%	0.26%
Member Preferred Federal Credit Union	\$16,490	\$178	1.35%	0.67%	49.44%	10.29%	1.08%
TxDOT Credit Union	\$17,086	\$7	0.05%	0.55%	NM	2.36%	0.04%
Midland Municipal Employees Credit Union	\$17,305	\$35	0.86%	0.37%	42.86%	1.46%	0.20%
1st University Credit Union	\$17,496	\$47	0.34%	0.17%	51.06%	2.56%	0.27%
Ellis County Teachers and Employees Federal Credit Union	\$17,911	\$1	0.01%	0.58%	NM	0.03%	0.01%
Cowboy Country Federal Credit Union	\$17,925	\$426	3.11%	1.98%	63.62%	14.57%	2.38%
Linkage Credit Union	\$18,273	\$25	0.24%	0.39%	164.00%	0.78%	0.14%
Victoria Teachers Federal Credit Union	\$18,326	\$56	0.92%	1.28%	139.29%	0.98%	0.31%
Southern Star Credit Union	\$18,422	\$171	1.67%	0.98%	58.48%	12.11%	0.93%
Waco Federal Credit Union	\$18,618	\$44	0.57%	0.27%	47.73%	2.55%	0.24%
Amarillo Postal Employees Credit Union	\$18,662	\$49	0.65%	0.85%	130.61%	1.96%	0.26%

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	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Alba Golden Federal Credit Union</b>	\$18,754	\$0	0.00%	1.55%	NA	0.12%	0.00%
<b>Germania Credit Union</b>	\$19,121	\$0	0.00%	0.13%	NA	0.00%	0.00%
<b>Family 1st Of Texas Federal Credit Union</b>	\$19,253	\$2,602	16.20%	0.92%	5.65%	330.80%	13.51%
<b>First Priority Credit Union</b>	\$19,802	\$20	0.24%	0.61%	255.00%	0.90%	0.10%
<b>Port Arthur Community Federal Credit Union</b>	\$19,808	\$288	2.10%	0.98%	46.53%	10.20%	1.45%
<b>Odessa Employees Credit Union</b>	\$20,011	\$46	0.47%	0.70%	147.83%	1.46%	0.23%
<b>Temple-Inland Federal Credit Union</b>	\$20,261	\$0	0.00%	0.42%	NA	0.00%	0.00%
<b>Corner Stone Credit Union</b>	\$20,622	\$65	0.48%	0.79%	163.08%	3.39%	0.32%
<b>LCRA Credit Union</b>	\$20,698	\$181	1.42%	0.53%	37.02%	5.51%	0.87%
<b>U S I Federal Credit Union</b>	\$21,227	\$571	2.94%	1.21%	41.16%	9.63%	2.69%
<b>MOPAC Employees Federal Credit Union</b>	\$21,256	\$98	0.54%	0.48%	88.78%	4.84%	0.46%
<b>McLennan County Employees Federal Credit Union</b>	\$21,459	\$0	0.00%	1.90%	NA	0.00%	0.00%
<b>Northeast Panhandle Teachers Federal Credit Union</b>	\$21,704	\$0	0.00%	0.60%	NA	0.00%	0.00%
<b>TexStar Federal Credit Union</b>	\$22,525	\$14	0.24%	0.97%	400.00%	0.52%	0.06%
<b>Temple Santa Fe Community Credit Union</b>	\$22,845	\$24	0.18%	0.72%	395.83%	1.31%	0.11%
<b>Grand Prairie Credit Union</b>	\$23,097	\$73	0.82%	0.83%	101.37%	2.85%	0.32%
<b>McMurrey Federal Credit Union</b>	\$23,162	\$101	0.64%	0.44%	69.31%	3.41%	0.44%
<b>Liberty County Teachers Federal Credit Union</b>	\$23,338	\$11	0.08%	0.58%	700.00%	0.34%	0.05%
<b>Texhillco School Employees Federal Credit Union</b>	\$23,609	\$216	1.06%	0.49%	46.76%	7.76%	0.91%
<b>Concho Valley Credit Union</b>	\$23,699	\$4	0.04%	0.51%	NM	0.15%	0.02%
<b>Anderson County Federal Credit Union</b>	\$24,153	\$91	1.22%	1.63%	132.97%	2.36%	0.38%
<b>Union Fidelity Federal Credit Union</b>	\$24,656	\$77	0.59%	0.58%	98.70%	1.50%	0.31%
<b>Valwood Park Federal Credit Union</b>	\$25,075	\$207	1.35%	0.41%	29.95%	12.34%	0.83%
<b>Dallas U. P. Employees Credit Union</b>	\$25,241	\$141	0.82%	0.31%	37.59%	2.35%	0.56%
<b>Texas People Federal Credit Union</b>	\$25,271	\$63	0.33%	0.50%	150.79%	1.36%	0.25%
<b>Bayou City Federal Credit Union</b>	\$25,321	\$106	1.19%	1.31%	110.38%	6.50%	0.42%
<b>The Local Federal Credit Union</b>	\$25,425	\$614	2.75%	1.00%	36.32%	11.08%	2.41%
<b>Texas Community Federal Credit Union</b>	\$25,565	\$373	1.99%	1.33%	66.76%	9.18%	1.46%
<b>Transtar Federal Credit Union</b>	\$26,552	\$207	0.95%	0.45%	47.83%	8.73%	0.78%
<b>Brazos Community Credit Union</b>	\$26,904	\$322	1.63%	2.71%	166.77%	6.29%	1.20%
<b>Shared Resources Credit Union</b>	\$26,933	\$84	0.44%	1.10%	250.00%	3.87%	0.31%
<b>Tyler City Employees Credit Union</b>	\$27,437	\$169	0.86%	0.73%	84.62%	4.69%	0.62%
<b>Gulf Shore Federal Credit Union</b>	\$27,748	\$451	3.30%	1.34%	40.58%	11.32%	1.63%
<b>United Credit Union</b>	\$27,926	\$223	1.32%	0.71%	53.81%	9.85%	0.80%
<b>Members Financial Federal Credit Union</b>	\$28,521	\$59	0.28%	0.62%	223.73%	1.83%	0.21%
<b>Yantis Federal Credit Union</b>	\$28,603	\$0	0.00%	0.59%	NA	0.00%	0.00%
<b>United Energy Credit Union</b>	\$29,262	\$215	1.05%	0.71%	67.44%	4.25%	0.73%
<b>Wichita Falls Federal Credit Union</b>	\$29,677	\$88	0.50%	0.88%	176.14%	2.27%	0.30%
<b>San Patricio County Teachers Federal Credit Union</b>	\$29,696	\$49	0.20%	0.47%	230.61%	2.21%	0.17%
<b>Beaumont Community Credit Union</b>	\$30,647	\$17	0.13%	0.53%	400.00%	0.37%	0.06%
<b>Rocket Federal Credit Union</b>	\$30,740	\$464	2.05%	0.51%	24.78%	17.25%	1.51%
<b>Alcon Employees Federal Credit Union</b>	\$30,763	\$70	0.31%	0.19%	60.00%	1.07%	0.23%
<b>Trinity Valley Teachers Credit Union</b>	\$31,280	\$13	0.19%	0.70%	361.54%	0.15%	0.04%
<b>Northeast Texas Teachers Federal Credit Union</b>	\$32,307	\$65	0.83%	0.98%	118.46%	1.46%	0.20%
<b>Texas Associations of Professionals Federal Credit Union</b>	\$32,347	\$333	1.16%	1.98%	170.57%	6.71%	1.03%

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<b>Greater Central Texas Federal Credit Union</b>	\$32,588	\$21	0.24%	0.53%	219.05%	0.63%	0.06%
<b>Matagorda County Credit Union</b>	\$34,190	\$61	0.39%	0.31%	78.69%	1.17%	0.18%
<b>Commoncents Credit Union</b>	\$34,471	\$244	1.03%	1.63%	159.02%	4.97%	0.71%
<b>Brazos Star Credit Union</b>	\$34,638	\$81	0.60%	0.53%	88.89%	1.98%	0.23%
<b>Port Arthur Teachers Federal Credit Union</b>	\$34,878	\$71	0.75%	2.76%	370.42%	1.75%	0.20%
<b>Mid-Tex Federal Credit Union</b>	\$34,935	\$48	0.24%	0.70%	289.58%	1.61%	0.14%
<b>Golden Triangle Federal Credit Union</b>	\$35,292	\$71	0.42%	0.66%	157.75%	1.17%	0.20%
<b>Austin Federal Credit Union</b>	\$36,384	\$378	1.57%	0.42%	26.46%	11.40%	1.04%
<b>Angelina Federal Employees Credit Union</b>	\$37,682	\$67	0.28%	0.43%	150.75%	1.08%	0.18%
<b>Caprock Federal Credit Union</b>	\$38,431	\$219	0.84%	0.71%	84.02%	5.38%	0.57%
<b>Cabot Community Credit Union</b>	\$38,614	\$335	1.09%	1.40%	128.96%	5.30%	0.87%
<b>San Angelo Federal Credit Union</b>	\$38,866	\$146	0.71%	0.23%	32.88%	3.51%	0.38%
<b>Hockley County Credit Union</b>	\$39,390	\$162	0.68%	0.97%	141.36%	3.55%	0.41%
<b>Keystone Credit Union</b>	\$39,830	\$211	0.70%	2.12%	303.32%	1.88%	0.53%
<b>Mesquite Credit Union</b>	\$40,119	\$50	0.20%	0.36%	184.00%	1.96%	0.12%
<b>Old Ocean Federal Credit Union</b>	\$40,442	\$42	0.27%	0.13%	47.62%	0.56%	0.10%
<b>Starr County Teachers Federal Credit Union</b>	\$41,611	\$25	0.26%	0.43%	168.00%	0.37%	0.06%
<b>Travis County Credit Union</b>	\$42,774	\$89	0.33%	0.53%	158.43%	2.32%	0.21%
<b>Mountain Star Federal Credit Union</b>	\$43,081	\$190	0.81%	0.76%	94.74%	3.36%	0.44%
<b>Lufkin Federal Credit Union</b>	\$43,511	\$31	0.17%	0.46%	270.97%	0.32%	0.07%
<b>Houston Highway Credit Union</b>	\$43,964	\$52	0.20%	1.40%	692.31%	3.34%	0.12%
<b>B C M Federal Credit Union</b>	\$44,576	\$317	1.44%	4.70%	325.24%	5.72%	0.71%
<b>Cherokee County Federal Credit Union</b>	\$45,452	\$141	0.44%	0.49%	110.64%	1.32%	0.31%
<b>Walker County Federal Credit Union</b>	\$48,004	\$160	0.44%	0.83%	186.25%	2.06%	0.33%
<b>Caprock Santa Fe Credit Union</b>	\$49,486	\$309	1.83%	3.18%	173.46%	1.58%	0.62%
<b>City Public Service/IBEW Federal Credit Union</b>	\$49,583	\$114	0.53%	0.48%	89.47%	1.74%	0.23%
<b>Trans Texas Southwest Credit Union</b>	\$50,187	\$131	0.36%	0.31%	87.79%	2.07%	0.26%
<b>Star Financial Credit Union</b>	\$50,302	\$154	0.59%	0.68%	114.94%	2.86%	0.31%
<b>Highway District 21 Federal Credit Union</b>	\$51,313	\$119	0.48%	0.90%	186.55%	1.13%	0.23%
<b>Baptist Credit Union</b>	\$51,785	\$78	0.21%	0.23%	107.69%	2.52%	0.15%
<b>Lubrizol Employees' Credit Union</b>	\$52,290	\$57	0.23%	0.44%	192.98%	0.63%	0.11%
<b>Sacred Heart Parish Hallettsville Federal Credit Union</b>	\$52,778	\$34	0.12%	0.33%	282.35%	0.58%	0.06%
<b>Texas Telcom Credit Union</b>	\$53,703	\$79	0.28%	0.38%	136.71%	1.24%	0.15%
<b>My Credit Union</b>	\$54,408	\$155	0.55%	0.48%	87.74%	2.57%	0.28%
<b>Lifetime Federal Credit Union</b>	\$55,358	\$222	0.72%	1.08%	148.65%	2.12%	0.40%
<b>Big Spring Education Employees Federal Credit Union</b>	\$57,776	\$165	0.77%	2.60%	337.58%	1.65%	0.29%
<b>Texas Plains Federal Credit Union</b>	\$58,916	\$59	0.13%	0.94%	700.00%	1.77%	0.10%
<b>Select Federal Credit Union</b>	\$59,078	\$1,163	2.34%	0.69%	29.41%	10.71%	1.97%
<b>Heart O TX Federal Credit Union</b>	\$60,213	\$82	0.17%	0.46%	273.17%	11.30%	0.14%
<b>Cosden Federal Credit Union</b>	\$60,910	\$108	0.38%	0.76%	200.00%	1.57%	0.18%
<b>West Texas Credit Union</b>	\$62,234	\$213	0.64%	0.46%	72.30%	3.25%	0.34%
<b>South Texas Federal Credit Union</b>	\$62,499	\$391	1.18%	1.05%	89.51%	9.09%	0.63%
<b>La Joya Area Federal Credit Union</b>	\$62,507	\$298	0.82%	0.80%	96.98%	4.84%	0.48%
<b>Freestone Credit Union</b>	\$63,793	\$3	0.01%	0.23%	NM	0.04%	0.00%
<b>Doches Credit Union</b>	\$65,540	\$405	0.88%	0.72%	81.48%	5.23%	0.62%
<b>Star of Texas Credit Union</b>	\$66,424	\$49	0.10%	0.66%	677.55%	0.60%	0.07%
<b>Scott &amp; White Employees Credit Union</b>	\$69,189	\$272	0.76%	0.41%	53.31%	2.84%	0.39%

