



MOSS ADAMS^{LLP}

Certified Public Accountants | Business Consultants

Credit Union Index

An Analysis of Texas Credit Unions



The Credit Union Index is published by the Texas office of Moss Adams LLP. For more information on the data presented in this report, consult **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

TEXAS

Dallas

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Asset Size Definition:

GROUP A \$0-\$250 million

GROUP B \$251-\$500 million

GROUP C \$501 million-\$1 billion

GROUP D Over \$1 billion

Texas

Performance Analysis

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Martin Luther King Credit Union	\$305	\$1	1.27%	3.01%	75.00%	NA	\$1	1.27%	3.01%	75.00%	NA
	Assumption Beaumont Federal Credit Union	\$476	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	All Saints Catholic Federal Credit Union	\$525	\$0	0.00%	0.00%	120.00%	\$16	\$0	0.00%	0.00%	120.00%	\$16
	Texas Lee Federal Credit Union	\$561	\$2	1.91%	14.55%	50.00%	NA	\$2	1.91%	14.55%	50.00%	NA
	Paris District Credit Union	\$597	(\$1)	(0.66%)	(4.40%)	125.00%	\$16	(\$1)	(0.66%)	(4.40%)	125.00%	\$16
	Lynn Co Federal Credit Union	\$631	(\$8)	(5.10%)	(19.51%)	214.29%	\$27	(\$8)	(5.10%)	(19.51%)	214.29%	\$27
	Musicians Federal Credit Union	\$660	(\$1)	(0.60%)	(4.82%)	114.29%	\$48	(\$1)	(0.60%)	(4.82%)	114.29%	\$48
	Redeemer Federal Credit Union	\$671	\$54	38.64%	129.34%	11.94%	\$0	\$54	38.64%	129.34%	11.94%	\$0
	Jafari No-Interest Credit Union	\$693	\$7	4.17%	14.07%	57.89%	NA	\$7	4.17%	14.07%	57.89%	NA
	St. Stephens Federal Credit Union	\$775	\$2	1.03%	1.85%	62.50%	\$16	\$2	1.03%	1.85%	62.50%	\$16
	Good Street Baptist Church Federal Credit Union	\$818	(\$15)	(7.14%)	(86.96%)	233.33%	\$36	(\$15)	(7.14%)	(86.96%)	233.33%	\$36
	Pear Orchard Federal Credit Union	\$875	\$2	0.89%	4.65%	80.00%	\$6	\$2	0.89%	4.65%	80.00%	\$6
	I.B.E.W. Local #681 Credit Union	\$880	(\$2)	(0.91%)	(6.67%)	100.00%	\$32	(\$2)	(0.91%)	(6.67%)	100.00%	\$32
	T & FS Employee Credit Union	\$883	\$9	4.10%	17.91%	79.31%	\$35	\$9	4.10%	17.91%	79.31%	\$35
	Pilgrim CUCC Federal Credit Union	\$1,048	(\$1)	(0.38%)	(3.67%)	112.50%	\$36	(\$1)	(0.38%)	(3.67%)	112.50%	\$36
	Brentwood Baptist Church Federal Credit Union	\$1,094	(\$4)	(1.47%)	(16.67%)	75.00%	\$8	(\$4)	(1.47%)	(16.67%)	75.00%	\$8
	Faith Cooperative Federal Credit Union	\$1,106	\$5	1.88%	18.87%	82.76%	\$0	\$5	1.88%	18.87%	82.76%	\$0
	Littlefield School Employees Federal Credit Union	\$1,202	\$2	0.68%	5.13%	72.73%	\$32	\$2	0.68%	5.13%	72.73%	\$32
	Teachers Alliance Federal Credit Union	\$1,293	\$4	1.24%	4.53%	75.00%	\$10	\$4	1.24%	4.53%	75.00%	\$10
	S W E Federal Credit Union	\$1,347	\$1	0.33%	4.00%	125.00%	\$28	\$1	0.33%	4.00%	125.00%	\$28
	Saint Lukes Community Federal Credit Union	\$1,390	\$1	0.29%	3.13%	100.00%	\$4	\$1	0.29%	3.13%	100.00%	\$4
	Witco Houston Employees Credit Union	\$1,508	(\$2)	(0.53%)	(2.36%)	116.67%	\$0	(\$2)	(0.53%)	(2.36%)	116.67%	\$0
	Empowerment Community Development Federal Credit Union	\$1,561	\$3	0.76%	13.64%	76.92%	\$16	\$3	0.76%	13.64%	76.92%	\$16
	Highway Employees Credit Union	\$1,612	(\$1)	(0.25%)	(0.96%)	85.71%	\$24	(\$1)	(0.25%)	(0.96%)	85.71%	\$24
	G P M Federal Credit Union	\$1,662	\$3	0.73%	3.87%	75.00%	\$0	\$3	0.73%	3.87%	75.00%	\$0
	Orange County Teachers Credit Union	\$1,772	\$0	0.00%	0.00%	100.00%	\$0	\$0	0.00%	0.00%	100.00%	\$0
	W T N M Atlantic Federal Credit Union	\$1,807	\$0	0.00%	0.00%	89.47%	\$44	\$0	0.00%	0.00%	89.47%	\$44
	Salt Employees Federal Credit Union	\$1,820	\$2	0.44%	1.18%	93.75%	\$20	\$2	0.44%	1.18%	93.75%	\$20
	Lehrer Interests Credit Union	\$2,059	(\$1)	(0.19%)	(0.91%)	125.00%	\$8	(\$1)	(0.19%)	(0.91%)	125.00%	\$8
	American Baptist Association Credit Union	\$2,082	(\$12)	(2.42%)	(23.88%)	285.71%	\$64	(\$12)	(2.42%)	(23.88%)	285.71%	\$64
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,118	(\$3)	(0.56%)	(5.13%)	90.00%	\$56	(\$3)	(0.56%)	(5.13%)	90.00%	\$56
	Goodyear San Angelo Federal Credit Union	\$2,152	\$3	0.57%	5.22%	75.00%	\$8	\$3	0.57%	5.22%	75.00%	\$8
	IBEW LU 278 Federal Credit Union	\$2,349	(\$17)	(2.96%)	(35.60%)	123.08%	\$40	(\$17)	(2.96%)	(35.60%)	123.08%	\$40
	Pasadena Postal Credit Union	\$2,368	\$13	2.29%	15.85%	70.45%	\$59	\$13	2.29%	15.85%	70.45%	\$59
	Sugar Growers Federal Credit Union	\$2,514	\$7	1.12%	3.06%	58.82%	\$0	\$7	1.12%	3.06%	58.82%	\$0
	Kilgore Shell Employees Federal Credit Union	\$2,691	\$8	1.19%	9.28%	95.00%	\$32	\$8	1.19%	9.28%	95.00%	\$32
	Covenant Savings Federal Credit Union	\$2,712	\$7	1.06%	12.96%	82.93%	\$19	\$7	1.06%	12.96%	82.93%	\$19
	Light Commerce Credit Union	\$2,765	(\$7)	(1.00%)	(5.33%)	67.39%	\$2	(\$7)	(1.00%)	(5.33%)	67.39%	\$2
	Corpus Christi S.P. Credit Union	\$2,776	(\$88)	(12.57%)	(53.01%)	129.79%	\$25	(\$88)	(12.57%)	(53.01%)	129.79%	\$25
	First United Credit Union	\$2,929	\$0	0.00%	0.00%	100.00%	\$40	\$0	0.00%	0.00%	100.00%	\$40
	T. H. D. District 17 Credit Union	\$2,972	\$2	0.27%	1.14%	90.48%	\$44	\$2	0.27%	1.14%	90.48%	\$44
	Sweeny Teachers Federal Credit Union	\$3,127	\$0	0.00%	0.00%	100.00%	\$42	\$0	0.00%	0.00%	100.00%	\$42
	Vidor Teachers Federal Credit Union	\$3,141	\$1	0.13%	0.82%	94.44%	\$36	\$1	0.13%	0.82%	94.44%	\$36
	Navarro Credit Union	\$3,154	\$18	2.26%	7.14%	57.58%	\$40	\$18	2.26%	7.14%	57.58%	\$40
	SP Trainmen Federal Credit Union	\$3,437	(\$9)	(1.04%)	(3.40%)	110.00%	\$38	(\$9)	(1.04%)	(3.40%)	110.00%	\$38
	Galveston School Employees Federal Credit Union	\$3,486	\$4	0.45%	4.88%	93.55%	\$76	\$4	0.45%	4.88%	93.55%	\$76
	Pampa Municipal Credit Union	\$3,506	\$2	0.23%	2.88%	80.00%	\$29	\$2	0.23%	2.88%	80.00%	\$29
	Plains Federal Credit Union	\$3,912	(\$16)	(1.62%)	(11.45%)	97.56%	\$36	(\$16)	(1.62%)	(11.45%)	97.56%	\$36
	Federal Employees Credit Union	\$3,915	(\$4)	(0.41%)	(2.37%)	107.14%	\$26	(\$4)	(0.41%)	(2.37%)	107.14%	\$26
	Union Pacific Employees Credit Union	\$3,916	(\$12)	(1.23%)	(7.33%)	105.41%	\$52	(\$12)	(1.23%)	(7.33%)	105.41%	\$52
	Longview Federal Credit Union	\$3,985	\$11	1.12%	6.32%	86.05%	\$27	\$11	1.12%	6.32%	86.05%	\$27
	B P S Federal Credit Union	\$4,017	\$1	0.10%	0.24%	86.67%	\$36	\$1	0.10%	0.24%	86.67%	\$36
	Thd-6 Credit Union	\$4,021	\$1	0.10%	0.90%	87.50%	\$40	\$1	0.10%	0.90%	87.50%	\$40
	Amoco East Texas Federal Credit Union	\$4,060	(\$5)	(0.49%)	(16.13%)	110.20%	\$80	(\$5)	(0.49%)	(16.13%)	110.20%	\$80
	Houston Belt & Terminal Federal Credit Union	\$4,167	\$9	0.86%	3.61%	72.88%	\$46	\$9	0.86%	3.61%	72.88%	\$46
	Belton Federal Credit Union	\$4,280	\$7	0.66%	5.77%	82.35%	\$30	\$7	0.66%	5.77%	82.35%	\$30
	Oak Farms Employees Credit Union	\$4,313	\$9	0.85%	3.68%	85.53%	\$57	\$9	0.85%	3.68%	85.53%	\$57
	Del Rio S.P. Credit Union	\$4,438	(\$12)	(1.09%)	(3.10%)	124.14%	\$48	(\$12)	(1.09%)	(3.10%)	124.14%	\$48

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
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	Asset Group A - \$50 to \$250 million in total assets (continued)											
	IBEW 116 Federal Credit Union	\$4,472	\$2	0.18%	2.33%	94.12%	\$42	\$2	0.18%	2.33%	94.12%	\$42
	Waconized Federal Credit Union	\$4,514	\$10	0.89%	3.81%	79.03%	\$48	\$10	0.89%	3.81%	79.03%	\$48
	Intercorp Credit Union	\$4,558	(\$12)	(1.04%)	(6.45%)	102.08%	\$54	(\$12)	(1.04%)	(6.45%)	102.08%	\$54
	Highway District 9 Credit Union	\$4,669	\$7	0.60%	2.95%	76.47%	\$27	\$7	0.60%	2.95%	76.47%	\$27
	Pollock Employees Credit Union	\$4,684	(\$3)	(0.26%)	(1.93%)	105.00%	\$61	(\$3)	(0.26%)	(1.93%)	105.00%	\$61
	Prairie View Federal Credit Union	\$4,729	\$4	0.33%	4.29%	92.00%	\$45	\$4	0.33%	4.29%	92.00%	\$45
	Port of Houston Warehouse Federal Credit Union	\$4,817	\$9	0.76%	5.29%	75.76%	\$24	\$9	0.76%	5.29%	75.76%	\$24
	Promise Credit Union	\$4,885	(\$98)	(8.21%)	(102.08%)	99.19%	\$47	(\$98)	(8.21%)	(102.08%)	99.19%	\$47
	Mount Carmel Church Federal Credit Union	\$4,973	\$8	0.64%	3.90%	84.44%	\$80	\$8	0.64%	3.90%	84.44%	\$80
	Peco Federal Credit Union	\$4,996	\$2	0.16%	1.93%	96.55%	\$86	\$2	0.16%	1.93%	96.55%	\$86
	Everman Parkway Credit Union	\$5,008	\$2	0.16%	0.55%	96.30%	\$54	\$2	0.16%	0.55%	96.30%	\$54
	Farmers Branch City Employees Federal Credit Union	\$5,023	(\$16)	(1.27%)	(6.48%)	147.22%	\$56	(\$16)	(1.27%)	(6.48%)	147.22%	\$56
	CASE Federal Credit Union	\$5,058	\$6	0.47%	3.46%	88.24%	\$42	\$6	0.47%	3.46%	88.24%	\$42
	Guardian 1st Federal Credit Union	\$5,200	(\$19)	(1.51%)	(23.31%)	114.13%	\$57	(\$19)	(1.51%)	(23.31%)	114.13%	\$57
	Coastal Teachers Federal Credit Union	\$5,222	\$6	0.45%	5.70%	88.24%	\$31	\$6	0.45%	5.70%	88.24%	\$31
	Lefors Federal Credit Union	\$5,269	(\$13)	(0.99%)	(6.53%)	110.20%	\$33	(\$13)	(0.99%)	(6.53%)	110.20%	\$33
	Oak Cliff Christian Federal Credit Union	\$5,357	\$24	1.84%	21.19%	69.23%	\$51	\$24	1.84%	21.19%	69.23%	\$51
	NCE Credit Union	\$5,449	\$13	0.96%	5.22%	87.21%	\$45	\$13	0.96%	5.22%	87.21%	\$45
	Houston Musicians Federal Credit Union	\$5,491	(\$1)	(0.07%)	(0.61%)	100.00%	\$50	(\$1)	(0.07%)	(0.61%)	100.00%	\$50
	M E C O Federal Credit Union	\$5,694	\$12	0.86%	5.08%	78.95%	\$53	\$12	0.86%	5.08%	78.95%	\$53
	City of Deer Park Federal Credit Union	\$5,739	(\$2)	(0.14%)	(0.82%)	103.85%	\$56	(\$2)	(0.14%)	(0.82%)	103.85%	\$56
	Skel-Tex Credit Union	\$5,897	(\$9)	(0.62%)	(3.15%)	95.24%	\$48	(\$9)	(0.62%)	(3.15%)	95.24%	\$48
	Jackson County Federal Credit Union	\$6,004	\$1	0.07%	0.78%	95.35%	\$20	\$1	0.07%	0.78%	95.35%	\$20
	Lubbock Telco Federal Credit Union	\$6,029	\$4	0.27%	1.03%	89.47%	\$35	\$4	0.27%	1.03%	89.47%	\$35
	Highway District 2 Credit Union	\$6,038	(\$3)	(0.19%)	(1.02%)	107.14%	\$54	(\$3)	(0.19%)	(1.02%)	107.14%	\$54
	Cochran County Schools Federal Credit Union	\$6,055	\$24	1.62%	12.97%	70.89%	\$46	\$24	1.62%	12.97%	70.89%	\$46
	United Savers Trust Credit Union	\$6,220	(\$27)	(1.71%)	(23.23%)	101.96%	\$58	(\$27)	(1.71%)	(23.23%)	101.96%	\$58
	Midwestern State University Credit Union	\$6,234	(\$16)	(1.02%)	(6.32%)	137.50%	\$51	(\$16)	(1.02%)	(6.32%)	137.50%	\$51
	ACU Credit Union	\$6,300	\$8	0.51%	2.85%	79.55%	\$59	\$8	0.51%	2.85%	79.55%	\$59
	ILA 28 Federal Credit Union	\$6,347	\$23	1.46%	5.92%	66.13%	\$84	\$23	1.46%	5.92%	66.13%	\$84
	Electric Utilities Credit Union	\$6,376	(\$30)	(1.90%)	(14.81%)	104.44%	\$40	(\$30)	(1.90%)	(14.81%)	104.44%	\$40
	I.B.E.W. LU 66 Federal Credit Union	\$6,429	\$12	0.75%	7.91%	84.48%	\$77	\$12	0.75%	7.91%	84.48%	\$77
	Galveston Government Employees Credit Union	\$6,445	(\$12)	(0.78%)	(10.84%)	113.40%	\$55	(\$12)	(0.78%)	(10.84%)	113.40%	\$55
	Frio County Federal Credit Union	\$6,584	\$0	0.00%	0.00%	100.00%	\$69	\$0	0.00%	0.00%	100.00%	\$69
	Texas Farm Bureau Federal Credit Union	\$6,683	\$6	0.35%	1.94%	87.30%	\$82	\$6	0.35%	1.94%	87.30%	\$82
	Brownsville City Employees Federal Credit Union	\$6,690	\$25	1.51%	6.41%	68.75%	\$35	\$25	1.51%	6.41%	68.75%	\$35
	FCI Federal Credit Union	\$6,696	(\$56)	(3.21%)	(20.25%)	115.66%	\$100	(\$56)	(3.21%)	(20.25%)	115.66%	\$100
	Team Financial Federal Credit Union	\$6,763	\$5	0.29%	3.77%	95.70%	\$72	\$5	0.29%	3.77%	95.70%	\$72
	Port of Houston Credit Union	\$6,785	\$20	1.20%	5.09%	78.38%	\$77	\$20	1.20%	5.09%	78.38%	\$77
	Local 20 IBEW Federal Credit Union	\$6,936	(\$8)	(0.47%)	(6.78%)	104.76%	\$63	(\$8)	(0.47%)	(6.78%)	104.76%	\$63
	E E South Texas Credit Union	\$6,985	(\$7)	(0.39%)	(2.25%)	135.29%	\$60	(\$7)	(0.39%)	(2.25%)	135.29%	\$60
	Bivins Federal Credit Union	\$7,105	\$1	0.06%	0.39%	84.09%	\$56	\$1	0.06%	0.39%	84.09%	\$56
	Hale County Teachers Federal Credit Union	\$7,182	\$14	0.78%	7.25%	81.16%	\$44	\$14	0.78%	7.25%	81.16%	\$44
	C-T Waco Federal Credit Union	\$7,290	(\$13)	(0.74%)	(6.94%)	105.56%	\$46	(\$13)	(0.74%)	(6.94%)	105.56%	\$46
	Express-News Federal Credit Union	\$7,356	(\$4)	(0.22%)	(1.89%)	102.86%	\$44	(\$4)	(0.22%)	(1.89%)	102.86%	\$44
	Victoria City-County Employees Federal Credit Union	\$7,359	(\$18)	(0.99%)	(6.52%)	118.33%	\$51	(\$18)	(0.99%)	(6.52%)	118.33%	\$51
	Andrews School Federal Credit Union	\$7,399	\$5	0.27%	1.33%	86.84%	\$44	\$5	0.27%	1.33%	86.84%	\$44
	Jackson County Teachers Federal Credit Union	\$7,409	\$3	0.16%	1.35%	89.19%	\$16	\$3	0.16%	1.35%	89.19%	\$16
	South Texas Regional Federal Credit Union	\$7,428	(\$4)	(0.22%)	(2.71%)	106.06%	\$41	(\$4)	(0.22%)	(2.71%)	106.06%	\$41
	Seminole Public Schools Federal Credit Union	\$7,431	\$0	0.00%	0.00%	100.00%	\$86	\$0	0.00%	0.00%	100.00%	\$86
	Vatat Credit Union	\$7,452	\$0	0.00%	0.00%	103.13%	\$66	\$0	0.00%	0.00%	103.13%	\$66
	TC Teachers Federal Credit Union	\$7,464	(\$5)	(0.26%)	(1.51%)	108.93%	\$74	(\$5)	(0.26%)	(1.51%)	108.93%	\$74
	Moore County Schools Federal Credit Union	\$7,580	\$2	0.11%	0.94%	89.13%	\$59	\$2	0.11%	0.94%	89.13%	\$59
	Mount Olive Baptist Church Federal Credit Union	\$7,658	\$67	3.58%	28.21%	(15.52%)	\$0	\$67	3.58%	28.21%	(15.52%)	\$0
	Coburn Credit Union	\$7,668	\$6	0.31%	2.35%	46.34%	\$36	\$6	0.31%	2.35%	46.34%	\$36
	Hilco Federal Credit Union	\$7,812	(\$35)	(1.78%)	(25.93%)	133.66%	\$66	(\$35)	(1.78%)	(25.93%)	133.66%	\$66
	Morris Sheppard Texarkana Federal Credit Union	\$7,820	\$2	0.10%	0.88%	97.14%	\$43	\$2	0.10%	0.88%	97.14%	\$43
	Marathon Republic Federal Credit Union	\$7,850	\$0	0.00%	0.00%	100.00%	\$59	\$0	0.00%	0.00%	100.00%	\$59

Source: SNL Financial

NA = data was not available.

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

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		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Asset Group A - \$50 to \$250 million in total assets (continued)											
	Local 142 Federal Credit Union	\$8,275	\$1	0.05%	0.50%	100.00%	\$63	\$1	0.05%	0.50%	100.00%	\$63
	STEC Federal Credit Union	\$8,325	\$53	2.55%	18.93%	69.23%	\$36	\$53	2.55%	18.93%	69.23%	\$36
	Sherwin Federal Credit Union	\$8,355	(\$11)	(0.53%)	(1.68%)	112.24%	\$40	(\$11)	(0.53%)	(1.68%)	112.24%	\$40
	Yoakum County Federal Credit Union	\$8,889	\$6	0.27%	1.46%	84.51%	\$50	\$6	0.27%	1.46%	84.51%	\$50
	Met Tran Federal Credit Union	\$8,890	(\$49)	(2.23%)	(13.23%)	132.41%	\$114	(\$49)	(2.23%)	(13.23%)	132.41%	\$114
	Fannin County Teachers Federal Credit Union	\$9,086	\$21	0.92%	4.56%	62.92%	\$70	\$21	0.92%	4.56%	62.92%	\$70
	Sweetwater Regional Federal Credit Union	\$9,092	\$10	0.44%	2.57%	104.55%	\$53	\$10	0.44%	2.57%	104.55%	\$53
	Ben E. Keith Employees Federal Credit Union	\$9,231	\$22	0.97%	6.26%	71.59%	\$44	\$22	0.97%	6.26%	71.59%	\$44
	Methodist Hospital Employees Federal Credit Union	\$9,409	\$3	0.13%	1.27%	95.41%	\$42	\$3	0.13%	1.27%	95.41%	\$42
	Southeast Texas Employees Federal Credit Union	\$9,456	\$18	0.77%	8.35%	81.74%	\$53	\$18	0.77%	8.35%	81.74%	\$53
	Cen Tex Manufacturing Credit Union	\$9,726	\$24	1.00%	8.50%	83.09%	\$59	\$24	1.00%	8.50%	83.09%	\$59
	Port Terminal Federal Credit Union	\$9,878	(\$3)	(0.12%)	(0.41%)	104.62%	\$70	(\$3)	(0.12%)	(0.41%)	104.62%	\$70
	Texas Workforce Credit Union	\$9,927	\$16	0.65%	6.81%	70.94%	\$41	\$16	0.65%	6.81%	70.94%	\$41
	Longview Consolidated Credit Union	\$10,080	\$3	0.12%	0.58%	95.42%	\$69	\$3	0.12%	0.58%	95.42%	\$69
	Swamp Federal Credit Union	\$10,102	\$12	0.48%	3.07%	82.09%	\$53	\$12	0.48%	3.07%	82.09%	\$53
	Scurry County School Federal Credit Union	\$10,135	\$11	0.43%	2.44%	74.76%	\$49	\$11	0.43%	2.44%	74.76%	\$49
	Tex-Mex Credit Union	\$10,253	(\$19)	(0.74%)	(3.03%)	106.72%	\$58	(\$19)	(0.74%)	(3.03%)	106.72%	\$58
	Victoria Federal Credit Union	\$10,373	\$16	0.62%	5.39%	97.92%	\$43	\$16	0.62%	5.39%	97.92%	\$43
	Natural Resources Conservation Service Federal Credit Union	\$10,552	(\$17)	(0.65%)	(5.58%)	120.99%	\$57	(\$17)	(0.65%)	(5.58%)	120.99%	\$57
	E M O T Federal Credit Union	\$10,591	\$18	0.68%	2.66%	66.67%	\$72	\$18	0.68%	2.66%	66.67%	\$72
	T & P Longview Federal Credit Union	\$10,712	\$13	0.48%	2.56%	86.29%	\$71	\$13	0.48%	2.56%	86.29%	\$71
	Employees United Federal Credit Union	\$10,998	\$31	1.14%	4.15%	71.90%	\$48	\$31	1.14%	4.15%	71.90%	\$48
	Germania Credit Union	\$11,084	\$0	0.00%	0.00%	102.70%	\$53	\$0	0.00%	0.00%	102.70%	\$53
	Local 24 Employees Federal Credit Union	\$11,142	\$5	0.18%	1.14%	95.05%	\$56	\$5	0.18%	1.14%	95.05%	\$56
	SAFE Credit Union	\$11,214	(\$11)	(0.39%)	(3.96%)	103.82%	\$59	(\$11)	(0.39%)	(3.96%)	103.82%	\$59
	Wharton County Teachers Credit Union	\$11,390	\$0	0.00%	0.00%	102.78%	\$42	\$0	0.00%	0.00%	102.78%	\$42
	Sweetex Credit Union	\$11,411	\$9	0.31%	1.07%	85.07%	\$84	\$9	0.31%	1.07%	85.07%	\$84
	Member Preferred Federal Credit Union	\$11,549	(\$4)	(0.14%)	(1.21%)	70.62%	\$50	(\$4)	(0.14%)	(1.21%)	70.62%	\$50
	Marshall T&P Employees Federal Credit Union	\$11,652	\$47	1.62%	9.04%	57.14%	\$86	\$47	1.62%	9.04%	57.14%	\$86
	Refugio County Federal Credit Union	\$11,658	\$25	0.87%	5.77%	64.21%	\$37	\$25	0.87%	5.77%	64.21%	\$37
	Angelina County Teachers Credit Union	\$11,857	\$49	1.67%	13.12%	80.37%	\$57	\$49	1.67%	13.12%	80.37%	\$57
	Highway District 19 Employees Credit Union	\$11,979	(\$11)	(0.37%)	(3.05%)	111.69%	\$50	(\$11)	(0.37%)	(3.05%)	111.69%	\$50
	Laredo Fire Department Federal Credit Union	\$12,149	\$14	0.47%	4.10%	82.10%	\$43	\$14	0.47%	4.10%	82.10%	\$43
	F C S Federal Credit Union	\$12,222	\$43	1.42%	4.59%	45.12%	\$40	\$43	1.42%	4.59%	45.12%	\$40
	Reeves County Teachers Credit Union	\$12,384	\$24	0.80%	8.36%	86.74%	\$65	\$24	0.80%	8.36%	86.74%	\$65
	Pasadena Municipal Federal Credit Union	\$12,444	\$20	0.66%	3.76%	70.15%	\$44	\$20	0.66%	3.76%	70.15%	\$44
	1st University Credit Union	\$12,464	(\$42)	(1.35%)	(18.46%)	97.11%	\$60	(\$42)	(1.35%)	(18.46%)	97.11%	\$60
	Texoma Federal Credit Union	\$12,478	\$8	0.26%	1.32%	85.71%	\$51	\$8	0.26%	1.32%	85.71%	\$51
	Friona Texas Federal Credit Union	\$12,486	\$23	0.75%	4.01%	80.17%	\$42	\$23	0.75%	4.01%	80.17%	\$42
	Texarkana Terminal Employees Federal Credit Union	\$12,563	\$0	0.00%	0.00%	88.64%	\$52	\$0	0.00%	0.00%	88.64%	\$52
	Brownfield Federal Credit Union	\$12,745	(\$11)	(0.35%)	(1.17%)	107.34%	\$60	(\$11)	(0.35%)	(1.17%)	107.34%	\$60
	TxDOT Credit Union	\$12,806	\$34	1.07%	9.34%	67.00%	\$51	\$34	1.07%	9.34%	67.00%	\$51
	Neiman Marcus Group Employees Federal Credit Union	\$12,976	(\$3)	(0.09%)	(0.85%)	83.77%	\$53	(\$3)	(0.09%)	(0.85%)	83.77%	\$53
	Central Texas Teachers Credit Union	\$13,259	(\$21)	(0.63%)	(5.53%)	97.85%	\$59	(\$21)	(0.63%)	(5.53%)	97.85%	\$59
	Cherokee County Teachers Federal Credit Union	\$13,530	\$40	1.18%	7.18%	68.25%	\$36	\$40	1.18%	7.18%	68.25%	\$36
	Alba Golden Federal Credit Union	\$13,551	\$15	0.44%	2.88%	63.97%	\$49	\$15	0.44%	2.88%	63.97%	\$49
	PamCel Community Federal Credit Union	\$13,654	(\$6)	(0.18%)	(1.10%)	108.08%	\$46	(\$6)	(0.18%)	(1.10%)	108.08%	\$46
	Family 1st Of Texas Federal Credit Union	\$13,852	\$1	0.03%	0.20%	85.60%	\$61	\$1	0.03%	0.20%	85.60%	\$61
	Third Coast Federal Credit Union	\$13,950	\$28	0.81%	3.07%	70.76%	\$54	\$28	0.81%	3.07%	70.76%	\$54
	Gulf Shore Federal Credit Union	\$14,046	\$0	0.00%	0.00%	100.00%	\$67	\$0	0.00%	0.00%	100.00%	\$67
	Ellis County Teachers & Employees Federal Credit Union	\$14,197	\$19	0.54%	4.48%	76.53%	\$56	\$19	0.54%	4.48%	76.53%	\$56
	ILA 1351 Federal Credit Union	\$14,344	\$13	0.36%	2.19%	90.58%	\$73	\$13	0.36%	2.19%	90.58%	\$73
	Pampa Teachers Federal Credit Union	\$14,369	\$23	0.64%	6.41%	78.67%	\$40	\$23	0.64%	6.41%	78.67%	\$40
	IBEW Community Federal Credit Union	\$14,471	\$2	0.06%	0.58%	89.87%	\$43	\$2	0.06%	0.58%	89.87%	\$43
	P.I.E. Credit Union	\$14,553	(\$10)	(0.27%)	(2.04%)	101.37%	\$41	(\$10)	(0.27%)	(2.04%)	101.37%	\$41
	Cowboy Country Federal Credit Union	\$14,759	\$11	0.30%	2.49%	79.04%	\$44	\$11	0.30%	2.49%	79.04%	\$44
	First Priority Credit Union	\$14,808	\$27	0.74%	8.82%	79.10%	\$48	\$27	0.74%	8.82%	79.10%	\$48
	Linkage Credit Union	\$14,816	(\$4)	(0.11%)	(0.75%)	95.31%	\$58	(\$4)	(0.11%)	(0.75%)	95.31%	\$58

