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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 **Kalgi Ganatra, Manager, at (214) 242-7435.**

Texas

DALLAS

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

HOUSTON

500 Dallas Street
Suite 2500
Houston, TX 77002
(713) 850-9814

PLANO

4965 Preston Park Boulevard
Suite 300
Plano, TX 75093
(972) 732-8100

ASSET SIZE DEFINITION

Group A \$0-\$250 million

Group B \$251 million-\$500 million

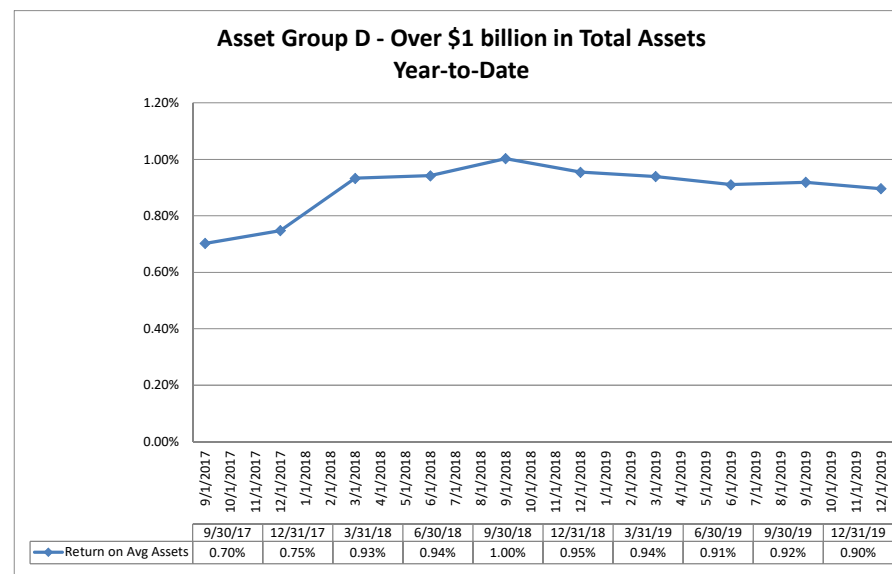
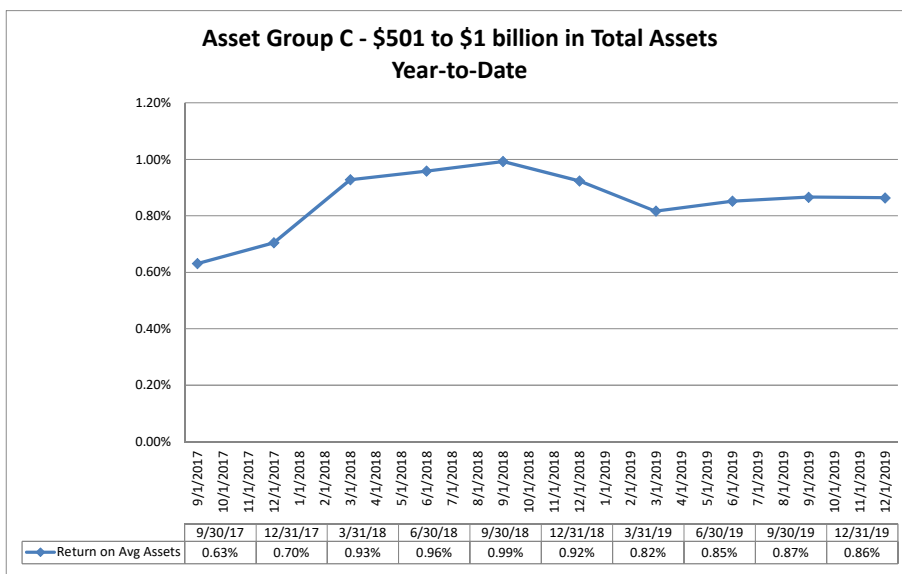
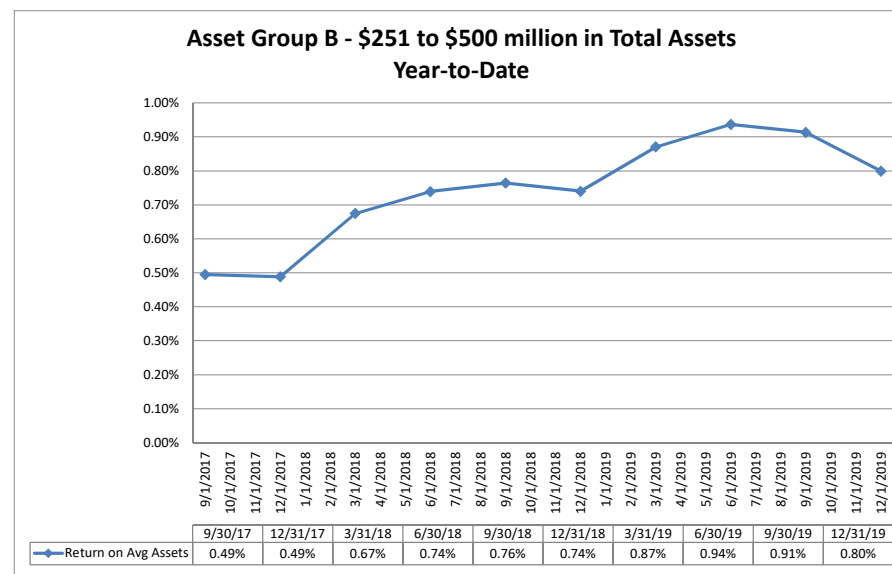
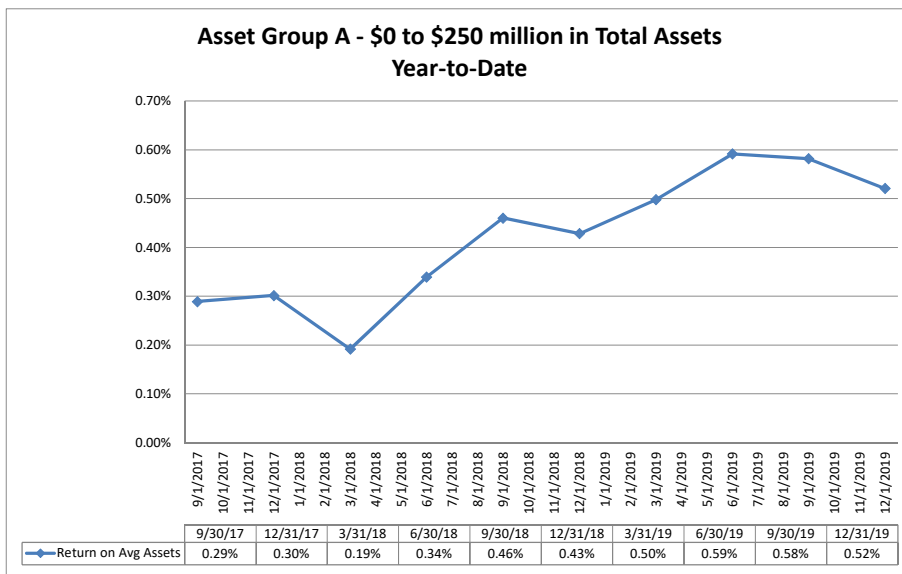
Group C \$501 million-\$1 billion

Group D Over \$1 billion

Texas

Performance Analysis

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



Source: SNL Financial

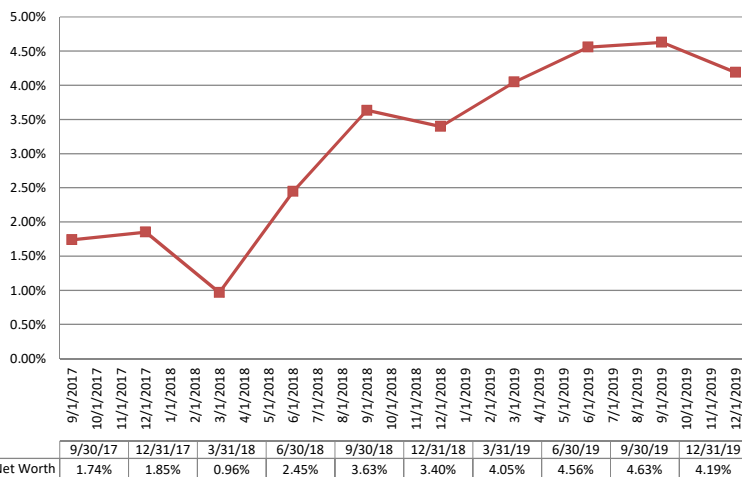
Note: Report includes only bank-level data.

NA = data was not available.

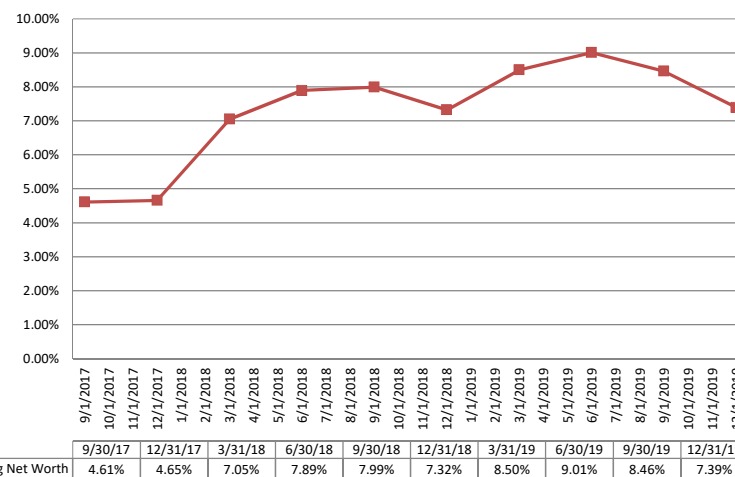
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

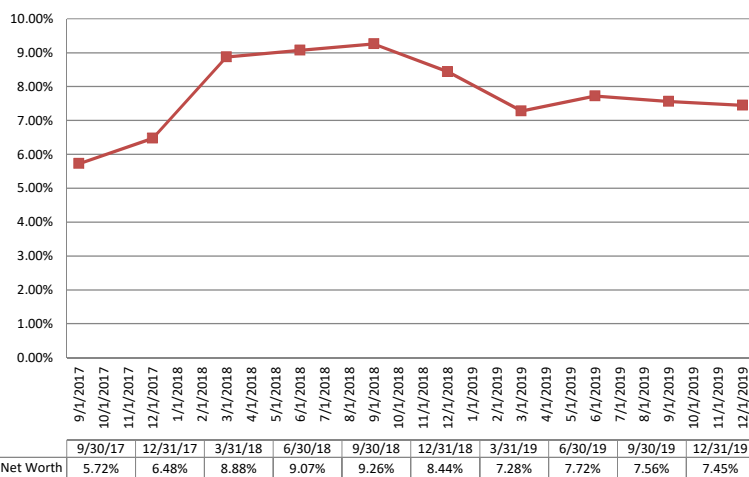
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



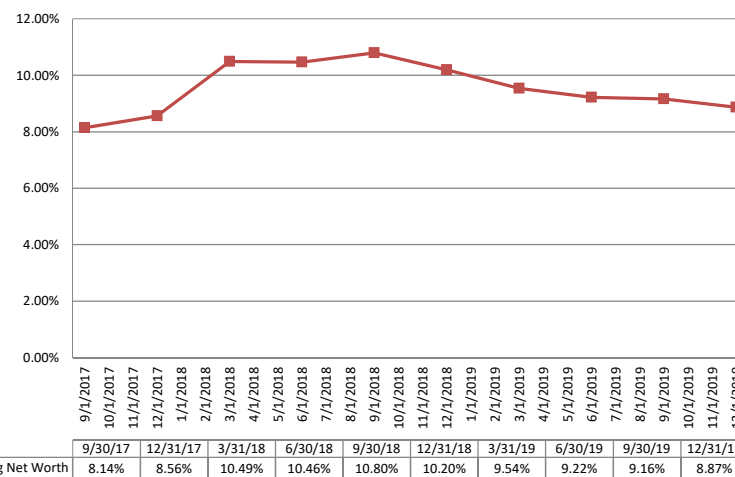
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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

Performance Analysis

December 31, 2019

Run Date: February 8, 2020

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											
	Orange County Teachers Credit Union	\$315	(\$9)	(11.18%)	(25.17%)	NM	NA	(\$52)	(13.47%)	(32.30%)	NM	NA
	Assumption Beaumont Federal Credit Union	\$487	(\$1)	(0.82%)	(8.16%)	150.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	All Saints Catholic Federal Credit Union	\$539	\$0	0.00%	0.00%	100.00%	\$12	\$1	0.18%	0.97%	96.00%	\$14
	Paris District Credit Union	\$648	\$0	0.00%	0.00%	83.33%	\$16	(\$1)	(0.15%)	(1.08%)	100.00%	\$16
	Musicians Federal Credit Union	\$710	\$1	0.59%	4.49%	87.50%	\$40	\$3	0.46%	3.41%	90.32%	\$40
	Teachers Alliance Federal Credit Union	\$806	(\$2)	(0.89%)	(2.63%)	106.67%	\$16	(\$10)	(1.02%)	(3.28%)	124.39%	\$11
	Texas Lee Federal Credit Union	\$889	(\$5)	(2.27%)	(28.99%)	NA	NA	\$3	0.38%	4.41%	62.50%	NA
	I.B.E.W. Local #681 Credit Union	\$890	\$5	2.29%	16.13%	70.00%	\$16	\$9	1.04%	7.44%	84.85%	\$16
	T & FS Employee Credit Union	\$890	(\$4)	(1.77%)	(8.08%)	104.55%	\$68	(\$30)	(3.25%)	(13.89%)	84.00%	\$54
	Pilgrim CUCC Federal Credit Union	\$918	\$1	0.44%	3.85%	94.12%	\$36	\$4	0.44%	3.88%	94.12%	\$35
	Pear Orchard Federal Credit Union	\$993	\$1	0.41%	2.11%	77.78%	\$6	\$6	0.61%	3.17%	79.49%	\$6
	Witco Houston Employees Credit Union	\$1,045	(\$4)	(1.53%)	(4.82%)	140.00%	\$0	(\$8)	(0.71%)	(2.38%)	118.60%	\$0
	Littlefield School Employees Federal Credit Union	\$1,107	\$0	0.00%	0.00%	90.00%	\$48	\$3	0.28%	1.81%	84.62%	\$38
	Empowerment Community Development Federal Credit Union	\$1,112	(\$2)	(0.73%)	(9.76%)	78.57%	\$16	(\$1)	(0.09%)	(1.20%)	90.00%	\$16
	Brentwood Baptist Church Federal Credit Union	\$1,144	\$0	0.00%	0.00%	109.09%	\$8	(\$3)	(0.26%)	(3.09%)	100.00%	\$8
	Jafari No-Interest Credit Union	\$1,211	\$12	4.22%	14.24%	29.41%	NA	\$47	4.66%	14.78%	36.36%	NA
	G P M Federal Credit Union	\$1,296	\$6	1.74%	6.28%	33.33%	\$0	\$22	1.44%	5.91%	42.50%	\$0
	Faith Cooperative Federal Credit Union	\$1,528	\$4	1.05%	9.94%	44.00%	\$0	\$16	1.09%	10.39%	48.11%	\$0
	Saint Lukes Community Federal Credit Union	\$1,542	\$0	0.00%	0.00%	75.00%	\$4	\$2	0.13%	1.53%	81.25%	\$5
	Highway Employees Credit Union	\$1,634	(\$1)	(0.24%)	(0.92%)	105.00%	\$22	\$5	0.30%	1.15%	92.77%	\$21
	W T N M Atlantic Federal Credit Union	\$1,681	(\$1)	(0.24%)	(1.12%)	100.00%	\$60	\$13	0.77%	3.70%	82.80%	\$53
	Salt Employees Federal Credit Union	\$1,772	\$3	0.68%	1.75%	83.33%	\$27	\$0	0.00%	0.00%	94.03%	\$29
	Sweeny Teachers Federal Credit Union	\$2,098	(\$3)	(0.55%)	(3.68%)	103.33%	\$48	\$1	0.04%	0.31%	96.77%	\$47
	Kilgore Shell Employees Federal Credit Union	\$2,107	(\$1)	(0.19%)	(1.08%)	89.29%	\$45	\$0	0.00%	0.00%	88.24%	\$38
	American Baptist Association Credit Union	\$2,176	\$3	0.55%	6.12%	85.00%	\$36	\$5	0.23%	2.59%	97.22%	\$34
	Lehrer Interests Credit Union	\$2,206	(\$1)	(0.19%)	(0.88%)	166.67%	\$12	\$4	0.19%	0.88%	84.00%	\$11
	Redeemer Federal Credit Union	\$2,286	\$30	5.07%	18.40%	21.43%	\$0	\$113	5.02%	18.49%	21.95%	\$0
	Goodyear San Angelo Federal Credit Union	\$2,735	\$6	0.90%	7.77%	68.18%	\$12	\$31	1.20%	10.40%	60.71%	\$14
	Light Commerce Credit Union	\$2,787	\$25	3.62%	17.27%	70.37%	\$62	\$74	2.68%	13.41%	70.00%	\$55
	Navarro Credit Union	\$2,979	\$12	1.61%	4.32%	71.43%	\$44	\$26	0.86%	2.36%	68.10%	\$42
	Corpus Christi S.P. Credit Union	\$3,009	(\$40)	(5.23%)	(25.40%)	118.18%	\$37	(\$49)	(1.58%)	(7.42%)	113.02%	\$33
	Our Mother of Mercy Parish Houston Federal Credit Union	\$3,038	(\$34)	(4.37%)	(23.45%)	60.00%	\$40	\$42	1.32%	7.53%	56.72%	\$46
	SP Trainmen Federal Credit Union	\$3,097	(\$3)	(0.37%)	(1.21%)	109.68%	\$51	(\$19)	(0.60%)	(1.90%)	113.68%	\$49
	Galveston School Employees Federal Credit Union	\$3,128	(\$10)	(1.27%)	(11.76%)	111.32%	\$78	(\$24)	(0.76%)	(6.90%)	100.43%	\$79
	Vidor Teachers Federal Credit Union	\$3,235	(\$2)	(0.25%)	(1.56%)	115.38%	\$36	\$13	0.41%	2.55%	82.43%	\$37
	Pasadena Postal Credit Union	\$3,302	(\$23)	(2.84%)	(21.20%)	158.54%	\$83	\$42	1.35%	10.00%	91.53%	\$47
	Covenant Savings Federal Credit Union	\$3,547	\$8	0.94%	11.72%	81.40%	\$18	\$30	0.90%	11.07%	82.66%	\$18
	Federal Employees Credit Union	\$3,580	\$0	0.00%	0.00%	100.00%	\$34	(\$5)	(0.14%)	(0.74%)	102.08%	\$34
	Pampa Municipal Credit Union	\$3,586	\$15	1.69%	18.02%	72.34%	\$35	\$19	0.53%	5.74%	72.88%	\$32
	Plains Federal Credit Union	\$3,615	\$2	0.22%	1.46%	90.24%	\$40	\$8	0.22%	1.47%	96.15%	\$40
	T. H. D. District 17 Credit Union	\$3,662	\$9	1.02%	4.87%	105.56%	\$48	\$17	0.50%	2.32%	82.83%	\$54
	Longview Federal Credit Union	\$3,701	(\$1)	(0.11%)	(0.56%)	102.63%	\$37	\$4	0.11%	0.56%	97.47%	\$34
	Union Pacific Employees Credit Union	\$3,722	\$8	0.85%	3.82%	75.51%	\$52	\$67	1.74%	8.19%	61.93%	\$47
	Prairie View Federal Credit Union	\$3,847	(\$6)	(0.62%)	(7.48%)	120.00%	\$56	(\$27)	(0.67%)	(8.06%)	110.75%	\$50
	B P S Federal Credit Union	\$3,918	\$14	1.44%	3.15%	28.57%	\$12	\$40	1.04%	2.27%	54.55%	\$33
	Belton Federal Credit Union	\$4,015	(\$18)	(1.78%)	(12.39%)	152.17%	\$44	\$23	0.57%	4.08%	80.23%	\$42
	Waconized Federal Credit Union	\$4,034	(\$76)	(7.39%)	(32.76%)	126.32%	\$57	(\$132)	(3.13%)	(13.31%)	108.57%	\$57
	IBEW 116 Federal Credit Union	\$4,069	(\$1)	(0.10%)	(1.13%)	102.00%	\$42	\$3	0.07%	0.85%	98.54%	\$43

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Performance Analysis

December 31, 2019

Run Date: February 8, 2020

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)												
	Intercorp Credit Union	\$4,085	\$3	0.29%	1.64%	93.55%	\$64	\$16	0.37%	2.21%	85.54%	\$61
	Oak Farms Employees Credit Union	\$4,135	(\$8)	(0.79%)	(3.03%)	105.33%	\$71	\$19	0.46%	1.81%	90.91%	\$66
	Houston Belt & Terminal Federal Credit Union	\$4,180	\$21	1.94%	7.08%	75.00%	\$66	\$94	2.13%	8.20%	66.15%	\$60
	Mount Carmel Church Federal Credit Union	\$4,267	\$9	0.83%	3.94%	80.00%	\$80	\$37	0.82%	4.10%	81.12%	\$82
	Peco Federal Credit Union	\$4,319	\$5	0.47%	4.59%	89.83%	\$55	\$18	0.42%	4.21%	92.17%	\$54
	Everman Parkway Credit Union	\$4,341	(\$5)	(0.45%)	(1.39%)	107.14%	\$46	(\$15)	(0.33%)	(1.04%)	106.11%	\$51
	Del Rio S.P. Credit Union	\$4,354	(\$9)	(0.84%)	(2.37%)	128.57%	\$51	(\$13)	(0.30%)	(0.86%)	111.89%	\$46
	Lefors Federal Credit Union	\$4,363	(\$6)	(0.56%)	(3.00%)	114.63%	\$35	\$4	0.09%	0.50%	97.25%	\$31
	Farmers Branch City Employees Federal Credit Union	\$4,413	(\$63)	(5.67%)	(25.15%)	178.00%	(\$8)	(\$79)	(1.80%)	(7.64%)	103.55%	\$14
	Pollock Employees Credit Union	\$4,491	(\$5)	(0.44%)	(3.48%)	108.06%	\$68	\$7	0.15%	1.23%	97.23%	\$69
	Highway District 9 Credit Union	\$4,703	\$5	0.43%	2.00%	80.00%	\$32	\$18	0.38%	1.81%	82.40%	\$32
	Port of Houston Warehouse Federal Credit Union	\$5,077	\$4	0.32%	2.41%	95.56%	\$0	\$29	0.58%	4.41%	86.84%	\$0
	Team Financial Federal Credit Union	\$5,082	\$11	0.85%	28.03%	88.75%	\$61	\$22	0.42%	14.86%	88.13%	\$68
	NCE Credit Union	\$5,155	(\$21)	(1.56%)	(7.90%)	92.41%	\$43	\$7	0.13%	0.66%	88.82%	\$46
	Highway District 2 Credit Union	\$5,412	\$8	0.57%	2.64%	79.66%	\$62	\$34	0.58%	2.84%	82.03%	\$57
	Coastal Teachers Federal Credit Union	\$5,433	(\$2)	(0.14%)	(1.83%)	105.88%	\$33	\$1	0.02%	0.23%	92.49%	\$33
	City of Deer Park Federal Credit Union	\$5,440	\$19	1.39%	7.02%	75.36%	\$60	\$57	1.06%	5.37%	77.90%	\$59
	Lubbock Telco Federal Credit Union	\$5,500	(\$16)	(1.16%)	(4.11%)	188.89%	\$33	(\$12)	(0.21%)	(0.77%)	94.67%	\$35
	ACU Credit Union	\$5,705	\$6	0.42%	1.93%	86.67%	\$77	\$50	0.86%	4.10%	71.20%	\$60
	Skel-Tex Credit Union	\$5,717	\$10	0.69%	3.35%	88.64%	\$52	\$33	0.56%	2.78%	83.91%	\$48
	Midwestern State University Credit Union	\$5,732	(\$5)	(0.35%)	(2.31%)	111.76%	\$51	(\$30)	(0.52%)	(3.42%)	112.82%	\$46
	CASE Federal Credit Union	\$5,735	\$9	0.63%	4.69%	82.46%	\$44	\$39	0.68%	5.19%	82.10%	\$45
	South Texas Regional Federal Credit Union	\$5,833	\$18	1.22%	13.85%	75.32%	\$39	\$33	0.54%	6.50%	83.22%	\$40
	Electric Utilities Credit Union	\$6,052	\$0	0.00%	0.00%	90.57%	\$38	\$7	0.11%	0.83%	88.94%	\$39
	Jackson County Federal Credit Union	\$6,082	\$4	0.27%	2.90%	91.84%	\$23	\$13	0.22%	2.38%	91.85%	\$21
	FCI Federal Credit Union	\$6,279	(\$17)	(1.09%)	(7.62%)	119.51%	\$48	(\$64)	(0.99%)	(6.96%)	117.56%	\$48
	Hilco Federal Credit Union	\$6,339	\$3	0.19%	3.43%	97.27%	\$53	(\$13)	(0.21%)	(3.64%)	97.91%	\$54
	Oak Cliff Christian Federal Credit Union	\$6,343	(\$12)	(0.78%)	(8.89%)	91.67%	\$47	\$19	0.32%	3.57%	84.71%	\$47
	Brownsville City Employees Federal Credit Union	\$6,376	\$6	0.37%	1.42%	74.36%	\$38	\$62	0.94%	3.70%	70.89%	\$35
	Local 20 IBEW Federal Credit Union	\$6,442	\$18	1.12%	13.53%	91.89%	\$69	\$32	0.50%	6.08%	90.49%	\$66
	Frio County Federal Credit Union	\$6,482	\$24	1.47%	5.89%	81.31%	\$77	\$138	2.11%	8.73%	82.51%	\$78
	United Savers Trust Credit Union	\$6,512	\$15	0.94%	12.77%	86.81%	\$51	\$35	0.56%	7.68%	85.37%	\$52
	Bivins Federal Credit Union	\$6,581	(\$1)	(0.06%)	(0.39%)	102.17%	\$83	\$5	0.08%	0.49%	89.73%	\$66
	Cochran County Schools Federal Credit Union	\$6,613	\$24	1.46%	10.65%	63.83%	\$48	\$61	0.96%	6.94%	66.93%	\$49
	Andrews School Federal Credit Union	\$6,697	(\$9)	(0.54%)	(2.28%)	91.30%	\$43	\$3	0.05%	0.19%	82.47%	\$42
	TC Teachers Federal Credit Union	\$6,803	(\$28)	(1.65%)	(9.67%)	113.56%	\$78	(\$38)	(0.55%)	(3.23%)	106.12%	\$77
	Seminole Public Schools Federal Credit Union	\$6,827	(\$17)	(0.99%)	(4.42%)	125.42%	\$118	\$0	0.00%	0.00%	97.64%	\$96
	Port of Houston Credit Union	\$7,086	\$34	1.90%	7.53%	67.16%	\$76	\$113	1.55%	6.42%	67.84%	\$79
	ILA 28 Federal Credit Union	\$7,141	\$28	1.60%	6.29%	65.82%	\$30	\$79	1.13%	4.49%	75.16%	\$33
	STEC Federal Credit Union	\$7,217	\$24	1.34%	7.04%	50.00%	\$36	\$84	1.16%	6.31%	55.84%	\$34
	Galveston Government Employees Credit Union	\$7,409	\$10	0.55%	7.50%	89.66%	\$56	\$62	0.87%	12.16%	86.43%	\$51
	C-T Waco Federal Credit Union	\$7,471	(\$3)	(0.16%)	(1.88%)	101.18%	\$56	(\$27)	(0.36%)	(4.16%)	101.73%	\$55
	Sherwin Federal Credit Union	\$7,522	(\$45)	(2.38%)	(7.02%)	103.96%	\$54	(\$23)	(0.29%)	(0.89%)	101.25%	\$46
	Coburn Credit Union	\$7,549	\$40	2.12%	12.89%	48.98%	\$44	\$126	1.65%	10.54%	41.87%	\$37
	Mount Olive Baptist Church Federal Credit Union	\$7,609	\$20	1.06%	6.10%	66.07%	\$0	\$54	0.72%	4.18%	56.33%	\$0
	Moore County Schools Federal Credit Union	\$7,684	\$5	0.26%	2.82%	95.83%	\$67	\$1	0.01%	0.14%	101.12%	\$64
	Hale County Teachers Federal Credit Union	\$7,799	\$7	0.36%	3.09%	87.01%	\$45	\$14	0.19%	1.54%	80.06%	\$44
	Victoria City-County Employees Federal Credit Union	\$7,871	(\$14)	(0.74%)	(5.79%)	113.25%	\$53	(\$26)	(0.35%)	(2.64%)	110.94%	\$51

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Performance Analysis

December 31, 2019

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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)												
	I.B.E.W. LU 66 Federal Credit Union	\$8,000	\$48	2.42%	22.17%	64.71%	\$69	\$148	1.92%	18.43%	66.15%	\$70
	Sweetwater Regional Federal Credit Union	\$8,046	(\$10)	(0.50%)	(2.46%)	106.25%	\$65	(\$2)	(0.03%)	(0.12%)	99.26%	\$58
	Jackson County Teachers Federal Credit Union	\$8,195	\$2	0.10%	0.84%	90.38%	\$23	\$18	0.22%	1.90%	87.88%	\$21
	Marathon Republic Federal Credit Union	\$8,340	\$5	0.24%	2.06%	93.48%	\$63	\$50	0.58%	5.25%	89.60%	\$62
	Morris Sheppard Texarkana Federal Credit Union	\$8,343	\$11	0.54%	4.26%	89.42%	\$61	\$71	0.87%	7.06%	82.11%	\$49
	Met Tran Federal Credit Union	\$8,366	\$71	3.34%	19.03%	58.26%	\$54	\$17	0.19%	1.13%	67.32%	\$56
	Vatat Credit Union	\$8,508	\$15	0.70%	4.55%	85.56%	\$75	\$48	0.57%	3.70%	86.53%	\$73
	Scurry County School Federal Credit Union	\$8,822	\$15	0.68%	2.94%	84.54%	\$49	\$77	0.88%	3.83%	79.47%	\$44
	Yoakum County Federal Credit Union	\$8,902	\$16	0.72%	3.61%	83.53%	\$74	\$69	0.79%	3.96%	70.14%	\$58
	Natural Resources Conservation Service Federal Credit Union	\$9,098	\$6	0.26%	1.96%	89.42%	\$62	\$53	0.57%	4.42%	87.65%	\$60
	Port Terminal Federal Credit Union	\$9,362	\$0	0.00%	0.00%	98.88%	\$102	(\$17)	(0.18%)	(0.58%)	105.00%	\$108
	Methodist Hospital Employees Federal Credit Union	\$9,445	\$51	2.14%	20.59%	72.54%	\$48	\$160	1.67%	17.11%	71.85%	\$44
	Fannin County Teachers Federal Credit Union	\$9,846	\$28	1.17%	5.19%	71.29%	\$78	\$119	1.29%	5.62%	68.34%	\$79
	Ben E. Keith Employees Federal Credit Union	\$9,914	(\$10)	(0.40%)	(2.37%)	70.65%	\$44	\$59	0.58%	3.54%	69.87%	\$46
	Alamo City Credit Union	\$10,043	\$2	0.08%	0.80%	75.57%	\$46	\$8	0.08%	0.80%	80.23%	\$45
	Wharton County Teachers Credit Union	\$10,115	\$15	0.59%	3.02%	66.00%	\$42	\$53	0.51%	2.70%	71.57%	\$43
	Swemp Federal Credit Union	\$10,139	\$19	0.74%	4.34%	77.78%	\$61	\$85	0.79%	4.96%	73.50%	\$57
	Victoria Federal Credit Union	\$10,221	\$11	0.44%	3.48%	91.34%	\$46	\$52	0.53%	4.17%	88.84%	\$42
	Sweetex Credit Union	\$10,274	(\$9)	(0.35%)	(1.04%)	113.79%	\$90	\$42	0.41%	1.21%	84.78%	\$88
	Longview Consolidated Credit Union	\$10,398	\$2	0.08%	0.40%	99.13%	\$59	(\$62)	(0.59%)	(3.07%)	104.07%	\$60
	Highway District 19 Employees Credit Union	\$10,410	\$8	0.31%	2.22%	96.88%	\$53	\$25	0.24%	1.74%	93.01%	\$50
	P.I.E. Credit Union	\$10,470	\$31	1.16%	6.05%	69.51%	\$28	\$82	0.72%	4.07%	77.35%	\$40
	T & P Longview Federal Credit Union	\$10,654	(\$5)	(0.19%)	(0.91%)	108.79%	\$93	\$53	0.49%	2.44%	80.77%	\$90
	E M O T Federal Credit Union	\$10,894	\$30	1.10%	4.06%	54.67%	\$75	\$110	1.01%	3.78%	56.55%	\$73
	Tex-Mex Credit Union	\$11,140	(\$47)	(1.74%)	(7.23%)	112.06%	\$59	\$4	0.04%	0.15%	83.01%	\$50
	Texoma Federal Credit Union	\$11,228	\$6	0.21%	0.95%	87.36%	\$51	\$53	0.46%	2.12%	78.15%	\$49
	Cen Tex Manufacturing Credit Union	\$11,338	\$87	3.13%	19.05%	51.01%	\$64	\$377	3.64%	22.20%	52.42%	\$63
	1st University Credit Union	\$11,345	\$5	0.18%	2.31%	93.50%	\$58	\$5	0.04%	0.58%	96.26%	\$63
	Employees United Federal Credit Union	\$11,820	\$32	1.08%	3.81%	76.61%	\$53	\$149	1.28%	4.51%	70.21%	\$51
	Pasadena Municipal Federal Credit Union	\$11,914	\$11	0.38%	1.93%	83.82%	\$52	\$91	0.78%	4.05%	67.38%	\$48
	Texarkana Terminal Employees Federal Credit Union	\$11,996	(\$19)	(0.63%)	(6.67%)	105.11%	\$78	\$3	0.02%	0.26%	95.07%	\$67
	Local 24 Employees Federal Credit Union	\$12,048	\$182	6.15%	36.20%	34.43%	\$62	\$230	1.93%	11.90%	66.62%	\$58
	Neiman Marcus Group Employees Federal Credit Union	\$12,092	(\$23)	(0.75%)	(6.12%)	84.39%	\$64	\$54	0.44%	3.62%	78.08%	\$54
	Refugio County Federal Credit Union	\$12,339	(\$13)	(0.42%)	(2.66%)	110.00%	\$45	\$65	0.52%	3.38%	78.59%	\$45
	Brownfield Federal Credit Union	\$12,642	(\$5)	(0.16%)	(0.53%)	85.35%	\$70	\$19	0.15%	0.50%	87.17%	\$62
	Laredo Fire Department Federal Credit Union	\$12,650	\$5	0.16%	1.47%	90.32%	\$57	\$19	0.15%	1.41%	88.98%	\$50
	Member Preferred Federal Credit Union	\$12,682	\$55	1.77%	13.06%	73.71%	\$60	\$123	1.04%	7.51%	73.86%	\$55
	Angelina County Teachers Credit Union	\$12,860	(\$2)	(0.06%)	(0.48%)	89.92%	\$69	\$63	0.49%	3.79%	78.67%	\$58
	PamCel Community Federal Credit Union	\$12,909	(\$20)	(0.61%)	(3.93%)	112.38%	\$53	(\$65)	(0.50%)	(3.15%)	109.20%	\$50
	Homeport Federal Credit Union	\$13,065	(\$84)	(2.53%)	(30.41%)	146.39%	\$47	(\$205)	(1.50%)	(17.64%)	112.29%	\$48
	Marshall T&P Employees Federal Credit Union	\$13,184	(\$21)	(0.64%)	(3.39%)	120.31%	\$100	\$136	1.06%	5.60%	63.76%	\$96
	Cherokee County Teachers Federal Credit Union	\$13,282	\$23	0.69%	3.82%	82.17%	\$45	\$70	0.52%	2.94%	79.51%	\$43
	Frona Texas Federal Credit Union	\$13,283	\$24	0.71%	3.68%	85.09%	\$43	\$114	0.85%	4.45%	81.67%	\$37
	Reeves County Teachers Credit Union	\$13,319	\$8	0.24%	2.74%	95.06%	\$66	(\$102)	(0.75%)	(8.20%)	102.25%	\$70
	Gulf Shore Federal Credit Union	\$13,341	\$14	0.42%	5.13%	90.78%	\$89	\$58	0.43%	5.44%	89.45%	\$83
	Central Texas Teachers Credit Union	\$13,516	\$39	1.15%	9.33%	67.88%	\$61	\$121	0.89%	7.43%	75.48%	\$61
	ILA 1351 Federal Credit Union	\$13,530	(\$25)	(0.75%)	(4.09%)	117.76%	\$74	\$34	0.25%	1.40%	91.97%	\$84
	Third Coast Federal Credit Union	\$13,756	\$36	1.05%	3.81%	99.46%	\$65	\$93	0.68%	2.49%	90.28%	\$58

