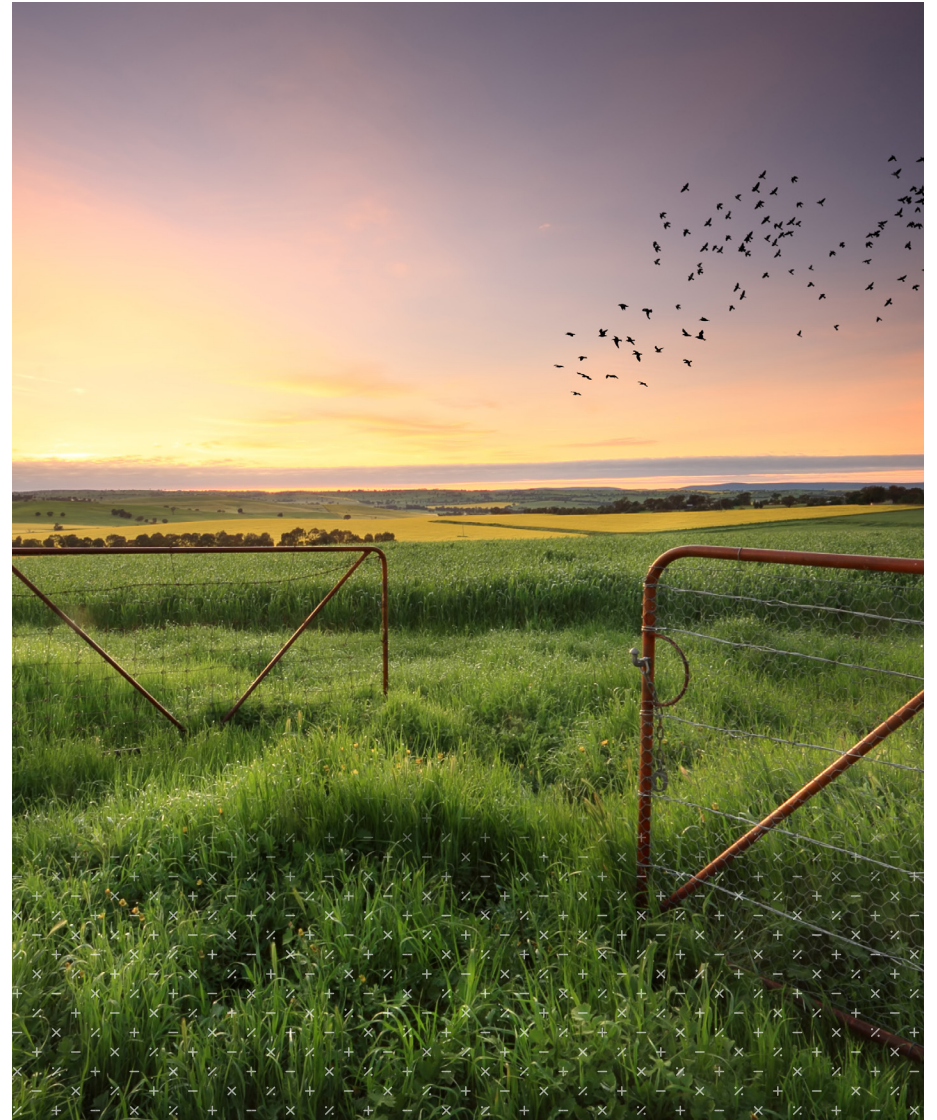


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Credit Union Index

AN ANALYSIS OF TEXAS CREDIT UNIONS





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

Texas

DALLAS

14555 Dallas Parkway Suite 300
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(972) 458-2296

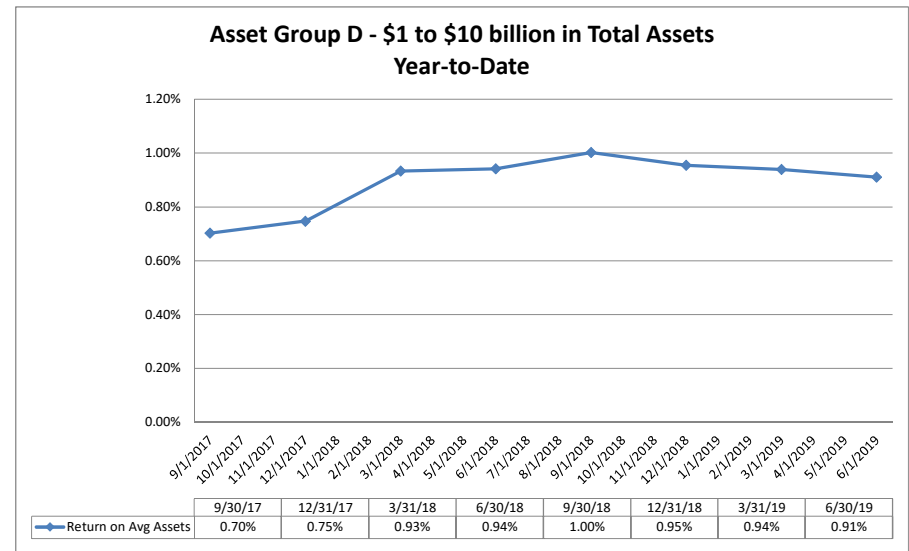
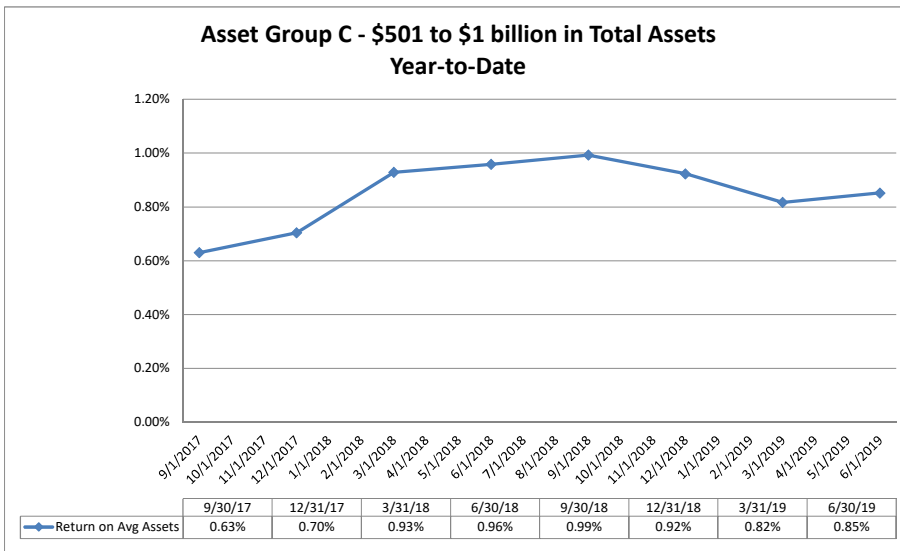
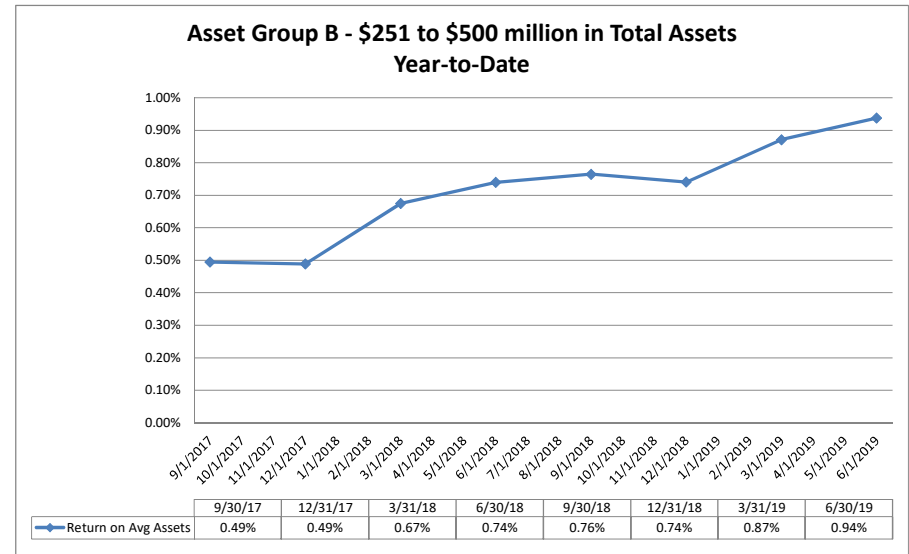
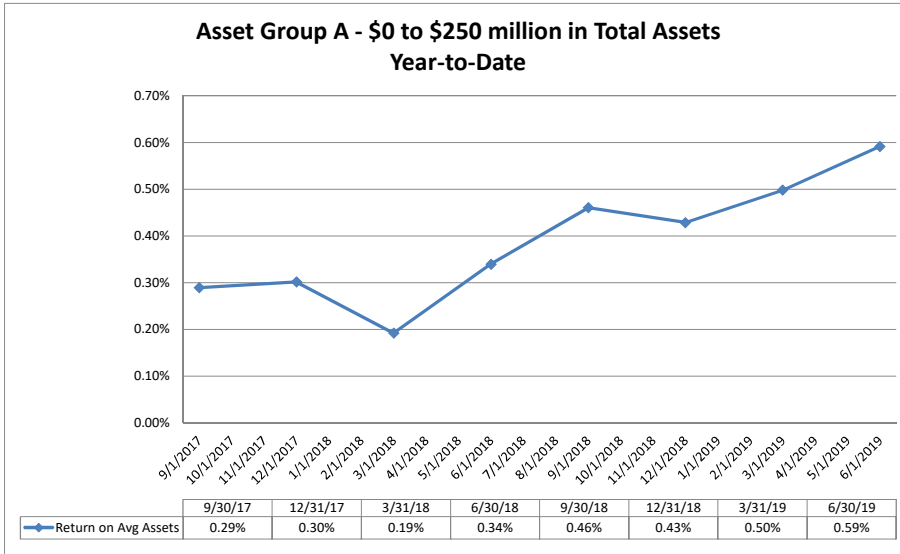
ASSET SIZE DEFINITION

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

Texas

Performance Analysis

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



Source: SNL Financial

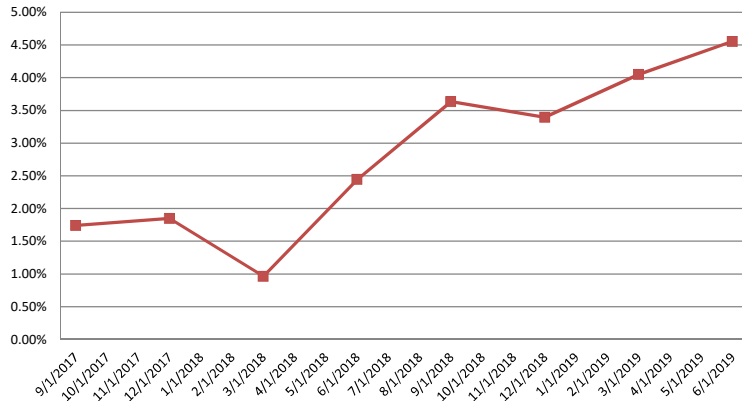
Note: Report includes only bank-level data.

NA = data was not available.

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

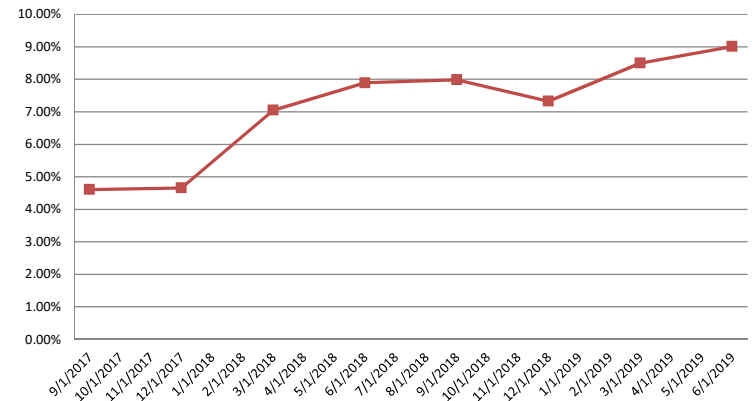
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



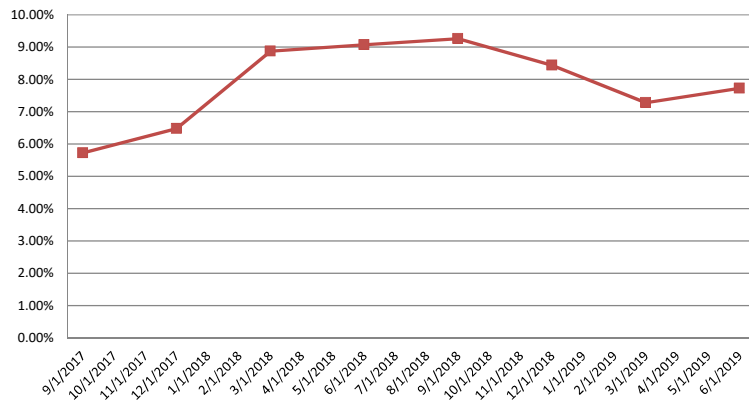
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	1.74%	1.85%	0.96%	2.45%	3.63%	3.40%	4.05%	4.56%

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



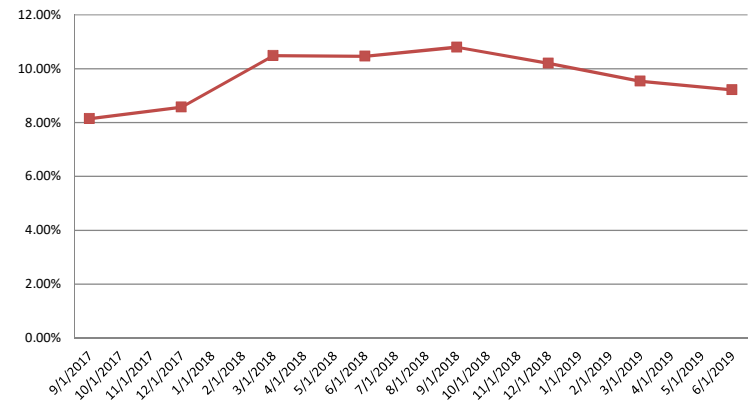
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	4.61%	4.65%	7.05%	7.89%	7.99%	7.32%	8.50%	9.01%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	5.72%	6.48%	8.88%	9.07%	9.26%	8.44%	7.28%	7.72%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Net Worth	8.14%	8.56%	10.49%	10.46%	10.80%	10.20%	9.54%	9.22%

Source: SNL Financial

Note: Report includes only bank-level data.

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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 - \$0 to \$250 million in total assets											
	Martin Luther King Credit Union	\$268	(\$2)	(2.95%)	(8.99%)	150.00%	NA	(\$2)	(1.49%)	(4.44%)	150.00%	NA
	Orange County Teachers Credit Union	\$364	(\$15)	(15.42%)	(36.14%)	NA	\$32	(\$33)	(15.07%)	(37.93%)	NM	\$150
	Assumption Beaumont Federal Credit Union	\$474	(\$1)	(0.85%)	(8.16%)	100.00%	NA	\$0	0.00%	0.00%	66.67%	NA
	All Saints Catholic Federal Credit Union	\$539	\$1	0.73%	3.88%	85.71%	\$12	\$1	0.36%	1.94%	85.71%	\$14
	Musicians Federal Credit Union	\$652	\$1	0.61%	4.60%	77.78%	\$40	\$1	0.31%	2.30%	87.50%	\$40
	Paris District Credit Union	\$652	\$0	0.00%	0.00%	100.00%	\$16	\$0	0.00%	0.00%	100.00%	\$16
	Texas Lee Federal Credit Union	\$748	\$4	2.18%	23.53%	25.00%	NA	\$7	1.92%	20.90%	22.22%	NA
	I.B.E.W. Local #681 Credit Union	\$849	\$0	0.00%	0.00%	100.00%	\$16	\$3	0.69%	5.00%	87.50%	\$16
	Pilgrim CUCC Federal Credit Union	\$887	\$0	0.00%	0.00%	100.00%	\$40	\$1	0.21%	1.96%	97.06%	\$36
	T & FS Employee Credit Union	\$932	\$1	0.43%	1.76%	64.29%	\$52	\$1	0.22%	0.88%	77.36%	\$50
	Jafari No-Interest Credit Union	\$983	\$15	6.23%	19.35%	25.00%	NA	\$21	4.48%	13.77%	46.15%	NA
	Teachers Alliance Federal Credit Union	\$989	\$3	1.19%	3.96%	85.71%	\$14	(\$8)	(1.57%)	(5.25%)	134.62%	\$14
	Witco Houston Employees Credit Union	\$1,063	(\$1)	(0.35%)	(1.19%)	109.09%	\$0	(\$2)	(0.34%)	(1.18%)	113.64%	\$0
	Littlefield School Employees Federal Credit Union	\$1,083	\$0	0.00%	0.00%	88.89%	\$32	\$1	0.19%	1.21%	84.21%	\$36
	Empowerment Community Development Federal Credit Union	\$1,098	(\$1)	(0.35%)	(4.82%)	90.91%	\$16	\$0	0.00%	0.00%	92.00%	\$16
	Faith Cooperative Federal Credit Union	\$1,503	(\$7)	(1.92%)	(18.67%)	59.26%	(\$8)	\$0	0.00%	0.00%	51.85%	\$0
	Saint Lukes Community Federal Credit Union	\$1,572	\$1	0.26%	3.05%	75.00%	\$8	\$1	0.13%	1.53%	75.00%	\$6
	G P M Federal Credit Union	\$1,593	\$6	1.48%	6.54%	44.44%	\$0	\$8	0.99%	4.38%	57.89%	\$0
	Highway Employees Credit Union	\$1,689	\$1	0.24%	0.92%	85.71%	\$24	\$3	0.37%	1.39%	88.10%	\$25
	W T N M Atlantic Federal Credit Union	\$1,701	\$6	1.41%	6.88%	78.26%	\$48	\$10	1.18%	5.76%	75.51%	\$50
	Salt Employees Federal Credit Union	\$1,759	(\$2)	(0.46%)	(1.17%)	93.75%	\$27	(\$4)	(0.46%)	(1.16%)	100.00%	\$29
	Lehrer Interests Credit Union	\$2,007	\$3	0.60%	2.65%	71.43%	\$8	\$3	0.29%	1.33%	84.62%	\$10
	American Baptist Association Credit Union	\$2,190	\$1	0.18%	2.08%	94.12%	\$72	\$0	0.00%	0.00%	102.86%	\$68
	Kilgore Shell Employees Federal Credit Union	\$2,228	\$4	0.72%	4.38%	90.91%	\$35	(\$1)	(0.09%)	(0.55%)	85.42%	\$36
	Sugar Growers Federal Credit Union	\$2,274	\$7	1.20%	2.87%	73.68%	\$0	\$19	1.62%	3.91%	68.42%	\$0
	Redeemer Federal Credit Union	\$2,292	\$27	4.71%	18.06%	24.39%	\$0	\$57	5.34%	19.52%	20.99%	\$0
	Sweeny Teachers Federal Credit Union	\$2,431	\$2	0.31%	2.47%	96.67%	\$46	\$2	0.15%	1.23%	96.77%	\$46
	Goodyear San Angelo Federal Credit Union	\$2,602	\$9	1.40%	12.24%	57.14%	\$12	\$17	1.34%	11.72%	58.54%	\$14
	Light Commerce Credit Union	\$2,728	\$8	1.16%	5.88%	69.14%	\$60	\$30	2.16%	11.19%	68.46%	\$50
	Navarro Credit Union	\$2,991	\$14	1.85%	5.07%	64.52%	\$44	\$21	1.38%	3.82%	66.10%	\$42
	Corpus Christi S.P. Credit Union	\$3,065	(\$5)	(0.63%)	(2.95%)	96.61%	\$32	\$16	1.02%	4.75%	108.41%	\$33
	Galveston School Employees Federal Credit Union	\$3,107	(\$4)	(0.51%)	(4.58%)	95.00%	\$78	(\$14)	(0.89%)	(7.93%)	101.71%	\$80
	Our Mother of Mercy Parish Houston Federal Credit Union	\$3,133	\$21	2.63%	15.36%	63.49%	\$72	\$37	2.30%	13.75%	55.74%	\$54
	Vidor Teachers Federal Credit Union	\$3,177	\$3	0.38%	2.37%	78.95%	\$40	\$8	0.51%	3.17%	79.49%	\$38
	Thd-6 Credit Union	\$3,187	(\$23)	(2.83%)	(21.20%)	84.21%	\$42	(\$32)	(1.93%)	(14.48%)	94.67%	\$43
	SP Trainmen Federal Credit Union	\$3,196	(\$9)	(1.14%)	(3.59%)	120.69%	\$51	(\$12)	(0.76%)	(2.39%)	115.79%	\$48
	Pasadena Postal Credit Union	\$3,384	\$44	5.53%	41.61%	49.12%	\$27	\$55	3.58%	26.83%	71.96%	\$35
	T. H. D. District 17 Credit Union	\$3,456	\$5	0.59%	2.73%	74.07%	\$52	\$8	0.48%	2.19%	78.85%	\$54
	Covenant Savings Federal Credit Union	\$3,464	\$8	0.96%	11.90%	83.72%	\$18	\$13	0.80%	9.52%	85.06%	\$18
	Federal Employees Credit Union	\$3,511	(\$2)	(0.23%)	(1.19%)	102.86%	\$32	(\$5)	(0.28%)	(1.49%)	104.35%	\$33
	Pampa Municipal Credit Union	\$3,611	(\$2)	(0.22%)	(2.40%)	74.42%	\$30	\$12	0.67%	7.25%	73.56%	\$30
	Longview Federal Credit Union	\$3,765	\$15	1.63%	8.42%	85.71%	\$32	\$6	0.33%	1.69%	93.83%	\$33
	Union Pacific Employees Credit Union	\$3,798	\$1	0.10%	0.49%	72.92%	\$46	\$43	2.20%	10.67%	48.98%	\$45
	B P S Federal Credit Union	\$3,880	\$19	1.98%	4.33%	40.63%	\$40	\$24	1.25%	2.74%	50.98%	\$38
	Oak Farms Employees Credit Union	\$3,892	\$9	0.86%	3.45%	85.54%	\$78	\$15	0.69%	2.88%	88.89%	\$80

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)												
	Belton Federal Credit Union	\$3,921	\$20	1.99%	14.29%	60.00%	\$42	\$36	1.77%	13.07%	64.15%	\$41
	Prairie View Federal Credit Union	\$4,098	(\$4)	(0.39%)	(4.66%)	106.25%	\$50	(\$4)	(0.19%)	(2.33%)	101.02%	\$46
	Waconized Federal Credit Union	\$4,245	(\$2)	(0.19%)	(0.78%)	101.64%	\$59	(\$3)	(0.14%)	(0.59%)	102.38%	\$57
	Del Rio S.P. Credit Union	\$4,323	(\$2)	(0.18%)	(0.53%)	105.71%	\$43	(\$11)	(0.49%)	(1.45%)	105.63%	\$42
	Lefors Federal Credit Union	\$4,343	\$3	0.28%	1.51%	93.62%	\$29	\$6	0.27%	1.51%	92.63%	\$29
	Intercorp Credit Union	\$4,383	\$9	0.81%	5.01%	80.65%	\$60	\$7	0.31%	1.95%	81.60%	\$60
	IBEW 116 Federal Credit Union	\$4,396	\$2	0.18%	2.28%	96.15%	\$44	\$3	0.14%	1.71%	97.09%	\$43
	Houston Belt & Terminal Federal Credit Union	\$4,436	\$29	2.61%	10.26%	64.56%	\$58	\$42	1.89%	7.49%	64.33%	\$57
	Mount Carmel Church Federal Credit Union	\$4,548	\$11	0.97%	4.89%	78.43%	\$80	\$23	1.01%	5.15%	77.67%	\$82
	Everman Parkway Credit Union	\$4,551	\$0	0.00%	0.00%	98.33%	\$48	(\$6)	(0.26%)	(0.83%)	105.13%	\$51
	Highway District 9 Credit Union	\$4,788	\$7	0.58%	2.83%	78.57%	\$32	\$9	0.38%	1.82%	85.71%	\$32
	Pollock Employees Credit Union	\$4,815	\$4	0.34%	2.81%	93.94%	\$72	\$7	0.30%	2.46%	94.57%	\$70
	Port of Houston Warehouse Federal Credit Union	\$4,949	\$20	1.63%	12.20%	83.33%	\$0	\$29	1.18%	8.94%	80.61%	\$0
	City of Deer Park Federal Credit Union	\$5,295	\$16	1.21%	6.07%	73.53%	\$52	\$26	0.98%	4.96%	80.15%	\$56
	NCE Credit Union	\$5,524	\$5	0.36%	1.88%	91.67%	\$53	\$20	0.74%	3.78%	88.24%	\$47
	Coastal Teachers Federal Credit Union	\$5,565	(\$7)	(0.49%)	(6.44%)	98.04%	\$33	(\$4)	(0.14%)	(1.83%)	94.29%	\$33
	CASE Federal Credit Union	\$5,662	\$11	0.77%	5.90%	82.76%	\$46	\$18	0.63%	4.85%	84.07%	\$45
	Lubbock Telco Federal Credit Union	\$5,716	\$11	0.76%	2.82%	74.47%	\$32	\$3	0.10%	0.38%	80.00%	\$35
	Midwestern State University Credit Union	\$5,787	(\$7)	(0.48%)	(3.18%)	114.29%	\$47	(\$18)	(0.61%)	(4.07%)	112.50%	\$45
	ACU Credit Union	\$5,846	\$17	1.17%	5.61%	67.35%	\$61	\$24	0.82%	3.98%	70.21%	\$59
	Jackson County Federal Credit Union	\$5,859	\$4	0.28%	2.95%	93.33%	\$20	\$5	0.17%	1.85%	94.38%	\$20
	Skel-Tex Credit Union	\$5,919	\$7	0.47%	2.36%	81.40%	\$46	\$23	0.78%	3.90%	84.88%	\$47
	Highway District 2 Credit Union	\$5,954	\$12	0.80%	4.03%	80.36%	\$56	\$19	0.63%	3.20%	83.81%	\$55
	Oak Cliff Christian Federal Credit Union	\$6,054	\$16	1.07%	12.10%	91.25%	\$64	\$25	0.84%	9.54%	85.00%	\$57
	South Texas Regional Federal Credit Union	\$6,103	\$10	0.64%	7.95%	78.38%	\$36	\$11	0.35%	4.40%	86.52%	\$39
	United Savers Trust Credit Union	\$6,130	\$4	0.26%	3.55%	79.79%	\$47	\$11	0.35%	4.90%	82.11%	\$51
	Hilco Federal Credit Union	\$6,316	(\$7)	(0.44%)	(7.76%)	92.52%	\$52	(\$7)	(0.22%)	(3.86%)	93.46%	\$54
	FCI Federal Credit Union	\$6,434	(\$18)	(1.09%)	(7.73%)	120.25%	\$50	(\$24)	(0.72%)	(5.12%)	112.35%	\$52
	Cochran County Schools Federal Credit Union	\$6,435	\$12	0.77%	5.50%	62.63%	\$48	\$27	0.88%	6.24%	67.54%	\$48
	Electric Utilities Credit Union	\$6,441	\$2	0.12%	0.95%	90.57%	\$40	\$6	0.18%	1.43%	88.99%	\$37
	Andrews School Federal Credit Union	\$6,510	\$8	0.49%	2.02%	82.00%	\$40	\$20	0.60%	2.53%	79.00%	\$41
	Local 20 IBEW Federal Credit Union	\$6,534	\$15	0.93%	11.36%	89.81%	\$64	\$26	0.82%	9.96%	90.00%	\$64
	Bivins Federal Credit Union	\$6,575	(\$3)	(0.18%)	(1.18%)	85.42%	\$61	(\$2)	(0.06%)	(0.39%)	89.01%	\$60
	Frio County Federal Credit Union	\$6,578	\$20	1.22%	5.11%	81.00%	\$75	\$74	2.26%	9.55%	79.21%	\$75
	Brownsville City Employees Federal Credit Union	\$6,672	\$11	0.66%	2.64%	76.39%	\$38	\$35	1.05%	4.22%	71.63%	\$35
	TC Teachers Federal Credit Union	\$6,834	(\$4)	(0.23%)	(1.35%)	101.59%	\$76	(\$2)	(0.06%)	(0.34%)	99.22%	\$77
	Express-News Federal Credit Union	\$6,886	(\$64)	(3.66%)	(33.03%)	206.45%	\$43	(\$71)	(1.97%)	(17.91%)	156.00%	\$39
	Seminole Public Schools Federal Credit Union	\$6,964	\$1	0.06%	0.26%	90.63%	\$88	\$9	0.26%	1.17%	89.15%	\$89
	STEC Federal Credit Union	\$7,039	\$23	1.27%	6.97%	53.85%	\$32	\$40	1.08%	6.11%	57.00%	\$33
	Hale County Teachers Federal Credit Union	\$7,299	\$12	0.66%	5.23%	75.90%	\$43	\$28	0.76%	6.15%	76.88%	\$43
	Galveston Government Employees Credit Union	\$7,305	\$19	1.07%	15.11%	84.55%	\$45	\$36	1.04%	14.57%	85.12%	\$47
	Port of Houston Credit Union	\$7,350	\$22	1.20%	5.04%	69.77%	\$77	\$47	1.28%	5.42%	67.42%	\$77
	Victoria City-County Employees Federal Credit Union	\$7,397	\$13	0.69%	5.25%	107.50%	\$50	\$9	0.24%	1.82%	105.77%	\$46
	C-T Waco Federal Credit Union	\$7,614	(\$8)	(0.42%)	(4.92%)	100.00%	\$53	(\$18)	(0.49%)	(5.49%)	101.72%	\$53
	Coburn Credit Union	\$7,702	\$32	1.66%	10.82%	37.25%	\$32	\$64	1.66%	10.97%	38.61%	\$34
	Moore County Schools Federal Credit Union	\$7,854	\$0	0.00%	0.00%	100.00%	\$61	\$0	0.00%	0.00%	100.00%	\$63
	I.B.E.W. LU 66 Federal Credit Union	\$7,911	\$38	1.97%	19.56%	69.12%	\$68	\$52	1.39%	13.63%	68.95%	\$71

