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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, Senior Manager, at (214) 242-7435.**

Texas

DALLAS

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HOUSTON

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Suite 2500
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ASSET SIZE DEFINITION

Group A \$0-\$250 million

Group B \$251 million-\$500 million

Group C \$501 million-\$1 billion

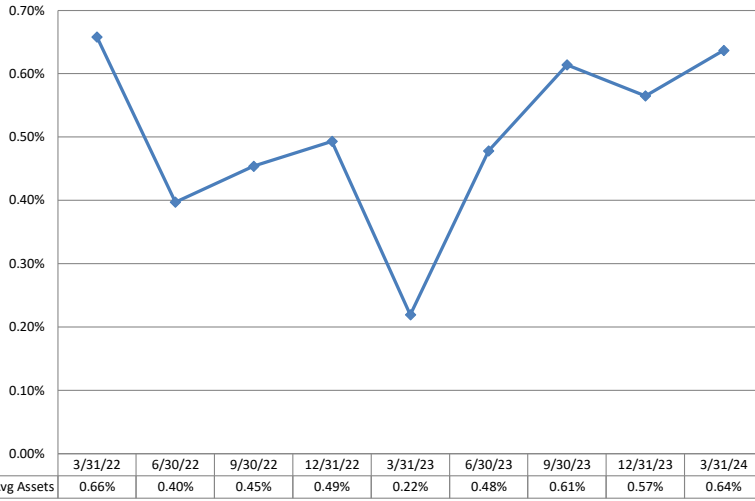
Group D Over \$1 billion

Texas

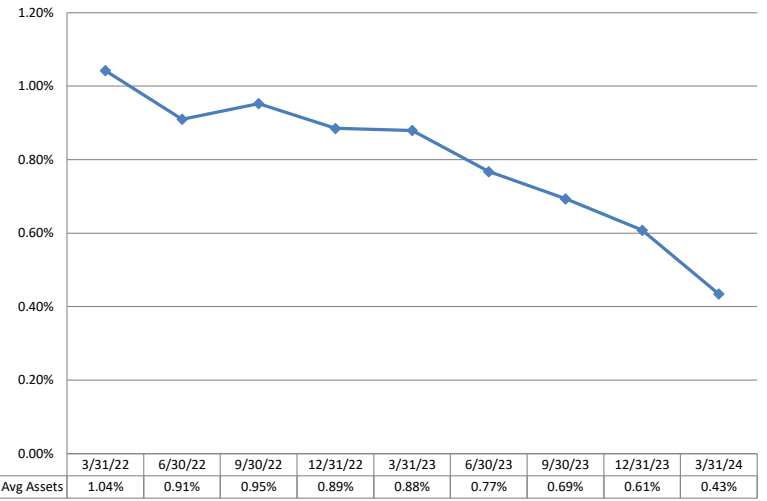
Performance Analysis

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

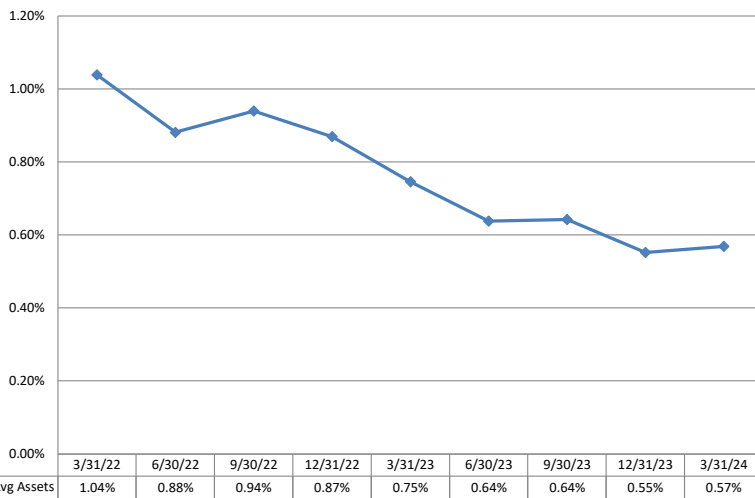
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



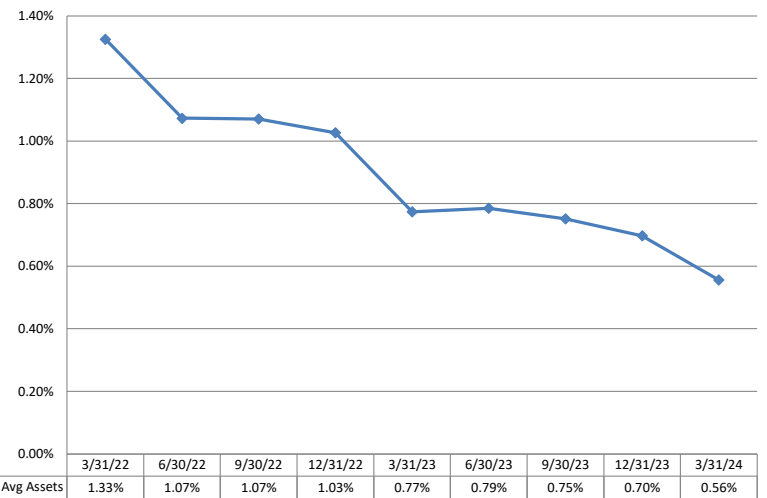
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



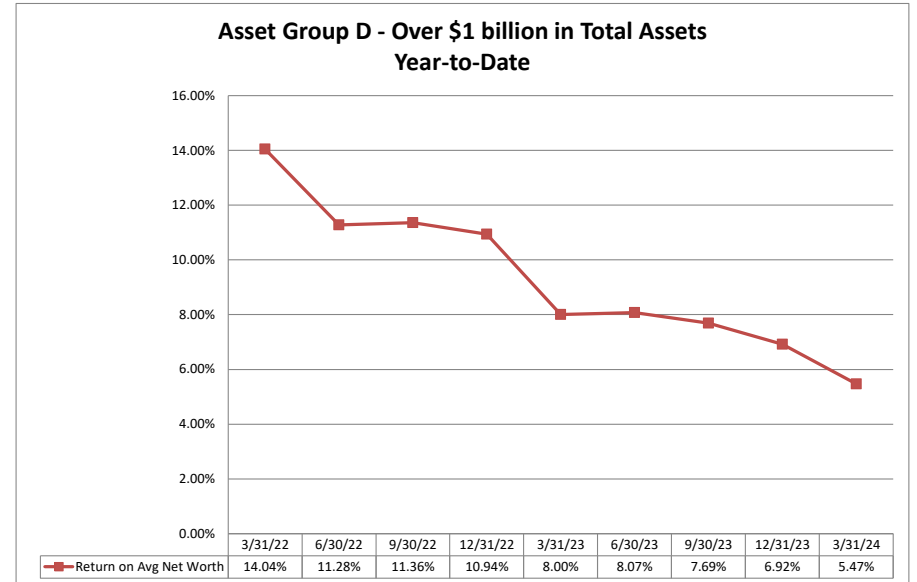
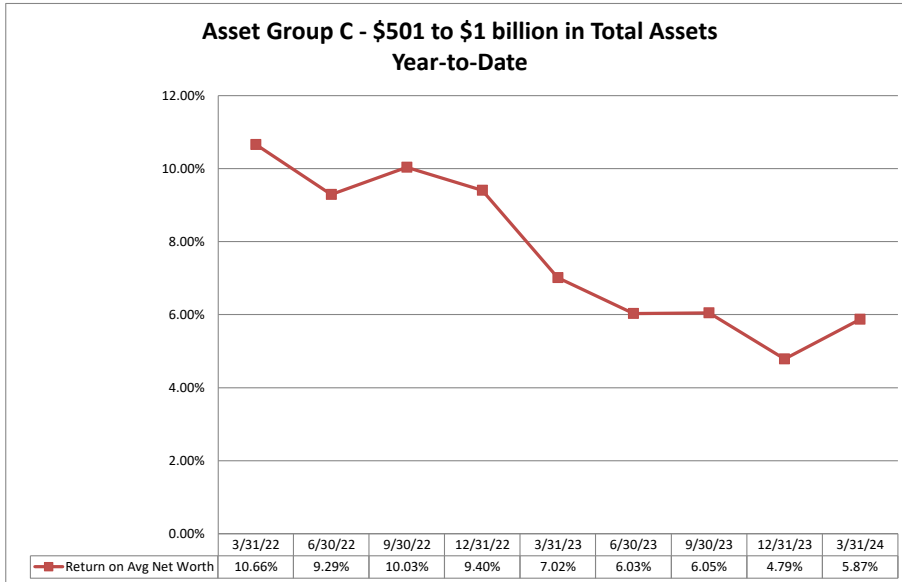
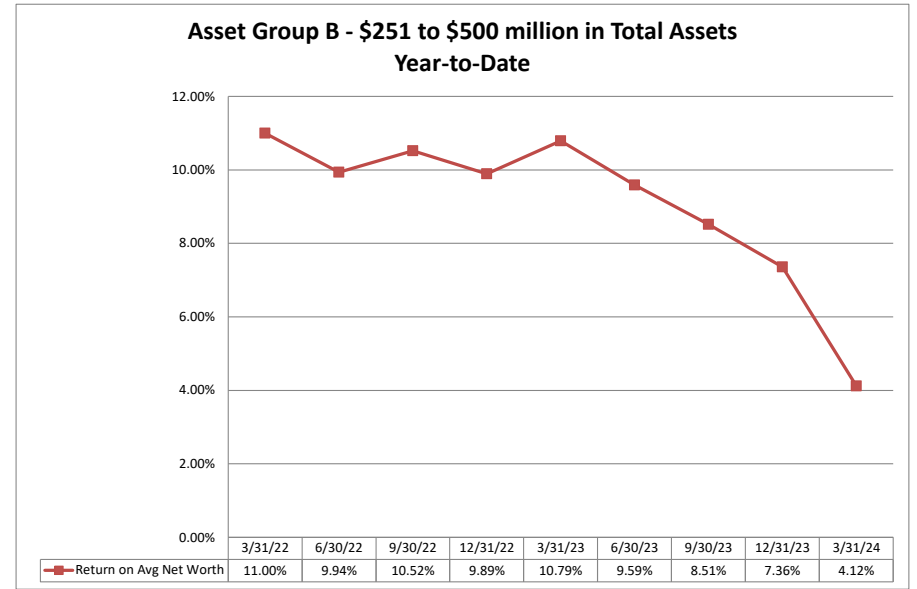
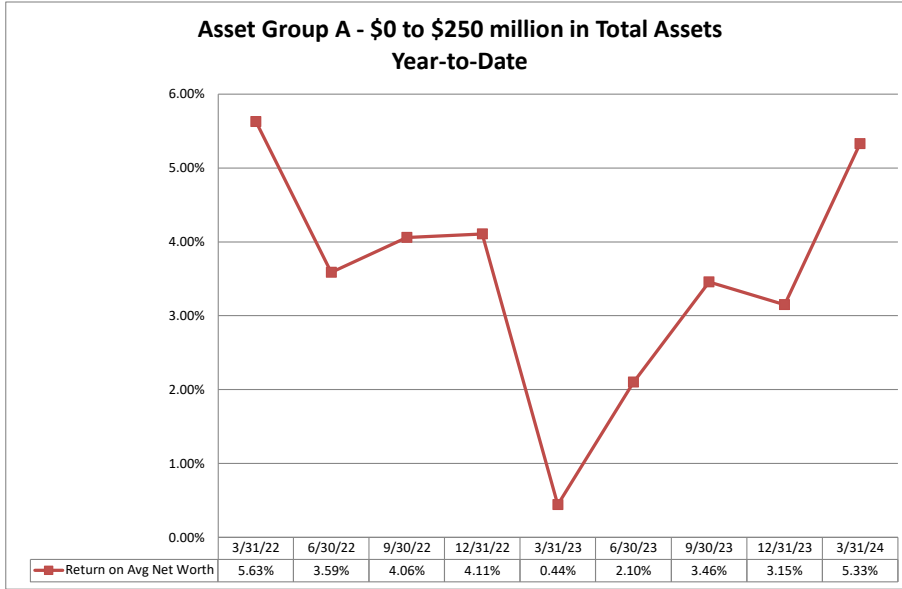
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets											
Paris District Credit Union	\$459	\$0	0.00%	0.00%	100.00%	\$16	\$0	0.00%	0.00%	100.00%	\$16
Musicians Federal Credit Union	\$683	\$1	0.52%	3.88%	85.71%	\$24	\$1	0.52%	3.88%	85.71%	\$24
Ibew Local 681 Credit Union	\$815	\$5	2.51%	29.41%	80.00%	\$40	\$5	2.51%	29.41%	80.00%	\$40
Texas Lee Federal Credit Union	\$898	\$11	5.05%	48.35%	8.33%	NA	\$11	5.05%	48.35%	8.33%	NA
Assumption Beaumont Federal Credit Union	\$953	\$5	1.99%	38.46%	37.50%	NA	\$5	1.99%	38.46%	37.50%	NA
Empowerment Community Development Federal Credit Union	\$961	\$1	0.41%	5.19%	100.00%	\$8	\$1	0.41%	5.19%	100.00%	\$8
Pear Orchard Federal Credit Union	\$1,113	\$4	1.37%	7.44%	66.67%	\$6	\$4	1.37%	7.44%	66.67%	\$6
Pilgrim CUCC Federal Credit Union	\$1,119	\$2	0.79%	6.56%	83.33%	\$40	\$2	0.79%	6.56%	83.33%	\$40
Littlefield School Employees Federal Credit Union	\$1,197	\$3	0.95%	6.49%	81.82%	\$40	\$3	0.95%	6.49%	81.82%	\$40
Brentwood Baptist Church Federal Credit Union	\$1,380	\$1	0.29%	3.92%	100.00%	\$10	\$1	0.29%	3.92%	100.00%	\$10
Salt Employees Federal Credit Union	\$1,558	(\$3)	(0.76%)	(1.72%)	100.00%	\$29	(\$3)	(0.76%)	(1.72%)	100.00%	\$29
American Baptist Association Credit Union	\$1,611	\$1	0.25%	2.41%	90.00%	\$64	\$1	0.25%	2.41%	90.00%	\$64
Highway Employees Credit Union	\$1,712	(\$1)	(0.23%)	(0.83%)	80.00%	\$28	(\$1)	(0.23%)	(0.83%)	80.00%	\$28
Saint Lukes Community Federal Credit Union	\$1,755	\$7	1.57%	15.22%	40.00%	\$8	\$7	1.57%	15.22%	40.00%	\$8
W T N M Atlantic Federal Credit Union	\$1,807	\$1	0.23%	1.02%	89.29%	\$45	\$1	0.23%	1.02%	89.29%	\$45
Lehrer Interests Credit Union	\$2,022	\$1	0.19%	0.82%	100.00%	\$12	\$1	0.19%	0.82%	100.00%	\$12
Faith Cooperative Federal Credit Union	\$2,190	\$17	3.18%	15.56%	44.83%	\$0	\$17	3.18%	15.56%	44.83%	\$0
Jafari No-Interest Credit Union	\$2,304	\$17	2.98%	14.78%	38.71%	NA	\$17	2.98%	14.78%	38.71%	NA
Our Mother of Mercy Parish Houston Federal Credit Union	\$2,827	(\$9)	(1.28%)	(6.53%)	136.00%	\$104	(\$9)	(1.28%)	(6.53%)	136.00%	\$104
Vidor Teachers Federal Credit Union	\$3,089	(\$2)	(0.25%)	(1.63%)	121.43%	\$40	(\$2)	(0.25%)	(1.63%)	121.43%	\$40
Navarro Credit Union	\$3,100	\$3	0.38%	1.08%	82.76%	\$35	\$3	0.38%	1.08%	82.76%	\$35
B P S Federal Credit Union	\$3,204	\$8	1.00%	1.87%	65.22%	\$48	\$8	1.00%	1.87%	65.22%	\$48
S P Trainmen Federal Credit Union	\$3,243	(\$39)	(4.79%)	(20.03%)	285.71%	\$101	(\$39)	(4.79%)	(20.03%)	285.71%	\$101
Goodyear San Angelo Federal Credit Union	\$3,260	\$9	1.11%	7.33%	52.00%	\$8	\$9	1.11%	7.33%	52.00%	\$8
Lefors Federal Credit Union	\$3,353	\$0	0.00%	0.00%	100.00%	\$36	\$0	0.00%	0.00%	100.00%	\$36
Plains Federal Credit Union	\$3,447	(\$4)	(0.47%)	(2.71%)	111.11%	\$42	(\$4)	(0.47%)	(2.71%)	111.11%	\$42
Del Rio S P Credit Union	\$3,464	(\$4)	(0.46%)	(1.26%)	110.53%	\$43	(\$4)	(0.46%)	(1.26%)	110.53%	\$43
Federal Employees Credit Union	\$3,474	\$6	0.68%	3.72%	85.71%	\$36	\$6	0.68%	3.72%	85.71%	\$36
Longview Federal Credit Union	\$3,524	\$2	0.22%	1.02%	95.35%	\$38	\$2	0.22%	1.02%	95.35%	\$38
Covenant Savings Federal Credit Union	\$3,662	\$13	1.34%	14.44%	75.00%	\$23	\$13	1.34%	14.44%	75.00%	\$23
T H D District 17 Credit Union	\$3,870	\$7	0.72%	3.39%	82.05%	\$34	\$7	0.72%	3.39%	82.05%	\$34
Union Pacific Employees Credit Union	\$3,871	\$4	0.42%	1.68%	90.00%	\$58	\$4	0.42%	1.68%	90.00%	\$58
Bivins Federal Credit Union	\$3,961	\$8	0.79%	3.40%	116.67%	\$69	\$8	0.79%	3.40%	116.67%	\$69
Oak Farms Employees Credit Union	\$4,007	\$4	0.40%	1.45%	87.67%	\$70	\$4	0.40%	1.45%	87.67%	\$70
Belton Federal Credit Union	\$4,164	\$8	0.76%	4.71%	84.31%	\$64	\$8	0.76%	4.71%	84.31%	\$64
Houston Belt & Terminal Federal Credit Union	\$4,209	(\$5)	(0.48%)	(1.43%)	105.00%	\$152	(\$5)	(0.48%)	(1.43%)	105.00%	\$152
Everman Parkway Credit Union	\$4,277	(\$8)	(0.71%)	(2.29%)	106.25%	\$56	(\$8)	(0.71%)	(2.29%)	106.25%	\$56
Intercorp Credit Union	\$4,295	(\$8)	(0.74%)	(4.00%)	96.88%	\$72	(\$8)	(0.74%)	(4.00%)	96.88%	\$72
Highway District 9 Credit Union	\$4,306	\$4	0.36%	1.55%	83.72%	\$40	\$4	0.36%	1.55%	83.72%	\$40
Peco Federal Credit Union	\$4,509	\$19	1.67%	15.57%	72.46%	\$49	\$19	1.67%	15.57%	72.46%	\$49
Corpus Christi S P Credit Union	\$4,644	\$6	0.53%	3.63%	91.25%	\$40	\$6	0.53%	3.63%	91.25%	\$40
Light Commerce Credit Union	\$4,765	\$15	1.25%	6.13%	61.54%	\$0	\$15	1.25%	6.13%	61.54%	\$0
Highway District 2 Credit Union	\$4,928	\$8	0.65%	2.48%	80.70%	\$58	\$8	0.65%	2.48%	80.70%	\$58
Pampa Municipal Credit Union	\$4,976	\$16	1.30%	10.46%	62.30%	\$40	\$16	1.30%	10.46%	62.30%	\$40
Port of Houston Warehouse Federal Credit Union	\$5,002	\$51	4.07%	25.34%	48.19%	\$0	\$51	4.07%	25.34%	48.19%	\$0

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)											
Team Financial Federal Credit Union	\$5,200	\$7	0.53%	7.29%	91.25%	\$77	\$7	0.53%	7.29%	91.25%	\$77
Farmers Branch City Employees Federal Credit Union	\$5,245	\$5	0.38%	1.96%	88.64%	\$0	\$5	0.38%	1.96%	88.64%	\$0
Midwestern State University Credit Union	\$5,265	\$6	0.45%	3.27%	89.23%	\$58	\$6	0.45%	3.27%	89.23%	\$58
N C E Credit Union	\$5,631	\$17	1.23%	5.72%	76.67%	\$53	\$17	1.23%	5.72%	76.67%	\$53
South Texas Regional Federal Credit Union	\$5,844	\$6	0.41%	3.24%	74.39%	\$39	\$6	0.41%	3.24%	74.39%	\$39
Skel-Tex Credit Union	\$5,874	(\$4)	(0.27%)	(1.28%)	113.51%	\$54	(\$4)	(0.27%)	(1.28%)	113.51%	\$54
A C U Credit Union	\$5,905	(\$27)	(1.90%)	(8.07%)	300.00%	\$67	(\$27)	(1.90%)	(8.07%)	300.00%	\$67
STEC Federal Credit Union	\$6,095	\$23	1.54%	6.13%	61.02%	\$42	\$23	1.54%	6.13%	61.02%	\$42
Coburn Credit Union	\$6,105	\$10	0.64%	2.68%	68.00%	\$84	\$10	0.64%	2.68%	68.00%	\$84
CASE Federal Credit Union	\$6,262	(\$30)	(1.86%)	(17.80%)	137.50%	\$58	(\$30)	(1.86%)	(17.80%)	137.50%	\$58
Frio County Federal Credit Union	\$6,640	\$6	0.36%	1.20%	93.62%	\$82	\$6	0.36%	1.20%	93.62%	\$82
City of Deer Park Federal Credit Union	\$6,648	\$28	1.70%	8.03%	65.48%	\$60	\$28	1.70%	8.03%	65.48%	\$60
Capital Federal Credit Union	\$6,775	\$5	0.29%	133.33%	96.99%	\$1	\$5	0.29%	133.33%	96.99%	\$1
Andrews School Federal Credit Union	\$6,970	\$24	1.40%	5.67%	67.95%	\$56	\$24	1.40%	5.67%	67.95%	\$56
Local 20 IBEW Federal Credit Union	\$7,006	\$17	0.98%	13.85%	83.09%	\$88	\$17	0.98%	13.85%	83.09%	\$88
Brownsville City Employees Federal Credit Union	\$7,114	\$46	2.61%	9.26%	51.06%	\$46	\$46	2.61%	9.26%	51.06%	\$46
Galveston Government Employees Credit Union	\$7,208	(\$3)	(0.17%)	(1.69%)	93.62%	\$56	(\$3)	(0.17%)	(1.69%)	93.62%	\$56
Sweetwater Regional Federal Credit Union	\$7,223	(\$22)	(1.16%)	(6.23%)	130.14%	\$56	(\$22)	(1.16%)	(6.23%)	130.14%	\$56
Seminole Public School Federal Credit Union	\$7,280	\$1	0.05%	0.24%	85.29%	\$76	\$1	0.05%	0.24%	85.29%	\$76
Victoria City-County Employees Federal Credit Union	\$7,289	\$15	0.83%	6.04%	83.53%	\$42	\$15	0.83%	6.04%	83.53%	\$42
Redeemer Federal Credit Union	\$7,377	\$34	1.95%	8.44%	66.13%	\$79	\$34	1.95%	8.44%	66.13%	\$79
Sherwin Federal Credit Union	\$7,415	(\$13)	(0.70%)	(2.09%)	113.83%	\$63	(\$13)	(0.70%)	(2.09%)	113.83%	\$63
Natural Resources Conservation Service Federal Credit Union	\$7,521	(\$16)	(0.85%)	(4.95%)	87.95%	\$44	(\$16)	(0.85%)	(4.95%)	87.95%	\$44
Oak Cliff Christian Federal Credit Union	\$7,562	\$7	0.37%	5.67%	77.24%	\$54	\$7	0.37%	5.67%	77.24%	\$54
Moore County Schools Federal Credit Union	\$7,624	(\$20)	(1.03%)	(11.70%)	166.67%	\$52	(\$20)	(1.03%)	(11.70%)	166.67%	\$52
Port Terminal Federal Credit Union	\$7,657	\$14	0.73%	1.86%	85.58%	\$76	\$14	0.73%	1.86%	85.58%	\$76
Highway District 19 Employee Credit Union	\$8,279	\$31	1.49%	8.52%	91.51%	\$49	\$31	1.49%	8.52%	91.51%	\$49
Jackson County Federal Credit Union	\$8,328	\$14	0.66%	8.10%	82.28%	\$27	\$14	0.66%	8.10%	82.28%	\$27
Wharton County Teachers Credit Union	\$8,385	\$25	1.18%	4.97%	54.55%	\$26	\$25	1.18%	4.97%	54.55%	\$26
Texoma Federal Credit Union	\$8,531	(\$16)	(0.75%)	(2.64%)	109.18%	\$54	(\$16)	(0.75%)	(2.64%)	109.18%	\$54
Port of Houston Credit Union	\$8,845	\$36	1.64%	6.33%	71.14%	\$71	\$36	1.64%	6.33%	71.14%	\$71
Victoria Federal Credit Union	\$8,987	(\$22)	(0.99%)	(7.76%)	97.67%	\$44	(\$22)	(0.99%)	(7.76%)	97.67%	\$44
Cochran County Schools Federal Credit Union	\$9,112	\$2	0.09%	0.64%	81.32%	\$44	\$2	0.09%	0.64%	81.32%	\$44
I L A 28 Federal Credit Union	\$9,139	(\$6)	(0.26%)	(1.16%)	106.74%	\$69	(\$6)	(0.26%)	(1.16%)	106.74%	\$69
Hale County Teachers Federal Credit Union	\$9,269	(\$24)	(1.05%)	(8.65%)	104.62%	\$37	(\$24)	(1.05%)	(8.65%)	104.62%	\$37
Yoakum County Federal Credit Union	\$9,440	\$11	0.46%	2.19%	85.37%	\$72	\$11	0.46%	2.19%	85.37%	\$72
E M O T Federal Credit Union	\$9,514	\$29	1.22%	3.40%	58.44%	\$58	\$29	1.22%	3.40%	58.44%	\$58
Reeves County Teachers Credit Union	\$9,923	\$1	0.04%	0.30%	99.08%	\$62	\$1	0.04%	0.30%	99.08%	\$62
Sweetex Credit Union	\$9,934	\$4	0.16%	0.45%	93.65%	\$86	\$4	0.16%	0.45%	93.65%	\$86
Tex-Mex Credit Union	\$10,192	\$34	1.32%	5.06%	70.65%	\$38	\$34	1.32%	5.06%	70.65%	\$38
Mount Olive Baptist Church Federal Credit Union	\$10,211	\$42	1.64%	10.51%	57.14%	\$0	\$42	1.64%	10.51%	57.14%	\$0
I B E W LU 66 Federal Credit Union	\$10,283	\$93	3.59%	28.22%	53.50%	\$88	\$93	3.59%	28.22%	53.50%	\$88
J.C.T. Federal Credit Union	\$10,315	\$23	0.89%	8.24%	72.29%	\$27	\$23	0.89%	8.24%	72.29%	\$27

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Performance Analysis

March 31, 2024

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

Fannin County Teachers Federal Credit Union	\$10,366	\$40	1.53%	6.12%	65.55%	\$96	\$40	1.53%	6.12%	65.55%	\$96
Neiman Marcus Employees Federal Credit Union	\$10,596	(\$26)	(0.97%)	(6.58%)	102.22%	\$58	(\$26)	(0.97%)	(6.58%)	102.22%	\$58
Vatat Credit Union	\$10,765	\$46	1.71%	10.37%	62.70%	\$88	\$46	1.71%	10.37%	62.70%	\$88
Met Tran Federal Credit Union	\$10,814	\$42	1.56%	11.39%	92.43%	\$81	\$42	1.56%	11.39%	92.43%	\$81
Scurry County School Federal Credit Union	\$11,099	(\$43)	(1.58%)	(8.00%)	117.39%	\$68	(\$43)	(1.58%)	(8.00%)	117.39%	\$68
Morris Sheppard Texarkana Federal Credit Union	\$11,182	\$30	1.08%	9.18%	71.64%	\$64	\$30	1.08%	9.18%	71.64%	\$64
PIE Credit Union	\$11,276	\$17	0.60%	2.91%	65.79%	\$15	\$17	0.60%	2.91%	65.79%	\$15
Ben E. Keith Employees Federal Credit Union	\$11,281	\$40	1.39%	8.09%	58.78%	\$56	\$40	1.39%	8.09%	58.78%	\$56
Swemp Federal Credit Union	\$11,467	(\$18)	(0.63%)	(3.16%)	64.65%	\$51	(\$18)	(0.63%)	(3.16%)	64.65%	\$51
T & P Longview Federal Credit Union	\$11,669	\$24	0.83%	4.00%	80.17%	\$93	\$24	0.83%	4.00%	80.17%	\$93
Alamo City Credit Union	\$11,793	\$22	0.75%	6.74%	68.42%	\$69	\$22	0.75%	6.74%	68.42%	\$69
Methodist Hospital Employees Federal Credit Union	\$11,935	\$41	1.37%	12.31%	60.78%	\$55	\$41	1.37%	12.31%	60.78%	\$55
Brownfield Federal Credit Union	\$12,323	\$14	0.46%	1.40%	88.05%	\$80	\$14	0.46%	1.40%	88.05%	\$80
Pasadena Muni Federal Credit Union	\$12,361	\$18	0.59%	2.84%	65.00%	\$48	\$18	0.59%	2.84%	65.00%	\$48
Refugio County Federal Credit Union	\$12,608	\$39	1.25%	7.19%	68.00%	\$57	\$39	1.25%	7.19%	68.00%	\$57
Texarkana Terminal Empl Federal Credit Union	\$12,844	(\$8)	(0.25%)	(2.87%)	99.35%	\$74	(\$8)	(0.25%)	(2.87%)	99.35%	\$74
Angelina County Teachers Credit Union	\$12,911	\$13	0.40%	2.80%	89.08%	\$75	\$13	0.40%	2.80%	89.08%	\$75
Local 24 Employees Federal Credit Union	\$12,923	\$54	1.67%	9.45%	68.05%	\$60	\$54	1.67%	9.45%	68.05%	\$60
Pampa Teachers Federal Credit Union	\$13,280	(\$94)	(2.82%)	(28.00%)	177.05%	\$45	(\$94)	(2.82%)	(28.00%)	177.05%	\$45
Employees United Federal Credit Union	\$13,656	\$55	1.63%	6.02%	62.35%	\$61	\$55	1.63%	6.02%	62.35%	\$61
Baker Hughes Federal Credit Union	\$13,797	\$11	0.32%	3.02%	85.50%	\$108	\$11	0.32%	3.02%	85.50%	\$108
PamCel Community Federal Credit Union	\$13,871	\$2	0.06%	0.38%	102.86%	\$46	\$2	0.06%	0.38%	102.86%	\$46
Marshall T & P Employees Federal Credit Union	\$13,905	\$46	1.32%	6.33%	67.14%	\$88	\$46	1.32%	6.33%	67.14%	\$88
Central Texas Manufacturing Credit Union	\$13,953	\$56	1.63%	7.61%	66.49%	\$69	\$56	1.63%	7.61%	66.49%	\$69
Cherokee County Teachers Federal Credit Union	\$14,533	\$25	0.70%	3.81%	159.15%	\$52	\$25	0.70%	3.81%	159.15%	\$52
Central Texas Teachers Credit Union	\$14,630	\$27	0.74%	5.32%	96.67%	\$72	\$27	0.74%	5.32%	96.67%	\$72
Coastal Bend P O Federal Credit Union	\$14,746	(\$61)	(1.67%)	(7.67%)	NM	\$63	(\$61)	(1.67%)	(7.67%)	NM	\$63
Alpine Community Credit Union	\$15,248	\$93	2.41%	19.19%	40.38%	\$48	\$93	2.41%	19.19%	40.38%	\$48
I L A 1351 Federal Credit Union	\$15,540	\$64	1.65%	9.97%	68.29%	\$83	\$64	1.65%	9.97%	68.29%	\$83
Corpus Christi Postal Employees Credit Union	\$15,727	\$91	2.33%	16.83%	63.05%	\$59	\$91	2.33%	16.83%	63.05%	\$59
Laredo Fire Department Federal Credit Union	\$15,785	\$49	1.25%	11.21%	80.00%	\$47	\$49	1.25%	11.21%	80.00%	\$47
Member Preferred Federal Credit Union	\$15,868	\$24	0.61%	4.74%	92.65%	\$70	\$24	0.61%	4.74%	92.65%	\$70
Friona Texas Federal Credit Union	\$15,905	\$22	0.56%	3.03%	73.79%	\$66	\$22	0.56%	3.03%	73.79%	\$66
Reed Credit Union	\$16,557	\$24	0.60%	3.74%	81.75%	\$73	\$24	0.60%	3.74%	81.75%	\$73
Seagoville Federal Credit Union	\$16,585	\$65	1.56%	8.73%	60.23%	\$89	\$65	1.56%	8.73%	60.23%	\$89
TxDOT Credit Union	\$16,771	\$26	0.63%	3.86%	71.52%	\$69	\$26	0.63%	3.86%	71.52%	\$69
Cowboy Country Federal Credit Union	\$17,068	\$31	0.72%	4.54%	85.55%	\$64	\$31	0.72%	4.54%	85.55%	\$64
Midland Municipal Employees Credit Union	\$17,517	(\$8)	(0.18%)	(1.35%)	105.63%	\$120	(\$8)	(0.18%)	(1.35%)	105.63%	\$120
Alba Golden Federal Credit Union	\$18,125	\$72	1.56%	9.27%	61.90%	\$56	\$72	1.56%	9.27%	61.90%	\$56
1st University Credit Union	\$18,158	\$13	0.28%	2.82%	98.12%	\$64	\$13	0.28%	2.82%	98.12%	\$64
Ellis County Teachers and Employees Federal Credit Union	\$18,161	\$69	1.53%	9.49%	51.41%	\$63	\$69	1.53%	9.49%	51.41%	\$63
Southern Star Credit Union	\$18,624	(\$10)	(0.21%)	(1.58%)	104.76%	\$48	(\$10)	(0.21%)	(1.58%)	104.76%	\$48
Amarillo Postal Employees Credit Union	\$18,711	\$0	0.00%	0.00%	100.00%	\$74	\$0	0.00%	0.00%	100.00%	\$74
Linkage Credit Union	\$18,807	(\$7)	(0.15%)	(0.90%)	93.59%	\$79	(\$7)	(0.15%)	(0.90%)	93.59%	\$79
Victoria Teachers Federal Credit Union	\$18,982	\$42	0.89%	3.07%	76.79%	\$55	\$42	0.89%	3.07%	76.79%	\$55
Waco Federal Credit Union	\$19,010	\$35	0.74%	8.68%	81.78%	\$65	\$35	0.74%	8.68%	81.78%	\$65