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
	Asset Group A - \$50 to \$250 million in total assets (continued)											
	Corpus Christi Postal Employees Credit Union	\$14,974	(\$18)	(0.49%)	(3.86%)	103.47%	\$75	(\$18)	(0.49%)	(3.86%)	103.47%	\$75
	MOPAC Employees Federal Credit Union	\$15,196	\$2	0.05%	0.51%	99.47%	\$65	\$2	0.05%	0.51%	99.47%	\$65
	Texhillco School Employees Federal Credit Union	\$15,258	\$9	0.24%	3.30%	89.84%	\$67	\$9	0.24%	3.30%	89.84%	\$67
	Victoria Teachers Federal Credit Union	\$15,272	\$15	0.39%	1.32%	81.61%	\$38	\$15	0.39%	1.32%	81.61%	\$38
	National Oilwell Varco Employees Credit Union	\$15,273	\$13	0.34%	1.77%	79.09%	\$61	\$13	0.34%	1.77%	79.09%	\$61
	Homeport Federal Credit Union	\$15,530	(\$96)	(2.49%)	(23.04%)	119.40%	\$33	(\$96)	(2.49%)	(23.04%)	119.40%	\$33
	Ward County Credit Union	\$15,971	\$1	0.03%	0.28%	95.59%	\$69	\$1	0.03%	0.28%	95.59%	\$69
	Alpine Community Credit Union	\$16,042	\$38	0.95%	10.63%	65.52%	\$44	\$38	0.95%	10.63%	65.52%	\$44
	U S I Federal Credit Union	\$16,061	\$23	0.57%	1.92%	77.97%	\$72	\$23	0.57%	1.92%	77.97%	\$72
	Brazos Community Credit Union	\$16,089	(\$20)	(0.51%)	(2.20%)	81.13%	\$71	(\$20)	(0.51%)	(2.20%)	81.13%	\$71
	Temple-Inland Federal Credit Union	\$16,125	\$24	0.62%	4.95%	81.06%	\$62	\$24	0.62%	4.95%	81.06%	\$62
	Waco Federal Credit Union	\$16,322	\$2	0.05%	0.65%	98.73%	\$52	\$2	0.05%	0.65%	98.73%	\$52
	Odessa Employees Credit Union	\$16,323	\$12	0.30%	2.01%	91.56%	\$59	\$12	0.30%	2.01%	91.56%	\$59
	Coastal Bend Post Office Federal Credit Union	\$16,386	\$13	0.31%	2.05%	50.44%	\$48	\$13	0.31%	2.05%	50.44%	\$48
	Grand Prairie Credit Union	\$16,437	\$20	0.48%	4.86%	89.29%	\$56	\$20	0.48%	4.86%	89.29%	\$56
	Reed Credit Union	\$16,445	(\$20)	(0.48%)	(3.19%)	123.53%	\$87	(\$20)	(0.48%)	(3.19%)	123.53%	\$87
	Liberty County Teachers Federal Credit Union	\$16,457	\$21	0.52%	6.32%	87.89%	\$45	\$21	0.52%	6.32%	87.89%	\$45
	Temple Santa Fe Community Credit Union	\$16,710	\$11	0.27%	4.51%	97.07%	\$56	\$11	0.27%	4.51%	97.07%	\$56
	Texas Community Federal Credit Union	\$16,907	\$83	2.03%	15.89%	81.56%	\$41	\$83	2.03%	15.89%	81.56%	\$41
	Amarillo Postal Employees Credit Union	\$17,147	\$8	0.19%	1.25%	87.94%	\$50	\$8	0.19%	1.25%	87.94%	\$50
	Baker Hughes Federal Credit Union	\$17,349	(\$14)	(0.33%)	(3.20%)	111.57%	\$58	(\$14)	(0.33%)	(3.20%)	111.57%	\$58
	Anderson County Federal Credit Union	\$17,498	\$17	0.39%	2.40%	79.85%	\$50	\$17	0.39%	2.40%	79.85%	\$50
	Concho Valley Credit Union	\$17,636	\$6	0.14%	1.34%	93.20%	\$58	\$6	0.14%	1.34%	93.20%	\$58
	Rocket Federal Credit Union	\$17,765	\$17	0.39%	4.42%	87.50%	\$42	\$17	0.39%	4.42%	87.50%	\$42
	C-E Federal Credit Union	\$17,854	\$7	0.16%	2.27%	100.87%	\$54	\$7	0.16%	2.27%	100.87%	\$54
	Borger Federal Credit Union	\$18,071	\$21	0.47%	4.05%	87.19%	\$49	\$21	0.47%	4.05%	87.19%	\$49
	Lubbock Teachers Federal Credit Union	\$18,264	\$11	0.24%	1.36%	79.28%	\$61	\$11	0.24%	1.36%	79.28%	\$61
	Texas Health Resources Credit Union	\$18,435	(\$24)	(0.52%)	(6.53%)	94.16%	\$73	(\$24)	(0.52%)	(6.53%)	94.16%	\$73
	Midland Municipal Employees Credit Union	\$18,484	(\$4)	(0.09%)	(0.91%)	82.81%	\$80	(\$4)	(0.09%)	(0.91%)	82.81%	\$80
	Seagoville Federal Credit Union	\$18,804	\$10	0.22%	1.56%	92.04%	\$61	\$10	0.22%	1.56%	92.04%	\$61
	Dallas U.P. Employees Credit Union	\$19,271	\$15	0.32%	1.26%	66.35%	\$83	\$15	0.32%	1.26%	66.35%	\$83
	Port Arthur Community Federal Credit Union	\$19,616	\$16	0.33%	2.76%	87.71%	\$43	\$16	0.33%	2.76%	87.71%	\$43
	McLennan County Employees Federal Credit Union	\$19,623	\$17	0.35%	1.38%	76.87%	\$69	\$17	0.35%	1.38%	76.87%	\$69
	Tyler City Employees Credit Union	\$19,725	\$29	0.60%	3.93%	83.33%	\$55	\$29	0.60%	3.93%	83.33%	\$55
	Kingsville Area Educators Federal Credit Union	\$20,650	(\$90)	(1.75%)	(21.44%)	107.49%	\$47	(\$90)	(1.75%)	(21.44%)	107.49%	\$47
	Union Fidelity Federal Credit Union	\$20,687	\$33	0.64%	4.06%	75.54%	\$75	\$33	0.64%	4.06%	75.54%	\$75
	LIFE Federal Credit Union	\$20,885	(\$57)	(1.14%)	(9.99%)	118.25%	\$55	(\$57)	(1.14%)	(9.99%)	118.25%	\$55
	Fellowship Credit Union	\$20,942	\$13	0.26%	1.13%	89.62%	\$69	\$13	0.26%	1.13%	89.62%	\$69
	Corner Stone Credit Union	\$21,417	\$28	0.53%	8.31%	89.08%	\$49	\$28	0.53%	8.31%	89.08%	\$49
	Valwood Park Federal Credit Union	\$21,851	\$22	0.41%	2.78%	82.99%	\$57	\$22	0.41%	2.78%	82.99%	\$57
	LCRA Credit Union	\$22,031	(\$21)	(0.37%)	(3.08%)	106.08%	\$70	(\$21)	(0.37%)	(3.08%)	106.08%	\$70
	Wichita Falls Federal Credit Union	\$22,253	\$35	0.64%	6.00%	84.23%	\$71	\$35	0.64%	6.00%	84.23%	\$71
	Northeast Panhandle Teachers Federal Credit Union	\$22,541	\$25	0.45%	3.36%	77.68%	\$55	\$25	0.45%	3.36%	77.68%	\$55
	LeTourneau Federal Credit Union	\$22,558	\$2	0.04%	0.16%	99.41%	\$82	\$2	0.04%	0.16%	99.41%	\$82
	Local Federal Credit Union	\$22,567	(\$9)	(0.16%)	(0.89%)	99.41%	\$100	(\$9)	(0.16%)	(0.89%)	99.41%	\$100
	McMurrey Federal Credit Union	\$22,634	\$24	0.42%	3.74%	91.38%	\$75	\$24	0.42%	3.74%	91.38%	\$75
	Southern Star Credit Union	\$23,306	(\$63)	(1.08%)	(7.12%)	113.87%	\$57	(\$63)	(1.08%)	(7.12%)	113.87%	\$57
	Tip of Texas Federal Credit Union	\$23,644	(\$53)	(0.90%)	(6.13%)	102.11%	\$39	(\$53)	(0.90%)	(6.13%)	102.11%	\$39
	Mid-Tex Federal Credit Union	\$23,732	(\$10)	(0.17%)	(2.33%)	89.15%	\$46	(\$10)	(0.17%)	(2.33%)	89.15%	\$46
	TexStar Federal Credit Union	\$23,823	(\$6)	(0.10%)	(1.17%)	102.34%	\$77	(\$6)	(0.10%)	(1.17%)	102.34%	\$77
	San Angelo Federal Credit Union	\$23,912	\$16	0.27%	3.35%	93.96%	\$54	\$16	0.27%	3.35%	93.96%	\$54
	Texas People Federal Credit Union	\$23,924	\$23	0.40%	2.16%	101.81%	\$57	\$23	0.40%	2.16%	101.81%	\$57
	Yantis Federal Credit Union	\$24,488	\$23	0.37%	2.63%	86.67%	\$54	\$23	0.37%	2.63%	86.67%	\$54
	Northeast Texas Teachers Federal Credit Union	\$24,752	\$2	0.03%	0.23%	95.70%	\$44	\$2	0.03%	0.23%	95.70%	\$44
	Greater Central Texas Federal Credit Union	\$24,877	\$4	0.06%	0.90%	95.15%	\$49	\$4	0.06%	0.90%	95.15%	\$49
	Abilene Federal Credit Union	\$25,206	(\$87)	(1.37%)	(7.60%)	97.57%	\$49	(\$87)	(1.37%)	(7.60%)	97.57%	\$49
	Angelina Federal Employees Credit Union	\$25,791	\$54	0.84%	6.34%	83.44%	\$75	\$54	0.84%	6.34%	83.44%	\$75
	Bayou City Federal Credit Union	\$26,007	(\$23)	(0.35%)	(4.54%)	98.77%	\$65	(\$23)	(0.35%)	(4.54%)	98.77%	\$65

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Fedstar Credit Union	\$26,345	\$1	0.02%	0.14%	80.37%	\$49	\$1	0.02%	0.14%	80.37%	\$49
	United Energy Credit Union	\$26,528	\$6	0.09%	0.51%	96.77%	\$54	\$6	0.09%	0.51%	96.77%	\$54
	Common Cents Federal Credit Union	\$26,776	\$129	1.97%	13.71%	78.65%	\$48	\$129	1.97%	13.71%	78.65%	\$48
	Matagorda County Credit Union	\$27,030	\$7	0.10%	0.96%	85.51%	\$50	\$7	0.10%	0.96%	85.51%	\$50
	Alcon Employees Federal Credit Union	\$28,621	\$17	0.24%	1.18%	89.29%	\$81	\$17	0.24%	1.18%	89.29%	\$81
	Shared Resources Credit Union	\$28,712	\$22	0.32%	3.06%	87.59%	\$71	\$22	0.32%	3.06%	87.59%	\$71
	Beaumont Community Credit Union	\$28,738	(\$19)	(0.27%)	(2.43%)	92.52%	\$56	(\$19)	(0.27%)	(2.43%)	92.52%	\$56
	Trinity Valley Teachers Credit Union	\$28,813	\$39	0.54%	2.13%	74.56%	\$39	\$39	0.54%	2.13%	74.56%	\$39
	Caprock Federal Credit Union	\$29,093	(\$79)	(1.09%)	(7.99%)	103.85%	\$63	(\$79)	(1.09%)	(7.99%)	103.85%	\$63
	Starr County Teachers Federal Credit Union	\$29,161	\$41	0.58%	3.45%	85.60%	\$51	\$41	0.58%	3.45%	85.60%	\$51
	Golden Triangle Federal Credit Union	\$29,190	\$16	0.22%	1.58%	95.16%	\$67	\$16	0.22%	1.58%	95.16%	\$67
	Port Arthur Teachers Federal Credit Union	\$29,937	\$42	0.57%	4.60%	85.23%	\$48	\$42	0.57%	4.60%	85.23%	\$48
	United Credit Union	\$30,207	\$4	0.05%	0.73%	89.32%	\$84	\$4	0.05%	0.73%	89.32%	\$84
	Cabot & NOI Employees Credit Union	\$30,441	\$57	0.76%	7.71%	71.33%	\$55	\$57	0.76%	7.71%	71.33%	\$55
	Mesquite Credit Union	\$31,203	\$32	0.41%	5.62%	91.32%	\$58	\$32	0.41%	5.62%	91.32%	\$58
	Hockley County School Employees Credit Union	\$31,468	\$28	0.36%	2.94%	84.41%	\$63	\$28	0.36%	2.94%	84.41%	\$63
	Walker County Federal Credit Union	\$31,496	\$77	1.00%	9.09%	79.37%	\$67	\$77	1.00%	9.09%	79.37%	\$67
	Cherokee County Federal Credit Union	\$31,561	\$62	0.79%	3.48%	69.21%	\$50	\$62	0.79%	3.48%	69.21%	\$50
	Mountain Star Federal Credit Union	\$31,665	(\$47)	(0.62%)	(7.02%)	105.86%	\$50	(\$47)	(0.62%)	(7.02%)	105.86%	\$50
	Travis County Credit Union	\$32,494	\$32	0.40%	5.53%	91.91%	\$53	\$32	0.40%	5.53%	91.91%	\$53
	San Patricio County Teachers Federal Credit Union	\$32,698	(\$9)	(0.11%)	(0.92%)	72.55%	\$40	(\$9)	(0.11%)	(0.92%)	72.55%	\$40
	Texas Associations of Professionals Federal Credit Union	\$32,795	\$46	0.56%	6.87%	87.91%	\$60	\$46	0.56%	6.87%	87.91%	\$60
	City Federal Credit Union	\$33,174	\$40	0.49%	5.05%	78.98%	\$56	\$40	0.49%	5.05%	78.98%	\$56
	Transtar Federal Credit Union	\$33,595	(\$15)	(0.18%)	(3.35%)	95.84%	\$57	(\$15)	(0.18%)	(3.35%)	95.84%	\$57
	Austin Federal Credit Union	\$33,784	\$4	0.05%	0.71%	97.98%	\$41	\$4	0.05%	0.71%	97.98%	\$41
	Lufkin Federal Credit Union	\$33,886	\$23	0.28%	1.30%	82.85%	\$53	\$23	0.28%	1.30%	82.85%	\$53
	Old Ocean Federal Credit Union	\$34,557	\$106	1.28%	14.90%	77.26%	\$59	\$106	1.28%	14.90%	77.26%	\$59
	Star of Texas Credit Union	\$34,673	\$28	0.33%	2.71%	90.46%	\$54	\$28	0.33%	2.71%	90.46%	\$54
	Texas Plains Federal Credit Union	\$34,940	\$70	0.82%	5.82%	83.23%	\$47	\$70	0.82%	5.82%	83.23%	\$47
	Baptist Credit Union	\$35,895	(\$69)	(0.78%)	(9.09%)	110.04%	\$57	(\$69)	(0.78%)	(9.09%)	110.04%	\$57
	Keystone Credit Union	\$36,219	(\$84)	(0.92%)	(3.52%)	90.00%	\$47	(\$84)	(0.92%)	(3.52%)	90.00%	\$47
	Fannin Federal Credit Union	\$36,539	\$170	1.89%	18.40%	61.44%	\$48	\$170	1.89%	18.40%	61.44%	\$48
	CTECU	\$37,307	(\$1)	(0.01%)	(0.08%)	98.92%	\$87	(\$1)	(0.01%)	(0.08%)	98.92%	\$87
	Cosden Federal Credit Union	\$38,951	\$10	0.10%	0.82%	94.23%	\$51	\$10	0.10%	0.82%	94.23%	\$51
	BCM Federal Credit Union	\$39,056	\$47	0.48%	6.68%	79.56%	\$59	\$47	0.48%	6.68%	79.56%	\$59
	Sacred Heart Parish Hallettsville Federal Credit Union	\$39,945	\$52	0.53%	5.45%	75.67%	\$70	\$52	0.53%	5.45%	75.67%	\$70
	SPCO Credit Union	\$39,998	\$28	0.28%	3.02%	89.00%	\$70	\$28	0.28%	3.02%	89.00%	\$70
	Freestone Credit Union	\$40,095	\$29	0.29%	3.01%	91.84%	\$39	\$29	0.29%	3.01%	91.84%	\$39
	Brazosport Teachers Federal Credit Union	\$40,223	\$66	0.66%	4.20%	78.23%	\$59	\$66	0.66%	4.20%	78.23%	\$59
	Select Federal Credit Union	\$41,286	\$138	1.35%	8.83%	74.42%	\$47	\$138	1.35%	8.83%	74.42%	\$47
	Lifetime Federal Credit Union	\$41,454	\$48	0.47%	3.09%	73.49%	\$49	\$48	0.47%	3.09%	73.49%	\$49
	Highway District 21 Federal Credit Union	\$41,602	\$49	0.47%	3.00%	74.21%	\$37	\$49	0.47%	3.00%	74.21%	\$37
	City Public Service/IBEW Federal Credit Union	\$41,736	\$45	0.43%	3.87%	87.89%	\$60	\$45	0.43%	3.87%	87.89%	\$60
	Caprock Santa Fe Credit Union	\$42,248	\$251	2.40%	7.87%	47.98%	\$44	\$251	2.40%	7.87%	47.98%	\$44
	Southland Federal Credit Union	\$42,667	\$109	1.03%	9.18%	62.60%	\$53	\$109	1.03%	9.18%	62.60%	\$53
	Lubrizol Employees' Credit Union	\$44,104	\$58	0.53%	4.45%	89.52%	\$81	\$58	0.53%	4.45%	89.52%	\$81
	Doches Credit Union	\$44,136	\$37	0.34%	2.67%	83.78%	\$38	\$37	0.34%	2.67%	83.78%	\$38
	Trans Texas Southwest Credit Union	\$44,345	\$38	0.35%	3.04%	90.79%	\$60	\$38	0.35%	3.04%	90.79%	\$60
	South Texas Federal Credit Union	\$44,466	(\$16)	(0.14%)	(2.23%)	95.67%	\$46	(\$16)	(0.14%)	(2.23%)	95.67%	\$46
	Scott & White Employees Credit Union	\$44,860	(\$17)	(0.15%)	(3.45%)	101.32%	\$69	(\$17)	(0.15%)	(3.45%)	101.32%	\$69
	Members Financial Federal Credit Union	\$44,864	(\$3)	(0.03%)	(0.45%)	90.43%	\$53	(\$3)	(0.03%)	(0.45%)	90.43%	\$53
	South Texas Area Resources Credit Union	\$46,366	(\$12)	(0.10%)	(0.85%)	103.08%	\$43	(\$12)	(0.10%)	(0.85%)	103.08%	\$43
	Wellspring Federal Credit Union	\$47,601	\$17	0.15%	1.79%	90.61%	\$52	\$17	0.15%	1.79%	90.61%	\$52
	Big Spring Education Employees Federal Credit Union	\$47,739	\$162	1.37%	10.07%	64.14%	\$45	\$162	1.37%	10.07%	64.14%	\$45
	My Credit Union	\$48,511	\$23	0.19%	2.33%	92.74%	\$53	\$23	0.19%	2.33%	92.74%	\$53
	H&H Federal Credit Union	\$49,284	(\$27)	(0.22%)	(1.36%)	102.51%	\$58	(\$27)	(0.22%)	(1.36%)	102.51%	\$58
	Windthorst Federal Credit Union	\$49,669	\$113	0.90%	5.60%	66.96%	\$55	\$113	0.90%	5.60%	66.96%	\$55
	Hereford Texas Federal Credit Union	\$50,491	\$144	1.16%	5.74%	73.79%	\$58	\$144	1.16%	5.74%	73.79%	\$58

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date	Quarter to Date				Year to Date					
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Heritage USA Federal Credit Union	\$50,618	\$101	0.82%	11.73%	93.28%	\$56	\$101	0.82%	11.73%	93.28%	\$56
	First Class American Credit Union	\$51,237	\$23	0.18%	2.00%	96.45%	\$75	\$23	0.18%	2.00%	96.45%	\$75
	Shamrock Federal Credit Union	\$51,486	\$90	0.71%	5.50%	80.81%	\$61	\$90	0.71%	5.50%	80.81%	\$61
	La Joya Area Federal Credit Union	\$52,648	\$19	0.15%	1.33%	90.17%	\$44	\$19	0.15%	1.33%	90.17%	\$44
	Houston Metropolitan Employees Federal Credit Union	\$53,765	\$59	0.45%	5.21%	86.01%	\$56	\$59	0.45%	5.21%	86.01%	\$56
	West Texas Educators Credit Union	\$54,234	(\$81)	(0.60%)	(7.43%)	94.93%	\$63	(\$81)	(0.60%)	(7.43%)	94.93%	\$63
	Dallas Federal Credit Union	\$54,622	\$5	0.04%	0.48%	87.03%	\$64	\$5	0.04%	0.48%	87.03%	\$64
	Texas Bridge Credit Union	\$56,190	(\$22)	(0.16%)	(1.90%)	99.07%	\$56	(\$22)	(0.16%)	(1.90%)	99.07%	\$56
	Service 1st Credit Union	\$57,358	\$45	0.32%	3.35%	83.37%	\$61	\$45	0.32%	3.35%	83.37%	\$61
	Baycel Federal Credit Union	\$57,507	\$226	1.58%	9.85%	53.75%	\$53	\$226	1.58%	9.85%	53.75%	\$53
	Heart O' Texas Federal Credit Union	\$57,605	(\$19)	(0.13%)	(1.83%)	103.60%	\$48	(\$19)	(0.13%)	(1.83%)	103.60%	\$48
	Houston Highway Credit Union	\$57,751	(\$215)	(1.47%)	(24.28%)	99.71%	\$63	(\$215)	(1.47%)	(24.28%)	99.71%	\$63
	Irving City Employees Federal Credit Union	\$57,878	\$78	0.55%	4.53%	84.35%	\$72	\$78	0.55%	4.53%	84.35%	\$72
	Texas Telcom Credit Union	\$58,750	\$56	0.38%	3.00%	71.74%	\$93	\$56	0.38%	3.00%	71.74%	\$93
	Domino Federal Credit Union	\$60,253	\$71	0.48%	3.37%	81.94%	\$49	\$71	0.48%	3.37%	81.94%	\$49
	Texas Federal Credit Union	\$61,759	(\$25)	(0.16%)	(2.30%)	102.63%	\$66	(\$25)	(0.16%)	(2.30%)	102.63%	\$66
	Southwest Financial Federal Credit Union	\$62,685	\$91	0.60%	3.65%	72.71%	\$64	\$91	0.60%	3.65%	72.71%	\$64
	Kerr County Federal Credit Union	\$63,696	\$39	0.25%	3.50%	77.53%	\$66	\$39	0.25%	3.50%	77.53%	\$66
	Westex Federal Credit Union	\$64,532	\$82	0.51%	4.60%	97.55%	\$76	\$82	0.51%	4.60%	97.55%	\$76
	Telco Plus Credit Union	\$65,045	\$69	0.43%	3.30%	94.47%	\$46	\$69	0.43%	3.30%	94.47%	\$46
	Postel Family Credit Union	\$65,382	(\$78)	(0.48%)	(5.30%)	84.03%	\$54	(\$78)	(0.48%)	(5.30%)	84.03%	\$54
	Centex Citizens Credit Union	\$65,493	\$69	0.43%	2.14%	80.99%	\$48	\$69	0.43%	2.14%	80.99%	\$48
	Employees Credit Union	\$67,812	(\$13)	(0.08%)	(0.81%)	96.84%	\$55	(\$13)	(0.08%)	(0.81%)	96.84%	\$55
	Coastal Community Federal Credit Union	\$69,097	\$116	0.67%	7.60%	77.93%	\$54	\$116	0.67%	7.60%	77.93%	\$54
	Valley Federal Credit Union	\$69,358	\$164	0.97%	6.59%	80.87%	\$48	\$164	0.97%	6.59%	80.87%	\$48
	First Abilene Federal Credit Union	\$70,494	\$51	0.29%	2.91%	88.10%	\$57	\$51	0.29%	2.91%	88.10%	\$57
	Texas DPS Credit Union	\$71,769	\$11	0.06%	0.78%	93.73%	\$54	\$11	0.06%	0.78%	93.73%	\$54
	Baylor Health Care System Credit Union	\$72,786	\$126	0.69%	4.66%	75.70%	\$71	\$126	0.69%	4.66%	75.70%	\$71
	Las Colinas Federal Credit Union	\$73,162	\$74	0.42%	5.20%	88.32%	\$59	\$74	0.42%	5.20%	88.32%	\$59
	Memorial Credit Union	\$74,318	\$11	0.06%	0.63%	91.05%	\$60	\$11	0.06%	0.63%	91.05%	\$60
	Southwest Research Center Federal Credit Union	\$74,950	\$15	0.08%	0.97%	95.64%	\$55	\$15	0.08%	0.97%	95.64%	\$55
	Metro Medical Credit Union	\$75,085	\$70	0.38%	3.27%	86.84%	\$62	\$70	0.38%	3.27%	86.84%	\$62
	Concho Educators Federal Credit Union	\$75,214	\$62	0.33%	3.89%	89.42%	\$41	\$62	0.33%	3.89%	89.42%	\$41
	Wichita Falls Teachers Federal Credit Union	\$77,595	\$88	0.46%	4.13%	81.30%	\$52	\$88	0.46%	4.13%	81.30%	\$52
	Rockdale Federal Credit Union	\$77,653	\$18	0.09%	0.83%	96.35%	\$56	\$18	0.09%	0.83%	96.35%	\$56
	Southwest 66 Credit Union	\$78,253	\$37	0.19%	1.65%	91.08%	\$56	\$37	0.19%	1.65%	91.08%	\$56
	U. S. Employees Credit Union	\$78,371	\$7	0.04%	0.46%	96.77%	\$65	\$7	0.04%	0.46%	96.77%	\$65
	Eastex Credit Union	\$78,486	\$97	0.51%	4.71%	85.77%	\$47	\$97	0.51%	4.71%	85.77%	\$47
	Naft Federal Credit Union	\$78,910	\$193	1.01%	7.79%	79.29%	\$48	\$193	1.01%	7.79%	79.29%	\$48
	WesTex Community Credit Union	\$78,947	\$177	0.93%	8.70%	77.79%	\$50	\$177	0.93%	8.70%	77.79%	\$50
	Members Credit Union	\$79,583	\$48	0.25%	2.93%	90.45%	\$57	\$48	0.25%	2.93%	90.45%	\$57
	Space City Credit Union	\$79,999	\$90	0.46%	5.20%	86.30%	\$53	\$90	0.46%	5.20%	86.30%	\$53
	Texas Health Credit Union	\$80,628	\$116	0.58%	5.38%	76.35%	\$83	\$116	0.58%	5.38%	76.35%	\$83
	First Central Credit Union	\$81,056	\$261	1.33%	10.98%	84.42%	\$55	\$261	1.33%	10.98%	84.42%	\$55
	Texoma Educators Federal Credit Union	\$81,413	\$124	0.62%	4.37%	79.30%	\$59	\$124	0.62%	4.37%	79.30%	\$59
	Tarrant County's Credit Union	\$85,057	\$13	0.06%	0.76%	88.51%	\$64	\$13	0.06%	0.76%	88.51%	\$64
	KBR Heritage Federal Credit Union	\$89,349	\$18	0.08%	0.66%	89.72%	\$62	\$18	0.08%	0.66%	89.72%	\$62
	Edinburg Teachers Credit Union	\$90,436	\$35	0.16%	0.66%	89.50%	\$177	\$35	0.16%	0.66%	89.50%	\$177
	Nascoga Federal Credit Union	\$90,690	\$34	0.15%	1.82%	94.32%	\$60	\$34	0.15%	1.82%	94.32%	\$60
	One Source Federal Credit Union	\$92,505	\$166	0.73%	10.46%	89.40%	\$48	\$166	0.73%	10.46%	89.40%	\$48
	Allied Federal Credit Union	\$92,549	\$91	0.40%	5.73%	86.62%	\$60	\$91	0.40%	5.73%	86.62%	\$60
	Prestige Community Credit Union	\$93,198	\$103	0.46%	5.66%	78.95%	\$68	\$103	0.46%	5.66%	78.95%	\$68
	Southern Federal Credit Union	\$93,710	\$364	1.57%	5.48%	42.23%	\$82	\$364	1.57%	5.48%	42.23%	\$82
	Rio Grande Valley Credit Union	\$94,010	\$51	0.22%	2.37%	92.62%	\$47	\$51	0.22%	2.37%	92.62%	\$47
	United Community Credit Union	\$94,606	\$135	0.58%	5.90%	84.47%	\$61	\$135	0.58%	5.90%	84.47%	\$61
	Community Service Credit Union	\$95,203	\$71	0.30%	3.04%	84.76%	\$66	\$71	0.30%	3.04%	84.76%	\$66
	Kelly Community Federal Credit Union	\$99,749	\$229	0.93%	8.10%	74.35%	\$55	\$229	0.93%	8.10%	74.35%	\$55
	Texasgulf Federal Credit Union	\$103,531	\$431	1.72%	14.13%	53.30%	\$63	\$431	1.72%	14.13%	53.30%	\$63

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Cooperative Teachers Credit Union	\$106,636	\$88	0.35%	2.73%	86.39%	\$73	\$88	0.35%	2.73%	86.39%	\$73
	Chemcel Federal Credit Union	\$110,889	\$129	0.47%	4.40%	78.46%	\$47	\$129	0.47%	4.40%	78.46%	\$47
	Chocolate Bayou Community Federal Credit Union	\$111,922	\$270	0.99%	11.99%	75.47%	\$54	\$270	0.99%	11.99%	75.47%	\$54
	Members Trust of the Southwest Federal Credit Union	\$113,835	\$221	0.79%	10.38%	77.71%	\$66	\$221	0.79%	10.38%	77.71%	\$66
	Access Community Credit Union	\$117,203	(\$23)	(0.08%)	(0.56%)	100.79%	\$57	(\$23)	(0.08%)	(0.56%)	100.79%	\$57
	MTCU	\$117,998	(\$32)	(0.11%)	(1.30%)	94.99%	\$67	(\$32)	(0.11%)	(1.30%)	94.99%	\$67
	Plus4 Credit Union	\$119,116	(\$202)	(0.69%)	(10.63%)	95.95%	\$82	(\$202)	(0.69%)	(10.63%)	95.95%	\$82
	River City Federal Credit Union	\$119,247	(\$157)	(0.53%)	(8.60%)	90.13%	\$50	(\$157)	(0.53%)	(8.60%)	90.13%	\$50
	Lone Star Credit Union	\$121,609	\$85	0.28%	3.95%	92.22%	\$65	\$85	0.28%	3.95%	92.22%	\$65
	LibertyOne Credit Union	\$121,825	\$72	0.24%	2.22%	83.02%	\$75	\$72	0.24%	2.22%	83.02%	\$75
	Southwest Heritage Credit Union	\$123,775	\$258	0.87%	8.76%	78.70%	\$60	\$258	0.87%	8.76%	78.70%	\$60
	Capitol Credit Union	\$126,127	\$86	0.27%	3.99%	89.31%	\$65	\$86	0.27%	3.99%	89.31%	\$65
	Go Federal Credit Union	\$126,244	\$170	0.55%	7.59%	87.95%	\$71	\$170	0.55%	7.59%	87.95%	\$71
	Santa Fe Federal Credit Union	\$126,377	(\$54)	(0.17%)	(1.25%)	83.74%	\$54	(\$54)	(0.17%)	(1.25%)	83.74%	\$54
	Texoma Community Credit Union	\$127,057	\$175	0.56%	5.22%	80.74%	\$67	\$175	0.56%	5.22%	80.74%	\$67
	Members First Credit Union	\$128,861	\$358	1.13%	6.33%	68.37%	\$45	\$358	1.13%	6.33%	68.37%	\$45
	Texas Tech Federal Credit Union	\$130,785	\$224	0.69%	6.61%	90.57%	\$82	\$224	0.69%	6.61%	90.57%	\$82
	Citizens Federal Credit Union	\$131,679	(\$51)	(0.16%)	(1.62%)	83.85%	\$67	(\$51)	(0.16%)	(1.62%)	83.85%	\$67
	Pioneer Mutual Federal Credit Union	\$133,828	\$257	0.76%	5.00%	74.91%	\$46	\$257	0.76%	5.00%	74.91%	\$46
	Government Employees Federal Credit Union	\$135,050	(\$1)	0.00%	(0.04%)	100.11%	\$67	(\$1)	0.00%	(0.04%)	100.11%	\$67
	Laredo Federal Credit Union	\$136,069	\$105	0.31%	3.99%	91.88%	\$38	\$105	0.31%	3.99%	91.88%	\$38
	Communities of Abilene Federal Credit Union	\$138,409	\$96	0.28%	3.73%	75.30%	\$56	\$96	0.28%	3.73%	75.30%	\$56
	Nizari Progressive Federal Credit Union	\$139,187	\$469	1.39%	10.59%	66.46%	\$62	\$469	1.39%	10.59%	66.46%	\$62
	Cal-Com Federal Credit Union	\$140,021	\$323	0.93%	11.76%	72.78%	\$49	\$323	0.93%	11.76%	72.78%	\$49
	BP Federal Credit Union	\$142,588	\$154	0.45%	5.62%	78.18%	\$89	\$154	0.45%	5.62%	78.18%	\$89
	Border Federal Credit Union	\$146,185	\$36	0.10%	0.76%	87.33%	\$44	\$36	0.10%	0.76%	87.33%	\$44
	North East Texas Credit Union	\$149,795	\$107	0.29%	2.66%	88.45%	\$61	\$107	0.29%	2.66%	88.45%	\$61
	Beacon Federal Credit Union	\$152,678	(\$139)	(0.37%)	(4.85%)	90.98%	\$67	(\$139)	(0.37%)	(4.85%)	90.98%	\$67
	Harris County Federal Credit Union	\$153,120	\$369	0.97%	7.11%	67.44%	\$53	\$369	0.97%	7.11%	67.44%	\$53
	Texas Partners Federal Credit Union	\$157,957	(\$210)	(0.54%)	(8.34%)	98.11%	\$47	(\$210)	(0.54%)	(8.34%)	98.11%	\$47
	H.E.B. Federal Credit Union	\$167,616	\$162	0.39%	2.79%	91.36%	\$101	\$162	0.39%	2.79%	91.36%	\$101
	People's Federal Credit Union	\$181,246	\$80	0.18%	2.16%	89.71%	\$49	\$80	0.18%	2.16%	89.71%	\$49
	Mobility Credit Union	\$182,691	\$30	0.07%	0.91%	87.95%	\$77	\$30	0.07%	0.91%	87.95%	\$77
	Fort Worth City Credit Union	\$183,822	\$414	0.90%	8.08%	73.44%	\$70	\$414	0.90%	8.08%	73.44%	\$70
	Sabine Federal Credit Union	\$184,147	\$355	0.78%	6.68%	73.80%	\$43	\$355	0.78%	6.68%	73.80%	\$43
	Investex Credit Union	\$191,060	\$147	0.31%	3.34%	85.86%	\$73	\$147	0.31%	3.34%	85.86%	\$73
	Members Choice of Central Texas Federal Credit Union	\$194,507	(\$80)	(0.17%)	(1.45%)	78.36%	\$61	(\$80)	(0.17%)	(1.45%)	78.36%	\$61
	Qualtrust Credit Union	\$200,757	(\$572)	(1.15%)	(12.37%)	103.97%	\$72	(\$572)	(1.15%)	(12.37%)	103.97%	\$72
	Gulf Coast Federal Credit Union	\$205,817	(\$58)	(0.11%)	(1.32%)	64.07%	\$63	(\$58)	(0.11%)	(1.32%)	64.07%	\$63
	MemberSource Credit Union	\$206,450	\$59	0.12%	1.51%	88.92%	\$68	\$59	0.12%	1.51%	88.92%	\$68
	First Basin Credit Union	\$216,421	\$252	0.48%	4.79%	77.64%	\$59	\$252	0.48%	4.79%	77.64%	\$59
	Amarillo Community Federal Credit Union	\$226,290	\$143	0.26%	3.03%	88.69%	\$56	\$143	0.26%	3.03%	88.69%	\$56
	Cy-Fair Federal Credit Union	\$228,284	\$207	0.37%	4.29%	86.54%	\$77	\$207	0.37%	4.29%	86.54%	\$77
	Pantex Federal Credit Union	\$229,787	\$150	0.27%	1.50%	87.13%	\$61	\$150	0.27%	1.50%	87.13%	\$61
	Energy Capital Credit Union	\$231,072	\$256	0.45%	5.48%	78.99%	\$66	\$256	0.45%	5.48%	78.99%	\$66
	Alliance Credit Union	\$234,147	\$459	0.78%	5.39%	82.43%	\$59	\$459	0.78%	5.39%	82.43%	\$59
	Synergy Federal Credit Union	\$238,998	\$517	0.89%	6.93%	67.70%	\$78	\$517	0.89%	6.93%	67.70%	\$78
	America's Credit Union	\$242,473	\$119	0.20%	1.65%	90.80%	\$71	\$119	0.20%	1.65%	90.80%	\$71
	Unity One Credit Union	\$244,561	\$25	0.04%	0.56%	87.99%	\$63	\$25	0.04%	0.56%	87.99%	\$63
	United Texas Federal Credit Union	\$244,826	\$261	0.43%	5.60%	93.16%	\$78	\$261	0.43%	5.60%	93.16%	\$78
	1st Community Federal Credit Union	\$245,958	\$109	0.18%	1.94%	89.70%	\$48	\$109	0.18%	1.94%	89.70%	\$48
	Average of Asset Group A	\$42,761	\$33	0.27%	1.33%	89.33%	\$54	\$33	0.27%	1.33%	89.33%	\$54