Source: SNL Financial

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
Texan Sky Federal Credit Union	\$69,475	\$243	0.48%	0.69%	142.80%	2.18%	0.35%
Hereford Texas Federal Credit Union	\$71,064	\$456	0.96%	1.13%	117.32%	3.91%	0.64%
Service 1st Credit Union	\$73,694	\$106	0.27%	0.52%	192.45%	1.07%	0.14%
Fannin Federal Credit Union	\$73,896	\$69	0.16%	0.58%	356.52%	0.53%	0.09%
Postel Family Credit Union	\$74,493	\$257	0.66%	1.13%	171.60%	2.77%	0.34%
Westex Federal Credit Union	\$76,526	\$395	1.45%	0.74%	50.89%	5.63%	0.52%
Southern Federal Credit Union	\$77,648	\$1,037	3.06%	3.13%	102.31%	3.05%	1.34%
Irving City Employees Federal Credit Union	\$77,900	\$214	0.57%	0.74%	128.97%	2.10%	0.27%
Southland Federal Credit Union	\$78,409	\$272	0.63%	0.78%	122.43%	3.04%	0.35%
Baylor Health Care System Credit Union	\$80,334	\$201	0.44%	1.46%	332.34%	1.21%	0.25%
Baycel Federal Credit Union	\$81,329	\$480	1.32%	0.42%	32.08%	2.84%	0.59%
Southwest Research Center Federal Credit Union	\$81,660	\$105	0.26%	0.43%	162.86%	1.38%	0.13%
Wellspring Federal Credit Union	\$82,019	\$691	1.02%	0.55%	53.69%	8.78%	0.84%
Domino Federal Credit Union	\$82,999	\$144	0.40%	0.60%	151.39%	1.07%	0.17%
Southwest Financial Federal Credit Union	\$83,110	\$1,243	1.71%	3.43%	200.24%	8.26%	1.50%
Metro Medical Credit Union	\$83,927	\$239	0.84%	0.80%	94.98%	1.83%	0.28%
Texas Bridge Credit Union	\$84,331	\$21	0.03%	0.19%	557.14%	0.30%	0.02%
KBR Heritage Federal Credit Union	\$88,023	\$362	0.86%	0.51%	59.94%	2.28%	0.41%
US Employees Credit Union	\$88,563	\$278	0.71%	1.01%	142.45%	3.38%	0.31%
Windthorst Federal Credit Union	\$89,609	\$394	0.61%	0.95%	154.57%	5.16%	0.44%
Edinburg Teachers Credit Union	\$91,825	\$14	0.07%	0.46%	707.14%	0.09%	0.02%
Coastal Community Federal Credit Union	\$93,334	\$277	0.51%	0.58%	114.44%	4.85%	0.30%
Memorial Credit Union	\$95,048	\$265	0.34%	0.55%	161.89%	3.38%	0.28%
Texas D P S Credit Union	\$95,297	\$513	0.89%	0.56%	63.16%	4.86%	0.54%
First Watch Federal Credit Union	\$97,199	\$5	0.01%	0.36%	NM	1.87%	0.01%
Members Credit Union	\$98,032	\$344	0.59%	1.01%	172.67%	2.91%	0.35%
Wichita Falls Teachers Federal Credit Union	\$98,125	\$1,015	1.78%	0.65%	36.55%	8.96%	1.03%
Concho Educators Federal Credit Union	\$99,002	\$129	0.24%	0.57%	231.78%	1.64%	0.13%
Rockdale Federal Credit Union	\$99,347	\$53	0.12%	0.60%	500.00%	0.59%	0.05%
Cooperative Teachers Credit Union	\$102,312	\$408	0.51%	2.29%	450.74%	5.52%	0.40%
Centex Citizens Credit Union	\$103,263	\$195	0.30%	0.54%	181.54%	1.11%	0.19%
Las Colinas Federal Credit Union	\$104,881	\$518	0.62%	0.63%	101.74%	12.75%	0.49%
Heritage USA Federal Credit Union	\$106,192	\$1,117	1.41%	0.99%	70.19%	9.68%	1.05%
Southwest 66 Credit Union	\$106,514	\$503	0.69%	0.49%	71.57%	4.39%	0.47%
Valley Federal Credit Union	\$108,192	\$353	0.58%	0.67%	116.43%	2.51%	0.33%
Eastex Credit Union	\$116,293	\$102	0.15%	0.93%	616.67%	0.81%	0.09%
Tarrant County's Credit Union	\$116,400	\$1,695	1.76%	0.72%	41.06%	13.38%	1.46%
City Federal Credit Union	\$119,966	\$3,596	3.74%	2.10%	56.17%	34.73%	3.00%
One Source Federal Credit Union	\$122,994	\$529	0.73%	1.12%	153.12%	4.31%	0.43%
Prestige Community Credit Union	\$124,726	\$667	0.65%	1.04%	160.42%	5.99%	0.53%
United Community Credit Union	\$124,950	\$1,328	1.39%	1.06%	76.36%	9.36%	1.06%
Allied Federal Credit Union	\$128,628	\$345	0.66%	0.90%	136.52%	3.05%	0.27%
Texoma Educators Federal Credit Union	\$130,152	\$110	0.19%	0.12%	64.55%	0.66%	0.08%
BP Federal Credit Union	\$131,975	\$124	0.11%	0.09%	79.84%	0.96%	0.09%
Texas Health Credit Union	\$132,722	\$1,082	1.28%	0.39%	30.50%	6.46%	0.82%
Telco Plus Credit Union	\$133,813	\$2,591	2.32%	1.01%	43.61%	31.14%	1.94%
Naft Federal Credit Union	\$133,900	\$288	0.47%	0.87%	184.38%	1.58%	0.22%
Laredo Federal Credit Union	\$134,677	\$440	0.68%	0.88%	129.77%	4.57%	0.33%

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
4U Federal Credit Union	\$135,092	\$121	0.12%	0.15%	124.79%	0.97%	0.09%
MTCU	\$135,930	\$819	1.03%	0.51%	50.18%	6.27%	0.60%
Space City Credit Union	\$140,269	\$318	0.32%	0.47%	144.97%	3.14%	0.23%
Kerr County Federal Credit Union	\$146,871	\$448	0.38%	1.02%	264.29%	9.02%	0.31%
Chocolate Bayou Community Federal Credit Union	\$149,808	\$424	0.49%	0.12%	24.06%	2.42%	0.28%
River City Federal Credit Union	\$150,729	\$2,871	2.64%	2.40%	90.94%	27.81%	1.90%
Communities of Abilene Federal Credit Union	\$151,808	\$131	0.17%	0.46%	279.39%	2.07%	0.09%
Community Service Credit Union	\$157,170	\$607	0.58%	0.60%	102.97%	4.51%	0.39%
Rio Grande Valley Credit Union	\$157,314	\$201	0.25%	0.41%	164.18%	1.21%	0.13%
Chemcel Federal Credit Union	\$159,917	\$766	0.78%	1.15%	147.91%	4.44%	0.48%
Kelly Community Federal Credit Union	\$166,569	\$660	0.55%	0.47%	85.91%	3.27%	0.40%
First Central Credit Union	\$168,682	\$2,630	2.88%	1.31%	45.36%	12.36%	1.56%
Lone Star Credit Union	\$168,857	\$638	0.52%	0.68%	131.19%	4.17%	0.38%
LibertyOne Credit Union	\$172,554	\$739	0.58%	0.40%	68.20%	4.19%	0.43%
Members First Credit Union	\$175,536	\$316	0.43%	0.47%	110.13%	0.85%	0.18%
Government Employees Federal Credit Union	\$180,456	\$407	0.35%	0.20%	56.76%	2.65%	0.23%
MemberSource Credit Union	\$185,647	\$524	0.38%	0.59%	154.20%	2.56%	0.28%
WesTex Community Credit Union	\$190,690	\$764	0.74%	0.61%	82.72%	2.94%	0.40%
Priority Trust Credit Union	\$193,222	\$844	0.61%	2.16%	356.04%	15.89%	0.44%
Access Community Credit Union	\$194,385	\$792	0.50%	0.27%	54.67%	4.29%	0.41%
H.E.B. Federal Credit Union	\$199,804	\$470	0.34%	0.30%	88.30%	1.30%	0.24%
Texasgulf Federal Credit Union	\$200,918	\$439	0.37%	0.48%	130.52%	1.68%	0.22%
Santa Fe Federal Credit Union	\$203,374	\$1,457	1.13%	1.02%	89.98%	5.88%	0.72%
Beacon Federal Credit Union	\$203,424	\$315	0.30%	0.28%	95.56%	2.29%	0.15%
Cal-Com Federal Credit Union	\$204,042	\$370	0.32%	0.64%	201.08%	1.71%	0.18%
Members Choice of Central Texas Federal Credit Union	\$207,094	\$129	0.09%	0.51%	567.44%	0.83%	0.06%
Harris County Federal Credit Union	\$208,490	\$1,434	1.19%	0.80%	67.29%	3.34%	0.69%
The People's Federal Credit Union	\$210,402	\$1,291	0.97%	0.84%	86.21%	8.96%	0.61%
Capitol Credit Union	\$215,295	\$172	0.12%	0.55%	473.26%	0.74%	0.08%
Citizens Federal Credit Union	\$219,209	\$490	0.39%	0.41%	103.88%	2.95%	0.22%
Sabine Federal Credit Union	\$228,217	\$997	0.65%	0.42%	63.69%	3.55%	0.44%
Pantex Federal Credit Union	\$232,192	\$490	0.75%	0.35%	46.12%	1.27%	0.21%
Investex Credit Union	\$235,451	\$742	0.58%	0.74%	128.30%	5.19%	0.32%
Members Trust of the Southwest Federal Credit Union	\$236,613	\$717	0.40%	0.48%	119.94%	5.42%	0.30%
Southwest Heritage Credit Union	\$240,094	\$683	0.42%	0.69%	166.03%	5.09%	0.28%
Border Federal Credit Union	\$243,550	\$799	0.55%	0.86%	158.07%	2.00%	0.33%
Average of Asset Group A	\$51,653	\$245	1.06%	0.87%	154.92%	5.73%	0.64%