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)

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

Germania Credit Union	\$19,385	(\$20)	(0.41%)	(3.64%)	98.04%	\$121	(\$20)	(0.41%)	(3.64%)	98.04%	\$121
Odessa Employees Credit Union	\$20,004	\$60	1.20%	8.12%	72.97%	\$67	\$60	1.20%	8.12%	72.97%	\$67
LIFE Federal Credit Union	\$20,176	\$40	0.77%	12.77%	112.82%	\$94	\$40	0.77%	12.77%	112.82%	\$94
U S I Federal Credit Union	\$20,239	\$66	1.33%	4.77%	76.11%	\$89	\$66	1.33%	4.77%	76.11%	\$89
Port Arthur Community Federal Credit Union	\$20,435	(\$19)	(0.37%)	(2.85%)	96.15%	\$67	(\$19)	(0.37%)	(2.85%)	96.15%	\$67
Temple-Inland Federal Credit Union	\$20,552	\$41	0.81%	6.12%	75.74%	\$61	\$41	0.81%	6.12%	75.74%	\$61
First Priority Credit Union	\$21,016	\$64	1.22%	13.01%	68.18%	\$83	\$64	1.22%	13.01%	68.18%	\$83
MOPAC Employees Federal Credit Union	\$21,254	\$28	0.54%	6.04%	85.66%	\$77	\$28	0.54%	6.04%	85.66%	\$77
Corner Stone Credit Union	\$21,791	(\$6)	(0.11%)	(1.28%)	99.72%	\$61	(\$6)	(0.11%)	(1.28%)	99.72%	\$61
LCRA Credit Union	\$21,890	\$27	0.49%	3.45%	88.42%	\$82	\$27	0.49%	3.45%	88.42%	\$82
Northeast Panhandle Teachers Federal Credit Union	\$22,200	\$33	0.59%	3.09%	63.29%	\$65	\$33	0.59%	3.09%	63.29%	\$65
Family 1st Of Texas Federal Credit Union	\$22,258	(\$188)	(3.36%)	(51.02%)	170.90%	\$69	(\$188)	(3.36%)	(51.02%)	170.90%	\$69
McLennan County Employees Federal Credit Union	\$22,274	(\$19)	(0.34%)	(1.38%)	98.36%	\$98	(\$19)	(0.34%)	(1.38%)	98.36%	\$98
Temple Santa Fe Community Credit Union	\$22,577	\$10	0.18%	2.44%	96.48%	\$91	\$10	0.18%	2.44%	96.48%	\$91
Grand Prairie Credit Union	\$22,720	\$22	0.39%	3.82%	70.63%	\$82	\$22	0.39%	3.82%	70.63%	\$82
Texhillco School Employees Federal Credit Union	\$23,039	\$59	1.04%	9.13%	84.85%	\$86	\$59	1.04%	9.13%	84.85%	\$86
Concho Valley Credit Union	\$23,488	\$30	0.52%	5.02%	81.52%	\$68	\$30	0.52%	5.02%	81.52%	\$68
Liberty County Teachers Federal Credit Union	\$23,573	\$132	2.24%	18.70%	64.81%	\$64	\$132	2.24%	18.70%	64.81%	\$64
McMurrey Federal Credit Union	\$23,782	(\$41)	(0.69%)	(5.67%)	133.64%	\$56	(\$41)	(0.69%)	(5.67%)	133.64%	\$56
TexStar Federal Credit Union	\$23,888	\$52	0.86%	8.23%	72.82%	\$73	\$52	0.86%	8.23%	72.82%	\$73
Anderson County Federal Credit Union	\$24,147	\$94	1.57%	10.45%	54.42%	\$55	\$94	1.57%	10.45%	54.42%	\$55
Union Fidelity Federal Credit Union	\$24,420	\$126	2.07%	10.41%	70.08%	\$101	\$126	2.07%	10.41%	70.08%	\$101
Texas Community Federal Credit Union	\$24,503	\$37	0.61%	4.15%	77.47%	\$49	\$37	0.61%	4.15%	77.47%	\$49
Dallas U. P. Employees Credit Union	\$24,736	\$74	1.19%	5.17%	68.28%	\$108	\$74	1.19%	5.17%	68.28%	\$108
The Local Federal Credit Union	\$25,326	\$35	0.55%	2.69%	91.05%	\$127	\$35	0.55%	2.69%	91.05%	\$127
Valwood Park Federal Credit Union	\$26,418	(\$10)	(0.15%)	(2.65%)	91.85%	\$69	(\$10)	(0.15%)	(2.65%)	91.85%	\$69
Texas People Federal Credit Union	\$26,436	\$19	0.28%	1.66%	94.52%	\$72	\$19	0.28%	1.66%	94.52%	\$72
Shared Resources Credit Union	\$26,465	(\$87)	(1.30%)	(10.51%)	107.13%	\$96	(\$87)	(1.30%)	(10.51%)	107.13%	\$96
Bayou City Federal Credit Union	\$26,480	\$1	0.02%	0.17%	94.01%	\$67	\$1	0.02%	0.17%	94.01%	\$67
Brazos Community Credit Union	\$27,426	(\$188)	(2.82%)	(15.69%)	82.69%	\$105	(\$188)	(2.82%)	(15.69%)	82.69%	\$105
United Credit Union	\$27,662	\$72	1.00%	13.50%	81.42%	\$61	\$72	1.00%	13.50%	81.42%	\$61
Tyler City Employees Credit Union	\$27,708	\$22	0.32%	2.00%	72.48%	\$65	\$22	0.32%	2.00%	72.48%	\$65
Gulf Shore Federal Credit Union	\$27,737	\$68	0.98%	7.33%	77.03%	\$77	\$68	0.98%	7.33%	77.03%	\$77
Transtar Federal Credit Union	\$28,187	(\$22)	(0.31%)	(3.80%)	103.78%	\$87	(\$22)	(0.31%)	(3.80%)	103.78%	\$87
Members Financial Federal Credit Union	\$28,372	\$16	0.22%	2.14%	90.82%	\$86	\$16	0.22%	2.14%	90.82%	\$86
San Patricio County Teachers Federal Credit Union	\$28,463	\$45	0.63%	4.61%	89.40%	\$58	\$45	0.63%	4.61%	89.40%	\$58
Yantis Federal Credit Union	\$29,203	(\$29)	(0.40%)	(3.03%)	114.95%	\$59	(\$29)	(0.40%)	(3.03%)	114.95%	\$59
United Energy Credit Union	\$29,483	\$18	0.25%	1.47%	93.90%	\$84	\$18	0.25%	1.47%	93.90%	\$84
Wichita Falls Federal Credit Union	\$30,085	(\$6)	(0.08%)	(0.61%)	92.27%	\$72	(\$6)	(0.08%)	(0.61%)	92.27%	\$72
Trinity Valley Teachers Credit Union	\$31,169	\$96	1.23%	4.47%	64.18%	\$53	\$96	1.23%	4.47%	64.18%	\$53
Rocket Federal Credit Union	\$31,411	\$20	0.26%	2.47%	104.95%	\$66	\$20	0.26%	2.47%	104.95%	\$66
Greater Central Texas Federal Credit Union	\$31,907	\$106	1.34%	14.04%	69.57%	\$51	\$106	1.34%	14.04%	69.57%	\$51
Beaumont Community Credit Union	\$32,443	\$139	1.72%	13.30%	68.12%	\$69	\$139	1.72%	13.30%	68.12%	\$69
Alcon Employees Federal Credit Union	\$32,671	\$29	0.37%	1.80%	90.75%	\$76	\$29	0.37%	1.80%	90.75%	\$76
Northeast Texas Teachers Federal Credit Union	\$33,334	\$114	1.38%	11.11%	66.20%	\$62	\$114	1.38%	11.11%	66.20%	\$62
Brazos Star Credit Union	\$34,179	\$64	0.75%	5.52%	71.27%	\$63	\$64	0.75%	5.52%	71.27%	\$63

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)

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

Mid-Tex Federal Credit Union	\$34,535	\$49	0.56%	7.17%	92.76%	\$65	\$49	0.56%	7.17%	92.76%	\$65
Matagorda County Credit Union	\$34,612	\$125	1.45%	10.54%	62.39%	\$61	\$125	1.45%	10.54%	62.39%	\$61
Texas Associations of Professionals Federal Credit Union	\$34,644	(\$33)	(0.39%)	(3.04%)	108.71%	\$71	(\$33)	(0.39%)	(3.04%)	108.71%	\$71
Commoncents Credit Union	\$35,133	\$31	0.35%	2.72%	90.43%	\$66	\$31	0.35%	2.72%	90.43%	\$66
Golden Triangle Federal Credit Union	\$35,871	\$59	0.66%	4.27%	84.93%	\$82	\$59	0.66%	4.27%	84.93%	\$82
Port Arthur Teachers Federal Credit Union	\$36,415	\$77	0.85%	6.15%	77.80%	\$65	\$77	0.85%	6.15%	77.80%	\$65
Austin Federal Credit Union	\$37,427	\$124	1.32%	16.54%	71.22%	\$62	\$124	1.32%	16.54%	71.22%	\$62
Angelina Federal Employees Credit Union	\$37,946	\$160	1.68%	11.45%	68.64%	\$92	\$160	1.68%	11.45%	68.64%	\$92
SPCO Credit Union	\$38,112	(\$73)	(0.76%)	(7.96%)	102.46%	\$95	(\$73)	(0.76%)	(7.96%)	102.46%	\$95
San Angelo Federal Credit Union	\$38,182	\$142	1.53%	15.33%	68.16%	\$59	\$142	1.53%	15.33%	68.16%	\$59
Hockley County School Employees Credit Union	\$38,257	\$1	0.01%	0.09%	97.63%	\$69	\$1	0.01%	0.09%	97.63%	\$69
Caprock Federal Credit Union	\$38,655	(\$12)	(0.13%)	(1.03%)	100.00%	\$65	(\$12)	(0.13%)	(1.03%)	100.00%	\$65
Keystone Credit Union	\$38,803	\$24	0.25%	0.91%	95.70%	\$52	\$24	0.25%	0.91%	95.70%	\$52
Mesquite Credit Union	\$40,586	\$80	0.79%	9.03%	81.02%	\$93	\$80	0.79%	9.03%	81.02%	\$93
Travis County Credit Union	\$40,783	\$77	0.75%	8.86%	84.25%	\$78	\$77	0.75%	8.86%	84.25%	\$78
Cabot Community Credit Union	\$40,866	\$232	2.29%	17.57%	56.52%	\$54	\$232	2.29%	17.57%	56.52%	\$54
Old Ocean Federal Credit Union	\$41,335	\$160	1.59%	9.34%	58.63%	\$70	\$160	1.59%	9.34%	58.63%	\$70
Starr County Teachers Federal Credit Union	\$41,384	\$135	1.31%	8.59%	73.94%	\$49	\$135	1.31%	8.59%	73.94%	\$49
Mountain Star Federal Credit Union	\$43,015	\$373	3.52%	27.78%	48.76%	\$58	\$373	3.52%	27.78%	48.76%	\$58
Lufkin Federal Credit Union	\$45,628	\$287	2.54%	11.38%	57.46%	\$59	\$287	2.54%	11.38%	57.46%	\$59
Houston Highway Credit Union	\$46,142	\$129	1.10%	16.34%	77.91%	\$46	\$129	1.10%	16.34%	77.91%	\$46
B C M Federal Credit Union	\$46,364	\$135	1.22%	13.07%	75.32%	\$109	\$135	1.22%	13.07%	75.32%	\$109
Cherokee County Federal Credit Union	\$46,689	\$73	0.63%	2.51%	64.01%	\$56	\$73	0.63%	2.51%	64.01%	\$56
City Public Service/IBEW Federal Credit Union	\$46,696	(\$27)	(0.23%)	(1.91%)	85.63%	\$76	(\$27)	(0.23%)	(1.91%)	85.63%	\$76
Walker County Federal Credit Union	\$48,337	\$209	1.76%	12.21%	70.40%	\$87	\$209	1.76%	12.21%	70.40%	\$87
Trans Texas Southwest Credit Union	\$49,017	\$77	0.63%	5.09%	88.09%	\$75	\$77	0.63%	5.09%	88.09%	\$75
Caprock Santa Fe Credit Union	\$49,069	\$157	1.29%	3.31%	56.33%	\$70	\$157	1.29%	3.31%	56.33%	\$70
Highway District 21 Federal Credit Union	\$50,374	\$204	1.62%	8.38%	48.87%	\$56	\$204	1.62%	8.38%	48.87%	\$56
Baptist Credit Union	\$51,322	\$57	0.46%	5.69%	91.04%	\$68	\$57	0.46%	5.69%	91.04%	\$68
Star Financial Credit Union	\$51,959	\$49	0.38%	3.90%	72.42%	\$49	\$49	0.38%	3.90%	72.42%	\$49
Texas Plains Federal Credit Union	\$52,009	\$69	0.54%	3.76%	88.23%	\$72	\$69	0.54%	3.76%	88.23%	\$72
Sacred Heart Parish Hallettsville Federal Credit Union	\$53,264	\$150	1.13%	10.88%	68.89%	\$97	\$150	1.13%	10.88%	68.89%	\$97
Lubrizol Employees' Credit Union	\$53,718	\$122	0.91%	5.71%	77.41%	\$102	\$122	0.91%	5.71%	77.41%	\$102
My Credit Union	\$55,377	\$54	0.39%	4.04%	91.52%	\$67	\$54	0.39%	4.04%	91.52%	\$67
Lifetime Federal Credit Union	\$57,746	(\$20)	(0.14%)	(0.78%)	95.60%	\$83	(\$20)	(0.14%)	(0.78%)	95.60%	\$83
Texas Telcom Credit Union	\$57,885	(\$79)	(0.55%)	(4.12%)	115.52%	\$82	(\$79)	(0.55%)	(4.12%)	115.52%	\$82
Select Federal Credit Union	\$59,150	\$24	0.16%	0.91%	89.09%	\$78	\$24	0.16%	0.91%	89.09%	\$78
Big Spring Education Employees Federal Credit Union	\$59,440	\$331	2.25%	15.02%	58.06%	\$63	\$331	2.25%	15.02%	58.06%	\$63
Cosden Federal Credit Union	\$60,998	\$327	2.16%	20.81%	67.50%	\$67	\$327	2.16%	20.81%	67.50%	\$67
Freestone Credit Union	\$61,509	\$122	0.82%	7.93%	79.47%	\$50	\$122	0.82%	7.93%	79.47%	\$50
West Texas Credit Union	\$62,831	\$74	0.47%	4.69%	91.36%	\$64	\$74	0.47%	4.69%	91.36%	\$64
Heart O TX Federal Credit Union	\$63,270	(\$112)	(0.70%)	(10.52%)	109.58%	\$52	(\$112)	(0.70%)	(10.52%)	109.58%	\$52
Star of Texas Credit Union	\$65,061	\$960	6.06%	34.61%	38.41%	\$96	\$960	6.06%	34.61%	38.41%	\$96
La Joya Area Federal Credit Union	\$65,302	\$37	0.23%	2.28%	87.90%	\$56	\$37	0.23%	2.28%	87.90%	\$56
South Texas Federal Credit Union	\$66,317	\$96	0.57%	12.04%	79.71%	\$59	\$96	0.57%	12.04%	79.71%	\$59
Doches Credit Union	\$66,710	\$30	0.18%	1.46%	89.72%	\$56	\$30	0.18%	1.46%	89.72%	\$56

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

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Asset Group A - \$0 to \$250 million in total assets (continued)											
Scott & White Employees Credit Union	\$68,178	\$471	2.78%	22.98%	47.25%	\$67	\$471	2.78%	22.98%	47.25%	\$67
Fannin Federal Credit Union	\$71,129	\$550	3.12%	19.02%	43.43%	\$68	\$550	3.12%	19.02%	43.43%	\$68
Hereford Texas Federal Credit Union	\$71,443	\$107	0.60%	2.80%	85.09%	\$74	\$107	0.60%	2.80%	85.09%	\$74
Texan Sky Federal Credit Union	\$72,397	\$148	0.83%	5.89%	73.21%	\$74	\$148	0.83%	5.89%	73.21%	\$74
Service 1st Credit Union	\$73,098	\$311	1.68%	13.96%	57.11%	\$71	\$311	1.68%	13.96%	57.11%	\$71
Postel Family Credit Union	\$73,197	\$27	0.15%	1.40%	87.28%	\$80	\$27	0.15%	1.40%	87.28%	\$80
Southland Federal Credit Union	\$75,517	\$211	1.14%	8.25%	73.94%	\$75	\$211	1.14%	8.25%	73.94%	\$75
RelyOn Credit Union	\$76,120	(\$299)	(1.51%)	(24.07%)	102.64%	\$98	(\$299)	(1.51%)	(24.07%)	102.64%	\$98
Southern Federal Credit Union	\$77,377	\$247	1.29%	3.01%	55.46%	\$106	\$247	1.29%	3.01%	55.46%	\$106
Westex Federal Credit Union	\$79,081	\$9	0.05%	0.47%	97.12%	\$92	\$9	0.05%	0.47%	97.12%	\$92
Irving City Employees Federal Credit Union	\$79,423	\$434	2.18%	19.76%	51.72%	\$100	\$434	2.18%	19.76%	51.72%	\$100
Baylor Health Care System Credit Union	\$82,897	\$30	0.14%	0.79%	77.23%	\$98	\$30	0.14%	0.79%	77.23%	\$98
Southwest Research Center Federal Credit Union	\$83,079	\$152	0.73%	9.34%	80.44%	\$71	\$152	0.73%	9.34%	80.44%	\$71
Metro Medical Credit Union	\$84,154	(\$106)	(0.50%)	(3.41%)	80.54%	\$85	(\$106)	(0.50%)	(3.41%)	80.54%	\$85
Baycel Federal Credit Union	\$84,330	\$333	1.59%	8.49%	51.07%	\$68	\$333	1.59%	8.49%	51.07%	\$68
Windthorst Federal Credit Union	\$84,415	\$151	0.73%	5.69%	68.96%	\$72	\$151	0.73%	5.69%	68.96%	\$72
Domino Federal Credit Union	\$84,480	\$233	1.12%	7.22%	79.07%	\$70	\$233	1.12%	7.22%	79.07%	\$70
Texas Bridge Credit Union	\$84,554	\$82	0.39%	5.03%	90.15%	\$73	\$82	0.39%	5.03%	90.15%	\$73
Southwest Financial Federal Credit Union	\$84,922	(\$419)	(2.00%)	(13.15%)	91.17%	\$112	(\$419)	(2.00%)	(13.15%)	91.17%	\$112
Wellspring Federal Credit Union	\$86,278	\$243	1.16%	13.68%	73.74%	\$60	\$243	1.16%	13.68%	73.74%	\$60
US Employees Credit Union	\$89,638	\$71	0.32%	3.86%	85.18%	\$73	\$71	0.32%	3.86%	85.18%	\$73
Edinburg Teachers Credit Union	\$90,967	\$299	1.31%	9.93%	66.96%	\$75	\$299	1.31%	9.93%	66.96%	\$75
Heritage USA Federal Credit Union	\$92,243	\$262	1.18%	10.40%	80.38%	\$93	\$262	1.18%	10.40%	80.38%	\$93
KBR Heritage Federal Credit Union	\$92,309	(\$30)	(0.13%)	(0.77%)	101.33%	\$77	(\$30)	(0.13%)	(0.77%)	101.33%	\$77
Coastal Community Federal Credit Union	\$95,368	\$27	0.11%	1.29%	84.84%	\$64	\$27	0.11%	1.29%	84.84%	\$64
First Watch Federal Credit Union	\$96,182	\$61	0.25%	2.59%	95.07%	\$76	\$61	0.25%	2.59%	95.07%	\$76
Texas D P S Credit Union	\$96,756	\$130	0.54%	5.27%	83.81%	\$87	\$130	0.54%	5.27%	83.81%	\$87
Wichita Falls Teachers Federal Credit Union	\$96,959	\$18	0.07%	0.71%	88.11%	\$77	\$18	0.07%	0.71%	88.11%	\$77
Rockdale Federal Credit Union	\$97,447	\$180	0.75%	7.37%	79.67%	\$69	\$180	0.75%	7.37%	79.67%	\$69
Memorial Credit Union	\$98,560	\$18	0.07%	0.75%	92.82%	\$85	\$18	0.07%	0.75%	92.82%	\$85
Concho Educators Federal Credit Union	\$98,694	\$129	0.52%	8.10%	76.82%	\$62	\$129	0.52%	8.10%	76.82%	\$62
Members Credit Union	\$100,688	\$260	1.05%	9.84%	76.17%	\$80	\$260	1.05%	9.84%	76.17%	\$80
Centex Citizens Credit Union	\$102,696	\$208	0.81%	5.08%	79.24%	\$64	\$208	0.81%	5.08%	79.24%	\$64
Southwest 66 Credit Union	\$104,770	\$99	0.38%	3.87%	86.92%	\$65	\$99	0.38%	3.87%	86.92%	\$65
Las Colinas Federal Credit Union	\$106,583	(\$16)	(0.06%)	(0.66%)	91.06%	\$82	(\$16)	(0.06%)	(0.66%)	91.06%	\$82
Valley Federal Credit Union	\$107,538	\$135	0.52%	4.05%	88.93%	\$64	\$135	0.52%	4.05%	88.93%	\$64
Tarrant County's Credit Union	\$118,087	\$267	0.90%	9.63%	81.80%	\$87	\$267	0.90%	9.63%	81.80%	\$87
Eastex Credit Union	\$118,339	\$81	0.28%	2.61%	86.46%	\$61	\$81	0.28%	2.61%	86.46%	\$61
Cooperative Teachers Credit Union	\$121,335	(\$43)	(0.14%)	(2.50%)	97.62%	\$94	(\$43)	(0.14%)	(2.50%)	97.62%	\$94
United Community Credit Union	\$121,406	\$110	0.36%	3.54%	86.59%	\$71	\$110	0.36%	3.54%	86.59%	\$71
City Federal Credit Union	\$124,535	\$1,178	3.99%	54.51%	43.05%	\$201	\$1,178	3.99%	54.51%	43.05%	\$201
One Source Federal Credit Union	\$126,511	\$175	0.55%	5.72%	80.31%	\$38	\$175	0.55%	5.72%	80.31%	\$38
Texoma Educators Federal Credit Union	\$128,303	\$107	0.33%	2.64%	87.19%	\$82	\$107	0.33%	2.64%	87.19%	\$82

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)											
Prestige Community Credit Union	\$130,403	\$0	0.00%	0.00%	88.64%	\$89	\$0	0.00%	0.00%	88.64%	\$89
Naft Federal Credit Union	\$131,567	\$478	1.46%	9.60%	66.90%	\$73	\$478	1.46%	9.60%	66.90%	\$73
Texas Health Credit Union	\$133,282	\$305	0.91%	7.90%	65.76%	\$105	\$305	0.91%	7.90%	65.76%	\$105
Allied Federal Credit Union	\$133,683	\$396	1.19%	14.45%	66.78%	\$76	\$396	1.19%	14.45%	66.78%	\$76
Laredo Federal Credit Union	\$135,939	\$739	2.18%	44.65%	62.78%	\$55	\$739	2.18%	44.65%	62.78%	\$55
Telco Plus Credit Union	\$136,322	(\$28)	(0.08%)	(0.82%)	86.33%	\$66	(\$28)	(0.08%)	(0.82%)	86.33%	\$66
4U Federal Credit Union	\$136,558	\$71	0.21%	2.36%	94.10%	\$69	\$71	0.21%	2.36%	94.10%	\$69
BP Federal Credit Union	\$136,873	\$34	0.10%	0.79%	96.13%	\$98	\$34	0.10%	0.79%	96.13%	\$98
MTCU	\$137,152	\$299	0.87%	10.92%	81.64%	\$96	\$299	0.87%	10.92%	81.64%	\$96
Kerr County Federal Credit Union	\$140,587	\$425	1.22%	15.99%	69.46%	\$71	\$425	1.22%	15.99%	69.46%	\$71
Space City Credit Union	\$143,103	(\$25)	(0.07%)	(0.52%)	95.60%	\$83	(\$25)	(0.07%)	(0.52%)	95.60%	\$83
River City Federal Credit Union	\$148,543	(\$507)	(1.38%)	(25.38%)	106.58%	\$70	(\$507)	(1.38%)	(25.38%)	106.58%	\$70
Community Service Credit Union	\$150,580	\$79	0.22%	2.31%	89.68%	\$94	\$79	0.22%	2.31%	89.68%	\$94
Chocolate Bayou Community Federal Credit Union	\$153,107	\$356	0.93%	8.79%	80.18%	\$67	\$356	0.93%	8.79%	80.18%	\$67
Communities of Abilene Federal Credit Union	\$154,922	\$148	0.38%	14.44%	96.14%	\$71	\$148	0.38%	14.44%	96.14%	\$71
Rio Grande Valley Credit Union	\$155,736	\$350	0.92%	9.51%	77.66%	\$72	\$350	0.92%	9.51%	77.66%	\$72
Chemcel Federal Credit Union	\$156,342	\$318	0.83%	6.73%	75.05%	\$71	\$318	0.83%	6.73%	75.05%	\$71
LibertyOne Credit Union	\$167,327	\$35	0.08%	0.87%	92.06%	\$96	\$35	0.08%	0.87%	92.06%	\$96
Kelly Community Federal Credit Union	\$170,960	(\$189)	(0.45%)	(3.90%)	103.69%	\$81	(\$189)	(0.45%)	(3.90%)	103.69%	\$81
First Central Credit Union	\$171,045	\$518	1.23%	9.75%	84.40%	\$68	\$518	1.23%	9.75%	84.40%	\$68
Lone Star Credit Union	\$175,673	\$135	0.31%	3.99%	83.25%	\$66	\$135	0.31%	3.99%	83.25%	\$66
Members First Credit Union	\$177,187	\$615	1.40%	6.55%	65.27%	\$64	\$615	1.40%	6.55%	65.27%	\$64
Government Employees Federal Credit Union	\$184,317	\$333	0.72%	10.13%	76.69%	\$80	\$333	0.72%	10.13%	76.69%	\$80
Texasgulf Federal Credit Union	\$192,263	\$374	0.79%	6.61%	70.60%	\$83	\$374	0.79%	6.61%	70.60%	\$83
WesTex Community Credit Union	\$194,713	\$901	1.90%	16.30%	63.97%	\$81	\$901	1.90%	16.30%	63.97%	\$81
Priority Trust Credit Union	\$195,431	\$264	0.55%	5.38%	86.45%	\$83	\$264	0.55%	5.38%	86.45%	\$83
Cal-Com Federal Credit Union	\$196,606	\$682	1.43%	13.35%	58.90%	\$59	\$682	1.43%	13.35%	58.90%	\$59
Access Community Credit Union	\$198,366	(\$25)	(0.05%)	(0.47%)	98.06%	\$80	(\$25)	(0.05%)	(0.47%)	98.06%	\$80
Citizens Federal Credit Union	\$199,008	\$575	1.18%	13.07%	56.23%	\$68	\$575	1.18%	13.07%	56.23%	\$68
Beacon Federal Credit Union	\$203,100	\$90	0.18%	3.14%	91.63%	\$93	\$90	0.18%	3.14%	91.63%	\$93
Harris County Federal Credit Union	\$205,886	\$817	1.60%	8.23%	56.79%	\$75	\$817	1.60%	8.23%	56.79%	\$75
H.E.B. Federal Credit Union	\$206,864	\$426	0.82%	4.97%	83.28%	\$159	\$426	0.82%	4.97%	83.28%	\$159
The People's Federal Credit Union	\$208,097	\$169	0.33%	5.15%	89.69%	\$65	\$169	0.33%	5.15%	89.69%	\$65
Santa Fe Federal Credit Union	\$209,776	\$756	1.44%	12.58%	69.75%	\$79	\$756	1.44%	12.58%	69.75%	\$79
Members Choice of Central Texas Federal Credit Union	\$212,034	\$3	0.01%	0.05%	93.77%	\$81	\$3	0.01%	0.05%	93.77%	\$81
MemberSource Credit Union	\$212,750	(\$218)	(0.43%)	(4.35%)	99.15%	\$78	(\$218)	(0.43%)	(4.35%)	99.15%	\$78
Capitol Credit Union	\$213,248	\$77	0.14%	1.32%	94.50%	\$89	\$77	0.14%	1.32%	94.50%	\$89
Southwest Heritage CU	\$228,677	\$674	1.19%	9.73%	74.39%	\$77	\$674	1.19%	9.73%	74.39%	\$77
Sabine Federal Credit Union	\$232,002	\$56	0.10%	0.83%	93.06%	\$81	\$56	0.10%	0.83%	93.06%	\$81
Pantex Federal Credit Union	\$235,301	\$276	0.48%	2.91%	82.24%	\$69	\$276	0.48%	2.91%	82.24%	\$69
Members Trust of the Southwest Federal Credit Union	\$236,469	\$184	0.32%	6.05%	85.48%	\$90	\$184	0.32%	6.05%	85.48%	\$90
Investex Credit Union	\$241,976	(\$25)	(0.04%)	(0.98%)	92.50%	\$81	(\$25)	(0.04%)	(0.98%)	92.50%	\$81
Border Federal Credit Union	\$246,433	\$1,114	1.84%	11.77%	74.67%	\$75	\$1,114	1.84%	11.77%	74.67%	\$75
Average of Asset Group A	\$52,093	\$86	0.64%	5.33%	83.89%	\$67	\$86	0.64%	5.33%	83.89%	\$67

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Performance Analysis

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets											
Energy Capital Credit Union	\$264,864	(\$210)	(0.32%)	(3.48%)	97.81%	\$90	(\$210)	(0.32%)	(3.48%)	97.81%	\$90
Texoma Community Credit Union	\$274,044	\$664	0.97%	8.86%	78.79%	\$80	\$664	0.97%	8.86%	78.79%	\$80
Pioneer Mutual Federal Credit Union	\$283,032	\$543	0.77%	6.36%	76.56%	\$81	\$543	0.77%	6.36%	76.56%	\$81
Unity One Credit Union	\$292,348	(\$79)	(0.11%)	(3.31%)	87.66%	\$75	(\$79)	(0.11%)	(3.31%)	87.66%	\$75
Fort Worth City Credit Union	\$307,538	\$768	1.01%	9.12%	67.90%	\$82	\$768	1.01%	9.12%	67.90%	\$82
First Basin Credit Union	\$318,876	\$116	0.15%	1.75%	84.97%	\$73	\$116	0.15%	1.75%	84.97%	\$73
Synergy Federal Credit Union	\$320,717	\$727	0.93%	6.96%	66.05%	\$95	\$727	0.93%	6.96%	66.05%	\$95
Gulf Credit Union	\$321,825	\$172	0.22%	3.04%	90.06%	\$73	\$172	0.22%	3.04%	90.06%	\$73
ACFCU Federal Credit Union	\$331,249	\$75	0.09%	1.35%	91.21%	\$71	\$75	0.09%	1.35%	91.21%	\$71
Gulf Coast Federal Credit Union	\$333,000	\$46	0.06%	0.66%	74.48%	\$57	\$46	0.06%	0.66%	74.48%	\$57
Evolve Federal Credit Union	\$336,006	\$38	0.05%	0.60%	90.70%	\$70	\$38	0.05%	0.60%	90.70%	\$70
Houston Texas Fire Fighters Federal Credit Union	\$337,648	\$599	0.71%	4.94%	77.07%	\$91	\$599	0.71%	4.94%	77.07%	\$91
Cy Fair Federal Credit Union	\$339,745	\$354	0.42%	5.71%	83.86%	\$86	\$354	0.42%	5.71%	83.86%	\$86
MCT Credit Union	\$358,487	\$226	0.25%	3.00%	94.47%	\$93	\$226	0.25%	3.00%	94.47%	\$93
Nizari Progressive Federal Credit Union	\$373,281	\$1,095	1.20%	14.40%	61.50%	\$74	\$1,095	1.20%	14.40%	61.50%	\$74
Mobility Credit Union	\$384,362	(\$717)	(0.75%)	(9.68%)	82.38%	\$70	(\$717)	(0.75%)	(9.68%)	82.38%	\$70
1st Community Federal Credit Union	\$390,107	\$1,297	1.34%	15.48%	62.88%	\$66	\$1,297	1.34%	15.48%	62.88%	\$66
America's Credit Union	\$392,180	\$635	0.65%	4.81%	85.73%	\$96	\$635	0.65%	4.81%	85.73%	\$96
Texas Tech Federal Credit Union	\$403,025	\$166	0.17%	1.59%	94.11%	\$98	\$166	0.17%	1.59%	94.11%	\$98
United Texas Credit Union	\$417,913	\$376	0.36%	5.96%	87.64%	\$98	\$376	0.36%	5.96%	87.64%	\$98
Public Employees Credit Union	\$425,793	\$1,292	1.21%	11.71%	60.30%	\$79	\$1,292	1.21%	11.71%	60.30%	\$79
GENCO Federal Credit Union	\$439,073	\$1,259	1.16%	9.51%	71.25%	\$74	\$1,259	1.16%	9.51%	71.25%	\$74
Education Credit Union	\$476,486	(\$91)	(0.08%)	(0.67%)	93.40%	\$99	(\$91)	(0.08%)	(0.67%)	93.40%	\$99
Security First Federal Credit Union	\$486,985	\$630	0.54%	5.35%	73.35%	\$62	\$630	0.54%	5.35%	73.35%	\$62
Texar Federal Credit Union	\$491,770	\$569	0.49%	4.60%	80.19%	\$92	\$569	0.49%	4.60%	80.19%	\$92
My Community Credit Union	\$494,473	\$288	0.23%	2.37%	81.49%	\$87	\$288	0.23%	2.37%	81.49%	\$87
CoastLife Credit Union	\$496,268	\$25	0.02%	0.21%	84.24%	\$51	\$25	0.02%	0.21%	84.24%	\$51
Average of Asset Group B	\$373,744	\$402	0.43%	4.12%	80.74%	\$80	\$402	0.43%	4.12%	80.74%	\$80