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)												
	Sweetwater Regional Federal Credit Union	\$8,045	\$32	1.60%	7.84%	73.81%	\$55	\$22	0.55%	2.70%	88.94%	\$55
	Morris Sheppard Texarkana Federal Credit Union	\$8,109	\$16	0.78%	6.43%	84.76%	\$51	\$35	0.86%	7.11%	82.14%	\$44
	Jackson County Teachers Federal Credit Union	\$8,160	\$7	0.35%	2.98%	84.00%	\$20	\$8	0.20%	1.70%	89.58%	\$20
	Vatat Credit Union	\$8,482	\$10	0.48%	3.10%	89.41%	\$90	\$17	0.42%	2.64%	89.82%	\$90
	Yoakum County Federal Credit Union	\$8,611	\$25	1.16%	5.79%	63.04%	\$54	\$29	0.67%	3.37%	68.18%	\$53
	Scurry County School Federal Credit Union	\$8,710	\$21	0.97%	4.21%	77.89%	\$43	\$39	0.90%	3.92%	77.90%	\$41
	Fannin County Teachers Federal Credit Union	\$8,854	\$29	1.28%	5.52%	70.41%	\$76	\$60	1.32%	5.75%	67.69%	\$76
	Met Tran Federal Credit Union	\$8,919	(\$144)	(6.23%)	(38.12%)	73.85%	\$54	(\$71)	(1.52%)	(9.29%)	67.67%	\$56
	Natural Resources Conservation Service Federal Credit Union	\$9,427	\$12	0.51%	4.04%	91.07%	\$79	\$22	0.47%	3.72%	89.15%	\$71
	Port Terminal Federal Credit Union	\$9,489	(\$1)	(0.04%)	(0.14%)	101.15%	\$75	(\$8)	(0.17%)	(0.54%)	104.76%	\$73
	Alamo City Credit Union	\$9,609	\$10	0.41%	4.02%	77.10%	\$45	\$9	0.18%	1.81%	82.14%	\$45
	Victoria Federal Credit Union	\$9,914	\$20	0.81%	6.43%	84.68%	\$41	\$37	0.77%	5.99%	86.97%	\$40
	Methodist Hospital Employees Federal Credit Union	\$10,052	\$38	1.55%	16.56%	69.85%	\$45	\$80	1.68%	17.82%	72.35%	\$43
	Cen Tex Manufacturing Credit Union	\$10,178	\$82	3.25%	19.71%	52.46%	\$63	\$212	4.28%	26.32%	52.12%	\$63
	Sweetex Credit Union	\$10,273	\$16	0.62%	1.85%	75.95%	\$86	\$33	0.63%	1.92%	77.27%	\$86
	Ben E. Keith Employees Federal Credit Union	\$10,292	\$28	1.09%	6.74%	67.33%	\$96	\$48	0.93%	5.82%	70.41%	\$95
	Tex-Mex Credit Union	\$10,477	\$26	1.02%	3.97%	73.82%	\$55	\$57	1.13%	4.38%	74.41%	\$55
	Highway District 19 Employees Credit Union	\$10,481	\$9	0.34%	2.52%	90.91%	\$50	\$12	0.23%	1.68%	92.23%	\$50
	Wharton County Teachers Credit Union	\$10,492	\$14	0.54%	2.86%	74.51%	\$42	\$24	0.46%	2.46%	74.26%	\$42
	Longview Consolidated Credit Union	\$10,706	(\$17)	(0.64%)	(3.34%)	100.88%	\$61	(\$25)	(0.47%)	(2.45%)	103.91%	\$68
	Swemp Federal Credit Union	\$10,708	\$30	1.11%	7.06%	65.88%	\$56	\$40	0.73%	4.73%	74.68%	\$57
	T & P Longview Federal Credit Union	\$10,979	\$7	0.25%	1.29%	76.19%	\$90	\$39	0.71%	3.61%	73.81%	\$90
	E M O T Federal Credit Union	\$10,993	\$28	1.02%	3.87%	54.79%	\$75	\$50	0.92%	3.47%	58.27%	\$73
	P.I.E. Credit Union	\$11,126	\$34	1.18%	6.79%	71.74%	\$43	\$36	0.61%	3.61%	80.81%	\$44
	Pasadena Municipal Federal Credit Union	\$11,450	\$29	1.01%	5.19%	57.35%	\$46	\$57	0.98%	5.13%	60.42%	\$46
	Employees United Federal Credit Union	\$11,468	\$47	1.63%	5.72%	68.42%	\$50	\$88	1.53%	5.39%	67.68%	\$50
	Texoma Federal Credit Union	\$11,603	\$23	0.79%	3.69%	74.44%	\$52	\$35	0.60%	2.82%	75.00%	\$54
	TxDOT Credit Union	\$11,962	\$49	1.63%	11.44%	64.76%	\$54	\$88	1.46%	10.40%	70.35%	\$54
	Germania Credit Union	\$11,975	\$10	0.35%	2.81%	83.84%	\$48	\$16	0.29%	2.26%	87.37%	\$48
	Member Preferred Federal Credit Union	\$11,976	\$39	1.33%	9.64%	72.31%	\$53	\$49	0.85%	6.10%	74.93%	\$55
	1st University Credit Union	\$12,003	\$7	0.23%	3.24%	97.93%	\$66	\$4	0.07%	0.93%	98.34%	\$69
	Neiman Marcus Group Employees Federal Credit Union	\$12,119	\$17	0.55%	4.57%	71.69%	\$45	\$59	0.97%	8.00%	76.60%	\$47
	Refugio County Federal Credit Union	\$12,273	\$27	0.87%	5.66%	74.00%	\$38	\$40	0.64%	4.21%	73.71%	\$38
	Brownfield Federal Credit Union	\$12,369	\$7	0.22%	0.74%	89.86%	\$66	\$9	0.14%	0.48%	91.70%	\$65
	Laredo Fire Department Federal Credit Union	\$12,619	(\$34)	(1.08%)	(10.13%)	95.93%	\$49	(\$14)	(0.22%)	(2.08%)	88.39%	\$46
	Angelina County Teachers Credit Union	\$12,858	\$9	0.28%	2.17%	83.33%	\$65	\$47	0.73%	5.70%	77.31%	\$71
	Marshall T&P Employees Federal Credit Union	\$12,926	\$54	1.71%	8.97%	53.03%	\$94	\$103	1.66%	8.64%	54.79%	\$94
	Gulf Shore Federal Credit Union	\$13,043	\$16	0.48%	6.05%	88.49%	\$72	\$26	0.38%	4.94%	90.33%	\$71
	F C S Federal Credit Union	\$13,171	\$48	1.46%	4.66%	52.08%	\$50	\$98	1.50%	4.78%	49.48%	\$47
	Alba Golden Federal Credit Union	\$13,447	\$63	1.87%	10.24%	54.55%	\$44	\$109	1.62%	8.96%	57.55%	\$47
	Cherokee County Teachers Federal Credit Union	\$13,488	\$19	0.56%	3.20%	75.94%	\$43	\$34	0.50%	2.87%	77.82%	\$42
	Reeves County Teachers Credit Union	\$13,509	\$4	0.12%	1.24%	108.24%	\$84	\$22	0.32%	3.41%	99.46%	\$84
	Central Texas Teachers Credit Union	\$13,578	\$39	1.15%	9.67%	70.00%	\$61	\$63	0.93%	7.88%	74.70%	\$61
	ILA 1351 Federal Credit Union	\$13,682	\$19	0.56%	3.14%	88.13%	\$76	\$32	0.47%	2.65%	89.64%	\$75
	Friona Texas Federal Credit Union	\$13,685	(\$3)	(0.09%)	(0.47%)	153.85%	\$5	\$25	0.38%	1.97%	84.31%	\$19
	Third Coast Federal Credit Union	\$14,033	\$13	0.38%	1.40%	92.61%	\$54	\$22	0.32%	1.18%	86.27%	\$50
	Linkage Credit Union	\$14,559	\$30	0.82%	5.12%	79.06%	\$52	\$64	0.87%	5.50%	79.07%	\$49
	Corpus Christi Postal Employees Credit Union	\$14,634	\$43	1.17%	9.91%	78.50%	\$76	\$44	0.60%	5.10%	89.14%	\$80

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)												
	Coastal Bend Post Office Federal Credit Union	\$14,689	\$43	1.17%	6.18%	62.71%	\$69	\$53	0.72%	3.82%	68.04%	\$63
	IBEW Community Federal Credit Union	\$14,862	\$23	0.62%	6.51%	81.34%	\$47	\$46	0.61%	6.56%	81.37%	\$46
	National Oilwell Varco Employees Credit Union	\$14,896	\$67	1.80%	7.97%	57.40%	\$71	\$144	1.93%	8.66%	56.97%	\$67
	Alpine Community Credit Union	\$15,055	\$10	0.26%	2.38%	87.88%	\$46	\$30	0.39%	3.59%	85.38%	\$46
	Victoria Teachers Federal Credit Union	\$15,075	\$31	0.82%	2.60%	73.11%	\$43	\$56	0.74%	2.36%	72.96%	\$42
	Family 1st Of Texas Federal Credit Union	\$15,287	\$15	0.39%	3.42%	92.58%	\$55	\$1	0.01%	0.11%	94.22%	\$59
	Ellis County Teachers & Employees Federal Credit Union	\$15,327	\$44	1.15%	8.84%	63.87%	\$68	\$73	0.96%	7.40%	67.09%	\$67
	First Priority Credit Union	\$15,366	\$18	0.46%	5.29%	84.31%	\$58	\$34	0.43%	5.03%	81.88%	\$58
	MOPAC Employees Federal Credit Union	\$15,679	\$34	0.87%	8.13%	81.62%	\$73	\$52	0.67%	6.27%	82.44%	\$72
	Baker Hughes Federal Credit Union	\$15,699	\$1	0.03%	0.26%	98.32%	\$56	(\$19)	(0.24%)	(2.47%)	108.23%	\$62
	U S I Federal Credit Union	\$15,890	\$31	0.78%	2.49%	72.73%	\$56	\$48	0.60%	1.93%	79.05%	\$62
	Amarillo Postal Employees Credit Union	\$15,978	\$2	0.05%	0.32%	97.20%	\$61	\$5	0.06%	0.40%	96.50%	\$57
	Corner Stone Credit Union	\$16,106	\$25	0.61%	7.66%	82.85%	\$49	\$86	1.05%	13.40%	83.16%	\$50
	Waco Federal Credit Union	\$16,697	\$18	0.43%	5.61%	93.51%	\$55	\$31	0.37%	4.86%	93.17%	\$53
	Ward County Credit Union	\$16,698	\$3	0.07%	0.83%	97.35%	\$64	\$3	0.04%	0.41%	99.00%	\$70
	Cowboy Country Federal Credit Union	\$16,733	\$23	0.55%	4.53%	68.14%	\$53	\$44	0.53%	4.36%	72.20%	\$48
	Seagoville Federal Credit Union	\$17,165	\$28	0.65%	4.18%	78.99%	\$58	\$52	0.60%	3.90%	79.92%	\$55
	Temple Santa Fe Community Credit Union	\$17,248	\$17	0.40%	5.96%	94.16%	\$64	\$29	0.34%	5.09%	92.29%	\$60
	Reed Credit Union	\$17,257	\$10	0.23%	1.60%	89.19%	\$67	\$13	0.15%	1.04%	93.12%	\$69
	A New Direction Credit Union	\$17,279	\$7	0.16%	2.14%	94.83%	\$79	(\$2)	(0.02%)	(0.31%)	99.07%	\$70
	Anderson County Federal Credit Union	\$17,685	\$5	0.11%	0.67%	77.16%	\$47	\$29	0.33%	1.94%	78.80%	\$46
	Grand Prairie Credit Union	\$17,858	\$20	0.46%	4.51%	84.66%	\$63	\$25	0.29%	2.83%	87.83%	\$63
	Liberty County Teachers Federal Credit Union	\$17,978	\$35	0.77%	8.79%	86.69%	\$54	\$85	0.93%	10.82%	83.69%	\$52
	Texas Community Federal Credit Union	\$18,120	\$15	0.33%	2.58%	82.86%	\$42	\$34	0.38%	2.93%	84.28%	\$44
	Concho Valley Credit Union	\$18,148	\$31	0.68%	6.37%	83.42%	\$52	\$58	0.64%	6.00%	83.47%	\$53
	Odessa Employees Credit Union	\$18,501	\$38	0.82%	5.91%	80.11%	\$61	\$65	0.71%	5.08%	79.55%	\$60
	Southern Star Credit Union	\$18,723	(\$4)	(0.08%)	(0.55%)	104.76%	\$47	(\$33)	(0.35%)	(2.28%)	106.11%	\$51
	Temple-Inland Federal Credit Union	\$18,779	\$44	0.96%	7.72%	72.51%	\$69	\$77	0.86%	6.82%	74.46%	\$67
	Midland Municipal Employees Credit Union	\$18,933	(\$11)	(0.23%)	(2.27%)	62.24%	\$92	\$10	0.11%	1.03%	62.50%	\$86
	McLennan County Employees Federal Credit Union	\$19,931	\$41	0.81%	3.09%	69.95%	\$54	\$58	0.57%	2.20%	76.52%	\$51
	Tyler City Employees Credit Union	\$20,513	\$99	1.93%	11.86%	61.51%	\$60	\$173	1.70%	10.49%	67.84%	\$64
	Brazos Community Credit Union	\$20,638	\$61	1.19%	6.11%	66.10%	\$80	\$115	1.15%	5.80%	69.14%	\$81
	Valwood Park Federal Credit Union	\$21,185	\$46	0.88%	5.41%	80.00%	\$53	\$74	0.71%	4.37%	82.87%	\$54
	LiFE Federal Credit Union	\$21,263	\$10	0.18%	2.28%	81.94%	\$54	\$99	0.91%	11.42%	87.62%	\$66
	Dallas U.P. Employees Credit Union	\$21,697	(\$3)	(0.06%)	(0.24%)	75.40%	\$87	\$35	0.33%	1.43%	82.97%	\$92
	Yantis Federal Credit Union	\$21,841	(\$6)	(0.11%)	(0.68%)	102.49%	\$56	(\$17)	(0.15%)	(0.96%)	102.46%	\$55
	McMurrey Federal Credit Union	\$22,380	\$12	0.21%	1.81%	86.02%	\$67	\$18	0.16%	1.35%	89.92%	\$73
	LeTourneau Federal Credit Union	\$22,593	\$16	0.29%	1.22%	93.37%	\$77	\$17	0.16%	0.65%	97.32%	\$80
	LCRA Credit Union	\$22,638	\$15	0.27%	2.22%	91.74%	\$74	\$19	0.17%	1.41%	92.86%	\$73
	Wichita Falls Federal Credit Union	\$22,880	\$85	1.50%	12.44%	73.06%	\$58	\$155	1.37%	11.63%	73.09%	\$55
	C-E Federal Credit Union	\$23,034	\$98	1.74%	23.43%	70.87%	\$50	\$166	1.50%	20.34%	74.50%	\$56
	Local Federal Credit Union	\$23,632	\$22	0.37%	2.07%	88.22%	\$101	\$62	0.53%	2.92%	89.95%	\$102
	Rocket Federal Credit Union	\$23,812	(\$1)	(0.02%)	(0.24%)	99.23%	\$46	\$4	0.03%	0.48%	99.60%	\$44
	Bayou City Federal Credit Union	\$24,557	\$27	0.44%	5.48%	90.03%	\$71	\$36	0.29%	3.67%	92.04%	\$67
	Northeast Texas Teachers Federal Credit Union	\$25,596	\$16	0.25%	1.82%	90.05%	\$45	\$38	0.30%	2.16%	89.24%	\$44
	TexStar Federal Credit Union	\$25,862	\$20	0.31%	3.60%	81.36%	\$63	\$37	0.29%	3.34%	85.09%	\$66
	Abilene Federal Credit Union	\$25,888	(\$28)	(0.43%)	(2.57%)	106.18%	\$53	(\$52)	(0.40%)	(2.38%)	102.16%	\$50

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)											
	United Credit Union	\$26,496	\$23	0.35%	5.72%	71.35%	\$53	(\$77)	(0.58%)	(9.61%)	76.65%	\$52
	Alcon Employees Federal Credit Union	\$27,679	\$75	1.05%	4.94%	73.31%	\$62	\$118	0.83%	3.90%	78.43%	\$67
	CTECU	\$27,976	(\$12)	(0.17%)	(0.95%)	100.59%	\$99	(\$21)	(0.15%)	(0.83%)	102.06%	\$103
	Beaumont Community Credit Union	\$28,125	\$64	0.90%	7.38%	78.89%	\$59	\$89	0.62%	5.16%	80.45%	\$60
	Fedstar Credit Union	\$28,183	\$136	1.99%	16.57%	66.80%	\$64	\$218	1.63%	13.50%	65.90%	\$63
	United Energy Credit Union	\$28,271	\$16	0.23%	1.34%	93.40%	\$61	\$25	0.18%	1.05%	93.93%	\$60
	Trinity Valley Teachers Credit Union	\$28,407	\$80	1.13%	4.11%	61.71%	\$38	\$132	0.92%	3.40%	64.04%	\$39
	Angelina Federal Employees Credit Union	\$29,268	\$96	1.33%	9.76%	75.85%	\$74	\$150	1.05%	7.71%	78.76%	\$74
	Matagorda County Credit Union	\$29,714	\$64	0.86%	7.45%	72.73%	\$52	\$119	0.80%	6.99%	74.91%	\$50
	Hockley County School Employees Credit Union	\$29,730	(\$74)	(0.98%)	(8.10%)	88.78%	\$65	(\$92)	(0.61%)	(5.00%)	86.39%	\$64
	Shared Resources Credit Union	\$30,534	(\$45)	(0.59%)	(6.13%)	94.66%	\$69	(\$32)	(0.21%)	(2.17%)	94.44%	\$69
	Mountain Star Federal Credit Union	\$30,918	\$101	1.29%	12.21%	66.23%	\$43	\$197	1.27%	12.09%	69.24%	\$47
	Austin Federal Credit Union	\$31,019	\$25	0.32%	4.28%	92.31%	\$54	\$54	0.34%	4.65%	91.56%	\$53
	Transtar Federal Credit Union	\$31,639	(\$3)	(0.04%)	(0.62%)	95.53%	\$66	\$29	0.18%	2.99%	93.41%	\$63
	Caprock Federal Credit Union	\$31,735	\$21	0.27%	2.05%	92.96%	\$57	\$47	0.30%	2.31%	90.68%	\$55
	San Patricio County Teachers Federal Credit Union	\$32,205	\$3	0.04%	0.35%	86.58%	\$57	\$17	0.10%	1.00%	87.54%	\$57
	Common Cents Federal Credit Union	\$32,223	\$99	1.23%	9.34%	84.56%	\$59	\$145	0.90%	6.90%	81.21%	\$57
	Travis County Credit Union	\$32,405	\$20	0.25%	3.17%	91.16%	\$63	\$23	0.14%	1.83%	95.07%	\$62
	Walker County Federal Credit Union	\$32,580	\$127	1.59%	11.90%	70.71%	\$59	\$230	1.45%	10.92%	72.84%	\$59
	Lufkin Federal Credit Union	\$32,819	\$88	1.06%	4.54%	77.98%	\$52	\$150	0.91%	3.88%	79.35%	\$57
	Cabot & NOI Employees Credit Union	\$32,978	\$29	0.35%	4.09%	64.89%	\$59	(\$268)	(1.64%)	(18.44%)	65.23%	\$59
	Mesquite Credit Union	\$33,099	\$28	0.34%	4.24%	87.47%	\$61	\$58	0.35%	4.42%	88.98%	\$61
	Port Arthur Teachers Federal Credit Union	\$33,433	\$96	1.13%	9.30%	74.30%	\$56	\$187	1.09%	9.16%	73.89%	\$55
	Cherokee County Federal Credit Union	\$34,409	\$91	1.06%	4.59%	59.96%	\$53	\$196	1.15%	4.97%	61.35%	\$58
	Old Ocean Federal Credit Union	\$34,441	\$184	2.10%	19.36%	64.27%	\$65	\$294	1.70%	15.77%	69.26%	\$66
	Baptist Credit Union	\$36,180	\$27	0.30%	3.45%	95.62%	\$63	\$54	0.31%	3.47%	95.09%	\$62
	Star of Texas Credit Union	\$36,805	\$93	1.00%	7.98%	80.00%	\$49	\$205	1.10%	8.90%	77.41%	\$48
	Texas Plains Federal Credit Union	\$37,165	\$136	1.46%	9.84%	80.75%	\$57	\$243	1.31%	8.88%	78.56%	\$55
	Keystone Credit Union	\$37,556	\$11	0.12%	0.44%	78.77%	\$50	\$65	0.34%	1.29%	78.60%	\$50
	SPCO Credit Union	\$37,590	\$52	0.55%	5.78%	85.40%	\$69	\$48	0.25%	2.69%	84.26%	\$69
	City Federal Credit Union	\$37,729	\$109	1.18%	11.00%	67.38%	\$70	\$212	1.16%	10.84%	66.54%	\$69
	Brazosport Teachers Federal Credit Union	\$39,865	\$138	1.38%	7.66%	70.28%	\$64	\$290	1.46%	8.13%	69.48%	\$65
	Highway District 21 Federal Credit Union	\$41,333	\$107	1.03%	6.06%	62.50%	\$43	\$197	0.95%	5.62%	63.65%	\$43
	Caprock Santa Fe Credit Union	\$41,626	\$297	2.86%	8.08%	45.18%	\$57	\$542	2.61%	7.44%	44.48%	\$54
	City Public Service/IBEW Federal Credit Union	\$41,751	\$133	1.28%	9.73%	73.37%	\$50	\$166	0.80%	6.19%	76.19%	\$52
	Freestone Credit Union	\$41,963	\$105	1.00%	10.13%	86.13%	\$42	\$139	0.67%	6.76%	89.63%	\$42
	Trans Texas Southwest Credit Union	\$42,083	\$31	0.29%	2.35%	92.42%	\$64	\$62	0.30%	2.36%	91.91%	\$62
	Sacred Heart Parish Hallettsville Federal Credit Union	\$42,999	\$86	0.81%	7.88%	75.41%	\$79	\$153	0.72%	7.07%	75.87%	\$78
	Fannin Federal Credit Union	\$43,367	\$218	2.07%	17.78%	70.97%	\$61	\$345	1.67%	14.32%	68.78%	\$55
	South Texas Federal Credit Union	\$45,379	\$78	0.69%	11.54%	77.70%	\$41	\$180	0.81%	13.54%	77.36%	\$41
	H&H Federal Credit Union	\$45,531	\$214	1.88%	10.31%	61.13%	\$61	\$263	1.16%	6.39%	71.58%	\$60
	South Texas Area Resources Credit Union	\$46,125	(\$22)	(0.19%)	(1.58%)	100.20%	\$46	(\$35)	(0.15%)	(1.25%)	101.65%	\$44
	Select Federal Credit Union	\$47,717	\$78	0.65%	3.90%	81.53%	\$60	\$213	0.91%	5.50%	81.56%	\$59
	Lifetime Federal Credit Union	\$47,956	\$183	1.50%	8.24%	59.52%	\$60	\$277	1.14%	6.28%	65.89%	\$71
	Lubrizol Employees' Credit Union	\$48,047	\$96	0.81%	6.35%	71.49%	\$77	\$190	0.81%	6.33%	72.20%	\$77
	Doches Credit Union	\$48,167	\$96	0.80%	6.00%	81.05%	\$42	\$164	0.69%	5.16%	79.99%	\$42
	Southland Federal Credit Union	\$48,797	\$172	1.42%	11.23%	62.39%	\$53	\$367	1.52%	12.17%	60.90%	\$53
	Scott & White Employees Credit Union	\$48,853	\$153	1.26%	17.68%	68.45%	\$58	\$346	1.43%	20.72%	64.32%	\$58
	My Credit Union	\$49,284	\$9	0.07%	0.88%	97.53%	\$52	\$31	0.13%	1.51%	96.47%	\$51

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Performance Analysis

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)												
	Texan Sky Federal Credit Union	\$50,959	\$135	1.06%	7.39%	79.24%	\$67	\$135	0.54%	3.71%	85.35%	\$70
	Big Spring Education Employees Federal Credit Union	\$52,994	\$107	0.82%	5.85%	58.39%	\$56	\$349	1.34%	9.66%	56.59%	\$54
	Hereford Texas Federal Credit Union	\$53,373	\$183	1.40%	6.38%	74.68%	\$61	\$315	1.23%	5.53%	77.29%	\$60
	Windthorst Federal Credit Union	\$53,590	\$157	1.17%	7.13%	63.62%	\$56	\$284	1.06%	6.50%	64.86%	\$55
	Heritage USA Federal Credit Union	\$55,372	\$201	1.44%	16.79%	72.01%	\$63	\$399	1.43%	17.07%	71.64%	\$65
	Houston Highway Credit Union	\$55,912	\$119	0.83%	13.88%	85.82%	\$76	\$186	0.64%	10.80%	79.51%	\$67
	Texas Telcom Credit Union	\$56,573	\$7	0.05%	0.36%	91.72%	\$88	\$8	0.03%	0.21%	87.61%	\$87
	West Texas Credit Union	\$56,943	\$88	0.62%	7.17%	89.41%	\$57	\$218	0.76%	8.98%	87.68%	\$59
	Texas Federal Credit Union	\$57,199	\$64	0.45%	7.12%	88.97%	\$67	\$106	0.37%	5.94%	90.39%	\$66
	First Class American Credit Union	\$57,300	(\$41)	(0.29%)	(3.85%)	105.00%	\$76	(\$74)	(0.26%)	(3.46%)	107.98%	\$77
	Texas Bridge Credit Union	\$59,583	\$132	0.89%	10.02%	83.83%	\$60	\$181	0.62%	6.93%	86.60%	\$61
	Baycel Federal Credit Union	\$61,364	\$309	1.99%	11.15%	50.77%	\$52	\$530	1.72%	9.68%	53.95%	\$53
	Postal Family Credit Union	\$61,872	\$195	1.26%	12.29%	83.07%	\$56	\$266	0.86%	8.47%	88.67%	\$57
	Telco Plus Credit Union	\$62,717	\$240	1.53%	10.13%	69.24%	\$58	\$395	1.27%	8.44%	73.54%	\$57
	RelyOn Credit Union	\$63,224	\$71	0.45%	4.86%	87.22%	\$76	\$230	0.72%	7.96%	87.72%	\$75
	Domino Federal Credit Union	\$63,565	\$189	1.19%	8.00%	76.36%	\$50	\$375	1.19%	8.01%	76.81%	\$50
	Southwest Financial Federal Credit Union	\$63,652	\$430	2.64%	15.55%	60.53%	\$67	\$557	1.71%	10.20%	62.31%	\$67
	Service 1st Credit Union	\$63,919	\$124	0.78%	7.95%	71.76%	\$66	\$247	0.78%	7.99%	72.19%	\$63
	Irving City Employees Federal Credit Union	\$65,129	\$88	0.54%	4.98%	80.70%	\$73	\$165	0.51%	4.69%	80.60%	\$73
	Coastal Community Federal Credit Union	\$69,314	(\$143)	(0.81%)	(10.23%)	80.96%	\$54	(\$1,017)	(2.84%)	(34.75%)	88.16%	\$56
	Westex Federal Credit Union	\$70,611	\$2	0.01%	0.10%	91.44%	\$69	\$27	0.08%	0.71%	91.18%	\$74
	Metro Medical Credit Union	\$71,946	\$210	1.16%	8.73%	69.01%	\$60	\$305	0.84%	6.39%	76.71%	\$61
	Southwest Research Center Federal Credit Union	\$71,995	\$53	0.29%	3.20%	88.82%	\$54	\$133	0.37%	4.04%	85.96%	\$50
	First Abilene Federal Credit Union	\$72,846	\$186	1.02%	9.28%	79.01%	\$57	\$298	0.83%	7.51%	81.42%	\$61
	Las Colinas Federal Credit Union	\$73,030	\$43	0.23%	2.70%	85.73%	\$69	\$83	0.23%	2.61%	86.01%	\$68
	Rockdale Federal Credit Union	\$75,955	\$78	0.41%	3.48%	87.72%	\$56	\$122	0.32%	2.73%	90.25%	\$57
	Baylor Health Care System Credit Union	\$76,521	\$357	1.88%	11.79%	59.63%	\$84	\$482	1.28%	8.04%	67.38%	\$99
	Memorial Credit Union	\$77,088	\$80	0.42%	4.26%	87.01%	\$76	\$96	0.25%	2.56%	86.77%	\$76
	Valley Federal Credit Union	\$77,331	\$32	0.17%	1.13%	86.11%	\$56	\$79	0.21%	1.40%	87.66%	\$56
	Texas DPS Credit Union	\$78,078	\$130	0.67%	7.87%	75.00%	\$62	\$232	0.60%	7.09%	75.85%	\$62
	Wichita Falls Teachers Federal Credit Union	\$79,081	\$154	0.77%	6.23%	78.13%	\$67	\$332	0.83%	6.77%	78.72%	\$63
	U. S. Employees Credit Union	\$79,807	\$51	0.26%	3.19%	89.15%	\$67	\$72	0.18%	2.25%	91.32%	\$67
	Members Credit Union	\$80,177	\$158	0.79%	8.38%	81.84%	\$60	\$274	0.69%	7.33%	83.11%	\$61
	KBR Heritage Federal Credit Union	\$82,080	\$153	0.72%	5.20%	63.56%	\$77	\$305	0.71%	5.21%	63.45%	\$82
	Eastex Credit Union	\$84,809	\$225	1.05%	9.48%	83.93%	\$49	\$370	0.87%	7.87%	84.76%	\$49
	Centex Citizens Credit Union	\$84,871	\$82	0.40%	2.46%	87.34%	\$52	\$199	0.51%	2.99%	82.03%	\$50
	Space City Credit Union	\$85,456	\$11	0.05%	0.51%	89.74%	\$60	\$70	0.16%	1.62%	89.14%	\$59
	Southwest 66 Credit Union	\$85,508	\$147	0.69%	6.20%	73.87%	\$48	\$343	0.80%	7.39%	78.08%	\$48
	Naft Federal Credit Union	\$87,727	\$328	1.50%	10.57%	71.70%	\$53	\$597	1.38%	9.72%	73.01%	\$53
	Tarrant County's Credit Union	\$88,604	\$186	0.83%	9.01%	82.88%	\$73	\$354	0.79%	8.67%	84.15%	\$73
	Texas Health Credit Union	\$91,004	\$226	1.01%	9.10%	66.77%	\$85	\$474	1.07%	9.66%	67.05%	\$85
	First Central Credit Union	\$94,738	\$635	2.68%	18.81%	67.91%	\$56	\$1,229	2.64%	18.68%	68.58%	\$55
	Edinburg Teachers Credit Union	\$95,365	\$175	0.73%	3.11%	75.28%	\$195	\$242	0.50%	2.15%	80.93%	\$216
	Texoma Educators Federal Credit Union	\$95,769	\$205	0.86%	6.43%	67.82%	\$65	\$341	0.71%	5.38%	72.70%	\$66
	Nascoga Federal Credit Union	\$97,995	\$188	0.74%	8.94%	81.85%	\$62	\$281	0.56%	6.71%	85.78%	\$60
	Allied Federal Credit Union	\$99,376	\$180	0.72%	9.58%	79.49%	\$68	\$299	0.60%	8.03%	82.69%	\$68
	United Community Credit Union	\$100,590	\$156	0.62%	6.32%	81.73%	\$60	\$225	0.45%	4.58%	84.06%	\$58
	Prestige Community Credit Union	\$101,001	\$57	0.23%	2.86%	83.07%	\$72	\$154	0.30%	3.89%	85.33%	\$73
	Community Service Credit Union	\$101,114	\$346	1.36%	12.86%	78.23%	\$71	\$542	1.08%	10.20%	81.79%	\$70

Source: SNL Financial

Note: Report includes only bank-level data.