Source: SNL Financial

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Performance Analysis

December 31, 2019

Run Date: February 8, 2020

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)												
	Alba Golden Federal Credit Union	\$13,769	\$30	0.88%	4.72%	69.49%	\$44	\$172	1.27%	6.94%	61.12%	\$46
	National Oilwell Varco Employees Credit Union	\$14,084	\$20	0.56%	2.31%	76.11%	\$70	\$217	1.48%	6.42%	61.90%	\$66
	Germania Credit Union	\$14,707	\$40	1.15%	10.85%	91.84%	\$57	\$81	0.67%	5.63%	83.54%	\$51
	Coastal Bend Post Office Federal Credit Union	\$14,804	\$13	0.35%	1.82%	78.90%	\$78	\$107	0.73%	3.81%	69.34%	\$65
	Linkage Credit Union	\$14,907	\$44	1.18%	7.19%	84.58%	\$57	\$176	1.19%	7.41%	80.02%	\$52
	MOPAC Employees Federal Credit Union	\$15,011	\$10	0.26%	2.35%	90.45%	\$66	\$72	0.46%	4.29%	87.46%	\$63
	Baker Hughes Federal Credit Union	\$15,112	(\$10)	(0.26%)	(2.63%)	100.83%	\$72	(\$41)	(0.27%)	(2.67%)	106.55%	\$80
	TxDOT Credit Union	\$15,173	(\$32)	(0.94%)	(6.54%)	87.80%	\$143	\$63	0.51%	3.56%	77.66%	\$65
	Pampa Teachers Federal Credit Union	\$15,245	(\$5)	(0.13%)	(1.44%)	102.41%	\$38	(\$254)	(1.55%)	(16.23%)	118.04%	\$46
	Corpus Christi Postal Employees Credit Union	\$15,307	(\$72)	(1.93%)	(16.17%)	136.14%	\$171	\$25	0.17%	1.43%	97.01%	\$101
	Family 1st Of Texas Federal Credit Union	\$15,339	(\$134)	(3.59%)	(32.25%)	104.92%	\$63	(\$165)	(1.09%)	(9.54%)	98.42%	\$65
	Alpine Community Credit Union	\$15,418	\$11	0.29%	2.58%	91.09%	\$44	\$61	0.40%	3.62%	85.75%	\$46
	U S I Federal Credit Union	\$15,434	\$25	0.64%	1.99%	76.15%	\$52	\$98	0.62%	1.96%	77.76%	\$54
	Victoria Teachers Federal Credit Union	\$15,535	\$49	1.27%	4.03%	61.07%	\$42	\$160	1.05%	3.34%	65.87%	\$43
	Ellis County Teachers & Employees Federal Credit Union	\$15,736	\$48	1.23%	9.19%	59.48%	\$67	\$173	1.12%	8.57%	62.26%	\$67
	Texhillco School Employees Federal Credit Union	\$15,759	\$64	1.64%	19.65%	75.83%	\$73	\$149	0.97%	12.05%	79.71%	\$68
	A New Direction Credit Union	\$15,885	(\$45)	(1.12%)	(14.38%)	106.67%	\$66	(\$83)	(0.50%)	(6.43%)	102.09%	\$61
	Amarillo Postal Employees Credit Union	\$16,023	(\$1)	(0.03%)	(0.16%)	97.83%	\$95	\$13	0.08%	0.52%	95.40%	\$93
	Corner Stone Credit Union	\$16,059	\$56	1.40%	17.00%	81.07%	\$53	\$114	0.70%	8.79%	83.90%	\$54
	First Priority Credit Union	\$16,274	\$28	0.70%	7.97%	81.70%	\$72	\$85	0.54%	6.19%	81.48%	\$68
	Waco Federal Credit Union	\$16,282	\$1	0.02%	0.31%	97.24%	\$48	\$43	0.26%	3.34%	94.29%	\$47
	Cowboy Country Federal Credit Union	\$16,374	(\$19)	(0.47%)	(3.72%)	97.51%	\$57	\$35	0.21%	1.72%	78.28%	\$51
	Reed Credit Union	\$16,482	(\$2)	(0.05%)	(0.32%)	102.94%	\$83	\$29	0.17%	1.16%	92.79%	\$77
	Borger Federal Credit Union	\$16,487	\$10	0.24%	1.80%	94.09%	\$59	\$73	0.43%	3.34%	90.20%	\$56
	IBEW Community Federal Credit Union	\$16,593	(\$33)	(0.83%)	(9.32%)	96.34%	\$47	\$21	0.14%	1.49%	87.45%	\$42
	Seagoville Federal Credit Union	\$17,111	\$18	0.42%	2.63%	87.05%	\$83	\$97	0.56%	3.60%	80.47%	\$72
	Ward County Credit Union	\$17,491	\$6	0.14%	1.64%	94.44%	\$60	\$18	0.11%	1.24%	96.35%	\$61
	Anderson County Federal Credit Union	\$17,700	\$17	0.38%	2.25%	84.57%	\$51	\$56	0.32%	1.86%	80.84%	\$48
	Temple Santa Fe Community Credit Union	\$17,732	(\$38)	(0.86%)	(13.26%)	88.84%	\$66	(\$2)	(0.01%)	(0.17%)	90.80%	\$63
	Grand Prairie Credit Union	\$18,045	\$22	0.49%	4.81%	87.98%	\$71	\$78	0.45%	4.35%	86.54%	\$65
	Odessa Employees Credit Union	\$18,137	\$28	0.60%	4.24%	81.28%	\$78	\$125	0.68%	4.82%	80.87%	\$78
	Temple-Inland Federal Credit Union	\$18,278	\$44	0.96%	7.72%	74.01%	\$66	\$173	0.95%	7.63%	72.94%	\$67
	Southern Star Credit Union	\$18,448	(\$56)	(1.22%)	(7.94%)	103.60%	\$45	(\$130)	(0.69%)	(4.53%)	106.40%	\$50
	Liberty County Teachers Federal Credit Union	\$18,722	\$73	1.58%	17.16%	73.16%	\$46	\$214	1.17%	13.21%	79.94%	\$49
	Texas Community Federal Credit Union	\$18,876	\$13	0.28%	2.21%	87.22%	\$41	\$58	0.32%	2.48%	86.50%	\$42
	Midland Municipal Employees Credit Union	\$18,924	\$31	0.66%	6.26%	66.30%	\$88	\$77	0.41%	3.95%	63.00%	\$89
	Port Arthur Community Federal Credit Union	\$19,112	(\$31)	(0.64%)	(4.96%)	114.46%	\$59	\$39	0.20%	1.57%	93.61%	\$49
	Concho Valley Credit Union	\$19,396	\$28	0.59%	5.58%	83.42%	\$49	\$117	0.64%	5.96%	83.47%	\$49
	Tyler City Employees Credit Union	\$19,582	(\$9)	(0.18%)	(1.04%)	106.39%	\$65	\$236	1.17%	7.01%	76.26%	\$65
	McLennan County Employees Federal Credit Union	\$20,375	\$39	0.77%	2.89%	77.05%	\$74	\$149	0.74%	2.80%	75.91%	\$62
	Brazos Community Credit Union	\$20,445	\$70	1.37%	6.79%	64.83%	\$78	\$253	1.25%	6.28%	66.69%	\$71
	Union Fidelity Federal Credit Union	\$20,634	\$47	0.91%	5.06%	69.45%	\$76	\$159	0.76%	4.35%	72.12%	\$83
	Northeast Panhandle Teachers Federal Credit Union	\$21,008	\$40	0.77%	4.77%	67.59%	\$64	\$205	0.96%	6.26%	64.11%	\$60
	LeTourneau Federal Credit Union	\$21,116	(\$64)	(1.20%)	(5.08%)	135.68%	\$108	(\$236)	(1.08%)	(4.56%)	131.85%	\$87
	McMurrey Federal Credit Union	\$21,551	\$12	0.22%	1.85%	96.76%	\$80	\$16	0.07%	0.61%	91.89%	\$75
	Dallas U.P. Employees Credit Union	\$21,672	\$31	0.57%	2.52%	86.80%	\$100	\$64	0.30%	1.31%	84.06%	\$104
	C-E Federal Credit Union	\$21,704	\$55	1.01%	11.99%	83.29%	\$54	\$307	1.39%	17.89%	77.12%	\$52
	LCRA Credit Union	\$21,754	\$3	0.05%	0.44%	91.08%	\$72	\$32	0.14%	1.18%	92.02%	\$73

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Performance Analysis

December 31, 2019

Run Date: February 8, 2020

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)												
	LiFE Federal Credit Union	\$22,024	(\$12)	(0.22%)	(2.71%)	111.90%	\$70	\$104	0.48%	5.93%	95.97%	\$63
	Valwood Park Federal Credit Union	\$22,598	\$55	1.00%	6.30%	78.91%	\$67	\$169	0.80%	4.93%	81.83%	\$57
	Yantis Federal Credit Union	\$22,751	\$11	0.19%	1.24%	94.29%	\$56	\$1	0.00%	0.03%	98.91%	\$55
	Local Federal Credit Union	\$22,784	\$59	1.02%	5.37%	85.49%	\$102	\$219	0.93%	5.09%	84.57%	\$113
	Bayou City Federal Credit Union	\$23,309	\$16	0.27%	3.19%	88.60%	\$69	\$68	0.28%	3.43%	91.11%	\$71
	Wichita Falls Federal Credit Union	\$23,473	\$56	0.96%	7.86%	80.68%	\$58	\$320	1.40%	11.61%	73.76%	\$55
	Greater Central Texas Federal Credit Union	\$24,296	\$57	0.92%	10.83%	77.69%	\$42	\$144	0.58%	7.03%	81.76%	\$46
	TexStar Federal Credit Union	\$24,440	\$2	0.03%	0.35%	94.01%	\$82	\$64	0.25%	2.87%	87.34%	\$83
	Texas People Federal Credit Union	\$24,744	\$11	0.18%	0.97%	87.69%	\$55	\$109	0.45%	2.42%	83.93%	\$52
	United Credit Union	\$25,384	\$71	1.11%	16.39%	90.79%	\$54	\$47	0.18%	2.85%	84.00%	\$54
	Rocket Federal Credit Union	\$25,561	\$19	0.30%	4.43%	93.06%	\$51	\$53	0.22%	3.14%	94.49%	\$44
	San Angelo Federal Credit Union	\$25,746	\$39	0.60%	6.92%	87.58%	\$58	\$197	0.77%	9.15%	84.09%	\$54
	Mid-Tex Federal Credit Union	\$25,866	\$39	0.61%	7.68%	84.23%	\$62	\$156	0.61%	7.86%	84.70%	\$66
	Northeast Texas Teachers Federal Credit Union	\$26,348	\$27	0.41%	3.02%	87.22%	\$50	\$89	0.34%	2.52%	88.40%	\$49
	CTECU	\$26,402	\$6	0.09%	0.47%	96.20%	\$90	(\$5)	(0.02%)	(0.10%)	98.64%	\$96
	United Energy Credit Union	\$26,477	(\$44)	(0.65%)	(3.67%)	104.69%	\$63	\$14	0.05%	0.29%	95.96%	\$62
	Abilene Federal Credit Union	\$26,545	(\$21)	(0.32%)	(1.94%)	106.34%	\$58	(\$67)	(0.26%)	(1.54%)	101.41%	\$52
	Alcon Employees Federal Credit Union	\$26,555	(\$18)	(0.27%)	(1.17%)	106.93%	\$66	\$151	0.54%	2.48%	85.26%	\$68
	Fedstar Credit Union	\$27,746	\$36	0.53%	4.14%	85.28%	\$52	\$367	1.36%	11.00%	68.59%	\$50
	Members Financial Federal Credit Union	\$28,670	\$20	0.27%	3.19%	91.47%	\$63	\$187	0.59%	7.58%	86.37%	\$64
	Trinity Valley Teachers Credit Union	\$28,986	\$58	0.80%	2.93%	67.91%	\$41	\$258	0.90%	3.30%	65.32%	\$40
	Beaumont Community Credit Union	\$29,315	\$70	0.96%	7.79%	81.22%	\$58	\$216	0.75%	6.16%	80.63%	\$59
	Matagorda County Credit Union	\$29,485	\$73	0.99%	8.21%	73.50%	\$50	\$245	0.83%	7.07%	75.18%	\$53
	Transtar Federal Credit Union	\$30,081	\$12	0.16%	2.46%	95.14%	\$62	\$45	0.14%	2.31%	95.15%	\$61
	Mountain Star Federal Credit Union	\$30,146	\$318	4.19%	36.17%	43.70%	\$55	\$624	2.03%	18.55%	60.36%	\$50
	Shared Resources Credit Union	\$30,281	(\$7)	(0.09%)	(0.96%)	82.28%	\$84	(\$36)	(0.12%)	(1.23%)	89.79%	\$85
	Hockley County School Employees Credit Union	\$30,357	\$115	1.53%	12.56%	69.82%	\$65	\$9	0.03%	0.25%	81.17%	\$63
	Starr County Teachers Federal Credit Union	\$30,529	\$51	0.66%	3.95%	93.18%	\$71	\$261	0.84%	5.14%	85.40%	\$68
	San Patricio County Teachers Federal Credit Union	\$30,743	\$25	0.32%	2.91%	86.69%	\$56	\$59	0.19%	1.73%	86.83%	\$56
	Angelina Federal Employees Credit Union	\$31,062	\$66	0.87%	6.61%	76.56%	\$76	\$310	1.06%	7.84%	77.59%	\$74
	Austin Federal Credit Union	\$31,243	\$26	0.33%	4.35%	83.28%	\$51	\$112	0.36%	4.77%	88.43%	\$52
	Caprock Federal Credit Union	\$31,943	(\$1)	(0.01%)	(0.10%)	93.79%	\$58	\$66	0.21%	1.61%	92.35%	\$59
	Walker County Federal Credit Union	\$32,009	\$125	1.57%	10.98%	73.12%	\$67	\$512	1.61%	11.78%	70.46%	\$57
	Old Ocean Federal Credit Union	\$32,391	\$99	1.21%	9.58%	77.23%	\$89	\$581	1.71%	14.92%	70.33%	\$71
	Port Arthur Teachers Federal Credit Union	\$33,039	\$52	0.63%	4.86%	79.23%	\$52	\$317	0.94%	7.61%	75.11%	\$50
	Mesquite Credit Union	\$33,214	\$11	0.13%	1.66%	91.15%	\$51	\$93	0.28%	3.56%	89.79%	\$53
	Lufkin Federal Credit Union	\$33,229	\$128	1.56%	6.41%	71.65%	\$53	\$394	1.20%	5.04%	76.02%	\$57
	Golden Triangle Federal Credit Union	\$33,283	\$68	0.82%	6.03%	73.65%	\$79	\$228	0.69%	5.18%	76.81%	\$77
	Cabot & NOI Employees Credit Union	\$33,495	\$163	1.94%	21.98%	53.23%	\$61	(\$74)	(0.22%)	(2.54%)	61.94%	\$64
	Common Cents Federal Credit Union	\$33,817	\$2	0.02%	0.18%	84.64%	\$67	\$223	0.69%	5.21%	82.93%	\$55
	Travis County Credit Union	\$33,982	\$36	0.43%	5.53%	87.20%	\$65	\$100	0.31%	3.92%	90.87%	\$67
	Cherokee County Federal Credit Union	\$35,679	\$99	1.13%	4.77%	73.90%	\$42	\$501	1.45%	6.23%	63.74%	\$40
	Star of Texas Credit Union	\$36,349	(\$72)	(0.78%)	(6.03%)	111.68%	\$67	\$237	0.64%	5.06%	86.78%	\$49
	Keystone Credit Union	\$36,483	\$26	0.28%	1.02%	75.70%	\$58	\$139	0.37%	1.38%	77.15%	\$53
	SPCO Credit Union	\$36,934	(\$3)	(0.03%)	(0.33%)	90.67%	\$71	\$72	0.19%	1.99%	84.92%	\$70
	Baptist Credit Union	\$37,864	(\$16)	(0.17%)	(2.02%)	94.11%	\$56	\$82	0.23%	2.61%	94.30%	\$54
	Texas Plains Federal Credit Union	\$39,335	\$163	1.67%	11.21%	83.85%	\$58	\$541	1.43%	9.65%	80.70%	\$55
	Texas Associations of Professionals Federal Credit Union	\$39,524	\$93	0.96%	9.98%	80.82%	\$83	\$362	0.91%	10.14%	82.17%	\$69

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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 (continued)												
	Brazosport Teachers Federal Credit Union	\$40,594	\$126	1.25%	6.74%	65.59%	\$64	\$558	1.40%	7.68%	68.00%	\$64
	BCM Federal Credit Union	\$41,347	\$50	0.49%	5.24%	70.41%	\$78	\$549	1.33%	15.11%	65.80%	\$68
	Highway District 21 Federal Credit Union	\$41,483	\$90	0.87%	4.97%	68.20%	\$46	\$375	0.91%	5.28%	65.08%	\$44
	City Public Service/IBEW Federal Credit Union	\$41,751	\$148	1.41%	10.13%	71.43%	\$67	\$426	1.02%	7.65%	75.34%	\$73
	Trans Texas Southwest Credit Union	\$42,383	\$28	0.26%	2.10%	91.06%	\$64	\$123	0.29%	2.32%	91.77%	\$62
	Sacred Heart Parish Hallettsville Federal Credit Union	\$42,434	\$64	0.60%	5.66%	80.27%	\$82	\$297	0.70%	6.74%	77.41%	\$80
	Caprock Santa Fe Credit Union	\$42,841	\$163	1.55%	4.28%	47.76%	\$64	\$997	2.39%	6.72%	44.29%	\$59
	Cosden Federal Credit Union	\$43,010	\$0	0.00%	0.00%	91.68%	\$71	\$88	0.21%	1.70%	88.43%	\$64
	Heart O' Texas Federal Credit Union	\$43,252	(\$4)	(0.04%)	(0.37%)	98.01%	\$50	\$15	0.03%	0.34%	95.28%	\$51
	Freestone Credit Union	\$43,508	\$83	0.78%	7.69%	79.71%	\$37	\$296	0.70%	7.06%	85.80%	\$38
	Fannin Federal Credit Union	\$44,839	\$213	1.90%	15.90%	65.54%	\$59	\$798	1.86%	15.86%	66.30%	\$55
	Lubrizon Employees' Credit Union	\$45,904	\$106	0.92%	6.75%	75.39%	\$80	\$425	0.91%	6.96%	72.27%	\$78
	Star Financial Credit Union	\$46,054	\$49	0.43%	3.47%	92.60%	\$49	\$61	0.13%	1.09%	96.99%	\$45
	South Texas Federal Credit Union	\$46,141	\$50	0.43%	6.98%	82.03%	\$39	\$327	0.72%	11.92%	78.76%	\$39
	H&H Federal Credit Union	\$46,160	\$52	0.45%	2.46%	84.29%	\$59	\$341	0.75%	4.09%	79.62%	\$63
	Select Federal Credit Union	\$46,766	\$35	0.30%	1.72%	77.90%	\$66	\$330	0.70%	4.16%	79.64%	\$70
	My Credit Union	\$47,388	\$12	0.10%	1.17%	93.87%	\$55	\$34	0.07%	0.83%	96.45%	\$60
	Lifetime Federal Credit Union	\$48,426	\$105	0.85%	4.58%	68.36%	\$58	\$530	1.09%	5.91%	66.84%	\$65
	City Federal Credit Union	\$48,524	\$108	1.00%	10.38%	61.22%	\$62	\$411	1.07%	10.25%	65.51%	\$59
	Doches Credit Union	\$48,657	\$121	1.01%	7.49%	75.66%	\$51	\$390	0.82%	6.11%	77.70%	\$50
	La Joya Area Federal Credit Union	\$49,319	\$25	0.20%	1.90%	101.30%	\$59	\$158	0.31%	3.03%	98.06%	\$52
	Southland Federal Credit Union	\$50,044	\$139	1.11%	8.67%	61.64%	\$57	\$723	1.48%	11.66%	60.67%	\$57
	Scott & White Employees Credit Union	\$51,202	\$190	1.52%	19.82%	64.97%	\$65	\$684	1.40%	19.31%	66.06%	\$65
	Hereford Texas Federal Credit Union	\$52,362	\$227	1.73%	7.61%	70.98%	\$59	\$793	1.53%	6.83%	73.83%	\$61
	Big Spring Education Employees Federal Credit Union	\$53,089	(\$204)	(1.54%)	(11.02%)	92.49%	\$56	\$284	0.54%	3.88%	63.50%	\$53
	Texan Sky Federal Credit Union	\$53,259	\$96	0.72%	5.09%	82.33%	\$77	\$353	0.69%	4.78%	83.84%	\$72
	Houston Highway Credit Union	\$53,674	(\$66)	(0.50%)	(7.80%)	100.16%	\$85	\$100	0.18%	2.92%	87.76%	\$74
	Texas Telcom Credit Union	\$54,400	\$4	0.03%	0.21%	77.68%	\$70	\$6	0.01%	0.08%	86.67%	\$87
	Heritage USA Federal Credit Union	\$54,864	\$165	1.20%	12.67%	73.43%	\$69	\$778	1.40%	15.90%	72.07%	\$66
	Texas Federal Credit Union	\$56,421	\$59	0.42%	6.35%	91.10%	\$65	\$222	0.39%	6.12%	90.49%	\$66
	Wellspring Federal Credit Union	\$57,084	\$92	0.65%	7.99%	81.75%	\$53	\$262	0.47%	5.78%	80.33%	\$50
	First Class American Credit Union	\$57,349	(\$133)	(0.93%)	(12.99%)	96.17%	\$63	(\$281)	(0.50%)	(6.67%)	105.09%	\$74
	West Texas Credit Union	\$57,547	\$32	0.22%	2.54%	92.37%	\$58	\$323	0.56%	6.55%	89.12%	\$50
	Windthorst Federal Credit Union	\$57,580	(\$204)	(1.44%)	(9.13%)	187.90%	\$62	\$226	0.42%	2.55%	78.88%	\$58
	Texas Bridge Credit Union	\$59,916	\$87	0.58%	6.41%	85.41%	\$61	\$320	0.54%	6.02%	87.06%	\$60
	Baycel Federal Credit Union	\$60,284	\$151	1.01%	5.20%	72.14%	\$60	\$979	1.60%	8.72%	58.03%	\$54
	Houston Metropolitan Federal Credit Union	\$60,290	\$243	1.59%	15.89%	76.10%	\$61	\$360	0.59%	5.90%	88.71%	\$67
	Southwest Financial Federal Credit Union	\$61,476	(\$376)	(2.42%)	(13.08%)	107.81%	\$61	\$591	0.93%	5.28%	69.46%	\$66
	Postel Family Credit Union	\$61,687	\$90	0.58%	5.42%	82.36%	\$66	\$510	0.82%	7.93%	85.88%	\$60
	Telco Plus Credit Union	\$61,866	\$166	1.07%	6.70%	76.10%	\$56	\$716	1.15%	7.47%	75.42%	\$54
	Domino Federal Credit Union	\$64,234	\$132	0.82%	5.39%	77.11%	\$59	\$686	1.08%	7.19%	77.34%	\$54
	Service 1st Credit Union	\$64,359	\$79	0.49%	4.89%	76.18%	\$70	\$443	0.70%	7.04%	74.02%	\$67
	Irving City Employees Federal Credit Union	\$65,888	(\$48)	(0.29%)	(2.69%)	105.49%	\$89	\$170	0.26%	2.40%	87.20%	\$79
	RelyOn Credit Union	\$66,245	(\$60)	(0.36%)	(4.07%)	97.47%	\$71	\$224	0.35%	3.83%	90.07%	\$61
	Coastal Community Federal Credit Union	\$67,488	(\$154)	(0.91%)	(11.79%)	90.65%	\$58	(\$1,357)	(1.94%)	(24.31%)	89.38%	\$58
	Westex Federal Credit Union	\$71,606	\$61	0.34%	3.18%	93.39%	\$82	\$84	0.12%	1.10%	88.29%	\$74
	Metro Medical Credit Union	\$71,790	\$127	0.70%	5.09%	80.63%	\$67	\$621	0.86%	6.39%	76.62%	\$64
	Southwest Research Center Federal Credit Union	\$72,011	\$21	0.12%	1.26%	92.28%	\$49	\$183	0.25%	2.76%	88.79%	\$52

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Performance Analysis

December 31, 2019

Run Date: February 8, 2020

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)												
	Las Colinas Federal Credit Union	\$72,643	\$104	0.57%	6.39%	82.87%	\$63	\$258	0.35%	4.03%	84.87%	\$68
	Memorial Credit Union	\$74,102	\$75	0.41%	3.90%	85.16%	\$69	\$269	0.36%	3.55%	85.57%	\$69
	First Abilene Federal Credit Union	\$74,325	\$115	0.62%	5.54%	82.25%	\$62	\$551	0.76%	6.81%	82.13%	\$59
	Baylor Health Care System Credit Union	\$76,173	\$145	0.76%	4.57%	73.57%	\$96	\$882	1.16%	7.20%	67.86%	\$94
	Rockdale Federal Credit Union	\$78,149	\$36	0.18%	1.58%	94.94%	\$64	\$240	0.31%	2.67%	90.95%	\$60
	Valley Federal Credit Union	\$78,732	\$191	0.97%	6.58%	79.88%	\$57	\$446	0.58%	3.91%	84.65%	\$57
	Wichita Falls Teachers Federal Credit Union	\$79,367	\$160	0.81%	6.26%	80.87%	\$68	\$669	0.84%	6.71%	77.94%	\$61
	Centex Citizens Credit Union	\$79,501	\$172	0.84%	5.12%	83.95%	\$57	\$400	0.50%	2.99%	85.71%	\$50
	Members Credit Union	\$80,106	\$161	0.80%	8.17%	81.83%	\$66	\$614	0.77%	8.04%	82.08%	\$62
	Texas DPS Credit Union	\$80,128	\$190	0.95%	10.92%	71.17%	\$62	\$616	0.79%	9.18%	73.25%	\$62
	U. S. Employees Credit Union	\$80,457	\$41	0.21%	2.51%	83.63%	\$66	\$207	0.26%	3.21%	86.80%	\$68
	Concho Educators Federal Credit Union	\$81,911	\$64	0.31%	3.24%	90.76%	\$54	\$410	0.51%	5.49%	85.82%	\$53
	KBR Heritage Federal Credit Union	\$82,315	\$163	0.80%	5.38%	64.74%	\$71	\$660	0.79%	5.56%	62.39%	\$65
	Kerr County Federal Credit Union	\$82,571	\$125	0.62%	8.66%	75.46%	\$70	\$817	1.04%	14.91%	71.05%	\$63
	Southern Federal Credit Union	\$83,404	\$358	1.69%	4.66%	39.35%	\$89	\$1,601	1.82%	5.32%	38.53%	\$87
	Southwest 66 Credit Union	\$84,783	\$25	0.12%	1.02%	72.28%	\$57	\$415	0.49%	4.36%	76.32%	\$49
	Eastex Credit Union	\$87,857	\$228	1.06%	9.11%	83.04%	\$51	\$890	1.04%	9.23%	82.11%	\$50
	Space City Credit Union	\$89,185	(\$107)	(0.49%)	(5.11%)	87.86%	\$67	(\$165)	(0.19%)	(1.95%)	90.58%	\$71
	Naft Federal Credit Union	\$89,809	\$427	1.92%	13.02%	67.51%	\$55	\$1,354	1.55%	10.74%	71.18%	\$54
	Tarrant County's Credit Union	\$92,128	\$198	0.86%	9.23%	80.08%	\$72	\$682	0.76%	8.18%	82.71%	\$72
	Texas Health Credit Union	\$96,221	\$213	0.91%	8.20%	68.28%	\$88	\$920	1.02%	9.16%	68.01%	\$86
	First Central Credit Union	\$96,926	\$359	1.50%	9.87%	71.55%	\$55	\$2,059	2.19%	14.98%	70.15%	\$52
	Texoma Educators Federal Credit Union	\$97,048	\$169	0.70%	5.15%	76.65%	\$64	\$695	0.73%	5.40%	73.94%	\$60
	Edinburg Teachers Credit Union	\$97,358	\$310	1.28%	5.39%	65.75%	\$172	\$775	0.80%	3.42%	75.38%	\$184
	Allied Federal Credit Union	\$98,999	\$224	0.90%	11.30%	76.07%	\$61	\$729	0.73%	9.55%	80.05%	\$67
	United Community Credit Union	\$100,524	\$107	0.43%	4.20%	82.01%	\$55	\$515	0.51%	5.16%	82.80%	\$56
	One Source Federal Credit Union	\$102,291	(\$193)	(0.75%)	(6.84%)	88.20%	\$51	\$1,430	1.39%	13.86%	62.18%	\$52
	Community Service Credit Union	\$102,658	\$197	0.77%	7.01%	87.20%	\$69	\$945	0.93%	8.68%	83.50%	\$66
	4U Federal Credit Union	\$103,570	\$187	0.73%	8.51%	80.80%	\$62	\$625	0.62%	7.32%	84.14%	\$60
	River City Federal Credit Union	\$104,690	(\$31)	(0.12%)	(1.69%)	98.67%	\$60	\$329	0.31%	4.57%	90.91%	\$55
	Prestige Community Credit Union	\$105,114	\$71	0.27%	3.50%	79.68%	\$78	\$330	0.32%	4.12%	81.74%	\$76
	Kelly Community Federal Credit Union	\$108,688	\$355	1.31%	9.98%	65.09%	\$56	\$1,241	1.16%	9.02%	70.68%	\$55
	Rio Grande Valley Credit Union	\$109,896	\$304	1.11%	12.04%	78.05%	\$52	\$840	0.79%	8.72%	82.39%	\$51
	Cooperative Teachers Credit Union	\$114,192	(\$127)	(0.44%)	(3.46%)	110.46%	\$69	\$234	0.20%	1.61%	90.41%	\$67
	WesTex Community Credit Union	\$116,982	\$386	1.34%	13.20%	70.46%	\$66	\$2,091	1.86%	18.95%	65.16%	\$58
	BP Federal Credit Union	\$120,869	\$217	0.71%	6.38%	73.29%	\$97	\$1,029	0.81%	7.88%	71.94%	\$92
	Laredo Federal Credit Union	\$121,736	(\$550)	(1.78%)	(20.09%)	162.61%	\$46	(\$160)	(0.13%)	(1.45%)	99.90%	\$45
	Lone Star Credit Union	\$121,887	\$314	1.03%	12.88%	79.92%	\$75	\$1,080	0.87%	11.67%	79.59%	\$74
	Chocolate Bayou Community Federal Credit Union	\$121,988	\$349	1.15%	13.07%	80.16%	\$61	\$1,407	1.16%	13.83%	77.96%	\$60
	Plus4 Credit Union	\$122,493	\$55	0.18%	2.52%	88.76%	\$66	\$297	0.24%	3.47%	88.36%	\$61
	Chemcel Federal Credit Union	\$125,343	\$299	0.96%	8.23%	66.34%	\$49	\$1,469	1.22%	10.54%	70.36%	\$52
	Go Federal Credit Union	\$125,757	\$48	0.15%	1.82%	88.05%	\$83	\$433	0.34%	4.16%	85.31%	\$82
	Access Community Credit Union	\$128,502	\$70	0.22%	1.56%	89.57%	\$55	\$471	0.37%	2.66%	87.40%	\$54
	MTCU	\$129,451	\$143	0.44%	5.31%	92.00%	\$79	\$377	0.29%	3.58%	91.35%	\$77
	Members First Credit Union	\$130,673	\$581	1.79%	8.50%	63.07%	\$51	\$2,116	1.63%	8.00%	65.70%	\$55
	Texasgulf Federal Credit Union	\$133,676	\$334	1.01%	7.58%	58.65%	\$71	\$1,852	1.43%	11.10%	53.54%	\$68
	LibertyOne Credit Union	\$133,817	\$174	0.52%	4.68%	76.74%	\$86	\$566	0.42%	3.91%	79.52%	\$80
	Santa Fe Federal Credit Union	\$136,028	(\$1,070)	(3.12%)	(23.65%)	73.01%	\$51	(\$960)	(0.70%)	(5.20%)	74.26%	\$59

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Performance Analysis

December 31, 2019

Run Date: February 8, 2020

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)												
	Capitol Credit Union	\$141,044	\$432	1.23%	15.03%	77.62%	\$73	\$1,148	0.84%	10.48%	80.56%	\$73
	Communities of Abilene Federal Credit Union	\$142,454	\$288	0.82%	8.68%	81.22%	\$61	\$1,154	0.83%	9.18%	78.06%	\$62
	Government Employees Federal Credit Union	\$145,670	\$63	0.18%	2.01%	89.30%	\$67	\$554	0.39%	4.51%	84.91%	\$63
	Cal-Com Federal Credit Union	\$147,779	\$271	0.74%	7.57%	76.26%	\$67	\$2,013	1.38%	14.53%	68.14%	\$56
	Border Federal Credit Union	\$151,824	\$713	1.87%	12.35%	76.35%	\$56	\$2,032	1.31%	9.11%	80.42%	\$51
	Citizens Federal Credit Union	\$159,845	\$243	0.62%	5.92%	76.03%	\$60	\$1,134	0.75%	7.37%	74.80%	\$61
	Members Trust of the Southwest Federal Credit Union	\$160,048	\$338	0.85%	12.56%	72.22%	\$81	\$1,155	0.75%	11.29%	75.63%	\$78
	North East Texas Credit Union	\$161,716	(\$92)	(0.23%)	(1.94%)	86.78%	\$68	\$733	0.46%	3.99%	84.83%	\$68
	Harris County Federal Credit Union	\$166,192	\$719	1.74%	10.87%	59.16%	\$62	\$2,514	1.53%	9.88%	61.88%	\$64
	Texoma Community Credit Union	\$168,355	\$675	1.61%	14.25%	68.12%	\$58	\$2,421	1.46%	13.47%	70.11%	\$55
	Beacon Federal Credit Union	\$168,976	\$202	0.48%	5.88%	90.09%	\$79	\$901	0.54%	6.78%	87.88%	\$76
	Southwest Heritage Credit Union	\$171,606	\$423	0.97%	9.39%	71.64%	\$62	\$2,545	1.50%	14.95%	68.62%	\$60
	Nizari Progressive Federal Credit Union	\$173,723	\$420	0.97%	7.88%	77.95%	\$60	\$1,151	0.69%	5.55%	73.02%	\$56
	Pioneer Mutual Federal Credit Union	\$176,869	\$270	0.60%	4.35%	83.82%	\$53	\$1,773	1.03%	7.35%	74.25%	\$57
	H.E.B. Federal Credit Union	\$182,271	\$617	1.38%	9.07%	72.90%	\$112	\$1,942	1.09%	7.34%	76.63%	\$112
	MemberSource Credit Union	\$187,864	\$178	0.38%	4.19%	77.55%	\$70	\$486	0.25%	2.90%	81.88%	\$72
	Members Choice of Central Texas Federal Credit Union	\$189,303	\$130	0.28%	2.24%	73.18%	\$63	(\$42)	(0.02%)	(0.18%)	70.02%	\$62
	People's Federal Credit Union	\$194,358	\$106	0.22%	2.70%	85.74%	\$53	\$595	0.31%	3.85%	84.48%	\$52
	Gulf Coast Federal Credit Union	\$211,426	\$551	1.05%	10.29%	75.66%	\$53	\$2,076	0.99%	10.10%	74.97%	\$55
	Fort Worth City Credit Union	\$212,006	(\$168)	(0.32%)	(2.77%)	106.19%	\$79	\$1,433	0.67%	6.01%	78.40%	\$77
	Sabine Federal Credit Union	\$213,774	\$340	0.65%	5.50%	84.79%	\$67	\$1,184	0.57%	4.87%	83.16%	\$67
	Pantex Federal Credit Union	\$219,572	\$257	0.47%	2.40%	82.64%	\$73	\$1,243	0.57%	2.95%	79.24%	\$67
	Texas Tech Federal Credit Union	\$220,695	\$504	0.95%	8.85%	88.68%	\$99	\$1,863	0.93%	9.16%	85.83%	\$97
	Mobility Credit Union	\$220,852	\$472	0.86%	10.96%	63.91%	\$58	\$1,727	0.81%	10.30%	66.20%	\$56
	Investex Credit Union	\$222,388	\$168	0.30%	3.37%	84.44%	\$72	\$975	0.46%	4.95%	82.81%	\$69
	Energy Capital Credit Union	\$224,239	\$36	0.06%	0.65%	82.84%	\$77	\$1,234	0.56%	5.73%	78.70%	\$77
	America's Credit Union	\$225,376	\$198	0.35%	2.32%	89.40%	\$75	\$1,450	0.63%	4.32%	80.82%	\$74
	Amarillo Community Federal Credit Union	\$242,069	\$105	0.17%	2.04%	93.99%	\$65	\$579	0.24%	2.87%	89.67%	\$60
	Unity One Credit Union	\$247,321	\$63	0.10%	1.31%	84.67%	\$63	\$248	0.10%	1.31%	85.60%	\$65
	Average of Asset Group A	\$43,908	\$57	0.33%	2.83%	86.94%	\$59	\$293	0.52%	4.19%	82.33%	\$57