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Asset Group C - \$501 million to \$1 billion in total assets											
DuGood Federal Credit Union	\$514,104	\$1,785	1.40%	11.63%	66.03%	\$76	\$1,785	1.40%	11.63%	66.03%	\$76
Associated Credit Union of Texas	\$544,401	\$600	0.44%	4.95%	71.33%	\$85	\$600	0.44%	4.95%	71.33%	\$85
Educators Credit Union	\$552,068	\$2,714	1.97%	11.28%	41.10%	\$106	\$2,714	1.97%	11.28%	41.10%	\$106
Alliance Credit Union	\$590,532	\$1,195	0.82%	7.19%	79.09%	\$91	\$1,195	0.82%	7.19%	79.09%	\$91
Abilene Teachers Federal Credit Union	\$619,341	\$1,240	0.82%	4.85%	78.81%	\$84	\$1,240	0.82%	4.85%	78.81%	\$84
Education First Federal Credit Union	\$635,874	(\$461)	(0.29%)	(5.56%)	94.45%	\$83	(\$461)	(0.29%)	(5.56%)	94.45%	\$83
Union Square Credit Union	\$637,601	(\$605)	(0.38%)	(5.15%)	99.10%	\$70	(\$605)	(0.38%)	(5.15%)	99.10%	\$70
Soarion Federal Credit Union	\$652,548	\$862	0.52%	7.32%	83.94%	\$72	\$862	0.52%	7.32%	83.94%	\$72
City Credit Union	\$680,496	\$648	0.38%	3.83%	78.96%	\$103	\$648	0.38%	3.83%	78.96%	\$103
Texell Credit Union	\$693,885	\$1,419	0.82%	8.54%	78.39%	\$79	\$1,419	0.82%	8.54%	78.39%	\$79
Members Choice Credit Union	\$736,506	(\$171)	(0.09%)	(1.51%)	78.28%	\$95	(\$171)	(0.09%)	(1.51%)	78.28%	\$95
PrimeWay Federal Credit Union	\$752,228	\$902	0.48%	6.36%	81.00%	\$100	\$902	0.48%	6.36%	81.00%	\$100
Generations Community Federal Credit Union	\$757,997	(\$599)	(0.32%)	(4.34%)	92.71%	\$88	(\$599)	(0.32%)	(4.34%)	92.71%	\$88
Texas Bay Credit Union	\$766,150	(\$1,026)	(0.56%)	(6.53%)	80.82%	\$86	(\$1,026)	(0.56%)	(6.53%)	80.82%	\$86
Complex Community Federal Credit Union	\$770,182	\$2,938	1.54%	15.19%	62.75%	\$84	\$2,938	1.54%	15.19%	62.75%	\$84
Southwest Airlines Federal Credit Union	\$779,096	\$584	0.30%	2.80%	77.41%	\$114	\$584	0.30%	2.80%	77.41%	\$114
Resource One Credit Union	\$798,263	\$7,214	3.70%	74.94%	24.07%	\$20	\$7,214	3.70%	74.94%	24.07%	\$20
Smart Financial Credit Union	\$885,477	\$317	0.15%	1.75%	92.79%	\$103	\$317	0.15%	1.75%	92.79%	\$103
Community Resource Credit Union	\$887,739	\$1,465	0.67%	8.23%	81.98%	\$101	\$1,465	0.67%	8.23%	81.98%	\$101
InTouch Credit Union	\$896,823	(\$2,078)	(0.91%)	(10.78%)	103.80%	\$105	(\$2,078)	(0.91%)	(10.78%)	103.80%	\$105
Houston Police Federal Credit Union	\$907,731	\$1,519	0.67%	6.88%	64.19%	\$99	\$1,519	0.67%	6.88%	64.19%	\$99
Schlumberger Employees Credit Union	\$921,162	\$3,659	1.61%	7.49%	42.03%	\$119	\$3,659	1.61%	7.49%	42.03%	\$119
Greater Texas Federal Credit Union	\$950,794	(\$1,294)	(0.54%)	(8.51%)	99.43%	\$92	(\$1,294)	(0.54%)	(8.51%)	99.43%	\$92
Neches Federal Credit Union	\$950,956	\$2,847	1.21%	8.02%	73.25%	\$79	\$2,847	1.21%	8.02%	73.25%	\$79
FivePoint Credit Union	\$956,205	\$204	0.09%	1.07%	85.66%	\$107	\$204	0.09%	1.07%	85.66%	\$107
Brazos Valley Schools Credit Union	\$960,323	\$659	0.28%	2.78%	80.50%	\$75	\$659	0.28%	2.78%	80.50%	\$75
Average of Asset Group C	\$761,480	\$1,021	0.57%	5.87%	76.61%	\$89	\$1,021	0.57%	5.87%	76.61%	\$89

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Asset Group D - Over \$1 billion in total assets											
Houston Federal Credit Union	\$1,008,778	\$1,051	0.44%	5.67%	82.41%	\$97	\$1,051	0.44%	5.67%	82.41%	\$97
Raiz Federal Credit Union	\$1,021,994	\$642	0.25%	2.48%	83.89%	\$91	\$642	0.25%	2.48%	83.89%	\$91
Velocity Credit Union	\$1,038,065	\$75	0.03%	0.26%	86.53%	\$106	\$75	0.03%	0.26%	86.53%	\$106
Rave Financial Credit Union	\$1,102,807	\$743	0.27%	2.09%	85.05%	\$85	\$743	0.27%	2.09%	85.05%	\$85
Neighborhood Credit Union	\$1,113,649	\$1,503	0.55%	6.48%	68.29%	\$92	\$1,503	0.55%	6.48%	68.29%	\$92
Fort Worth Community Credit Union	\$1,211,428	\$3,065	1.01%	10.50%	73.04%	\$99	\$3,065	1.01%	10.50%	73.04%	\$99
Firstmark Credit Union	\$1,211,725	(\$387)	(0.13%)	(1.84%)	91.99%	\$89	(\$387)	(0.13%)	(1.84%)	91.99%	\$89
East Texas Professional Credit Union	\$1,254,358	\$5,082	1.66%	9.35%	61.66%	\$66	\$5,082	1.66%	9.35%	61.66%	\$66
Gulf Coast Educators Federal Credit Union	\$1,313,346	\$882	0.27%	2.98%	76.93%	\$106	\$882	0.27%	2.98%	76.93%	\$106
First Service Credit Union	\$1,326,653	\$860	0.26%	2.43%	84.95%	\$95	\$860	0.26%	2.43%	84.95%	\$95
Amplify Credit Union	\$1,369,963	\$4,575	1.31%	14.73%	70.51%	\$128	\$4,575	1.31%	14.73%	70.51%	\$128
Amoco Federal Credit Union	\$1,418,910	\$1,573	0.44%	5.82%	79.69%	\$94	\$1,573	0.44%	5.82%	79.69%	\$94
Red River Employees Federal Credit Union	\$1,440,173	\$2,953	0.83%	6.40%	76.86%	\$66	\$2,953	0.83%	6.40%	76.86%	\$66
United Heritage Credit Union	\$1,548,442	\$1,716	0.45%	4.95%	82.24%	\$113	\$1,716	0.45%	4.95%	82.24%	\$113
FirstLight Federal Credit Union	\$1,578,340	\$1,538	0.39%	4.22%	69.65%	\$92	\$1,538	0.39%	4.22%	69.65%	\$92
DATCU Credit Union	\$1,600,573	\$4,341	1.10%	7.02%	61.77%	\$117	\$4,341	1.10%	7.02%	61.77%	\$117
Shell Federal Credit Union	\$1,847,900	\$3,932	0.86%	7.77%	73.22%	\$103	\$3,932	0.86%	7.77%	73.22%	\$103
Texas Trust Credit Union	\$2,046,898	\$939	0.18%	2.31%	84.62%	\$88	\$939	0.18%	2.31%	84.62%	\$88
Texans Credit Union	\$2,277,008	\$5,048	0.90%	11.63%	67.46%	\$99	\$5,048	0.90%	11.63%	67.46%	\$99
Advancial Federal Credit Union	\$2,437,020	\$575	0.09%	1.21%	80.74%	\$105	\$575	0.09%	1.21%	80.74%	\$105
Austin Telco Federal Credit Union	\$2,445,269	\$2,660	0.43%	4.41%	72.51%	\$89	\$2,660	0.43%	4.41%	72.51%	\$89
Credit Union Of Texas	\$2,544,311	\$962	0.15%	2.20%	84.23%	\$119	\$962	0.15%	2.20%	84.23%	\$119
A+ Federal Credit Union	\$2,572,228	\$4,696	0.72%	6.24%	61.19%	\$99	\$4,696	0.72%	6.24%	61.19%	\$99
First Community Credit Union	\$2,619,404	\$1,902	0.30%	4.60%	80.32%	\$90	\$1,902	0.30%	4.60%	80.32%	\$90
JSC Federal Credit Union	\$2,655,075	\$3,203	0.48%	4.74%	74.23%	\$84	\$3,203	0.48%	4.74%	74.23%	\$84
UNIFY Financial Federal Credit Union	\$3,679,534	\$1,125	0.12%	2.04%	73.32%	\$122	\$1,125	0.12%	2.04%	73.32%	\$122
EECU	\$3,849,746	\$11,226	1.18%	9.93%	63.22%	\$120	\$11,226	1.18%	9.93%	63.22%	\$120
University Federal Credit Union	\$4,157,888	\$4,093	0.40%	5.36%	81.31%	\$140	\$4,093	0.40%	5.36%	81.31%	\$140
Credit Human Federal Credit Union	\$4,253,861	(\$5,286)	(0.50%)	(6.55%)	96.25%	\$106	(\$5,286)	(0.50%)	(6.55%)	96.25%	\$106
GECU Federal Credit Union	\$4,393,443	\$11,892	1.08%	9.71%	66.42%	\$79	\$11,892	1.08%	9.71%	66.42%	\$79
Rally Credit Union	\$4,395,825	\$7,035	0.65%	4.97%	62.10%	\$78	\$7,035	0.65%	4.97%	62.10%	\$78
Texas Dow Employees Credit Union	\$4,822,377	\$5,339	0.45%	4.56%	76.36%	\$108	\$5,339	0.45%	4.56%	76.36%	\$108
Catalyst Corporate Federal Credit Union	\$5,719,523	\$15,075	1.13%	15.07%	52.17%	\$216	\$15,075	1.13%	15.07%	52.17%	\$216
American Airlines Federal Credit Union	\$8,845,992	\$5,257	0.24%	2.35%	71.91%	\$97	\$5,257	0.24%	2.35%	71.91%	\$97
Security Service Federal Credit Union	\$13,517,910	\$17,019	0.51%	4.87%	77.36%	\$118	\$17,019	0.51%	4.87%	77.36%	\$118
Randolph-Brooks Federal Credit Union	\$17,460,432	\$66,892	1.51%	15.82%	58.09%	\$104	\$66,892	1.51%	15.82%	58.09%	\$104
Average of Asset Group D	\$3,252,801	\$5,383	0.56%	5.47%	74.79%	\$103	\$5,383	0.56%	5.47%	74.79%	\$103

Source: SNL Financial

Note: Report includes only bank-level data.

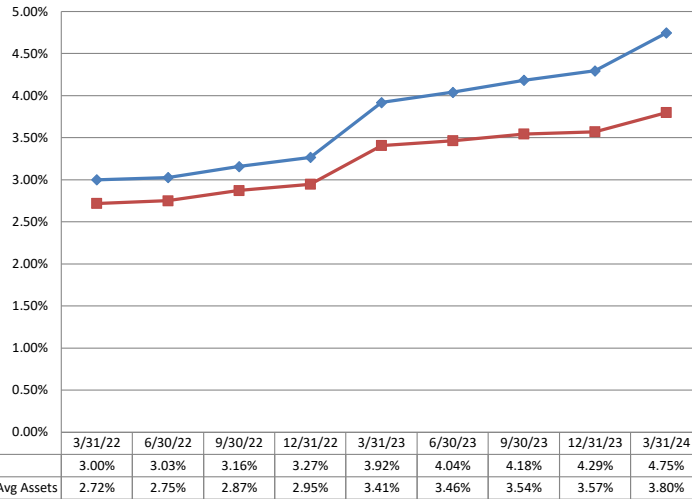
NA = data was not available.

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

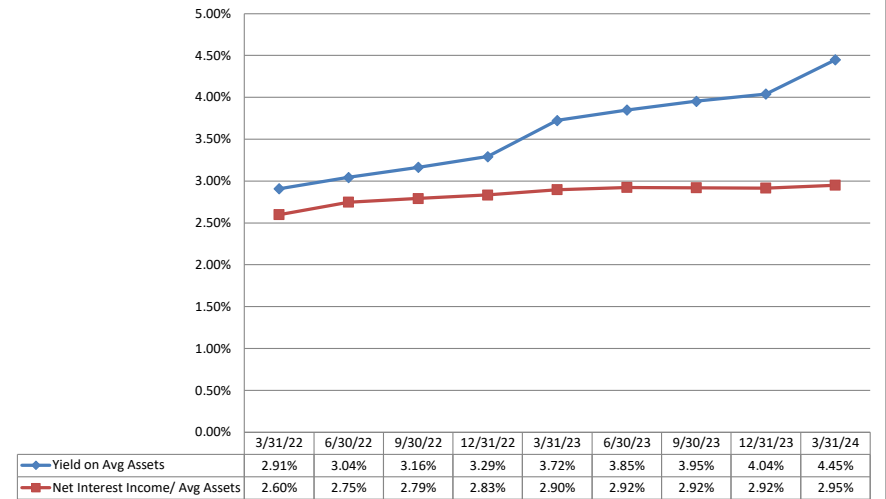
Balance Sheet & Net Interest Margin

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

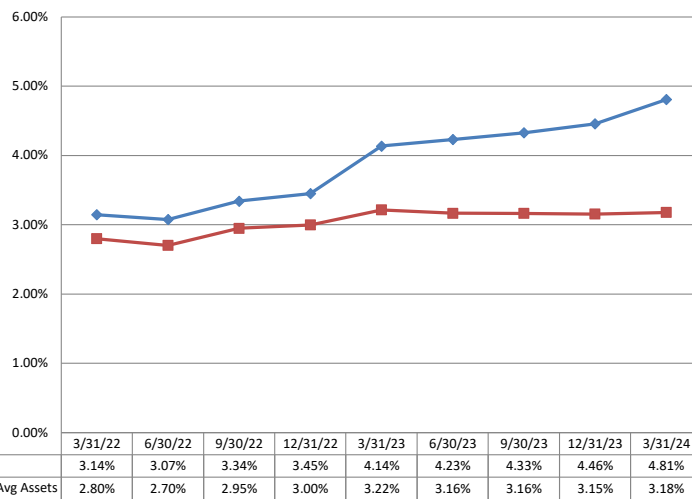
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



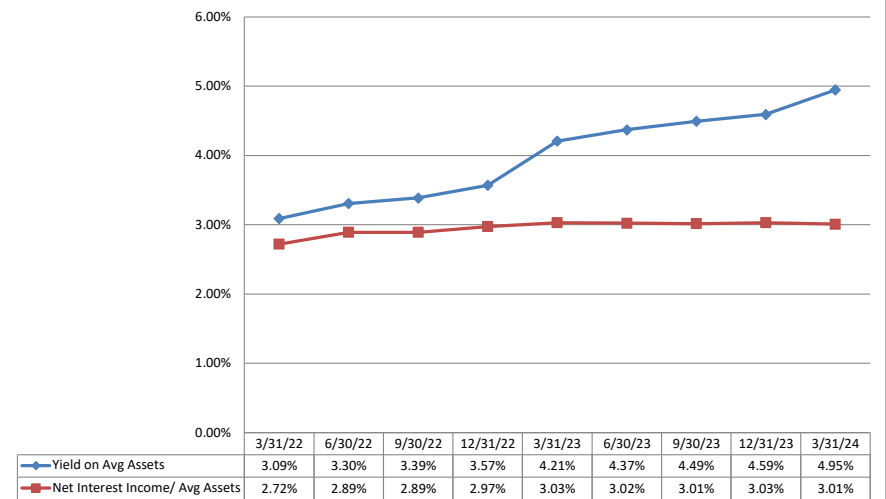
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

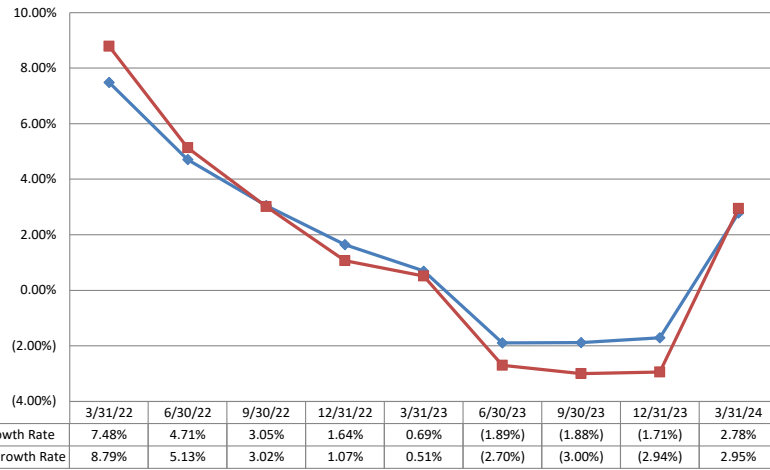
Note: Report includes only bank-level data.

NA = data was not available.

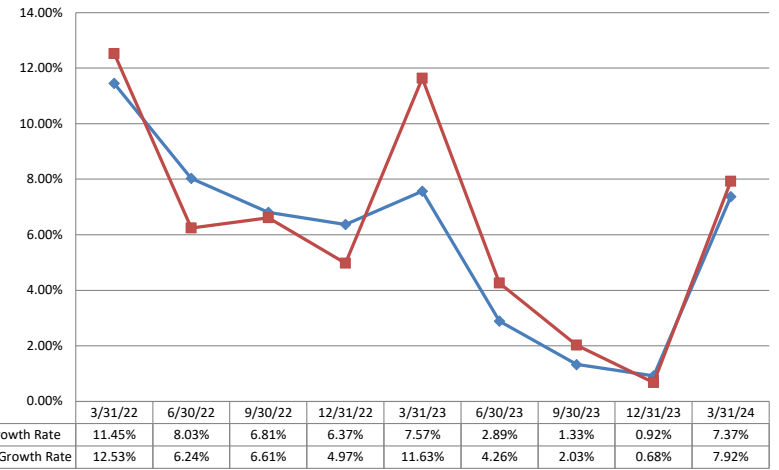
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

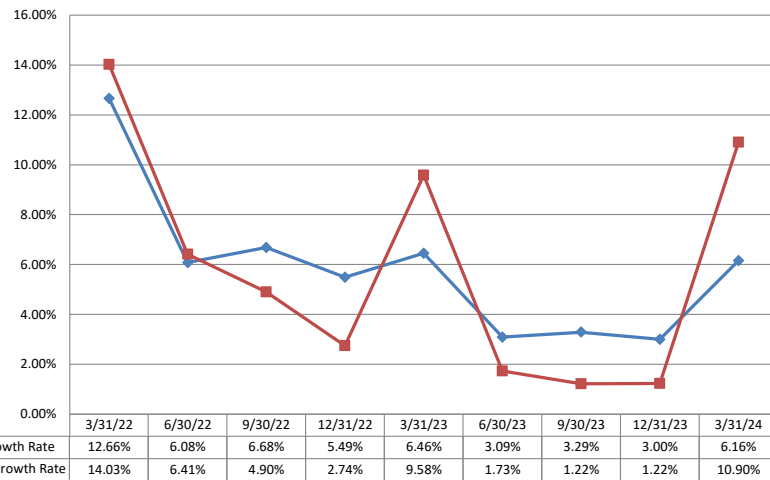
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



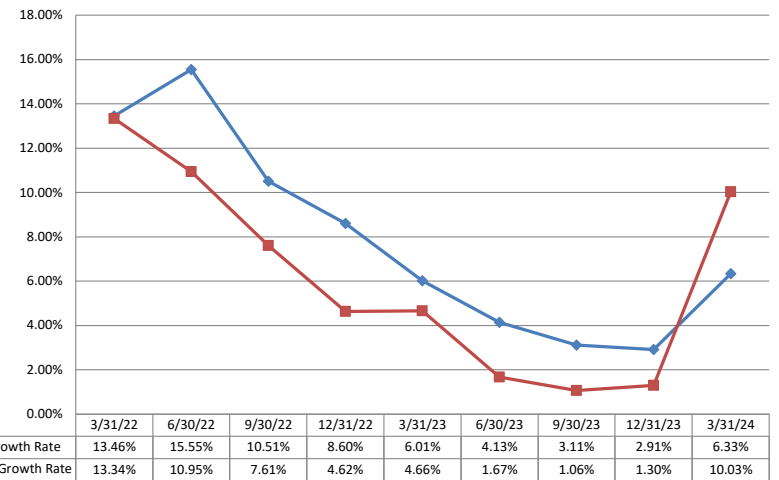
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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.

NA = data was not available.

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

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets										
Paris District Credit Union	\$459	\$237	\$372	63.71%	\$918	6.00%	1.71%	4.28%	(12.66%)	(16.49%)
Musicians Federal Credit Union	\$683	\$435	\$579	75.13%	\$1,366	3.64%	0.00%	3.64%	(80.09%)	(91.61%)
Ibew Local 681 Credit Union	\$815	\$456	\$744	61.29%	\$1,630	5.02%	0.00%	4.52%	18.49%	16.81%
Texas Lee Federal Credit Union	\$898	\$530	\$801	66.17%	NA	5.51%	0.00%	5.51%	26.10%	28.34%
Assumption Beaumont Federal Credit Union	\$953	\$726	\$898	80.85%	NA	3.19%	0.00%	3.19%	(38.33%)	(42.59%)
Empowerment Community Development Federal Credit Union	\$961	\$359	\$884	40.61%	\$961	4.89%	0.41%	4.48%	(16.75%)	(18.14%)
Pear Orchard Federal Credit Union	\$1,113	\$707	\$892	79.26%	\$445	4.10%	0.34%	3.75%	(38.05%)	(47.78%)
Pilgrim CUCC Federal Credit Union	\$1,119	\$654	\$952	68.70%	\$1,119	6.31%	0.39%	5.91%	91.87%	84.48%
Littlefield School Employees Federal Credit Union	\$1,197	\$499	\$1,007	49.55%	\$2,394	4.45%	0.95%	3.50%	(36.72%)	(43.22%)
Brentwood Baptist Church Federal Credit Union	\$1,380	\$701	\$1,276	54.94%	\$690	3.19%	0.29%	2.90%	(0.58%)	0.00%
Salt Employees Federal Credit Union	\$1,558	\$941	\$774	121.58%	\$1,039	4.07%	0.00%	4.07%	(6.81%)	(23.82%)
American Baptist Association Credit Union	\$1,611	\$1,326	\$1,445	91.76%	\$3,222	4.96%	0.25%	4.71%	(1.24%)	(0.55%)
Highway Employees Credit Union	\$1,712	\$1,262	\$1,229	102.69%	\$856	6.09%	0.47%	5.62%	2.59%	4.61%
Saint Lukes Community Federal Credit Union	\$1,755	\$412	\$1,561	26.39%	\$3,510	3.81%	1.79%	2.02%	(12.15%)	(15.28%)
W T N M Atlantic Federal Credit Union	\$1,807	\$1,317	\$1,401	94.00%	\$1,205	7.76%	1.37%	6.62%	26.18%	33.75%
Lehrer Interests Credit Union	\$2,022	\$450	\$1,535	29.32%	\$2,022	4.07%	2.71%	1.36%	(16.68%)	(21.92%)
Faith Cooperative Federal Credit Union	\$2,190	\$1,636	\$1,738	94.13%	\$1,460	3.56%	0.19%	3.56%	20.95%	23.13%
Jafari No-Interest Credit Union	\$2,304	\$893	\$1,836	48.64%	NA	3.15%	0.00%	3.15%	7.43%	5.52%
Our Mother of Mercy Parish Houston Federal Credit Union	\$2,827	\$1,343	\$2,266	59.27%	\$5,654	3.41%	0.28%	2.98%	2.71%	12.37%
Vidor Teachers Federal Credit Union	\$3,089	\$2,423	\$2,599	93.23%	\$3,089	3.42%	1.65%	1.65%	(16.03%)	(18.50%)
Navarro Credit Union	\$3,100	\$1,363	\$1,981	68.80%	\$2,067	3.58%	0.13%	3.45%	(7.47%)	(12.33%)
B P S Federal Credit Union	\$3,204	\$1,102	\$1,479	74.51%	\$3,204	3.36%	0.50%	2.87%	(1.37%)	(5.34%)
S P Trainmen Federal Credit Union	\$3,243	\$901	\$1,752	51.43%	\$2,162	3.19%	0.61%	2.58%	(3.91%)	(3.40%)
Goodyear San Angelo Federal Credit Union	\$3,260	\$2,926	\$2,761	105.98%	\$1,630	5.69%	2.72%	2.97%	6.10%	5.73%
Lefors Federal Credit Union	\$3,353	\$2,044	\$2,653	77.04%	\$1,677	4.97%	0.12%	4.85%	(5.88%)	(6.96%)
Plains Federal Credit Union	\$3,447	\$2,548	\$2,824	90.23%	\$1,379	5.60%	1.52%	4.09%	5.05%	17.13%
Del Rio S P Credit Union	\$3,464	\$837	\$2,186	38.29%	\$1,386	4.38%	0.12%	4.26%	(1.61%)	(2.00%)
Federal Employees Credit Union	\$3,474	\$1,583	\$2,818	56.17%	\$1,737	5.01%	0.23%	4.90%	(8.67%)	(11.58%)
Longview Federal Credit Union	\$3,524	\$2,814	\$2,560	109.92%	\$1,410	5.12%	0.56%	4.45%	(15.39%)	(20.88%)
Covenant Savings Federal Credit Union	\$3,662	\$2,515	\$3,256	77.24%	\$1,221	4.12%	0.00%	4.12%	(43.95%)	(35.69%)
T H D District 17 Credit Union	\$3,870	\$2,586	\$3,036	85.18%	\$1,548	5.07%	1.55%	3.52%	1.45%	0.66%
Union Pacific Employees Credit Union	\$3,871	\$3,053	\$2,770	110.22%	\$1,936	6.01%	1.05%	4.96%	16.80%	1.30%
Bivins Federal Credit Union	\$3,961	\$2,419	\$2,992	80.85%	\$2,641	4.53%	0.59%	3.94%	(20.14%)	(27.28%)
Oak Farms Employees Credit Union	\$4,007	\$3,096	\$2,895	106.94%	\$2,004	6.54%	0.59%	5.84%	(6.19%)	(1.93%)
Belton Federal Credit Union	\$4,164	\$2,073	\$3,477	59.62%	\$4,164	4.76%	0.38%	4.38%	(6.61%)	(8.34%)
Houston Belt & Terminal Federal Credit Union	\$4,209	\$2,335	\$2,728	85.59%	\$4,209	5.31%	0.39%	4.82%	12.44%	10.84%
Everman Parkway Credit Union	\$4,277	\$2,542	\$2,673	95.10%	\$2,851	4.28%	0.62%	3.75%	(34.83%)	(24.05%)
Intercorp Credit Union	\$4,295	\$2,973	\$3,468	85.73%	\$2,148	7.14%	1.58%	5.57%	(3.05%)	(2.52%)
Highway District 9 Credit Union	\$4,306	\$1,648	\$3,257	50.60%	\$2,153	4.61%	0.90%	3.70%	(21.45%)	(27.24%)
Peco Federal Credit Union	\$4,509	\$2,274	\$3,994	56.94%	\$1,503	6.24%	0.18%	6.07%	(6.97%)	(9.68%)
Corpus Christi S P Credit Union	\$4,644	\$3,572	\$3,918	91.17%	\$1,548	8.21%	2.12%	6.09%	20.46%	22.77%
Light Commerce Credit Union	\$4,765	\$3,789	\$3,743	101.23%	\$2,383	5.49%	0.50%	4.91%	(7.33%)	(7.75%)
Highway District 2 Credit Union	\$4,928	\$1,900	\$3,627	52.38%	\$2,464	4.78%	0.32%	4.46%	(1.13%)	(2.52%)
Pampa Municipal Credit Union	\$4,976	\$4,289	\$4,327	99.12%	\$1,990	6.48%	2.03%	4.38%	6.54%	6.20%
Port of Houston Warehouse Federal Credit Union	\$5,002	\$2,122	\$4,119	51.52%	\$3,335	6.07%	0.08%	5.99%	(1.43%)	(9.67%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)										
Team Financial Federal Credit Union	\$5,200	\$3,371	\$4,810	70.08%	\$3,467	5.64%	0.60%	5.04%	(17.08%)	(19.09%)
Farmers Branch City Employees Federal Credit Union	\$5,245	\$2,437	\$4,227	57.65%	\$2,098	4.07%	1.23%	2.84%	6.27%	8.41%
Midwestern State University Credit Union	\$5,265	\$2,672	\$4,500	59.38%	\$2,106	4.39%	0.07%	4.32%	(15.90%)	(19.93%)
N C E Credit Union	\$5,631	\$3,036	\$4,413	68.80%	\$1,877	5.44%	0.80%	4.57%	18.04%	21.69%
South Texas Regional Federal Credit Union	\$5,844	\$4,580	\$5,079	90.18%	\$1,948	5.21%	0.14%	5.07%	1.17%	0.55%
Skel-Tex Credit Union	\$5,874	\$3,310	\$4,624	71.58%	\$2,937	3.61%	1.16%	2.52%	0.14%	0.43%
A C U Credit Union	\$5,905	\$3,782	\$4,585	82.49%	\$3,937	3.59%	2.75%	0.84%	32.84%	47.21%
STEC Federal Credit Union	\$6,095	\$3,584	\$4,570	78.42%	\$3,048	3.94%	0.07%	3.88%	15.12%	18.02%
Coburn Credit Union	\$6,105	\$3,600	\$4,578	78.64%	\$6,105	4.59%	1.53%	3.06%	(21.16%)	(28.26%)
CASE Federal Credit Union	\$6,262	\$2,362	\$5,555	42.52%	\$2,505	4.14%	0.06%	4.08%	(24.75%)	(16.23%)
Frio County Federal Credit Union	\$6,640	\$4,885	\$4,630	105.51%	\$1,897	6.45%	1.09%	5.35%	7.74%	10.46%
City of Deer Park Federal Credit Union	\$6,648	\$4,458	\$5,204	85.66%	\$3,324	5.88%	0.97%	4.91%	6.29%	6.88%
Capital Federal Credit Union	\$6,775	\$2,226	\$4,858	45.82%	\$7	5.06%	1.47%	3.65%	(2.17%)	4.92%
Andrews School Federal Credit Union	\$6,970	\$3,794	\$5,249	72.28%	\$2,788	4.68%	0.23%	4.44%	15.13%	18.41%
Local 20 IBEW Federal Credit Union	\$7,006	\$4,238	\$6,464	65.56%	\$2,335	6.19%	0.06%	6.13%	10.55%	8.15%
Brownsville City Employees Federal Credit Union	\$7,114	\$3,244	\$5,041	64.35%	\$2,846	5.45%	0.34%	5.11%	7.50%	6.12%
Galveston Government Employees Credit Union	\$7,208	\$6,097	\$6,495	93.87%	\$3,604	5.04%	0.62%	4.42%	6.83%	7.59%
Sweetwater Regional Federal Credit Union	\$7,223	\$2,676	\$5,806	46.09%	\$2,408	3.05%	0.37%	2.68%	(37.76%)	(8.76%)
Seminole Public School Federal Credit Union	\$7,280	\$3,197	\$5,576	57.34%	\$3,640	6.15%	2.42%	3.68%	0.16%	(2.21%)
Victoria City-County Employees Federal Credit Union	\$7,289	\$3,832	\$6,269	61.13%	\$3,645	5.13%	0.94%	4.20%	4.78%	4.84%
Redeemer Federal Credit Union	\$7,377	\$2,016	\$5,772	34.93%	\$2,459	6.76%	0.11%	6.64%	47.63%	68.41%
Sherwin Federal Credit Union	\$7,415	\$3,325	\$4,822	68.95%	\$2,472	3.81%	0.21%	3.60%	(3.26%)	(6.85%)
Natural Resources Conservation Service Federal Credit Union	\$7,521	\$3,074	\$6,187	49.68%	\$3,761	3.88%	0.05%	3.82%	(1.01%)	1.62%
Oak Cliff Christian Federal Credit Union	\$7,562	\$5,098	\$6,997	72.86%	\$2,161	4.54%	0.05%	4.49%	(1.37%)	(3.40%)
Moore County Schools Federal Credit Union	\$7,624	\$3,620	\$6,894	52.51%	\$3,812	3.15%	1.66%	1.45%	(11.17%)	(11.28%)
Port Terminal Federal Credit Union	\$7,657	\$4,730	\$4,660	101.50%	\$3,829	5.19%	0.21%	4.99%	(4.75%)	(6.67%)
Highway District 19 Employee Credit Union	\$8,279	\$5,577	\$6,800	82.01%	\$2,070	4.79%	0.10%	4.75%	(6.14%)	(8.13%)
Jackson County Federal Credit Union	\$8,328	\$6,366	\$7,623	83.51%	\$1,851	4.27%	0.81%	3.46%	(10.34%)	(11.67%)
Wharton County Teachers Credit Union	\$8,385	\$1,639	\$6,344	25.84%	\$4,193	2.69%	0.09%	2.65%	(7.35%)	(7.00%)
Texoma Federal Credit Union	\$8,531	\$5,402	\$6,108	88.44%	\$1,896	5.57%	1.03%	4.45%	(1.03%)	0.26%
Port of Houston Credit Union	\$8,845	\$5,429	\$6,373	85.19%	\$2,211	6.43%	0.41%	6.07%	6.85%	(1.25%)
Victoria Federal Credit Union	\$8,987	\$4,856	\$7,893	61.52%	\$1,997	5.15%	0.58%	4.57%	5.05%	9.97%
Cochran County Schools Federal Credit Union	\$9,112	\$4,971	\$7,766	64.01%	\$3,037	7.67%	4.06%	3.65%	22.44%	26.59%
I L A 28 Federal Credit Union	\$9,139	\$6,449	\$7,057	91.38%	\$2,611	5.13%	1.32%	3.77%	1.58%	2.39%
Hale County Teachers Federal Credit Union	\$9,269	\$5,893	\$8,115	72.62%	\$2,317	5.06%	2.35%	2.70%	8.51%	11.56%
Yoakum County Federal Credit Union	\$9,440	\$4,848	\$7,381	65.68%	\$4,720	4.13%	0.76%	3.37%	(4.32%)	(6.29%)
E M O T Federal Credit Union	\$9,514	\$2,735	\$6,046	45.24%	\$4,757	4.64%	1.43%	3.21%	2.50%	1.99%
Reeves County Teachers Credit Union	\$9,923	\$7,616	\$8,494	89.66%	\$2,481	5.28%	1.96%	3.31%	11.87%	13.94%
Sweetex Credit Union	\$9,934	\$3,401	\$6,360	53.47%	\$4,967	3.24%	0.76%	2.52%	(4.03%)	(6.44%)
Tex-Mex Credit Union	\$10,192	\$6,449	\$7,176	89.87%	\$1,456	6.20%	0.23%	5.97%	(9.76%)	(28.19%)
Mount Olive Baptist Church Federal Credit Union	\$10,211	\$6,696	\$8,507	78.71%	\$3,404	4.21%	0.62%	3.63%	(3.96%)	(4.79%)
I B E W LU 66 Federal Credit Union	\$10,283	\$8,193	\$8,781	93.30%	\$3,428	5.71%	0.27%	5.44%	(6.66%)	(6.94%)
J.C.T. Federal Credit Union	\$10,315	\$4,872	\$9,182	53.06%	\$2,292	4.10%	1.04%	3.05%	(2.73%)	(3.97%)