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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 - \$0 to \$250 million in total assets (continued)												
	One Source Federal Credit Union	\$101,920	\$38	0.15%	1.56%	83.49%	\$51	\$107	0.21%	2.21%	84.27%	\$50
	Rio Grande Valley Credit Union	\$106,659	\$156	0.59%	6.60%	84.02%	\$51	\$296	0.57%	6.31%	84.75%	\$52
	Kelly Community Federal Credit Union	\$107,995	\$378	1.41%	11.12%	73.78%	\$62	\$616	1.16%	9.17%	72.52%	\$59
	River City Federal Credit Union	\$109,113	\$177	0.65%	9.90%	84.66%	\$61	\$253	0.46%	7.15%	88.66%	\$62
	WesTex Community Credit Union	\$112,849	\$434	1.53%	16.03%	68.54%	\$55	\$1,077	1.94%	20.24%	64.96%	\$53
	Cooperative Teachers Credit Union	\$120,576	\$119	0.40%	3.29%	79.78%	\$64	\$179	0.30%	2.49%	85.90%	\$79
	Chemcel Federal Credit Union	\$120,988	\$386	1.29%	11.27%	73.91%	\$51	\$670	1.14%	9.90%	75.64%	\$51
	Plus4 Credit Union	\$122,457	\$42	0.14%	1.98%	91.20%	\$66	\$156	0.25%	3.70%	87.89%	\$60
	Chocolate Bayou Community Federal Credit Union	\$122,715	\$307	1.00%	12.68%	78.91%	\$64	\$587	0.96%	11.83%	79.73%	\$64
	BP Federal Credit Union	\$123,895	\$280	0.87%	8.67%	70.00%	\$96	\$516	0.80%	8.16%	70.65%	\$94
	Lone Star Credit Union	\$124,312	\$234	0.75%	10.33%	79.52%	\$70	\$415	0.66%	9.30%	79.95%	\$71
	Go Federal Credit Union	\$126,106	\$165	0.52%	6.35%	83.41%	\$80	\$345	0.54%	6.70%	84.21%	\$78
	Texasgulf Federal Credit Union	\$129,362	\$488	1.51%	11.91%	53.82%	\$72	\$970	1.52%	12.11%	52.37%	\$68
	Members First Credit Union	\$129,440	\$521	1.60%	7.98%	66.86%	\$58	\$980	1.51%	7.57%	67.06%	\$58
	Access Community Credit Union	\$130,661	\$168	0.52%	3.81%	84.52%	\$51	\$250	0.39%	2.84%	87.29%	\$50
	MTCU	\$133,882	(\$32)	(0.10%)	(1.22%)	93.04%	\$71	\$15	0.02%	0.29%	95.01%	\$71
	LibertyOne Credit Union	\$134,974	\$136	0.40%	3.79%	81.24%	\$80	\$245	0.37%	3.46%	81.22%	\$80
	Capitol Credit Union	\$136,529	\$239	0.70%	8.87%	82.85%	\$77	\$452	0.67%	8.54%	82.95%	\$75
	Santa Fe Federal Credit Union	\$136,751	\$50	0.15%	1.08%	69.71%	\$51	\$148	0.22%	1.60%	73.42%	\$55
	Communities of Abilene Federal Credit Union	\$138,774	\$248	0.72%	7.98%	77.69%	\$61	\$578	0.84%	9.60%	76.89%	\$61
	Government Employees Federal Credit Union	\$140,601	\$218	0.62%	7.14%	81.53%	\$61	\$388	0.56%	6.44%	82.01%	\$60
	Citizens Federal Credit Union	\$151,808	\$386	1.03%	10.21%	68.70%	\$58	\$664	0.90%	9.15%	72.64%	\$60
	Border Federal Credit Union	\$157,686	\$325	0.82%	5.91%	82.84%	\$49	\$754	0.97%	6.91%	82.34%	\$47
	North East Texas Credit Union	\$158,501	\$183	0.46%	4.03%	83.53%	\$67	\$477	0.61%	5.35%	84.59%	\$68
	Nizari Progressive Federal Credit Union	\$163,529	\$98	0.24%	1.91%	72.24%	\$59	\$384	0.47%	3.77%	72.17%	\$58
	Harris County Federal Credit Union	\$165,587	\$772	1.88%	12.31%	57.12%	\$60	\$1,267	1.56%	10.23%	61.07%	\$62
	Pioneer Mutual Federal Credit Union	\$166,020	\$510	1.23%	8.57%	70.96%	\$55	\$864	1.04%	7.32%	72.04%	\$58
	Texoma Community Credit Union	\$169,092	\$623	1.49%	14.16%	69.85%	\$60	\$1,041	1.26%	12.01%	73.12%	\$60
	Southwest Heritage Credit Union	\$171,571	\$797	1.90%	19.12%	69.27%	\$63	\$1,405	1.69%	17.23%	67.38%	\$62
	H.E.B. Federal Credit Union	\$179,728	\$454	1.01%	6.93%	77.42%	\$108	\$864	0.97%	6.65%	78.44%	\$109
	People's Federal Credit Union	\$191,813	\$161	0.34%	4.19%	84.42%	\$53	\$345	0.36%	4.52%	84.48%	\$53
	MemberSource Credit Union	\$192,212	\$159	0.32%	3.83%	77.99%	\$72	\$108	0.11%	1.30%	83.44%	\$73
	Investex Credit Union	\$206,649	\$191	0.37%	3.92%	86.50%	\$70	\$381	0.37%	3.90%	85.36%	\$69
	Mobility Credit Union	\$211,469	\$673	1.27%	16.12%	55.07%	\$36	\$919	0.88%	11.21%	65.90%	\$55
	Gulf Coast Federal Credit Union	\$211,486	\$546	1.03%	10.78%	74.54%	\$51	\$995	0.94%	9.95%	73.64%	\$54
	Fort Worth City Credit Union	\$217,925	\$535	0.99%	9.03%	69.87%	\$78	\$1,059	0.99%	9.05%	71.89%	\$78
	Energy Capital Credit Union	\$218,349	\$437	0.80%	8.18%	74.31%	\$80	\$876	0.80%	8.32%	76.04%	\$81
	Pantex Federal Credit Union	\$220,603	\$404	0.73%	3.85%	75.34%	\$62	\$638	0.58%	3.07%	78.70%	\$65
	America's Credit Union	\$230,414	\$438	0.76%	5.25%	77.16%	\$68	\$862	0.75%	5.20%	77.66%	\$67
	United Texas Credit Union	\$245,708	\$415	0.67%	7.93%	80.75%	\$77	\$500	0.41%	4.84%	84.27%	\$78
	Unity One Credit Union	\$248,498	\$4	0.01%	0.08%	86.03%	\$65	\$100	0.08%	1.07%	85.95%	\$65
	Average of Asset Group A	\$42,172	\$82	0.63%	4.87%	80.24%	\$56	\$147	0.59%	4.56%	81.26%	\$57

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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 B - \$251 to \$500 million in total assets												
	Synergy Federal Credit Union	\$256,499	\$692	1.06%	7.88%	63.84%	\$82	\$1,380	1.07%	7.95%	64.41%	\$84
	1st Community Federal Credit Union	\$267,253	\$709	1.06%	11.42%	72.28%	\$53	\$1,266	0.96%	10.41%	72.91%	\$52
	Alliance Credit Union	\$271,148	\$775	1.16%	7.57%	76.35%	\$72	\$1,518	1.15%	7.52%	75.91%	\$69
	Education Credit Union	\$271,600	\$482	0.71%	5.12%	79.70%	\$68	\$1,109	0.83%	5.94%	78.04%	\$68
	First Basin Credit Union	\$276,758	\$1,498	2.17%	22.18%	54.49%	\$58	\$2,030	1.49%	15.32%	60.29%	\$58
	Gulf Credit Union	\$278,997	\$597	0.85%	13.08%	77.15%	\$64	\$1,999	1.42%	23.81%	66.61%	\$44
	MCT Credit Union	\$297,037	\$624	0.83%	8.74%	79.41%	\$72	\$1,298	0.87%	9.20%	79.94%	\$73
	GENCO Federal Credit Union	\$313,931	\$616	0.79%	6.50%	76.97%	\$60	\$1,160	0.75%	6.16%	77.95%	\$59
	Evolve Federal Credit Union	\$315,163	\$1,122	1.43%	14.27%	68.47%	\$60	\$2,231	1.43%	14.64%	68.78%	\$59
	DuGood Federal Credit Union	\$330,486	\$815	0.98%	8.20%	76.49%	\$58	\$1,399	0.84%	7.10%	78.17%	\$58
	Public Employees Credit Union	\$338,219	\$940	1.11%	11.44%	62.58%	\$61	\$1,661	0.98%	10.32%	62.94%	\$59
	Coastal Community And Teachers Credit Union	\$342,904	\$1,009	1.18%	11.61%	65.29%	\$41	\$1,719	1.03%	10.19%	68.39%	\$42
	Security First Federal Credit Union	\$345,890	\$533	0.61%	6.89%	81.38%	\$43	\$1,214	0.70%	7.96%	83.68%	\$44
	Union Square Credit Union	\$359,063	\$403	0.45%	3.68%	90.72%	\$67	\$631	0.35%	2.91%	92.08%	\$65
	Texell Credit Union	\$389,422	\$1,120	1.16%	10.71%	67.43%	\$69	\$2,587	1.37%	12.57%	67.50%	\$69
	Associated Credit Union of Texas	\$403,746	\$1,288	1.27%	12.76%	75.46%	\$80	\$1,552	0.76%	7.75%	79.63%	\$79
	Educators Credit Union	\$410,183	\$1,171	1.15%	6.64%	60.65%	\$73	\$2,386	1.17%	6.82%	59.53%	\$70
	Education First Federal Credit Union	\$419,800	\$1,015	0.97%	10.19%	79.01%	\$73	\$2,020	0.97%	10.30%	78.67%	\$74
	Air Force Federal Credit Union	\$437,773	\$811	0.75%	10.58%	77.10%	\$61	\$1,209	0.56%	7.97%	78.80%	\$61
	My Community Credit Union	\$442,201	\$490	0.45%	4.83%	91.19%	\$63	\$847	0.40%	4.21%	90.03%	\$63
	Abilene Teachers Federal Credit Union	\$448,091	\$2,131	1.90%	11.93%	63.40%	\$57	\$3,902	1.75%	11.07%	65.32%	\$57
	People's Trust Federal Credit Union	\$479,643	(\$416)	(0.34%)	(3.52%)	82.54%	\$82	\$53	0.02%	0.23%	77.32%	\$72
	City Credit Union	\$489,042	\$908	0.75%	7.62%	74.75%	\$74	\$1,625	0.68%	6.88%	75.00%	\$74
	Average of Asset Group B	\$355,863	\$841	0.98%	9.14%	73.77%	\$65	\$1,600	0.94%	9.01%	74.00%	\$63

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Asset Group C - \$501 million to \$1 billion in total assets												
	Texas Bay Credit Union	\$503,733	\$312	0.25%	2.54%	76.08%	\$76	\$1,634	0.68%	6.70%	75.30%	\$77
	Resource One Credit Union	\$514,243	\$362	0.28%	2.83%	80.59%	\$88	\$758	0.30%	2.96%	80.84%	\$83
	Generations Community Federal Credit Union	\$515,196	\$79	0.06%	0.64%	90.82%	\$71	\$655	0.26%	2.69%	89.39%	\$72
	Primeway Federal Credit Union	\$519,254	\$1,061	0.82%	10.89%	80.48%	\$81	\$1,922	0.75%	10.07%	80.41%	\$87
	Complex Community Federal Credit Union	\$540,608	\$3,160	2.33%	21.45%	56.67%	\$71	\$5,079	1.90%	17.83%	62.31%	\$70
	Community Resource Credit Union	\$545,566	\$1,418	1.05%	12.60%	78.45%	\$77	\$2,736	1.02%	12.27%	78.35%	\$76
	Southwest Airlines Federal Credit Union	\$587,324	\$1,223	0.83%	7.95%	68.22%	\$91	\$2,287	0.79%	7.49%	69.20%	\$93
	Neches Federal Credit Union	\$610,599	\$2,251	1.47%	10.41%	65.65%	\$70	\$4,433	1.46%	10.38%	66.54%	\$72
	Members Choice Credit Union	\$617,718	\$247	0.16%	1.77%	96.96%	\$74	\$856	0.28%	3.09%	92.72%	\$74
	East Texas Professional Credit Union	\$645,628	\$3,122	1.94%	9.59%	56.39%	\$53	\$5,939	1.87%	9.24%	57.88%	\$53
	FivePoint Credit Union	\$653,773	\$1,129	0.70%	6.29%	83.47%	\$82	\$1,423	0.45%	4.00%	86.40%	\$83
	Greater Texas Federal Credit Union	\$655,168	\$1,136	0.70%	8.30%	87.44%	\$61	\$1,908	0.59%	7.07%	86.30%	\$60
	Houston Federal Credit Union	\$659,027	\$1,502	0.91%	10.16%	73.66%	\$66	\$2,665	0.81%	9.12%	75.36%	\$66
	El Paso Area Teachers Federal Credit Union	\$672,890	\$1,653	0.98%	7.94%	68.59%	\$57	\$2,194	0.66%	5.32%	72.85%	\$59
	Smart Financial Credit Union	\$703,187	\$721	0.41%	4.46%	82.10%	\$81	\$1,222	0.35%	3.82%	84.73%	\$82
	Brazos Valley Schools Credit Union	\$743,949	\$1,155	0.62%	6.40%	77.00%	\$66	\$2,675	0.73%	7.55%	75.80%	\$64
	First Service Credit Union	\$760,691	\$412	0.22%	2.30%	83.32%	\$92	\$63	0.02%	0.18%	82.08%	\$94
	Gulf Coast Educators Federal Credit Union	\$763,727	\$2,393	1.26%	7.42%	69.04%	\$86	\$4,596	1.23%	7.26%	70.71%	\$84
	Neighborhood Credit Union	\$778,093	\$1,926	1.00%	9.60%	70.74%	\$80	\$3,838	1.02%	9.71%	70.11%	\$80
	Schlumberger Employees Credit Union	\$838,160	\$4,049	1.90%	12.02%	40.69%	\$99	\$8,183	1.94%	12.33%	41.20%	\$95
	Velocity Credit Union	\$847,937	\$3,637	1.73%	13.41%	66.23%	\$82	\$5,505	1.31%	10.31%	66.40%	\$80
	InTouch Credit Union	\$886,800	\$2,942	1.32%	16.07%	67.45%	\$87	\$4,601	1.03%	12.80%	70.62%	\$89
	Red River Federal Credit Union	\$964,119	\$1,807	0.76%	7.00%	71.11%	\$52	\$4,753	1.02%	9.32%	71.10%	\$51
	Amoco Federal Credit Union	\$967,409	\$2,243	0.94%	11.18%	69.70%	\$75	\$3,332	0.72%	8.45%	71.24%	\$75
	Fort Worth Community Credit Union	\$969,068	\$1,118	0.46%	5.23%	78.47%	\$81	\$1,926	0.40%	4.53%	79.46%	\$81
	Amplify Credit Union	\$978,095	\$1,657	0.67%	7.71%	81.37%	\$105	\$2,675	0.55%	6.31%	80.44%	\$96
	Average of Asset Group C	\$709,306	\$1,643	0.91%	8.31%	73.87%	\$77	\$2,995	0.85%	7.72%	74.53%	\$77

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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												
	Firstmark Credit Union	\$1,025,428	\$2,236	0.87%	8.47%	77.69%	\$68	\$4,727	0.92%	9.08%	79.06%	\$70
	DATCU Credit Union	\$1,031,745	\$3,735	1.45%	9.62%	58.81%	\$87	\$6,926	1.36%	9.02%	60.37%	\$86
	United Heritage Credit Union	\$1,051,456	\$2,099	0.80%	9.26%	75.85%	\$77	\$4,114	0.79%	9.19%	76.37%	\$76
	Texas Trust Credit Union	\$1,327,134	\$1,747	0.53%	5.42%	82.67%	\$74	\$3,180	0.49%	5.01%	83.02%	\$74
	Credit Union Of Texas	\$1,369,145	\$1,703	0.49%	5.32%	80.96%	\$103	\$1,638	0.23%	2.57%	82.73%	\$113
	First Community Credit Union	\$1,503,074	\$3,304	0.89%	9.48%	71.43%	\$80	\$5,326	0.72%	7.76%	73.97%	\$77
	A+ Federal Credit Union	\$1,595,463	\$4,996	1.27%	12.92%	71.21%	\$74	\$9,494	1.21%	12.51%	71.28%	\$75
	Texans Credit Union	\$1,618,690	\$6,575	1.61%	22.37%	56.51%	\$76	\$12,851	1.58%	22.88%	56.40%	\$75
	Advancial Federal Credit Union	\$1,662,785	\$2,333	0.56%	6.59%	75.06%	\$88	\$4,267	0.52%	6.08%	75.11%	\$90
	Austin Telco Federal Credit Union	\$1,671,327	\$5,283	1.28%	9.92%	56.74%	\$74	\$10,181	1.26%	9.72%	57.86%	\$74
	JSC Federal Credit Union	\$2,166,286	\$4,799	0.89%	7.79%	64.53%	\$72	\$9,285	0.86%	7.61%	64.32%	\$69
	EECU	\$2,372,223	\$8,079	1.37%	11.52%	63.29%	\$94	\$17,294	1.48%	12.55%	60.70%	\$92
	University Federal Credit Union	\$2,599,527	\$4,120	0.64%	7.34%	83.78%	\$130	\$13,646	1.08%	12.35%	77.99%	\$121
	GECU	\$2,852,097	\$8,345	1.18%	11.04%	67.63%	\$63	\$20,653	1.46%	13.91%	65.65%	\$63
	Credit Human Federal Credit Union	\$3,081,224	\$1,966	0.26%	2.51%	87.35%	\$89	\$3,194	0.21%	2.04%	85.94%	\$90
	Navy Army Community Credit Union	\$3,158,513	\$7,063	0.90%	8.95%	59.87%	\$71	\$15,023	0.97%	9.64%	59.09%	\$75
	Texas Dow Employees Credit Union	\$3,478,768	\$5,853	0.67%	7.76%	70.40%	\$88	\$12,383	0.72%	8.30%	71.58%	\$89
	American Airlines Federal Credit Union	\$7,477,435	\$11,207	0.60%	6.22%	65.07%	\$80	\$22,564	0.61%	6.32%	65.47%	\$79
	Security Service Federal Credit Union	\$9,647,538	\$21,667	0.90%	9.35%	68.40%	\$82	\$39,185	0.82%	8.55%	66.11%	\$76
	Average of Asset Group D	\$2,667,887	\$5,637	0.90%	9.04%	70.38%	\$83	\$11,365	0.91%	9.22%	70.16%	\$82

Source: SNL Financial

Note: Report includes only bank-level data.

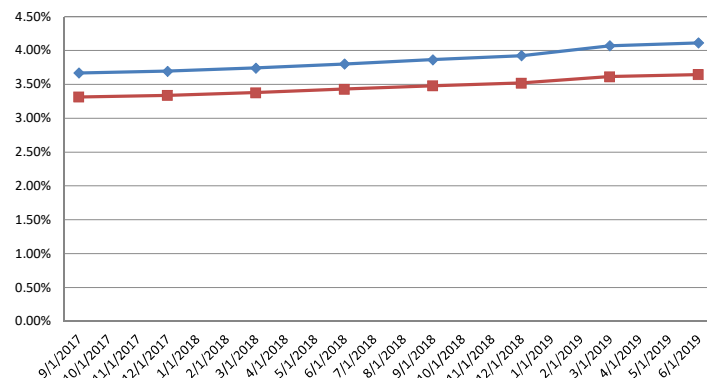
NA = data was not available.

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

Balance Sheet & Net Interest Margin

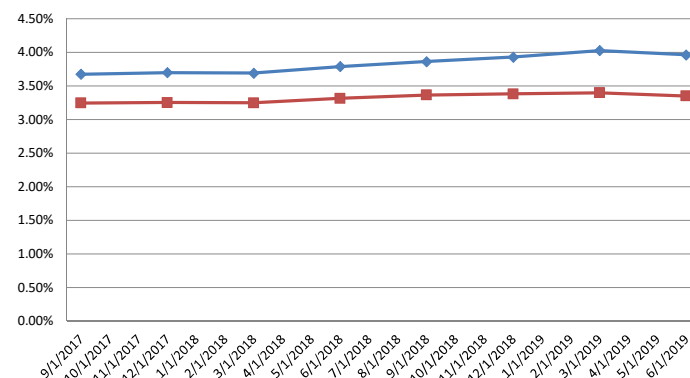
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



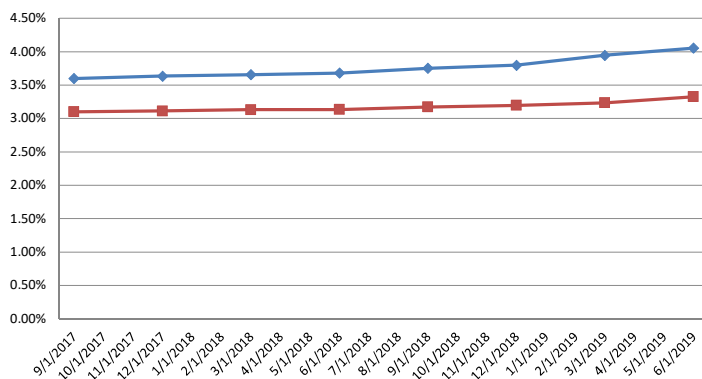
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.67%	3.69%	3.74%	3.80%	3.86%	3.92%	4.07%	4.11%
Net Interest Income/ Avg Assets	3.31%	3.34%	3.38%	3.43%	3.48%	3.52%	3.61%	3.64%

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



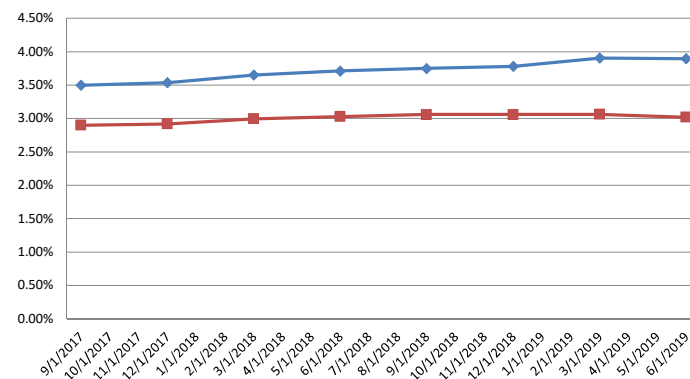
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.67%	3.70%	3.69%	3.79%	3.86%	3.93%	4.03%	3.96%
Net Interest Income/ Avg Assets	3.24%	3.25%	3.25%	3.31%	3.36%	3.38%	3.40%	3.35%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.60%	3.63%	3.65%	3.68%	3.75%	3.79%	3.94%	4.05%
Net Interest Income/ Avg Assets	3.10%	3.11%	3.13%	3.13%	3.17%	3.19%	3.23%	3.32%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Avg Assets	3.50%	3.53%	3.65%	3.71%	3.75%	3.78%	3.90%	3.89%
Net Interest Income/ Avg Assets	2.90%	2.91%	2.99%	3.03%	3.06%	3.06%	3.06%	3.02%

Source: SNL Financial

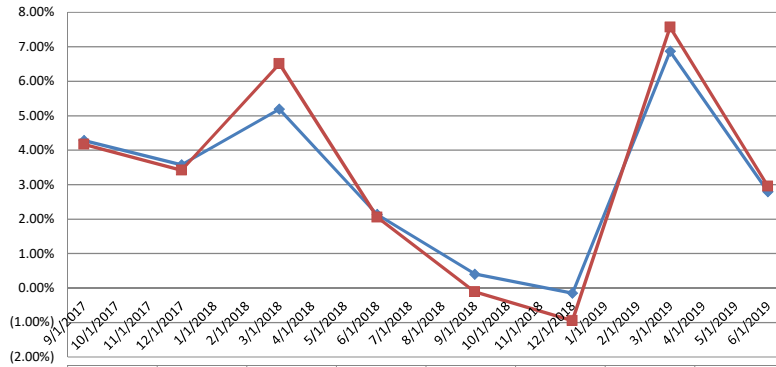
Note: Report includes only bank-level data.

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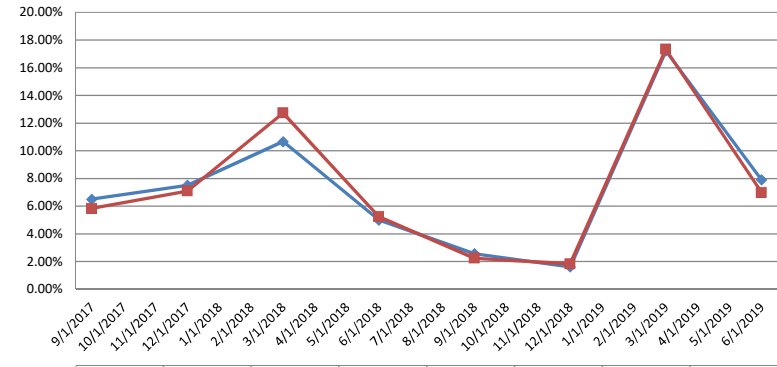
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



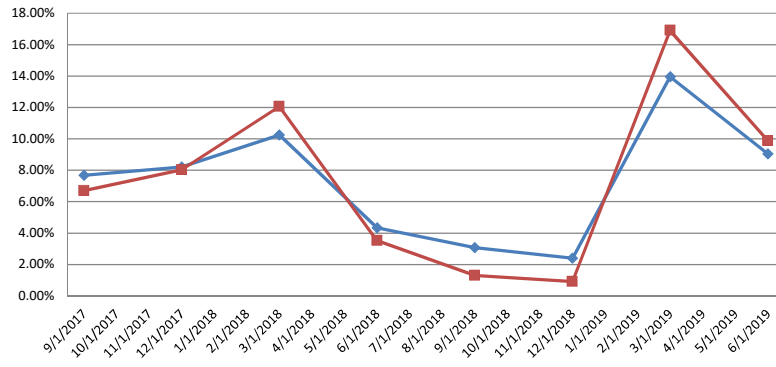
Asset Growth Rate	4.28%	3.57%	5.19%	2.14%	0.41%	(0.15)%	6.88%	2.80%
Market Growth Rate	4.17%	3.42%	6.51%	2.06%	(0.11)%	(0.95)%	7.57%	2.95%

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



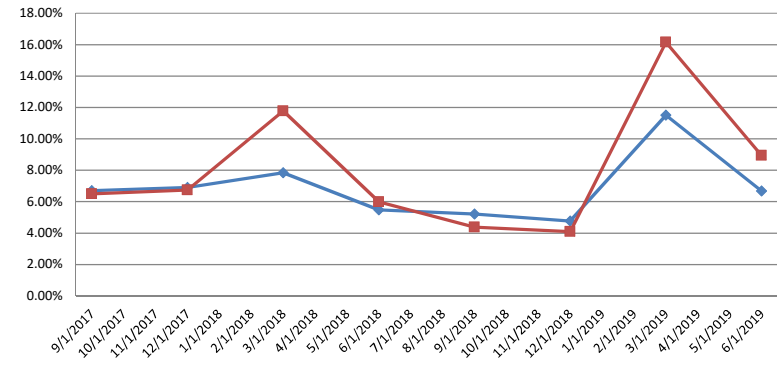
Asset Growth Rate	6.50%	7.52%	10.66%	5.00%	2.57%	1.63%	17.21%	7.89%
Market Growth Rate	5.83%	7.08%	12.73%	5.25%	2.23%	1.83%	17.33%	6.99%