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Education Credit Union	\$251,482	\$11	0.02%	0.13%	78.85%	\$64	\$11	0.02%	0.13%	78.85%	\$64
	Gulf Credit Union	\$254,599	\$37	0.06%	1.29%	97.95%	\$64	\$37	0.06%	1.29%	97.95%	\$64
	Houston Texas Fire Fighters Federal Credit Union	\$259,193	\$191	0.30%	2.03%	87.09%	\$71	\$191	0.30%	2.03%	87.09%	\$71
	MCT Credit Union	\$265,990	\$485	0.74%	8.11%	84.53%	\$77	\$485	0.74%	8.11%	84.53%	\$77
	DuGood Federal Credit Union	\$286,894	\$440	0.63%	5.22%	82.24%	\$52	\$440	0.63%	5.22%	82.24%	\$52
	Coastal Community And Teachers Credit Union	\$287,954	(\$346)	(0.48%)	(5.26%)	66.26%	\$40	(\$346)	(0.48%)	(5.26%)	66.26%	\$40
	GENCO Federal Credit Union	\$289,128	\$347	0.49%	4.11%	82.15%	\$53	\$347	0.49%	4.11%	82.15%	\$53
	Evolve Federal Credit Union	\$317,558	\$351	0.44%	4.37%	72.94%	\$52	\$351	0.44%	4.37%	72.94%	\$52
	Texell Credit Union	\$326,516	\$379	0.48%	4.40%	77.67%	\$59	\$379	0.48%	4.40%	77.67%	\$59
	Public Employees Credit Union	\$328,985	\$510	0.62%	7.84%	74.17%	\$58	\$510	0.62%	7.84%	74.17%	\$58
	My Community Credit Union	\$345,704	(\$115)	(0.14%)	(1.33%)	77.95%	\$61	(\$115)	(0.14%)	(1.33%)	77.95%	\$61
	Union Square Credit Union	\$349,637	\$175	0.20%	1.69%	90.53%	\$58	\$175	0.20%	1.69%	90.53%	\$58
	Texar Federal Credit Union	\$354,002	\$319	0.36%	2.98%	72.80%	\$63	\$319	0.36%	2.98%	72.80%	\$63
	Security First Federal Credit Union	\$361,805	(\$385)	(0.43%)	(5.55%)	77.90%	\$46	(\$385)	(0.43%)	(5.55%)	77.90%	\$46
	Education First Federal Credit Union	\$363,512	\$354	0.39%	4.10%	83.03%	\$67	\$354	0.39%	4.10%	83.03%	\$67
	City Credit Union	\$384,185	\$483	0.51%	4.81%	73.24%	\$73	\$483	0.51%	4.81%	73.24%	\$73
	Associated Credit Union of Texas	\$384,470	(\$408)	(0.43%)	(4.56%)	89.13%	\$73	(\$408)	(0.43%)	(4.56%)	89.13%	\$73
	Air Force Federal Credit Union	\$385,573	\$77	0.08%	1.18%	92.85%	\$66	\$77	0.08%	1.18%	92.85%	\$66
	Educators Credit Union	\$394,547	\$546	0.56%	3.52%	71.60%	\$67	\$546	0.56%	3.52%	71.60%	\$67
	Texas Bay Credit Union	\$421,006	\$588	0.58%	5.77%	71.50%	\$82	\$588	0.58%	5.77%	71.50%	\$82
	Abilene Teachers Federal Credit Union	\$430,819	\$778	0.73%	5.40%	74.90%	\$55	\$778	0.73%	5.40%	74.90%	\$55
	Community Resource Credit Union	\$443,450	\$623	0.58%	7.01%	82.84%	\$75	\$623	0.58%	7.01%	82.84%	\$75
	Complex Community Federal Credit Union	\$457,413	\$382	0.34%	3.43%	79.01%	\$65	\$382	0.34%	3.43%	79.01%	\$65
	Primeway Federal Credit Union	\$474,378	(\$195)	(0.17%)	(2.50%)	87.54%	\$105	(\$195)	(0.17%)	(2.50%)	87.54%	\$105
	Resource One Credit Union	\$476,757	(\$162)	(0.14%)	(1.46%)	80.79%	\$74	(\$162)	(0.14%)	(1.46%)	80.79%	\$74
	Southwest Airlines Federal Credit Union	\$485,471	\$908	0.77%	7.26%	75.03%	\$96	\$908	0.77%	7.26%	75.03%	\$96
	Average of Asset Group B	\$360,809	\$245	0.27%	2.46%	80.17%	\$66	\$245	0.27%	2.46%	80.17%	\$66
Asset Group C - \$501 million to \$1 billion in total assets												
	Neches Federal Credit Union	\$500,685	\$1,122	0.92%	6.50%	73.48%	\$65	\$1,122	0.92%	6.50%	73.48%	\$65
	People's Trust Federal Credit Union	\$546,794	\$403	0.31%	3.71%	72.29%	\$59	\$403	0.31%	3.71%	72.29%	\$59
	Members Choice Credit Union	\$551,564	\$420	0.31%	3.66%	85.64%	\$90	\$420	0.31%	3.66%	85.64%	\$90
	FivePoint Credit Union	\$563,646	\$111	0.08%	0.68%	84.95%	\$79	\$111	0.08%	0.68%	84.95%	\$79
	East Texas Professional Credit Union	\$584,311	\$1,821	1.27%	6.80%	66.30%	\$49	\$1,821	1.27%	6.80%	66.30%	\$49
	Generations Community Federal Credit Union	\$591,562	(\$1,612)	(1.05%)	(14.48%)	76.41%	\$66	(\$1,612)	(1.05%)	(14.48%)	76.41%	\$66
	Greater Texas Federal Credit Union	\$597,843	\$671	0.46%	5.92%	81.96%	\$58	\$671	0.46%	5.92%	81.96%	\$58
	Neighborhood Credit Union	\$614,407	\$1,537	1.02%	9.52%	70.87%	\$74	\$1,537	1.02%	9.52%	70.87%	\$74
	Houston Federal Credit Union	\$619,665	\$1,170	0.76%	9.84%	72.10%	\$60	\$1,170	0.76%	9.84%	72.10%	\$60
	El Paso Area Teachers Federal Credit Union	\$638,545	\$595	0.38%	3.20%	76.48%	\$57	\$595	0.38%	3.20%	76.48%	\$57
	Smart Financial Credit Union	\$663,031	\$57	0.03%	0.43%	90.86%	\$87	\$57	0.03%	0.43%	90.86%	\$87
	First Service Credit Union	\$671,689	(\$181)	(0.11%)	(1.18%)	66.22%	\$90	(\$181)	(0.11%)	(1.18%)	66.22%	\$90
	Houston Police Federal Credit Union	\$679,749	\$1,688	1.02%	7.66%	55.65%	\$73	\$1,688	1.02%	7.66%	55.65%	\$73
	Gulf Coast Educators Federal Credit Union	\$686,788	\$1,977	1.18%	7.35%	62.11%	\$70	\$1,977	1.18%	7.35%	62.11%	\$70
	Mobiloil Federal Credit Union	\$696,200	\$2,489	1.47%	12.49%	56.87%	\$63	\$2,489	1.47%	12.49%	56.87%	\$63
	Brazos Valley Schools Credit Union	\$701,369	\$903	0.52%	6.09%	80.77%	\$64	\$903	0.52%	6.09%	80.77%	\$64
	Red River Federal Credit Union	\$801,218	\$2,196	1.12%	10.46%	65.00%	\$49	\$2,196	1.12%	10.46%	65.00%	\$49
	InTouch Credit Union	\$805,244	\$637	0.32%	3.53%	87.02%	\$97	\$637	0.32%	3.53%	87.02%	\$97
	Amoco Federal Credit Union	\$849,015	\$535	0.26%	3.14%	86.68%	\$71	\$535	0.26%	3.14%	86.68%	\$71
	Amplify Credit Union	\$851,532	\$780	0.37%	4.32%	79.52%	\$91	\$780	0.37%	4.32%	79.52%	\$91
	Velocity Credit Union	\$854,531	(\$2,684)	(1.26%)	(11.58%)	62.29%	\$77	(\$2,684)	(1.26%)	(11.58%)	62.29%	\$77
	Schlumberger Employees Credit Union	\$856,247	\$3,047	1.45%	11.83%	45.43%	\$90	\$3,047	1.45%	11.83%	45.43%	\$90
	Shell Federal Credit Union	\$870,401	\$2,245	1.06%	11.22%	70.58%	\$72	\$2,245	1.06%	11.22%	70.58%	\$72
	Fort Worth Community Credit Union	\$880,630	\$472	0.22%	2.39%	81.03%	\$75	\$472	0.22%	2.39%	81.03%	\$75
	DATCU Credit Union	\$908,918	\$2,855	1.27%	8.90%	63.18%	\$71	\$2,855	1.27%	8.90%	63.18%	\$71
	United Heritage Credit Union	\$918,046	\$1,449	0.64%	7.99%	80.23%	\$72	\$1,449	0.64%	7.99%	80.23%	\$72
	Average of Asset Group C	\$711,678	\$950	0.54%	4.63%	72.84%	\$72	\$950	0.54%	4.63%	72.84%	\$72

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$1 billion and over in total assets												
	FirstLight Federal Credit Union	\$1,012,243	\$914	0.37%	4.40%	70.45%	\$61	\$914	0.37%	4.40%	70.45%	\$61
	Texas Trust Credit Union	\$1,041,866	\$1,301	0.50%	5.21%	81.52%	\$69	\$1,301	0.50%	5.21%	81.52%	\$69
	Firstmark Credit Union	\$1,056,722	\$741	0.29%	3.57%	81.79%	\$68	\$741	0.29%	3.57%	81.79%	\$68
	First Community Credit Union	\$1,273,451	\$2,462	0.78%	9.29%	73.13%	\$70	\$2,462	0.78%	9.29%	73.13%	\$70
	A+ Federal Credit Union	\$1,335,397	\$2,777	0.84%	9.24%	72.51%	\$67	\$2,777	0.84%	9.24%	72.51%	\$67
	Credit Union Of Texas	\$1,361,241	\$888	0.26%	3.11%	83.63%	\$91	\$888	0.26%	3.11%	83.63%	\$91
	Austin Telco Federal Credit Union	\$1,429,203	\$3,580	1.01%	8.58%	64.21%	\$73	\$3,580	1.01%	8.58%	64.21%	\$73
	Advancial Federal Credit Union	\$1,431,137	\$1,637	0.47%	5.36%	75.03%	\$85	\$1,637	0.47%	5.36%	75.03%	\$85
	Texans Credit Union	\$1,603,570	\$4,233	1.08%	26.79%	63.95%	\$62	\$4,233	1.08%	26.79%	63.95%	\$62
	JSC Federal Credit Union	\$2,014,503	\$3,318	0.67%	6.32%	67.28%	\$66	\$3,318	0.67%	6.32%	67.28%	\$66
	EECU	\$2,028,629	\$4,553	0.91%	8.26%	66.69%	\$86	\$4,553	0.91%	8.26%	66.69%	\$86
	University Federal Credit Union	\$2,206,397	\$2,879	0.53%	6.48%	81.51%	\$102	\$2,879	0.53%	6.48%	81.51%	\$102
	Navy Army Community Credit Union	\$2,594,727	\$4,257	0.67%	6.57%	71.09%	\$84	\$4,257	0.67%	6.57%	71.09%	\$84
	GECU	\$2,615,626	\$2,288	0.36%	3.88%	73.13%	\$59	\$2,288	0.36%	3.88%	73.13%	\$59
	Credit Human Federal Credit Union	\$2,975,659	\$1,067	0.15%	1.40%	84.51%	\$88	\$1,067	0.15%	1.40%	84.51%	\$88
	Texas Dow Employees Credit Union	\$3,057,107	\$2,336	0.31%	3.95%	76.04%	\$80	\$2,336	0.31%	3.95%	76.04%	\$80
	American Airlines Federal Credit Union	\$6,459,209	\$6,954	0.43%	4.30%	71.81%	\$72	\$6,954	0.43%	4.30%	71.81%	\$72
	Randolph-Brooks Federal Credit Union	\$8,126,872	\$20,626	1.04%	8.75%	70.61%	\$70	\$20,626	1.04%	8.75%	70.61%	\$70
	Security Service Federal Credit Union	\$9,488,781	\$6,632	0.28%	3.36%	67.43%	\$78	\$6,632	0.28%	3.36%	67.43%	\$78
	Average of Asset Group D	\$2,795,386	\$3,865	0.58%	6.78%	73.49%	\$75	\$3,865	0.58%	6.78%	73.49%	\$75

Balance Sheet & Net Interest Margin

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Martin Luther King Credit Union	\$305	\$107	\$171	62.57%	NA	5.08%	0.00%	5.08%	(23.46%)	(41.88%)
	Assumption Beaumont Federal Credit Union	\$476	\$201	\$427	47.07%	NA	1.64%	0.82%	0.82%	(19.96%)	(21.29%)
	All Saints Catholic Federal Credit Union	\$525	\$302	\$427	70.73%	\$525	3.70%	0.00%	3.70%	(21.62%)	(24.62%)
	Texas Lee Federal Credit Union	\$561	\$243	\$505	48.12%	NA	1.91%	0.00%	1.91%	410.11%	518.18%
	Paris District Credit Union	\$597	\$223	\$506	44.07%	\$1,194	3.97%	1.32%	2.65%	(9.17%)	(10.77%)
	Lynn Co Federal Credit Union	\$631	\$278	\$469	59.28%	\$421	4.46%	0.00%	3.82%	4.49%	13.22%
	Musicians Federal Credit Union	\$660	\$445	\$578	76.99%	\$1,320	4.20%	0.00%	4.20%	(6.56%)	(6.80%)
	Redeemer Federal Credit Union	\$671	\$266	\$478	55.65%	\$224	1.43%	0.00%	1.43%	200.45%	222.80%
	Jafari No-Interest Credit Union	\$693	\$70	\$491	14.26%	NA	0.80%	0.00%	0.60%	26.46%	31.65%
	St. Stephens Federal Credit Union	\$775	\$306	\$340	90.00%	\$1,550	3.60%	0.00%	3.60%	(3.07%)	(8.07%)
	Good Street Baptist Church Federal Credit Union	\$818	\$295	\$751	39.28%	\$818	3.81%	0.00%	3.81%	(19.98%)	(14.87%)
	Pear Orchard Federal Credit Union	\$875	\$609	\$699	87.12%	\$350	4.92%	0.45%	4.47%	(17.49%)	(23.18%)
	I.B.E.W. Local #681 Credit Union	\$880	\$519	\$761	68.20%	\$1,760	3.17%	0.00%	3.17%	(1.36%)	(0.52%)
	T & FS Employee Credit Union	\$883	\$661	\$678	97.49%	\$589	14.12%	0.91%	13.21%	4.58%	0.59%
	Pilgrim CUCC Federal Credit Union	\$1,048	\$648	\$938	69.08%	\$1,048	5.34%	0.00%	5.34%	(0.38%)	0.43%
	Brentwood Baptist Church Federal Credit Union	\$1,094	\$749	\$990	75.66%	\$365	4.78%	0.00%	4.78%	3.69%	4.91%
	Faith Cooperative Federal Credit Union	\$1,106	\$684	\$994	68.81%	\$1,106	2.63%	0.00%	2.63%	31.19%	32.17%
	Littlefield School Employees Federal Credit Union	\$1,202	\$528	\$1,043	50.62%	\$2,404	4.06%	0.34%	3.73%	14.48%	15.54%
	Teachers Alliance Federal Credit Union	\$1,293	\$426	\$937	45.46%	\$647	4.96%	0.00%	4.96%	1.86%	0.86%
	S W E Federal Credit Union	\$1,347	\$961	\$1,245	77.19%	\$1,347	2.96%	0.66%	2.30%	95.22%	131.48%
	Saint Lukes Community Federal Credit Union	\$1,390	\$227	\$1,259	18.03%	\$1,390	1.73%	0.87%	0.87%	3.19%	3.53%
	Witco Houston Employees Credit Union	\$1,508	\$1,328	\$1,167	113.80%	\$1,508	3.74%	0.53%	3.21%	5.92%	8.76%
	Empowerment Community Development Federal Credit Union	\$1,561	\$726	\$1,422	51.05%	\$1,561	3.53%	0.50%	3.02%	(12.66%)	(14.37%)
	Highway Employees Credit Union	\$1,612	\$1,095	\$1,147	95.47%	\$806	5.33%	0.25%	5.08%	19.25%	11.11%
	G P M Federal Credit Union	\$1,662	\$641	\$1,347	47.59%	\$1,662	2.19%	0.24%	2.19%	10.12%	11.61%
	Orange County Teachers Credit Union	\$1,772	\$279	\$1,336	20.88%	\$1,772	1.09%	0.00%	1.09%	(25.37%)	(32.21%)
	W T N M Atlantic Federal Credit Union	\$1,807	\$762	\$1,474	51.70%	\$1,807	4.48%	0.45%	4.03%	9.52%	12.80%
	Salt Employees Federal Credit Union	\$1,820	\$1,018	\$1,039	97.98%	\$910	3.54%	0.00%	3.54%	5.57%	(13.04%)
	Lehrer Interests Credit Union	\$2,059	\$285	\$1,619	17.60%	\$2,059	1.17%	0.39%	0.58%	0.78%	1.24%
	American Baptist Association Credit Union	\$2,082	\$1,593	\$1,873	85.05%	\$4,164	1.61%	0.20%	1.41%	42.27%	47.02%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,118	\$956	\$1,844	51.84%	\$4,236	3.36%	0.19%	3.17%	(10.12%)	(7.24%)
	Goodyear San Angelo Federal Credit Union	\$2,152	\$1,826	\$1,920	95.10%	\$2,152	4.38%	2.09%	2.48%	20.11%	22.21%
	IBEW LU 278 Federal Credit Union	\$2,349	\$1,270	\$2,101	60.45%	\$1,175	4.17%	0.17%	4.00%	17.23%	10.95%
	Pasadena Postal Credit Union	\$2,368	\$2,044	\$1,987	102.87%	\$1,579	8.45%	0.88%	7.57%	35.69%	31.72%
	Sugar Growers Federal Credit Union	\$2,514	\$574	\$1,592	36.06%	\$2,514	3.05%	0.32%	2.73%	6.96%	9.52%
	Kilgore Shell Employees Federal Credit Union	\$2,691	\$1,546	\$2,337	66.15%	\$1,794	3.41%	0.59%	2.81%	(2.51%)	(4.57%)
	Covenant Savings Federal Credit Union	\$2,712	\$1,730	\$2,510	68.92%	\$678	3.79%	0.00%	3.94%	22.59%	23.09%
	Light Commerce Credit Union	\$2,765	\$1,993	\$2,231	89.33%	\$1,383	4.00%	0.14%	3.72%	(9.19%)	(2.32%)
	Corpus Christi S.P. Credit Union	\$2,776	\$2,177	\$2,076	104.87%	\$694	5.00%	0.29%	4.71%	(7.08%)	(5.14%)
	First United Credit Union	\$2,929	\$2,279	\$2,109	108.06%	\$2,929	3.25%	0.14%	3.11%	(7.24%)	(9.08%)
	T. H. D. District 17 Credit Union	\$2,972	\$1,485	\$2,267	65.51%	\$2,972	2.79%	0.13%	2.79%	(10.99%)	(14.62%)
	Sweeny Teachers Federal Credit Union	\$3,127	\$1,768	\$2,798	63.19%	\$1,564	3.81%	0.26%	3.55%	22.28%	26.20%
	Vidor Teachers Federal Credit Union	\$3,141	\$2,062	\$2,650	77.81%	\$3,141	2.93%	0.64%	2.17%	0.25%	0.00%
	Navarro Credit Union	\$3,154	\$1,433	\$2,130	67.28%	\$3,154	4.15%	0.13%	4.02%	(6.86%)	(13.25%)
	SP Trainmen Federal Credit Union	\$3,437	\$876	\$2,353	37.23%	\$1,719	3.59%	0.12%	3.47%	(4.15%)	(2.37%)
	Galveston School Employees Federal Credit Union	\$3,486	\$2,199	\$3,065	71.75%	\$1,743	6.59%	0.11%	6.47%	(8.09%)	(19.61%)
	Pampa Municipal Credit Union	\$3,506	\$2,920	\$3,223	90.60%	\$1,402	4.97%	0.58%	4.40%	11.26%	12.02%
	Plains Federal Credit Union	\$3,912	\$2,483	\$3,344	74.25%	\$1,304	4.16%	0.20%	3.96%	(5.55%)	(2.26%)
	Federal Employees Credit Union	\$3,915	\$1,629	\$3,227	50.48%	\$1,566	2.99%	0.21%	2.89%	8.03%	8.87%
	Union Pacific Employees Credit Union	\$3,916	\$1,843	\$3,259	56.55%	\$1,958	3.78%	0.41%	3.38%	1.13%	2.84%
	Longview Federal Credit Union	\$3,985	\$2,084	\$3,274	63.65%	\$1,328	4.18%	0.20%	3.97%	12.10%	14.04%
	B P S Federal Credit Union	\$4,017	\$1,085	\$2,369	45.80%	\$4,017	1.68%	0.20%	1.38%	(5.69%)	(9.77%)
	Thd-6 Credit Union	\$4,021	\$2,729	\$3,495	78.08%	\$2,011	4.12%	0.40%	3.62%	9.05%	1.84%
	Amoco East Texas Federal Credit Union	\$4,060	\$3,227	\$3,929	82.13%	\$2,030	5.94%	0.97%	4.87%	(9.52%)	(8.08%)
	Houston Belt & Terminal Federal Credit Union	\$4,167	\$2,211	\$3,151	70.17%	\$2,084	5.08%	0.29%	4.69%	(1.91%)	0.64%
	Belton Federal Credit Union	\$4,280	\$1,568	\$3,789	41.38%	\$2,140	3.10%	0.28%	2.82%	3.49%	3.62%
	Oak Farms Employees Credit Union	\$4,313	\$3,034	\$3,301	91.91%	\$1,438	5.84%	0.38%	5.36%	12.14%	14.83%
	Del Rio S.P. Credit Union	\$4,438	\$730	\$2,890	25.26%	\$2,219	2.91%	0.27%	2.55%	7.06%	13.30%

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	IBEW 116 Federal Credit Union	\$4,472	\$1,855	\$4,120	45.02%	\$2,236	3.60%	0.18%	3.42%	26.72%	29.28%
	Waconized Federal Credit Union	\$4,514	\$2,280	\$3,442	66.24%	\$1,806	5.67%	0.27%	5.41%	0.18%	(0.12%)
	Intercorp Credit Union	\$4,558	\$2,639	\$3,815	69.17%	\$2,279	4.42%	0.43%	3.98%	(10.51%)	(10.91%)
	Highway District 9 Credit Union	\$4,669	\$1,656	\$3,696	44.81%	\$1,868	4.20%	1.29%	2.92%	1.29%	3.93%
	Pollock Employees Credit Union	\$4,684	\$3,682	\$4,060	90.69%	\$1,874	4.81%	0.09%	4.73%	5.02%	10.10%
	Prairie View Federal Credit Union	\$4,729	\$1,752	\$4,291	40.83%	\$1,892	3.67%	0.42%	3.25%	(10.62%)	(8.40%)
	Port of Houston Warehouse Federal Credit Union	\$4,817	\$962	\$4,122	23.34%	\$3,211	2.69%	0.08%	2.69%	9.00%	9.64%
	Promise Credit Union	\$4,885	\$3,152	\$3,769	83.63%	\$1,628	6.54%	0.00%	6.54%	19.49%	31.24%
	Mount Carmel Church Federal Credit Union	\$4,973	\$2,379	\$4,104	57.97%	\$4,973	3.50%	0.16%	3.34%	(9.73%)	(14.56%)
	Peco Federal Credit Union	\$4,996	\$1,957	\$4,575	42.78%	\$2,498	4.97%	0.32%	4.65%	0.80%	1.49%
	Everman Parkway Credit Union	\$5,008	\$3,383	\$3,257	103.87%	\$2,504	4.26%	0.32%	3.94%	4.93%	9.43%
	Farmers Branch City Employees Federal Credit Union	\$5,023	\$1,959	\$4,025	48.67%	\$2,512	2.69%	0.32%	2.37%	(4.80%)	(4.71%)
	CASE Federal Credit Union	\$5,058	\$1,608	\$4,360	36.88%	\$2,529	2.27%	0.08%	2.19%	(8.44%)	(9.84%)
	Guardian 1st Federal Credit Union	\$5,200	\$2,787	\$4,849	57.48%	\$1,300	4.69%	0.00%	4.69%	27.98%	29.12%
	Coastal Teachers Federal Credit Union	\$5,222	\$2,942	\$4,781	61.54%	\$1,741	3.34%	0.23%	3.11%	(8.18%)	(9.95%)
	Lefors Federal Credit Union	\$5,269	\$2,874	\$4,420	65.02%	\$1,505	3.79%	0.08%	3.72%	(0.38%)	(3.77%)
	Oak Cliff Christian Federal Credit Union	\$5,357	\$3,671	\$4,784	76.73%	\$2,143	3.45%	0.38%	3.07%	23.14%	34.91%
	NCE Credit Union	\$5,449	\$3,312	\$4,434	74.70%	\$1,362	4.51%	0.30%	4.21%	5.21%	5.67%
	Houston Musicians Federal Credit Union	\$5,491	\$2,676	\$4,835	55.35%	\$2,196	4.26%	0.44%	3.82%	6.89%	7.93%
	M E C O Federal Credit Union	\$5,694	\$2,889	\$4,733	61.04%	\$2,278	3.51%	0.14%	3.37%	15.92%	18.94%
	City of Deer Park Federal Credit Union	\$5,739	\$2,547	\$4,760	53.51%	\$2,870	3.77%	0.28%	3.49%	0.56%	0.93%
	Skel-Tex Credit Union	\$5,897	\$3,057	\$4,755	64.29%	\$2,949	3.35%	0.62%	2.74%	6.90%	9.38%
	Jackson County Federal Credit Union	\$6,004	\$4,908	\$5,486	89.46%	\$1,501	2.80%	0.26%	2.48%	(16.73%)	(18.43%)
	Lubbock Telco Federal Credit Union	\$6,029	\$1,951	\$4,453	43.81%	\$2,010	2.73%	0.20%	2.53%	2.60%	4.45%
	Highway District 2 Credit Union	\$6,038	\$2,277	\$4,851	46.94%	\$3,019	2.89%	0.32%	2.57%	(22.51%)	(27.63%)
	Cochran County Schools Federal Credit Union	\$6,055	\$3,349	\$5,233	64.00%	\$2,422	5.80%	0.61%	5.19%	16.44%	14.25%
	United Savers Trust Credit Union	\$6,220	\$4,768	\$5,656	84.30%	\$1,555	4.88%	0.25%	4.69%	(11.55%)	(17.58%)
	Midwestern State University Credit Union	\$6,234	\$2,354	\$5,209	45.19%	\$2,078	2.17%	0.06%	2.11%	(3.25%)	(2.59%)
	ACU Credit Union	\$6,300	\$3,515	\$5,150	68.25%	\$4,200	2.98%	0.38%	2.60%	(0.89%)	1.56%
	ILA 28 Federal Credit Union	\$6,347	\$2,306	\$4,773	48.31%	\$6,347	4.37%	0.57%	3.80%	4.33%	4.06%
	Electric Utilities Credit Union	\$6,376	\$2,313	\$5,570	41.53%	\$3,188	2.65%	0.19%	2.46%	5.92%	9.94%
	I.B.E.W. LU 66 Federal Credit Union	\$6,429	\$5,561	\$5,616	99.02%	\$2,143	6.41%	0.44%	5.97%	8.64%	4.25%
	Galveston Government Employees Credit Union	\$6,445	\$4,677	\$5,996	78.00%	\$2,148	5.06%	0.06%	4.99%	37.10%	41.29%
	Frio County Federal Credit Union	\$6,584	\$4,820	\$5,148	93.63%	\$1,881	6.44%	0.79%	5.65%	0.24%	(0.08%)
	Texas Farm Bureau Federal Credit Union	\$6,683	\$3,096	\$5,432	57.00%	\$3,342	3.34%	0.12%	3.22%	(17.18%)	(20.34%)
	Brownsville City Employees Federal Credit Union	\$6,690	\$3,888	\$5,054	76.93%	\$2,230	4.29%	0.48%	3.80%	8.05%	9.40%
	FCI Federal Credit Union	\$6,696	\$5,510	\$5,590	98.57%	\$3,348	4.87%	0.46%	4.42%	(30.77%)	(31.63%)
	Team Financial Federal Credit Union	\$6,763	\$4,184	\$6,214	67.33%	\$3,382	4.89%	0.41%	4.48%	(2.99%)	(3.76%)
	Port of Houston Credit Union	\$6,785	\$5,326	\$5,049	105.49%	\$2,262	5.81%	0.66%	5.21%	13.22%	11.74%
	Local 20 IBEW Federal Credit Union	\$6,936	\$3,165	\$6,429	49.23%	\$1,982	3.50%	0.00%	3.50%	8.54%	12.18%
	E E South Texas Credit Union	\$6,985	\$708	\$5,737	12.34%	\$6,985	1.23%	0.28%	0.95%	(16.37%)	(19.18%)
	Bivins Federal Credit Union	\$7,105	\$3,186	\$6,068	52.50%	\$4,737	2.89%	0.45%	2.44%	6.00%	7.45%
	Hale County Teachers Federal Credit Union	\$7,182	\$5,555	\$6,290	88.31%	\$2,394	4.03%	0.28%	3.80%	3.03%	4.89%
	C-T Waco Federal Credit Union	\$7,290	\$3,827	\$6,452	59.31%	\$1,823	4.59%	0.23%	4.36%	27.19%	26.51%
	Express-News Federal Credit Union	\$7,356	\$4,887	\$6,429	76.01%	\$2,452	3.31%	0.60%	2.71%	(2.27%)	1.88%
	Victoria City-County Employees Federal Credit Union	\$7,359	\$2,930	\$6,255	46.84%	\$2,453	3.45%	0.33%	3.07%	6.52%	9.09%
	Andrews School Federal Credit Union	\$7,399	\$2,491	\$5,883	42.34%	\$3,700	2.05%	0.05%	2.00%	(1.67%)	(2.16%)
	Jackson County Teachers Federal Credit Union	\$7,409	\$4,021	\$6,511	61.76%	\$1,852	2.04%	0.22%	1.83%	(2.73%)	(3.29%)
	South Texas Regional Federal Credit Union	\$7,428	\$4,892	\$6,826	71.67%	\$1,857	3.43%	0.16%	3.26%	8.24%	8.86%
	Seminole Public Schools Federal Credit Union	\$7,431	\$3,052	\$5,868	52.01%	\$3,716	3.28%	0.12%	3.01%	(1.93%)	1.44%
	Vatat Credit Union	\$7,452	\$5,672	\$6,078	93.32%	\$2,981	3.68%	0.33%	3.35%	18.01%	20.91%
	TC Teachers Federal Credit Union	\$7,464	\$2,137	\$6,130	34.86%	\$3,732	2.95%	0.16%	2.80%	(12.21%)	(14.22%)
	Moore County Schools Federal Credit Union	\$7,580	\$4,070	\$6,716	60.60%	\$5,053	2.65%	0.27%	2.39%	3.62%	4.46%
	Mount Olive Baptist Church Federal Credit Union	\$7,658	\$4,195	\$6,646	63.12%	\$1,915	3.64%	0.75%	2.89%	19.96%	20.10%
	Coburn Credit Union	\$7,668	\$3,502	\$6,599	53.07%	\$7,668	3.11%	1.04%	2.07%	(5.96%)	(6.73%)
	Hilco Federal Credit Union	\$7,812	\$3,668	\$7,266	50.48%	\$1,953	4.69%	0.46%	4.23%	(3.90%)	6.21%
	Morris Sheppard Texarkana Federal Credit Union	\$7,820	\$5,842	\$6,895	84.73%	\$3,128	3.52%	0.83%	2.69%	9.58%	10.29%
	Marathon Republic Federal Credit Union	\$7,850	\$3,981	\$6,973	57.09%	\$2,617	3.42%	0.10%	3.37%	13.76%	15.18%