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

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)										
Fannin County Teachers Federal Credit Union	\$10,366	\$7,792	\$7,669	101.60%	\$5,183	5.19%	0.76%	4.42%	(9.13%)	(14.04%)
Neiman Marcus Employees Federal Credit Union	\$10,596	\$6,675	\$8,986	74.28%	\$2,119	5.99%	2.02%	3.97%	(6.10%)	(7.43%)
Vatat Credit Union	\$10,765	\$9,286	\$8,648	107.38%	\$7,177	5.80%	1.30%	4.46%	0.30%	(8.60%)
Met Tran Federal Credit Union	\$10,814	\$6,045	\$9,093	66.48%	\$2,704	5.65%	0.33%	5.28%	4.34%	(2.88%)
Scurry County School Federal Credit Union	\$11,099	\$5,358	\$8,995	59.57%	\$5,550	3.83%	1.33%	2.54%	18.47%	24.59%
Morris Sheppard Texarkana Federal Credit Union	\$11,182	\$8,954	\$9,856	90.85%	\$3,727	5.29%	1.15%	4.14%	4.85%	4.27%
PIE Credit Union	\$11,276	\$5,456	\$8,749	62.36%	\$3,759	1.42%	0.14%	1.31%	(1.98%)	(8.46%)
Ben E. Keith Employees Federal Credit Union	\$11,281	\$5,182	\$9,233	56.12%	\$3,760	4.63%	0.14%	4.49%	(14.59%)	(14.61%)
Swemp Federal Credit Union	\$11,467	\$8,525	\$9,181	92.85%	\$3,822	5.22%	1.73%	3.49%	8.73%	12.07%
T & P Longview Federal Credit Union	\$11,669	\$8,516	\$9,174	92.83%	\$4,668	5.25%	1.24%	3.97%	5.70%	7.51%
Alamo City Credit Union	\$11,793	\$10,760	\$10,058	106.98%	\$4,717	6.17%	2.26%	3.94%	8.38%	9.74%
Methodist Hospital Employees Federal Credit Union	\$11,935	\$5,064	\$10,498	48.24%	\$3,410	5.65%	0.13%	5.48%	(2.50%)	(4.00%)
Brownfield Federal Credit Union	\$12,323	\$7,267	\$8,310	87.45%	\$3,081	5.36%	0.33%	5.07%	6.16%	8.76%
Pasadena Muni Federal Credit Union	\$12,361	\$6,800	\$9,721	69.95%	\$6,181	4.34%	1.68%	2.66%	13.14%	12.34%
Refugio County Federal Credit Union	\$12,608	\$5,201	\$10,315	50.42%	\$4,203	5.33%	1.77%	3.53%	10.45%	8.23%
Texarkana Terminal Empl Federal Credit Union	\$12,844	\$8,295	\$11,646	71.23%	\$3,211	5.42%	1.34%	4.08%	(0.16%)	(0.21%)
Angelina County Teachers Credit Union	\$12,911	\$5,066	\$11,024	45.95%	\$4,304	3.56%	0.15%	3.41%	(13.73%)	(15.99%)
Local 24 Employees Federal Credit Union	\$12,923	\$3,878	\$10,492	36.96%	\$3,231	5.06%	0.19%	4.88%	(2.25%)	(2.39%)
Pampa Teachers Federal Credit Union	\$13,280	\$9,895	\$11,815	83.75%	\$1,897	4.76%	2.43%	2.34%	(4.44%)	(4.12%)
Employees United Federal Credit Union	\$13,656	\$3,166	\$9,943	31.84%	\$3,414	4.89%	0.41%	4.47%	9.38%	10.61%
Baker Hughes Federal Credit Union	\$13,797	\$2,373	\$12,304	19.29%	\$6,899	3.71%	0.38%	3.33%	5.08%	7.92%
PamCel Community Federal Credit Union	\$13,871	\$4,059	\$11,689	34.72%	\$2,774	3.21%	0.60%	2.62%	(10.72%)	(14.03%)
Marshall T & P Employees Federal Credit Union	\$13,905	\$9,992	\$10,866	91.96%	\$4,635	6.35%	2.44%	3.91%	(0.66%)	0.07%
Central Texas Manufacturing Credit Union	\$13,953	\$9,676	\$10,841	89.25%	\$3,488	5.61%	0.99%	4.60%	11.90%	10.26%
Cherokee County Teachers Federal Credit Union	\$14,533	\$10,410	\$11,877	87.65%	\$3,633	4.03%	0.79%	3.24%	18.79%	22.14%
Central Texas Teachers Credit Union	\$14,630	\$9,826	\$12,566	78.20%	\$3,251	4.72%	1.58%	3.14%	(1.66%)	(2.66%)
Coastal Bend P O Federal Credit Union	\$14,746	\$4,854	\$11,533	42.09%	\$4,213	1.91%	1.69%	0.22%	5.86%	8.18%
Alpine Community Credit Union	\$15,248	\$4,038	\$13,239	30.50%	\$3,812	4.21%	0.49%	3.71%	(8.25%)	(11.79%)
I L A 1351 Federal Credit Union	\$15,540	\$7,187	\$12,780	56.24%	\$4,440	4.95%	0.18%	4.82%	0.52%	3.70%
Corpus Christi Postal Employees Credit Union	\$15,727	\$8,114	\$13,467	60.25%	\$3,145	5.53%	0.28%	5.24%	4.63%	6.12%
Laredo Fire Department Federal Credit Union	\$15,785	\$13,514	\$13,936	96.97%	\$1,857	7.11%	1.07%	6.04%	4.38%	3.59%
Member Preferred Federal Credit Union	\$15,868	\$13,832	\$13,617	101.58%	\$3,174	5.86%	2.46%	3.43%	12.69%	11.67%
Friona Texas Federal Credit Union	\$15,905	\$6,987	\$12,953	53.94%	\$3,181	5.38%	0.84%	4.54%	7.09%	4.34%
Reed Credit Union	\$16,557	\$3,304	\$13,949	23.69%	\$5,519	3.87%	0.89%	2.98%	22.72%	26.48%
Seagoville Federal Credit Union	\$16,585	\$6,664	\$13,432	49.61%	\$5,528	4.29%	0.53%	3.73%	(1.44%)	(5.00%)
TxDOT Credit Union	\$16,771	\$14,539	\$13,850	104.97%	\$4,792	4.58%	0.77%	3.81%	8.77%	9.22%
Cowboy Country Federal Credit Union	\$17,068	\$14,762	\$13,781	107.12%	\$2,438	6.55%	1.47%	5.08%	(4.20%)	(8.05%)
Midland Municipal Employees Credit Union	\$17,517	\$4,138	\$15,074	27.45%	\$8,759	2.68%	1.05%	1.63%	3.15%	4.40%
Alba Golden Federal Credit Union	\$18,125	\$8,557	\$14,807	57.79%	\$4,531	5.02%	1.22%	3.80%	(12.11%)	(14.98%)
1st University Credit Union	\$18,158	\$13,203	\$16,196	81.52%	\$1,911	5.47%	1.10%	4.37%	(28.48%)	(19.23%)
Ellis County Teachers and Employees Federal Credit Union	\$18,161	\$8,968	\$15,159	59.16%	\$6,054	4.84%	1.78%	3.07%	6.83%	5.81%
Southern Star Credit Union	\$18,624	\$10,964	\$15,964	68.68%	\$3,104	4.43%	0.77%	3.66%	(3.41%)	(2.81%)
Amarillo Postal Employees Credit Union	\$18,711	\$7,484	\$16,030	46.69%	\$4,678	4.10%	1.34%	2.76%	7.94%	6.26%
Linkage Credit Union	\$18,807	\$10,873	\$15,682	69.33%	\$3,135	5.25%	0.88%	4.35%	9.81%	11.90%
Victoria Teachers Federal Credit Union	\$18,982	\$6,184	\$13,440	46.01%	\$4,746	5.05%	0.72%	4.33%	1.82%	2.46%
Waco Federal Credit Union	\$19,010	\$7,467	\$17,099	43.67%	\$2,925	4.18%	0.36%	3.80%	6.50%	4.02%

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)										
Germania Credit Union	\$19,385	\$16,035	\$17,116	93.68%	\$6,462	4.68%	1.83%	2.83%	(10.59%)	(8.04%)
Odessa Employees Credit Union	\$20,004	\$10,301	\$16,745	61.52%	\$4,445	3.90%	0.14%	3.76%	(0.82%)	(4.09%)
LIFE Federal Credit Union	\$20,176	\$17,335	\$15,594	111.16%	\$3,363	6.10%	2.16%	3.96%	(20.73%)	(37.54%)
U S I Federal Credit Union	\$20,239	\$18,733	\$14,205	131.88%	\$4,498	6.70%	1.09%	5.62%	15.20%	25.04%
Port Arthur Community Federal Credit Union	\$20,435	\$14,151	\$17,698	79.96%	\$2,151	5.21%	0.57%	4.61%	1.06%	9.01%
Temple-Inland Federal Credit Union	\$20,552	\$7,901	\$17,649	44.77%	\$5,138	3.06%	0.88%	2.18%	7.19%	4.70%
First Priority Credit Union	\$21,016	\$9,192	\$19,039	48.28%	\$7,005	4.35%	0.90%	3.47%	2.26%	2.60%
MOPAC Employees Federal Credit Union	\$21,254	\$17,738	\$19,008	93.32%	\$3,542	4.28%	0.44%	3.84%	13.20%	33.68%
Corner Stone Credit Union	\$21,791	\$14,182	\$19,701	71.99%	\$2,075	5.23%	0.67%	4.52%	7.71%	8.71%
LCRA Credit Union	\$21,890	\$14,907	\$18,235	81.75%	\$4,378	4.56%	0.24%	4.32%	(7.90%)	(8.80%)
Northeast Panhandle Teachers Federal Credit Union	\$22,200	\$14,073	\$17,887	78.68%	\$6,343	4.52%	1.74%	2.80%	(3.70%)	(5.49%)
Family 1st Of Texas Federal Credit Union	\$22,258	\$18,562	\$20,685	89.74%	\$3,180	4.43%	1.91%	2.52%	(4.65%)	(2.27%)
McLennan County Employees Federal Credit Union	\$22,274	\$6,232	\$16,641	37.45%	\$4,455	3.64%	0.76%	2.90%	(8.01%)	(10.33%)
Temple Santa Fe Community Credit Union	\$22,577	\$12,791	\$20,696	61.80%	\$3,763	4.08%	0.23%	3.88%	0.28%	(0.46%)
Grand Prairie Credit Union	\$22,720	\$8,478	\$20,175	42.02%	\$4,544	4.18%	0.32%	3.86%	5.35%	2.41%
Texhillco School Employees Federal Credit Union	\$23,039	\$19,242	\$20,007	96.18%	\$2,880	6.85%	1.13%	5.72%	11.50%	5.45%
Concho Valley Credit Union	\$23,488	\$10,508	\$20,974	50.10%	\$4,271	3.97%	0.98%	2.99%	11.49%	11.78%
Liberty County Teachers Federal Credit Union	\$23,573	\$13,763	\$20,371	67.56%	\$3,368	5.28%	0.20%	5.07%	0.22%	(5.02%)
McMurrey Federal Credit Union	\$23,782	\$15,640	\$20,779	75.27%	\$4,756	3.83%	1.38%	2.47%	3.22%	10.00%
TexStar Federal Credit Union	\$23,888	\$5,539	\$21,325	25.97%	\$5,972	3.44%	0.35%	3.09%	(9.29%)	(11.28%)
Anderson County Federal Credit Union	\$24,147	\$7,369	\$20,436	36.06%	\$4,829	4.75%	0.54%	4.23%	8.11%	7.03%
Union Fidelity Federal Credit Union	\$24,420	\$12,417	\$19,116	64.96%	\$6,105	5.53%	0.48%	5.04%	4.14%	(1.90%)
Texas Community Federal Credit Union	\$24,503	\$18,677	\$20,725	90.12%	\$2,228	7.79%	1.54%	6.23%	14.36%	21.75%
Dallas U. P. Employees Credit Union	\$24,736	\$17,128	\$18,903	90.61%	\$5,497	6.16%	2.63%	3.53%	(2.36%)	(1.14%)
The Local Federal Credit Union	\$25,326	\$21,852	\$20,058	108.94%	\$1,948	8.17%	0.22%	7.96%	(9.74%)	(13.28%)
Valwood Park Federal Credit Union	\$26,418	\$16,986	\$24,691	68.79%	\$4,064	4.31%	0.39%	3.92%	2.41%	2.28%
Texas People Federal Credit Union	\$26,436	\$18,926	\$20,784	91.06%	\$2,783	5.28%	0.34%	4.94%	(9.08%)	(12.89%)
Shared Resources Credit Union	\$26,465	\$19,483	\$23,026	84.61%	\$3,308	5.75%	0.76%	4.99%	(11.62%)	6.16%
Bayou City Federal Credit Union	\$26,480	\$8,563	\$24,081	35.56%	\$3,310	3.79%	0.32%	3.49%	2.51%	3.03%
Brazos Community Credit Union	\$27,426	\$21,965	\$22,526	97.51%	\$4,571	6.42%	2.23%	4.18%	21.99%	30.56%
United Credit Union	\$27,662	\$17,553	\$25,562	68.67%	\$4,610	4.58%	1.28%	3.30%	(30.75%)	(31.38%)
Tyler City Employees Credit Union	\$27,708	\$20,431	\$23,240	87.91%	\$3,694	5.05%	0.70%	4.35%	11.48%	14.52%
Gulf Shore Federal Credit Union	\$27,737	\$14,483	\$23,847	60.73%	\$3,698	4.16%	0.48%	3.68%	1.59%	1.16%
Transtar Federal Credit Union	\$28,187	\$23,053	\$25,749	89.53%	\$4,027	4.98%	1.06%	3.94%	3.83%	2.06%
Members Financial Federal Credit Union	\$28,372	\$21,522	\$24,844	86.63%	\$3,338	5.22%	0.92%	4.31%	(7.70%)	(7.13%)
San Patricio County Teachers Federal Credit Union	\$28,463	\$23,144	\$24,522	94.38%	\$2,846	4.46%	1.08%	3.37%	(8.12%)	(9.37%)
Yantis Federal Credit Union	\$29,203	\$17,108	\$25,112	68.13%	\$3,436	4.02%	1.82%	2.20%	3.27%	4.15%
United Energy Credit Union	\$29,483	\$20,073	\$23,873	84.08%	\$3,469	5.40%	0.67%	4.73%	8.06%	15.22%
Wichita Falls Federal Credit Union	\$30,085	\$16,460	\$25,644	64.19%	\$2,616	5.62%	0.65%	4.97%	(0.85%)	(1.57%)
Trinity Valley Teachers Credit Union	\$31,169	\$6,746	\$22,472	30.02%	\$5,195	3.63%	0.33%	3.29%	1.56%	0.41%
Rocket Federal Credit Union	\$31,411	\$24,351	\$27,333	89.09%	\$2,992	4.43%	0.74%	3.69%	4.81%	3.38%
Greater Central Texas Federal Credit Union	\$31,907	\$8,752	\$28,783	30.41%	\$3,359	3.84%	0.14%	3.71%	6.01%	5.11%
Beaumont Community Credit Union	\$32,443	\$12,429	\$27,934	44.49%	\$4,635	4.10%	0.56%	3.56%	4.46%	2.86%
Alcon Employees Federal Credit Union	\$32,671	\$23,780	\$26,143	90.96%	\$4,667	4.23%	1.11%	3.13%	31.50%	38.79%
Northeast Texas Teachers Federal Credit Union	\$33,334	\$8,489	\$29,053	29.22%	\$3,922	4.38%	0.61%	3.77%	9.14%	9.51%
Brazos Star Credit Union	\$34,179	\$13,303	\$29,482	45.12%	\$6,214	3.33%	0.75%	2.57%	4.56%	5.92%

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)										
Mid-Tex Federal Credit Union	\$34,535	\$18,928	\$31,678	59.75%	\$3,635	4.47%	0.61%	3.86%	(4.46%)	(4.86%)
Matagorda County Credit Union	\$15,377	\$15,377	\$29,731	51.72%	\$5,769	3.75%	0.58%	3.18%	1.69%	1.63%
Texas Associations of Professionals Federal Credit Union	\$34,644	\$28,974	\$30,131	96.16%	\$2,772	6.03%	2.17%	3.86%	13.56%	15.86%
Commoncents Credit Union	\$35,133	\$25,337	\$30,131	84.09%	\$2,703	5.56%	1.38%	4.18%	(5.55%)	(7.77%)
Golden Triangle Federal Credit Union	\$35,871	\$17,431	\$29,640	58.81%	\$3,986	4.07%	0.30%	3.75%	6.23%	6.29%
Port Arthur Teachers Federal Credit Union	\$36,415	\$9,670	\$30,929	31.27%	\$3,833	3.77%	0.22%	3.56%	2.92%	2.77%
Austin Federal Credit Union	\$37,427	\$24,526	\$33,910	72.33%	\$4,159	4.24%	0.05%	4.18%	(5.14%)	(5.92%)
Angelina Federal Employees Credit Union	\$37,946	\$23,678	\$31,622	74.88%	\$4,743	5.26%	0.57%	4.70%	(0.89%)	(4.32%)
SPCO Credit Union	\$38,112	\$31,816	\$33,701	94.41%	\$5,445	5.41%	1.90%	3.51%	(7.88%)	2.27%
San Angelo Federal Credit Union	\$38,182	\$21,721	\$34,163	63.58%	\$3,471	4.49%	0.79%	3.69%	24.83%	25.60%
Hockley County School Employees Credit Union	\$38,257	\$22,218	\$32,901	67.53%	\$3,826	5.50%	2.41%	3.08%	6.42%	5.91%
Caprock Federal Credit Union	\$38,655	\$25,219	\$33,744	74.74%	\$2,761	5.21%	1.40%	3.81%	11.55%	13.91%
Keystone Credit Union	\$38,803	\$30,460	\$28,129	108.29%	\$3,696	4.62%	2.25%	2.23%	9.13%	11.53%
Mesquite Credit Union	\$40,586	\$27,214	\$36,461	74.64%	\$5,798	3.66%	0.16%	3.51%	1.66%	(0.50%)
Travis County Credit Union	\$40,783	\$27,284	\$36,916	73.91%	\$4,078	4.27%	0.23%	4.05%	(0.59%)	(1.59%)
Cabot Community Credit Union	\$40,866	\$31,465	\$34,961	90.00%	\$3,892	5.76%	1.48%	4.28%	6.60%	1.52%
Old Ocean Federal Credit Union	\$41,335	\$16,085	\$34,219	47.01%	\$4,134	5.30%	0.11%	5.19%	22.24%	22.78%
Starr County Teachers Federal Credit Union	\$41,384	\$9,472	\$34,442	27.50%	\$2,956	4.67%	0.58%	4.11%	2.50%	(2.21%)
Mountain Star Federal Credit Union	\$43,015	\$20,584	\$34,505	59.66%	\$3,740	4.59%	0.12%	4.46%	12.03%	12.71%
Lufkin Federal Credit Union	\$45,628	\$17,938	\$34,827	51.51%	\$4,563	5.09%	0.61%	4.48%	7.31%	6.86%
Houston Highway Credit Union	\$46,142	\$28,198	\$42,757	65.95%	\$6,592	3.94%	0.56%	3.37%	(13.64%)	(14.87%)
B C M Federal Credit Union	\$46,364	\$21,341	\$41,904	50.93%	\$6,623	5.31%	1.18%	4.14%	41.25%	43.35%
Cherokee County Federal Credit Union	\$46,689	\$34,696	\$34,925	99.34%	\$3,012	5.12%	0.99%	4.14%	(0.33%)	(1.46%)
City Public Service/IBEW Federal Credit Union	\$46,696	\$20,773	\$40,812	50.90%	\$5,837	4.72%	1.08%	3.65%	3.46%	4.11%
Walker County Federal Credit Union	\$48,337	\$33,157	\$40,977	80.92%	\$4,604	5.52%	0.63%	4.89%	15.19%	15.70%
Trans Texas Southwest Credit Union	\$49,017	\$37,010	\$42,725	86.62%	\$3,380	5.76%	1.79%	3.97%	3.90%	3.80%
Caprock Santa Fe Credit Union	\$49,069	\$16,857	\$29,687	56.78%	\$4,461	5.28%	1.20%	4.08%	3.77%	5.38%
Highway District 21 Federal Credit Union	\$50,374	\$23,717	\$40,079	59.18%	\$6,297	3.22%	0.46%	2.76%	(0.57%)	(0.48%)
Baptist Credit Union	\$51,322	\$37,931	\$46,909	80.86%	\$2,281	5.13%	0.91%	4.22%	20.14%	20.00%
Star Financial Credit Union	\$51,959	\$26,250	\$46,629	56.30%	\$2,735	5.05%	1.02%	4.02%	(0.88%)	0.84%
Texas Plains Federal Credit Union	\$52,009	\$39,529	\$44,261	89.31%	\$1,705	5.92%	1.22%	4.70%	11.54%	12.44%
Sacred Heart Parish Hallettsville Federal Credit Union	\$53,264	\$28,992	\$47,516	61.02%	\$6,658	4.89%	1.61%	3.29%	3.34%	1.85%
Lubrizol Employees' Credit Union	\$53,718	\$25,371	\$44,930	56.47%	\$7,162	3.97%	0.52%	3.45%	2.74%	4.00%
My Credit Union	\$55,377	\$28,864	\$50,231	57.46%	\$2,576	5.13%	0.36%	4.77%	6.09%	9.55%
Lifetime Federal Credit Union	\$57,746	\$31,866	\$47,019	67.77%	\$4,812	4.15%	1.83%	2.32%	11.63%	14.62%
Texas Telcom Credit Union	\$57,885	\$30,101	\$50,181	59.98%	\$6,093	3.63%	1.67%	1.96%	4.27%	5.80%
Select Federal Credit Union	\$59,150	\$50,395	\$47,719	105.61%	\$4,225	5.43%	1.81%	3.62%	4.53%	5.34%
Big Spring Education Employees Federal Credit Union	\$59,440	\$21,375	\$50,125	42.64%	\$4,246	5.07%	0.03%	5.04%	8.12%	4.50%
Cosden Federal Credit Union	\$60,998	\$24,628	\$54,229	45.41%	\$3,935	4.13%	0.61%	3.51%	5.35%	6.67%
Freestone Credit Union	\$61,509	\$32,202	\$54,960	58.59%	\$3,844	4.07%	1.16%	2.91%	23.79%	25.64%
West Texas Credit Union	\$62,831	\$33,200	\$55,913	59.38%	\$2,922	4.42%	0.46%	3.96%	2.75%	2.54%
Heart O TX Federal Credit Union	\$63,270	\$51,994	\$58,946	88.21%	\$2,260	4.63%	1.63%	3.01%	(11.90%)	(11.69%)
Star of Texas Credit Union	\$65,061	\$49,395	\$51,780	95.39%	\$5,915	5.76%	1.36%	4.41%	21.52%	21.26%
La Joya Area Federal Credit Union	\$65,302	\$37,483	\$57,334	65.38%	\$2,214	4.62%	0.53%	4.10%	8.42%	10.63%
South Texas Federal Credit Union	\$66,317	\$39,200	\$62,506	62.71%	\$3,790	3.70%	0.27%	3.42%	(7.67%)	(4.19%)
Doches Credit Union	\$66,710	\$45,218	\$58,702	77.03%	\$2,965	5.28%	1.39%	3.90%	18.15%	22.19%

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

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)										
Scott & White Employees Credit Union	\$68,178	\$34,446	\$58,802	58.58%	\$6,818	3.77%	0.21%	3.55%	3.53%	(0.47%)
Fannin Federal Credit Union	\$71,129	\$41,832	\$59,081	70.80%	\$5,471	5.61%	0.98%	4.63%	7.00%	7.92%
Hereford Texas Federal Credit Union	\$71,443	\$49,935	\$54,542	91.55%	\$3,323	5.09%	1.21%	3.88%	2.65%	4.64%
Texan Sky Federal Credit Union	\$72,397	\$51,741	\$60,706	85.23%	\$4,388	5.38%	0.70%	4.67%	16.98%	26.74%
Service 1st Credit Union	\$73,098	\$38,722	\$63,779	60.71%	\$4,716	3.73%	0.03%	3.69%	(7.90%)	(10.65%)
Postel Family Credit Union	\$73,197	\$38,770	\$65,058	59.59%	\$3,253	4.39%	0.69%	3.69%	(1.21%)	(0.02%)
Southland Federal Credit Union	\$75,517	\$40,645	\$64,097	63.41%	\$4,720	4.80%	1.97%	2.84%	14.72%	15.06%
RelyOn Credit Union	\$76,120	\$63,930	\$67,907	94.14%	\$2,671	6.35%	1.39%	4.96%	(28.32%)	(34.81%)
Southern Federal Credit Union	\$77,377	\$33,825	\$44,589	75.86%	\$9,672	4.95%	1.61%	3.34%	5.32%	8.04%
Westex Federal Credit Union	\$79,081	\$28,628	\$70,460	40.63%	\$5,272	3.56%	0.86%	2.70%	(1.67%)	(2.56%)
Irving City Employees Federal Credit Union	\$79,423	\$38,098	\$69,383	54.91%	\$8,360	4.54%	0.40%	4.14%	(2.76%)	(7.96%)
Baylor Health Care System Credit Union	\$82,897	\$49,611	\$67,389	73.62%	\$5,921	3.93%	0.19%	3.73%	(1.94%)	(3.52%)
Southwest Research Center Federal Credit Union	\$83,079	\$38,281	\$76,074	50.32%	\$6,154	3.50%	0.33%	3.18%	(1.84%)	(0.83%)
Metro Medical Credit Union	\$84,154	\$27,408	\$71,292	38.44%	\$6,234	2.73%	0.26%	2.47%	(5.13%)	(6.87%)
Baycel Federal Credit Union	\$84,330	\$36,073	\$68,175	52.91%	\$7,333	3.76%	0.51%	3.25%	5.43%	4.56%
Windthorst Federal Credit Union	\$84,415	\$64,465	\$73,581	87.61%	\$8,040	5.04%	2.54%	2.51%	11.75%	13.74%
Domino Federal Credit Union	\$84,480	\$36,437	\$70,687	51.55%	\$4,224	4.82%	1.08%	3.73%	10.12%	10.67%
Texas Bridge Credit Union	\$84,554	\$61,644	\$77,215	79.83%	\$3,843	4.63%	1.69%	2.93%	3.92%	3.11%
Southwest Financial Federal Credit Union	\$84,922	\$69,711	\$70,910	98.31%	\$2,928	6.99%	1.60%	5.40%	11.43%	15.11%
Wellspring Federal Credit Union	\$86,278	\$66,197	\$77,462	85.46%	\$2,925	5.37%	1.02%	4.36%	24.96%	25.49%
US Employees Credit Union	\$89,638	\$40,454	\$81,603	49.57%	\$4,718	3.52%	0.52%	3.00%	1.28%	2.10%
Edinburg Teachers Credit Union	\$90,967	\$22,001	\$77,694	28.32%	\$5,054	3.36%	0.37%	2.98%	(4.87%)	(3.13%)
Heritage USA Federal Credit Union	\$92,243	\$71,794	\$80,876	88.77%	\$3,548	6.12%	1.21%	4.92%	28.55%	31.14%
KBR Heritage Federal Credit Union	\$92,309	\$44,572	\$76,315	58.41%	\$9,231	2.90%	1.50%	1.40%	12.82%	16.39%
Coastal Community Federal Credit Union	\$95,368	\$53,789	\$85,021	63.27%	\$2,890	5.12%	0.75%	4.37%	4.99%	6.38%
First Watch Federal Credit Union	\$96,182	\$72,949	\$86,462	84.37%	\$2,915	4.20%	0.90%	3.30%	(14.69%)	(16.33%)
Texas D P S Credit Union	\$96,756	\$58,954	\$86,140	68.44%	\$4,300	3.95%	0.35%	3.59%	(0.55%)	(1.54%)
Wichita Falls Teachers Federal Credit Union	\$96,959	\$55,400	\$86,402	64.12%	\$3,958	4.47%	0.86%	3.60%	(7.55%)	(8.11%)
Rockdale Federal Credit Union	\$97,447	\$41,919	\$88,423	47.41%	\$4,429	3.85%	0.83%	3.03%	11.38%	13.60%
Memorial Credit Union	\$98,560	\$80,240	\$87,824	91.36%	\$3,520	5.06%	0.93%	4.13%	16.88%	16.42%
Concho Educators Federal Credit Union	\$98,694	\$56,503	\$90,961	62.12%	\$3,290	3.76%	0.92%	2.84%	0.56%	(0.40%)
Members Credit Union	\$100,688	\$55,275	\$90,414	61.14%	\$4,577	4.95%	0.76%	4.18%	14.27%	15.06%
Centex Citizens Credit Union	\$102,696	\$65,780	\$83,734	78.56%	\$3,423	5.36%	0.84%	4.52%	4.28%	1.38%
Southwest 66 Credit Union	\$104,770	\$71,473	\$92,718	77.09%	\$2,686	4.72%	0.96%	3.76%	6.61%	9.06%
Las Colinas Federal Credit Union	\$106,583	\$91,685	\$95,653	95.85%	\$3,876	5.30%	1.69%	3.60%	9.25%	22.81%
Valley Federal Credit Union	\$107,538	\$60,510	\$93,166	64.95%	\$3,029	5.40%	0.71%	4.70%	21.95%	22.25%
Tarrant County's Credit Union	\$118,087	\$96,619	\$104,871	92.13%	\$2,952	5.89%	0.77%	5.12%	(0.91%)	(3.56%)
Eastex Credit Union	\$118,339	\$68,655	\$105,034	65.36%	\$3,333	3.83%	0.69%	3.14%	5.84%	6.42%
Cooperative Teachers Credit Union	\$121,335	\$81,568	\$98,890	82.48%	\$7,828	5.40%	2.24%	3.16%	6.41%	9.52%
United Community Credit Union	\$121,406	\$94,978	\$110,471	85.98%	\$2,207	5.18%	0.72%	4.46%	(2.42%)	2.14%
City Federal Credit Union	\$124,535	\$95,217	\$105,177	90.53%	\$9,225	6.11%	2.66%	3.45%	45.09%	48.23%
One Source Federal Credit Union	\$126,511	\$71,932	\$111,364	64.59%	\$3,834	3.97%	0.74%	3.22%	(1.67%)	0.21%
Texoma Educators Federal Credit Union	\$128,303	\$55,616	\$110,782	50.20%	\$7,547	3.09%	0.92%	2.17%	1.71%	4.42%
Prestige Community Credit Union	\$130,403	\$106,878	\$117,941	90.62%	\$5,114	5.18%	2.26%	2.93%	7.54%	9.30%
Naft Federal Credit Union	\$131,567	\$60,186	\$111,300	54.08%	\$3,706	4.26%	0.63%	3.64%	4.50%	5.50%
Texas Health Credit Union	\$133,282	\$84,314	\$118,588	71.10%	\$7,405	4.47%	1.04%	3.43%	(5.76%)	(6.72%)
Allied Federal Credit Union	\$133,683	\$49,985	\$120,832	41.37%	\$5,347	3.22%	0.13%	3.09%	1.50%	0.53%
Laredo Federal Credit Union	\$135,939	\$63,572	\$128,918	49.31%	\$3,199	3.74%	0.11%	3.63%	2.31%	2.90%