Source: SNL Financial

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	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
Energy Capital Credit Union	\$250,503	\$1,936	0.98%	1.01%	103.00%	7.35%	0.77%
Texoma Community Credit Union	\$279,346	\$1,699	0.76%	0.67%	87.70%	7.14%	0.61%
ACFCU Federal Credit Union	\$291,075	\$700	0.32%	0.58%	181.14%	4.36%	0.24%
Unity One Credit Union	\$297,147	\$1,330	0.71%	1.49%	207.97%	9.25%	0.45%
Synergy Federal Credit Union	\$304,741	\$1,004	0.40%	0.07%	17.23%	3.16%	0.33%
Fort Worth City Credit Union	\$306,693	\$168	0.10%	0.45%	438.69%	0.70%	0.05%
Gulf Coast Federal Credit Union	\$306,950	\$5,464	2.00%	0.94%	47.09%	23.56%	1.78%
First Basin Credit Union	\$313,974	\$949	0.46%	0.79%	170.92%	5.68%	0.30%
Gulf Credit Union	\$316,098	\$2,666	1.52%	0.75%	49.17%	9.71%	0.84%
Pioneer Mutual Federal Credit Union	\$322,162	\$702	0.33%	0.50%	149.15%	1.87%	0.22%
Evolve Federal Credit Union	\$324,872	\$24	0.01%	0.14%	NM	0.09%	0.01%
Cy Fair Federal Credit Union	\$356,871	\$1,934	0.77%	0.82%	106.46%	6.54%	0.54%
MCT Credit Union	\$363,109	\$1,411	0.61%	0.36%	59.11%	4.19%	0.39%
Mobility Credit Union	\$381,063	\$4,564	1.36%	0.48%	35.36%	21.50%	1.20%
America's Credit Union	\$382,614	\$1,630	0.62%	0.29%	46.38%	4.23%	0.43%
1st Community Federal Credit Union	\$397,117	\$6,040	2.17%	2.40%	110.53%	15.42%	1.52%
Nizari Progressive Federal Credit Union	\$411,845	\$1,225	0.43%	0.43%	98.86%	3.42%	0.30%
Texas Tech Federal Credit Union	\$412,589	\$1,467	0.47%	0.52%	111.52%	3.65%	0.36%
United Texas Credit Union	\$416,064	\$2,326	0.75%	0.49%	65.74%	8.43%	0.56%
Public Employees Credit Union	\$422,959	\$665	0.29%	0.36%	122.56%	1.33%	0.16%
Houston Texas Fire Fighters Federal Credit Union	\$425,199	\$263	0.16%	0.40%	252.47%	0.54%	0.06%
GENCO Federal Credit Union	\$444,067	\$604	0.27%	0.56%	203.31%	1.08%	0.14%
Texar Federal Credit Union	\$458,310	\$1,593	0.65%	0.51%	78.15%	3.01%	0.35%
Education Credit Union	\$471,016	\$3,101	0.81%	0.81%	100.64%	5.53%	0.66%
CoastLife Credit Union	\$492,913	\$6,535	1.98%	1.58%	80.21%	13.54%	1.33%
Average of Asset Group B	\$365,972	\$2,000	0.76%	0.70%	121.81%	6.61%	0.54%

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**Asset Quality**

**September 30, 2024**

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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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
Security First Federal Credit Union	\$502,370	\$4,275	1.25%	1.83%	146.57%	7.81%	0.85%
My Community Credit Union	\$506,298	\$3,481	0.87%	1.41%	161.62%	6.22%	0.69%
Associated Credit Union of Texas	\$516,096	\$5,591	1.30%	2.50%	192.24%	8.93%	1.08%
DuGood Federal Credit Union	\$526,644	\$598	0.16%	0.40%	256.19%	0.88%	0.11%
Educators Credit Union	\$545,895	\$258	0.16%	0.20%	122.48%	0.27%	0.05%
Alliance Credit Union	\$613,369	\$4,881	0.95%	0.29%	30.34%	6.76%	0.80%
Abilene Teachers Federal Credit Union	\$615,166	\$1,892	0.49%	1.05%	216.17%	1.90%	0.31%
Union Square Credit Union	\$618,775	\$3,112	0.65%	0.80%	123.59%	7.62%	0.50%
Education First Federal Credit Union	\$622,828	\$7,555	1.96%	1.09%	55.46%	19.33%	1.21%
Soarion Federal Credit Union	\$631,269	\$10,770	2.06%	1.02%	49.83%	26.86%	1.71%
City Credit Union	\$651,147	\$8,036	2.09%	1.65%	78.80%	11.80%	1.23%
Texell Credit Union	\$752,749	\$7,252	1.21%	1.56%	129.37%	9.60%	0.96%
Generations Community Federal Credit Union	\$759,250	\$4,353	0.78%	0.78%	99.95%	7.14%	0.57%
Members Choice Credit Union	\$780,725	\$4,095	0.73%	1.02%	139.58%	8.04%	0.52%
Resource One Credit Union	\$786,675	\$12,497	2.11%	1.86%	88.34%	26.11%	1.59%
Complex Community Federal Credit Union	\$794,549	\$2,263	0.45%	0.64%	142.51%	2.51%	0.28%
Southwest Airlines Federal Credit Union	\$798,546	\$4,471	0.76%	0.67%	88.24%	5.03%	0.56%
PrimeWay Federal Credit Union	\$821,491	\$5,375	1.02%	1.03%	100.39%	8.61%	0.65%
Texas Bay Credit Union	\$841,526	\$5,730	0.96%	1.29%	134.21%	9.65%	0.68%
Smart Financial Credit Union	\$843,650	\$6,798	1.28%	0.90%	70.36%	12.28%	0.81%
InTouch Credit Union	\$850,958	\$9,789	1.50%	0.86%	57.26%	12.75%	1.15%
Community Resource Credit Union	\$882,685	\$3,999	0.60%	0.75%	124.08%	4.75%	0.45%
Schlumberger Employees Credit Union	\$885,476	\$1,777	0.65%	0.19%	29.54%	0.88%	0.20%
Houston Police Federal Credit Union	\$928,614	\$2,947	0.63%	1.54%	244.04%	2.90%	0.32%
Greater Texas Federal Credit Union	\$932,851	\$6,434	0.85%	0.74%	87.64%	9.85%	0.69%
Brazos Valley Schools Credit Union	\$958,317	\$3,446	0.78%	1.64%	209.49%	3.40%	0.36%
FivePoint Credit Union	\$970,948	\$4,155	0.54%	0.72%	133.29%	4.90%	0.43%
Neches Federal Credit Union	\$982,950	\$2,595	0.35%	0.85%	242.54%	2.03%	0.26%
Raiz Federal Credit Union	\$990,017	\$6,831	0.85%	1.96%	230.13%	6.31%	0.69%
Average of Asset Group C	\$755,580	\$5,009	0.97%	1.08%	130.49%	8.11%	0.68%

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**Asset Quality**

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<b>Asset Group D - Over \$1 billion in total assets</b>							
Houston Federal Credit Union	\$1,010,666	\$1,700	0.29%	0.61%	210.12%	2.57%	0.17%
Velocity Credit Union	\$1,030,172	\$7,778	1.29%	2.78%	215.84%	5.95%	0.76%
Rave Financial Credit Union	\$1,078,054	\$4,959	0.60%	1.25%	205.97%	3.41%	0.46%
Neighborhood Credit Union	\$1,174,518	\$10,135	1.22%	1.40%	114.63%	9.74%	0.86%
Fort Worth Community Credit Union	\$1,196,869	\$4,498	0.67%	1.06%	157.11%	3.62%	0.38%
Firstmark Credit Union	\$1,200,666	\$3,827	0.55%	1.01%	183.28%	4.96%	0.32%
Gulf Coast Educators Federal Credit Union	\$1,280,110	\$5,160	0.58%	0.76%	130.89%	3.73%	0.40%
East Texas Professional Credit Union	\$1,309,011	\$2,930	0.33%	0.52%	154.88%	1.70%	0.22%
Amplify Credit Union	\$1,321,383	\$2,670	0.28%	0.40%	141.09%	8.88%	0.20%
First Service Credit Union	\$1,357,839	\$8,745	0.85%	0.80%	94.37%	8.91%	0.64%
Amoco Federal Credit Union	\$1,379,784	\$7,595	0.70%	0.73%	105.04%	7.45%	0.55%
Red River Employees Federal Credit Union	\$1,466,511	\$11,163	1.03%	1.12%	108.30%	6.13%	0.76%
United Heritage Credit Union	\$1,585,934	\$11,548	0.92%	0.36%	39.06%	8.06%	0.73%
FirstLight Federal Credit Union	\$1,599,326	\$6,480	0.49%	1.37%	279.72%	5.01%	0.41%
DATCU Credit Union	\$1,613,424	\$2,218	0.17%	0.92%	550.95%	1.22%	0.14%
Shell Federal Credit Union	\$1,839,411	\$12,467	0.86%	0.93%	108.26%	6.30%	0.68%
Texas Trust Credit Union	\$2,022,344	\$8,806	0.60%	0.53%	87.26%	5.76%	0.44%
Texans Credit Union	\$2,219,445	\$5,726	0.38%	0.49%	129.79%	2.71%	0.26%
Advancial Federal Credit Union	\$2,403,361	\$22,395	1.09%	1.20%	110.06%	11.00%	0.93%
First Community Credit Union	\$2,421,246	\$13,057	0.71%	0.73%	102.80%	6.58%	0.54%
A+ Federal Credit Union	\$2,482,595	\$43,368	2.05%	1.42%	69.60%	14.37%	1.75%
Austin Telco Federal Credit Union	\$2,513,451	\$9,188	0.54%	0.44%	81.43%	3.29%	0.37%
JSC Federal Credit Union	\$2,658,205	\$16,853	0.89%	0.91%	102.61%	7.47%	0.63%
Credit Union Of Texas	\$2,660,904	\$28,941	1.40%	0.71%	51.07%	14.95%	1.09%
UNIFY Financial Federal Credit Union	\$3,509,574	\$43,738	1.49%	3.91%	262.80%	16.59%	1.25%
EECU	\$3,990,623	\$16,754	0.53%	0.74%	140.82%	3.89%	0.42%
University Federal Credit Union	\$4,100,757	\$24,978	0.81%	1.20%	147.25%	7.05%	0.61%
GECU Federal Credit Union	\$4,343,428	\$32,706	1.00%	1.58%	158.73%	5.86%	0.75%
Credit Human Federal Credit Union	\$4,414,968	\$55,299	1.41%	1.09%	77.61%	16.31%	1.25%
Rally Credit Union	\$4,442,938	\$31,311	0.81%	1.67%	206.26%	5.36%	0.70%
Texas Dow Employees Credit Union	\$4,835,297	\$89,081	2.15%	1.06%	49.09%	17.90%	1.84%
Catalyst Corporate Federal Credit Union	\$5,155,153	NA	0.00%	0.00%	0.00%	NA	NA
American Airlines Federal Credit Union	\$9,008,943	\$31,627	0.58%	0.85%	145.45%	3.22%	0.35%
Security Service Federal Credit Union	\$13,646,807	\$99,025	0.88%	0.96%	109.63%	6.58%	0.73%
Randolph-Brooks Federal Credit Union	\$17,549,898	\$97,714	0.80%	0.86%	108.36%	5.18%	0.56%
Average of Asset Group D	\$3,309,246	\$22,778	0.83%	1.04%	141.15%	7.11%	0.65%

Source: SNL Financial

Note: Report includes only bank-level data.