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Asset Group A - \$50 to \$250 million in total assets (continued)											
	Local 142 Federal Credit Union	\$8,275	\$3,006	\$7,389	40.68%	\$2,758	3.49%	0.19%	3.34%	1.75%	2.67%
	STEC Federal Credit Union	\$8,325	\$2,377	\$7,172	33.14%	\$4,163	1.92%	0.10%	1.83%	1.16%	(1.67%)
	Sherwin Federal Credit Union	\$8,355	\$4,144	\$5,661	73.20%	\$1,857	3.39%	0.24%	3.15%	(1.38%)	1.28%
	Yoakum County Federal Credit Union	\$8,889	\$4,453	\$7,228	61.61%	\$3,556	3.54%	0.41%	3.13%	6.68%	8.13%
	Met Tran Federal Credit Union	\$8,890	\$2,739	\$7,319	37.42%	\$4,445	3.87%	0.23%	3.64%	9.91%	14.97%
	Fannin County Teachers Federal Credit Union	\$9,086	\$6,784	\$7,199	94.24%	\$4,543	4.33%	0.57%	3.80%	(5.73%)	(8.22%)
	Sweetwater Regional Federal Credit Union	\$9,092	\$3,156	\$7,520	41.97%	\$3,031	2.97%	0.22%	2.80%	(5.47%)	15.47%
	Ben E. Keith Employees Federal Credit Union	\$9,231	\$4,619	\$7,766	59.48%	\$3,077	3.61%	0.13%	3.47%	12.01%	21.21%
	Methodist Hospital Employees Federal Credit Union	\$9,409	\$3,489	\$8,349	41.79%	\$2,091	3.34%	0.21%	3.17%	5.87%	3.38%
	Southeast Texas Employees Federal Credit Union	\$9,456	\$5,286	\$8,540	61.90%	\$2,364	4.17%	0.60%	3.58%	4.97%	6.23%
	Gen Tex Manufacturing Credit Union	\$9,726	\$5,580	\$8,494	65.69%	\$3,242	5.30%	0.75%	4.55%	11.86%	12.98%
	Port Terminal Federal Credit Union	\$9,878	\$2,303	\$6,868	33.53%	\$4,939	2.51%	0.20%	2.30%	(1.29%)	(3.81%)
	Texas Workforce Credit Union	\$9,927	\$7,695	\$8,888	86.58%	\$2,836	4.74%	0.77%	4.01%	4.32%	2.49%
	Longview Consolidated Credit Union	\$10,080	\$7,779	\$7,875	98.78%	\$2,240	4.48%	0.60%	3.89%	0.00%	2.97%
	Swamp Federal Credit Union	\$10,102	\$7,012	\$8,525	82.25%	\$4,041	3.12%	0.52%	2.60%	7.38%	8.43%
	Scurry County School Federal Credit Union	\$10,135	\$4,763	\$8,324	57.22%	\$3,378	4.49%	0.43%	4.10%	(1.22%)	(1.91%)
	Tex-Mex Credit Union	\$10,253	\$5,112	\$7,734	66.10%	\$1,864	4.75%	0.39%	4.36%	(1.40%)	(0.41%)
	Victoria Federal Credit Union	\$10,373	\$4,705	\$9,074	51.85%	\$2,305	3.49%	0.35%	3.15%	5.55%	3.96%
	Natural Resources Conservation Service Federal Credit Union	\$10,552	\$4,964	\$9,285	53.46%	\$3,517	2.70%	0.15%	2.55%	2.21%	2.60%
	E M O T Federal Credit Union	\$10,591	\$3,041	\$7,851	38.73%	\$7,061	2.81%	0.61%	2.20%	4.28%	5.37%
	T & P Longview Federal Credit Union	\$10,712	\$7,982	\$8,625	92.54%	\$3,061	4.83%	0.37%	4.47%	(9.23%)	(11.88%)
	Employees United Federal Credit Union	\$10,998	\$3,724	\$7,910	47.08%	\$2,750	4.05%	0.15%	3.90%	9.53%	12.25%
	Germania Credit Union	\$11,084	\$6,543	\$9,630	67.94%	\$2,771	2.63%	0.07%	2.56%	9.31%	7.62%
	Local 24 Employees Federal Credit Union	\$11,142	\$2,855	\$9,328	30.61%	\$2,786	3.39%	0.21%	3.17%	(5.52%)	(8.15%)
	SAFE Credit Union	\$11,214	\$4,321	\$9,961	43.38%	\$2,039	3.08%	0.14%	2.91%	(4.72%)	(5.62%)
	Wharton County Teachers Credit Union	\$11,390	\$606	\$9,495	6.38%	\$5,695	1.55%	0.28%	1.26%	0.39%	0.42%
	Sweetex Credit Union	\$11,411	\$3,688	\$7,945	46.42%	\$5,706	2.42%	0.14%	2.29%	(9.48%)	(14.65%)
	Member Preferred Federal Credit Union	\$11,549	\$8,907	\$10,190	87.41%	\$2,310	5.62%	1.27%	4.35%	16.52%	24.58%
	Marshall T&P Employees Federal Credit Union	\$11,652	\$7,954	\$9,505	83.68%	\$5,826	4.83%	0.79%	4.04%	4.51%	9.52%
	Refugio County Federal Credit Union	\$11,658	\$6,032	\$9,580	62.96%	\$3,886	3.43%	0.62%	2.81%	9.02%	9.58%
	Angelina County Teachers Credit Union	\$11,857	\$4,951	\$10,321	47.97%	\$3,388	3.85%	0.34%	3.51%	9.04%	8.59%
	Highway District 19 Employees Credit Union	\$11,979	\$5,081	\$10,528	48.26%	\$2,995	2.43%	0.10%	2.30%	9.89%	11.89%
	Laredo Fire Department Federal Credit Union	\$12,149	\$10,004	\$10,738	93.16%	\$2,025	6.39%	1.26%	5.13%	8.85%	9.53%
	F C S Federal Credit Union	\$12,222	\$4,803	\$8,429	56.98%	\$4,889	3.33%	0.63%	2.70%	6.32%	7.64%
	Reeves County Teachers Credit Union	\$12,384	\$9,427	\$11,206	84.12%	\$2,477	6.08%	1.16%	4.88%	23.31%	25.15%
	Pasadena Municipal Federal Credit Union	\$12,444	\$5,010	\$10,233	48.96%	\$6,222	2.87%	0.86%	2.01%	20.55%	21.76%
	1st University Credit Union	\$12,464	\$9,240	\$11,394	81.10%	\$1,558	5.00%	0.19%	4.80%	3.82%	5.26%
	Texoma Federal Credit Union	\$12,478	\$4,485	\$9,978	44.95%	\$4,159	2.60%	0.39%	2.22%	2.09%	0.92%
	Frona Texas Federal Credit Union	\$12,486	\$3,570	\$10,116	35.29%	\$2,775	3.17%	0.29%	2.88%	16.27%	18.28%
	Texarkana Terminal Employees Federal Credit Union	\$12,563	\$8,676	\$11,289	76.85%	\$2,513	5.05%	0.47%	4.54%	(7.53%)	(8.67%)
	Brownfield Federal Credit Union	\$12,745	\$5,042	\$8,977	56.17%	\$2,832	3.28%	0.03%	3.24%	10.83%	16.04%
	TxDOT Credit Union	\$12,806	\$11,299	\$11,237	100.55%	\$5,122	3.48%	0.56%	2.92%	3.91%	1.21%
	Neiman Marcus Group Employees Federal Credit Union	\$12,976	\$6,359	\$11,565	54.98%	\$2,595	4.25%	0.22%	4.00%	11.35%	13.33%
	Central Texas Teachers Credit Union	\$13,259	\$3,642	\$11,736	31.03%	\$2,946	3.11%	0.42%	2.69%	0.48%	1.23%
	Cherokee County Teachers Federal Credit Union	\$13,530	\$7,216	\$11,214	64.35%	\$2,706	3.55%	0.44%	3.11%	0.33%	(1.35%)
	Alba Golden Federal Credit Union	\$13,551	\$7,324	\$11,372	64.40%	\$3,388	4.38%	0.77%	3.61%	2.41%	7.09%
	PamCel Community Federal Credit Union	\$13,654	\$4,630	\$11,432	40.50%	\$2,731	2.60%	0.20%	2.43%	(1.26%)	(1.05%)
	Family 1st Of Texas Federal Credit Union	\$13,852	\$10,648	\$11,767	90.49%	\$2,309	5.71%	0.25%	5.48%	(16.71%)	(16.74%)
	Third Coast Federal Credit Union	\$13,950	\$6,513	\$10,188	63.93%	\$1,744	6.61%	0.32%	6.29%	5.67%	3.05%
	Gulf Shore Federal Credit Union	\$14,046	\$6,736	\$12,988	51.86%	\$3,121	2.73%	0.15%	2.57%	54.16%	60.73%
	Ellis County Teachers & Employees Federal Credit Union	\$14,197	\$7,201	\$12,478	57.71%	\$3,549	3.12%	0.62%	2.52%	5.08%	4.97%
	ILA 1351 Federal Credit Union	\$14,344	\$5,606	\$11,870	47.23%	\$3,586	3.46%	0.11%	3.41%	1.26%	5.40%
	Pampa Teachers Federal Credit Union	\$14,369	\$10,372	\$12,887	80.48%	\$2,874	3.90%	0.61%	3.29%	(4.76%)	(6.26%)
	IBEW Community Federal Credit Union	\$14,471	\$10,247	\$13,071	78.39%	\$2,412	3.25%	0.20%	3.05%	10.06%	12.17%
	P.I.E. Credit Union	\$14,553	\$4,705	\$12,550	37.49%	\$4,851	2.27%	0.44%	1.83%	(4.05%)	(2.75%)
	Cowboy Country Federal Credit Union	\$14,759	\$9,576	\$12,907	74.19%	\$2,460	3.74%	0.84%	2.90%	0.76%	7.87%
	First Priority Credit Union	\$14,808	\$5,803	\$13,535	42.87%	\$4,231	2.48%	0.22%	2.23%	16.01%	17.07%
	Linkage Credit Union	\$14,816	\$7,597	\$12,640	60.10%	\$2,469	4.13%	0.47%	3.65%	27.31%	32.14%

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Asset Group A - \$50 to \$250 million in total assets (continued)											
	Corpus Christi Postal Employees Credit Union	\$14,974	\$6,761	\$12,958	52.18%	\$2,995	3.96%	0.46%	3.50%	18.36%	22.39%
	MOPAC Employees Federal Credit Union	\$15,196	\$11,242	\$13,457	83.54%	\$2,533	3.95%	0.19%	3.77%	12.29%	14.54%
	Texhillco School Employees Federal Credit Union	\$15,258	\$12,065	\$13,644	88.43%	\$2,180	5.60%	0.24%	5.36%	9.61%	(3.57%)
	Victoria Teachers Federal Credit Union	\$15,272	\$5,346	\$10,639	50.25%	\$4,363	2.30%	0.18%	2.09%	(0.97%)	(3.72%)
	National Oilwell Varco Employees Credit Union	\$15,273	\$2,449	\$12,288	19.93%	\$3,818	1.75%	0.47%	1.28%	(1.77%)	(2.84%)
	Homeport Federal Credit Union	\$15,530	\$7,383	\$13,893	53.14%	\$1,553	3.89%	0.08%	3.82%	6.31%	10.37%
	Ward County Credit Union	\$15,971	\$4,238	\$14,461	29.31%	\$4,563	2.59%	0.18%	2.41%	11.44%	11.67%
	Alpine Community Credit Union	\$16,042	\$5,626	\$14,556	38.65%	\$4,011	2.99%	0.67%	2.32%	(0.05%)	(0.93%)
	U S I Federal Credit Union	\$16,061	\$4,660	\$11,235	41.48%	\$5,354	2.74%	0.20%	2.54%	(8.24%)	(11.65%)
	Brazos Community Credit Union	\$16,089	\$12,705	\$12,261	103.62%	\$3,218	4.79%	0.38%	4.41%	20.22%	23.01%
	Temple-Inland Federal Credit Union	\$16,125	\$8,688	\$13,860	62.68%	\$4,607	2.64%	0.39%	2.25%	34.84%	40.31%
	Waco Federal Credit Union	\$16,322	\$5,587	\$14,899	37.50%	\$2,511	2.95%	0.18%	2.80%	17.12%	17.49%
	Odessa Employees Credit Union	\$16,323	\$8,842	\$13,857	63.81%	\$3,265	3.20%	0.17%	3.03%	3.93%	3.96%
	Coastal Bend Post Office Federal Credit Union	\$16,386	\$5,559	\$13,792	40.31%	\$4,682	3.55%	0.94%	2.61%	(8.53%)	(10.97%)
	Grand Prairie Credit Union	\$16,437	\$8,048	\$14,687	54.80%	\$2,740	3.13%	0.05%	3.08%	(3.55%)	(5.00%)
	Reed Credit Union	\$16,445	\$1,873	\$13,919	13.46%	\$5,482	1.96%	0.12%	1.84%	(2.39%)	(2.34%)
	Liberty County Teachers Federal Credit Union	\$16,457	\$9,662	\$14,840	65.11%	\$2,351	3.55%	0.12%	3.43%	11.27%	13.34%
	Temple Santa Fe Community Credit Union	\$16,710	\$8,801	\$15,660	56.20%	\$2,089	3.98%	0.05%	3.93%	11.60%	11.59%
	Texas Community Federal Credit Union	\$16,907	\$11,627	\$14,662	79.30%	\$1,409	6.96%	0.59%	6.39%	29.14%	31.97%
	Amarillo Postal Employees Credit Union	\$17,147	\$7,858	\$14,457	54.35%	\$3,429	3.41%	0.49%	2.92%	0.70%	1.19%
	Baker Hughes Federal Credit Union	\$17,349	\$3,506	\$15,579	22.50%	\$3,470	2.21%	0.09%	2.11%	5.90%	10.05%
	Anderson County Federal Credit Union	\$17,498	\$3,431	\$14,620	23.47%	\$3,500	2.82%	0.21%	2.62%	10.10%	11.69%
	Concho Valley Credit Union	\$17,636	\$7,789	\$15,805	49.28%	\$3,527	2.77%	0.18%	2.56%	7.58%	11.62%
	Rocket Federal Credit Union	\$17,765	\$14,270	\$15,805	90.29%	\$2,221	3.56%	0.23%	3.35%	16.48%	13.99%
	C-E Federal Credit Union	\$17,854	\$10,762	\$16,012	67.21%	\$1,984	3.63%	0.07%	3.56%	21.63%	10.38%
	Borger Federal Credit Union	\$18,071	\$9,819	\$15,896	61.77%	\$2,259	3.63%	0.25%	3.38%	14.21%	16.53%
	Lubbock Teachers Federal Credit Union	\$18,264	\$4,906	\$15,010	32.68%	\$6,088	2.88%	0.46%	2.42%	3.74%	4.45%
	Texas Health Resources Credit Union	\$18,435	\$10,700	\$16,820	63.61%	\$3,073	4.28%	0.00%	4.30%	(7.10%)	(3.00%)
	Midland Municipal Employees Credit Union	\$18,484	\$3,925	\$16,674	23.54%	\$9,242	2.42%	1.02%	1.37%	4.71%	7.03%
	Seagoville Federal Credit Union	\$18,804	\$5,494	\$16,123	34.08%	\$3,761	2.42%	0.45%	1.99%	14.28%	19.16%
	Dallas U.P. Employees Credit Union	\$19,271	\$8,203	\$14,360	57.12%	\$4,282	5.24%	1.41%	3.83%	10.74%	16.17%
	Port Arthur Community Federal Credit Union	\$19,616	\$12,261	\$17,037	71.97%	\$2,452	4.02%	0.63%	3.40%	18.03%	22.47%
	McLennan County Employees Federal Credit Union	\$19,623	\$5,888	\$14,678	40.11%	\$4,906	2.89%	0.55%	2.34%	5.06%	6.11%
	Tyler City Employees Credit Union	\$19,725	\$11,568	\$16,712	69.22%	\$3,288	3.83%	0.27%	3.58%	11.67%	12.77%
	Kingsville Area Educators Federal Credit Union	\$20,650	\$5,776	\$18,992	30.41%	\$2,753	3.48%	0.27%	3.23%	3.40%	5.40%
	Union Fidelity Federal Credit Union	\$20,687	\$6,777	\$17,245	39.30%	\$5,172	3.64%	0.23%	3.39%	1.61%	(0.02%)
	LIFE Federal Credit Union	\$20,885	\$16,782	\$18,636	90.05%	\$1,740	4.46%	0.68%	3.77%	40.36%	47.85%
	Fellowship Credit Union	\$20,942	\$11,018	\$16,318	67.52%	\$4,188	3.00%	0.24%	2.74%	32.15%	42.01%
	Corner Stone Credit Union	\$21,417	\$15,871	\$19,839	80.00%	\$1,428	5.58%	0.13%	5.45%	4.46%	2.58%
	Valwood Park Federal Credit Union	\$21,851	\$13,364	\$18,556	72.02%	\$3,362	2.80%	0.15%	2.65%	5.32%	5.97%
	LCRA Credit Union	\$22,031	\$12,501	\$19,230	65.01%	\$4,406	2.82%	0.11%	2.72%	(16.82%)	(19.23%)
	Wichita Falls Federal Credit Union	\$22,253	\$9,678	\$19,826	48.81%	\$3,709	3.31%	0.24%	3.09%	8.65%	12.14%
	Northeast Panhandle Teachers Federal Credit Union	\$22,541	\$11,565	\$19,523	59.24%	\$6,440	2.20%	0.23%	1.97%	6.77%	10.75%
	LeTourneau Federal Credit Union	\$22,558	\$2,562	\$17,427	14.70%	\$5,640	2.21%	0.20%	2.01%	8.99%	11.45%
	Local Federal Credit Union	\$22,567	\$15,299	\$18,403	83.13%	\$1,881	6.96%	0.34%	6.60%	13.90%	13.57%
	McMurrey Federal Credit Union	\$22,634	\$16,395	\$19,956	82.16%	\$3,772	3.41%	0.74%	2.65%	(1.27%)	(0.24%)
	Southern Star Credit Union	\$23,306	\$10,751	\$19,654	54.70%	\$2,913	3.54%	0.29%	3.25%	1.33%	6.33%
	Tip of Texas Federal Credit Union	\$23,644	\$10,414	\$20,052	51.93%	\$1,970	3.87%	0.19%	3.68%	6.66%	8.68%
	Mid-Tex Federal Credit Union	\$23,732	\$13,571	\$21,941	61.85%	\$2,064	3.78%	0.10%	3.67%	15.37%	17.09%
	TexStar Federal Credit Union	\$23,823	\$3,908	\$21,770	17.95%	\$5,956	2.19%	0.13%	2.06%	(3.68%)	(3.42%)
	San Angelo Federal Credit Union	\$23,912	\$14,621	\$21,809	67.04%	\$2,277	3.19%	0.12%	3.07%	7.43%	8.77%
	Texas People Federal Credit Union	\$23,924	\$16,673	\$19,393	85.97%	\$2,392	3.99%	0.19%	3.80%	28.25%	33.12%
	Yantis Federal Credit Union	\$24,488	\$13,662	\$20,942	65.24%	\$3,061	3.73%	0.59%	3.14%	(3.29%)	(1.88%)
	Northeast Texas Teachers Federal Credit Union	\$24,752	\$8,915	\$21,250	41.95%	\$2,605	2.66%	0.15%	2.51%	7.14%	9.13%
	Greater Central Texas Federal Credit Union	\$24,877	\$6,277	\$23,058	27.22%	\$2,927	2.62%	0.13%	2.49%	6.09%	6.33%
	Abilene Federal Credit Union	\$25,206	\$12,654	\$20,599	61.43%	\$2,291	3.31%	0.22%	3.09%	(8.57%)	1.62%
	Angelina Federal Employees Credit Union	\$25,791	\$17,166	\$22,114	77.63%	\$3,684	3.65%	0.41%	3.24%	4.49%	6.66%
	Bayou City Federal Credit Union	\$26,007	\$8,024	\$23,737	33.80%	\$2,890	3.38%	0.25%	3.12%	2.37%	7.54%

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Fedstar Credit Union	\$26,345	\$12,725	\$23,269	54.69%	\$4,790	2.85%	0.20%	2.63%	15.68%	29.32%
	United Energy Credit Union	\$26,528	\$13,307	\$21,343	62.35%	\$2,307	4.11%	0.29%	3.83%	20.41%	22.86%
	Common Cents Federal Credit Union	\$26,776	\$20,271	\$22,605	89.67%	\$2,231	5.74%	0.49%	5.25%	17.56%	16.51%
	Matagorda County Credit Union	\$27,030	\$11,080	\$24,024	46.12%	\$4,158	2.63%	0.22%	2.41%	7.66%	9.70%
	Alcon Employees Federal Credit Union	\$28,621	\$14,195	\$22,812	62.23%	\$5,204	2.69%	0.17%	2.52%	11.40%	13.09%
	Shared Resources Credit Union	\$28,712	\$20,145	\$25,318	79.57%	\$4,102	4.56%	0.46%	4.10%	30.24%	32.53%
	Beaumont Community Credit Union	\$28,738	\$10,489	\$25,463	41.19%	\$3,592	2.26%	0.63%	1.63%	6.06%	7.72%
	Trinity Valley Teachers Credit Union	\$28,813	\$5,189	\$21,400	24.25%	\$4,802	2.27%	0.17%	2.11%	1.48%	1.12%
	Caprock Federal Credit Union	\$29,093	\$19,249	\$24,919	77.25%	\$2,238	4.87%	0.72%	4.19%	5.29%	4.99%
	Starr County Teachers Federal Credit Union	\$29,161	\$11,207	\$24,259	46.20%	\$2,243	3.91%	0.18%	3.72%	26.58%	31.29%
	Golden Triangle Federal Credit Union	\$29,190	\$12,099	\$24,841	48.71%	\$3,243	3.15%	0.18%	2.97%	7.81%	14.60%
	Port Arthur Teachers Federal Credit Union	\$29,937	\$8,666	\$25,750	33.65%	\$2,722	2.79%	0.14%	2.66%	15.55%	16.68%
	United Credit Union	\$30,207	\$22,264	\$27,799	80.09%	\$3,021	5.91%	0.55%	5.37%	8.46%	7.95%
	Cabot & NOI Employees Credit Union	\$30,441	\$24,300	\$27,172	89.43%	\$2,767	4.52%	0.21%	4.30%	11.52%	11.34%
	Mesquite Credit Union	\$31,203	\$17,971	\$28,683	62.65%	\$3,467	2.93%	0.04%	2.90%	8.20%	25.88%
	Hockley County School Employees Credit Union	\$31,468	\$21,601	\$26,979	80.07%	\$3,702	4.51%	0.96%	4.04%	1.67%	0.00%
	Walker County Federal Credit Union	\$31,496	\$16,713	\$27,801	60.12%	\$3,705	3.56%	0.13%	3.44%	15.99%	17.15%
	Cherokee County Federal Credit Union	\$31,561	\$20,805	\$24,341	85.47%	\$2,744	4.06%	0.27%	3.78%	9.51%	11.04%
	Mountain Star Federal Credit Union	\$31,665	\$15,134	\$28,896	52.37%	\$2,262	3.17%	0.34%	2.82%	33.26%	37.50%
	Travis County Credit Union	\$32,494	\$18,116	\$29,986	60.41%	\$3,420	2.74%	0.09%	2.66%	12.96%	14.37%
	San Patricio County Teachers Federal Credit Union	\$32,698	\$24,129	\$28,651	84.22%	\$1,982	4.27%	0.75%	3.53%	4.78%	5.08%
	Texas Associations of Professionals Federal Credit Union	\$32,795	\$29,785	\$29,967	99.39%	\$2,733	4.69%	0.74%	3.96%	(1.51%)	(1.93%)
	City Federal Credit Union	\$33,174	\$20,046	\$29,719	67.45%	\$3,159	3.81%	0.33%	3.47%	5.85%	5.29%
	Transtar Federal Credit Union	\$33,595	\$19,254	\$31,613	60.91%	\$2,921	3.82%	0.08%	3.74%	4.62%	3.41%
	Austin Federal Credit Union	\$33,784	\$12,042	\$31,465	38.27%	\$3,218	2.00%	0.05%	1.96%	5.89%	8.03%
	Lufkin Federal Credit Union	\$33,886	\$16,770	\$26,568	63.12%	\$3,227	3.13%	0.24%	2.89%	12.95%	17.57%
	Old Ocean Federal Credit Union	\$34,557	\$13,445	\$31,287	42.97%	\$3,456	3.52%	0.13%	3.39%	38.21%	43.85%
	Star of Texas Credit Union	\$34,673	\$15,402	\$30,188	51.02%	\$3,302	3.18%	0.07%	3.09%	6.82%	6.72%
	Texas Plains Federal Credit Union	\$34,940	\$23,655	\$29,745	79.53%	\$1,294	5.32%	0.35%	4.96%	22.72%	24.26%
	Baptist Credit Union	\$35,895	\$23,978	\$32,645	73.45%	\$1,561	3.81%	0.35%	3.46%	7.05%	8.78%
	Keystone Credit Union	\$36,219	\$19,526	\$26,586	73.44%	\$3,813	2.73%	0.37%	2.40%	(8.93%)	(11.44%)
	Fannin Federal Credit Union	\$36,539	\$22,894	\$32,544	70.35%	\$2,811	4.23%	0.43%	3.80%	14.62%	14.52%
	CTECU	\$37,307	\$8,440	\$32,066	26.32%	\$7,461	2.04%	0.15%	1.89%	(6.36%)	(7.82%)
	Cosden Federal Credit Union	\$38,951	\$10,371	\$33,715	30.76%	\$3,246	2.56%	0.20%	2.36%	11.37%	14.89%
	BCM Federal Credit Union	\$39,056	\$14,884	\$36,022	41.32%	\$4,111	2.99%	0.05%	2.94%	(9.66%)	(10.52%)
	Sacred Heart Parish Hallettsville Federal Credit Union	\$39,945	\$20,793	\$36,070	57.65%	\$5,706	2.90%	0.21%	2.69%	7.18%	7.49%
	SPCO Credit Union	\$39,998	\$27,907	\$34,939	79.87%	\$4,706	4.18%	0.85%	3.32%	0.46%	1.10%
	Freestone Credit Union	\$40,095	\$23,546	\$35,983	65.44%	\$2,167	3.33%	0.08%	3.25%	13.79%	14.46%
	Brazosport Teachers Federal Credit Union	\$40,223	\$17,086	\$33,641	50.79%	\$4,022	2.64%	0.30%	2.34%	1.81%	1.68%
	Select Federal Credit Union	\$41,286	\$35,691	\$32,940	108.35%	\$2,117	6.16%	0.81%	5.35%	6.29%	10.02%
	Lifetime Federal Credit Union	\$41,454	\$17,416	\$34,809	50.03%	\$5,182	2.86%	0.45%	2.41%	18.02%	22.73%
	Highway District 21 Federal Credit Union	\$41,602	\$21,202	\$34,683	61.13%	\$4,379	2.39%	0.58%	1.80%	4.17%	5.48%
	City Public Service/IBEW Federal Credit Union	\$41,736	\$15,058	\$36,770	40.95%	\$4,910	3.31%	0.28%	3.03%	5.31%	5.88%
	Caprock Santa Fe Credit Union	\$42,248	\$18,787	\$29,129	64.50%	\$3,250	4.42%	0.42%	4.00%	7.20%	7.30%
	Southland Federal Credit Union	\$42,667	\$30,266	\$37,400	80.93%	\$2,844	4.67%	0.64%	4.03%	9.70%	10.43%
	Lubrizol Employees' Credit Union	\$44,104	\$19,835	\$38,395	51.66%	\$5,513	3.13%	0.46%	2.68%	6.18%	7.41%
	Doches Credit Union	\$44,136	\$25,088	\$38,626	64.95%	\$2,053	3.45%	0.37%	3.08%	15.60%	18.52%
	Trans Texas Southwest Credit Union	\$44,345	\$33,446	\$39,265	85.18%	\$2,772	4.24%	0.78%	3.46%	9.04%	9.98%
	South Texas Federal Credit Union	\$44,466	\$29,937	\$41,498	72.14%	\$2,280	3.80%	0.01%	3.79%	3.32%	4.43%
	Scott & White Employees Credit Union	\$44,860	\$16,079	\$42,722	37.64%	\$3,323	2.76%	0.05%	2.71%	14.19%	15.25%
	Members Financial Federal Credit Union	\$44,864	\$33,942	\$41,732	81.33%	\$2,087	4.02%	0.40%	3.61%	0.25%	4.29%
	South Texas Area Resources Credit Union	\$46,366	\$18,963	\$40,520	46.80%	\$2,378	2.54%	0.31%	2.23%	9.91%	13.41%
	Wellspring Federal Credit Union	\$47,601	\$33,270	\$43,496	76.49%	\$2,070	4.65%	0.50%	4.15%	29.66%	33.70%
	Big Spring Education Employees Federal Credit Union	\$47,739	\$17,668	\$41,121	42.97%	\$3,410	3.20%	0.20%	3.01%	5.27%	4.71%
	My Credit Union	\$48,511	\$25,830	\$43,963	58.75%	\$1,940	3.35%	0.13%	3.21%	7.55%	13.79%
	H&H Federal Credit Union	\$49,284	\$22,142	\$41,122	53.84%	\$3,520	2.55%	0.22%	2.34%	2.55%	3.40%
	Windthorst Federal Credit Union	\$49,669	\$24,034	\$41,400	58.05%	\$5,843	2.85%	0.35%	2.49%	(10.18%)	(12.50%)
	Hereford Texas Federal Credit Union	\$50,491	\$35,788	\$38,356	93.30%	\$2,295	4.74%	0.21%	4.53%	13.01%	12.43%

Source: SNL Financial

NA = data was not available.

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

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Heritage USA Federal Credit Union	\$50,618	\$28,863	\$46,857	61.60%	\$2,978	3.24%	0.07%	3.17%	23.14%	25.48%
	First Class American Credit Union	\$51,237	\$33,258	\$45,941	72.39%	\$2,770	3.49%	0.29%	3.21%	2.21%	0.10%
	Shamrock Federal Credit Union	\$51,486	\$36,750	\$44,235	83.08%	\$2,783	3.65%	0.21%	3.44%	8.51%	8.71%
	La Joya Area Federal Credit Union	\$52,648	\$27,116	\$45,853	59.14%	\$1,350	4.72%	0.35%	4.36%	36.31%	37.47%
	Houston Metropolitan Employees Federal Credit Union	\$53,765	\$35,171	\$47,739	73.67%	\$1,558	5.25%	0.26%	4.99%	26.31%	21.58%
	West Texas Educators Credit Union	\$54,234	\$26,272	\$49,540	53.03%	\$2,854	3.30%	0.06%	3.25%	4.82%	6.41%
	Dallas Federal Credit Union	\$54,622	\$40,928	\$49,679	82.38%	\$3,035	4.14%	0.18%	3.96%	2.77%	2.48%
	Texas Bridge Credit Union	\$56,190	\$30,326	\$51,070	59.38%	\$2,341	3.37%	0.52%	2.85%	10.13%	11.43%
	Service 1st Credit Union	\$57,358	\$28,433	\$51,822	54.87%	\$3,824	2.41%	0.11%	2.31%	16.94%	18.96%
	Baycel Federal Credit Union	\$57,507	\$27,642	\$48,056	57.52%	\$5,228	3.17%	0.30%	2.87%	6.12%	5.54%
	Heart O' Texas Federal Credit Union	\$57,605	\$26,382	\$53,135	49.65%	\$2,174	2.88%	0.08%	2.81%	6.72%	7.95%
	Houston Highway Credit Union	\$57,751	\$41,660	\$54,109	76.99%	\$3,850	4.37%	0.29%	4.08%	(8.67%)	(8.96%)
	Irving City Employees Federal Credit Union	\$57,878	\$27,819	\$50,473	55.12%	\$5,788	2.56%	0.24%	2.32%	15.36%	17.43%
	Texas Telcom Credit Union	\$58,750	\$32,960	\$50,786	64.90%	\$7,344	3.79%	0.81%	2.99%	3.32%	3.69%
	Domino Federal Credit Union	\$60,253	\$39,802	\$51,509	77.27%	\$3,090	4.06%	0.44%	3.62%	13.76%	16.40%
	Texas Federal Credit Union	\$61,759	\$32,899	\$57,000	57.72%	\$2,941	2.72%	0.00%	2.72%	3.65%	4.76%
	Southwest Financial Federal Credit Union	\$62,685	\$50,355	\$51,296	98.17%	\$2,239	6.37%	1.99%	4.39%	32.03%	34.35%
	Kerr County Federal Credit Union	\$63,696	\$43,479	\$58,417	74.43%	\$2,450	4.82%	0.32%	4.50%	20.87%	21.14%
	Westex Federal Credit Union	\$64,532	\$28,208	\$56,794	49.67%	\$4,609	3.05%	0.37%	2.68%	8.33%	9.52%
	Telco Plus Credit Union	\$65,045	\$32,764	\$56,151	58.35%	\$2,409	2.96%	0.28%	2.68%	13.79%	16.43%
	Postel Family Credit Union	\$65,382	\$40,521	\$59,110	68.55%	\$2,515	3.40%	0.21%	3.20%	(2.19%)	(1.98%)
	Centex Citizens Credit Union	\$65,493	\$44,936	\$51,504	87.25%	\$2,787	4.20%	0.24%	3.96%	17.55%	21.98%
	Employees Credit Union	\$67,812	\$38,899	\$60,381	64.42%	\$2,826	2.88%	0.08%	2.80%	10.22%	13.14%
	Coastal Community Federal Credit Union	\$69,097	\$46,416	\$62,682	74.05%	\$2,879	4.01%	0.65%	3.37%	1.80%	2.32%
	Valley Federal Credit Union	\$69,358	\$40,826	\$59,040	69.15%	\$2,040	5.53%	0.28%	5.26%	23.47%	27.27%
	First Abilene Federal Credit Union	\$70,494	\$48,843	\$63,314	77.14%	\$2,611	3.02%	0.26%	2.76%	8.54%	9.28%
	Texas DPS Credit Union	\$71,769	\$39,616	\$65,531	60.45%	\$3,680	2.52%	0.13%	2.40%	4.77%	4.42%
	Baylor Health Care System Credit Union	\$72,786	\$28,906	\$61,643	46.89%	\$6,617	2.93%	0.21%	2.71%	(3.22%)	(4.85%)
	Las Colinas Federal Credit Union	\$73,162	\$44,953	\$65,897	68.22%	\$3,403	2.73%	0.17%	2.56%	22.74%	25.73%
	Memorial Credit Union	\$74,318	\$61,047	\$66,804	91.38%	\$2,397	4.59%	0.23%	4.36%	(1.19%)	(0.49%)
	Southwest Research Center Federal Credit Union	\$74,950	\$38,472	\$68,407	56.24%	\$4,283	2.50%	0.16%	2.34%	11.36%	13.25%
	Metro Medical Credit Union	\$75,085	\$16,377	\$66,094	24.78%	\$5,178	1.96%	0.21%	1.75%	14.69%	15.69%
	Concho Educators Federal Credit Union	\$75,214	\$25,273	\$68,224	37.04%	\$2,426	2.56%	0.25%	2.31%	1.49%	1.68%
	Wichita Falls Teachers Federal Credit Union	\$77,595	\$39,848	\$68,833	57.89%	\$3,043	3.78%	0.16%	3.62%	7.76%	8.23%
	Rockdale Federal Credit Union	\$77,653	\$20,402	\$68,895	29.61%	\$3,530	2.10%	0.13%	1.97%	8.30%	9.55%
	Southwest 66 Credit Union	\$78,253	\$36,560	\$68,641	53.26%	\$2,953	3.24%	0.33%	2.91%	13.97%	16.07%
	U. S. Employees Credit Union	\$78,371	\$33,089	\$71,796	46.09%	\$4,019	2.54%	0.14%	2.40%	6.84%	8.49%
	Eastex Credit Union	\$78,486	\$48,106	\$69,445	69.27%	\$2,706	3.56%	0.39%	3.18%	27.04%	28.67%
	Naft Federal Credit Union	\$78,910	\$42,237	\$68,172	61.96%	\$2,287	3.47%	0.20%	3.27%	23.50%	29.56%
	WesTex Community Credit Union	\$78,947	\$41,103	\$69,218	59.38%	\$2,078	3.49%	0.24%	3.25%	34.36%	35.20%
	Members Credit Union	\$79,583	\$39,369	\$72,731	54.13%	\$3,387	3.06%	0.21%	2.85%	19.62%	21.95%
	Space City Credit Union	\$79,999	\$59,040	\$70,015	84.32%	\$2,712	4.13%	0.61%	3.51%	20.09%	21.84%
	Texas Health Credit Union	\$80,628	\$60,350	\$71,001	85.00%	\$4,743	3.79%	0.34%	3.45%	6.36%	6.20%
	First Central Credit Union	\$81,056	\$47,182	\$69,539	67.85%	\$1,689	4.52%	0.40%	4.12%	27.54%	27.70%
	Texoma Educators Federal Credit Union	\$81,413	\$26,447	\$69,217	38.21%	\$5,252	2.48%	0.18%	2.31%	9.00%	10.25%
	Tarrant County's Credit Union	\$85,057	\$66,438	\$77,228	86.03%	\$1,911	4.68%	0.23%	4.45%	18.00%	20.45%
	KBR Heritage Federal Credit Union	\$89,349	\$21,922	\$78,148	28.05%	\$8,935	1.72%	0.11%	1.61%	(3.19%)	(3.59%)
	Edinburg Teachers Credit Union	\$90,436	\$16,121	\$68,840	23.42%	\$8,221	3.22%	0.11%	3.11%	6.23%	7.96%
	Nascoga Federal Credit Union	\$90,690	\$54,841	\$82,584	66.41%	\$4,122	2.79%	0.35%	2.44%	3.38%	4.50%
	One Source Federal Credit Union	\$92,505	\$52,915	\$85,650	61.78%	\$2,803	4.12%	0.49%	3.63%	8.44%	8.22%
	Allied Federal Credit Union	\$92,549	\$42,593	\$85,375	49.89%	\$3,428	2.65%	0.07%	2.58%	20.63%	21.52%
	Prestige Community Credit Union	\$93,198	\$73,454	\$84,570	86.86%	\$4,546	3.68%	0.60%	3.08%	34.96%	36.79%
	Southern Federal Credit Union	\$93,710	\$53,353	\$85,787	81.10%	\$9,371	4.25%	0.64%	3.62%	9.98%	10.63%
	Rio Grande Valley Credit Union	\$94,010	\$46,035	\$84,463	54.50%	\$2,350	3.20%	0.11%	3.09%	22.55%	24.73%
	United Community Credit Union	\$94,606	\$83,258	\$84,825	98.15%	\$2,150	4.53%	0.28%	4.25%	10.69%	17.40%
	Community Service Credit Union	\$95,203	\$71,385	\$84,426	84.55%	\$3,071	4.07%	0.15%	3.92%	14.27%	16.30%
	Kelly Community Federal Credit Union	\$99,749	\$73,323	\$87,589	83.71%	\$2,404	4.09%	0.35%	3.74%	8.82%	9.72%
	Texasgulf Federal Credit Union	\$103,531	\$76,218	\$90,188	84.51%	\$5,050	3.87%	0.91%	2.97%	28.43%	30.82%