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Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)										
Telco Plus Credit Union	\$136,322	\$106,639	\$116,049	91.89%	\$3,098	5.63%	2.23%	3.40%	13.19%	14.33%
4U Federal Credit Union	\$136,558	\$97,675	\$122,900	79.48%	\$4,267	4.19%	1.30%	2.90%	7.71%	8.87%
BP Federal Credit Union	\$136,873	\$118,111	\$119,481	98.85%	\$6,518	3.98%	1.74%	2.24%	(5.07%)	19.72%
MTCU	\$137,152	\$74,161	\$124,830	59.41%	\$4,220	5.36%	0.73%	4.63%	(2.70%)	(2.32%)
Kerr County Federal Credit Union	\$140,587	\$119,472	\$123,753	96.54%	\$3,124	5.84%	1.14%	4.70%	4.01%	5.00%
Space City Credit Union	\$143,103	\$100,831	\$122,721	82.16%	\$3,367	4.93%	1.54%	3.39%	2.28%	3.50%
River City Federal Credit Union	\$148,543	\$111,094	\$118,257	93.94%	\$2,092	5.16%	1.13%	4.03%	8.80%	19.92%
Community Service Credit Union	\$150,580	\$103,975	\$123,958	83.88%	\$4,706	5.47%	1.47%	4.00%	24.46%	(1.82%)
Chocolate Bayou Community Federal Credit Union	\$153,107	\$86,691	\$135,913	63.78%	\$3,258	3.72%	0.15%	3.57%	3.51%	2.16%
Communities of Abilene Federal Credit Union	\$154,922	\$72,633	\$150,238	48.35%	\$4,490	3.48%	0.78%	2.71%	2.07%	2.67%
Rio Grande Valley Credit Union	\$155,736	\$81,882	\$138,073	59.30%	\$3,664	3.69%	0.39%	3.30%	15.14%	16.86%
Chemcel Federal Credit Union	\$156,342	\$97,577	\$135,486	72.02%	\$4,886	4.60%	1.78%	2.82%	14.40%	16.21%
LibertyOne Credit Union	\$167,327	\$130,030	\$146,697	88.64%	\$7,120	4.03%	2.24%	1.79%	3.20%	1.63%
Kelly Community Federal Credit Union	\$170,960	\$118,193	\$150,100	78.74%	\$4,499	4.38%	1.93%	2.45%	13.57%	16.05%
First Central Credit Union	\$171,045	\$90,500	\$146,021	61.98%	\$2,631	5.65%	1.40%	4.25%	11.96%	13.14%
Lone Star Credit Union	\$175,673	\$119,885	\$161,105	74.41%	\$4,392	4.48%	1.34%	3.14%	(0.63%)	1.03%
Members First Credit Union	\$177,187	\$75,572	\$137,752	54.86%	\$4,121	3.78%	0.74%	3.04%	4.43%	5.97%
Government Employees Federal Credit Union	\$184,317	\$112,559	\$168,914	66.64%	\$5,946	3.27%	0.38%	2.88%	(3.50%)	(4.56%)
Texasgulf Federal Credit Union	\$192,263	\$117,991	\$167,491	70.45%	\$6,304	4.31%	1.92%	2.39%	8.01%	9.86%
WesTex Community Credit Union	\$194,713	\$96,454	\$169,404	56.94%	\$4,057	4.22%	0.69%	3.52%	22.87%	21.91%
Priority Trust Credit Union	\$195,431	\$135,486	\$168,696	80.31%	\$2,490	4.36%	0.59%	3.77%	12.43%	8.57%
Cal-Com Federal Credit Union	\$196,606	\$116,957	\$175,016	66.83%	\$5,699	4.61%	1.64%	2.97%	24.91%	26.24%
Access Community Credit Union	\$198,366	\$156,765	\$158,635	98.82%	\$3,542	5.27%	2.15%	3.12%	7.39%	9.45%
Citizens Federal Credit Union	\$199,008	\$111,825	\$180,784	61.86%	\$6,219	4.66%	2.08%	2.58%	17.91%	19.58%
Beacon Federal Credit Union	\$203,100	\$108,104	\$190,348	56.79%	\$4,368	3.59%	0.74%	2.85%	13.01%	13.97%
Harris County Federal Credit Union	\$205,886	\$117,805	\$162,359	72.56%	\$5,490	4.18%	0.36%	3.82%	5.24%	4.06%
H.E.B. Federal Credit Union	\$206,864	\$133,397	\$165,706	80.50%	\$6,895	4.61%	0.81%	3.81%	(2.17%)	(4.36%)
The People's Federal Credit Union	\$208,097	\$128,964	\$193,903	66.51%	\$3,497	3.79%	0.56%	3.22%	4.61%	5.42%
Santa Fe Federal Credit Union	\$209,776	\$129,548	\$179,628	72.12%	\$4,560	5.13%	2.43%	2.71%	(0.38%)	(1.54%)
Members Choice of Central Texas Federal Credit Union	\$212,034	\$151,843	\$184,954	82.10%	\$4,001	4.18%	1.31%	2.88%	(1.55%)	0.26%
MemberSource Credit Union	\$212,750	\$147,200	\$175,931	83.67%	\$3,977	4.09%	1.11%	2.98%	33.76%	6.79%
Capitol Credit Union	\$213,248	\$145,716	\$176,473	82.57%	\$4,352	4.33%	1.04%	3.29%	(1.27%)	(2.88%)
Southwest Heritage CU	\$228,677	\$165,518	\$198,443	83.41%	\$3,267	4.98%	1.27%	3.70%	9.78%	9.43%
Sabine Federal Credit Union	\$232,002	\$152,373	\$202,989	75.06%	\$4,035	3.71%	0.69%	3.01%	4.25%	5.48%
Pantex Federal Credit Union	\$235,301	\$65,581	\$193,998	33.80%	\$5,810	3.99%	1.71%	2.28%	18.26%	22.11%
Members Trust of the Southwest Federal Credit Union	\$236,469	\$173,023	\$223,181	77.53%	\$8,599	4.63%	2.67%	1.96%	10.91%	12.94%
Investex Credit Union	\$241,976	\$125,457	\$231,298	54.24%	\$3,841	3.59%	1.19%	2.40%	8.90%	10.57%
Border Federal Credit Union	\$246,433	\$140,356	\$191,298	73.37%	\$2,370	4.40%	0.31%	4.09%	14.92%	12.77%
Average of Asset Group A	\$52,093	\$31,529	\$44,897	70.27%	\$3,819	4.75%	0.95%	3.80%	2.78%	2.95%

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets										
Energy Capital Credit Union	\$264,864	\$200,883	\$230,515	87.15%	\$5,094	4.61%	1.73%	2.88%	(3.86%)	(6.25%)
Texoma Community Credit Union	\$274,044	\$225,739	\$235,875	95.70%	\$3,262	5.79%	1.36%	4.44%	4.43%	4.58%
Pioneer Mutual Federal Credit Union	\$283,032	\$217,059	\$246,459	88.07%	\$6,153	3.97%	1.96%	2.01%	(0.63%)	(2.20%)
Unity One Credit Union	\$292,348	\$191,781	\$279,701	68.57%	\$3,822	4.55%	1.06%	3.49%	9.05%	10.24%
Fort Worth City Credit Union	\$307,538	\$155,781	\$270,365	57.62%	\$6,834	3.48%	1.08%	2.40%	9.39%	8.80%
First Basin Credit Union	\$318,876	\$213,147	\$277,363	76.85%	\$3,392	3.98%	0.48%	3.50%	3.22%	5.51%
Synergy Federal Credit Union	\$320,717	\$254,310	\$272,523	93.32%	\$8,224	3.96%	1.94%	2.02%	19.46%	33.59%
Gulf Credit Union	\$321,825	\$168,006	\$293,035	57.33%	\$4,235	3.23%	0.58%	2.65%	4.83%	8.34%
ACFCU Federal Credit Union	\$331,249	\$230,409	\$275,840	83.53%	\$3,701	4.03%	2.09%	1.94%	(18.04%)	(20.43%)
Gulf Coast Federal Credit Union	\$333,000	\$278,434	\$302,421	92.07%	\$4,297	5.50%	3.31%	2.19%	8.47%	9.11%
Evolve Federal Credit Union	\$336,006	\$222,893	\$300,924	74.07%	\$4,603	3.49%	1.12%	2.36%	2.02%	2.92%
Houston Texas Fire Fighters Federal Credit Union	\$337,648	\$175,421	\$284,361	61.69%	\$5,723	3.76%	0.81%	2.95%	0.77%	1.70%
Cy Fair Federal Credit Union	\$339,745	\$234,953	\$309,232	75.98%	\$4,384	4.47%	0.81%	3.66%	4.63%	5.80%
MCT Credit Union	\$358,487	\$230,059	\$325,630	70.65%	\$4,242	4.19%	0.99%	3.19%	3.10%	16.34%
Nizari Progressive Federal Credit Union	\$373,281	\$262,675	\$303,575	86.53%	\$6,436	4.58%	2.21%	2.37%	15.86%	20.80%
Mobility Credit Union	\$384,362	\$348,934	\$354,297	98.49%	\$8,637	5.10%	3.13%	1.96%	7.89%	11.36%
1st Community Federal Credit Union	\$390,107	\$283,538	\$334,732	84.71%	\$4,022	5.05%	1.05%	4.01%	8.03%	9.15%
America's Credit Union	\$392,180	\$267,178	\$335,367	79.67%	\$3,163	4.64%	0.53%	4.12%	1.82%	1.17%
Texas Tech Federal Credit Union	\$403,025	\$306,479	\$352,334	86.99%	\$3,373	4.62%	1.98%	2.63%	18.40%	19.28%
United Texas Credit Union	\$417,913	\$313,549	\$375,877	83.42%	\$6,332	4.38%	1.90%	2.48%	7.14%	4.98%
Public Employees Credit Union	\$425,793	\$237,026	\$380,282	62.33%	\$6,653	3.56%	0.70%	2.86%	(0.50%)	(2.12%)
GENCO Federal Credit Union	\$439,073	\$225,212	\$385,172	58.47%	\$4,527	4.25%	1.27%	2.98%	6.98%	6.83%
Education Credit Union	\$476,486	\$378,558	\$397,203	95.31%	\$3,286	5.78%	2.02%	3.76%	(1.09%)	8.88%
Security First Federal Credit Union	\$486,985	\$352,559	\$433,369	81.35%	\$3,819	4.21%	0.75%	3.46%	31.56%	35.92%
Texar Federal Credit Union	\$491,770	\$256,382	\$332,482	77.11%	\$7,025	5.30%	2.88%	2.42%	41.39%	1.80%
My Community Credit Union	\$494,473	\$392,398	\$439,682	89.25%	\$4,337	5.43%	1.12%	4.31%	0.62%	0.96%
CoastLife Credit Union	\$496,268	\$318,114	\$442,909	71.82%	\$3,676	4.22%	1.59%	2.63%	14.03%	16.81%
Average of Asset Group B	\$373,744	\$257,092	\$324,871	79.19%	\$4,935	4.45%	1.50%	2.95%	7.37%	7.92%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets										
DuGood Federal Credit Union	\$514,104	\$372,723	\$442,574	84.22%	\$4,032	4.58%	1.17%	3.41%	5.55%	5.45%
Associated Credit Union of Texas	\$544,401	\$424,782	\$486,443	87.32%	\$3,120	6.01%	1.21%	4.80%	7.19%	7.62%
Educators Credit Union	\$552,068	\$162,976	\$453,783	35.91%	\$12,268	3.97%	1.22%	2.75%	3.27%	1.83%
Alliance Credit Union	\$590,532	\$499,958	\$498,867	100.22%	\$3,505	5.89%	2.36%	3.52%	15.34%	28.54%
Abilene Teachers Federal Credit Union	\$619,341	\$375,814	\$502,439	74.80%	\$4,408	4.63%	1.08%	3.55%	16.90%	19.16%
Education First Federal Credit Union	\$635,874	\$388,388	\$543,329	71.48%	\$3,962	4.73%	1.91%	2.82%	4.57%	10.55%
Union Square Credit Union	\$637,601	\$512,645	\$557,186	92.01%	\$4,474	5.79%	2.91%	2.88%	10.77%	(6.74%)
Soarion Federal Credit Union	\$652,548	\$555,776	\$586,918	94.69%	\$4,500	4.90%	1.96%	2.94%	(6.61%)	5.93%
City Credit Union	\$680,496	\$383,802	\$602,731	63.68%	\$6,022	4.79%	1.83%	2.97%	2.22%	2.99%
Texell Credit Union	\$693,885	\$591,355	\$611,906	96.64%	\$3,242	5.44%	1.95%	3.49%	2.12%	1.34%
Members Choice Credit Union	\$736,506	\$537,822	\$611,187	88.00%	\$5,892	4.95%	1.79%	3.16%	(9.73%)	14.55%
PrimeWay Federal Credit Union	\$752,228	\$566,450	\$589,602	96.07%	\$5,491	5.10%	1.71%	3.39%	0.62%	(2.55%)
Generations Community Federal Credit Union	\$757,997	\$565,388	\$625,539	90.38%	\$3,887	4.98%	1.92%	3.06%	1.09%	1.24%
Texas Bay Credit Union	\$766,150	\$561,372	\$614,754	91.32%	\$4,221	6.18%	1.97%	4.21%	33.38%	52.04%
Complex Community Federal Credit Union	\$770,182	\$493,973	\$605,098	81.64%	\$5,117	4.49%	1.28%	3.21%	7.02%	7.93%
Southwest Airlines Federal Credit Union	\$779,096	\$596,218	\$685,857	86.93%	\$6,603	4.77%	1.98%	2.79%	1.40%	33.11%
Resource One Credit Union	\$798,263	\$620,823	\$747,709	83.03%	\$4,628	5.27%	0.65%	4.62%	18.48%	43.16%
Smart Financial Credit Union	\$885,477	\$522,604	\$714,733	73.12%	\$4,648	4.03%	0.97%	3.06%	17.54%	(2.05%)
Community Resource Credit Union	\$887,739	\$650,753	\$746,511	87.17%	\$4,660	4.85%	1.82%	3.03%	18.28%	19.06%
InTouch Credit Union	\$896,823	\$701,639	\$784,071	89.49%	\$5,199	5.17%	2.63%	2.54%	(10.25%)	(0.32%)
Houston Police Federal Credit Union	\$907,731	\$466,764	\$795,619	58.67%	\$10,494	4.17%	1.98%	2.19%	(4.45%)	3.12%
Schlumberger Employees Credit Union	\$921,162	\$248,265	\$719,765	34.49%	\$26,319	3.13%	0.95%	2.18%	8.64%	10.15%
Greater Texas Federal Credit Union	\$950,794	\$729,736	\$862,746	84.58%	\$4,582	3.65%	0.81%	2.83%	0.44%	2.26%
Neches Federal Credit Union	\$950,956	\$716,159	\$795,802	89.99%	\$4,135	4.78%	1.34%	3.44%	8.17%	7.53%
FivePoint Credit Union	\$956,205	\$744,058	\$848,239	87.72%	\$4,642	5.04%	1.90%	3.14%	6.59%	13.03%
Brazos Valley Schools Credit Union	\$960,323	\$439,834	\$868,107	50.67%	\$5,551	3.75%	1.12%	2.63%	1.49%	4.57%
Average of Asset Group C	\$761,480	\$516,541	\$650,058	79.78%	\$5,985	4.81%	1.63%	3.18%	6.16%	10.90%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - Over \$1 billion in total assets										
Houston Federal Credit Union	\$1,008,778	\$585,790	\$847,271	69.14%	\$5,497	4.85%	1.82%	3.03%	45.72%	12.74%
Raiz Federal Credit Union	\$1,021,994	\$849,916	\$868,756	97.83%	\$4,340	5.37%	1.70%	3.67%	2.08%	0.04%
Velocity Credit Union	\$1,038,065	\$614,261	\$860,332	71.40%	\$4,839	4.52%	1.01%	3.51%	(0.39%)	(0.66%)
Rave Financial Credit Union	\$1,102,807	\$828,898	\$858,061	96.60%	\$3,732	4.37%	1.49%	2.87%	(1.55%)	1.30%
Neighborhood Credit Union	\$1,113,649	\$768,814	\$964,082	79.75%	\$5,726	4.77%	2.13%	2.64%	12.45%	4.10%
Fort Worth Community Credit Union	\$1,211,428	\$705,641	\$1,084,210	65.08%	\$6,656	4.58%	1.57%	3.01%	1.71%	1.71%
Firstmark Credit Union	\$1,211,725	\$675,716	\$1,053,183	64.16%	\$4,771	4.19%	1.20%	2.98%	4.18%	11.46%
East Texas Professional Credit Union	\$1,254,358	\$802,413	\$1,010,054	79.44%	\$4,472	4.86%	1.12%	3.74%	19.48%	22.09%
Gulf Coast Educators Federal Credit Union	\$1,313,346	\$868,008	\$969,561	89.53%	\$8,008	4.58%	2.39%	2.19%	0.65%	2.24%
First Service Credit Union	\$1,326,653	\$987,995	\$1,139,895	86.67%	\$5,073	4.60%	1.53%	3.07%	(1.49%)	31.16%
Amplify Credit Union	\$1,369,963	\$998,408	\$1,016,473	98.22%	\$6,782	5.34%	2.81%	2.54%	(14.35%)	(2.53%)
Amoco Federal Credit Union	\$1,418,910	\$1,111,765	\$1,244,179	89.36%	\$4,512	4.78%	1.51%	3.27%	(1.30%)	3.14%
Red River Employees Federal Credit Union	\$1,440,173	\$1,046,542	\$1,218,511	85.89%	\$4,006	5.29%	2.06%	3.22%	10.27%	10.78%
United Heritage Credit Union	\$1,548,442	\$1,276,145	\$1,290,925	98.86%	\$6,603	4.44%	1.65%	2.79%	3.58%	2.15%
FirstLight Federal Credit Union	\$1,578,340	\$1,294,849	\$1,320,617	98.05%	\$4,656	6.32%	2.39%	3.93%	7.15%	5.34%
DATCU Credit Union	\$1,600,573	\$1,338,371	\$1,340,569	99.84%	\$7,275	4.81%	1.24%	3.58%	7.86%	8.81%
Shell Federal Credit Union	\$1,847,900	\$1,441,280	\$1,597,797	90.20%	\$3,911	6.31%	2.28%	4.02%	4.21%	3.55%
Texas Trust Credit Union	\$2,046,898	\$1,505,366	\$1,577,387	95.43%	\$6,427	3.87%	1.93%	1.94%	4.28%	8.19%
Texans Credit Union	\$2,277,008	\$1,422,346	\$2,068,731	68.75%	\$8,982	4.47%	1.91%	2.56%	14.77%	15.26%
Advancial Federal Credit Union	\$2,437,020	\$2,056,687	\$2,031,959	101.22%	\$8,261	5.60%	3.11%	2.50%	(0.59%)	43.41%
Austin Telco Federal Credit Union	\$2,445,269	\$1,690,120	\$2,004,409	84.32%	\$9,840	3.50%	1.83%	1.68%	(5.10%)	(10.30%)
Credit Union Of Texas	\$2,544,311	\$2,212,514	\$2,049,429	107.96%	\$4,860	5.84%	2.68%	2.75%	7.26%	12.54%
A+ Federal Credit Union	\$2,572,228	\$2,204,015	\$2,025,854	108.79%	\$4,862	4.87%	1.07%	3.81%	(7.70%)	(0.68%)
First Community Credit Union	\$2,619,404	\$1,983,833	\$1,982,259	100.08%	\$6,830	5.07%	2.58%	2.49%	17.77%	11.51%
JSC Federal Credit Union	\$2,655,075	\$1,852,235	\$2,357,657	78.56%	\$6,146	4.38%	1.76%	2.62%	0.00%	0.54%
UNIFY Financial Federal Credit Union	\$3,679,534	\$3,148,416	\$3,204,619	98.25%	\$7,222	4.71%	1.63%	3.08%	(13.77%)	(3.07%)
EECU	\$3,849,746	\$3,036,382	\$3,350,297	90.63%	\$9,771	4.88%	2.08%	2.80%	11.80%	12.50%
University Federal Credit Union	\$4,157,888	\$3,122,087	\$3,414,547	91.43%	\$5,544	4.34%	0.95%	3.39%	11.42%	5.77%
Credit Human Federal Credit Union	\$4,253,861	\$3,857,135	\$3,486,635	110.63%	\$5,028	5.91%	2.73%	3.19%	6.83%	10.45%
GECU Federal Credit Union	\$4,393,443	\$3,282,948	\$3,378,828	97.16%	\$4,661	5.53%	1.65%	3.87%	(2.49%)	10.29%
Rally Credit Union	\$4,395,825	\$3,727,996	\$3,660,208	101.85%	\$5,989	5.83%	2.60%	3.23%	8.66%	9.35%
Texas Dow Employees Credit Union	\$4,822,377	\$4,144,594	\$3,959,627	104.67%	\$5,556	5.56%	1.56%	4.00%	11.26%	15.65%
Catalyst Corporate Federal Credit Union	\$5,719,523	\$324,769	\$5,073,088	6.40%	\$27,366	4.86%	3.40%	NA	61.61%	72.94%
American Airlines Federal Credit Union	\$8,845,992	\$5,354,734	\$7,849,142	68.22%	\$11,670	5.20%	3.40%	1.80%	9.51%	10.12%
Security Service Federal Credit Union	\$13,517,910	\$11,399,290	\$10,256,917	111.14%	\$6,784	4.62%	1.95%	2.67%	4.85%	7.34%
Randolph-Brooks Federal Credit Union	\$17,460,432	\$12,030,046	\$13,891,222	86.60%	\$7,373	5.08%	2.24%	2.84%	(12.63%)	11.85%
Average of Asset Group D	\$3,252,801	\$2,348,620	\$2,675,203	88.11%	\$6,779	4.95%	1.97%	3.01%	6.33%	10.03%

Source: SNL Financial

Note: Report includes only bank-level data.

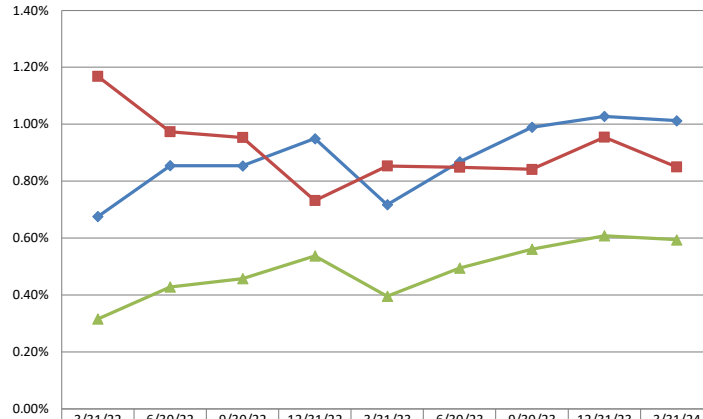
NA = data was not available.

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

Asset Quality

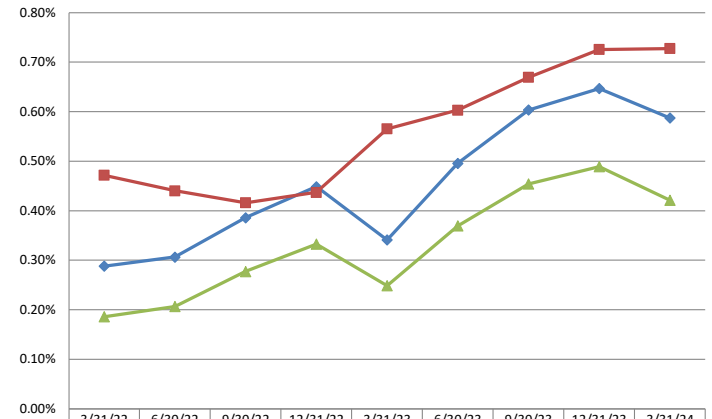
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



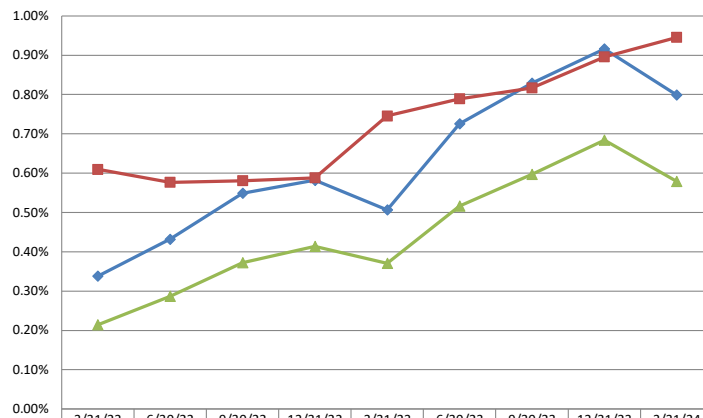
NPLs/Loans	0.68%	0.85%	0.85%	0.95%	0.72%	0.87%	0.99%	1.03%	1.01%
Reserves/Loans	1.17%	0.97%	0.95%	0.73%	0.85%	0.85%	0.84%	0.95%	0.85%
Delinquent Loans/Total Assets	0.32%	0.43%	0.46%	0.54%	0.40%	0.49%	0.56%	0.61%	0.59%

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



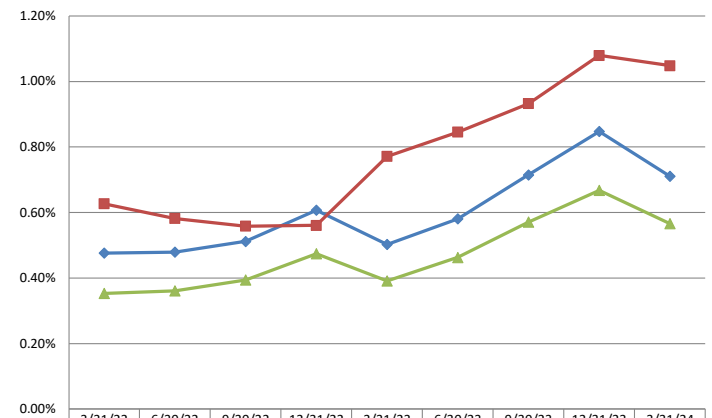
NPLs/Loans	0.29%	0.31%	0.39%	0.45%	0.34%	0.50%	0.60%	0.65%	0.59%
Reserves/Loans	0.47%	0.44%	0.42%	0.44%	0.57%	0.60%	0.67%	0.73%	0.73%
Delinquent Loans/Total Assets	0.19%	0.21%	0.28%	0.33%	0.25%	0.37%	0.45%	0.49%	0.42%

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



NPLs/Loans	0.34%	0.43%	0.55%	0.58%	0.51%	0.73%	0.83%	0.92%	0.80%
Reserves/Loans	0.61%	0.58%	0.58%	0.59%	0.75%	0.79%	0.82%	0.90%	0.95%
Delinquent Loans/Total Assets	0.21%	0.29%	0.37%	0.41%	0.37%	0.52%	0.60%	0.68%	0.58%

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



NPLs/Loans	0.48%	0.48%	0.51%	0.61%	0.50%	0.58%	0.72%	0.85%	0.71%
Reserves/Loans	0.63%	0.58%	0.56%	0.56%	0.77%	0.85%	0.93%	1.08%	1.05%
Delinquent Loans/Total Assets	0.35%	0.36%	0.39%	0.47%	0.39%	0.46%	0.57%	0.67%	0.57%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets							
Paris District Credit Union	\$459	\$0	0.00%	1.27%	NA	0.00%	0.00%
Musicians Federal Credit Union	\$683	\$3	0.69%	2.07%	300.00%	2.68%	0.44%
Ibew Local 681 Credit Union	\$815	\$32	7.02%	5.04%	71.88%	34.41%	3.93%
Texas Lee Federal Credit Union	\$898	\$0	0.00%	0.00%	NA	0.00%	0.00%
Assumption Beaumont Federal Credit Union	\$953	\$0	0.00%	0.41%	NA	0.00%	0.00%
Empowerment Community Development Federal Credit Union	\$961	\$0	0.00%	2.51%	NA	0.00%	0.00%
Pear Orchard Federal Credit Union	\$1,113	\$173	24.47%	2.40%	9.83%	73.93%	15.54%
Pilgrim CUCC Federal Credit Union	\$1,119	\$7	1.07%	0.92%	85.71%	5.43%	0.63%
Littlefield School Employees Federal Credit Union	\$1,197	\$0	0.00%	0.80%	NA	0.00%	0.00%
Brentwood Baptist Church Federal Credit Union	\$1,380	\$18	2.57%	2.28%	88.89%	15.25%	1.30%
Salt Employees Federal Credit Union	\$1,558	\$0	0.00%	0.64%	NA	0.00%	0.00%
American Baptist Association Credit Union	\$1,611	\$0	0.00%	0.98%	NA	0.00%	0.00%
Highway Employees Credit Union	\$1,712	\$25	1.98%	0.79%	40.00%	5.08%	1.46%
Saint Lukes Community Federal Credit Union	\$1,755	\$10	2.43%	1.46%	60.00%	5.18%	0.57%
W T N M Atlantic Federal Credit Union	\$1,807	\$44	3.34%	1.82%	54.55%	10.53%	2.43%
Lehrer Interests Credit Union	\$2,022	\$0	0.00%	0.22%	NA	0.00%	0.00%
Faith Cooperative Federal Credit Union	\$2,190	\$60	3.67%	2.93%	80.00%	12.17%	2.74%
Jafari No-Interest Credit Union	\$2,304	\$0	0.00%	2.80%	NA	0.00%	0.00%
Our Mother of Mercy Parish Houston Federal Credit Union	\$2,827	\$9	0.67%	0.45%	66.67%	1.63%	0.32%
Vidor Teachers Federal Credit Union	\$3,089	\$10	0.41%	0.33%	80.00%	2.01%	0.32%
Navarro Credit Union	\$3,100	\$12	0.88%	1.61%	183.33%	1.06%	0.39%
B P S Federal Credit Union	\$3,204	\$14	1.27%	0.54%	42.86%	0.81%	0.44%
S P Trainmen Federal Credit Union	\$3,243	\$49	5.44%	0.22%	4.08%	6.44%	1.51%
Goodyear San Angelo Federal Credit Union	\$3,260	\$49	1.67%	0.79%	46.94%	9.46%	1.50%
Lefors Federal Credit Union	\$3,353	\$44	2.15%	0.15%	6.82%	6.29%	1.31%
Plains Federal Credit Union	\$3,447	\$2	0.08%	0.39%	500.00%	0.33%	0.06%
Del Rio S P Credit Union	\$3,464	\$2	0.24%	1.19%	500.00%	0.16%	0.06%
Federal Employees Credit Union	\$3,474	\$10	0.63%	0.13%	20.00%	1.54%	0.29%
Longview Federal Credit Union	\$3,524	\$29	1.03%	0.50%	48.28%	3.61%	0.82%
Covenant Savings Federal Credit Union	\$3,662	\$68	2.70%	0.32%	11.76%	18.18%	1.86%
T H D District 17 Credit Union	\$3,870	\$44	1.70%	0.97%	56.82%	5.15%	1.14%
Union Pacific Employees Credit Union	\$3,871	\$4	0.13%	0.20%	150.00%	0.42%	0.10%
Bivins Federal Credit Union	\$3,961	\$0	0.00%	0.70%	NA	0.00%	0.00%
Oak Farms Employees Credit Union	\$4,007	\$3	0.10%	0.78%	800.00%	0.27%	0.07%
Belton Federal Credit Union	\$4,164	\$88	4.25%	0.87%	20.45%	12.59%	2.11%
Houston Belt & Terminal Federal Credit Union	\$4,209	\$69	2.96%	0.94%	31.88%	4.85%	1.64%
Everman Parkway Credit Union	\$4,277	\$0	0.00%	0.24%	NA	0.00%	0.00%
Intercorp Credit Union	\$4,295	\$31	1.04%	0.91%	87.10%	3.77%	0.72%
Highway District 9 Credit Union	\$4,306	\$76	4.61%	1.70%	36.84%	7.16%	1.76%
Peco Federal Credit Union	\$4,509	\$16	0.70%	0.75%	106.25%	3.11%	0.35%
Corpus Christi S P Credit Union	\$4,644	\$78	2.18%	1.01%	46.15%	11.13%	1.68%
Light Commerce Credit Union	\$4,765	\$0	0.00%	0.61%	NA	0.00%	0.00%
Highway District 2 Credit Union	\$4,928	\$2	0.11%	0.21%	200.00%	0.15%	0.04%
Pampa Municipal Credit Union	\$4,976	\$15	0.35%	0.72%	206.67%	2.30%	0.30%
Port of Houston Warehouse Federal Credit Union	\$5,002	\$29	1.37%	0.52%	37.93%	3.45%	0.58%