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December 31, 2019

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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												
	United Texas Credit Union	\$250,837	\$329	0.53%	6.18%	84.95%	\$79	\$1,011	0.41%	4.82%	85.09%	\$79
	Synergy Federal Credit Union	\$254,698	\$600	0.95%	6.58%	66.43%	\$81	\$2,600	1.02%	7.33%	65.45%	\$81
	Cy-Fair Federal Credit Union	\$263,804	\$550	0.85%	9.13%	76.02%	\$83	\$1,793	0.71%	7.73%	76.61%	\$81
	First Basin Credit Union	\$269,478	\$246	0.36%	3.48%	75.92%	\$61	\$2,605	0.96%	9.54%	66.30%	\$59
	Houston Texas Fire Fighters Federal Credit Union	\$273,318	(\$100)	(0.15%)	(0.98%)	98.69%	\$92	\$673	0.25%	1.66%	89.18%	\$78
	Gulf Credit Union	\$277,935	\$681	0.99%	13.82%	75.60%	\$67	\$2,962	1.06%	16.36%	73.01%	\$57
	Education Credit Union	\$278,059	\$664	0.96%	6.78%	72.60%	\$70	\$2,682	0.99%	7.05%	73.40%	\$69
	Alliance Credit Union	\$280,101	\$570	0.82%	5.33%	82.14%	\$83	\$2,919	1.09%	7.05%	77.46%	\$73
	1st Community Federal Credit Union	\$281,426	\$358	0.51%	5.45%	82.12%	\$69	\$2,326	0.86%	9.24%	76.03%	\$57
	MCT Credit Union	\$299,977	\$258	0.35%	3.40%	88.66%	\$84	\$2,351	0.79%	8.08%	81.71%	\$75
	Evolve Federal Credit Union	\$315,626	(\$2,411)	(3.06%)	(30.16%)	173.85%	\$74	\$477	0.15%	1.52%	84.93%	\$61
	GENCO Federal Credit Union	\$317,940	\$499	0.63%	5.11%	79.37%	\$60	\$2,210	0.71%	5.78%	78.51%	\$56
	Security First Federal Credit Union	\$341,104	\$974	1.14%	11.71%	71.25%	\$42	\$3,317	0.96%	10.51%	78.75%	\$44
	DuGood Federal Credit Union	\$343,927	\$878	1.04%	8.45%	72.98%	\$58	\$3,235	0.97%	8.04%	75.43%	\$59
	Texar Federal Credit Union	\$345,713	\$858	0.98%	6.58%	80.08%	\$85	\$3,504	0.99%	6.98%	77.75%	\$76
	Public Employees Credit Union	\$350,675	\$671	0.77%	7.67%	66.43%	\$65	\$3,143	0.92%	9.42%	64.21%	\$62
	Coastal Community And Teachers Credit Union	\$354,361	\$1,617	1.84%	17.20%	60.23%	\$41	\$4,982	1.46%	14.09%	63.86%	\$43
	Union Square Credit Union	\$372,925	\$338	0.37%	3.00%	92.94%	\$62	\$1,484	0.41%	3.36%	91.44%	\$63
	Texell Credit Union	\$406,685	(\$51)	(0.05%)	(0.46%)	70.00%	\$73	\$4,238	1.09%	9.99%	66.99%	\$67
	Educators Credit Union	\$415,310	\$943	0.91%	5.18%	64.98%	\$72	\$4,472	1.09%	6.29%	60.33%	\$70
	Associated Credit Union of Texas	\$419,985	\$116	0.11%	1.11%	82.76%	\$84	\$1,989	0.49%	4.87%	82.07%	\$80
	Education First Federal Credit Union	\$426,856	\$999	0.95%	10.53%	77.59%	\$87	\$4,138	0.99%	10.66%	78.17%	\$77
	My Community Credit Union	\$429,108	(\$123)	(0.11%)	(1.19%)	92.44%	\$80	\$1,013	0.24%	2.49%	90.64%	\$77
	Abilene Teachers Federal Credit Union	\$455,628	\$1,171	1.03%	6.29%	69.07%	\$59	\$6,432	1.43%	8.91%	66.79%	\$57
	Air Force Federal Credit Union	\$458,722	\$623	0.54%	8.09%	82.52%	\$68	\$2,269	0.51%	7.42%	80.03%	\$61
	People's Trust Federal Credit Union	\$463,674	\$731	0.63%	6.01%	70.61%	\$86	\$1,291	0.27%	2.72%	76.84%	\$79
	City Credit Union	\$496,316	\$1,102	0.88%	8.88%	72.21%	\$85	\$3,704	0.76%	7.69%	73.61%	\$81
	Average of Asset Group B	\$349,785	\$485	0.55%	4.93%	80.83%	\$72	\$2,734	0.80%	7.39%	76.10%	\$67

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

December 31, 2019

Run Date: February 8, 2020

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 C - \$501 million to \$1 billion in total assets												
	Texas Bay Credit Union	\$501,806	\$338	0.27%	2.72%	75.05%	\$71	\$2,282	0.46%	4.64%	74.63%	\$72
	Primeway Federal Credit Union	\$528,010	\$952	0.72%	9.24%	77.70%	\$82	\$3,470	0.67%	8.79%	79.72%	\$83
	Resource One Credit Union	\$541,219	\$638	0.48%	5.02%	74.35%	\$71	\$1,634	0.32%	3.22%	79.79%	\$76
	Complex Community Federal Credit Union	\$549,498	\$1,308	0.96%	8.19%	78.75%	\$72	\$8,254	1.53%	13.76%	68.71%	\$69
	Generations Community Federal Credit Union	\$551,807	\$188	0.14%	1.58%	91.13%	\$72	\$365	0.07%	0.75%	91.21%	\$74
	Community Resource Credit Union	\$564,704	\$1,499	1.07%	12.45%	80.89%	\$83	\$5,711	1.05%	12.42%	78.39%	\$75
	Southwest Airlines Federal Credit Union	\$588,660	\$1,519	1.04%	9.42%	68.15%	\$97	\$5,696	0.98%	9.13%	68.12%	\$94
	Members Choice Credit Union	\$609,032	(\$75)	(0.05%)	(0.53%)	97.58%	\$70	\$950	0.15%	1.70%	94.39%	\$72
	East Texas Professional Credit Union	\$653,193	\$3,571	2.19%	10.40%	58.78%	\$50	\$12,958	2.02%	9.81%	57.68%	\$49
	Neches Federal Credit Union	\$660,202	\$3,868	2.42%	16.74%	57.44%	\$69	\$11,134	1.80%	12.64%	63.16%	\$68
	El Paso Area Teachers Federal Credit Union	\$665,398	\$1,215	0.73%	5.60%	71.77%	\$63	\$4,954	0.74%	5.88%	72.50%	\$60
	FivePoint Credit Union	\$678,313	\$1,260	0.76%	6.77%	79.87%	\$72	\$3,439	0.53%	4.74%	84.25%	\$81
	Greater Texas Federal Credit Union	\$688,131	\$679	0.40%	4.78%	90.34%	\$62	\$3,367	0.51%	6.10%	88.01%	\$62
	Smart Financial Credit Union	\$699,499	\$1,354	0.77%	8.25%	80.24%	\$77	\$3,839	0.55%	5.91%	83.24%	\$84
	Houston Federal Credit Union	\$700,193	\$1,164	0.69%	7.52%	74.77%	\$70	\$5,195	0.78%	8.68%	74.94%	\$71
	Houston Police Federal Credit Union	\$751,409	\$2,769	1.48%	10.17%	48.64%	\$85	\$9,935	1.34%	9.44%	50.74%	\$80
	First Service Credit Union	\$759,319	\$1,067	0.56%	5.75%	78.64%	\$98	\$2,448	0.32%	3.38%	79.96%	\$99
	Brazos Valley Schools Credit Union	\$787,816	\$764	0.39%	4.05%	81.22%	\$66	\$4,637	0.62%	6.36%	77.65%	\$63
	Neighborhood Credit Union	\$810,063	\$1,666	0.83%	7.90%	72.15%	\$80	\$7,269	0.94%	8.95%	71.04%	\$80
	InTouch Credit Union	\$812,749	\$1,490	0.72%	7.89%	75.69%	\$92	\$5,831	0.67%	7.93%	75.96%	\$90
	Schlumberger Employees Credit Union	\$830,264	\$3,637	1.75%	10.18%	42.41%	\$91	\$16,099	1.92%	11.77%	41.18%	\$91
	Velocity Credit Union	\$849,083	\$382	0.18%	1.42%	84.58%	\$110	\$8,248	0.98%	7.67%	72.32%	\$86
	Gulf Coast Educators Federal Credit Union	\$860,109	\$2,121	1.01%	6.27%	63.14%	\$87	\$8,692	1.11%	6.67%	68.42%	\$84
	Mobiloil Federal Credit Union	\$863,633	\$2,491	1.17%	9.25%	66.78%	\$69	\$10,111	1.22%	9.74%	68.22%	\$69
	Amoco Federal Credit Union	\$982,805	\$1,715	0.70%	8.07%	70.06%	\$72	\$6,305	0.66%	7.74%	71.55%	\$71
	Amplify Credit Union	\$994,465	\$768	0.31%	3.55%	87.91%	\$119	\$5,057	0.51%	5.87%	82.70%	\$103
	Average of Asset Group C	\$710,822	\$1,475	0.83%	7.03%	74.16%	\$79	\$6,072	0.86%	7.45%	73.79%	\$77

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

December 31, 2019

Run Date: February 8, 2020

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 - Over \$1 billion in total assets												
	Fort Worth Community Credit Union	\$1,001,619	\$766	0.31%	3.50%	76.75%	\$85	\$3,695	0.38%	4.29%	78.07%	\$82
	Red River Federal Credit Union	\$1,005,002	\$1,945	0.79%	7.26%	71.32%	\$48	\$8,899	0.94%	8.55%	71.03%	\$50
	Firstmark Credit Union	\$1,020,011	\$1,552	0.61%	5.68%	81.47%	\$79	\$8,032	0.78%	7.55%	79.67%	\$74
	DATCU Credit Union	\$1,044,507	\$2,488	0.96%	6.12%	67.64%	\$92	\$13,712	1.33%	8.72%	61.04%	\$89
	United Heritage Credit Union	\$1,076,815	\$1,269	0.47%	5.40%	83.66%	\$84	\$6,865	0.65%	7.51%	78.93%	\$78
	FirstLight Federal Credit Union	\$1,134,340	\$2,121	0.75%	8.18%	75.40%	\$65	\$8,353	0.74%	8.30%	75.39%	\$68
	Shell Federal Credit Union	\$1,181,244	\$3,113	1.06%	11.01%	67.84%	\$70	\$11,858	1.04%	10.75%	69.71%	\$74
	Texas Trust Credit Union	\$1,344,027	\$2,423	0.72%	7.19%	75.63%	\$70	\$7,926	0.60%	6.08%	79.46%	\$72
	Credit Union Of Texas	\$1,388,263	\$2,530	0.73%	7.65%	77.59%	\$85	\$6,071	0.44%	4.69%	82.60%	\$104
	First Community Credit Union	\$1,541,379	\$4,031	1.05%	10.94%	71.30%	\$85	\$12,598	0.84%	8.91%	72.97%	\$79
	Texans Credit Union	\$1,606,023	\$6,485	1.61%	19.41%	53.96%	\$69	\$25,243	1.56%	20.82%	56.09%	\$73
	Advancial Federal Credit Union	\$1,630,739	\$2,649	0.65%	7.24%	76.81%	\$96	\$9,496	0.58%	6.65%	75.55%	\$91
	A+ Federal Credit Union	\$1,710,266	\$5,372	1.27%	12.99%	66.82%	\$69	\$19,504	1.21%	12.40%	70.07%	\$71
	Austin Telco Federal Credit Union	\$1,819,436	\$6,150	1.38%	10.91%	54.92%	\$77	\$22,200	1.32%	10.28%	56.47%	\$74
	JSC Federal Credit Union	\$2,248,027	\$4,786	0.86%	7.31%	63.15%	\$77	\$19,134	0.88%	7.64%	63.79%	\$72
	EECU	\$2,504,825	\$6,699	1.08%	9.06%	66.53%	\$103	\$31,891	1.33%	11.23%	62.89%	\$94
	University Federal Credit Union	\$2,680,066	\$7,279	1.09%	12.30%	76.16%	\$128	\$27,556	1.07%	12.13%	77.42%	\$125
	GECU	\$2,939,087	\$5,621	0.77%	6.99%	74.05%	\$74	\$38,514	1.34%	12.54%	67.40%	\$65
	Credit Human Federal Credit Union	\$3,210,474	(\$1,574)	(0.20%)	(2.03%)	95.60%	\$91	\$3,051	0.10%	0.98%	88.30%	\$89
	Navy Army Community Credit Union	\$3,264,304	\$8,710	1.07%	10.45%	57.56%	\$79	\$36,632	1.16%	11.44%	58.71%	\$74
	Texas Dow Employees Credit Union	\$3,609,985	\$7,006	0.79%	8.94%	72.94%	\$91	\$24,733	0.71%	8.13%	72.69%	\$87
	American Airlines Federal Credit Union	\$7,658,628	\$9,456	0.50%	5.12%	65.86%	\$82	\$40,839	0.54%	5.64%	66.17%	\$80
	Randolph-Brooks Federal Credit Union	\$9,675,518	\$24,916	1.03%	7.96%	69.34%	\$78	\$106,891	1.12%	8.87%	69.58%	\$76
	Security Service Federal Credit Union	\$9,823,931	\$22,942	0.93%	9.48%	68.01%	\$85	\$81,312	0.84%	8.68%	66.78%	\$80
	Average of Asset Group D	\$2,754,938	\$5,781	0.85%	8.29%	71.26%	\$82	\$23,959	0.90%	8.87%	70.87%	\$80

Source: SNL Financial

Note: Report includes only bank-level data.

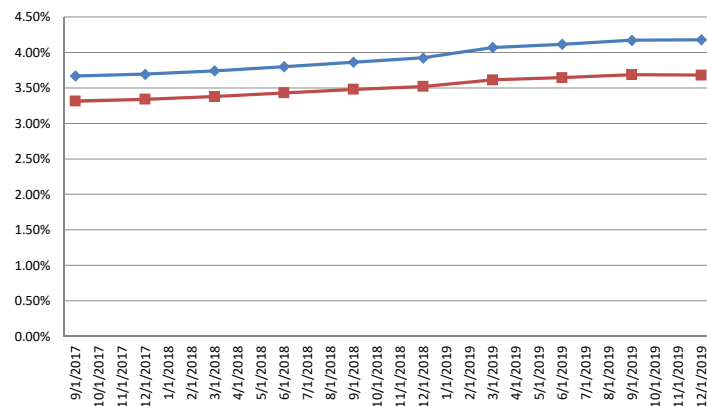
NA = data was not available.

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

Balance Sheet & Net Interest Margin

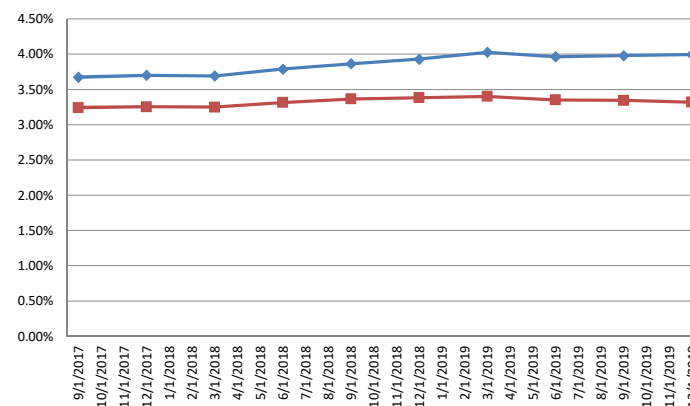
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



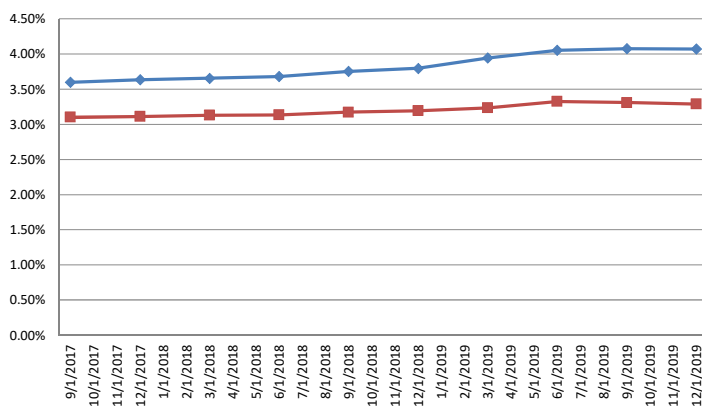
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Yield on Avg Assets	3.67%	3.69%	3.74%	3.80%	3.86%	3.92%	4.07%	4.11%	4.17%	4.18%
Net Interest Income/ Avg Assets	3.31%	3.34%	3.38%	3.43%	3.48%	3.52%	3.61%	3.64%	3.69%	3.68%

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



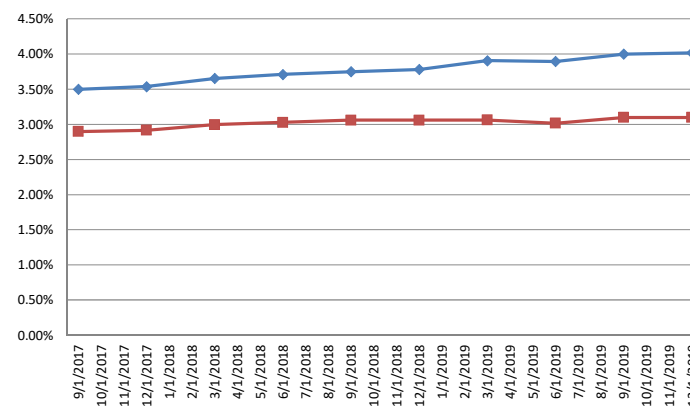
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Yield on Avg Assets	3.67%	3.70%	3.69%	3.79%	3.86%	3.93%	4.03%	3.96%	3.98%	3.99%
Net Interest Income/ Avg Assets	3.24%	3.25%	3.25%	3.31%	3.36%	3.38%	3.40%	3.35%	3.34%	3.32%

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	9/30/19	12/31/19
Yield on Avg Assets	3.60%	3.63%	3.65%	3.68%	3.75%	3.79%	3.94%	4.05%	4.08%	4.07%
Net Interest Income/ Avg Assets	3.10%	3.11%	3.13%	3.13%	3.17%	3.19%	3.23%	3.32%	3.31%	3.29%

Asset Group D - Over \$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	9/30/19	12/31/19
Yield on Avg Assets	3.50%	3.53%	3.65%	3.71%	3.75%	3.78%	3.90%	3.89%	4.00%	4.02%
Net Interest Income/ Avg Assets	2.90%	2.91%	2.99%	3.03%	3.06%	3.06%	3.06%	3.02%	3.10%	3.10%

Source: SNL Financial

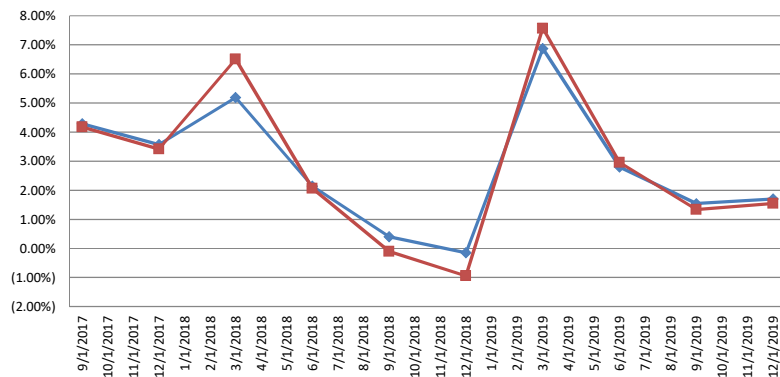
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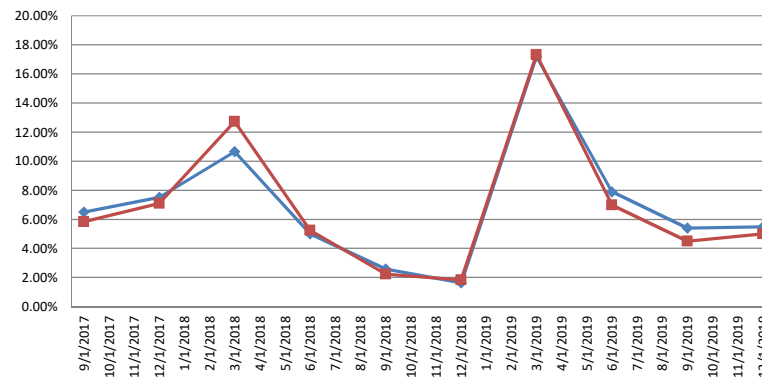
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



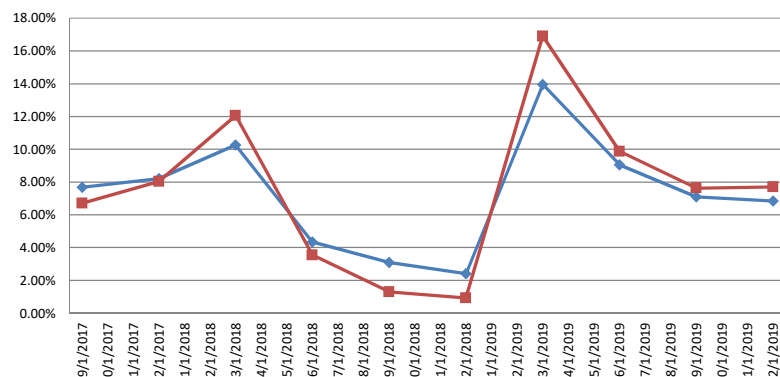
Asset Growth Rate	4.28%	3.57%	5.19%	2.14%	0.41%	(0.15)%	6.88%	2.80%	1.54%	1.70%
Market Growth Rate	4.17%	3.42%	6.51%	2.06%	(0.11)%	(0.95)%	7.57%	2.95%	1.33%	1.55%

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



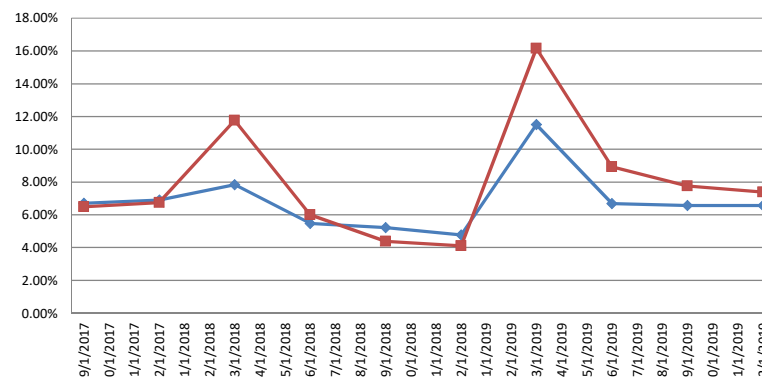
Asset Growth Rate	6.50%	7.52%	10.66%	5.00%	2.57%	1.63%	17.21%	7.89%	5.40%	5.49%
Market Growth Rate	5.83%	7.08%	12.73%	5.25%	2.23%	1.83%	17.33%	6.99%	4.50%	5.01%

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%	7.09%	6.83%
Market Growth Rate	6.71%	8.03%	12.06%	3.53%	1.30%	0.92%	16.90%	9.88%	7.63%	7.70%

Asset Group D - Over \$1 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%	6.57%	6.57%
Market Growth Rate	6.49%	6.74%	11.77%	5.99%	4.39%	4.10%	16.16%	8.94%	7.76%	7.39%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 8, 2020

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										
	Orange County Teachers Credit Union	\$315	\$0	\$170	0.00%	NA	0.52%	0.00%	0.52%	(43.55%)	(40.35%)
	Assumption Beaumont Federal Credit Union	\$487	\$377	\$433	87.07%	NA	2.51%	1.26%	1.05%	1.46%	1.17%
	All Saints Catholic Federal Credit Union	\$539	\$389	\$433	89.84%	\$539	4.20%	0.00%	4.20%	(5.60%)	(7.28%)
	Paris District Credit Union	\$648	\$201	\$556	36.15%	\$1,296	3.77%	0.75%	3.02%	(4.14%)	(4.63%)
	Musicians Federal Credit Union	\$710	\$448	\$620	72.26%	\$1,420	4.71%	0.15%	4.56%	10.94%	12.12%
	Teachers Alliance Federal Credit Union	\$806	\$235	\$533	44.09%	\$403	4.18%	0.00%	4.18%	(22.72%)	(26.79%)
	Texas Lee Federal Credit Union	\$889	\$663	\$818	81.05%	NA	2.16%	1.14%	1.02%	23.47%	25.08%
	I.B.E.W. Local #681 Credit Union	\$890	\$492	\$763	64.48%	\$890	3.69%	0.12%	3.57%	(0.34%)	(1.55%)
	T & FS Employee Credit Union	\$890	\$695	\$694	100.14%	\$890	11.71%	1.30%	10.41%	(3.78%)	(0.86%)
	Pilgrim CUCC Federal Credit Union	\$918	\$576	\$811	71.02%	\$918	6.56%	0.33%	6.23%	(2.44%)	1.00%
	Pear Orchard Federal Credit Union	\$993	\$675	\$799	84.48%	\$397	4.14%	0.50%	3.63%	3.87%	4.04%
	Witco Houston Employees Credit Union	\$1,045	\$724	\$708	102.26%	\$1,045	4.01%	0.27%	3.75%	(15.38%)	(20.54%)
	Littlefield School Employees Federal Credit Union	\$1,107	\$431	\$938	45.95%	\$2,214	4.01%	0.37%	3.63%	9.39%	10.87%
	Empowerment Community Development Federal Credit Union	\$1,112	\$492	\$992	49.60%	\$1,112	4.42%	0.35%	3.98%	(7.18%)	(11.03%)
	Brentwood Baptist Church Federal Credit Union	\$1,144	\$727	\$1,043	69.70%	\$381	3.75%	0.26%	3.48%	2.05%	2.66%
	Jafari No-Interest Credit Union	\$1,211	\$527	\$868	60.71%	NA	0.99%	0.00%	0.99%	38.08%	49.40%
	G P M Federal Credit Union	\$1,296	\$635	\$909	69.86%	\$1,296	2.94%	0.33%	2.61%	(17.14%)	(24.44%)
	Faith Cooperative Federal Credit Union	\$1,528	\$970	\$1,359	71.38%	\$1,528	2.99%	0.48%	2.51%	11.37%	11.21%
	Saint Lukes Community Federal Credit Union	\$1,542	\$409	\$1,405	29.11%	\$1,542	2.21%	1.23%	0.91%	4.33%	4.69%
	Highway Employees Credit Union	\$1,634	\$1,072	\$1,194	89.78%	\$654	5.29%	0.49%	4.86%	6.31%	8.25%
	W T N M Atlantic Federal Credit Union	\$1,681	\$968	\$1,319	73.39%	\$1,681	5.85%	0.53%	5.38%	0.36%	(0.75%)
	Salt Employees Federal Credit Union	\$1,772	\$1,169	\$977	119.65%	\$1,181	3.90%	0.11%	3.78%	2.84%	1.56%
	Sweeny Teachers Federal Credit Union	\$2,098	\$1,558	\$1,770	88.02%	\$1,049	5.33%	0.33%	5.04%	(19.31%)	(14.24%)
	Kilgore Shell Employees Federal Credit Union	\$2,107	\$1,504	\$1,733	86.79%	\$1,405	4.74%	0.55%	4.19%	(3.17%)	(3.94%)
	American Baptist Association Credit Union	\$2,176	\$1,519	\$1,980	76.72%	\$2,176	3.64%	0.59%	3.05%	(2.77%)	(3.27%)
	Lehrer Interests Credit Union	\$2,206	\$287	\$1,751	16.39%	\$2,206	2.08%	0.92%	1.21%	4.40%	5.42%
	Redeemer Federal Credit Union	\$2,286	\$1,762	\$1,619	108.83%	\$762	5.38%	0.13%	5.24%	37.96%	46.91%
	Goodyear San Angelo Federal Credit Union	\$2,735	\$2,227	\$2,421	91.99%	\$2,735	5.21%	2.01%	3.20%	9.31%	9.05%
	Light Commerce Credit Union	\$2,787	\$2,186	\$2,046	106.84%	\$1,394	4.74%	0.11%	4.63%	(2.48%)	(7.42%)
	Navarro Credit Union	\$2,979	\$1,245	\$1,858	67.01%	\$2,979	3.95%	0.17%	3.78%	(3.78%)	(7.15%)
	Corpus Christi S.P. Credit Union	\$3,009	\$2,627	\$2,362	111.22%	\$1,003	5.98%	0.93%	5.05%	(0.80%)	3.55%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$3,038	\$1,195	\$2,228	53.64%	\$3,038	3.50%	0.16%	3.37%	(5.86%)	(4.30%)
	SP Trainmen Federal Credit Union	\$3,097	\$1,039	\$2,105	49.36%	\$2,065	3.70%	0.09%	3.60%	(2.40%)	(1.64%)
	Galveston School Employees Federal Credit Union	\$3,128	\$2,235	\$2,699	82.81%	\$1,564	7.15%	0.25%	6.89%	(3.34%)	(2.88%)
	Vidor Teachers Federal Credit Union	\$3,235	\$2,479	\$2,721	91.11%	\$3,235	3.19%	0.88%	2.31%	0.75%	0.37%
	Pasadena Postal Credit Union	\$3,302	\$2,408	\$2,874	83.79%	\$1,321	6.88%	1.19%	5.69%	12.97%	13.73%
	Covenant Savings Federal Credit Union	\$3,547	\$1,926	\$3,268	58.94%	\$887	3.58%	0.03%	3.55%	10.74%	11.65%
	Federal Employees Credit Union	\$3,580	\$1,807	\$2,903	62.25%	\$1,790	4.07%	0.20%	3.90%	(3.30%)	(3.91%)
	Pampa Municipal Credit Union	\$3,586	\$3,139	\$3,230	97.18%	\$1,434	5.52%	1.01%	4.49%	(0.91%)	(1.64%)
	Plains Federal Credit Union	\$3,615	\$2,925	\$3,048	95.96%	\$1,446	4.44%	0.44%	4.00%	(2.48%)	(2.53%)
	T. H. D. District 17 Credit Union	\$3,662	\$2,453	\$2,917	84.09%	\$3,662	3.52%	0.73%	2.79%	11.14%	13.63%
	Longview Federal Credit Union	\$3,701	\$2,876	\$2,900	99.17%	\$1,480	4.25%	0.30%	3.95%	(1.83%)	(0.17%)
	Union Pacific Employees Credit Union	\$3,722	\$2,629	\$2,877	91.38%	\$1,861	4.97%	0.39%	4.58%	(3.80%)	(6.16%)
	Prairie View Federal Credit Union	\$3,847	\$1,516	\$3,520	43.07%	\$1,924	4.34%	0.32%	4.02%	(11.18%)	(10.95%)
	B P S Federal Credit Union	\$3,918	\$1,485	\$2,131	69.69%	\$3,918	2.57%	0.29%	2.31%	2.83%	3.40%
	Belton Federal Credit Union	\$4,015	\$2,097	\$3,425	61.23%	\$2,008	4.65%	0.97%	3.69%	(2.34%)	(4.09%)
	Waconized Federal Credit Union	\$4,034	\$1,704	\$3,138	54.30%	\$1,345	5.95%	0.26%	5.67%	(5.42%)	(2.55%)
	IBEW 116 Federal Credit Union	\$4,069	\$1,748	\$3,699	47.26%	\$2,035	3.63%	0.18%	3.42%	(4.53%)	(5.01%)

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

December 31, 2019

Run Date: February 8, 2020

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)											
	Intercorp Credit Union	\$4,085	\$3,025	\$3,339	90.60%	\$2,043	5.68%	0.37%	5.29%	(9.18%)	(11.50%)
	Oak Farms Employees Credit Union	\$4,135	\$3,116	\$3,050	102.16%	\$1,378	6.46%	0.50%	5.96%	(6.68%)	(6.58%)
	Houston Belt & Terminal Federal Credit Union	\$4,180	\$3,352	\$2,941	113.97%	\$2,090	6.43%	0.34%	6.07%	(5.30%)	(9.45%)
	Mount Carmel Church Federal Credit Union	\$4,267	\$2,230	\$3,336	66.85%	\$4,267	4.08%	0.20%	3.90%	(6.36%)	(7.38%)
	Peco Federal Credit Union	\$4,319	\$2,398	\$3,863	62.08%	\$1,440	5.66%	0.39%	5.26%	(3.49%)	(4.36%)
	Everman Parkway Credit Union	\$4,341	\$3,053	\$2,868	106.45%	\$2,171	4.68%	0.29%	4.35%	(10.66%)	(9.75%)
	Del Rio S.P. Credit Union	\$4,354	\$691	\$2,836	24.37%	\$1,742	3.41%	0.25%	3.16%	(4.39%)	(6.28%)
	Lefors Federal Credit Union	\$4,363	\$2,217	\$3,524	62.91%	\$1,454	4.29%	0.16%	4.13%	(4.34%)	(6.30%)
	Farmers Branch City Employees Federal Credit Union	\$4,413	\$3,007	\$3,426	87.77%	\$2,942	4.52%	0.41%	4.11%	1.59%	3.54%
	Pollock Employees Credit Union	\$4,491	\$3,435	\$3,908	87.90%	\$2,246	5.02%	0.09%	4.93%	0.16%	0.46%
	Highway District 9 Credit Union	\$4,703	\$1,123	\$3,663	30.66%	\$2,352	3.87%	1.30%	2.56%	(1.09%)	(1.59%)
	Port of Houston Warehouse Federal Credit Union	\$5,077	\$1,122	\$4,407	25.46%	\$5,077	3.50%	0.08%	3.44%	3.11%	5.96%
	Team Financial Federal Credit Union	\$5,082	\$3,728	\$4,860	76.71%	\$3,388	5.13%	0.34%	4.81%	(6.36%)	(7.43%)
	NCE Credit Union	\$5,155	\$3,395	\$4,079	83.23%	\$1,289	3.94%	0.26%	3.70%	1.44%	1.67%
	Highway District 2 Credit Union	\$5,412	\$2,505	\$4,193	59.74%	\$2,706	3.75%	0.31%	3.46%	(10.52%)	(13.72%)
	Coastal Teachers Federal Credit Union	\$5,433	\$3,070	\$4,989	61.54%	\$1,811	3.47%	0.25%	3.22%	(5.60%)	(6.03%)
	City of Deer Park Federal Credit Union	\$5,440	\$3,678	\$4,339	84.77%	\$2,720	5.30%	0.58%	4.71%	0.52%	(0.60%)
	Lubbock Telco Federal Credit Union	\$5,500	\$1,476	\$3,919	37.66%	\$1,833	2.97%	0.35%	2.78%	(5.40%)	(7.48%)
	ACU Credit Union	\$5,705	\$3,580	\$4,386	81.62%	\$3,803	3.34%	0.40%	2.95%	(4.02%)	(5.45%)
	Skel-Tex Credit Union	\$5,717	\$3,447	\$4,511	76.41%	\$2,859	3.56%	0.72%	2.84%	(3.75%)	(5.35%)
	Midwestern State University Credit Union	\$5,732	\$2,830	\$4,804	58.91%	\$1,911	2.99%	0.07%	2.92%	(5.75%)	(6.08%)
	CASE Federal Credit Union	\$5,735	\$1,779	\$4,957	35.89%	\$2,868	2.90%	0.14%	2.76%	1.36%	0.77%
	South Texas Regional Federal Credit Union	\$5,833	\$5,049	\$5,300	95.26%	\$1,944	4.41%	0.13%	4.28%	(10.03%)	(9.03%)
	Electric Utilities Credit Union	\$6,052	\$2,243	\$5,193	43.19%	\$3,026	3.20%	0.19%	3.02%	(12.32%)	(14.18%)
	Jackson County Federal Credit Union	\$6,082	\$4,805	\$5,525	86.97%	\$1,521	3.19%	0.48%	2.71%	6.09%	6.48%
	FCI Federal Credit Union	\$6,279	\$5,324	\$5,325	99.98%	\$1,570	4.92%	0.36%	4.57%	(5.19%)	(5.57%)
	Hilco Federal Credit Union	\$6,339	\$4,496	\$5,901	76.19%	\$1,585	5.76%	0.73%	5.03%	0.94%	4.22%
	Oak Cliff Christian Federal Credit Union	\$6,343	\$4,119	\$5,467	75.34%	\$1,812	3.27%	0.32%	2.96%	9.14%	7.22%
	Brownsville City Employees Federal Credit Union	\$6,376	\$4,358	\$4,605	94.64%	\$1,822	4.58%	0.47%	4.11%	(3.22%)	(5.60%)
	Local 20 IBEW Federal Credit Union	\$6,442	\$3,966	\$5,831	68.02%	\$1,841	4.87%	0.08%	4.80%	3.62%	5.96%
	Frio County Federal Credit Union	\$6,482	\$4,890	\$4,838	101.07%	\$1,852	6.84%	1.02%	5.82%	(1.56%)	(4.71%)
	United Savers Trust Credit Union	\$6,512	\$5,789	\$5,621	102.99%	\$2,171	5.02%	0.61%	4.41%	6.89%	1.37%
	Bivins Federal Credit Union	\$6,581	\$2,616	\$5,536	47.25%	\$4,387	3.36%	0.66%	2.70%	(2.96%)	(3.52%)
	Cochran County Schools Federal Credit Union	\$6,613	\$4,367	\$5,677	76.92%	\$2,204	6.71%	0.90%	5.81%	10.88%	12.28%
	Andrews School Federal Credit Union	\$6,697	\$3,388	\$5,105	66.37%	\$2,679	2.93%	0.11%	2.82%	(3.90%)	(5.20%)
	TC Teachers Federal Credit Union	\$6,803	\$2,242	\$5,646	39.71%	\$3,402	3.58%	0.26%	3.32%	(5.49%)	(5.90%)
	Seminole Public Schools Federal Credit Union	\$6,827	\$3,085	\$5,290	58.32%	\$3,414	4.59%	0.95%	3.64%	(0.86%)	(0.26%)
	Port of Houston Credit Union	\$7,086	\$5,116	\$5,132	99.69%	\$2,362	7.04%	0.69%	6.36%	(4.68%)	(7.30%)
	ILA 28 Federal Credit Union	\$7,141	\$4,291	\$5,343	80.31%	\$1,428	5.18%	0.70%	4.48%	3.57%	3.77%
	STEC Federal Credit Union	\$7,217	\$2,066	\$5,837	35.39%	\$3,609	2.78%	0.11%	2.67%	(6.90%)	(9.57%)
	Galveston Government Employees Credit Union	\$7,409	\$6,327	\$6,861	92.22%	\$2,470	6.00%	0.67%	5.32%	13.24%	13.35%
	C-T Waco Federal Credit Union	\$7,471	\$3,204	\$6,828	46.92%	\$2,490	4.28%	0.25%	4.02%	6.53%	7.94%
	Sherwin Federal Credit Union	\$7,522	\$4,170	\$4,891	85.26%	\$2,149	3.72%	0.22%	3.49%	(4.30%)	(5.72%)
	Coburn Credit Union	\$7,549	\$3,051	\$6,243	48.87%	\$7,549	3.59%	1.03%	2.57%	(3.23%)	(5.72%)
	Mount Olive Baptist Church Federal Credit Union	\$7,609	\$4,987	\$6,258	79.69%	\$1,902	4.25%	1.53%	2.72%	(1.62%)	(2.90%)
	Moore County Schools Federal Credit Union	\$7,684	\$4,258	\$6,953	61.24%	\$5,123	2.84%	0.58%	2.26%	2.74%	2.99%
	Hale County Teachers Federal Credit Union	\$7,799	\$6,127	\$6,704	91.39%	\$2,600	4.66%	0.59%	4.07%	5.32%	6.13%
	Victoria City-County Employees Federal Credit Union	\$7,871	\$4,852	\$6,896	70.36%	\$3,148	3.89%	0.31%	3.58%	3.01%	3.62%