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Asset Group A - \$50 to \$250 million in total assets (continued)											
	Cooperative Teachers Credit Union	\$106,636	\$79,557	\$80,155	99.25%	\$5,332	3.80%	0.67%	3.13%	43.32%	8.66%
	Chemcel Federal Credit Union	\$110,889	\$61,678	\$98,239	62.78%	\$3,261	3.23%	0.66%	2.56%	13.82%	16.97%
	Chocolate Bayou Community Federal Credit Union	\$111,922	\$55,207	\$102,287	53.97%	\$2,798	2.87%	0.11%	2.75%	22.87%	25.18%
	Members Trust of the Southwest Federal Credit Union	\$113,835	\$78,336	\$104,745	74.79%	\$4,949	3.45%	0.67%	2.77%	16.55%	19.54%
	Access Community Credit Union	\$117,203	\$88,083	\$99,507	88.52%	\$2,930	3.34%	0.44%	2.90%	9.37%	11.13%
	MTCU	\$117,998	\$57,089	\$107,376	53.17%	\$3,147	3.49%	0.43%	3.07%	9.88%	11.36%
	Plus4 Credit Union	\$119,116	\$95,553	\$111,064	86.03%	\$2,562	4.23%	0.66%	3.57%	10.76%	10.19%
	River City Federal Credit Union	\$119,247	\$101,288	\$110,827	91.39%	\$1,955	4.31%	0.36%	3.96%	8.03%	9.92%
	Lone Star Credit Union	\$121,609	\$95,142	\$112,013	84.94%	\$2,828	3.87%	0.31%	3.56%	14.85%	16.93%
	LibertyOne Credit Union	\$121,825	\$82,931	\$107,746	76.97%	\$5,184	3.40%	0.98%	2.42%	9.66%	10.84%
	Southwest Heritage Credit Union	\$123,775	\$90,210	\$111,112	81.19%	\$2,691	4.37%	0.54%	3.84%	36.85%	54.54%
	Capitol Credit Union	\$126,127	\$79,901	\$115,855	68.97%	\$3,710	2.84%	0.02%	2.82%	5.66%	6.23%
	Go Federal Credit Union	\$126,244	\$106,372	\$116,371	91.41%	\$2,686	3.54%	0.19%	3.35%	10.00%	10.77%
	Santa Fe Federal Credit Union	\$126,377	\$68,206	\$106,465	64.06%	\$2,778	3.55%	0.60%	2.95%	4.67%	4.71%
	Texoma Community Credit Union	\$127,057	\$99,404	\$110,771	89.74%	\$2,541	4.01%	0.50%	3.51%	20.62%	32.58%
	Members First Credit Union	\$128,861	\$57,359	\$104,175	55.06%	\$2,962	3.13%	0.36%	2.77%	10.50%	9.27%
	Texas Tech Federal Credit Union	\$130,785	\$103,429	\$113,616	91.03%	\$2,093	3.83%	0.36%	3.47%	0.24%	4.59%
	Citizens Federal Credit Union	\$131,679	\$22,577	\$118,627	19.03%	\$4,115	2.71%	0.39%	2.32%	8.77%	9.43%
	Pioneer Mutual Federal Credit Union	\$133,828	\$75,419	\$112,447	67.07%	\$4,249	3.43%	1.19%	2.24%	(11.41%)	(14.65%)
	Government Employees Federal Credit Union	\$135,050	\$56,973	\$123,410	46.17%	\$4,911	2.07%	0.11%	1.96%	(0.77%)	1.28%
	Laredo Federal Credit Union	\$136,069	\$46,548	\$123,453	37.71%	\$2,231	2.88%	0.21%	2.67%	15.77%	16.44%
	Communities of Abilene Federal Credit Union	\$138,409	\$74,560	\$125,958	59.19%	\$3,460	3.80%	0.25%	3.55%	12.03%	10.09%
	Nizari Progressive Federal Credit Union	\$139,187	\$106,902	\$115,883	92.25%	\$4,218	4.44%	0.61%	3.83%	27.40%	15.99%
	Cal-Com Federal Credit Union	\$140,021	\$95,379	\$128,472	74.24%	\$4,001	2.79%	0.46%	2.33%	7.61%	7.99%
	BP Federal Credit Union	\$142,588	\$84,983	\$131,150	64.80%	\$7,922	2.60%	0.09%	2.51%	30.41%	35.43%
	Border Federal Credit Union	\$146,185	\$90,554	\$121,010	74.83%	\$1,412	4.29%	0.26%	4.04%	18.69%	25.08%
	North East Texas Credit Union	\$149,795	\$79,849	\$133,326	59.89%	\$2,853	3.42%	0.32%	3.10%	16.88%	18.89%
	Beacon Federal Credit Union	\$152,678	\$85,076	\$140,609	60.51%	\$2,751	3.52%	0.29%	3.23%	13.57%	16.23%
	Harris County Federal Credit Union	\$153,120	\$75,208	\$130,392	57.68%	\$4,438	3.75%	0.37%	3.38%	5.15%	5.81%
	Texas Partners Federal Credit Union	\$157,957	\$53,935	\$146,827	36.73%	\$2,430	2.56%	0.15%	2.41%	13.40%	16.19%
	H.E.B. Federal Credit Union	\$167,616	\$105,395	\$139,712	75.44%	\$5,238	3.24%	0.45%	2.79%	5.98%	7.13%
	People's Federal Credit Union	\$181,246	\$90,538	\$165,075	54.85%	\$3,208	2.76%	0.31%	2.45%	14.33%	14.84%
	Mobility Credit Union	\$182,691	\$150,211	\$160,377	93.66%	\$6,410	2.97%	0.35%	2.62%	30.34%	23.15%
	Fort Worth City Credit Union	\$183,822	\$73,484	\$161,652	45.46%	\$5,106	2.72%	0.25%	2.48%	(2.05%)	(3.32%)
	Sabine Federal Credit Union	\$184,147	\$114,759	\$160,542	71.48%	\$3,348	3.32%	0.25%	3.07%	9.86%	9.76%
	Investex Credit Union	\$191,060	\$103,054	\$171,527	60.08%	\$3,506	3.17%	0.15%	3.02%	10.35%	11.48%
	Members Choice of Central Texas Federal Credit Union	\$194,507	\$170,083	\$171,130	99.39%	\$3,242	5.00%	0.83%	4.17%	16.51%	18.61%
	Qualtrust Credit Union	\$200,757	\$131,736	\$180,101	73.15%	\$3,042	3.01%	0.13%	2.88%	9.36%	14.34%
	Gulf Coast Federal Credit Union	\$205,817	\$180,869	\$187,678	96.37%	\$3,430	4.91%	1.17%	3.74%	11.36%	12.52%
	MemberSource Credit Union	\$206,450	\$124,578	\$189,937	65.59%	\$3,470	3.06%	0.16%	2.90%	18.27%	21.26%
	First Basin Credit Union	\$216,421	\$167,038	\$186,499	89.57%	\$2,266	4.00%	0.33%	3.67%	20.87%	13.81%
	Amarillo Community Federal Credit Union	\$226,290	\$155,784	\$205,839	75.68%	\$3,017	3.24%	0.65%	2.59%	11.44%	12.17%
	Cy-Fair Federal Credit Union	\$228,284	\$174,683	\$207,547	84.17%	\$3,539	3.69%	0.03%	3.66%	7.72%	8.72%
	Pantex Federal Credit Union	\$229,787	\$54,257	\$187,637	28.92%	\$5,674	2.19%	0.42%	1.77%	12.47%	14.89%
	Energy Capital Credit Union	\$231,072	\$174,687	\$210,804	82.87%	\$5,023	3.17%	0.10%	3.07%	5.44%	6.00%
	Alliance Credit Union	\$234,147	\$156,533	\$192,905	81.15%	\$2,755	3.52%	0.34%	3.18%	(0.65%)	11.40%
	Synergy Federal Credit Union	\$238,998	\$174,517	\$206,754	84.41%	\$6,639	3.00%	0.44%	2.56%	27.65%	30.84%
	America's Credit Union	\$242,473	\$123,706	\$212,308	58.27%	\$4,041	2.76%	0.16%	2.60%	5.82%	6.76%
	Unity One Credit Union	\$244,561	\$196,741	\$224,932	87.47%	\$2,964	4.17%	0.27%	3.89%	24.38%	26.83%
	United Texas Federal Credit Union	\$244,826	\$166,123	\$223,200	74.43%	\$4,080	3.05%	0.43%	2.62%	12.28%	12.32%
	1st Community Federal Credit Union	\$245,958	\$170,587	\$221,149	77.14%	\$2,617	3.60%	0.32%	3.27%	12.59%	13.17%
	Average of Asset Group A	\$42,761	\$25,090	\$37,515	62.77%	\$3,114	3.63%	0.35%	3.29%	9.36%	10.75%

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Asset Group B - \$251 to \$500 million in total assets											
	Education Credit Union	\$251,482	\$185,853	\$213,552	87.03%	\$2,140	5.13%	0.41%	4.72%	5.74%	6.19%
	Gulf Credit Union	\$254,599	\$139,615	\$240,337	58.09%	\$2,861	2.91%	0.32%	2.59%	11.70%	12.40%
	Houston Texas Fire Fighters Federal Credit Union	\$259,193	\$134,142	\$218,479	61.40%	\$4,215	3.19%	0.31%	2.88%	13.94%	15.08%
	MCT Credit Union	\$265,990	\$181,197	\$234,537	77.26%	\$3,432	3.98%	0.52%	3.46%	16.47%	16.29%
	DuGood Federal Credit Union	\$286,894	\$176,492	\$251,088	70.29%	\$2,361	3.09%	0.32%	2.77%	16.33%	19.07%
	Coastal Community And Teachers Credit Union	\$287,954	\$202,199	\$258,473	78.23%	\$2,515	4.00%	0.50%	3.50%	5.74%	4.90%
	GENCO Federal Credit Union	\$289,128	\$180,319	\$253,994	70.99%	\$3,076	2.76%	0.42%	2.34%	13.37%	13.17%
	Evolve Federal Credit Union	\$317,558	\$218,224	\$276,525	78.92%	\$3,308	3.47%	0.64%	2.83%	(0.11%)	3.68%
	Texell Credit Union	\$326,516	\$260,178	\$284,111	91.58%	\$2,521	3.84%	0.58%	3.26%	20.86%	20.31%
	Public Employees Credit Union	\$328,985	\$208,467	\$301,651	69.11%	\$4,947	2.61%	0.19%	2.43%	2.76%	2.09%
	My Community Credit Union	\$345,704	\$234,090	\$299,100	78.26%	\$3,129	3.27%	0.43%	2.84%	12.63%	12.87%
	Union Square Credit Union	\$349,637	\$242,678	\$298,732	81.24%	\$3,586	3.21%	0.28%	2.94%	3.02%	1.78%
	Texas Federal Credit Union	\$354,002	\$226,567	\$268,796	84.29%	\$3,522	4.01%	0.84%	3.18%	4.30%	4.59%
	Security First Federal Credit Union	\$361,805	\$241,074	\$330,064	73.04%	\$2,495	4.11%	0.40%	3.71%	1.63%	3.63%
	Education First Federal Credit Union	\$363,512	\$178,339	\$325,002	54.87%	\$3,081	3.68%	0.40%	3.14%	11.16%	12.01%
	City Credit Union	\$384,185	\$246,430	\$335,840	73.38%	\$3,642	3.97%	0.37%	3.60%	13.91%	13.76%
	Associated Credit Union of Texas	\$384,470	\$250,047	\$341,156	73.29%	\$2,351	4.28%	0.50%	3.78%	8.90%	13.57%
	Air Force Federal Credit Union	\$385,573	\$276,019	\$353,807	78.01%	\$3,213	3.28%	0.42%	2.87%	9.68%	9.66%
	Educators Credit Union	\$394,547	\$137,332	\$331,675	41.41%	\$6,468	2.22%	0.38%	1.84%	3.93%	4.13%
	Texas Bay Credit Union	\$421,006	\$343,062	\$339,521	101.04%	\$3,154	4.97%	0.54%	4.43%	24.46%	22.45%
	Abilene Teachers Federal Credit Union	\$430,819	\$284,901	\$368,175	77.38%	\$3,276	3.34%	0.26%	3.08%	8.41%	9.35%
	Community Resource Credit Union	\$443,450	\$372,086	\$404,901	91.90%	\$3,069	4.13%	0.45%	3.68%	20.43%	24.99%
	Complex Community Federal Credit Union	\$457,413	\$260,485	\$407,095	63.99%	\$3,327	3.13%	0.45%	2.68%	17.38%	17.52%
	Primeway Federal Credit Union	\$474,378	\$365,566	\$431,060	84.81%	\$4,274	3.39%	0.22%	3.18%	12.24%	7.90%
	Resource One Credit Union	\$476,757	\$376,329	\$427,648	88.00%	\$2,846	4.38%	0.40%	3.98%	21.44%	25.11%
	Southwest Airlines Federal Credit Union	\$485,471	\$309,944	\$429,561	72.15%	\$5,220	4.40%	1.27%	3.13%	21.90%	25.03%
	Average of Asset Group B	\$360,809	\$239,678	\$316,342	75.38%	\$3,386	3.64%	0.45%	3.19%	11.62%	12.37%
Asset Group C - \$501 million to \$1 billion in total assets											
	Neches Federal Credit Union	\$500,685	\$357,311	\$427,056	83.67%	\$3,327	4.20%	0.51%	3.69%	17.63%	18.62%
	People's Trust Federal Credit Union	\$546,794	\$354,275	\$498,815	71.02%	\$5,911	3.03%	0.16%	2.87%	33.37%	36.19%
	Members Choice Credit Union	\$551,564	\$374,030	\$491,612	76.08%	\$4,326	3.77%	0.28%	3.48%	24.13%	20.43%
	FivePoint Credit Union	\$563,646	\$423,575	\$494,310	85.69%	\$2,974	4.38%	0.52%	3.86%	14.28%	17.34%
	East Texas Professional Credit Union	\$584,311	\$369,390	\$468,947	78.77%	\$3,020	3.51%	0.32%	3.19%	14.68%	17.10%
	Generations Community Federal Credit Union	\$591,562	\$409,463	\$538,749	76.00%	\$2,629	4.07%	0.57%	3.49%	(26.91%)	(29.48%)
	Greater Texas Federal Credit Union	\$597,843	\$357,319	\$545,313	65.53%	\$3,748	2.67%	0.09%	2.59%	11.19%	10.67%
	Neighborhood Credit Union	\$614,407	\$438,188	\$539,253	81.26%	\$3,481	3.94%	0.66%	3.29%	12.24%	13.10%
	Houston Federal Credit Union	\$619,665	\$379,352	\$565,989	67.02%	\$4,349	2.70%	0.21%	2.49%	9.74%	10.77%
	El Paso Area Teachers Federal Credit Union	\$638,545	\$409,851	\$560,888	73.07%	\$2,963	3.64%	0.52%	3.13%	10.99%	12.82%
	Smart Financial Credit Union	\$663,031	\$379,824	\$598,567	63.46%	\$2,774	3.53%	0.23%	3.30%	8.27%	12.75%
	First Service Credit Union	\$671,689	\$491,853	\$581,063	84.65%	\$4,172	4.27%	0.62%	3.65%	31.83%	49.36%
	Houston Police Federal Credit Union	\$679,749	\$370,249	\$582,120	63.60%	\$8,092	3.39%	1.18%	2.21%	18.78%	20.53%
	Gulf Coast Educators Federal Credit Union	\$686,788	\$302,548	\$505,074	59.90%	\$6,215	3.59%	0.57%	3.02%	19.06%	13.69%
	Mobiloil Federal Credit Union	\$696,200	\$569,579	\$521,557	109.21%	\$4,207	4.09%	0.59%	3.50%	25.16%	31.57%
	Brazos Valley Schools Credit Union	\$701,369	\$214,935	\$640,611	33.55%	\$5,010	2.57%	0.32%	2.21%	7.85%	8.27%
	Red River Federal Credit Union	\$801,218	\$550,896	\$709,260	77.67%	\$3,094	3.95%	0.65%	3.29%	15.41%	16.96%
	InTouch Credit Union	\$805,244	\$628,494	\$712,726	88.18%	\$3,719	3.22%	0.34%	2.88%	7.12%	8.06%
	Amoco Federal Credit Union	\$849,015	\$508,278	\$729,760	69.65%	\$4,652	2.80%	0.59%	2.33%	15.55%	17.83%
	Amplify Credit Union	\$851,532	\$660,656	\$700,669	94.29%	\$4,345	4.02%	0.52%	3.49%	1.07%	4.94%
	Velocity Credit Union	\$854,531	\$680,000	\$692,484	98.20%	\$4,230	4.18%	0.52%	3.65%	5.03%	1.56%
	Schlumberger Employees Credit Union	\$856,247	\$176,948	\$746,748	23.70%	\$22,533	2.00%	0.04%	1.96%	16.21%	17.99%
	Shell Federal Credit Union	\$870,401	\$708,681	\$770,761	91.95%	\$3,496	4.16%	0.56%	3.60%	20.88%	22.68%
	Fort Worth Community Credit Union	\$880,630	\$628,944	\$793,649	79.25%	\$4,659	3.00%	0.37%	2.63%	9.03%	10.04%
	DATCU Credit Union	\$908,918	\$761,570	\$774,518	98.33%	\$4,602	3.29%	0.24%	3.05%	8.79%	11.18%
	United Heritage Credit Union	\$918,046	\$746,331	\$836,439	89.23%	\$4,330	3.12%	0.42%	2.70%	9.61%	11.47%
	Average of Asset Group C	\$711,678	\$471,252	\$616,421	76.27%	\$4,879	3.50%	0.45%	3.06%	13.12%	14.86%

Source: SNL Financial

NA = data was not available.

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

MOSS ADAMS_{LLP}

Balance Sheet & Net Interest Margin

March 31, 2017

Run Date: May 17, 2017

Region	Institution Name	As of Date				Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$1 billion and over in total assets											
	FirstLight Federal Credit Union	\$1,012,243	\$814,698	\$917,672	88.78%	\$3,022	4.26%	0.70%	3.56%	15.28%	16.11%
	Texas Trust Credit Union	\$1,041,866	\$799,064	\$783,619	101.97%	\$4,433	2.91%	0.47%	2.44%	8.00%	13.42%
	Firstmark Credit Union	\$1,056,722	\$753,938	\$878,538	85.82%	\$3,801	3.90%	0.65%	3.25%	17.02%	10.39%
	First Community Credit Union	\$1,273,451	\$1,040,391	\$1,139,206	91.33%	\$4,182	3.36%	0.40%	2.96%	7.91%	8.46%
	A+ Federal Credit Union	\$1,335,397	\$985,604	\$1,203,505	81.89%	\$3,704	3.33%	0.34%	2.99%	8.35%	9.76%
	Credit Union Of Texas	\$1,361,241	\$1,127,364	\$1,185,381	95.11%	\$3,276	4.02%	0.46%	3.56%	4.11%	5.75%
	Austin Telco Federal Credit Union	\$1,429,203	\$747,155	\$1,254,988	59.53%	\$7,255	2.32%	0.42%	1.91%	2.78%	2.97%
	Advancial Federal Credit Union	\$1,431,137	\$1,201,359	\$1,173,039	102.41%	\$6,565	3.36%	0.78%	2.59%	19.06%	23.37%
	Texans Credit Union	\$1,603,570	\$764,100	\$1,523,819	50.14%	\$6,326	2.42%	0.09%	2.33%	18.68%	19.43%
	JSC Federal Credit Union	\$2,014,503	\$536,667	\$1,796,053	29.88%	\$9,054	1.85%	0.37%	1.48%	7.88%	8.50%
	EECU	\$2,028,629	\$1,501,075	\$1,761,963	85.19%	\$6,213	3.06%	0.56%	2.49%	9.87%	11.06%
	University Federal Credit Union	\$2,206,397	\$1,784,216	\$1,976,242	90.28%	\$3,464	3.56%	0.09%	3.47%	17.15%	20.03%
	Navy Army Community Credit Union	\$2,594,727	\$2,173,622	\$2,322,371	93.59%	\$6,329	4.02%	1.07%	2.96%	15.46%	16.62%
	GECU	\$2,615,626	\$2,253,438	\$2,258,754	99.76%	\$3,237	4.58%	0.68%	3.89%	19.76%	21.85%
	Credit Human Federal Credit Union	\$2,975,659	\$2,746,384	\$2,261,476	121.44%	\$4,119	4.42%	0.92%	3.50%	12.74%	18.79%
	Texas Dow Employees Credit Union	\$3,057,107	\$2,803,609	\$2,460,457	113.95%	\$4,033	4.28%	0.50%	3.78%	11.93%	20.40%
	American Airlines Federal Credit Union	\$6,459,209	\$3,695,182	\$5,761,283	64.14%	\$9,869	2.62%	1.07%	1.55%	3.01%	2.49%
	Randolph-Brooks Federal Credit Union	\$8,126,872	\$5,962,203	\$6,562,424	90.85%	\$4,525	3.04%	0.43%	2.61%	19.24%	18.50%
	Security Service Federal Credit Union	\$9,488,781	\$8,520,603	\$7,719,235	110.38%	\$5,618	3.67%	0.80%	2.87%	5.69%	1.23%
	Average of Asset Group D	\$2,795,386	\$2,116,351	\$2,365,264	87.18%	\$5,212	3.42%	0.57%	2.85%	11.79%	13.11%

Source: SNL Financial

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

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Martin Luther King Credit Union	\$305	\$33	30.84%	5.61%	18.18%	23.74%	10.82%
	Assumption Beaumont Federal Credit Union	\$476	\$1	0.50%	1.00%	200.00%	2.04%	0.21%
	All Saints Catholic Federal Credit Union	\$525	\$0	0.00%	4.64%	NA	0.00%	0.00%
	Texas Lee Federal Credit Union	\$561	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Paris District Credit Union	\$597	\$0	0.00%	0.90%	NA	0.00%	0.00%
	Lynn Co Federal Credit Union	\$631	\$1	0.36%	0.00%	0.00%	0.63%	0.16%
	Musicians Federal Credit Union	\$660	\$4	0.90%	2.02%	225.00%	4.40%	0.61%
	Redeemer Federal Credit Union	\$671	\$0	0.00%	2.63%	NA	0.00%	0.00%
	Jafari No-Interest Credit Union	\$693	\$0	0.00%	2.86%	NA	0.00%	0.00%
	St. Stephens Federal Credit Union	\$775	\$0	0.00%	15.36%	NA	0.00%	0.00%
	Good Street Baptist Church Federal Credit Union	\$818	\$57	19.32%	3.05%	15.79%	97.14%	6.97%
	Pear Orchard Federal Credit Union	\$875	\$24	3.94%	1.81%	45.83%	13.04%	2.74%
	I.B.E.W. Local #681 Credit Union	\$880	\$1	0.19%	0.39%	200.00%	0.83%	0.11%
	T & FS Employee Credit Union	\$883	\$2	0.30%	1.97%	650.00%	0.92%	0.23%
	Pilgrim CUCC Federal Credit Union	\$1,048	\$2	0.31%	2.93%	950.00%	1.57%	0.19%
	Brentwood Baptist Church Federal Credit Union	\$1,094	\$23	3.07%	2.54%	82.61%	20.35%	2.10%
	Faith Cooperative Federal Credit Union	\$1,106	\$57	8.33%	3.22%	38.60%	52.31%	5.15%
	Littlefield School Employees Federal Credit Union	\$1,202	\$4	0.76%	0.38%	50.00%	2.52%	0.33%
	Teachers Alliance Federal Credit Union	\$1,293	\$84	19.72%	7.04%	35.71%	21.88%	6.50%
	S W E Federal Credit Union	\$1,347	\$0	0.00%	0.31%	NA	0.00%	0.00%
	Saint Lukes Community Federal Credit Union	\$1,390	\$0	0.00%	0.44%	NA	0.00%	0.00%
	Witco Houston Employees Credit Union	\$1,508	\$0	0.00%	1.28%	NA	0.00%	0.00%
	Empowerment Community Development Federal Credit Union	\$1,561	\$26	3.58%	1.10%	30.77%	26.80%	1.67%
	Highway Employees Credit Union	\$1,612	\$3	0.27%	0.18%	66.67%	0.72%	0.19%
	G P M Federal Credit Union	\$1,662	\$0	0.00%	2.96%	NA	0.00%	0.00%
	Orange County Teachers Credit Union	\$1,772	\$42	15.05%	4.30%	28.57%	9.42%	2.37%
	W T N M Atlantic Federal Credit Union	\$1,807	\$59	7.74%	2.23%	28.81%	18.31%	3.27%
	Salt Employees Federal Credit Union	\$1,820	\$2	0.20%	0.88%	450.00%	0.29%	0.11%
	Lehrer Interests Credit Union	\$2,059	\$0	0.00%	0.35%	NA	0.00%	0.00%
	American Baptist Association Credit Union	\$2,082	\$35	2.20%	1.51%	68.57%	15.56%	1.68%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,118	\$0	0.00%	0.94%	NA	0.00%	0.00%
	Goodyear San Angelo Federal Credit Union	\$2,152	\$0	0.00%	2.35%	NA	0.00%	0.00%
	IBEW LU 278 Federal Credit Union	\$2,349	\$42	3.31%	2.60%	78.57%	19.53%	1.79%
	Pasadena Postal Credit Union	\$2,368	\$4	0.20%	0.44%	225.00%	1.17%	0.17%
	Sugar Growers Federal Credit Union	\$2,514	\$0	0.00%	4.18%	NA	0.00%	0.00%
	Kilgore Shell Employees Federal Credit Union	\$2,691	\$0	0.00%	0.45%	NA	0.00%	0.00%
	Covenant Savings Federal Credit Union	\$2,712	\$0	0.00%	0.23%	NA	0.00%	0.00%
	Light Commerce Credit Union	\$2,765	\$40	2.01%	1.76%	87.50%	10.25%	1.45%
	Corpus Christi S.P. Credit Union	\$2,776	\$4	0.18%	7.26%	NM	0.51%	0.14%
	First United Credit Union	\$2,929	\$13	0.57%	0.44%	76.92%	1.57%	0.44%
	T. H. D. District 17 Credit Union	\$2,972	\$14	0.94%	0.67%	71.43%	1.97%	0.47%
	Sweeny Teachers Federal Credit Union	\$3,127	\$1	0.06%	0.17%	300.00%	0.31%	0.03%
	Vidor Teachers Federal Credit Union	\$3,141	\$10	0.48%	0.19%	40.00%	2.02%	0.32%
	Navarro Credit Union	\$3,154	\$66	4.61%	2.09%	45.45%	6.30%	2.09%
	SP Trainmen Federal Credit Union	\$3,437	\$8	0.91%	0.91%	100.00%	0.75%	0.23%
	Galveston School Employees Federal Credit Union	\$3,486	\$56	2.55%	1.59%	62.50%	15.34%	1.61%
	Pampa Municipal Credit Union	\$3,506	\$45	1.54%	1.20%	77.78%	14.38%	1.28%
	Plains Federal Credit Union	\$3,912	\$5	0.20%	0.81%	400.00%	2.80%	0.13%
	Federal Employees Credit Union	\$3,915	\$0	0.00%	0.18%	NA	0.00%	0.00%
	Union Pacific Employees Credit Union	\$3,916	\$0	0.00%	6.13%	NA	0.00%	0.00%
	Longview Federal Credit Union	\$3,985	\$35	1.68%	0.77%	45.71%	4.88%	0.88%
	B P S Federal Credit Union	\$4,017	\$2	0.18%	0.74%	400.00%	0.12%	0.05%
	Thd-6 Credit Union	\$4,021	\$48	1.76%	0.84%	47.92%	14.56%	1.19%
	Amoco East Texas Federal Credit Union	\$4,060	\$678	21.01%	3.94%	18.73%	279.44%	16.70%
	Houston Belt & Terminal Federal Credit Union	\$4,167	\$0	0.00%	0.27%	NA	0.00%	0.00%
	Belton Federal Credit Union	\$4,280	\$4	0.26%	1.02%	400.00%	0.79%	0.09%
	Oak Farms Employees Credit Union	\$4,313	\$49	1.62%	0.82%	51.02%	4.86%	1.14%
	Del Rio S.P. Credit Union	\$4,438	\$14	1.92%	2.60%	135.71%	0.90%	0.32%

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	IBEW 116 Federal Credit Union	\$4,472	\$0	0.00%	0.43%	NA	0.00%	0.00%
	Waconized Federal Credit Union	\$4,514	\$60	2.63%	0.09%	3.33%	5.68%	1.33%
	Intercorp Credit Union	\$4,558	\$26	0.99%	1.25%	126.92%	3.37%	0.57%
	Highway District 9 Credit Union	\$4,669	\$7	0.42%	1.93%	457.14%	0.71%	0.15%
	Pollock Employees Credit Union	\$4,684	\$38	1.03%	0.49%	47.37%	5.97%	0.81%
	Prairie View Federal Credit Union	\$4,729	\$14	0.80%	5.88%	735.71%	2.93%	0.30%
	Port of Houston Warehouse Federal Credit Union	\$4,817	\$34	3.53%	0.83%	23.53%	4.90%	0.71%
	Promise Credit Union	\$4,885	\$111	3.52%	7.23%	205.41%	19.72%	2.27%
	Mount Carmel Church Federal Credit Union	\$4,973	\$8	0.34%	1.26%	375.00%	0.94%	0.16%
	Peco Federal Credit Union	\$4,996	\$129	6.59%	2.66%	40.31%	27.68%	2.58%
	Everman Parkway Credit Union	\$5,008	\$27	0.80%	1.15%	144.44%	1.80%	0.54%
	Farmers Branch City Employees Federal Credit Union	\$5,023	\$13	0.66%	0.20%	30.77%	1.32%	0.26%
	CASE Federal Credit Union	\$5,058	\$7	0.44%	0.19%	42.86%	1.00%	0.14%
	Guardian 1st Federal Credit Union	\$5,200	\$45	1.61%	0.25%	15.56%	13.93%	0.87%
	Coastal Teachers Federal Credit Union	\$5,222	\$18	0.61%	0.41%	66.67%	4.13%	0.34%
	Lefors Federal Credit Union	\$5,269	\$38	1.32%	1.08%	81.58%	4.63%	0.72%
	Oak Cliff Christian Federal Credit Union	\$5,357	\$33	0.90%	0.87%	96.97%	6.64%	0.62%
	NCE Credit Union	\$5,449	\$0	0.00%	0.03%	NA	0.00%	0.00%
	Houston Musicians Federal Credit Union	\$5,491	\$14	0.52%	2.69%	514.29%	1.94%	0.25%
	M E C O Federal Credit Union	\$5,694	\$8	0.28%	0.35%	125.00%	0.83%	0.14%
	City of Deer Park Federal Credit Union	\$5,739	\$8	0.31%	0.43%	137.50%	0.81%	0.14%
	Skel-Tex Credit Union	\$5,897	\$61	2.00%	1.50%	75.41%	5.15%	1.03%
	Jackson County Federal Credit Union	\$6,004	\$0	0.00%	0.55%	NA	0.00%	0.00%
	Lubbock Telco Federal Credit Union	\$6,029	\$2	0.10%	0.77%	750.00%	0.13%	0.03%
	Highway District 2 Credit Union	\$6,038	\$0	0.00%	0.66%	NA	0.00%	0.00%
	Cochran County Schools Federal Credit Union	\$6,055	\$163	4.87%	1.40%	28.83%	20.43%	2.69%
	United Savers Trust Credit Union	\$6,220	\$72	1.51%	1.11%	73.61%	18.25%	1.16%
	Midwestern State University Credit Union	\$6,234	\$16	0.68%	0.47%	68.75%	1.58%	0.26%
	ACU Credit Union	\$6,300	\$21	0.60%	0.57%	95.24%	1.83%	0.33%
	ILA 28 Federal Credit Union	\$6,347	\$20	0.87%	0.87%	100.00%	1.26%	0.32%
	Electric Utilities Credit Union	\$6,376	\$122	5.27%	2.51%	47.54%	19.23%	1.91%
	I.B.E.W. LU 66 Federal Credit Union	\$6,429	\$31	0.56%	0.56%	100.00%	4.81%	0.48%
	Galveston Government Employees Credit Union	\$6,445	\$18	0.38%	0.28%	72.22%	4.00%	0.28%
	Frio County Federal Credit Union	\$6,584	\$75	1.56%	0.50%	32.00%	9.20%	1.14%
	Texas Farm Bureau Federal Credit Union	\$6,683	\$10	0.32%	2.29%	710.00%	0.76%	0.15%
	Brownsville City Employees Federal Credit Union	\$6,690	\$30	0.77%	0.49%	63.33%	1.88%	0.45%
	FCI Federal Credit Union	\$6,696	\$127	2.30%	0.65%	28.35%	12.30%	1.90%
	Team Financial Federal Credit Union	\$6,763	\$125	2.99%	0.33%	11.20%	27.84%	1.85%
	Port of Houston Credit Union	\$6,785	\$103	1.93%	1.05%	54.37%	6.29%	1.52%
	Local 20 IBEW Federal Credit Union	\$6,936	\$43	1.36%	1.42%	104.65%	8.40%	0.62%
	E E South Texas Credit Union	\$6,985	\$0	0.00%	3.25%	NA	0.00%	0.00%
	Bivins Federal Credit Union	\$7,105	\$322	10.11%	1.60%	15.84%	30.12%	4.53%
	Hale County Teachers Federal Credit Union	\$7,182	\$33	0.59%	0.14%	24.24%	4.19%	0.46%
	C-T Waco Federal Credit Union	\$7,290	\$102	2.67%	1.33%	50.00%	18.03%	1.40%
	Express-News Federal Credit Union	\$7,356	\$31	0.63%	0.25%	38.71%	3.63%	0.42%
	Victoria City-County Employees Federal Credit Union	\$7,359	\$45	1.54%	0.61%	40.00%	6.47%	0.61%
	Andrews School Federal Credit Union	\$7,399	\$42	1.69%	1.36%	80.95%	2.72%	0.57%
	Jackson County Teachers Federal Credit Union	\$7,409	\$0	0.00%	0.32%	NA	0.00%	0.00%
	South Texas Regional Federal Credit Union	\$7,428	\$54	1.10%	0.49%	44.44%	8.82%	0.73%
	Seminole Public Schools Federal Credit Union	\$7,431	\$74	2.42%	0.72%	29.73%	4.78%	1.00%
	Vatat Credit Union	\$7,452	\$0	0.00%	0.18%	NA	0.00%	0.00%
	TC Teachers Federal Credit Union	\$7,464	\$67	3.14%	0.14%	4.48%	5.06%	0.90%
	Moore County Schools Federal Credit Union	\$7,580	\$132	3.24%	1.23%	37.88%	14.59%	1.74%
	Mount Olive Baptist Church Federal Credit Union	\$7,658	\$45	1.07%	0.38%	35.56%	4.50%	0.59%
	Coburn Credit Union	\$7,668	\$64	1.83%	0.69%	37.50%	6.11%	0.83%
	Hilco Federal Credit Union	\$7,812	\$26	0.71%	0.27%	38.46%	4.97%	0.33%
	Morris Sheppard Texarkana Federal Credit Union	\$7,820	\$90	1.54%	0.98%	63.33%	9.26%	1.15%
	Marathon Republic Federal Credit Union	\$7,850	\$43	1.08%	0.45%	41.86%	4.86%	0.55%