Source: SNL Financial

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Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Team Financial Federal Credit Union	\$5,200	\$206	6.11%	0.30%	4.85%	52.02%	3.96%
Farmers Branch City Employees Federal Credit Union	\$5,245	\$219	8.99%	0.41%	4.57%	21.30%	4.18%
Midwestern State University Credit Union	\$5,265	\$5	0.19%	0.19%	100.00%	0.67%	0.09%
N C E Credit Union	\$5,631	\$3	0.10%	0.46%	466.67%	0.25%	0.05%
South Texas Regional Federal Credit Union	\$5,844	\$24	0.52%	0.28%	54.17%	3.17%	0.41%
Skel-Tex Credit Union	\$5,874	\$21	0.63%	0.33%	52.38%	1.67%	0.36%
A C U Credit Union	\$5,905	\$192	5.08%	0.08%	1.56%	14.48%	3.25%
STEC Federal Credit Union	\$6,095	\$0	0.00%	0.20%	NA	0.00%	0.00%
Coburn Credit Union	\$6,105	\$6	0.17%	0.11%	66.67%	0.40%	0.10%
CASE Federal Credit Union	\$6,262	\$27	1.14%	0.34%	29.63%	4.08%	0.43%
Frio County Federal Credit Union	\$6,640	\$0	0.00%	0.66%	NA	1.92%	0.00%
City of Deer Park Federal Credit Union	\$6,648	\$28	0.63%	0.25%	39.29%	1.97%	0.42%
Capital Federal Credit Union	\$6,775	\$10	0.45%	1.35%	300.00%	21.28%	0.15%
Andrews School Federal Credit Union	\$6,970	\$33	0.87%	0.84%	96.97%	1.90%	0.47%
Local 20 IBEW Federal Credit Union	\$7,006	\$174	4.11%	0.57%	13.79%	33.21%	2.48%
Brownsville City Employees Federal Credit Union	\$7,114	\$5	0.15%	0.77%	500.00%	0.25%	0.07%
Galveston Government Employees Credit Union	\$7,208	\$52	0.85%	0.26%	30.77%	10.74%	0.72%
Sweetwater Regional Federal Credit Union	\$7,223	\$28	1.05%	0.71%	67.86%	1.97%	0.39%
Seminole Public School Federal Credit Union	\$7,280	\$65	2.03%	0.81%	40.00%	3.88%	0.89%
Victoria City-County Employees Federal Credit Union	\$7,289	\$11	0.29%	0.47%	163.64%	1.08%	0.15%
Redeemer Federal Credit Union	\$7,377	\$125	6.20%	3.37%	54.40%	7.37%	1.69%
Sherwin Federal Credit Union	\$7,415	\$0	0.00%	0.09%	NA	0.00%	0.00%
Natural Resources Conservation Service Federal Credit Union	\$7,521	\$81	2.64%	1.66%	62.96%	7.40%	1.08%
Oak Cliff Christian Federal Credit Union	\$7,562	\$124	2.43%	1.61%	66.13%	21.42%	1.64%
Moore County Schools Federal Credit Union	\$7,624	\$10	0.28%	2.04%	740.00%	1.34%	0.13%
Port Terminal Federal Credit Union	\$7,657	\$18	0.38%	0.44%	116.67%	0.59%	0.24%
Highway District 19 Employee Credit Union	\$8,279	\$0	0.00%	0.39%	NA	0.00%	0.00%
Jackson County Federal Credit Union	\$8,328	\$0	0.00%	0.08%	NA	0.00%	0.00%
Wharton County Teachers Credit Union	\$8,385	\$3	0.18%	0.61%	333.33%	0.15%	0.04%
Texoma Federal Credit Union	\$8,531	\$251	4.65%	1.57%	33.86%	10.03%	2.94%
Port of Houston Credit Union	\$8,845	\$29	0.53%	0.92%	172.41%	1.24%	0.33%
Victoria Federal Credit Union	\$8,987	\$2	0.04%	0.56%	NM	0.17%	0.02%
Cochran County Schools Federal Credit Union	\$9,112	\$0	0.00%	1.29%	NA	0.00%	0.00%
I L A 28 Federal Credit Union	\$9,139	\$8	0.12%	0.16%	125.00%	0.38%	0.09%
Hale County Teachers Federal Credit Union	\$9,269	\$1	0.02%	0.75%	NM	0.09%	0.01%
Yoakum County Federal Credit Union	\$9,440	\$52	1.07%	1.34%	125.00%	2.50%	0.55%
E M O T Federal Credit Union	\$9,514	\$0	0.00%	3.22%	NA	0.00%	0.00%
Reeves County Teachers Credit Union	\$9,923	\$9	0.12%	1.46%	NM	0.63%	0.09%
Sweetex Credit Union	\$9,934	\$0	0.00%	0.09%	NA	0.00%	0.00%
Tex-Mex Credit Union	\$10,192	\$254	3.94%	0.99%	25.20%	9.18%	2.49%
Mount Olive Baptist Church Federal Credit Union	\$10,211	\$198	2.96%	1.06%	35.86%	11.72%	1.94%
I B E W LU 66 Federal Credit Union	\$10,283	\$7	0.09%	1.06%	NM	0.48%	0.07%
J.C.T. Federal Credit Union	\$10,315	\$0	0.00%	0.06%	NA	0.00%	0.00%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Fannin County Teachers Federal Credit Union	\$10,366	\$70	0.90%	0.55%	61.43%	2.61%	0.68%
Neiman Marcus Employees Federal Credit Union	\$10,596	\$60	0.90%	1.33%	148.33%	3.61%	0.57%
Vatat Credit Union	\$10,765	\$0	0.00%	0.83%	NA	0.00%	0.00%
Met Tran Federal Credit Union	\$10,814	\$1	0.02%	1.90%	NM	0.06%	0.01%
Scurry County School Federal Credit Union	\$11,099	\$130	2.43%	1.08%	44.62%	6.52%	1.17%
Morris Sheppard Texarkana Federal Credit Union	\$11,182	\$70	0.78%	0.34%	42.86%	5.18%	0.63%
PIE Credit Union	\$11,276	\$10	0.18%	0.24%	130.00%	0.42%	0.09%
Ben E. Keith Employees Federal Credit Union	\$11,281	\$1	0.02%	0.37%	NM	0.05%	0.01%
Swemp Federal Credit Union	\$11,467	\$62	0.73%	0.72%	98.39%	2.66%	0.54%
T & P Longview Federal Credit Union	\$11,669	\$0	0.00%	0.38%	NA	0.00%	0.00%
Alamo City Credit Union	\$11,793	\$306	2.84%	2.43%	85.62%	19.38%	2.59%
Methodist Hospital Employees Federal Credit Union	\$11,935	\$181	3.57%	2.53%	70.72%	12.22%	1.52%
Brownfield Federal Credit Union	\$12,323	\$8	0.11%	0.52%	475.00%	0.20%	0.06%
Pasadena Muni Federal Credit Union	\$12,361	\$46	0.68%	0.56%	82.61%	1.78%	0.37%
Refugio County Federal Credit Union	\$12,608	\$0	0.00%	1.13%	NA	0.00%	0.00%
Texarkana Terminal Empl Federal Credit Union	\$12,844	\$164	1.98%	0.69%	34.76%	19.59%	1.28%
Angelina County Teachers Credit Union	\$12,911	\$0	0.00%	0.63%	NA	0.00%	0.00%
Local 24 Employees Federal Credit Union	\$12,923	\$21	0.54%	0.59%	109.52%	0.90%	0.16%
Pampa Teachers Federal Credit Union	\$13,280	\$69	0.70%	0.76%	108.70%	4.91%	0.52%
Employees United Federal Credit Union	\$13,656	\$3	0.09%	0.73%	766.67%	0.08%	0.02%
Baker Hughes Federal Credit Union	\$13,797	\$58	2.44%	0.55%	22.41%	3.93%	0.42%
PamCel Community Federal Credit Union	\$13,871	\$0	0.00%	0.79%	NA	0.00%	0.00%
Marshall T & P Employees Federal Credit Union	\$13,905	\$45	0.45%	1.05%	233.33%	1.48%	0.32%
Central Texas Manufacturing Credit Union	\$13,953	\$117	1.21%	0.71%	58.97%	3.85%	0.84%
Cherokee County Teachers Federal Credit Union	\$14,533	\$122	1.17%	0.44%	37.70%	4.53%	0.84%
Central Texas Teachers Credit Union	\$14,630	\$0	0.00%	0.39%	NA	0.00%	0.00%
Coastal Bend P O Federal Credit Union	\$14,746	\$11	0.23%	0.87%	381.82%	0.34%	0.07%
Alpine Community Credit Union	\$15,248	\$4	0.10%	1.73%	NM	0.20%	0.03%
I L A 1351 Federal Credit Union	\$15,540	\$0	0.00%	0.97%	NA	0.00%	0.00%
Corpus Christi Postal Employees Credit Union	\$15,727	\$0	0.00%	1.01%	NA	0.00%	0.00%
Laredo Fire Department Federal Credit Union	\$15,785	\$49	0.36%	0.64%	177.55%	2.63%	0.31%
Member Preferred Federal Credit Union	\$15,868	\$102	0.74%	0.53%	72.55%	4.83%	0.64%
Friona Texas Federal Credit Union	\$15,905	\$755	10.81%	1.37%	12.72%	25.11%	4.75%
Reed Credit Union	\$16,557	\$18	0.54%	0.61%	111.11%	0.69%	0.11%
Seagoville Federal Credit Union	\$16,585	\$0	0.00%	0.24%	NA	0.00%	0.00%
TxDOT Credit Union	\$16,771	\$6	0.04%	0.39%	933.33%	2.42%	0.04%
Cowboy Country Federal Credit Union	\$17,068	\$325	2.20%	1.89%	85.85%	10.75%	1.90%
Midland Municipal Employees Credit Union	\$17,517	\$2	0.05%	0.92%	NM	0.08%	0.01%
Alba Golden Federal Credit Union	\$18,125	\$61	0.71%	0.88%	122.95%	1.89%	0.34%
1st University Credit Union	\$18,158	\$390	2.95%	0.17%	5.90%	26.54%	2.15%
Ellis County Teachers and Employees Federal Credit Union	\$18,161	\$0	0.00%	0.55%	NA	0.00%	0.00%
Southern Star Credit Union	\$18,624	\$160	1.46%	1.02%	70.00%	9.73%	0.86%
Amarillo Postal Employees Credit Union	\$18,711	\$59	0.79%	0.60%	76.27%	2.39%	0.32%
Linkage Credit Union	\$18,807	\$182	1.67%	0.55%	32.97%	5.75%	0.97%
Victoria Teachers Federal Credit Union	\$18,982	\$94	1.52%	0.78%	51.06%	1.70%	0.50%
Waco Federal Credit Union	\$19,010	\$61	0.82%	0.29%	36.07%	3.69%	0.32%

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Germania Credit Union	\$19,385	\$4	0.02%	0.26%	NM	0.18%	0.02%
Odessa Employees Credit Union	\$20,004	\$33	0.32%	0.62%	193.94%	1.08%	0.16%
LiFE Federal Credit Union	\$20,176	\$497	2.87%	1.14%	39.64%	69.66%	2.46%
U S I Federal Credit Union	\$20,239	\$173	0.92%	1.13%	121.97%	2.99%	0.85%
Port Arthur Community Federal Credit Union	\$20,435	\$254	1.79%	1.00%	55.51%	9.08%	1.24%
Temple-Inland Federal Credit Union	\$20,552	\$0	0.00%	0.37%	NA	0.00%	0.00%
First Priority Credit Union	\$21,016	\$0	0.00%	0.58%	NA	0.00%	0.00%
MOPAC Employees Federal Credit Union	\$21,254	\$25	0.14%	0.50%	356.00%	1.28%	0.12%
Corner Stone Credit Union	\$21,791	\$52	0.37%	0.74%	201.92%	2.63%	0.24%
LCRA Credit Union	\$21,890	\$45	0.30%	0.45%	148.89%	1.40%	0.21%
Northeast Panhandle Teachers Federal Credit Union	\$22,200	\$55	0.39%	0.75%	190.91%	1.25%	0.25%
Family 1st Of Texas Federal Credit Union	\$22,258	\$926	4.99%	0.88%	17.60%	121.58%	4.16%
McLennan County Employees Federal Credit Union	\$22,274	\$44	0.71%	2.28%	322.73%	0.78%	0.20%
Temple Santa Fe Community Credit Union	\$22,577	\$12	0.09%	0.89%	950.00%	0.68%	0.05%
Grand Prairie Credit Union	\$22,720	\$35	0.41%	0.85%	205.71%	2.18%	0.15%
Texhillco School Employees Federal Credit Union	\$23,039	\$279	1.45%	0.44%	30.11%	10.63%	1.21%
Concho Valley Credit Union	\$23,488	\$13	0.12%	1.30%	NM	0.51%	0.06%
Liberty County Teachers Federal Credit Union	\$23,573	\$15	0.11%	0.49%	446.67%	0.51%	0.06%
McMurrey Federal Credit Union	\$23,782	\$202	1.29%	0.44%	34.16%	8.89%	0.85%
TexStar Federal Credit Union	\$23,888	\$16	0.29%	1.05%	362.50%	0.61%	0.07%
Anderson County Federal Credit Union	\$24,147	\$167	2.27%	1.02%	44.91%	5.70%	0.69%
Union Fidelity Federal Credit Union	\$24,420	\$44	0.35%	0.58%	163.64%	0.88%	0.18%
Texas Community Federal Credit Union	\$24,503	\$301	1.61%	1.54%	95.68%	7.78%	1.23%
Dallas U. P. Employees Credit Union	\$24,736	\$37	0.22%	0.19%	86.49%	0.64%	0.15%
The Local Federal Credit Union	\$25,326	\$603	2.76%	0.91%	32.84%	11.13%	2.38%
Valwood Park Federal Credit Union	\$26,418	\$89	0.52%	0.48%	92.13%	5.61%	0.34%
Texas People Federal Credit Union	\$26,436	\$206	1.09%	0.44%	40.29%	4.42%	0.78%
Shared Resources Credit Union	\$26,465	\$127	0.65%	1.26%	193.70%	4.77%	0.48%
Bayou City Federal Credit Union	\$26,480	\$101	1.18%	1.23%	103.96%	5.66%	0.38%
Brazos Community Credit Union	\$27,426	\$660	3.00%	2.60%	86.36%	12.53%	2.41%
United Credit Union	\$27,662	\$18	0.10%	0.75%	733.33%	0.82%	0.07%
Tyler City Employees Credit Union	\$27,708	\$294	1.44%	0.70%	48.30%	7.10%	1.06%
Gulf Shore Federal Credit Union	\$27,737	\$401	2.77%	1.13%	40.90%	10.25%	1.45%
Transtar Federal Credit Union	\$28,187	\$185	0.80%	0.43%	54.05%	7.70%	0.66%
Members Financial Federal Credit Union	\$28,372	\$20	0.09%	0.61%	660.00%	0.64%	0.07%
San Patricio County Teachers Federal Credit Union	\$28,463	\$84	0.36%	0.56%	153.57%	4.02%	0.30%
Yantis Federal Credit Union	\$29,203	\$61	0.36%	0.62%	173.77%	1.56%	0.21%
United Energy Credit Union	\$29,483	\$164	0.82%	0.75%	92.07%	3.25%	0.56%
Wichita Falls Federal Credit Union	\$30,085	\$76	0.46%	0.84%	182.89%	2.24%	0.25%
Trinity Valley Teachers Credit Union	\$31,169	\$0	0.00%	0.58%	NA	0.00%	0.00%
Rocket Federal Credit Union	\$31,411	\$122	0.50%	0.57%	114.75%	4.19%	0.39%
Greater Central Texas Federal Credit Union	\$31,907	\$0	0.00%	0.66%	NA	0.00%	0.00%
Beaumont Community Credit Union	\$32,443	\$11	0.09%	0.55%	618.18%	0.25%	0.03%
Alcon Employees Federal Credit Union	\$32,671	\$48	0.20%	0.17%	83.33%	0.74%	0.15%
Northeast Texas Teachers Federal Credit Union	\$33,334	\$75	0.88%	0.88%	100.00%	1.77%	0.22%

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Asset Quality

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Asset Group A - \$0 to \$250 million in total assets (continued)							
Brazos Star Credit Union	\$34,179	\$101	0.76%	0.35%	46.53%	2.31%	0.30%
Mid-Tex Federal Credit Union	\$34,535	\$2	0.01%	0.72%	NM	0.41%	0.01%
Matagorda County Credit Union	\$34,612	\$24	0.16%	0.25%	162.50%	0.50%	0.07%
Texas Associations of Professionals Federal Credit Union	\$34,644	\$5	0.02%	1.96%	NM	0.10%	0.01%
Commoncents Credit Union	\$35,133	\$170	0.67%	1.71%	254.71%	3.40%	0.48%
Golden Triangle Federal Credit Union	\$35,871	\$14	0.08%	0.67%	835.71%	0.24%	0.04%
Port Arthur Teachers Federal Credit Union	\$36,415	\$111	1.15%	2.03%	176.58%	2.12%	0.30%
Austin Federal Credit Union	\$37,427	\$432	1.76%	0.63%	35.88%	13.44%	1.15%
Angelina Federal Employees Credit Union	\$37,946	\$39	0.16%	0.42%	256.41%	0.68%	0.10%
SPCO Credit Union	\$38,112	\$195	0.61%	0.49%	80.00%	6.84%	0.51%
San Angelo Federal Credit Union	\$38,182	\$120	0.55%	0.18%	32.50%	3.64%	0.31%
Hockley County School Employees Credit Union	\$38,257	\$211	0.95%	0.95%	100.47%	4.64%	0.55%
Caprock Federal Credit Union	\$38,655	\$228	0.90%	0.69%	76.75%	5.57%	0.59%
Keystone Credit Union	\$38,803	\$501	1.64%	2.12%	128.74%	4.48%	1.29%
Mesquite Credit Union	\$40,586	\$78	0.29%	0.31%	107.69%	2.13%	0.19%
Travis County Credit Union	\$40,783	\$59	0.22%	0.53%	245.76%	1.61%	0.14%
Cabot Community Credit Union	\$40,866	\$188	0.60%	1.42%	237.77%	3.22%	0.46%
Old Ocean Federal Credit Union	\$41,335	\$58	0.36%	0.16%	43.10%	0.83%	0.14%
Starr County Teachers Federal Credit Union	\$41,384	\$19	0.20%	0.40%	200.00%	0.30%	0.05%
Mountain Star Federal Credit Union	\$43,015	\$136	0.66%	0.70%	106.62%	2.38%	0.32%
Lufkin Federal Credit Union	\$45,628	\$101	0.56%	0.39%	69.31%	0.98%	0.22%
Houston Highway Credit Union	\$46,142	\$79	0.28%	1.20%	426.58%	6.04%	0.17%
B C M Federal Credit Union	\$46,364	\$562	2.63%	5.95%	225.98%	11.33%	1.21%
Cherokee County Federal Credit Union	\$46,689	\$143	0.41%	0.48%	117.48%	1.22%	0.31%
City Public Service/BEW Federal Credit Union	\$46,696	\$92	0.44%	0.47%	105.43%	1.60%	0.20%
Walker County Federal Credit Union	\$48,337	\$174	0.52%	0.96%	182.18%	2.39%	0.36%
Trans Texas Southwest Credit Union	\$49,017	\$93	0.25%	0.29%	117.20%	1.50%	0.19%
Caprock Santa Fe Credit Union	\$49,069	\$338	2.01%	3.32%	165.68%	1.83%	0.69%
Highway District 21 Federal Credit Union	\$50,374	\$33	0.14%	0.78%	557.58%	0.33%	0.07%
Baptist Credit Union	\$51,322	\$65	0.17%	0.20%	118.46%	1.57%	0.13%
Star Financial Credit Union	\$51,959	\$298	1.14%	0.99%	86.91%	5.61%	0.57%
Texas Plains Federal Credit Union	\$52,009	\$93	0.24%	0.93%	394.62%	2.89%	0.18%
Sacred Heart Parish Hallettsville Federal Credit Union	\$53,264	\$0	0.00%	0.30%	NA	0.00%	0.00%
Lubrizol Employees' Credit Union	\$53,718	\$178	0.70%	0.44%	62.92%	2.04%	0.33%
My Credit Union	\$55,377	\$97	0.34%	0.35%	103.09%	1.77%	0.18%
Lifetime Federal Credit Union	\$57,746	\$166	0.52%	1.10%	210.84%	1.57%	0.29%
Texas Telcom Credit Union	\$57,885	\$287	0.95%	0.33%	34.84%	3.71%	0.50%
Select Federal Credit Union	\$59,150	\$481	0.95%	0.53%	55.72%	4.44%	0.81%
Big Spring Education Employees Federal Credit Union	\$59,440	\$184	0.86%	2.40%	279.35%	1.94%	0.31%
Cosden Federal Credit Union	\$60,998	\$155	0.63%	1.18%	187.10%	2.33%	0.25%
Freestone Credit Union	\$61,509	\$29	0.09%	0.25%	275.86%	0.46%	0.05%
West Texas Credit Union	\$62,831	\$273	0.82%	0.47%	57.51%	4.19%	0.43%
Heart O TX Federal Credit Union	\$63,270	\$178	0.34%	0.41%	119.66%	10.64%	0.28%
Star of Texas Credit Union	\$65,061	\$74	0.15%	0.66%	437.84%	0.68%	0.11%
La Joya Area Federal Credit Union	\$65,302	\$331	0.88%	0.66%	74.32%	5.39%	0.51%
South Texas Federal Credit Union	\$66,317	\$316	0.81%	0.89%	110.76%	9.48%	0.48%
Doches Credit Union	\$66,710	\$403	0.89%	0.65%	72.95%	5.93%	0.60%

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	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Scott & White Employees Credit Union	\$68,178	\$195	0.57%	0.41%	72.82%	2.27%	0.29%
Fannin Federal Credit Union	\$71,129	\$77	0.18%	0.54%	294.81%	0.64%	0.11%
Hereford Texas Federal Credit Union	\$71,443	\$434	0.87%	0.94%	108.06%	3.00%	0.61%
Texan Sky Federal Credit Union	\$72,397	\$565	1.09%	0.83%	75.58%	5.36%	0.78%
Service 1st Credit Union	\$73,098	\$166	0.43%	0.63%	147.59%	1.78%	0.23%
Postel Family Credit Union	\$73,197	\$222	0.57%	1.09%	190.09%	3.18%	0.30%
Southland Federal Credit Union	\$75,517	\$228	0.56%	0.80%	142.54%	2.41%	0.30%
RelyOn Credit Union	\$76,120	\$1,286	2.01%	3.26%	161.90%	18.63%	1.69%
Southern Federal Credit Union	\$77,377	\$1,277	3.78%	3.60%	95.38%	3.79%	1.65%
Westex Federal Credit Union	\$79,081	\$401	1.40%	0.68%	48.63%	5.58%	0.51%
Irving City Employees Federal Credit Union	\$79,423	\$181	0.48%	0.66%	138.67%	1.96%	0.23%
Baylor Health Care System Credit Union	\$82,897	\$314	0.63%	1.34%	211.78%	1.97%	0.38%
Southwest Research Center Federal Credit Union	\$83,079	\$92	0.24%	0.41%	170.65%	1.36%	0.11%
Metro Medical Credit Union	\$84,154	\$222	0.81%	0.81%	100.45%	1.74%	0.26%
Baycel Federal Credit Union	\$84,330	\$351	0.97%	0.55%	56.98%	2.19%	0.42%
Windthorst Federal Credit Union	\$84,415	\$448	0.69%	0.93%	133.48%	3.97%	0.53%
Domino Federal Credit Union	\$84,480	\$25	0.07%	0.62%	900.00%	0.25%	0.03%
Texas Bridge Credit Union	\$84,554	\$46	0.07%	0.18%	241.30%	0.69%	0.05%
Southwest Financial Federal Credit Union	\$84,922	\$782	1.12%	3.41%	303.71%	5.25%	0.92%
Wellspring Federal Credit Union	\$86,278	\$875	1.32%	0.52%	39.31%	11.56%	1.01%
US Employees Credit Union	\$89,638	\$293	0.72%	0.79%	108.87%	4.58%	0.33%
Edinburg Teachers Credit Union	\$90,967	\$25	0.11%	0.52%	460.00%	0.21%	0.03%
Heritage USA Federal Credit Union	\$92,243	\$349	0.49%	1.05%	216.62%	3.18%	0.38%
KBR Heritage Federal Credit Union	\$92,309	\$265	0.59%	0.46%	77.36%	1.69%	0.29%
Coastal Community Federal Credit Union	\$95,368	\$481	0.89%	0.68%	75.88%	7.37%	0.50%
First Watch Federal Credit Union	\$96,182	\$54	0.07%	0.48%	646.30%	2.37%	0.06%
Texas D P S Credit Union	\$96,756	\$45	0.08%	0.47%	611.11%	0.44%	0.05%
Wichita Falls Teachers Federal Credit Union	\$96,959	\$729	1.32%	0.69%	52.13%	6.94%	0.75%
Rockdale Federal Credit Union	\$97,447	\$60	0.14%	0.52%	366.67%	0.60%	0.06%
Memorial Credit Union	\$98,560	\$233	0.29%	0.54%	185.84%	3.29%	0.24%
Concho Educators Federal Credit Union	\$98,694	\$431	0.76%	0.36%	46.64%	6.42%	0.44%
Members Credit Union	\$100,688	\$360	0.65%	0.93%	142.22%	3.21%	0.36%
Centex Citizens Credit Union	\$102,696	\$226	0.34%	0.56%	164.16%	1.34%	0.22%
Southwest 66 Credit Union	\$104,770	\$470	0.66%	0.60%	91.70%	4.98%	0.45%
Las Colinas Federal Credit Union	\$106,583	\$688	0.75%	0.53%	70.64%	8.89%	0.65%
Valley Federal Credit Union	\$107,538	\$290	0.48%	0.63%	131.72%	2.10%	0.27%
Tarrant County's Credit Union	\$118,087	\$668	0.69%	0.69%	100.45%	5.62%	0.57%
Eastex Credit Union	\$118,339	\$30	0.04%	0.56%	NM	0.44%	0.03%
Cooperative Teachers Credit Union	\$121,335	\$1,601	1.96%	1.06%	53.78%	21.38%	1.32%
United Community Credit Union	\$121,406	\$910	0.96%	1.09%	114.18%	6.73%	0.75%
City Federal Credit Union	\$124,535	\$2,707	2.84%	1.33%	46.95%	35.12%	2.17%
One Source Federal Credit Union	\$126,511	\$503	0.70%	1.09%	156.06%	4.02%	0.40%
Texoma Educators Federal Credit Union	\$128,303	\$108	0.19%	0.18%	92.59%	0.66%	0.08%
Prestige Community Credit Union	\$130,403	\$838	0.78%	0.72%	91.29%	7.34%	0.64%
Naft Federal Credit Union	\$131,567	\$370	0.61%	0.81%	131.08%	1.77%	0.28%
Texas Health Credit Union	\$133,282	\$1,423	1.69%	0.33%	19.82%	9.02%	1.07%
Allied Federal Credit Union	\$133,683	\$265	0.53%	0.75%	142.26%	3.03%	0.20%
Laredo Federal Credit Union	\$135,939	\$370	0.58%	0.88%	151.35%	6.32%	0.27%

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Telco Plus Credit Union	\$136,322	\$1,743	1.63%	0.95%	58.18%	22.16%	1.28%
4U Federal Credit Union	\$136,558	\$7	0.01%	0.16%	NM	0.06%	0.01%
BP Federal Credit Union	\$136,873	\$254	0.22%	0.10%	46.06%	1.76%	0.19%
MTCU	\$137,152	\$393	0.53%	0.47%	88.04%	3.49%	0.29%
Kerr County Federal Credit Union	\$140,587	\$356	0.30%	1.07%	358.99%	6.31%	0.25%
Space City Credit Union	\$143,103	\$387	0.38%	0.45%	116.02%	3.44%	0.27%
River City Federal Credit Union	\$148,543	\$1,173	1.06%	2.61%	247.40%	11.01%	0.79%
Community Service Credit Union	\$150,580	\$510	0.49%	0.59%	119.61%	3.91%	0.34%
Chocolate Bayou Community Federal Credit Union	\$153,107	\$244	0.28%	0.24%	84.43%	1.68%	0.16%
Communities of Abilene Federal Credit Union	\$154,922	\$173	0.24%	0.48%	203.47%	4.04%	0.11%
Rio Grande Valley Credit Union	\$155,736	\$108	0.13%	0.37%	279.63%	0.71%	0.07%
Chemcel Federal Credit Union	\$156,342	\$968	0.99%	1.11%	112.29%	5.66%	0.62%
LibertyOne Credit Union	\$167,327	\$546	0.42%	0.40%	95.42%	3.28%	0.33%
Kelly Community Federal Credit Union	\$170,960	\$354	0.30%	0.38%	127.97%	1.79%	0.21%
First Central Credit Union	\$171,045	\$1,771	1.96%	1.10%	56.01%	9.24%	1.04%
Lone Star Credit Union	\$175,673	\$807	0.67%	0.73%	108.18%	5.59%	0.46%
Members First Credit Union	\$177,187	\$395	0.52%	0.45%	86.33%	1.04%	0.22%
Government Employees Federal Credit Union	\$184,317	\$463	0.41%	0.20%	49.03%	3.42%	0.25%
Texasgulf Federal Credit Union	\$192,263	\$367	0.31%	0.49%	158.31%	1.57%	0.19%
WesTex Community Credit Union	\$194,713	\$684	0.71%	0.72%	101.46%	2.94%	0.35%
Priority Trust Credit Union	\$195,431	\$986	0.73%	2.13%	292.49%	16.76%	0.50%
Cal-Com Federal Credit Union	\$196,606	\$260	0.22%	0.58%	261.92%	1.47%	0.13%
Access Community Credit Union	\$198,366	\$819	0.52%	0.27%	52.50%	4.42%	0.41%
Citizens Federal Credit Union	\$199,008	\$223	0.20%	0.64%	319.73%	1.88%	0.11%
Beacon Federal Credit Union	\$203,100	\$450	0.42%	0.31%	75.33%	4.16%	0.22%
Harris County Federal Credit Union	\$205,886	\$1,456	1.24%	0.77%	62.02%	3.55%	0.71%
H.E.B. Federal Credit Union	\$206,864	\$374	0.28%	0.26%	92.25%	1.13%	0.18%
The People's Federal Credit Union	\$208,097	\$1,071	0.83%	0.78%	94.40%	8.53%	0.51%
Santa Fe Federal Credit Union	\$209,776	\$1,391	1.07%	0.81%	75.27%	5.46%	0.66%
Members Choice of Central Texas Federal Credit Union	\$212,034	\$81	0.05%	0.46%	861.73%	0.32%	0.04%
MemberSource Credit Union	\$212,750	\$623	0.42%	0.53%	125.68%	3.74%	0.29%
Capitol Credit Union	\$213,248	\$241	0.17%	0.56%	340.66%	1.13%	0.11%
Southwest Heritage CU	\$228,677	\$256	0.15%	0.69%	446.48%	3.43%	0.11%
Sabine Federal Credit Union	\$232,002	\$335	0.22%	0.38%	171.94%	1.30%	0.14%
Pantex Federal Credit Union	\$235,301	\$327	0.50%	0.36%	71.56%	1.11%	0.14%
Members Trust of the Southwest Federal Credit Union	\$236,469	\$768	0.44%	0.48%	108.85%	6.39%	0.32%
Investex Credit Union	\$241,976	\$549	0.44%	0.65%	149.54%	5.15%	0.23%
Border Federal Credit Union	\$246,433	\$665	0.47%	0.79%	167.37%	1.75%	0.27%
Average of Asset Group A	\$52,093	\$216	1.01%	0.85%	162.93%	5.15%	0.59%