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



Asset Growth Rate	7.68%	8.21%	10.26%	4.34%	3.08%	2.40%	13.96%	9.04%
Market Growth Rate	6.71%	8.03%	12.06%	3.53%	1.30%	0.92%	16.90%	9.88%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Asset Growth Rate	6.70%	6.91%	7.84%	5.47%	5.22%	4.77%	11.50%	6.68%
Market Growth Rate	6.49%	6.74%	11.77%	5.99%	4.39%	4.10%	16.16%	8.94%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets										
	Martin Luther King Credit Union	\$268	\$48	\$179	26.82%	NA	2.99%	0.00%	2.99%	11.02%	20.99%
	Orange County Teachers Credit Union	\$364	\$0	\$200	0.00%	\$364	0.46%	0.00%	0.46%	(69.53%)	(59.65%)
	Assumption Beaumont Federal Credit Union	\$474	\$420	\$422	99.53%	NA	2.53%	1.27%	0.84%	(2.50%)	(2.80%)
	All Saints Catholic Federal Credit Union	\$539	\$317	\$435	72.87%	\$539	4.32%	0.00%	4.32%	(11.21%)	(13.70%)
	Musicians Federal Credit Union	\$652	\$472	\$564	83.69%	\$1,304	4.63%	0.00%	4.94%	3.75%	3.98%
	Paris District Credit Union	\$652	\$227	\$558	40.68%	\$1,304	3.85%	0.89%	3.25%	(7.10%)	(8.58%)
	Texas Lee Federal Credit Union	\$748	\$566	\$679	83.36%	NA	2.75%	0.27%	2.47%	7.78%	7.65%
	I.B.E.W. Local #681 Credit Union	\$849	\$526	\$729	72.15%	\$849	3.44%	0.00%	3.67%	(9.85%)	(11.87%)
	Pilgrim CUCC Federal Credit Union	\$887	\$668	\$784	85.20%	\$887	6.66%	0.43%	6.02%	(11.48%)	(4.73%)
	T & FS Employee Credit Union	\$932	\$695	\$705	98.58%	\$932	12.26%	1.29%	10.97%	1.51%	1.43%
	Jafari No-Interest Credit Union	\$983	\$457	\$667	68.52%	NA	1.07%	0.00%	1.07%	24.17%	29.60%
	Teachers Alliance Federal Credit Union	\$989	\$300	\$682	43.99%	\$495	5.10%	0.00%	5.29%	(10.35%)	(12.64%)
	Witco Houston Employees Credit Union	\$1,063	\$932	\$720	129.44%	\$1,063	4.02%	0.34%	3.69%	(27.85%)	(38.38%)
	Littlefield School Employees Federal Credit Union	\$1,083	\$393	\$916	42.90%	\$2,166	4.00%	0.38%	3.62%	14.03%	16.55%
	Empowerment Community Development Federal Credit Union	\$1,098	\$626	\$1,015	61.67%	\$1,098	4.43%	0.51%	3.92%	(16.69%)	(17.94%)
	Faith Cooperative Federal Credit Union	\$1,503	\$1,072	\$1,350	79.41%	\$1,503	2.94%	0.28%	2.66%	19.10%	20.95%
	Saint Lukes Community Federal Credit Union	\$1,572	\$426	\$1,436	29.67%	\$1,572	2.09%	1.17%	0.91%	12.72%	14.01%
	G P M Federal Credit Union	\$1,593	\$716	\$1,221	58.64%	\$1,593	2.73%	0.37%	2.35%	3.71%	2.99%
	Highway Employees Credit Union	\$1,689	\$1,181	\$1,252	94.33%	\$845	5.43%	0.49%	4.93%	19.78%	27.02%
	W T N M Atlantic Federal Credit Union	\$1,701	\$890	\$1,341	66.37%	\$1,701	6.13%	0.47%	5.66%	3.10%	1.81%
	Salt Employees Federal Credit Union	\$1,759	\$1,077	\$972	110.80%	\$1,173	3.82%	0.12%	3.70%	4.18%	2.08%
	Lehrer Interests Credit Union	\$2,007	\$324	\$1,552	20.88%	\$2,007	2.16%	0.88%	1.37%	(10.03%)	(13.12%)
	American Baptist Association Credit Union	\$2,190	\$1,600	\$1,999	80.04%	\$4,380	3.65%	0.64%	3.01%	(4.29%)	(4.69%)
	Kilgore Shell Employees Federal Credit Union	\$2,228	\$1,557	\$1,853	84.03%	\$1,485	4.55%	0.64%	3.91%	4.78%	5.43%
	Sugar Growers Federal Credit Union	\$2,274	\$443	\$1,290	34.34%	\$1,137	3.42%	0.26%	3.08%	(3.71%)	(9.59%)
	Redeemer Federal Credit Union	\$2,292	\$1,247	\$1,681	74.18%	\$764	4.78%	0.09%	4.68%	76.64%	105.08%
	Sweeny Teachers Federal Credit Union	\$2,431	\$1,741	\$1,900	91.63%	\$1,216	5.18%	0.46%	4.71%	(13.00%)	(15.89%)
	Goodyear San Angelo Federal Credit Union	\$2,602	\$2,220	\$2,303	96.40%	\$2,602	5.19%	1.97%	3.23%	7.99%	7.48%
	Light Commerce Credit Union	\$2,728	\$2,111	\$2,089	101.05%	\$1,364	4.53%	0.14%	4.46%	(9.10%)	(10.95%)
	Navarro Credit Union	\$2,991	\$1,319	\$1,874	70.38%	\$2,991	3.94%	0.13%	3.81%	(6.78%)	(12.69%)
	Corpus Christi S.P. Credit Union	\$3,065	\$2,501	\$2,352	106.34%	\$1,022	5.79%	0.76%	5.03%	2.71%	6.23%
	Galveston School Employees Federal Credit Union	\$3,107	\$2,173	\$2,674	81.26%	\$1,554	7.08%	0.13%	6.96%	(7.97%)	(7.56%)
	Our Mother of Mercy Parish Houston Federal Credit Union	\$3,133	\$1,877	\$2,260	83.05%	\$3,133	3.61%	0.12%	3.55%	(5.83%)	(5.84%)
	Vidor Teachers Federal Credit Union	\$3,177	\$2,570	\$2,668	96.33%	\$3,177	3.29%	0.89%	2.34%	(2.12%)	(3.17%)
	Thd-6 Credit Union	\$3,187	\$2,481	\$2,756	90.02%	\$1,594	4.71%	0.48%	4.23%	(14.28%)	(14.22%)
	SP Trainers Federal Credit Union	\$3,196	\$929	\$2,197	42.28%	\$2,131	3.61%	0.06%	3.55%	1.45%	5.33%
	Pasadena Postal Credit Union	\$3,384	\$2,486	\$2,891	85.99%	\$1,354	7.30%	0.78%	6.51%	31.54%	28.81%
	T. H. D. District 17 Credit Union	\$3,456	\$2,384	\$2,716	87.78%	\$3,456	3.43%	0.48%	2.94%	9.77%	11.61%
	Covenant Savings Federal Credit Union	\$3,464	\$1,687	\$3,199	52.74%	\$866	3.55%	0.00%	3.55%	16.30%	18.59%
	Federal Employees Credit Union	\$3,511	\$1,935	\$2,794	69.26%	\$1,756	3.91%	0.17%	3.80%	(10.32%)	(15.03%)
	Pampa Municipal Credit Union	\$3,611	\$3,090	\$3,263	94.70%	\$1,444	5.47%	0.95%	4.52%	(0.44%)	(1.28%)
	Longview Federal Credit Union	\$3,765	\$2,785	\$2,892	96.30%	\$1,506	4.29%	0.27%	3.96%	(0.27%)	(0.90%)
	Union Pacific Employees Credit Union	\$3,798	\$2,509	\$2,981	84.17%	\$1,899	4.87%	0.41%	4.46%	(3.67%)	(5.54%)
	B P S Federal Credit Union	\$3,880	\$1,354	\$2,116	63.99%	\$3,880	2.82%	0.16%	2.72%	3.67%	5.34%
	Oak Farms Employees Credit Union	\$3,892	\$3,285	\$2,836	115.83%	\$1,557	6.48%	0.56%	5.92%	(24.33%)	(26.28%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)											
	Belton Federal Credit Union	\$3,921	\$2,096	\$3,346	62.64%	\$1,961	4.77%	0.25%	4.52%	(9.24%)	(12.60%)
	Prairie View Federal Credit Union	\$4,098	\$1,658	\$3,753	44.18%	\$2,049	4.46%	0.34%	4.12%	(10.76%)	(10.12%)
	Waconized Federal Credit Union	\$4,245	\$1,970	\$3,219	61.20%	\$1,415	6.05%	0.23%	5.81%	(0.94%)	(0.06%)
	Del Rio S.P. Credit Union	\$4,323	\$677	\$2,803	24.15%	\$1,729	3.32%	0.22%	3.09%	(10.14%)	(14.74%)
	Lefors Federal Credit Union	\$4,343	\$2,413	\$3,540	68.16%	\$1,448	4.45%	0.18%	4.27%	(9.56%)	(11.75%)
	Intercorp Credit Union	\$4,383	\$3,174	\$3,656	86.82%	\$2,192	5.59%	0.36%	5.19%	(5.11%)	(6.20%)
	IBEW 116 Federal Credit Union	\$4,396	\$1,640	\$4,007	40.93%	\$2,198	3.57%	0.18%	3.39%	6.29%	5.80%
	Houston Belt & Terminal Federal Credit Union	\$4,436	\$3,299	\$3,264	101.07%	\$2,218	6.12%	0.27%	5.85%	1.00%	0.99%
	Mount Carmel Church Federal Credit Union	\$4,548	\$2,568	\$3,633	70.69%	\$4,548	4.04%	0.18%	3.83%	(0.39%)	1.72%
	Everman Parkway Credit Union	\$4,551	\$3,446	\$2,919	118.05%	\$2,276	4.65%	0.30%	4.35%	(12.68%)	(16.30%)
	Highway District 9 Credit Union	\$4,788	\$1,159	\$3,756	30.86%	\$2,394	3.58%	1.29%	2.33%	1.39%	1.83%
	Pollock Employees Credit Union	\$4,815	\$3,374	\$4,181	80.70%	\$2,408	5.01%	0.09%	4.93%	14.76%	14.96%
	Port of Houston Warehouse Federal Credit Union	\$4,949	\$1,682	\$4,283	39.27%	\$4,949	3.67%	0.04%	3.63%	1.02%	5.96%
	City of Deer Park Federal Credit Union	\$5,295	\$3,351	\$3,928	85.31%	\$2,648	5.23%	0.60%	4.62%	(4.32%)	(20.02%)
	NCE Credit Union	\$5,524	\$3,270	\$4,428	73.85%	\$1,381	4.16%	0.26%	3.90%	17.39%	20.74%
	Coastal Teachers Federal Credit Union	\$5,565	\$3,283	\$5,115	64.18%	\$1,855	3.35%	0.24%	3.11%	(6.60%)	(7.31%)
	CASE Federal Credit Union	\$5,662	\$2,035	\$4,905	41.49%	\$2,831	2.90%	0.14%	2.76%	0.14%	(0.57%)
	Lubbock Telco Federal Credit Union	\$5,716	\$1,493	\$4,143	36.04%	\$1,905	3.25%	0.17%	3.07%	(3.37%)	(4.39%)
	Midwestern State University Credit Union	\$5,787	\$2,266	\$4,853	46.69%	\$1,929	2.94%	0.07%	2.87%	(9.70%)	(10.24%)
	ACU Credit Union	\$5,846	\$3,710	\$4,573	81.13%	\$3,897	3.31%	0.38%	2.93%	(3.30%)	(2.85%)
	Jackson County Federal Credit Union	\$5,859	\$4,937	\$5,306	93.05%	\$1,465	3.12%	0.42%	2.70%	4.40%	4.51%
	Skel-Tex Credit Union	\$5,919	\$3,239	\$4,725	68.55%	\$2,960	3.41%	0.64%	2.77%	(0.71%)	(1.72%)
	Highway District 2 Credit Union	\$5,954	\$2,392	\$4,750	50.36%	\$2,977	3.65%	0.33%	3.32%	(3.11%)	(4.53%)
	Oak Cliff Christian Federal Credit Union	\$6,054	\$4,147	\$5,352	77.49%	\$2,018	3.31%	0.30%	3.01%	8.33%	9.92%
	South Texas Regional Federal Credit Union	\$6,103	\$5,215	\$5,590	93.29%	\$2,034	4.13%	0.13%	3.97%	(11.72%)	(8.10%)
	United Savers Trust Credit Union	\$6,130	\$5,419	\$5,539	97.83%	\$2,043	5.01%	0.58%	4.46%	1.25%	(0.22%)
	Hilco Federal Credit Union	\$6,316	\$4,418	\$5,908	74.78%	\$1,579	5.75%	0.70%	5.08%	1.15%	8.69%
	FCI Federal Credit Union	\$6,434	\$5,235	\$5,479	95.55%	\$1,838	4.59%	0.36%	4.23%	(5.71%)	(5.67%)
	Cochran County Schools Federal Credit Union	\$6,435	\$4,600	\$5,511	83.47%	\$2,145	6.77%	0.78%	5.98%	15.79%	18.00%
	Electric Utilities Credit Union	\$6,441	\$2,213	\$5,582	39.65%	\$3,221	3.06%	0.18%	2.91%	(13.36%)	(15.50%)
	Andrews School Federal Credit Union	\$6,510	\$3,011	\$4,910	61.32%	\$2,604	2.99%	0.09%	2.90%	(13.17%)	(17.64%)
	Local 20 IBEW Federal Credit Union	\$6,534	\$3,768	\$5,769	65.31%	\$1,867	4.77%	0.03%	4.74%	10.20%	9.67%
	Bivins Federal Credit Union	\$6,575	\$2,375	\$5,535	42.91%	\$4,383	3.30%	0.66%	2.64%	(6.10%)	(7.08%)
	Frio County Federal Credit Union	\$6,578	\$4,896	\$4,984	98.23%	\$1,879	6.74%	1.04%	5.70%	(0.21%)	(3.66%)
	Brownsville City Employees Federal Credit Union	\$6,672	\$4,261	\$4,932	86.39%	\$1,906	4.44%	0.48%	3.96%	2.55%	2.21%
	TC Teachers Federal Credit Union	\$6,834	\$2,328	\$5,643	41.25%	\$3,417	3.68%	0.25%	3.42%	(10.11%)	(11.90%)
	Express-News Federal Credit Union	\$6,886	\$3,438	\$6,069	56.65%	\$2,295	3.21%	0.58%	2.63%	(23.32%)	(21.26%)
	Seminole Public Schools Federal Credit Union	\$6,964	\$3,161	\$5,415	58.37%	\$3,482	4.54%	0.86%	3.67%	2.27%	4.19%
	STEC Federal Credit Union	\$7,039	\$2,159	\$5,699	37.88%	\$3,520	2.72%	0.08%	2.61%	(18.40%)	(23.42%)
	Hale County Teachers Federal Credit Union	\$7,299	\$6,073	\$6,279	96.72%	\$2,433	4.69%	0.52%	4.15%	(2.86%)	(1.20%)
	Galveston Government Employees Credit Union	\$7,305	\$6,651	\$6,584	101.02%	\$2,435	6.00%	0.58%	5.45%	23.29%	17.55%
	Port of Houston Credit Union	\$7,350	\$5,364	\$5,507	97.40%	\$2,450	6.87%	0.65%	6.21%	(2.26%)	(1.05%)
	Victoria City-County Employees Federal Credit Union	\$7,397	\$3,752	\$6,394	58.68%	\$2,959	3.76%	0.24%	3.52%	(6.39%)	(7.84%)
	C-T Waco Federal Credit Union	\$7,614	\$3,335	\$6,933	48.10%	\$2,538	4.34%	0.24%	4.10%	17.14%	19.19%
	Coburn Credit Union	\$7,702	\$3,175	\$6,435	49.34%	\$7,702	3.58%	1.04%	2.54%	(2.54%)	(5.65%)
	Moore County Schools Federal Credit Union	\$7,854	\$4,610	\$7,122	64.73%	\$5,236	2.71%	0.50%	2.22%	10.03%	10.99%
	I.B.E.W. LU 66 Federal Credit Union	\$7,911	\$6,225	\$6,841	91.00%	\$2,637	6.62%	0.45%	6.16%	26.74%	23.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)											
	Sweetwater Regional Federal Credit Union	\$8,045	\$3,245	\$6,387	50.81%	\$2,682	3.49%	0.30%	3.16%	3.72%	4.25%
	Morris Sheppard Texarkana Federal Credit Union	\$8,109	\$7,027	\$7,096	99.03%	\$2,703	4.26%	0.51%	3.75%	2.95%	2.17%
	Jackson County Teachers Federal Credit Union	\$8,160	\$3,967	\$7,207	55.04%	\$2,040	2.64%	0.40%	2.27%	1.43%	1.26%
	Vatat Credit Union	\$8,482	\$6,678	\$7,119	93.81%	\$4,241	4.60%	0.71%	3.89%	11.34%	14.20%
	Yoakum County Federal Credit Union	\$8,611	\$5,677	\$6,851	82.86%	\$3,444	4.50%	0.58%	3.90%	(0.90%)	(2.05%)
	Scurry County School Federal Credit Union	\$8,710	\$4,448	\$6,695	66.44%	\$2,178	4.69%	0.48%	4.21%	(0.87%)	(2.22%)
	Fannin County Teachers Federal Credit Union	\$8,854	\$7,186	\$6,700	107.25%	\$4,427	4.67%	0.55%	4.10%	(5.79%)	(9.23%)
	Met Tran Federal Credit Union	\$8,919	\$5,593	\$7,351	76.08%	\$2,230	7.91%	0.28%	7.66%	(6.93%)	(7.01%)
	Natural Resources Conservation Service Federal Credit Union	\$9,427	\$5,176	\$8,208	63.06%	\$3,142	3.97%	0.26%	3.69%	3.54%	5.10%
	Port Terminal Federal Credit Union	\$9,489	\$2,617	\$6,480	40.39%	\$3,163	3.59%	0.36%	3.23%	3.47%	6.01%
	Alamo City Credit Union	\$9,609	\$8,869	\$8,572	103.46%	\$2,135	5.63%	1.19%	4.44%	(6.58%)	(2.90%)
	Victoria Federal Credit Union	\$9,914	\$5,078	\$8,549	59.40%	\$2,203	4.24%	0.50%	3.74%	19.46%	20.96%
	Methodist Hospital Employees Federal Credit Union	\$10,052	\$3,320	\$9,067	36.62%	\$2,872	3.95%	0.23%	3.74%	24.75%	26.79%
	Cen Tex Manufacturing Credit Union	\$10,178	\$7,725	\$8,376	92.23%	\$3,393	6.56%	0.81%	5.78%	16.02%	12.80%
	Sweetex Credit Union	\$10,273	\$3,669	\$6,694	54.81%	\$5,137	3.20%	0.33%	2.87%	(9.90%)	(16.38%)
	Ben E. Keith Employees Federal Credit Union	\$10,292	\$5,166	\$8,575	60.24%	\$6,861	3.57%	0.10%	3.48%	1.39%	1.93%
	Tex-Mex Credit Union	\$10,477	\$7,457	\$7,823	95.32%	\$1,905	7.11%	0.59%	6.49%	10.85%	23.10%
	Highway District 19 Employees Credit Union	\$10,481	\$4,752	\$9,020	52.68%	\$2,620	3.30%	0.08%	3.24%	(3.97%)	(4.78%)
	Wharton County Teachers Credit Union	\$10,492	\$1,005	\$8,503	11.82%	\$5,246	2.25%	0.32%	1.91%	(1.87%)	(2.65%)
	Longview Consolidated Credit Union	\$10,706	\$6,929	\$8,545	81.09%	\$2,677	4.32%	0.88%	3.41%	0.15%	(0.54%)
	Swamp Federal Credit Union	\$10,708	\$8,111	\$8,981	90.31%	\$4,283	3.61%	0.84%	2.80%	(12.90%)	4.32%
	T & P Longview Federal Credit Union	\$10,979	\$7,172	\$8,736	82.10%	\$4,392	4.99%	0.58%	4.41%	1.19%	0.60%
	E M O T Federal Credit Union	\$10,993	\$2,886	\$8,050	35.85%	\$7,329	3.20%	0.72%	2.49%	5.13%	5.83%
	P.I.E. Credit Union	\$11,126	\$3,663	\$9,067	40.40%	\$3,709	2.87%	0.20%	2.67%	(19.02%)	(22.53%)
	Pasadena Municipal Federal Credit Union	\$11,450	\$5,209	\$9,184	56.72%	\$5,725	3.21%	0.89%	2.31%	(10.18%)	(9.48%)
	Employees United Federal Credit Union	\$11,468	\$2,977	\$8,138	36.58%	\$2,867	4.24%	0.23%	4.02%	3.59%	2.89%
	Texoma Federal Credit Union	\$11,603	\$4,717	\$9,031	52.23%	\$3,868	3.55%	0.57%	2.98%	(0.34%)	(1.95%)
	TxDOT Credit Union	\$11,962	\$10,500	\$10,185	103.09%	\$4,785	3.67%	0.60%	3.07%	0.32%	(0.70%)
	Germania Credit Union	\$11,975	\$9,071	\$10,470	86.64%	\$2,994	3.36%	0.34%	2.99%	27.21%	31.84%
	Member Preferred Federal Credit Union	\$11,976	\$10,536	\$10,202	103.27%	\$2,661	5.78%	1.38%	4.39%	16.88%	16.81%
	1st University Credit Union	\$12,003	\$8,074	\$10,946	73.76%	\$1,715	4.06%	0.07%	3.99%	(0.55%)	(2.12%)
	Neiman Marcus Group Employees Federal Credit Union	\$12,119	\$7,092	\$10,580	67.03%	\$2,424	4.59%	0.43%	4.16%	8.61%	9.61%
	Refugio County Federal Credit Union	\$12,273	\$5,879	\$10,344	56.83%	\$3,507	3.99%	1.41%	2.58%	(3.27%)	(3.44%)
	Brownfield Federal Credit Union	\$12,369	\$5,782	\$8,567	67.49%	\$2,749	3.96%	0.03%	3.92%	(4.92%)	(7.37%)
	Laredo Fire Department Federal Credit Union	\$12,619	\$10,554	\$11,236	93.93%	\$1,941	6.66%	1.41%	5.25%	4.04%	4.29%
	Angelina County Teachers Credit Union	\$12,858	\$5,123	\$11,165	45.88%	\$4,286	4.13%	0.34%	3.78%	4.84%	4.67%
	Marshall T&P Employees Federal Credit Union	\$12,926	\$8,632	\$10,425	82.80%	\$6,463	5.24%	1.11%	4.13%	13.23%	15.84%
	Gulf Shore Federal Credit Union	\$13,043	\$8,270	\$11,794	70.12%	\$3,261	3.10%	0.17%	2.93%	(17.17%)	(16.69%)
	F C S Federal Credit Union	\$13,171	\$6,132	\$8,970	68.36%	\$5,268	3.86%	0.94%	2.93%	3.98%	3.29%
	Alba Golden Federal Credit Union	\$13,447	\$8,744	\$10,828	80.75%	\$3,362	4.52%	0.88%	3.73%	3.60%	3.09%
	Cherokee County Teachers Federal Credit Union	\$13,488	\$8,669	\$10,898	79.55%	\$3,372	3.79%	0.55%	3.25%	1.21%	0.74%
	Reeves County Teachers Credit Union	\$13,509	\$9,575	\$12,186	78.57%	\$3,377	5.72%	1.53%	4.18%	0.97%	0.71%
	Central Texas Teachers Credit Union	\$13,578	\$5,749	\$11,926	48.21%	\$3,017	4.12%	0.60%	3.53%	(0.75%)	(1.96%)
	ILA 1351 Federal Credit Union	\$13,682	\$6,304	\$11,111	56.74%	\$3,040	4.18%	0.18%	4.06%	(2.24%)	(3.68%)
	Friona Texas Federal Credit Union	\$13,685	\$4,332	\$11,052	39.20%	\$2,281	2.08%	0.24%	1.85%	16.21%	18.74%
	Third Coast Federal Credit Union	\$14,033	\$3,203	\$10,207	31.38%	\$1,754	4.95%	0.34%	4.61%	12.91%	16.41%
	Linkage Credit Union	\$14,559	\$8,244	\$12,176	67.71%	\$2,427	5.06%	0.75%	4.31%	(3.91%)	(5.84%)
	Corpus Christi Postal Employees Credit Union	\$14,634	\$6,752	\$12,569	53.72%	\$2,927	4.42%	0.42%	3.98%	(0.87%)	(4.01%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)											
	Coastal Bend Post Office Federal Credit Union	\$14,689	\$5,976	\$11,816	50.58%	\$4,197	3.86%	0.93%	2.92%	(3.52%)	(5.13%)
	IBEW Community Federal Credit Union	\$14,862	\$11,754	\$13,414	87.62%	\$2,477	3.89%	0.16%	3.74%	(3.72%)	(4.50%)
	National Oilwell Varco Employees Credit Union	\$14,896	\$3,378	\$11,387	29.67%	\$3,724	3.10%	0.59%	2.51%	(2.18%)	(5.30%)
	Alpine Community Credit Union	\$15,055	\$4,181	\$13,334	31.36%	\$3,011	2.99%	0.72%	2.26%	(2.91%)	(3.88%)
	Victoria Teachers Federal Credit Union	\$15,075	\$5,765	\$10,262	56.18%	\$4,307	3.09%	0.24%	2.85%	(2.80%)	(4.09%)
	Family 1st Of Texas Federal Credit Union	\$15,287	\$13,550	\$13,296	101.91%	\$2,038	5.63%	0.72%	4.91%	(0.25%)	0.18%
	Ellis County Teachers & Employees Federal Credit Union	\$15,327	\$9,591	\$13,286	72.19%	\$5,109	3.52%	0.67%	2.85%	4.18%	3.43%
	First Priority Credit Union	\$15,366	\$7,630	\$13,951	54.69%	\$4,390	3.19%	0.28%	2.91%	(5.68%)	(6.81%)
	MOPAC Employees Federal Credit Union	\$15,679	\$13,219	\$13,680	96.63%	\$3,136	4.48%	0.23%	4.25%	2.57%	2.31%
	Baker Hughes Federal Credit Union	\$15,699	\$3,729	\$14,063	26.52%	\$3,925	2.44%	0.09%	2.36%	6.77%	8.00%
	U S I Federal Credit Union	\$15,890	\$4,588	\$10,817	42.41%	\$4,540	2.96%	0.19%	2.79%	3.24%	3.79%
	Amarillo Postal Employees Credit Union	\$15,978	\$7,397	\$13,286	55.68%	\$3,196	3.99%	0.78%	3.21%	(7.47%)	(7.37%)
	Corner Stone Credit Union	\$16,106	\$13,366	\$14,597	91.57%	\$1,464	5.89%	0.11%	5.78%	(2.66%)	(3.71%)
	Waco Federal Credit Union	\$16,697	\$6,387	\$15,187	42.06%	\$2,569	3.48%	0.27%	3.21%	9.34%	8.48%
	Ward County Credit Union	\$16,698	\$4,069	\$15,133	26.89%	\$4,175	2.99%	0.45%	2.54%	4.27%	4.90%
	Cowboy Country Federal Credit Union	\$16,733	\$10,982	\$14,543	75.51%	\$2,390	4.85%	0.96%	3.89%	4.99%	5.40%
	Seagoville Federal Credit Union	\$17,165	\$5,084	\$14,375	35.37%	\$3,121	3.07%	0.45%	2.61%	(5.15%)	(7.32%)
	Temple Santa Fe Community Credit Union	\$17,248	\$12,147	\$15,945	76.18%	\$1,916	5.06%	0.18%	4.88%	2.07%	8.27%
	Reed Credit Union	\$17,257	\$2,560	\$14,721	17.39%	\$4,931	2.68%	0.35%	2.32%	5.64%	6.45%
	A New Direction Credit Union	\$17,279	\$9,322	\$15,723	59.29%	\$3,142	4.46%	0.00%	4.47%	7.26%	6.90%
	Anderson County Federal Credit Union	\$17,685	\$3,052	\$14,639	20.85%	\$2,948	3.34%	0.26%	3.07%	4.50%	4.71%
	Grand Prairie Credit Union	\$17,858	\$8,148	\$15,940	51.12%	\$3,247	3.33%	0.18%	3.16%	17.30%	18.22%
	Liberty County Teachers Federal Credit Union	\$17,978	\$10,163	\$16,227	62.63%	\$2,568	4.28%	0.18%	4.11%	1.55%	0.33%
	Texas Community Federal Credit Union	\$18,120	\$13,431	\$15,519	86.55%	\$1,394	7.02%	0.94%	6.09%	9.46%	9.77%
	Concho Valley Credit Union	\$18,148	\$9,339	\$16,103	58.00%	\$3,025	3.50%	0.29%	3.21%	1.48%	2.90%
	Odessa Employees Credit Union	\$18,501	\$9,911	\$15,822	62.64%	\$3,700	3.31%	0.17%	3.12%	8.76%	10.61%
	Southern Star Credit Union	\$18,723	\$9,646	\$15,759	61.21%	\$2,496	4.17%	0.33%	3.84%	(5.89%)	(6.06%)
	Temple-Inland Federal Credit Union	\$18,779	\$8,950	\$16,122	55.51%	\$5,365	2.92%	0.45%	2.47%	21.88%	23.89%
	Midland Municipal Employees Credit Union	\$18,933	\$4,339	\$16,888	25.69%	\$9,467	2.93%	1.01%	1.92%	(0.19%)	(0.14%)
	McLennan County Employees Federal Credit Union	\$19,931	\$5,369	\$14,571	36.85%	\$3,986	3.74%	0.68%	3.06%	0.15%	(0.62%)
	Tyler City Employees Credit Union	\$20,513	\$14,232	\$17,032	83.56%	\$3,419	4.43%	0.30%	4.18%	5.35%	4.39%
	Brazos Community Credit Union	\$20,638	\$16,817	\$16,362	102.78%	\$4,128	5.67%	0.96%	4.71%	21.00%	25.40%
	Valwood Park Federal Credit Union	\$21,185	\$13,810	\$17,629	78.34%	\$3,026	3.64%	0.13%	3.50%	5.11%	3.46%
	LiFE Federal Credit Union	\$21,263	\$18,460	\$19,453	94.90%	\$3,271	5.68%	1.26%	4.42%	(5.52%)	11.38%
	Dallas U.P. Employees Credit Union	\$21,697	\$9,433	\$16,559	56.97%	\$4,822	4.66%	1.70%	2.96%	5.59%	6.92%
	Yantis Federal Credit Union	\$21,841	\$13,576	\$18,114	74.95%	\$2,570	3.83%	0.71%	3.13%	4.19%	5.75%
	McMurrey Federal Credit Union	\$22,380	\$17,486	\$19,480	89.76%	\$3,730	3.60%	0.88%	2.72%	1.13%	1.40%
	LeTourneau Federal Credit Union	\$22,593	\$2,325	\$17,309	13.43%	\$5,648	2.86%	0.26%	2.60%	7.73%	9.98%
	LCRA Credit Union	\$22,638	\$9,210	\$19,857	46.38%	\$4,528	3.34%	0.07%	3.26%	8.29%	9.41%
	Wichita Falls Federal Credit Union	\$22,880	\$10,357	\$19,794	52.32%	\$3,051	3.96%	0.31%	3.65%	6.07%	6.52%
	C-E Federal Credit Union	\$23,034	\$15,625	\$20,857	74.91%	\$2,710	4.79%	0.18%	4.60%	16.47%	21.86%
	Local Federal Credit Union	\$23,632	\$18,541	\$19,175	96.69%	\$1,818	7.63%	0.30%	7.33%	1.09%	8.25%
	Rocket Federal Credit Union	\$23,812	\$21,030	\$21,510	97.77%	\$2,381	3.92%	0.88%	3.04%	18.68%	15.26%
	Bayou City Federal Credit Union	\$24,557	\$9,232	\$22,309	41.38%	\$3,070	3.91%	0.27%	3.63%	(8.07%)	(6.94%)
	Northeast Texas Teachers Federal Credit Union	\$25,596	\$8,243	\$21,937	37.58%	\$2,560	3.11%	0.31%	2.80%	3.55%	4.20%
	TexStar Federal Credit Union	\$25,862	\$5,602	\$23,499	23.84%	\$5,172	2.70%	0.16%	2.53%	15.20%	16.04%
	Abilene Federal Credit Union	\$25,888	\$11,862	\$21,372	55.50%	\$2,466	3.26%	0.22%	3.04%	2.82%	3.74%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)											
	United Credit Union	\$26,496	\$17,287	\$24,759	69.82%	\$3,785	4.57%	0.69%	3.88%	0.36%	0.48%
	Alcon Employees Federal Credit Union	\$27,679	\$15,122	\$21,567	70.12%	\$3,691	3.56%	0.21%	3.35%	7.20%	8.46%
	CTECU	\$27,976	\$8,506	\$22,746	37.40%	\$6,994	2.38%	0.19%	2.18%	(1.72%)	(2.77%)
	Beaumont Community Credit Union	\$28,125	\$11,561	\$24,494	47.20%	\$3,516	3.09%	0.64%	2.45%	(2.67%)	(2.83%)
	Fedstar Credit Union	\$28,183	\$11,356	\$24,650	46.07%	\$6,263	3.30%	0.36%	2.94%	18.24%	18.87%
	United Energy Credit Union	\$28,271	\$14,601	\$22,676	64.39%	\$2,458	4.62%	0.49%	4.13%	15.18%	17.06%
	Trinity Valley Teachers Credit Union	\$28,407	\$5,739	\$20,514	27.98%	\$4,735	3.00%	0.22%	2.78%	(7.24%)	(10.38%)
	Angelina Federal Employees Credit Union	\$29,268	\$20,761	\$25,017	82.99%	\$3,659	4.08%	0.50%	3.58%	7.68%	8.47%
	Matagorda County Credit Union	\$29,714	\$13,636	\$26,160	52.13%	\$3,714	3.14%	0.24%	2.89%	0.45%	0.59%
	Hockley County School Employees Credit Union	\$29,730	\$19,990	\$25,374	78.78%	\$3,498	4.73%	1.30%	3.43%	(3.67%)	(3.84%)
	Shared Resources Credit Union	\$30,534	\$22,652	\$26,699	84.84%	\$3,214	5.19%	0.84%	4.35%	15.23%	13.69%
	Mountain Star Federal Credit Union	\$30,918	\$15,279	\$27,013	56.56%	\$2,945	3.59%	0.16%	3.43%	4.03%	2.82%
	Austin Federal Credit Union	\$31,019	\$22,029	\$28,278	77.90%	\$3,447	2.92%	0.08%	2.84%	(11.77%)	(14.31%)
	Transtar Federal Credit Union	\$31,639	\$24,479	\$29,643	82.58%	\$3,515	4.09%	0.61%	3.49%	(1.63%)	15.78%
	Caprock Federal Credit Union	\$31,735	\$20,485	\$27,185	75.35%	\$2,047	4.49%	0.82%	3.67%	11.00%	11.91%
	San Patricio County Teachers Federal Credit Union	\$32,205	\$21,701	\$28,641	75.77%	\$2,800	3.50%	0.68%	2.81%	(6.22%)	(7.83%)
	Common Cents Federal Credit Union	\$32,223	\$25,468	\$26,648	95.57%	\$1,953	6.93%	0.80%	6.14%	(3.25%)	(6.25%)
	Travis County Credit Union	\$32,405	\$22,248	\$29,557	75.27%	\$3,241	3.50%	0.06%	3.44%	3.16%	2.43%
	Walker County Federal Credit Union	\$32,580	\$20,546	\$27,923	73.58%	\$2,962	4.54%	0.21%	4.34%	8.64%	9.11%
	Lufkin Federal Credit Union	\$32,819	\$18,561	\$24,626	75.37%	\$3,647	3.62%	0.29%	3.33%	3.62%	1.81%
	Cabot & NOI Employees Credit Union	\$32,978	\$26,604	\$30,022	88.62%	\$2,998	5.44%	0.72%	4.71%	2.85%	11.04%
	Mesquite Credit Union	\$33,099	\$20,259	\$30,114	67.27%	\$3,894	3.22%	0.05%	3.17%	2.83%	3.18%
	Port Arthur Teachers Federal Credit Union	\$33,433	\$9,854	\$28,947	34.04%	\$3,519	3.25%	0.19%	3.06%	(8.62%)	(9.67%)
	Cherokee County Federal Credit Union	\$34,409	\$26,270	\$26,323	99.80%	\$2,867	4.84%	0.46%	4.38%	4.70%	4.55%
	Old Ocean Federal Credit Union	\$34,441	\$15,186	\$30,186	50.31%	\$3,444	4.28%	0.13%	4.16%	10.44%	10.86%
	Baptist Credit Union	\$36,180	\$28,969	\$32,604	88.85%	\$1,765	4.43%	0.54%	3.89%	10.53%	9.75%
	Star of Texas Credit Union	\$36,805	\$17,918	\$31,552	56.79%	\$3,067	4.09%	0.14%	3.95%	0.47%	(2.33%)
	Texas Plains Federal Credit Union	\$37,165	\$28,355	\$31,169	90.97%	\$1,304	5.93%	0.59%	5.35%	6.37%	6.03%
	Keystone Credit Union	\$37,556	\$30,628	\$27,326	112.08%	\$3,266	3.66%	0.65%	3.09%	(3.11%)	(3.73%)
	SPCO Credit Union	\$37,590	\$29,183	\$32,512	89.76%	\$4,177	4.82%	0.92%	3.90%	(5.13%)	(5.62%)
	City Federal Credit Union	\$37,729	\$30,741	\$33,125	92.80%	\$3,593	5.28%	0.67%	4.61%	11.50%	10.48%
	Brazosport Teachers Federal Credit Union	\$39,865	\$22,455	\$32,083	69.99%	\$3,987	3.45%	0.33%	3.11%	4.75%	3.42%
	Highway District 21 Federal Credit Union	\$41,333	\$19,340	\$33,871	57.10%	\$4,351	2.89%	0.55%	2.34%	2.10%	1.74%
	Caprock Santa Fe Credit Union	\$41,626	\$19,319	\$26,416	73.13%	\$3,469	5.07%	0.48%	4.59%	0.46%	(2.71%)
	City Public Service/IBEW Federal Credit Union	\$41,751	\$19,313	\$35,804	53.94%	\$4,175	4.22%	0.37%	3.85%	4.02%	2.92%
	Freestone Credit Union	\$41,963	\$26,494	\$37,434	70.78%	\$2,331	3.46%	0.20%	3.26%	6.84%	7.08%
	Trans Texas Southwest Credit Union	\$42,083	\$30,239	\$36,696	82.40%	\$2,715	4.47%	0.72%	3.75%	0.94%	0.78%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$42,999	\$21,679	\$38,489	56.33%	\$5,375	3.39%	0.47%	2.92%	7.81%	7.52%
	Fannin Federal Credit Union	\$43,367	\$30,973	\$37,654	82.26%	\$3,212	4.56%	0.54%	4.02%	15.14%	15.44%
	South Texas Federal Credit Union	\$45,379	\$21,562	\$42,512	50.72%	\$2,521	3.66%	0.02%	3.64%	8.75%	8.68%
	H&H Federal Credit Union	\$45,531	\$23,292	\$36,687	63.49%	\$3,502	3.42%	0.42%	2.99%	0.28%	(0.80%)
	South Texas Area Resources Credit Union	\$46,125	\$18,345	\$40,038	45.82%	\$2,250	3.03%	0.29%	2.75%	2.81%	2.09%
	Select Federal Credit Union	\$47,717	\$39,608	\$38,020	104.18%	\$2,328	6.10%	0.97%	5.14%	20.04%	30.67%
	Lifetime Federal Credit Union	\$47,956	\$31,966	\$38,576	82.86%	\$4,360	4.13%	0.52%	3.61%	3.50%	3.19%
	Lubrizol Employees' Credit Union	\$48,047	\$22,937	\$41,368	55.45%	\$5,653	3.59%	0.53%	3.06%	9.36%	8.26%
	Doches Credit Union	\$48,167	\$30,122	\$41,765	72.12%	\$2,240	4.39%	0.42%	3.97%	11.99%	15.88%
	Southland Federal Credit Union	\$48,797	\$35,515	\$41,462	85.66%	\$3,050	5.14%	0.82%	4.32%	6.16%	3.48%
	Scott & White Employees Credit Union	\$48,853	\$20,049	\$44,900	44.65%	\$4,885	3.04%	0.05%	2.99%	4.29%	1.47%
	My Credit Union	\$49,284	\$24,839	\$44,480	55.84%	\$1,699	3.82%	0.16%	3.66%	2.24%	3.09%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)											
	Texan Sky Federal Credit Union	\$50,959	\$40,426	\$42,852	94.34%	\$2,831	4.69%	0.40%	4.29%	8.43%	9.76%
	Big Spring Education Employees Federal Credit Union	\$52,994	\$19,677	\$45,479	43.27%	\$4,076	4.33%	0.21%	4.12%	3.72%	2.75%
	Hereford Texas Federal Credit Union	\$53,373	\$34,832	\$40,598	85.80%	\$2,542	5.03%	0.44%	4.58%	17.43%	18.53%
	Windthorst Federal Credit Union	\$53,590	\$31,387	\$44,580	70.41%	\$5,641	3.68%	0.80%	2.88%	3.07%	3.48%
	Heritage USA Federal Credit Union	\$55,372	\$43,831	\$49,807	88.00%	\$3,257	4.89%	0.08%	4.81%	1.17%	(1.45%)
	Houston Highway Credit Union	\$55,912	\$31,418	\$52,301	60.07%	\$4,473	4.27%	0.27%	3.99%	(5.59%)	(6.19%)
	Texas Telcom Credit Union	\$56,573	\$27,907	\$48,453	57.60%	\$5,143	3.76%	1.07%	2.69%	1.47%	0.45%
	West Texas Credit Union	\$56,943	\$29,049	\$51,500	56.41%	\$2,588	3.63%	0.07%	3.56%	(5.52%)	(4.64%)
	Texas Federal Credit Union	\$57,199	\$30,541	\$51,985	58.75%	\$3,178	3.20%	0.00%	3.20%	(0.89%)	(2.38%)
	First Class American Credit Union	\$57,300	\$44,570	\$51,837	85.98%	\$2,938	3.85%	0.81%	3.03%	5.94%	6.07%
	Texas Bridge Credit Union	\$59,583	\$41,639	\$53,725	77.50%	\$2,708	4.00%	0.67%	3.34%	6.79%	8.58%
	Baycel Federal Credit Union	\$61,364	\$30,328	\$49,947	60.72%	\$5,114	3.46%	0.30%	3.16%	2.87%	1.33%
	Postel Family Credit Union	\$61,872	\$37,524	\$55,024	68.20%	\$2,171	3.89%	0.28%	3.61%	2.72%	3.44%
	Telco Plus Credit Union	\$62,717	\$41,502	\$52,234	79.45%	\$2,509	3.81%	0.32%	3.50%	6.26%	5.27%
	RelyOn Credit Union	\$63,224	\$47,510	\$56,450	84.16%	\$3,512	3.99%	0.28%	3.71%	(5.38%)	(6.72%)
	Domino Federal Credit Union	\$63,565	\$41,662	\$53,380	78.05%	\$2,889	4.71%	0.57%	4.14%	8.47%	7.68%
	Southwest Financial Federal Credit Union	\$63,652	\$53,189	\$51,383	103.51%	\$2,273	6.76%	0.66%	6.11%	1.36%	(0.17%)
	Service 1st Credit Union	\$63,919	\$45,606	\$57,285	79.61%	\$3,995	3.14%	0.35%	2.80%	6.02%	5.32%
	Irving City Employees Federal Credit Union	\$65,129	\$32,853	\$57,409	57.23%	\$5,921	3.03%	0.67%	2.36%	4.11%	3.59%
	Coastal Community Federal Credit Union	\$69,314	\$47,289	\$63,293	74.71%	\$2,773	4.13%	0.81%	3.32%	(7.61%)	(6.14%)
	Westex Federal Credit Union	\$70,611	\$32,985	\$62,147	53.08%	\$4,279	3.24%	0.60%	2.64%	0.07%	0.09%
	Metro Medical Credit Union	\$71,946	\$26,716	\$61,936	43.13%	\$4,232	2.93%	0.20%	2.73%	1.96%	2.15%
	Southwest Research Center Federal Credit Union	\$71,995	\$35,915	\$64,657	55.55%	\$4,114	3.09%	0.25%	2.84%	1.46%	0.14%
	First Abilene Federal Credit Union	\$72,846	\$55,960	\$64,312	87.01%	\$2,698	3.54%	0.37%	3.16%	10.61%	10.73%
	Las Colinas Federal Credit Union	\$73,030	\$56,333	\$65,286	86.29%	\$2,864	3.96%	0.17%	3.79%	8.23%	9.35%
	Rockdale Federal Credit Union	\$75,955	\$17,228	\$66,885	25.76%	\$3,302	2.71%	0.22%	2.49%	3.97%	4.20%
	Baylor Health Care System Credit Union	\$76,521	\$37,704	\$64,043	58.87%	\$6,956	4.15%	0.20%	3.95%	4.84%	4.77%
	Memorial Credit Union	\$77,088	\$61,695	\$68,570	89.97%	\$2,658	4.99%	0.49%	4.50%	9.81%	9.72%
	Valley Federal Credit Union	\$77,331	\$41,572	\$64,956	64.00%	\$2,148	5.17%	0.36%	4.81%	6.06%	6.78%
	Texas DPS Credit Union	\$78,078	\$46,065	\$71,079	64.81%	\$4,109	3.51%	0.13%	3.38%	5.96%	6.18%
	Wichita Falls Teachers Federal Credit Union	\$79,081	\$47,267	\$68,859	68.64%	\$3,228	4.34%	0.24%	4.09%	(2.12%)	(3.33%)
	U. S. Employees Credit Union	\$79,807	\$39,643	\$72,281	54.85%	\$4,093	3.00%	0.27%	2.73%	(1.33%)	(2.82%)
	Members Credit Union	\$80,177	\$47,730	\$72,113	66.19%	\$3,486	3.87%	0.26%	3.61%	4.76%	4.96%
	KBR Heritage Federal Credit Union	\$82,080	\$24,139	\$70,035	34.47%	\$10,260	2.71%	0.28%	2.43%	(5.79%)	(7.18%)
	Eastex Credit Union	\$84,809	\$53,949	\$74,434	72.48%	\$2,692	3.93%	0.53%	3.40%	2.71%	1.52%
	Centex Citizens Credit Union	\$84,871	\$54,179	\$69,748	77.68%	\$3,143	4.36%	0.72%	3.64%	42.83%	51.04%
	Space City Credit Union	\$85,456	\$68,829	\$75,699	90.92%	\$2,341	4.44%	0.83%	3.60%	5.01%	4.07%
	Southwest 66 Credit Union	\$85,508	\$46,382	\$74,342	62.39%	\$1,943	4.45%	0.48%	3.97%	1.48%	0.06%
	Naft Federal Credit Union	\$87,727	\$46,814	\$73,843	63.40%	\$2,580	3.85%	0.21%	3.64%	7.15%	7.05%
	Tarrant County's Credit Union	\$88,604	\$75,458	\$79,129	95.36%	\$2,061	5.46%	0.41%	5.05%	5.18%	5.03%
	Texas Health Credit Union	\$91,004	\$65,052	\$80,157	81.16%	\$5,353	4.23%	0.47%	3.77%	8.67%	9.57%
	First Central Credit Union	\$94,738	\$55,506	\$79,301	69.99%	\$1,840	5.15%	0.50%	4.65%	15.58%	13.97%
	Edinburg Teachers Credit Union	\$95,365	\$17,386	\$71,958	24.16%	\$10,038	3.50%	0.10%	3.40%	1.05%	2.00%
	Texoma Educators Federal Credit Union	\$95,769	\$37,099	\$81,901	45.30%	\$6,179	2.91%	0.41%	2.50%	1.14%	0.26%
	Nascoga Federal Credit Union	\$97,995	\$71,583	\$88,510	80.88%	\$3,769	3.61%	0.61%	3.01%	7.20%	6.30%
	Allied Federal Credit Union	\$99,376	\$49,495	\$90,825	54.49%	\$3,681	3.06%	0.06%	2.99%	1.21%	1.51%
	United Community Credit Union	\$100,590	\$83,320	\$89,853	92.73%	\$2,012	4.36%	0.38%	3.97%	2.71%	6.28%
	Prestige Community Credit Union	\$101,001	\$84,719	\$91,105	92.99%	\$4,391	4.08%	0.97%	3.11%	(6.04%)	(6.62%)
	Community Service Credit Union	\$101,114	\$80,786	\$87,922	91.88%	\$3,370	4.32%	0.28%	4.03%	8.46%	7.53%