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

December 31, 2019

Run Date: February 8, 2020

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)											
	I.B.E.W. LU 66 Federal Credit Union	\$8,000	\$6,811	\$6,963	97.82%	\$2,667	6.68%	0.51%	6.17%	14.65%	13.70%
	Sweetwater Regional Federal Credit Union	\$8,046	\$3,473	\$6,416	54.13%	\$2,682	3.67%	0.31%	3.37%	1.87%	2.59%
	Jackson County Teachers Federal Credit Union	\$8,195	\$4,083	\$7,237	56.42%	\$2,049	2.72%	0.45%	2.27%	1.15%	1.05%
	Marathon Republic Federal Credit Union	\$8,340	\$4,136	\$7,361	56.19%	\$2,780	4.05%	0.26%	3.79%	(3.17%)	(4.23%)
	Morris Sheppard Texarkana Federal Credit Union	\$8,343	\$7,648	\$7,044	108.57%	\$2,781	4.39%	0.55%	3.84%	4.40%	0.34%
	Met Tran Federal Credit Union	\$8,366	\$5,440	\$6,772	80.33%	\$2,092	7.91%	0.30%	7.59%	(9.45%)	(11.11%)
	Vatat Credit Union	\$8,508	\$6,550	\$7,073	92.61%	\$3,403	4.70%	0.73%	3.97%	5.99%	6.41%
	Scurry County School Federal Credit Union	\$8,822	\$4,426	\$6,771	65.37%	\$2,206	4.81%	0.49%	4.31%	0.85%	0.01%
	Yoakum County Federal Credit Union	\$8,902	\$5,457	\$7,097	76.89%	\$3,561	4.48%	0.64%	3.85%	2.91%	2.53%
	Natural Resources Conservation Service Federal Credit Union	\$9,098	\$5,649	\$7,837	72.08%	\$2,599	4.04%	0.31%	3.73%	(1.78%)	(2.09%)
	Port Terminal Federal Credit Union	\$9,362	\$2,945	\$6,391	46.08%	\$4,681	3.69%	0.44%	3.25%	0.38%	1.59%
	Methodist Hospital Employees Federal Credit Union	\$9,445	\$3,360	\$8,390	40.05%	\$2,699	3.97%	0.24%	3.74%	5.59%	4.93%
	Fannin County Teachers Federal Credit Union	\$9,846	\$7,226	\$7,630	94.71%	\$4,923	4.71%	0.55%	4.17%	7.98%	8.63%
	Ben E. Keith Employees Federal Credit Union	\$9,914	\$5,240	\$8,189	63.99%	\$3,305	3.59%	0.10%	3.49%	(3.00%)	(3.58%)
	Alamo City Credit Union	\$10,043	\$9,159	\$8,955	102.28%	\$2,232	5.76%	1.27%	4.49%	1.08%	2.95%
	Wharton County Teachers Credit Union	\$10,115	\$1,071	\$8,077	13.26%	\$5,058	2.28%	0.32%	1.96%	(4.49%)	(6.27%)
	Swemp Federal Credit Union	\$10,139	\$8,282	\$8,363	99.03%	\$4,056	3.73%	0.80%	2.93%	(11.42%)	(4.87%)
	Victoria Federal Credit Union	\$10,221	\$5,297	\$8,771	60.39%	\$2,271	4.41%	0.54%	3.88%	13.13%	13.35%
	Sweetex Credit Union	\$10,274	\$3,656	\$6,687	54.67%	\$5,137	3.21%	0.46%	2.84%	(4.94%)	(8.28%)
	Longview Consolidated Credit Union	\$10,398	\$6,691	\$8,315	80.47%	\$2,311	4.41%	0.91%	3.51%	(2.80%)	(2.95%)
	Highway District 19 Employees Credit Union	\$10,410	\$4,848	\$8,942	54.22%	\$2,603	3.37%	0.09%	3.28%	(2.65%)	(3.24%)
	P.I.E. Credit Union	\$10,470	\$3,503	\$8,381	41.80%	\$3,490	2.97%	0.21%	2.78%	(14.84%)	(17.98%)
	T & P Longview Federal Credit Union	\$10,654	\$7,093	\$8,400	84.44%	\$4,262	4.81%	0.70%	4.33%	(2.38%)	(3.56%)
	E M O T Federal Credit Union	\$10,894	\$2,890	\$7,886	36.65%	\$7,263	3.31%	0.72%	2.58%	1.64%	0.82%
	Tex-Mex Credit Union	\$11,140	\$7,761	\$8,505	91.25%	\$1,714	7.23%	0.69%	6.54%	12.09%	21.27%
	Texoma Federal Credit Union	\$11,228	\$4,764	\$8,622	55.25%	\$3,208	3.64%	0.58%	3.07%	(3.40%)	(5.46%)
	Cen Tex Manufacturing Credit Union	\$11,338	\$8,161	\$9,402	86.80%	\$3,779	6.67%	0.91%	5.77%	20.32%	19.44%
	1st University Credit Union	\$11,345	\$7,420	\$10,433	71.12%	\$1,513	3.87%	0.06%	3.81%	(5.74%)	(5.69%)
	Employees United Federal Credit Union	\$11,820	\$3,006	\$8,421	35.70%	\$2,955	4.17%	0.29%	3.89%	4.92%	4.97%
	Pasadena Municipal Federal Credit Union	\$11,914	\$5,501	\$9,477	58.05%	\$5,957	3.26%	0.92%	2.33%	(1.24%)	(1.70%)
	Texarkana Terminal Employees Federal Credit Union	\$11,996	\$8,777	\$10,819	81.13%	\$2,399	5.30%	0.57%	4.73%	(3.95%)	(4.38%)
	Local 24 Employees Federal Credit Union	\$12,048	\$3,141	\$9,876	31.80%	\$3,012	3.95%	0.23%	3.73%	(0.51%)	(2.60%)
	Neiman Marcus Group Employees Federal Credit Union	\$12,092	\$7,308	\$10,539	69.34%	\$2,418	4.73%	0.38%	4.35%	4.07%	4.40%
	Refugio County Federal Credit Union	\$12,339	\$5,911	\$10,369	57.01%	\$4,113	4.03%	1.45%	2.74%	(1.11%)	(1.48%)
	Brownfield Federal Credit Union	\$12,642	\$7,016	\$8,826	79.49%	\$2,528	4.26%	0.04%	4.22%	(0.31%)	(0.78%)
	Laredo Fire Department Federal Credit Union	\$12,650	\$11,422	\$11,242	101.60%	\$2,108	6.75%	1.44%	5.30%	2.27%	2.20%
	Member Preferred Federal Credit Union	\$12,682	\$10,973	\$10,757	102.01%	\$2,818	5.81%	1.47%	4.35%	14.83%	14.30%
	Angelina County Teachers Credit Union	\$12,860	\$5,723	\$11,154	51.31%	\$3,215	4.09%	0.35%	3.73%	2.44%	2.24%
	PamCel Community Federal Credit Union	\$12,909	\$4,357	\$10,839	40.20%	\$2,582	2.90%	0.20%	2.70%	4.72%	6.61%
	Homeport Federal Credit Union	\$13,065	\$5,930	\$11,965	49.56%	\$1,866	4.24%	0.05%	4.20%	(5.90%)	(5.00%)
	Marshall T&P Employees Federal Credit Union	\$13,184	\$8,769	\$10,576	82.91%	\$6,592	4.72%	1.21%	3.94%	8.74%	9.48%
	Cherokee County Teachers Federal Credit Union	\$13,282	\$8,928	\$10,802	82.65%	\$3,321	3.77%	0.57%	3.20%	(0.93%)	(0.52%)
	Friona Texas Federal Credit Union	\$13,283	\$4,395	\$10,587	41.51%	\$2,214	4.15%	0.52%	3.63%	4.93%	4.77%
	Reeves County Teachers Credit Union	\$13,319	\$8,852	\$12,120	73.04%	\$3,330	5.59%	1.56%	4.04%	(0.93%)	(0.19%)
	Gulf Shore Federal Credit Union	\$13,341	\$8,776	\$10,992	79.84%	\$3,812	3.29%	0.24%	3.05%	(6.50%)	(14.58%)
	Central Texas Teachers Credit Union	\$13,516	\$6,115	\$11,807	51.79%	\$3,004	4.31%	0.60%	3.71%	(0.83%)	(1.97%)
	ILA 1351 Federal Credit Union	\$13,530	\$6,255	\$10,941	57.17%	\$3,866	3.96%	0.25%	4.07%	(2.22%)	(3.34%)
	Third Coast Federal Credit Union	\$13,756	\$2,986	\$9,872	30.25%	\$1,965	4.61%	0.34%	4.28%	4.35%	4.65%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 8, 2020

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)											
	Alba Golden Federal Credit Union	\$13,769	\$8,152	\$11,067	73.66%	\$3,442	4.54%	1.03%	3.59%	4.24%	3.79%
	National Oilwell Varco Employees Credit Union	\$14,084	\$3,347	\$10,524	31.80%	\$3,521	3.04%	0.57%	2.47%	(6.48%)	(10.03%)
	Germania Credit Union	\$14,707	\$10,726	\$13,149	81.57%	\$3,677	3.49%	0.61%	2.88%	39.52%	45.58%
	Coastal Bend Post Office Federal Credit Union	\$14,804	\$5,778	\$11,909	48.52%	\$4,230	3.87%	1.01%	2.86%	(0.99%)	(1.80%)
	Linkage Credit Union	\$14,907	\$8,170	\$12,426	65.75%	\$2,485	5.21%	0.76%	4.45%	0.39%	(0.92%)
	MOPAC Employees Federal Credit Union	\$15,011	\$13,151	\$13,063	100.67%	\$2,502	4.46%	0.26%	4.19%	(3.03%)	(3.41%)
	Baker Hughes Federal Credit Union	\$15,112	\$4,035	\$13,495	29.90%	\$5,037	2.52%	0.10%	2.42%	(0.48%)	(0.20%)
	TxDOT Credit Union	\$15,173	\$13,002	\$12,930	100.56%	\$4,335	4.88%	0.76%	4.12%	27.05%	26.50%
	Pampa Teachers Federal Credit Union	\$15,245	\$12,290	\$13,793	89.10%	\$3,049	4.18%	1.30%	2.88%	(5.38%)	(4.49%)
	Corpus Christi Postal Employees Credit Union	\$15,307	\$6,603	\$13,376	49.36%	\$3,061	4.38%	0.42%	3.96%	4.14%	4.29%
	Family 1st Of Texas Federal Credit Union	\$15,339	\$12,518	\$13,544	92.42%	\$2,360	5.70%	0.75%	4.95%	0.22%	1.96%
	Alpine Community Credit Union	\$15,418	\$3,951	\$13,673	28.90%	\$3,084	2.98%	0.68%	2.31%	0.92%	0.55%
	U S I Federal Credit Union	\$15,434	\$4,708	\$10,155	46.36%	\$3,859	3.05%	0.18%	2.87%	(1.30%)	(4.34%)
	Victoria Teachers Federal Credit Union	\$15,535	\$5,834	\$10,609	54.99%	\$4,439	3.20%	0.26%	2.94%	1.61%	1.27%
	Ellis County Teachers & Employees Federal Credit Union	\$15,736	\$9,670	\$13,600	71.10%	\$5,245	3.56%	0.69%	2.86%	4.82%	4.12%
	Texhillco School Employees Federal Credit Union	\$15,759	\$14,653	\$14,265	102.72%	\$2,101	6.76%	0.36%	6.40%	8.01%	9.24%
	A New Direction Credit Union	\$15,885	\$9,953	\$14,070	70.74%	\$2,444	4.47%	0.03%	4.44%	(4.73%)	(7.43%)
	Amarillo Postal Employees Credit Union	\$16,023	\$7,613	\$13,356	57.00%	\$5,341	4.03%	0.84%	3.19%	(3.46%)	(3.18%)
	Corner Stone Credit Union	\$16,059	\$12,811	\$14,481	88.47%	\$1,529	5.90%	0.10%	5.80%	(1.62%)	(2.64%)
	First Priority Credit Union	\$16,274	\$7,982	\$14,809	53.90%	\$5,425	3.25%	0.30%	2.95%	2.90%	2.53%
	Waco Federal Credit Union	\$16,282	\$6,525	\$14,765	44.19%	\$2,171	3.57%	0.29%	3.28%	2.07%	1.35%
	Cowboy Country Federal Credit Union	\$16,374	\$10,851	\$14,103	76.94%	\$2,339	5.04%	0.94%	4.10%	0.29%	(0.41%)
	Reed Credit Union	\$16,482	\$2,576	\$13,921	18.50%	\$5,494	2.72%	0.42%	2.30%	(1.80%)	(2.38%)
	Borger Federal Credit Union	\$16,487	\$10,371	\$14,168	73.20%	\$2,355	4.36%	0.57%	3.79%	2.63%	2.61%
	IBEW Community Federal Credit Union	\$16,593	\$11,609	\$15,145	76.65%	\$2,370	3.83%	0.16%	3.66%	9.57%	10.36%
	Seagoville Federal Credit Union	\$17,111	\$5,174	\$14,286	36.22%	\$3,802	3.20%	0.45%	2.75%	(2.88%)	(4.26%)
	Ward County Credit Union	\$17,491	\$4,307	\$15,954	27.00%	\$3,887	3.04%	0.40%	2.64%	6.99%	8.01%
	Anderson County Federal Credit Union	\$17,700	\$3,702	\$14,630	25.30%	\$2,950	3.43%	0.31%	3.12%	2.34%	2.29%
	Temple Santa Fe Community Credit Union	\$17,732	\$12,824	\$16,511	77.67%	\$2,086	5.00%	0.16%	4.84%	3.87%	7.83%
	Grand Prairie Credit Union	\$18,045	\$7,706	\$16,075	47.94%	\$3,281	3.39%	0.20%	3.19%	9.78%	10.03%
	Odessa Employees Credit Union	\$18,137	\$9,880	\$15,418	64.08%	\$4,534	3.40%	0.18%	3.22%	2.32%	2.62%
	Temple-Inland Federal Credit Union	\$18,278	\$8,621	\$15,597	55.27%	\$5,222	2.98%	0.45%	2.52%	7.98%	8.30%
	Southern Star Credit Union	\$18,448	\$9,688	\$15,535	62.36%	\$2,460	4.20%	0.35%	3.86%	(4.37%)	(4.41%)
	Liberty County Teachers Federal Credit Union	\$18,722	\$10,172	\$16,767	60.67%	\$2,675	4.31%	0.18%	4.12%	4.94%	3.50%
	Texas Community Federal Credit Union	\$18,876	\$14,788	\$16,362	90.38%	\$1,348	7.12%	1.04%	6.07%	9.10%	10.58%
	Midland Municipal Employees Credit Union	\$18,924	\$4,287	\$16,801	25.52%	\$9,462	2.98%	1.02%	1.96%	(0.14%)	(0.59%)
	Port Arthur Community Federal Credit Union	\$19,112	\$13,640	\$16,143	84.49%	\$2,124	4.14%	0.50%	3.63%	(4.56%)	(5.91%)
	Concho Valley Credit Union	\$19,396	\$9,631	\$17,253	55.82%	\$2,984	3.51%	0.32%	3.18%	7.67%	8.69%
	Tyler City Employees Credit Union	\$19,582	\$14,928	\$16,035	93.10%	\$3,264	4.46%	0.53%	4.13%	(1.99%)	(3.79%)
	McLennan County Employees Federal Credit Union	\$20,375	\$5,319	\$14,917	35.66%	\$4,075	3.82%	0.71%	3.10%	2.30%	2.06%
	Brazos Community Credit Union	\$20,445	\$18,228	\$16,087	113.31%	\$3,408	5.94%	1.01%	4.94%	9.47%	10.81%
	Union Fidelity Federal Credit Union	\$20,634	\$7,494	\$16,783	44.65%	\$5,159	4.17%	0.26%	3.91%	(3.29%)	(4.92%)
	Northeast Panhandle Teachers Federal Credit Union	\$21,008	\$12,246	\$17,601	69.58%	\$6,002	3.10%	0.37%	2.73%	(4.36%)	(6.20%)
	LeTourneau Federal Credit Union	\$21,116	\$2,179	\$16,089	13.54%	\$5,279	2.89%	0.28%	2.61%	(2.92%)	(2.41%)
	McMurrey Federal Credit Union	\$21,551	\$17,255	\$18,739	92.08%	\$3,592	3.74%	0.92%	2.82%	(3.16%)	(3.13%)
	Dallas U.P. Employees Credit Union	\$21,672	\$9,560	\$16,492	57.97%	\$5,418	4.74%	1.71%	3.03%	2.68%	3.04%
	C-E Federal Credit Union	\$21,704	\$15,967	\$19,488	81.93%	\$2,170	4.82%	0.18%	4.64%	1.99%	3.65%
	LCRA Credit Union	\$21,754	\$8,305	\$18,996	43.72%	\$4,351	3.43%	0.07%	3.35%	0.08%	0.16%

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Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 8, 2020

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)											
	LiFE Federal Credit Union	\$22,024	\$16,725	\$19,938	83.89%	\$3,146	5.54%	1.26%	4.29%	0.72%	8.32%
	Valwood Park Federal Credit Union	\$22,598	\$14,369	\$19,058	75.40%	\$3,228	3.79%	0.16%	3.64%	9.40%	9.98%
	Yantis Federal Credit Union	\$22,751	\$14,197	\$19,005	74.70%	\$2,677	3.86%	0.77%	3.09%	6.35%	7.93%
	Local Federal Credit Union	\$22,784	\$19,043	\$17,793	107.03%	\$1,899	7.97%	0.29%	7.67%	(3.06%)	(3.38%)
	Bayou City Federal Credit Union	\$23,309	\$9,440	\$21,137	44.66%	\$3,108	3.96%	0.26%	3.70%	(8.91%)	(8.54%)
	Wichita Falls Federal Credit Union	\$23,473	\$10,872	\$20,306	53.54%	\$3,130	4.00%	0.33%	3.72%	5.71%	5.93%
	Greater Central Texas Federal Credit Union	\$24,296	\$7,752	\$22,142	35.01%	\$2,858	3.18%	0.10%	3.08%	(0.03%)	(0.68%)
	TexStar Federal Credit Union	\$24,440	\$5,594	\$22,007	25.42%	\$6,110	2.74%	0.17%	2.57%	1.69%	1.16%
	Texas People Federal Credit Union	\$24,744	\$15,619	\$20,021	78.01%	\$2,605	4.53%	0.22%	4.31%	3.19%	3.40%
	United Credit Union	\$25,384	\$16,376	\$23,437	69.87%	\$3,626	4.61%	0.67%	3.95%	(4.03%)	(5.11%)
	Rocket Federal Credit Union	\$25,561	\$22,586	\$23,636	95.56%	\$2,556	4.10%	0.94%	3.16%	17.37%	18.27%
	San Angelo Federal Credit Union	\$25,746	\$19,613	\$23,258	84.33%	\$2,452	3.56%	0.11%	3.44%	7.66%	7.03%
	Mid-Tex Federal Credit Union	\$25,866	\$14,218	\$23,643	60.14%	\$3,695	3.85%	0.14%	3.71%	5.45%	4.88%
	Northeast Texas Teachers Federal Credit Union	\$26,348	\$7,837	\$22,648	34.60%	\$2,928	3.05%	0.33%	2.73%	4.77%	5.41%
	CTECU	\$26,402	\$7,696	\$21,212	36.28%	\$6,601	2.41%	0.21%	2.20%	(6.44%)	(8.04%)
	United Energy Credit Union	\$26,477	\$15,023	\$21,212	70.82%	\$2,302	4.47%	0.52%	4.18%	0.76%	1.52%
	Abilene Federal Credit Union	\$26,545	\$11,879	\$22,063	53.84%	\$2,528	3.28%	0.24%	3.04%	3.98%	5.16%
	Alcon Employees Federal Credit Union	\$26,555	\$15,592	\$20,356	76.60%	\$3,541	3.68%	0.44%	3.24%	(0.61%)	(1.62%)
	Fedstar Credit Union	\$27,746	\$10,968	\$24,036	45.63%	\$5,045	3.33%	0.55%	2.78%	7.43%	6.71%
	Members Financial Federal Credit Union	\$28,670	\$18,025	\$25,830	69.78%	\$2,493	3.72%	0.23%	3.49%	(13.39%)	(15.16%)
	Trinity Valley Teachers Credit Union	\$28,986	\$6,002	\$20,989	28.60%	\$4,831	3.04%	0.23%	2.81%	(1.66%)	(2.99%)
	Beaumont Community Credit Union	\$29,315	\$12,032	\$25,538	47.11%	\$3,664	3.14%	0.68%	2.47%	2.84%	2.79%
	Matagorda County Credit Union	\$29,485	\$13,967	\$25,764	54.21%	\$3,931	3.16%	0.25%	2.92%	(0.55%)	(1.22%)
	Transtar Federal Credit Union	\$30,081	\$25,071	\$27,948	89.71%	\$3,166	4.18%	0.61%	3.57%	(5.70%)	1.72%
	Mountain Star Federal Credit Union	\$30,146	\$15,022	\$26,268	57.19%	\$3,015	3.66%	0.16%	3.49%	(0.53%)	(1.39%)
	Shared Resources Credit Union	\$30,281	\$21,923	\$26,872	81.58%	\$4,037	5.22%	0.85%	4.37%	6.72%	7.54%
	Hockley County School Employees Credit Union	\$30,357	\$20,285	\$25,990	78.05%	\$3,571	4.82%	1.30%	3.52%	0.23%	0.46%
	Starr County Teachers Federal Credit Union	\$30,529	\$10,946	\$25,195	43.45%	\$3,214	3.97%	0.19%	3.78%	2.30%	1.61%
	San Patricio County Teachers Federal Credit Union	\$30,743	\$22,507	\$27,091	83.08%	\$2,673	3.54%	0.66%	2.88%	(7.51%)	(9.12%)
	Angelina Federal Employees Credit Union	\$31,062	\$21,573	\$26,578	81.17%	\$3,883	4.10%	0.50%	3.60%	10.20%	10.74%
	Austin Federal Credit Union	\$31,243	\$22,633	\$28,594	79.15%	\$3,471	3.01%	0.07%	2.94%	(5.20%)	(6.12%)
	Caprock Federal Credit Union	\$31,943	\$21,363	\$27,327	78.18%	\$2,203	4.56%	0.87%	3.70%	6.19%	6.51%
	Walker County Federal Credit Union	\$32,009	\$23,352	\$26,971	86.58%	\$2,667	4.73%	0.23%	4.50%	2.49%	0.99%
	Old Ocean Federal Credit Union	\$32,391	\$15,716	\$27,908	56.31%	\$3,239	4.44%	0.13%	4.31%	(1.04%)	(2.53%)
	Port Arthur Teachers Federal Credit Union	\$33,039	\$9,651	\$28,258	34.15%	\$3,147	3.28%	0.23%	3.05%	(5.44%)	(7.10%)
	Mesquite Credit Union	\$33,214	\$20,629	\$30,243	68.21%	\$3,496	3.16%	0.05%	3.12%	1.77%	2.03%
	Lufkin Federal Credit Union	\$33,229	\$18,791	\$24,986	75.21%	\$3,692	3.72%	0.29%	3.44%	3.08%	2.38%
	Golden Triangle Federal Credit Union	\$33,283	\$16,756	\$28,170	59.48%	\$3,916	3.75%	0.25%	3.51%	2.97%	2.59%
	Cabot & NOI Employees Credit Union	\$33,495	\$26,352	\$30,297	86.98%	\$3,350	5.39%	0.83%	4.55%	3.02%	6.48%
	Common Cents Federal Credit Union	\$33,817	\$26,945	\$28,887	93.28%	\$1,879	7.04%	0.81%	6.23%	3.24%	5.01%
	Travis County Credit Union	\$33,982	\$22,287	\$31,117	71.62%	\$3,776	3.60%	0.06%	3.54%	6.52%	6.56%
	Cherokee County Federal Credit Union	\$35,679	\$29,927	\$27,222	109.94%	\$1,982	5.06%	0.49%	4.57%	6.13%	5.77%
	Star of Texas Credit Union	\$36,349	\$24,354	\$31,011	78.53%	\$2,596	4.24%	0.15%	4.10%	(1.01%)	(2.86%)
	Keystone Credit Union	\$36,483	\$33,085	\$26,147	126.53%	\$3,172	3.84%	0.67%	3.22%	(4.37%)	(6.10%)
	SPCO Credit Union	\$36,934	\$29,453	\$31,942	92.21%	\$4,104	4.94%	0.96%	3.97%	(4.26%)	(4.51%)
	Baptist Credit Union	\$37,864	\$31,039	\$34,391	90.25%	\$1,578	4.45%	0.59%	3.85%	10.17%	10.62%
	Texas Plains Federal Credit Union	\$39,335	\$28,982	\$32,992	87.85%	\$1,311	5.97%	0.68%	5.29%	9.21%	9.04%
	Texas Associations of Professionals Federal Credit Union	\$39,524	\$36,991	\$35,523	104.13%	\$2,550	5.36%	1.53%	3.83%	(2.12%)	(3.24%)

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Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 8, 2020

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)											
	Brazosport Teachers Federal Credit Union	\$40,594	\$22,674	\$32,646	69.45%	\$4,059	3.58%	0.36%	3.21%	4.25%	3.49%
	BCM Federal Credit Union	\$41,347	\$20,961	\$37,385	56.07%	\$3,938	4.32%	0.23%	4.09%	(1.73%)	(2.95%)
	Highway District 21 Federal Credit Union	\$41,483	\$19,102	\$33,737	56.62%	\$4,367	2.93%	0.56%	2.37%	1.42%	0.47%
	City Public Service/IBEW Federal Credit Union	\$41,751	\$19,071	\$35,647	53.50%	\$5,964	4.27%	0.40%	3.87%	2.01%	1.01%
	Trans Texas Southwest Credit Union	\$42,383	\$29,234	\$36,937	79.15%	\$2,649	4.46%	0.71%	3.76%	1.19%	1.05%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$42,434	\$22,335	\$37,839	59.03%	\$5,304	3.47%	0.49%	2.98%	2.54%	2.01%
	Caprock Santa Fe Credit Union	\$42,841	\$19,552	\$27,364	71.45%	\$3,895	5.15%	0.51%	4.64%	3.16%	2.18%
	Cosden Federal Credit Union	\$43,010	\$11,230	\$37,404	30.02%	\$3,441	3.44%	0.25%	3.18%	4.50%	5.30%
	Heart O' Texas Federal Credit Union	\$43,252	\$29,678	\$38,500	77.09%	\$1,765	4.14%	0.09%	4.04%	(9.35%)	(10.65%)
	Freestone Credit Union	\$43,508	\$25,808	\$38,854	66.42%	\$2,231	3.51%	0.22%	3.28%	7.23%	7.47%
	Fannin Federal Credit Union	\$44,839	\$31,774	\$39,035	81.40%	\$3,321	4.68%	0.57%	4.11%	11.22%	11.67%
	Lubrizol Employees' Credit Union	\$45,904	\$23,878	\$39,102	61.07%	\$5,400	3.66%	0.53%	3.13%	0.01%	(1.57%)
	Star Financial Credit Union	\$46,054	\$17,958	\$39,988	44.91%	\$2,247	3.12%	0.29%	2.83%	1.25%	0.92%
	South Texas Federal Credit Union	\$46,141	\$20,150	\$43,027	46.83%	\$2,428	3.60%	0.03%	3.57%	6.13%	5.61%
	H&H Federal Credit Union	\$46,160	\$22,168	\$37,259	59.50%	\$3,551	3.49%	0.46%	3.04%	1.52%	1.15%
	Select Federal Credit Union	\$46,766	\$40,802	\$38,017	107.33%	\$2,751	6.09%	0.97%	5.12%	7.83%	15.33%
	My Credit Union	\$47,388	\$23,073	\$42,731	54.00%	\$1,975	3.93%	0.18%	3.75%	(2.77%)	(2.45%)
	Lifetime Federal Credit Union	\$48,426	\$31,822	\$38,798	82.02%	\$4,036	4.24%	0.64%	3.60%	2.75%	2.18%
	City Federal Credit Union	\$48,524	\$41,415	\$43,943	94.25%	\$3,882	5.39%	0.77%	4.62%	36.01%	39.61%
	Doches Credit Union	\$48,657	\$29,825	\$42,247	70.60%	\$2,703	4.49%	0.46%	4.03%	6.99%	9.08%
	La Joya Area Federal Credit Union	\$49,319	\$35,510	\$43,221	82.16%	\$1,389	5.38%	0.27%	5.11%	2.02%	1.72%
	Southland Federal Credit Union	\$50,044	\$36,104	\$42,886	84.19%	\$3,336	5.23%	0.86%	4.37%	5.71%	5.23%
	Scott & White Employees Credit Union	\$51,202	\$20,164	\$47,441	42.50%	\$5,689	3.01%	0.05%	2.96%	7.06%	6.44%
	Hereford Texas Federal Credit Union	\$52,362	\$35,132	\$39,298	89.40%	\$2,554	5.16%	0.41%	4.74%	6.66%	5.76%
	Big Spring Education Employees Federal Credit Union	\$53,089	\$20,721	\$45,610	45.43%	\$3,792	4.38%	0.63%	3.75%	2.04%	1.67%
	Texan Sky Federal Credit Union	\$53,259	\$40,794	\$44,667	91.33%	\$2,959	4.84%	0.42%	4.42%	8.92%	9.32%
	Houston Highway Credit Union	\$53,674	\$29,039	\$50,267	57.77%	\$4,129	4.21%	0.27%	3.94%	(6.69%)	(6.86%)
	Texas Telcom Credit Union	\$54,400	\$26,322	\$46,373	56.76%	\$5,440	3.75%	1.13%	2.62%	(3.14%)	(4.08%)
	Heritage USA Federal Credit Union	\$54,864	\$44,669	\$49,181	90.83%	\$3,227	5.12%	0.07%	5.05%	(0.34%)	(1.98%)
	Texas Federal Credit Union	\$56,421	\$29,451	\$51,338	57.37%	\$3,135	3.21%	0.00%	3.20%	(1.80%)	(2.42%)
	Wellspring Federal Credit Union	\$57,084	\$44,263	\$51,095	86.63%	\$2,196	4.78%	0.48%	4.29%	7.62%	6.89%
	First Class American Credit Union	\$57,349	\$43,884	\$52,373	83.79%	\$3,018	3.85%	0.86%	3.00%	3.06%	4.10%
	West Texas Credit Union	\$57,547	\$31,183	\$51,775	60.23%	\$2,131	3.65%	0.08%	3.57%	(1.73%)	(1.80%)
	Windthorst Federal Credit Union	\$57,580	\$37,628	\$47,147	79.81%	\$6,061	3.47%	1.12%	2.63%	9.09%	7.60%
	Texas Bridge Credit Union	\$59,916	\$41,988	\$54,035	77.71%	\$2,605	4.05%	0.72%	3.33%	3.97%	4.89%
	Baycel Federal Credit Union	\$60,284	\$30,923	\$48,385	63.91%	\$4,823	3.41%	0.32%	3.09%	(0.35%)	(2.48%)
	Houston Metropolitan Federal Credit Union	\$60,290	\$45,622	\$51,917	87.87%	\$1,773	5.42%	0.37%	5.05%	(4.20%)	(1.63%)
	Southwest Financial Federal Credit Union	\$61,476	\$53,161	\$49,416	107.58%	\$2,196	7.00%	1.83%	5.17%	(2.76%)	(3.91%)
	Postal Family Credit Union	\$61,687	\$36,305	\$54,370	66.77%	\$2,203	3.97%	0.30%	3.67%	1.06%	0.51%
	Telco Plus Credit Union	\$61,866	\$44,512	\$51,219	86.91%	\$2,250	3.98%	0.34%	3.65%	1.73%	0.64%
	Domino Federal Credit Union	\$64,234	\$41,186	\$54,032	76.23%	\$2,920	4.73%	0.59%	4.14%	5.33%	5.11%
	Service 1st Credit Union	\$64,359	\$43,934	\$57,582	76.30%	\$4,022	3.22%	0.35%	2.86%	3.72%	3.19%
	Irving City Employees Federal Credit Union	\$65,888	\$32,348	\$58,441	55.35%	\$5,990	2.90%	0.66%	2.41%	3.24%	3.63%
	RelyOn Credit Union	\$66,245	\$51,451	\$59,450	86.54%	\$2,760	4.31%	0.37%	3.94%	1.96%	1.77%
	Coastal Community Federal Credit Union	\$67,488	\$42,047	\$61,910	67.92%	\$2,872	4.11%	0.79%	3.32%	(6.34%)	(5.19%)
	Westex Federal Credit Union	\$71,606	\$32,173	\$63,284	50.84%	\$4,340	3.40%	0.63%	2.78%	1.45%	1.88%
	Metro Medical Credit Union	\$71,790	\$25,009	\$61,338	40.77%	\$4,351	2.99%	0.20%	2.78%	0.76%	0.10%
	Southwest Research Center Federal Credit Union	\$72,011	\$33,178	\$64,963	51.07%	\$4,364	3.11%	0.25%	2.86%	0.75%	0.54%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 8, 2020