Source: SNL Financial

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Asset Quality

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets							
Energy Capital Credit Union	\$264,864	\$1,784	0.89%	1.19%	133.46%	11.05%	0.67%
Texoma Community Credit Union	\$274,044	\$852	0.38%	0.59%	157.63%	4.46%	0.31%
Pioneer Mutual Federal Credit Union	\$283,032	\$56	0.03%	0.51%	NM	0.16%	0.02%
Unity One Credit Union	\$292,348	\$1,822	0.95%	1.54%	162.57%	15.52%	0.62%
Fort Worth City Credit Union	\$307,538	\$118	0.08%	0.44%	583.05%	0.45%	0.04%
First Basin Credit Union	\$318,876	\$1,786	0.84%	0.85%	100.95%	7.59%	0.56%
Synergy Federal Credit Union	\$320,717	\$242	0.10%	0.09%	90.50%	0.57%	0.08%
Gulf Credit Union	\$321,825	\$636	0.38%	0.83%	218.08%	2.70%	0.20%
ACFCU Federal Credit Union	\$331,249	\$543	0.24%	0.32%	134.81%	3.06%	0.16%
Gulf Coast Federal Credit Union	\$333,000	\$4,504	1.62%	0.72%	44.40%	20.06%	1.35%
Evolve Federal Credit Union	\$336,006	\$312	0.14%	0.17%	121.79%	1.22%	0.09%
Houston Texas Fire Fighters Federal Credit Union	\$337,648	\$469	0.27%	0.47%	174.20%	1.05%	0.14%
Cy Fair Federal Credit Union	\$339,745	\$1,708	0.73%	0.83%	114.81%	6.56%	0.50%
MCT Credit Union	\$358,487	\$941	0.41%	0.35%	86.61%	3.10%	0.26%
Nizari Progressive Federal Credit Union	\$373,281	\$514	0.20%	0.43%	217.90%	1.60%	0.14%
Mobility Credit Union	\$384,362	\$3,196	0.92%	0.39%	42.96%	14.05%	0.83%
1st Community Federal Credit Union	\$390,107	\$6,548	2.31%	2.30%	99.79%	17.81%	1.68%
America's Credit Union	\$392,180	\$1,310	0.49%	0.31%	63.05%	3.34%	0.33%
Texas Tech Federal Credit Union	\$403,025	\$1,023	0.33%	0.49%	148.09%	2.78%	0.25%
United Texas Credit Union	\$417,913	\$625	0.20%	0.44%	220.48%	3.11%	0.15%
Public Employees Credit Union	\$425,793	\$537	0.23%	0.37%	163.50%	1.31%	0.13%
GENCO Federal Credit Union	\$439,073	\$596	0.26%	0.51%	191.95%	1.13%	0.14%
Education Credit Union	\$476,486	\$2,846	0.75%	0.81%	107.20%	5.03%	0.60%
Security First Federal Credit Union	\$486,985	\$1,921	0.54%	1.45%	265.38%	3.66%	0.39%
Texar Federal Credit Union	\$491,770	\$1,082	0.42%	0.46%	109.70%	2.32%	0.22%
My Community Credit Union	\$494,473	\$3,265	0.83%	1.28%	154.18%	6.07%	0.66%
CoastLife Credit Union	\$496,268	\$4,200	1.32%	1.51%	114.50%	9.86%	0.85%
Average of Asset Group B	\$373,744	\$1,609	0.59%	0.73%	154.67%	5.54%	0.42%

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Asset Quality

March 31, 2024

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Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets							
DuGood Federal Credit Union	\$514,104	\$635	0.17%	0.42%	244.72%	1.03%	0.12%
Associated Credit Union of Texas	\$544,401	\$4,404	1.04%	2.37%	228.27%	7.67%	0.81%
Educators Credit Union	\$552,068	\$249	0.15%	0.18%	116.06%	0.31%	0.05%
Alliance Credit Union	\$590,532	\$4,629	0.93%	0.20%	21.86%	6.86%	0.78%
Abilene Teachers Federal Credit Union	\$619,341	\$1,362	0.36%	1.09%	299.93%	1.44%	0.22%
Education First Federal Credit Union	\$635,874	\$4,956	1.28%	0.96%	75.52%	13.83%	0.78%
Union Square Credit Union	\$637,601	\$4,445	0.87%	0.61%	70.62%	10.92%	0.70%
Soarion Federal Credit Union	\$652,548	\$11,674	2.10%	0.97%	46.07%	23.76%	1.79%
City Credit Union	\$680,496	\$5,614	1.46%	1.69%	115.35%	9.45%	0.82%
Texell Credit Union	\$693,885	\$5,007	0.85%	1.68%	198.04%	9.03%	0.72%
Members Choice Credit Union	\$736,506	\$3,027	0.56%	0.72%	127.78%	6.22%	0.41%
PrimeWay Federal Credit Union	\$752,228	\$4,277	0.76%	1.00%	132.31%	7.03%	0.57%
Generations Community Federal Credit Union	\$757,997	\$3,279	0.58%	0.68%	117.11%	5.60%	0.43%
Texas Bay Credit Union	\$766,150	\$7,613	1.36%	1.10%	81.15%	12.75%	0.99%
Complex Community Federal Credit Union	\$770,182	\$1,675	0.34%	0.30%	87.46%	2.16%	0.22%
Southwest Airlines Federal Credit Union	\$779,096	\$4,759	0.80%	0.64%	79.79%	5.88%	0.61%
Resource One Credit Union	\$798,263	\$12,203	1.97%	2.26%	115.00%	24.42%	1.53%
Smart Financial Credit Union	\$885,477	\$920	0.18%	0.84%	478.48%	5.65%	0.10%
Community Resource Credit Union	\$887,739	\$3,778	0.58%	0.70%	120.54%	4.93%	0.43%
InTouch Credit Union	\$896,823	\$9,787	1.39%	0.75%	54.05%	12.73%	1.09%
Houston Police Federal Credit Union	\$907,731	\$2,552	0.55%	1.57%	286.36%	2.97%	0.28%
Schlumberger Employees Credit Union	\$921,162	\$825	0.33%	0.15%	46.06%	0.42%	0.09%
Greater Texas Federal Credit Union	\$950,794	\$7,074	0.97%	0.77%	79.35%	10.75%	0.74%
Neches Federal Credit Union	\$950,956	\$2,520	0.35%	0.81%	231.47%	1.90%	0.26%
FivePoint Credit Union	\$956,205	\$3,250	0.44%	0.72%	165.94%	4.14%	0.34%
Brazos Valley Schools Credit Union	\$960,323	\$1,746	0.40%	1.40%	352.52%	1.72%	0.18%
Average of Asset Group C	\$761,480	\$4,318	0.80%	0.95%	152.76%	7.45%	0.58%

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	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets							
Houston Federal Credit Union	\$1,008,778	\$2,185	0.37%	0.66%	175.88%	4.03%	0.22%
Raiz Federal Credit Union	\$1,021,994	\$8,370	0.98%	2.08%	211.02%	8.06%	0.82%
Velocity Credit Union	\$1,038,065	\$5,736	0.93%	2.77%	296.74%	4.84%	0.55%
Rave Financial Credit Union	\$1,102,807	\$4,536	0.55%	1.46%	266.80%	3.54%	0.41%
Neighborhood Credit Union	\$1,113,649	\$9,127	1.19%	1.44%	121.35%	9.07%	0.82%
Fort Worth Community Credit Union	\$1,211,428	\$3,204	0.45%	0.86%	188.80%	2.67%	0.26%
Firstmark Credit Union	\$1,211,725	\$4,152	0.61%	0.91%	148.39%	6.07%	0.34%
East Texas Professional Credit Union	\$1,254,358	\$3,165	0.39%	0.52%	132.67%	1.77%	0.25%
Gulf Coast Educators Federal Credit Union	\$1,313,346	\$3,290	0.38%	0.78%	205.47%	2.67%	0.25%
First Service Credit Union	\$1,326,653	\$12,349	1.25%	0.88%	70.43%	8.60%	0.93%
Amplify Credit Union	\$1,369,963	\$1,927	0.19%	0.36%	189.10%	8.99%	0.14%
Amoco Federal Credit Union	\$1,418,910	\$6,579	0.59%	0.73%	122.65%	7.30%	0.46%
Red River Employees Federal Credit Union	\$1,440,173	\$6,357	0.61%	1.16%	190.56%	3.73%	0.44%
United Heritage Credit Union	\$1,548,442	\$10,484	0.82%	0.28%	34.55%	7.70%	0.68%
FirstLight Federal Credit Union	\$1,578,340	\$7,452	0.58%	1.31%	227.86%	5.37%	0.47%
DATCU Credit Union	\$1,600,573	\$2,055	0.15%	0.85%	550.36%	1.19%	0.13%
Shell Federal Credit Union	\$1,847,900	\$12,369	0.86%	0.90%	105.10%	6.63%	0.67%
Texas Trust Credit Union	\$2,046,898	\$6,594	0.44%	0.49%	112.71%	4.19%	0.32%
Texans Credit Union	\$2,277,008	\$3,596	0.25%	0.47%	184.29%	2.05%	0.16%
Advancial Federal Credit Union	\$2,437,020	\$21,437	1.04%	0.74%	71.44%	10.49%	0.88%
Austin Telco Federal Credit Union	\$2,445,269	\$6,999	0.41%	0.31%	75.33%	2.84%	0.29%
Credit Union Of Texas	\$2,544,311	\$19,870	0.90%	0.79%	88.20%	10.46%	0.78%
A+ Federal Credit Union	\$2,572,228	\$41,077	1.86%	1.29%	69.10%	14.06%	1.60%
First Community Credit Union	\$2,619,404	\$8,049	0.41%	0.74%	182.73%	4.47%	0.31%
JSC Federal Credit Union	\$2,655,075	\$14,226	0.77%	0.90%	117.79%	6.16%	0.54%
UNIFY Financial Federal Credit Union	\$3,679,534	\$60,607	1.92%	4.18%	217.01%	18.85%	1.65%
EECU	\$3,849,746	\$11,168	0.37%	0.75%	202.84%	2.77%	0.29%
University Federal Credit Union	\$4,157,888	\$19,397	0.62%	1.09%	175.67%	5.95%	0.47%
Credit Human Federal Credit Union	\$4,253,861	\$59,141	1.53%	1.22%	79.42%	16.75%	1.39%
GECU Federal Credit Union	\$4,393,443	\$25,097	0.76%	1.58%	206.78%	4.76%	0.57%
Rally Credit Union	\$4,395,825	\$24,041	0.64%	1.56%	242.35%	4.40%	0.55%
Texas Dow Employees Credit Union	\$4,822,377	\$46,693	1.13%	1.08%	96.00%	9.95%	0.97%
Catalyst Corporate Federal Credit Union	\$5,719,523	NA	0.00%	0.00%	0.00%	NA	NA
American Airlines Federal Credit Union	\$8,845,992	\$24,604	0.46%	0.78%	170.44%	2.66%	0.28%
Security Service Federal Credit Union	\$13,517,910	\$72,015	0.63%	0.96%	152.42%	5.04%	0.53%
Randolph-Brooks Federal Credit Union	\$17,460,432	\$66,450	0.55%	0.85%	154.04%	3.89%	0.38%
Average of Asset Group D	\$3,252,801	\$18,126	0.71%	1.05%	162.12%	6.34%	0.57%

Source: SNL Financial

Note: Report includes only bank-level data.

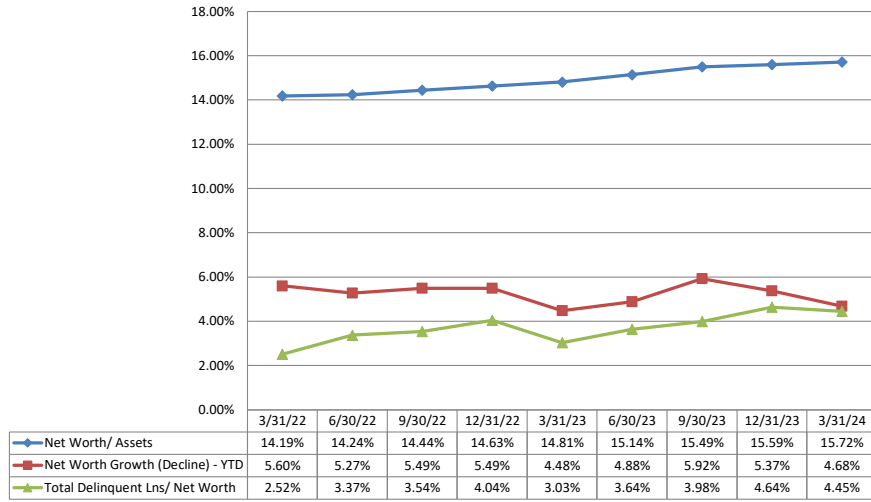
NA = data was not available.

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

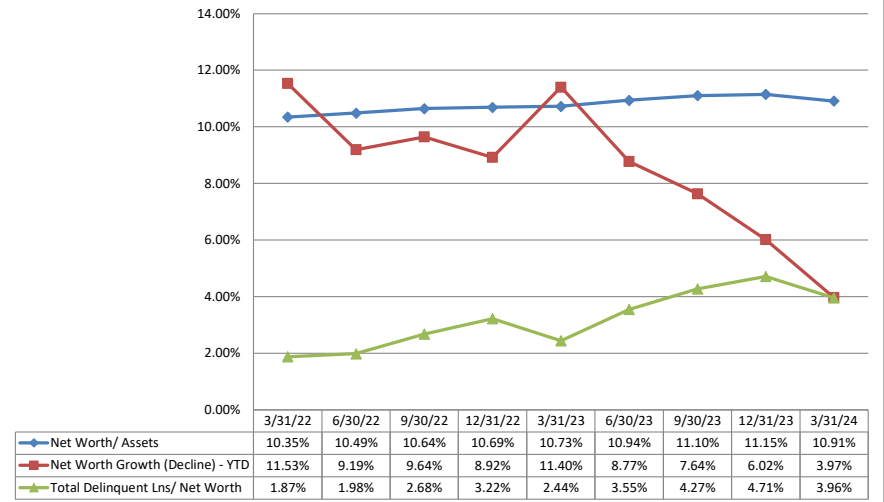
Net Worth

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

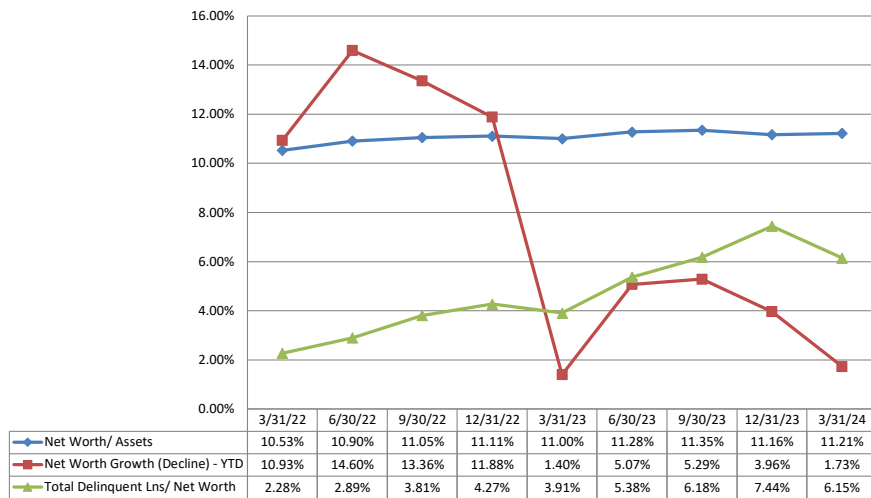
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



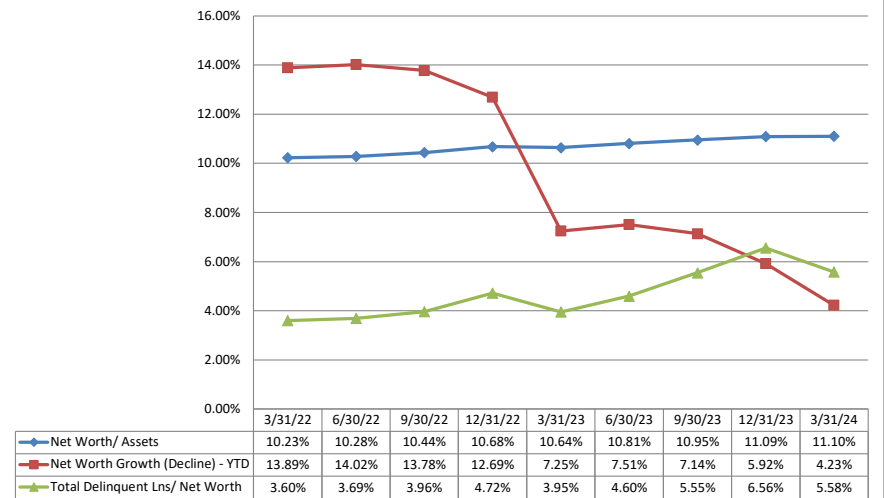
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

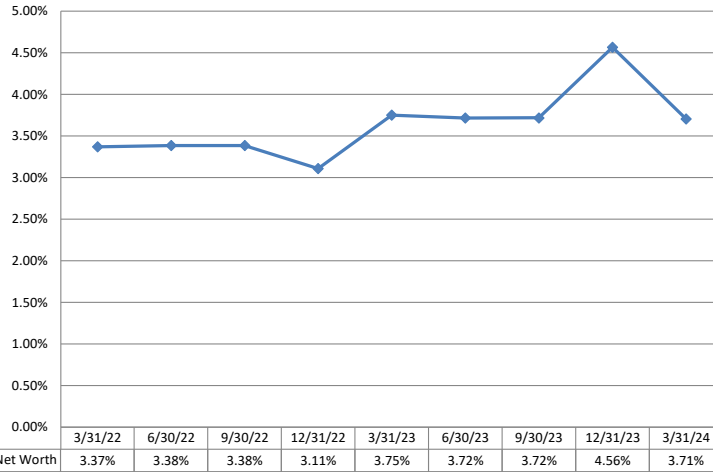
Note: Report includes only bank-level data.

NA = data was not available.

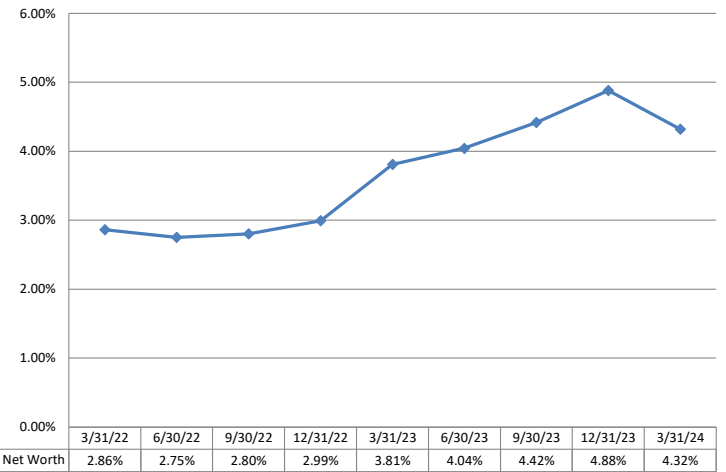
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

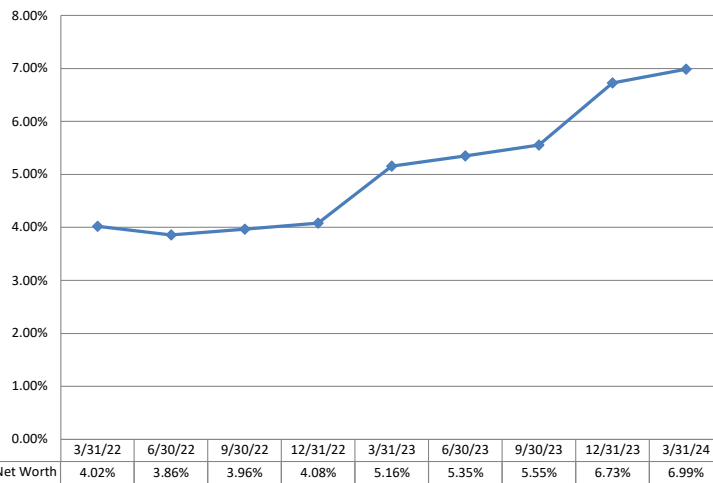
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



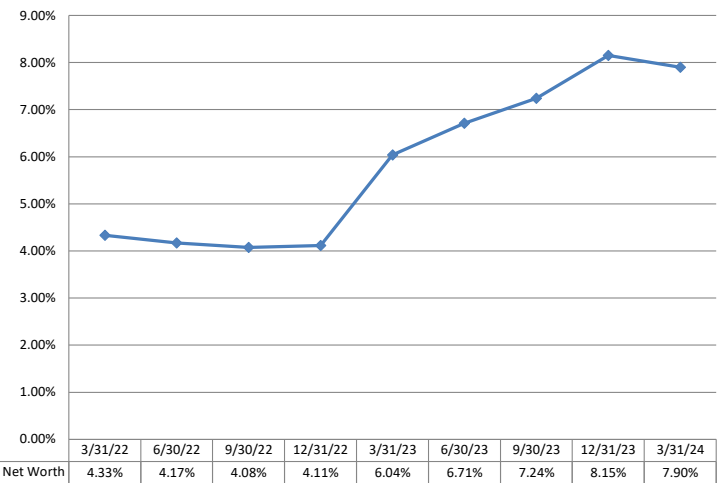
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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

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Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets						
Paris District Credit Union	\$459	\$86	18.74%	0.00%	0.00%	3.49%
Musicians Federal Credit Union	\$683	\$103	15.08%	3.92%	2.91%	8.74%
Ibew Local 681 Credit Union	\$815	\$70	8.59%	30.77%	45.71%	32.86%
Texas Lee Federal Credit Union	\$898	\$96	10.69%	51.76%	0.00%	0.00%
Assumption Beaumont Federal Credit Union	\$953	\$55	5.77%	48.98%	0.00%	5.45%
Empowerment Community Development Federal Credit Union	\$961	\$77	8.01%	0.00%	0.00%	11.69%
Pear Orchard Federal Credit Union	\$1,113	\$217	19.50%	7.51%	79.72%	7.83%
Pilgrim CUCC Federal Credit Union	\$1,119	\$123	10.99%	6.61%	5.69%	4.88%
Littlefield School Employees Federal Credit Union	\$1,197	\$186	15.54%	6.56%	0.00%	2.15%
Brentwood Baptist Church Federal Credit Union	\$1,380	\$102	7.39%	3.96%	17.65%	15.69%
Salt Employees Federal Credit Union	\$1,558	\$697	44.74%	(1.71%)	0.00%	0.86%
American Baptist Association Credit Union	\$1,611	\$166	10.30%	0.00%	0.00%	7.83%
Highway Employees Credit Union	\$1,712	\$482	28.15%	(0.83%)	5.19%	2.07%
Saint Lukes Community Federal Credit Union	\$1,755	\$186	10.60%	15.64%	5.38%	3.23%
W T N M Atlantic Federal Credit Union	\$1,807	\$394	21.80%	0.00%	11.17%	6.09%
Lehrer Interests Credit Union	\$2,022	\$487	24.09%	0.82%	0.00%	0.21%
Faith Cooperative Federal Credit Union	\$2,190	\$445	20.32%	15.89%	13.48%	10.79%
Jafari No-Interest Credit Union	\$2,304	\$468	20.31%	15.08%	0.00%	5.34%
Our Mother of Mercy Parish Houston Federal Credit Union	\$2,827	\$546	19.31%	(6.49%)	1.65%	1.10%
Vidor Teachers Federal Credit Union	\$3,089	\$490	15.86%	(2.43%)	2.04%	1.63%
Navarro Credit Union	\$3,100	\$1,113	35.90%	1.08%	1.08%	1.98%
B P S Federal Credit Union	\$3,204	\$1,719	53.65%	2.11%	0.81%	0.35%
S P Trainmen Federal Credit Union	\$3,243	\$759	23.40%	(19.55%)	6.46%	0.26%
Goodyear San Angelo Federal Credit Union	\$3,260	\$496	15.21%	8.23%	9.88%	4.64%
Lefors Federal Credit Union	\$3,353	\$697	20.79%	0.00%	6.31%	0.43%
Plains Federal Credit Union	\$3,447	\$588	17.06%	(2.70%)	0.34%	1.70%
Del Rio S P Credit Union	\$3,464	\$1,270	36.66%	(1.26%)	0.16%	0.79%
Federal Employees Credit Union	\$3,474	\$648	18.65%	3.74%	1.54%	0.31%
Longview Federal Credit Union	\$3,524	\$788	22.36%	0.51%	3.68%	1.78%
Covenant Savings Federal Credit Union	\$3,662	\$366	9.99%	14.73%	18.58%	2.19%
T H D District 17 Credit Union	\$3,870	\$829	21.42%	3.41%	5.31%	3.02%
Union Pacific Employees Credit Union	\$3,871	\$968	25.01%	1.66%	0.41%	0.62%
Bivins Federal Credit Union	\$3,961	\$947	23.91%	3.84%	0.00%	1.80%
Oak Farms Employees Credit Union	\$4,007	\$1,102	27.50%	1.09%	0.27%	2.18%
Belton Federal Credit Union	\$4,164	\$681	16.35%	2.36%	12.92%	2.64%
Houston Belt & Terminal Federal Credit Union	\$4,209	\$1,400	33.26%	0.00%	4.93%	1.57%
Everman Parkway Credit Union	\$4,277	\$1,392	32.55%	(2.29%)	0.00%	0.43%
Intercorp Credit Union	\$4,295	\$796	18.53%	(3.98%)	3.89%	3.39%
Highway District 9 Credit Union	\$4,306	\$1,033	23.99%	1.95%	7.36%	2.71%
Peco Federal Credit Union	\$4,509	\$497	11.02%	15.90%	3.22%	3.42%
Corpus Christi S P Credit Union	\$4,644	\$665	14.32%	4.26%	11.73%	5.41%
Light Commerce Credit Union	\$4,765	\$986	20.69%	6.18%	0.00%	2.33%
Highway District 2 Credit Union	\$4,928	\$1,294	26.26%	2.49%	0.15%	0.31%
Pampa Municipal Credit Union	\$4,976	\$620	12.46%	10.60%	2.42%	5.00%
Port of Houston Warehouse Federal Credit Union	\$5,002	\$830	16.59%	26.19%	3.49%	1.33%

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Asset Group A - \$0 to \$250 million in total assets (continued)						
Team Financial Federal Credit Union	\$5,200	\$386	7.42%	5.25%	53.37%	2.59%
Farmers Branch City Employees Federal Credit Union	\$5,245	\$1,018	19.41%	(2.34%)	21.51%	0.98%
Midwestern State University Credit Union	\$5,265	\$685	13.01%	3.53%	0.73%	0.73%
N C E Credit Union	\$5,631	\$1,196	21.24%	5.77%	0.25%	1.17%
South Texas Regional Federal Credit Union	\$5,844	\$744	12.73%	3.25%	3.23%	1.75%
Skel-Tex Credit Union	\$5,874	\$1,246	21.21%	(1.28%)	1.69%	0.88%
A C U Credit Union	\$5,905	\$1,323	22.40%	(8.87%)	14.51%	0.23%
STEC Federal Credit Union	\$6,095	\$1,514	24.84%	6.44%	0.00%	0.46%
Coburn Credit Union	\$6,105	\$1,495	24.49%	2.42%	0.40%	0.27%
CASE Federal Credit Union	\$6,262	\$654	10.44%	(23.05%)	4.13%	1.22%
Frio County Federal Credit Union	\$6,640	\$2,002	30.15%	0.20%	0.00%	1.60%
City of Deer Park Federal Credit Union	\$6,648	\$1,409	21.19%	8.11%	1.99%	0.78%
Capital Federal Credit Union	\$6,775	\$1,917	28.30%	(18.89%)	0.52%	1.56%
Andrews School Federal Credit Union	\$6,970	\$1,702	24.42%	4.76%	1.94%	1.88%
Local 20 IBEW Federal Credit Union	\$7,006	\$500	7.14%	14.94%	34.80%	4.80%
Brownsville City Employees Federal Credit Union	\$7,114	\$2,010	28.25%	9.58%	0.25%	1.24%
Galveston Government Employees Credit Union	\$7,208	\$710	9.85%	(1.12%)	7.32%	2.25%
Sweetwater Regional Federal Credit Union	\$7,223	\$1,400	19.38%	(6.19%)	2.00%	1.36%
Seminole Public School Federal Credit Union	\$7,280	\$1,648	22.64%	0.24%	3.94%	1.58%
Victoria City-County Employees Federal Credit Union	\$7,289	\$1,001	13.73%	6.09%	1.10%	1.80%
Redeemer Federal Credit Union	\$7,377	\$1,666	22.58%	3.88%	7.50%	4.08%
Sherwin Federal Credit Union	\$7,415	\$2,479	33.43%	(2.09%)	0.00%	0.12%
Natural Resources Conservation Service Federal Credit Union	\$7,521	\$1,286	17.10%	(4.92%)	6.30%	3.97%
Oak Cliff Christian Federal Credit Union	\$7,562	\$497	6.57%	5.71%	24.95%	16.50%
Moore County Schools Federal Credit Union	\$7,624	\$674	8.84%	(11.53%)	1.48%	10.98%
Port Terminal Federal Credit Union	\$7,657	\$3,017	39.40%	1.86%	0.60%	0.70%
Highway District 19 Employee Credit Union	\$8,279	\$1,460	17.63%	2.48%	0.00%	1.51%
Jackson County Federal Credit Union	\$8,328	\$698	8.38%	8.19%	0.00%	0.72%
Wharton County Teachers Credit Union	\$8,385	\$2,024	24.14%	4.19%	0.15%	0.49%
Texoma Federal Credit Union	\$8,531	\$2,418	28.34%	(2.63%)	10.38%	3.52%
Port of Houston Credit Union	\$8,845	\$2,293	25.92%	6.38%	1.26%	2.18%
Victoria Federal Credit Union	\$8,987	\$1,123	12.50%	(7.69%)	0.18%	2.40%
Cochran County Schools Federal Credit Union	\$9,112	\$1,249	13.71%	0.64%	0.00%	5.12%
I L A 28 Federal Credit Union	\$9,139	\$2,069	22.64%	(1.16%)	0.39%	0.48%
Hale County Teachers Federal Credit Union	\$9,269	\$1,125	12.14%	0.36%	0.09%	3.91%
Yoakum County Federal Credit Union	\$9,440	\$2,012	21.31%	2.20%	2.58%	3.23%
E M O T Federal Credit Union	\$9,514	\$3,424	35.99%	3.42%	0.00%	2.57%
Reeves County Teachers Credit Union	\$9,923	\$1,375	13.86%	0.29%	0.65%	8.07%
Sweetex Credit Union	\$9,934	\$3,525	35.48%	0.34%	0.00%	0.09%
Tex-Mex Credit Union	\$10,192	\$2,704	26.53%	5.09%	9.39%	2.37%
Mount Olive Baptist Church Federal Credit Union	\$10,211	\$1,619	15.86%	10.65%	12.23%	4.39%
I B E W LU 66 Federal Credit Union	\$10,283	\$1,393	13.55%	25.99%	0.50%	6.25%
J.C.T. Federal Credit Union	\$10,315	\$1,127	10.93%	7.96%	0.00%	0.27%