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)											
	One Source Federal Credit Union	\$101,920	\$61,129	\$91,202	67.03%	\$2,580	4.38%	0.40%	3.99%	(5.94%)	(3.72%)
	Rio Grande Valley Credit Union	\$106,659	\$56,059	\$94,898	59.07%	\$2,666	3.40%	0.12%	3.28%	14.50%	15.30%
	Kelly Community Federal Credit Union	\$107,995	\$82,268	\$92,979	88.48%	\$2,959	4.44%	0.51%	3.93%	7.81%	7.85%
	River City Federal Credit Union	\$109,113	\$94,255	\$100,431	93.85%	\$2,161	4.63%	0.54%	4.09%	0.88%	5.17%
	WesTex Community Credit Union	\$112,849	\$59,298	\$100,898	58.77%	\$2,752	3.54%	0.47%	3.07%	18.89%	19.47%
	Cooperative Teachers Credit Union	\$120,576	\$93,468	\$76,537	122.12%	\$6,346	4.44%	1.17%	3.27%	9.92%	8.44%
	Chemcel Federal Credit Union	\$120,988	\$88,779	\$105,416	84.22%	\$3,184	3.91%	0.73%	3.18%	16.45%	16.96%
	Plus4 Credit Union	\$122,457	\$95,389	\$113,486	84.05%	\$2,401	5.13%	0.81%	4.32%	0.63%	0.37%
	Chocolate Bayou Community Federal Credit Union	\$122,715	\$57,754	\$112,331	51.41%	\$3,272	3.42%	0.10%	3.32%	5.77%	8.36%
	BP Federal Credit Union	\$123,895	\$90,178	\$110,373	81.70%	\$6,883	3.24%	0.25%	2.99%	(4.22%)	(6.06%)
	Lone Star Credit Union	\$124,312	\$90,895	\$114,148	79.63%	\$3,360	4.07%	0.37%	3.71%	(1.57%)	(3.97%)
	Go Federal Credit Union	\$126,106	\$101,483	\$113,839	89.15%	\$2,574	4.28%	0.26%	4.02%	3.11%	1.60%
	Texasgulf Federal Credit Union	\$129,362	\$91,287	\$111,135	82.14%	\$5,280	3.96%	1.04%	2.92%	10.14%	8.13%
	Members First Credit Union	\$129,440	\$64,252	\$101,823	63.10%	\$3,157	3.53%	0.36%	3.16%	2.79%	2.13%
	Access Community Credit Union	\$130,661	\$102,855	\$108,169	95.09%	\$2,722	4.08%	0.97%	3.11%	12.84%	7.06%
	MTCU	\$133,882	\$72,180	\$121,778	59.27%	\$3,078	3.98%	0.59%	3.39%	6.20%	5.12%
	LibertyOne Credit Union	\$134,974	\$89,473	\$119,582	74.82%	\$5,868	3.53%	1.26%	2.27%	4.50%	3.89%
	Capitol Credit Union	\$136,529	\$95,879	\$123,252	77.79%	\$3,641	3.60%	0.08%	3.53%	6.84%	6.23%
	Santa Fe Federal Credit Union	\$136,751	\$88,083	\$116,394	75.68%	\$2,973	4.53%	1.24%	3.30%	6.22%	8.46%
	Communities of Abilene Federal Credit Union	\$138,774	\$93,355	\$124,175	75.18%	\$3,513	3.76%	0.26%	3.50%	0.32%	(2.30%)
	Government Employees Federal Credit Union	\$140,601	\$82,517	\$126,306	65.33%	\$4,326	2.66%	0.20%	2.46%	2.23%	0.93%
	Citizens Federal Credit Union	\$151,808	\$35,187	\$135,396	25.99%	\$4,103	3.14%	0.43%	2.71%	9.61%	7.37%
	Border Federal Credit Union	\$157,686	\$99,955	\$125,738	79.49%	\$1,524	4.26%	0.20%	4.06%	16.11%	14.90%
	North East Texas Credit Union	\$158,501	\$89,405	\$139,691	64.00%	\$2,882	3.65%	0.41%	3.24%	7.35%	12.30%
	Nizari Progressive Federal Credit Union	\$163,529	\$127,361	\$140,948	90.36%	\$3,479	4.43%	0.97%	3.46%	6.66%	5.51%
	Harris County Federal Credit Union	\$165,587	\$90,306	\$137,545	65.66%	\$4,358	4.08%	0.37%	3.71%	7.20%	6.15%
	Pioneer Mutual Federal Credit Union	\$166,020	\$108,110	\$138,417	78.10%	\$4,099	3.66%	1.34%	2.32%	(3.86%)	(9.07%)
	Texoma Community Credit Union	\$169,092	\$136,212	\$146,316	93.09%	\$2,772	4.66%	0.85%	3.81%	15.41%	13.56%
	Southwest Heritage Credit Union	\$171,571	\$127,584	\$153,122	83.32%	\$2,860	4.75%	0.56%	4.19%	8.18%	8.56%
	H.E.B. Federal Credit Union	\$179,728	\$117,990	\$149,068	79.15%	\$5,798	3.94%	0.57%	3.37%	7.99%	7.40%
	People's Federal Credit Union	\$191,813	\$109,955	\$174,814	62.90%	\$3,069	3.53%	0.51%	3.02%	10.74%	10.85%
	MemberSource Credit Union	\$192,212	\$150,853	\$174,413	86.49%	\$3,314	3.70%	0.30%	3.40%	(3.25%)	(3.84%)
	Investex Credit Union	\$206,649	\$103,510	\$185,063	55.93%	\$3,131	3.40%	0.40%	3.00%	4.83%	5.61%
	Mobility Credit Union	\$211,469	\$186,401	\$190,956	97.61%	\$6,220	4.12%	1.18%	2.95%	11.13%	17.30%
	Gulf Coast Federal Credit Union	\$211,486	\$185,549	\$190,016	97.65%	\$3,157	4.81%	1.53%	3.28%	4.81%	3.99%
	Fort Worth City Credit Union	\$217,925	\$86,283	\$192,026	44.93%	\$5,381	3.15%	0.49%	2.66%	14.45%	14.95%
	Energy Capital Credit Union	\$218,349	\$175,407	\$195,096	89.91%	\$5,078	3.89%	0.28%	3.62%	1.11%	1.48%
	Pantex Federal Credit Union	\$220,603	\$55,904	\$175,276	31.89%	\$5,447	2.98%	0.81%	2.17%	6.53%	6.30%
	America's Credit Union	\$230,414	\$126,736	\$195,666	64.77%	\$3,973	3.47%	0.17%	3.30%	1.58%	1.68%
	United Texas Credit Union	\$245,708	\$174,438	\$221,010	78.93%	\$4,467	3.59%	0.76%	2.82%	5.16%	4.33%
	Unity One Credit Union	\$248,498	\$189,498	\$228,685	82.86%	\$3,012	4.27%	0.48%	3.79%	5.38%	6.38%
	Average of Asset Group A	\$42,172	\$26,024	\$36,481	68.90%	\$3,191	4.11%	0.47%	3.64%	2.80%	2.95%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 B - \$251 to \$500 million in total assets											
	Synergy Federal Credit Union	\$256,499	\$194,409	\$218,640	88.92%	\$6,577	3.42%	0.72%	2.70%	11.80%	12.90%
	1st Community Federal Credit Union	\$267,253	\$209,117	\$236,147	88.55%	\$2,874	4.00%	0.41%	3.58%	6.43%	3.99%
	Alliance Credit Union	\$271,148	\$189,451	\$226,072	83.80%	\$3,047	4.34%	0.77%	3.57%	15.07%	14.62%
	Education Credit Union	\$271,600	\$206,839	\$228,026	90.71%	\$2,352	5.75%	0.97%	4.78%	10.23%	9.68%
	First Basin Credit Union	\$276,758	\$195,348	\$237,499	82.25%	\$2,796	4.15%	0.45%	3.70%	10.66%	10.55%
	Gulf Credit Union	\$278,997	\$154,213	\$257,338	59.93%	\$3,361	3.17%	0.31%	2.86%	0.64%	(4.03%)
	MCT Credit Union	\$297,037	\$192,387	\$258,504	74.42%	\$3,736	4.00%	0.56%	3.44%	0.75%	(1.14%)
	GENCO Federal Credit Union	\$313,931	\$215,742	\$275,238	78.38%	\$3,431	3.29%	0.65%	2.64%	7.36%	7.88%
	Evolve Federal Credit Union	\$315,163	\$206,586	\$272,926	75.69%	\$3,502	3.99%	0.79%	3.19%	4.76%	6.25%
	DuGood Federal Credit Union	\$330,486	\$201,400	\$286,961	70.18%	\$2,602	3.42%	0.52%	2.91%	2.06%	0.54%
	Public Employees Credit Union	\$338,219	\$228,339	\$303,600	75.21%	\$4,902	3.20%	0.34%	2.86%	(0.47%)	(2.28%)
	Coastal Community And Teachers Credit Union	\$342,904	\$275,319	\$296,011	93.01%	\$2,700	4.25%	0.57%	3.69%	19.67%	14.44%
	Security First Federal Credit Union	\$345,890	\$243,168	\$308,891	78.72%	\$2,824	3.78%	0.29%	3.49%	4.47%	2.43%
	Union Square Credit Union	\$359,063	\$251,339	\$313,670	80.13%	\$3,356	3.94%	0.75%	3.19%	3.94%	6.66%
	Texell Credit Union	\$389,422	\$318,865	\$338,917	94.08%	\$2,984	4.37%	0.90%	3.47%	19.38%	19.82%
	Associated Credit Union of Texas	\$403,746	\$296,557	\$355,705	83.37%	\$2,403	4.97%	0.63%	4.34%	2.01%	1.45%
	Educators Credit Union	\$410,183	\$166,371	\$338,314	49.18%	\$6,616	2.94%	0.61%	2.33%	1.77%	1.02%
	Education First Federal Credit Union	\$419,800	\$208,380	\$375,579	55.48%	\$3,427	3.95%	0.54%	3.13%	6.95%	6.41%
	Air Force Federal Credit Union	\$437,773	\$356,051	\$394,517	90.25%	\$3,603	3.72%	0.72%	3.00%	6.94%	3.56%
	My Community Credit Union	\$442,201	\$342,646	\$390,569	87.73%	\$3,389	4.49%	0.71%	3.78%	31.01%	33.80%
	Abilene Teachers Federal Credit Union	\$448,091	\$337,389	\$368,008	91.68%	\$3,156	4.20%	0.33%	3.87%	3.79%	1.34%
	People's Trust Federal Credit Union	\$479,643	\$275,809	\$427,125	64.57%	\$5,996	3.29%	0.45%	2.84%	2.91%	2.73%
	City Credit Union	\$489,042	\$340,529	\$427,044	79.74%	\$3,776	4.49%	0.83%	3.66%	9.45%	8.16%
	Average of Asset Group B	\$355,863	\$243,750	\$310,230	78.96%	\$3,627	3.96%	0.60%	3.35%	7.89%	6.99%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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 C - \$501 million to \$1 billion in total assets											
	Texas Bay Credit Union	\$503,733	\$374,837	\$414,160	90.51%	\$3,219	5.19%	0.95%	4.24%	27.58%	30.06%
	Resource One Credit Union	\$514,243	\$424,726	\$458,501	92.63%	\$2,973	4.74%	0.49%	4.25%	10.00%	12.10%
	Generations Community Federal Credit Union	\$515,196	\$365,886	\$454,314	80.54%	\$2,300	4.39%	0.68%	3.71%	3.76%	2.17%
	Primeway Federal Credit Union	\$519,254	\$403,419	\$452,320	89.19%	\$4,555	3.63%	0.40%	3.13%	9.01%	4.11%
	Complex Community Federal Credit Union	\$540,608	\$328,230	\$474,048	69.24%	\$3,990	3.59%	0.37%	3.22%	9.87%	7.70%
	Community Resource Credit Union	\$545,566	\$442,718	\$493,634	89.69%	\$3,228	4.48%	0.70%	3.78%	9.68%	14.08%
	Southwest Airlines Federal Credit Union	\$587,324	\$421,382	\$517,076	81.49%	\$5,702	4.56%	1.34%	3.22%	13.04%	20.75%
	Neches Federal Credit Union	\$610,599	\$432,200	\$517,140	83.58%	\$3,689	4.35%	0.62%	3.62%	6.67%	5.83%
	Members Choice Credit Union	\$617,718	\$443,774	\$524,763	84.57%	\$4,275	4.08%	1.16%	2.93%	9.72%	9.18%
	East Texas Professional Credit Union	\$645,628	\$449,833	\$502,403	89.54%	\$3,407	4.12%	0.49%	3.63%	10.06%	9.43%
	FivePoint Credit Union	\$653,773	\$486,000	\$570,740	85.15%	\$3,361	4.41%	0.67%	3.74%	14.87%	21.12%
	Greater Texas Federal Credit Union	\$655,168	\$465,583	\$594,661	78.29%	\$3,448	3.10%	0.27%	2.83%	6.28%	7.06%
	Houston Federal Credit Union	\$659,027	\$429,010	\$593,028	72.34%	\$4,006	3.44%	0.50%	2.94%	4.09%	3.71%
	El Paso Area Teachers Federal Credit Union	\$672,890	\$468,397	\$583,254	80.31%	\$3,189	4.01%	0.66%	3.35%	6.08%	5.31%
	Smart Financial Credit Union	\$703,187	\$463,470	\$619,261	74.84%	\$3,005	3.87%	0.34%	3.53%	4.72%	3.56%
	Brazos Valley Schools Credit Union	\$743,949	\$277,366	\$669,162	41.45%	\$4,495	3.23%	0.52%	2.70%	7.91%	6.23%
	First Service Credit Union	\$760,691	\$622,197	\$669,148	92.98%	\$4,250	4.30%	1.10%	3.20%	3.84%	21.10%
	Gulf Coast Educators Federal Credit Union	\$763,727	\$422,665	\$556,660	75.93%	\$5,920	4.25%	1.10%	3.15%	10.30%	9.51%
	Neighborhood Credit Union	\$778,093	\$556,169	\$684,794	81.22%	\$3,980	4.48%	1.00%	3.30%	17.57%	18.83%
	Schlumberger Employees Credit Union	\$838,160	\$242,504	\$694,978	34.89%	\$22,057	2.67%	0.17%	2.50%	6.12%	4.37%
	Velocity Credit Union	\$847,937	\$627,574	\$710,297	88.35%	\$4,250	4.33%	0.56%	3.77%	1.97%	2.03%
	InTouch Credit Union	\$886,800	\$761,260	\$720,648	105.64%	\$5,111	3.74%	0.96%	2.78%	(4.63%)	(3.92%)
	Red River Federal Credit Union	\$964,119	\$723,541	\$832,426	86.92%	\$2,782	4.57%	0.97%	3.60%	16.07%	12.17%
	Amoco Federal Credit Union	\$967,409	\$662,521	\$833,631	79.47%	\$4,542	3.86%	0.79%	3.06%	19.28%	14.18%
	Fort Worth Community Credit Union	\$969,068	\$623,730	\$872,022	71.53%	\$4,750	3.78%	0.84%	2.95%	7.00%	7.23%
	Amplify Credit Union	\$978,095	\$789,319	\$798,003	98.91%	\$4,416	4.20%	0.89%	3.31%	4.30%	8.83%
	Average of Asset Group C	\$709,306	\$488,781	\$608,118	80.74%	\$4,650	4.05%	0.71%	3.32%	9.04%	9.88%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 3, 2019

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											
	Firstmark Credit Union	\$1,025,428	\$723,184	\$859,741	84.12%	\$3,877	3.98%	0.73%	3.25%	0.05%	2.85%
	DATCU Credit Union	\$1,031,745	\$864,918	\$867,502	99.70%	\$5,070	4.04%	0.41%	3.63%	6.30%	6.72%
	United Heritage Credit Union	\$1,051,456	\$851,057	\$920,161	92.49%	\$5,337	3.44%	0.70%	2.74%	5.26%	7.78%
	Texas Trust Credit Union	\$1,327,134	\$922,737	\$1,050,831	87.81%	\$4,506	3.37%	0.91%	2.46%	13.90%	14.18%
	Credit Union Of Texas	\$1,369,145	\$1,154,586	\$1,210,080	95.41%	\$4,093	4.23%	0.56%	3.68%	(6.79%)	3.91%
	First Community Credit Union	\$1,503,074	\$1,130,603	\$1,324,740	85.35%	\$4,675	3.62%	0.76%	2.86%	11.18%	10.75%
	A+ Federal Credit Union	\$1,595,463	\$1,316,477	\$1,411,115	93.29%	\$4,004	3.94%	0.67%	3.27%	6.44%	14.13%
	Texans Credit Union	\$1,618,690	\$914,297	\$1,479,993	61.78%	\$7,147	2.95%	0.10%	2.84%	5.88%	3.31%
	Advancial Federal Credit Union	\$1,662,785	\$1,329,305	\$1,440,358	92.29%	\$7,541	4.01%	1.49%	2.52%	5.63%	15.10%
	Austin Telco Federal Credit Union	\$1,671,327	\$1,254,444	\$1,445,633	86.77%	\$7,997	3.14%	0.83%	2.30%	14.92%	14.65%
	JSC Federal Credit Union	\$2,166,286	\$882,704	\$1,910,690	46.20%	\$8,364	2.60%	0.60%	2.00%	2.85%	1.74%
	EECU	\$2,372,223	\$1,863,434	\$2,051,302	90.84%	\$6,571	3.95%	0.86%	2.87%	9.64%	8.29%
	University Federal Credit Union	\$2,599,527	\$2,149,051	\$2,308,040	93.11%	\$3,897	3.76%	0.25%	3.51%	16.57%	15.56%
	GECU	\$2,852,097	\$2,522,400	\$2,387,411	105.65%	\$3,397	5.29%	0.96%	4.31%	1.40%	9.51%
	Credit Human Federal Credit Union	\$3,081,224	\$2,809,062	\$2,356,538	119.20%	\$4,004	4.80%	1.21%	3.60%	1.34%	2.50%
	Navy Army Community Credit Union	\$3,158,513	\$2,894,324	\$2,711,489	106.74%	\$5,898	4.58%	1.54%	3.04%	12.65%	13.02%
	Texas Dow Employees Credit Union	\$3,478,768	\$3,095,033	\$2,796,851	110.66%	\$4,497	4.85%	0.86%	3.90%	12.77%	13.61%
	American Airlines Federal Credit Union	\$7,477,435	\$4,593,309	\$6,680,190	68.76%	\$10,495	3.47%	1.76%	1.71%	4.69%	3.84%
	Security Service Federal Credit Union	\$9,647,538	\$8,661,478	\$8,374,831	103.42%	\$5,604	3.96%	1.16%	2.80%	2.27%	8.32%
	Average of Asset Group D	\$2,667,887	\$2,101,705	\$2,294,079	90.72%	\$5,630	3.89%	0.86%	3.02%	6.68%	8.94%

Source: SNL Financial

Note: Report includes only bank-level data.

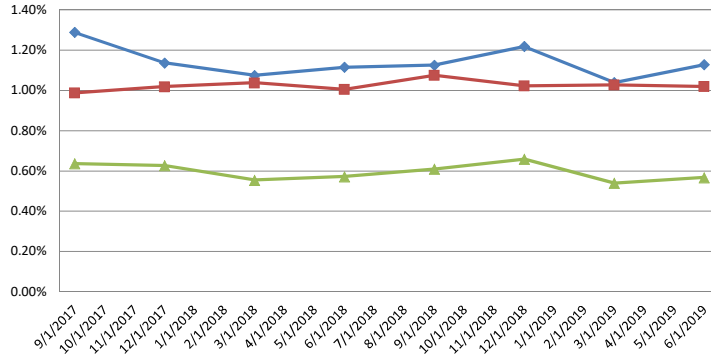
NA = data was not available.

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

Asset Quality

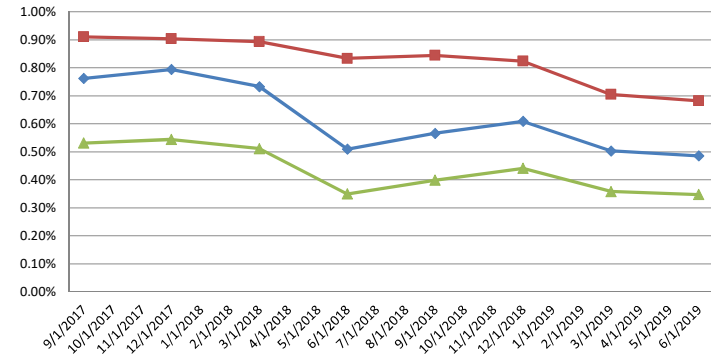
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



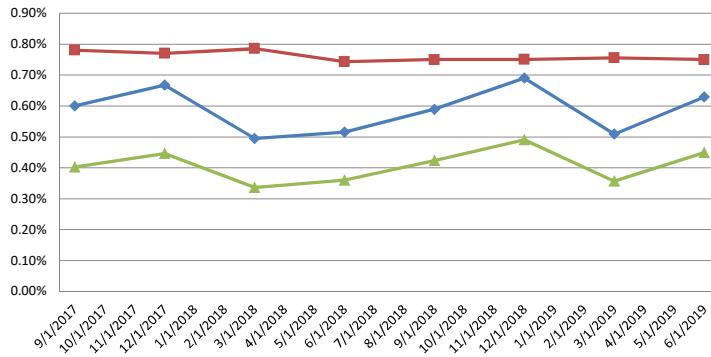
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	1.29%	1.14%	1.07%	1.11%	1.12%	1.22%	1.04%	1.13%
Reserves/Loans	0.99%	1.02%	1.04%	1.00%	1.07%	1.02%	1.03%	1.02%
Delinquent Loans/Total Assets	0.64%	0.63%	0.55%	0.57%	0.61%	0.66%	0.54%	0.57%

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



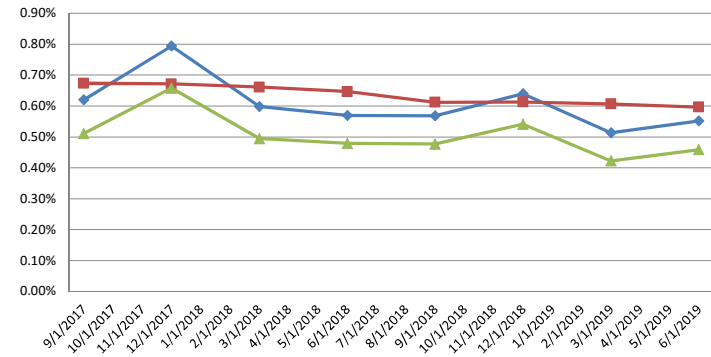
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.76%	0.79%	0.73%	0.51%	0.57%	0.61%	0.50%	0.49%
Reserves/Loans	0.91%	0.90%	0.89%	0.83%	0.84%	0.82%	0.70%	0.68%
Delinquent Loans/Total Assets	0.53%	0.54%	0.51%	0.35%	0.40%	0.44%	0.36%	0.35%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.60%	0.67%	0.49%	0.51%	0.59%	0.69%	0.51%	0.63%
Reserves/Loans	0.78%	0.77%	0.79%	0.74%	0.75%	0.75%	0.76%	0.75%
Delinquent Loans/Total Assets	0.40%	0.45%	0.34%	0.36%	0.42%	0.49%	0.36%	0.45%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
NPLs/Loans	0.62%	0.79%	0.60%	0.57%	0.57%	0.64%	0.51%	0.55%
Reserves/Loans	0.67%	0.67%	0.66%	0.65%	0.61%	0.61%	0.61%	0.60%
Delinquent Loans/Total Assets	0.51%	0.66%	0.49%	0.48%	0.48%	0.54%	0.42%	0.46%

Source: SNL Financial

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets							
	Martin Luther King Credit Union	\$268	\$26	54.17%	25.00%	46.15%	26.26%	9.70%
	Orange County Teachers Credit Union	\$364	\$0	NA	NA	NA	0.00%	0.00%
	Assumption Beaumont Federal Credit Union	\$474	\$0	0.00%	0.71%	NA	0.00%	0.00%
	All Saints Catholic Federal Credit Union	\$539	\$0	0.00%	4.42%	NA	0.00%	0.00%
	Musicians Federal Credit Union	\$652	\$0	0.00%	1.91%	NA	0.00%	0.00%
	Paris District Credit Union	\$652	\$1	0.44%	0.88%	200.00%	1.05%	0.15%
	Texas Lee Federal Credit Union	\$748	\$0	0.00%	0.00%	NA	0.00%	0.00%
	I.B.E.W. Local #681 Credit Union	\$849	\$5	0.95%	0.57%	60.00%	4.07%	0.59%
	Pilgrim CUCC Federal Credit Union	\$887	\$2	0.30%	2.25%	750.00%	1.71%	0.23%
	T & FS Employee Credit Union	\$932	\$19	2.73%	1.29%	47.37%	8.05%	2.04%
	Jafari No-Interest Credit Union	\$983	\$0	0.00%	2.19%	NA	0.00%	0.00%
	Teachers Alliance Federal Credit Union	\$989	\$70	23.33%	10.67%	45.71%	20.83%	7.08%
	Witco Houston Employees Credit Union	\$1,063	\$78	8.37%	2.15%	25.64%	21.91%	7.34%
	Littlefield School Employees Federal Credit Union	\$1,083	\$9	2.29%	1.27%	55.56%	5.29%	0.83%
	Empowerment Community Development Federal Credit Union	\$1,098	\$19	3.04%	1.28%	42.11%	21.11%	1.73%
	Faith Cooperative Federal Credit Union	\$1,503	\$45	4.20%	4.48%	106.67%	23.20%	2.99%
	Saint Lukes Community Federal Credit Union	\$1,572	\$2	0.47%	0.70%	150.00%	1.49%	0.13%
	G P M Federal Credit Union	\$1,593	\$9	1.26%	1.40%	111.11%	2.37%	0.56%
	Highway Employees Credit Union	\$1,689	\$0	0.00%	0.25%	NA	0.00%	0.00%
	W T N M Atlantic Federal Credit Union	\$1,701	\$126	14.16%	2.47%	17.46%	33.69%	7.41%
	Salt Employees Federal Credit Union	\$1,759	\$21	1.95%	0.93%	47.62%	3.02%	1.19%
	Lehrer Interests Credit Union	\$2,007	\$0	0.00%	0.31%	NA	0.00%	0.00%
	American Baptist Association Credit Union	\$2,190	\$0	0.00%	1.13%	NA	0.00%	0.00%
	Kilgore Shell Employees Federal Credit Union	\$2,228	\$17	1.09%	0.71%	64.71%	4.50%	0.76%
	Sugar Growers Federal Credit Union	\$2,274	\$0	0.00%	5.42%	NA	0.00%	0.00%
	Redeemer Federal Credit Union	\$2,292	\$14	1.12%	1.68%	150.00%	2.22%	0.61%
	Sweeny Teachers Federal Credit Union	\$2,431	\$5	0.29%	0.29%	100.00%	1.52%	0.21%
	Goodyear San Angelo Federal Credit Union	\$2,602	\$0	0.00%	0.72%	NA	0.00%	0.00%
	Light Commerce Credit Union	\$2,728	\$21	0.99%	1.61%	161.90%	3.61%	0.77%
	Navarro Credit Union	\$2,991	\$23	1.74%	1.21%	69.57%	2.04%	0.77%
	Corpus Christi S.P. Credit Union	\$3,065	\$57	2.28%	1.76%	77.19%	7.93%	1.86%
	Galveston School Employees Federal Credit Union	\$3,107	\$84	3.87%	1.10%	28.57%	22.64%	2.70%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$3,133	\$45	2.40%	2.18%	91.11%	8.19%	1.44%
	Vidor Teachers Federal Credit Union	\$3,177	\$4	0.16%	0.23%	150.00%	0.78%	0.13%
	Thd-6 Credit Union	\$3,187	\$175	7.05%	2.30%	32.57%	36.53%	5.49%
	SP Trainmen Federal Credit Union	\$3,196	\$3	0.32%	0.54%	166.67%	0.30%	0.09%
	Pasadena Postal Credit Union	\$3,384	\$11	0.44%	0.08%	18.18%	2.51%	0.33%
	T. H. D. District 17 Credit Union	\$3,456	\$50	2.10%	0.55%	26.00%	6.69%	1.45%
	Covenant Savings Federal Credit Union	\$3,464	\$0	0.00%	0.18%	NA	0.00%	0.00%
	Federal Employees Credit Union	\$3,511	\$2	0.10%	0.31%	300.00%	0.30%	0.06%
	Pampa Municipal Credit Union	\$3,611	\$44	1.42%	1.36%	95.45%	11.73%	1.22%
	Longview Federal Credit Union	\$3,765	\$8	0.29%	0.32%	112.50%	1.10%	0.21%
	Union Pacific Employees Credit Union	\$3,798	\$1	0.04%	0.96%	NM	0.12%	0.03%
	B P S Federal Credit Union	\$3,880	\$4	0.30%	0.37%	125.00%	0.23%	0.10%
	Oak Farms Employees Credit Union	\$3,892	\$55	1.67%	0.85%	50.91%	5.11%	1.41%