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)											
	Las Colinas Federal Credit Union	\$72,643	\$57,987	\$64,341	90.12%	\$2,906	4.04%	0.20%	3.84%	3.56%	3.16%
	Memorial Credit Union	\$74,102	\$66,276	\$65,550	101.11%	\$2,316	5.17%	0.48%	4.69%	0.84%	0.24%
	First Abilene Federal Credit Union	\$74,325	\$55,124	\$65,647	83.97%	\$2,563	3.60%	0.43%	3.17%	7.44%	7.55%
	Baylor Health Care System Credit Union	\$76,173	\$39,268	\$63,186	62.15%	\$6,925	3.95%	0.20%	3.75%	1.95%	1.01%
	Rockdale Federal Credit Union	\$78,149	\$18,000	\$68,875	26.13%	\$3,398	2.78%	0.23%	2.55%	4.93%	5.14%
	Valley Federal Credit Union	\$78,732	\$41,732	\$66,259	62.98%	\$2,218	5.33%	0.37%	4.96%	4.89%	5.47%
	Wichita Falls Teachers Federal Credit Union	\$79,367	\$47,957	\$68,820	69.68%	\$3,112	4.43%	0.25%	4.18%	(0.70%)	(1.72%)
	Centex Citizens Credit Union	\$79,501	\$52,352	\$65,101	80.42%	\$2,741	4.20%	0.69%	3.51%	13.73%	17.16%
	Members Credit Union	\$80,106	\$47,951	\$71,829	66.76%	\$3,483	3.99%	0.28%	3.71%	2.29%	2.08%
	Texas DPS Credit Union	\$80,128	\$47,456	\$72,305	65.63%	\$4,217	3.55%	0.16%	3.39%	5.68%	4.87%
	U. S. Employees Credit Union	\$80,457	\$40,065	\$73,248	54.70%	\$4,349	3.09%	0.28%	2.80%	0.14%	(0.09%)
	Concho Educators Federal Credit Union	\$81,911	\$37,122	\$73,023	50.84%	\$2,874	2.87%	0.41%	2.45%	5.71%	4.58%
	KBR Heritage Federal Credit Union	\$82,315	\$25,534	\$69,758	36.60%	\$8,232	2.80%	0.26%	2.54%	(2.62%)	(3.97%)
	Kerr County Federal Credit Union	\$82,571	\$67,056	\$75,499	88.82%	\$2,580	5.07%	0.62%	4.45%	9.04%	8.22%
	Southern Federal Credit Union	\$83,404	\$48,797	\$51,677	94.43%	\$9,267	4.67%	0.86%	3.82%	(6.64%)	(11.91%)
	Southwest 66 Credit Union	\$84,783	\$55,497	\$73,042	75.98%	\$1,843	4.58%	0.50%	4.08%	(0.11%)	(1.72%)
	Eastex Credit Union	\$87,857	\$53,282	\$76,770	69.40%	\$2,789	3.97%	0.53%	3.44%	5.00%	3.92%
	Space City Credit Union	\$89,185	\$68,944	\$79,863	86.33%	\$2,973	4.49%	0.88%	3.64%	6.98%	7.65%
	Naft Federal Credit Union	\$89,809	\$53,303	\$74,884	71.18%	\$2,681	3.96%	0.23%	3.73%	6.03%	4.99%
	Tarrant County's Credit Union	\$92,128	\$75,537	\$82,236	91.85%	\$2,118	5.54%	0.44%	5.10%	6.67%	6.54%
	Texas Health Credit Union	\$96,221	\$64,754	\$84,503	76.63%	\$5,660	4.22%	0.49%	3.72%	10.32%	10.47%
	First Central Credit Union	\$96,926	\$56,332	\$80,547	69.94%	\$1,731	5.13%	0.52%	4.61%	10.28%	8.67%
	Texoma Educators Federal Credit Union	\$97,048	\$41,242	\$82,540	49.97%	\$5,546	2.98%	0.42%	2.56%	1.92%	0.91%
	Edinburg Teachers Credit Union	\$97,358	\$17,574	\$73,609	23.87%	\$9,272	3.53%	0.10%	3.43%	2.62%	3.32%
	Allied Federal Credit Union	\$98,999	\$49,824	\$90,250	55.21%	\$3,808	3.08%	0.06%	3.02%	0.22%	0.12%
	United Community Credit Union	\$100,524	\$79,563	\$90,209	88.20%	\$1,952	4.39%	0.41%	3.98%	1.29%	3.55%
	One Source Federal Credit Union	\$102,291	\$58,267	\$90,569	64.33%	\$2,692	4.49%	0.43%	4.06%	(2.61%)	(2.54%)
	Community Service Credit Union	\$102,658	\$80,155	\$89,737	89.32%	\$3,159	4.42%	0.32%	4.10%	5.82%	5.91%
	4U Federal Credit Union	\$103,570	\$75,763	\$94,121	80.50%	\$3,836	3.73%	0.64%	3.08%	9.50%	9.69%
	River City Federal Credit Union	\$104,690	\$93,311	\$96,365	96.83%	\$1,745	4.83%	0.54%	4.29%	(3.63%)	(1.57%)
	Prestige Community Credit Union	\$105,114	\$85,091	\$94,950	89.62%	\$4,778	4.14%	1.03%	3.11%	0.93%	0.77%
	Kelly Community Federal Credit Union	\$108,688	\$83,751	\$92,953	90.10%	\$2,787	4.44%	0.53%	3.91%	4.57%	3.89%
	Rio Grande Valley Credit Union	\$109,896	\$56,698	\$98,595	57.51%	\$2,713	3.50%	0.14%	3.36%	10.50%	11.84%
	Cooperative Teachers Credit Union	\$114,192	\$88,253	\$76,216	115.79%	\$5,191	4.38%	1.16%	3.22%	(0.60%)	3.78%
	WesTex Community Credit Union	\$116,982	\$63,574	\$103,487	61.43%	\$3,000	3.60%	0.47%	3.12%	13.45%	12.55%
	BP Federal Credit Union	\$120,869	\$88,906	\$106,725	83.30%	\$6,362	3.29%	0.27%	3.02%	(4.50%)	(6.23%)
	Laredo Federal Credit Union	\$121,736	\$51,262	\$110,296	46.48%	\$2,136	3.42%	0.15%	3.27%	(2.54%)	(3.13%)
	Lone Star Credit Union	\$121,887	\$94,043	\$109,975	85.51%	\$3,294	4.11%	0.37%	3.74%	(2.72%)	(5.57%)
	Chocolate Bayou Community Federal Credit Union	\$121,988	\$56,053	\$110,673	50.65%	\$3,012	3.46%	0.11%	3.34%	2.28%	2.64%
	Plus4 Credit Union	\$122,493	\$91,942	\$113,356	81.11%	\$2,311	5.22%	0.81%	4.41%	0.35%	0.07%
	Chemcel Federal Credit Union	\$125,343	\$90,560	\$109,173	82.95%	\$3,482	4.00%	0.81%	3.19%	12.12%	12.34%
	Go Federal Credit Union	\$125,757	\$95,999	\$113,888	84.29%	\$2,676	4.32%	0.30%	4.01%	1.27%	0.84%
	Access Community Credit Union	\$128,502	\$104,777	\$109,649	95.56%	\$2,824	4.20%	1.02%	3.18%	4.66%	4.95%
	MTCU	\$129,451	\$71,762	\$117,670	60.99%	\$3,196	4.08%	0.59%	3.49%	(0.31%)	(0.90%)
	Members First Credit Union	\$130,673	\$61,129	\$101,692	60.11%	\$3,111	3.56%	0.37%	3.19%	2.36%	0.93%
	Texasgulf Federal Credit Union	\$133,676	\$93,833	\$114,654	81.84%	\$5,456	3.97%	1.19%	2.78%	8.58%	7.36%
	LibertyOne Credit Union	\$133,817	\$99,732	\$117,642	84.78%	\$5,694	3.63%	1.23%	2.40%	1.37%	0.29%
	Santa Fe Federal Credit Union	\$136,028	\$87,874	\$117,251	74.95%	\$3,239	4.46%	1.24%	3.22%	2.57%	5.00%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 8, 2020

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)											
	Capitol Credit Union	\$141,044	\$101,541	\$127,276	79.78%	\$3,712	3.69%	0.08%	3.61%	6.84%	6.48%
	Communities of Abilene Federal Credit Union	\$142,454	\$93,873	\$127,965	73.36%	\$3,749	3.71%	0.27%	3.44%	2.82%	1.87%
	Government Employees Federal Credit Union	\$145,670	\$85,046	\$131,635	64.61%	\$4,414	2.70%	0.20%	2.49%	4.76%	4.70%
	Cal-Com Federal Credit Union	\$147,779	\$86,165	\$132,811	64.88%	\$4,105	3.36%	0.70%	2.66%	3.57%	2.53%
	Border Federal Credit Union	\$151,824	\$100,790	\$120,989	83.31%	\$1,481	4.33%	0.21%	4.12%	4.04%	3.39%
	Citizens Federal Credit Union	\$159,845	\$41,222	\$142,742	28.88%	\$4,379	3.18%	0.57%	2.61%	10.36%	9.31%
	Members Trust of the Southwest Federal Credit Union	\$160,048	\$112,817	\$148,070	76.19%	\$6,156	4.04%	1.41%	2.64%	9.45%	9.44%
	North East Texas Credit Union	\$161,716	\$93,051	\$142,556	65.27%	\$2,940	3.70%	0.45%	3.24%	5.78%	8.33%
	Harris County Federal Credit Union	\$166,192	\$94,844	\$136,728	69.37%	\$4,492	4.15%	0.39%	3.77%	3.98%	2.46%
	Texoma Community Credit Union	\$168,355	\$140,234	\$145,435	96.42%	\$2,476	4.77%	0.85%	3.92%	7.24%	6.14%
	Beacon Federal Credit Union	\$168,976	\$99,112	\$154,498	64.15%	\$3,129	3.56%	0.40%	3.17%	3.52%	3.03%
	Southwest Heritage Credit Union	\$171,606	\$128,818	\$152,367	84.54%	\$2,702	4.75%	0.65%	4.10%	4.11%	3.77%
	Nizari Progressive Federal Credit Union	\$173,723	\$138,475	\$148,846	93.03%	\$3,474	4.49%	1.00%	3.49%	9.77%	8.51%
	Pioneer Mutual Federal Credit Union	\$176,869	\$113,534	\$151,135	75.12%	\$4,535	3.66%	1.53%	2.13%	4.48%	4.23%
	H.E.B. Federal Credit Union	\$182,271	\$121,636	\$150,569	80.78%	\$6,076	3.97%	0.58%	3.39%	5.47%	4.74%
	MemberSource Credit Union	\$187,864	\$152,854	\$169,136	90.37%	\$3,267	3.88%	0.32%	3.56%	(3.85%)	(4.89%)
	Members Choice of Central Texas Federal Credit Union	\$189,303	\$143,127	\$164,848	86.82%	\$3,506	4.80%	0.93%	3.88%	0.30%	0.39%
	People's Federal Credit Union	\$194,358	\$116,208	\$177,452	65.49%	\$3,037	3.54%	0.53%	3.01%	6.77%	7.01%
	Gulf Coast Federal Credit Union	\$211,426	\$193,029	\$188,739	102.27%	\$3,109	4.88%	1.59%	3.30%	2.38%	1.31%
	Fort Worth City Credit Union	\$212,006	\$99,394	\$186,108	53.41%	\$4,988	3.00%	0.61%	2.60%	4.31%	4.16%
	Sabine Federal Credit Union	\$213,774	\$136,849	\$186,776	73.27%	\$3,623	3.59%	0.37%	3.22%	0.65%	3.35%
	Pantex Federal Credit Union	\$219,572	\$54,587	\$175,283	31.14%	\$5,559	2.98%	0.82%	2.16%	2.78%	3.15%
	Texas Tech Federal Credit Union	\$220,695	\$171,658	\$188,162	91.23%	\$2,566	4.22%	0.91%	3.31%	16.01%	14.96%
	Mobility Credit Union	\$220,852	\$195,588	\$191,903	101.92%	\$5,969	4.28%	1.20%	3.08%	10.25%	9.19%
	Investex Credit Union	\$222,388	\$105,047	\$200,621	52.36%	\$3,270	3.49%	0.50%	2.99%	10.21%	11.45%
	Energy Capital Credit Union	\$224,239	\$174,687	\$200,184	87.26%	\$4,983	3.89%	0.31%	3.58%	3.27%	3.37%
	America's Credit Union	\$225,376	\$122,872	\$189,366	64.89%	\$4,252	3.49%	0.17%	3.32%	(1.42%)	(2.40%)
	Amarillo Community Federal Credit Union	\$242,069	\$169,838	\$218,764	77.64%	\$3,064	3.44%	0.93%	2.51%	6.73%	6.74%
	Unity One Credit Union	\$247,321	\$178,622	\$226,909	78.72%	\$3,072	4.26%	0.49%	3.77%	2.20%	2.39%
	Average of Asset Group A	\$43,908	\$27,452	\$38,000	69.86%	\$3,149	4.18%	0.51%	3.68%	1.70%	1.55%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 8, 2020

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											
	United Texas Credit Union	\$250,837	\$178,233	\$224,924	79.24%	\$4,603	3.64%	0.79%	2.85%	4.72%	3.97%
	Synergy Federal Credit Union	\$254,698	\$202,550	\$216,032	93.76%	\$6,367	3.43%	0.76%	2.55%	5.15%	5.18%
	Cy-Fair Federal Credit Union	\$263,804	\$212,330	\$237,354	89.46%	\$4,471	4.01%	0.33%	3.68%	7.95%	7.74%
	First Basin Credit Union	\$269,478	\$182,378	\$230,883	78.99%	\$2,750	4.04%	0.45%	3.59%	2.56%	2.34%
	Houston Texas Fire Fighters Federal Credit Union	\$273,318	\$146,902	\$229,457	64.02%	\$4,110	3.50%	0.52%	2.98%	5.10%	6.03%
	Gulf Credit Union	\$277,935	\$153,008	\$255,760	59.82%	\$3,496	3.20%	0.27%	2.93%	(0.06%)	(2.62%)
	Education Credit Union	\$278,059	\$219,240	\$233,244	94.00%	\$2,397	5.76%	1.00%	4.77%	7.61%	7.24%
	Alliance Credit Union	\$280,101	\$198,059	\$234,716	84.38%	\$3,095	4.37%	0.79%	3.58%	11.09%	11.41%
	1st Community Federal Credit Union	\$281,426	\$222,501	\$252,097	88.26%	\$2,994	4.07%	0.45%	3.62%	8.69%	8.89%
	MCT Credit Union	\$299,977	\$190,457	\$261,797	72.75%	\$3,726	3.97%	0.54%	3.43%	1.37%	0.70%
	Evolve Federal Credit Union	\$315,626	\$204,199	\$270,280	75.55%	\$3,358	4.10%	1.55%	2.55%	2.53%	2.12%
	GENCO Federal Credit Union	\$317,940	\$225,886	\$277,549	81.39%	\$3,244	3.38%	0.69%	2.68%	5.00%	4.81%
	Security First Federal Credit Union	\$341,104	\$273,441	\$302,784	90.31%	\$2,718	3.89%	0.29%	3.60%	0.82%	(0.78%)
	DuGood Federal Credit Union	\$343,927	\$209,397	\$299,442	69.93%	\$2,774	3.46%	0.50%	2.96%	5.14%	4.63%
	Texar Federal Credit Union	\$345,713	\$254,919	\$239,232	106.56%	\$3,884	4.42%	1.19%	3.22%	2.17%	(7.35%)
	Public Employees Credit Union	\$350,675	\$224,309	\$314,381	71.35%	\$5,157	3.19%	0.36%	2.83%	3.44%	2.37%
	Coastal Community And Teachers Credit Union	\$354,361	\$289,557	\$313,454	92.38%	\$2,893	4.49%	0.60%	3.89%	13.50%	13.54%
	Union Square Credit Union	\$372,925	\$269,956	\$326,518	82.68%	\$3,375	4.05%	0.86%	3.18%	5.90%	7.56%
	Texell Credit Union	\$406,685	\$338,510	\$353,746	95.69%	\$2,936	4.44%	0.93%	3.50%	14.55%	14.72%
	Educators Credit Union	\$415,310	\$184,042	\$341,417	53.91%	\$6,699	2.93%	0.63%	2.29%	2.15%	1.43%
	Associated Credit Union of Texas	\$419,985	\$307,981	\$371,518	82.90%	\$2,507	5.04%	0.71%	4.33%	5.07%	5.20%
	Education First Federal Credit Union	\$426,856	\$224,619	\$384,232	58.46%	\$3,499	3.96%	0.58%	3.19%	5.21%	5.58%
	My Community Credit Union	\$429,108	\$339,501	\$382,879	88.67%	\$3,748	4.62%	0.74%	3.88%	12.08%	14.60%
	Abilene Teachers Federal Credit Union	\$455,628	\$344,555	\$375,644	91.72%	\$3,131	4.23%	0.35%	3.88%	3.61%	2.76%
	Air Force Federal Credit Union	\$458,722	\$387,316	\$422,443	91.68%	\$3,584	3.84%	0.80%	3.04%	8.42%	8.98%
	People's Trust Federal Credit Union	\$463,674	\$257,449	\$409,908	62.81%	\$5,796	3.28%	0.44%	2.84%	(1.92%)	(2.72%)
	City Credit Union	\$496,316	\$340,641	\$438,630	77.66%	\$4,085	4.52%	0.82%	3.71%	6.28%	6.90%
	Average of Asset Group B	\$349,785	\$243,775	\$303,716	80.68%	\$3,755	3.99%	0.66%	3.32%	5.49%	5.01%

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

December 31, 2019

Run Date: February 8, 2020

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	\$501,806	\$400,674	\$414,706	96.62%	\$3,107	5.14%	1.01%	4.13%	13.42%	15.26%
	Primeway Federal Credit Union	\$528,010	\$415,072	\$460,834	90.07%	\$4,400	3.74%	0.46%	3.20%	6.27%	3.98%
	Resource One Credit Union	\$541,219	\$472,720	\$486,162	97.24%	\$2,998	4.75%	0.55%	4.20%	10.71%	12.45%
	Complex Community Federal Credit Union	\$549,498	\$338,346	\$479,220	70.60%	\$3,982	3.61%	0.37%	3.24%	6.66%	4.98%
	Generations Community Federal Credit Union	\$551,807	\$366,176	\$491,601	74.49%	\$2,561	4.37%	0.74%	3.64%	9.12%	9.38%
	Community Resource Credit Union	\$564,704	\$463,998	\$510,505	90.89%	\$3,137	4.48%	0.70%	3.79%	8.52%	10.70%
	Southwest Airlines Federal Credit Union	\$588,660	\$445,764	\$516,390	86.32%	\$5,606	4.66%	1.37%	3.29%	6.76%	10.23%
	Members Choice Credit Union	\$609,032	\$444,725	\$519,860	85.55%	\$3,981	4.10%	1.13%	2.97%	3.39%	3.61%
	East Texas Professional Credit Union	\$653,193	\$463,763	\$506,958	91.48%	\$3,096	4.21%	0.51%	3.69%	6.26%	5.66%
	Neches Federal Credit Union	\$660,202	\$456,662	\$556,252	82.10%	\$3,827	4.38%	0.66%	3.65%	11.73%	10.70%
	El Paso Area Teachers Federal Credit Union	\$665,398	\$512,041	\$573,618	89.27%	\$3,088	4.12%	0.67%	3.45%	1.89%	0.96%
	FivePoint Credit Union	\$678,313	\$499,055	\$592,730	84.20%	\$3,479	4.35%	0.73%	3.62%	11.47%	14.82%
	Greater Texas Federal Credit Union	\$688,131	\$458,727	\$624,528	73.45%	\$3,690	3.08%	0.30%	2.78%	8.33%	8.73%
	Smart Financial Credit Union	\$699,499	\$463,575	\$620,234	74.74%	\$3,180	3.88%	0.36%	3.52%	1.82%	1.94%
	Houston Federal Credit Union	\$700,193	\$462,892	\$631,100	73.35%	\$4,517	3.51%	0.57%	2.94%	8.42%	8.40%
	Houston Police Federal Credit Union	\$751,409	\$452,809	\$631,360	71.72%	\$8,687	4.02%	1.42%	2.29%	4.19%	3.07%
	First Service Credit Union	\$759,319	\$633,486	\$654,613	96.77%	\$4,467	4.37%	1.14%	3.23%	1.74%	8.15%
	Brazos Valley Schools Credit Union	\$787,816	\$305,247	\$713,388	42.79%	\$4,689	3.22%	0.62%	2.59%	10.09%	9.93%
	Neighborhood Credit Union	\$810,063	\$582,572	\$712,702	81.74%	\$4,112	4.35%	1.07%	3.17%	13.26%	13.88%
	InTouch Credit Union	\$812,749	\$698,379	\$705,116	99.04%	\$4,712	3.91%	0.94%	2.97%	(10.47%)	(4.07%)
	Schlumberger Employees Credit Union	\$830,264	\$242,595	\$680,764	35.64%	\$20,757	2.70%	0.19%	2.51%	2.09%	0.10%
	Velocity Credit Union	\$849,083	\$598,880	\$723,363	82.79%	\$4,112	4.31%	0.56%	3.75%	1.12%	2.87%
	Gulf Coast Educators Federal Credit Union	\$860,109	\$489,157	\$646,348	75.68%	\$6,642	4.21%	1.14%	3.07%	18.42%	21.63%
	Mobiloil Federal Credit Union	\$863,633	\$637,881	\$645,016	98.89%	\$3,873	4.19%	0.86%	3.33%	7.17%	8.92%
	Amoco Federal Credit Union	\$982,805	\$699,549	\$846,191	82.67%	\$4,311	3.96%	0.84%	3.10%	11.38%	8.70%
	Amplify Credit Union	\$994,465	\$804,797	\$802,916	100.23%	\$4,490	4.18%	0.85%	3.33%	3.86%	5.09%
	Average of Asset Group C	\$710,822	\$492,675	\$605,634	81.86%	\$4,827	4.07%	0.76%	3.29%	6.83%	7.70%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 8, 2020

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 - Over \$1 billion in total assets											
	Fort Worth Community Credit Union	\$1,001,619	\$631,443	\$901,986	70.01%	\$4,862	3.82%	0.88%	2.94%	6.98%	7.18%
	Red River Federal Credit Union	\$1,005,002	\$716,768	\$868,819	82.50%	\$2,815	4.59%	1.06%	3.53%	12.62%	10.72%
	Firstmark Credit Union	\$1,020,011	\$697,231	\$849,096	82.11%	\$3,908	4.13%	0.85%	3.28%	(0.50%)	0.17%
	DATCU Credit Union	\$1,044,507	\$912,131	\$870,797	104.75%	\$5,275	4.12%	0.58%	3.54%	4.42%	3.75%
	United Heritage Credit Union	\$1,076,815	\$875,417	\$963,515	90.86%	\$5,384	3.49%	0.75%	2.74%	5.11%	8.79%
	FirstLight Federal Credit Union	\$1,134,340	\$910,225	\$1,019,075	89.32%	\$3,129	4.51%	0.88%	3.63%	3.77%	3.23%
	Shell Federal Credit Union	\$1,181,244	\$963,711	\$1,012,111	95.22%	\$3,841	4.71%	1.03%	3.68%	11.60%	14.18%
	Texas Trust Credit Union	\$1,344,027	\$957,556	\$1,064,762	89.93%	\$4,495	3.40%	0.95%	2.45%	8.31%	8.51%
	Credit Union Of Texas	\$1,388,263	\$1,128,836	\$1,212,287	93.12%	\$4,042	4.24%	0.58%	3.66%	(2.05%)	2.14%
	First Community Credit Union	\$1,541,379	\$1,162,753	\$1,362,676	85.33%	\$4,728	3.66%	0.80%	2.87%	8.28%	8.39%
	Texans Credit Union	\$1,606,023	\$922,233	\$1,453,244	63.46%	\$7,122	2.94%	0.11%	2.83%	2.13%	(0.18%)
	Advancial Federal Credit Union	\$1,630,739	\$1,299,040	\$1,403,581	92.55%	\$7,313	4.07%	1.53%	2.54%	0.83%	4.80%
	A+ Federal Credit Union	\$1,710,266	\$1,436,958	\$1,462,111	98.28%	\$4,077	4.03%	0.71%	3.31%	10.65%	10.93%
	Austin Telco Federal Credit Union	\$1,819,436	\$1,360,218	\$1,583,890	85.88%	\$8,562	3.19%	0.90%	2.30%	16.98%	17.59%
	JSC Federal Credit Union	\$2,248,027	\$1,011,521	\$1,973,449	51.26%	\$8,483	2.79%	0.67%	2.12%	5.25%	4.18%
	EECU	\$2,504,825	\$2,013,391	\$2,173,180	92.65%	\$6,770	3.95%	0.91%	2.88%	10.68%	10.33%
	University Federal Credit Union	\$2,680,066	\$2,221,573	\$2,388,929	92.99%	\$3,962	3.82%	0.29%	3.53%	11.64%	11.56%
	GECU	\$2,939,087	\$2,563,020	\$2,452,668	104.50%	\$3,390	5.34%	0.95%	4.36%	3.77%	7.62%
	Credit Human Federal Credit Union	\$3,210,474	\$2,917,719	\$2,423,444	120.40%	\$4,082	4.82%	1.25%	3.57%	4.89%	4.13%
	Navy Army Community Credit Union	\$3,264,304	\$2,981,476	\$2,746,362	108.56%	\$5,824	4.73%	1.62%	3.12%	9.88%	7.88%
	Texas Dow Employees Credit Union	\$3,609,985	\$3,153,897	\$2,938,597	107.33%	\$4,479	4.93%	0.90%	3.95%	10.40%	12.22%
	American Airlines Federal Credit Union	\$7,658,628	\$4,825,033	\$6,871,949	70.21%	\$10,578	3.42%	1.69%	1.73%	4.82%	4.85%
	Randolph-Brooks Federal Credit Union	\$9,675,518	\$7,462,758	\$8,272,056	90.22%	\$4,536	3.72%	0.76%	2.96%	4.31%	10.94%
	Security Service Federal Credit Union	\$9,823,931	\$8,647,376	\$8,312,220	104.03%	\$5,641	3.99%	1.19%	2.80%	2.98%	3.38%
	Average of Asset Group D	\$2,754,938	\$2,157,179	\$2,357,534	90.23%	\$5,304	4.02%	0.91%	3.10%	6.57%	7.39%

Source: SNL Financial

Note: Report includes only bank-level data.

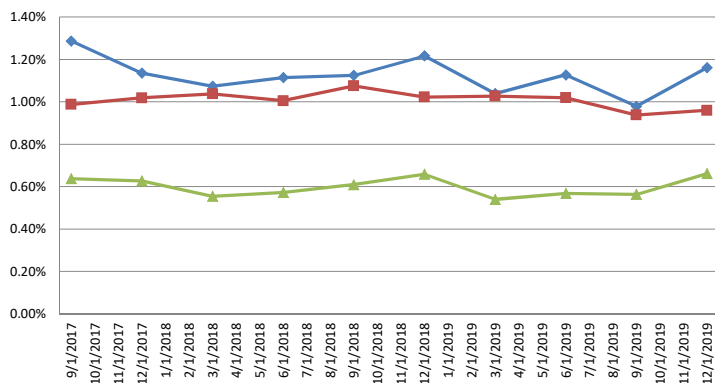
NA = data was not available.

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

Asset Quality

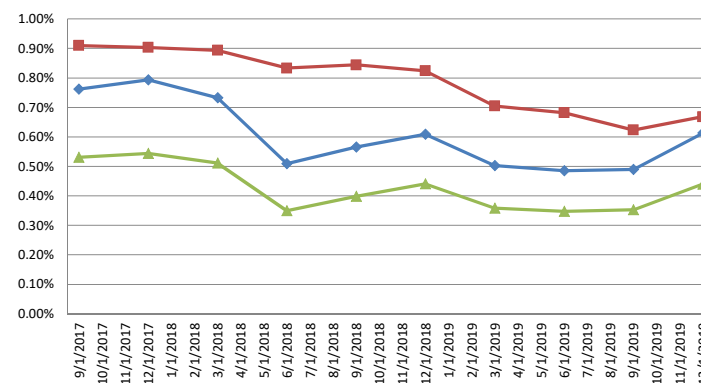
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



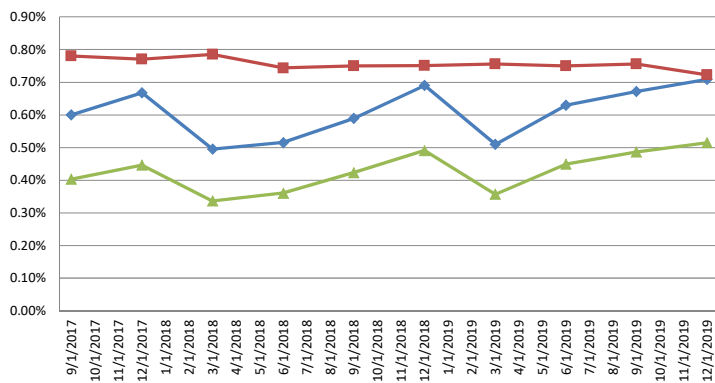
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	1.29%	1.14%	1.07%	1.11%	1.12%	1.22%	1.04%	1.13%	0.98%	1.16%
Reserves/Loans	0.99%	1.02%	1.04%	1.00%	1.07%	1.02%	1.03%	1.02%	0.94%	0.96%
Delinquent Loans/Total Assets	0.64%	0.63%	0.55%	0.57%	0.61%	0.66%	0.54%	0.57%	0.56%	0.66%

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



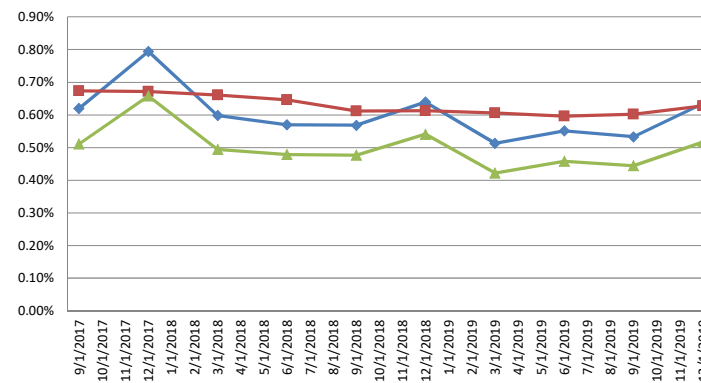
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
NPLs/Loans	0.76%	0.79%	0.73%	0.51%	0.57%	0.61%	0.50%	0.49%	0.49%	0.61%
Reserves/Loans	0.91%	0.90%	0.89%	0.83%	0.84%	0.82%	0.70%	0.68%	0.62%	0.67%
Delinquent Loans/Total Assets	0.53%	0.54%	0.51%	0.35%	0.40%	0.44%	0.36%	0.35%	0.35%	0.44%

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	9/30/19	12/31/19
NPLs/Loans	0.60%	0.67%	0.49%	0.51%	0.59%	0.69%	0.51%	0.63%	0.67%	0.71%
Reserves/Loans	0.78%	0.77%	0.79%	0.74%	0.75%	0.75%	0.76%	0.75%	0.76%	0.72%
Delinquent Loans/Total Assets	0.40%	0.45%	0.34%	0.36%	0.42%	0.49%	0.36%	0.45%	0.49%	0.51%

Asset Group D - Over \$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	9/30/19	12/31/19
NPLs/Loans	0.62%	0.79%	0.60%	0.57%	0.57%	0.64%	0.51%	0.55%	0.53%	0.64%
Reserves/Loans	0.67%	0.67%	0.66%	0.65%	0.61%	0.61%	0.61%	0.60%	0.60%	0.63%
Delinquent Loans/Total Assets	0.51%	0.66%	0.49%	0.48%	0.48%	0.54%	0.42%	0.46%	0.44%	0.52%

Source: SNL Financial

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Asset Quality

December 31, 2019

Run Date: February 8, 2020

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 (%)

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

Orange County Teachers Credit Union	\$315	\$0	NA	NA	NA	0.00%	0.00%
Assumption Beaumont Federal Credit Union	\$487	\$0	0.00%	0.80%	NA	0.00%	0.00%
All Saints Catholic Federal Credit Union	\$539	\$0	0.00%	3.60%	NA	0.00%	0.00%
Paris District Credit Union	\$648	\$0	0.00%	0.50%	NA	0.00%	0.00%
Musicians Federal Credit Union	\$710	\$0	0.00%	2.01%	NA	0.00%	0.00%
Teachers Alliance Federal Credit Union	\$806	\$86	36.60%	14.04%	38.37%	25.60%	10.67%
Texas Lee Federal Credit Union	\$889	\$0	0.00%	0.00%	NA	0.00%	0.00%
I.B.E.W. Local #681 Credit Union	\$890	\$1	0.20%	0.20%	100.00%	0.79%	0.11%
T & FS Employee Credit Union	\$890	\$27	3.88%	4.03%	103.70%	12.11%	3.03%
Pilgrim CUCG Federal Credit Union	\$918	\$10	1.74%	2.43%	140.00%	8.40%	1.09%
Pear Orchard Federal Credit Union	\$993	\$104	15.41%	2.22%	14.42%	50.73%	10.47%
Witco Houston Employees Credit Union	\$1,045	\$72	9.94%	2.76%	27.78%	20.57%	6.89%
Littlefield School Employees Federal Credit Union	\$1,107	\$8	1.86%	0.93%	50.00%	4.71%	0.72%
Empowerment Community Development Federal Credit Union	\$1,112	\$30	6.10%	2.85%	46.67%	31.91%	2.70%
Brentwood Baptist Church Federal Credit Union	\$1,144	\$20	2.75%	3.58%	130.00%	16.39%	1.75%
Jafari No-Interest Credit Union	\$1,211	\$0	0.00%	2.09%	NA	0.00%	0.00%
G P M Federal Credit Union	\$1,296	\$14	2.20%	0.94%	42.86%	3.57%	1.08%
Faith Cooperative Federal Credit Union	\$1,528	\$76	7.84%	4.85%	61.84%	36.36%	4.97%
Saint Lukes Community Federal Credit Union	\$1,542	\$4	0.98%	0.98%	100.00%	2.94%	0.26%
Highway Employees Credit Union	\$1,634	\$0	0.00%	0.28%	NA	0.00%	0.00%
W T N M Atlantic Federal Credit Union	\$1,681	\$50	5.17%	1.96%	38.00%	18.18%	2.97%
Salt Employees Federal Credit Union	\$1,772	\$0	0.00%	0.94%	NA	0.00%	0.00%
Sweeny Teachers Federal Credit Union	\$2,098	\$0	0.00%	0.32%	NA	0.00%	0.00%
Kilgore Shell Employees Federal Credit Union	\$2,107	\$0	0.00%	0.60%	NA	0.00%	0.00%
American Baptist Association Credit Union	\$2,176	\$31	2.04%	0.99%	48.39%	14.62%	1.42%
Lehrer Interests Credit Union	\$2,206	\$0	0.00%	0.35%	NA	0.00%	0.00%
Redeemer Federal Credit Union	\$2,286	\$18	1.02%	1.70%	166.67%	2.58%	0.79%
Goodyear San Angelo Federal Credit Union	\$2,735	\$0	0.00%	0.81%	NA	0.00%	0.00%
Light Commerce Credit Union	\$2,787	\$25	1.14%	1.33%	116.00%	4.84%	0.90%
Navarro Credit Union	\$2,979	\$65	5.22%	2.01%	38.46%	5.69%	2.18%
Corpus Christi S.P. Credit Union	\$3,009	\$64	2.44%	2.63%	107.81%	9.43%	2.13%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,038	\$7	0.59%	3.68%	628.57%	1.15%	0.23%
SP Trainers Federal Credit Union	\$3,097	\$1	0.10%	0.48%	500.00%	0.10%	0.03%
Galveston School Employees Federal Credit Union	\$3,128	\$107	4.79%	1.61%	33.64%	28.84%	3.42%
Vidor Teachers Federal Credit Union	\$3,235	\$2	0.08%	0.16%	200.00%	0.39%	0.06%
Pasadena Postal Credit Union	\$3,302	\$66	2.74%	1.62%	59.09%	19.53%	2.00%
Covenant Savings Federal Credit Union	\$3,547	\$9	0.47%	0.16%	33.33%	3.21%	0.25%
Federal Employees Credit Union	\$3,580	\$0	0.00%	0.28%	NA	0.00%	0.00%
Pampa Municipal Credit Union	\$3,586	\$25	0.80%	1.08%	136.00%	6.68%	0.70%
Plains Federal Credit Union	\$3,615	\$59	2.02%	0.34%	16.95%	10.57%	1.63%
T. H. D. District 17 Credit Union	\$3,662	\$40	1.63%	0.24%	15.00%	5.34%	1.09%
Longview Federal Credit Union	\$3,701	\$53	1.84%	0.42%	22.64%	7.27%	1.43%
Union Pacific Employees Credit Union	\$3,722	\$3	0.11%	0.95%	833.33%	0.35%	0.08%
Prairie View Federal Credit Union	\$3,847	\$13	0.86%	1.91%	223.08%	3.75%	0.34%
B P S Federal Credit Union	\$3,918	\$2	0.13%	0.27%	200.00%	0.11%	0.05%
Belton Federal Credit Union	\$4,015	\$23	1.10%	0.86%	78.26%	3.81%	0.57%
Waconized Federal Credit Union	\$4,034	\$67	3.93%	5.22%	132.84%	6.85%	1.66%
IBEW 116 Federal Credit Union	\$4,069	\$1	0.06%	0.46%	800.00%	0.28%	0.02%