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Local 142 Federal Credit Union	\$8,275	\$53	1.76%	1.60%	90.57%	6.26%	0.64%
	STEC Federal Credit Union	\$8,325	\$18	0.76%	0.29%	38.89%	1.56%	0.22%
	Sherwin Federal Credit Union	\$8,355	\$31	0.75%	1.79%	238.71%	1.15%	0.37%
	Yoakum County Federal Credit Union	\$8,889	\$1	0.02%	1.30%	NM	0.06%	0.01%
	Met Tran Federal Credit Union	\$8,890	\$16	0.58%	1.31%	225.00%	1.07%	0.18%
	Fannin County Teachers Federal Credit Union	\$9,086	\$36	0.53%	0.69%	130.56%	1.90%	0.40%
	Sweetwater Regional Federal Credit Union	\$9,092	\$0	0.00%	2.66%	NA	0.00%	0.00%
	Ben E. Keith Employees Federal Credit Union	\$9,231	\$66	1.43%	0.61%	42.42%	4.57%	0.71%
	Methodist Hospital Employees Federal Credit Union	\$9,409	\$104	2.98%	2.67%	89.42%	14.00%	1.11%
	Southeast Texas Employees Federal Credit Union	\$9,456	\$114	2.16%	0.44%	20.18%	17.00%	1.21%
	Cen Tex Manufacturing Credit Union	\$9,726	\$73	1.31%	1.77%	135.62%	5.88%	0.75%
	Port Terminal Federal Credit Union	\$9,878	\$43	1.87%	0.96%	51.16%	1.45%	0.44%
	Texas Workforce Credit Union	\$9,927	\$105	1.36%	1.75%	128.57%	11.08%	1.06%
	Longview Consolidated Credit Union	\$10,080	\$50	0.64%	0.59%	92.00%	2.35%	0.50%
	Swemp Federal Credit Union	\$10,102	\$7	0.10%	0.16%	157.14%	0.44%	0.07%
	Scurry County School Federal Credit Union	\$10,135	\$132	2.77%	2.04%	73.48%	6.94%	1.30%
	Tex-Mex Credit Union	\$10,253	\$57	1.12%	0.65%	57.89%	2.25%	0.56%
	Victoria Federal Credit Union	\$10,373	\$13	0.28%	0.79%	284.62%	1.87%	0.13%
	Natural Resources Conservation Service Federal Credit Union	\$10,552	\$89	1.79%	0.32%	17.98%	7.26%	0.84%
	E M O T Federal Credit Union	\$10,591	\$12	0.39%	1.94%	491.67%	0.43%	0.11%
	T & P Longview Federal Credit Union	\$10,712	\$172	2.15%	0.40%	18.60%	8.33%	1.61%
	Employees United Federal Credit Union	\$10,998	\$33	0.89%	0.32%	36.36%	1.09%	0.30%
	Germania Credit Union	\$11,084	\$5	0.08%	0.43%	560.00%	0.36%	0.05%
	Local 24 Employees Federal Credit Union	\$11,142	\$133	4.66%	2.03%	43.61%	7.33%	1.19%
	SAFE Credit Union	\$11,214	\$60	1.39%	1.34%	96.67%	5.19%	0.54%
	Wharton County Teachers Credit Union	\$11,390	\$2	0.33%	0.50%	150.00%	0.11%	0.02%
	Sweetex Credit Union	\$11,411	\$0	0.00%	0.03%	NA	0.00%	0.00%
	Member Preferred Federal Credit Union	\$11,549	\$131	1.47%	0.74%	50.38%	9.45%	1.13%
	Marshall T&P Employees Federal Credit Union	\$11,652	\$21	0.26%	0.77%	290.48%	0.97%	0.18%
	Refugio County Federal Credit Union	\$11,658	\$124	2.06%	0.58%	28.23%	6.97%	1.06%
	Angelina County Teachers Credit Union	\$11,857	\$3	0.06%	0.20%	333.33%	0.20%	0.03%
	Highway District 19 Employees Credit Union	\$11,979	\$3	0.06%	0.49%	833.33%	0.68%	0.03%
	Laredo Fire Department Federal Credit Union	\$12,149	\$42	0.42%	0.93%	221.43%	2.86%	0.35%
	F C S Federal Credit Union	\$12,222	\$24	0.50%	0.21%	41.67%	0.63%	0.20%
	Reeves County Teachers Credit Union	\$12,384	\$396	4.20%	0.49%	11.62%	32.81%	3.20%
	Pasadena Municipal Federal Credit Union	\$12,444	\$0	0.00%	0.42%	NA	0.00%	0.00%
	1st University Credit Union	\$12,464	\$380	4.11%	0.66%	16.05%	40.00%	3.05%
	Texoma Federal Credit Union	\$12,478	\$236	5.26%	1.52%	28.81%	9.42%	1.89%
	Friona Texas Federal Credit Union	\$12,486	\$79	2.21%	1.06%	48.10%	3.37%	0.63%
	Texarkana Terminal Employees Federal Credit Union	\$12,563	\$63	0.73%	1.35%	185.71%	5.18%	0.50%
	Brownfield Federal Credit Union	\$12,745	\$121	2.40%	0.26%	10.74%	3.21%	0.95%
	TxDOT Credit Union	\$12,806	\$51	0.45%	0.52%	115.69%	3.33%	0.40%
	Neiman Marcus Group Employees Federal Credit Union	\$12,976	\$75	1.18%	2.15%	182.67%	4.86%	0.58%
	Central Texas Teachers Credit Union	\$13,259	\$14	0.38%	1.73%	450.00%	0.89%	0.11%
	Cherokee County Teachers Federal Credit Union	\$13,530	\$68	0.94%	1.18%	125.00%	5.31%	0.50%
	Alba Golden Federal Credit Union	\$13,551	\$164	2.24%	0.81%	35.98%	7.64%	1.21%
	PamCel Community Federal Credit Union	\$13,654	\$26	0.56%	0.28%	50.00%	1.19%	0.19%
	Family 1st Of Texas Federal Credit Union	\$13,852	\$108	1.01%	0.87%	86.11%	5.18%	0.78%
	Third Coast Federal Credit Union	\$13,950	\$117	1.80%	2.47%	137.61%	4.58%	0.84%
	Gulf Shore Federal Credit Union	\$14,046	\$46	0.68%	0.34%	50.00%	4.52%	0.33%
	Ellis County Teachers & Employees Federal Credit Union	\$14,197	\$29	0.40%	1.10%	272.41%	1.62%	0.20%
	ILA 1351 Federal Credit Union	\$14,344	\$19	0.34%	0.64%	189.47%	0.79%	0.13%
	Pampa Teachers Federal Credit Union	\$14,369	\$241	2.32%	0.72%	31.12%	16.70%	1.68%
	IBEW Community Federal Credit Union	\$14,471	\$120	1.17%	0.24%	20.83%	9.77%	0.83%
	P.I.E. Credit Union	\$14,553	\$18	0.38%	0.49%	127.78%	0.91%	0.12%
	Cowboy Country Federal Credit Union	\$14,759	\$342	3.57%	1.08%	30.12%	18.26%	2.32%
	First Priority Credit Union	\$14,808	\$27	0.47%	0.47%	100.00%	2.13%	0.18%
	Linkage Credit Union	\$14,816	\$122	1.61%	1.32%	81.97%	5.46%	0.82%

		As of Date						
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Asset Group A - \$50 to \$250 million in total assets (continued)								
	Corpus Christi Postal Employees Credit Union	\$14,974	\$7	0.10%	0.25%	242.86%	0.37%	0.05%
	MOPAC Employees Federal Credit Union	\$15,196	\$122	1.09%	0.52%	48.36%	7.44%	0.80%
	Texhillco School Employees Federal Credit Union	\$15,258	\$130	1.08%	0.34%	31.54%	11.43%	0.85%
	Victoria Teachers Federal Credit Union	\$15,272	\$2	0.04%	0.41%	NM	0.04%	0.01%
	National Oilwell Varco Employees Credit Union	\$15,273	\$6	0.24%	1.76%	716.67%	0.20%	0.04%
	Homeport Federal Credit Union	\$15,530	\$145	1.96%	1.45%	73.79%	9.21%	0.93%
	Ward County Credit Union	\$15,971	\$71	1.68%	0.40%	23.94%	4.94%	0.44%
	Alpine Community Credit Union	\$16,042	\$435	7.73%	5.67%	73.33%	24.60%	2.71%
	U S I Federal Credit Union	\$16,061	\$0	0.00%	0.36%	NA	0.00%	0.00%
	Brazos Community Credit Union	\$16,089	\$53	0.42%	0.38%	90.57%	1.44%	0.33%
	Temple-Inland Federal Credit Union	\$16,125	\$151	1.74%	0.63%	36.42%	7.52%	0.94%
	Waco Federal Credit Union	\$16,322	\$0	0.00%	0.16%	NA	0.00%	0.00%
	Odessa Employees Credit Union	\$16,323	\$29	0.33%	0.14%	41.38%	1.20%	0.18%
	Coastal Bend Post Office Federal Credit Union	\$16,386	\$88	1.58%	1.31%	82.95%	3.37%	0.54%
	Grand Prairie Credit Union	\$16,437	\$24	0.30%	0.32%	108.33%	2.08%	0.15%
	Reed Credit Union	\$16,445	\$8	0.43%	0.69%	162.50%	0.32%	0.05%
	Liberty County Teachers Federal Credit Union	\$16,457	\$4	0.04%	0.82%	NM	0.28%	0.02%
	Temple Santa Fe Community Credit Union	\$16,710	\$9	0.10%	0.41%	400.00%	0.87%	0.05%
	Texas Community Federal Credit Union	\$16,907	\$173	1.49%	1.14%	76.30%	7.64%	1.02%
	Amarillo Postal Employees Credit Union	\$17,147	\$36	0.46%	0.46%	100.00%	1.38%	0.21%
	Baker Hughes Federal Credit Union	\$17,349	\$73	2.08%	0.37%	17.81%	4.16%	0.42%
	Anderson County Federal Credit Union	\$17,498	\$119	3.47%	1.46%	42.02%	4.11%	0.68%
	Concho Valley Credit Union	\$17,636	\$16	0.21%	0.28%	137.50%	0.88%	0.09%
	Rocket Federal Credit Union	\$17,765	\$61	0.43%	0.25%	59.02%	3.86%	0.34%
	C-E Federal Credit Union	\$17,854	\$34	0.32%	0.31%	97.06%	2.68%	0.19%
	Borger Federal Credit Union	\$18,071	\$21	0.21%	0.16%	76.19%	1.81%	0.12%
	Lubbock Teachers Federal Credit Union	\$18,264	\$208	4.24%	1.79%	42.31%	6.24%	1.14%
	Texas Health Resources Credit Union	\$18,435	\$122	1.14%	1.01%	88.52%	7.79%	0.66%
	Midland Municipal Employees Credit Union	\$18,484	\$67	1.71%	1.61%	94.03%	3.70%	0.36%
	Seagoville Federal Credit Union	\$18,804	\$68	1.24%	0.71%	57.35%	2.61%	0.36%
	Dallas U.P. Employees Credit Union	\$19,271	\$159	1.94%	1.63%	84.28%	3.23%	0.83%
	Port Arthur Community Federal Credit Union	\$19,616	\$101	0.82%	0.91%	109.90%	4.14%	0.51%
	McLennan County Employees Federal Credit Union	\$19,623	\$14	0.24%	1.95%	821.43%	1.07%	0.07%
	Tyler City Employees Credit Union	\$19,725	\$108	0.93%	0.53%	56.48%	3.56%	0.55%
	Kingsville Area Educators Federal Credit Union	\$20,650	\$220	3.81%	4.03%	105.91%	13.93%	1.07%
	Union Fidelity Federal Credit Union	\$20,687	\$41	0.60%	1.06%	175.61%	1.80%	0.20%
	LIFE Federal Credit Union	\$20,885	\$22	0.13%	0.41%	309.09%	0.95%	0.11%
	Fellowship Credit Union	\$20,942	\$22	0.20%	0.36%	181.82%	0.47%	0.11%
	Corner Stone Credit Union	\$21,417	\$300	1.89%	3.55%	187.67%	15.60%	1.40%
	Valwood Park Federal Credit Union	\$21,851	\$15	0.11%	0.04%	33.33%	0.47%	0.07%
	LCRA Credit Union	\$22,031	\$24	0.19%	0.38%	200.00%	0.87%	0.11%
	Wichita Falls Federal Credit Union	\$22,253	\$69	0.71%	0.62%	86.96%	2.90%	0.31%
	Northeast Panhandle Teachers Federal Credit Union	\$22,541	\$49	0.42%	0.58%	136.73%	1.61%	0.22%
	LeTourneau Federal Credit Union	\$22,558	\$6	0.23%	0.23%	100.00%	0.12%	0.03%
	Local Federal Credit Union	\$22,567	\$400	2.61%	0.88%	33.75%	9.56%	1.77%
	McMurrey Federal Credit Union	\$22,634	\$75	0.46%	0.20%	42.67%	2.87%	0.33%
	Southern Star Credit Union	\$23,306	\$223	2.07%	0.97%	46.64%	7.54%	0.96%
	Tip of Texas Federal Credit Union	\$23,644	\$183	1.76%	2.65%	150.82%	5.20%	0.77%
	Mid-Tex Federal Credit Union	\$23,732	\$162	1.19%	0.55%	46.30%	10.36%	0.68%
	TexStar Federal Credit Union	\$23,823	\$5	0.13%	0.38%	300.00%	0.24%	0.02%
	San Angelo Federal Credit Union	\$23,912	\$33	0.23%	0.17%	75.76%	2.23%	0.14%
	Texas People Federal Credit Union	\$23,924	\$139	0.83%	0.55%	66.19%	3.43%	0.58%
	Yantis Federal Credit Union	\$24,488	\$8	0.06%	0.94%	NM	1.40%	0.03%
	Northeast Texas Teachers Federal Credit Union	\$24,752	\$42	0.47%	0.19%	40.48%	1.78%	0.17%
	Greater Central Texas Federal Credit Union	\$24,877	\$10	0.16%	0.06%	40.00%	0.56%	0.04%
	Abilene Federal Credit Union	\$25,206	\$102	0.81%	1.11%	137.25%	2.18%	0.40%
	Angelina Federal Employees Credit Union	\$25,791	\$58	0.34%	0.54%	160.34%	1.67%	0.22%
	Bayou City Federal Credit Union	\$26,007	\$154	1.92%	1.06%	55.19%	8.19%	0.59%

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Asset Group A - \$50 to \$250 million in total assets (continued)								
	Fedstar Credit Union	\$26,345	\$71	0.56%	0.67%	119.72%	2.63%	0.27%
	United Energy Credit Union	\$26,528	\$144	1.08%	1.26%	116.67%	2.98%	0.54%
	Common Cents Federal Credit Union	\$26,776	\$110	0.54%	0.61%	111.82%	2.78%	0.41%
	Matagorda County Credit Union	\$27,030	\$56	0.51%	0.32%	62.50%	1.89%	0.21%
	Alcon Employees Federal Credit Union	\$28,621	\$60	0.42%	0.12%	28.33%	1.03%	0.21%
	Shared Resources Credit Union	\$28,712	\$241	1.20%	0.56%	46.47%	8.04%	0.84%
	Beaumont Community Credit Union	\$28,738	\$43	0.41%	0.73%	179.07%	1.35%	0.15%
	Trinity Valley Teachers Credit Union	\$28,813	\$26	0.50%	1.35%	269.23%	0.35%	0.09%
	Caprock Federal Credit Union	\$29,093	\$184	0.96%	1.09%	113.59%	6.59%	0.63%
	Starr County Teachers Federal Credit Union	\$29,161	\$135	1.20%	0.31%	25.93%	2.81%	0.46%
	Golden Triangle Federal Credit Union	\$29,190	\$21	0.17%	0.44%	252.38%	0.52%	0.07%
	Port Arthur Teachers Federal Credit Union	\$29,937	\$97	1.12%	0.98%	87.63%	2.82%	0.32%
	United Credit Union	\$30,207	\$269	1.21%	0.54%	44.98%	15.39%	0.89%
	Cabot & NOI Employees Credit Union	\$30,441	\$791	3.26%	1.01%	30.97%	26.89%	2.60%
	Mesquite Credit Union	\$31,203	\$49	0.27%	0.56%	204.08%	2.59%	0.16%
	Hockley County School Employees Credit Union	\$31,468	\$137	0.63%	1.46%	229.93%	5.27%	0.44%
	Walker County Federal Credit Union	\$31,496	\$80	0.48%	0.60%	126.25%	2.27%	0.25%
	Cherokee County Federal Credit Union	\$31,561	\$160	0.77%	1.43%	186.25%	3.18%	0.51%
	Mountain Star Federal Credit Union	\$31,665	\$233	1.54%	0.36%	23.61%	8.60%	0.74%
	Travis County Credit Union	\$32,494	\$0	0.00%	0.04%	NA	0.00%	0.00%
	San Patricio County Teachers Federal Credit Union	\$32,698	\$5	0.02%	0.88%	NM	12.10%	0.02%
	Texas Associations of Professionals Federal Credit Union	\$32,795	\$359	1.21%	0.86%	71.59%	16.60%	1.09%
	City Federal Credit Union	\$33,174	\$275	1.37%	0.41%	30.18%	9.29%	0.83%
	Transtar Federal Credit Union	\$33,595	\$82	0.43%	0.82%	192.68%	4.22%	0.24%
	Austin Federal Credit Union	\$33,784	\$144	1.20%	0.17%	13.89%	6.35%	0.43%
	Lufkin Federal Credit Union	\$33,886	\$114	0.68%	1.05%	154.39%	2.33%	0.34%
	Old Ocean Federal Credit Union	\$34,557	\$76	0.57%	0.41%	72.37%	4.06%	0.22%
	Star of Texas Credit Union	\$34,673	\$21	0.14%	0.18%	128.57%	0.72%	0.06%
	Texas Plains Federal Credit Union	\$34,940	\$175	0.74%	0.81%	109.71%	5.82%	0.50%
	Baptist Credit Union	\$35,895	\$81	0.34%	0.33%	98.77%	4.35%	0.23%
	Keystone Credit Union	\$36,219	\$135	0.69%	0.76%	110.37%	1.40%	0.37%
	Fannin Federal Credit Union	\$36,539	\$0	0.00%	0.72%	NA	1.04%	0.00%
	CTECU	\$37,307	\$34	0.40%	0.38%	94.12%	0.66%	0.09%
	Cosden Federal Credit Union	\$38,951	\$73	0.70%	1.27%	180.82%	1.46%	0.19%
	BCM Federal Credit Union	\$39,056	\$306	2.06%	0.72%	34.97%	11.14%	0.78%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$39,945	\$12	0.06%	0.31%	533.33%	0.31%	0.03%
	SPCO Credit Union	\$39,998	\$239	0.86%	0.45%	52.72%	6.21%	0.60%
	Freestone Credit Union	\$40,095	\$108	0.46%	0.48%	105.56%	2.71%	0.27%
	Brazosport Teachers Federal Credit Union	\$40,223	\$108	0.63%	0.32%	50.93%	1.69%	0.27%
	Select Federal Credit Union	\$41,286	\$367	1.03%	0.91%	88.56%	6.58%	0.89%
	Lifetime Federal Credit Union	\$41,454	\$73	0.42%	1.33%	316.44%	1.13%	0.18%
	Highway District 21 Federal Credit Union	\$41,602	\$285	1.34%	0.74%	55.09%	4.25%	0.69%
	City Public Service/IBEW Federal Credit Union	\$41,736	\$62	0.41%	0.39%	95.16%	1.31%	0.15%
	Caprock Santa Fe Credit Union	\$42,248	\$356	1.89%	2.38%	125.56%	2.67%	0.84%
	Southland Federal Credit Union	\$42,667	\$884	2.92%	1.60%	54.86%	23.91%	2.07%
	Lubrizol Employees' Credit Union	\$44,104	\$105	0.53%	0.22%	40.95%	1.98%	0.24%
	Doches Credit Union	\$44,136	\$166	0.66%	0.41%	62.65%	3.18%	0.38%
	Trans Texas Southwest Credit Union	\$44,345	\$383	1.15%	0.39%	33.68%	7.43%	0.86%
	South Texas Federal Credit Union	\$44,466	\$817	2.73%	0.84%	30.60%	29.93%	1.84%
	Scott & White Employees Credit Union	\$44,860	\$19	0.12%	0.21%	173.68%	0.95%	0.04%
	Members Financial Federal Credit Union	\$44,864	\$311	0.92%	1.05%	114.15%	11.85%	0.69%
	South Texas Area Resources Credit Union	\$46,366	\$30	0.16%	0.39%	246.67%	0.52%	0.06%
	Wellspring Federal Credit Union	\$47,601	\$268	0.81%	0.69%	85.82%	6.66%	0.56%
	Big Spring Education Employees Federal Credit Union	\$47,739	\$41	0.23%	1.31%	565.85%	1.05%	0.09%
	My Credit Union	\$48,511	\$395	1.53%	0.37%	24.05%	10.83%	0.81%
	H&H Federal Credit Union	\$49,284	\$232	1.05%	0.33%	31.03%	3.25%	0.47%
	Windthorst Federal Credit Union	\$49,669	\$157	0.65%	1.53%	234.39%	1.85%	0.32%
	Hereford Texas Federal Credit Union	\$50,491	\$152	0.42%	1.06%	248.68%	1.45%	0.30%

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Asset Group A - \$50 to \$250 million in total assets (continued)								
	Heritage USA Federal Credit Union	\$50,618	\$55	0.19%	0.74%	387.27%	2.48%	0.11%
	First Class American Credit Union	\$51,237	\$63	0.19%	0.35%	185.71%	1.34%	0.12%
	Shamrock Federal Credit Union	\$51,486	\$197	0.54%	0.39%	72.08%	2.93%	0.38%
	La Joya Area Federal Credit Union	\$52,648	\$785	2.89%	0.70%	24.33%	15.01%	1.49%
	Houston Metropolitan Employees Federal Credit Union	\$53,765	\$202	0.57%	0.84%	146.53%	4.16%	0.38%
	West Texas Educators Credit Union	\$54,234	\$395	1.50%	1.05%	70.13%	8.60%	0.73%
	Dallas Federal Credit Union	\$54,622	\$367	0.90%	0.86%	95.91%	8.09%	0.67%
	Texas Bridge Credit Union	\$56,190	\$138	0.46%	0.53%	115.94%	2.88%	0.25%
	Service 1st Credit Union	\$57,358	\$162	0.57%	0.33%	58.64%	2.95%	0.28%
	Baycel Federal Credit Union	\$57,507	\$512	1.85%	0.59%	31.84%	6.73%	0.89%
	Heart O' Texas Federal Credit Union	\$57,605	\$46	0.17%	0.35%	202.17%	3.34%	0.08%
	Houston Highway Credit Union	\$57,751	\$594	1.43%	0.74%	52.02%	16.55%	1.03%
	Irving City Employees Federal Credit Union	\$57,878	\$57	0.20%	0.22%	108.77%	0.82%	0.10%
	Texas Telcom Credit Union	\$58,750	\$269	0.82%	0.79%	97.03%	4.98%	0.46%
	Domino Federal Credit Union	\$60,253	\$394	0.99%	0.33%	33.50%	4.76%	0.65%
	Texas Federal Credit Union	\$61,759	\$159	0.48%	0.33%	69.18%	3.58%	0.26%
	Southwest Financial Federal Credit Union	\$62,685	\$423	0.84%	3.24%	386.05%	3.63%	0.67%
	Kerr County Federal Credit Union	\$63,696	\$477	1.10%	1.15%	105.24%	16.68%	0.75%
	Westex Federal Credit Union	\$64,532	\$190	0.67%	0.82%	121.05%	2.57%	0.29%
	Telco Plus Credit Union	\$65,045	\$160	0.49%	0.75%	154.38%	2.10%	0.25%
	Postel Family Credit Union	\$65,382	\$274	0.68%	1.56%	230.66%	10.53%	0.42%
	Centex Citizens Credit Union	\$65,493	\$459	1.02%	0.69%	67.54%	3.47%	0.70%
	Employees Credit Union	\$67,812	\$205	0.53%	0.57%	107.80%	3.09%	0.30%
	Coastal Community Federal Credit Union	\$69,097	\$780	1.68%	0.82%	48.85%	12.96%	1.13%
	Valley Federal Credit Union	\$69,358	\$370	0.91%	1.62%	178.65%	3.46%	0.53%
	First Abilene Federal Credit Union	\$70,494	\$369	0.76%	0.17%	22.76%	6.95%	0.52%
	Texas DPS Credit Union	\$71,769	\$204	0.51%	0.40%	76.96%	3.50%	0.28%
	Baylor Health Care System Credit Union	\$72,786	\$457	1.58%	0.47%	29.98%	4.14%	0.63%
	Las Colinas Federal Credit Union	\$73,162	\$135	0.30%	0.30%	100.74%	2.30%	0.18%
	Memorial Credit Union	\$74,318	\$260	0.43%	0.55%	128.08%	4.70%	0.35%
	Southwest Research Center Federal Credit Union	\$74,950	\$227	0.59%	0.64%	108.81%	3.58%	0.30%
	Metro Medical Credit Union	\$75,085	\$110	0.67%	0.71%	106.36%	1.26%	0.15%
	Concho Educators Federal Credit Union	\$75,214	\$88	0.35%	0.23%	67.05%	1.58%	0.12%
	Wichita Falls Teachers Federal Credit Union	\$77,595	\$683	1.71%	1.02%	59.44%	7.60%	0.88%
	Rockdale Federal Credit Union	\$77,653	\$47	0.23%	1.11%	480.85%	0.54%	0.06%
	Southwest 66 Credit Union	\$78,253	\$959	2.62%	0.79%	30.14%	15.62%	1.23%
	U. S. Employees Credit Union	\$78,371	\$172	0.52%	0.50%	97.09%	2.95%	0.22%
	Eastex Credit Union	\$78,486	\$241	0.50%	0.47%	92.95%	3.43%	0.31%
	Naft Federal Credit Union	\$78,910	\$122	0.29%	0.89%	309.02%	1.17%	0.15%
	WesTex Community Credit Union	\$78,947	\$170	0.41%	0.50%	121.18%	2.21%	0.22%
	Members Credit Union	\$79,583	\$396	1.01%	0.69%	68.43%	5.79%	0.50%
	Space City Credit Union	\$79,999	\$408	0.69%	0.46%	66.18%	7.08%	0.51%
	Texas Health Credit Union	\$80,628	\$850	1.41%	0.73%	51.53%	10.01%	1.05%
	First Central Credit Union	\$81,056	\$721	1.53%	1.44%	94.31%	8.32%	0.89%
	Texoma Educators Federal Credit Union	\$81,413	\$157	0.59%	0.62%	103.82%	1.36%	0.19%
	Tarrant County's Credit Union	\$85,057	\$263	0.40%	0.82%	207.98%	3.57%	0.31%
	KBR Heritage Federal Credit Union	\$89,349	\$239	1.09%	0.49%	45.19%	2.16%	0.27%
	Edinburg Teachers Credit Union	\$90,436	\$404	2.51%	2.48%	99.01%	2.01%	0.45%
	Nascoga Federal Credit Union	\$90,690	\$100	0.18%	0.09%	48.00%	1.47%	0.11%
	One Source Federal Credit Union	\$92,505	\$768	1.45%	2.13%	147.01%	10.74%	0.83%
	Allied Federal Credit Union	\$92,549	\$474	1.11%	0.39%	35.02%	7.22%	0.51%
	Prestige Community Credit Union	\$93,198	\$250	0.34%	0.80%	234.40%	3.16%	0.27%
	Southern Federal Credit Union	\$93,710	\$1,469	2.75%	2.84%	103.06%	5.89%	1.57%
	Rio Grande Valley Credit Union	\$94,010	\$284	0.62%	0.57%	91.90%	3.84%	0.30%
	United Community Credit Union	\$94,606	\$628	0.75%	0.48%	64.01%	6.53%	0.66%
	Community Service Credit Union	\$95,203	\$232	0.32%	0.79%	242.67%	4.15%	0.24%
	Kelly Community Federal Credit Union	\$99,749	\$316	0.43%	0.92%	212.66%	2.61%	0.32%
	Texasgulf Federal Credit Union	\$103,531	\$410	0.54%	0.53%	98.54%	3.20%	0.40%

MOSS ADAMS LLP

Asset Quality

March 31, 2017

Run Date: May 17, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Cooperative Teachers Credit Union	\$106,636	\$394	0.50%	0.59%	119.80%	2.93%	0.37%
	Chemcel Federal Credit Union	\$110,889	\$595	0.96%	0.62%	64.71%	5.19%	0.54%
	Chocolate Bayou Community Federal Credit Union	\$111,922	\$369	0.67%	0.39%	57.99%	4.68%	0.33%
	Members Trust of the Southwest Federal Credit Union	\$113,835	\$535	0.68%	0.56%	81.68%	6.54%	0.47%
	Access Community Credit Union	\$117,203	\$344	0.39%	0.21%	52.62%	2.07%	0.29%
	MTCU	\$117,998	\$686	1.20%	0.74%	61.22%	6.70%	0.58%
	Plus4 Credit Union	\$119,116	\$67	0.07%	0.46%	661.19%	1.66%	0.06%
	River City Federal Credit Union	\$119,247	\$736	0.73%	1.29%	177.31%	8.62%	0.62%
	Lone Star Credit Union	\$121,609	\$184	0.19%	0.49%	253.80%	2.02%	0.15%
	LibertyOne Credit Union	\$121,825	\$249	0.30%	0.60%	199.20%	1.85%	0.20%
	Southwest Heritage Credit Union	\$123,775	\$647	0.72%	0.74%	102.63%	7.87%	0.52%
	Capitol Credit Union	\$126,127	\$95	0.12%	0.41%	342.11%	1.75%	0.08%
	Go Federal Credit Union	\$126,244	\$83	0.08%	0.34%	430.12%	2.13%	0.07%
	Santa Fe Federal Credit Union	\$126,377	\$319	0.47%	1.01%	215.05%	1.78%	0.25%
	Texoma Community Credit Union	\$127,057	\$520	0.52%	0.81%	155.00%	5.13%	0.41%
	Members First Credit Union	\$128,861	\$208	0.36%	0.52%	144.23%	1.05%	0.16%
	Texas Tech Federal Credit Union	\$130,785	\$421	0.41%	0.37%	90.97%	3.00%	0.32%
	Citizens Federal Credit Union	\$131,679	\$298	1.32%	2.25%	170.81%	3.35%	0.23%
	Pioneer Mutual Federal Credit Union	\$133,828	\$205	0.27%	0.40%	146.34%	0.98%	0.15%
	Government Employees Federal Credit Union	\$135,050	\$38	0.07%	0.10%	147.37%	0.34%	0.03%
	Laredo Federal Credit Union	\$136,069	\$204	0.44%	0.86%	196.08%	3.88%	0.15%
	Communities of Abilene Federal Credit Union	\$138,409	\$351	0.47%	1.62%	344.73%	3.03%	0.25%
	Nizari Progressive Federal Credit Union	\$139,187	\$172	0.16%	0.94%	582.56%	0.91%	0.12%
	Cal-Com Federal Credit Union	\$140,021	\$401	0.42%	0.98%	231.92%	4.66%	0.29%
	BP Federal Credit Union	\$142,588	\$214	0.25%	0.24%	95.33%	1.96%	0.15%
	Border Federal Credit Union	\$146,185	\$1,220	1.35%	0.98%	73.03%	6.38%	0.83%
	North East Texas Credit Union	\$149,795	\$423	0.53%	0.79%	149.65%	4.23%	0.28%
	Beacon Federal Credit Union	\$152,678	\$312	0.37%	0.75%	204.81%	3.44%	0.20%
	Harris County Federal Credit Union	\$153,120	\$814	1.08%	0.92%	84.64%	3.76%	0.53%
	Texas Partners Federal Credit Union	\$157,957	\$221	0.41%	1.12%	274.21%	2.70%	0.14%
	H.E.B. Federal Credit Union	\$167,616	\$173	0.16%	0.50%	307.51%	0.73%	0.10%
	People's Federal Credit Union	\$181,246	\$723	0.80%	0.07%	8.58%	6.03%	0.40%
	Mobility Credit Union	\$182,691	\$1,461	0.97%	0.17%	17.45%	12.54%	0.80%
	Fort Worth City Credit Union	\$183,822	\$77	0.10%	0.27%	262.34%	0.37%	0.04%
	Sabine Federal Credit Union	\$184,147	\$313	0.27%	0.45%	166.45%	1.78%	0.17%
	Investex Credit Union	\$191,060	\$691	0.67%	0.65%	97.40%	3.75%	0.36%
	Members Choice of Central Texas Federal Credit Union	\$194,507	\$338	0.20%	1.59%	799.11%	3.47%	0.17%
	Qualtrust Credit Union	\$200,757	\$1,114	0.85%	0.79%	93.45%	5.79%	0.55%
	Gulf Coast Federal Credit Union	\$205,817	\$3,528	1.95%	1.31%	67.18%	25.92%	1.71%
	MemberSource Credit Union	\$206,450	\$493	0.40%	0.58%	147.06%	3.32%	0.24%
	First Basin Credit Union	\$216,421	\$379	0.23%	0.69%	305.01%	3.53%	0.18%
	Amarillo Community Federal Credit Union	\$226,290	\$322	0.21%	0.49%	236.65%	3.46%	0.14%
	Cy-Fair Federal Credit Union	\$228,284	\$1,520	0.87%	0.60%	68.42%	8.77%	0.67%
	Pantex Federal Credit Union	\$229,787	\$185	0.34%	0.47%	137.30%	0.75%	0.08%
	Energy Capital Credit Union	\$231,072	\$521	0.30%	0.54%	181.96%	3.49%	0.23%
	Alliance Credit Union	\$234,147	\$228	0.15%	0.38%	257.46%	0.65%	0.10%
	Synergy Federal Credit Union	\$238,998	\$375	0.21%	0.09%	43.73%	1.24%	0.16%
	America's Credit Union	\$242,473	\$608	0.49%	1.89%	384.38%	1.95%	0.25%
	Unity One Credit Union	\$244,561	\$1,242	0.63%	0.88%	139.05%	6.96%	0.51%
	United Texas Federal Credit Union	\$244,826	\$810	0.49%	0.46%	95.06%	4.81%	0.33%
	1st Community Federal Credit Union	\$245,958	\$2,577	1.51%	0.47%	31.01%	11.94%	1.05%
	Average of Asset Group A	\$42,761	\$185	1.29%	1.03%	139.05%	6.14%	0.65%

Source: SNL Financial

NA = data was not available.