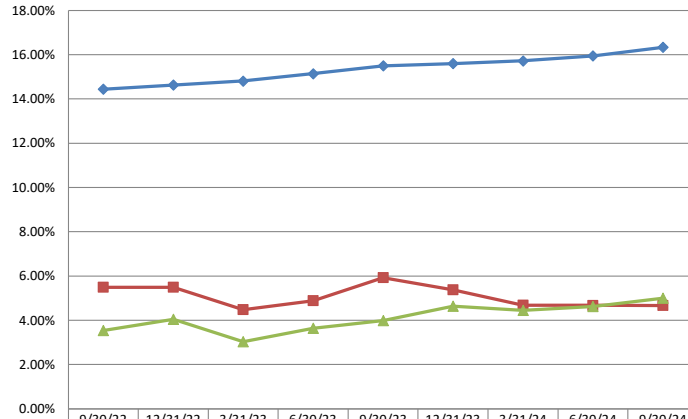
NA = data was not available.

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

Net Worth

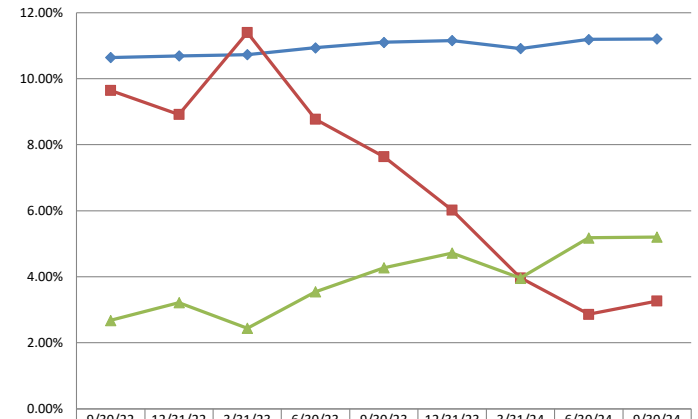
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



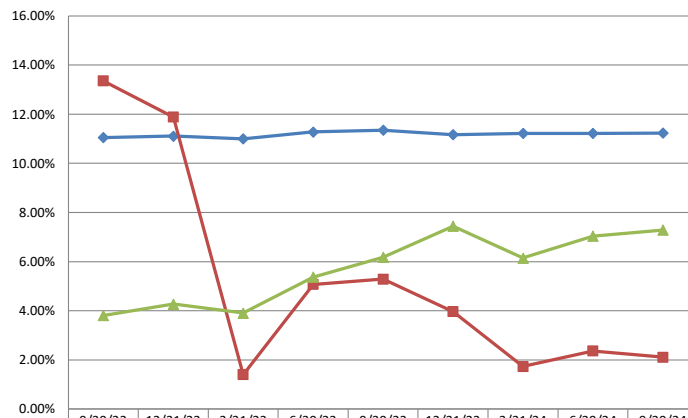
Net Worth/ Assets	14.44%	14.63%	14.81%	15.14%	15.49%	15.59%	15.72%	15.95%	16.34%
Net Worth Growth (Decline) - YTD	5.49%	5.49%	4.48%	4.88%	5.92%	5.37%	4.68%	4.67%	4.67%
Total Delinquent Lns/ Net Worth	3.54%	4.04%	3.03%	3.64%	3.98%	4.64%	4.45%	4.62%	5.00%

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



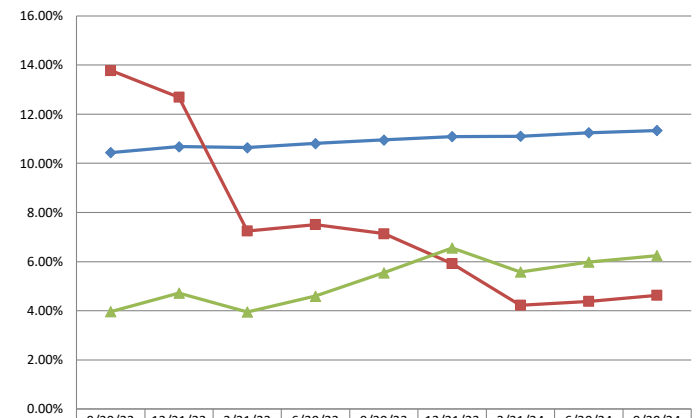
Net Worth/ Assets	10.64%	10.69%	10.73%	10.94%	11.10%	11.15%	10.91%	11.19%	11.21%
Net Worth Growth (Decline) - YTD	9.64%	8.92%	11.40%	8.77%	7.64%	6.02%	3.97%	2.86%	3.27%
Total Delinquent Lns/ Net Worth	2.68%	3.22%	2.44%	3.55%	4.27%	4.71%	3.96%	5.18%	5.20%

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



Net Worth/ Assets	11.05%	11.11%	11.00%	11.28%	11.35%	11.16%	11.21%	11.22%	11.23%
Net Worth Growth (Decline) - YTD	13.36%	11.88%	1.40%	5.07%	5.29%	3.96%	1.73%	2.37%	2.11%
Total Delinquent Lns/ Net Worth	3.81%	4.27%	3.91%	5.38%	6.18%	7.44%	6.15%	7.04%	7.29%

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



Net Worth/ Assets	10.44%	10.68%	10.64%	10.81%	10.95%	11.09%	11.10%	11.25%	11.34%
Net Worth Growth (Decline) - YTD	13.78%	12.69%	7.25%	7.51%	7.14%	5.92%	4.23%	4.38%	4.63%
Total Delinquent Lns/ Net Worth	3.96%	4.72%	3.95%	4.60%	5.55%	6.56%	5.58%	5.98%	6.24%

Source: SNL Financial

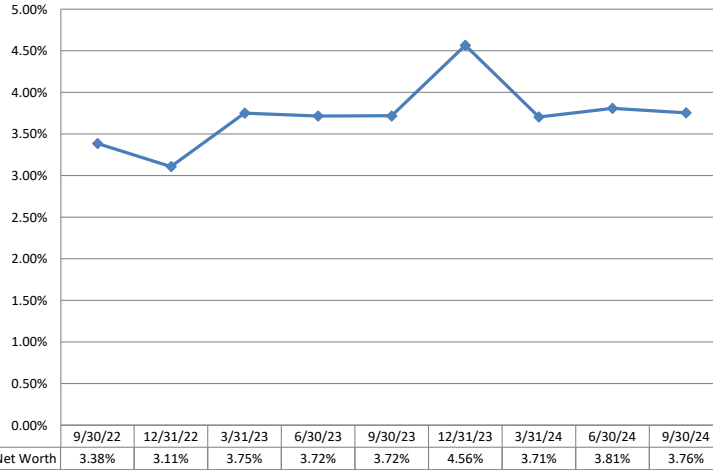
Note: Report includes only bank-level data.

NA = data was not available.

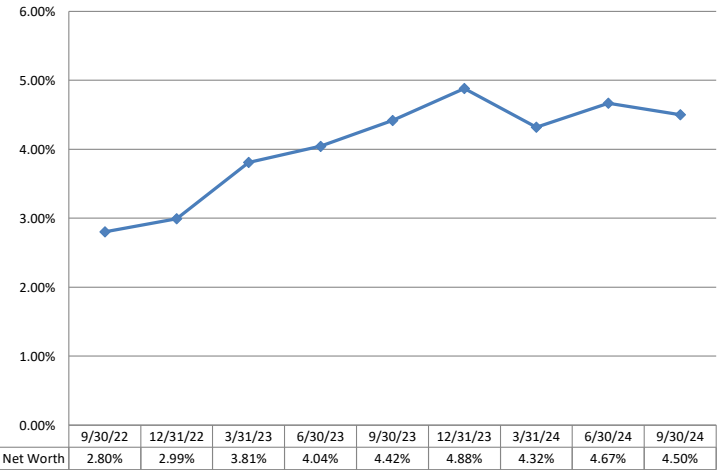
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

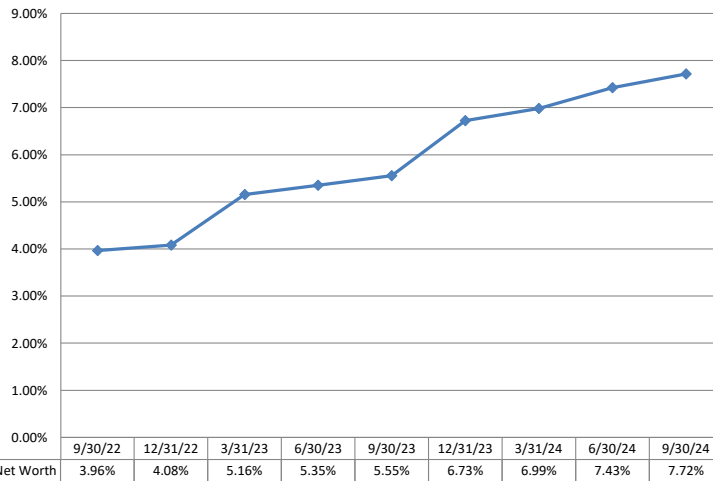
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



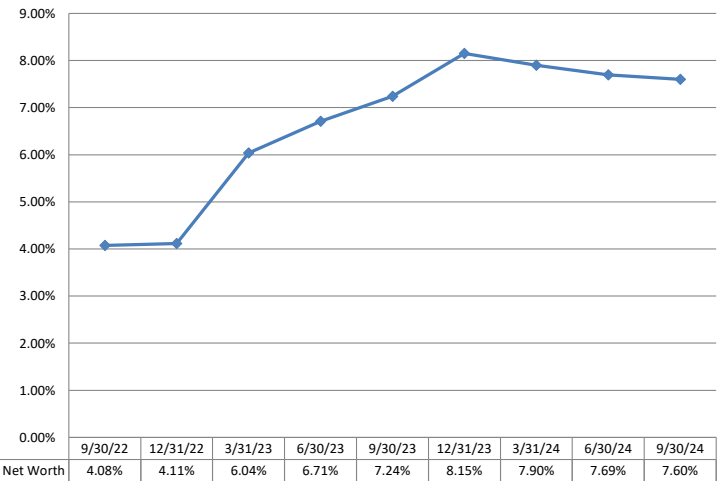
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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**Net Worth**