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Asset Quality

December 31, 2019

Run Date: February 8, 2020

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)								
	Intercorp Credit Union	\$4,085	\$62	2.05%	0.96%	46.77%	8.15%	1.52%
	Oak Farms Employees Credit Union	\$4,135	\$49	1.57%	1.03%	65.31%	4.52%	1.19%
	Houston Belt & Terminal Federal Credit Union	\$4,180	\$0	0.00%	0.66%	NA	0.00%	0.00%
	Mount Carmel Church Federal Credit Union	\$4,267	\$98	4.39%	1.30%	29.59%	10.35%	2.30%
	Peco Federal Credit Union	\$4,319	\$74	3.09%	2.17%	70.27%	17.96%	1.71%
	Everman Parkway Credit Union	\$4,341	\$29	0.95%	0.62%	65.52%	1.99%	0.67%
	Del Rio S.P. Credit Union	\$4,354	\$5	0.72%	1.45%	200.00%	0.33%	0.11%
	Lefors Federal Credit Union	\$4,363	\$54	2.44%	0.86%	35.19%	6.63%	1.24%
	Farmers Branch City Employees Federal Credit Union	\$4,413	\$37	1.23%	0.67%	54.05%	3.68%	0.84%
	Pollock Employees Credit Union	\$4,491	\$41	1.19%	0.64%	53.66%	6.91%	0.91%
	Highway District 9 Credit Union	\$4,703	\$32	2.85%	2.94%	103.13%	3.09%	0.68%
	Port of Houston Warehouse Federal Credit Union	\$5,077	\$11	0.98%	3.83%	390.91%	1.55%	0.22%
	Team Financial Federal Credit Union	\$5,082	\$42	1.13%	0.64%	57.14%	22.58%	0.83%
	NCE Credit Union	\$5,155	\$24	0.71%	0.62%	87.50%	2.23%	0.47%
	Highway District 2 Credit Union	\$5,412	\$16	0.64%	1.16%	181.25%	1.29%	0.30%
	Coastal Teachers Federal Credit Union	\$5,433	\$14	0.46%	0.36%	78.57%	3.13%	0.26%
	City of Deer Park Federal Credit Union	\$5,440	\$4	0.11%	0.22%	200.00%	0.36%	0.07%
	Lubbock Telco Federal Credit Union	\$5,500	\$1	0.07%	0.88%	NM	0.06%	0.02%
	ACU Credit Union	\$5,705	\$121	3.38%	0.64%	19.01%	9.55%	2.12%
	Skel-Tex Credit Union	\$5,717	\$41	1.19%	0.87%	73.17%	3.33%	0.72%
	Midwestern State University Credit Union	\$5,732	\$0	0.00%	0.14%	NA	0.00%	0.00%
	CASE Federal Credit Union	\$5,735	\$40	2.25%	0.45%	20.00%	5.13%	0.70%
	South Texas Regional Federal Credit Union	\$5,833	\$1	0.02%	0.57%	NM	0.18%	0.02%
	Electric Utilities Credit Union	\$6,052	\$33	1.47%	1.38%	93.94%	3.77%	0.55%
	Jackson County Federal Credit Union	\$6,082	\$0	0.00%	0.67%	NA	0.00%	0.00%
	FCI Federal Credit Union	\$6,279	\$132	2.48%	0.62%	25.00%	14.41%	2.10%
	Hilco Federal Credit Union	\$6,339	\$133	2.96%	0.42%	14.29%	35.95%	2.10%
	Oak Cliff Christian Federal Credit Union	\$6,343	\$104	2.52%	1.85%	73.08%	17.05%	1.64%
	Brownsville City Employees Federal Credit Union	\$6,376	\$17	0.39%	1.06%	270.59%	0.97%	0.27%
	Local 20 IBEW Federal Credit Union	\$6,442	\$12	0.30%	0.45%	150.00%	2.15%	0.19%
	Frio County Federal Credit Union	\$6,482	\$20	0.41%	0.72%	175.00%	1.19%	0.31%
	United Savers Trust Credit Union	\$6,512	\$30	0.52%	1.09%	210.00%	6.47%	0.46%
	Bivins Federal Credit Union	\$6,581	\$79	3.02%	1.30%	43.04%	7.50%	1.20%
	Cochran County Schools Federal Credit Union	\$6,613	\$78	1.79%	1.40%	78.21%	8.01%	1.18%
	Andrews School Federal Credit Union	\$6,697	\$0	0.00%	0.94%	NA	0.00%	0.00%
	TC Teachers Federal Credit Union	\$6,803	\$88	3.93%	2.41%	61.36%	7.35%	1.29%
	Seminole Public Schools Federal Credit Union	\$6,827	\$10	0.32%	0.62%	190.00%	0.65%	0.15%
	Port of Houston Credit Union	\$7,086	\$12	0.23%	1.08%	458.33%	0.64%	0.17%
	ILA 28 Federal Credit Union	\$7,141	\$47	1.10%	0.23%	21.28%	2.61%	0.66%
	STEC Federal Credit Union	\$7,217	\$8	0.39%	0.48%	125.00%	0.58%	0.11%
	Galveston Government Employees Credit Union	\$7,409	\$59	0.93%	0.06%	6.78%	10.89%	0.80%
	C-T Waco Federal Credit Union	\$7,471	\$44	1.37%	0.47%	34.09%	8.73%	0.59%
	Sherwin Federal Credit Union	\$7,522	\$13	0.31%	0.48%	153.85%	0.50%	0.17%
	Coburn Credit Union	\$7,549	\$6	0.20%	0.16%	83.33%	0.47%	0.08%
	Mount Olive Baptist Church Federal Credit Union	\$7,609	\$147	2.95%	0.54%	18.37%	10.91%	1.93%
	Moore County Schools Federal Credit Union	\$7,684	\$69	1.62%	2.58%	159.42%	8.40%	0.90%
	Hale County Teachers Federal Credit Union	\$7,799	\$150	2.45%	0.65%	26.67%	15.81%	1.92%
	Victoria City-County Employees Federal Credit Union	\$7,871	\$8	0.16%	0.25%	150.00%	0.82%	0.10%

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Asset Quality

December 31, 2019

Run Date: February 8, 2020

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 (%)

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

I.B.E.W. LU 66 Federal Credit Union	\$8,000	\$21	0.31%	1.00%	323.81%	2.19%	0.26%
Sweetwater Regional Federal Credit Union	\$8,046	\$0	0.00%	0.43%	NA	0.00%	0.00%
Jackson County Teachers Federal Credit Union	\$8,195	\$4	0.10%	0.61%	625.00%	0.41%	0.05%
Marathon Republic Federal Credit Union	\$8,340	\$22	0.53%	0.39%	72.73%	2.23%	0.26%
Morris Sheppard Texarkana Federal Credit Union	\$8,343	\$86	1.12%	0.44%	39.53%	8.01%	1.03%
Met Tran Federal Credit Union	\$8,366	\$124	2.28%	5.20%	228.23%	7.73%	1.48%
Vatat Credit Union	\$8,508	\$0	0.00%	0.44%	NA	0.00%	0.00%
Scurry County School Federal Credit Union	\$8,822	\$12	0.27%	1.20%	441.67%	0.57%	0.14%
Yoakum County Federal Credit Union	\$8,902	\$89	1.63%	1.12%	68.54%	4.83%	1.00%
Natural Resources Conservation Service Federal Credit Union	\$9,098	\$15	0.27%	0.39%	146.67%	1.20%	0.16%
Port Terminal Federal Credit Union	\$9,362	\$23	0.78%	0.44%	56.52%	0.78%	0.25%
Methodist Hospital Employees Federal Credit Union	\$9,445	\$129	3.84%	2.59%	67.44%	11.68%	1.37%
Fannin County Teachers Federal Credit Union	\$9,846	\$23	0.32%	0.64%	200.00%	1.04%	0.23%
Ben E. Keith Employees Federal Credit Union	\$9,914	\$32	0.61%	0.57%	93.75%	1.87%	0.32%
Alamo City Credit Union	\$10,043	\$64	0.70%	1.45%	207.81%	5.66%	0.64%
Wharton County Teachers Credit Union	\$10,115	\$2	0.19%	0.56%	300.00%	0.10%	0.02%
Swemp Federal Credit Union	\$10,139	\$10	0.12%	0.12%	100.00%	0.56%	0.10%
Victoria Federal Credit Union	\$10,221	\$45	0.85%	0.28%	33.33%	3.51%	0.44%
Sweetex Credit Union	\$10,274	\$0	0.00%	0.08%	NA	0.00%	0.00%
Longview Consolidated Credit Union	\$10,398	\$21	0.31%	0.54%	171.43%	1.04%	0.20%
Highway District 19 Employees Credit Union	\$10,410	\$26	0.54%	0.80%	150.00%	1.75%	0.25%
P.I.E. Credit Union	\$10,470	\$126	3.60%	0.46%	12.70%	6.05%	1.20%
T & P Longview Federal Credit Union	\$10,654	\$1	0.01%	0.30%	NM	0.05%	0.01%
E M O T Federal Credit Union	\$10,894	\$17	0.59%	2.70%	458.82%	0.56%	0.16%
Tex-Mex Credit Union	\$11,140	\$175	2.25%	1.37%	60.57%	6.52%	1.57%
Texoma Federal Credit Union	\$11,228	\$123	2.58%	1.60%	61.79%	4.73%	1.10%
Cen Tex Manufacturing Credit Union	\$11,338	\$133	1.63%	0.92%	56.39%	6.83%	1.17%
1st University Credit Union	\$11,345	\$78	1.05%	0.62%	58.97%	8.54%	0.69%
Employees United Federal Credit Union	\$11,820	\$55	1.83%	0.53%	29.09%	1.62%	0.47%
Pasadena Municipal Federal Credit Union	\$11,914	\$12	0.22%	0.67%	308.33%	0.52%	0.10%
Texarkana Terminal Employees Federal Credit Union	\$11,996	\$42	0.48%	0.59%	123.81%	6.94%	0.35%
Local 24 Employees Federal Credit Union	\$12,048	\$45	1.43%	1.24%	86.67%	2.10%	0.37%
Neiman Marcus Group Employees Federal Credit Union	\$12,092	\$67	0.92%	2.53%	276.12%	4.00%	0.55%
Refugio County Federal Credit Union	\$12,339	\$62	1.05%	0.34%	32.26%	3.15%	0.50%
Brownfield Federal Credit Union	\$12,642	\$57	0.81%	0.57%	70.18%	1.49%	0.45%
Laredo Fire Department Federal Credit Union	\$12,650	\$10	0.09%	0.98%	NM	0.68%	0.08%
Member Preferred Federal Credit Union	\$12,682	\$112	1.02%	0.72%	70.54%	6.25%	0.88%
Angelina County Teachers Credit Union	\$12,860	\$30	0.52%	0.96%	183.33%	1.73%	0.23%
PamCel Community Federal Credit Union	\$12,909	\$7	0.16%	0.48%	300.00%	0.34%	0.05%
Homeport Federal Credit Union	\$13,065	\$211	3.56%	3.41%	95.73%	19.29%	1.62%
Marshall T&P Employees Federal Credit Union	\$13,184	\$27	0.31%	0.65%	211.11%	1.07%	0.20%
Cherokee County Teachers Federal Credit Union	\$13,282	\$221	2.48%	0.53%	21.27%	8.95%	1.66%
Friona Texas Federal Credit Union	\$13,283	\$19	0.43%	0.93%	215.79%	0.71%	0.14%
Reeves County Teachers Credit Union	\$13,319	\$436	4.93%	1.76%	35.78%	32.83%	3.27%
Gulf Shore Federal Credit Union	\$13,341	\$32	0.36%	0.25%	68.75%	2.86%	0.24%
Central Texas Teachers Credit Union	\$13,516	\$0	0.00%	0.77%	NA	0.00%	0.00%
ILA 1351 Federal Credit Union	\$13,530	\$0	0.00%	0.69%	NA	0.00%	0.00%
Third Coast Federal Credit Union	\$13,756	\$27	0.90%	1.81%	200.00%	0.70%	0.20%

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Asset Quality

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

Alba Golden Federal Credit Union	\$13,769	\$123	1.51%	0.75%	49.59%	4.70%	0.89%
National Oilwell Varco Employees Credit Union	\$14,084	\$17	0.51%	0.99%	194.12%	0.49%	0.12%
Germania Credit Union	\$14,707	\$7	0.07%	0.10%	157.14%	0.47%	0.05%
Coastal Bend Post Office Federal Credit Union	\$14,804	\$125	2.16%	1.35%	62.40%	4.25%	0.84%
Linkage Credit Union	\$14,907	\$51	0.62%	0.54%	86.27%	2.03%	0.34%
MOPAC Employees Federal Credit Union	\$15,011	\$159	1.21%	0.49%	40.88%	8.97%	1.06%
Baker Hughes Federal Credit Union	\$15,112	\$43	1.07%	0.97%	90.70%	2.77%	0.28%
TxDOT Credit Union	\$15,173	\$159	1.22%	0.72%	58.49%	7.03%	1.05%
Pampa Teachers Federal Credit Union	\$15,245	\$82	0.67%	1.38%	207.32%	5.78%	0.54%
Corpus Christi Postal Employees Credit Union	\$15,307	\$0	0.00%	0.26%	NA	0.00%	0.00%
Family 1st Of Texas Federal Credit Union	\$15,339	\$244	1.95%	1.10%	56.56%	14.08%	1.59%
Alpine Community Credit Union	\$15,418	\$132	3.34%	4.76%	142.42%	6.94%	0.86%
U S I Federal Credit Union	\$15,434	\$12	0.25%	0.96%	375.00%	0.24%	0.08%
Victoria Teachers Federal Credit Union	\$15,535	\$0	0.00%	0.36%	NA	0.00%	0.00%
Ellis County Teachers & Employees Federal Credit Union	\$15,736	\$2	0.02%	0.80%	NM	0.09%	0.01%
Texhillco School Employees Federal Credit Union	\$15,759	\$43	0.29%	0.43%	146.51%	4.65%	0.27%
A New Direction Credit Union	\$15,885	\$98	0.98%	1.38%	139.80%	7.17%	0.62%
Amarillo Postal Employees Credit Union	\$16,023	\$29	0.38%	0.68%	179.31%	1.13%	0.18%
Corner Stone Credit Union	\$16,059	\$101	0.79%	2.25%	285.15%	6.18%	0.63%
First Priority Credit Union	\$16,274	\$65	0.81%	0.43%	52.31%	4.47%	0.40%
Waco Federal Credit Union	\$16,282	\$62	0.95%	0.54%	56.45%	4.63%	0.38%
Cowboy Country Federal Credit Union	\$16,374	\$325	3.00%	1.47%	48.92%	14.83%	1.98%
Reed Credit Union	\$16,482	\$0	0.00%	0.50%	NA	0.00%	0.00%
Borger Federal Credit Union	\$16,487	\$15	0.14%	0.30%	206.67%	0.66%	0.09%
IBEW Community Federal Credit Union	\$16,593	\$405	3.49%	1.26%	36.05%	26.20%	2.44%
Seagoville Federal Credit Union	\$17,111	\$92	1.78%	0.62%	34.78%	3.31%	0.54%
Ward County Credit Union	\$17,491	\$60	1.39%	0.33%	23.33%	4.05%	0.34%
Anderson County Federal Credit Union	\$17,700	\$24	0.65%	1.62%	250.00%	0.78%	0.14%
Temple Santa Fe Community Credit Union	\$17,732	\$212	1.65%	1.06%	64.15%	16.76%	1.20%
Grand Prairie Credit Union	\$18,045	\$25	0.32%	0.34%	104.00%	1.34%	0.14%
Odessa Employees Credit Union	\$18,137	\$43	0.44%	0.14%	32.56%	1.61%	0.24%
Temple-Inland Federal Credit Union	\$18,278	\$37	0.43%	0.75%	175.68%	1.56%	0.20%
Southern Star Credit Union	\$18,448	\$158	1.63%	2.00%	122.78%	5.29%	0.86%
Liberty County Teachers Federal Credit Union	\$18,722	\$19	0.19%	1.12%	600.00%	1.03%	0.10%
Texas Community Federal Credit Union	\$18,876	\$239	1.62%	0.95%	58.58%	9.56%	1.27%
Midland Municipal Employees Credit Union	\$18,924	\$53	1.24%	0.84%	67.92%	2.61%	0.28%
Port Arthur Community Federal Credit Union	\$19,112	\$419	3.07%	0.68%	22.20%	16.25%	2.19%
Concho Valley Credit Union	\$19,396	\$7	0.07%	0.25%	342.86%	0.34%	0.04%
Tyler City Employees Credit Union	\$19,582	\$183	1.23%	0.32%	26.23%	5.31%	0.93%
McLennan County Employees Federal Credit Union	\$20,375	\$120	2.26%	1.75%	77.50%	2.18%	0.59%
Brazos Community Credit Union	\$20,445	\$419	2.30%	0.94%	41.05%	9.67%	2.05%
Union Fidelity Federal Credit Union	\$20,634	\$74	0.99%	1.97%	200.00%	1.91%	0.36%
Northeast Panhandle Teachers Federal Credit Union	\$21,008	\$49	0.40%	0.57%	142.86%	1.42%	0.23%
LeTourneau Federal Credit Union	\$21,116	\$0	0.00%	0.37%	NA	0.00%	0.00%
McMurrey Federal Credit Union	\$21,551	\$88	0.51%	0.21%	40.91%	3.32%	0.41%
Dallas U.P. Employees Credit Union	\$21,672	\$150	1.57%	1.91%	122.00%	2.93%	0.69%
C-E Federal Credit Union	\$21,704	\$64	0.40%	0.24%	59.38%	5.42%	0.29%

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

LCRA Credit Union	\$21,754	\$77	0.93%	0.78%	84.42%	4.78%	0.35%
LiFE Federal Credit Union	\$22,024	\$300	1.79%	0.69%	38.33%	17.68%	1.36%
Valwood Park Federal Credit Union	\$22,598	\$56	0.39%	0.24%	60.71%	1.58%	0.25%
Yantis Federal Credit Union	\$22,751	\$1	0.01%	0.76%	NM	0.03%	0.00%
Local Federal Credit Union	\$22,784	\$507	2.66%	0.92%	34.71%	11.01%	2.23%
Bayou City Federal Credit Union	\$23,309	\$40	0.42%	1.11%	262.50%	1.89%	0.17%
Wichita Falls Federal Credit Union	\$23,473	\$73	0.67%	0.73%	108.22%	2.89%	0.31%
Greater Central Texas Federal Credit Union	\$24,296	\$0	0.00%	0.35%	NA	0.00%	0.00%
TexStar Federal Credit Union	\$24,440	\$31	0.55%	0.45%	80.65%	1.36%	0.13%
Texas People Federal Credit Union	\$24,744	\$74	0.47%	0.56%	117.57%	1.60%	0.30%
United Credit Union	\$25,384	\$216	1.32%	1.17%	88.89%	11.04%	0.85%
Rocket Federal Credit Union	\$25,561	\$642	2.84%	0.08%	2.80%	38.02%	2.51%
San Angelo Federal Credit Union	\$25,746	\$52	0.27%	0.19%	73.08%	4.28%	0.20%
Mid-Tex Federal Credit Union	\$25,866	\$111	0.78%	0.82%	104.50%	10.20%	0.43%
Northeast Texas Teachers Federal Credit Union	\$26,348	\$85	1.08%	0.43%	40.00%	2.82%	0.32%
CTECU	\$26,402	\$23	0.30%	0.42%	139.13%	0.45%	0.09%
United Energy Credit Union	\$26,477	\$226	1.50%	0.91%	60.62%	4.60%	0.85%
Abilene Federal Credit Union	\$26,545	\$122	1.03%	1.25%	122.13%	2.73%	0.46%
Alcon Employees Federal Credit Union	\$26,555	\$1	0.01%	0.14%	NM	0.02%	0.00%
Fedstar Credit Union	\$27,746	\$101	0.92%	0.72%	78.22%	2.82%	0.36%
Members Financial Federal Credit Union	\$28,670	\$114	0.63%	1.09%	172.81%	4.20%	0.40%
Trinity Valley Teachers Credit Union	\$28,986	\$67	1.12%	1.18%	105.97%	0.83%	0.23%
Beaumont Community Credit Union	\$29,315	\$50	0.42%	0.57%	138.00%	1.35%	0.17%
Matagorda County Credit Union	\$29,485	\$57	0.41%	0.19%	45.61%	1.58%	0.19%
Transtar Federal Credit Union	\$30,081	\$159	0.63%	0.22%	34.59%	7.89%	0.53%
Mountain Star Federal Credit Union	\$30,146	\$98	0.65%	0.81%	123.47%	2.66%	0.33%
Shared Resources Credit Union	\$30,281	\$112	0.51%	0.88%	172.32%	3.61%	0.37%
Hockley County School Employees Credit Union	\$30,357	\$207	1.02%	1.74%	170.05%	5.08%	0.68%
Starr County Teachers Federal Credit Union	\$30,529	\$46	0.42%	0.14%	32.61%	0.88%	0.15%
San Patricio County Teachers Federal Credit Union	\$30,743	\$106	0.47%	0.89%	189.62%	7.29%	0.34%
Angelina Federal Employees Credit Union	\$31,062	\$64	0.30%	0.49%	164.06%	1.60%	0.21%
Austin Federal Credit Union	\$31,243	\$92	0.41%	0.24%	58.70%	3.74%	0.29%
Caprock Federal Credit Union	\$31,943	\$186	0.87%	0.52%	59.68%	4.37%	0.58%
Walker County Federal Credit Union	\$32,009	\$239	1.02%	0.79%	77.41%	4.98%	0.75%
Old Ocean Federal Credit Union	\$32,391	\$143	0.91%	0.31%	34.27%	3.38%	0.44%
Port Arthur Teachers Federal Credit Union	\$33,039	\$60	0.62%	1.45%	233.33%	1.62%	0.18%
Mesquite Credit Union	\$33,214	\$190	0.92%	0.31%	33.16%	8.15%	0.57%
Lufkin Federal Credit Union	\$33,229	\$18	0.10%	0.54%	566.67%	0.37%	0.05%
Golden Triangle Federal Credit Union	\$33,283	\$49	0.29%	0.57%	193.88%	1.05%	0.15%
Cabot & NOI Employees Credit Union	\$33,495	\$416	1.58%	2.60%	164.42%	11.15%	1.24%
Common Cents Federal Credit Union	\$33,817	\$654	2.43%	0.80%	33.03%	14.23%	1.93%
Travis County Credit Union	\$33,982	\$62	0.28%	0.28%	100.00%	2.31%	0.18%
Cherokee County Federal Credit Union	\$35,679	\$150	0.50%	1.03%	206.00%	2.55%	0.42%
Star of Texas Credit Union	\$36,349	\$235	0.96%	0.28%	28.94%	4.89%	0.65%
Keystone Credit Union	\$36,483	\$642	1.94%	0.71%	36.45%	6.17%	1.76%
SPCO Credit Union	\$36,934	\$181	0.61%	0.79%	128.73%	5.01%	0.49%
Baptist Credit Union	\$37,864	\$193	0.62%	0.37%	59.07%	8.69%	0.51%
Texas Plains Federal Credit Union	\$39,335	\$140	0.48%	0.74%	152.86%	4.80%	0.36%
Texas Associations of Professionals Federal Credit Union	\$39,524	\$4	0.01%	0.61%	NM	0.10%	0.01%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

December 31, 2019

Run Date: February 8, 2020

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 (%)

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

Brazosport Teachers Federal Credit Union	\$40,594	\$64	0.28%	0.37%	131.25%	0.84%	0.16%
BCM Federal Credit Union	\$41,347	\$268	1.28%	1.10%	85.82%	7.29%	0.65%
Highway District 21 Federal Credit Union	\$41,483	\$185	0.97%	1.02%	105.41%	2.47%	0.45%
City Public Service/IBEW Federal Credit Union	\$41,751	\$47	0.25%	0.38%	155.32%	0.87%	0.11%
Trans Texas Southwest Credit Union	\$42,383	\$183	0.63%	0.44%	69.95%	5.65%	0.43%
Sacred Heart Parish Hallettsville Federal Credit Union	\$42,434	\$23	0.10%	0.35%	339.13%	0.50%	0.05%
Caprock Santa Fe Credit Union	\$42,841	\$490	2.51%	2.56%	102.24%	3.57%	1.14%
Cosden Federal Credit Union	\$43,010	\$258	2.30%	1.34%	58.14%	4.82%	0.60%
Heart O' Texas Federal Credit Union	\$43,252	\$1,001	3.37%	0.31%	9.09%	27.76%	2.31%
Freestone Credit Union	\$43,508	\$115	0.45%	0.15%	34.78%	2.62%	0.26%
Fannin Federal Credit Union	\$44,839	\$172	0.54%	0.74%	136.63%	3.02%	0.38%
Lubrizol Employees' Credit Union	\$45,904	\$119	0.50%	0.17%	34.45%	1.87%	0.26%
Star Financial Credit Union	\$46,054	\$61	0.34%	0.14%	42.62%	1.07%	0.13%
South Texas Federal Credit Union	\$46,141	\$122	0.61%	1.99%	327.87%	8.66%	0.26%
H&H Federal Credit Union	\$46,160	\$101	0.46%	0.45%	98.02%	1.18%	0.22%
Select Federal Credit Union	\$46,766	\$411	1.01%	0.76%	75.18%	5.52%	0.88%
My Credit Union	\$47,388	\$327	1.42%	0.49%	34.56%	7.74%	0.69%
Lifetime Federal Credit Union	\$48,426	\$115	0.36%	1.00%	276.52%	1.90%	0.24%
City Federal Credit Union	\$48,524	\$876	2.12%	0.65%	30.59%	20.56%	1.81%
Doches Credit Union	\$48,657	\$133	0.45%	0.78%	174.44%	2.12%	0.27%
La Joya Area Federal Credit Union	\$49,319	\$473	1.33%	1.05%	78.86%	8.95%	0.96%
Southland Federal Credit Union	\$50,044	\$960	2.66%	1.58%	59.38%	15.16%	1.92%
Scott & White Employees Credit Union	\$51,202	\$73	0.36%	0.08%	21.92%	1.85%	0.14%
Hereford Texas Federal Credit Union	\$52,362	\$441	1.26%	0.91%	72.34%	4.19%	0.84%
Big Spring Education Employees Federal Credit Union	\$53,089	\$472	2.28%	2.50%	109.53%	6.04%	0.89%
Texan Sky Federal Credit Union	\$53,259	\$165	0.40%	0.39%	97.58%	2.13%	0.31%
Houston Highway Credit Union	\$53,674	\$112	0.39%	0.91%	236.61%	58.04%	0.21%
Texas Telcom Credit Union	\$54,400	\$79	0.30%	1.04%	348.10%	1.31%	0.15%
Heritage USA Federal Credit Union	\$54,864	\$357	0.80%	0.94%	118.21%	7.24%	0.65%
Texas Federal Credit Union	\$56,421	\$150	0.51%	0.28%	54.00%	3.92%	0.27%
Wellspring Federal Credit Union	\$57,084	\$581	1.31%	0.88%	66.95%	11.53%	1.02%
First Class American Credit Union	\$57,349	\$192	0.44%	0.49%	111.98%	4.53%	0.33%
West Texas Credit Union	\$57,547	\$184	0.59%	0.47%	79.89%	3.54%	0.32%
Windthorst Federal Credit Union	\$57,580	\$290	0.77%	1.06%	136.90%	3.29%	0.50%
Texas Bridge Credit Union	\$59,916	\$90	0.21%	0.21%	97.78%	1.62%	0.15%
Baycel Federal Credit Union	\$60,284	\$606	1.96%	0.38%	19.47%	5.13%	1.01%
Houston Metropolitan Federal Credit Union	\$60,290	\$510	1.12%	0.92%	81.96%	7.85%	0.85%
Southwest Financial Federal Credit Union	\$61,476	\$693	1.30%	3.46%	265.51%	5.27%	1.13%
Postel Family Credit Union	\$61,687	\$46	0.13%	0.49%	384.78%	3.12%	0.07%
Telco Plus Credit Union	\$61,866	\$260	0.58%	0.58%	100.00%	2.70%	0.42%
Domino Federal Credit Union	\$64,234	\$311	0.76%	0.77%	101.61%	3.30%	0.48%
Service 1st Credit Union	\$64,359	\$193	0.44%	0.31%	71.50%	2.91%	0.30%
Irving City Employees Federal Credit Union	\$65,888	\$156	0.48%	0.31%	63.46%	2.16%	0.24%
RelyOn Credit Union	\$66,245	\$234	0.45%	0.57%	125.21%	3.80%	0.35%
Coastal Community Federal Credit Union	\$67,488	\$940	2.24%	3.22%	143.83%	17.89%	1.39%
Westex Federal Credit Union	\$71,606	\$128	0.40%	0.69%	172.66%	3.56%	0.18%
Metro Medical Credit Union	\$71,790	\$235	0.94%	0.47%	50.21%	2.31%	0.33%
Southwest Research Center Federal Credit Union	\$72,011	\$78	0.24%	0.40%	169.23%	1.14%	0.11%

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Asset Quality

December 31, 2019

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

Las Colinas Federal Credit Union	\$72,643	\$229	0.39%	0.51%	128.82%	4.04%	0.32%
Memorial Credit Union	\$74,102	\$631	0.95%	0.75%	78.61%	8.76%	0.85%
First Abilene Federal Credit Union	\$74,325	\$45	0.08%	0.34%	417.78%	2.06%	0.06%
Baylor Health Care System Credit Union	\$76,173	\$549	1.40%	0.57%	40.62%	4.20%	0.72%
Rockdale Federal Credit Union	\$78,149	\$27	0.15%	1.05%	700.00%	0.31%	0.03%
Valley Federal Credit Union	\$78,732	\$266	0.64%	1.00%	157.14%	2.23%	0.34%
Wichita Falls Teachers Federal Credit Union	\$79,367	\$316	0.66%	0.97%	147.47%	2.93%	0.40%
Centex Citizens Credit Union	\$79,501	\$210	0.40%	0.93%	231.90%	1.50%	0.26%
Members Credit Union	\$80,106	\$471	0.98%	1.02%	103.40%	5.57%	0.59%
Texas DPS Credit Union	\$80,128	\$477	1.01%	0.43%	42.35%	6.57%	0.60%
U. S. Employees Credit Union	\$80,457	\$369	0.92%	0.79%	85.64%	6.06%	0.46%
Concho Educators Federal Credit Union	\$81,911	\$78	0.21%	0.17%	80.77%	0.97%	0.10%
KBR Heritage Federal Credit Union	\$82,315	\$121	0.47%	1.34%	281.82%	0.96%	0.15%
Kerr County Federal Credit Union	\$82,571	\$352	0.52%	0.91%	174.15%	12.03%	0.43%
Southern Federal Credit Union	\$83,404	\$2,374	4.87%	3.39%	69.67%	8.35%	2.85%
Southwest 66 Credit Union	\$84,783	\$108	0.19%	1.10%	566.67%	1.39%	0.13%
Eastex Credit Union	\$87,857	\$113	0.21%	0.38%	176.99%	1.12%	0.13%
Space City Credit Union	\$89,185	\$289	0.61%	0.61%	144.64%	4.43%	0.32%
Naft Federal Credit Union	\$89,809	\$202	0.38%	0.68%	180.20%	1.47%	0.22%
Tarrant County's Credit Union	\$92,128	\$340	0.45%	0.63%	139.41%	3.72%	0.37%
Texas Health Credit Union	\$96,221	\$420	0.65%	0.76%	117.86%	3.82%	0.44%
First Central Credit Union	\$96,926	\$1,695	3.01%	1.95%	64.72%	12.33%	1.75%
Texoma Educators Federal Credit Union	\$97,048	\$148	0.36%	0.21%	57.43%	1.11%	0.15%
Edinburg Teachers Credit Union	\$97,358	\$87	0.50%	0.89%	179.31%	0.37%	0.09%
Allied Federal Credit Union	\$98,999	\$221	0.44%	0.44%	100.00%	2.68%	0.22%
United Community Credit Union	\$100,524	\$558	0.70%	0.89%	127.60%	5.09%	0.56%
One Source Federal Credit Union	\$102,291	\$433	0.74%	1.58%	213.16%	4.38%	0.42%
Community Service Credit Union	\$102,658	\$170	0.21%	0.52%	246.47%	1.67%	0.17%
4U Federal Credit Union	\$103,570	\$57	0.08%	0.04%	59.65%	1.31%	0.06%
River City Federal Credit Union	\$104,690	\$632	0.68%	0.65%	96.20%	9.07%	0.60%
Prestige Community Credit Union	\$105,114	\$348	0.41%	0.94%	230.75%	3.90%	0.33%
Kelly Community Federal Credit Union	\$108,688	\$665	0.79%	0.87%	110.08%	4.73%	0.61%
Rio Grande Valley Credit Union	\$109,896	\$81	0.14%	0.22%	150.62%	1.14%	0.07%
Cooperative Teachers Credit Union	\$114,192	\$384	0.44%	0.41%	94.53%	2.68%	0.34%
WesTex Community Credit Union	\$116,982	\$509	0.80%	0.99%	123.58%	4.43%	0.44%
BP Federal Credit Union	\$120,869	\$135	0.15%	0.31%	203.70%	0.96%	0.11%
Laredo Federal Credit Union	\$121,736	\$440	0.86%	0.83%	96.14%	6.07%	0.36%
Lone Star Credit Union	\$121,887	\$101	0.11%	0.54%	502.97%	2.26%	0.08%
Chocolate Bayou Community Federal Credit Union	\$121,988	\$212	0.38%	0.44%	117.45%	2.15%	0.17%
Plus4 Credit Union	\$122,493	\$486	0.53%	0.76%	143.83%	10.51%	0.40%
Chemcel Federal Credit Union	\$125,343	\$1,017	1.12%	0.50%	44.74%	7.15%	0.81%
Go Federal Credit Union	\$125,757	\$569	0.59%	0.52%	87.35%	11.12%	0.45%
Access Community Credit Union	\$128,502	\$642	0.61%	0.33%	53.58%	3.72%	0.50%
MTCU	\$129,451	\$137	0.19%	0.25%	128.47%	1.27%	0.11%
Members First Credit Union	\$130,673	\$811	1.33%	0.63%	47.35%	6.48%	0.62%
Texasgulf Federal Credit Union	\$133,676	\$1,447	1.54%	0.69%	44.51%	7.89%	1.08%
LibertyOne Credit Union	\$133,817	\$457	0.46%	0.54%	117.07%	2.95%	0.34%
Santa Fe Federal Credit Union	\$136,028	\$777	0.88%	1.52%	172.07%	4.11%	0.57%