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

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Education Credit Union	\$251,482	\$1,662	0.89%	1.28%	142.72%	4.65%	0.66%
	Gulf Credit Union	\$254,599	\$239	0.17%	0.36%	211.30%	3.96%	0.09%
	Houston Texas Fire Fighters Federal Credit Union	\$259,193	\$303	0.23%	0.30%	133.00%	1.01%	0.12%
	MCT Credit Union	\$265,990	\$1,001	0.55%	0.45%	82.32%	4.28%	0.38%
	DuGood Federal Credit Union	\$286,894	\$405	0.23%	0.43%	187.90%	1.26%	0.14%
	Coastal Community And Teachers Credit Union	\$287,954	\$2,938	1.45%	1.72%	118.28%	11.49%	1.02%
	GENCO Federal Credit Union	\$289,128	\$587	0.33%	0.50%	153.15%	1.69%	0.20%
	Evolve Federal Credit Union	\$317,558	\$3,643	1.67%	1.05%	62.86%	11.18%	1.15%
	Texell Credit Union	\$326,516	\$2,511	0.97%	1.42%	147.35%	7.39%	0.77%
	Public Employees Credit Union	\$328,985	\$642	0.31%	0.27%	86.76%	2.84%	0.20%
	My Community Credit Union	\$345,704	\$2,033	0.87%	1.11%	127.64%	5.45%	0.59%
	Union Square Credit Union	\$349,637	\$1,605	0.66%	0.34%	51.15%	5.43%	0.46%
	Texar Federal Credit Union	\$354,002	\$1,529	0.67%	0.94%	139.90%	4.89%	0.43%
	Security First Federal Credit Union	\$361,805	\$2,104	0.87%	2.14%	245.48%	8.96%	0.58%
	Education First Federal Credit Union	\$363,512	\$1,831	1.03%	0.96%	93.06%	6.00%	0.50%
	City Credit Union	\$384,185	\$1,444	0.59%	1.32%	225.21%	4.36%	0.38%
	Associated Credit Union of Texas	\$384,470	\$1,552	0.62%	1.78%	287.56%	4.51%	0.40%
	Air Force Federal Credit Union	\$385,573	\$927	0.34%	0.63%	186.84%	3.70%	0.24%
	Educators Credit Union	\$394,547	\$473	0.34%	0.33%	96.83%	0.97%	0.12%
	Texas Bay Credit Union	\$421,006	\$3,816	1.11%	0.90%	81.21%	10.25%	0.91%
	Abilene Teachers Federal Credit Union	\$430,819	\$1,536	0.54%	0.90%	167.84%	3.87%	0.36%
	Community Resource Credit Union	\$443,450	\$1,794	0.48%	0.50%	104.01%	4.85%	0.40%
	Complex Community Federal Credit Union	\$457,413	\$1,454	0.56%	0.97%	174.62%	3.29%	0.32%
	Primeway Federal Credit Union	\$474,378	\$3,064	0.84%	0.82%	97.39%	8.63%	0.65%
	Resource One Credit Union	\$476,757	\$1,815	0.48%	0.96%	198.51%	4.24%	0.38%
	Southwest Airlines Federal Credit Union	\$485,471	\$1,343	0.43%	0.61%	140.95%	2.93%	0.28%
	Average of Asset Group B	\$360,809	\$1,625	0.66%	0.88%	143.99%	5.08%	0.45%
Asset Group C - \$501 million to \$1 billion in total assets								
	Neches Federal Credit Union	\$500,685	\$1,281	0.36%	0.65%	181.26%	2.36%	0.26%
	People's Trust Federal Credit Union	\$546,794	\$1,742	0.49%	0.99%	200.98%	3.82%	0.32%
	Members Choice Credit Union	\$551,564	\$1,683	0.45%	0.65%	144.39%	3.47%	0.31%
	FivePoint Credit Union	\$563,646	\$3,500	0.83%	0.86%	104.14%	5.48%	0.62%
	East Texas Professional Credit Union	\$584,311	\$1,665	0.45%	0.42%	92.49%	1.76%	0.28%
	Generations Community Federal Credit Union	\$591,562	\$4,123	1.01%	1.36%	134.95%	9.02%	0.70%
	Greater Texas Federal Credit Union	\$597,843	\$1,019	0.29%	0.27%	95.39%	2.17%	0.17%
	Neighborhood Credit Union	\$614,407	\$2,447	0.56%	0.79%	142.17%	3.55%	0.40%
	Houston Federal Credit Union	\$619,665	\$1,334	0.35%	0.43%	121.81%	3.17%	0.22%
	El Paso Area Teachers Federal Credit Union	\$638,545	\$2,640	0.64%	1.00%	155.68%	3.89%	0.41%
	Smart Financial Credit Union	\$663,031	\$1,464	0.39%	0.96%	249.80%	2.91%	0.22%
	First Service Credit Union	\$671,689	\$3,421	0.70%	1.57%	225.72%	5.90%	0.51%
	Houston Police Federal Credit Union	\$679,749	\$3,295	0.89%	0.51%	57.60%	3.60%	0.48%
	Gulf Coast Educators Federal Credit Union	\$686,788	\$805	0.27%	0.68%	253.79%	0.76%	0.12%
	Mobiloil Federal Credit Union	\$696,200	\$2,308	0.41%	0.97%	238.56%	2.80%	0.33%
	Brazos Valley Schools Credit Union	\$701,369	\$1,370	0.64%	0.40%	62.77%	2.26%	0.20%
	Red River Federal Credit Union	\$801,218	\$2,209	0.40%	0.86%	214.67%	3.88%	0.28%
	InTouch Credit Union	\$805,244	\$4,636	0.74%	0.73%	99.05%	6.01%	0.58%
	Amoco Federal Credit Union	\$849,015	\$2,673	0.53%	0.53%	101.53%	5.38%	0.31%
	Amplify Credit Union	\$851,532	\$1,915	0.29%	0.45%	156.34%	3.55%	0.22%
	Velocity Credit Union	\$854,531	\$8,315	1.22%	1.52%	124.05%	9.51%	0.97%
	Schlumberger Employees Credit Union	\$856,247	\$837	0.47%	0.40%	83.51%	0.80%	0.10%
	Shell Federal Credit Union	\$870,401	\$3,251	0.46%	0.60%	130.51%	3.81%	0.37%
	Fort Worth Community Credit Union	\$880,630	\$1,945	0.31%	0.55%	178.71%	3.16%	0.22%
	DATCU Credit Union	\$908,918	\$2,865	0.38%	0.28%	75.18%	3.02%	0.32%
	United Heritage Credit Union	\$918,046	\$1,035	0.14%	0.24%	173.91%	1.57%	0.11%
	Average of Asset Group C	\$711,678	\$2,453	0.53%	0.72%	146.11%	3.75%	0.35%

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	FirstLight Federal Credit Union	\$1,012,243	\$4,330	0.53%	0.93%	174.48%	5.78%	0.43%
	Texas Trust Credit Union	\$1,041,866	\$663	0.08%	0.24%	295.02%	4.19%	0.06%
	Firstmark Credit Union	\$1,056,722	\$3,845	0.51%	0.73%	143.17%	6.30%	0.36%
	First Community Credit Union	\$1,273,451	\$2,847	0.27%	0.51%	187.64%	2.53%	0.22%
	A+ Federal Credit Union	\$1,335,397	\$5,575	0.57%	0.62%	110.28%	4.88%	0.42%
	Credit Union Of Texas	\$1,361,241	\$5,995	0.53%	0.55%	103.92%	5.69%	0.44%
	Austin Telco Federal Credit Union	\$1,429,203	\$777	0.10%	0.16%	157.27%	0.46%	0.05%
	Advancial Federal Credit Union	\$1,431,137	\$5,451	0.45%	0.59%	129.15%	4.91%	0.38%
	Texans Credit Union	\$1,603,570	\$1,510	0.20%	0.38%	193.18%	5.37%	0.09%
	JSC Federal Credit Union	\$2,014,503	\$1,614	0.30%	0.26%	87.55%	0.86%	0.08%
	EECU	\$2,028,629	\$2,944	0.20%	0.62%	314.10%	1.58%	0.15%
	University Federal Credit Union	\$2,206,397	\$3,533	0.20%	0.56%	282.34%	2.29%	0.16%
	Navy Army Community Credit Union	\$2,594,727	\$16,896	0.78%	1.18%	151.76%	7.94%	0.65%
	GECU	\$2,615,626	\$20,771	0.92%	0.97%	104.87%	8.94%	0.79%
	Credit Human Federal Credit Union	\$2,975,659	\$56,600	2.06%	0.56%	27.23%	18.21%	1.90%
	Texas Dow Employees Credit Union	\$3,057,107	\$24,104	0.86%	1.28%	148.95%	10.75%	0.79%
	American Airlines Federal Credit Union	\$6,459,209	\$14,237	0.39%	0.66%	172.35%	2.16%	0.22%
	Randolph-Brooks Federal Credit Union	\$8,126,872	\$19,387	0.33%	0.45%	139.90%	2.12%	0.24%
	Security Service Federal Credit Union	\$9,488,781	\$108,762	1.28%	1.27%	99.74%	13.42%	1.15%
	Average of Asset Group D	\$2,795,386	\$15,781	0.56%	0.66%	159.10%	5.70%	0.45%

Net Worth

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Martin Luther King Credit Union	\$305	\$132	43.28%	3.05%	25.00%	4.55%
	Assumption Beaumont Federal Credit Union	\$476	\$48	10.08%	0.00%	2.08%	4.17%
	All Saints Catholic Federal Credit Union	\$525	\$97	18.48%	0.00%	0.00%	14.43%
	Texas Lee Federal Credit Union	\$561	\$55	9.80%	7.41%	0.00%	0.00%
	Paris District Credit Union	\$597	\$91	15.24%	0.00%	0.00%	2.20%
	Lynn Co Federal Credit Union	\$631	\$160	25.36%	(19.05%)	0.63%	0.00%
	Musicians Federal Credit Union	\$660	\$82	12.42%	(4.82%)	4.88%	10.98%
	Redeemer Federal Credit Union	\$671	\$194	28.91%	154.29%	0.00%	3.61%
	Jafari No-Interest Credit Union	\$693	\$202	29.15%	14.36%	0.00%	0.99%
	St. Stephens Federal Credit Union	\$775	\$434	56.00%	1.85%	0.00%	10.83%
	Good Street Baptist Church Federal Credit Union	\$818	\$61	7.46%	(78.95%)	93.44%	14.75%
	Pear Orchard Federal Credit Union	\$875	\$172	19.66%	4.71%	13.95%	6.40%
	I.B.E.W. Local #681 Credit Union	\$880	\$119	13.52%	(3.33%)	0.84%	1.68%
	T & FS Employee Credit Union	\$883	\$205	23.22%	18.37%	0.98%	6.34%
	Pilgrim CUCC Federal Credit Union	\$1,048	\$107	10.21%	(7.34%)	1.87%	17.76%
	Brentwood Baptist Church Federal Credit Union	\$1,094	\$94	8.59%	(16.33%)	24.47%	20.21%
	Faith Cooperative Federal Credit Union	\$1,106	\$108	9.76%	19.42%	52.78%	20.37%
	Littlefield School Employees Federal Credit Union	\$1,202	\$157	13.06%	7.79%	2.55%	1.27%
	Teachers Alliance Federal Credit Union	\$1,293	\$354	27.38%	4.57%	23.73%	8.47%
	S W E Federal Credit Union	\$1,347	\$101	7.50%	4.00%	0.00%	2.97%
	Saint Lukes Community Federal Credit Union	\$1,390	\$128	9.21%	3.15%	0.00%	0.78%
	Witco Houston Employees Credit Union	\$1,508	\$339	22.48%	(2.35%)	0.00%	5.01%
	Empowerment Community Development Federal Credit Union	\$1,561	\$129	8.26%	(20.59%)	20.16%	6.20%
	Highway Employees Credit Union	\$1,612	\$415	25.74%	(0.96%)	0.72%	0.48%
	G P M Federal Credit Union	\$1,662	\$311	18.71%	1.29%	0.00%	6.11%
	Orange County Teachers Credit Union	\$1,772	\$434	24.49%	0.00%	9.68%	2.76%
	W T N M Atlantic Federal Credit Union	\$1,807	\$327	18.10%	0.00%	18.04%	5.20%
	Salt Employees Federal Credit Union	\$1,820	\$680	37.36%	0.59%	0.29%	1.32%
	Lehrer Interests Credit Union	\$2,059	\$440	21.37%	(0.91%)	0.00%	0.23%
	American Baptist Association Credit Union	\$2,082	\$201	9.65%	2.00%	17.41%	11.94%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,118	\$232	10.95%	(5.11%)	0.00%	3.88%
	Goodyear San Angelo Federal Credit Union	\$2,152	\$231	10.73%	5.26%	0.00%	18.61%
	IBEW LU 278 Federal Credit Union	\$2,349	\$182	7.75%	(34.17%)	23.08%	18.13%
	Pasadena Postal Credit Union	\$2,368	\$334	14.10%	14.91%	1.20%	2.69%
	Sugar Growers Federal Credit Union	\$2,514	\$919	36.56%	3.07%	0.00%	2.61%
	Kilgore Shell Employees Federal Credit Union	\$2,691	\$349	12.97%	10.59%	0.00%	2.01%
	Covenant Savings Federal Credit Union	\$2,712	\$219	8.08%	13.21%	0.00%	1.83%
	Light Commerce Credit Union	\$2,765	\$522	18.88%	(4.55%)	7.66%	6.70%
	Corpus Christi S.P. Credit Union	\$2,776	\$620	22.33%	(49.22%)	0.65%	25.48%
	First United Credit Union	\$2,929	\$817	27.89%	0.00%	1.59%	1.22%
	T. H. D. District 17 Credit Union	\$2,972	\$701	23.59%	1.14%	2.00%	1.43%
	Sweeny Teachers Federal Credit Union	\$3,127	\$321	10.27%	0.00%	0.31%	0.93%
	Vidor Teachers Federal Credit Union	\$3,141	\$491	15.63%	1.64%	2.04%	0.81%
	Navarro Credit Union	\$3,154	\$1,017	32.24%	7.21%	6.49%	2.95%
	SP Trainmen Federal Credit Union	\$3,437	\$1,053	30.64%	(3.39%)	0.76%	0.76%
	Galveston School Employees Federal Credit Union	\$3,486	\$330	9.47%	4.91%	16.97%	10.61%
	Pampa Municipal Credit Union	\$3,506	\$274	7.82%	2.94%	16.42%	12.77%
	Plains Federal Credit Union	\$3,912	\$551	14.08%	(11.29%)	0.91%	3.63%
	Federal Employees Credit Union	\$3,915	\$672	17.16%	(2.37%)	0.00%	0.45%
	Union Pacific Employees Credit Union	\$3,916	\$649	16.57%	(7.26%)	0.00%	17.41%
	Longview Federal Credit Union	\$3,985	\$701	17.59%	6.38%	4.99%	2.28%
	B P S Federal Credit Union	\$4,017	\$1,645	40.95%	0.24%	0.12%	0.49%
	Thd-6 Credit Union	\$4,021	\$444	11.04%	0.00%	10.81%	5.18%
	Amoco East Texas Federal Credit Union	\$4,060	\$121	2.98%	(15.87%)	560.33%	104.96%
	Houston Belt & Terminal Federal Credit Union	\$4,167	\$1,002	24.05%	3.63%	0.00%	0.60%
	Belton Federal Credit Union	\$4,280	\$488	11.40%	4.98%	0.82%	3.28%
	Oak Farms Employees Credit Union	\$4,313	\$983	22.79%	3.70%	4.98%	2.54%
	Del Rio S.P. Credit Union	\$4,438	\$1,544	34.79%	(3.08%)	0.91%	1.23%

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	IBEW 116 Federal Credit Union	\$4,472	\$345	7.71%	2.33%	0.00%	2.32%
	Waconized Federal Credit Union	\$4,514	\$1,054	23.35%	3.44%	5.69%	0.19%
	Intercorp Credit Union	\$4,558	\$738	16.19%	(5.87%)	3.52%	4.47%
	Highway District 9 Credit Union	\$4,669	\$953	20.41%	2.96%	0.73%	3.36%
	Pollock Employees Credit Union	\$4,684	\$619	13.22%	(2.57%)	6.14%	2.91%
	Prairie View Federal Credit Union	\$4,729	\$376	7.95%	5.39%	3.72%	27.39%
	Port of Houston Warehouse Federal Credit Union	\$4,817	\$686	14.24%	6.52%	4.96%	1.17%
	Promise Credit Union	\$4,885	\$635	13.00%	(53.48%)	17.48%	35.91%
	Mount Carmel Church Federal Credit Union	\$4,973	\$825	16.59%	3.92%	0.97%	3.64%
	Peco Federal Credit Union	\$4,996	\$415	8.31%	1.94%	31.08%	12.53%
	Everman Parkway Credit Union	\$5,008	\$1,455	29.05%	0.55%	1.86%	2.68%
	Farmers Branch City Employees Federal Credit Union	\$5,023	\$981	19.53%	(6.02%)	1.33%	0.41%
	CASE Federal Credit Union	\$5,058	\$694	13.72%	3.49%	1.01%	0.43%
	Guardian 1st Federal Credit Union	\$5,200	\$316	6.08%	(21.56%)	14.24%	2.22%
	Coastal Teachers Federal Credit Union	\$5,222	\$424	8.12%	5.74%	4.25%	2.83%
	Lefors Federal Credit Union	\$5,269	\$790	14.99%	(5.99%)	4.81%	3.92%
	Oak Cliff Christian Federal Credit Union	\$5,357	\$465	8.68%	21.77%	7.10%	6.88%
	NCE Credit Union	\$5,449	\$1,002	18.39%	5.26%	0.00%	0.10%
	Houston Musicians Federal Credit Union	\$5,491	\$650	11.84%	(0.61%)	2.15%	11.08%
	M E C O Federal Credit Union	\$5,694	\$949	16.67%	4.69%	0.84%	1.05%
	City of Deer Park Federal Credit Union	\$5,739	\$976	17.01%	(1.23%)	0.82%	1.13%
	Skel-Tex Credit Union	\$5,897	\$1,139	19.31%	(3.14%)	5.36%	4.04%
	Jackson County Federal Credit Union	\$6,004	\$513	8.54%	1.57%	0.00%	5.26%
	Lubbock Telco Federal Credit Union	\$6,029	\$1,554	25.78%	1.03%	0.13%	0.97%
	Highway District 2 Credit Union	\$6,038	\$1,177	19.49%	(1.35%)	0.00%	1.27%
	Cochran County Schools Federal Credit Union	\$6,055	\$751	12.40%	12.64%	21.70%	6.26%
	United Savers Trust Credit Union	\$6,220	\$451	7.25%	(23.38%)	15.96%	11.75%
	Midwestern State University Credit Union	\$6,234	\$953	15.29%	(6.60%)	1.68%	1.15%
	ACU Credit Union	\$6,300	\$1,126	17.87%	2.86%	1.87%	1.78%
	ILA 28 Federal Credit Union	\$6,347	\$1,565	24.66%	5.70%	1.28%	1.28%
	Electric Utilities Credit Union	\$6,376	\$795	12.47%	(14.55%)	15.35%	7.30%
	I.B.E.W. LU 66 Federal Credit Union	\$6,429	\$613	9.53%	7.99%	5.06%	5.06%
	Galveston Government Employees Credit Union	\$6,445	\$438	6.80%	(10.67%)	4.11%	2.97%
	Frio County Federal Credit Union	\$6,584	\$1,422	21.60%	0.00%	5.27%	1.69%
	Texas Farm Bureau Federal Credit Union	\$6,683	\$1,242	18.58%	1.94%	0.81%	5.72%
	Brownsville City Employees Federal Credit Union	\$6,690	\$1,573	23.51%	6.20%	1.91%	1.21%
	FCI Federal Credit Union	\$6,696	\$1,078	16.10%	(19.75%)	11.78%	3.34%
	Team Financial Federal Credit Union	\$6,763	\$532	7.87%	3.80%	23.50%	2.63%
	Port of Houston Credit Union	\$6,785	\$1,580	23.29%	4.87%	6.52%	3.54%
	Local 20 IBEW Federal Credit Union	\$6,936	\$468	6.75%	(6.72%)	9.19%	9.62%
	E E South Texas Credit Union	\$6,985	\$1,239	17.74%	(2.25%)	0.00%	1.86%
	Bivins Federal Credit Union	\$7,105	\$1,019	14.34%	0.79%	31.60%	5.00%
	Hale County Teachers Federal Credit Union	\$7,182	\$778	10.83%	7.33%	4.24%	1.03%
	C-T Waco Federal Credit Union	\$7,290	\$742	10.18%	(6.89%)	13.75%	6.87%
	Express-News Federal Credit Union	\$7,356	\$843	11.46%	(1.89%)	3.68%	1.42%
	Victoria City-County Employees Federal Credit Union	\$7,359	\$1,095	14.88%	(6.47%)	4.11%	1.64%
	Andrews School Federal Credit Union	\$7,399	\$1,511	20.42%	1.33%	2.78%	2.25%
	Jackson County Teachers Federal Credit Union	\$7,409	\$891	12.03%	1.35%	0.00%	1.46%
	South Texas Regional Federal Credit Union	\$7,428	\$588	7.92%	(2.70%)	9.18%	4.08%
	Seminole Public Schools Federal Credit Union	\$7,431	\$1,527	20.55%	0.00%	4.85%	1.44%
	Vatat Credit Union	\$7,452	\$1,234	16.56%	0.00%	0.00%	0.81%
	TC Teachers Federal Credit Union	\$7,464	\$1,320	17.68%	(1.51%)	5.08%	0.23%
	Moore County Schools Federal Credit Union	\$7,580	\$854	11.27%	0.47%	15.46%	5.85%
	Mount Olive Baptist Church Federal Credit Union	\$7,658	\$983	12.84%	29.26%	4.58%	1.63%
	Coburn Credit Union	\$7,668	\$1,024	13.35%	2.36%	6.25%	2.34%
	Hilco Federal Credit Union	\$7,812	\$513	6.57%	(38.10%)	5.07%	1.95%
	Morris Sheppard Texarkana Federal Credit Union	\$7,820	\$915	11.70%	0.88%	9.84%	6.23%
	Marathon Republic Federal Credit Union	\$7,850	\$867	11.04%	0.46%	4.96%	2.08%

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Local 142 Federal Credit Union	\$8,275	\$800	9.67%	0.50%	6.63%	6.00%
	STEC Federal Credit Union	\$8,325	\$1,146	13.77%	19.40%	1.57%	0.61%
	Sherwin Federal Credit Union	\$8,355	\$2,610	31.24%	(1.68%)	1.19%	2.84%
	Yoakum County Federal Credit Union	\$8,889	\$1,648	18.54%	1.46%	0.06%	3.52%
	Met Tran Federal Credit Union	\$8,890	\$1,456	16.38%	(13.02%)	1.10%	2.47%
	Fannin County Teachers Federal Credit Union	\$9,086	\$1,850	20.36%	4.37%	1.95%	2.54%
	Sweetwater Regional Federal Credit Union	\$9,092	\$1,563	17.19%	2.58%	0.00%	5.37%
	Ben E. Keith Employees Federal Credit Union	\$9,231	\$1,416	15.34%	6.31%	4.66%	1.98%
	Methodist Hospital Employees Federal Credit Union	\$9,409	\$942	10.01%	0.85%	11.04%	9.87%
	Southeast Texas Employees Federal Credit Union	\$9,456	\$871	9.21%	7.96%	13.09%	2.64%
	Cen Tex Manufacturing Credit Union	\$9,726	\$1,142	11.74%	8.59%	6.39%	8.67%
	Port Terminal Federal Credit Union	\$9,878	\$2,952	29.88%	(0.41%)	1.46%	0.75%
	Texas Workforce Credit Union	\$9,927	\$948	9.55%	6.87%	11.08%	14.24%
	Longview Consolidated Credit Union	\$10,080	\$2,080	20.63%	0.58%	2.40%	2.21%
	Swemp Federal Credit Union	\$10,102	\$1,568	15.52%	3.08%	0.45%	0.70%
	Scurry County School Federal Credit Union	\$10,135	\$1,805	17.81%	2.45%	7.31%	5.37%
	Tex-Mex Credit Union	\$10,253	\$2,501	24.39%	(3.02%)	2.28%	1.32%
	Victoria Federal Credit Union	\$10,373	\$1,195	11.52%	5.43%	1.09%	3.10%
	Natural Resources Conservation Service Federal Credit Union	\$10,552	\$1,210	11.47%	(5.54%)	7.36%	1.32%
	E M O T Federal Credit Union	\$10,591	\$2,717	25.65%	2.67%	0.44%	2.17%
	T & P Longview Federal Credit Union	\$10,712	\$2,034	18.99%	2.57%	8.46%	1.57%
	Employees United Federal Credit Union	\$10,998	\$3,005	27.32%	4.17%	1.10%	0.40%
	Germania Credit Union	\$11,084	\$1,370	12.36%	0.00%	0.36%	2.04%
	Local 24 Employees Federal Credit Union	\$11,142	\$1,756	15.76%	1.14%	7.57%	3.30%
	SAFE Credit Union	\$11,214	\$1,097	9.78%	(9.96%)	5.47%	5.29%
	Wharton County Teachers Credit Union	\$11,390	\$1,883	16.53%	0.00%	0.11%	0.16%
	Sweetex Credit Union	\$11,411	\$3,384	29.66%	1.07%	0.00%	0.03%
	Member Preferred Federal Credit Union	\$11,549	\$1,321	11.44%	(1.21%)	9.92%	5.00%
	Marshall T&P Employees Federal Credit Union	\$11,652	\$2,104	18.06%	9.14%	1.00%	2.90%
	Refugio County Federal Credit Union	\$11,658	\$1,744	14.96%	5.82%	7.11%	2.01%
	Angelina County Teachers Credit Union	\$11,857	\$1,518	12.80%	13.34%	0.20%	0.66%
	Highway District 19 Employees Credit Union	\$11,979	\$1,436	11.99%	(3.04%)	0.21%	1.74%
	Laredo Fire Department Federal Credit Union	\$12,149	\$1,373	11.30%	3.82%	3.06%	6.77%
	F C S Federal Credit Union	\$12,222	\$3,770	30.85%	4.61%	0.64%	0.27%
	Reeves County Teachers Credit Union	\$12,384	\$1,161	9.38%	8.44%	34.11%	3.96%
	Pasadena Municipal Federal Credit Union	\$12,444	\$2,136	17.16%	3.78%	0.00%	0.98%
	1st University Credit Union	\$12,464	\$889	7.13%	(17.63%)	42.74%	6.86%
	Texoma Federal Credit Union	\$12,478	\$2,436	19.52%	1.32%	9.69%	2.79%
	Friona Texas Federal Credit Union	\$12,486	\$2,305	18.46%	4.03%	3.43%	1.65%
	Texarkana Terminal Employees Federal Credit Union	\$12,563	\$1,216	9.68%	0.00%	5.18%	9.62%
	Brownfield Federal Credit Union	\$12,745	\$3,758	29.49%	(1.17%)	3.22%	0.35%
	TxDOT Credit Union	\$12,806	\$1,473	11.50%	9.45%	3.46%	4.01%
	Neiman Marcus Group Employees Federal Credit Union	\$12,976	\$1,406	10.84%	(0.85%)	5.33%	9.74%
	Central Texas Teachers Credit Union	\$13,259	\$1,509	11.38%	(5.23%)	0.93%	4.17%
	Cherokee County Teachers Federal Credit Union	\$13,530	\$2,255	16.67%	7.22%	3.02%	3.77%
	Alba Golden Federal Credit Union	\$13,551	\$2,089	15.42%	2.89%	7.85%	2.82%
	PamCel Community Federal Credit Union	\$13,654	\$2,179	15.96%	(1.28%)	1.19%	0.60%
	Family 1st Of Texas Federal Credit Union	\$13,852	\$1,991	14.37%	0.20%	5.42%	4.67%
	Third Coast Federal Credit Union	\$13,950	\$3,660	26.24%	2.97%	3.20%	4.40%
	Gulf Shore Federal Credit Union	\$14,046	\$994	7.08%	0.00%	4.63%	2.31%
	Ellis County Teachers & Employees Federal Credit Union	\$14,197	\$1,706	12.02%	4.51%	1.70%	4.63%
	ILA 1351 Federal Credit Union	\$14,344	\$2,377	16.57%	2.20%	0.80%	1.51%
	Pampa Teachers Federal Credit Union	\$14,369	\$1,446	10.06%	6.47%	16.67%	5.19%
	IBEW Community Federal Credit Union	\$14,471	\$1,388	9.59%	0.58%	8.65%	1.80%
	P.I.E. Credit Union	\$14,553	\$1,953	13.42%	(2.04%)	0.92%	1.18%
	Cowboy Country Federal Credit Union	\$14,759	\$1,770	11.99%	2.27%	19.32%	5.82%
	First Priority Credit Union	\$14,808	\$1,239	8.37%	8.91%	2.18%	2.18%
	Linkage Credit Union	\$14,816	\$2,136	14.42%	(0.75%)	5.71%	4.68%

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Corpus Christi Postal Employees Credit Union	\$14,974	\$2,230	14.89%	(3.38%)	0.31%	0.76%
	MOPAC Employees Federal Credit Union	\$15,196	\$1,579	10.39%	0.51%	7.73%	3.74%
	Texhillco School Employees Federal Credit Union	\$15,258	\$1,096	7.18%	3.31%	11.86%	3.74%
	Victoria Teachers Federal Credit Union	\$15,272	\$4,565	29.89%	1.32%	0.04%	0.48%
	National Oilwell Varco Employees Credit Union	\$15,273	\$2,956	19.35%	1.77%	0.20%	1.45%
	Homeport Federal Credit Union	\$15,530	\$1,619	10.42%	(22.39%)	8.96%	6.61%
	Ward County Credit Union	\$15,971	\$1,419	8.88%	0.28%	5.00%	1.20%
	Alpine Community Credit Union	\$16,042	\$1,449	9.03%	10.48%	30.02%	22.02%
	U S I Federal Credit Union	\$16,061	\$4,803	29.90%	1.84%	0.00%	0.35%
	Brazos Community Credit Union	\$16,089	\$3,631	22.57%	(2.19%)	1.46%	1.32%
	Temple-Inland Federal Credit Union	\$16,125	\$2,162	13.41%	4.49%	6.98%	2.54%
	Waco Federal Credit Union	\$16,322	\$1,228	7.52%	0.65%	0.00%	0.73%
	Odessa Employees Credit Union	\$16,323	\$2,396	14.68%	2.01%	1.21%	0.50%
	Coastal Bend Post Office Federal Credit Union	\$16,386	\$2,540	15.50%	2.06%	3.46%	2.87%
	Grand Prairie Credit Union	\$16,437	\$1,657	10.08%	4.89%	1.45%	1.57%
	Reed Credit Union	\$16,445	\$2,498	15.19%	(3.18%)	0.32%	0.52%
	Liberty County Teachers Federal Credit Union	\$16,457	\$1,427	8.67%	5.97%	0.28%	5.54%
	Temple Santa Fe Community Credit Union	\$16,710	\$1,287	7.70%	3.45%	0.70%	2.80%
	Texas Community Federal Credit Union	\$16,907	\$2,131	12.60%	16.21%	8.12%	6.19%
	Amarillo Postal Employees Credit Union	\$17,147	\$2,572	15.00%	1.25%	1.40%	1.40%
	Baker Hughes Federal Credit Union	\$17,349	\$1,743	10.05%	(2.96%)	4.19%	0.75%
	Anderson County Federal Credit Union	\$17,498	\$2,845	16.26%	2.55%	4.18%	1.76%
	Concho Valley Credit Union	\$17,636	\$1,797	10.19%	1.56%	0.89%	1.22%
	Rocket Federal Credit Union	\$17,765	\$1,546	8.70%	3.66%	3.95%	2.33%
	C-E Federal Credit Union	\$17,854	\$1,238	6.93%	2.27%	2.75%	2.67%
	Borger Federal Credit Union	\$18,071	\$2,084	11.53%	4.07%	1.01%	0.77%
	Lubbock Teachers Federal Credit Union	\$18,264	\$3,248	17.78%	1.36%	6.40%	2.71%
	Texas Health Resources Credit Union	\$18,435	\$1,459	7.91%	(6.21%)	8.36%	7.40%
	Midland Municipal Employees Credit Union	\$18,484	\$1,747	9.45%	(1.14%)	3.84%	3.61%
	Seagoville Federal Credit Union	\$18,804	\$2,565	13.64%	1.41%	2.65%	1.52%
	Dallas U.P. Employees Credit Union	\$19,271	\$4,782	24.81%	1.26%	3.32%	2.80%
	Port Arthur Community Federal Credit Union	\$19,616	\$2,326	11.86%	2.77%	4.34%	4.77%
	McLennan County Employees Federal Credit Union	\$19,623	\$4,919	25.07%	1.47%	0.28%	2.34%
	Tyler City Employees Credit Union	\$19,725	\$2,968	15.05%	3.67%	3.64%	2.06%
	Kingsville Area Educators Federal Credit Union	\$20,650	\$1,634	7.91%	(20.88%)	13.46%	14.26%
	Union Fidelity Federal Credit Union	\$20,687	\$3,265	15.78%	4.21%	1.26%	2.21%
	LIFE Federal Credit Union	\$20,885	\$2,253	10.79%	(9.87%)	0.98%	3.02%
	Fellowship Credit Union	\$20,942	\$4,593	21.93%	1.14%	0.48%	0.87%
	Corner Stone Credit Union	\$21,417	\$1,360	6.35%	8.10%	22.06%	41.40%
	Valwood Park Federal Credit Union	\$21,851	\$3,179	14.55%	2.79%	0.47%	0.16%
	LCRA Credit Union	\$22,031	\$2,718	12.34%	(3.07%)	0.88%	1.77%
	Wichita Falls Federal Credit Union	\$22,253	\$2,768	12.44%	4.97%	2.49%	2.17%
	Northeast Panhandle Teachers Federal Credit Union	\$22,541	\$2,983	13.23%	2.56%	1.64%	2.25%
	LeTourneau Federal Credit Union	\$22,558	\$5,100	22.61%	0.16%	0.12%	0.12%
	Local Federal Credit Union	\$22,567	\$4,049	17.94%	(0.79%)	9.88%	3.33%
	McMurrey Federal Credit Union	\$22,634	\$2,926	12.93%	3.45%	2.56%	1.09%
	Southern Star Credit Union	\$23,306	\$3,505	15.04%	(7.06%)	6.36%	2.97%
	Tip of Texas Federal Credit Union	\$23,644	\$3,435	14.53%	(6.08%)	5.33%	8.03%
	Mid-Tex Federal Credit Union	\$23,732	\$1,710	7.21%	(2.33%)	9.47%	4.39%
	TexStar Federal Credit Union	\$23,823	\$2,041	8.57%	(1.17%)	0.24%	0.73%
	San Angelo Federal Credit Union	\$23,912	\$1,969	8.23%	2.25%	1.68%	1.27%
	Texas People Federal Credit Union	\$23,924	\$4,276	17.87%	2.07%	3.25%	2.15%
	Yantis Federal Credit Union	\$24,488	\$3,505	14.31%	2.53%	0.23%	3.68%
	Northeast Texas Teachers Federal Credit Union	\$24,752	\$3,409	13.77%	0.23%	1.23%	0.50%
	Greater Central Texas Federal Credit Union	\$24,877	\$1,774	7.13%	0.90%	0.56%	0.23%
	Abilene Federal Credit Union	\$25,206	\$4,533	17.98%	(7.53%)	2.25%	3.09%
	Angelina Federal Employees Credit Union	\$25,791	\$3,840	14.89%	5.71%	1.51%	2.42%
	Bayou City Federal Credit Union	\$26,007	\$2,015	7.75%	(4.51%)	7.64%	4.22%

Source: SNL Financial

NA = data was not available.