**September 30, 2024**

**Run Date: November 18, 2024**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>						
Paris District Credit Union	\$451	\$87	19.29%	1.55%	0.00%	3.45%
Assumption Beaumont Federal Credit Union	\$575	\$68	11.83%	51.70%	0.00%	4.41%
Musicians Federal Credit Union	\$692	\$105	15.17%	3.92%	2.86%	8.57%
Ibew Local 681 Credit Union	\$758	\$70	9.23%	10.26%	40.00%	28.57%
Texas Lee Federal Credit Union	\$918	\$110	11.98%	39.22%	0.00%	0.00%
Empowerment Community Development Federal Credit Union	\$1,009	\$77	7.63%	0.00%	0.00%	11.69%
Pear Orchard Federal Credit Union	\$1,023	\$204	19.94%	(5.63%)	55.88%	11.76%
Littlefield School Employees Federal Credit Union	\$1,047	\$188	17.96%	3.64%	0.00%	2.66%
Pilgrim CUCC Federal Credit Union	\$1,050	\$126	12.00%	5.51%	0.79%	4.76%
Brentwood Baptist Church Federal Credit Union	\$1,334	\$104	7.80%	3.96%	12.50%	15.38%
American Baptist Association Credit Union	\$1,479	\$174	11.76%	6.43%	0.00%	6.90%
Salt Employees Federal Credit Union	\$1,564	\$688	43.99%	(2.29%)	4.65%	2.33%
Saint Lukes Community Federal Credit Union	\$1,807	\$198	10.96%	14.15%	6.57%	3.03%
W T N M Atlantic Federal Credit Union	\$1,876	\$409	21.80%	5.08%	18.34%	7.09%
Highway Employees Credit Union	\$1,882	\$497	26.41%	3.86%	0.60%	1.81%
Lehrer Interests Credit Union	\$2,110	\$495	23.46%	2.47%	0.00%	0.20%
Faith Cooperative Federal Credit Union	\$2,326	\$475	20.42%	14.64%	5.26%	11.16%
Jafari No-Interest Credit Union	\$2,453	\$497	20.26%	13.60%	0.00%	6.84%
Navarro Credit Union	\$2,942	\$1,131	38.44%	2.52%	0.00%	0.97%
S P Trainmen Federal Credit Union	\$3,028	\$699	23.08%	(16.54%)	6.01%	0.14%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,122	\$541	17.33%	(3.36%)	1.11%	1.11%
Vidor Teachers Federal Credit Union	\$3,139	\$494	15.74%	0.27%	0.00%	0.81%
B P S Federal Credit Union	\$3,158	\$1,740	55.10%	2.34%	0.00%	0.29%
Lefors Federal Credit Union	\$3,234	\$692	21.40%	(0.96%)	3.61%	2.02%
Federal Employees Credit Union	\$3,265	\$650	19.91%	1.66%	0.00%	0.31%
Longview Federal Credit Union	\$3,357	\$797	23.74%	1.69%	10.16%	1.88%
Plains Federal Credit Union	\$3,412	\$583	17.09%	(2.03%)	0.00%	1.72%
Houston Belt & Terminal Federal Credit Union	\$3,464	\$1,452	41.92%	4.95%	3.99%	1.52%
Del Rio S P Credit Union	\$3,511	\$1,264	36.00%	(1.05%)	1.42%	0.79%
Goodyear San Angelo Federal Credit Union	\$3,544	\$518	14.62%	8.78%	0.00%	4.83%
Bivins Federal Credit Union	\$3,700	\$946	25.57%	1.14%	0.11%	1.69%
Union Pacific Employees Credit Union	\$3,769	\$946	25.10%	(2.49%)	8.56%	2.96%
Covenant Savings Federal Credit Union	\$3,801	\$399	10.50%	17.37%	15.04%	2.26%
Everman Parkway Credit Union	\$3,833	\$1,399	36.50%	(0.10%)	1.57%	0.21%
T H D District 17 Credit Union	\$3,841	\$852	22.18%	4.87%	0.47%	2.82%
Peco Federal Credit Union	\$4,055	\$524	12.92%	12.83%	4.58%	2.48%
Belton Federal Credit Union	\$4,150	\$687	16.55%	1.97%	12.95%	1.46%
Highway District 9 Credit Union	\$4,213	\$1,045	24.80%	2.20%	5.07%	3.06%
Intercorp Credit Union	\$4,267	\$808	18.94%	0.66%	8.04%	3.22%
Oak Farms Employees Credit Union	\$4,325	\$1,139	26.34%	4.85%	4.39%	1.84%
Light Commerce Credit Union	\$4,829	\$1,081	22.39%	15.10%	0.00%	1.94%
Farmers Branch City Employees Federal Credit Union	\$4,876	\$1,029	21.10%	0.65%	18.17%	0.49%
Highway District 2 Credit Union	\$4,901	\$1,319	26.91%	3.42%	0.00%	0.23%
Corpus Christi S P Credit Union	\$4,908	\$655	13.35%	(0.61%)	0.76%	5.65%
Port of Houston Warehouse Federal Credit Union	\$4,919	\$911	18.52%	22.59%	2.41%	1.21%

Source: SNL Financial

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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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Redeemer Federal Credit Union	\$5,006	\$1,651	32.98%	0.08%	9.57%	2.97%
Midwestern State University Credit Union	\$5,045	\$693	13.74%	2.75%	1.01%	1.44%
Team Financial Federal Credit Union	\$5,070	\$388	7.65%	2.45%	17.78%	3.61%
Pampa Municipal Credit Union	\$5,123	\$672	13.12%	15.01%	6.10%	3.87%
N C E Credit Union	\$5,559	\$1,195	21.50%	1.81%	11.38%	3.93%
Skel-Tex Credit Union	\$5,756	\$1,247	21.66%	(0.32%)	4.33%	1.28%
CASE Federal Credit Union	\$5,767	\$649	11.25%	(8.65%)	0.31%	3.08%
South Texas Regional Federal Credit Union	\$5,839	\$781	13.38%	7.77%	1.28%	0.77%
Coburn Credit Union	\$5,846	\$1,520	26.00%	3.05%	2.30%	0.86%
STEC Federal Credit Union	\$5,913	\$1,567	26.50%	6.89%	1.40%	0.51%
A C U Credit Union	\$6,359	\$1,301	20.46%	(5.12%)	1.46%	0.61%
Natural Resources Conservation Service Federal Credit Union	\$6,390	\$1,250	19.56%	(5.33%)	3.52%	2.64%
Oak Cliff Christian Federal Credit Union	\$6,494	\$360	5.54%	(35.37%)	0.83%	37.50%
Frio County Federal Credit Union	\$6,509	\$2,027	31.14%	1.73%	0.00%	1.48%
City of Deer Park Federal Credit Union	\$6,722	\$1,472	21.90%	8.79%	5.77%	0.68%
Capital Federal Credit Union	\$6,824	\$1,763	25.84%	(16.50%)	0.79%	1.36%
Andrews School Federal Credit Union	\$6,826	\$1,760	25.78%	6.18%	0.00%	1.88%
Sweetwater Regional Federal Credit Union	\$6,864	\$1,352	19.70%	(6.56%)	1.33%	1.33%
Moore County Schools Federal Credit Union	\$7,025	\$634	9.02%	(11.53%)	1.42%	10.88%
Brownsville City Employees Federal Credit Union	\$7,061	\$2,067	29.27%	7.06%	0.34%	1.16%
Sherwin Federal Credit Union	\$7,083	\$2,452	34.62%	(2.14%)	0.00%	0.00%
Victoria City-County Employees Federal Credit Union	\$7,134	\$1,023	14.34%	5.00%	0.59%	1.86%
Local 20 IBEW Federal Credit Union	\$7,397	\$553	7.48%	19.64%	23.33%	3.62%
Seminole Public School Federal Credit Union	\$7,444	\$1,636	21.98%	(0.89%)	3.24%	1.77%
Galveston Government Employees Credit Union	\$7,601	\$725	9.54%	2.43%	16.28%	1.93%
Port Terminal Federal Credit Union	\$7,609	\$3,058	40.19%	2.44%	0.92%	0.72%
Texoma Federal Credit Union	\$8,358	\$2,388	28.57%	(2.52%)	2.18%	2.93%
Highway District 19 Employee Credit Union	\$8,380	\$1,477	17.63%	2.39%	0.00%	1.49%
Wharton County Teachers Credit Union	\$8,571	\$2,045	23.86%	2.80%	0.20%	0.39%
Port of Houston Credit Union	\$8,772	\$2,387	27.21%	7.68%	2.22%	2.30%
Jackson County Federal Credit Union	\$8,885	\$733	8.25%	9.55%	0.00%	0.82%
E M O T Federal Credit Union	\$9,130	\$3,481	38.13%	3.38%	0.23%	2.61%
Victoria Federal Credit Union	\$9,159	\$1,123	12.26%	(2.56%)	0.00%	2.58%
I L A 28 Federal Credit Union	\$9,281	\$2,123	22.87%	3.08%	0.61%	0.47%
Yoakum County Federal Credit Union	\$9,347	\$2,054	21.97%	3.53%	2.73%	0.19%
Sweetex Credit Union	\$9,464	\$3,541	37.42%	0.72%	0.00%	0.08%
Tex-Mex Credit Union	\$9,483	\$2,603	27.45%	(3.35%)	10.99%	7.68%
Cochran County Schools Federal Credit Union	\$9,639	\$1,327	13.77%	8.55%	0.38%	4.75%
Hale County Teachers Federal Credit Union	\$9,836	\$1,151	11.70%	3.20%	0.09%	3.30%
Fannin County Teachers Federal Credit Union	\$10,079	\$2,694	26.73%	5.14%	1.89%	1.82%
Mount Olive Baptist Church Federal Credit Union	\$10,334	\$1,757	17.00%	15.22%	9.28%	3.87%
J.C.T. Federal Credit Union	\$10,347	\$1,163	11.24%	7.00%	0.17%	0.26%
Reeves County Teachers Credit Union	\$10,377	\$1,384	13.34%	0.97%	0.00%	6.65%