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Asset Quality

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

Capitol Credit Union	\$141,044	\$200	0.20%	0.38%	193.50%	2.16%	0.14%
Communities of Abilene Federal Credit Union	\$142,454	\$639	0.68%	0.49%	72.46%	4.59%	0.45%
Government Employees Federal Credit Union	\$145,670	\$163	0.19%	0.09%	45.40%	1.29%	0.11%
Cal-Com Federal Credit Union	\$147,779	\$320	0.37%	0.56%	149.69%	2.49%	0.22%
Border Federal Credit Union	\$151,824	\$433	0.43%	0.60%	139.49%	2.01%	0.29%
Citizens Federal Credit Union	\$159,845	\$188	0.46%	1.04%	227.13%	1.78%	0.12%
Members Trust of the Southwest Federal Credit Union	\$160,048	\$986	0.87%	0.34%	39.25%	9.30%	0.62%
North East Texas Credit Union	\$161,716	\$471	0.51%	0.90%	178.13%	2.38%	0.29%
Harris County Federal Credit Union	\$166,192	\$881	0.93%	0.86%	92.96%	3.18%	0.53%
Texoma Community Credit Union	\$168,355	\$929	0.66%	0.84%	127.23%	8.18%	0.55%
Beacon Federal Credit Union	\$168,976	\$275	0.28%	0.40%	144.00%	2.39%	0.16%
Southwest Heritage Credit Union	\$171,606	\$1,033	0.80%	0.67%	84.03%	8.12%	0.60%
Nizari Progressive Federal Credit Union	\$173,723	\$709	0.51%	1.00%	195.49%	3.09%	0.41%
Pioneer Mutual Federal Credit Union	\$176,869	\$65	0.06%	0.70%	NM	0.25%	0.04%
H.E.B. Federal Credit Union	\$182,271	\$789	0.65%	0.55%	85.55%	2.80%	0.43%
MemberSource Credit Union	\$187,864	\$577	0.38%	0.80%	212.65%	4.42%	0.31%
Members Choice of Central Texas Federal Credit Union	\$189,303	\$583	0.41%	2.27%	557.12%	3.10%	0.31%
People's Federal Credit Union	\$194,358	\$1,445	1.24%	0.50%	40.00%	9.27%	0.74%
Gulf Coast Federal Credit Union	\$211,426	\$1,896	0.98%	0.65%	66.40%	13.59%	0.90%
Fort Worth City Credit Union	\$212,006	\$145	0.15%	0.31%	210.34%	0.71%	0.07%
Sabine Federal Credit Union	\$213,774	\$703	0.51%	0.35%	67.43%	2.94%	0.33%
Pantex Federal Credit Union	\$219,572	\$305	0.56%	0.45%	80.00%	0.77%	0.14%
Texas Tech Federal Credit Union	\$220,695	\$1,727	1.01%	0.37%	37.06%	6.71%	0.78%
Mobility Credit Union	\$220,852	\$2,627	1.34%	0.42%	31.33%	15.57%	1.19%
Investex Credit Union	\$222,388	\$523	0.50%	0.81%	162.72%	2.51%	0.24%
Energy Capital Credit Union	\$224,239	\$1,231	0.70%	0.58%	81.88%	5.92%	0.55%
America's Credit Union	\$225,376	\$140	0.11%	0.30%	265.00%	0.40%	0.06%
Amarillo Community Federal Credit Union	\$242,069	\$231	0.14%	0.33%	243.72%	1.17%	0.10%
Unity One Credit Union	\$247,321	\$1,730	0.97%	0.88%	90.40%	8.68%	0.70%
Average of Asset Group A	\$43,908	\$207	1.16%	0.96%	133.40%	5.31%	0.66%

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Asset Quality

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Asset Group B - \$251 to \$500 million in total assets								
	United Texas Credit Union	\$250,837	\$284	0.16%	0.35%	218.31%	1.91%	0.11%
	Synergy Federal Credit Union	\$254,698	\$717	0.35%	0.11%	31.52%	1.94%	0.28%
	Cy-Fair Federal Credit Union	\$263,804	\$2,093	0.99%	0.78%	78.69%	8.19%	0.79%
	First Basin Credit Union	\$269,478	\$1,962	1.08%	1.11%	103.16%	7.22%	0.73%
	Houston Texas Fire Fighters Federal Credit Union	\$273,318	\$553	0.38%	0.40%	106.33%	1.43%	0.20%
	Gulf Credit Union	\$277,935	\$418	0.27%	0.42%	155.50%	2.03%	0.15%
	Education Credit Union	\$278,059	\$2,032	0.93%	1.05%	113.58%	4.86%	0.73%
	Alliance Credit Union	\$280,101	\$1,838	0.93%	0.26%	28.29%	4.22%	0.66%
	1st Community Federal Credit Union	\$281,426	\$1,363	0.61%	0.46%	75.28%	6.42%	0.48%
	MCT Credit Union	\$299,977	\$1,649	0.87%	0.30%	34.57%	5.96%	0.55%
	Evolve Federal Credit Union	\$315,626	\$1,495	0.73%	0.85%	116.12%	4.91%	0.47%
	GENCO Federal Credit Union	\$317,940	\$676	0.30%	0.46%	155.18%	1.92%	0.21%
	Security First Federal Credit Union	\$341,104	\$1,603	0.59%	1.10%	187.59%	4.56%	0.47%
	DuGood Federal Credit Union	\$343,927	\$23	0.01%	0.52%	NM	0.05%	0.01%
	Texar Federal Credit Union	\$345,713	\$1,052	0.41%	0.36%	87.26%	2.15%	0.30%
	Public Employees Credit Union	\$350,675	\$1,384	0.62%	0.40%	64.67%	4.62%	0.39%
	Coastal Community And Teachers Credit Union	\$354,361	\$2,341	0.81%	1.12%	138.10%	6.97%	0.66%
	Union Square Credit Union	\$372,925	\$1,889	0.70%	0.19%	26.63%	4.84%	0.51%
	Texell Credit Union	\$406,685	\$3,352	0.99%	1.64%	166.08%	7.11%	0.82%
	Educators Credit Union	\$415,310	\$242	0.13%	0.15%	113.22%	0.42%	0.06%
	Associated Credit Union of Texas	\$419,985	\$998	0.32%	1.39%	430.36%	2.55%	0.24%
	Education First Federal Credit Union	\$426,856	\$1,364	0.61%	0.64%	104.99%	3.96%	0.32%
	My Community Credit Union	\$429,108	\$3,066	0.90%	0.50%	55.61%	7.15%	0.71%
	Abilene Teachers Federal Credit Union	\$455,628	\$1,844	0.54%	0.63%	118.28%	3.48%	0.40%
	Air Force Federal Credit Union	\$458,722	\$2,815	0.73%	0.42%	58.47%	9.90%	0.61%
	People's Trust Federal Credit Union	\$463,674	\$1,569	0.61%	1.20%	196.43%	3.07%	0.34%
	City Credit Union	\$496,316	\$3,352	0.98%	1.22%	124.34%	7.83%	0.68%
	Average of Asset Group B	\$349,785	\$1,555	0.61%	0.67%	118.79%	4.43%	0.44%

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Asset Group C - \$501 million to \$1 billion in total assets								
	Texas Bay Credit Union	\$501,806	\$4,803	1.20%	1.24%	103.14%	10.36%	0.96%
	Primeway Federal Credit Union	\$528,010	\$2,687	0.65%	0.56%	86.71%	6.83%	0.51%
	Resource One Credit Union	\$541,219	\$5,166	1.09%	1.03%	94.06%	9.89%	0.95%
	Complex Community Federal Credit Union	\$549,498	\$1,372	0.41%	0.39%	96.43%	2.40%	0.25%
	Generations Community Federal Credit Union	\$551,807	\$2,943	0.80%	1.06%	132.14%	5.87%	0.53%
	Community Resource Credit Union	\$564,704	\$1,287	0.28%	0.49%	175.68%	3.70%	0.23%
	Southwest Airlines Federal Credit Union	\$588,660	\$3,442	0.77%	0.71%	92.24%	5.79%	0.58%
	Members Choice Credit Union	\$609,032	\$17,354	3.90%	0.45%	11.49%	29.72%	2.85%
	East Texas Professional Credit Union	\$653,193	\$2,327	0.50%	0.43%	86.21%	2.28%	0.36%
	Neches Federal Credit Union	\$660,202	\$2,161	0.47%	0.65%	136.79%	2.41%	0.33%
	El Paso Area Teachers Federal Credit Union	\$665,398	\$2,168	0.42%	0.83%	195.25%	2.91%	0.33%
	FivePoint Credit Union	\$678,313	\$2,086	0.42%	0.67%	161.41%	2.87%	0.31%
	Greater Texas Federal Credit Union	\$688,131	\$763	0.17%	0.34%	202.49%	1.30%	0.11%
	Smart Financial Credit Union	\$699,499	\$1,064	0.23%	0.79%	343.33%	1.72%	0.15%
	Houston Federal Credit Union	\$700,193	\$970	0.21%	0.41%	195.26%	1.84%	0.14%
	Houston Police Federal Credit Union	\$751,409	\$3,721	0.82%	0.65%	79.52%	3.36%	0.50%
	First Service Credit Union	\$759,319	\$3,881	0.61%	0.98%	160.42%	5.47%	0.51%
	Brazos Valley Schools Credit Union	\$787,816	\$2,291	0.75%	0.37%	48.76%	3.32%	0.29%
	Neighborhood Credit Union	\$810,063	\$4,267	0.73%	0.93%	127.12%	4.73%	0.53%
	InTouch Credit Union	\$812,749	\$6,494	0.93%	0.68%	73.01%	9.39%	0.80%
	Schlumberger Employees Credit Union	\$830,264	\$344	0.14%	0.26%	182.56%	0.24%	0.04%
	Velocity Credit Union	\$849,083	\$3,106	0.52%	1.67%	322.57%	3.32%	0.37%
	Gulf Coast Educators Federal Credit Union	\$860,109	\$1,381	0.28%	0.57%	201.45%	1.06%	0.16%
	Mobiloil Federal Credit Union	\$863,633	\$6,024	0.94%	0.93%	98.74%	5.48%	0.70%
	Amoco Federal Credit Union	\$982,805	\$5,328	0.76%	1.10%	143.84%	6.95%	0.54%
	Amplify Credit Union	\$994,465	\$3,378	0.42%	0.59%	139.58%	5.08%	0.34%
	Average of Asset Group C	\$710,822	\$3,493	0.71%	0.72%	141.93%	5.32%	0.51%

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

December 31, 2019

Run Date: February 8, 2020

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 (%)

Asset Group D - Over \$1 billion in total assets

Fort Worth Community Credit Union	\$1,001,619	\$2,904	0.46%	0.73%	157.99%	3.73%	0.29%
Red River Federal Credit Union	\$1,005,002	\$7,828	1.09%	1.05%	95.76%	8.28%	0.78%
Firstmark Credit Union	\$1,020,011	\$2,816	0.40%	0.56%	138.39%	2.85%	0.28%
DATCU Credit Union	\$1,044,507	\$1,892	0.21%	0.50%	241.28%	1.66%	0.18%
United Heritage Credit Union	\$1,076,815	\$2,601	0.30%	0.32%	108.11%	3.21%	0.24%
FirstLight Federal Credit Union	\$1,134,340	\$3,355	0.37%	0.82%	221.16%	3.26%	0.30%
Shell Federal Credit Union	\$1,181,244	\$5,645	0.59%	0.65%	110.27%	5.18%	0.48%
Texas Trust Credit Union	\$1,344,027	\$1,511	0.16%	0.28%	177.63%	1.12%	0.11%
Credit Union Of Texas	\$1,388,263	\$8,992	0.80%	0.89%	111.85%	6.50%	0.65%
First Community Credit Union	\$1,541,379	\$5,108	0.44%	0.54%	123.28%	3.28%	0.33%
Texans Credit Union	\$1,606,023	\$1,581	0.17%	0.35%	204.24%	1.43%	0.10%
Advancial Federal Credit Union	\$1,630,739	\$10,781	0.83%	0.56%	67.97%	7.52%	0.66%
A+ Federal Credit Union	\$1,710,266	\$6,935	0.48%	0.50%	102.57%	4.50%	0.41%
Austin Telco Federal Credit Union	\$1,819,436	\$4,050	0.30%	0.18%	58.84%	1.76%	0.22%
JSC Federal Credit Union	\$2,248,027	\$2,184	0.22%	0.32%	146.57%	0.98%	0.10%
EECU	\$2,504,825	\$6,946	0.34%	0.66%	192.31%	2.52%	0.28%
University Federal Credit Union	\$2,680,066	\$13,224	0.60%	0.60%	100.57%	5.39%	0.49%
GECU	\$2,939,087	\$24,562	0.96%	1.05%	109.95%	7.39%	0.84%
Credit Human Federal Credit Union	\$3,210,474	\$75,745	2.60%	0.50%	19.28%	24.53%	2.36%
Navy Army Community Credit Union	\$3,264,304	\$27,355	0.92%	0.97%	105.96%	8.49%	0.84%
Texas Dow Employees Credit Union	\$3,609,985	\$33,594	1.07%	0.90%	84.77%	10.66%	0.93%
American Airlines Federal Credit Union	\$7,658,628	\$19,101	0.40%	0.62%	155.82%	2.55%	0.25%
Randolph-Brooks Federal Credit Union	\$9,675,518	\$46,918	0.63%	0.62%	99.25%	3.81%	0.48%
Security Service Federal Credit Union	\$9,823,931	\$77,928	0.90%	0.89%	98.55%	7.91%	0.79%
Average of Asset Group D	\$2,754,938	\$16,398	0.64%	0.63%	126.35%	5.35%	0.52%

Source: SNL Financial

Note: Report includes only bank-level data.

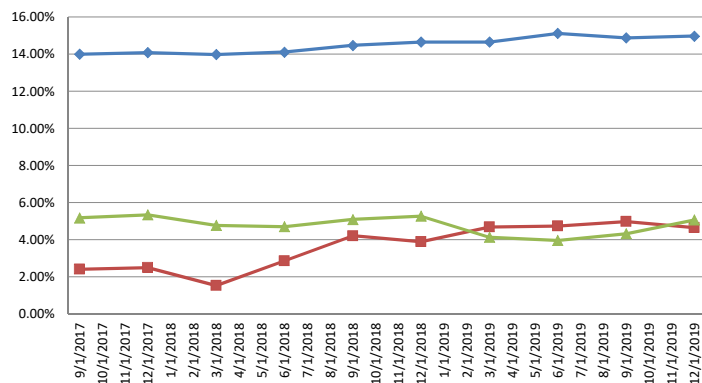
NA = data was not available.

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

Net Worth

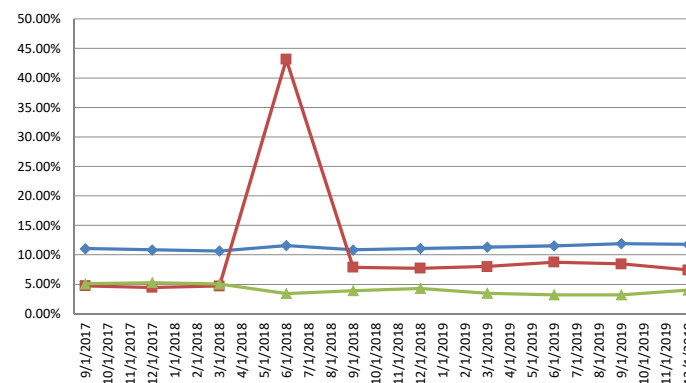
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



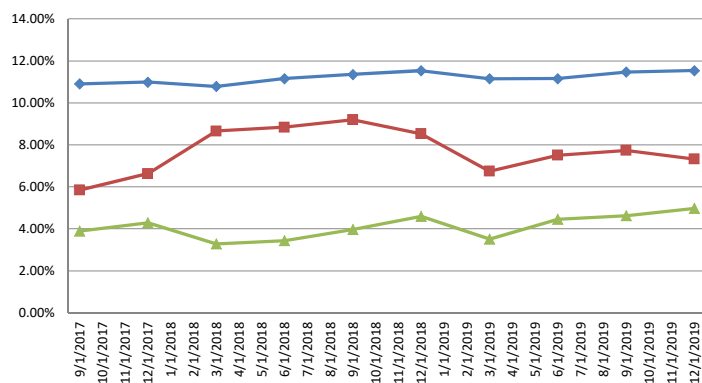
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	13.99%	14.07%	13.98%	14.10%	14.46%	14.64%	14.65%	15.11%	14.87%	14.97%
Net Worth Growth (Decline) - YTD	2.40%	2.48%	1.52%	2.85%	4.20%	3.88%	4.67%	4.72%	4.96%	4.64%
Total Delinquent Lns/ Net Worth	5.17%	5.34%	4.76%	4.69%	5.08%	5.26%	4.12%	3.95%	4.31%	5.05%

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



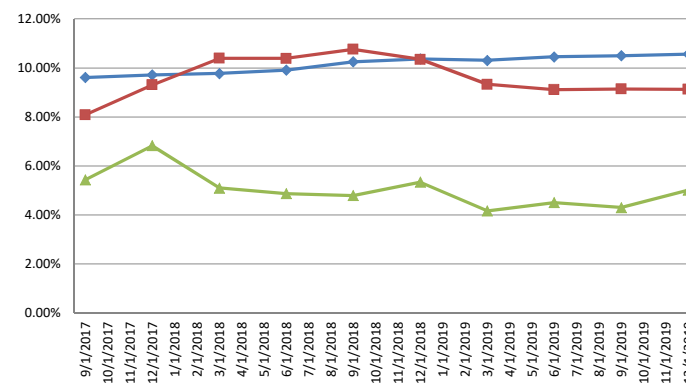
	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19
Net Worth/ Assets	11.04%	10.81%	10.62%	11.56%	10.82%	11.07%	11.26%	11.49%	11.90%	11.74%
Net Worth Growth (Decline) - YTD	4.70%	4.47%	4.69%	43.13%	7.87%	7.70%	8.00%	8.72%	8.42%	7.40%
Total Delinquent Lns/ Net Worth	5.05%	5.27%	5.04%	3.40%	3.90%	4.27%	3.46%	3.21%	3.18%	4.00%

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	9/30/19	12/31/19
Net Worth/ Assets	10.90%	10.98%	10.78%	11.15%	11.35%	11.53%	11.15%	11.15%	11.47%	11.53%
Net Worth Growth (Decline) - YTD	5.83%	6.62%	8.65%	8.83%	9.19%	8.53%	6.74%	7.50%	7.72%	7.32%
Total Delinquent Lns/ Net Worth	3.88%	4.28%	3.28%	3.43%	3.96%	4.59%	3.50%	4.45%	4.61%	4.97%

Asset Group D - Over \$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	9/30/19	12/31/19
Net Worth/ Assets	9.60%	9.71%	9.77%	9.91%	10.24%	10.36%	10.30%	10.45%	10.49%	10.56%
Net Worth Growth (Decline) - YTD	8.08%	9.30%	10.39%	10.38%	10.76%	10.34%	9.32%	9.11%	9.14%	9.12%
Total Delinquent Lns/ Net Worth	5.43%	6.82%	5.09%	4.86%	4.78%	5.34%	4.16%	4.49%	4.29%	5.00%

Source: SNL Financial

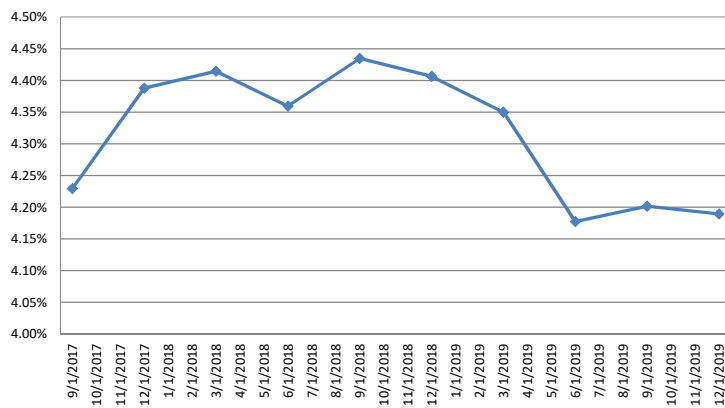
Note: Report includes only bank-level data.

NA = data was not available.

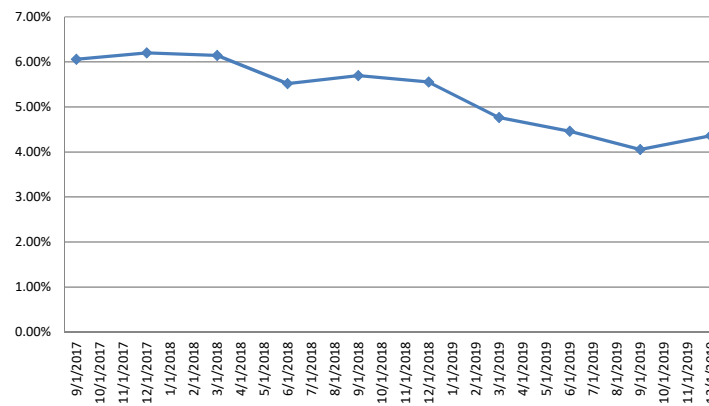
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

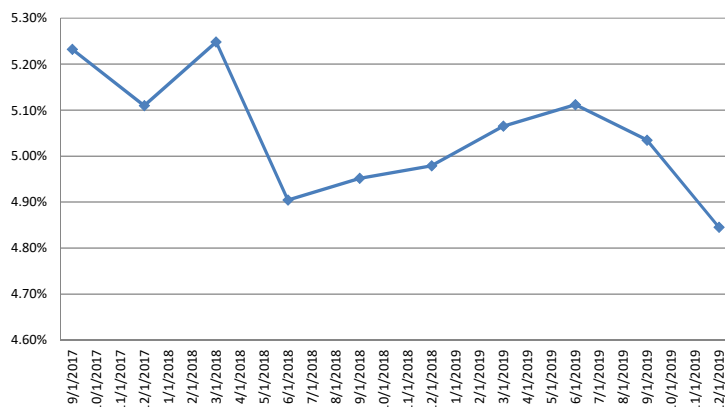
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



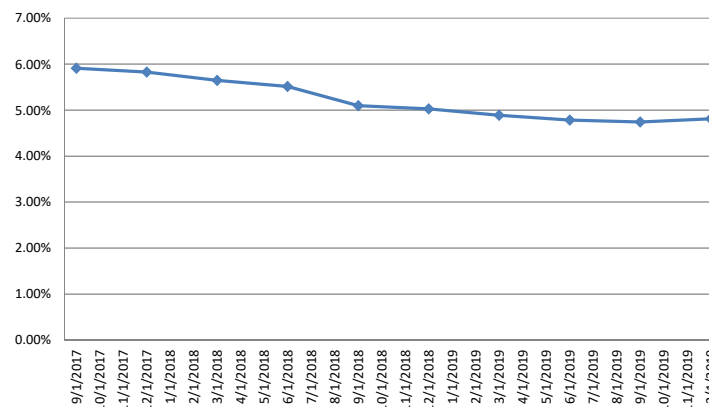
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

December 31, 2019

Run Date: February 8, 2020

		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							
	Orange County Teachers Credit Union	\$315	\$138	43.81%	(27.37%)	0.00%	0.00%
	Assumption Beaumont Federal Credit Union	\$487	\$48	9.86%	0.00%	0.00%	6.25%
	All Saints Catholic Federal Credit Union	\$539	\$103	19.11%	1.98%	0.00%	13.59%
	Paris District Credit Union	\$648	\$92	14.20%	(1.08%)	0.00%	1.09%
	Musicians Federal Credit Union	\$710	\$89	12.54%	3.49%	0.00%	10.11%
	Teachers Alliance Federal Credit Union	\$806	\$303	37.59%	(2.88%)	28.38%	10.89%
	Texas Lee Federal Credit Union	\$889	\$66	7.42%	4.76%	0.00%	0.00%
	I.B.E.W. Local #681 Credit Union	\$890	\$126	14.16%	7.69%	0.79%	0.79%
	T & FS Employee Credit Union	\$890	\$196	22.02%	(12.89%)	13.78%	14.29%
	Pilgrim CUCC Federal Credit Union	\$918	\$105	11.44%	5.00%	9.52%	13.33%
	Pear Orchard Federal Credit Union	\$993	\$190	19.13%	3.26%	54.74%	7.89%
	Witco Houston Employees Credit Union	\$1,045	\$330	31.58%	(2.37%)	21.82%	6.06%
	Littlefield School Employees Federal Credit Union	\$1,107	\$166	15.00%	1.22%	4.82%	2.41%
	Empowerment Community Development Federal Credit Union	\$1,112	\$80	7.19%	(2.44%)	37.50%	17.50%
	Brentwood Baptist Church Federal Credit Union	\$1,144	\$96	8.39%	(3.03%)	20.83%	27.08%
	Jafari No-Interest Credit Union	\$1,211	\$343	28.32%	15.88%	0.00%	3.21%
	G P M Federal Credit Union	\$1,296	\$386	29.78%	6.93%	3.63%	1.55%
	Faith Cooperative Federal Credit Union	\$1,528	\$162	10.60%	10.96%	46.91%	29.01%
	Saint Lukes Community Federal Credit Union	\$1,542	\$132	8.56%	1.54%	3.03%	3.03%
	Highway Employees Credit Union	\$1,634	\$436	26.68%	1.16%	0.00%	0.69%
	W T N M Atlantic Federal Credit Union	\$1,681	\$355	21.12%	3.80%	14.08%	5.35%
	Salt Employees Federal Credit Union	\$1,772	\$688	38.83%	0.00%	0.00%	1.60%
	Sweeny Teachers Federal Credit Union	\$2,098	\$324	15.44%	0.31%	0.00%	1.54%
	Kilgore Shell Employees Federal Credit Union	\$2,107	\$368	17.47%	0.00%	0.00%	2.45%
	American Baptist Association Credit Union	\$2,176	\$196	9.01%	2.08%	15.82%	7.65%
	Lehrer Interests Credit Union	\$2,206	\$455	20.63%	0.89%	0.00%	0.22%
	Redeemer Federal Credit Union	\$2,286	\$667	29.18%	20.40%	2.70%	4.50%
	Goodyear San Angelo Federal Credit Union	\$2,735	\$312	11.41%	11.03%	0.00%	5.77%
	Light Commerce Credit Union	\$2,787	\$592	21.24%	14.29%	4.22%	4.90%
	Navarro Credit Union	\$2,979	\$1,116	37.46%	2.39%	5.82%	2.24%
	Corpus Christi S.P. Credit Union	\$3,009	\$610	20.27%	(7.44%)	10.49%	11.31%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$3,038	\$563	18.53%	8.06%	1.24%	7.82%
	SP Trainmen Federal Credit Union	\$3,097	\$990	31.97%	(1.88%)	0.10%	0.51%
	Galveston School Employees Federal Credit Union	\$3,128	\$335	10.71%	(7.46%)	31.94%	10.75%
	Vidor Teachers Federal Credit Union	\$3,235	\$513	15.86%	2.40%	0.39%	0.78%
	Pasadena Postal Credit Union	\$3,302	\$427	12.93%	11.20%	15.46%	9.13%
	Covenant Savings Federal Credit Union	\$3,547	\$277	7.81%	1.47%	3.25%	1.08%
	Federal Employees Credit Union	\$3,580	\$671	18.74%	(0.74%)	0.00%	0.75%
	Pampa Municipal Credit Union	\$3,586	\$339	9.45%	5.61%	7.37%	10.03%
	Plains Federal Credit Union	\$3,615	\$548	15.16%	1.48%	10.77%	1.82%
	T. H. D. District 17 Credit Union	\$3,662	\$743	20.29%	2.34%	5.38%	0.81%
	Longview Federal Credit Union	\$3,701	\$717	19.37%	0.42%	7.39%	1.67%
	Union Pacific Employees Credit Union	\$3,722	\$840	22.57%	8.53%	0.36%	2.98%
	Prairie View Federal Credit Union	\$3,847	\$318	8.27%	(7.83%)	4.09%	9.12%
	B P S Federal Credit Union	\$3,918	\$1,781	45.46%	2.00%	0.11%	0.22%
	Belton Federal Credit Union	\$4,015	\$585	14.57%	9.55%	3.93%	3.08%
	Waconized Federal Credit Union	\$4,034	\$890	22.06%	(13.84%)	7.53%	10.00%
	IBEW 116 Federal Credit Union	\$4,069	\$352	8.65%	0.86%	0.28%	2.27%

Source: SNL Financial

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Net Worth

December 31, 2019

Run Date: February 8, 2020

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)							
	Intercorp Credit Union	\$4,085	\$732	17.92%	2.23%	8.47%	3.96%
	Oak Farms Employees Credit Union	\$4,135	\$1,052	25.44%	1.84%	4.66%	3.04%
	Houston Belt & Terminal Federal Credit Union	\$4,180	\$1,197	28.64%	8.52%	0.00%	1.84%
	Mount Carmel Church Federal Credit Union	\$4,267	\$919	21.54%	4.31%	10.66%	3.16%
	Peco Federal Credit Union	\$4,319	\$439	10.16%	4.52%	16.86%	11.85%
	Everman Parkway Credit Union	\$4,341	\$1,440	33.17%	(1.03%)	2.01%	1.32%
	Del Rio S.P. Credit Union	\$4,354	\$1,511	34.70%	(0.85%)	0.33%	0.66%
	Lefors Federal Credit Union	\$4,363	\$795	18.22%	0.51%	6.79%	2.39%
	Farmers Branch City Employees Federal Credit Union	\$4,413	\$987	22.37%	(4.55%)	3.75%	2.03%
	Pollock Employees Credit Union	\$4,491	\$571	12.71%	1.06%	7.18%	3.85%
	Highway District 9 Credit Union	\$4,703	\$1,001	21.28%	1.83%	3.20%	3.30%
	Port of Houston Warehouse Federal Credit Union	\$5,077	\$666	13.12%	4.55%	1.65%	6.46%
	Team Financial Federal Credit Union	\$5,082	\$162	3.19%	15.71%	25.93%	14.81%
	NCE Credit Union	\$5,155	\$1,052	20.41%	0.67%	2.28%	2.00%
	Highway District 2 Credit Union	\$5,412	\$1,213	22.41%	2.88%	1.32%	2.39%
	Coastal Teachers Federal Credit Union	\$5,433	\$436	8.03%	0.23%	3.21%	2.52%
	City of Deer Park Federal Credit Union	\$5,440	\$1,093	20.09%	5.50%	0.37%	0.73%
	Lubbock Telco Federal Credit Union	\$5,500	\$1,551	28.20%	(0.77%)	0.06%	0.84%
	ACU Credit Union	\$5,705	\$1,243	21.79%	3.76%	9.73%	1.85%
	Skel-Tex Credit Union	\$5,717	\$1,200	20.99%	2.83%	3.42%	2.50%
	Midwestern State University Credit Union	\$5,732	\$813	14.18%	(3.56%)	0.00%	0.49%
	CASE Federal Credit Union	\$5,735	\$772	13.46%	5.32%	5.18%	1.04%
	South Texas Regional Federal Credit Union	\$5,833	\$529	9.07%	6.87%	0.19%	5.48%
	Electric Utilities Credit Union	\$6,052	\$845	13.96%	0.84%	3.91%	3.67%
	Jackson County Federal Credit Union	\$6,082	\$553	9.09%	2.41%	0.00%	5.79%
	FCI Federal Credit Union	\$6,279	\$883	14.06%	(6.76%)	14.95%	3.74%
	Hilco Federal Credit Union	\$6,339	\$351	5.54%	(3.57%)	37.89%	5.41%
	Oak Cliff Christian Federal Credit Union	\$6,343	\$533	8.40%	3.70%	19.51%	14.26%
	Brownsville City Employees Federal Credit Union	\$6,376	\$1,699	26.65%	3.79%	1.00%	2.71%
	Local 20 IBEW Federal Credit Union	\$6,442	\$541	8.40%	6.29%	2.22%	3.33%
	Frio County Federal Credit Union	\$6,482	\$1,641	25.32%	9.25%	1.22%	2.13%
	United Savers Trust Credit Union	\$6,512	\$478	7.34%	8.14%	6.28%	13.18%
	Bivins Federal Credit Union	\$6,581	\$1,019	15.48%	0.49%	7.75%	3.34%
	Cochran County Schools Federal Credit Union	\$6,613	\$913	13.81%	7.16%	8.54%	6.68%
	Andrews School Federal Credit Union	\$6,697	\$1,572	23.47%	0.19%	0.00%	2.04%
	TC Teachers Federal Credit Union	\$6,803	\$1,144	16.82%	(3.21%)	7.69%	4.72%
	Seminole Public Schools Federal Credit Union	\$6,827	\$1,529	22.40%	0.00%	0.65%	1.24%
	Port of Houston Credit Union	\$7,086	\$1,822	25.71%	6.61%	0.66%	3.02%
	ILA 28 Federal Credit Union	\$7,141	\$1,791	25.08%	3.47%	2.62%	0.56%
	STEC Federal Credit Union	\$7,217	\$1,376	19.07%	6.50%	0.58%	0.73%
	Galveston Government Employees Credit Union	\$7,409	\$538	7.26%	13.26%	10.97%	0.74%
	C-T Waco Federal Credit Union	\$7,471	\$638	8.54%	(4.06%)	6.90%	2.35%
	Sherwin Federal Credit Union	\$7,522	\$2,558	34.01%	(0.89%)	0.51%	0.78%
	Coburn Credit Union	\$7,549	\$1,261	16.70%	11.10%	0.48%	0.40%
	Mount Olive Baptist Church Federal Credit Union	\$7,609	\$1,320	17.35%	4.18%	11.14%	2.05%
	Moore County Schools Federal Credit Union	\$7,684	\$711	9.25%	0.00%	9.70%	15.47%
	Hale County Teachers Federal Credit Union	\$7,799	\$909	11.66%	1.56%	16.50%	4.40%
	Victoria City-County Employees Federal Credit Union	\$7,871	\$961	12.21%	(2.63%)	0.83%	1.25%

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 A - \$0 to \$250 million in total assets (continued)							
	I.B.E.W. LU 66 Federal Credit Union	\$8,000	\$889	11.11%	19.97%	2.36%	7.65%
	Sweetwater Regional Federal Credit Union	\$8,046	\$1,616	20.08%	(0.55%)	0.00%	0.93%
	Jackson County Teachers Federal Credit Union	\$8,195	\$954	11.64%	1.92%	0.42%	2.62%
	Marathon Republic Federal Credit Union	\$8,340	\$971	11.64%	5.54%	2.27%	1.65%
	Morris Sheppard Texarkana Federal Credit Union	\$8,343	\$1,040	12.47%	8.00%	8.27%	3.27%
	Met Tran Federal Credit Union	\$8,366	\$1,527	18.25%	1.13%	8.12%	18.53%
	Vatat Credit Union	\$8,508	\$1,327	15.60%	3.83%	0.00%	2.19%
	Scurry County School Federal Credit Union	\$8,822	\$2,045	23.18%	3.91%	0.59%	2.59%
	Yoakum County Federal Credit Union	\$8,902	\$1,781	20.01%	4.03%	5.00%	3.43%
	Natural Resources Conservation Service Federal Credit Union	\$9,098	\$1,225	13.46%	4.52%	1.22%	1.80%
	Port Terminal Federal Credit Union	\$9,362	\$2,943	31.44%	(0.57%)	0.78%	0.44%
	Methodist Hospital Employees Federal Credit Union	\$9,445	\$1,016	10.76%	18.69%	12.70%	8.56%
	Fannin County Teachers Federal Credit Union	\$9,846	\$2,174	22.08%	5.79%	1.06%	2.12%
	Ben E. Keith Employees Federal Credit Union	\$9,914	\$1,684	16.99%	3.44%	1.90%	1.78%
	Alamo City Credit Union	\$10,043	\$998	9.94%	0.81%	6.41%	13.33%
	Wharton County Teachers Credit Union	\$10,115	\$1,990	19.67%	2.95%	0.10%	0.30%
	Swemp Federal Credit Union	\$10,139	\$1,759	17.35%	5.08%	0.57%	0.57%
	Victoria Federal Credit Union	\$10,221	\$1,268	12.41%	4.28%	3.55%	1.18%
	Sweetex Credit Union	\$10,274	\$3,471	33.78%	1.25%	0.00%	0.09%
	Longview Consolidated Credit Union	\$10,398	\$1,988	19.12%	(3.02%)	1.06%	1.81%
	Highway District 19 Employees Credit Union	\$10,410	\$1,448	13.91%	1.76%	1.80%	2.69%
	P.I.E. Credit Union	\$10,470	\$2,066	19.73%	4.13%	6.10%	0.77%
	T & P Longview Federal Credit Union	\$10,654	\$2,185	20.51%	2.49%	0.05%	0.96%
	E M O T Federal Credit Union	\$10,894	\$2,971	27.27%	3.84%	0.57%	2.63%
	Tex-Mex Credit Union	\$11,140	\$2,578	23.14%	0.16%	6.79%	4.11%
	Texoma Federal Credit Union	\$11,228	\$2,521	22.45%	2.15%	4.88%	3.01%
	Cen Tex Manufacturing Credit Union	\$11,338	\$1,871	16.50%	25.32%	7.11%	4.01%
	1st University Credit Union	\$11,345	\$867	7.64%	0.70%	9.00%	5.31%
	Employees United Federal Credit Union	\$11,820	\$3,372	28.53%	4.62%	1.63%	0.47%
	Pasadena Municipal Federal Credit Union	\$11,914	\$2,290	19.22%	4.09%	0.52%	1.62%
	Texarkana Terminal Employees Federal Credit Union	\$11,996	\$1,128	9.40%	0.27%	3.72%	4.61%
	Local 24 Employees Federal Credit Union	\$12,048	\$2,102	17.45%	12.29%	2.14%	1.86%
	Neiman Marcus Group Employees Federal Credit Union	\$12,092	\$1,492	12.34%	3.68%	4.49%	12.40%
	Refugio County Federal Credit Union	\$12,339	\$1,946	15.77%	3.40%	3.19%	1.03%
	Brownfield Federal Credit Union	\$12,642	\$3,796	30.03%	0.53%	1.50%	1.05%
	Laredo Fire Department Federal Credit Union	\$12,650	\$1,358	10.74%	1.42%	0.74%	8.25%
	Member Preferred Federal Credit Union	\$12,682	\$1,712	13.50%	7.74%	6.54%	4.61%
	Angelina County Teachers Credit Union	\$12,860	\$1,680	13.06%	3.90%	1.79%	3.27%
	PamCel Community Federal Credit Union	\$12,909	\$2,027	15.70%	(3.11%)	0.35%	1.04%
	Homeport Federal Credit Union	\$13,065	\$1,062	8.13%	(16.25%)	19.87%	19.02%
	Marshall T&P Employees Federal Credit Union	\$13,184	\$2,469	18.73%	5.87%	1.09%	2.31%
	Cherokee County Teachers Federal Credit Union	\$13,282	\$2,421	18.23%	3.02%	9.13%	1.94%
	Friona Texas Federal Credit Union	\$13,283	\$2,621	19.73%	4.55%	0.72%	1.56%
	Reeves County Teachers Credit Union	\$13,319	\$1,172	8.80%	(8.01%)	37.20%	13.31%
	Gulf Shore Federal Credit Union	\$13,341	\$1,098	8.23%	5.58%	2.91%	2.00%
	Central Texas Teachers Credit Union	\$13,516	\$1,692	12.52%	7.70%	0.00%	2.78%
	ILA 1351 Federal Credit Union	\$13,530	\$2,431	17.97%	1.42%	0.00%	1.77%
	Third Coast Federal Credit Union	\$13,756	\$3,796	27.60%	2.48%	0.71%	1.42%