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MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Fedstar Credit Union	\$26,345	\$2,957	11.22%	0.14%	2.40%	2.87%
	United Energy Credit Union	\$26,528	\$4,665	17.59%	0.43%	3.09%	3.60%
	Common Cents Federal Credit Union	\$26,776	\$3,827	14.29%	13.95%	2.87%	3.21%
	Matagorda County Credit Union	\$27,030	\$2,933	10.85%	0.96%	1.91%	1.19%
	Alcon Employees Federal Credit Union	\$28,621	\$5,782	20.20%	1.18%	1.04%	0.29%
	Shared Resources Credit Union	\$28,712	\$2,887	10.06%	3.07%	8.35%	3.88%
	Beaumont Community Credit Union	\$28,738	\$3,112	10.83%	(2.43%)	1.38%	2.47%
	Trinity Valley Teachers Credit Union	\$28,813	\$7,336	25.46%	2.14%	0.35%	0.95%
	Caprock Federal Credit Union	\$29,093	\$3,917	13.46%	(7.91%)	4.70%	5.34%
	Starr County Teachers Federal Credit Union	\$29,161	\$4,772	16.36%	3.47%	2.83%	0.73%
	Golden Triangle Federal Credit Union	\$29,190	\$4,450	15.24%	1.44%	0.47%	1.19%
	Port Arthur Teachers Federal Credit Union	\$29,937	\$3,674	12.27%	4.63%	2.64%	2.31%
	United Credit Union	\$30,207	\$2,507	8.30%	0.48%	10.73%	4.83%
	Cabot & NOI Employees Credit Union	\$30,441	\$2,987	9.81%	7.78%	26.48%	8.20%
	Mesquite Credit Union	\$31,203	\$2,295	7.36%	5.66%	2.14%	4.36%
	Hockley County School Employees Credit Union	\$31,468	\$3,823	12.15%	2.95%	3.58%	8.24%
	Walker County Federal Credit Union	\$31,496	\$3,426	10.88%	9.20%	2.34%	2.95%
	Cherokee County Federal Credit Union	\$31,561	\$7,157	22.68%	3.44%	2.24%	4.16%
	Mountain Star Federal Credit Union	\$31,665	\$2,632	8.31%	(7.02%)	8.85%	2.09%
	Travis County Credit Union	\$32,494	\$2,349	7.23%	5.52%	0.00%	0.34%
	San Patricio County Teachers Federal Credit Union	\$32,698	\$3,896	11.92%	(0.92%)	0.13%	5.47%
	Texas Associations of Professionals Federal Credit Union	\$32,795	\$2,723	8.30%	6.87%	13.18%	9.44%
	City Federal Credit Union	\$33,174	\$3,191	9.62%	5.08%	8.62%	2.60%
	Transtar Federal Credit Union	\$33,595	\$1,784	5.31%	(3.34%)	4.60%	8.86%
	Austin Federal Credit Union	\$33,784	\$2,248	6.65%	0.71%	6.41%	0.89%
	Lufkin Federal Credit Union	\$33,886	\$7,112	20.99%	1.30%	1.60%	2.47%
	Old Ocean Federal Credit Union	\$34,557	\$2,899	8.39%	15.18%	2.62%	1.90%
	Star of Texas Credit Union	\$34,673	\$4,139	11.94%	2.72%	0.51%	0.65%
	Texas Plains Federal Credit Union	\$34,940	\$4,845	13.87%	5.86%	3.61%	3.96%
	Baptist Credit Union	\$35,895	\$3,001	8.36%	(8.99%)	2.70%	2.67%
	Keystone Credit Union	\$36,219	\$9,498	26.22%	(3.55%)	1.42%	1.57%
	Fannin Federal Credit Union	\$36,539	\$3,781	10.35%	18.72%	0.00%	4.36%
	CTECU	\$37,307	\$5,087	13.64%	(0.08%)	0.67%	0.63%
	Cosden Federal Credit Union	\$38,951	\$4,877	12.52%	0.74%	1.50%	2.71%
	BCM Federal Credit Union	\$39,056	\$2,838	7.27%	6.88%	10.78%	3.77%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$39,945	\$3,845	9.63%	5.48%	0.31%	1.66%
	SPCO Credit Union	\$39,998	\$3,723	9.31%	3.03%	6.42%	3.38%
	Freestone Credit Union	\$40,095	\$3,870	9.65%	2.92%	2.79%	2.95%
	Brazosport Teachers Federal Credit Union	\$40,223	\$6,321	15.71%	4.22%	1.71%	0.87%
	Select Federal Credit Union	\$41,286	\$6,317	15.30%	8.93%	5.81%	5.14%
	Lifetime Federal Credit Union	\$41,454	\$6,230	15.03%	3.17%	1.17%	3.71%
	Highway District 21 Federal Credit Union	\$41,602	\$6,555	15.76%	3.01%	4.35%	2.40%
	City Public Service/IBEW Federal Credit Union	\$41,736	\$4,913	11.77%	3.70%	1.26%	1.20%
	Caprock Santa Fe Credit Union	\$42,248	\$12,876	30.48%	7.95%	2.76%	3.47%
	Southland Federal Credit Union	\$42,667	\$4,940	11.58%	9.03%	17.89%	9.82%
	Lubrizol Employees' Credit Union	\$44,104	\$5,247	11.90%	4.39%	2.00%	0.82%
	Doches Credit Union	\$44,136	\$5,558	12.59%	2.68%	2.99%	1.87%
	Trans Texas Southwest Credit Union	\$44,345	\$5,025	11.33%	3.05%	7.62%	2.57%
	South Texas Federal Credit Union	\$44,466	\$2,857	6.43%	(2.23%)	28.60%	8.75%
	Scott & White Employees Credit Union	\$44,860	\$2,702	6.02%	(4.83%)	0.70%	1.22%
	Members Financial Federal Credit Union	\$44,864	\$2,691	6.00%	(0.45%)	11.56%	13.19%
	South Texas Area Resources Credit Union	\$46,366	\$5,642	12.17%	(0.85%)	0.53%	1.31%
	Wellspring Federal Credit Union	\$47,601	\$3,798	7.98%	1.80%	7.06%	6.06%
	Big Spring Education Employees Federal Credit Union	\$47,739	\$6,513	13.64%	10.20%	0.63%	3.56%
	My Credit Union	\$48,511	\$3,957	8.16%	2.34%	9.98%	2.40%
	H&H Federal Credit Union	\$49,284	\$7,925	16.08%	(1.36%)	2.93%	0.91%
	Windthorst Federal Credit Union	\$49,669	\$8,133	16.37%	5.64%	1.93%	4.52%
	Hereford Texas Federal Credit Union	\$50,491	\$10,113	20.03%	5.82%	1.50%	3.74%

Source: SNL Financial

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MOSS ADAMS LLP

Net Worth

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Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Heritage USA Federal Credit Union	\$50,618	\$3,517	6.95%	11.83%	1.56%	6.06%
	First Class American Credit Union	\$51,237	\$4,600	8.98%	2.01%	1.37%	2.54%
	Shamrock Federal Credit Union	\$51,486	\$6,585	12.79%	5.54%	2.99%	2.16%
	La Joya Area Federal Credit Union	\$52,648	\$5,716	10.86%	1.26%	13.73%	3.34%
	Houston Metropolitan Employees Federal Credit Union	\$53,765	\$5,651	10.51%	4.22%	3.57%	5.24%
	West Texas Educators Credit Union	\$54,234	\$4,318	7.96%	(7.37%)	9.15%	6.42%
	Dallas Federal Credit Union	\$54,622	\$4,188	7.67%	0.48%	8.76%	8.40%
	Texas Bridge Credit Union	\$56,190	\$4,629	8.24%	(1.89%)	2.98%	3.46%
	Service 1st Credit Union	\$57,358	\$5,399	9.41%	3.44%	3.00%	1.76%
	Baycel Federal Credit Union	\$57,507	\$9,292	16.16%	9.97%	5.51%	1.75%
	Heart O' Texas Federal Credit Union	\$57,605	\$4,134	7.18%	(1.93%)	1.11%	2.25%
	Houston Highway Credit Union	\$57,751	\$4,196	7.27%	(19.58%)	14.16%	7.36%
	Irving City Employees Federal Credit Union	\$57,878	\$6,924	11.96%	4.50%	0.82%	0.90%
	Texas Telcom Credit Union	\$58,750	\$8,229	14.01%	2.74%	3.27%	3.17%
	Domino Federal Credit Union	\$60,253	\$8,461	14.04%	3.38%	4.66%	1.56%
	Texas Federal Credit Union	\$61,759	\$4,332	7.01%	(2.30%)	3.67%	2.54%
	Southwest Financial Federal Credit Union	\$62,685	\$10,013	15.97%	3.67%	4.22%	16.31%
	Kerr County Federal Credit Union	\$63,696	\$4,825	7.58%	3.26%	9.89%	10.40%
	Westex Federal Credit Union	\$64,532	\$7,171	11.11%	4.63%	2.65%	3.21%
	Telco Plus Credit Union	\$65,045	\$8,893	13.67%	3.13%	1.80%	2.78%
	Postal Family Credit Union	\$65,382	\$5,843	8.94%	(5.27%)	4.69%	10.82%
	Centex Citizens Credit Union	\$65,493	\$13,482	20.59%	2.06%	3.40%	2.30%
	Employees Credit Union	\$67,812	\$6,419	9.47%	(0.81%)	3.19%	3.44%
	Coastal Community Federal Credit Union	\$69,097	\$6,160	8.92%	7.68%	12.66%	6.19%
	Valley Federal Credit Union	\$69,358	\$10,040	14.48%	6.68%	3.69%	6.58%
	First Abilene Federal Credit Union	\$70,494	\$7,034	9.98%	2.86%	5.25%	1.19%
	Texas DPS Credit Union	\$71,769	\$5,680	7.91%	0.78%	3.59%	2.76%
	Baylor Health Care System Credit Union	\$72,786	\$11,961	16.43%	4.29%	3.82%	1.15%
	Las Colinas Federal Credit Union	\$73,162	\$5,729	7.83%	5.23%	2.36%	2.37%
	Memorial Credit Union	\$74,318	\$7,024	9.45%	0.63%	3.70%	4.74%
	Southwest Research Center Federal Credit Union	\$74,950	\$6,174	8.24%	0.97%	3.68%	4.00%
	Metro Medical Credit Union	\$75,085	\$8,587	11.44%	3.33%	1.28%	1.36%
	Concho Educators Federal Credit Union	\$75,214	\$7,127	9.48%	3.51%	1.23%	0.83%
	Wichita Falls Teachers Federal Credit Union	\$77,595	\$8,576	11.05%	4.15%	7.96%	4.73%
	Rockdale Federal Credit Union	\$77,653	\$8,711	11.22%	0.83%	0.54%	2.59%
	Southwest 66 Credit Union	\$78,253	\$9,273	11.85%	1.60%	10.34%	3.12%
	U. S. Employees Credit Union	\$78,371	\$6,134	7.83%	0.52%	2.80%	2.72%
	Eastex Credit Union	\$78,486	\$8,270	10.54%	4.70%	2.91%	2.71%
	Naft Federal Credit Union	\$78,910	\$10,742	13.61%	7.28%	1.14%	3.51%
	WesTex Community Credit Union	\$78,947	\$9,335	11.82%	7.78%	1.82%	2.21%
	Members Credit Union	\$79,583	\$6,572	8.26%	2.94%	6.03%	4.12%
	Space City Credit Union	\$79,999	\$7,443	9.30%	4.90%	5.48%	3.63%
	Texas Health Credit Union	\$80,628	\$8,684	10.77%	5.42%	9.79%	5.04%
	First Central Credit Union	\$81,056	\$9,664	11.92%	11.10%	7.46%	7.04%
	Texoma Educators Federal Credit Union	\$81,413	\$11,423	14.03%	4.39%	1.37%	1.43%
	Tarrant County's Credit Union	\$85,057	\$6,816	8.01%	0.76%	3.86%	8.03%
	KBR Heritage Federal Credit Union	\$89,349	\$10,955	12.26%	0.66%	2.18%	0.99%
	Edinburg Teachers Credit Union	\$90,436	\$21,208	23.45%	0.66%	1.90%	1.89%
	Nascoga Federal Credit Union	\$90,690	\$7,490	8.26%	1.82%	1.34%	0.64%
	One Source Federal Credit Union	\$92,505	\$6,615	7.15%	10.30%	11.61%	17.07%
	Allied Federal Credit Union	\$92,549	\$6,395	6.91%	5.77%	7.41%	2.60%
	Prestige Community Credit Union	\$93,198	\$7,640	8.20%	5.47%	3.27%	7.67%
	Southern Federal Credit Union	\$93,710	\$26,742	28.54%	5.50%	5.49%	5.66%
	Rio Grande Valley Credit Union	\$94,010	\$8,626	9.18%	2.38%	3.29%	3.03%
	United Community Credit Union	\$94,606	\$9,142	9.66%	5.95%	6.87%	4.40%
	Community Service Credit Union	\$95,203	\$9,426	9.90%	3.04%	2.46%	5.97%
	Kelly Community Federal Credit Union	\$99,749	\$11,422	11.45%	8.18%	2.77%	5.88%
	Texasgulf Federal Credit Union	\$103,531	\$12,416	11.99%	14.38%	3.30%	3.25%

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Asset Group A - \$50 to \$250 million in total assets (continued)							
	Cooperative Teachers Credit Union	\$106,636	\$13,157	12.34%	2.69%	2.99%	3.59%
	Chemcel Federal Credit Union	\$110,889	\$11,783	10.63%	4.43%	5.05%	3.27%
	Chocolate Bayou Community Federal Credit Union	\$111,922	\$9,614	8.59%	11.51%	3.84%	2.23%
	Members Trust of the Southwest Federal Credit Union	\$113,835	\$10,379	9.12%	8.74%	5.15%	4.21%
	Access Community Credit Union	\$117,203	\$16,371	13.97%	(0.56%)	2.10%	1.11%
	MTCU	\$117,998	\$11,645	9.87%	(1.10%)	5.89%	3.61%
	Plus4 Credit Union	\$119,116	\$10,436	8.76%	(7.60%)	0.64%	4.24%
	River City Federal Credit Union	\$119,247	\$7,329	6.15%	(8.39%)	10.04%	17.81%
	Lone Star Credit Union	\$121,609	\$8,656	7.12%	3.97%	2.13%	5.40%
	LibertyOne Credit Union	\$121,825	\$13,082	10.74%	2.21%	1.90%	3.79%
	Southwest Heritage Credit Union	\$123,775	\$11,948	9.65%	8.83%	5.42%	5.56%
	Capitol Credit Union	\$126,127	\$8,717	6.91%	3.99%	1.09%	3.73%
	Go Federal Credit Union	\$126,244	\$9,038	7.16%	7.67%	0.92%	3.95%
	Santa Fe Federal Credit Union	\$126,377	\$17,307	13.69%	(1.24%)	1.84%	3.96%
	Texoma Community Credit Union	\$127,057	\$13,485	10.61%	5.26%	3.86%	5.98%
	Members First Credit Union	\$128,861	\$23,797	18.47%	6.09%	0.87%	1.26%
	Texas Tech Federal Credit Union	\$130,785	\$13,812	10.56%	6.59%	3.05%	2.77%
	Citizens Federal Credit Union	\$131,679	\$13,612	10.34%	(1.49%)	2.19%	3.74%
	Pioneer Mutual Federal Credit Union	\$133,828	\$20,682	15.45%	5.03%	0.99%	1.45%
	Government Employees Federal Credit Union	\$135,050	\$11,242	8.32%	(0.04%)	0.34%	0.50%
	Laredo Federal Credit Union	\$136,069	\$12,560	9.23%	3.37%	1.62%	3.18%
	Communities of Abilene Federal Credit Union	\$138,409	\$11,038	7.97%	3.51%	3.18%	10.96%
	Nizari Progressive Federal Credit Union	\$139,187	\$18,412	13.23%	10.46%	0.93%	5.44%
	Cal-Com Federal Credit Union	\$140,021	\$13,057	9.33%	10.15%	3.07%	7.12%
	BP Federal Credit Union	\$142,588	\$11,368	7.97%	5.49%	1.88%	1.79%
	Border Federal Credit Union	\$146,185	\$19,010	13.00%	1.31%	6.42%	4.69%
	North East Texas Credit Union	\$149,795	\$16,683	11.14%	2.58%	2.54%	3.79%
	Beacon Federal Credit Union	\$152,678	\$11,410	7.47%	(4.81%)	2.73%	5.60%
	Harris County Federal Credit Union	\$153,120	\$22,664	14.80%	6.60%	3.59%	3.04%
	Texas Partners Federal Credit Union	\$157,957	\$9,972	6.31%	(8.25%)	2.22%	6.08%
	H.E.B. Federal Credit Union	\$167,616	\$23,320	13.91%	2.80%	0.74%	2.28%
	People's Federal Credit Union	\$181,246	\$14,858	8.20%	2.17%	4.87%	0.42%
	Mobility Credit Union	\$182,691	\$14,851	8.13%	0.81%	9.84%	1.72%
	Fort Worth City Credit Union	\$183,822	\$22,122	12.03%	7.63%	0.35%	0.91%
	Sabine Federal Credit Union	\$184,147	\$21,425	11.63%	6.74%	1.46%	2.43%
	Investex Credit Union	\$191,060	\$19,047	9.97%	3.13%	3.63%	3.53%
	Members Choice of Central Texas Federal Credit Union	\$194,507	\$22,071	11.35%	(1.44%)	1.53%	12.24%
	Qualtrust Credit Union	\$200,757	\$18,208	9.07%	(12.18%)	6.12%	5.72%
	Gulf Coast Federal Credit Union	\$205,817	\$19,551	9.50%	(1.18%)	18.05%	12.12%
	MemberSource Credit Union	\$206,450	\$15,716	7.61%	1.51%	3.14%	4.61%
	First Basin Credit Union	\$216,421	\$21,170	9.78%	4.82%	1.79%	5.46%
	Amarillo Community Federal Credit Union	\$226,290	\$19,910	8.80%	2.87%	1.62%	3.83%
	Cy-Fair Federal Credit Union	\$228,284	\$19,764	8.66%	4.23%	7.69%	5.26%
	Pantex Federal Credit Union	\$229,787	\$39,274	17.09%	1.53%	0.47%	0.65%
	Energy Capital Credit Union	\$231,072	\$20,276	8.77%	5.11%	2.57%	4.68%
	Alliance Credit Union	\$234,147	\$35,022	14.96%	5.31%	0.65%	1.68%
	Synergy Federal Credit Union	\$238,998	\$30,349	12.70%	6.95%	1.24%	0.54%
	America's Credit Union	\$242,473	\$28,872	11.91%	2.73%	2.11%	8.09%
	Unity One Credit Union	\$244,561	\$18,286	7.48%	0.55%	6.79%	9.44%
	United Texas Federal Credit Union	\$244,826	\$21,379	8.73%	4.96%	3.79%	3.60%
	1st Community Federal Credit Union	\$245,958	\$22,677	9.22%	1.93%	11.36%	3.52%
	Average of Asset Group A	\$42,761	\$4,879	13.91%	1.49%	6.54%	4.47%

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Asset Group B - \$251 to \$500 million in total assets							
	Education Credit Union	\$251,482	\$33,373	13.27%	0.13%	4.98%	7.11%
	Gulf Credit Union	\$254,599	\$17,203	6.76%	0.86%	1.39%	2.94%
	Houston Texas Fire Fighters Federal Credit Union	\$259,193	\$37,678	14.54%	2.03%	0.80%	1.07%
	MCT Credit Union	\$265,990	\$27,907	10.49%	7.07%	3.59%	2.95%
	DuGood Federal Credit Union	\$286,894	\$33,953	11.83%	5.25%	1.19%	2.24%
	Coastal Community And Teachers Credit Union	\$287,954	\$29,582	10.27%	(4.62%)	9.93%	11.75%
	GENCO Federal Credit Union	\$289,128	\$33,907	11.73%	4.14%	1.73%	2.65%
	Evolve Federal Credit Union	\$317,558	\$34,677	10.92%	4.08%	10.51%	6.60%
	Texell Credit Union	\$326,516	\$34,597	10.60%	4.43%	7.26%	10.69%
	Public Employees Credit Union	\$328,985	\$27,316	8.30%	7.61%	2.35%	2.04%
	My Community Credit Union	\$345,704	\$35,160	10.17%	(1.30%)	5.78%	7.38%
	Union Square Credit Union	\$349,637	\$42,586	12.18%	1.65%	3.77%	1.93%
	Texar Federal Credit Union	\$354,002	\$44,200	12.49%	2.91%	3.46%	4.84%
	Security First Federal Credit Union	\$361,805	\$28,773	7.95%	(5.24%)	7.31%	17.95%
	Education First Federal Credit Union	\$363,512	\$41,977	11.55%	3.40%	4.36%	4.06%
	City Credit Union	\$384,185	\$41,998	10.93%	4.65%	3.44%	7.74%
	Associated Credit Union of Texas	\$384,470	\$37,990	9.88%	(4.24%)	4.09%	11.75%
	Air Force Federal Credit Union	\$385,573	\$30,831	8.00%	0.99%	3.01%	5.62%
	Educators Credit Union	\$394,547	\$62,317	15.79%	3.54%	0.76%	0.73%
	Texas Bay Credit Union	\$421,006	\$41,097	9.76%	5.82%	9.29%	7.54%
	Abilene Teachers Federal Credit Union	\$430,819	\$58,355	13.55%	5.41%	2.63%	4.42%
	Community Resource Credit Union	\$443,450	\$39,435	8.89%	6.42%	4.55%	4.73%
	Complex Community Federal Credit Union	\$457,413	\$45,854	10.02%	3.37%	3.17%	5.54%
	Primeway Federal Credit Union	\$474,378	\$41,143	8.67%	(1.89%)	7.45%	7.25%
	Resource One Credit Union	\$476,757	\$43,650	9.16%	(1.48%)	4.16%	8.25%
	Southwest Airlines Federal Credit Union	\$485,471	\$55,474	11.43%	6.66%	2.42%	3.41%
	Average of Asset Group B	\$360,809	\$38,501	10.74%	2.37%	4.36%	5.89%
Asset Group C - \$501 million to \$1 billion in total assets							
	Neches Federal Credit Union	\$500,685	\$69,528	13.89%	6.55%	1.84%	3.34%
	People's Trust Federal Credit Union	\$546,794	\$44,464	8.13%	3.65%	3.92%	7.87%
	Members Choice Credit Union	\$551,564	\$48,017	8.71%	3.55%	3.51%	5.06%
	FivePoint Credit Union	\$563,646	\$66,116	11.73%	0.67%	5.29%	5.51%
	East Texas Professional Credit Union	\$584,311	\$108,808	18.62%	6.81%	1.53%	1.42%
	Generations Community Federal Credit Union	\$591,562	\$51,463	8.70%	(12.16%)	8.01%	10.81%
	Greater Texas Federal Credit Union	\$597,843	\$47,805	8.00%	5.70%	2.13%	2.03%
	Neighborhood Credit Union	\$614,407	\$65,440	10.65%	9.63%	3.74%	5.32%
	Houston Federal Credit Union	\$619,665	\$48,090	7.76%	9.97%	2.77%	3.38%
	El Paso Area Teachers Federal Credit Union	\$638,545	\$74,037	11.59%	3.24%	3.57%	5.55%
	Smart Financial Credit Union	\$663,031	\$62,055	9.36%	0.37%	2.36%	5.89%
	First Service Credit Union	\$671,689	\$62,159	9.25%	(1.16%)	5.50%	12.42%
	Houston Police Federal Credit Union	\$679,749	\$91,543	13.47%	7.51%	3.60%	2.07%
	Gulf Coast Educators Federal Credit Union	\$686,788	\$116,068	16.90%	6.93%	0.69%	1.76%
	Mobiloil Federal Credit Union	\$696,200	\$80,888	11.62%	12.25%	2.85%	6.81%
	Brazos Valley Schools Credit Union	\$701,369	\$59,765	8.52%	6.14%	2.29%	1.44%
	Red River Federal Credit Union	\$801,218	\$85,129	10.62%	10.59%	2.59%	5.57%
	InTouch Credit Union	\$805,244	\$73,655	9.15%	3.48%	6.29%	6.23%
	Amoco Federal Credit Union	\$849,015	\$70,935	8.35%	3.04%	3.77%	3.83%
	Amplify Credit Union	\$851,532	\$77,617	9.11%	4.07%	2.47%	3.86%
	Velocity Credit Union	\$854,531	\$106,984	12.52%	(9.79%)	7.77%	9.64%
	Schlumberger Employees Credit Union	\$856,247	\$104,575	12.21%	12.00%	0.80%	0.67%
	Shell Federal Credit Union	\$870,401	\$86,308	9.92%	10.68%	3.77%	4.92%
	Fort Worth Community Credit Union	\$880,630	\$79,246	9.00%	2.40%	2.45%	4.39%
	DATCU Credit Union	\$908,918	\$129,756	14.28%	9.00%	2.21%	1.66%
	United Heritage Credit Union	\$918,046	\$78,762	8.58%	7.50%	1.31%	2.29%
	Average of Asset Group C	\$711,678	\$76,508	10.79%	4.72%	3.35%	4.76%

Source: SNL Financial

NA = data was not available.

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

MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 17, 2017

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	FirstLight Federal Credit Union	\$1,012,243	\$83,998	8.30%	4.40%	5.15%	8.99%
	Texas Trust Credit Union	\$1,041,866	\$110,296	10.59%	4.77%	0.60%	1.77%
	Firstmark Credit Union	\$1,056,722	\$93,528	8.85%	3.19%	4.11%	5.89%
	First Community Credit Union	\$1,273,451	\$108,445	8.52%	9.29%	2.63%	4.93%
	A+ Federal Credit Union	\$1,335,397	\$123,069	9.22%	9.23%	4.53%	5.00%
	Credit Union Of Texas	\$1,361,241	\$115,619	8.49%	3.10%	5.19%	5.39%
	Austin Telco Federal Credit Union	\$1,429,203	\$177,645	12.43%	8.23%	0.44%	0.69%
	Advancial Federal Credit Union	\$1,431,137	\$123,261	8.61%	4.83%	4.42%	5.71%
	Texans Credit Union	\$1,603,570	\$76,121	4.75%	23.55%	1.98%	3.83%
	JSC Federal Credit Union	\$2,014,503	\$211,754	10.51%	6.37%	0.76%	0.67%
	EECU	\$2,028,629	\$233,952	11.53%	7.94%	1.26%	3.95%
	University Federal Credit Union	\$2,206,397	\$179,570	8.14%	6.52%	1.97%	5.55%
	Navy Army Community Credit Union	\$2,594,727	\$274,070	10.56%	6.31%	6.16%	9.36%
	GECU	\$2,615,626	\$237,213	9.07%	3.83%	8.76%	9.18%
	Credit Human Federal Credit Union	\$2,975,659	\$344,145	11.57%	1.24%	16.45%	4.48%
	Texas Dow Employees Credit Union	\$3,057,107	\$236,947	7.75%	3.98%	10.17%	15.15%
	American Airlines Federal Credit Union	\$6,459,209	\$649,000	10.05%	4.33%	2.19%	3.78%
	Randolph-Brooks Federal Credit Union	\$8,126,872	\$943,137	11.61%	8.94%	2.06%	2.88%
	Security Service Federal Credit Union	\$9,488,781	\$792,087	8.35%	3.38%	13.73%	13.70%
	Average of Asset Group D	\$2,795,386	\$269,150	9.42%	6.50%	4.87%	5.84%

Source: SNL Financial

NA = data was not available.

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

Definitions

Total Assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of Funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net Income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Non-controlling interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes non-controlling interests for fiscal years starting after December 15, 2008).	Net Interest Income/Average Assets	Interest on loans and investments less cost of funds as a percent of average assets.
Return on Average Assets (%)	Return on average assets; net income as a percent of average assets.	Net Interest Margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on Average Equity (%)	Return on average equity; net income as a percent of average equity.	Asset Growth Rate (%)	Growth in total assets. Annualized: $[(\text{Current Period Total Assets} - \text{Previous Period Total Assets}) / \text{Previous Period Total Assets}]$.
Efficiency Ratio (FTE) (%)	Non-interest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and non-interest revenues, excluding only gains from securities transactions and nonrecurring items.	Deposit Growth Rate (%)	Growth in deposits. Annualized: $[(\text{Current Period Deposits} - \text{Previous Period Deposits (Domestic \& Foreign Office)}) / \text{Previous Period Deposits}]$.
Salary Expense / Employees	Salary and benefits expense / number of full-time equivalent employees at end of period.	Total Loans & Leases Non-accrual	The amount of loans and finance leases, gross of reserves, on which the interest is no longer accruing.
Total Loans & Leases	The total of loans and lease financing receivables, net of 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 U.S. 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 U.S.; other loans (e.g., for purchasing or carrying securities, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	Non-accrual Loans / Total Loans (%)	Non-accrual loans, net of guaranteed loans, as a percent of total gross loans.
Total Deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that are not insured but subject to the FDIC deposit regulations.	Reserves / Loans (%)	Reserves for loan losses as a percent of loans before reserves.
Liquidity Ratio (%)	$\text{Liquid Assets (Cash \& Bal Due to Dep Inst + Securities + Fed Fund \& Repos + Trading Accounts - Pledged Secs)} / \text{Total Liabilities}$.	Reserves / NPLs (%)	Loan loss reserves as a percent of nonperforming loans.
Total Assets / Employees	Total assets / number of full-time equivalent employees at end of period.	NPAs / Total Assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Loans / Deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	NPA+ Loans 90PD / Tang Equity + LLRs [Texas Ratio] (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas Ratio.
Yield on Earning Assets (%)	Return earned on interest-earning assets, expressed as a percent. $\text{Total Interest \& Dividend Income} / \text{Average Earning Assets}$.	Total Equity Capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes minority interest for fiscal years starting after December 15, 2008).
Cost of Interest Bearing Liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. $\text{Total Interest Expense} / \text{Average Interest Bearing Liabilities}$.	Tier 1 Capital	For OTS-regulated institutions it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
		Leverage Ratio (%)	The Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 Risk-Based Ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.