Source: SNL Financial

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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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Neiman Marcus Employees Federal Credit Union	\$10,687	\$1,511	14.14%	(8.97%)	4.10%	8.14%
Vatat Credit Union	\$10,722	\$1,811	16.89%	4.49%	1.60%	6.68%
I B E W LU 66 Federal Credit Union	\$10,771	\$1,462	13.57%	15.70%	8.41%	6.09%
Scurry County School Federal Credit Union	\$10,837	\$2,137	19.72%	(4.29%)	3.65%	2.81%
Met Tran Federal Credit Union	\$11,046	\$1,592	14.41%	6.04%	1.32%	8.04%
PIE Credit Union	\$11,148	\$2,454	22.01%	7.70%	1.63%	0.53%
T & P Longview Federal Credit Union	\$11,262	\$2,496	22.16%	4.93%	0.00%	0.92%
Alamo City Credit Union	\$11,263	\$1,125	9.99%	(17.50%)	37.60%	15.02%
Ben E. Keith Employees Federal Credit Union	\$11,383	\$2,125	18.67%	10.71%	0.33%	0.71%
Morris Sheppard Texarkana Federal Credit Union	\$11,419	\$1,362	11.93%	7.12%	3.08%	1.98%
Methodist Hospital Employees Federal Credit Union	\$11,579	\$1,394	12.04%	6.94%	20.37%	14.06%
Brownfield Federal Credit Union	\$11,639	\$4,073	34.99%	2.54%	0.17%	0.64%
Swemp Federal Credit Union	\$11,704	\$2,342	20.01%	3.03%	1.58%	0.26%
Pasadena Muni Federal Credit Union	\$12,109	\$2,585	21.35%	2.95%	0.93%	1.59%
Texarkana Terminal Empl Federal Credit Union	\$12,363	\$1,085	8.78%	(4.17%)	20.09%	4.79%
Employees United Federal Credit Union	\$12,484	\$3,802	30.45%	6.20%	0.05%	0.58%
PamCel Community Federal Credit Union	\$12,566	\$2,095	16.67%	(0.44%)	0.00%	1.24%
Refugio County Federal Credit Union	\$12,595	\$2,273	18.05%	7.56%	1.32%	1.94%
Angelina County Teachers Credit Union	\$12,747	\$1,927	15.12%	5.78%	0.21%	1.66%
Pampa Teachers Federal Credit Union	\$12,853	\$1,358	10.57%	0.20%	2.50%	4.79%
Baker Hughes Federal Credit Union	\$13,088	\$1,480	11.31%	2.48%	3.31%	1.35%
Local 24 Employees Federal Credit Union	\$13,210	\$2,478	18.76%	11.96%	0.56%	1.01%
Central Texas Manufacturing Credit Union	\$13,468	\$3,049	22.64%	5.56%	6.82%	1.94%
Marshall T & P Employees Federal Credit Union	\$14,178	\$3,012	21.24%	5.97%	5.38%	4.08%
Central Texas Teachers Credit Union	\$14,197	\$2,133	15.02%	6.08%	0.00%	1.73%
Alpine Community Credit Union	\$14,528	\$2,135	14.70%	15.63%	0.47%	0.89%
Cherokee County Teachers Federal Credit Union	\$14,783	\$2,777	18.79%	2.94%	1.87%	1.33%
Friona Texas Federal Credit Union	\$14,984	\$2,905	19.39%	(1.81%)	29.98%	5.99%
Coastal Bend P O Federal Credit Union	\$15,017	\$3,172	21.12%	(0.25%)	1.51%	1.64%
Corpus Christi Postal Employees Credit Union	\$15,408	\$3,143	20.40%	14.59%	0.32%	2.64%
I L A 1351 Federal Credit Union	\$15,415	\$2,746	17.81%	11.04%	0.00%	2.55%
Laredo Fire Department Federal Credit Union	\$15,567	\$1,850	11.88%	9.74%	1.19%	3.51%
Living in Fulfillment Everyday Federal Credit Union	\$15,872	\$803	5.06%	(64.74%)	72.60%	35.24%
Seagoville Federal Credit Union	\$16,232	\$3,181	19.60%	10.68%	0.00%	0.44%
Reed Credit Union	\$16,403	\$2,642	16.11%	4.54%	1.63%	0.72%
Member Preferred Federal Credit Union	\$16,490	\$2,106	12.77%	2.98%	8.45%	4.18%
TxDOT Credit Union	\$17,086	\$2,801	16.39%	5.81%	0.25%	2.71%
Midland Municipal Employees Credit Union	\$17,305	\$2,383	13.77%	0.51%	1.47%	0.63%
1st University Credit Union	\$17,496	\$1,812	10.36%	(2.67%)	2.59%	1.32%
Ellis County Teachers and Employees Federal Credit Union	\$17,911	\$3,132	17.49%	12.07%	0.03%	1.63%
Cowboy Country Federal Credit Union	\$17,925	\$3,058	17.06%	13.70%	13.93%	8.86%
Linkage Credit Union	\$18,273	\$3,165	17.32%	2.18%	0.79%	1.30%
Victoria Teachers Federal Credit Union	\$18,326	\$5,673	30.96%	5.35%	0.99%	1.37%
Southern Star Credit Union	\$18,422	\$2,530	13.73%	(1.61%)	6.76%	3.95%
Waco Federal Credit Union	\$18,618	\$1,706	9.16%	9.37%	2.58%	1.23%
Amarillo Postal Employees Credit Union	\$18,662	\$2,461	13.19%	0.65%	1.99%	2.60%

Source: SNL Financial

Note: Report includes only bank-level data.

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



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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Alba Golden Federal Credit Union	\$18,754	\$3,080	16.42%	0.35%	0.00%	5.62%
Germania Credit Union	\$19,121	\$2,322	12.14%	6.76%	0.00%	0.73%
Family 1st Of Texas Federal Credit Union	\$19,253	\$994	5.16%	(51.92%)	261.77%	14.79%
First Priority Credit Union	\$19,802	\$2,186	11.04%	15.53%	0.91%	2.33%
Port Arthur Community Federal Credit Union	\$19,808	\$2,757	13.92%	0.83%	10.45%	4.86%
Odessa Employees Credit Union	\$20,011	\$3,107	15.53%	7.33%	1.48%	2.19%
Temple-Inland Federal Credit Union	\$20,261	\$3,282	16.20%	6.34%	0.00%	0.94%
Corner Stone Credit Union	\$20,622	\$1,811	8.78%	(4.62%)	3.59%	5.85%
LCRA Credit Union	\$20,698	\$3,218	15.55%	4.54%	5.62%	2.08%
U S I Federal Credit Union	\$21,227	\$5,754	27.11%	4.68%	9.92%	4.08%
MOPAC Employees Federal Credit Union	\$21,256	\$1,999	9.40%	6.73%	4.90%	4.35%
McLennan County Employees Federal Credit Union	\$21,459	\$5,521	25.73%	0.15%	0.00%	2.12%
Northeast Panhandle Teachers Federal Credit Union	\$21,704	\$4,379	20.18%	4.27%	0.00%	1.83%
TexStar Federal Credit Union	\$22,525	\$2,633	11.69%	7.09%	0.53%	2.13%
Temple Santa Fe Community Credit Union	\$22,845	\$1,928	8.44%	5.92%	1.24%	4.93%
Grand Prairie Credit Union	\$23,097	\$2,489	10.78%	11.59%	2.93%	2.97%
McMurrey Federal Credit Union	\$23,162	\$3,295	14.23%	(1.40%)	3.07%	2.12%
Liberty County Teachers Federal Credit Union	\$23,338	\$3,164	13.56%	19.08%	0.35%	2.43%
Texhillco School Employees Federal Credit Union	\$23,609	\$2,719	11.52%	6.48%	7.94%	3.71%
Concho Valley Credit Union	\$23,699	\$2,600	10.97%	9.56%	0.15%	2.08%
Anderson County Federal Credit Union	\$24,153	\$3,876	16.05%	12.00%	2.35%	3.12%
Union Fidelity Federal Credit Union	\$24,656	\$5,061	20.53%	7.87%	1.52%	1.50%
Valwood Park Federal Credit Union	\$25,075	\$1,616	6.44%	8.98%	12.81%	3.84%
Dallas U. P. Employees Credit Union	\$25,241	\$5,946	23.56%	6.07%	2.37%	0.89%
Texas People Federal Credit Union	\$25,271	\$4,532	17.93%	(0.70%)	1.39%	2.10%
Bayou City Federal Credit Union	\$25,321	\$2,299	9.08%	0.12%	4.61%	5.09%
The Local Federal Credit Union	\$25,425	\$5,320	20.92%	3.47%	11.54%	4.19%
Texas Community Federal Credit Union	\$25,565	\$3,907	15.28%	9.94%	9.55%	6.37%
Transtar Federal Credit Union	\$26,552	\$2,346	8.84%	(3.43%)	8.82%	4.22%
Brazos Community Credit Union	\$26,904	\$4,582	17.03%	(8.30%)	7.03%	11.72%
Shared Resources Credit Union	\$26,933	\$3,393	12.60%	(1.71%)	2.48%	6.19%
Tyler City Employees Credit Union	\$27,437	\$4,568	16.65%	5.15%	3.70%	3.13%
Gulf Shore Federal Credit Union	\$27,748	\$3,827	13.79%	4.39%	11.78%	4.78%
United Credit Union	\$27,926	\$2,012	7.20%	(10.05%)	11.08%	5.96%
Members Financial Federal Credit Union	\$28,521	\$3,100	10.87%	5.37%	1.90%	4.26%
Yantis Federal Credit Union	\$28,603	\$3,821	13.36%	(0.76%)	0.00%	2.59%
United Energy Credit Union	\$29,262	\$4,949	16.91%	1.03%	4.34%	2.93%
Wichita Falls Federal Credit Union	\$29,677	\$3,871	13.04%	(7.05%)	2.27%	4.00%
San Patricio County Teachers Federal Credit Union	\$29,696	\$4,044	13.62%	2.55%	1.21%	2.79%
Beaumont Community Credit Union	\$30,647	\$4,587	14.97%	14.54%	0.37%	1.48%
Rocket Federal Credit Union	\$30,740	\$3,524	11.46%	(0.23%)	13.17%	3.26%
Alcon Employees Federal Credit Union	\$30,763	\$6,521	21.20%	1.28%	1.07%	0.64%
Trinity Valley Teachers Credit Union	\$31,280	\$8,934	28.56%	5.79%	0.15%	0.53%
Northeast Texas Teachers Federal Credit Union	\$32,307	\$4,417	13.67%	10.91%	1.47%	1.74%
Texas Associations of Professionals Federal Credit Union	\$32,347	\$4,865	15.04%	(7.43%)	6.84%	11.68%
Greater Central Texas Federal Credit Union	\$32,588	\$3,292	10.10%	14.26%	0.64%	1.40%

Source: SNL Financial

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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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Matagorda County Credit Union	\$34,190	\$5,182	15.16%	14.21%	1.18%	0.93%
Commoncents Credit Union	\$34,471	\$4,517	13.10%	(0.56%)	5.40%	8.59%
Brazos Star Credit Union	\$34,638	\$4,828	13.94%	6.46%	1.68%	1.49%
Port Arthur Teachers Federal Credit Union	\$34,878	\$5,102	14.63%	3.60%	1.39%	5.15%
Mid-Tex Federal Credit Union	\$34,935	\$2,838	8.12%	6.30%	1.69%	4.90%
Golden Triangle Federal Credit Union	\$35,292	\$6,523	18.48%	6.88%	1.09%	1.72%
Austin Federal Credit Union	\$36,384	\$3,230	8.88%	12.75%	11.70%	3.10%
Angelina Federal Employees Credit Union	\$37,682	\$6,597	17.51%	12.39%	1.02%	1.53%
Caprock Federal Credit Union	\$38,431	\$4,779	12.44%	(1.63%)	4.58%	3.85%
Cabot Community Credit Union	\$38,614	\$6,062	15.70%	18.00%	5.53%	7.13%
San Angelo Federal Credit Union	\$38,866	\$4,154	10.69%	16.44%	3.51%	1.16%
Hockley County Credit Union	\$39,390	\$4,435	11.26%	0.24%	3.65%	5.16%
Keystone Credit Union	\$39,830	\$11,102	27.87%	1.16%	1.90%	5.76%
Mesquite Credit Union	\$40,119	\$3,793	9.45%	10.22%	1.32%	2.43%
Old Ocean Federal Credit Union	\$40,442	\$7,668	18.96%	14.80%	0.55%	0.26%
Starr County Teachers Federal Credit Union	\$41,611	\$6,652	15.99%	9.26%	0.38%	0.63%
Travis County Credit Union	\$42,774	\$3,767	8.81%	7.36%	2.36%	3.74%
Mountain Star Federal Credit Union	\$43,081	\$5,955	13.82%	19.83%	3.19%	3.02%
Lufkin Federal Credit Union	\$43,511	\$10,809	24.84%	11.64%	0.29%	0.78%
Houston Highway Credit Union	\$43,964	\$3,958	9.00%	9.22%	1.31%	9.10%
B C M Federal Credit Union	\$44,576	\$4,844	10.87%	13.45%	6.54%	21.28%
Cherokee County Federal Credit Union	\$45,452	\$12,011	26.43%	2.42%	1.17%	1.30%
Walker County Federal Credit Union	\$48,004	\$7,528	15.68%	14.60%	2.13%	3.96%
Caprock Santa Fe Credit Union	\$49,486	\$19,735	39.88%	4.77%	1.57%	2.72%
City Public Service/IBEW Federal Credit Union	\$49,583	\$7,835	15.80%	2.85%	1.46%	1.30%
Trans Texas Southwest Credit Union	\$50,187	\$6,227	12.41%	4.84%	2.10%	1.85%
Star Financial Credit Union	\$50,302	\$5,213	10.36%	5.57%	2.95%	3.40%
Highway District 21 Federal Credit Union	\$51,313	\$10,270	20.01%	8.85%	1.16%	2.16%
Baptist Credit Union	\$51,785	\$4,121	7.96%	5.42%	1.89%	2.04%
Lubrizol Employees' Credit Union	\$52,290	\$8,966	17.15%	7.19%	0.64%	1.23%
Sacred Heart Parish Hallettsville Federal Credit Union	\$52,778	\$5,812	11.01%	9.14%	0.58%	1.65%
Texas Telcom Credit Union	\$53,703	\$8,196	15.26%	(12.62%)	0.96%	1.32%
My Credit Union	\$54,408	\$5,904	10.85%	14.08%	2.63%	2.30%
Lifetime Federal Credit Union	\$55,358	\$10,294	18.60%	(1.23%)	2.16%	3.21%
Big Spring Education Employees Federal Credit Union	\$57,776	\$9,439	16.34%	12.21%	1.75%	5.90%
Texas Plains Federal Credit Union	\$58,916	\$7,665	13.01%	5.64%	0.77%	5.39%
Select Federal Credit Union	\$59,078	\$10,522	17.81%	(0.19%)	11.05%	3.25%
Heart O TX Federal Credit Union	\$60,213	\$4,005	6.65%	(10.77%)	2.05%	5.59%
Cosden Federal Credit Union	\$60,910	\$6,671	10.95%	9.83%	1.62%	3.24%
West Texas Credit Union	\$62,234	\$6,439	10.35%	2.45%	3.31%	2.39%
South Texas Federal Credit Union	\$62,499	\$5,632	9.01%	1.95%	6.94%	6.21%
La Joya Area Federal Credit Union	\$62,507	\$6,559	10.49%	1.81%	4.54%	4.41%
Freestone Credit Union	\$63,793	\$6,617	10.37%	11.23%	0.05%	1.21%
Doches Credit Union	\$65,540	\$8,154	12.44%	(0.72%)	4.97%	4.05%
Star of Texas Credit Union	\$66,424	\$12,329	18.56%	20.67%	0.40%	2.69%
Scott & White Employees Credit Union	\$69,189	\$10,212	14.76%	19.07%	2.66%	1.42%