Source: SNL Financial

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Net Worth

December 31, 2019

Run Date: February 8, 2020

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)							
	Alba Golden Federal Credit Union	\$13,769	\$2,555	18.56%	7.22%	4.81%	2.39%
	National Oilwell Varco Employees Credit Union	\$14,084	\$3,473	24.66%	6.66%	0.49%	0.95%
	Germania Credit Union	\$14,707	\$1,494	10.16%	5.73%	0.47%	0.74%
	Coastal Bend Post Office Federal Credit Union	\$14,804	\$2,861	19.33%	3.92%	4.37%	2.73%
	Linkage Credit Union	\$14,907	\$2,472	16.58%	7.67%	2.06%	1.78%
	MOPAC Employees Federal Credit Union	\$15,011	\$1,708	11.38%	4.40%	9.31%	3.81%
	Baker Hughes Federal Credit Union	\$15,112	\$1,515	10.03%	(2.63%)	2.84%	2.57%
	TxDOT Credit Union	\$15,173	\$2,168	14.29%	31.31%	7.33%	4.29%
	Pampa Teachers Federal Credit Union	\$15,245	\$1,386	9.09%	(15.49%)	5.92%	12.27%
	Corpus Christi Postal Employees Credit Union	\$15,307	\$2,348	15.34%	1.03%	0.00%	0.72%
	Family 1st Of Texas Federal Credit Union	\$15,339	\$1,595	10.40%	(9.38%)	15.30%	8.65%
	Alpine Community Credit Union	\$15,418	\$1,714	11.12%	3.69%	7.70%	10.97%
	U S I Federal Credit Union	\$15,434	\$5,042	32.67%	1.98%	0.24%	0.89%
	Victoria Teachers Federal Credit Union	\$15,535	\$4,889	31.47%	3.38%	0.00%	0.43%
	Ellis County Teachers & Employees Federal Credit Union	\$15,736	\$2,113	13.43%	8.92%	0.09%	3.64%
	Texhillco School Employees Federal Credit Union	\$15,759	\$1,335	8.47%	12.56%	3.22%	4.72%
	A New Direction Credit Union	\$15,885	\$1,229	7.74%	(6.33%)	7.97%	11.15%
	Amarillo Postal Employees Credit Union	\$16,023	\$2,525	15.76%	0.56%	1.15%	2.06%
	Corner Stone Credit Union	\$16,059	\$1,345	8.38%	9.26%	7.51%	21.41%
	First Priority Credit Union	\$16,274	\$1,420	8.73%	6.37%	4.58%	2.39%
	Waco Federal Credit Union	\$16,282	\$1,304	8.01%	3.41%	4.75%	2.68%
	Cowboy Country Federal Credit Union	\$16,374	\$2,033	12.42%	1.75%	15.99%	7.82%
	Reed Credit Union	\$16,482	\$2,520	15.29%	1.16%	0.00%	0.52%
	Borger Federal Credit Union	\$16,487	\$2,226	13.50%	3.39%	0.67%	1.39%
	IBEW Community Federal Credit Union	\$16,593	\$1,400	8.44%	1.52%	28.93%	10.43%
	Seagoville Federal Credit Union	\$17,111	\$2,745	16.04%	3.98%	3.35%	1.17%
	Ward County Credit Union	\$17,491	\$1,467	8.39%	1.24%	4.09%	0.95%
	Anderson County Federal Credit Union	\$17,700	\$3,030	17.12%	1.88%	0.79%	1.98%
	Temple Santa Fe Community Credit Union	\$17,732	\$1,408	7.94%	(0.14%)	15.06%	9.66%
	Grand Prairie Credit Union	\$18,045	\$1,839	10.19%	4.43%	1.36%	1.41%
	Odessa Employees Credit Union	\$18,137	\$2,654	14.63%	4.98%	1.62%	0.53%
	Temple-Inland Federal Credit Union	\$18,278	\$2,586	14.15%	7.17%	1.43%	2.51%
	Southern Star Credit Union	\$18,448	\$2,792	15.13%	(4.45%)	5.66%	6.95%
	Liberty County Teachers Federal Credit Union	\$18,722	\$1,739	9.29%	14.03%	1.09%	6.56%
	Texas Community Federal Credit Union	\$18,876	\$2,360	12.50%	2.48%	10.13%	5.93%
	Midland Municipal Employees Credit Union	\$18,924	\$1,997	10.55%	4.01%	2.65%	1.80%
	Port Arthur Community Federal Credit Union	\$19,112	\$2,485	13.00%	1.59%	16.86%	3.74%
	Concho Valley Credit Union	\$19,396	\$2,021	10.42%	6.14%	0.35%	1.19%
	Tyler City Employees Credit Union	\$19,582	\$3,453	17.63%	7.37%	5.30%	1.39%
	McLennan County Employees Federal Credit Union	\$20,375	\$5,409	26.55%	2.81%	2.22%	1.72%
	Brazos Community Credit Union	\$20,445	\$4,159	20.34%	6.45%	10.07%	4.14%
	Union Fidelity Federal Credit Union	\$20,634	\$3,735	18.10%	4.45%	1.98%	3.96%
	Northeast Panhandle Teachers Federal Credit Union	\$21,008	\$3,373	16.06%	6.44%	1.45%	2.08%
	LeTourneau Federal Credit Union	\$21,116	\$5,008	23.72%	(4.48%)	0.00%	0.16%
	McMurrey Federal Credit Union	\$21,551	\$3,135	14.55%	0.51%	2.81%	1.15%
	Dallas U.P. Employees Credit Union	\$21,672	\$4,931	22.75%	1.31%	3.04%	3.71%
	C-E Federal Credit Union	\$21,704	\$1,863	8.58%	19.73%	3.44%	2.04%
	LCRA Credit Union	\$21,754	\$2,719	12.50%	1.19%	2.83%	2.39%

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Net Worth

December 31, 2019

Run Date: February 8, 2020

		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)							
	LiFE Federal Credit Union	\$22,024	\$1,768	8.03%	6.25%	16.97%	6.50%
	Valwood Park Federal Credit Union	\$22,598	\$3,522	15.59%	5.07%	1.59%	0.97%
	Yantis Federal Credit Union	\$22,751	\$3,541	15.56%	0.03%	0.03%	3.05%
	Local Federal Credit Union	\$22,784	\$4,427	19.43%	5.20%	11.45%	3.98%
	Bayou City Federal Credit Union	\$23,309	\$2,016	8.65%	3.49%	1.98%	5.21%
	Wichita Falls Federal Credit Union	\$23,473	\$3,294	14.03%	10.76%	2.22%	2.40%
	Greater Central Texas Federal Credit Union	\$24,296	\$2,135	8.79%	7.29%	0.00%	1.26%
	TexStar Federal Credit Union	\$24,440	\$2,260	9.25%	2.91%	1.37%	1.11%
	Texas People Federal Credit Union	\$24,744	\$4,541	18.35%	2.21%	1.63%	1.92%
	United Credit Union	\$25,384	\$1,992	7.85%	2.42%	10.84%	9.64%
	Rocket Federal Credit Union	\$25,561	\$2,023	7.91%	21.14%	31.74%	0.89%
	San Angelo Federal Credit Union	\$25,746	\$2,286	8.88%	9.43%	2.27%	1.66%
	Mid-Tex Federal Credit Union	\$25,866	\$2,050	7.93%	8.29%	5.41%	5.66%
	Northeast Texas Teachers Federal Credit Union	\$26,348	\$3,585	13.61%	2.55%	2.37%	0.95%
	CTECU	\$26,402	\$5,078	19.23%	(0.10%)	0.45%	0.63%
	United Energy Credit Union	\$26,477	\$4,772	18.02%	0.29%	4.74%	2.87%
	Abilene Federal Credit Union	\$26,545	\$4,325	16.29%	(1.53%)	2.82%	3.45%
	Alcon Employees Federal Credit Union	\$26,555	\$6,144	23.14%	2.52%	0.02%	0.36%
	Fedstar Credit Union	\$27,746	\$3,499	12.61%	11.72%	2.89%	2.26%
	Members Financial Federal Credit Union	\$28,670	\$2,520	8.79%	7.97%	4.52%	7.82%
	Trinity Valley Teachers Credit Union	\$28,986	\$7,954	27.44%	3.35%	0.84%	0.89%
	Beaumont Community Credit Union	\$29,315	\$3,630	12.38%	6.33%	1.38%	1.90%
	Matagorda County Credit Union	\$29,485	\$3,593	12.19%	7.32%	1.59%	0.72%
	Transtar Federal Credit Union	\$30,081	\$1,961	6.52%	2.40%	8.11%	2.80%
	Mountain Star Federal Credit Union	\$30,146	\$3,561	11.81%	13.92%	2.75%	3.40%
	Shared Resources Credit Union	\$30,281	\$2,910	9.61%	(1.26%)	3.85%	6.63%
	Hockley County School Employees Credit Union	\$30,357	\$3,718	12.25%	0.24%	5.57%	9.47%
	Starr County Teachers Federal Credit Union	\$30,529	\$5,194	17.01%	5.29%	0.89%	0.29%
	San Patricio County Teachers Federal Credit Union	\$30,743	\$3,450	11.22%	1.77%	3.07%	5.83%
	Angelina Federal Employees Credit Union	\$31,062	\$4,602	14.82%	7.22%	1.39%	2.28%
	Austin Federal Credit Union	\$31,243	\$2,406	7.70%	4.88%	3.82%	2.24%
	Caprock Federal Credit Union	\$31,943	\$4,130	12.93%	1.62%	4.50%	2.69%
	Walker County Federal Credit Union	\$32,009	\$4,615	14.42%	12.48%	5.18%	4.01%
	Old Ocean Federal Credit Union	\$32,391	\$4,181	12.91%	16.14%	3.42%	1.17%
	Port Arthur Teachers Federal Credit Union	\$33,039	\$4,306	13.03%	7.92%	1.39%	3.25%
	Mesquite Credit Union	\$33,214	\$2,648	7.97%	3.64%	7.18%	2.38%
	Lufkin Federal Credit Union	\$33,229	\$8,049	24.22%	5.15%	0.22%	1.27%
	Golden Triangle Federal Credit Union	\$33,283	\$5,103	15.33%	4.68%	0.96%	1.86%
	Cabot & NOI Employees Credit Union	\$33,495	\$3,046	9.09%	(2.37%)	13.66%	22.46%
	Common Cents Federal Credit Union	\$33,817	\$4,380	12.95%	5.69%	14.93%	4.93%
	Travis County Credit Union	\$33,982	\$2,624	7.72%	3.96%	2.36%	2.36%
	Cherokee County Federal Credit Union	\$35,679	\$8,386	23.50%	7.71%	1.79%	3.68%
	Star of Texas Credit Union	\$36,349	\$4,737	13.03%	5.27%	4.96%	1.44%
	Keystone Credit Union	\$36,483	\$10,164	27.86%	(0.86%)	6.32%	2.30%
	SPCO Credit Union	\$36,934	\$3,635	9.84%	2.05%	4.98%	6.41%
	Baptist Credit Union	\$37,864	\$3,167	8.36%	2.66%	6.09%	3.60%
	Texas Plains Federal Credit Union	\$39,335	\$5,895	14.99%	10.10%	2.37%	3.63%
	Texas Associations of Professionals Federal Credit Union	\$39,524	\$3,775	9.55%	10.64%	0.11%	6.01%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
	Brazosport Teachers Federal Credit Union	\$40,594	\$7,538	18.57%	7.98%	0.85%	1.11%
	BCM Federal Credit Union	\$41,347	\$3,845	9.30%	16.66%	6.97%	5.98%
	Highway District 21 Federal Credit Union	\$41,483	\$7,292	17.58%	5.42%	2.54%	2.67%
	City Public Service/IBEW Federal Credit Union	\$41,751	\$5,976	14.31%	7.68%	0.79%	1.22%
	Trans Texas Southwest Credit Union	\$42,383	\$5,354	12.63%	2.35%	3.42%	2.39%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$42,434	\$4,552	10.73%	6.98%	0.51%	1.71%
	Caprock Santa Fe Credit Union	\$42,841	\$15,307	35.73%	6.97%	3.20%	3.27%
	Cosden Federal Credit Union	\$43,010	\$5,199	12.09%	1.74%	4.96%	2.89%
	Heart O' Texas Federal Credit Union	\$43,252	\$4,358	10.08%	0.35%	22.97%	2.09%
	Freestone Credit Union	\$43,508	\$4,356	10.01%	7.29%	2.64%	0.92%
	Fannin Federal Credit Union	\$44,839	\$5,466	12.19%	17.10%	3.15%	4.30%
	Lubrizol Employees' Credit Union	\$45,904	\$6,330	13.79%	7.18%	1.88%	0.65%
	Star Financial Credit Union	\$46,054	\$5,670	12.31%	1.09%	1.08%	0.46%
	South Texas Federal Credit Union	\$46,141	\$2,890	6.26%	12.76%	4.22%	13.84%
	H&H Federal Credit Union	\$46,160	\$8,485	18.38%	4.19%	1.19%	1.17%
	Select Federal Credit Union	\$46,766	\$8,156	17.44%	16.95%	5.04%	3.79%
	My Credit Union	\$47,388	\$4,111	8.68%	0.83%	7.95%	2.75%
	Lifetime Federal Credit Union	\$48,426	\$9,230	19.06%	6.10%	1.25%	3.45%
	City Federal Credit Union	\$48,524	\$4,217	8.69%	10.80%	20.77%	6.36%
	Doches Credit Union	\$48,657	\$6,522	13.40%	6.74%	2.04%	3.56%
	La Joya Area Federal Credit Union	\$49,319	\$5,278	10.70%	3.09%	8.96%	7.07%
	Southland Federal Credit Union	\$50,044	\$6,898	13.78%	12.40%	13.92%	8.26%
	Scott & White Employees Credit Union	\$51,202	\$4,430	8.65%	18.39%	1.65%	0.36%
	Hereford Texas Federal Credit Union	\$52,362	\$12,047	23.01%	7.05%	3.66%	2.65%
	Big Spring Education Employees Federal Credit Union	\$53,089	\$7,300	13.75%	4.05%	6.47%	7.08%
	Texan Sky Federal Credit Union	\$53,259	\$7,595	14.26%	4.87%	2.17%	2.12%
	Houston Highway Credit Union	\$53,674	\$4,349	8.10%	2.38%	2.58%	6.09%
	Texas Telcom Credit Union	\$54,400	\$8,501	15.63%	0.07%	0.93%	3.23%
	Heritage USA Federal Credit Union	\$54,864	\$5,292	9.65%	17.26%	6.75%	7.97%
	Texas Federal Credit Union	\$56,421	\$3,744	6.64%	6.30%	4.01%	2.16%
	Wellspring Federal Credit Union	\$57,084	\$4,649	8.14%	5.97%	12.50%	8.37%
	First Class American Credit Union	\$57,349	\$4,028	7.02%	(6.52%)	4.77%	5.34%
	West Texas Credit Union	\$57,547	\$5,056	8.79%	6.82%	3.64%	2.91%
	Windthorst Federal Credit Union	\$57,580	\$8,834	15.34%	2.63%	3.28%	4.49%
	Texas Bridge Credit Union	\$59,916	\$5,476	9.14%	6.21%	1.64%	1.61%
	Baycel Federal Credit Union	\$60,284	\$11,687	19.39%	9.14%	5.19%	1.01%
	Houston Metropolitan Federal Credit Union	\$60,290	\$7,322	12.14%	5.16%	6.97%	5.71%
	Southwest Financial Federal Credit Union	\$61,476	\$11,307	18.39%	5.51%	6.13%	16.27%
	Postel Family Credit Union	\$61,687	\$6,687	10.84%	8.24%	0.69%	2.65%
	Telco Plus Credit Union	\$61,866	\$10,229	16.53%	7.32%	2.54%	2.54%
	Domino Federal Credit Union	\$64,234	\$9,860	15.35%	7.49%	3.15%	3.20%
	Service 1st Credit Union	\$64,359	\$6,497	10.09%	7.30%	2.97%	2.12%
	Irving City Employees Federal Credit Union	\$65,888	\$7,121	10.81%	2.45%	2.19%	1.39%
	RelyOn Credit Union	\$66,245	\$5,833	8.81%	2.77%	4.01%	5.02%
	Coastal Community Federal Credit Union	\$67,488	\$5,148	7.63%	(21.48%)	18.26%	26.26%
	Westex Federal Credit Union	\$71,606	\$7,710	10.77%	1.10%	1.66%	2.87%
	Metro Medical Credit Union	\$71,790	\$10,044	13.99%	6.59%	2.34%	1.17%
	Southwest Research Center Federal Credit Union	\$72,011	\$6,700	9.30%	2.81%	1.16%	1.97%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
	Las Colinas Federal Credit Union	\$72,643	\$6,565	9.04%	4.07%	3.49%	4.49%
	Memorial Credit Union	\$74,102	\$7,732	10.43%	3.62%	8.16%	6.41%
	First Abilene Federal Credit Union	\$74,325	\$8,362	11.25%	7.05%	0.54%	2.25%
	Baylor Health Care System Credit Union	\$76,173	\$14,017	18.40%	6.71%	3.92%	1.59%
	Rockdale Federal Credit Union	\$78,149	\$9,110	11.66%	2.72%	0.30%	2.07%
	Valley Federal Credit Union	\$78,732	\$11,698	14.86%	3.96%	2.27%	3.57%
	Wichita Falls Teachers Federal Credit Union	\$79,367	\$10,307	12.99%	6.94%	3.07%	4.52%
	Centex Citizens Credit Union	\$79,501	\$14,301	17.99%	2.88%	1.47%	3.41%
	Members Credit Union	\$80,106	\$7,963	9.94%	8.35%	5.91%	6.12%
	Texas DPS Credit Union	\$80,128	\$7,057	8.81%	9.56%	6.76%	2.86%
	U. S. Employees Credit Union	\$80,457	\$6,564	8.16%	3.26%	5.62%	4.81%
	Concho Educators Federal Credit Union	\$81,911	\$8,223	10.04%	5.25%	0.95%	0.77%
	KBR Heritage Federal Credit Union	\$82,315	\$12,211	14.83%	5.71%	0.99%	2.79%
	Kerr County Federal Credit Union	\$82,571	\$6,473	7.84%	23.74%	5.44%	9.47%
	Southern Federal Credit Union	\$83,404	\$30,908	37.06%	5.46%	7.68%	5.35%
	Southwest 66 Credit Union	\$84,783	\$9,743	11.49%	4.44%	1.11%	6.28%
	Eastex Credit Union	\$87,857	\$10,117	11.52%	9.65%	1.12%	1.98%
	Space City Credit Union	\$89,185	\$8,318	9.33%	(7.09%)	3.47%	5.03%
	Naft Federal Credit Union	\$89,809	\$14,226	15.84%	10.52%	1.42%	2.56%
	Tarrant County's Credit Union	\$92,128	\$8,678	9.42%	8.53%	3.92%	5.46%
	Texas Health Credit Union	\$96,221	\$10,494	10.91%	9.61%	4.00%	4.72%
	First Central Credit Union	\$96,926	\$14,590	15.05%	16.43%	11.62%	7.52%
	Texoma Educators Federal Credit Union	\$97,048	\$13,216	13.62%	5.55%	1.12%	0.64%
	Edinburg Teachers Credit Union	\$97,358	\$23,152	23.78%	3.47%	0.38%	0.67%
	Allied Federal Credit Union	\$98,999	\$8,037	8.12%	9.98%	2.75%	2.75%
	United Community Credit Union	\$100,524	\$10,169	10.12%	5.35%	5.49%	7.00%
	One Source Federal Credit Union	\$102,291	\$13,030	12.74%	32.99%	3.32%	7.08%
	Community Service Credit Union	\$102,658	\$11,338	11.04%	8.55%	1.50%	3.70%
	4U Federal Credit Union	\$103,570	\$8,846	8.54%	7.60%	0.64%	0.38%
	River City Federal Credit Union	\$104,690	\$7,359	7.03%	4.69%	8.59%	8.26%
	Prestige Community Credit Union	\$105,114	\$8,502	8.09%	4.04%	4.09%	9.44%
	Kelly Community Federal Credit Union	\$108,688	\$14,409	13.26%	9.42%	4.62%	5.08%
	Rio Grande Valley Credit Union	\$109,896	\$10,763	9.79%	16.55%	0.75%	1.13%
	Cooperative Teachers Credit Union	\$114,192	\$14,698	12.87%	1.62%	2.61%	2.47%
	WesTex Community Credit Union	\$116,982	\$12,826	10.96%	17.03%	3.97%	4.90%
	BP Federal Credit Union	\$120,869	\$13,815	11.43%	8.06%	0.98%	1.99%
	Laredo Federal Credit Union	\$121,736	\$12,676	10.41%	(1.25%)	3.47%	3.34%
	Lone Star Credit Union	\$121,887	\$9,804	8.04%	12.38%	1.03%	5.18%
	Chocolate Bayou Community Federal Credit Union	\$121,988	\$12,587	10.32%	13.22%	1.68%	1.98%
	Plus4 Credit Union	\$122,493	\$11,516	9.40%	3.45%	4.22%	6.07%
	Chemcel Federal Credit Union	\$125,343	\$14,687	11.72%	11.11%	6.92%	3.10%
	Go Federal Credit Union	\$125,757	\$10,558	8.40%	4.28%	5.39%	4.71%
	Access Community Credit Union	\$128,502	\$17,936	13.96%	2.70%	3.58%	1.92%
	MTCU	\$129,451	\$12,423	9.60%	3.13%	1.10%	1.42%
	Members First Credit Union	\$130,673	\$28,580	21.87%	8.00%	2.84%	1.34%
	Texasgulf Federal Credit Union	\$133,676	\$17,585	13.15%	11.78%	8.23%	3.66%
	LibertyOne Credit Union	\$133,817	\$14,805	11.06%	3.97%	3.09%	3.61%
	Santa Fe Federal Credit Union	\$136,028	\$17,480	12.85%	(5.21%)	4.45%	7.65%

Source: SNL Financial

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Net Worth

December 31, 2019

Run Date: February 8, 2020

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)							
	Capitol Credit Union	\$141,044	\$11,594	8.22%	10.99%	1.73%	3.34%
	Communities of Abilene Federal Credit Union	\$142,454	\$13,347	9.37%	9.46%	4.79%	3.47%
	Government Employees Federal Credit Union	\$145,670	\$12,617	8.66%	4.59%	1.29%	0.59%
	Cal-Com Federal Credit Union	\$147,779	\$16,941	11.46%	13.48%	1.89%	2.83%
	Border Federal Credit Union	\$151,824	\$23,511	15.49%	9.46%	1.84%	2.57%
	Citizens Federal Credit Union	\$159,845	\$16,292	10.19%	7.47%	1.15%	2.62%
	Members Trust of the Southwest Federal Credit Union	\$160,048	\$13,328	8.33%	9.50%	7.40%	2.90%
	North East Texas Credit Union	\$161,716	\$18,851	11.66%	4.05%	2.50%	4.45%
	Harris County Federal Credit Union	\$166,192	\$29,113	17.52%	9.45%	3.03%	2.81%
	Texoma Community Credit Union	\$168,355	\$19,286	11.46%	14.35%	4.82%	6.13%
	Beacon Federal Credit Union	\$168,976	\$13,672	8.09%	7.06%	2.01%	2.90%
	Southwest Heritage Credit Union	\$171,606	\$18,241	10.63%	16.21%	5.66%	4.76%
	Nizari Progressive Federal Credit Union	\$173,723	\$21,556	12.41%	5.64%	3.29%	6.43%
	Pioneer Mutual Federal Credit Union	\$176,869	\$24,978	14.12%	7.64%	0.26%	3.18%
	H.E.B. Federal Credit Union	\$182,271	\$27,514	15.10%	7.59%	2.87%	2.45%
	MemberSource Credit Union	\$187,864	\$17,115	9.11%	2.92%	3.37%	7.17%
	Members Choice of Central Texas Federal Credit Union	\$189,303	\$23,110	12.21%	(0.18%)	2.52%	14.05%
	People's Federal Credit Union	\$194,358	\$15,668	8.06%	3.95%	9.22%	3.69%
	Gulf Coast Federal Credit Union	\$211,426	\$23,400	11.07%	9.76%	8.10%	5.38%
	Fort Worth City Credit Union	\$212,006	\$26,520	12.51%	5.71%	0.55%	1.15%
	Sabine Federal Credit Union	\$213,774	\$24,920	11.66%	4.99%	2.82%	1.90%
	Pantex Federal Credit Union	\$219,572	\$42,144	19.19%	3.04%	0.72%	0.58%
	Texas Tech Federal Credit Union	\$220,695	\$25,241	11.44%	31.87%	6.84%	2.54%
	Mobility Credit Union	\$220,852	\$19,091	8.64%	9.95%	13.76%	4.31%
	Investex Credit Union	\$222,388	\$21,838	9.82%	4.67%	2.39%	3.90%
	Energy Capital Credit Union	\$224,239	\$23,960	10.69%	5.42%	5.14%	4.21%
	America's Credit Union	\$225,376	\$34,204	15.18%	4.43%	0.41%	1.08%
	Amarillo Community Federal Credit Union	\$242,069	\$21,958	9.07%	2.71%	1.05%	2.56%
	Unity One Credit Union	\$247,321	\$19,536	7.90%	1.29%	8.86%	8.01%
	Average of Asset Group A	\$43,908	\$5,495	14.97%	4.64%	5.05%	4.19%

Source: SNL Financial

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Net Worth

December 31, 2019

Run Date: February 8, 2020

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							
	United Texas Credit Union	\$250,837	\$24,017	9.57%	4.39%	1.18%	2.58%
	Synergy Federal Credit Union	\$254,698	\$36,715	14.42%	6.63%	1.95%	0.62%
	Cy-Fair Federal Credit Union	\$263,804	\$24,403	9.25%	7.93%	8.58%	6.75%
	First Basin Credit Union	\$269,478	\$28,316	10.51%	10.13%	6.93%	7.15%
	Houston Texas Fire Fighters Federal Credit Union	\$273,318	\$40,673	14.88%	1.69%	1.36%	1.45%
	Gulf Credit Union	\$277,935	\$21,850	7.86%	15.68%	1.91%	2.97%
	Education Credit Union	\$278,059	\$39,432	14.18%	7.36%	5.15%	5.85%
	Alliance Credit Union	\$280,101	\$43,113	15.39%	7.26%	4.26%	1.21%
	1st Community Federal Credit Union	\$281,426	\$26,480	9.41%	6.01%	5.15%	3.87%
	MCT Credit Union	\$299,977	\$33,731	11.24%	7.49%	4.89%	1.69%
	Evolve Federal Credit Union	\$315,626	\$33,922	10.75%	1.43%	4.41%	5.12%
	GENCO Federal Credit Union	\$317,940	\$39,287	12.36%	5.96%	1.72%	2.67%
	Security First Federal Credit Union	\$341,104	\$34,777	10.20%	10.81%	4.61%	8.65%
	DuGood Federal Credit Union	\$343,927	\$41,980	12.21%	8.35%	0.05%	2.59%
	Texar Federal Credit Union	\$345,713	\$51,743	14.97%	7.26%	2.03%	1.77%
	Public Employees Credit Union	\$350,675	\$35,518	10.13%	9.71%	3.90%	2.52%
	Coastal Community And Teachers Credit Union	\$354,361	\$41,291	11.65%	18.65%	5.67%	7.83%
	Union Square Credit Union	\$372,925	\$45,410	12.18%	3.38%	4.16%	1.11%
	Texell Credit Union	\$406,685	\$44,027	10.83%	10.65%	7.61%	12.64%
	Educators Credit Union	\$415,310	\$73,237	17.63%	6.50%	0.33%	0.37%
	Associated Credit Union of Texas	\$419,985	\$44,744	10.65%	4.65%	2.23%	9.60%
	Education First Federal Credit Union	\$426,856	\$49,443	11.58%	9.13%	2.76%	2.90%
	My Community Credit Union	\$429,108	\$41,356	9.64%	2.51%	7.41%	4.12%
	Abilene Teachers Federal Credit Union	\$455,628	\$75,440	16.56%	9.32%	2.44%	2.89%
	Air Force Federal Credit Union	\$458,722	\$35,649	7.77%	6.80%	7.90%	4.62%
	People's Trust Federal Credit Union	\$463,674	\$48,682	10.50%	2.72%	3.22%	6.33%
	City Credit Union	\$496,316	\$53,265	10.73%	7.47%	6.29%	7.83%
	Average of Asset Group B	\$349,785	\$41,056	11.74%	7.40%	4.00%	4.36%

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Net Worth

December 31, 2019

Run Date: February 8, 2020

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	\$501,806	\$49,431	9.85%	4.84%	9.72%	10.02%
	Primeway Federal Credit Union	\$528,010	\$47,786	9.05%	7.83%	5.62%	4.88%
	Resource One Credit Union	\$541,219	\$50,473	9.33%	2.80%	10.24%	9.63%
	Complex Community Federal Credit Union	\$549,498	\$63,736	11.60%	14.88%	2.15%	2.08%
	Generations Community Federal Credit Union	\$551,807	\$53,736	9.74%	0.68%	5.48%	7.24%
	Community Resource Credit Union	\$564,704	\$52,603	9.32%	12.18%	2.45%	4.30%
	Southwest Airlines Federal Credit Union	\$588,660	\$70,375	11.96%	8.81%	4.89%	4.51%
	Members Choice Credit Union	\$609,032	\$56,786	9.32%	1.70%	30.56%	3.51%
	East Texas Professional Credit Union	\$653,193	\$139,369	21.34%	10.33%	1.67%	1.44%
	Neches Federal Credit Union	\$660,202	\$94,334	14.29%	13.38%	2.29%	3.13%
	El Paso Area Teachers Federal Credit Union	\$665,398	\$85,697	12.88%	6.14%	2.53%	4.94%
	FivePoint Credit Union	\$678,313	\$75,121	11.07%	5.34%	2.78%	4.48%
	Greater Texas Federal Credit Union	\$688,131	\$57,869	8.41%	6.18%	1.32%	2.67%
	Smart Financial Credit Union	\$699,499	\$72,601	10.38%	5.58%	1.47%	5.03%
	Houston Federal Credit Union	\$700,193	\$62,350	8.90%	9.09%	1.56%	3.04%
	Houston Police Federal Credit Union	\$751,409	\$107,151	14.26%	5.15%	3.47%	2.76%
	First Service Credit Union	\$759,319	\$75,031	9.88%	3.37%	5.17%	8.30%
	Brazos Valley Schools Credit Union	\$787,816	\$72,745	9.23%	6.81%	3.15%	1.54%
	Neighborhood Credit Union	\$810,063	\$84,658	10.45%	8.88%	5.04%	6.41%
	InTouch Credit Union	\$812,749	\$76,409	9.40%	8.26%	8.50%	6.20%
	Schlumberger Employees Credit Union	\$830,264	\$144,673	17.42%	12.52%	0.24%	0.43%
	Velocity Credit Union	\$849,083	\$123,822	14.58%	7.14%	2.51%	8.09%
	Gulf Coast Educators Federal Credit Union	\$860,109	\$140,328	16.32%	6.60%	0.98%	1.98%
	Mobiloil Federal Credit Union	\$863,633	\$108,908	12.61%	10.23%	5.53%	5.46%
	Amoco Federal Credit Union	\$982,805	\$86,636	8.82%	7.85%	6.15%	8.85%
	Amplify Credit Union	\$994,465	\$93,443	9.40%	3.62%	3.62%	5.05%
	Average of Asset Group C	\$710,822	\$82,541	11.53%	7.32%	4.97%	4.85%

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Net Worth

December 31, 2019

Run Date: February 8, 2020

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 - Over \$1 billion in total assets							
	Fort Worth Community Credit Union	\$1,001,619	\$87,858	8.77%	4.39%	3.31%	5.22%
	Red River Federal Credit Union	\$1,005,002	\$108,310	10.78%	8.95%	7.23%	6.92%
	Firstmark Credit Union	\$1,020,011	\$113,586	11.14%	7.61%	2.48%	3.43%
	DATCU Credit Union	\$1,044,507	\$163,954	15.70%	9.13%	1.15%	2.78%
	United Heritage Credit Union	\$1,076,815	\$100,972	9.38%	7.29%	2.58%	2.78%
	FirstLight Federal Credit Union	\$1,134,340	\$104,723	9.23%	8.67%	3.20%	7.09%
	Shell Federal Credit Union	\$1,181,244	\$122,694	10.39%	10.70%	4.60%	5.07%
	Texas Trust Credit Union	\$1,344,027	\$146,975	10.94%	5.70%	1.03%	1.83%
	Credit Union Of Texas	\$1,388,263	\$133,799	9.64%	4.75%	6.72%	7.52%
	First Community Credit Union	\$1,541,379	\$148,801	9.65%	9.25%	3.43%	4.23%
	Texans Credit Union	\$1,606,023	\$141,905	8.84%	21.64%	1.11%	2.28%
	Advancial Federal Credit Union	\$1,630,739	\$147,852	9.07%	6.52%	7.29%	4.96%
	A+ Federal Credit Union	\$1,710,266	\$168,438	9.85%	13.10%	4.12%	4.22%
	Austin Telco Federal Credit Union	\$1,819,436	\$234,415	12.88%	10.46%	1.73%	1.02%
	JSC Federal Credit Union	\$2,248,027	\$257,224	11.44%	7.48%	0.85%	1.24%
	EECU	\$2,504,825	\$309,790	12.37%	11.48%	2.24%	4.31%
	University Federal Credit Union	\$2,680,066	\$240,501	8.97%	12.94%	5.50%	5.53%
	GECU	\$2,939,087	\$324,631	11.05%	13.00%	7.57%	8.32%
	Credit Human Federal Credit Union	\$3,210,474	\$353,374	11.01%	0.87%	21.43%	4.13%
	Navy Army Community Credit Union	\$3,264,304	\$361,520	11.07%	11.28%	7.57%	8.02%
	Texas Dow Employees Credit Union	\$3,609,985	\$316,139	8.76%	8.27%	10.63%	9.01%
	American Airlines Federal Credit Union	\$7,658,628	\$742,489	9.69%	5.82%	2.57%	4.01%
	Randolph-Brooks Federal Credit Union	\$9,675,518	\$1,248,486	12.90%	10.58%	3.76%	3.73%
	Security Service Federal Credit Union	\$9,823,931	\$979,144	9.97%	9.06%	7.96%	7.84%
	Average of Asset Group D	\$2,754,938	\$294,066	10.56%	9.12%	5.00%	4.81%

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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.