Source: SNL Financial

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)								
	Belton Federal Credit Union	\$3,921	\$1	0.05%	0.76%	NM	0.17%	0.03%
	Prairie View Federal Credit Union	\$4,098	\$16	0.97%	2.47%	256.25%	4.20%	0.39%
	Waconized Federal Credit Union	\$4,245	\$158	8.02%	3.96%	49.37%	14.40%	3.72%
	Del Rio S.P. Credit Union	\$4,323	\$18	2.66%	1.48%	55.56%	1.18%	0.42%
	Lefors Federal Credit Union	\$4,343	\$35	1.45%	0.79%	54.29%	4.28%	0.81%
	Intercorp Credit Union	\$4,383	\$9	0.28%	0.95%	333.33%	1.20%	0.21%
	IBEW 116 Federal Credit Union	\$4,396	\$0	0.00%	0.49%	NA	0.00%	0.00%
	Houston Belt & Terminal Federal Credit Union	\$4,436	\$0	0.00%	0.67%	NA	0.00%	0.00%
	Mount Carmel Church Federal Credit Union	\$4,548	\$47	1.83%	1.13%	61.70%	5.04%	1.03%
	Everman Parkway Credit Union	\$4,551	\$58	1.68%	1.16%	68.97%	3.90%	1.27%
	Highway District 9 Credit Union	\$4,788	\$7	0.60%	2.85%	471.43%	0.68%	0.15%
	Pollock Employees Credit Union	\$4,815	\$46	1.36%	0.65%	47.83%	7.74%	0.96%
	Port of Houston Warehouse Federal Credit Union	\$4,949	\$5	0.30%	2.20%	740.00%	1.28%	0.10%
	City of Deer Park Federal Credit Union	\$5,295	\$3	0.09%	0.21%	233.33%	0.28%	0.06%
	NCE Credit Union	\$5,524	\$0	0.00%	0.31%	NA	0.00%	0.00%
	Coastal Teachers Federal Credit Union	\$5,565	\$18	0.55%	0.15%	27.78%	4.13%	0.32%
	CASE Federal Credit Union	\$5,662	\$0	0.00%	0.39%	NA	0.00%	0.00%
	Lubbock Telco Federal Credit Union	\$5,716	\$4	0.27%	0.74%	275.00%	0.25%	0.07%
	Midwestern State University Credit Union	\$5,787	\$0	0.00%	0.18%	NA	0.00%	0.00%
	ACU Credit Union	\$5,846	\$55	1.48%	0.62%	41.82%	4.42%	0.94%
	Jackson County Federal Credit Union	\$5,859	\$0	0.00%	0.63%	NA	0.00%	0.00%
	Skel-Tex Credit Union	\$5,919	\$44	1.36%	0.93%	68.18%	3.61%	0.74%
	Highway District 2 Credit Union	\$5,954	\$0	0.00%	0.96%	NA	0.00%	0.00%
	Oak Cliff Christian Federal Credit Union	\$6,054	\$94	2.27%	1.45%	63.83%	15.82%	1.55%
	South Texas Regional Federal Credit Union	\$6,103	\$2	0.04%	0.56%	NM	0.37%	0.03%
	United Savers Trust Credit Union	\$6,130	\$7	0.13%	1.22%	942.86%	10.98%	0.11%
	Hilco Federal Credit Union	\$6,316	\$16	0.36%	0.38%	106.25%	4.28%	0.25%
	FCI Federal Credit Union	\$6,434	\$87	1.66%	0.59%	35.63%	9.12%	1.35%
	Cochran County Schools Federal Credit Union	\$6,435	\$27	0.59%	1.20%	203.70%	4.18%	0.42%
	Electric Utilities Credit Union	\$6,441	\$43	1.94%	1.63%	83.72%	4.89%	0.67%
	Andrews School Federal Credit Union	\$6,510	\$95	3.16%	1.13%	35.79%	5.85%	1.46%
	Local 20 IBEW Federal Credit Union	\$6,534	\$43	1.14%	0.40%	34.88%	7.82%	0.66%
	Bivins Federal Credit Union	\$6,575	\$59	2.48%	1.35%	54.24%	5.65%	0.90%
	Frio County Federal Credit Union	\$6,578	\$31	0.63%	1.41%	222.58%	1.88%	0.47%
	Brownsville City Employees Federal Credit Union	\$6,672	\$22	0.52%	0.80%	154.55%	1.29%	0.33%
	TC Teachers Federal Credit Union	\$6,834	\$110	4.73%	2.49%	52.73%	8.89%	1.61%
	Express-News Federal Credit Union	\$6,886	\$37	1.08%	0.17%	16.22%	4.94%	0.54%
	Seminole Public Schools Federal Credit Union	\$6,964	\$4	0.13%	0.60%	475.00%	0.26%	0.06%
	STEC Federal Credit Union	\$7,039	\$7	0.32%	0.51%	157.14%	0.52%	0.10%
	Hale County Teachers Federal Credit Union	\$7,299	\$136	2.24%	0.30%	13.24%	14.45%	1.86%
	Galveston Government Employees Credit Union	\$7,305	\$15	0.23%	0.14%	60.00%	2.88%	0.21%
	Port of Houston Credit Union	\$7,350	\$59	1.10%	1.12%	101.69%	3.25%	0.80%
	Victoria City-County Employees Federal Credit Union	\$7,397	\$9	0.24%	0.29%	122.22%	1.29%	0.12%
	C-T Waco Federal Credit Union	\$7,614	\$67	2.01%	0.48%	23.88%	12.37%	0.88%
	Coburn Credit Union	\$7,702	\$18	0.57%	0.38%	66.67%	1.49%	0.23%
	Moore County Schools Federal Credit Union	\$7,854	\$86	1.87%	1.87%	100.00%	10.79%	1.09%
	I.B.E.W. LU 66 Federal Credit Union	\$7,911	\$34	0.55%	1.30%	238.24%	3.87%	0.43%

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)								
	Sweetwater Regional Federal Credit Union	\$8,045	\$18	0.55%	0.59%	105.56%	1.08%	0.22%
	Morris Sheppard Texarkana Federal Credit Union	\$8,109	\$98	1.39%	0.54%	38.78%	9.41%	1.21%
	Jackson County Teachers Federal Credit Union	\$8,160	\$0	0.00%	0.50%	NA	0.00%	0.00%
	Vatat Credit Union	\$8,482	\$25	0.37%	0.43%	116.00%	1.89%	0.29%
	Yoakum County Federal Credit Union	\$8,611	\$109	1.92%	1.30%	67.89%	6.01%	1.27%
	Scurry County School Federal Credit Union	\$8,710	\$53	1.19%	1.60%	133.96%	2.55%	0.61%
	Fannin County Teachers Federal Credit Union	\$8,854	\$49	0.68%	0.67%	97.96%	2.27%	0.55%
	Met Tran Federal Credit Union	\$8,919	\$67	1.20%	5.90%	492.54%	3.79%	0.75%
	Natural Resources Conservation Service Federal Credit Union	\$9,427	\$21	0.41%	0.56%	138.10%	1.72%	0.22%
	Port Terminal Federal Credit Union	\$9,489	\$8	0.31%	0.53%	175.00%	0.27%	0.08%
	Alamo City Credit Union	\$9,609	\$36	0.41%	1.43%	352.78%	3.20%	0.37%
	Victoria Federal Credit Union	\$9,914	\$48	0.95%	0.28%	29.17%	4.10%	0.48%
	Methodist Hospital Employees Federal Credit Union	\$10,052	\$92	2.77%	3.22%	116.30%	8.82%	0.92%
	Cen Tex Manufacturing Credit Union	\$10,178	\$44	0.57%	0.97%	170.45%	2.47%	0.43%
	Sweetex Credit Union	\$10,273	\$25	0.68%	0.05%	8.00%	0.72%	0.24%
	Ben E. Keith Employees Federal Credit Union	\$10,292	\$59	1.14%	0.50%	44.07%	3.47%	0.57%
	Tex-Mex Credit Union	\$10,477	\$206	2.76%	1.03%	37.38%	7.61%	1.97%
	Highway District 19 Employees Credit Union	\$10,481	\$17	0.36%	0.59%	164.71%	1.16%	0.16%
	Wharton County Teachers Credit Union	\$10,492	\$0	0.00%	0.40%	NA	0.00%	0.00%
	Longview Consolidated Credit Union	\$10,706	\$59	0.85%	0.45%	52.54%	2.87%	0.55%
	Swemp Federal Credit Union	\$10,708	\$1	0.01%	0.12%	NM	0.06%	0.01%
	T & P Longview Federal Credit Union	\$10,979	\$28	0.39%	0.43%	110.71%	1.27%	0.26%
	E M O T Federal Credit Union	\$10,993	\$52	1.80%	2.49%	138.46%	1.74%	0.47%
	P.I.E. Credit Union	\$11,126	\$51	1.39%	0.63%	45.10%	2.50%	0.46%
	Pasadena Municipal Federal Credit Union	\$11,450	\$29	0.56%	0.77%	137.93%	1.27%	0.25%
	Employees United Federal Credit Union	\$11,468	\$33	1.11%	0.50%	45.45%	0.99%	0.29%
	Texoma Federal Credit Union	\$11,603	\$123	2.61%	1.63%	62.60%	4.77%	1.06%
	TxDOT Credit Union	\$11,962	\$7	0.07%	0.21%	314.29%	0.40%	0.06%
	Germania Credit Union	\$11,975	\$0	0.00%	0.40%	NA	0.00%	0.00%
	Member Preferred Federal Credit Union	\$11,976	\$39	0.37%	0.70%	189.74%	2.28%	0.33%
	1st University Credit Union	\$12,003	\$11	0.14%	0.47%	345.45%	1.22%	0.09%
	Neiman Marcus Group Employees Federal Credit Union	\$12,119	\$47	0.66%	1.76%	265.96%	2.90%	0.39%
	Refugio County Federal Credit Union	\$12,273	\$71	1.21%	0.39%	32.39%	3.65%	0.58%
	Brownfield Federal Credit Union	\$12,369	\$83	1.44%	0.35%	24.10%	2.18%	0.67%
	Laredo Fire Department Federal Credit Union	\$12,619	\$25	0.24%	1.17%	492.00%	1.73%	0.20%
	Angelina County Teachers Credit Union	\$12,858	\$25	0.49%	0.80%	164.00%	1.47%	0.19%
	Marshall T&P Employees Federal Credit Union	\$12,926	\$33	0.38%	0.58%	151.52%	1.33%	0.26%
	Gulf Shore Federal Credit Union	\$13,043	\$16	0.19%	0.27%	137.50%	1.47%	0.12%
	F C S Federal Credit Union	\$13,171	\$53	0.86%	0.15%	16.98%	1.28%	0.40%
	Alba Golden Federal Credit Union	\$13,447	\$0	0.00%	0.74%	NA	0.00%	0.00%
	Cherokee County Teachers Federal Credit Union	\$13,488	\$96	1.11%	0.72%	64.58%	4.37%	0.71%
	Reeves County Teachers Credit Union	\$13,509	\$245	2.56%	0.71%	27.76%	20.01%	1.81%
	Central Texas Teachers Credit Union	\$13,578	\$3	0.05%	0.82%	NM	0.18%	0.02%
	ILA 1351 Federal Credit Union	\$13,682	\$0	0.00%	0.49%	NA	0.00%	0.00%
	Friona Texas Federal Credit Union	\$13,685	\$1	0.02%	0.95%	NM	0.04%	0.01%
	Third Coast Federal Credit Union	\$14,033	\$1	0.03%	3.78%	NM	0.29%	0.01%
	Linkage Credit Union	\$14,559	\$54	0.66%	0.67%	101.85%	2.24%	0.37%
	Corpus Christi Postal Employees Credit Union	\$14,634	\$0	0.00%	0.30%	NA	0.00%	0.00%

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Asset Quality

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		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Coastal Bend Post Office Federal Credit Union	\$14,689	\$69	1.15%	1.29%	111.59%	2.84%	0.47%
	IBEW Community Federal Credit Union	\$14,862	\$246	2.09%	1.20%	57.32%	15.71%	1.66%
	National Oilwell Varco Employees Credit Union	\$14,896	\$6	0.18%	0.71%	400.00%	0.18%	0.04%
	Alpine Community Credit Union	\$15,055	\$240	5.74%	4.50%	78.33%	12.83%	1.59%
	Victoria Teachers Federal Credit Union	\$15,075	\$24	0.42%	0.45%	108.33%	0.50%	0.16%
	Family 1st Of Texas Federal Credit Union	\$15,287	\$165	1.22%	0.80%	65.45%	9.20%	1.08%
	Ellis County Teachers & Employees Federal Credit Union	\$15,327	\$53	0.55%	1.02%	184.91%	2.51%	0.35%
	First Priority Credit Union	\$15,366	\$78	1.02%	0.55%	53.85%	6.38%	0.51%
	MOPAC Employees Federal Credit Union	\$15,679	\$58	0.44%	0.46%	105.17%	3.32%	0.37%
	Baker Hughes Federal Credit Union	\$15,699	\$25	0.67%	0.86%	128.00%	1.59%	0.16%
	U S I Federal Credit Union	\$15,890	\$0	0.00%	0.59%	NA	0.00%	0.00%
	Amarillo Postal Employees Credit Union	\$15,978	\$0	0.00%	0.69%	NA	0.00%	0.00%
	Corner Stone Credit Union	\$16,106	\$155	1.16%	2.95%	254.19%	9.05%	0.96%
	Waco Federal Credit Union	\$16,697	\$27	0.42%	0.52%	122.22%	2.04%	0.16%
	Ward County Credit Union	\$16,698	\$1	0.02%	0.25%	NM	0.07%	0.01%
	Cowboy Country Federal Credit Union	\$16,733	\$130	1.18%	1.51%	127.69%	11.27%	0.78%
	Seagoville Federal Credit Union	\$17,165	\$90	1.77%	0.65%	36.67%	3.29%	0.52%
	Temple Santa Fe Community Credit Union	\$17,248	\$135	1.11%	0.65%	58.52%	10.98%	0.78%
	Reed Credit Union	\$17,257	\$0	0.00%	0.51%	NA	0.00%	0.00%
	A New Direction Credit Union	\$17,279	\$22	0.24%	1.23%	522.73%	1.54%	0.13%
	Anderson County Federal Credit Union	\$17,685	\$12	0.39%	2.92%	741.67%	0.39%	0.07%
	Grand Prairie Credit Union	\$17,858	\$26	0.32%	0.39%	123.08%	1.43%	0.15%
	Liberty County Teachers Federal Credit Union	\$17,978	\$24	0.24%	1.05%	445.83%	1.40%	0.13%
	Texas Community Federal Credit Union	\$18,120	\$11	0.08%	0.94%	NM	0.45%	0.06%
	Concho Valley Credit Union	\$18,148	\$0	0.00%	0.26%	NA	0.00%	0.00%
	Odessa Employees Credit Union	\$18,501	\$8	0.08%	0.08%	100.00%	0.31%	0.04%
	Southern Star Credit Union	\$18,723	\$342	3.55%	2.53%	71.35%	11.49%	1.83%
	Temple-Inland Federal Credit Union	\$18,779	\$25	0.28%	0.69%	248.00%	1.06%	0.13%
	Midland Municipal Employees Credit Union	\$18,933	\$128	2.95%	1.87%	63.28%	6.36%	0.68%
	McLennan County Employees Federal Credit Union	\$19,931	\$169	3.15%	2.25%	71.60%	3.14%	0.85%
	Tyler City Employees Credit Union	\$20,513	\$206	1.45%	0.33%	22.82%	6.00%	1.00%
	Brazos Community Credit Union	\$20,638	\$140	0.83%	0.74%	88.57%	3.38%	0.68%
	Valwood Park Federal Credit Union	\$21,185	\$14	0.10%	0.22%	221.43%	0.40%	0.07%
	LiFE Federal Credit Union	\$21,263	\$82	0.44%	0.97%	218.29%	5.36%	0.39%
	Dallas U.P. Employees Credit Union	\$21,697	\$209	2.22%	1.88%	84.69%	4.11%	0.96%
	Yantis Federal Credit Union	\$21,841	\$0	0.00%	0.85%	NA	0.00%	0.00%
	McMurrey Federal Credit Union	\$22,380	\$58	0.33%	0.21%	62.07%	3.46%	0.26%
	LeTourneau Federal Credit Union	\$22,593	\$27	1.16%	0.26%	22.22%	0.51%	0.12%
	LCRA Credit Union	\$22,638	\$23	0.25%	0.62%	247.83%	0.83%	0.10%
	Wichita Falls Federal Credit Union	\$22,880	\$26	0.25%	0.89%	353.85%	0.90%	0.11%
	C-E Federal Credit Union	\$23,034	\$21	0.13%	0.34%	252.38%	2.37%	0.09%
	Local Federal Credit Union	\$23,632	\$392	2.11%	0.81%	38.52%	9.30%	1.66%
	Rocket Federal Credit Union	\$23,812	\$322	1.53%	0.09%	5.90%	19.02%	1.35%
	Bayou City Federal Credit Union	\$24,557	\$17	0.18%	1.20%	652.94%	3.34%	0.07%
	Northeast Texas Teachers Federal Credit Union	\$25,596	\$81	0.98%	0.58%	59.26%	2.26%	0.32%
	TexStar Federal Credit Union	\$25,862	\$12	0.21%	0.46%	216.67%	0.53%	0.05%
	Abilene Federal Credit Union	\$25,888	\$25	0.21%	1.30%	616.00%	0.56%	0.10%

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

United Credit Union	\$26,496	\$95	0.55%	1.65%	300.00%	4.96%	0.36%
Alcon Employees Federal Credit Union	\$27,679	\$4	0.03%	0.15%	550.00%	0.07%	0.01%
CTECU	\$27,976	\$19	0.22%	0.40%	178.95%	0.37%	0.07%
Beaumont Community Credit Union	\$28,125	\$73	0.63%	0.68%	108.22%	2.04%	0.26%
Fedstar Credit Union	\$28,183	\$60	0.53%	0.96%	181.67%	1.73%	0.21%
United Energy Credit Union	\$28,271	\$129	0.88%	1.03%	117.05%	2.61%	0.46%
Trinity Valley Teachers Credit Union	\$28,407	\$32	0.56%	1.05%	187.50%	0.41%	0.11%
Angelina Federal Employees Credit Union	\$29,268	\$39	0.19%	0.52%	274.36%	0.95%	0.13%
Matagorda County Credit Union	\$29,714	\$28	0.21%	0.16%	78.57%	0.80%	0.09%
Hockley County School Employees Credit Union	\$29,730	\$284	1.42%	2.26%	158.80%	6.98%	0.96%
Shared Resources Credit Union	\$30,534	\$191	0.84%	0.87%	102.62%	6.14%	0.63%
Mountain Star Federal Credit Union	\$30,918	\$82	0.54%	0.81%	151.22%	2.67%	0.27%
Austin Federal Credit Union	\$31,019	\$103	0.47%	0.21%	44.66%	4.47%	0.33%
Transtar Federal Credit Union	\$31,639	\$66	0.27%	0.29%	107.58%	3.28%	0.21%
Caprock Federal Credit Union	\$31,735	\$191	0.93%	0.58%	62.30%	5.18%	0.60%
San Patricio County Teachers Federal Credit Union	\$32,205	\$119	0.55%	1.11%	202.52%	5.65%	0.37%
Common Cents Federal Credit Union	\$32,223	\$436	1.71%	0.65%	38.07%	9.78%	1.35%
Travis County Credit Union	\$32,405	\$13	0.06%	0.27%	453.85%	0.50%	0.04%
Walker County Federal Credit Union	\$32,580	\$146	0.71%	0.76%	106.85%	3.25%	0.45%
Lufkin Federal Credit Union	\$32,819	\$298	1.61%	0.62%	38.59%	3.76%	0.91%
Cabot & NOI Employees Credit Union	\$32,978	\$497	1.87%	2.56%	137.22%	14.06%	1.51%
Mesquite Credit Union	\$33,099	\$132	0.65%	0.27%	40.91%	5.91%	0.40%
Port Arthur Teachers Federal Credit Union	\$33,433	\$107	1.09%	1.27%	116.82%	2.49%	0.32%
Cherokee County Federal Credit Union	\$34,409	\$82	0.31%	1.37%	437.80%	1.19%	0.24%
Old Ocean Federal Credit Union	\$34,441	\$49	0.32%	0.34%	106.12%	1.24%	0.14%
Baptist Credit Union	\$36,180	\$74	0.26%	0.31%	121.62%	2.29%	0.20%
Star of Texas Credit Union	\$36,805	\$59	0.33%	0.33%	101.69%	1.24%	0.16%
Texas Plains Federal Credit Union	\$37,165	\$141	0.50%	0.91%	182.27%	2.90%	0.38%
Keystone Credit Union	\$37,556	\$611	1.99%	0.76%	38.13%	5.92%	1.63%
SPCO Credit Union	\$37,590	\$175	0.60%	0.80%	133.14%	4.53%	0.47%
City Federal Credit Union	\$37,729	\$462	1.50%	0.68%	45.45%	11.36%	1.22%
Brazosport Teachers Federal Credit Union	\$39,865	\$112	0.50%	0.33%	66.96%	1.52%	0.28%
Highway District 21 Federal Credit Union	\$41,333	\$114	0.59%	0.96%	163.16%	1.56%	0.28%
Caprock Santa Fe Credit Union	\$41,626	\$316	1.64%	2.18%	133.54%	2.09%	0.76%
City Public Service/IBEW Federal Credit Union	\$41,751	\$58	0.30%	0.49%	162.07%	1.02%	0.14%
Freestone Credit Union	\$41,963	\$64	0.24%	0.15%	62.50%	1.51%	0.15%
Trans Texas Southwest Credit Union	\$42,083	\$349	1.15%	0.43%	37.25%	6.44%	0.83%
Sacred Heart Parish Hallettsville Federal Credit Union	\$42,999	\$8	0.04%	0.35%	937.50%	0.18%	0.02%
Fannin Federal Credit Union	\$43,367	\$40	0.13%	0.75%	577.50%	0.76%	0.09%
South Texas Federal Credit Union	\$45,379	\$157	0.73%	1.86%	254.78%	6.30%	0.35%
H&H Federal Credit Union	\$45,531	\$100	0.43%	0.46%	106.00%	1.39%	0.22%
South Texas Area Resources Credit Union	\$46,125	\$29	0.16%	0.22%	141.38%	0.52%	0.06%
Select Federal Credit Union	\$47,717	\$478	1.21%	0.89%	73.43%	6.59%	1.00%
Lifetime Federal Credit Union	\$47,956	\$136	0.43%	1.14%	267.65%	1.46%	0.28%
Lubrizol Employees' Credit Union	\$48,047	\$163	0.71%	0.31%	44.17%	2.64%	0.34%
Doches Credit Union	\$48,167	\$118	0.39%	0.55%	139.83%	2.35%	0.24%
Southland Federal Credit Union	\$48,797	\$1,017	2.86%	1.63%	56.83%	17.68%	2.08%
Scott & White Employees Credit Union	\$48,853	\$69	0.34%	0.21%	60.87%	1.91%	0.14%
My Credit Union	\$49,284	\$260	1.05%	0.39%	36.92%	6.18%	0.53%

Source: SNL Financial

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)								
	Texan Sky Federal Credit Union	\$50,959	\$97	0.24%	0.31%	129.90%	1.29%	0.19%
	Big Spring Education Employees Federal Credit Union	\$52,994	\$397	2.02%	1.60%	79.09%	5.17%	0.75%
	Hereford Texas Federal Credit Union	\$53,373	\$359	1.03%	1.12%	108.64%	3.29%	0.67%
	Windthorst Federal Credit Union	\$53,590	\$101	0.32%	1.19%	368.32%	1.09%	0.19%
	Heritage USA Federal Credit Union	\$55,372	\$175	0.40%	0.73%	184.00%	4.91%	0.32%
	Houston Highway Credit Union	\$55,912	\$260	0.83%	1.13%	136.92%	54.35%	0.47%
	Texas Telcom Credit Union	\$56,573	\$176	0.63%	1.01%	160.80%	2.94%	0.31%
	West Texas Credit Union	\$56,943	\$153	0.53%	0.52%	99.35%	3.00%	0.27%
	Texas Federal Credit Union	\$57,199	\$59	0.19%	0.24%	122.03%	1.59%	0.10%
	First Class American Credit Union	\$57,300	\$229	0.51%	0.52%	100.44%	5.13%	0.40%
	Texas Bridge Credit Union	\$59,583	\$113	0.27%	0.24%	90.27%	2.08%	0.19%
	Baycel Federal Credit Union	\$61,364	\$470	1.55%	0.50%	32.55%	4.13%	0.77%
	Postel Family Credit Union	\$61,872	\$21	0.06%	0.62%	NM	2.37%	0.03%
	Telco Plus Credit Union	\$62,717	\$152	0.37%	0.53%	145.39%	1.66%	0.24%
	RelyOn Credit Union	\$63,224	\$226	0.48%	0.51%	107.96%	3.68%	0.36%
	Domino Federal Credit Union	\$63,565	\$265	0.64%	0.72%	113.21%	2.87%	0.42%
	Southwest Financial Federal Credit Union	\$63,652	\$468	0.88%	3.47%	394.44%	3.57%	0.74%
	Service 1st Credit Union	\$63,919	\$131	0.29%	0.26%	90.84%	2.04%	0.20%
	Irving City Employees Federal Credit Union	\$65,129	\$50	0.15%	0.33%	214.00%	0.69%	0.08%
	Coastal Community Federal Credit Union	\$69,314	\$893	1.89%	2.39%	126.43%	13.48%	1.29%
	Westex Federal Credit Union	\$70,611	\$237	0.72%	0.50%	69.62%	5.88%	0.34%
	Metro Medical Credit Union	\$71,946	\$128	0.48%	0.51%	107.03%	1.30%	0.18%
	Southwest Research Center Federal Credit Union	\$71,995	\$104	0.29%	0.39%	133.65%	1.53%	0.14%
	First Abilene Federal Credit Union	\$72,846	\$50	0.09%	0.31%	350.00%	0.80%	0.07%
	Las Colinas Federal Credit Union	\$73,030	\$370	0.66%	0.51%	78.38%	6.65%	0.51%
	Rockdale Federal Credit Union	\$75,955	\$34	0.20%	1.16%	585.29%	0.37%	0.04%
	Baylor Health Care System Credit Union	\$76,521	\$433	1.15%	0.56%	49.19%	3.48%	0.57%
	Memorial Credit Union	\$77,088	\$476	0.77%	0.69%	89.08%	6.77%	0.62%
	Valley Federal Credit Union	\$77,331	\$177	0.43%	0.97%	228.81%	1.61%	0.23%
	Texas DPS Credit Union	\$78,078	\$440	0.96%	0.42%	43.86%	6.41%	0.56%
	Wichita Falls Teachers Federal Credit Union	\$79,081	\$463	0.98%	0.91%	93.30%	5.11%	0.59%
	U. S. Employees Credit Union	\$79,807	\$387	0.98%	0.70%	71.58%	5.77%	0.48%
	Members Credit Union	\$80,177	\$579	1.21%	1.10%	91.02%	7.11%	0.72%
	KBR Heritage Federal Credit Union	\$82,080	\$101	0.42%	1.18%	283.17%	0.83%	0.12%
	Eastex Credit Union	\$84,809	\$95	0.18%	0.51%	288.42%	1.04%	0.11%
	Centex Citizens Credit Union	\$84,871	\$240	0.44%	1.11%	250.83%	1.72%	0.28%
	Space City Credit Union	\$85,456	\$358	0.52%	0.50%	96.65%	5.92%	0.42%
	Southwest 66 Credit Union	\$85,508	\$546	1.18%	0.75%	63.37%	6.71%	0.64%
	Naft Federal Credit Union	\$87,727	\$318	0.68%	0.86%	126.10%	2.59%	0.36%
	Tarrant County's Credit Union	\$88,604	\$376	0.50%	0.60%	119.68%	4.27%	0.42%
	Texas Health Credit Union	\$91,004	\$763	1.17%	0.83%	70.90%	7.20%	0.84%
	First Central Credit Union	\$94,738	\$1,188	2.14%	1.56%	72.73%	9.92%	1.25%
	Edinburg Teachers Credit Union	\$95,365	\$158	0.91%	1.44%	158.86%	0.84%	0.17%
	Texoma Educators Federal Credit Union	\$95,769	\$166	0.45%	0.24%	53.61%	1.28%	0.17%
	Nascoga Federal Credit Union	\$97,995	\$227	0.32%	0.06%	18.50%	2.66%	0.23%
	Allied Federal Credit Union	\$99,376	\$140	0.28%	0.37%	132.14%	1.80%	0.14%
	United Community Credit Union	\$100,590	\$317	0.38%	0.81%	212.30%	2.98%	0.32%
	Prestige Community Credit Union	\$101,001	\$251	0.30%	0.90%	302.39%	2.87%	0.25%
	Community Service Credit Union	\$101,114	\$315	0.39%	0.56%	143.17%	2.96%	0.31%