Source: SNL Financial

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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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Texan Sky Federal Credit Union	\$69,475	\$10,832	15.59%	10.81%	2.24%	3.20%
Hereford Texas Federal Credit Union	\$71,064	\$15,721	22.12%	3.28%	2.90%	3.40%
Service 1st Credit Union	\$73,694	\$9,760	13.24%	14.26%	1.09%	2.09%
Fannin Federal Credit Union	\$73,896	\$12,937	17.51%	19.45%	0.53%	1.90%
Postel Family Credit Union	\$74,493	\$9,073	12.18%	20.05%	2.83%	4.86%
Westex Federal Credit Union	\$76,526	\$7,828	10.23%	3.01%	5.05%	2.57%
Southern Federal Credit Union	\$77,648	\$33,371	42.98%	2.82%	3.11%	3.18%
Irving City Employees Federal Credit Union	\$77,900	\$9,911	12.72%	20.86%	2.16%	2.78%
Southland Federal Credit Union	\$78,409	\$11,337	14.46%	8.41%	2.40%	2.94%
Baylor Health Care System Credit Union	\$80,334	\$17,158	21.36%	2.66%	1.17%	3.89%
Baycel Federal Credit Union	\$81,329	\$16,761	20.61%	10.25%	2.86%	0.92%
Southwest Research Center Federal Credit Union	\$81,660	\$8,666	10.61%	8.62%	1.21%	1.97%
Wellspring Federal Credit Union	\$82,019	\$7,595	9.26%	9.82%	9.10%	4.88%
Domino Federal Credit Union	\$82,999	\$13,595	16.38%	8.40%	1.06%	1.60%
Southwest Financial Federal Credit Union	\$83,110	\$12,566	15.12%	(3.96%)	9.89%	19.81%
Metro Medical Credit Union	\$83,927	\$12,886	15.35%	5.09%	1.85%	1.76%
Texas Bridge Credit Union	\$84,331	\$6,846	8.12%	6.39%	0.31%	1.71%
KBR Heritage Federal Credit Union	\$88,023	\$15,672	17.80%	1.10%	2.31%	1.38%
US Employees Credit Union	\$88,563	\$7,895	8.91%	9.32%	3.52%	5.02%
Windthorst Federal Credit Union	\$89,609	\$11,132	12.42%	7.42%	3.54%	5.47%
Edinburg Teachers Credit Union	\$91,825	\$21,630	23.56%	2.11%	0.06%	0.46%
Coastal Community Federal Credit Union	\$93,334	\$9,399	10.07%	12.56%	2.95%	3.37%
Memorial Credit Union	\$95,048	\$9,664	10.17%	1.42%	2.74%	4.44%
Texas D P S Credit Union	\$95,297	\$10,607	11.13%	5.72%	4.84%	3.05%
First Watch Federal Credit Union	\$97,199	\$9,841	10.12%	2.39%	0.05%	2.53%
Members Credit Union	\$98,032	\$11,233	11.46%	10.11%	3.06%	5.29%
Wichita Falls Teachers Federal Credit Union	\$98,125	\$13,269	13.52%	3.17%	7.65%	2.80%
Concho Educators Federal Credit Union	\$99,002	\$11,032	11.14%	3.04%	1.17%	2.71%
Rockdale Federal Credit Union	\$99,347	\$10,377	10.45%	8.17%	0.51%	2.55%
Cooperative Teachers Credit Union	\$102,312	\$9,098	8.89%	(1.78%)	4.48%	20.21%
Centex Citizens Credit Union	\$103,263	\$18,027	17.46%	7.58%	1.08%	1.96%
Las Colinas Federal Credit Union	\$104,881	\$9,649	9.20%	(0.50%)	5.37%	5.46%
Heritage USA Federal Credit Union	\$106,192	\$10,766	10.14%	10.59%	10.38%	7.28%
Southwest 66 Credit Union	\$106,514	\$11,910	11.18%	5.81%	4.22%	3.02%
Valley Federal Credit Union	\$108,192	\$13,919	12.87%	3.92%	2.54%	2.95%
Eastex Credit Union	\$116,293	\$12,588	10.82%	1.56%	0.81%	5.00%
Tarrant County's Credit Union	\$116,400	\$12,365	10.62%	9.69%	13.71%	5.63%
City Federal Credit Union	\$119,966	\$17,903	14.92%	4.75%	20.09%	11.28%
One Source Federal Credit Union	\$122,994	\$12,838	10.44%	6.12%	4.12%	6.31%
Prestige Community Credit Union	\$124,726	\$10,343	8.29%	(7.20%)	6.45%	10.35%
United Community Credit Union	\$124,950	\$13,812	11.05%	6.03%	9.61%	7.34%
Allied Federal Credit Union	\$128,628	\$12,175	9.47%	15.38%	2.83%	3.87%
Texoma Educators Federal Credit Union	\$130,152	\$16,598	12.75%	3.46%	0.66%	0.43%
BP Federal Credit Union	\$131,975	\$17,292	13.10%	0.27%	0.72%	0.57%
Texas Health Credit Union	\$132,722	\$16,413	12.37%	9.87%	6.59%	2.01%
Telco Plus Credit Union	\$133,813	\$14,803	11.06%	(0.40%)	17.50%	7.63%
Naft Federal Credit Union	\$133,900	\$21,869	16.33%	11.32%	1.32%	2.43%
Laredo Federal Credit Union	\$134,677	\$13,925	10.34%	19.66%	3.16%	4.10%

Source: SNL Financial

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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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
4U Federal Credit Union	\$135,092	\$12,364	9.15%	3.51%	0.98%	1.22%
MTCU	\$135,930	\$16,498	12.14%	7.70%	4.96%	2.49%
Space City Credit Union	\$140,269	\$19,328	13.78%	(1.28%)	1.65%	2.39%
Kerr County Federal Credit Union	\$146,871	\$17,109	11.65%	11.29%	2.62%	6.92%
Chocolate Bayou Community Federal Credit Union	\$149,808	\$18,694	12.48%	8.63%	2.27%	0.55%
River City Federal Credit Union	\$150,729	\$23,700	15.72%	(2.93%)	12.11%	11.02%
Communities of Abilene Federal Credit Union	\$151,808	\$15,473	10.19%	2.26%	0.85%	2.37%
Community Service Credit Union	\$157,170	\$14,042	8.93%	3.90%	4.32%	4.45%
Rio Grande Valley Credit Union	\$157,314	\$16,257	10.33%	15.62%	1.24%	2.03%
Chemcel Federal Credit Union	\$159,917	\$20,085	12.56%	7.21%	3.81%	5.64%
Kelly Community Federal Credit Union	\$166,569	\$19,618	11.78%	0.75%	3.36%	2.89%
First Central Credit Union	\$168,682	\$26,118	15.48%	7.36%	10.07%	4.57%
Lone Star Credit Union	\$168,857	\$15,716	9.31%	3.65%	4.06%	5.33%
LibertyOne Credit Union	\$172,554	\$18,715	10.85%	1.01%	3.95%	2.69%
Members First Credit Union	\$175,536	\$39,380	22.43%	6.23%	0.80%	0.88%
Government Employees Federal Credit Union	\$180,456	\$17,341	9.61%	8.06%	2.35%	1.33%
MemberSource Credit Union	\$185,647	\$21,768	11.73%	(1.35%)	2.41%	3.71%
WesTex Community Credit Union	\$190,690	\$26,611	13.96%	18.87%	2.87%	2.37%
Priority Trust Credit Union	\$193,222	\$21,634	11.20%	3.76%	3.90%	13.89%
Access Community Credit Union	\$194,385	\$21,316	10.97%	0.29%	3.72%	2.03%
H.E.B. Federal Credit Union	\$199,804	\$35,833	17.93%	4.59%	1.31%	1.16%
Texasgulf Federal Credit Union	\$200,918	\$27,782	13.83%	6.06%	1.58%	2.06%
Santa Fe Federal Credit Union	\$203,374	\$23,148	11.38%	5.85%	6.29%	5.66%
Beacon Federal Credit Union	\$203,424	\$16,298	8.01%	4.00%	1.93%	1.85%
Cal-Com Federal Credit Union	\$204,042	\$24,414	11.97%	12.23%	1.52%	3.05%
Members Choice of Central Texas Federal Credit Union	\$207,094	\$32,250	15.57%	2.30%	0.40%	2.27%
Harris County Federal Credit Union	\$208,490	\$43,986	21.10%	8.28%	3.26%	2.19%
The People's Federal Credit Union	\$210,402	\$19,208	9.13%	2.27%	6.72%	5.79%
Capitol Credit Union	\$215,295	\$26,499	12.31%	1.03%	0.65%	3.07%
Citizens Federal Credit Union	\$219,209	\$23,693	10.81%	15.71%	2.07%	2.15%
Sabine Federal Credit Union	\$228,217	\$28,295	12.40%	1.51%	3.52%	2.24%
Pantex Federal Credit Union	\$232,192	\$46,618	20.08%	3.13%	1.05%	0.48%
Investex Credit Union	\$235,451	\$27,015	11.47%	(0.38%)	2.75%	3.52%
Members Trust of the Southwest Federal Credit Union	\$236,613	\$19,011	8.03%	5.07%	3.77%	4.52%
Southwest Heritage Credit Union	\$240,094	\$29,820	12.42%	11.62%	2.29%	3.80%
Border Federal Credit Union	\$243,550	\$40,950	16.81%	12.86%	1.95%	3.08%
Average of Asset Group A	\$51,653	\$7,060	16.34%	4.67%	5.00%	3.76%