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Asset Group A - \$0 to \$250 million in total assets (continued)						
Fannin County Teachers Federal Credit Union	\$10,366	\$2,634	25.41%	6.17%	2.66%	1.63%
Neiman Marcus Employees Federal Credit Union	\$10,596	\$1,605	15.15%	(3.70%)	3.74%	5.55%
Vatat Credit Union	\$10,765	\$1,797	16.69%	10.27%	0.00%	4.28%
Met Tran Federal Credit Union	\$10,814	\$1,565	14.47%	11.03%	0.06%	7.35%
Scurry County School Federal Credit Union	\$11,099	\$2,113	19.04%	(17.21%)	6.15%	2.74%
Morris Sheppard Texarkana Federal Credit Union	\$11,182	\$1,327	11.87%	10.52%	5.28%	2.26%
PIE Credit Union	\$11,276	\$2,360	20.93%	6.90%	0.42%	0.55%
Ben E. Keith Employees Federal Credit Union	\$11,281	\$2,007	17.79%	8.13%	0.05%	0.95%
Swemp Federal Credit Union	\$11,467	\$2,272	19.81%	(3.14%)	2.73%	2.68%
T & P Longview Federal Credit Union	\$11,669	\$2,430	20.82%	3.82%	0.00%	1.32%
Alamo City Credit Union	\$11,793	\$1,317	11.17%	6.80%	23.23%	19.89%
Methodist Hospital Employees Federal Credit Union	\$11,935	\$1,366	11.45%	12.38%	13.25%	9.37%
Brownfield Federal Credit Union	\$12,323	\$4,011	32.55%	1.40%	0.20%	0.95%
Pasadena Muni Federal Credit Union	\$12,361	\$2,550	20.63%	3.32%	1.80%	1.49%
Refugio County Federal Credit Union	\$12,608	\$2,191	17.38%	7.44%	0.00%	2.69%
Texarkana Terminal Empl Federal Credit Union	\$12,844	\$1,111	8.65%	(3.21%)	14.76%	5.13%
Angelina County Teachers Credit Union	\$12,911	\$1,860	14.41%	2.82%	0.00%	1.72%
Local 24 Employees Federal Credit Union	\$12,923	\$2,329	18.02%	9.67%	0.90%	0.99%
Pampa Teachers Federal Credit Union	\$13,280	\$1,329	10.01%	(7.96%)	5.19%	5.64%
Employees United Federal Credit Union	\$13,656	\$3,688	27.01%	6.06%	0.08%	0.62%
Baker Hughes Federal Credit Union	\$13,797	\$1,464	10.61%	3.03%	3.96%	0.89%
PamCel Community Federal Credit Union	\$13,871	\$2,104	15.17%	0.38%	0.00%	1.52%
Marshall T & P Employees Federal Credit Union	\$13,905	\$2,929	21.06%	6.38%	1.54%	3.58%
Central Texas Manufacturing Credit Union	\$13,953	\$2,983	21.38%	7.65%	3.92%	2.31%
Cherokee County Teachers Federal Credit Union	\$14,533	\$2,675	18.41%	6.07%	4.56%	1.72%
Central Texas Teachers Credit Union	\$14,630	\$2,067	14.13%	5.29%	0.00%	1.84%
Coastal Bend P O Federal Credit Union	\$14,746	\$3,186	21.61%	1.01%	0.35%	1.32%
Alpine Community Credit Union	\$15,248	\$1,982	13.00%	14.86%	0.20%	3.53%
I L A 1351 Federal Credit Union	\$15,540	\$2,600	16.73%	10.09%	0.00%	2.69%
Corpus Christi Postal Employees Credit Union	\$15,727	\$2,924	18.59%	12.85%	0.00%	2.80%
Laredo Fire Department Federal Credit Union	\$15,785	\$1,773	11.23%	11.37%	2.76%	4.91%
Member Preferred Federal Credit Union	\$15,868	\$2,084	13.13%	4.66%	4.89%	3.55%
Friona Texas Federal Credit Union	\$15,905	\$2,967	18.65%	2.99%	25.45%	3.24%
Reed Credit Union	\$16,557	\$2,579	15.58%	3.76%	0.70%	0.78%
Seagoville Federal Credit Union	\$16,585	\$3,010	18.15%	8.83%	0.00%	0.53%
TxDOT Credit Union	\$16,771	\$2,709	16.15%	3.73%	0.22%	2.07%
Cowboy Country Federal Credit Union	\$17,068	\$2,805	16.43%	4.62%	11.59%	9.95%
Midland Municipal Employees Credit Union	\$17,517	\$2,366	13.51%	(1.35%)	0.08%	1.61%
Alba Golden Federal Credit Union	\$18,125	\$3,144	17.35%	9.38%	1.94%	2.39%
1st University Credit Union	\$18,158	\$1,842	10.14%	(1.51%)	21.17%	1.25%
Ellis County Teachers and Employees Federal Credit Union	\$18,161	\$2,942	16.20%	9.75%	0.00%	1.67%
Southern Star Credit Union	\$18,624	\$2,551	13.70%	(1.56%)	6.27%	4.39%
Amarillo Postal Employees Credit Union	\$18,711	\$2,449	13.09%	0.00%	2.41%	1.84%
Linkage Credit Union	\$18,807	\$3,106	16.52%	(1.03%)	5.86%	1.93%
Victoria Teachers Federal Credit Union	\$18,982	\$5,496	28.95%	3.08%	1.71%	0.87%
Waco Federal Credit Union	\$19,010	\$1,629	8.57%	8.78%	3.74%	1.35%

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Asset Group A - \$0 to \$250 million in total assets (continued)						
Germania Credit Union	\$19,385	\$2,190	11.30%	(3.62%)	0.18%	1.87%
Odessa Employees Credit Union	\$20,004	\$3,005	15.02%	8.15%	1.10%	2.13%
LIFE Federal Credit Union	\$20,176	\$1,601	7.94%	10.25%	31.04%	12.30%
U S I Federal Credit Union	\$20,239	\$5,625	27.79%	4.75%	3.08%	3.75%
Port Arthur Community Federal Credit Union	\$20,435	\$2,722	13.32%	(2.63%)	9.33%	5.18%
Temple-Inland Federal Credit Union	\$20,552	\$3,174	15.44%	5.23%	0.00%	0.91%
First Priority Credit Union	\$21,016	\$2,022	9.62%	13.07%	0.00%	2.62%
MOPAC Employees Federal Credit Union	\$21,254	\$1,931	9.09%	5.89%	1.29%	4.61%
Corner Stone Credit Union	\$21,791	\$1,870	8.58%	(1.28%)	2.78%	5.61%
LCRA Credit Union	\$21,890	\$3,139	14.34%	3.47%	1.43%	2.13%
Northeast Panhandle Teachers Federal Credit Union	\$22,200	\$4,288	19.32%	4.24%	1.28%	2.45%
Family 1st Of Texas Federal Credit Union	\$22,258	\$1,440	6.47%	(46.19%)	64.31%	11.32%
McLennan County Employees Federal Credit Union	\$22,274	\$5,496	24.67%	(1.38%)	0.80%	2.58%
Temple Santa Fe Community Credit Union	\$22,577	\$1,846	8.18%	0.00%	0.65%	6.18%
Grand Prairie Credit Union	\$22,720	\$2,312	10.18%	3.84%	1.51%	3.11%
Texhillco School Employees Federal Credit Union	\$23,039	\$2,652	11.51%	9.10%	10.52%	3.17%
Concho Valley Credit Union	\$23,488	\$2,456	10.46%	4.95%	0.53%	5.58%
Liberty County Teachers Federal Credit Union	\$23,573	\$2,900	12.30%	19.08%	0.52%	2.31%
McMurrey Federal Credit Union	\$23,782	\$3,289	13.83%	(4.92%)	6.14%	2.10%
TexStar Federal Credit Union	\$23,888	\$2,552	10.68%	8.32%	0.63%	2.27%
Anderson County Federal Credit Union	\$24,147	\$3,654	15.13%	11.02%	4.57%	2.05%
Union Fidelity Federal Credit Union	\$24,420	\$4,905	20.09%	10.55%	0.90%	1.47%
Texas Community Federal Credit Union	\$24,503	\$3,673	14.99%	4.07%	8.19%	7.84%
Dallas U. P. Employees Credit Union	\$24,736	\$5,761	23.29%	5.20%	0.64%	0.56%
The Local Federal Credit Union	\$25,326	\$5,219	20.61%	2.62%	11.55%	3.79%
Valwood Park Federal Credit Union	\$26,418	\$1,504	5.69%	(2.64%)	5.92%	5.45%
Texas People Federal Credit Union	\$26,436	\$4,575	17.31%	1.67%	4.50%	1.81%
Shared Resources Credit Union	\$26,465	\$3,367	12.72%	(8.15%)	3.77%	7.31%
Bayou City Federal Credit Union	\$26,480	\$2,300	8.69%	0.52%	4.39%	4.57%
Brazos Community Credit Union	\$27,426	\$4,698	17.13%	(15.39%)	14.05%	12.13%
United Credit Union	\$27,662	\$2,005	7.25%	(31.43%)	0.90%	6.58%
Tyler City Employees Credit Union	\$27,708	\$4,420	15.95%	2.00%	6.65%	3.21%
Gulf Shore Federal Credit Union	\$27,737	\$3,773	13.60%	7.34%	10.63%	4.35%
Transtar Federal Credit Union	\$28,187	\$2,386	8.46%	(3.65%)	7.75%	4.19%
Members Financial Federal Credit Union	\$28,372	\$2,997	10.56%	2.28%	0.67%	4.40%
San Patricio County Teachers Federal Credit Union	\$28,463	\$4,013	14.10%	4.54%	2.09%	3.21%
Yantis Federal Credit Union	\$29,203	\$3,815	13.06%	(2.91%)	1.60%	2.78%
United Energy Credit Union	\$29,483	\$4,929	16.72%	1.47%	3.33%	3.06%
Wichita Falls Federal Credit Union	\$30,085	\$4,081	13.56%	(0.59%)	1.86%	3.41%
Trinity Valley Teachers Credit Union	\$31,169	\$8,658	27.78%	4.48%	0.00%	0.45%
Rocket Federal Credit Union	\$31,411	\$3,550	11.30%	2.27%	3.44%	3.94%
Greater Central Texas Federal Credit Union	\$31,907	\$3,065	9.61%	12.24%	0.00%	1.89%
Beaumont Community Credit Union	\$32,443	\$4,275	13.18%	13.44%	0.26%	1.59%
Alcon Employees Federal Credit Union	\$32,671	\$6,488	19.86%	1.80%	0.74%	0.62%
Northeast Texas Teachers Federal Credit Union	\$33,334	\$4,197	12.59%	11.17%	1.79%	1.79%
Brazos Star Credit Union	\$34,179	\$4,669	13.66%	5.56%	2.16%	1.01%

Source: SNL Financial

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Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)						
Mid-Tex Federal Credit Union	\$34,535	\$2,759	7.99%	7.23%	0.07%	4.93%
Matagorda County Credit Union	\$34,612	\$4,808	13.89%	10.68%	0.50%	0.81%
Texas Associations of Professionals Federal Credit Union	\$34,644	\$5,118	14.77%	(2.64%)	0.10%	11.10%
Commoncents Credit Union	\$35,133	\$4,567	13.00%	2.73%	3.72%	9.48%
Golden Triangle Federal Credit Union	\$35,871	\$6,262	17.46%	3.80%	0.22%	1.87%
Port Arthur Teachers Federal Credit Union	\$36,415	\$5,045	13.85%	6.20%	2.20%	3.89%
Austin Federal Credit Union	\$37,427	\$3,071	8.21%	16.69%	14.07%	5.05%
Angelina Federal Employees Credit Union	\$37,946	\$6,196	16.33%	10.60%	0.63%	1.61%
SPCO Credit Union	\$38,112	\$3,635	9.54%	(7.87%)	5.36%	4.29%
San Angelo Federal Credit Union	\$38,182	\$3,836	10.05%	14.93%	3.13%	1.02%
Hockley County School Employees Credit Union	\$38,257	\$4,428	11.57%	0.09%	4.77%	4.79%
Caprock Federal Credit Union	\$38,655	\$4,823	12.48%	(1.24%)	4.73%	3.63%
Keystone Credit Union	\$38,803	\$11,030	28.43%	0.87%	4.54%	5.85%
Mesquite Credit Union	\$40,586	\$3,603	8.88%	9.08%	2.16%	2.33%
Travis County Credit Union	\$40,783	\$3,647	8.94%	8.63%	1.62%	3.98%
Cabot Community Credit Union	\$40,866	\$5,573	13.64%	17.38%	3.37%	8.02%
Old Ocean Federal Credit Union	\$41,335	\$7,138	17.27%	13.68%	0.81%	0.35%
Starr County Teachers Federal Credit Union	\$41,384	\$6,355	15.36%	8.68%	0.30%	0.60%
Mountain Star Federal Credit Union	\$43,015	\$5,558	12.92%	28.86%	2.45%	2.61%
Lufkin Federal Credit Union	\$45,628	\$10,228	22.42%	11.55%	0.99%	0.68%
Houston Highway Credit Union	\$46,142	\$3,831	8.30%	13.94%	2.06%	8.80%
B C M Federal Credit Union	\$46,364	\$4,535	9.78%	12.27%	12.39%	28.00%
Cherokee County Federal Credit Union	\$46,689	\$11,869	25.42%	2.44%	1.20%	1.42%
City Public Service/IBEW Federal Credit Union	\$46,696	\$7,745	16.59%	3.86%	1.19%	1.25%
Walker County Federal Credit Union	\$48,337	\$6,994	14.47%	12.32%	2.49%	4.53%
Trans Texas Southwest Credit Union	\$49,017	\$6,085	12.41%	5.06%	1.53%	1.79%
Caprock Santa Fe Credit Union	\$49,069	\$19,210	39.15%	3.30%	1.76%	2.92%
Highway District 21 Federal Credit Union	\$50,374	\$9,835	19.52%	8.47%	0.34%	1.87%
Baptist Credit Union	\$51,322	\$4,060	7.91%	10.10%	1.60%	1.90%
Star Financial Credit Union	\$51,959	\$5,053	9.72%	3.92%	5.90%	5.13%
Texas Plains Federal Credit Union	\$52,009	\$7,422	14.27%	3.70%	1.25%	4.94%
Sacred Heart Parish Hallettsville Federal Credit Union	\$53,264	\$5,590	10.49%	11.10%	0.00%	1.56%
Lubrizol Employees' Credit Union	\$53,718	\$8,615	16.04%	5.08%	2.07%	1.30%
My Credit Union	\$55,377	\$5,394	9.74%	4.04%	1.80%	1.85%
Lifetime Federal Credit Union	\$57,746	\$10,370	17.96%	(0.77%)	1.60%	3.38%
Texas Telcom Credit Union	\$57,885	\$8,974	15.50%	(3.49%)	3.20%	1.11%
Select Federal Credit Union	\$59,150	\$10,561	17.85%	0.91%	4.55%	2.54%
Big Spring Education Employees Federal Credit Union	\$59,440	\$8,978	15.10%	15.31%	2.05%	5.73%
Cosden Federal Credit Union	\$60,998	\$6,355	10.42%	9.14%	2.44%	4.56%
Freestone Credit Union	\$61,509	\$6,225	10.12%	8.00%	0.47%	1.29%
West Texas Credit Union	\$62,831	\$6,397	10.18%	4.68%	4.27%	2.45%
Heart O TX Federal Credit Union	\$63,270	\$4,246	6.71%	(10.19%)	4.19%	5.02%
Star of Texas Credit Union	\$65,061	\$11,634	17.88%	35.98%	0.64%	2.78%
La Joya Area Federal Credit Union	\$65,302	\$6,509	9.97%	2.35%	5.09%	3.78%
South Texas Federal Credit Union	\$66,317	\$5,592	8.43%	2.95%	5.65%	6.26%
Doches Credit Union	\$66,710	\$8,228	12.33%	1.46%	4.90%	3.57%

Source: SNL Financial

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Net Worth

March 31, 2024

Run Date: May 15, 2024

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)						
Scott & White Employees Credit Union	\$68,178	\$9,386	13.77%	20.24%	2.08%	1.51%
Fannin Federal Credit Union	\$71,129	\$11,840	16.65%	19.49%	0.65%	1.92%
Hereford Texas Federal Credit Union	\$71,443	\$15,450	21.63%	2.79%	2.81%	3.04%
Texan Sky Federal Credit Union	\$72,397	\$10,167	14.04%	5.87%	5.56%	4.20%
Service 1st Credit Union	\$73,098	\$9,128	12.49%	14.11%	1.82%	2.68%
Postal Family Credit Union	\$73,197	\$7,947	10.86%	3.04%	2.79%	5.31%
Southland Federal Credit Union	\$75,517	\$10,875	14.40%	7.91%	2.10%	2.99%
RelyOn Credit Union	\$76,120	\$5,431	7.13%	(20.87%)	23.68%	38.34%
Southern Federal Credit Union	\$77,377	\$32,927	42.55%	3.02%	3.88%	3.70%
Westex Federal Credit Union	\$79,081	\$7,664	9.69%	0.47%	5.23%	2.54%
Irving City Employees Federal Credit Union	\$79,423	\$9,004	11.34%	20.26%	2.01%	2.79%
Baylor Health Care System Credit Union	\$82,897	\$16,852	20.33%	0.71%	1.86%	3.95%
Southwest Research Center Federal Credit Union	\$83,079	\$8,293	9.98%	7.52%	1.11%	1.89%
Metro Medical Credit Union	\$84,154	\$12,528	14.89%	3.74%	1.77%	1.78%
Baycel Federal Credit Union	\$84,330	\$15,898	18.85%	8.56%	2.21%	1.26%
Windthorst Federal Credit Union	\$84,415	\$10,696	12.67%	5.73%	4.19%	5.59%
Domino Federal Credit Union	\$84,480	\$13,022	15.41%	7.29%	0.19%	1.73%
Texas Bridge Credit Union	\$84,554	\$6,615	7.82%	5.02%	0.70%	1.68%
Southwest Financial Federal Credit Union	\$84,922	\$12,532	14.76%	(12.94%)	6.24%	18.95%
Wellspring Federal Credit Union	\$86,278	\$8,140	9.43%	60.28%	10.75%	4.23%
US Employees Credit Union	\$89,638	\$7,450	8.31%	3.85%	3.93%	4.28%
Edinburg Teachers Credit Union	\$90,967	\$21,314	23.43%	0.39%	0.12%	0.54%
Heritage USA Federal Credit Union	\$92,243	\$10,236	11.10%	10.51%	3.41%	7.39%
KBR Heritage Federal Credit Union	\$92,309	\$15,514	16.81%	(0.77%)	1.71%	1.32%
Coastal Community Federal Credit Union	\$95,368	\$8,839	9.27%	11.59%	5.44%	4.13%
First Watch Federal Credit Union	\$96,182	\$9,729	10.12%	2.52%	0.56%	3.59%
Texas D P S Credit Union	\$96,756	\$10,301	10.65%	5.11%	0.44%	2.67%
Wichita Falls Teachers Federal Credit Union	\$96,959	\$12,978	13.39%	0.52%	5.62%	2.93%
Rockdale Federal Credit Union	\$97,447	\$9,925	10.19%	6.01%	0.60%	2.22%
Memorial Credit Union	\$98,560	\$9,581	9.72%	0.79%	2.43%	4.52%
Concho Educators Federal Credit Union	\$98,694	\$10,914	11.06%	4.75%	3.95%	1.84%
Members Credit Union	\$100,688	\$10,701	10.63%	9.96%	3.36%	4.78%
Centex Citizens Credit Union	\$102,696	\$17,265	16.81%	4.88%	1.31%	2.15%
Southwest 66 Credit Union	\$104,770	\$11,512	10.99%	3.47%	4.08%	3.74%
Las Colinas Federal Credit Union	\$106,583	\$9,668	9.07%	(0.70%)	7.12%	5.03%
Valley Federal Credit Union	\$107,538	\$13,657	12.70%	4.02%	2.12%	2.80%
Tarrant County's Credit Union	\$118,087	\$11,794	9.99%	9.27%	5.66%	5.69%
Eastex Credit Union	\$118,339	\$12,523	10.58%	2.60%	0.24%	3.08%
Cooperative Teachers Credit Union	\$121,335	\$9,747	8.03%	(1.76%)	16.43%	8.83%
United Community Credit Union	\$121,406	\$13,324	10.97%	3.33%	6.83%	7.80%
City Federal Credit Union	\$124,535	\$18,465	14.83%	27.26%	14.66%	6.88%
One Source Federal Credit Union	\$126,511	\$12,450	9.84%	5.70%	4.04%	6.31%
Texoma Educators Federal Credit Union	\$128,303	\$16,286	12.69%	2.67%	0.66%	0.61%
Prestige Community Credit Union	\$130,403	\$10,934	8.38%	0.04%	7.66%	7.00%
Naft Federal Credit Union	\$131,567	\$20,635	15.68%	9.49%	1.79%	2.35%
Texas Health Credit Union	\$133,282	\$15,586	11.69%	7.96%	9.13%	1.81%
Allied Federal Credit Union	\$133,683	\$11,312	8.46%	14.51%	2.34%	3.33%
Laredo Federal Credit Union	\$135,939	\$12,875	9.47%	24.36%	2.87%	4.35%

Source: SNL Financial

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Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)						
Telco Plus Credit Union	\$136,322	\$14,830	10.88%	(0.48%)	11.75%	6.84%
4U Federal Credit Union	\$136,558	\$12,117	8.87%	2.32%	0.06%	1.25%
BP Federal Credit Union	\$136,873	\$17,291	12.63%	0.79%	1.47%	0.68%
MTCU	\$137,152	\$15,938	11.62%	8.75%	2.47%	2.17%
Kerr County Federal Credit Union	\$140,587	\$16,089	11.44%	8.01%	2.21%	7.94%
Space City Credit Union	\$143,103	\$19,490	13.62%	(0.51%)	1.99%	2.30%
River City Federal Credit Union	\$148,543	\$23,725	15.97%	(8.37%)	4.94%	12.23%
Community Service Credit Union	\$150,580	\$13,723	9.11%	2.35%	3.72%	4.45%
Chocolate Bayou Community Federal Credit Union	\$153,107	\$17,914	11.70%	8.11%	1.36%	1.15%
Communities of Abilene Federal Credit Union	\$154,922	\$15,363	9.92%	3.89%	1.13%	2.29%
Rio Grande Valley Credit Union	\$155,736	\$14,902	9.57%	9.62%	0.72%	2.03%
Chemcel Federal Credit Union	\$156,342	\$19,372	12.39%	6.68%	5.00%	5.61%
LibertyOne Credit Union	\$167,327	\$18,609	11.12%	0.75%	2.93%	2.80%
Kelly Community Federal Credit Union	\$170,960	\$19,319	11.30%	(3.88%)	1.83%	2.34%
First Central Credit Union	\$171,045	\$25,270	14.77%	8.37%	7.01%	3.93%
Lone Star Credit Union	\$175,673	\$15,432	8.78%	3.53%	5.23%	5.66%
Members First Credit Union	\$177,187	\$38,237	21.58%	6.54%	1.03%	0.89%
Government Employees Federal Credit Union	\$184,317	\$16,686	9.05%	8.15%	2.77%	1.36%
Texasgulf Federal Credit Union	\$192,263	\$26,948	14.02%	5.63%	1.36%	2.16%
WesTex Community Credit Union	\$194,713	\$24,213	12.44%	15.46%	2.82%	2.87%
Priority Trust Credit Union	\$195,431	\$21,304	10.90%	5.00%	4.63%	13.54%
Cal-Com Federal Credit Union	\$196,606	\$23,044	11.72%	12.18%	1.13%	2.96%
Access Community Credit Union	\$198,366	\$21,244	10.71%	(0.49%)	3.86%	2.02%
Citizens Federal Credit Union	\$199,008	\$21,771	10.94%	10.85%	1.02%	3.27%
Beacon Federal Credit Union	\$203,100	\$15,913	7.84%	2.28%	2.83%	2.13%
Harris County Federal Credit Union	\$205,886	\$42,232	20.51%	7.89%	3.45%	2.14%
H.E.B. Federal Credit Union	\$206,864	\$35,066	16.95%	4.92%	1.07%	0.98%
The People's Federal Credit Union	\$208,097	\$19,056	9.16%	3.58%	5.62%	5.31%
Santa Fe Federal Credit Union	\$209,776	\$22,931	10.93%	13.64%	6.07%	4.57%
Members Choice of Central Texas Federal Credit Union	\$212,034	\$31,705	14.95%	0.04%	0.26%	2.20%
MemberSource Credit Union	\$212,750	\$21,772	10.23%	(3.97%)	2.86%	3.60%
Capitol Credit Union	\$213,248	\$26,373	12.37%	1.17%	0.91%	3.11%
Southwest Heritage CU	\$228,677	\$28,103	12.29%	9.83%	0.91%	4.07%
Sabine Federal Credit Union	\$232,002	\$28,035	12.08%	0.81%	1.19%	2.05%
Pantex Federal Credit Union	\$235,301	\$45,825	19.48%	2.42%	0.71%	0.51%
Members Trust of the Southwest Federal Credit Union	\$236,469	\$18,498	7.82%	4.02%	4.15%	4.52%
Investex Credit Union	\$241,976	\$27,067	11.19%	(0.37%)	2.03%	3.03%
Border Federal Credit Union	\$246,433	\$38,463	15.61%	11.93%	1.73%	2.89%
Average of Asset Group A	\$52,093	\$6,857	15.72%	4.68%	4.45%	3.71%

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Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets						
Energy Capital Credit Union	\$264,864	\$27,267	10.29%	(3.06%)	6.54%	8.73%
Texoma Community Credit Union	\$274,044	\$30,322	11.06%	8.97%	2.81%	4.43%
Pioneer Mutual Federal Credit Union	\$283,032	\$34,411	12.16%	6.41%	0.16%	3.20%
Unity One Credit Union	\$292,348	\$25,442	8.70%	(1.24%)	7.16%	11.64%
Fort Worth City Credit Union	\$307,538	\$36,488	11.86%	8.60%	0.32%	1.89%
First Basin Credit Union	\$318,876	\$33,445	10.49%	1.39%	5.34%	5.39%
Synergy Federal Credit Union	\$320,717	\$46,221	14.41%	6.39%	0.52%	0.47%
Gulf Credit Union	\$321,825	\$32,708	10.16%	(3.97%)	1.94%	4.24%
ACFCU Federal Credit Union	\$331,249	\$27,461	8.29%	1.10%	1.98%	2.67%
Gulf Coast Federal Credit Union	\$333,000	\$28,001	8.41%	0.60%	16.09%	7.14%
Evolve Federal Credit Union	\$336,006	\$36,479	10.86%	0.42%	0.86%	1.04%
Houston Texas Fire Fighters Federal Credit Union	\$337,648	\$48,903	14.48%	4.96%	0.96%	1.67%
Cy Fair Federal Credit Union	\$339,745	\$31,543	9.28%	4.54%	5.41%	6.22%
MCT Credit Union	\$358,487	\$38,919	10.86%	1.53%	2.42%	2.09%
Nizari Progressive Federal Credit Union	\$373,281	\$33,684	9.02%	12.81%	1.53%	3.33%
Mobility Credit Union	\$384,362	\$30,291	7.88%	(9.25%)	10.55%	4.53%
1st Community Federal Credit Union	\$390,107	\$51,642	13.24%	10.47%	12.68%	12.65%
America's Credit Union	\$392,180	\$53,105	13.54%	4.84%	2.47%	1.56%
Texas Tech Federal Credit Union	\$403,025	\$42,608	10.57%	13.95%	2.40%	3.56%
United Texas Credit Union	\$417,913	\$37,128	8.88%	4.09%	1.68%	3.71%
Public Employees Credit Union	\$425,793	\$52,598	12.35%	9.49%	1.02%	1.67%
GENCO Federal Credit Union	\$439,073	\$53,916	12.28%	9.56%	1.11%	2.12%
Education Credit Union	\$476,486	\$56,689	11.90%	(1.38%)	5.02%	5.38%
Average of Asset Group B	\$353,113	\$38,664	10.91%	3.97%	3.96%	4.32%

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Institution Name	As of Date					
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Asset Group C - \$501 million to \$1 billion in total assets						
Security First Federal Credit Union	\$486,985	\$50,284	10.33%	5.08%	3.82%	10.14%
Texar Federal Credit Union	\$491,770	\$67,560	13.74%	3.29%	1.60%	1.76%
My Community Credit Union	\$494,473	\$52,720	10.66%	2.20%	6.19%	9.55%
CoastLife Credit Union	\$496,268	\$61,410	12.37%	0.16%	6.84%	7.83%
DuGood Federal Credit Union	\$514,104	\$62,272	12.11%	11.80%	1.02%	2.50%
Associated Credit Union of Texas	\$544,401	\$55,228	10.14%	4.29%	7.97%	18.20%
Educators Credit Union	\$552,068	\$97,491	17.66%	10.24%	0.26%	0.30%
Alliance Credit Union	\$590,532	\$68,413	11.58%	12.12%	6.77%	1.48%
Abilene Teachers Federal Credit Union	\$619,341	\$103,348	16.69%	4.86%	1.32%	3.95%
Education First Federal Credit Union	\$635,874	\$54,737	8.61%	(7.23%)	9.05%	6.84%
Union Square Credit Union	\$637,601	\$51,980	8.15%	(9.50%)	8.55%	6.04%
Soarion Federal Credit Union	\$652,548	\$53,052	8.13%	6.61%	22.00%	10.14%
City Credit Union	\$680,496	\$71,027	10.44%	3.68%	7.90%	9.12%
Texell Credit Union	\$693,885	\$69,019	9.95%	8.40%	7.25%	14.37%
Members Choice Credit Union	\$736,506	\$59,973	8.14%	(1.14%)	5.05%	6.45%
PrimeWay Federal Credit Union	\$752,228	\$91,208	12.13%	(2.07%)	4.69%	6.20%
Generations Community Federal Credit Union	\$757,997	\$70,190	9.26%	(3.38%)	4.67%	5.47%
Texas Bay Credit Union	\$766,150	\$68,090	8.89%	(5.92%)	11.18%	9.07%
Complex Community Federal Credit Union	\$770,182	\$93,633	12.16%	12.96%	1.79%	1.56%
Southwest Airlines Federal Credit Union	\$779,096	\$92,593	11.88%	2.53%	5.14%	4.10%
Resource One Credit Union	\$798,263	\$51,959	6.51%	(17.24%)	23.49%	27.01%
Smart Financial Credit Union	\$885,477	\$83,623	9.44%	1.52%	1.10%	5.26%
Community Resource Credit Union	\$887,739	\$80,208	9.04%	6.06%	4.71%	5.68%
InTouch Credit Union	\$896,823	\$81,279	9.06%	(9.97%)	12.04%	6.51%
Houston Police Federal Credit Union	\$907,731	\$148,988	16.41%	4.12%	1.71%	4.91%
Schlumberger Employees Credit Union	\$921,162	\$197,217	21.41%	7.56%	0.42%	0.19%
Greater Texas Federal Credit Union	\$950,794	\$66,425	6.99%	(7.64%)	10.65%	8.45%
Neches Federal Credit Union	\$950,956	\$144,423	15.19%	4.88%	1.74%	4.04%
FivePoint Credit Union	\$956,205	\$89,963	9.41%	0.90%	3.61%	5.99%
Brazos Valley Schools Credit Union	\$960,323	\$95,506	9.95%	2.78%	1.83%	6.44%
Average of Asset Group C	\$725,599	\$81,127	11.21%	1.73%	6.15%	6.99%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date					
	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						
Houston Federal Credit Union	\$1,008,778	\$87,375	8.66%	1.78%	2.50%	4.40%
Raiz Federal Credit Union	\$1,021,994	\$119,414	11.68%	2.16%	7.01%	14.79%
Velocity Credit Union	\$1,038,065	\$155,604	14.99%	0.19%	3.69%	10.94%
Rave Financial Credit Union	\$1,102,807	\$146,356	13.27%	2.04%	3.10%	8.27%
Neighborhood Credit Union	\$1,113,649	\$113,878	10.23%	(4.31%)	8.01%	9.73%
Fort Worth Community Credit Union	\$1,211,428	\$118,656	9.79%	10.61%	2.70%	5.10%
Firstmark Credit Union	\$1,211,725	\$125,827	10.38%	(1.23%)	3.30%	4.90%
East Texas Professional Credit Union	\$1,254,358	\$226,992	18.10%	9.16%	1.39%	1.85%
Gulf Coast Educators Federal Credit Union	\$1,313,346	\$183,243	13.95%	(0.87%)	1.80%	3.69%
First Service Credit Union	\$1,326,653	\$151,630	11.43%	2.28%	8.14%	5.74%
Amplify Credit Union	\$1,369,963	\$136,072	9.93%	13.92%	1.42%	2.68%
Amoco Federal Credit Union	\$1,418,910	\$119,276	8.41%	5.35%	5.52%	6.76%
Red River Employees Federal Credit Union	\$1,440,173	\$187,761	13.04%	6.39%	3.39%	6.45%
United Heritage Credit Union	\$1,548,442	\$148,542	9.59%	4.68%	7.06%	2.44%
FirstLight Federal Credit Union	\$1,578,340	\$159,072	10.08%	3.91%	4.68%	10.67%
DATCU Credit Union	\$1,600,573	\$257,153	16.07%	6.87%	0.80%	4.40%
Shell Federal Credit Union	\$1,847,900	\$217,585	11.77%	8.81%	5.68%	5.97%
Texas Trust Credit Union	\$2,046,898	\$204,811	10.01%	1.84%	3.22%	3.63%
Texans Credit Union	\$2,277,008	\$228,214	10.02%	9.05%	1.58%	2.90%
Advancial Federal Credit Union	\$2,437,020	\$193,994	7.96%	(0.92%)	11.05%	7.89%
Austin Telco Federal Credit Union	\$2,445,269	\$325,551	13.31%	3.30%	2.15%	1.62%
Credit Union Of Texas	\$2,544,311	\$214,524	8.43%	1.80%	9.26%	8.17%
A+ Federal Credit Union	\$2,572,228	\$316,765	12.31%	6.04%	12.97%	8.96%
First Community Credit Union	\$2,619,404	\$209,894	8.01%	4.46%	3.83%	7.01%
JSC Federal Credit Union	\$2,655,075	\$315,123	11.87%	4.11%	4.51%	5.32%
UNIFY Financial Federal Credit Union	\$3,679,534	\$272,566	7.41%	1.66%	22.24%	48.25%
EECU	\$3,849,746	\$478,975	12.44%	9.60%	2.33%	4.73%
University Federal Credit Union	\$4,157,888	\$358,072	8.61%	4.63%	5.42%	9.52%
Credit Human Federal Credit Union	\$4,253,861	\$350,456	8.24%	(5.94%)	16.88%	13.40%
GECU Federal Credit Union	\$4,393,443	\$504,700	11.49%	9.65%	4.97%	10.28%
Rally Credit Union	\$4,395,825	\$593,805	13.51%	4.80%	4.05%	9.81%
Texas Dow Employees Credit Union	\$4,822,377	\$475,730	9.87%	4.54%	9.82%	9.42%
Catalyst Corporate Federal Credit Union	\$5,719,523	NA	NA	NA	NA	NA
American Airlines Federal Credit Union	\$8,845,992	\$971,970	10.99%	2.18%	2.53%	4.31%
Security Service Federal Credit Union	\$13,517,910	\$1,455,198	10.76%	4.73%	4.95%	7.54%
Randolph-Brooks Federal Credit Union	\$17,460,432	\$2,063,264	11.82%	10.70%	3.22%	4.96%
Average of Asset Group D	\$3,252,801	\$348,230	11.10%	4.23%	5.58%	7.90%

Source: SNL Financial

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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.