Source: SNL Financial

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Asset Quality

June 30, 2019

Run Date: August 3, 2019

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 - \$0 to \$250 million in total assets (continued)								
	One Source Federal Credit Union	\$101,920	\$319	0.52%	1.23%	234.80%	3.02%	0.31%
	Rio Grande Valley Credit Union	\$106,659	\$97	0.17%	0.39%	222.68%	1.23%	0.09%
	Kelly Community Federal Credit Union	\$107,995	\$632	0.77%	0.71%	93.04%	4.40%	0.59%
	River City Federal Credit Union	\$109,113	\$507	0.54%	0.75%	139.45%	7.49%	0.46%
	WesTex Community Credit Union	\$112,849	\$307	0.52%	0.82%	158.63%	2.73%	0.27%
	Cooperative Teachers Credit Union	\$120,576	\$254	0.27%	0.43%	157.87%	1.69%	0.21%
	Chemcel Federal Credit Union	\$120,988	\$480	0.54%	0.47%	86.04%	3.36%	0.40%
	Plus4 Credit Union	\$122,457	\$126	0.13%	0.66%	502.38%	4.53%	0.10%
	Chocolate Bayou Community Federal Credit Union	\$122,715	\$124	0.21%	0.73%	339.52%	2.39%	0.10%
	BP Federal Credit Union	\$123,895	\$106	0.12%	0.32%	276.42%	0.79%	0.09%
	Lone Star Credit Union	\$124,312	\$63	0.07%	0.61%	873.02%	2.08%	0.05%
	Go Federal Credit Union	\$126,106	\$558	0.55%	0.36%	64.70%	11.06%	0.44%
	Texasgulf Federal Credit Union	\$129,362	\$582	0.64%	0.66%	103.78%	3.52%	0.45%
	Members First Credit Union	\$129,440	\$222	0.35%	0.65%	187.84%	4.47%	0.17%
	Access Community Credit Union	\$130,661	\$351	0.34%	0.27%	79.77%	1.95%	0.27%
	MTCU	\$133,882	\$508	0.70%	0.45%	63.58%	4.66%	0.38%
	LibertyOne Credit Union	\$134,974	\$304	0.34%	0.54%	158.55%	2.02%	0.23%
	Capitol Credit Union	\$136,529	\$215	0.22%	0.44%	197.67%	2.01%	0.16%
	Santa Fe Federal Credit Union	\$136,751	\$1,155	1.31%	0.91%	69.18%	5.93%	0.84%
	Communities of Abilene Federal Credit Union	\$138,774	\$229	0.25%	0.72%	293.01%	1.71%	0.17%
	Government Employees Federal Credit Union	\$140,601	\$213	0.26%	0.07%	26.76%	1.71%	0.15%
	Citizens Federal Credit Union	\$151,808	\$122	0.35%	1.06%	306.56%	0.93%	0.08%
	Border Federal Credit Union	\$157,686	\$712	0.71%	0.63%	89.04%	4.47%	0.45%
	North East Texas Credit Union	\$158,501	\$238	0.27%	1.02%	382.35%	1.30%	0.15%
	Nizari Progressive Federal Credit Union	\$163,529	\$424	0.33%	1.13%	339.86%	1.92%	0.26%
	Harris County Federal Credit Union	\$165,587	\$677	0.75%	0.87%	115.66%	2.58%	0.41%
	Pioneer Mutual Federal Credit Union	\$166,020	\$372	0.34%	0.83%	240.59%	1.49%	0.22%
	Texoma Community Credit Union	\$169,092	\$504	0.37%	0.77%	208.93%	5.69%	0.30%
	Southwest Heritage Credit Union	\$171,571	\$1,482	1.16%	0.71%	61.00%	12.12%	0.86%
	H.E.B. Federal Credit Union	\$179,728	\$733	0.62%	0.53%	85.54%	2.71%	0.41%
	People's Federal Credit Union	\$191,813	\$1,053	0.96%	0.54%	56.70%	7.55%	0.55%
	MemberSource Credit Union	\$192,212	\$631	0.42%	0.73%	174.48%	4.11%	0.33%
	Investex Credit Union	\$206,649	\$474	0.46%	0.77%	168.35%	2.32%	0.23%
	Mobility Credit Union	\$211,469	\$1,930	1.04%	0.40%	38.50%	12.16%	0.91%
	Gulf Coast Federal Credit Union	\$211,486	\$1,851	1.00%	1.10%	109.89%	11.04%	0.88%
	Fort Worth City Credit Union	\$217,925	\$137	0.16%	0.30%	189.05%	0.91%	0.06%
	Energy Capital Credit Union	\$218,349	\$1,255	0.72%	0.54%	75.86%	5.87%	0.57%
	Pantex Federal Credit Union	\$220,603	\$503	0.90%	0.41%	45.92%	1.30%	0.23%
	America's Credit Union	\$230,414	\$210	0.17%	0.31%	189.52%	0.62%	0.09%
	United Texas Credit Union	\$245,708	\$821	0.47%	0.34%	71.50%	4.01%	0.33%
	Unity One Credit Union	\$248,498	\$1,090	0.58%	0.85%	148.44%	6.05%	0.44%
	Average of Asset Group A	\$42,172	\$166	1.13%	1.02%	157.94%	4.18%	0.57%

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Asset Quality

June 30, 2019

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		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Synergy Federal Credit Union	\$256,499	\$666	0.34%	0.14%	39.79%	1.86%	0.26%
	1st Community Federal Credit Union	\$267,253	\$1,259	0.60%	0.46%	76.01%	5.20%	0.47%
	Alliance Credit Union	\$271,148	\$1,418	0.75%	0.29%	38.65%	3.36%	0.52%
	Education Credit Union	\$271,600	\$1,658	0.80%	1.01%	125.45%	4.51%	0.61%
	First Basin Credit Union	\$276,758	\$1,748	0.89%	0.93%	103.72%	6.17%	0.63%
	Gulf Credit Union	\$278,997	\$407	0.26%	0.41%	156.51%	2.95%	0.15%
	MCT Credit Union	\$297,037	\$1,590	0.83%	0.31%	37.11%	5.81%	0.54%
	GENCO Federal Credit Union	\$313,931	\$528	0.24%	0.47%	193.37%	1.41%	0.17%
	Evolve Federal Credit Union	\$315,163	\$360	0.17%	0.59%	336.11%	1.38%	0.11%
	DuGood Federal Credit Union	\$330,486	\$136	0.07%	0.52%	772.06%	0.33%	0.04%
	Public Employees Credit Union	\$338,219	\$1,332	0.58%	0.35%	60.51%	4.44%	0.39%
	Coastal Community And Teachers Credit Union	\$342,904	\$1,052	0.38%	1.16%	302.28%	2.94%	0.31%
	Security First Federal Credit Union	\$345,890	\$2,590	1.07%	1.36%	127.80%	9.09%	0.75%
	Union Square Credit Union	\$359,063	\$888	0.35%	0.26%	74.89%	3.17%	0.25%
	Texell Credit Union	\$389,422	\$2,980	0.93%	1.37%	146.91%	7.07%	0.77%
	Associated Credit Union of Texas	\$403,746	\$896	0.30%	1.36%	451.12%	2.51%	0.22%
	Educators Credit Union	\$410,183	\$124	0.07%	0.14%	183.87%	0.17%	0.03%
	Education First Federal Credit Union	\$419,800	\$602	0.29%	0.69%	237.38%	2.03%	0.14%
	Air Force Federal Credit Union	\$437,773	\$1,648	0.46%	0.45%	97.75%	5.38%	0.38%
	My Community Credit Union	\$442,201	\$1,152	0.34%	0.49%	145.49%	2.71%	0.26%
	Abilene Teachers Federal Credit Union	\$448,091	\$1,020	0.30%	0.55%	182.06%	1.84%	0.23%
	People's Trust Federal Credit Union	\$479,643	\$853	0.31%	1.19%	383.59%	1.73%	0.18%
	City Credit Union	\$489,042	\$2,813	0.83%	1.18%	143.23%	6.60%	0.58%
	Average of Asset Group B	\$355,863	\$1,205	0.49%	0.68%	191.99%	3.59%	0.35%

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		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Texas Bay Credit Union	\$503,733	\$4,499	1.20%	1.22%	101.76%	10.56%	0.89%
	Resource One Credit Union	\$514,243	\$5,024	1.18%	1.19%	100.72%	9.36%	0.98%
	Generations Community Federal Credit Union	\$515,196	\$2,632	0.72%	1.09%	151.25%	5.23%	0.51%
	Primeway Federal Credit Union	\$519,254	\$2,453	0.61%	0.51%	84.43%	6.52%	0.47%
	Complex Community Federal Credit Union	\$540,608	\$726	0.22%	0.45%	204.68%	1.26%	0.13%
	Community Resource Credit Union	\$545,566	\$1,388	0.31%	0.53%	168.95%	3.42%	0.25%
	Southwest Airlines Federal Credit Union	\$587,324	\$3,073	0.73%	0.74%	100.81%	4.83%	0.52%
	Neches Federal Credit Union	\$610,599	\$1,725	0.40%	0.62%	155.48%	2.05%	0.28%
	Members Choice Credit Union	\$617,718	\$14,677	3.31%	0.45%	13.51%	26.22%	2.38%
	East Texas Professional Credit Union	\$645,628	\$2,513	0.56%	0.46%	82.13%	2.49%	0.39%
	FivePoint Credit Union	\$653,773	\$1,568	0.32%	0.70%	216.39%	2.14%	0.24%
	Greater Texas Federal Credit Union	\$655,168	\$628	0.13%	0.41%	300.32%	1.09%	0.10%
	Houston Federal Credit Union	\$659,027	\$942	0.22%	0.39%	176.86%	1.80%	0.14%
	El Paso Area Teachers Federal Credit Union	\$672,890	\$1,963	0.42%	0.94%	223.59%	2.64%	0.29%
	Smart Financial Credit Union	\$703,187	\$1,084	0.23%	0.86%	369.28%	1.69%	0.15%
	Brazos Valley Schools Credit Union	\$743,949	\$1,911	0.69%	0.37%	53.32%	2.56%	0.26%
	First Service Credit Union	\$760,691	\$3,468	0.56%	1.04%	185.84%	5.17%	0.46%
	Gulf Coast Educators Federal Credit Union	\$763,727	\$1,147	0.27%	0.54%	200.35%	0.87%	0.15%
	Neighborhood Credit Union	\$778,093	\$3,161	0.57%	0.95%	166.34%	4.22%	0.41%
	Schlumberger Employees Credit Union	\$838,160	\$565	0.23%	0.28%	121.24%	0.64%	0.07%
	Velocity Credit Union	\$847,937	\$3,174	0.51%	1.77%	350.38%	3.14%	0.37%
	InTouch Credit Union	\$886,800	\$5,323	0.70%	0.63%	89.67%	7.80%	0.60%
	Red River Federal Credit Union	\$964,119	\$6,121	0.85%	0.97%	114.51%	6.72%	0.63%
	Amoco Federal Credit Union	\$967,409	\$4,891	0.74%	1.07%	145.06%	6.40%	0.51%
	Fort Worth Community Credit Union	\$969,068	\$2,381	0.38%	0.68%	178.79%	2.90%	0.25%
	Amplify Credit Union	\$978,095	\$2,359	0.30%	0.63%	210.89%	2.82%	0.24%
	Average of Asset Group C	\$709,306	\$3,054	0.63%	0.75%	164.10%	4.79%	0.45%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 3, 2019

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								
	Firstmark Credit Union	\$1,025,428	\$3,020	0.42%	0.49%	118.44%	2.74%	0.29%
	DATCU Credit Union	\$1,031,745	\$2,049	0.24%	0.47%	198.63%	1.86%	0.20%
	United Heritage Credit Union	\$1,051,456	\$2,866	0.34%	0.31%	92.11%	3.38%	0.27%
	Texas Trust Credit Union	\$1,327,134	\$1,359	0.15%	0.27%	184.03%	1.04%	0.10%
	Credit Union Of Texas	\$1,369,145	\$10,183	0.88%	0.99%	111.73%	7.55%	0.74%
	First Community Credit Union	\$1,503,074	\$4,165	0.37%	0.55%	148.86%	2.82%	0.28%
	A+ Federal Credit Union	\$1,595,463	\$4,757	0.36%	0.53%	146.37%	3.23%	0.30%
	Texans Credit Union	\$1,618,690	\$1,638	0.18%	0.33%	183.76%	1.64%	0.10%
	Advancial Federal Credit Union	\$1,662,785	\$9,187	0.69%	0.61%	88.44%	6.16%	0.55%
	Austin Telco Federal Credit Union	\$1,671,327	\$1,837	0.15%	0.18%	124.77%	0.84%	0.11%
	JSC Federal Credit Union	\$2,166,286	\$1,725	0.20%	0.27%	140.23%	0.72%	0.08%
	EECU	\$2,372,223	\$6,236	0.33%	0.68%	203.21%	2.33%	0.26%
	University Federal Credit Union	\$2,599,527	\$7,308	0.34%	0.55%	160.81%	3.20%	0.28%
	GECU	\$2,852,097	\$20,120	0.80%	1.03%	128.71%	6.45%	0.71%
	Credit Human Federal Credit Union	\$3,081,224	\$69,401	2.47%	0.50%	20.15%	21.83%	2.25%
	Navy Army Community Credit Union	\$3,158,513	\$14,413	0.50%	1.14%	228.37%	4.88%	0.46%
	Texas Dow Employees Credit Union	\$3,478,768	\$27,288	0.88%	0.87%	99.05%	8.86%	0.78%
	American Airlines Federal Credit Union	\$7,477,435	\$18,328	0.40%	0.60%	149.86%	2.49%	0.25%
	Security Service Federal Credit Union	\$9,647,538	\$66,853	0.77%	0.95%	122.57%	7.07%	0.69%
	Average of Asset Group D	\$2,667,887	\$14,354	0.55%	0.60%	139.48%	4.69%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

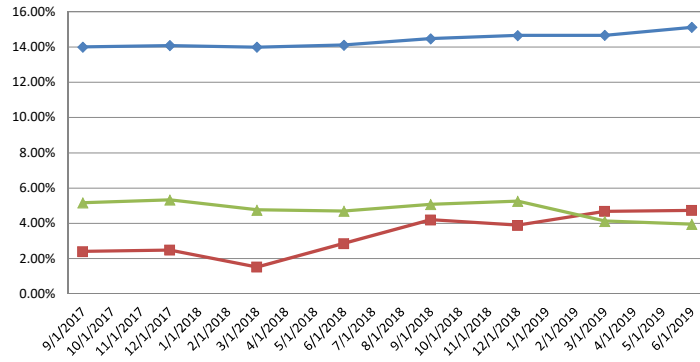
NA = data was not available.

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

Net Worth

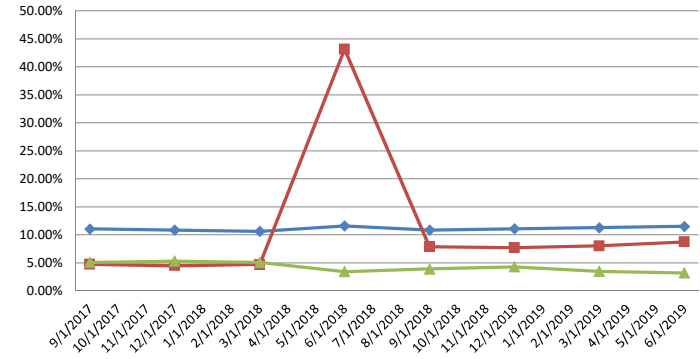
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



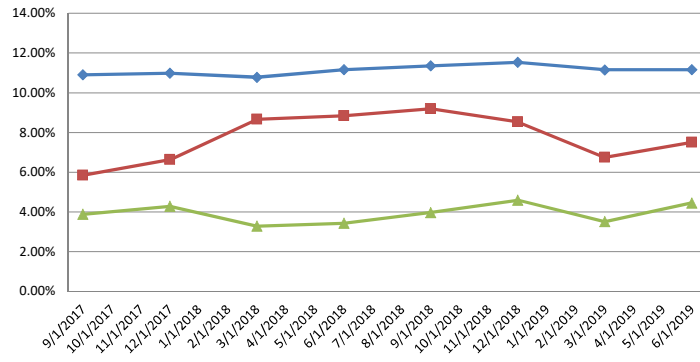
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	13.99%	14.07%	13.98%	14.10%	14.46%	14.64%	14.65%	15.11%
Net Worth Growth (Decline) - YTD	2.40%	2.48%	1.52%	2.85%	4.20%	3.88%	4.67%	4.72%
Total Delinquent Lns/ Net Worth	5.17%	5.34%	4.76%	4.69%	5.08%	5.26%	4.12%	3.95%

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



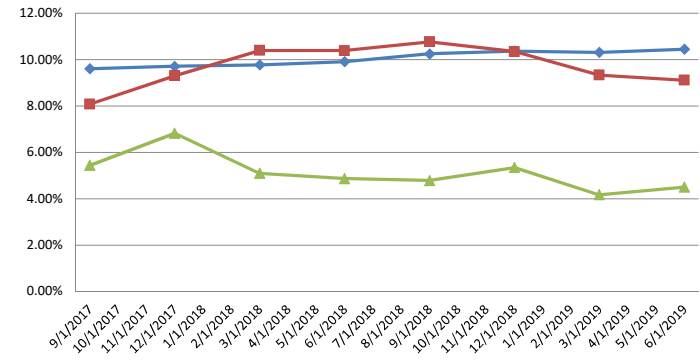
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	11.04%	10.81%	10.62%	11.56%	10.82%	11.07%	11.26%	11.49%
Net Worth Growth (Decline) - YTD	4.70%	4.47%	4.69%	43.13%	7.87%	7.70%	8.00%	8.72%
Total Delinquent Lns/ Net Worth	5.05%	5.27%	5.04%	3.40%	3.90%	4.27%	3.46%	3.21%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	10.90%	10.98%	10.78%	11.15%	11.35%	11.53%	11.15%	11.15%
Net Worth Growth (Decline) - YTD	5.83%	6.62%	8.65%	8.83%	9.19%	8.53%	6.74%	7.50%
Total Delinquent Lns/ Net Worth	3.88%	4.28%	3.28%	3.43%	3.96%	4.59%	3.50%	4.45%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Net Worth/ Assets	9.60%	9.71%	9.77%	9.91%	10.24%	10.36%	10.30%	10.45%
Net Worth Growth (Decline) - YTD	8.08%	9.30%	10.39%	10.38%	10.76%	10.34%	9.32%	9.11%
Total Delinquent Lns/ Net Worth	5.43%	6.82%	5.09%	4.86%	4.78%	5.34%	4.16%	4.49%

Source: SNL Financial

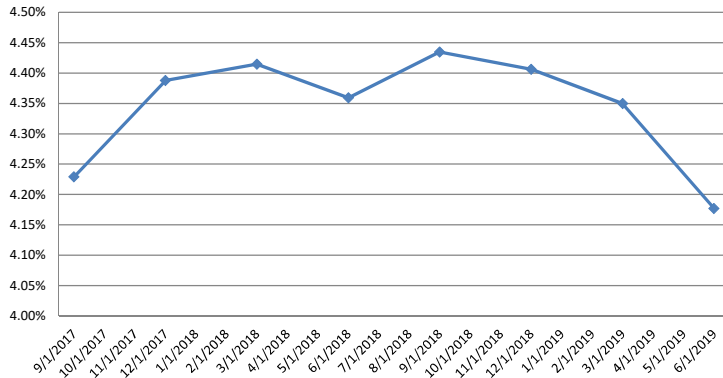
Note: Report includes only bank-level data.

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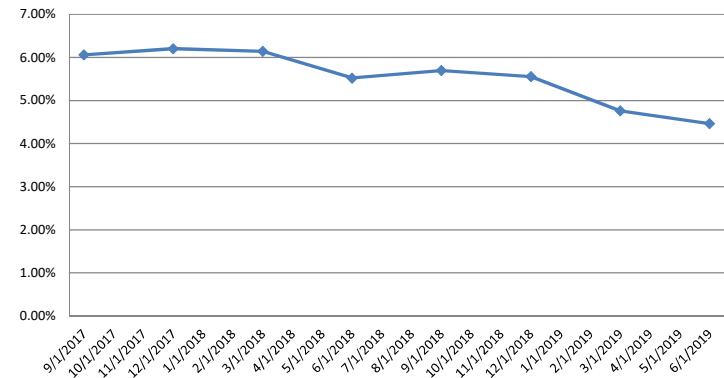
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



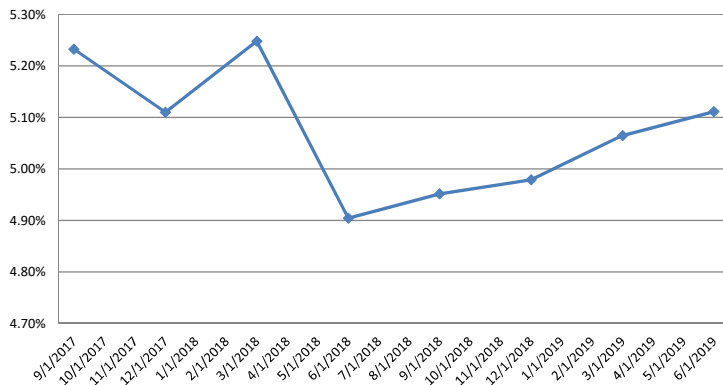
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	4.23%	4.39%	4.41%	4.36%	4.43%	4.41%	4.35%	4.18%

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



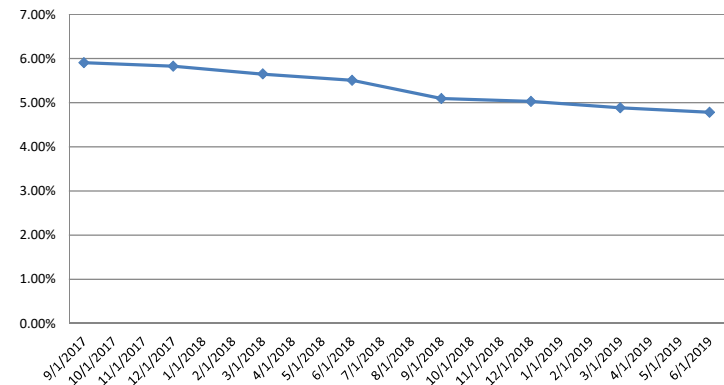
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	6.06%	6.20%	6.14%	5.52%	5.70%	5.56%	4.76%	4.46%

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



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	5.23%	5.11%	5.25%	4.90%	4.95%	4.98%	5.07%	5.11%

**Asset Group D - \$1 to \$10 billion in Total Assets
As of Date**



	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Classified Assets/ Net Worth	5.91%	5.83%	5.65%	5.51%	5.10%	5.03%	4.89%	4.78%

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets							
	Martin Luther King Credit Union	\$268	\$87	32.46%	(6.67%)	29.89%	13.79%
	Orange County Teachers Credit Union	\$364	\$158	43.41%	(33.68%)	0.00%	0.00%
	Assumption Beaumont Federal Credit Union	\$474	\$48	10.13%	0.00%	0.00%	6.25%
	All Saints Catholic Federal Credit Union	\$539	\$103	19.11%	3.96%	0.00%	13.59%
	Musicians Federal Credit Union	\$652	\$87	13.34%	2.33%	0.00%	10.34%
	Paris District Credit Union	\$652	\$93	14.26%	0.00%	1.08%	2.15%
	Texas Lee Federal Credit Union	\$748	\$69	9.22%	19.05%	0.00%	0.00%
	I.B.E.W. Local #681 Credit Union	\$849	\$120	14.13%	5.13%	4.17%	2.50%
	Pilgrim CUCC Federal Credit Union	\$887	\$101	11.39%	2.00%	1.98%	14.85%
	T & FS Employee Credit Union	\$932	\$227	24.36%	1.78%	8.37%	3.96%
	Jafari No-Interest Credit Union	\$983	\$317	32.25%	14.19%	0.00%	3.15%
	Teachers Alliance Federal Credit Union	\$989	\$304	30.74%	(5.13%)	23.03%	10.53%
	Witco Houston Employees Credit Union	\$1,063	\$336	31.61%	(1.18%)	23.21%	5.95%
	Littlefield School Employees Federal Credit Union	\$1,083	\$164	15.14%	0.00%	5.49%	3.05%
	Empowerment Community Development Federal Credit Union	\$1,098	\$82	7.47%	0.00%	23.17%	9.76%
	Faith Cooperative Federal Credit Union	\$1,503	\$146	9.71%	0.00%	30.82%	32.88%
	Saint Lukes Community Federal Credit Union	\$1,572	\$131	8.33%	1.54%	1.53%	2.29%
	G P M Federal Credit Union	\$1,593	\$370	23.23%	4.99%	2.43%	2.70%
	Highway Employees Credit Union	\$1,689	\$434	25.70%	1.39%	0.00%	0.69%
	W T N M Atlantic Federal Credit Union	\$1,701	\$352	20.69%	5.85%	35.80%	6.25%
	Salt Employees Federal Credit Union	\$1,759	\$684	38.89%	(1.16%)	3.07%	1.46%
	Lehrer Interests Credit Union	\$2,007	\$455	22.67%	1.77%	0.00%	0.22%
	American Baptist Association Credit Union	\$2,190	\$191	8.72%	(1.04%)	0.00%	9.42%
	Kilgore Shell Employees Federal Credit Union	\$2,228	\$367	16.47%	(0.54%)	4.63%	3.00%
	Sugar Growers Federal Credit Union	\$2,274	\$979	43.05%	4.17%	0.00%	2.45%
	Redeemer Federal Credit Union	\$2,292	\$611	26.66%	20.58%	2.29%	3.44%
	Sweeny Teachers Federal Credit Union	\$2,431	\$325	13.37%	1.24%	1.54%	1.54%
	Goodyear San Angelo Federal Credit Union	\$2,602	\$298	11.45%	12.10%	0.00%	5.37%
	Light Commerce Credit Union	\$2,728	\$548	20.09%	11.58%	3.83%	6.20%
	Navarro Credit Union	\$2,991	\$1,110	37.11%	3.67%	2.07%	1.44%
	Corpus Christi S.P. Credit Union	\$3,065	\$675	22.02%	4.86%	8.44%	6.52%
	Galveston School Employees Federal Credit Union	\$3,107	\$348	11.20%	(7.73%)	24.14%	6.90%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$3,133	\$558	17.81%	14.20%	8.06%	7.35%
	Vidor Teachers Federal Credit Union	\$3,177	\$509	16.02%	3.19%	0.79%	1.18%
	Thd-6 Credit Union	\$3,187	\$422	13.24%	(14.10%)	41.47%	13.51%
	SP Trainmen Federal Credit Union	\$3,196	\$997	31.20%	(2.38%)	0.30%	0.50%
	Pasadena Postal Credit Union	\$3,384	\$438	12.94%	28.13%	2.51%	0.46%
	T. H. D. District 17 Credit Union	\$3,456	\$734	21.24%	2.20%	6.81%	1.77%
	Covenant Savings Federal Credit Union	\$3,464	\$260	7.51%	(9.52%)	0.00%	1.15%
	Federal Employees Credit Union	\$3,511	\$670	19.08%	(1.78%)	0.30%	0.90%
	Pampa Municipal Credit Union	\$3,611	\$333	9.22%	7.48%	13.21%	12.61%
	Longview Federal Credit Union	\$3,765	\$719	19.10%	1.40%	1.11%	1.25%
	Union Pacific Employees Credit Union	\$3,798	\$816	21.48%	10.85%	0.12%	2.94%
	B P S Federal Credit Union	\$3,880	\$1,759	45.34%	1.49%	0.23%	0.28%
	Oak Farms Employees Credit Union	\$3,892	\$1,048	26.93%	2.90%	5.25%	2.67%

Source: SNL Financial

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		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 - \$0 to \$250 million in total assets (continued)							
	Belton Federal Credit Union	\$3,921	\$570	14.54%	13.48%	0.18%	2.81%
	Prairie View Federal Credit Union	\$4,098	\$341	8.32%	(2.32%)	4.69%	12.02%
	Waconized Federal Credit Union	\$4,245	\$1,019	24.00%	(2.71%)	15.51%	7.65%
	Del Rio S.P. Credit Union	\$4,323	\$1,513	35.00%	(1.44%)	1.19%	0.66%
	Lefors Federal Credit Union	\$4,343	\$798	18.37%	1.77%	4.39%	2.38%
	Intercorp Credit Union	\$4,383	\$723	16.50%	1.96%	1.24%	4.15%
	IBEW 116 Federal Credit Union	\$4,396	\$353	8.03%	2.29%	0.00%	2.27%
	Houston Belt & Terminal Federal Credit Union	\$4,436	\$1,144	25.79%	7.43%	0.00%	1.92%
	Mount Carmel Church Federal Credit Union	\$4,548	\$904	19.88%	5.22%	5.20%	3.21%
	Everman Parkway Credit Union	\$4,551	\$1,449	31.84%	(0.82%)	4.00%	2.76%
	Highway District 9 Credit Union	\$4,788	\$992	20.72%	1.83%	0.71%	3.33%
	Pollock Employees Credit Union	\$4,815	\$572	11.88%	2.48%	8.04%	3.85%
	Port of Houston Warehouse Federal Credit Union	\$4,949	\$666	13.46%	9.11%	0.75%	5.56%
	City of Deer Park Federal Credit Union	\$5,295	\$1,062	20.06%	5.02%	0.28%	0.66%
	NCE Credit Union	\$5,524	\$1,065	19.28%	3.83%	0.00%	0.94%
	Coastal Teachers Federal Credit Union	\$5,565	\$431	7.74%	(1.84%)	4.18%	1.16%
	CASE Federal Credit Union	\$5,662	\$751	13.26%	4.91%	0.00%	1.07%
	Lubbock Telco Federal Credit Union	\$5,716	\$1,566	27.40%	0.38%	0.26%	0.70%
	Midwestern State University Credit Union	\$5,787	\$826	14.27%	(4.03%)	0.00%	0.48%
	ACU Credit Union	\$5,846	\$1,219	20.85%	3.51%	4.51%	1.89%
	Jackson County Federal Credit Union	\$5,859	\$545	9.30%	1.85%	0.00%	5.69%
	Skel-Tex Credit Union	\$5,919	\$1,190	20.10%	3.94%	3.70%	2.52%
	Highway District 2 Credit Union	\$5,954	\$1,198	20.12%	3.22%	0.00%	1.92%
	Oak Cliff Christian Federal Credit Union	\$6,054	\$534	8.82%	7.78%	17.60%	11.24%
	South Texas Regional Federal Credit Union	\$6,103	\$507	8.31%	4.85%	0.39%	5.72%
	United Savers Trust Credit Union	\$6,130	\$453	7.39%	4.98%	1.55%	14.57%
	Hilco Federal Credit Union	\$6,316	\$357	5.65%	(3.85%)	4.48%	4.76%
	FCI Federal Credit Union	\$6,434	\$923	14.35%	(5.07%)	9.43%	3.36%
	Cochran County Schools Federal Credit Union	\$6,435	\$879	13.66%	6.34%	3.07%	6.26%
	Electric Utilities Credit Union	\$6,441	\$845	13.12%	1.67%	5.09%	4.26%
	Andrews School Federal Credit Union	\$6,510	\$1,589	24.41%	2.55%	5.98%	2.14%
	Local 20 IBEW Federal Credit Union	\$6,534	\$535	8.19%	10.22%	8.04%	2.80%
	Bivins Federal Credit Union	\$6,575	\$1,012	15.39%	(0.39%)	5.83%	3.16%
	Frio County Federal Credit Union	\$6,578	\$1,576	23.96%	9.85%	1.97%	4.38%
	Brownsville City Employees Federal Credit Union	\$6,672	\$1,672	25.06%	4.28%	1.32%	2.03%
	TC Teachers Federal Credit Union	\$6,834	\$1,180	17.27%	(0.34%)	9.32%	4.92%
	Express-News Federal Credit Union	\$6,886	\$743	10.79%	(17.44%)	4.98%	0.81%
	Seminole Public Schools Federal Credit Union	\$6,964	\$1,539	22.10%	1.31%	0.26%	1.23%
	STEC Federal Credit Union	\$7,039	\$1,332	18.92%	6.19%	0.53%	0.83%
	Hale County Teachers Federal Credit Union	\$7,299	\$923	12.65%	6.26%	14.73%	1.95%
	Galveston Government Employees Credit Union	\$7,305	\$512	7.01%	15.58%	2.93%	1.76%
	Port of Houston Credit Union	\$7,350	\$1,756	23.89%	5.50%	3.36%	3.42%
	Victoria City-County Employees Federal Credit Union	\$7,397	\$996	13.46%	1.82%	0.90%	1.10%
	C-T Waco Federal Credit Union	\$7,614	\$647	8.50%	(5.41%)	10.36%	2.47%
	Coburn Credit Union	\$7,702	\$1,199	15.57%	11.28%	1.50%	1.00%
	Moore County Schools Federal Credit Union	\$7,854	\$710	9.04%	(0.28%)	12.11%	12.11%
	I.B.E.W. LU 66 Federal Credit Union	\$7,911	\$799	10.10%	15.65%	4.26%	10.14%