Source: SNL Financial

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**Net Worth**

**September 30, 2024**

**Run Date: November 18, 2024**

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
Energy Capital Credit Union	\$250,503	\$26,797	10.70%	(3.30%)	7.22%	7.44%
Texoma Community Credit Union	\$279,346	\$32,047	11.47%	10.75%	5.30%	4.65%
ACFCU Federal Credit Union	\$291,075	\$25,105	8.62%	(11.11%)	2.79%	5.05%
Unity One Credit Union	\$297,147	\$25,325	8.52%	(1.02%)	5.25%	10.92%
Synergy Federal Credit Union	\$304,741	\$47,294	15.52%	5.28%	2.12%	0.37%
Fort Worth City Credit Union	\$306,693	\$38,036	12.40%	8.65%	0.44%	1.94%
Gulf Coast Federal Credit Union	\$306,950	\$27,069	8.82%	(4.24%)	20.19%	9.51%
First Basin Credit Union	\$313,974	\$34,206	10.89%	3.51%	2.77%	4.74%
Gulf Credit Union	\$316,098	\$33,385	10.56%	1.41%	7.99%	3.93%
Pioneer Mutual Federal Credit Union	\$322,162	\$36,433	11.31%	10.10%	1.93%	2.87%
Evolve Federal Credit Union	\$324,872	\$36,502	11.24%	0.22%	0.07%	0.79%
Cy Fair Federal Credit Union	\$356,871	\$32,207	9.02%	4.35%	6.00%	6.39%
MCT Credit Union	\$363,109	\$39,601	10.91%	2.85%	3.56%	2.11%
Mobility Credit Union	\$381,063	\$29,620	7.77%	(5.97%)	15.41%	5.45%
America's Credit Union	\$382,614	\$53,728	14.04%	3.20%	3.03%	1.41%
1st Community Federal Credit Union	\$397,117	\$52,692	13.27%	6.27%	11.46%	12.67%
Nizari Progressive Federal Credit Union	\$411,845	\$35,894	8.72%	13.30%	3.41%	3.37%
Texas Tech Federal Credit Union	\$412,589	\$43,561	10.56%	7.74%	3.37%	3.76%
United Texas Credit Union	\$416,064	\$37,788	9.08%	3.76%	6.16%	4.05%
Public Employees Credit Union	\$422,959	\$55,450	13.11%	10.56%	1.20%	1.47%
Houston Texas Fire Fighters Federal Credit Union	\$425,199	\$51,191	12.04%	7.97%	0.51%	1.30%
GENCO Federal Credit Union	\$444,067	\$56,825	12.80%	10.55%	1.06%	2.16%
Texar Federal Credit Union	\$458,310	\$68,268	14.90%	2.51%	2.33%	1.82%
Education Credit Union	\$471,016	\$54,419	11.55%	(4.16%)	5.70%	5.74%
CoastLife Credit Union	\$492,913	\$60,679	12.31%	(1.53%)	10.77%	8.64%
Average of Asset Group B	\$365,972	\$41,365	11.21%	3.27%	5.20%	4.50%

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.

**Net Worth**

**September 30, 2024**

**Run Date: November 18, 2024**

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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
Security First Federal Credit Union	\$502,370	\$50,769	10.11%	2.99%	8.42%	12.34%
My Community Credit Union	\$506,298	\$53,968	10.66%	3.91%	6.45%	10.42%
Associated Credit Union of Texas	\$516,096	\$57,021	11.05%	5.81%	9.81%	18.85%
DuGood Federal Credit Union	\$526,644	\$66,136	12.56%	12.45%	0.90%	2.32%
Educators Credit Union	\$545,895	\$102,378	18.75%	10.27%	0.25%	0.31%
Alliance Credit Union	\$613,369	\$71,252	11.62%	9.74%	6.85%	2.08%
Abilene Teachers Federal Credit Union	\$615,166	\$107,560	17.48%	7.12%	1.76%	3.80%
Union Square Credit Union	\$618,775	\$50,840	8.22%	(6.02%)	6.12%	7.56%
Education First Federal Credit Union	\$622,828	\$53,859	8.65%	(4.51%)	14.03%	7.78%
Soarion Federal Credit Union	\$631,269	\$44,611	7.07%	(19.36%)	24.14%	12.03%
City Credit Union	\$651,147	\$72,523	11.14%	4.06%	11.08%	8.73%
Texell Credit Union	\$752,749	\$70,752	9.40%	6.22%	10.25%	13.26%
Generations Community Federal Credit Union	\$759,250	\$69,049	9.09%	(3.28%)	6.30%	6.30%
Members Choice Credit Union	\$780,725	\$59,572	7.63%	0.74%	6.87%	9.60%
Resource One Credit Union	\$786,675	\$54,664	6.95%	2.71%	22.86%	20.20%
Complex Community Federal Credit Union	\$794,549	\$97,274	12.24%	9.67%	2.33%	3.32%
Southwest Airlines Federal Credit Union	\$798,546	\$95,289	11.93%	4.75%	4.69%	4.14%
PrimeWay Federal Credit Union	\$821,491	\$95,487	11.62%	1.87%	5.63%	5.65%
Texas Bay Credit Union	\$841,526	\$66,850	7.94%	(4.36%)	8.57%	11.50%
Smart Financial Credit Union	\$843,650	\$85,780	10.17%	3.96%	7.92%	5.58%
InTouch Credit Union	\$850,958	\$75,824	8.91%	(12.05%)	12.91%	7.39%
Community Resource Credit Union	\$882,685	\$82,384	9.33%	5.69%	4.85%	6.02%
Schlumberger Employees Credit Union	\$885,476	\$204,311	23.07%	7.41%	0.87%	0.26%
Houston Police Federal Credit Union	\$928,614	\$152,823	16.46%	4.84%	1.93%	4.71%
Greater Texas Federal Credit Union	\$932,851	\$64,085	6.87%	(7.15%)	10.04%	8.80%
Brazos Valley Schools Credit Union	\$958,317	\$94,444	9.86%	1.50%	3.65%	7.64%
FivePoint Credit Union	\$970,948	\$91,595	9.43%	2.73%	4.54%	6.05%
Neches Federal Credit Union	\$982,950	\$149,724	15.23%	6.58%	1.73%	4.20%
Raiz Federal Credit Union	\$990,017	\$121,306	12.25%	2.84%	5.63%	12.96%
Average of Asset Group C	\$755,580	\$84,901	11.23%	2.11%	7.29%	7.72%

Source: SNL Financial

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**Net Worth**

**September 30, 2024**

**Run Date: November 18, 2024**

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 (%)
<b>Asset Group D - Over \$1 billion in total assets</b>						
Houston Federal Credit Union	\$1,010,666	\$89,401	8.85%	3.70%	1.90%	4.00%
Velocity Credit Union	\$1,030,172	\$154,057	14.95%	(1.26%)	5.05%	10.90%
Rave Financial Credit Union	\$1,078,054	\$148,409	13.77%	2.56%	3.34%	6.88%
Neighborhood Credit Union	\$1,174,518	\$116,250	9.90%	1.31%	8.72%	9.99%
Fort Worth Community Credit Union	\$1,196,869	\$122,630	10.25%	8.12%	3.67%	5.76%
Firstmark Credit Union	\$1,200,666	\$124,774	10.39%	(1.52%)	3.07%	5.62%
Gulf Coast Educators Federal Credit Union	\$1,280,110	\$186,552	14.57%	2.11%	2.77%	3.62%
East Texas Professional Credit Union	\$1,309,011	\$238,215	18.20%	9.80%	1.23%	1.91%
Amplify Credit Union	\$1,321,383	\$137,456	10.40%	6.04%	1.94%	2.74%
First Service Credit Union	\$1,357,839	\$155,212	11.43%	3.93%	5.63%	5.32%
Amoco Federal Credit Union	\$1,379,784	\$123,870	8.98%	6.99%	6.13%	6.44%
Red River Employees Federal Credit Union	\$1,466,511	\$192,946	13.16%	5.87%	5.79%	6.27%
United Heritage Credit Union	\$1,585,934	\$152,535	9.62%	5.19%	7.57%	2.96%
FirstLight Federal Credit Union	\$1,599,326	\$160,060	10.01%	2.14%	4.05%	11.32%
DATCU Credit Union	\$1,613,424	\$267,513	16.58%	7.75%	0.83%	4.57%
Shell Federal Credit Union	\$1,839,411	\$227,657	12.38%	9.24%	5.48%	5.93%
Texas Trust Credit Union	\$2,022,344	\$203,651	10.07%	1.81%	4.32%	3.77%
Texans Credit Union	\$2,219,445	\$238,044	10.73%	8.89%	2.41%	3.12%
Advancial Federal Credit Union	\$2,403,361	\$185,458	7.72%	(6.16%)	12.08%	13.29%
First Community Credit Union	\$2,421,246	\$217,335	8.98%	6.27%	6.01%	6.18%
A+ Federal Credit Union	\$2,482,595	\$325,141	13.10%	5.59%	13.34%	9.28%
Austin Telco Federal Credit Union	\$2,513,451	\$334,001	13.29%	4.59%	2.75%	2.24%
JSC Federal Credit Union	\$2,658,205	\$317,877	11.96%	2.55%	5.30%	5.44%
Credit Union Of Texas	\$2,660,904	\$218,669	8.22%	3.19%	13.24%	6.76%
UNIFY Financial Federal Credit Union	\$3,509,574	\$280,102	7.98%	4.25%	15.62%	41.04%
EECU	\$3,990,623	\$509,448	12.77%	11.89%	3.29%	4.63%
University Federal Credit Union	\$4,100,757	\$372,974	9.10%	7.15%	6.70%	9.86%
GECU Federal Credit Union	\$4,343,428	\$536,807	12.36%	11.90%	6.09%	9.67%
Credit Human Federal Credit Union	\$4,414,968	\$347,961	7.88%	(2.92%)	15.89%	12.33%
Rally Credit Union	\$4,442,938	\$601,501	13.54%	3.35%	5.21%	10.74%
Texas Dow Employees Credit Union	\$4,835,297	\$481,391	9.96%	3.12%	18.50%	9.08%
Catalyst Corporate Federal Credit Union	\$5,155,153	NA	NA	NA	NA	NA
American Airlines Federal Credit Union	\$9,008,943	\$987,580	10.96%	2.88%	3.20%	4.66%
Security Service Federal Credit Union	\$13,646,807	\$1,495,229	10.96%	5.29%	6.62%	7.26%
Randolph-Brooks Federal Credit Union	\$17,549,898	\$2,188,130	12.47%	11.85%	4.47%	4.84%
Average of Asset Group D	\$3,309,246	\$365,848	11.34%	4.63%	6.24%	7.60%

Source: SNL Financial

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# Definitions



<b>Total assets (\$000)</b>	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.	<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Net income (\$000)</b>	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.	<b>Market growth rate (%)</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.	<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Operational expense ÷ operational revenue (%)</b>	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.	<b>Reserves ÷ loans (%)</b>	Reserves for credit losses as a percent of loans before reserves.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	<b>Reserves ÷ nonperforming loans (%)</b>	Credit loss reserves as a percent of nonperforming loans.
<b>Total loans and leases (\$000)</b>	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.	<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>Total shares and deposits (\$000)</b>	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.	<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.	<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.	<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	<b>Net worth growth (decline) - YTD (%)</b>	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.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.	<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.	<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.