Source: SNL Financial

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Net Worth

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Sweetwater Regional Federal Credit Union	\$8,045	\$1,647	20.47%	2.71%	1.09%	1.15%
	Morris Sheppard Texarkana Federal Credit Union	\$8,109	\$1,003	12.37%	8.31%	9.77%	3.79%
	Jackson County Teachers Federal Credit Union	\$8,160	\$944	11.57%	1.71%	0.00%	2.12%
	Vatat Credit Union	\$8,482	\$1,296	15.28%	2.82%	1.93%	2.24%
	Yoakum County Federal Credit Union	\$8,611	\$1,741	20.22%	3.39%	6.26%	4.25%
	Scurry County School Federal Credit Union	\$8,710	\$2,007	23.04%	3.96%	2.64%	3.54%
	Fannin County Teachers Federal Credit Union	\$8,854	\$2,115	23.89%	5.84%	2.32%	2.27%
	Met Tran Federal Credit Union	\$8,919	\$1,439	16.13%	(9.40%)	4.66%	22.93%
	Natural Resources Conservation Service Federal Credit Union	\$9,427	\$1,194	12.67%	3.75%	1.76%	2.43%
	Port Terminal Federal Credit Union	\$9,489	\$2,952	31.11%	(0.54%)	0.27%	0.47%
	Alamo City Credit Union	\$9,609	\$1,000	10.41%	2.02%	3.60%	12.70%
	Victoria Federal Credit Union	\$9,914	\$1,252	12.63%	5.92%	3.83%	1.12%
	Methodist Hospital Employees Federal Credit Union	\$10,052	\$936	9.31%	18.69%	9.83%	11.43%
	Cen Tex Manufacturing Credit Union	\$10,178	\$1,705	16.75%	28.40%	2.58%	4.40%
	Sweetex Credit Union	\$10,273	\$3,461	33.69%	1.93%	0.72%	0.06%
	Ben E. Keith Employees Federal Credit Union	\$10,292	\$1,676	16.28%	5.90%	3.52%	1.55%
	Tex-Mex Credit Union	\$10,477	\$2,631	25.11%	4.43%	7.83%	2.93%
	Highway District 19 Employees Credit Union	\$10,481	\$1,435	13.69%	1.69%	1.18%	1.95%
	Wharton County Teachers Credit Union	\$10,492	\$1,964	18.72%	3.21%	0.00%	0.20%
	Longview Consolidated Credit Union	\$10,706	\$2,025	18.91%	(2.44%)	2.91%	1.53%
	Swamp Federal Credit Union	\$10,708	\$1,714	16.01%	4.78%	0.06%	0.58%
	T & P Longview Federal Credit Union	\$10,979	\$2,171	19.77%	3.66%	1.29%	1.43%
	E M O T Federal Credit Union	\$10,993	\$2,911	26.48%	3.50%	1.79%	2.47%
	P.I.E. Credit Union	\$11,126	\$2,020	18.16%	3.63%	2.52%	1.14%
	Pasadena Municipal Federal Credit Union	\$11,450	\$2,240	19.56%	3.64%	1.29%	1.79%
	Employees United Federal Credit Union	\$11,468	\$3,311	28.87%	5.46%	1.00%	0.45%
	Texoma Federal Credit Union	\$11,603	\$2,502	21.56%	2.76%	4.92%	3.08%
	TxDOT Credit Union	\$11,962	\$1,739	14.54%	10.66%	0.40%	1.27%
	Germania Credit Union	\$11,975	\$1,428	11.92%	2.12%	0.00%	2.52%
	Member Preferred Federal Credit Union	\$11,976	\$1,638	13.68%	6.17%	2.38%	4.52%
	1st University Credit Union	\$12,003	\$866	7.21%	1.16%	1.27%	4.39%
	Neiman Marcus Group Employees Federal Credit Union	\$12,119	\$1,497	12.35%	8.06%	3.14%	8.35%
	Refugio County Federal Credit Union	\$12,273	\$1,922	15.66%	4.25%	3.69%	1.20%
	Brownfield Federal Credit Union	\$12,369	\$3,786	30.61%	0.53%	2.19%	0.53%
	Laredo Fire Department Federal Credit Union	\$12,619	\$1,325	10.50%	(2.09%)	1.89%	9.28%
	Angelina County Teachers Credit Union	\$12,858	\$1,663	12.93%	5.69%	1.50%	2.47%
	Marshall T&P Employees Federal Credit Union	\$12,926	\$2,436	18.85%	8.92%	1.35%	2.05%
	Gulf Shore Federal Credit Union	\$13,043	\$1,066	8.17%	5.00%	1.50%	2.06%
	F C S Federal Credit Union	\$13,171	\$4,146	31.48%	4.79%	1.28%	0.22%
	Alba Golden Federal Credit Union	\$13,447	\$2,492	18.53%	9.15%	0.00%	2.61%
	Cherokee County Teachers Federal Credit Union	\$13,488	\$2,383	17.67%	2.81%	4.03%	2.60%
	Reeves County Teachers Credit Union	\$13,509	\$1,296	9.59%	3.45%	18.90%	5.25%
	Central Texas Teachers Credit Union	\$13,578	\$1,634	12.03%	8.02%	0.18%	2.88%
	ILA 1351 Federal Credit Union	\$13,682	\$2,429	17.75%	2.67%	0.00%	1.28%
	Friona Texas Federal Credit Union	\$13,685	\$2,558	18.69%	4.07%	0.04%	1.60%
	Third Coast Federal Credit Union	\$14,033	\$3,725	26.54%	1.13%	0.03%	3.25%
	Linkage Credit Union	\$14,559	\$2,359	16.20%	5.49%	2.29%	2.33%
	Corpus Christi Postal Employees Credit Union	\$14,634	\$2,368	16.18%	3.79%	0.00%	0.84%

Source: SNL Financial

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Net Worth

June 30, 2019

Run Date: August 3, 2019

		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 - \$0 to \$250 million in total assets (continued)							
	Coastal Bend Post Office Federal Credit Union	\$14,689	\$2,807	19.11%	3.92%	2.46%	2.74%
	IBEW Community Federal Credit Union	\$14,862	\$1,426	9.59%	6.82%	17.25%	9.89%
	National Oilwell Varco Employees Credit Union	\$14,896	\$3,400	22.82%	8.85%	0.18%	0.71%
	Alpine Community Credit Union	\$15,055	\$1,683	11.18%	3.63%	14.26%	11.17%
	Victoria Teachers Federal Credit Union	\$15,075	\$4,785	31.74%	2.37%	0.50%	0.54%
	Family 1st Of Texas Federal Credit Union	\$15,287	\$1,761	11.52%	0.11%	9.37%	6.13%
	Ellis County Teachers & Employees Federal Credit Union	\$15,327	\$2,013	13.13%	7.53%	2.63%	4.87%
	First Priority Credit Union	\$15,366	\$1,369	8.91%	5.09%	5.70%	3.07%
	MOPAC Employees Federal Credit Union	\$15,679	\$1,688	10.77%	6.36%	3.44%	3.61%
	Baker Hughes Federal Credit Union	\$15,699	\$1,537	9.79%	(2.44%)	1.63%	2.08%
	U S I Federal Credit Union	\$15,890	\$4,992	31.42%	1.94%	0.00%	0.54%
	Amarillo Postal Employees Credit Union	\$15,978	\$2,516	15.75%	0.40%	0.00%	2.03%
	Corner Stone Credit Union	\$16,106	\$1,317	8.18%	13.97%	11.77%	29.92%
	Waco Federal Credit Union	\$16,697	\$1,292	7.74%	4.92%	2.09%	2.55%
	Ward County Credit Union	\$16,698	\$1,453	8.70%	0.55%	0.07%	0.69%
	Cowboy Country Federal Credit Union	\$16,733	\$2,043	12.21%	4.50%	6.36%	8.13%
	Seagoville Federal Credit Union	\$17,165	\$2,700	15.73%	4.55%	3.33%	1.22%
	Temple Santa Fe Community Credit Union	\$17,248	\$1,439	8.34%	4.11%	9.38%	5.49%
	Reed Credit Union	\$17,257	\$2,504	14.51%	1.04%	0.00%	0.52%
	A New Direction Credit Union	\$17,279	\$1,311	7.59%	(0.15%)	1.68%	8.77%
	Anderson County Federal Credit Union	\$17,685	\$3,004	16.99%	2.02%	0.40%	2.96%
	Grand Prairie Credit Union	\$17,858	\$1,785	10.00%	2.73%	1.46%	1.79%
	Liberty County Teachers Federal Credit Union	\$17,978	\$1,610	8.96%	11.15%	1.49%	6.65%
	Texas Community Federal Credit Union	\$18,120	\$2,336	12.89%	2.87%	0.47%	5.39%
	Concho Valley Credit Union	\$18,148	\$1,962	10.81%	6.09%	0.00%	1.22%
	Odessa Employees Credit Union	\$18,501	\$2,593	14.02%	5.14%	0.31%	0.31%
	Southern Star Credit Union	\$18,723	\$2,889	15.43%	(2.26%)	11.84%	8.45%
	Temple-Inland Federal Credit Union	\$18,779	\$2,490	13.26%	6.38%	1.00%	2.49%
	Midland Municipal Employees Credit Union	\$18,933	\$1,930	10.19%	1.04%	6.63%	4.20%
	McLennan County Employees Federal Credit Union	\$19,931	\$5,319	26.69%	2.20%	3.18%	2.27%
	Tyler City Employees Credit Union	\$20,513	\$3,390	16.53%	10.82%	6.08%	1.39%
	Brazos Community Credit Union	\$20,638	\$4,022	19.49%	5.89%	3.48%	3.08%
	Valwood Park Federal Credit Union	\$21,185	\$3,426	16.17%	4.42%	0.41%	0.90%
	LiFE Federal Credit Union	\$21,263	\$1,763	8.29%	11.90%	4.65%	10.15%
	Dallas U.P. Employees Credit Union	\$21,697	\$4,903	22.60%	1.48%	4.26%	3.61%
	Yantis Federal Credit Union	\$21,841	\$3,523	16.13%	(0.96%)	0.00%	3.26%
	McMurrey Federal Credit Union	\$22,380	\$3,137	14.02%	1.15%	1.85%	1.15%
	LeTourneau Federal Credit Union	\$22,593	\$5,261	23.29%	0.69%	0.51%	0.11%
	LCRA Credit Union	\$22,638	\$2,706	11.95%	1.41%	0.85%	2.11%
	Wichita Falls Federal Credit Union	\$22,880	\$3,128	13.67%	10.36%	0.83%	2.94%
	C-E Federal Credit Union	\$23,034	\$1,721	7.47%	21.21%	1.22%	3.08%
	Local Federal Credit Union	\$23,632	\$4,269	18.06%	2.90%	9.18%	3.54%
	Rocket Federal Credit Union	\$23,812	\$1,974	8.29%	36.41%	16.31%	0.96%
	Bayou City Federal Credit Union	\$24,557	\$1,984	8.08%	3.70%	0.86%	5.59%
	Northeast Texas Teachers Federal Credit Union	\$25,596	\$3,534	13.81%	2.17%	2.29%	1.36%
	TexStar Federal Credit Union	\$25,862	\$2,233	8.63%	3.37%	0.54%	1.16%
	Abilene Federal Credit Union	\$25,888	\$4,340	16.76%	(2.37%)	0.58%	3.55%

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Net Worth

June 30, 2019

Run Date: August 3, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	United Credit Union	\$26,496	\$1,868	7.05%	(7.92%)	5.09%	15.26%
	Alcon Employees Federal Credit Union	\$27,679	\$6,111	22.08%	3.94%	0.07%	0.36%
	CTECU	\$27,976	\$5,062	18.09%	(0.83%)	0.38%	0.67%
	Beaumont Community Credit Union	\$28,125	\$3,503	12.46%	5.21%	2.08%	2.26%
	Fedstar Credit Union	\$28,183	\$3,350	11.89%	13.92%	1.79%	3.25%
	United Energy Credit Union	\$28,271	\$4,783	16.92%	1.05%	2.70%	3.16%
	Trinity Valley Teachers Credit Union	\$28,407	\$7,828	27.56%	3.43%	0.41%	0.77%
	Angelina Federal Employees Credit Union	\$29,268	\$4,446	15.19%	7.18%	0.88%	2.41%
	Matagorda County Credit Union	\$29,714	\$3,467	11.67%	7.11%	0.81%	0.63%
	Hockley County School Employees Credit Union	\$29,730	\$3,617	12.17%	(4.96%)	7.85%	12.47%
	Shared Resources Credit Union	\$30,534	\$2,915	9.55%	(2.17%)	6.55%	6.72%
	Mountain Star Federal Credit Union	\$30,918	\$3,323	10.75%	12.60%	2.47%	3.73%
	Austin Federal Credit Union	\$31,019	\$2,347	7.57%	4.62%	4.39%	1.96%
	Transtar Federal Credit Union	\$31,639	\$1,945	6.15%	3.13%	3.39%	3.65%
	Caprock Federal Credit Union	\$31,735	\$4,111	12.95%	2.31%	4.65%	2.89%
	San Patricio County Teachers Federal Credit Union	\$32,205	\$3,408	10.58%	1.06%	3.49%	7.07%
	Common Cents Federal Credit Union	\$32,223	\$4,289	13.31%	7.00%	10.17%	3.87%
	Travis County Credit Union	\$32,405	\$2,547	7.86%	1.82%	0.51%	2.32%
	Walker County Federal Credit Union	\$32,580	\$4,333	13.30%	11.21%	3.37%	3.60%
	Lufkin Federal Credit Union	\$32,819	\$7,805	23.78%	3.92%	3.82%	1.47%
	Cabot & NOI Employees Credit Union	\$32,978	\$2,853	8.65%	(17.12%)	17.42%	23.90%
	Mesquite Credit Union	\$33,099	\$2,653	8.02%	4.39%	4.98%	2.04%
	Port Arthur Teachers Federal Credit Union	\$33,433	\$4,177	12.49%	9.37%	2.56%	2.99%
	Cherokee County Federal Credit Union	\$34,409	\$7,983	23.20%	5.06%	1.03%	4.50%
	Old Ocean Federal Credit Union	\$34,441	\$3,893	11.30%	16.28%	1.26%	1.34%
	Baptist Credit Union	\$36,180	\$3,139	8.68%	3.50%	2.36%	2.87%
	Star of Texas Credit Union	\$36,805	\$4,705	12.78%	9.11%	1.25%	1.28%
	Texas Plains Federal Credit Union	\$37,165	\$5,597	15.06%	9.08%	2.52%	4.59%
	Keystone Credit Union	\$37,556	\$10,090	26.87%	(3.16%)	6.06%	2.31%
	SPCO Credit Union	\$37,590	\$3,610	9.60%	2.70%	4.85%	6.45%
	City Federal Credit Union	\$37,729	\$4,017	10.65%	11.09%	11.50%	5.23%
	Brazosport Teachers Federal Credit Union	\$39,865	\$7,271	18.24%	8.31%	1.54%	1.03%
	Highway District 21 Federal Credit Union	\$41,333	\$7,115	17.21%	5.73%	1.60%	2.61%
	Caprock Santa Fe Credit Union	\$41,626	\$14,852	35.68%	7.59%	2.13%	2.84%
	City Public Service/IBEW Federal Credit Union	\$41,751	\$5,716	13.69%	5.98%	1.01%	1.64%
	Freestone Credit Union	\$41,963	\$4,199	10.01%	6.85%	1.52%	0.95%
	Trans Texas Southwest Credit Union	\$42,083	\$5,293	12.58%	2.37%	6.59%	2.46%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$42,999	\$4,408	10.25%	7.19%	0.18%	1.70%
	Fannin Federal Credit Union	\$43,367	\$5,013	11.56%	14.78%	0.80%	4.61%
	South Texas Federal Credit Union	\$45,379	\$2,743	6.04%	14.05%	5.72%	14.58%
	H&H Federal Credit Union	\$45,531	\$8,408	18.47%	6.48%	1.19%	1.26%
	South Texas Area Resources Credit Union	\$46,125	\$5,574	12.08%	(1.25%)	0.52%	0.74%
	Select Federal Credit Union	\$47,717	\$8,039	16.85%	30.54%	5.95%	4.37%
	Lifetime Federal Credit Union	\$47,956	\$8,976	18.72%	6.37%	1.52%	4.06%
	Lubrizol Employees' Credit Union	\$48,047	\$6,095	12.69%	6.40%	2.67%	1.18%
	Doches Credit Union	\$48,167	\$6,295	13.07%	6.06%	1.87%	2.62%
	Southland Federal Credit Union	\$48,797	\$6,505	13.33%	11.99%	15.63%	8.89%
	Scott & White Employees Credit Union	\$48,853	\$4,088	8.37%	18.49%	1.69%	1.03%
	My Credit Union	\$49,284	\$4,109	8.34%	1.57%	6.33%	2.34%

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Net Worth

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		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 - \$0 to \$250 million in total assets (continued)							
	Texan Sky Federal Credit Union	\$50,959	\$7,377	14.48%	3.73%	1.31%	1.71%
	Big Spring Education Employees Federal Credit Union	\$52,994	\$7,365	13.90%	9.95%	5.39%	4.26%
	Hereford Texas Federal Credit Union	\$53,373	\$11,569	21.68%	5.60%	3.10%	3.37%
	Windthorst Federal Credit Union	\$53,590	\$8,892	16.59%	6.60%	1.14%	4.18%
	Heritage USA Federal Credit Union	\$55,372	\$4,912	8.87%	17.68%	3.56%	6.56%
	Houston Highway Credit Union	\$55,912	\$4,435	7.93%	8.80%	5.86%	8.03%
	Texas Telcom Credit Union	\$56,573	\$8,503	15.03%	0.19%	2.07%	3.33%
	West Texas Credit Union	\$56,943	\$4,951	8.69%	9.21%	3.09%	3.07%
	Texas Federal Credit Union	\$57,199	\$3,628	6.34%	6.02%	1.63%	1.98%
	First Class American Credit Union	\$57,300	\$4,234	7.39%	(3.48%)	5.41%	5.43%
	Texas Bridge Credit Union	\$59,583	\$5,338	8.96%	7.06%	2.12%	1.91%
	Baycel Federal Credit Union	\$61,364	\$11,238	18.31%	9.90%	4.18%	1.36%
	Postel Family Credit Union	\$61,872	\$6,444	10.42%	8.61%	0.33%	3.63%
	Telco Plus Credit Union	\$62,717	\$9,910	15.80%	7.95%	1.53%	42.68%
	RelyOn Credit Union	\$63,224	\$5,906	9.34%	8.10%	3.83%	4.13%
	Domino Federal Credit Union	\$63,565	\$9,549	15.02%	8.20%	2.78%	3.14%
	Southwest Financial Federal Credit Union	\$63,652	\$11,274	17.71%	10.39%	4.15%	16.37%
	Service 1st Credit Union	\$63,919	\$6,302	9.86%	8.16%	2.08%	1.89%
	Irving City Employees Federal Credit Union	\$65,129	\$7,117	10.93%	4.78%	0.70%	1.50%
	Coastal Community Federal Credit Union	\$69,314	\$5,496	7.93%	(32.34%)	16.25%	20.54%
	Westex Federal Credit Union	\$70,611	\$7,653	10.84%	0.71%	3.10%	2.16%
	Metro Medical Credit Union	\$71,946	\$9,729	13.52%	6.49%	1.32%	1.41%
	Southwest Research Center Federal Credit Union	\$71,995	\$6,651	9.24%	4.11%	1.56%	2.09%
	First Abilene Federal Credit Union	\$72,846	\$8,109	11.13%	7.63%	0.62%	2.16%
	Las Colinas Federal Credit Union	\$73,030	\$6,391	8.75%	2.63%	5.79%	4.54%
	Rockdale Federal Credit Union	\$75,955	\$8,992	11.84%	2.77%	0.38%	2.21%
	Baylor Health Care System Credit Union	\$76,521	\$13,617	17.80%	7.32%	3.18%	1.56%
	Memorial Credit Union	\$77,088	\$7,558	9.80%	2.57%	6.30%	5.61%
	Valley Federal Credit Union	\$77,331	\$11,331	14.65%	1.40%	1.56%	3.57%
	Texas DPS Credit Union	\$78,078	\$6,673	8.55%	7.20%	6.59%	2.89%
	Wichita Falls Teachers Federal Credit Union	\$79,081	\$9,970	12.61%	6.89%	4.64%	4.33%
	U. S. Employees Credit Union	\$79,807	\$6,429	8.06%	2.27%	6.02%	4.31%
	Members Credit Union	\$80,177	\$7,623	9.51%	7.46%	7.60%	6.91%
	KBR Heritage Federal Credit Union	\$82,080	\$11,856	14.44%	5.28%	0.85%	2.41%
	Eastex Credit Union	\$84,809	\$9,597	11.32%	8.02%	0.99%	2.86%
	Centex Citizens Credit Union	\$84,871	\$14,100	16.61%	2.86%	1.70%	4.27%
	Space City Credit Union	\$85,456	\$9,127	10.68%	1.52%	3.92%	3.79%
	Southwest 66 Credit Union	\$85,508	\$9,672	11.31%	7.35%	5.65%	3.58%
	Naft Federal Credit Union	\$87,727	\$13,469	15.35%	9.28%	2.36%	2.98%
	Tarrant County's Credit Union	\$88,604	\$8,350	9.42%	8.85%	4.50%	5.39%
	Texas Health Credit Union	\$91,004	\$10,048	11.04%	9.90%	7.59%	5.38%
	First Central Credit Union	\$94,738	\$13,760	14.52%	19.62%	8.63%	6.28%
	Edinburg Teachers Credit Union	\$95,365	\$22,619	23.72%	2.17%	0.70%	1.11%
	Texoma Educators Federal Credit Union	\$95,769	\$12,862	13.43%	5.45%	1.29%	0.69%
	Nascoga Federal Credit Union	\$97,995	\$8,502	8.68%	6.84%	2.67%	0.49%
	Allied Federal Credit Union	\$99,376	\$7,607	7.65%	8.18%	1.84%	2.43%
	United Community Credit Union	\$100,590	\$9,878	9.82%	4.66%	3.21%	6.81%
	Prestige Community Credit Union	\$101,001	\$8,326	8.24%	3.77%	3.01%	9.12%
	Community Service Credit Union	\$101,114	\$10,935	10.81%	9.38%	2.88%	4.12%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
	One Source Federal Credit Union	\$101,920	\$9,905	9.72%	2.18%	3.22%	7.56%
	Rio Grande Valley Credit Union	\$106,659	\$9,531	8.94%	6.41%	1.02%	2.27%
	Kelly Community Federal Credit Union	\$107,995	\$13,784	12.76%	9.36%	4.59%	4.27%
	River City Federal Credit Union	\$109,113	\$7,282	6.67%	7.20%	6.96%	9.71%
	WesTex Community Credit Union	\$112,849	\$11,812	10.47%	15.55%	2.60%	4.12%
	Cooperative Teachers Credit Union	\$120,576	\$14,642	12.14%	2.48%	1.73%	2.74%
	Chemcel Federal Credit Union	\$120,988	\$13,889	11.48%	10.14%	3.46%	2.97%
	Plus4 Credit Union	\$122,457	\$11,289	9.22%	2.82%	1.12%	5.61%
	Chocolate Bayou Community Federal Credit Union	\$122,715	\$11,704	9.54%	10.56%	1.06%	3.60%
	BP Federal Credit Union	\$123,895	\$13,301	10.74%	8.07%	0.80%	2.20%
	Lone Star Credit Union	\$124,312	\$9,139	7.35%	9.51%	0.69%	6.02%
	Go Federal Credit Union	\$126,106	\$10,470	8.30%	6.81%	5.33%	3.45%
	Texasgulf Federal Credit Union	\$129,362	\$16,703	12.91%	12.34%	3.48%	3.62%
	Members First Credit Union	\$129,440	\$27,444	21.20%	7.41%	0.81%	1.52%
	Access Community Credit Union	\$130,661	\$17,715	13.56%	2.86%	1.98%	1.58%
	MTCU	\$133,882	\$12,061	9.01%	0.25%	4.21%	2.68%
	LibertyOne Credit Union	\$134,974	\$14,499	10.74%	3.65%	2.10%	3.32%
	Capitol Credit Union	\$136,529	\$10,901	7.98%	8.71%	1.97%	3.90%
	Santa Fe Federal Credit Union	\$136,751	\$18,589	13.59%	1.62%	6.21%	4.30%
	Communities of Abilene Federal Credit Union	\$138,774	\$12,770	9.20%	9.46%	1.79%	5.25%
	Government Employees Federal Credit Union	\$140,601	\$12,451	8.86%	6.43%	1.71%	0.46%
	Citizens Federal Credit Union	\$151,808	\$15,823	10.42%	8.76%	0.77%	2.36%
	Border Federal Credit Union	\$157,686	\$22,233	14.10%	7.01%	3.20%	2.85%
	North East Texas Credit Union	\$158,501	\$18,594	11.73%	5.27%	1.28%	4.89%
	Nizari Progressive Federal Credit Union	\$163,529	\$20,790	12.71%	3.76%	2.04%	6.93%
	Harris County Federal Credit Union	\$165,587	\$27,866	16.83%	9.53%	2.43%	2.81%
	Pioneer Mutual Federal Credit Union	\$166,020	\$24,069	14.50%	7.45%	1.55%	3.72%
	Texoma Community Credit Union	\$169,092	\$17,907	10.59%	12.34%	2.81%	5.88%
	Southwest Heritage Credit Union	\$171,571	\$17,102	9.97%	17.90%	8.67%	5.29%
	H.E.B. Federal Credit Union	\$179,728	\$26,437	14.71%	6.76%	2.77%	2.37%
	People's Federal Credit Union	\$191,813	\$15,417	8.04%	4.56%	6.83%	3.87%
	MemberSource Credit Union	\$192,212	\$16,737	8.71%	1.30%	3.77%	6.58%
	Investex Credit Union	\$206,649	\$21,244	10.28%	3.65%	2.23%	3.76%
	Mobility Credit Union	\$211,469	\$18,283	8.65%	10.59%	10.56%	4.06%
	Gulf Coast Federal Credit Union	\$211,486	\$22,316	10.55%	9.34%	8.29%	9.11%
	Fort Worth City Credit Union	\$217,925	\$26,146	12.00%	8.44%	0.52%	0.99%
	Energy Capital Credit Union	\$218,349	\$23,602	10.81%	7.69%	5.32%	4.03%
	Pantex Federal Credit Union	\$220,603	\$41,539	18.83%	3.12%	1.21%	0.56%
	America's Credit Union	\$230,414	\$33,616	14.59%	5.27%	0.62%	1.18%
	United Texas Credit Union	\$245,708	\$23,506	9.57%	4.35%	3.49%	2.50%
	Unity One Credit Union	\$248,498	\$19,388	7.80%	1.04%	5.62%	8.35%
	Average of Asset Group A	\$42,172	\$5,220	15.11%	4.72%	3.95%	4.18%

Source: SNL Financial

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Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	Synergy Federal Credit Union	\$256,499	\$35,495	13.84%	6.17%	1.88%	0.75%
	1st Community Federal Credit Union	\$267,253	\$25,420	9.51%	3.53%	4.95%	3.76%
	Alliance Credit Union	\$271,148	\$41,712	15.38%	7.55%	3.40%	1.31%
	Education Credit Union	\$271,600	\$37,839	13.93%	6.04%	4.38%	5.50%
	First Basin Credit Union	\$276,758	\$27,741	10.02%	15.79%	6.30%	6.54%
	Gulf Credit Union	\$278,997	\$20,888	7.49%	21.18%	1.95%	3.05%
	MCT Credit Union	\$297,037	\$32,679	11.00%	8.28%	4.87%	1.81%
	GENCO Federal Credit Union	\$313,931	\$38,238	12.18%	6.26%	1.38%	2.67%
	Evolve Federal Credit Union	\$315,163	\$35,676	11.32%	13.34%	1.01%	3.39%
	DuGood Federal Credit Union	\$330,486	\$40,144	12.15%	7.22%	0.34%	2.62%
	Public Employees Credit Union	\$338,219	\$34,036	10.06%	10.26%	3.91%	2.37%
	Coastal Community And Teachers Credit Union	\$342,904	\$38,028	11.09%	18.00%	2.77%	8.36%
	Security First Federal Credit Union	\$345,890	\$32,675	9.45%	8.23%	7.93%	10.13%
	Union Square Credit Union	\$359,063	\$44,557	12.41%	2.87%	1.99%	1.49%
	Texell Credit Union	\$389,422	\$42,376	10.88%	13.00%	7.03%	10.33%
	Associated Credit Union of Texas	\$403,746	\$44,361	10.99%	7.51%	2.02%	9.11%
	Educators Credit Union	\$410,183	\$71,150	17.35%	6.94%	0.17%	0.32%
	Education First Federal Credit Union	\$419,800	\$47,326	11.27%	8.92%	1.27%	3.02%
	Air Force Federal Credit Union	\$437,773	\$34,589	7.90%	7.24%	4.76%	4.66%
	My Community Credit Union	\$442,201	\$41,190	9.31%	4.20%	2.80%	4.07%
	Abilene Teachers Federal Credit Union	\$448,091	\$72,910	16.27%	11.31%	1.40%	2.55%
	People's Trust Federal Credit Union	\$479,643	\$47,444	9.89%	0.22%	1.80%	6.90%
	City Credit Union	\$489,042	\$51,186	10.47%	6.56%	5.50%	7.87%
	Average of Asset Group B	\$355,863	\$40,768	11.49%	8.72%	3.21%	4.46%

Source: SNL Financial

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Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group C - \$501 million to \$1 billion in total assets							
	Texas Bay Credit Union	\$503,733	\$49,307	9.79%	6.86%	9.12%	9.28%
	Resource One Credit Union	\$514,243	\$50,935	9.90%	3.76%	9.86%	9.93%
	Generations Community Federal Credit Union	\$515,196	\$54,026	10.49%	2.45%	4.87%	7.37%
	Primeway Federal Credit Union	\$519,254	\$46,239	8.90%	8.68%	5.31%	4.48%
	Complex Community Federal Credit Union	\$540,608	\$60,562	11.20%	18.31%	1.20%	2.45%
	Community Resource Credit Union	\$545,566	\$49,628	9.10%	11.67%	2.80%	4.73%
	Southwest Airlines Federal Credit Union	\$587,324	\$66,965	11.40%	7.07%	4.59%	4.63%
	Neches Federal Credit Union	\$610,599	\$87,632	14.35%	10.66%	1.97%	3.06%
	Members Choice Credit Union	\$617,718	\$56,694	9.18%	3.07%	25.89%	3.50%
	East Texas Professional Credit Union	\$645,628	\$132,254	20.48%	9.40%	1.90%	1.56%
	FivePoint Credit Union	\$653,773	\$72,778	11.13%	4.11%	2.15%	4.66%
	Greater Texas Federal Credit Union	\$655,168	\$56,409	8.61%	7.00%	1.11%	3.34%
	Houston Federal Credit Union	\$659,027	\$59,820	9.08%	9.33%	1.57%	2.79%
	El Paso Area Teachers Federal Credit Union	\$672,890	\$82,937	12.33%	5.43%	2.37%	5.29%
	Smart Financial Credit Union	\$703,187	\$69,984	9.95%	3.55%	1.55%	5.72%
	Brazos Valley Schools Credit Union	\$743,949	\$70,784	9.51%	7.86%	2.70%	1.44%
	First Service Credit Union	\$760,691	\$72,647	9.55%	0.17%	4.77%	8.87%
	Gulf Coast Educators Federal Credit Union	\$763,727	\$136,232	17.84%	6.98%	0.84%	1.69%
	Neighborhood Credit Union	\$778,093	\$81,226	10.44%	8.93%	3.89%	6.47%
	Schlumberger Employees Credit Union	\$838,160	\$136,757	16.32%	12.73%	0.41%	0.50%
	Velocity Credit Union	\$847,937	\$121,079	14.28%	9.53%	2.62%	9.18%
	InTouch Credit Union	\$886,800	\$75,178	8.48%	13.04%	7.08%	6.35%
	Red River Federal Credit Union	\$964,119	\$104,164	10.80%	9.56%	5.88%	6.73%
	Amoco Federal Credit Union	\$967,409	\$83,663	8.65%	8.30%	5.85%	8.48%
	Fort Worth Community Credit Union	\$969,068	\$86,090	8.88%	4.58%	2.77%	4.94%
	Amplify Credit Union	\$978,095	\$91,061	9.31%	1.95%	2.59%	5.46%
	Average of Asset Group C	\$709,306	\$79,040	11.15%	7.50%	4.45%	5.11%

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Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	Firstmark Credit Union	\$1,025,428	\$110,281	10.75%	8.96%	2.74%	3.24%
	DATCU Credit Union	\$1,031,745	\$157,168	15.23%	9.22%	1.30%	2.59%
	United Heritage Credit Union	\$1,051,456	\$98,221	9.34%	8.74%	2.92%	2.69%
	Texas Trust Credit Union	\$1,327,134	\$142,228	10.72%	4.57%	0.96%	1.76%
	Credit Union Of Texas	\$1,369,145	\$129,367	9.45%	2.56%	7.87%	8.79%
	First Community Credit Union	\$1,503,074	\$141,529	9.42%	7.82%	2.94%	4.38%
	A+ Federal Credit Union	\$1,595,463	\$158,429	9.93%	12.75%	3.00%	4.40%
	Texans Credit Union	\$1,618,690	\$129,513	8.00%	22.03%	1.26%	2.32%
	Advancial Federal Credit Union	\$1,662,785	\$142,914	8.59%	5.92%	6.43%	5.69%
	Austin Telco Federal Credit Union	\$1,671,327	\$222,396	13.31%	9.59%	0.83%	1.03%
	JSC Federal Credit Union	\$2,166,286	\$248,607	11.48%	7.76%	0.69%	0.97%
	ECCU	\$2,372,223	\$295,192	12.44%	12.45%	2.11%	4.29%
	University Federal Credit Union	\$2,599,527	\$226,591	8.72%	12.82%	3.23%	5.19%
	GECU	\$2,852,097	\$306,770	10.76%	13.57%	6.56%	8.44%
	Credit Human Federal Credit Union	\$3,081,224	\$353,517	11.47%	1.82%	19.63%	3.96%
	Navy Army Community Credit Union	\$3,158,513	\$339,911	10.76%	9.25%	4.24%	9.68%
	Texas Dow Employees Credit Union	\$3,478,768	\$303,789	8.73%	8.09%	8.98%	8.90%
	American Airlines Federal Credit Union	\$7,477,435	\$724,214	9.69%	6.43%	2.53%	3.79%
	Security Service Federal Credit Union	\$9,647,538	\$937,017	9.71%	8.73%	7.13%	8.74%
	Average of Asset Group D	\$2,667,887	\$271,982	10.45%	9.11%	4.49%	4.78%

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Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.